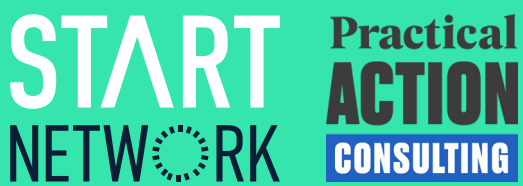


**START**  
NETWORK

**GENDER  
INCLUSIVE  
DISASTER RISK FINANCING**





JULY 2021

Clements, R. Sneddon A., Budmir, M and Brown, S. (2021)

'Gender Inclusive Disaster Risk Financing', Practical Action Consulting for the START Network.

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# 01 INTRODUCTION

## 1.1 START NETWORK CRISIS FINANCING: TOWARDS GREATER INTEGRATION OF GENDER

The Start Network has developed a range of new ways to fund humanitarian crises globally. The Start Financing Facility (SFF), currently under development, is a financial infrastructure that will house a range of innovative crisis financing mechanisms, enabling a faster, more efficient and more effective global humanitarian action. It will pool risk and knowledge, enabling NGOs to help save more lives at a reduced cost. And by empowering communities to make decisions about their own futures, we can create a safer world together.

The Start Network started piloting disaster risk financing (DRF) approaches to move from reacting to crises, to proactively managing risks, so that we can ensure faster, more efficient and more effective locally led humanitarian action. However, efforts are currently small-scale and disjointed. Our funds could go much further if connected through a shared financial infrastructure.

The SFF will bring these pilots together into Start Ready, scaling DRF across countries and hazards and taking advantage of risk pooling and wider financial instruments such as insurance using layered financing. As we scale, we are also improving the quality of our DRF systems, including **integrating gender** within each stage of the DRF system development process.

## 1.2 THIS RESEARCH

The Start Network commissioned this research to analyse issues around gender for DRF programming, to make recommendations to help us ensure the DRFs we build are fully gender sensitive and to ensure our programmes adequately account for gender differences at different points of the project cycle. This includes how gender issues might differ across different hazard types (eg. fast vs. slow onset) and geographic contexts, and the approaches we can take to account for them.

Specifically, the purpose of this research is to answer the following two questions:

- Which points in DRF System development and implementation are likely to have the most significant gendered aspects? How might this vary between hazards and contexts?
- How can our disaster risk financing 'building blocks' (i.e the guidance we give to Start Network members for building quality DRF systems) be enhanced to fully mainstream gender?

This research was led by Practical Action Consulting and the case studies were carried out by CARE Bangladesh and CARE Philippines, with close support from the START Network.<sup>1</sup>

<sup>1</sup> Our thanks go to the team at Practical Action, Djoanna Cortina at CARE Philippines, Pamela Marie Godoy at UNFPA Philippines, Roda Tajon, Ana Dizon, and Arvin Caro (the Forewarn Team) in Philippines. Our thanks also to Kaiser Rejve and Shahab Uddin at CARE Bangladesh, the Start Fund Bangladesh secretariat (Sajid, Shofiul, and Fhakrul), and Marwa Tasnim and Ashraf ulHaq (Forewarn Team Bangladesh).

স্থানীয় জনগণ ও সরকারের যৌথ অংশীদারিত্বে প্রাথমিক ও পরিচালিত।  
কর্তৃক মন্ত্রাং ৬ দিন এবং HA, FWA কর্তৃক মন্ত্রাং নির্ধারিত দিনে সকাল ৯টা হতে  
প্রদান করা হয়।

কায় অদ্য বিবাহিত, অক্ষয় দম্পতি ও গর্ভবতী মহিলাদের নিবন্ধন  
পরবর্তী সেবা দেওয়া হয় (শিক্ষিত জনকল ও সুবিধা প্রাপ্তি সাপেক্ষে স্বাভাবিক  
হয়)

ত নবজাতক, শিশু, কিশোর-কিশোরী, যুবক-যুবতী, নারী-পুরুষ, বৃদ্ধ-বৃদ্ধীগণের মধ্যে  
করা হয়।

আওতায় শিশু ও মহিলাদের প্রতিষেধক টিকা দেওয়া হয়।

পরিচালনা সেবা প্রদানমত এই সম্পর্কিত প্রয়োজনীয় তথ্যাদি প্রদান ও সংরক্ষণ করা হয়।  
মর্দিকাশি, মাধারণ জখন ও সীমিত নিরাময়

যক্ষা, বুর্চ, ম্যালেরিয়া, ফাইভালজিয়া, কালাজ্বর ইত্যাদি সংক্রামক  
ব্যবস্থাপন অনুমরণে চিকিৎসা সহায়তা প্রদান করা হয়।

জরুরী ও গুরুতর রোগীদের চিকিৎসার জন্য উচ্চতর  
প্রতিবেদী ও মনু্যব্য আর্জিম সনাতকরণপূর্বক পরামর্শ প্রদান ও

পুষ্টি, সাতুপুষ্টি পান, পরিষ্কার পরিচ্ছন্নতা ইত্যাদি বিষয়ে স্নামু্য শিক্ষা প্রদান  
শিশুর জন্য পুষ্টি পরামর্শ ওজন পরিবর্তন, গর্ভকালীন ও প্রসূতি মাতের পুষ্টি সেবা

তীব্র ও মধ্য অসুস্থি আক্রান্ত যথাযথ সেবা সহ সন্যায় অসুস্থি জনিত রোগে  
প্রদান করা হয়।

কমিউনিটি গ্রুপ কর্তৃক কমিউনিটি সন্যায়করণ কর্মসূচি, ব্রহ্মণ  
কমিউনিটি সাপোর্ট গ্রুপ কর্তৃক কমিউনিটি সন্যায়করণ সেবা সাপেক্ষে  
সেবা প্রদানকারী ও সেবা গ্রহণকারী পরিষদ সৌজন্যপূর্ণক আচরণ

Community members receive health kits as part of COVID-19 response, Alert B025, Response to COVID-19, Uttaran

# 02 APPROACH



## 2.1 MISSING VOICES

The ‘Missing Voices’ methodology developed by Practical Action<sup>2</sup> seeks to hear from those individuals who are most marginalised from mainstream datasets. The method works through identifying those who face multiple axes of marginalisation, working in partnership with intermediary organisations to build trust, and actively listening to diverse experiences, gaining a “rich intersectional and context specific perspective on the impacts of disasters on marginalized groups” (Brown et al., 2019c).<sup>3</sup>



**INTERSECTIONALITY**  
IS A PERSPECTIVE THAT EXPLORES THE INTERACTIONS OF SOCIAL MARKERS SUCH AS RACE, CLASS, GENDER, AGE, AND SEXUAL ORIENTATION THAT SHAPE AN INDIVIDUAL'S OR GROUP'S EXPERIENCE.


The methodology outlined in the Missing Voices Manual<sup>4</sup> provides a way of listening to those who are most marginalised and thereby gaining insight into their experiences in order to design more inclusive approaches to disaster risk management.

The Missing Voices Approach has provided insight into ways in which individuals are more vulnerable to disasters, excluded from decision-making processes, missing from data collection methods, face barriers in accessing information, and experience challenges in responding to disasters.

The results gained from this approach are combined with different data sources, including disaggregated quantitative disaster impact data, census data, qualitative studies of hazard events, and contextual information on underlying inequalities, supplemented with perspectives drawn from key informants to derive a holistic and nuanced understanding of differential risk.



This approach also emphasises the knowledge and capacities of vulnerable groups, recognising expertise and agency, ensuring they are positioned as active participants in DRF design, implementation and evaluation.

 Better data can help ensure disaster risk management efforts do not exacerbate existing inequalities and vulnerabilities. It can provide an intersectional understanding of disaster risk, enabling a shift from gender and age inequality unaware action on disaster risk, to a transformative approach. It can provide a foundation for action to reduce differential impact, ensuring no one is left behind.<sup>5</sup>

<sup>2</sup> <http://practicalaction.org.uk/>

<sup>3</sup> Brown, S. Budimir, M., Upadhyay Crawford, S., Clements, R., and Sheddson, A., 2019c, *Gender and Age Inequality of Disaster Risk*, UN Women and UNICEF, report commissioned for Global Platform on DRR 2019.

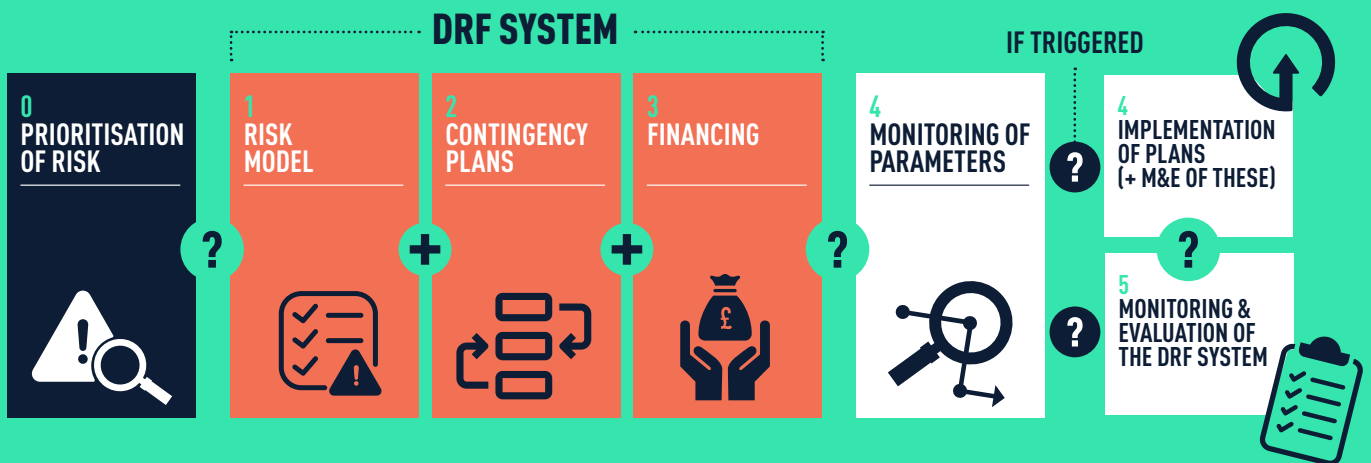
<sup>4</sup> Brown, S., Budimir, M., Sheddson, A., Clements, R., and Crawford Upadhyay, S., 2021, *The Missing Voices Approach Manual*, START Network and Practical Action.

<sup>5</sup> Brown et al., 2019c

## 2.2 METHODOLOGY

Start Network is supporting locally-led systems that enable frontline humanitarians to access early, predictable disaster risk finance. NGOs are supported to collectively analyse and quantify crisis risks and set trigger levels for action, pre-agree plans and prearrange financing ahead of crisis events. To date these systems, which include country-specific trigger funds and insurance policies, protect more than 450,000 people from hazards including forecasted drought and heatwaves in countries such as Pakistan and Senegal.

The study focused on three points of the Start Network's DRF programming cycle - risk analytics, contingency planning, and financing - as shown in parts 1-3 of the figure below and described in the START Network's Building Block Guidance.<sup>6</sup>



### START NETWORK DRF BUILDING BLOCK GUIDANCE

#### RISK ANALYTICS



The component on risk analytics includes defining which datasets will underpin the risk model, the monitoring of diverse datasets (including objective and subjective indicators), the estimation of likely impacts, and the establishment of thresholds that will trigger action and financing (alongside action to evaluate and refine the validity and usefulness of the above).

#### CONTINGENCY PLANS



Contingency planning comprises identifying windows of opportunity for anticipatory action, developing scenarios of likely impacts, understanding the capacities and priorities of those involved in response, quantifying estimations of event specific impact and need, coordinated planning of strategies for timely response and anticipatory action, budgeting the cost of prioritised anticipatory actions (including management and coordination costs) and ensuring key actors understand and can put into action the agreed plans.

#### FINANCING



The financing component involves a financial flows analysis, along with a diagnostic to identify the strategic role the START Network could play, understanding the scope and approximate levels of funding that the network of members could implement in different areas within certain time frames, identifying what other systems and organisation elements of the strategy need to coordinate with or connect in with, identifying priority DRF systems, an Accountability and Participation framework, communications and strategy MEAL.

<sup>6</sup> An internal document under development, this guidance material describes the different components of the START Network's DRF system, as well as the activities and approaches related to each stage.



## THE METHODOLOGY COMPRISED 2 KEY ELEMENTS:

**1 Secondary research and analysis** to provide a rapid diagnostic of the current degree of gender inclusion in the Start Network's DRF programming, considering its risk analytics, contingency planning and financing components. This analysis provided an initial insight into the core gendered dimensions of these components, both globally and specifically in relation to two case study countries - Bangladesh and the Philippines (see Annexes). Using the secondary research, the teams also produced an initial list of axes of vulnerability and marginalisation we wanted to understand in the interview stage.

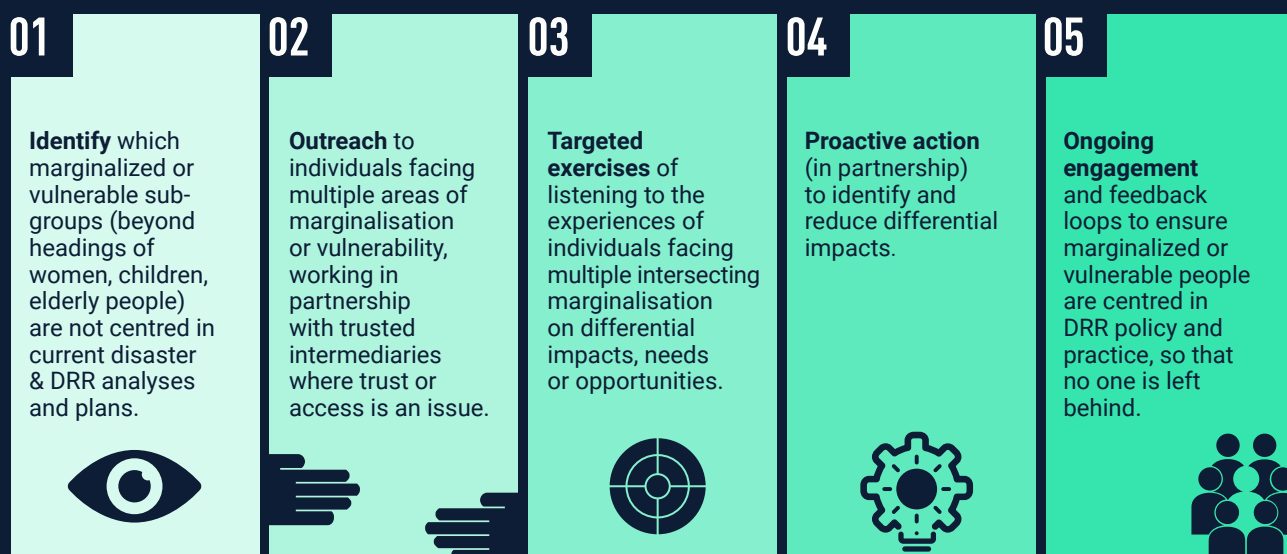
**2 Primary qualitative data collection and analysis** in the Philippines and Bangladesh. Based on the initial findings from the secondary research, semi-structured interview questions were drafted with support from the local teams. Interviews prioritised hearing from:

- **Missing Voices:** Individuals who are most marginalised, gaining access to them via trusted intermediaries. Anonymity, privacy, and confidentiality were prioritized. The interviews were loosely structured around a set of defined questions,<sup>7</sup> aiming to build understanding of pre-identified core themes, but with open questions and active listening, to understand the experiences, challenges, opportunities and insights that each individual wanted to share.
- **Key Informants:**
  - Intermediary organisations who advocate for, represent, support, or work with those groups facing marginalization and vulnerability. These intermediary organisations were identified via local advisors and experts.
  - National level key informants who were able to provide a sector- and nation-wide perspective on the challenges and opportunities for strengthening gender inclusion in disaster risk financing.

Outreach to Missing Voices interviewees followed the first 3 steps of the Missing Voices process as shown in Figure 1 below.<sup>8</sup>

**FIGURE 1 THE 5 STEP MISSING VOICES METHODOLOGY**

Source: Brown, S., Budimir, M., Sneddon, A., Clements, R., and Crawford Upadhyay, S., 2021, *The Missing Voices Approach Manual, Start Network and Practical*



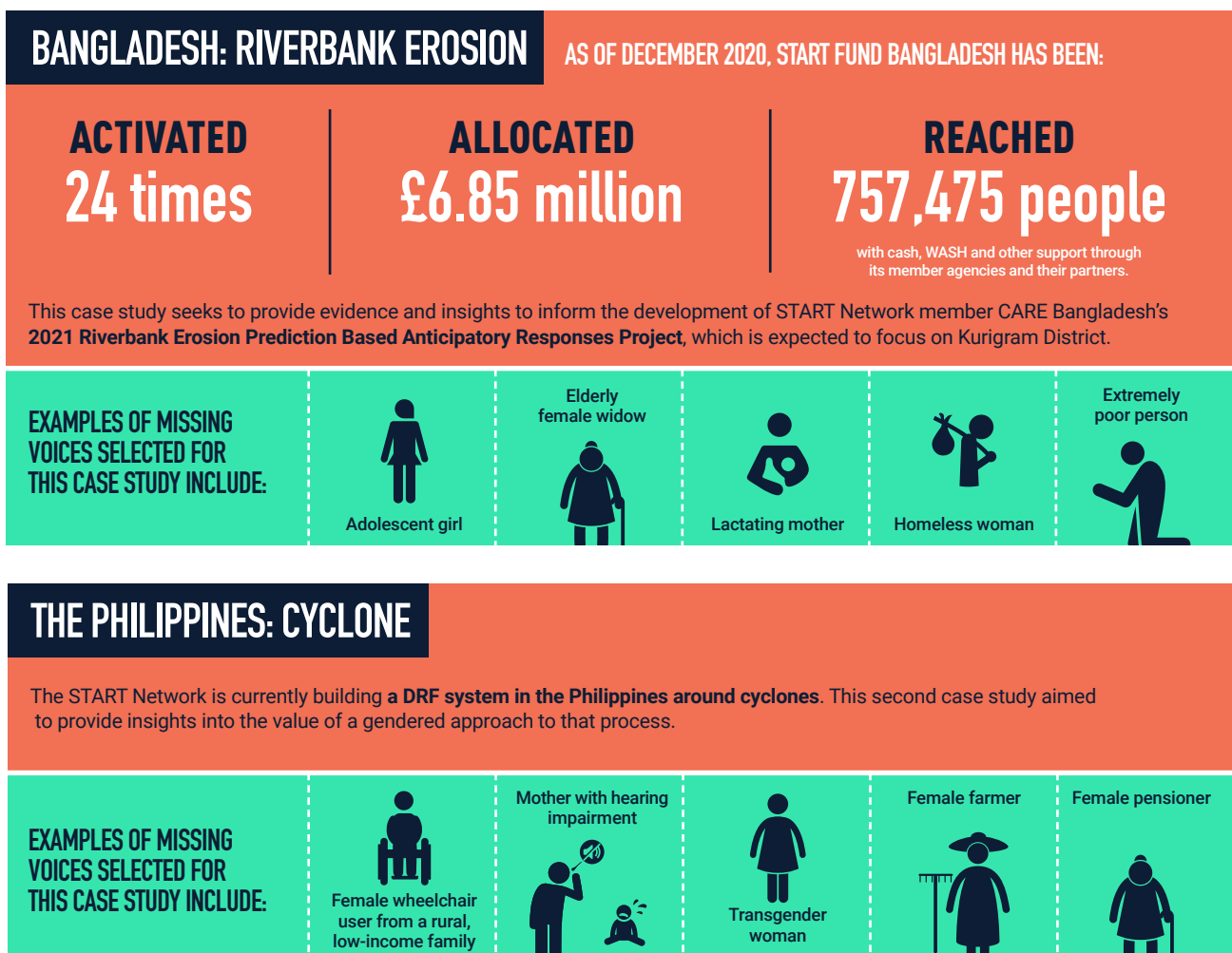
<sup>7</sup> See Annex

<sup>8</sup> Steps 4 and 5 describe the steps to take towards gender inclusive action and as such were not required by this specific study. See Recommendations.

## 2.3 THE CASE STUDIES

The research included a deep dive into two case studies: Bangladesh and the Philippines. A case study-informed approach was prioritised for three main reasons: first, to provide START Network staff and members with the practical experience of applying the Missing Voices approach to a particular context; second, to collect real-life experiences that illustrate the gendered dimensions of DRF programming; and, finally, to provide a nuanced analysis and evidence base from which to develop recommendations that can enable the START Network to begin to mainstream gender into our DRF.

In both case studies, an initial literature review of gender and DRF issues was combined with qualitative and Missing Voices interviews. Target interviewee profiles were identified based on an analysis of marginalised and vulnerable groups and sub-groups (beyond broad categories like women, elderly and children).<sup>9</sup> Prioritised interviewee profiles were initially informed by the literature review (and analysis of context specific inequalities and areas of exclusion), with initial categories then refined in discussion with local teams from CARE Bangladesh and CARE Philippines. These teams used their contacts and networks to get in touch with potential interviewees from a range of backgrounds, as shown in the boxes below.



<sup>9</sup> See Step 1 of the Missing Voices methodology

# 03 KEY FINDINGS

**THIS SECTION PRESENTS KEY FINDINGS FROM THE STUDY, FIRSTLY AROUND THE CURRENT STATUS OF GENDER INTEGRATION INTO THE START NETWORK'S DRF PROGRAMMING, AND THEN TAKING A CLOSER LOOK AT EACH OF THE THREE COMPONENTS - RISK ANALYTICS, CONTINGENCY PLANNING AND FINANCING.**

## 3.1 STATUS OF GENDER INTEGRATION INTO THE START NETWORK'S DRF PROGRAMMING

A rapid diagnostic analysis of the START Network's DRF programming<sup>10</sup> revealed five key findings about the integration of gender into the risk analytics, contingency planning and financing components:

- 1 There is broad recognition of the need to hear from vulnerable and at-risk groups and to ensure their participation, however it is unclear how these groups are understood and engaged with or how this information is fed back into the DRF system.
- 2 Practical guidance for START Network members on how to engage with vulnerable and at-risk groups in DRF structures and processes is lacking beyond some fairly generic participatory approaches and processes.
- 3 Some disaggregated data is being collected for targeting contingency plans - specifically by sex, age and disability - yet it is unclear whether this is demographic data or has been collected specifically, whether it actually represents the most vulnerable groups, to what extent the needs of these groups are integrated into early action design and what the impacts of this integration are.
- 4 Three key cross-cutting areas with notable gendered dimensions are: participation of at-risk and vulnerable groups, Monitoring and Evaluation, and governance.
- 5 Overall, there is an awareness of gender issues within the structures and processes of the START Network's DRF. Several practical steps can be taken towards strengthening the START Network's DRF operational model towards greater gender inclusiveness in design and implementation.

The Gender Continuum (Figure 2) provides a useful framework towards greater integration of gender across DRF policy and practice, and identification of current practices which are gender aware, sensitive, or transformative which can be scaled, applied, and developed across the START Network's DRF system. In the recommendations section of this report, we set out useful first steps the START Network could take on this journey.

### FIGURE 2 FROM GENDER UNAWARE TO GENDER TRANSFORMATIVE PRACTICE

Source: Brown et al. (2019)<sup>11</sup>



<sup>10</sup> The Building Blocks Guidance plus other programme documentation shared by the START Network

<sup>11</sup> Brown et al., (2019) Gender Transformative Early Warning Systems: Experiences from Nepal and Peru, Rugby, UK: Practical Action

## 3.2 RISK ANALYTICS



### 3.2.1 KEY MESSAGES

Existing inequalities directly affect the risk profiles of individuals and the impacts they experience. Vulnerabilities can be made worse by systematic exclusion of marginalised people, financial insecurity or poverty, and social isolation or lack of support, indicating that systematic change is required to ultimately reduce disaster risk and build resilience over the long-term. **Within DRF risk analytics, transformative change can be promoted by placing vulnerable people at the centre of the system, by taking their specific knowledge, perceptions and needs into account and by creating appropriate spaces and processes for them to become pro-active agents within early action.**

**A gender inclusive risk analytics system must take account of the different ways in which people perceive risk and the differential impacts they experience.** One-size fits all approaches to systemic risk analysis leaves the most vulnerable people at heightened risk. They are often affected before and more severely than non-marginalised population groups and may need more time, resources, and support to take effective early action to reduce the impacts of hazards. Basing risk analytics on “average” risk thresholds (of the majority vulnerable group, ignoring the thresholds of other, more marginalised groups) means that early action often comes too late for the most vulnerable people.

**By accounting for multiple triggers and thresholds based on additional, softer indicators of heightened risk for vulnerable groups, a risk analytics system can more effectively target the most at-risk populations.** Looking specifically for those whose risk is heightened due to marginalisation, including unregistered groups who are hidden or disenfranchised, is an important step towards making invisible risks visible in a DRF risk analytics system and is fundamental for being able to target funding specifically at those groups.

**Qualitative approaches to data collection are necessary to provide insight into the complex, nuanced and intersectional nature of risk, and thus to appropriately target early action.** Disaggregated quantitative data is often nonexistent, and where it is available, larger datasets typically exclude the most marginalised individuals, meaning they remain invisible. Gender and inequality analysis combined with Missing Voices data highlights the gaps in a one-size fits all approach by demonstrating how gender and intersecting vulnerabilities affect the differential ways in which risk is perceived and experienced. This involves hearing experiences at the margins of existing data, and seeking to understand more than the average differences between men and women.

**Raising awareness of the value of a gendered approach to risk analytics (and DRF programming more broadly) and building engagement on these issues are important enabling factors for systemic change towards more inclusive DRF.** For risk analytics communication to be effective, key decision makers in the DRF system need to be fully engaged in and committed to understanding the reasoning for differential thresholds and earlier action, so that they support and enable this approach. At project or community level, communications around risk must take into consideration how and when different people access different sources of information, as well as the information needed to take actions before disaster occurs rather than only in response.

## 3.2.2 OUR FINDINGS



### 01 DUE TO EXISTING INEQUALITIES, POVERTY AND STRUCTURAL MARGINALISATION, THE MOST VULNERABLE PEOPLE ARE OFTEN AFFECTED BEFORE AND MORE SEVERELY THAN NON-MARGINALISED POPULATION GROUPS.

Three key points are emphasised across the literature: that there are gender-specific vulnerabilities which exacerbate the impacts of disasters on marginalised gender groups in the immediate, medium, and long term;<sup>12</sup> that these vulnerabilities are due to gender inequality rather than inherent gender differences;<sup>13</sup> and that gendered vulnerabilities are diverse and intersect with other factors and identities.<sup>14</sup>

Gender inequalities which increase the vulnerability of women and marginalised gender groups can include socially constructed gendered limitations on mobility;<sup>15</sup> lower rates of land ownership and other productive assets central to resilience;<sup>16</sup> and lower levels of income.<sup>17</sup>

The vulnerability of pregnant women was highlighted in Bangladesh, with one individual sharing an example of people being afraid to take a pregnant woman in their boat in case this caused them to drown, meaning that she then had to give birth at home surrounded by water. The vulnerability of children to drowning during riverbank erosion events was also highlighted.

Marginalised gender groups, specifically transgender individuals, were mentioned as being excluded from consideration, exacerbating their vulnerability to riverbank erosion.

In the Philippines, exclusion of women from disaster risk financing was identified as a key gendered vulnerability, highlighting the traditional view of the role of women and the default identification of men as heads of households, and therefore as recipients of financing, in spite of the decision-making roles often held by women in their households when disasters occur.

Most of the time, women are excluded, same as in registrations of fisherfolk and farmers. Women are actors in fishing and farming activities but they are not recognized, unlike men who are recognized in their hard labour in fishing. That is one part of the system that should be reviewed. In DRF, cash-based transfers should require gender analysis to determine an intervention that is gender specific.

WFP, PHILIPPINES

I am in charge of making decisions. Our community is often affected by typhoons, and our rented house is not strong enough to protect us so I have to make decisions for the sake of my children. We cannot rely on anybody to help us so we just do everything on our own.

MOTHER OF FIVE CHILDREN WITH  
A HEARING IMPAIRMENT, PHILIPPINES

In terms of financial insecurity, poor and marginalised groups with co-existing vulnerabilities have greater vulnerability to disaster as they lack the financial resources to prepare in advance, experience the loss of a higher proportion of their income or assets as a result of disaster, and are often left unable to afford essential purchases such as medication for chronic conditions in the aftermath of a disaster. In this way, the longer-term impacts of financial insecurity can translate into a lower ability to recover from a disaster, with longer-term impacts on their health, wellbeing, education and livelihoods. Insecure income can also be a barrier to poor people investing in preparedness actions, which have the potential to reduce the losses experienced as a result of a disaster, a situation that many interviewees in Bangladesh and the Philippines described.

<sup>12</sup> Pincha, 2008; Gorman Murray et al., 2017; Gaillard et al., 2016b

<sup>13</sup> Bradshaw and Fordham, 2013; Mehta, 2007

<sup>14</sup> FAO 2020; Enarson, 2008; Mehta, 2007; Enarson and Meyreles, 2004; Gorman-Murray et al., 2017; IFRC, 2015

<sup>15</sup> IFRC, 2011; Mehta, 2007; Bradshaw and Fordham, 2013; Enarson, 2008; Mehta, 2007; O'Sullivan-Winks, 2020

<sup>16</sup> UNISDR, 2009; FAO, 2016; SDC, 2019; Mehta, 2007; Oxfam, 2010

<sup>17</sup> UNISDR, 2009; Mehta, 2007; Cannon, 2002

Poverty was emphasised as a key driver of vulnerability to riverbank erosion in Bangladesh, in particular the vulnerability of children living in poverty, the fact that they cannot afford to access good education, and the gendered nature of this education gap, as well as malnutrition. The Covid-19 pandemic was also mentioned as having an impact on household income, increasing vulnerability. It was also pointed out that those with the financial resources needed to do so often move to the mainland, meaning that the people remaining in the erosion-prone riverbank areas are likely to be those with the least resources.

Most children can not afford to go out of this area for better education, of which the girls suffer most. These children deserve to get the best education, not the bare minimum because they were born here. If the children are deprived, how can we expect them to carry forward their community and people?

ACCORD, PHILIPPINES

In the Philippines, trans women are often employed in “no-work, no-pay” jobs, such as in salons, or work as performers. When hazard events occur, these sources of income are greatly impacted. This vulnerability is also made worse by the difficulties in accessing risk information, due to lower levels of access to phones and internet related to lower and less secure sources of income.

It is difficult when there is a typhoon. In these difficult times, we have means to earn but for performers like me, income is slow. Some of us are no-work, no-pay. Bars don't have enough customers and we don't receive tips. We have bills to pay, and as a breadwinner, I find it hard to support these needs. Sometimes, we just loan to pay our obligation. Instead of allocating our budget to what we have planned, we are burdened by our loans because we don't earn these days...We have to ensure the safety of our families...We do not have enough money that day, in case there is an emergency.

TRANS WOMAN, PHILIPPINES

Elderly people who used to earn income by farming also explained that they are less able to do so due to age-related health issues, and mothers without support struggle to work while caring for their children, especially children with special or additional needs.

Before, we were farmers, but we can no longer go on farming because of our knee pain and we cannot walk for a longer time. It's just the two of us, two elderly people living together. Sometimes, I can barely walk. One time, I could not walk for four days because of my sprained leg. That is why is it difficult for us to make an action. We don't have anyone to rely on...As elderly people, we experience a lot of physical pain and we do not have companions to assist us at home... We do not have a regular source of income, and we are both pained, and unable to walk. We need to be prepared.

ELDERLY WOMAN, PHILIPPINES

In Bangladesh, an elderly woman spoke about being alone and not having the support of family around her to help her respond to risk information. An interviewee with tuberculosis was reliant on the help of others to move to a safe place, but people were unwilling to help because of the risk of transmission. An adolescent girl also highlighted her vulnerability to harassment when she is alone and without protection.

I am a widow, old and frail, I have no one else other than my grandson.”

ELDERLY WOMAN, BANGLADESH


In Bangladesh and the Philippines, people in very different situations, with very different experiences, shared common concerns relating to a lack of formal and informal support networks. This increases their feelings of vulnerability and reduces their capacities to take action to reduce the risks they face.

## 02 VULNERABLE GROUPS MAY NEED MORE TIME, RESOURCES, AND SUPPORT TO TAKE EFFECTIVE EARLY ACTION THAT REDUCES THE IMPACTS OF HAZARDS.


Literature and the Missing Voices data demonstrate the differential impacts of disasters felt by vulnerable people, indicating a need to ensure support, response, and preparedness plans specifically address the needs of those most vulnerable.

Gender inequality leads to gendered impacts of disasters, with women and marginalised gender groups facing specific barriers and challenges in responding to and recovering from disasters. In the immediate term, unsafe or inappropriate shelter may discourage evacuation or relocation for women and marginalised gender groups,<sup>18</sup> gender-specific health needs are overlooked,<sup>19</sup> and gender-based violence increases.<sup>20</sup> In the longer term, women and marginalised gender groups experience inequalities in loss of income;<sup>21</sup> in access to financial and relief services;<sup>22</sup> in ongoing access to education;<sup>23</sup> and in the burden of unpaid domestic labour.<sup>24</sup>

Interviewees in the Philippines and Bangladesh emphasised the difficulties they experienced when disasters impact their livelihoods. Loss of income due to disruption to the sectors they work in, as well as loss of assets such as livestock, and costs incurred by damage to housing, were all prominent issues. Key informants emphasised the gendered impacts of riverbank erosion, highlighting issues relating to land ownership and income which affect women differently, and more severely than men, due to more limited livelihood opportunities and restricted inheritance and ownership rights. Gendered impacts included increases in gender based violence following displacement, social taboos which make it difficult for adolescent girls to access menstrual hygiene, as well as references to child marriage.


 In river bank erosion, usually homesteads or agricultural land is taken away. In general, women are at a disadvantage in case of inheritance or right to own a property, even more so when one belongs to marginalized community... River erosion swallows the potential from already disadvantaged women.

UNFPA, BANGLADESH

 River bank erosion takes the biggest toll on women and children. Men can easily migrate to cities when they become vulnerable, but women are left behind facing livelihood vulnerability. Even if she takes a good initiative, after one or two years she's back to square one because of disaster.

SKS FOUNDATION, BANGLADESH

Financial vulnerability was reinforced by key informants in the Philippines as a key gendered impact of tropical cyclones. Key informants highlighted the loss of crops which affected women farmers, as well as noting the impact on families who had been reliant on income sources that are not viable during typhoon season such as fishing.

 Since our children are already adults and have their own families, my husband's earning is enough for us two. But how about those women who still have small children that they feed? They also pay for the rent, electric and water bills. Their income is not enough...If they rely solely on the income of fishermen, they will go hungry. Their husbands don't earn anything during the typhoon season.

COMMUNITY VOLUNTEER, PHILIPPINES

<sup>20</sup> UNDP, 2010; IFRC, 2011; Enarson, 2008; Oxfam, 2010; Mehta, 2007; Moody et al, 2020

<sup>21</sup> UNISDR, 2009; FAO, 2016; FAO, 2020; Enarson, 2008; Mehta, 2007; Moody et al, 2020


<sup>22</sup> UNISDR, 2009; IFRC, 2011; FAO, 2020; O'Sullivan-Winks, 2020; Enarson, 2008; Mehta, 2007; Moody et al, 2020

<sup>23</sup> Davis et al., 2005; FAO, 2020


<sup>24</sup> UNDP, 2010; UNISDR, 2009; IFRC, 2011; Mehta, 2007; Bradshaw and Fordham, 2013




Interviews found a lack of adequate and/or appropriate support for marginalised people, with interviewees saying that they had either received no help, or that the help they had received (food items or small grants) was insufficient. For example, one mother expressed a need for milk for her children to be included in the food packages, and other women mentioned the need for hygiene kits. Several, including a man with Tuberculosis, said that they had to take out loans to cover their living costs. Lack of shelter was also mentioned, with an adolescent girl and a mother of several young children saying that they did not have a safe place to go, and also mentioning lack of sanitation, as well as hunger and food insecurity.

 We were trapped in the second floor of my mother-in-law's house mid-morning and were fetched by a boat made from an old refrigerator when it was almost dark. I'm used to floods because I grew up in Talayan, Araneta Avenue but I had a difficulty at that time because I was pregnant with my youngest child.

**MOTHER OF THREE YOUNG CHILDREN WHO WAS PREGNANT AT THE TIME OF THE STORM, PHILIPPINES**

 It is very important to me to avoid casualties like what happened to us during Ondoy [2009], so many people died. We should really be prepared to protect ourselves, especially now that there is a pandemic... We should have the basics first, training and mental health support. We are affected by this pandemic and then the typhoons. Our anxieties pile up because our livelihoods are affected.


**TRANS WOMAN, PHILIPPINES**

 Suddenly our house and all our belongings were taken by the river and now we have nowhere to go and nothing to do. It is a bitter experience for me as I have been rendered homeless four times previously because of river erosion. I couldn't move far enough away from the river to settle there as a result I was homeless again this year. No one can understand my pain, we had to start living our life like a floating boat. We took refuge in different people's houses for small periods of time. I work in other people's houses and my son also works as a day laborer but due to flood and river erosion he has lost his job. From our combined income and the money I receive from Union Parishad as old age allowance, I run my household. However, it does not meet our needs. I yearn for a stable and permanent house of my own but I don't have any savings. At the time I only saw black in front of my eyes, I was physically exhausted and was mentally very worried, thinking about where I would go with my son as my husband is not here to protect us... People considered me extremely poor and did not want to pay any heed to me or what I wanted to say.

**COMMUNITY VOLUNTEER, PHILIPPINES**

The cyclical nature and repeated occurrence of some hazard types, such as riverbank erosion, has significant impacts on people's ability to recover, reinforcing poverty traps. In Bangladesh, interviewees highlighted the loss of their homes. Two interviewees emphasised that they had lost their homes more than once to riverbank erosion, and the instability and insecurity this resulted in for them. The impacts on mental health of riverbank erosion, such as fear and anxiety, were also mentioned frequently.

A key informant explained that riverbank erosion causes households to become suddenly financially and socially vulnerable, to fall into a livelihood and recovery gap, and to need more assistance than those affected by flooding. The long term development impacts were also mentioned, as the lack of roads and bridges caused by riverbank erosion damage meant that there was no investment in industry in the area, meaning that livelihood options are not available to the people who live there. The cumulative toll of riverbank erosion was also highlighted, referring to people who had been impacted by riverbank erosion repeatedly, with community members losing their homes multiple times.

 One of the most important aspects we often ignore is the mental or emotional scar that a displacement leaves. When a person is displaced, they leave behind all their memories, cultures, relationships, and lose all social capital. Depression or melancholy usually takes place of these emotions and they are placed in a conflicting situation socially and mentally.

**SKS FOUNDATION, BANGLADESH**

### 03 RISK THRESHOLDS ARE GENDERED AND DEPEND ON INDIVIDUAL PERCEPTIONS AND EXPERIENCES OF RISK. QUALITATIVE APPROACHES ARE EFFECTIVE AT CAPTURING THIS NUANCED INFORMATION AND CAN PROVIDE RELEVANT INDICATORS FOR MORE GENDER INCLUSIVE RISK ANALYTICS.

Risk knowledge held within communities, which is vital to incorporate into risk mapping and modelling, is gendered: differences in the activities people undertake mean that different risk indicators are observed, for example women cultivating a specific crop or spending more time in a specific location may perceive risk in a specific or particular way.<sup>25</sup>

The data used to inform risk analysis are often flawed due to inadequacies including lack of disaggregation, exclusion of marginalised groups from data collection, and inadequate reflection of intersecting vulnerabilities.<sup>26</sup> There are significant data gaps excluding marginalized groups in disaster risk reduction data sets, including at census level, meaning marginalized groups are often invisible in risk analysis, contingency planning, and as recipients of aid.<sup>27</sup>

Where quantitative disaggregated data is available, groups tend to be treated as homogenous, with a focus on singular identities (women as a uniform group for example), not capturing the ways in which people with multiple vulnerabilities or areas of marginalisation are differentially impacted.<sup>28</sup> Compounding factors and multiple vulnerabilities can combine to increase an individual's vulnerability exponentially. An intersectional approach therefore needs to be taken to understand the complexity of factors affecting the impact of a disaster on an individual. This goes beyond recognising that marginalised and vulnerable groups will be impacted in different ways and putting people into categories, and towards understanding what those different impacts are, what specific needs must be met, and how to meet those needs.<sup>29</sup>

Individuals in Bangladesh and the Philippines highlighted the lack of available data, and specifically the lack of data about intersectionality, which affects risk analysis and integration of gender inclusion in contingency planning, resulting in a lack of tailored responses specifically for the most vulnerable.

Whatever data we receive of the affected population they are oftentimes not disaggregated. Even if the data is available it is usable and inaccurate. There's no system in place to identify the vulnerability of intersectional groups such as female, female from marginalized society, female sex workers, transgender community, people with HIV, fistula etc. It is being done on an ad hoc basis and sporadically but not systematically by the government or an official source.

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#### UNFPA, BANGLADESH

Based on our experience, one of the glaring barriers is the lack of available data. When we coordinate with local government units (LGUs) or the National Government agencies, they lacked the data, especially on intersectional vulnerabilities like women, girls or girls with disabilities. If they have any available data, it is limited to the male-female data. Another point is, it is only male and female data. We do not have enough data on gender identities and how they are differently affected by the disasters, and how they contribute in resilience building, whether in early action or in DRF. We do not have enough information, but if you look deeper into it, it is very important in planning and in identifying gaps, addressing issues and in coming up with decisions.

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#### WFP, PHILIPPINES

<sup>25</sup> UNISDR, 2009; O'Sullivan-Winks, 2020; Clarke et al, 2016; SDC, 2019; UNISDR, 2008

<sup>26</sup> Brown et al., 2019

<sup>27</sup> Brown et al., 2019

<sup>28</sup> Brown et al., 2019; Plan International 2016; IFRC 2010; Gorman-Murray 2017

<sup>29</sup> Brown et al., 2019

## 3.3 CONTINGENCY PLANNING



### 3.3.1 KEY MESSAGES

**Gender and intersecting vulnerabilities greatly influence the early actions that marginalised people need to take, and are able to take (their response capability), in advance of a hazard event.** Vulnerable people may require extra time, as well as particular material and knowledge support, to know what they can do and to be able to take those actions. Gender and inequality analysis combined with Missing Voices data reveals the specificity and diversity of needs, possible actions, and specific windows of opportunity (timeframes) appropriate for different people.

**A gendered approach to contingency planning is vital to shift from reactive, generalised response to anticipatory, targeted actions that meet diverse needs.** Vulnerability and gender analysis is key in contexts where data gaps mean that contingency plans are developed without consideration of the differential needs of marginalised groups, for whom general-purpose windows of opportunity are generally too small. Gender and inequality analysis combined with the Missing Voices approach can help to identify the particular areas where vulnerable or marginalised people might need earlier and more targeted anticipatory action and at what timescales. While automated decision-making might work for identifying the windows of opportunity for the majority of vulnerable people, a nuanced, human-based system is required to effectively interpret qualitative information on early action and provide an extra layer of analysis to the START Network's funding models. This could include the provision of longer lead times, for example in the form of advanced advisories rather than warnings, with lower levels of certainty, for those people for whom the risk of not acting outweighs the risks of acting in vain.

**Contingency planning should include earlier action and specific support for minorities** rather than putting all effort on the point at which the majority of vulnerable or at risk targeted population need anticipatory action. This requires establishing roles and responsibilities of DRF practitioners to coordinate specific support for the most marginalised based on their needs. Understanding resource and capacity gaps that impede minority-focused earlier action is vital to ensure that financing can be effectively channeled towards enabling these priority areas in DRF at systematic and in individual contingency plans.

Early actions targeting minority groups must respect individual autonomy and dignity by recognising the heterogeneity of needs and priorities expressed by different sub-groups. In this sense, **a gendered approach to contingency planning provides an opportunity to break the cycle of crisis and to transform the situation of the most marginalised groups** by placing them at the centre of planning, design and evaluation processes.

**Gendered considerations for contingency plans** include: evaluating the accessibility and safety of evacuation routes and temporary shelters, grounded in an understanding of the specific risks of gendered harassment and violence, and the obstacles that these risks present to response capabilities; ante and post-natal care; systems to support victims of gender-based violence; access to medicines; size and contents of relief packages, for example the inclusion of menstrual hygiene products, or consideration for number and profile of family members, especially those with specific needs.

**Contingency planning needs to consider the different information needs** that people with specific vulnerabilities have, as well as the different platforms and channels through which people can access information and ensure that multiple approaches are used to address gendered barriers to communication and dissemination.

**Women and minorities and their representative organisations and support services must be pro-actively involved in contingency plan design and evaluation.** Likewise, contingency planning must ensure that key responders know how to best support those groups with additional needs, driven by what those people's preferred support is.

### 3.3.2 OUR FINDINGS



## 01 THE CAPACITY OF WOMEN AND MARGINALISED GENDER GROUPS TO RESPOND TO A DISASTER DEPENDS ON THEIR KNOWLEDGE OF RISK AND OF POSSIBLE EARLY ACTIONS, AND ON THEIR ABILITY TO TAKE THESE ACTIONS, WHICH CAN BE CONSTRAINED BY A NUMBER OF INTERACTING FACTORS.

The literature specifies inhibitions preventing women and marginalised gender groups from leaving the home to evacuate or access relief services without a male relative, due to both formal practices and informal social norms<sup>30</sup>; shelters providing insufficient facilities for gendered needs;<sup>31</sup> and lower levels of knowledge of safe evacuation routes, or a lack of safe evacuation routes.<sup>32</sup>

The literature also highlights two key ways in which risk knowledge is affected by gender: firstly, inequalities in rates of literacy and levels of education,<sup>33</sup> and in access to public information,<sup>34</sup> and, secondly, lower participation in disaster risk reduction policy, strategy, and decision-making.<sup>35</sup>

The important role of risk knowledge in response capacity was acknowledged by interviewees in both the Philippines and Bangladesh. Interviewees generally felt that it was important to take action in advance of a hazard event, but in both countries marginalised people said that they were not able to do so because of a lack of knowledge about possible early action options.

Access to risk information in the form of awareness-raising and training workshops was affected by mobility – in Bangladesh, an adolescent girl explained that cultural norms and practices meant she was unable to access these spaces, while a disabled man in Bangladesh and an elderly woman in the Philippines emphasised the physical difficulties in traveling to reach the spaces where these activities are conducted.

For those who have been able to participate in training workshops, one interviewee in the Philippines said that they could no longer remember what they had learned, and another said that they had only learned about earthquake risk, indicating the limitations of risk knowledge activities which are hazard specific in areas exposed to different types of hazards, and which are conducted as one-off events rather than as part of a wider risk knowledge strategy.

The importance of participation in training and of assessing risk information in directly supporting and enabling effective and informed decision-making at household level was highlighted, especially among women who must often make critical choices, for example when to evacuate.

**I tell my family whenever we expect a typhoon so we can prepare. I tell them to prepare in case we need to evacuate just like our recent experience with typhoon Rolly. We just put food in our bag, flashlights. We prepare our go-bag since we only use one so I put all our necessities on it. An NGO gave us that go-bag. When they tell us to prepare because a typhoon is coming, we quickly make decisions if we will evacuate or whatever preparations that we need to make at home.**

WOMAN EMPLOYED IN THE INFORMAL ECONOMY, PHILIPPINES

**Especially as an adolescent girl I have limited and restricted mobility so I could not have access to forecast and correct information. My parents feared for their reputation in case something happens to me so I used to stay mostly at home, so I did not have enough information to make preparations.**

ADOLESCENT GIRL, BANGLADESH

**I wasn't able to attend because of my weak knees. I once attended a livelihood and disasters training, though. I cannot attend such activities because I cannot walk for a longer time, because trainings are held at the town. Elderly people cannot attend in such, because we have to walk or rent a tricycle.**

ELDERLY WOMAN, PHILIPPINES

<sup>30</sup> IFRC, 2011; Mehta, 2007

<sup>31</sup> Mehta, 2007

<sup>32</sup> FAO 2020; Brown et al 2019

<sup>33</sup> UNISDR, 2009; O'Sullivan-Winks, 2020; Enarson, 2008; Mehta, 2007

<sup>34</sup> UNISDR, 2009; FAO, 2016; SDC, 2019

<sup>35</sup> Gorman Murray et al., 2017; Dominey-Howes et al., 2014; Gaillard et al., 2016b; UNISDR, 2009

In Bangladesh, early actions taken by interviewees involved relocating their houses and belongings, preparing fuel and movable mud fireplaces. An interviewee living with tuberculosis highlighted the importance of ensuring the safety of his medication. A landless interviewee, however, emphasised that she was not able to take any actions, and received no help, saying “No one cares about us”.

“I cannot think of any actions that would be useful for me to take in advance of river bank erosion but I think whatever actions need to be taken, should be taken before the erosion begins.”

MAN WITH DISABILITY, BANGLADESH

“Preparation is very important before facing river erosion but I have not participated in any initiatives to take action in advance of river bank erosion. I have not seen any activity regarding preparation for river bank erosion. I have no understanding about what would be better preparation for the future.”

ELDERLY WOMAN, BANGLADESH

Interviewees also emphasised a lack of material resources needed in order to take early action:

“Because we feared our house might break away and drift down the stream along with the land we had to move from the danger location long before the warning came but we could not because of lack of fund. Other than that 4500 BDT, we did not receive any support during the period of the river bank erosion. Some of our relatives came to help us relocate. We needed boat, labourers or people’s help and money but did not receive any of them because everyone was busy moving their own houses and belongings.”

COMMUNITY VOLUNTEER, PHILIPPINES

Interviewees in both countries explained that the only option available to them is to evacuate, and that this is extremely hard to do because it means that everything people have worked for has to be left behind

“Information is very crucial so that we will know what to do. They just let us evacuate, as if it’s easy to leave everything that we have worked hard for.”

TRANSWOMAN, PHILIPPINES

Community members receive health kits as part of COVID-19 response, Alert B025, Response to COVID-19, Uttaran




## 02 ACCESS TO INFORMATION ON DISASTER RISK IS CONSTRAINED BY GENDER INEQUALITIES. TIMELY AND GENDER APPROPRIATE COMMUNICATION AND DISSEMINATION OF RISK KNOWLEDGE IS CRITICAL FOR THE RESPONSE CAPABILITY OF VULNERABLE GROUPS.

Gender inequalities in education, literacy, access to information services including mobile phones, internet, television, and radio, access to public space,<sup>36</sup> and gendered differences in labour schedules and communication preferences<sup>37</sup> are linked in the literature to gender inequality in access to information about forecasts, warnings, and preparedness and relief services.

Information was found to be disseminated across a wide range of platforms in the Philippines, including TV, radio, and announcements from barangay (community) officials. Social media - such as WhatsApp groups - was mentioned as a key source of information and communication from the LGBTQI+ community. In Bangladesh, interviewees mentioned receiving early warning information via miking (loudspeaker) and coloured flags, which was found to be useful and understandable.


Key informants in the Philippines highlighted difficulties with the communication and dissemination of risk information. Radio is often emphasised in communication strategies, however some communities have weak coverage and are not reached by local radio stations, and some households do not have radios, so miss out on information.

Community leaders are a key source of risk and warning information), however there are issues with the communication of risk information which mean that it is not always taken up by people who receive it). This may indicate a lack of understanding of, or trust in, the information, signalling a need for contingency planning to consider building understanding and trust in communities, and working to improve the content of information so that it is understandable and actionable.


 Not everyone easily understands the information. Some do not heed to the calls to evacuate. In the end, they only evacuate when the typhoon is already strong. Some families assume that they can deal with the intensity of the typhoon, and sometimes it's too late to act.

COMMUNITY VOLUNTEER, PHILIPPINES


In Bangladesh, the importance of timeliness of early warning information was emphasised, with interviewees sharing that they needed to receive information earlier, so that they have more time to prepare and respond. Information needs include where to go, how to get there, what provisions are in place for safety, what provisions are in place for specific needs, such as doctors, or accessibility support for people living with disabilities.

 I want to know about which areas people would go for designated shelters, how safe that would be for me or a girl of my age, and if there would be a medical team present in the shelter. It'd be a great help if I could know beforehand whether there would be any help or we would receive relief from any organization or the government. As an adolescent girl I would really like to know how my protection would be ensured and how the system would help me. I didn't receive information early enough and needed more time to safely evacuate looking at others who got to know about the risk before me.

ADOLESCENT GIRL, BANGLADESH

 I share the information to the LGBT groups here in our community. I also share it on group chats. LGBTQ people assist in relief here because we have sponsorships; however, we don't receive much support financially so our groups take initiatives. Spreading information is a huge help, especially in access to relief. It's not enough but it helps.

TRANS WOMAN, PHILIPPINES

 It should be fast. Coordination could make information easier to access, if they talk to our chapters or per areas in the community. The local government have the access [to information] so it would be better if they are active in providing information through our chapters or areas, especially in the far-flung areas of our community which are very vulnerable since people live near the river.

TRANS WOMAN, PHILIPPINES

### 03 WOMEN AND MARGINALISED GENDER GROUPS CONTRIBUTE TO PREPAREDNESS AND RESILIENCE WITH DIFFERENT KNOWLEDGE, SKILLS, EXPERIENCE, AND COPING STRATEGIES WHICH CAN STRENGTHEN DISASTER RISK REDUCTION AND MANAGEMENT.

This is acknowledged by the literature,<sup>38</sup> and also became evident through the case studies, particularly in the Philippines where various women and minority groups talked about the pro-active role they take in disseminating risk information in their communities. One woman reported that local barangay (community) officials meet and talk directly with women as a risk information dissemination strategy.

At the community level, the central role women play in preparedness and response was mentioned, explaining that women are generally more active in community organisations, preparedness and evacuation training, and household preparedness and response, than men, who generally prioritise livelihoods.

**||** All the households in Salcedo have go-bags, but we need to fill these bags with food and other supplies. We are aware of the warning signals. We teach our children about the signals, as well. We also secure the things that we bring to the evacuation centres, we put into plastics to avoid getting wet. Women also prepare cooked food, and their families eat their meals before going to the evacuation centre. We have learned this practice after our Yolanda [Haiyan] experience, where we only ate at noon and waited for food to be delivered to us. We also bring with us cooked food at the evacuation centres. The women also know which private houses they would evacuate to.

WFP, PHILIPPINES

This points to two potential priorities: first, contingency planning needs to ensure that women are recognised as key actors in response capabilities and design and deliver support informed the priorities and needs of women; and secondly, that women may need support in the community and in the household, and that efforts need to be made to encourage men to work alongside women taking early action. However, this should be determined consultatively with women to ensure that the gender transformative and empowerment gains made by women's leadership in this sphere are not undermined.


### 04 DATA GAPS AND A LACK OF GENDER ANALYSIS LEAD TO INSUFFICIENT AND INAPPROPRIATELY TARGETED SUPPORT IN CONTINGENCY PLANS.

Both case studies indicated a lack of sufficient disaggregated data on which to base contingency plans and financial mechanisms. For example, the lack of capacity to respond to riverbank erosion in Bangladesh was compared by one interviewee to other areas of the country where the key disaster risks are for sudden onset hazards such as cyclones and tidal surges, and where capacity in managing and responding to these disasters is higher. This low response capacity in relation to river bank erosion was linked by interviewees to an absence of disaggregated impact and vulnerability data, which means that there is no gender analysis being conducted, let alone integrated into development or humanitarian programming. This in turn leads to insufficient and inappropriately targeted support.


**||** Based on our experience, one of the glaring barriers is the lack of available data. When we coordinate with local government units (LGUs) or the National Government agencies, they lacked the data, especially on intersectional vulnerabilities like women, girls or girls with disabilities. If they have any available data, it is limited to the male-female data. Another point is, it is only male and female data. We do not have enough data on gender identities and how they are differently affected by the disasters, and how they contribute in resilience building, whether in early action or in DRF. We do not have enough information, but if you look deeper into it, it is very important in planning and in identifying gaps, addressing issues and in coming up with decisions.

WFP, PHILIPPINES

In the Philippines, a lack of basic provisions such as facilities for breastfeeding mothers or beds/mats for elderly people was raised. In Bangladesh, an adolescent girl shared that she had no access to private toilet or bathroom facilities, which was particularly difficult as she was menstruating, and was afraid of sexual harassment.

 I was without proper protection and felt helpless. I always used to look behind if any boy/men tried to follow or tease me while going to the toilet, collecting water from other's house or peak into our collective bathing space, to make matters worse I was menstruating at the time. As a teenage girl I had to face such various issues during river erosion and flood but the elders of the house always sheltered us.

ADOLESCENT GIRL, BANGLADESH

 We stay with other families at the evacuation centre and we do not have enough space which makes it difficult to stay there, even if we have access to water and bathrooms. I just gave birth at that time, which was more difficult because I also had to take care of my child who has special needs.


MOTHER OF FIVE CHILDREN, PHILIPPINES

These issues point to the importance of contingency plans being designed and implemented in ways which are not reliant on databases, but which also include room for qualitative approaches and the active engagement of vulnerable people, recognising that windows of opportunity are not fixed or constant across diverse communities.

## 05 **LOCALLY-LED CONTINGENCY PLANNING, BASED ON THE PARTICIPATION OF COMMUNITY AND INTERMEDIARY ORGANISATIONS, CAN HELP TO IDENTIFY SPECIFIC ACTIONS RELEVANT TO DIFFERENT MARGINALISED AND VULNERABLE GROUPS, AT DIFFERENT TIMESCALES.**


According to a key informant in the Philippines, DRF contingency planning needs to include the inputs of community-based organisations who represent marginalised and vulnerable groups and can identify key training and resource needs within communities.

The Philippines case study highlighted the importance of planning based on an understanding of what community members need to know, for example farmers need knowledge about how to secure their harvests, crops, tools, and inputs when there is a typhoon, and fisherfolk need to know how secure boats and preserve fish, so that they can act in advance to protect their livelihoods.

 We should be the ones to identify which trainings we need. If we will be provided with a project, we should be the one to manage it and it must be based on our needs...We also hope that our organization will be directly the one working on proposals because we can identify which communities are more vulnerable and are in need of help. There are far-flung communities that can't be reached by assistance immediately, and if we have the means to prioritize them, then the people, especially the women will be prepared.

WFP, PHILIPPINES

Contingency planning should also consider the actions for which people with specific vulnerabilities will require additional support to undertake. Pre-crisis mapping to identify different gendered and context-specific needs, such as menstrual hygiene, ante- and post-natal care, systems to report gender-based violence, and medicines for people with long-term illnesses such as HIV/AIDS, were highlighted as a key part of inclusive contingency planning. Another example is that the average family size may vary across locations, so the size of relief packages should be re-assessed based on accurate information.

 We should not assume that one program size fits all. Even if it is relevant to all, but we should consider the possibility of implementing it differently given the different situations of different people and their different vulnerabilities

WFP, PHILIPPINES



The need for specific requirements to be considered so that support and training are accessible, for example for LGTBQI+ people, mothers who stay at home, and people with disabilities, also emerged in the Missing Voices interviews.

Most of the time, the concerns were general, and they look into the general concerns of the people and not per sector or at least only a few sectors are being looked into such as women, senior citizens, and PWD (people with a disability). They just laid their plans to us and have yet to consider the needs per gender...Our anxieties pile up because our livelihoods are affected. [Early action] should be done for us to plan how to prepare. How do we prepare if we don't have resources? Even if I wanted to prepare, if I don't have the money to buy food for my family, I can't do anything.

TRANS WOMAN, PHILIPPINES

## 06 LONGER-TERM PREPAREDNESS AND ANTICIPATORY ACTION WAS LIMITED AMONG VULNERABLE GROUPS, WHO INSTEAD RESORT TO IMMEDIATE RESPONSIVE AND REACTIVE ACTIONS.

While key informants emphasised the value of acting in advance of riverbank erosion to reduce losses, prevent people from being forced to employ negative coping mechanisms, and address the compounding impacts experienced by people who are affected by disaster repeatedly, discussion of longer term preparedness actions by Missing Voice interviewees was very limited, with many individuals saying there are no actions they could take beyond immediate, responsive/reactive actions.

Having the resource prior to disaster gives a choice of freedom and thinking to people.

SKS FOUNDATION,  
BANGLADESH

I did not take any preparations and did not receive any support to make any preparation. No one cares about us so no one came to help. At the time I was very worried and could not think beyond survival let alone take any other action. I was unable to take any action because I am landless, part of the extreme poor and I have no identity in the eyes of the society."

LANDLESS WOMAN, BANGLADESH

I just want to know how and what to prepare. As an elderly person, I can no longer attend trainings so if they want to teach us how to prepare, they can come visit us at home or give us some reading materials on preparedness. I am not aware of what other actions that I could do. I just secure our house by closing all the windows, the doors, covering some of our things that might get wet. When I get information that there is a typhoon, I immediately pack our things. I put it into a box where the clothes, blankets and toiletries are in place. It's difficult to secure and prepare everything because I am old. Aside from that, I need to prepare our essential needs such as food and medicine, and clothes, I also have to look for people who can support or accompany us on our way to the evacuation centre.

ELDERLY WOMAN, PHILIPPINES

Key informants also emphasised that early action needs to be implemented in a context of continuous, long term development programming. Specific examples of long term early actions which would be effective in reducing impacts include barriers to protect the riverbank, and the introduction of floating farming practices to provide alternative resilient livelihoods and food security.



Woman participates in Survey, Alert B020, Fire Response, SEEP

## 07 ACCESS TO EVACUATION ROUTES AND SAFETY IN TEMPORARY SHELTERS ARE OF PARTICULAR CONCERN TO VULNERABLE PEOPLE

Evacuation was highlighted as challenging for vulnerable people in both the Philippines and Bangladesh – in Bangladesh, interviewees explained that they had very little time and had to move very suddenly, whereas in the Philippines, the routes themselves were found to be difficult for pregnant people and people with disabilities, however the local authorities were generally found to be helpful in supporting the evacuation.

The literature also refers to differing preferences for timings of evacuation, based on gendered responsibilities as another key component of risk knowledge which are likely to be gendered.<sup>39</sup> For example, women as the main child carers may prefer to evacuate earlier, as it becomes increasingly more dangerous and risky to evacuate as flood waters rise. There is a tendency in the literature to emphasise the ways in which vulnerability and marginalisation affect risk tolerance rather than individual risk calculations meaning that for people for whom the impacts of a disaster are more severe, taking preparedness actions at lower degrees of certainty can be less costly than not acting.

Gender-based violence and lack of privacy emerged as key gendered concerns regarding temporary shelter facilities in both cases, consistent with existing literature. In the Philippines, a lack of basic provisions such as facilities for breastfeeding mothers or beds/mats for elderly toilet or bathroom facilities, which was particularly difficult as she was menstruating, and was afraid of sexual harassment.

“I was without proper protection and felt helpless. I always used to look behind if any boy/men tried to follow or tease me while going to the toilet, collecting water from other’s house or peak into our collective bathing space, to make matters worse I was menstruating at the time. As a teenage girl I had to face such various issues during river erosion and flood but the elders of the house always sheltered us.

ADOLESCENT GIRL, BANGLADESH

“We stay with other families at the evacuation centre and we do not have enough space which makes it difficult to stay there, even if we have access to water and bathrooms. I just gave birth at that time, which was more difficult because I also had to take care of my child who has special needs.

MOTHER OF FIVE CHILDREN, PHILIPPINES

39 UNISDR, 2009; FAO, 2016; O’Sullivan-Winks, 2020; Enarson, 2008; SDC, 2019; Mehta, 2007

## 3.4 FINANCING



### 3.4.1 KEY MESSAGES

**Disaster risk financing needs to be planned and delivered based on a full understanding of what different people need, and when they need it,** led by relevant expertise and prioritising the participation of at-risk populations and their representative organisations.

**Disaster risk financing needs to prioritise and resource the time and materials necessary to undertake collaboration with vulnerable and marginalised people meaningfully,** particular consideration is needed to identify, reach out to, and build trust with less visible people within communities who have been excluded from community engagement activities in the past. Adopting qualitative gender approaches like this may require new skills to be built, indicating training and capacity building as a key area for investment.

**DRF payment triggers must include an appreciation for gender differences in risk thresholds and timeframes for action,** meaning some groups will require access to support earlier. This will require the building of stronger links between DRF programming and longer term disaster risk reduction resilience initiatives which are working to address vulnerability, so that these activities complement and reinforce each other's effectiveness.

**Disaster risk financing should consider how to resource locally-led anticipatory action** so that community-based organisations with experience, knowledge, and trusting relationships with the most vulnerable populations can meet their needs sustainably and at scale.

**Those managing Disaster risk financing systems should critically assess existing social protection systems and services to identify any gaps** both in the people who are eligible, and the costs they are able to cover, so that anticipatory financing can effectively support and complement these systems.

**It is vital for disaster risk financing to incorporate participatory and inclusive feedback loops** to ensure that financing provisions, mechanisms and processes are effectively meeting needs. These feedback loops can be administered through representative intermediary organisations to actively include input from marginalised and vulnerable groups in ways which are appropriate and accessible.





## 3.4.2 OUR FINDINGS

### 01 IDENTIFICATION OF DIFFERENTIAL NEEDS REQUIRES RESOURCING

The literature indicates that for disaster risk financing programmes and projects to effectively address gendered needs and priorities in risk modelling and contingency planning, they must be fully understood and recognised from the outset in order to be appropriately resourced. The process of engaging consultatively and collaboratively with women and marginalised gender groups to understand these needs will require appropriate time and financial support<sup>40</sup> as well as investment in organisational capacity.<sup>41</sup>

At an organisational level, the need to provide resources for effective capacity building and monitoring of gender mainstreaming, including resourcing gender expertise such as dedicated gender focal persons was emphasised by interviewees in the Philippines.

“We need to strengthen our capacities in gender inclusion, learn from the experiences in order to effectively address the barriers and contribute in changing the positions of women and other gender identities – advocating for changes in access and control in power and resources of women and other intersectional identities, and promoting it inside the organization... Sometimes if we address some of the barriers, we also address other underlying barriers and gaps. It’s also recognition of the gaps, on what really are the needs of women, and other gender identities. Another thing is, when we say inclusion, we need to understand that other gender identities are not visible. Most of the time, we equate gender to women but the vulnerabilities of other gender identities are not highlighted.”

ACCORD, PHILIPPINES

### 02 INTERMEDIARY ORGANISATIONS CAN PLAY A KEY ROLE IN DELIVERING EFFECTIVE SUPPORT SUSTAINABLY AND AT SCALE.

Additionally, the importance of supporting community-based organisations, such as women’s, youth, and LGBTQ+ groups was specified as a key way to sustain effective gender inclusion in DRF. The provision of facilities like child-friendly spaces to provide trauma counselling and support, as well as continuing education, for affected children was also provided as an example of effective response being carried out by community-based organisations which disaster risk financing can facilitate sustainably and at scale.

“For us to sustain this, we have to really support community empowerment. We should support the organized groups of women, LGBTQ, young girls and boys, and develop champions. ... We need to capacitate these groups because at the end of the day, our projects end. These people will be left in the community... Even if the projects end, we leave them with influence, advocacies, knowledge especially in Risk Financing.”

WFP, PHILIPPINES

### 03 MARGINALIZED GENDER GROUPS GENERALLY REQUIRE EARLIER ACCESS TO FUNDS AND SUPPORT IN ORDER TO TAKE EFFECTIVE ACTION. IN PARTICULAR, CASH ASSISTANCE IS CONSIDERED USEFUL.

Interviews highlighted the importance of making relief or funding available before disasters strike, even months before, so that people can plan and prepare, and of conducting training and drills on a regular basis. Interviews in Bangladesh highlighted that the actions people need to take in advance of riverbank erosion are costly, and that they need cash and material assistance to prepare. Costs mentioned by interviewees include

<sup>40</sup> IFRC, 2011; Enarson, 2008; Mehta, 2007

<sup>41</sup> IFRC, 2011; FAO 2020



**Women participate in sensitisation of COVID-19 management, Alert B025, Response to COVID-19, Uttaran**

boats, labourers, and shelter materials. An interviewee with a disability explained that a wheelchair would help him to move freely and not be so dependent on his wife to take action.

In Bangladesh, key informants highlighted the lack of resources available to provide the support that communities need to prepare for riverbank erosion, emphasising the importance of financing the inputs needed in order for affected communities to be safe.

It was really important for me to prepare but I did not take part in any initiatives to take action in advance of river bank erosion. It would be useful for me if there were women groups in our area so that we could prepare together. I think acting before the hazard comes is a good time to take preparatory measures and for that we need savings, shelter materials and available manpower.

**MOTHER WHO HAD JUST GIVEN BIRTH AT THE TIME OF THE RIVERBANK EROSION, BANGLADESH**

Key informants explained that cash transfers empower recipients to make their own decisions about what they need, and mean that specific needs can be effectively met. However, the implications of weak connectivity in remote areas on the ability to make digital cash transfers was also highlighted, indicating that financing mechanisms need to include data on service providers and build in redundancy to minimize recipients not being able to access the cash when they need it.

There should be funds that can easily be released to prepare. It should be during the early part of the year to be able to plan it. It should be given earlier to be able to save and earn something. We also need to have an emergency fund so that we could use it for loans during an emergency situation."

**WOMAN WITH LOW INCOME, PHILIPPINES**

In particular, the timeframe within which cash assistance is made available was mentioned, with key informants emphasising that funds need to be issued within a window which allows recipients, particularly women and members of the LGBTQI+ community, to use the funds effectively to prepare.

A key informant in the Philippines shared an example of how financial mechanisms can be specifically aimed at vulnerable people to support them, reflecting on the positive impacts of providing cash assistance in advance of hazards via the B-Ready programme implemented by Oxfam and Plan International providing support specifically for women.

**04 BESIDES CASH ASSISTANCE, ADDITIONAL PRIORITY AREAS FOR DISASTER RISK FINANCING WERE HIGHLIGHTED..**

The need for early warning equipment such as CCTV and speaker systems and materials to support the immediate response to disaster (lighting, human resources for security in evacuation) also emerged as key funding priorities. Also mentioned was the need to ensure stocks of medicines for vulnerable people, such as people living with HIV and AIDS or with disabilities.

# 04 CONCLUSIONS & RECOMMENDATIONS



## 4.1 CONCLUSIONS

### WHICH POINTS IN DRF SYSTEM DEVELOPMENT AND IMPLEMENTATION ARE LIKELY TO HAVE THE MOST SIGNIFICANT GENDERED ASPECTS? HOW MIGHT THIS VARY BETWEEN HAZARDS AND CONTEXTS?

All three components of the DRF system contemplated for this study - risk analytics, contingency planning and financing - have important gendered aspects whose specific characteristics will depend on the hazard and the context.

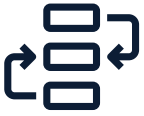
The key difference observed between the case studies is that the nature of the hazard impacts on the gender dimensions, which is why it is important to conduct a gender analysis per country and per hazard. For example, riverbank erosion in Bangladesh is location-specific meaning that the people who live there are physically tied to their vulnerability - they're vulnerable because of where they live, and they live there because they're vulnerable. This points to a self-perpetuating cycle of poverty, inequality and disaster vulnerability. As for the case of cyclones in the Philippines, perhaps the bigger issue is risk knowledge because people may be newly or differently affected by the less location-specific hazard. Here, differential access to risk information could be key in supporting people to understand possible risk and take early action.



#### **RISK ANALYTICS**

Hazard related risks, vulnerabilities and impacts have gendered dimensions. A gendered approach to risk analytics ensures the inclusion of different perspectives on risk and danger thresholds and triggers, including perceptions and experiences of past impacts as well as knowledge/awareness/observation of key indicators e.g. due to differing patterns of daily activity, as well as gendered risk tolerance.

The same trigger and threshold will not work for all, and the trigger and threshold that works for the majority, will likely be too late for a minority. Within a DRF system, a one-size fits all threshold and trigger system is going to leave the most vulnerable at heightened impact. This can inform the need for multiple trigger thresholds, based on a range of different, softer indicators depending on the hazard and the context. This could include indicators already being monitored by member agencies or other actors, or data that member agencies are well placed to collect. In the case of drought, for example, levels of child malnutrition, market prices for basic food goods, or distances travelled to collect water may provide useful advance indication of a need for intervention for vulnerable groups. For sudden onset hazards like floods, the provision of specific information or advice, or undertaking low- or no-regret actions, on the basis of longer term but less certain rainfall or flood forecasts can address the needs of groups that will not be well served by the 'majority' threshold and trigger. Those at higher risk may be less capable of taking effective protective action in the same timescales as the majority, and may have more to lose if things are late for them, hence are priorities for earlier anticipatory action. To operationalise this approach, it is necessary to build engagement with and support for gendered risk analysis among those with decision making roles in the DRF system, and enable pre-agreed portions of DRF funds to be released on the basis of softer triggers in advance of majority thresholds being reached.



## **CONTINGENCY PLANNING**

Gender and intersecting vulnerabilities greatly influence the early actions that marginalised people need to take in advance of a hazard event. Contingency planning must acknowledge that vulnerable people may require extra time, as well as particular material and knowledge support, to know what they can do and to be able to take those actions. It is important to ensure those involved in all steps of contingency planning are a) aware of differential impacts and response capabilities, b) understand which individuals will need earlier action and what their support requirements are, c) design a system that enables targeted earlier action for minorities rather than putting all effort on the point at which the majority (of vulnerable or at risk targeted population) need anticipatory action, and d) communicate and disseminate contingency plans taking into consideration how different people access different sources of information.



## **FINANCING**

Understanding local vulnerabilities and the context and causes of these is vital for effective financial decision-making. Gendered dimensions of the financial component include: the need to develop gender inclusive parameters and thresholds for triggering payouts; considering costs for gendered emergency needs as a basic requirement (such as provision of safe and secure temporary shelter, evacuation facilities, sanitary products, maternal and neonatal health care, livelihood support for marginalised gender groups); and ensuring financing not only targets the most vulnerable and marginalised groups but also actively involves these groups and their representative organisation in planning, implementation and evaluation processes. Working together with representative intermediary organisations is important firstly to ensure that the voices of marginalised and vulnerable people are heard on an ongoing basis, but also that this can be done in ways which are appropriate and accessible for different groups. Key informants in the Philippines specified a number of considerations for disaster risk financing relating to the disbursement of financing, and the resourcing needs for effective gender inclusion in a disaster risk financing system.

## **4.2 RECOMMENDATIONS**

### **HOW CAN THE START NETWORK'S DRF BUILDING BLOCKS BE ENHANCED TO FULLY MAINSTREAM GENDER?**

For disaster risk financing to be effective in meeting the needs of at-risk communities, it is vital for programming to be based on an in-depth understanding of dynamic and diverse vulnerabilities, capacities, needs, and priorities within communities<sup>42</sup> and gender groups.<sup>43</sup> A gendered analysis can help us to understand where gender is a significant driver of differential impacts and vulnerabilities alongside other factors such as poverty or ethnicity; and can help to ensure vulnerable groups are understood as diverse and not homogenous. Furthermore, an intersectional approach involves listening to people who are at risk of multiple axes of marginalisation, understanding their experiences and their perception of differential and relative vulnerability compared to other vulnerable sub-groups.

<sup>42</sup> O'Sullivan-Winks, 2020; FAO, 20167

<sup>43</sup> Moody et al, 2020



## 4.2.1 NETWORK-LEVEL RECOMMENDATIONS

While “fully mainstreaming” gender across the START Network’s DRF programming could mean, as a first step, ensuring that all the components and building blocks are as a minimum “gender aware”, in order to really make DRF work for the benefit of the groups most at-risk, we would encourage the START Network to aspire to mainstream “gender transformative” policy and practice across its DRF programming. This involves re-designing concrete actions and processes of continuing dialogue and feedback that places the most marginalised groups at the centre - and not on the sidelines - of DRF programming.

### PRACTICAL STEPS THE START NETWORK COULD TAKE TOWARDS THIS GOAL INCLUDE:

-  **Completing the “Gender and Inclusion guidance” across the Building Blocks guidance, using the findings and recommendations of this study as an initial reference**, and including participatory processes of learning and evaluation to make refinements as the DRF system evolves.
-  **Developing a set of basic gender targets for START Network members to work towards.** At project level, those people delivering DRF could commit to including the most marginalised in the design and delivery of interventions using some of the approaches described in this study. Additional efforts are required to understand people on multiple axes of marginalisation. There is a need to recognise the limitations of disaggregation of larger datasets, and the value a gendered approach adds in gaining a complex, nuanced and intersectional understanding of differential risk. For this we are interested in the experiences at the margins of the data, more than the average differences between men and women. Greater awareness and understanding of differential needs can be applied to improve the effectiveness of other initiatives, thus creating a knock-on benefit for humanitarian and development practice beyond the START Network’s immediate sphere of influence. Basic gender requirements could be developed in the form of a simple yes/no checklist of whether certain measures have been taken or built in. Suggested basic requirements for risk analytics, contingency planning and financing are described in the section below.
-  **Identification of differential needs requires resourcing, including the provision of material and training support for members to meet these new targets.** Often gender approaches to data collection and analysis require particular skills that may be new to many people and organisation, such as collecting testimonies through semi-structured interviews, as in the Missing Voices approach. Since useful sex disaggregated data does not exist in most sites, qualitative data collection is not only fundamental to conducting gendered risk analysis but is also a core element of transforming existing gender relations because gender analysis tools prioritise listening to the voices of those people who usually remain invisible. Practical capacity building can support START network staff and member organisations to familiarise themselves with different gendered approaches, test tools, engage in interaction and feedback, analyse and discuss results. Besides the Missing Voices approach, there are a range of other tools being tried and tested around the world. A selection of these is presented in the Gender Inclusion Toolkit, included in the Annex.
-  **Embedding community participation:** A gender sensitive approach to community participation acknowledges the power dynamics within and between different stakeholder or community groups and the barriers to certain groups attending, speaking up or being heard above others - plenary approaches will not work for all and safe spaces for consultation may be needed. Adopting a gender inclusive approach to community participation will allow the START Network and its members to identify and involve a range of organisations, experts and individuals across all stages of DRF programming, helping to ensure that a diversity of perspectives and needs are considered, especially those of the most at-risk populations. A gendered approach can also help the Start Network

to think about how to recruit new members that represent or can reach out to marginalised gender groups in contingency planning and emergency response.



**Building gender inclusive Monitoring, Evaluation and Learning systems:** Taking a gendered approach to Monitoring and Evaluation (and Learning) is another critical aspect of mainstreaming gender into DRF programming since it is the framework that enables more effective targeting and impact assessment. Based on a gendered risk analysis, accurate and useful indicators can be developed to plan, target, track and evaluate the impact of DRF programming for at-risk populations including vulnerable gender groups. Indicators from different initiatives can be used to demonstrate overall progress towards gender equality. Indicators may be verified with appropriately disaggregated data and with qualitative information.

A gendered approach to MEL can enable the START Network and its members to understand what impact is being achieved and how, as well as to assess the challenges of promoting greater gender equality through its DRF systems. However, if disaggregation becomes too burdensome then it risks ending up being collected without nuance (i.e. not relevant to actual vulnerabilities on the ground), which is not particularly useful. In that case, it can be more useful to have some thoughtful disaggregation (or deep dives) periodically or in certain areas/projects, rather than widespread disaggregation of everything. A gender inclusive approach to M&E means making an effort to engage with marginalised gender groups and intermediary organisations in these processes, for example when developing relevant indicators or during After Action Reviews.



**Building representative governance structures:** Governance structures should ensure the representation and power over decision making of at-risk and vulnerable groups in every stage of DRF. A gendered approach to governance establishes that equality across the system is a commitment and a right, and can help to guide the recruitment, mentoring and retention of diverse staff within the Start Network secretariat and across its governance structures, both internationally and in-country (in the hubs). A clear focus on gender can give a strong platform for organisations focused on vulnerable groups to fulfil their mandates, and the START Network will likely need diverse representation if it is to progress its gender equality agenda strategically.

## SPECIFIC CONSIDERATIONS INCLUDE:

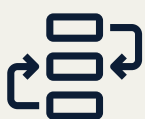
- ▶ Ensuring participation of gender experts in Technical Working Groups
- ▶ Identifying intermediary organisations and facilitating their membership in the START Network, and their participation in DRF system governance.
- ▶ Having a specific point in the accountability/complaint making process, or having a designated person to whom any complaints that intersect with minoritised identities are fast-tracked - acknowledging the additional barriers to minority groups feeling able to complain and speak up.
- ▶ There will be key partners who will be the best to work with for action at scale, who will not represent all groups. It is useful to acknowledge this, and acknowledge that groups need to reflect on which vulnerable communities they better or less represent, alongside commitments for how they will proactively build trust with (or set up parallel support structures through other intermediaries) to access those minority groups. Even if majority groups say they want to work with minorities, that doesn't mean the minorities will trust them.
- ▶ At the after action review stage, START members can be required to document how they took gender into account. For example, members can be asked to invest in (or the START Network could fund or part-fund) qualitative Missing Voices interviews to understand how people of different genders experienced that facility or intervention. After each after action review, members could be asked to highlight recommendations for better gender inclusion in the future, and in the next round of hazard event, the applicant can be asked two questions: 1) has gender and inclusion been built into this design, and 2) have you built in and acted upon the gender and inclusion related recommendations from the last after action review. Taking these simple steps can orientate people, agencies and the system towards a pathway of learning and improving in how they include gender.

## 4.2.2 COMPONENT-SPECIFIC RECOMMENDATIONS



### **RISK ANALYTICS**

A gender inclusive risk analytics system must take account of the different ways in which people perceive risk and the differential impacts they experience. This requires accounting for multiple triggers and thresholds in order to more effectively target the most at-risk populations. Looking specifically for those whose risk is heightened due to marginalisation, including unregistered groups who are hidden or disenfranchised, is an important step towards making invisible risks visible in a DRF risk analytics system and is fundamental for being able to target funding specifically at those groups. For slow onset hazards there could be space for tracking a series of “indicator individuals” (directly or indirectly, noting the point at which people start being forced into sub-optimal coping mechanisms like taking out loans, or tracking the point at which children in extremely marginalised situations eg street kids are reaching a level of underweight) or for sudden onset hazards working with identified individuals to co-design triggers that would be meaningful for them, identifying the help and the timing that would enable them to complete safe early action. Qualitative approaches - such as the Missing Voices methodology - can support the START network and its members to gain these nuanced insights.



### **CONTINGENCY PLANNING**

For contingency planning to be effectively gender inclusive, gendered needs must be considered at all phases of preparedness, response and recovery, including the targeting strategy, assessment of the contents of relief assistance, the design and provisions of emergency shelters, the procedures for registering and accessing relief assistance, and processes for relief distribution. A gendered perspective of contingency planning also emphasises the role of inclusive approaches to community participation, input and feedback. A range of tools exist for conducting gendered risk and impact assessments which could be used by START and its members in this respect. A selection of these is provided in the Gender Inclusion Toolkit in the Annex.



### **FINANCING**

It is necessary to make sure that all triggered financing has as a basic requirement and a commitment to ensuring people of all genders equally access and benefit from the funding. This would include ensuring there has been consideration of gendered needs in the design (risk analytics and contingency planning), including an appreciation for gender differences in risk thresholds and timeframes for action, and ensuring there are evaluation and feedback mechanisms that consider gender equality and inclusion. For example, a feedback system which is dependent on individuals phoning a helpline or completing forms will not be inclusive for people who are not able access a phone, have limited literacy, or are not comfortable or confident using these mechanisms. Similarly, community-based and participatory feedback processes such as regular focus group discussions may exclude those for whom logistical barriers or social norms make it difficult to participate. Resourcing representative intermediaries to facilitate these processes is a key way through which disaster risk financing can avoid overburdening already under-resourced intermediaries so that they can perform these important roles and so that the system can be strengthened with their expertise. It is also necessary to consider how funding can be channeled through intermediaries to provide effective early action at scale, and to consider how funding can be released to target actions that specifically meet the needs of the most vulnerable, such as additional support to HIV/AIDS groups.

## 4.2.3 POLICY RECOMMENDATIONS



### **AGENCIES IMPLEMENTING DRF SYSTEMS**

- **Strengthen systems for collecting sex disaggregated quantitative data to support gender inclusive disaster risk financing**
  - Analyse existing tools to determine their effectiveness and suitability, including their ability to capture intersectional data
  - Consider the viability of collection, including how often to collect data, in what circumstances, and using what methods to ensure accuracy and completeness
- **Move beyond reliance on disaggregated quantitative data, to include qualitative and inequality focused data and approaches in the development, running and evaluation of DRF systems**
  - Collaborate and coordinate with trusted intermediary organisations and networks to develop accessible and appropriate mechanisms for the collection of qualitative data
  - Build capacity of teams to collect, analyse, interpret, and respond to qualitative data
- **Identify, build trust, engage with, and listen to the experiences of those most at risk of being left behind**
  - Draw on experience and guidance in the Missing Voices approach to build relationships and generate dialogue in effective and appropriate ways
  - Work with local intermediary organisations that already provide support services to vulnerable gender groups
- **Transform existing DRF processes and structures to enable the experiences of marginalized gender groups to inform disaster risk financing**
  - Ensure diverse representation in governance and throughout DRF programming
  - Develop basic requirements for gender inclusion



### **DONOR COMMUNITY**

- Identify and support DRF systems which are gender transformative, or evidently informed by marginalised and vulnerable people
- Provide specific resources to enable DRF implementers to identify and engage with marginalised and vulnerable gender groups
- Facilitate ongoing dialogue with marginalised and vulnerable gender groups to institutionalise meaningful and effective feedback mechanisms and continuing development and improvement of gender transformative DRF programming
- Include basic gender requirements for DRF funding proposals

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# ANNEXES

- 01 GLOBAL LITERATURE REVIEW**
- 02 BANGLADESH LITERATURE REVIEW**
- 03 THE PHILIPPINES LITERATURE REVIEW**

# ANNEX 01

## GLOBAL LITERATURE REVIEW

A considerable body of literature explores and demonstrates the gendered impacts of disasters due to gender inequalities and injustices (Gender Matters, Oxfam Gender and ARR), and the mainstreaming of gender considerations into disaster risk reduction efforts and initiatives including disaster risk financing and early action is specified as a priority in international frameworks (Making Disaster Risk Reduction Gender Sensitive). International laws and agreements also specify the special measures needed to ensure the equal participation of marginalised populations, including marginalised gender groups, in the instruments and activities of adaptation actions, including disaster risk financing (Human Rights Based Approach to CDRF). However, in spite of the evidence and recognition in policy that the assumption of gender neutrality in disasters undermines the accuracy of risk assessment, and the effectiveness of disaster prevention and relief (Making Disaster Risk Reduction Gender Sensitive), “inclusion of gender perspective and effective community participation are the areas where the least progress seems to have been made” (UNISDR, 2011).

For disaster risk financing to be successful and effective in meeting the needs of at-risk communities, it is vital for programming to be based on an in-depth understanding of dynamic and diverse vulnerability within communities (Centre DRF Paper4; FAO, 2016) and of the ways in which gender is relevant to and affects decision-making and access to resources needed for preparedness and recovery (DCED Guidance sheet gender and green finance; Gender Matters) as well as immediate and medium term impacts of disasters including fatalities, increased workloads, and increases in gender-based violence (GEM Main Final).

Another key point emphasised in the literature is the diversity within gender groups, and the range of vulnerabilities, capacities, needs, and priorities people have based on intersecting vulnerabilities related to identities, socio-economic status, and life cycle stage (IDF Risk Analytics).

The literature also highlights the transformative potential of adopting a gender perspective of disaster preparedness and response, by highlighting the contributions made by people of all genders to strengthen disaster resilience (Gender Matters) and by supporting and facilitating the capacities of people of all genders to reduce and mitigate risk (FAO, 2016).

## RISK MODELLING



### RISK KNOWLEDGE

The literature highlights two key ways in which risk knowledge is affected by gender: firstly, inequalities in rates of literacy and levels of education (Making Disaster Risk Reduction Gender Sensitive, Centre\_DRF\_Paper4; GEM Main Final; Gender Matters Lessons), access to public information (Making Disaster Risk Reduction Gender Sensitive; FAO, 2016; SDC, 2019), and participation in disaster risk reduction policy, strategy, and decision-making (Gorman Murray et al., 2017; Dominey-Howes et al., 2014; Gaillard et al., 2016b; UNISDR, 2009) lead to gender inequality in awareness of risk.

Secondly, the risk knowledge held within communities, which is vital to incorporate into risk mapping and modelling, is gendered: differences in the activities undertaken mean that different indicators are observed, for example due to women cultivating a specific crop or spending more time in a specific location (Making Disaster Risk Reduction Gender Sensitive; Centre\_DRF\_Paper4; Disaster Risk Ferdi; SDC, 2019; ISDR Gender Perspectives). Differing perceptions of acceptable levels of risk are another key component of risk knowledge which are likely to be gendered (Making Disaster Risk Reduction Gender Sensitive; FAO, 2016; Centre DRF Paper 4; GEM Main Final; SDC, 2019; Gender Matters Lessons).

### VULNERABILITIES

Gender inequalities which increase the vulnerability of women and marginalised gender groups to the immediate impacts of disaster include limitations on mobility, where constraints on the ability to leave the home without male permission, or to participate in public life where information is shared and decisions are made, can lead to delays in response actions such as



Community members participate in recovery, Alert B020, Fire Response, SEEP

evacuation, and subsequently to loss of life (A Guide for Gender Sensitive Approach to Disaster Management; Gender Matters Lessons; Withdrawn Women Girls Disaster; GEM Main Final; Gender Matters Lessons; Centre\_DRF\_Paper4). Gendered social roles can also preclude women and marginalised gender groups from developing skills and experience necessary for survival in some disaster contexts, such as the ability to swim, to understand warning messages, or to participate in community drills and training exercises (Castro García and Reyes Zúñiga, 2006; Neumayer and Plümper, 2007; A Guide for Gender Sensitive Approach to Disaster Management; Withdrawn Women Girls Disaster; GEM Main Final).

In the longer term, the vulnerability of women and marginalised gender groups is affected by lower levels of ownership of land and other productive assets (Making Disaster Risk Reduction Gender Sensitive, FAO, 2016; SDC, 2019; Gender Matters Lessons; Oxfam Gender and ARR); lower levels of income, reducing the opportunities to invest in the safety and resilience of housing, food storage, and livelihood resources (Making Disaster Risk Reduction Gender Sensitive; Gender Matters Lessons; Cannon, 2002).

## **IMPACTS**

In the immediate term, during disasters necessitating evacuation or relocation, women and marginalised gender groups may not be able to access shelter, as facilities may not be safe or appropriate for them (A Guide for Gender Sensitive Approach to Disaster Management).

Health inequalities are another gendered impact observed in the literature, with studies noting the increase in pre- and post-natal complications in post-disaster settings along with the lack of resources to address these needs (Making Disaster Risk Reduction Gender Sensitive), as well as greater exposure to infection due to the caring and providing roles that are disproportionately borne by women and girls, and of insufficient provision for menstrual hygiene and sexual health (Gender matters lessons; GEM Main Final).

Gender-based violence also increases during and after disasters (DRR – Gender; A Guide for Gender Sensitive Approach to Disaster Management; GEM Main Final; Oxfam Gender and ARR; gender matters lessons; IDF risk analytics), while the assistance and protection required is most likely to be reduced (GEM Main Final).

In the longer term, women and marginalised gender groups can be more affected by loss of income as lower pre-existing levels of income mean that they are less able to invest in livelihood resilience. Women and marginalised gender groups are also more likely to work in the informal sector which is often the worst affected by disasters (Making Disaster Risk Reduction Gender Sensitive; FAO, 2016; FAO, 2020; GEM Main Final; Gender Matters Lessons; IDF Risk Analytics). Further exacerbating these economic impacts are lower levels of access to financial and relief services (Making Disaster Risk Reduction Gender Sensitive; A Guide for Gender Sensitive Approach to Disaster Management; FAO, 2020; Centre DRF Paper 4; GEM Main Final; Gender Matters Lessons; IDF Risk Analytics).

Impacts on education are also reported to be gendered, with girls more likely to be removed from school following a disaster (Davis et al., 2005; FAO, 2020). This can be due to families' needs to reduce costs, or related to the increase in unpaid domestic labour undertaken by women and girls during and after disasters (DRR – Gender; Making Disaster Risk Reduction Gender Sensitive; A Guide for Gender Sensitive Approach to Disaster Management; Gender matters lessons; Withdrawn Women Girls Disasters).



## CONTINGENCY PLANNING



Gender inequalities in education, literacy, access to information services including mobile phones, internet, television, and radio, access to public space (Making Disaster Risk Reduction Gender Sensitive; FAO, 2020; UNISDR, 2009; GDN, 2009), and gendered differences in labour schedules and communication preferences (A Guide for Gender Sensitive Approach to DM; Gender Matters Lessons; Genanet, 2004; 7 Disaster Risk Reduction - Gender) are linked in the literature to gender inequality in access to information about forecasts, warnings, and preparedness and relief services.

There is consensus across the literature that participatory, consultative and inclusive approaches to contingency planning are of key importance (2008 ISDR Gender perspectives; A Guide for Gender Sensitive Approach to DM; FAO, 2020; Centre for DRF Paper 4; GEM Main Final), with emphasis on ensuring representation of gender diversity in teams involved in data collection and community planning (A Guide for Gender Sensitive Approach to DM; FAO, 2020; Gender Matters Lessons), and careful consideration of any gender-specific barriers to participation in contingency planning (GEM Main Final; A Guide for Gender Sensitive Approach to DM).

Engagement with local community-based organisations and networks which can effectively represent the interests and needs marginalised populations and have knowledge, trust and understanding can also strengthen the representation of women and marginalised gender groups and include their knowledge, skills and insights in contingency plans (A Guide for Gender Sensitive Approach to DM; Centre for DRF Paper 4; GEM Main Final; Making Disaster Risk Reduction Gender Sensitive).

For contingency planning to be effectively gender inclusive, the literature emphasises that gendered needs must be considered at all phases of preparedness, response and recovery, including assessment of the contents of relief assistance, the design and provisions of emergency shelters, the procedures for registering and accessing relief assistance, and processes for relief distribution (A Guide for Gender Sensitive Approach to DM; GEM Main Final; Gender Matters Lessons). Assessment should include analysis of gendered barriers to access to support at all of these phases (FAO, 2020; GenCap Experience 5; Gender Matters Lessons), and of assumptions which may limit their reach, such as assumptions about family and household composition and roles (GEM Main Final; Gender Matters Lessons).

## COMMUNICATION AND DISSEMINATION

Gender inequalities in education, literacy, access to information services including mobile phones, internet, television, and radio, access to public space (Making Disaster Risk Reduction Gender Sensitive; FAO, 2020; UNISDR, 2009; GDN, 2009), and gendered differences in labour schedules and communication preferences (A Guide for Gender Sensitive Approach to DM; Gender Matters Lessons; Genanet, 2004; 7 Disaster Risk Reduction - Gender) are linked in the literature to gender inequality in access to information about forecasts, warnings, and preparedness and relief services.

The content and timeliness of information is also highlighted, with a need for preparedness information that is relevant to different needs, priorities, and interpretative capacities (A Guide for Gender Sensitive Approach to DM; GEM Main Final; Making Disaster Risk Reduction Gender Sensitive). Gender inclusive approaches to communication and dissemination should therefore use a variety of different media, formats, channels, and languages to ensure that information is accessible to all community members (Gender Matters Lessons; Making Disaster Risk Reduction Gender Sensitive; A Guide for Gender Sensitive Approach to DM; FAO, 2020; GEM Main Final)s

## RESPONSE CAPABILITY

The capacity of women and marginalised gendered groups to respond to a disaster, or to a disaster warning, can be constrained by a number of factors. The literature highlights examples including inhibitions preventing women and marginalised gender groups from leaving the home to evacuate or access relief services without a male relative, due to both formal practices and informal social norms (A Guide for Gender Sensitive Approach to DM; Gender Matters Lessons); shelters providing insufficient facilities for gendered needs (Gender Matters Lessons); and lower levels of knowledge of safe evacuation routes, or a lack of safe evacuation routes (FAO 2020; Brown et al 2019).

The literature also emphasises the gendered capacities that women and marginalised gender groups contribute to preparedness and resilience, with different knowledge, skills, experience, and coping strategies which can strengthen disaster risk reduction and management (Kratzer and le Masson, 2016; Making Disaster Risk Reduction Gender Sensitive). There is also transformative potential of inclusion in disaster risk reduction to empower marginalised and minoritised individuals and groups in their communities (Twigg, 2015; Gaillard et al, 2016a; Gender Matters Lessons).

## FINANCING



For disaster risk financing programmes and projects to effectively address gendered needs and priorities in risk modelling and contingency planning, they must be fully understood and recognised from the outset in order to be appropriately resourced. The process of engaging consultatively and collaboratively with women and marginalised gender groups will require appropriate time and financial support: preparations will need to be made to address barriers to participation, including logistical barriers such as the timing and location of consultative activities and the provision of services such as child care; and less visible barriers, such as lack of confidence (A Guide for Gender Sensitive Approach to DM; GEM Main Final; Gender Matters Lessons). Door-to-door canvassing may be an effective approach to addressing these barriers, for example (ISDR Gender Perspectives). Organisations will also need to invest in their capacity for gender inclusive programming including the development and rolling out of relevant policies, the development of gender expertise in their staff, training for community mobilisers, recruitment of diverse staff, and the implementation of a complaints response mechanism (A Guide for Gender Sensitive Approach to DM; FAO 2020).

Inclusive contingency planning should identify key gendered needs for preparedness and post-disaster relief, such as sexual and reproductive health kits, sanitary supplies, midwifery kits, gender-based violence prevention, and the provision of shelter facilities that meet safety needs (A Guide for Gender Sensitive Approach to DM; GEM Main Final).

In terms of early actions to mitigate the impacts of a disaster and facilitate recovery, financing should consider gender inequality in access to financial services and schemes and gender differences in income generation activities (Facing Risk Climate Disaster Insurance). These will determine coping strategies and mechanisms (2008 ISDR Gender Perspectives) as well as requirements for support, which should be specifically targeted, such as provisions for home-based businesses or crops that are generally farmed by women, and including women and marginalised gender groups on cash-for-work schemes (A Guide for Gender Sensitive Approach to DM).

## MONITORING AND EVALUATION



### DEFINING INDICATORS (THE CASE FOR QUALITATIVE INDICATORS)

Gender sensitive and inclusive indicators should be developed and used in baseline, regular, and outcome assessments to understand the progress of the programme, and its effectiveness for stakeholders of all genders.

Quantitative and qualitative indicators are both necessary for effective monitoring and evaluation: quantitative indicators are useful for tracking progress, while qualitative indicators are needed for the identification and understanding of opinions, perceptions, and judgements of different stakeholders about the success or effectiveness of a programme, and differences between stakeholders (Making Disaster Risk Reduction Gender Sensitive; FAO 2020).

### DATA COLLECTION METHODS

The literature points to a combination of approaches to collection data for monitoring and evaluation, highlighting the value of using different methods to discern different types of information. Focus group discussions are recommended as a way to understand variation within groups and to explore topics in depth through interaction, while key informant interviews can be more accessible both logistically and in terms of the ability of more vulnerable or marginalised individuals to speak openly and with confidence (FAO, 2020). The literature also recommends key effective practices including consulting different gender groups separately, ensuring accessibility of conversations, and prioritising self-reporting for individuals (FAO, 2020; Gender Matters Lessons)

### DISAGGREGATED DATA (WHEN THIS IS USEFUL, WHEN IT IS NOT)

There is agreement across the literature of the importance of collecting sex-disaggregated data to determine the needs and impacts of anticipatory action for different groups across indicators including improvements to time availability, income, health, access to resources (FAO, 2020; GenCap Experience Gender and Preparedness; Gender DRR EN). However, there are gaps relating to discussion of data disaggregation as a way to meaningfully understand intersectional vulnerabilities and needs, across indicators, as distinct from demographic data.

# ANNEX 02

## BANGLADESH RIVER EROSION CASE STUDY

### LITERATURE REVIEW

## SETTING THE SCENE

A key objective of this case study is to provide evidence and insights that can inform the development of CARE Bangladesh's 2021 Riverbank Erosion Prediction Based Anticipatory Responses Project, which is expected to focus on Kurigram District.

Actions under the 2020 project included:

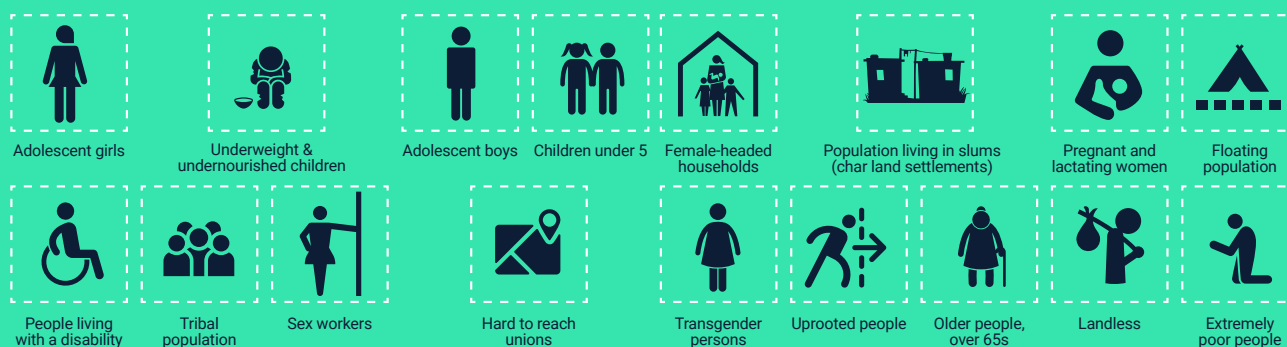
- Demarcation of the risk prone areas on the ground and raise flag according to the prediction line (Risk Mapping and Identify Vulnerable community and resources)
- Providing early warning to the vulnerable community as well as to the local level stakeholders
- Supporting concerned government organizations to respond to erosion disaster in those areas
- Supporting communities to relocate their houses
- Supporting poor and extreme poor families with cash grants
- Listed down the people who may lose their all belongings and conduct advocacy for including them under social safety net
- Ensuring awareness to the local level disaster management committees (Upazila Disaster Management Committee, UzDMC and Union Disaster Management Committee, UDMC) on river bank erosion.

In general, it is unclear from the document reviewed what approach was used to design and implement the project activities, how different needs were captured and catered for, what the targeting strategy is, who the survey respondents were etc. (gender blind). There appears to be some appreciation (gender awareness) of differentiated impacts of river bank erosion, although there is limited appreciation for different sub-groups (e.g. specific disabilities) or additional contextual factors (such as Ramadan).

## KEY QUESTIONS

- **To what extent will the 2021 project replicate this formula?** I.e. should we focus on collecting information to support more gender-sensitive considerations around communications, WASH, cash transfers, livelihood recovery strategies etc.?
- **To what extent is CARE interested in exploring other strategies?** What if other strategies are more appropriate for other groups?
- **Which vulnerable groups are missing and/or invisible?** Cross-check with lists for Nepal, Malawi and Dominica for some ideas e.g. PLHIVAIDS not mentioned, women farmers, people with different disabilities (mobility, visual, audio impairment), women who practice Purdah.

## VULNERABLE GROUPS



EMERGING THEMES	KNOWLEDGE GAPS
<p>Constraints on women's mobility limits <b>access to early warning information</b>.</p>	<ul style="list-style-type: none"> <li>● Communications and dissemination needs of different vulnerable groups (e.g. hearing or visual impairment).</li> <li>● Communications and dissemination strategies e.g. Folk media is particularly relevant for communicating messages in rural areas of Bangladesh.</li> </ul>
<p>Massive, repeated <b>displacement</b> makes people landless and homeless and hinders recovery efforts.</p>	<ul style="list-style-type: none"> <li>● Risk knowledge of different vulnerable groups.</li> </ul>
<p><b>Shelters:</b> sexual abuse and violence a particular risk for women and girls; WASH facilities and provisions present particular challenges for women and girls (e.g. open defecation can pose health risks, menstrual hygiene, lack of breastfeeding spaces, lack of support for child birth, need for women health personnel), lack of safety and security (e.g. lights at night time, doors, toilets with locks), lack of accessibility for special needs groups (e.g. wheelchair users, the elderly).</p>	<ul style="list-style-type: none"> <li>● Specific examples from the project area.</li> </ul>
<p>Specific needs for <b>accessing relief aid</b> (e.g. pregnant, disabled or elderly may need aid taking to them).</p>	<ul style="list-style-type: none"> <li>● How do people access relief aid?</li> </ul>
<p>Loss of <b>livelihoods</b>, primarily agriculture and livestock. Women depend largely on these activities to generate income.</p>	<ul style="list-style-type: none"> <li>● Impacts of river erosion on local livelihoods. E.g. there are high employment rates in industry in Kurigram district (over 80%), however it is not clear which industries, how women are engaged in this sector, or how different industries- and their workers - are affected by river erosion.</li> </ul>
<p>Importance of <b>income generating activities</b> for women's status, mobility and decision making power. Post-disaster, maintaining women's access to sources of income is a key strategy to preserving their influence and decision making ability in recovery efforts.</p>	<ul style="list-style-type: none"> <li>● How effective has this been in the CARE BD project?</li> <li>● Cash grants and livelihood support are the recovery strategies being prioritised in the CARE BD project.</li> <li>● But over 90% of transfers were kept by men, with men also holding most decision making power around expenditure. Impacts on spending &amp; household unknown.</li> </ul>
<p>Children exposed to <b>exploitation, abuse and violation</b> due to parents being busy with recovery efforts.</p>	<ul style="list-style-type: none"> <li>● How much is this the case in Kurigram district?</li> </ul>
<p><b>Low representation of women in decision making process</b> limits their ability to influence DRR processes and implementation.</p>	<ul style="list-style-type: none"> <li>● How much is this the case in Kurigram district?</li> </ul>
<p>Women (over 90%) and transgender persons work in the <b>informal sector in roles that are often disrupted by disasters</b> (domestic work, sex work etc.).</p>	<ul style="list-style-type: none"> <li>● Unclear how relevant this is to Kurigram district.</li> </ul>
<p><b>Higher deaths among women</b> - limited mobility, traditional dress, caring roles - <b>and children under 15</b> after disaster events.</p>	<ul style="list-style-type: none"> <li>● Not clear if this is the case in relation to river erosion in the project area.</li> </ul>
<p><b>Child marriage.</b></p>	<ul style="list-style-type: none"> <li>● Is this relevant to Kurigram district?</li> </ul>
<p><b>Forced child labour.</b></p>	<ul style="list-style-type: none"> <li>● Which children are affected and how e.g. do girls help more around the house and boys are required to generate income?</li> </ul>

EMERGING THEMES	KNOWLEDGE GAPS
<b>Human trafficking.</b>	<ul style="list-style-type: none"> <li>Who is affected?</li> </ul>
<b>Women's physical ability</b> to respond to disasters is undermined by traditional roles which mean they are more often at home, traditional dress which can restrict movement and lower levels of nourishment.	<ul style="list-style-type: none"> <li>Is this relevant to Kurigram district?</li> </ul>
<b>Health services</b> overwhelmed, lack of maternal health care, mental health support etc.	<ul style="list-style-type: none"> <li>How lack of access to health services affected different vulnerable groups e.g. PLHIVAIDS</li> </ul>
Need for <b>basic health commodities</b> (mosquito nets, CARE BD kits).	<ul style="list-style-type: none"> <li>Which health commodities are required by different groups e.g. pregnant women, people with diabetes etc.?</li> </ul>
<b>Migration</b> due to land dispossession, loss of livelihoods or insecurity.	<ul style="list-style-type: none"> <li>The impacts of migration on women, both those migrating and those staying behind, is not yet sufficiently understood or addressed by national/ international policies. Impacts on other groups Not clear who migrates and for how long, and their specific reasons for doing so, who gets left behind.</li> </ul>
<b>Domestic violence</b> and <b>intimate partner violence</b> towards women increases.	<ul style="list-style-type: none"> <li>Is this relevant to Kurigram district?</li> </ul>
<b>Food insecurity</b> increases due to farm crop destruction and lack of access to nutritious food. Also, <b>no fuel for cooking</b> (reported by women).	<ul style="list-style-type: none"> <li>Is this the case in Kurigram district. How can agricultural stockpiling and recovery support access to nutritious food, can these strategies support women's livelihoods in particular?</li> </ul>
<b>Infrastructure damage</b> to school buildings and discontinuity of education.	<ul style="list-style-type: none"> <li>Are boys and girls affected differently? Typically girls are the first to be removed from school. Boys may also have to leave education in order to find work.</li> </ul>
<b>Unsanitary conditions cause health problems</b> such as diarrhoea, skin infections, and stomach problems.	<ul style="list-style-type: none"> <li>Which groups are exposed to different health problems, which health problems are specific to the area?</li> </ul>
<b>Limited access to drinking water.</b>	<ul style="list-style-type: none"> <li>Which groups are most affected? E.g. elderly, pregnant women, children under 5.</li> </ul>
<b>Vulnerable infrastructure</b> includes roads, schools, health clinics and electricity lines.	<ul style="list-style-type: none"> <li>Limited information is available on further constraints to access (mobility, infrastructure) and how this affects different groups and also e.g. access to markets.</li> </ul>
<b>Building style</b> - mud houses - in Kurigram district is vulnerable to heavy rains and flooding.	<ul style="list-style-type: none"> <li>What are people's building back priorities, how are different groups affected by building collapse?</li> </ul>
Most common <b>coping mechanisms</b> in project site are: reducing meals, asset sale and saving depletion; followed by migration, taking out a loan and begging (not clear who takes out which actions).	<ul style="list-style-type: none"> <li>Who employs each strategy and how do they affected the well-being of different groups e.g. are women more likely to reduce meals first? Who takes out the loan?</li> </ul>
<b>Recovery and preparedness needs</b> include: food, basic hygiene kits, safe shelters (inc. facilities for pregnant women, access to female medical personnel, secure doors and adequate lighting, adequate cooking, bathing and toilet arrangements,	<ul style="list-style-type: none"> <li>Impact of religious practices, traditions and festivals e.g. Ramadan or the practice of Purdah on disaster response capability, recovery and preparedness needs.</li> </ul>

## LITERATURE REVIEW

COLOUR-CODED TO FACILITATE ANALYSIS:

VULNERABLE GROUPS

EMERGING THEMES

KNOWLEDGE GAP

Literature reviewed ranges from more general national - level literature about the gendered dimensions of disaster risk plus documents shared by the CARE Bangladesh team.

### GENDER AND DISASTERS IN BANGLADESH: AN OVERVIEW

Gender inequalities and power differences in the Asia-Pacific region limit women's abilities to respond and adapt to disasters and climate change impacts.<sup>1</sup>

In Bangladesh, the persistence of patriarchal attitudes and deep-rooted stereotypes regarding the roles and responsibilities of women and men perpetuate discrimination against women and girls and are reflected in their disadvantageous and unequal status in many areas, including in employment, decision making, marriage and family relations, and the persistence of violence against women. These inequalities contribute to **women, girls** and **excluded groups** appearing to be the worst-affected by Cyclone Amphan, subject to greater food insecurity and increased risk of gender-based violence.<sup>2</sup>

"**Women** in Bangladesh are actually the first to face the impact of climate change," says Dilruba Haider, Programme Coordinator, Gender and Climate Change for UN Women.<sup>3</sup>

In Bangladesh, **women and girls** generally tend to be the main victims of natural disasters. This is due to ongoing gender inequalities such as **constraints on female mobility**, which can hinder **access to early warning**, and delay early action, and an increase in **violence against women** which means women and girls may be reluctant to seek shelter. Post-disaster women have different needs from men because of gender differences in roles and resources. Relief and recovery should address women's real situation but can also help strengthen their capacity and improve their position. This is possible through increasing their decision-making power (for example, through cash transfers), and maintaining access to income-generating activities, not only for the revenue, but also social standing and influence. To best support women before, during, and after disaster periods, in the south-west of Bangladesh, a number of key issues need to be addressed by government bodies and NGOs working in these areas. (UN Women Asia Pacific).

**Children** are at risk of **exploitation, abuse and violation**. Parents may be busy collecting relief and restoring livelihoods, therefore children are often left unattended for long periods, which might increase their vulnerability and exposure to risks. **People with disabilities** and **older people** find leaving their shelters challenging and may be cut off from access to support.<sup>4</sup>

Despite the country's good reputation in facing disasters, the country was positioned sixth among the seven South Asian countries in the 2014 Women's Resilience Index on preparing for and recovering from disasters. **Low representation of women in decision-making processes has an implication on women's ability to influence DRR and climate change decision-making processes and their implementation**. Furthermore, women's limited voice also means that women may not be able to benefit equally from climate change and DRR resources made available to the country. (UN Women Bangladesh).<sup>5</sup>

**Violence** is a reality of most Bangladeshi women's lives; 87 percent of ever-married women have experienced some form of violence (Source: Bangladesh Bureau of Statistics 2013).

COVID-19 has a significant implication on livelihoods of women in Bangladesh as 91.8% of the total employment of **women** is in the informal sector: domestic workers, daily labourers, street vendors, cleaners, sex workers including **transgender persons**, and other informal workers who have **rapidly lost their means to earn an income**. In this backdrop, humanitarian response agencies must account for the different experience of crisis felt by women, men, boys and girls, and ensure action tailored accordingly. Moreover, those responsible for recovery programming should use the opportunity to address inequalities and transform harmful gender norms where possible.<sup>6</sup>

<sup>1</sup> UN Women's Asia-Pacific Strategy on Gender, Climate Change, Disaster Risk Reduction & Recovery,

<sup>2</sup> *Rapid Gender Analysis Cyclone Amphan*

<sup>3</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2015/09/building-resilience-against-climate-change>

<sup>4</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf

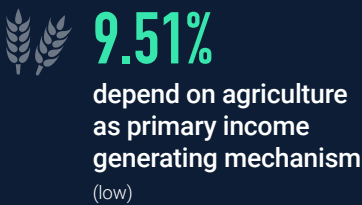
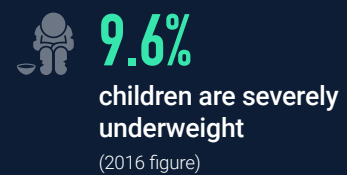
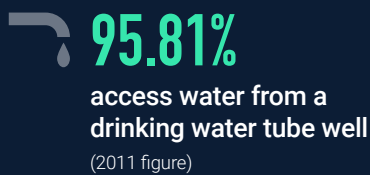
<sup>5</sup> <https://asiapacific.unwomen.org/en/countries/bangladesh/contribute-and-benefit-equally>

<sup>6</sup> *Rapid Gender Analysis Cyclone Amphan*

**RIVER BANK EROSION**

The process of erosion is highly unpredictable and losses due to river erosion occur slowly and gradually. Riverbank erosion has disastrous socio-economic effects. It is seen as one of the major causes of national poverty in Bangladesh. The degree of economic loss and vulnerability of the population, due to riverbank erosion, has dramatically increased in recent years as an effect of climate change speeding up rates of erosion. Though riverbank erosion takes place all year around, at different intensities, it is most likely to occur between June and September, during the monsoon season.<sup>7</sup>

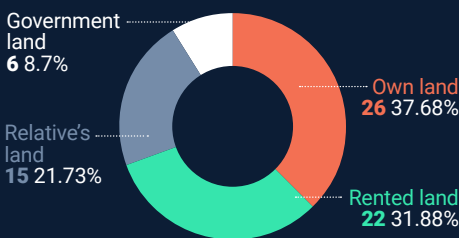
**KEY CHARACTERISTICS OF KURIGAM DISTRICT<sup>8</sup>**



FAIRLY SIMILAR MALE/FEMALE POPULATION NUMBERS

**RIVER EROSION IN KURIGAM DISTRICT USUALLY STARTS AT THE PRE-MONSOON (MID-MAY).<sup>9</sup>**

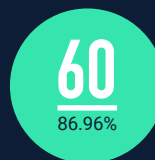
The type of land ownership of relocated households (involved in CARE's 2020 project) were:



FROM **69** RELOCATED RESPONDENTS OF KURIGAM DISTRICT



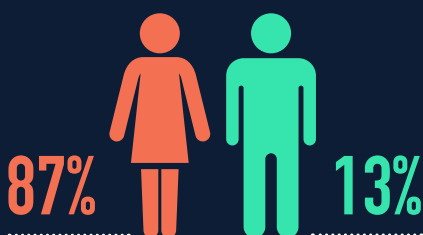
The age range of the relocated household members found highest for 19-49 years male following the 19-49 years female



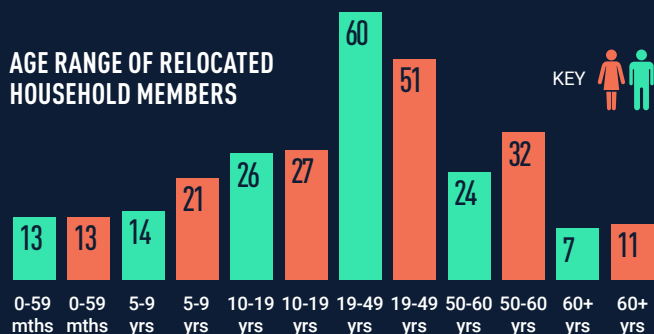
On the contrary, the number is lowest for 60+ years male following 60+ female



**SEX OF RELOCATED RESPONDENTS**



**AGE RANGE OF RELOCATED HOUSEHOLD MEMBERS**



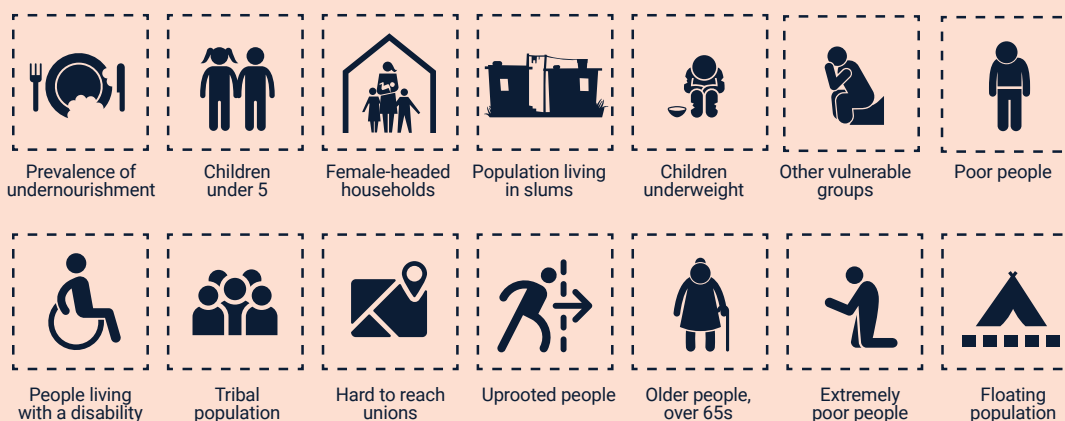
7 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf  
 8 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf  
 9 Case story Technical partnership with CEGIS

## UPZILA VULNERABILITY ANALYSIS: MAIN DIMENSIONS<sup>10</sup>

Overall, both Upzilas have been identified as at “very high risk” to river bank erosion and other hazards (primarily flood and drought), as demonstrated by the indicators in the table below.

INDICATOR	SCORE (0-10)	
	CHAR RAJIPUR	RAUMARI
FLOOD RISK	9	6.4
RIVERBANK EROSION RISK	7.6	10
HAZARD AND EXPOSURE	6.8	7.8
ACCESS TO HEALTH CARE	6.9	3.3
ACCESS TO SANITATION AND HYGIENE	2.4	3.4
ACCESS TO WATER	0.4	3.8
COMMUNICATION <sup>11</sup>	8.1	8.6
LACK OF COPING CAPACITY	4.9	5.1
RISK CLASS	VERY HIGH	VERY HIGH
RANK (1-27)	3	5
HAZARD AND EXPOSURE (RIVER BANK EROSION)	7.6	10
SOCIO-ECONOMIC VULNERABILITY	10	7.9

### VULNERABLE GROUPS ANALYSIS CONTEMPLATES THE FOLLOWING SUB-GROUPS IN PARTICULAR:



<sup>10</sup> See: Index Ranking\_INFORM\_BANGLADESH (Subnational)\_Roumari & Rajibpur (Kurigram\_District)

<sup>11</sup> Not clear what this relates to



## EXISTING KNOWLEDGE OF PRIORITY THEMES

COLOUR-CODED TO FACILITATE ANALYSIS:

VULNERABLE GROUPS

EMERGING THEMES

KNOWLEDGE GAP

## RISK MODELLING

### RISK KNOWLEDGE

(In relation to the CARE Bangladesh project) Generally, erosion prediction is made mainly based on the multi-spectral dry season satellite images. Initially, erosion vulnerable locations are identified along the both banks of the major rivers which is finalized later through field investigations. Additionally, baseline information data are collected from rigorous field visit. Then, erosion prediction lines for different probabilities are delineated for each vulnerable location. After that, baseline data are incorporated within erosion vulnerable location to prepare erosion vulnerability mapping. In addition to that, every year erosion prediction is validated with the availability of satellite images and observed erosion is also calculated.

### VULNERABILITIES

UNICEF's recent analysis of the situation of children and women in Bangladesh reveals severe barriers to gender equality and women's empowerment [1]. Bangladesh is ranked 107th in the Gender-related Development Index [2], and 115th in the Gender Inequality Index. The country is lagging behind in critical aspects, such as women's access to productive resources, recognition of women's unpaid care work and their heavy engagement in agriculture. The situation is exacerbated by recurring natural disasters. Women's lower socio-economic status, unequal access to information, health and assets, the extra burden of being primary care-givers, and the general inequities in everyday life, reduce their ability to cope with shocks. They also lead to further violations of women's rights and dignity, such as **human trafficking, child marriage, sexual exploitation and forced labour**.<sup>12</sup>

A UN Women-led Gender Analysis of the flood impacts cited that **57 per cent of the affected women were of reproductive age (15 to 50)**, and 10 percent of the affected women in the most affected districts were from **female headed households**.<sup>13</sup>

### IMPACTS



#### HEALTH

**Women died at significantly higher rates** than men in Cyclone Gorky (1991)...Chowdhury et al (1993) showed that **75% of those killed were children under the age of 15** (63% were under age 10, a group that comprised 35% of the population). (UN Women Brown).

Mushtaque (1993) notes three key factors to which the higher rate of female mortality in these cases may be attributed, including the predominance of **domestic and caring roles** which cause women to be more likely to be left in the home; **traditional dress restricting movement; and lower levels of nourishment**, which undermine physical ability to respond to emergency situations.<sup>14</sup>

General literature mentions the need to **ensure safe delivery of babies in flood shelters**.<sup>15</sup>

In the aftermath of riverbank erosion, people often lose basic commodities for maintaining their health, such as **mosquito nets**.<sup>16</sup>

The public health needs of the affected population increase. Those who have been displaced may end up **living under open sky without access to safe drinking water, or adequate sanitary systems**. If **health facilities are damaged** due to riverbank erosion, the remaining health services are most likely to be overwhelmed.

<sup>12</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2017/09/when-building-climate-resilience>

<sup>13</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2019/11/the-invisible-issues-in-flood-response>

<sup>14</sup> UN Women brown

<sup>15</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2017/09/when-building-climate-resilience>

<sup>16</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf



## SHELTERS

Access to shelters was differentiated: 22% of women over the age of 40 were able to access safe shelter compared with 35% of men in the same age group. For those who did not access safe shelter, the mortality rate for women and girls over the age of ten was three times the mortality rate for men and boys over age ten: 21% compared with 7%. Women over the age of 40 were found to have the highest rate of mortality (31%), followed by children under the age of 10 (26%).

In Bangladesh, **displacement** is the immediate impact of riverbank erosion. Many people are unable to shift their houses and household items due to sudden collapse of land in the river. Among those whose shelters end up falling into the river, as the riverbanks are pushed further back, only a few people are able to find new shelters while others become homeless for an uncertain period. People often **migrate** to nearby areas at first and then move further away or migrate to Bogra (the largest nearby centre in the north of Bangladesh) or the urban centres of Dhaka and Chittagong (Unnayan). Along with shelters, **people lose basic commodities** such as cooking facilities and utensils, measures of prevention for vector borne diseases (such as mosquito nets), as well as other necessities. It is important to support the affected population with these necessities in order to prevent longer term illnesses such as malnutrition or vector borne diseases. Additionally, the **loss of clothes** is likely to impact women and girls substantially, as it affects their dignity.<sup>17</sup>

Women complained about a **lack of safety and security in shelters**. After evening there were **no lights** which caused much anxiety amongst the women and girls. In Pachgachi Union, 14-year-old, intellectually impaired Ayesha (pseudo name) was squatting in a school with her grandmother. Her mother works in garments factory in the city. One evening when her grandma went out of the shelter a man swooped in and took her to a dark corner under the staircase and **raped** her. A case was filed and the perpetrator was put to jail; but his family bribed the local influential people, and Ayesha's grandmother, and settled the matter.<sup>18</sup>

Transitional shelter responses often do not involve **landless families**, consequently excluding the most vulnerable members of the community.<sup>19</sup>

Interestingly, all of the respondents (100%) (to a survey carried out by CARE after its river bank erosion early action project) felt safe or comfortable (water, shed etc.) at the venue for the distribution.<sup>20</sup>



## GENDER-BASED VIOLENCE

In the aftermath, women and girls are at greater risk of gender-based violence such as **domestic violence** and **early marriage** in a context of existing gender inequality and discrimination.<sup>21</sup> If there is a signal for a cyclone, everyone runs to a shelter and huddles together, but what about the safety of adolescent girls in such a situation?<sup>22</sup>



## PROTECTION

**Displaced children** are vulnerable to **exploitation, abuse and violation** if they are taking shelter with strangers, or found separated or alone.<sup>23</sup>



## NUTRITION

In light of the high pre-existing rates of malnutrition across the country, the nutrition situation could easily and quickly deteriorate after a disaster and, particularly, increase the vulnerability of **children under 5**. **When farmland is eroded, food crops are destroyed** and may result in less access to diversified nutritious food leading to inadequate energy and micronutrient intake. Erosion may not directly and immediately impact nutrition, but it may create situations that increase vulnerability and can lead to a rise in under nutrition, made worse by factors such as inadequate hygiene, **a lack of private and safe spaces for women to breastfeed or feed children**, and a **lack of access and availability of nutritious food**.<sup>24</sup>

<sup>17</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf

<sup>18</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2019/11/the-invisible-issues-in-flood-response>

<sup>19</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet

<sup>20</sup> PDM\_River\_Bank\_erosion\_CARE\_SFB alert B031.pdf

<sup>21</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2017/09/when-building-climate-resilience>

<sup>22</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2017/09/when-building-climate-resilience>

<sup>23</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf

<sup>24</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf

<sup>25</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2019/11/the-invisible-issues-in-flood-response>



## EDUCATION

Disasters often hinder **children** from going to school. **Regular nonattendance** enhances the risk of eventual dropout. In some cases, depending on location, riverbank erosion can lead to damage to schools building and consequently a loss of learning materials.<sup>26</sup>



## WASH

General literature on the impacts of disasters on women in Bangladesh highlights the challenges of **menstrual hygiene**. Even simple things like **lack of access to toilets** impact women and girls disproportionately— during floods, men will often defecate in the open, while women wait until darkness falls, increasing their risk of **Urinary Tract Infections** and other **health hazards**, as well as **sexual abuse**.<sup>27</sup>

During the flood (15 days of inundation) since all the latrines were under water, **the women would eat and drink minimum**, fearing the need of defecation; they would wait for the dark for it. They defecated and bathed in the open water hoping the strong current helped them in such case. However, as a result of drinking very little, most of the women afterwards suffered from urinary tract infection (UTI) and other such problems. The women were also complaining about the clothes being supplied to them by NGOs for menstrual management. They said washing and drying the clothes in cramped flood shelters was extremely difficult. They would have preferred sanitary pads.<sup>28</sup>

Loss of latrines often result in **open defecation**; individuals using unimproved sanitation methods are at higher risk of health issues such as **diarrhoea, skin infections, and stomach problems**. **Women and girls** often **control their food and water intake** in order to avoid having to use unsegregated WASH facilities or resorting to open defecation. This raises further health concerns. Up to 53% of the coastal region suffers from saline intrusion in surface water, making it **difficult to access quality drinking water** (Haque 2006). Therefore, in the coastal areas of Patuakhali, loss of drinking water sources poses a health risk to those affected.<sup>29</sup>



## INFRASTRUCTURE

Eroded roads are likely to make **accessing affected people difficult** and increase the time taken to reach affected areas. As affected population becomes scattered, it may be difficult to locate beneficiaries. **Limited information is available on further constraints to access**. Due to the sudden onset nature of this particular erosion, the road situation may change rapidly during the time of planning operations.<sup>30</sup>

Critical infrastructure such as **schools** and **health clinics** may be situated in high risk areas, and are at risk of damage or loss unless mitigation work is undertaken. Similarly, damage to **electricity lines** may disrupt everyday life in affected areas, and disconnect them.<sup>31</sup>



## HOUSING

Type of structure in Kurigram (2011 census):

<b>1.37%</b>	<b>9.51%</b>	<b>87.59%</b>	<b>1.53%</b>
<b>PUCKA</b>	<b>SEMI-PUCKA</b>	<b>KUTCHA</b>	<b>JHUPRI</b>

Housing structure determines the susceptibility due to riverbank erosion. Generally, in high risk areas of riverbank erosion, a large percentage of the housing is kutcha made of corrugated iron roofing, walls made of timber planks or corrugated iron, and bamboo frames, earth floors and clay plinth foundations (IFRC and Red Crescent Societies 2013; Shelter Cluster 2013). **Housing made from mud (kutcha)** are specifically vulnerable to heavy rains and flooding. Most of the houses are made with mud floors, which are vulnerable to erosion as the soil structure loses its composition during flooding.<sup>32</sup>

<sup>26</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf

<sup>27</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2017/09/when-building-climate-resilience>

<sup>28</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2019/11/the-invisible-issues-in-flood-response>

<sup>29</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2019/11/the-invisible-issues-in-flood-response>

<sup>30</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf

<sup>31</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf

<sup>32</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf



### LAND DISPOSSESSION

An increase in **land dispossession**, falling economy and insecurity in the rural regions are a few of the motives for poorer households migrating to newly emerged char islands, which are highly vulnerable to riverbank erosion (Gillespie 2010; Raza, Bhattacharjee, Das 2011). Often inadequate land management processes result in poor people building **scattered settlements** in risky areas with insufficient protection systems in place (Alam and Collins 2010). Multiple displacements are a common phenomenon of **char land settlements** due to the instability of chars.<sup>33</sup>



### FOOD SECURITY AND LIVELIHOODS

Riverbank erosion often causes loss of crops, seeds and agricultural land, which may affect the quality and quantity of the harvest and **exacerbate food insecurity**. Furthermore, people often lose their food stocks in cases of sudden collapse of structures. Many are inclined to sell their stored grains to be able to move their houses away from the riverbank to prevent further loss of assets. Subsequently, **livelihoods are also disrupted, as there is a loss of income opportunities**.

Riverbank erosion causes setback for village agriculture and affects the crop income of vulnerable people. Farmland may be eroded, which increases the vulnerability of those impacted. Along with the loss of their shelter, they struggle to cope with the loss of their livelihood. Due to the inundation of lands and fodder, people may also be in need of animal feed to prevent further losses of animals as their **livestock** is essential to the provision of livelihoods. **Most environment induced refugees turn mainly into labourers or rickshaw pullers**. However, eradication of roads may cause rickshaws and other vehicular operations to become obsolete. A large proportion of the victims remain **unemployed** due to lack of work opportunities.

Agriculture is the primary income-generating activity in areas prone to riverbank erosion. **Agricultural laborers** experience **seasonal unemployment**, low demands for labor due to single crop farming, low wage in the lean season (September to October), and high levels of **debt**. Subsequently, livestock is an important sub-sector for the rural landless and for small farmers, as it provides employment opportunities and a regular monthly income through the sale of meat and dairy products (GoB 2008). **Labour migration** to the cities from the coastal areas, particularly Dhaka, is expected to be driven by livelihood stress. **The impacts of migration on women, both those migrating and those staying behind, is not yet sufficiently understood or addressed by national/international policies**. Embedded socioeconomic inequalities enhance the vulnerability of the poor while more than one-half of rural households have almost no direct access to land, which implies that a vast majority of people survive on subsistence livelihood with little opportunity for savings (Unnayan Onneshan 2012). When a natural disaster strikes, their situation is exacerbated, often leading to the selling of assets.<sup>34</sup>



### CHILD MARRIAGE

A policy of distributing all transitional shelter kits to women in the household can un-intentionally result in a growth in **child marriage and polygamous marriages**, in order to receive more kits.

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## CONTINGENCY PLANNING

### COMMUNICATION AND DISSEMINATION

Women's **lack of mobility in public spaces and hence, social isolation, can result in women not receiving early warnings** (either not at all, or not in time). Their lack of decision-making power around what to do with this information, or in times of disaster, exacerbates women's greater vulnerability to climate change and disasters, compared to men. (UN Women Asia Pacific).

Although access to traditional media channels (print, broadcast) is limited in these areas, **many women expressed the need for more informative and participatory programming on disaster preparedness**. Clear, consistent messaging through mainstream media channels can decrease the spread of misinformation, and **increase access to information to marginalised groups (for example through subtitled programming for the hearing impaired)**. **Folk media** should also be recognised as an important resource, especially for the 39 percent of Bangladeshis that remain illiterate. **Folk art, discourses by respected religious leaders, or Baul singers**, can all carry relevant messages on awareness, historical and traditional identity, and moral value systems in disaster. (UN Women Asia Pacific).

The *'Riverbank Erosion Prediction Based Anticipatory Responses Project'* in Kurigram District led by CARE Bangladesh (2007-2019) focused on disseminating river erosion prediction information among vulnerable communities. Social surveys identified 430 vulnerable households and provided them with WASH materials and cash grants. Also support was provided to 4 "vulnerable" schools for repairing and strengthening earthwork structures. Information and dissemination activities have been limited due to the Covid restrictions.<sup>35</sup>

In 2020, the project included **local disaster management committee (Union Disaster Management Committee, UDMC)** led youth volunteer team for awareness raising at local level and advocated with **Upazila Disaster Management Committee, UzDMC and District Disaster Management Committee** on river bank erosion, early warning dissemination and importance of early actions.<sup>36</sup>

**All of the 33 respondents (to the survey carried out for the CARE Bangladesh river erosion project) have received awareness information (100%) on at least 4 relevant useful aspects. Most of the respondents received the awareness information on River bank erosion risk Message Flag raised for River bank erosion risk areas, COVID-19 Safety Message, Flood Preparedness and Hand washing (21, 63.64%). 12 respondents (36.36%) have also received awareness information on household disaster risk reduction. All 33 respondents (100%)**

### RESPONSE CAPABILITY

Although many issues remain in reducing the vulnerability of women during disasters, this generation of women are more confident, knowledgeable and resourceful than ever before. (UN Women Asia Pacific).

**Repeated displacements** are common in the erosion-prone districts of Bangladesh and such frequent movement hinders the implementation of recovery and long-term rehabilitation programmes.<sup>37</sup>



### INFLUENCE AND DECISION-MAKING

For many women, **influence in families and communities, and the ability to make decisions depends on their ability to earn an income**. Their income-generating ability allows them mobility, a say in household decisions about expenditure, and clout in communities which allows them to give advice to others, and ask for help when they need it. **Maintaining access to sources of income post-disaster is important in preserving the influence and decision-making ability of women**. In the case of lost or unviable livelihoods following disasters, access to training and capacity building, such as advice on improving agricultural practices will be key for women. (UN Women Asia Pacific).

<sup>35</sup> Case story Technical partnership with CEGIS

<sup>36</sup> PDM\_River\_Bank\_erosion\_CARE\_SFB alert B031

<sup>37</sup>

Most of the households (in the CARE river bank erosion project) reported **(90.9%) the assistance money was kept by the husband** and decided to spend them (93.94%); whereas wives kept the money only about 9.09% and spending decision is also low as 6.06%. The husbands of all those households also went to the market (93.94%); where wives represented only the 3.03%.<sup>38</sup>



## MOBILITY

Women's **mobility** in their communities has vastly increased over the years. **Women are now more mobile than ever before, through income-generating work**, NGO activities that have them interacting within their communities, and representation on Union Disaster Management Committees. But this newfound freedom also has its challenges: many women present in public places such as roads or markets are often harassed by men. In disaster situations, women now feel more confident to move freely, than in previous disaster situations. They are able to wear clothing that does not restrict their movement, and are able to run and swim to safety. But women with limited physical mobility, such as the **pregnant, disabled or elderly**, may need help accessing emergency shelters or may need relief aid transported to them. This situation can be compounded when women face multiple mobility constraints, such as **purdah (a religious and social practice of female seclusion)**, safety concerns, or damaged clothing that makes it difficult for them to leave the house. (UN Women Asia Pacific).

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## FINANCING

### COPING STRATEGIES

**Food was identified as the most prioritized immediate need** after Cyclone Amphan, due to the food insecurity induced by COVID-19 lockdown that has obstructed the livelihoods of millions and pushed many poor households below the poverty line.

The negative coping mechanisms adopted in the aftermath of Cyclone Amphan such as **reduced meals, selling productive assets, taking loans** has taken a more drastic impact on women and girls; Safety measures for women and girls in the shelters and for the displaced community remains a concern and **existing shelters are not gender, age and diversity friendly**.

Protection and safety issues such as **domestic and intimate partner violence** and **child exploitation** will likely increase and become compounded by factors such as loss of habitat, loss of income, school closures, etc.<sup>39</sup>

As part of their coping mechanism, the affected people depend on their local knowledge and strategies. When the rainy season comes and if erosion begins, they start **shifting their belongings to safer places**. The households experiencing riverbank erosion first **send away their women and children to safety**.

Additionally, the most commonly identified coping mechanism during the aftermath of being displaced is **borrowing money at a high interest rate** (ER Cluster 2013). Many resort to selling their remaining productive assets, such as livestock. Most people cannot rebuild their houses due to the lack of space and finance. Therefore, they sell their equipment very cheaply and live elsewhere. Some people **stay with relatives, or temporarily set up homes in open fields and streets**. In situations where the children are unable to attend school, they may be forced to **search for employment** at an early stage in life to contribute towards the family income.<sup>40</sup>

Prior to the assistance (from the CARE River bank erosion project), the significant coping mechanism was reducing meals/asset sale/saving depletion (10, 30.3%) following the added migration (6, 18.18%), migration/reduced treatment (6, 18.18%) and Loan/Begging (5, 15.15%) with the previous.<sup>41</sup>

<sup>38</sup> PDM\_River\_Bank\_erosion\_CARE\_SFB alert B031

<sup>39</sup> Rapid Gender Analysis Cyclone Amphan, UN Women, 2020

<sup>40</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet.pdf

<sup>41</sup> PDM\_River\_Bank\_erosion\_CARE\_SFB alert B031

All 33 respondents (100%) have agreed with that the support enabled them to avoid negative coping mechanism and insecurity, relevance, timeliness, effectiveness etc. Few respondents also mentioned that they are in need of **support for their agriculture, livestock and financial support** for living.<sup>42</sup>

## RECOVERY AND PREPAREDNESS NEEDS

To meet the immediate needs of most vulnerable communities in the high risk prone areas, **cash support** has been provided to cover relocation of the houses, emergency food and early preparedness of the most vulnerable houses. By considering the ongoing COVID-19 situation and sexual reproductive health and hygiene, **basic dignity kit, COVID-19 prevention kit and hygiene materials** has been distributed to the most vulnerable houses. Additionally, as four Government Primary schools were in risk line of erosion the prediction, the school strengthen and repaired as well as relocation was supported, ensured the increased resilient to upcoming monsoon flood.



### SHELTERS

Following natural disasters, the threat of physical and sexual violence often increases; for example, in moving to, and inside emergency shelters. A 2008 study found that 71.6 percent of women were subject to more violence during disasters. Married women mentioned an increase specifically in physical and psychological forms of violence. Sexual harassment including forced sex, rape at home and in shelters were also reported by women and girls. Many women and girls do not take refuge in shelters during disasters due to a lack of personal security. This sexual violence can have long-term impacts on the health of women and girls affected, including increased exposure to sexually transmitted infections (STIs) and unwanted pregnancy. Thus, **creating safe spaces for women in emergency shelters is critical**. The absence of gender-segregated spaces creates further health and hygiene concerns, such as menstruation, and the safety and dignity of pregnant women. **Facilities for pregnant women** at shelters is severely lacking, and many women give birth in the shelters without adequate medical care and support. It is particularly important for pregnant women to have **access to female medical personnel at emergency shelters**. As their mobility may be restricted, and cultural norms may not allow them to be examined by male physicians, access to appropriate personnel and facilities is vital to ensure that women do not miscarry, or deliver babies in unsanitary or unsafe conditions, which may lead to birth complications. The design of **emergency shelters should take into account privacy for female members of households, including secure doors and adequate lighting. Cooking, bathing and toilet arrangements also need to be adequate, safe, and culturally appropriate. Separate areas for washing and drying menstruation cloths**, and appropriate medical facilities for pregnant women should be in place (UN Women Asia Pacific).



### DISABILITY INCLUSION

Households where one member of the family suffers from a physical or mental disability, have to rely on the support of other family members, neighbours or friends to move safely during periods of **evacuation** and disaster recovery (UN Women Asia Pacific)



### HEALTHCARE

**Access to quality, life-saving sexual reproductive healthcare** services and information is limited, due to disruption to healthcare facilities as well as struggle to cope with pandemic;

The existing **referral system** is not functional to connect women, girls and other at-risk groups to appropriate multi-sector GBV prevention and response services in a timely and safe manner;

The crisis affected people do not have access to **quality mental health and psychosocial support** to cope with impacts of the disaster, global pandemic and GBV incidences;

Displaced persons including adolescent girls and women remain among the most severely affected groups facing unequal access to aid humanitarian assistance such as dignity/hygiene kits;

COVID-19 situation amplified by Cyclone Amphan has increased unpaid care and domestic work for women; it has also increased men's participation in housework; 65% respondents reported women are not consulted by response agencies or service providers. 13% respondents noted the involvement of women led organizations/NGO, CBOs in responding to Amphan;

Humanitarian assistance has been directed primarily towards men without taking into consideration the differentiated needs, priorities and capacities of women, girls, men and boys, particularly excluding groups such as sex workers, transgender persons.

Community participation, especially women and girl's participation in disaster preparedness, disaster response and recovery planning are limited.

To mitigate the double blow from cyclone and COVID-19, increased numbers of women are seeking opportunities to work outside the house



## LIVELIHOODS

Use of cash transfers broadens women's opportunities to manage their household recovery within local communities, instead of voucher-based systems which may affect women with restricted mobility receiving relief items. But may also create conflicts within households about how the money is spent (UN Women Asia Pacific).

The Government of Bangladesh and I/NGOs must prioritise the **quick restoration of livelihoods** across river-erosion affected areas. They must be more proactive in identifying urgent food security and livelihoods projects that will provide income-generating opportunities for communities, as well as re-establish assets.

Green Hill is a local organization providing disaster response targeting women in Rangamti and Bandarban districts, funded by UN Women. Disaster awareness and livelihood skill building e.g. training in sustainable agriculture and livestock management. Cash grants for repairs and livelihood investments

*Khatun received two cash grants of BDT 4,000 and BDT 12,000, with which she repaired her home and bought two goats. She is planning to invest her profits to buy a cow next year, which will provide her with more milk and income. Meeting and sharing experiences with other women who had also survived losses helped Khatun regain her own confidence.*

For **Green Hill** and **UN Women**, this is what effective and gender-responsive humanitarian action looks like—solutions that were designed with direct inputs from the communities impacted, to provide women with the means to recover from crises, enabling them to meet their immediate needs and empowering them to cope better when disaster strikes.

All the project beneficiaries of this disaster response project were the **poorest of poor and most marginalized women** within the community. This is what leaving no one behind looks like. The project supported these women in **setting up bank accounts, learning how to manage their own finances** for the first time, and trained them to start income generating activities to regain financial stability.”

Today, more 25 per cent of the beneficiaries have already secured small savings ranging from 3,000 – 5,000 BDT. **Having access to small savings and diversified sources of income are ways to build resilience against future risk.**

The livelihood skills training came along with knowledge and awareness of gender equality and disaster preparedness. As a result, 95 per cent of the beneficiaries have developed their own **protection plans**. Chakma, for instance, is **moving to a safer location** and **stores dried food items** and **some cash** at home. In fact, she has a **backpack ready with all her important documents** that she can grab and run quickly, in case of emergencies.<sup>43</sup>

The “National Resilience Programme” aims to help sustain the country's human and economic development through gender-responsive disaster risk management that meets the needs and concerns of women and girls.

**UN Women, the United Nations Development Programme (UNDP), and the United Nations Office for Project services (UNOPS)** will implement the project jointly with the **Ministries of Disaster Management and Relief; Women and Children Affairs; Planning; and Local Government, Rural Development and Co-operatives.**

The parties spent 1.5 years designing the project, which a UN Women representative said is the first disaster management project in Bangladesh with gender concerns as the key focus.<sup>44</sup>

<sup>43</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2018/03/after-the-landslides>

<sup>44</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2017/08/bangladeshs-women-getting-help>



## RECOMMENDATIONS

01	Ensure the participation of women in developing community-based early information and warning systems (including education and communication activities), that use local resources and knowledge, including formal and informal dissemination avenues, especially for at-risk groups or individuals.
02	Promote the engagement of women in community-based disaster management structures to ensure facilities and processes in emergency shelters are sensitive to women's needs for privacy, security and protection of assets.
03	Provide female physicians and counsellors for women, ensuring they have access to sexual and reproductive health information. Female counsellors can provide psychosocial support for women, and women that may be affected by domestic violence at home or in emergency shelters. Advocate for the safety of these groups.
04	Consult with women to ensure any relief provided meets their needs and is socially and culturally appropriate. Consider cash transfers as a way to allow flexibility in household recovery.
05	Encourage women's employment through participation in disaster recovery, increasing their income-generating and skills capacity. (UN Women Asia Pacific)

## RAPID GENDER ANALYSIS CYCLONE AMPHAN - RECOMMENDATIONS

### IMMEDIATE

- Food relief packages are an immediate need and must consider extra nutritional supply for the HH to maintain nutritional needs of women, particularly pregnant and lactating mothers.
- Food distribution channels must ensure food aid reaches women, girls, persons-with-disabilities, elderly groups, minority groups and other identified marginalized groups.
- Support displaced persons, especially women and girls with access to culturally relevant dignity kits to reduce vulnerability and connect women and girls to information and support services.
- Targeted needs-based interventions; for example, provision of multi-purpose Cash Grants (MPCG) with protection to the most vulnerable groups like FHHs, sex workers, transgender women, ethnic minority women and female day labourers including domestic workers to restore their livelihood as well as for ensuring their access to adequate WASH services.
- Strengthen protection, safety and security measures at emergency or makeshift shelters for women and adolescent girls to protect them from any form of GBV.
- Humanitarian Response Plans must focus to include provision for prevention of and response to VAWG/GBV as an integral part of response plans, particularly for the most vulnerable and marginalized groups.
- Enhance mental health and psychosocial support for women, girls and other at-risk and marginalized groups.
- Ensure access to information on protection issues and on reproductive health, as well as and access to basic hygiene supplies are essential, indeed lifesaving, for women and adolescent girls.
- Ensure women's access to technology as a means of disseminating life-saving information, both during response and throughout recovery.

### **MEDIUM TO LONGER TERM**

- Response plans must focus on inclusion of long term programmatic effort to prevent harmful practices, including girl child abuse, girl child marriage, sex trade and all forms of GBV specifically domestic violence.
- Ensure shelters design address specific needs identified by women particularly on privacy, dignity and safety and must include women in the decision-making process of shelter construction.
- A further in-depth assessment and consultation with local women's group and women-led organisations are required to design for a long-term Gender Responsive WASH programme to ensure women led safe water resources, so that the crisis that women in south western region of Bangladesh have been experiencing since the time of SIDR are mitigated.
- Recovery Plans must have priority to explore and design of alternative resilient livelihood and income generating activities for women through partnership with women's organizations, CBOs and engagement of community women leaders. This may include interest free loans or specific intensive cash support for women to run small and medium scale entrepreneurship.
- Recovery Plan must include capacity building initiative specifically on enhancing leadership skill on humanitarian response among community women's groups and leaders, women led civil society organizations, women's rights organizations, women journalists to support their solidarity efforts as women's agency to protecting women's equal voice, equal rights and equal dignity throughout humanitarian programme cycle.
- Monitor relief distribution and humanitarian response activities to ensure that they do not increase risks of sexual exploitation and abuse (SEA).
- Advocate to urgently repair embankments in order to ensure safety and security of communities, especially for vulnerable groups such as women and girls,
- Response plans must have provision and linkages to ensure equal access to primary, reproductive and mental health care that is being disrupted due to COVID-19.
- Response plan must focus on increase outreach of community clinic to enable its functions to reach out to women who are mostly vulnerable to different public health emergencies, specifically focus on safety of birth attendant, availability of contraceptive and increasing number of beds for pregnant women.
- Ensure community based and women led Safe Spaces so that this space can emerge as the multipurpose point to serve women's need, participation and leadership to uphold women's agency in normal time, different crisis and public health emergency period.
- Decision-makers and those coordinating response efforts should use the Gender and Age Marker to ensure gender analysis and gender responsive response plan, and must include gender specialists at all levels to inform disaster preparedness and response measures.

### **SOME OF THE RECOMMENDATIONS MADE FOR IMMEDIATE AND MID-TERM RECOVERY WERE:**

#### **FOR IMMEDIATE RESPONSE**

- Repairing or installing HH level latrines; special attention to be given to FHHs.
- Maternal health care especially for pregnant and lactating mothers, along with special care for new born babies.
- Supplementary feeding and drinking water support for pregnant and lactating mothers.

#### **FOR MID-TERM RESPONSE**

- Collect sex, age, and disability disaggregated data of disaster loss and damage to design an informed and gender responsive recovery plan
- Numbers of flood shelters could be built through cash for work schemes with adequate facilities eg separate toilets and bathing space for women, men, and persons with disability as well as space for reproductive health care and hygiene practice of women and adolescent girls
- Timing and place of relief distribution should be accessible to women and timed in a way that it's finished with adequate daylight for the women to go back home before dark

- Strong referral system should be in place to avoid the potential GBV risk for women and girls, eg sex for food.
- Women-friendly spaces could be set up to provide GBV services and multi-sectoral life savings services.
- Continue emergency medical services in the nine severely flood-affected districts till the end of monsoon season to ensure health services to women and girls who often find it difficult to travel distances for their health care needs. Especially, the pregnant and lactating women need reproductive health care support.
- Invest in livelihood opportunities, especially off-farm activities for women along with men in flood prone areas, especially for vulnerable women and female headed households.
- Quick growing vegetable seeds should be distributed to women to restart kitchen gardening that would contribute to nutrition and food security
- FHHs should be given preference in providing shelter.<sup>45</sup>
- When preparing a Cash for Work response, it must be taken into account that people with disabilities and chronic illnesses may be unable to participate.<sup>46,47</sup>
- Simply replacing assets may perpetuate or even increase existing inequities (ALNAP 2014).

## **LIMITATIONS, INFORMATION GAPS AND NEEDS**

- To understand the impact of riverbank erosion requires an in-depth understanding of the underlying vulnerabilities. An agreed list of pre-crisis baseline data for all the affected areas is difficult to find. Similarly, granulated pre-crisis baseline data is not yet available.
- As riverbank erosion in Bangladesh can be termed “low-profile” disaster events, due to the risk often being a gradually slow process or sudden collapses being in concentrated areas, there is little publically available evaluation material, which would be informative qualitative secondary data. Information management is a key area where the humanitarian community can play a principal role in providing capacities & needs assessments (UN 30/05/2017).
- There are very few reports illustrating the scale of the recovery after individuals/ communities experience river erosion.
- This report is based on available secondary data. While secondary data combined with the knowledge of stakeholders about the operational context is a valid way of understanding a disaster, it cannot provide the same kind of information as a coordinated assessment based on primary data collection.
- Information on market availability, because of river erosion, is unavailable.<sup>48</sup>

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<sup>45</sup> <https://asiapacific.unwomen.org/en/news-and-events/stories/2019/11/the-invisible-issues-in-flood-response>

<sup>46</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet

<sup>47</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet

<sup>48</sup> 190321 Start Fund Riverbank Erosion Disaster Summary Sheet

# ANNEX 03

## THE PHILIPPINES LITERATURE REVIEW

### RISK MODELLING

#### RISK KNOWLEDGE

- Many men overlooked the severity of the typhoon and were overconfident, based on their experiences of hundreds of typhoons and masculinity. A more common reason, however, was that men tended to stay at their houses longer than their wives and children because they were traditionally responsible for tying their houses with ropes/strings so that building materials were not washed away. Such different responses to the typhoon by women and men highlight that women in the research sites had autonomy to make the decision to evacuate by themselves.
- Managers' experience of disasters appears to influence their risk perception and preparedness: those who have experienced fewer but more severe storm events feel the least prepared for future events.
- People are likely to have higher levels of concern immediately after an extreme event, but this tends to diminish over time.
- There is evidence that prior experience of disasters also influences the level of disaster preparedness in the Philippines.
- Appears that there is limited access to, and understanding of, climate information to supplement Managers' reliance on their experience of storm-related events.
- People also refused to leave because they underestimated the impact of Yolanda. This led to the high casualty rate.... A combination of past experience and the perceived importance of safeguarding livelihood assets and material goods meant that vulnerable householders were prepared to engage in 'risky' behaviour in the face of an incoming disaster.

#### VULNERABILITIES

- Despite the special focus on gender, programs and services offered in the disaster rehabilitation and recovery efforts in the Philippine setting are bound by the man-woman binary... It must be taken into consideration that intersecting and diverse power relations exist in these groups of people who have diverse needs
- Sexual minorities, specifically the lesbian, gay, bisexual, and transgender (LGBT) community were treated differently during the recovery phase of Typhoon Haiyan in Leyte.
- Middle income LGBTs socially benefited where their own sexuality was promoted and they were accepted by their own communities due to the foreign aid workers' presence on the ground. On the contrary, lower income sexual minorities do not have the same social acceptance treatment towards them as many of them have remained focused on earning a living (Ong et al 2015).
- Baseline data was not disaggregated by age and gender leading to insufficient information on vulnerable groups (pregnant and lactating women, people with disabilities, single-headed households, and elderly).
- We find less swimming ability among adult women as compared to men in the Philippines study regions. Also, parents who could swim are more likely to have children who could swim. In this way, differences in swimming ability among today's adults may perpetuate vulnerabilities within future generations.
- economic desperation—compounded by stigma and lack of access to contraceptives, especially condoms—meant that many women and girls face heightened risks of exposure to STDs and HIV/AIDS in the Haiyan aftermath
- poverty is also a major factor in the high vulnerability of people to disasters in as much as it reflects the location of their houses (for instance, on hazard-prone areas like flood plains, steep slopes, around volcanoes and mining areas), access to basic services (water, health, education), their livelihoods (agriculture-based, informal work) and other resources (credit, support services).

- Those who transgress such social norms are at risk of being ostracised and excluded from society. Within the family, young bakla<sup>1</sup> are often tasked with demanding house chores that span the usual responsibilities of both boys (such as fetching firewood and water and fishing) and girls (such as caring for children, cleaning the house, and doing the laundry).
- Filipinos still carry equivocal views towards non-heteronormative and liminal sexual and gender identities, with many people (Filipinos, foreigners and even certain academics) arguing that there is overall tolerance of sexual and gender minority behaviours in the Philippines – often pointing to the bakla
- Adolescent girls and young women may be especially vulnerable during disasters, as they navigate caring for siblings, becoming parents themselves and coping with a lack of access to sexual and reproductive health, family planning and menstrual hygiene resources... Boys' greater mobility and participation in search and rescue activities may have benefits, but also expose them to additional risks. Social expectations for boys to be self-sufficient and stoic can also negatively impact boys' mental health.
- Lower women's socioeconomic and political conditions are associated with the gender difference in life expectancy as the magnitude of natural disaster increases.
- Of particular note was the fact that while natural hazard vulnerability was greatest to the north on Luzon, the demographic vulnerability remained to the south on Mindanao.
- Vulnerability experienced in relation to Typhoon Yolanda was, and continues to be, directly linked to inadequate livelihood assets and opportunities.
- Coastal communities in the Philippines are disproportionately affected by the impacts of typhoons due to their vulnerable housing, lack of access to information, and low capacities to cope and recover from natural hazards.
- Welfare inequality and disproportionate income distribution have created many landless and land-poor households who migrate and find housing space in hazardous locations (Ignacio, Cruz, Nardi, & Henry, 2016). New settlers build their homes on the islands' narrow coastal plains and lived off subsistence fishing and farming. Studies show that landless people and informal settlers can only engage in short-term land management and accommodation practices, which compromises their resilience in the longer term
- Intersecting gender with other factors such as poverty, ethnic marginalization, low educational attainment, and physical disabilities, the inequality in access and control of resources even among women themselves becomes clearer

## **IMPACTS**

- Where the socioeconomic status of women is low, natural disasters kill more women than men—both directly and indirectly through related postdisaster events
- Key gendered impact of disaster is women's increased postdisaster workload. Women are often in the frontline of reestablishing households in relocated or reconstructed sites and collecting basic household needs such as water, food, hygiene items, and fuel. Such engagements may cause girls to drop out of school, disrupt women's skill building and other livelihood opportunities, and negatively impact women and girls' time poverty
- Recent studies of Haiyan-affected communities emphasize that recovery has been uneven
- The case of the post-Haiyan Philippines shows that promoting women's bodily autonomy and integrity in displacement contexts is both fundamental and transformative... women's bodies bear the brunt of crises because in order to meet intensified demands for care work in the absence of adequate social security, they have less time to care for their own health and well-being. Consequently, women and girls are likely to suffer malnutrition, depression, and increased mortality
- Gender issues in disaster response can be categorized into the following: gender-based violence; access to shelters, aid and other resources, stereotyping and gender-based division of labor; and participation in decision-making.
- Throughout the country, when evacuated in crowded churches or public buildings, the specific needs of bakla individuals are never recognised. They suffer from lack of privacy, some being uncomfortable with either women or men... When asked to present documents or identification cards to be able to get their share of relief goods from government institutions, disaster-affected bakla are ridiculed because, in many cases, the presentation of their selves do not match the documents they present... In such instances, community members who are bakla are placed in a double bind. They were not given relief goods without documents, and when they had their documents with them, relief goods were given to them but not without some of them experiencing ridicule and harassment.
- Women and children are particularly vulnerable to gender-based violence, including rape and other forms of sexual and physical violence by strangers, those distributing aid, and family members. Women and children are also at increased risk of sex trafficking or transactional sex in order to provide the basic necessities for their families. Depending on the context, women may also be isolated from accessing critical aid and information on services.

<sup>1</sup> Bakla is a colloquial term, the contraction of babae (woman) and lalaki (man). It refers principally to biologically male individuals who claim a feminine identity, which is captured in the more formal Tagalog word 'binabae' or 'effeminate'.

## CONTINGENCY PLANNING

### COMMUNICATION AND DISSEMINATION

- What was noted in literature however is how the gendered roles of women and men influence their access to information about hazards and their capacities to deal with them. In many contexts, Raralio and Ebo (2009) observed that men have better access to early warning mechanisms due to their more visible presence in public spaces, access to various communication media and interactions with public officials. Women on the other hand are more engaged in household work, which limits their interactions with people beyond their immediate neighborhood.
- In the research sites, there was little gender difference in terms of access to information on the typhoon and level of awareness. Both women and men were aware of Typhoon Haiyan a week in advance, due to the weather forecast on TV news... Although women and men knew that a super typhoon was coming soon, they had little idea of the meaning of storm surge which was frequently repeated on TV news. Based on those, there was not clear gender-based disadvantage in either access to information on the typhoon or the knowledge level of disaster terminology.
- In order to disseminate information to their constituents on incoming disasters, they use text messaging service to inform barangay chiefs who will also relay the information to its residents.
- The dissemination of weather information and evacuation procedures seemed to have varying levels of effectiveness amongst different municipalities.
- From our interviews we carried out, evacuation in areas of Tacloban city and Marabut appeared to be far more comprehensive than those in Palo, leading to a possible contribution to the difference in death toll. When asked, every person that was interviewed received warnings through radio and TV, although many expressed confusion with the language used to explain the storm's severity.
- Using the word 'storm surge' in Tacloban and Palo was ineffectual in communicating the strong waves as people were unfamiliar with the term; where as using 'big waves of 10ft' in Marabut lead people to evacuate to high lying areas.
- Since the Philippines is a nation of regional languages, the government did not have local terms to describe the phenomenon to everyone (Morelia, 2018). "A weather bureau official says more could have been done in explaining to the public the magnitude and gravity of a storm surge"; therefore, after the experience with Haiyan, the government implemented programs that better provide information about risks of natural disasters and typhoons (Bernal, 2014).
- Early warnings and evacuation strategies are essential in the case of typhoon alert. Disaster education campaigns are critical for the population, which have been implemented in local government units (LGUs) in the Philippines since 2018.

### RESPONSE CAPABILITY

- stereotyping of women and men's ability and interests are sometimes manifested in the activities conducted. For instance, the community deems that search and rescue trainings are for men because it requires physical strength, while women are tapped as volunteers because they have more "free time". Unchecked, this is lost opportunity for DRRM practitioners to mainstream gender equality in their work and in their communities.
- In some Philippines communities, disaster preparedness training programmes of the Philippines Red Cross were predominantly attended by women, the elderly and the unemployed, as the courses were held during the daytime when many men were away from the village at their jobs.
- In terms of Quick Response Teams, the municipality of Sagbayan is relatively lagging behind. Although they conduct public drills on various kinds of disasters on a quarterly basis, they lack trained personnel to respond to calls of distress. On the other hand, the municipality of Loon has their organized and fully operational ALAGAD Response Team which could be called during emergency situations. The municipality also has stocked appropriate gears and necessary equipment that may be used anytime a disaster may occur.
- Lack of fiscal resource means that many municipalities do not have the budget for adequate maintenance and development of basic infrastructure such as roads, evacuation centres and emergency vehicles. This lack of investment and resultant poor infrastructure placed limitations on the ability of NGOs and public entities to respond, particularly in rural areas.
- It became apparent that in many cases local government bodies knew what they would do to improve DRR and immediate response, however did not have access to the funds to implement this.
- It has been highlighted by the SCP (2014) that most evacuation centres were insufficiently equipped to manage the number of people housed during and after Yolanda. Evacuation centres, which are able to withstand typhoons, and with adequate WASH, accommodation facilities need to be provided in for each municipality.

## FINANCING AND COSTING

### COPING/SURVIVAL STRATEGIES AND MECHANISMS

- Gender stereotyping also influences coping mechanisms of women and men during disasters and, in the case of men, often hinders them from availing services (e.g. psychosocial services to address emotional trauma).
- Bakla also display significant capacities in confronting disasters and hazards (Gaillard, 2011). They rely on endogenous resources and activities that reflect their everyday role within national culture and society. These resources mirror particularly their ability to shift from male to female tasks and responsibilities as well as their sense of initiative and leadership.
- Key informants noted that while some followed the warning and evacuated, others remained or decided to stay at home to guard their property. Despite the vulnerability of their housing and coastal location, poor householders chose to stay put in the face of an impending disaster in order to safeguard their scarce possessions, which represented 'their life's work and sacrifices'.
- The coping strategies for many of the poor when warned of the imminent danger of a major typhoon was for the women and young children to evacuate to storm shelters whilst the men and older boys stay put and guard their houses and scarce possessions. This meant many of the men and older boys perished in the typhoon.

### RESPONSE, RECOVERY AND PREPAREDNESS NEEDS

- Survivors reported that during immediate response, service providers have done protective measures for women and children against violence and abuse, ensured women's access to psychosocial counseling and medical services and reported casualties by sex and age. During recovery phase, service providers understood the concept of head of household and ensured women's access to information on relief and rehabilitation measures.
- Women are excluded from the distribution of postdisaster relief assistance. Since these contributions are rendered invisible, postdisaster livelihood assistance in farming and fishing communities, distributed both by the government and by international actors, was usually extended to men as primary beneficiaries. Women therefore received little or no financial support despite both their productive and reproductive labor.
- Although the Philippines is one of the very few countries where recent laws acknowledge the particular needs of women and other marginalised groups during disasters, there is no official recognition of the particular vulnerability of gender minorities. Similarly, their capacities are systematically overlooked in DRR practices so that activities planned by the authorities or NGOs frequently prove redundant given what bakla do instinctively to reduce the risk of disasters.
- Practice of drills and identification of evacuation centers was not sufficient in many of the research sites. According to all women interviewed in the sites, they never practiced any drills before Typhoon Haiyan. In most of the sites, schools and baran-gay halls, which were built of concrete, were identified as evacuation centers, and people were aware of the location of the nearest evacuation center.
- Critical problem with evacuation centers in the research sites was their limited accommodation capacity. There was limited space in the center where they evacuated, and not all people could stay there (in Olot Barangay). Thus, vulnerability of women and men at the preparedness and response phases was also closely associated with insufficient institutional arrangements.
- In order to protect women from a risk of GBV/VAWC in the aftermath and post-disaster contexts, it is necessary to provide therapy services not only for women victims/survivors of GBV, but also for men who vent their feelings by violating and abusing their wives/girlfriends and children.
- Gender differences affect the following areas: (i) disaster prevention and mitigation which saw more women's concerns are more complex than just prevention of disasters as decision making and other concerns were also raised; (ii) in disaster preparedness, women comprise about 30 – 60 % of disaster teams at the barangay level but at the local level, much contextual sensitivity is required; (iii) disaster response also needs cultural sensitivity, especially in areas where the possibility for gender-based violence is high; and (iv) disaster rehabilitation and recovery scenarios have highlighted the resilience of women, particularly as they go about seeking livelihood opportunities and in women's reproductive work.
- Managers responsible for disaster risk in particularly poor provinces of the Philippines do not feel adequately prepared for typhoon impacts.

- The Philippines is a country with high exposure to natural hazards and with limited resources for dealing with them. It is therefore vital that available funding for disaster preparedness and relief is allocated based on accurate forecasts and evidence.
- Greater financing for preparedness, based on an improved understanding of Disaster Risk Managers' perceptions and needs and better communication of future climate risk, is needed in order to help vulnerable communities more effectively before a disaster occurs.
- That there is limited disaster relief finance available generally – on average the amount of direct economic damage sustained by each person affected (\$161.40) is more than eight times greater than the support provided by the national government (\$19.36).
- Our analysis suggests that allocations of national funds are not proportionate to storm impacts... Given the limited availability of national funds, an efficient allocation of national funds to provinces should ideally incorporate evidence of both exposure to disaster impact and vulnerability to hazards according to physical, social, economic and environmental factors.
- There is a lack of preparedness funding. If the latter were to be increased, it would help protect vulnerable people and reduce the need for disaster relief in the first place.
- Focus group discussions indicated that survivors with complex needs, such as women with children with disabilities, found it extremely difficult to juggle their caring responsibilities with the training and livelihood options offered by relief agencies.

## **DRF IN PHILIPPINES**

- An important cross-cutting issue identified across the DRRM themes is the government corruption in relation to the use of DRRM funds and especially during disaster response. This was raised by all the informants from the non-government sector. The CNDR staff in particular pointed to the rampant corruption (whether perceived or in fact) and lack of transparency of LGUs in disaster relief operations as a barrier to partnership between government and its corporate members. According to CNDR, many in the private sector would rather have their own relief distribution programs coursed through and implemented by the CNDR than work directly with LGUs which they do not trust with their donations. Similar sentiments were raised by some survivors of Typhoon Ketsana in Laguna and Rizal
- 5 percent of the total budget for each city/municipality at the local level and Departments at the central level should be allocated as a calamity fund for disaster preparedness and emergency relief activities. More importantly, 5 percent of the calamity fund should be allocated and utilized for women or GAD relevant activities, as well as each of another 5 percent for children, elderly people, and people with disabilities
- Local government units (LGUs) are mandated to set aside 5 per cent of their estimated revenue into Local DRRM Funds. Thirty per cent of this is reserved for quick response in case of a disaster and the rest can be used either for disaster response or disaster prevention, mitigation and preparedness.
- Members of the public that were interviewed portrayed their understanding of the government as corrupt and slow to act. In many cases people claimed that the funds are there, they are simply not being spent on the right things
- In 2010, the Philippines became the first country in Asia to secure a \$500 million line of credit, known as a Catastrophe Deferred Drawdown Option, in the event of disaster.... Last year, a second loan of \$500 million was provided. These new financial instruments have provided the country with the foundation to innovate its disaster planning.
- The Philippines has called for stronger cooperation on disaster risk financing and insurance (DRFI) strategies among the member-states of the Association of Southeast Asian Nations (ASEAN) in light of the region's vulnerability to natural calamities that often lead to loss of lives and economic disruptions that threaten growth.
- Liberalizing catastrophic risk insurance will also encourage the development within the ASEAN of disaster risk information and modeling systems that can be used "to assess the economic and fiscal impacts of natural disasters, including the sharing of disaster risk data and information at the national level."
- In December last year, the Philippines successfully placed on the international market its parametric insurance policy with a maximum cover of P20.49 billion that can provide quick liquidity to national and local governments. The Parametric Insurance Policy, which will enable these 25 catastrophe-vulnerable provinces and the national government to act faster and respond better against natural calamities, became effective starting midnight of Dec. 19, 2018. With assistance from the World Bank, the insurance program covers provinces along the Eastern Seaboard namely, Albay, Aurora, Batanes, Cagayan, Camarines Norte, Camarines Sur, Catanduanes, Cebu, Davao del Sur, Davao Oriental, Dinagat Islands, Eastern Samar, Ilocos Norte, Ilocos Sur, Isabela, Laguna, Leyte, Northern Samar, Pampanga, Quezon, Rizal, Sorsogon, Surigao del Norte, Surigao del Sur and Zambales.



The World Bank, through its International Bank for Reconstruction and Development (IBRD), acts as the intermediary to transfer or cede GSIS risks to the global reinsurance market, thus minimizing risks for the government.

- The program provides the Philippine peso equivalent of US\$206 million in coverage against losses from major typhoons and earthquakes to national government assets, and to 25 participating provinces against losses from major typhoons. Insurance payouts are made when pre-defined parametric triggers are met... The program is the first of its kind in the Philippines and builds on six years of intensive partnership with the World Bank, including the preparation of the first catastrophe risk model for the country and the adoption of a Disaster Risk Finance Strategy by the Department of Finance. This is the first time that the World Bank has entered into a reinsurance agreement with a governmental agency, and the first time it is executing a catastrophe risk transaction in local currency.
- The renewed policy nearly doubles the coverage under a 2017 policy, facilitated by the World Bank through a catastrophe swap, that provided the Philippine peso equivalent of US\$206 million in insurance.
- Philippines Disaster Risk Financing Initiative aims to: o maintain sound fiscal health; o develop sustainable financing mechanisms; o reduce the impact on the poorest and most vulnerable; shield the near-poor.
- National Level: Improve the financing of post-disaster emergency response, recovery, and reconstruction needs.
- Local Level: Provide local governments with funds for post disaster recovery and reconstruction efforts.
- Individual level: empower poor and vulnerable households and owners of small and medium-sized enterprises to quickly restore their livelihoods after a disaster.
- As the Philippines is one of the more advanced countries in thinking and acting on DRR, it could provide a good test case for trialling innovative financing arrangements.

## OTHER

- There are no guidelines on how to implement gender responsive procedures, but gender mainstreaming policies have resulted in building the understanding on gender equity across the level of government structures and among the community members.
- Examples from the Philippines suggest that while women's representation in DRR is promoted in national and sub national policies, often gender norms and stereotypes and the patriarchal system prevent women's meaningful participation and leadership.<sup>56</sup> Adequate resources and capacity building is needed to build women's leadership and create an enabling environment in order for women play an active role in disaster management in the time of COVID-19 and beyond.
- The Philippines ranks from high (Gender Gap Index) to medium (Gender and Development Index) in terms of its achievement of gender equality. While this is a good indicator of progress, it cannot be taken as an accurate reflection of gendered experiences of women and men in the country. Gender-based discrimination is highly contextual and, as with disasters, often localized in its impact.
- They [DRRM] technically know that participation of various sectors such as women, children, senior citizens, farmers, and non-government organizations and other sectors in the community is mandated but in practice, is not complied with all the time.
- LGUs need more education regarding this aspect to make the issue of women and gender in governance more evident.
- Understanding that there are socially determined differences between women and men based on learned behavior, which affects access to and control of resources is basically gender awareness. This however is missing in the local disaster risk management plans reviewed. Without this awareness, gender analysis cannot be applied into projects, programs and policies.
- Since 1990, the islands have experienced at least 432 natural disaster events, from earthquakes and volcanic activity to storms, floods and droughts<sup>1</sup> (EM-DAT, 2020). Such events have 'affected' at least 186 million people (equating to the number estimated to have required immediate assistance such as food, shelter or medical needs), and have resulted in more than 40,000 deaths and an estimated US\$23.5 billion in economic damages.
- On average, Philippines expected to incur 177 billion PHP per year in losses to public and private sector assets due to typhoons and earthquakes.

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ACTED ACTION AGAINST HUNGER ACTIONAID AGE INTERNATIONAL ALIMA AFEDEM ARAB RESISTANCE FOR  
DEMOCRACY AND DEVELOPMENT ASECSA AFPDE BRAC INTERNATIONAL BRIGHT STAR DEVELOPMENT  
SOCIETY BALOCHISTAN CADENA CAFOD CARE INTERNATIONAL CARITAS BANGLADESH CARITAS GOMA  
CARITAS INDIA CARITAS SRI LANKA CATHOLIC RELIEF SERVICES CHRISTIAN AID COMMUNITY WORLD  
SERVICE -ASIA CONCERN WORLDWIDE CORDAID DOCTORS OF THE WORLD DORCAS AID GOAL HANDS  
HELPAGE HELP FOUNDATION HUMANITY & INCLUSION INITIATIVE FOR DEVELOPMENT AND EMPOWERMENT  
AXIS INTERNATIONAL MEDICAL CORPS ISLAMIC RELIEF MEDAIR MERCY CORPS MIDEFEHOPS ASBL MINES  
ADVISORY GROUP MUSLIM AID NEADS OXFAM PARC PEOPLE IN NEED PLAN INTERNATIONAL PRO-VIDA QATAR  
CHARITY RELIEF INTERNATIONAL SAVE THE CHILDREN UK SOLIDARITES INTERNATIONAL SEEDS TEARFUND  
TROCAIRE WAR CHILD WELTHUNGERHILFE WORLD JEWISH RELIEF WORLD VISION YUGANTER