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Pre-agreed disaster risk finance: the agenda women's advocates should be influencing

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Women's groups and gender equality advocates must engage with humanitarian, development and finance institutions – as well as with national and local governments, civil society and affected communities themselves – to develop pre-agreed disaster risk finance mechanisms that bring transformative benefits to women and girls, and other marginalised people in all their diversity.

These were the clear messages from experts working across Africa, the Asia-Pacific and Latin America, at a [side event of the Commission on the Status of Women \(CSW66\) NGO Forum](#).

The discussion was co-hosted by the Centre for Disaster Protection, [ODI](#) and the [InsuResilience Centre of Excellence on Gender-smart Solutions](#) in response to CSW66's thematic focus on promoting gender equality and the empowerment of all women and girls in the context of climate change, environmental and disaster risk reduction policies and programmes.

Broad landscape

An anticipated [274 million people face crises in 2022](#) and may need humanitarian assistance. This scale of need suggests that there is huge scope for pre-agreed finance to help stop disasters from devastating lives and livelihoods, or at least greatly reduce the magnitude of humanitarian disasters.

Pre-agreed disaster risk finance sits across a broad landscape. It ranges from setting up insurance and shock-responsive social protection schemes for cash pay-outs at times of high risk – to preparedness to disburse rapid humanitarian support.

Payments or in-kind support are activated when a pre-agreed trigger is reached, meaning that one or several hazards (flood, heatwave, drought, famine, conflict, disease or other) and their impacts threaten to tip communities into crisis.

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High stakes for women

There is a lot that can go right or wrong for women and girls in the design and delivery of disaster risk finance.

Disasters – in general – affect women and girls harder than men from preparedness through to response and recovery, as shown by [dramatic differences in mortality by gender](#). Most often, this is because social norms including discriminatory practices hinder women’s and girls’ access to information, financial assets and other resources – as noted by Boroto Ntakobajira, Gender Expert at [African Risk Capacity](#).

Social norms can also limit women’s and girls’ mobility: their permission to move freely, or their safety to move around; and their access to services like banking, which in turn facilitate their access to emergency cash support. In the case of certain hazards, such as heatwaves, some people’s physiological responses put them at greater risk of harm – as with pregnant women and their babies.

The ‘secondary impacts’ of disaster may even be worse than the effects of the original hazard – as when the Covid-19 pandemic and its lockdowns precipitated a [‘shadow pandemic’ of gender-based violence](#).

Krishnan Narasimhan, Lead Specialist and Programme Manager of the [United Nations Capital Development Fund \(UNCDF\)](#), told the event how women are more severely affected than men by climate disasters in the Asia-Pacific region – and [they have different ways of coping with impacts](#).

“Not considering these gender differences when implementing disaster risk finance projects has the potential to widen the gender gap between men and women,” cautioned Mr Narasimhan. “This could happen if, for example, [insurance] products are sold through male-dominated groups or cooperatives. Men would thus have better access to these products and could purchase them more easily. After a disaster strikes, more men will receive pay-outs to help them quickly recover, while

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It's important not to paint this as a 'victim' narrative though – the bigger point is that integrating women and their concerns adequately in the design, delivery and evaluation of these disaster risk finance systems makes the systems more effective, for women and everyone else.

Bijal Brahmbatt, Executive Director of the [Mahila Housing SEWA Trust](#), a women's cooperative in Gujarat State, India, is eloquent when she speaks about the grounded insights that community-based women in her networks bring to the table.

The Trust's work includes educating governments and other actors on women's specific needs and priorities – said Ms Brahmbhatt.

The MHS Trust combines doing, learning, advocacy and influencing for more women-centred disaster risk finance and reduction systems. This powerful combination creates a 'demonstration effect' for other women-led initiatives.

Inclusiveness and participation

There are several practical ways to improve inclusiveness in disaster risk finance. The first step is to collect gender-disaggregated statistics to be able to measure inequalities. For example, the gender of the head of household has proven to be a key indicator of vulnerability to drought in some studies, including [Ghana](#) and [Nicaragua](#); while in other studies, it is only sub-sets of female-headed households such as widows and single women ([Thailand, Vietnam](#)) who are more vulnerable. It is important to collect and analyse data that is disaggregated in this way, to improve understanding of local dynamics, and inform targeting.

Communication activities around early warning systems and contingency planning, such as evacuation facilities, **should be explicitly gender responsive**: from the format of the information (as women may be less literate or less able to access certain media and hardware, than men) and when and where the information is distributed (as women's work and care routines may mean their communication requirement is quite different from men's).

Pre-arranged pay-outs from triggered schemes should consider the provision of safe and secure temporary shelter (including measures to safeguard against sexual exploitation and harassment), sanitary products, maternal and neonatal health care, and livelihood support. These provisions

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said Leticia Gonçalves, a Risk Finance Consultant for the [World Food Programme \(WFP\)](#) in Central America and internationally.

In particular, “women-specific micro-level risk insurance schemes provide a huge opportunity,” she said. “Partnerships that aggregate large numbers of women – like cooperatives, micro-finance institutions or even WFP with its programmes active in many countries and regions, can offer a powerful entry point and learning opportunity.”

“We know that it needs to be coordinated and there are many other variables, like an enabling environment, but the demand is also very important. Women’s associations know their real needs, barriers and main risks, which can support and guide the design of relevant products.”

Eleanor Hevey, the Centre for Disaster Protection’s Associate Director for Engagement, concluded by stressing all in attendance today are committed to supporting women’s groups and gender advocates from across low- and middle-income countries access and shape upstream conversations about the design and delivery of disaster risk finance.

For such an emergent, fast-paced sector, it’s critical that women have a seat at the top table and ensure financing mechanism are truly designed to promote and advance gender equality and social inclusion.

Thank you to the InsuResilience Centre of Excellence on Gender-smart Solutions for their support for this event.

About the author: [Mairi Dupar](#) is the Lead GESI Advisor for the Centre for Disaster Protection, providing guidance, tools and methods on integrating GESI into the Centre’s work.

Will the World Bank’s IDA20 replenishment help low-income countries stay one step ahead of disasters?



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