



Gender and Disaster Risk Management (DRM)

Saint Lucia Country Profile^{1,2}

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² The country is very prone to natural and environmental risks such as hurricanes, storms, heavy rains, landslides and floods ([Joint SGD Fund, 2021](#)).

Natural disasters have gender-differentiated effects. Women and girls are disproportionately impacted due to existing inequalities in access to endowments, economic opportunities, and agency.³ The objective of this note is threefold. First, to present recent data on critical gender gaps in DRM in Saint Lucia, and to compare its performance against regional and structural peers. Second, to present gender-differentiated effects of previous disasters in Saint Lucia based on existing evidence. And third, to use the evidence on gaps and differentiated impacts of disasters to help task teams identify gender-responsive activities and indicators for the gender tag, a tool to systematically track the implementation of the [WBG Gender Strategy](#) and measure the quality and results of World Bank operations. This note presents results chains for project teams working on DRM-related operations to obtain the gender tag, focusing on exposure and vulnerability, preparedness, and coping capacity. Details about key policy documents on gender equality and GBV, gender gaps in DRM national-level policies and laws in Saint Lucia, and recommendations for policymakers to address these gender gaps—which go beyond the gender tag requirements for World Bank project teams—are presented in the Annexes.

³ [Gender Dimensions of Disaster Risk and Resilience: Existing Evidence. GFDRR \(2021\)](#).



In general, gender data are scarce in the Caribbean region. Disaster risk management, in particular, lags behind other sectors in collecting and reporting of sex- and age-disaggregated data. This note is based on a desk review of existing evidence and data on how men and women have been impacted by, prepare for and cope with disasters and climate-related events in the country, national reports on gender and DRM, and country-level data and statistics. Some of the assessments and data used for this review may be considered outdated, but considering the lack of recent data on gender and DRM, they still provide the best available information to understand the differentiated impacts of natural disasters on women and men due to prevailing inequalities.

1. Exposure and vulnerability, preparedness, and coping capacity of women and men in the case of natural disasters

1.1. Exposure and vulnerability⁴.

According to the Vulnerability Analysis for Saint Lucia (UNDP, 2021), gender is a key determinant of vulnerability, and disproportionately exposes women to climate change due to existing socioeconomic and psycho-social conditions – underlying factors include higher levels of poverty, dependence on weather and climate-based subsistence, and lower capacities to respond to disasters. The following analysis focuses on gender gaps in the country. It refers to available post-disaster data and assessments to shed light on women's and men's potential exposure and vulnerability to natural disasters in Saint Lucia.

Health. Despite achieving universal health coverage of birth attended by skilled health staff, the maternal mortality rate in Saint Lucia is still among the highest in the region (Table 1). Overall, there are inequities in distribution and access to

health services in Saint Lucia (NEMO, 2014) – both public and private service providers operate in Saint Lucia, but the public sector provides only half of primary care (Government of Saint Lucia and the World Bank, 2014) and; over 90 percent of the poorest are not covered by personal health insurance (sex-disaggregated data are not available) (UNDP, 2021). Access to health services may be reduced during natural disasters – for instance, following the floods of December 2013, the delivery of health services was temporarily affected by interruptions in electric power and water supply, and concerns for the security of personnel (Government of Saint Lucia and the World Bank, 2014), and this may have disproportionately affected those with more limited access, e.g., those not covered by health insurance, those located in remote areas, etc. According to the Vulnerability Analysis for Saint Lucia (UNDP, 2021), women suffer a higher risk of mortality and morbidity following disasters due to inequalities in access to adequate healthcare, food and nutrition, and water and sanitation. Factors such as location and age may also influence gender-based risks in health. For instance, gender roles in rural areas may increase the health risks (e.g., water-borne diseases) for women and girls – in the case of water scarcity, they are often responsible for water collection (UNDP, 2021). In addition, women are overrepresented in the older age cohorts, with related health issues such as non-communicable diseases e.g., diabetes and hypertension. Thus, health risks for them are likely to increase in the case of climate-related events because of the interruption of related healthcare services and/or their physical inability to access healthcare due to immobility and lack of transport (UNDP, 2021).

Education. The enrollment rate in secondary school is higher for girls than for boys. Conversely, the completion rate is higher for boys (Table 1) – girls dropping out of school may be linked to teenage pregnancy and subsequent childbearing (UNDP, 2021), while in the case of boys, this may be related to engagement in violence and crime (CDB, 2016). Despite the fact that floods in December 2013 caused damage to schools and temporary interruption of education (Government of Saint Lucia and the World Bank, 2014), differentiated impacts on girls and boys were not reported.

Care work. Despite a data gap on the distribution of care work within households, available reports indicate that women are the main ones responsible for household tasks (ILO, 2018). In addition, gender-biased policies – e.g., only providing women with parental leave – as well as costly eldercare or childcare services, are barriers to an equal distribution of care work. Furthermore, the lack of services such as water and

⁴ According to Erman et al. (2021), exposure constitutes the assets that are of interest and at risk—including population, environment, economy, buildings—in a disaster-affected area. Vulnerability refers to assets' susceptibility to damage or impact from a hazard.

sanitation, cooking, and lighting is still an issue for some low-income households in Saint Lucia, with potential gendered impacts – for instance, only 77 percent of households are reported to use piped water for drinking, with the potential burden on women and girls in un-serviced households to collect water; interestingly, FHHs are reported to have better access to electricity and modern toilet facilities than male-headed households (UNDP, 2021). Natural disasters may affect underserved households but also disrupt the continuity of services with a more significant impact on women performing household tasks.

Female-headed households (FHHs). About 40 percent of households in Saint Lucia are headed by women (Table 1). Also, FHHs are disproportionately represented among one-parent households, and their poverty rate tends to be higher than for male-headed households (UNDP, 2021). Gaps are even wider in rural areas – there is a higher probability of rural FHHs comprising extended multi-generational families with women, children, and grandchildren living together, and in which the burden of unpaid care falls to older women (UNDP, 2021). Therefore, FHHs are particularly vulnerable to climate change and weather-related events in Saint Lucia – also because they are more likely to live in poorly built homes and to suffer from poverty (UNDP, 2021).

Livelihoods. Teenage pregnancy and childcare are barriers to young unskilled women who wish to enter the labor market. On the other hand, older women tend to be restricted by caregiving, not only to children but to those with disabilities and ill and elderly family members (UNDP, 2021). There is occupational sex segregation; women tend to be overrepresented in the services and low-paying sectors of the economy (UNDP, UNICEF, and UN Women, 2020). For example, women tend to dominate in accommodation, food, and educational and public services. Men are well-represented in agriculture, forestry and fishing, transport, storage and communication, and construction (Kairi Consultants Limited, 2018). Natural disasters may affect some sectors more than others; as such, the impacts on women and men may differ depending on their involvement and occupation. According to the policy brief on the Gendered Impacts of Climate Change and Disaster Risk in Saint Lucia (UN Women, 2021), the agricultural sector, in which more men work, has been severely affected by climate events in recent years, such as hurricanes, floods, and droughts – however, women play a relevant role in the industry, especially in market-related activities and as micro and small-scale business owners. Therefore, the impact on them may

be overlooked. Also, livestock farmers may be significantly affected, and 52 percent of those listed are women (UNDP, 2021). Likewise, women's role in the fisheries sector is similarly less visible – men are overrepresented as fishing vessel owners, fishing boat crew, builders, and repairers of boats and fishing equipment, etc.; in contrast, women predominate as fish processors and vendors, for which registration is not required, and data collection fails to capture their contributions (UN Women, 2021). Tourism is another sector particularly vulnerable to external shocks and natural disasters (UNDP, 2021) – the COVID-19 pandemic has dramatically affected the industry, and women were particularly impacted, as female workers account for 57.4 percent of the accommodation and food services sub-sectors, and 59 percent of the wholesale and retail sectors, many of whom are informal workers who don't benefit from social support programs; a significant impact was reported on the Small and Medium Enterprises (SMEs) operating in the sector, with many of these businesses owned by or employing women (UNDP, 2022).

Assets. Women and men in Saint Lucia have equal ownership rights to property, including to inherit assets, and administrative authority over assets during marriage⁵ (WBL, 2022). Still, data on agricultural landownership shows more limited access for women (Table 1) – according to the policy brief on the Gendered Impacts of Climate Change and Disaster Risk in Saint Lucia (UN Women, 2021), men have been historically privileged with titles and ownership over agricultural lands and resources (as licenses and tools). Data from the Vulnerability Analysis for Saint Lucia (UNDP, 2021) confirms this, and reports unequal access to land, productive assets, and other resources between women and men – for instance, FHHs face a deficit of between 5 and 14 percentage points on land and vehicle ownership compared to male-headed households; FHHs are also more likely to occupy land through squatting, or to rent accommodation, than their male peers. As such, damage to houses and loss of household assets caused by shocks and disasters may be particularly significant for women as their asset holding tends to be more limited than that of men – yet these losses often go unrecorded⁶ (UNDP, 2021). The assessment following the floods of December 2013 (Government of Saint Lucia and the World Bank, 2014) reported direct damages to assets in agriculture and fishing, tourism, and commerce as loss of fishing gear and engines, of livestock, etc., yet, no more details were provided. This suggests the many ways in which post-disaster research overlooks the experiences of women, and the attendant data deficiencies which retard research in this arena.

⁵ Refer to the articles in the Civil Code: Arts. 147, 148, 567, 568, and 1211.

⁶ The loss of household assets and small items are often not recorded, mainly due to limitations of post-disaster data collection driven by time and budget constraints. See [Gender Dimensions of Disaster Risk and Resilience: Existing Evidence. GFDRR \(2021\)](#).

Gender-based violence. Violence against women and girls persists in Saint Lucia (Table 1). Overall, single/widowed/displaced women, those living in vulnerable areas, older women, and women with disabilities are particularly at risk of violence in Saint Lucia – and crises are likely to increase the risk of gender-based violence (GBV) and survivors’ lack of access to professional care and support services (UNDP, 2021). The increased risk of GBV in Saint Lucia is mainly linked to women’s and girls’ greater exposure to unsafe infrastructure, locations, drinking water, sanitation facilities, and health centers in disasters (UNDP, 2021).

Women in DRM decision-making. Female representation in the national parliament is lower than the average for the region and the same-income peers (Table 1). This indicates the existence of specific barriers and social norms in the country that limit women’s representation and participation in decision-making. This trend seems to be reflected in the DRM and Climate Change Adaptation (CCA) sectors – the lack of women’s voices, and little consideration of women and gender balance, which results in gender-blind DRM/CCA strategies which reinforce existing inequalities between women and men (UNDP, 2021). Nevertheless, according to the [WB Desk Review \(2021\)](#), Saint Lucia has taken concrete steps to address this issue. For instance, the National Emergency Management Organization (NEMO), which is the main body responsible for DRM in the country, works to integrate a gender perspective into disaster-related policies such as the shelter policy, and post-disaster needs assessments. NEMO works with the Research Officer at the Division of Gender Relations and with women’s organizations, e.g., the National Women’s Organization and the National Council of Women’s Voluntary Organizations. In addition, women are reported to be more involved and, in some cases, leading climate change-related policy. Women have been involved in the National Adaptation Plan process, led by the Ministry of Education, Innovation, Gender Relations, and Sustainable Development – the Minister, the Permanent and Deputy Permanent Secretary, the Chief of Department, the Deputy Chief of Department, the Chief Technical Officer, 9 out of 10 of the Division’s technical officers as well as the Lead Climate Change Negotiator for Saint Lucia are all women ([Government of Saint Lucia, 2018](#); [World Bank, 2021](#)).

1.2. Preparedness and coping capacity.

The analysis below sheds light on the degree of resilience⁷ of women and men based on the existing gaps (Table 1) and findings from available reports for Saint Lucia.

Early Warning System (EWS). There is a lack of sex-disaggregated data on mobile phone ownership and internet use in Saint Lucia (Table 1). According to the National Report of Living ([Kairi Consultants Limited, 2018](#)), the use of smart mobile phones and television sets in the country tends to be widespread, but their ownership is lower among poor households. As women and FHHs predominate among the poor in Saint Lucia it may be harder for them to receive early warnings via these technologies. Also, findings from the [WMO assessment \(2018\)](#) on specific gender issues in early warnings in the Caribbean may apply to the case of Saint Lucia – women and men in the Caribbean are likely to respond differently to EWS because of time use patterns, their bargaining power in the household and their family structure; the economic activity they are engaged in and gendered differences in risk perception.

Access to finance, assets, and social security. As mentioned above, access to and control over assets in Saint Lucia tends to be unequal between women and men. Despite the data gap on account ownership (Table 1), women are reported to have less access to financial markets in the country, e.g., through loans and grants, compared to men ([UN Women, 2021](#)). Restricted access to asset ownership makes women less able to cope with climate change in Saint Lucia (UNDP, 2021). In Saint Lucia, there is no legal discrimination or gender bias in obtaining pensions (Table 1), yet over 70 percent of the population aged 60 and above, many of whom are women because of higher life expectancy, are not covered for retirement pensions by the National Insurance Scheme (NIS) ([ILO, 2018](#)), undermining their ability to cope with and recover from natural disasters. Especially, women may be pushed to leave employment to care for children and/or parents, limiting their pensionable earnings ([CDB, 2016](#)). Also, only a small share of informal workers – many of whom are women – are covered by the National Insurance Scheme ([ILO, 2018](#)).

Insurance. According to the National Report of Living ([Kairi Consultants Limited, 2018](#)), 88 percent of homeowners in Saint Lucia are not covered by home insurance, especially among low-income households. As mentioned above, FHHs feature highly among poor households, and are more likely than MHHs to have limited home insurance. The assessment following the floods of December 2013 ([Government of Saint Lucia and the World Bank, 2014](#)) reported that of the businesses damaged in the industry and commerce sector, some 42 percent had no insurance coverage – while sex-disaggregated data are not available, the [UN Women policy brief \(2021\)](#) indicates that lack of insurance may be more common among women-led businesses.

⁷ According to Erman et al. (2021), resilience refers to the ability to prepare for (anticipate, absorb, accommodate) or cope (recover) from the effects of a hazardous event in a timely and efficient manner.

Livelihoods. Gender gaps in economic opportunities in Saint Lucia, notably higher unemployment rates and lower earnings for women (ILO, 2018), may result in less capacity to cope and recover after natural disasters. For example, it was harder for women to return to work after the Covid-19 pandemic in Saint Lucia (World Bank, 2022). Surprisingly,

there are more female than male employers in the construction sector in Saint Lucia, even though the sector employs twice as many men as women (ILO, 2018) – this suggests the barriers to manual labor for women in a sector which is likely to grow in the aftermath of a climate-related event.

TABLE 1. Benchmarking gender gaps related to DRM

	Performance	Year	LAC	Year	Income group	Year	Source
Human Endowments							
Life expectancy at birth, male (years)	75	2020	73	2020	73	2020	WDI (2022)
Life expectancy at birth, female (years)	78	2020	79	2020	79	2020	WDI (2022)
Maternal mortality ratio per 100,000 live births	117	2017	74	2017	NA	NA	CRF report (2021)
Births attended by skilled health staff (percent of total)	100	2017	93.8	2018	98.4	2018	Country scorecard (2021)
School enrollment, secondary, female (percent net)	81.7	2018	79.1	2018	83.9	2018	Country scorecard (2021)
School enrollment, secondary, male (percent net)	80.9	2018	76	2018	80.7	2018	Country scorecard (2021)
Lower secondary completion rate, female (percent of relevant age group)	87.9	2019	82	2019	88.2	2019	Country scorecard (2021)
Lower secondary completion rate, male (percent of relevant age group)	95.7	2019	77.3	2019	86.2	2019	Country scorecard (2021)
Percentage of female tertiary graduates in Information and Communication Technologies	NA	NA	NA	NA	NA	NA	UN Women (2020)
Percentage of female tertiary graduates in Engineering, Manufacturing and Construction	NA	NA	NA	NA	NA	NA	UN Women (2020)
Proportion of persons aged 15-24 enrolled in vocational training (percent); female	0.14	2018	6.73	2018	NA	NA	CRF report (2021)
Proportion of persons aged 15-24 enrolled in vocational training (percent); male	0.64	2018	6.50	2018			CRF report (2021)
Proportion of population above statutory pensionable age receiving a pension, female	NA	NA	NA	NA	NA	NA	UN Women (2021)
Assessing laws on the size of a woman's pension - on a scale from 0 to 100	100	2021	80.5	2020	NA	NA	WBL (2021)
Female-headed households (percent of total households)	40	2018					Saint Lucia National Report of Living Conditions (2016)
Proportion of time spent on unpaid domestic and care work, female (percent of 24-hour day)	NA	NA					UN Women (2021)
Economic opportunity							
Female labor participation (percent of female population aged 15+)	68.8	2019	52.5	2019	56	2019	Country scorecard (2021)
Male labor participation (percent of male population aged 15+)	76.3	2019	76.7	2019	74.8	2019	Country scorecard (2021)
Vulnerable employment, female (percent of female employment)	18.8	2019	33.8	2019	38.1	2019	Country scorecard (2021)
Vulnerable employment, male (percent of male employment)	27.8	2019	33.4	2019	35.6	2019	Country scorecard (2021)
Firms with female top manager (percent of firms)	24	2010	20	2020	20	2020	WDI (2022)

	Performance	Year	LAC	Year	Income group	Year	Source
Account ownership at a financial institution or with a mobile-money-service provider, female (percent of population aged 15+)	NA	NA	70.14	2021	82.26	2021	WDI (2022)
Share of agricultural landowners who are female	29.7	2017					Our World in Data (2021)
Female mobile phone ownership as a percent of total female population	NA	NA					ITU (2022)
Female internet use as a percent of total female population	NA	NA					ITU (2022)
Voice and agency							
Proportion of seats held by women in national parliaments (percent)	16.7	2020	32.8	2020	26.5	2020	Country scorecard (2021)
Rate of violence against women by partner or ex-partner per 100,000	419	2015					UNFPA (2020)

2. DRM policies and gender

Despite having one of the highest numbers in the Caribbean area of national disaster and climate change policies and plans with provisions related to gender, their coverage tends to be limited to general statements about identifying the needs of women in DRM activities ([World Bank, 2021](#)). The summary below includes the most relevant policies and plans containing gender-related provisions and how these are addressed (see Table A.2 for a complete list).

- The [Comprehensive Disaster Management Strategy and Programme Framework \(2009\)](#) commits to enhance community resilience to mitigate and respond to climate change and disasters through (Output 4.4) gender-sensitive community methodologies for hazard identification and mapping, vulnerability and risk assessments, and recovery and rehabilitation procedures. It includes an indicator for monitoring its implementation - Indicator 4.4d. This is an evidence that gender equality has been integrated into the methodologies – however there is no evidence yet that the indicator is been monitored.
- The [National Emergency Management System \(2011\)](#) states that the National Emergency Management Organization (NEMO) is responsible to develop, test, and implement measures to protect the population of Saint Lucia from the physical, social, environmental, and economic effects of natural and man-made disasters. The NEMO is based on a partnership of Government, NGOs, Faith Based Organizations, Civil Society, and other stakeholders, and it leads thirteen National Disaster Committees, including the Welfare Committee. The latter includes the government

Division of Gender Relations, and NGOs such as the National Women’s Organization and the Saint Lucia National Council of Women’s Voluntary Organizations.

- The [National Adaptation Plan \(NAP\) 2018–2028](#) includes a specific section on gender which highlights existing gaps between women and men in the country. It states that sex-disaggregated data and information needs to be collected and assessed. The NAP and Sectoral Adaptation Strategies and Action Plans (SASAPs) include activities addressing the specific vulnerabilities of women and men.
- The [Sectoral Adaptation Strategy and Action Plan for the Agriculture Sector \(Agriculture SASAP\) 2018–2028](#) includes a specific section on gender, highlighting the need for a strategy to address the particular vulnerabilities of women and men. In this line, the project “Strengthening the capacity of agriculture extension officers to provide timely and reliable support for farmers to adopt and scale up Climate Resilient Agriculture (CRA) businesses” plans to develop, test, and approve gender-responsive and easy-to-use materials (leaflets, training manual, etc.) and communication products (brochures, TV/radio materials, social media), services and platforms on CRA best practices. In addition, [Fisheries \(2018\)](#) and [Water \(2018\)](#) SASAPs are reported to include gender provisions ([UN Women and IISD, 2021](#)), but no specific details are provided in the related documents.
- The [Monitoring and Evaluation Plan of Saint Lucia’s National Adaptation Planning Process \(2018\)](#) states that the plan is intended to review progress in and steer the implementation of the NAP process; gaps and approaches to address shortcomings may include collecting relevant gender-differentiated information. The Indicative Template to monitor the performance of the NAP process (Annex

2) provides indicator #14—the number of gender-specific sectoral and cross-sectoral measures instituted annually. Also, to assess NAP performance across sectors, Annex 3 includes specific questions for the annual reports – one of these checks whether any measures specifically targeted men or women.

- The [Post Disaster Food Protection Guidelines \(2008\)](#) identifies and tries to address an information gap on dietary practices and intake, and obstacles to obtaining food among rural and poor urban households, particularly FHHs. In addition, regarding Emergency, Preparedness and Response, the document requires special attention for the victims of violence, such as women and abused children in shelters, who may be particularly vulnerable to natural disasters.

Regarding the allocation of resources for disaster response, the [Post-Disaster Public Financial Management \(PD-PFM\) Review for Saint Lucia \(2021\)](#) calls for considering both inclusiveness and gender in budget allocation, as they are currently overlooked. However, some improvements have been reported on this. In Saint Lucia, the Public Finance Management Bill has been revised to include disaster-response considerations, and the Budget Circular for FY21/22 is being amended to include criteria for gender-based budgeting, emergency, and disaster planning; also, the 2021/22 Social and Economic Review ([CRE, 2020](#)) allows for sex-disaggregated data and gender impacts to be captured.

Saint Lucia was included in the UN Women’s Study to identify gender biases and assess whether they play out in coordination mechanisms for climate change adaptation and disaster risk reduction ([UN Women and IISD, 2021](#)). Key findings include i) the existence of knowledge gaps in understanding gender and its concepts (e.g., poor understanding of equality vs. equity); ii) gender bias e.g., respondents who believe that women should prioritize their families regardless of the impact



on their careers, and that it is more critical for a man than a woman to get a university degree and work outside the home; iii) lack of expertise, data, information, analysis and a clear mandate on gender are the most significant barriers at the institutional level to integrate gender in DRM policies ([UN Women, 2021](#)). In this line, the Country Document for Disaster Risk Reduction ([NEMO, 2014](#)) calls for gender-disaggregated disaster impact data at the community level to understand the needs of both women and men in a disaster event.

3. Building results chains for impact through the gender tag

This section provides a set of non-exhaustive gender gaps in key priority areas for Saint Lucia (in line with section 1), examples of actions that could be integrated into DRM-related projects to address such gaps, and indicators to monitor progress at the project level. These results chains are intended to inform the design of World Bank DRM-related operations to meet the requirements for the gender tag. Specific recommendations for policymakers to address existing gender gaps (going beyond the requirements of the gender tag) are presented in Table A.3 in the Annex.

Entry points	Gaps	Actions	Indicators	Examples
Health	<p>The maternal mortality rate in Saint Lucia is still among the highest in the region. Overall, there are inequities in the distribution and access to health services in Saint Lucia (NEMO, 2014) – more than 90 percent of the poorest are not covered by personal health insurance (sex-disaggregated data are not available) [UNDP, 2021].</p> <p>Women suffer greater mortality and morbidity following disasters due to unequal access to healthcare, food and nutrition, and water and sanitation (UNDP, 2021) - gender roles in rural areas may increase health risks (e.g., water-borne diseases) for women and girls who often collect water (UNDP, 2021); women predominate in older age cohorts with related health issues (NCDs such as diabetes and hypertension), and natural disasters may reduce provision of/ access to these services (UNDP, 2021).</p>	<p>Provide support and continuity in healthcare, including sexual and reproductive health, pre- and post-natal care, NCDs-related services, psychological support, especially for those at most risk (pregnant women, those living in rural and underserved areas, elderly women etc.).</p>	<p>Percentage of women receiving healthcare services (low-income, elderly women).</p> <p>Percentage of pregnant women receiving antenatal/postnatal care.</p> <p>Percentage of females/males receiving psycho-social counseling services.</p> <p>Percentage of females/males suffering from water-borne diseases.</p>	
Education	<p>More girls than boys enroll in secondary school, but boys have a higher completion rate (Table 1) – girls dropping out of school may be linked to teenage pregnancy and consequent childbearing (UNDP, 2021), while in the case of boys, this may be linked to engagement in violence, crime and insecurity (CDB, 2016).</p>	<p>Strengthen education and infrastructure, especially in underserved areas and those with high risk/rates of out-of-school children.</p> <p>Engage with communities to support school pupils.</p>	<p>Share of female and male students attending school regularly in selected areas.</p> <p>Number of out-of-school girls and boys in selected areas.</p>	
Care work	<p>Women perform most household tasks (ILO, 2018). In addition, gender-biased policies only provide women with parental leave, and costly eldercare or childcare services are further barriers to a more equal distribution of care work.</p> <p>Lack of services such as water and sanitation, cooking and lighting is still an issue for some low-income households, with potential gendered impacts – for instance, only 77 percent of households have piped water with potential burden on women and girls. Conversely, more FHHs have electricity and modern toilets than male-headed households (UNDP, 2021).</p>	<p>Provide infrastructure and services for reproductive and care work: provide childcare/ eldercare, and transport for those in shelters to seek work.</p> <p>Provide more taps as part of water supply upgrades, especially in remote areas, and to meet needs of women. Expand overall accessibility by improving road networks as part of infrastructure rehabilitation.</p>	<p>Reduction in time spent by women on unpaid work.</p> <p>Reduction in time spent by women and girls fetching water due to improved water supply.</p> <p>Number of females/males suffering from water-borne diseases.</p> <p>Percentage of women suffering from GBV due to dangerous journeys to fetch water.</p>	

Entry points	Gaps	Actions	Indicators	Examples
Livelihoods	<p>Occupational sex segregation across sectors - women dominate in the accommodation and food service, educational and public services; while men dominate in agriculture, forestry and fishing, transport, storage and communication, and construction (Kairi Consultants Limited, 2018). As such the impact of natural disasters on women and men may differ depending on the sectors they work in.</p>	<p>Target support, and provide equal opportunities for recovery of men and women; consider barriers faced by FHHs and rural women.</p>	<p>Female beneficiaries with productive assets and services (disaggregated by urban/rural).</p>	<p>P166328 – Dominica Emergency Agricultural Livelihoods and Climate Resilience Project</p>
	<p>Men predominate in the agricultural sector, but women feature in market-related activities and as micro and small-scale business owners (UN Women, 2021); therefore the impact on them may be overlooked. Also, 52 percent of the 300 listed livestock farmers are females (UNDP, 2021).</p>	<p>Targeted support may include inputs and tools; technical support to meet the specific needs of women and men; provide childcare and transport so women can participate in training/employment opportunities; involvement of female trainers; formalization of women-owned businesses.</p>	<p>Share of women receiving support, both technical and financial e.g., loans (disaggregated by urban/rural).</p>	
	<p>Men dominate in marine fisheries and aquaculture (as fishing vessel owners, fishing boat crew, etc.); women are predominant as fish processors and vendors, for which registration is not required, and data collection fails to capture their contributions (UN Women, 2021).</p>	<p>Promote women's participation in non-traditional fields such as reconstruction through targeted training and recruitment, such as quotas in bidding documents.</p>	<p>Number of women-owned businesses formalized and with social security by the end of the project.</p>	
	<p>Women dominate in the tourism sector, and the Covid-19 pandemic has greatly affected them; many SMEs in the sector are owned by and employ women (UNDP, 2022). Also, women experienced more difficulties than men in returning to work after the Covid-19 pandemic in Saint Lucia (World Bank, 2022).</p>		<p>Share of women in permanent jobs created by the project.</p>	
	<p>There are more than twice as many men as women employed in construction (ILO, 2018); woman face barriers to employment in this sector, which is likely to grow in response to disasters as reconstruction begins.</p>			

Entry points	Gaps	Actions	Indicators	Examples
Social assistance	<p>About 40 percent of households in Saint Lucia are headed by women (Table 1) – they are disproportionately represented among one parent households and their poverty rate tends to be higher compared to male-headed households (UNDP, 2021). Gaps are even wider in rural areas – there is a high probability that rural FHHs with extended multi-generational families place large burdens of unpaid care work on women (UNDP, 2021).</p> <p>Losses to household’s asset base and houses caused by shocks and disasters may be particularly significant for women as their asset holding tends to be more limited than that of men – yet these losses often go unrecorded (UNDP, 2021).</p> <p>Women are reported to have less access to loans and grants compared to men (UN Women, 2021), and are thus less able to cope with climate change in Saint Lucia (UNDP, 2021).</p> <p>Over 70 per cent of the population aged 60-plus years, many of whom are women, have no pensions from the National Insurance Scheme (NIS) [ILO, 2018]; only a small share of informal workers, many of whom are women, are covered by NIS (ILO, 2018).</p>	<p>Offer safety net programs for women, especially those from FHHs, the elderly, and those without pensions. These may include cash-for-work programs with childcare work as an option.</p> <p>Increase financial inclusion of low-income women, especially FHHs, through safety net programs using digital payments.</p>	<p>Share of female beneficiaries receiving emergency funds (women heads of households, older women, etc.)</p> <p>Share of public works offering childcare.</p> <p>Share of beneficiaries using childcare.</p> <p>Number of women with accounts with financial institutions/mobile-money-service providers.</p>	<p>Locust Emergency and Food Security Project (P174314)</p> <p>Somalia Emergency Drought Response and Recovery Project (P163830)</p>
Housing	<p>Women are more likely to squat or rent than male peers, and to live in poverty in sub-standard housing (UNDP, 2021).</p>	<p>Target support for women and FHHs to rebuild houses through grants/subsidies, and provide technical/legal assistance for construction.</p>	<p>Number of FHHs that receive technical, legal and/or financial support to rebuild/repair their houses.</p> <p>Number of FHHs with housing ownership.</p>	<p>P166537 – Dominica Housing Recovery Project</p> <p>P171361 – Comoros Post-Kenneth Recovery and Resilience Project</p>
Insurance	<p>According to Kairi Consultants (2018), 88 percent of homeowners in Saint Lucia, especially among low income households, lack home insurance; data suggest less coverage for FHHs than for MHHs.</p> <p>The assessment following the floods of December 2013 (Government of Saint Lucia and the World Bank, 2014) reports that of the businesses damaged in the industry and commerce sector, some 42 percent had no insurance coverage – while sex-disaggregated data are not available, the UN Women policy brief (2021) indicates that lack of insurance may be more common among women-led businesses.</p>	<p>Expand insurance and close coverage gaps between men and women, especially for FH-Hs and -NGOs; design women-friendly, subsidized products and make sure clients understand coverage and benefits.</p>	<p>Number of female/male policy holders (home/business insurance).</p>	<p>P171465 – Grenada Disaster Risk Management Development Policy Credit with a Catastrophe Deferred Drawdown Option</p>

Entry points	Gaps	Actions	Indicators	Examples
EWS	<p>According to Kairi Consultants (2018) use of cell phones/television is lowest among poor households; there may be gaps between woman & men; and FHHs & MHHs, and these may affect access to early warnings.</p> <p>Findings from the WMO assessment (2018) suggest that men & women may react differently to EWS due to time use differences, household status, family structure, economic activity and gendered differences in risk perception.</p>	<p>Awareness campaigns and EWS to target women and men, especially in rural areas; EWS to meet gender-specific information needs via inclusive language/materials and dissemination.</p> <p>Include women and men to design and develop EWS.</p>	<p>Number of users of mobile phone apps for EWS (or other EWS apps) for women & men; disaggregated by urban/rural areas.</p>	<p>P170874 - Indonesia Disaster Resilience Initiative Project</p>
GBV	<p>Single/widowed/displaced women, those living in vulnerable areas, older and disabled women are vulnerable to GBV, and these risks worsen with crises, while professional care and support services decline (UNDP, 2021).</p> <p>For women/girls, the increased risk of GBV relates to unsafe infrastructure, locations, drinking water, sanitation facilities and health centers during disasters (UNDP, 2021).</p>	<p>Design infrastructure and services for shelters and communities to prevent and address GBV; set up protocols and procedures, training/awareness campaigns and measures for DRM professionals and communities.</p> <p>GBV protocols and measures to address the specific needs of women and girls, by strengthening reporting systems and raising awareness in communities.</p>	<p>Number of GBV hotspots with established protocols and measures to address GBV cases.</p> <p>Number of women and girls reporting GBV cases.</p> <p>Percentage of females/males receiving psycho-social counseling.</p>	
DRM policies and gender	<p>National disaster and climate change policies and plans contain some provisions related to gender, but their coverage tends to be limited (World Bank, 2021).</p> <p>Among other issues within DRM-related institutions and policies: i) inclusiveness and gender are absent in resource allocation for disaster response; ii) knowledge gaps and gender bias among those working in DRM; iii) lack of expertise, data, information, analysis and a clear mandate on gender at institutional level.</p>	<p>Set up systems, protocols, and guidelines to collect & analyze sex-disaggregated data in DRM.</p> <p>Provide targeted support such as capacity building and technical assistance to generate and disseminate information on disaster risk, disaggregated by gender and age.</p> <p>Set up/review DRM framework with gender-responsive indicators informed by sex- and age-disaggregated baseline data, to select/prioritize investment projects and monitor and evaluate progress to address gaps.</p>	<p>Disaster risk, exposure and vulnerability information, disaggregated by gender and age, made available for investment planning and data sharing among sectors.</p>	<p>P171474 - Haiti Covid-19 Response and Resilience Development Policy Operation</p>

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Annex

TABLE A.1. Saint Lucia’s key policy documents on gender equality and GBV

	Laws, policies and plans	Content
Gender equality	Equality of Opportunity and Treatment in Employment and Occupation Act (2000)	Provides for protection from unlawful discrimination against women. Section 6 allows for equal remuneration, and Section 12 for equal treatment in vocational training.
	Labour Act (2006)	Section 270 formulates equal pay for equal work for men and women in both the public and private sectors.
	Social Protection Policy (2015)	Calls for greater child and gender sensitivity in social protection interventions by considering the particular vulnerabilities that girls and boys, and women and men face, and by designing interventions which meet their needs.
	National Youth Policy (2003, reviewed in 2015)	Outlines six major areas of concern: youth participation, responsiveness, gender sensitivity, policy benefits, access to services, and integrated development.
	National Insurance Corporation Act (2005 Revision)	A compulsory, contributory scheme to which employees pay 5 percent of their monthly earnings and employers pay 5 percent of their monthly payroll. Domestic workers are ineligible to receive these benefits because of their inability to contribute to the scheme.
Gender-based violence	Criminal Code Chapter 3.01 (2005 Revision)	Provisions governing sexual offences, stalking, and sexual harassment.
	Domestic Violence (Summary Proceedings) Act (1995)	Creates a range of approaches to reduce the number of DV incidents.
	Child (Care, Protection and Adoption) Act (2018, amended in 2019)	Provides a comprehensive way to address neglect, abuse, exploitation, and violence affecting children.
	Counter-Trafficking Act (2010)	Prescribes measures to prevent and combat human trafficking, particularly of women and children by: protecting victims; facilitating the efficient investigation of cases; facilitating the just and effective punishment of traffickers; and promoting cooperation with other states.

Source: “Gender-Responsive Disaster Preparedness and Recovery in the Caribbean: Desk Review.” World Bank, 2021.

TABLE A.2. Gender in Saint Lucia’s key policy documents on DRM

	Laws, policies and plans	Gender-specific content
General DRM	Disaster Management Act (2006)	It does not include gender-specific content.
	Emergency Powers (Disasters) Act (1995)	It does not include gender-specific content.
	Comprehensive Disaster Management Strategy and Programme Framework (2009)	Section 5.4 states that the framework has the potential to engage citizens in poverty reduction and incorporate the needs of women. It also incorporates the Hyogo Framework for Action in community-based disaster planning through partnerships among public, private and civil sectors.
	Damage Assessment and Needs Analysis (DANA) Policy (2007)	The vulnerability assessment pays special attention to the needs of the following population sectors: women, the elderly, youth, and persons with chronic ailments, physical, or mental challenges.
	National Emergency Management System (2011)	States that the Emergency Response Plan for the homeless must meet the needs of various homeless people (men, women, youth over age 18, seniors, and families).
	Climate Change Adaptation Policy (2015)	Recognizes that the policy’s success depends on the participation of women, youth, and other vulnerable groups in vulnerability assessments, adaptation and facilitation interventions, monitoring and evaluation activities.
	National Adaptation Plan (2018–2028)	Calls for gender mainstreaming in the NAP process to decrease gender based vulnerabilities, promote gender equality in decision making, and offer adaptations which do not impose additional burdens on women.
	Monitoring and Evaluation Plan for Saint Lucia’s National Adaptation Planning Process (2018)	Aimed at tracking progress and steering implementation of the NAP process, identifying gaps and approaches to address the needs of vulnerable groups, including collection of sex-disaggregated data.
Sector/ Agency DRM	Hazard Mitigation Policy (2006)	It does not include gender-specific content.
	Hospitality Industry Crisis Management Plan (2007)	It adheres to the principle of protecting the vulnerable so that children and all civilians who disproportionately suffer from natural disasters are assisted and protected.
	Physical Planning and Development Act (2005)	It does not include gender-specific content.
	Land Conservation and Improvement Act (1992)	It does not include gender-specific content.
	Forest, Soils and Water Conservation Act (1946)	It does not include gender-specific content.
	Information Management in Emergencies and Disasters (2009)	The dissemination of information from the National Media Centre and the district emergency operations centers includes organizing town criers for vulnerable communities.
	Post Disaster Food Protection Guidelines (2009)	Pays special attention to the most vulnerable groups in disaster settings. It also points to information gaps, and obstacles to obtaining food among rural and poor urban households, particularly those headed by women.
	Emergency Shelter Policy (2001)	States that persons made homeless by natural or other disasters will be provided with temporary shelter, giving priority to vulnerable groups, particularly the physically and mentally challenged, the elderly, and the poor.
	Emergency Housing Management Policies and Guidelines (2002)	States that assistance to restore or replace homes or property damaged during the disaster should consider vulnerable groups such as the elderly, the indigent, and single parents.
	Saint Lucia’s Sectoral Adaptation Strategy and Action Plan for the Water Sector (2018–2028)	Calls for gender mainstreaming all activities involved in the NAP process in the water sector.

Source: “[Gender-Responsive Disaster Preparedness and Recovery in the Caribbean: Desk Review](#),” World Bank, 2021.

TABLE A.3. Gender gaps in DRM and recommendations for Saint Lucia

Area	Gaps	Recommendations
Legislation, policies, and plans	<ul style="list-style-type: none"> • Lack of a comprehensive gender policy. • Lack of a gender perspective in many DRM national policies and programmatic plans. 	<ul style="list-style-type: none"> • Develop Saint Lucia’s gender policy. • Amend national disaster-related policies to include a gender perspective. • Raise awareness among policy makers about the disproportionate vulnerability of women to disaster impacts.
Sex-disaggregated data and gender-specific research	<ul style="list-style-type: none"> • Information gaps in post-disaster settings of food insecurity among poor, rural and urban FHHs. • Lack of differentiated data for women and children in shelters, and insufficient catering for their specific needs. • Insufficient sex-disaggregated data on disaster impacts at the community level, and on vulnerability hotspots. • Lack of systems to monitor, archive, and disseminate data on key hazards and vulnerabilities. • Lack of a comprehensive national multi-hazard database or an archive with protocols for information sharing. 	<ul style="list-style-type: none"> • Gather data on availability and access to food among poor rural and urban households, particularly FHHs. • Conduct research and data collection on the vulnerability of women, children, the elderly, and the poor to develop a gender-sensitive shelter management policy. • Generate impact data disaggregated by sex and other variables related to vulnerable groups to meet their needs following disasters. • Map risks for vulnerable groups; profile groups in their contexts to identify their response capacities. • Hazard assessment for Saint Lucia. • Record disaster impacts on the vulnerable. • National hazard database with protocols for information sharing..
Gender-based violence	<ul style="list-style-type: none"> • Lack of a national strategic action plan on GBV. • unsafe environments for women and children in shelters. 	<ul style="list-style-type: none"> • Adopt Saint Lucia’s national strategic action plan on GBV. • Develop protections for women and children in shelters. • GBV training to emergency shelter managers.
Institutional strengthening	<ul style="list-style-type: none"> • Unequal availability of disaster assistance for women due to their economic and societal status. Poor EWS, including lack of gender specific measures. 	<ul style="list-style-type: none"> • Implement and enforce prohibitions of discrimination against women. • Provide better, more available and affordable health care, including for sexual and reproductive health, for women, particularly in disaster settings. • Make relief payments, disaster insurance, and compensation available to women. • Increase gender sensitivity of Saint Lucia’s EWS and integrate other vulnerable groups into their development.

Area	Gaps	Recommendations
Advocacy and education	<ul style="list-style-type: none"> • Gender differences in knowledge, attitudes, and behavioral practices of Saint Lucians toward climate change. • Lack of gender considerations in hazard and risk assessments conducted by governmental agencies. • Lack of awareness raising campaigns about the importance of gender sensitive budgeting. 	<ul style="list-style-type: none"> • Train women and other vulnerable groups to prepare them for climate change. • Train government officials to assess differentiated vulnerability and risk data. • Train social workers/policy makers in child and gender-responsive budgeting to better finance DRM policies and programs.
Partnerships in DRM	<ul style="list-style-type: none"> • Limited efforts to include women’s organizations in DRM partnerships. 	<ul style="list-style-type: none"> • Promote partnerships with women’s organizations and NGOs/CSOs in DRM and climate change adaptation.
Social inclusion	<ul style="list-style-type: none"> • Lack of evidence-based policies to include ethnic minorities, indigent people, people with disabilities, HIV/AIDS, and the LGBTIQ+ community in DRM and climate change adaptation programs. 	<ul style="list-style-type: none"> • Invite participation of ethnic minorities, indigent people, people with disabilities, HIV/AIDS, and the LGBTIQ+ community in DRM and climate change adaptation programs.
Women’s participation and leadership	<ul style="list-style-type: none"> • Insufficient women’s participation and leadership in DRM and climate change activities. 	<ul style="list-style-type: none"> • Remove gender-biased criteria and decision-making, and strengthen mechanisms to increase women’s participation and leadership in DRM and climate change activities.

Source: “[Gender-Responsive Disaster Preparedness and Recovery in the Caribbean: Desk Review](#).” World Bank, 2021.