

1. Introduction

2. Introduction to Key Issues in Gender

Issue 1: Mainstreaming gender in disaster recovery institutions and organizations

Issue 2: Identifying gender specific recovery needs

Issue 3: Engaging women in recovery initiatives

Issue 4: Facilitating a gender-balanced economic recovery

Why Consider Gender in Disaster Recovery

1. A **more effective response** to the needs of individuals, families and communities, by recognizing that men and women have different recovery needs and assets;
2. A more timely and **targeted** provision of assistance to those in greatest need;
3. A more **comprehensive**, and thus stronger, recovery, by **maximizing the contributions** that both men and women can make; and
4. An opportunity to promote gender relationships after disasters that improve the resilience of individuals, families, communities, and societies.

Introduction to Key Issues

Issue 1: Mainstreaming gender in disaster recovery institutions and organizations

- Increasing the representation of women in disaster decision-making
- Putting gender-sensitive disaster recovery policies and programs in place
- Conducting gender training to raise awareness of policy-maker and planners across sectors
- Using gender analysis tools to review and develop policies and programs across sectors
- Sustaining an enabling and positive environment for gender mainstreaming

Introduction to Key Issues

Issue 2: Identifying gender specific recovery needs

- The need for gender-specific data
- Women's engagement in defining needs
- Developing gender-sensitive information sharing mechanisms

Issue 3: Engaging women in recovery initiatives

- Rejecting stereotypes: women are not "helpless victims"
- The increased workloads of women following a disaster
- Develop women's capacity to be recovery leaders
- Engaging with and supporting women's collectives
- Rebuilding community spaces
- Creating gender-specific communication forums
- Developing the capacity of local women leaders

Issue 4: Facilitating a gender-balanced economic recovery

- Lack of attention to the gendered division of labour
- Gender bias in paid reconstruction work
- Strengthen existing and new income-earning activities for women
- Provide gender equitable financial services

MAINSTREAMING GENDER IN DISASTER RECOVERY

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Issue 1 : Mainstreaming gender in disaster recovery institutions and organizations

■ Creating a more gender responsive recovery requires analyzing carefully on:

- How will/how has this affected men and women differently?
- What are the effects on the most marginalized women and girls?
- What is changing the quality of life for women/men during recovery and why?

Such analysis should take place in projects across all sectors.

■ Start from smaller scale commitments by governments and other recovery actors, then take on a more system-wide approach

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Case 1: Mainstreaming gender in local communities of Pakistan

1. EWS – men and women acted differently?.
2. Separate need for parallel men and women forum – cultural constraints
3. Community allowed women to have forum because of assistance after flood
4. Recruited and trained female staff as male staff could not work with female women
5. Women did food distribution and households were registered in women's name to include female headed households.
6. Persuaded communities to register houses constructed with project funds in the names of both wives and husbands.

Increased women's status (home-ownership and participation in decision-making processes).

Lessons

- A sustained approach was adopted but **not a confrontational one**. Rather than confronting gender norms, which might have alienated the community, Pattan chose a more indirect approach
- **Traditional norms** that segregate women and men can be respected while mobilizing and empowering women
- Gender-fair recovery was promoted not only by the outcome--women's joint ownership of houses, giving them more control over a valuable asset and more say in family and community decisions—but by the **process** (decision making)

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Sub Issue 1: Increasing the representation of women in disaster decision-

Women in disaster decision-making

Gender equity in decision-making is still the exception rather than the norm.

Government efforts

- Global average of women in parliament 18.4%
- India: amended its constitution, granting a third of local government seats to women.

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Case 2: Strengthening women's representation in government-led recovery of Aceh, Indonesia

UNIFEM supported 400 women in **All Acehese Women's Congress**.

- lack of consultation about relocation and land ownership,
- Lack of gender-targeted relief reaching women equitably, etc.
- And provisions for girls and women in temporary accommodation

RI recognize that gender equity is cornerstone of effective development

- A **strong political will** on the part of the government is critical to initiate social change. One result was the creation of the **Gender and Women's Empowerment Unit** of the BRR
- Mainstream gender in BRR
- About attitude of organization
- Women empowerment and child protection bureau to agency
- Gender quota - Local laws 30% of parties field women and in oversight committees
- The Indonesian government recognized gender as a key **crosscutting issue** in the **Aceh Recovery Framework (ARF)**

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Case 2: Strengthening women's representation in government-led recovery of Aceh, Indonesia



Source: UNIFAM, 2009. http://www.unifem-eseasia.org/docs/aceh/gender_breakthrough_final_3Dec.pdf

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Sub Issue 2 : Putting gender-sensitive disaster recovery policies and

When policies and programs are **not informed** by gender-differentiated data, they often exclude women or sub-group of women. In some cases, they even create new and greater obstacles for women.

Box 4: Gendered impacts of post disaster land and housing policies

- Following the 2004 Tsunami, the state government of Tamil Nadu, India admirably implemented a joint ownership policy. Yet without a more careful look into who exactly supported the family, the policy inadvertently excluded **single, divorced, and widowed women** who were not recognized as **"primary household income-earners"**.

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Sub Issue 3: Conducting gender training to raise awareness of policy-maker and planners across sectors

- Gender awareness trainings can equip planners, policy-makers, implementers with the knowledge and tools to analyze and develop more gender-responsive programs.
- Government entities responsible for gender equality are excellent resources and possess the expertise to develop and conduct gender-awareness trainings.

Box 5: Characteristics of effective gender-awareness trainings

- Training Tips on page 18

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Case 3: National Gender Training in Fiji and Nepal

Organizer: The **Ministry of Women, Social Welfare and Poverty Alleviation** in partnership with United Nations Development Program (UNDP)

■ The training target:

- Government ministries working in DRM,
- Vulnerable communities,
- And community outreach officers

■ **The objective:** to familiarize Government officials and field staff with key concepts associated with gender, disaster risk management and climate change, train community outreach workers as "trainers of trainers" to ensure broad dissemination

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Gender Awareness training

Training of Trainers Manual on Gender Mainstreaming in Disaster Risk Management, UNDP India

<http://data.undp.org.in/GndrMainstreamingDM.pdf>

Gender Sensitive Disaster Management: A Toolkit for Practitioners, Pincha, Chaman

<http://www.eldis.org/vfile/upload/1/document/0812/Gnder%20sensitive%20disaster%20management%20Toolkit.pdf>

Gender Awareness and Development Manual - Resource Material for Gender Trainers

<http://www.undp.org.af/howeare/UNDPinAfghanistan/Projects/dcse/GenderManuals/Gender%20Awareness%20and%20Development%20Manual.pdf>

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Sub Issue 4: Using gender analysis tools to review and develop policies and programs across sectors

- Gender analysis - to **identify different impacts** of disaster and disaster responses on men and women
- Gender analysis - set of questions such as: *how are women affected? How are men affected? Who controls what resources? What decisions do women make? What decisions do men make? How do their decisions affect each other?*

Box 6: Sample set of steps for gender analysis of policies and programs

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Case 4: Gender Analysis of Capacity-building program in Sri Lanka, March 2005

To make the training programs more gender-sensitive, IBSL and UNDP integrated specific issues relative to women entrepreneurs, such as:

- Only men as trainers, no gender awareness
- Invited other organizations to do a gender analysis – understand, figures and substance.

Specific issues

- Accessing credit even with lack of collateral
- Ability to prepare business plans;
- Managing prejudices and social acceptability during marketing and in formal institutions
- Reducing risk through livelihoods – capacity/vulnerability
- Influence and decision makers

Lessons

- Infusing gender sensitivity into a **national capacity building organization** creates a **cascading impact**.
- women not just '**trainees**' or '**beneficiaries**,' but **participate**, and courses **address issues** women face.
- **Targeting financial institutions** can be a strategic move for better understanding the **economic constraints and role** of women in livelihoods recovery.
- Rich and resources.

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Sub Issue 5: Sustaining an enabling and positive environment for gender mainstreaming

- Organizational workplace cultures must sustain the practices of gender mainstreaming.
- It may be necessary to develop an incentive structure for recognizing the good work done by an office or an individual.

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Case 5: Incentives to gender-sensitive programming in Chile

- Management Improvement Program (PMG) of the Chilean receives a bonus of up to 4% of their salaries if the institution attains program management targets approved by the Ministry of Economics.
- In 2002 **gender planning** became 5th area of evaluation
- Permanent day-to-day changes in institutions to respond better to the needs of women and men

Lessons

- Gender is **integral**, not marginal, to overall planning process.
- **Explicit commitment** to gender is necessary
- **Financial incentives** can prove successful but they may not be powerful motivators alone.

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Sustaining an enabling and positive environment for gender mainstreaming – Page 28

For additional information on creating an enabling environment, please see:

Engendering Organizational Change: A Case Study of Strengthening Gender Equity and Organizational Effectiveness in an International Agricultural Research Institute. Merrill-Sands, Deborah; Fletcher, Joyce; Acosta, Ann; Andrews, Nancy; Harvey, Maureen

<http://www.worldbank.org/html/cgiar/publications/gender/gender21.pdf>

Gender and Budgets Overview Report. Balmouri, Helena

www.eldis.org/vfile/upload/1/document/0708/DOC19156.pdf

For further general information on mainstreaming gender in disasters, please see:

Gender Mainstreaming in Disaster Reduction, UNISDR

<http://www.crid.or.cr/crid/PDF/Docs.%20PDF/ISDR%20CSW%206%20March%2002-vers2.pdf>

Women, Gender and the Hyogo Platform for Action, Gender and Disaster Network

<http://www.gdnonline.org/Sourcebook>

Socio-Economic and Gender Analysis for Emergency and Rehabilitation Programmes. SEAGA

<ftp://ftp.fao.org/docrep/fao/008/y5702e/y5702e.pdf>

The Gendered Terrain of Disaster: Through Women's Eyes. Enarson, Elaine

http://www.adnonline.org/sourcebook/chapt/doc_view.php?id=7&docid=388

Mainstreaming Gender into Disaster Recovery and Reconstruction. Dimitrijevic, Anna

http://www.gender-climate.org/pdfs/Beijing%20-%20Mainstreaming%20Gender%20into%20Disaster%20Recovery%20and%20Reconstruct_.pdf

Gender Manual. A practical guide for development policy makers and practitioners. Derbyshire, Helen

<http://webarchive.nationalarchives.gov.uk/+http://www.dfid.gov.uk/Documents/publications/gendermanual.pdf>

Gender Tool Kit - instruments for gender mainstreaming. Swiss Agency for Development and Cooperation

http://www.ddc.admin.ch/en/Home/Themes/Gender/General_and_thematic_tools/General_tools

Gender and Post-Crisis Reconstruction. A Practitioner's Handbook. UN-HABITAT

http://www.unhabitat.org/downloads/docs/5500_35498_Gender%20Update%202.pdf

Gender mainstreaming in practice. A handbook. UNDP

<http://europeandcis.undp.org/gender/show/67D31763-F203-1EE9-B1365C5F0A4ED633>

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IDENTIFYING GENDER SPECIFIC RECOVERY NEEDS

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Issue 2: Identifying gender specific recovery needs

Identifying the different needs of men and women, although seemingly simple, is still one of the greatest obstacles to the sustainable recovery of women, families, and communities.

While data alone is not sufficient for gender analysis in planning, it is certainly necessary.

Engaging women in defining their own needs and developing information sharing mechanisms that facilitate communication with and between women are two more ways to bring gender specific recovery needs to policy making and planning.

Sub Issues

1. The need for gender-specific data
2. Women's engagement in defining needs
3. Developing gender-sensitive information sharing mechanisms

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Sub Issue 1: The need for gender-specific data

- When assessment data do not capture activities of men and women, policies and decisions are formed on assumptions that fail to consider **women's roles and economic contributions**.

Case 6: Collecting sex-disaggregated data in Pakistan

1. To disaggregate assessment data **based on recipients' names** in order to provide hard evidence to policy makers and decision makers on the differential needs of groups, particularly women and girls.
2. The newly disaggregated data confirmed a considerable presence of women headed households.
3. This data convinced senior level managers to consider gender differences, approve targeted interventions and integrate a gender equity focus throughout the programming of the ERRA.

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Case 7: The benefits of a gender-sensitive livelihood assessment in the Caribbean after hurricane Lenny

The banana industry in the Windward Islands.

Gender activity analysis would reveal that

- Men harvest and women market – Gender-specific and time-based
- Hurricane Lenny, which struck in November 1999, damaged most of the banana crop
- Total crop loss meant that entire fields had to be replanted (in which case harvesting would resume after nine months).
- This translated to a **loss of earnings for women workers** for approximately four months (in the case of partially damaged fields) to nine months (in the case of totally destroyed fields).
- Men** would be **less adversely affected**, since they are able to earn waged work for field preparation, replanting and early crop care.

key ingredients of successful gender integrated assessments

- Collection of any **pre-existing sex disaggregated statistics** - **understanding**
- Gender sensitive **training of assessment teams**
- Inclusion of a **gender specialist** in assessment preparation, implementation and analysis
- Inclusion of **women within assessment teams**
- Interviews with women and men, boys, girls

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Further information on the sex-disaggregation of assessment data

From Margins to Mainstream - From Gender Statistics to Engendering Statistical Systems. Corner, Lorraine

<http://www.unifem-ecoqov-apas.org/ecoqov->

[apas/EEGKnowledgeBase/EngenderingNSS/Margins2Mainstream.pdf](http://www.unifem-ecoqov-apas.org/ecoqov-apas/EEGKnowledgeBase/EngenderingNSS/Margins2Mainstream.pdf)

Guide to Gender Aware Post-Disaster Needs Assessment. UNDP

http://www.undp.org/cpr/documents/Early_Recovery/er_proposal_final.pdf

Promoting Gender Equality in Pakistan's Response to the 2005 Earthquake.

Government of Pakistan Earthquake Reconstruction and Rehabilitation Authority

<http://www.erra.pk/Reports/Publications/Making%20a%20Difference%20%28Promoting%20Gender%20Equality%20in%20Pakistan%27s%20Response%20to%20the%202005%20Earthquake%29.pdf>

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Sub Issue 2: Women's engagement in defining needs

- Due to **urgency**, aid providers commonly look to **existing political institutions** to assist in assessment and planning activities.
- As men/women are much less likely to hold formalized community leadership positions, or be employed in scientific and technical roles in government, the needs of women are generally determined, or overlooked, by men.
- “Most NGOs and government agencies reported that, due to time and resource constraints, they ‘**shortened**’ the **consultative process** and relied on formal political leaders to convey municipal or local needs”.
- In **Honduras**, most decision-making about housing resettlement took place at meetings between **mayors** and elected shelter leaders, who were almost exclusively male.
- In **Nicaragua**, organizations claimed that they lacked the capacity to reach local communities and relied on **mayors as “interlocutors”** of their needs. This resulted in an observed decrease in women's participation in particular.

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Sub-issue 3: Developing gender-sensitive information sharing mechanisms

- Establish bodies that facilitate the **flow of information** between communities and assistance providers and advocate on behalf of excluded populations.

Case 8: Connecting marginalized women and men to recovery assistance in

NGO Coordination and Resource Centre (NCRC) - to improve coordination of local NGOs in the aftermath of the Indian Ocean Tsunami. Tamil Nadu state government, partnered with NCRC to facilitate coordination and information exchange between the government, affected communities and other recovery actors.

A key activity - Reached out to vulnerable communities and populations to ensure that they had access to support and that their needs were accounted for in the rehabilitation process

NCRC was a separate, non-implementing organization. This placed it in an ideal position to carry out **social audits** of recovery activities, and advocate for the intended beneficiaries of recovery assistance.

NCRC founding members had an established **history** in the district. This gave them a much deeper understanding of the local complexities influencing the recovery process.

NCRC, through its village information centers, established a **sustained presence** amongst the affected communities.

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For further information on gender specific recovery needs

The Needs of Women in Disasters and Emergencies. Wiest, Raymond; Mocellin, Jane; Motsisi, D.

<http://www.radixonline.org/resources/women-in-disaster-emergency.pdf>

Hearing their Voices: The Women and Children in the Earthquake Affected Areas of Pakistan. IUCN

[http://www.reliefweb.int/rw/RWFiles2006.nsf/FilesByRWDocUNIDFileName/KH11-6P73QU-wcmc-southasia-21apr.pdf/\\$File/wcmc-southasia-21apr.pdf](http://www.reliefweb.int/rw/RWFiles2006.nsf/FilesByRWDocUNIDFileName/KH11-6P73QU-wcmc-southasia-21apr.pdf/$File/wcmc-southasia-21apr.pdf)

http://www.apwld.org/pdf/Gender_Sensitive.pdf

Guidelines for Gender Sensitive Disaster Management. Gomez, Shyamala

http://www.apwld.org/pdf/Gender_Sensitive.pdf

A Gender Shadow Report of the 2010 Haiti PDNA

http://org2.democracyinaction.org/o/5095/images/HaitiGenderShadowReport_preliminary_version.pdf

Working with women at risk - Practical guidelines for assessing local disaster risk. Enarson,

Elaine; Meyreles, Lourdes; Gonzalez Marta; Morrow, Betty Hearn; Mullings, Audrey; Soares, Judith

<http://www.ihrc.fiu.edu/issr/workingwithwomen.pdf>

The Relevance of Considering a Gender Perspective in Damage Assessment and Recovery

Strategies. A Case Study in El Salvador, Central America. Ferriz, Angeles Arena

http://www.un.org/womenwatch/daw/csw/env_manage/documents/EP9-2001Nov26.pdf

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ENGAGING WOMEN IN RECOVERY INITIATIVES

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Issue 3: Engaging women in recovery initiatives

The role women play to facilitate recovery often remains unnoticed while the more visible recovery initiatives are predominately undertaken by men.

Sub Issues

1. Develop women's capacity to be recovery leaders
2. Engaging with and supporting women's collectives
3. Rebuilding Community Spaces
4. Creating gender-specific communication forums
5. Developing the capacity of local women leaders

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Point 1: Rejecting stereotypes: women are not "helpless"

- In direct contradiction to social perceptions of women as helpless, vulnerable beings, studies consistently attest to the sustained contributions of women to community recovery efforts, often at the expense of their own recovery needs.

Point 2: The increased workloads of women following a disaster

- Often overlooked in the recovery phase, "demands on women's responsibilities increase while conditions constrain their capacity"
 - *An increased need for food and care.*
 - *Damaged social services.*
 - *Reduced access to food and water.*
 - *Increased obstacles created by adverse coping mechanisms of males – alcohol abuse.*

Social norms often restrict men from participating in women's work. 30



Sub Issue 1: Develop women's capacity to be recovery leaders

When recovery planners have recognized the 'less visible,' contributions that women make to recovery, and provided the means to more effectively address their recovery concerns, women have expanded their leadership to larger and broader community recovery initiatives

Case 10: Pastoralist women reduce drought risk in Kenya

- Drought – men leave with cattle in search of water
- Women left need to walk 10km for water for children and elderly
- Women started rainwater harvesting and earth pans.
- Also Water for veg and dairy cow – income and a **tree-planting project**
- More independent and settled-now compulsory for every household to have at least 100 trees

Lessons

- Provided the opportunity the women have lightened their workload while simultaneously strengthening the community's **resilience to future droughts.**
- Recognizing the expertise of women and empowering them **potential exceeds their socially-defined roles.**

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Sub Issue 2: Engaging with and supporting women's collectives

Disaster recovery provide good opportunities for women to play public roles even in traditional societies.

Case 11: Women driving recovery in India – Latur

- Analysis – role of government and opportunities.
- The government launched a homeowner-driven, self-help initiative to repair and strengthen damaged houses and
- Included 500 established **women's groups** communication teams
- Accountable to leaders and community 1000 women received leadership and resilient construction training.
- Ensured people knew how to access and use their entitlements and were able to supervise the use of earthquake-safe features in construction
- Involved women in planning and designing their houses
- The dramatic increase in women's participation in decision-making produced many benefits.
- Women set an **example of good governance** by publicly displaying progress charts, reviewing the goals and outcomes of meetings, and convening public dialogues between bureaucrats and affected homeowners.
- Improved outcomes, and greatly **enhance government credibility.**
- The strong social networks formed amongst women can serve to quickly disseminate information, raise awareness, and train large numbers of people.

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Sub Issue 3: Rebuilding Community Spaces

Another means of engaging women in recovery efforts, applied in Turkey and Indonesia, is by **rebuilding women's community gathering spaces**.

In many communities, physical spaces exist, where women meet to discuss and address issues pertaining to common responsibilities and concerns.

In some instances, these spaces are formally-identified; in many, they are informal locations (e.g. **markets, wells, or child care centers**) where women tend to meet while carrying out regular activities.

Providing such spaces enables women to collectively identify common recovery issues, potential solutions, and the means to carry them out.

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Case 12: Rebuilding women's meeting halls in Indonesia

- One specific recommendation by the All Acehese Women Congress was to reconstruct and revitalize the Balai Inong, or women's houses, at the community level.
- The construction process was managed and monitored by women.

Lessons

- The rehabilitation of such spaces not only helps to rebuild important **social infrastructure** but
- **strengthens** women's own mechanisms for addressing and resolving **community welfare issues**.
- Such spaces can serve as important **entry points** for assistance providers.

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Sub Issue 4: Creating gender-specific communication forums

In addition to physical meeting spaces, other forums exist by which people can gain access to valuable information, exchange ideas, and organize themselves to address key recovery issues which affect their lives - Radio, television, and the internet

Case 13: Women exchanging ideas through community radio in Indonesia

The Aceh Nias Reconstruction Radio Network (ARRNET) is a community radio network designed to give communities access to information about the post-tsunami reconstruction and rehabilitation efforts. The talk show is developed, managed, and hosted by women headed household groups. The program not only provides listeners with valuable information on available assistance, but creates a forum in which listeners share knowledge on issues that concern them

Lessons

- For such initiatives it is imperative that the communication forum chosen is one **already widely used** by the intended audience.
- Hiring members of the intended audience to **design and manage the programming** can ensure that the content proves relevant and engaging.
- The **timing of telecast** of such programs should be such that women are relatively free from their gendered roles and responsibilities. A **prior survey** before the telecast can provide valuable insights into this.

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Sub Issue 5: Developing the capacity of local women leaders

GROOTS - One of the key activities facilitated by the network is the learning exchange in which grassroots women leaders come together to share their experiences of rebuilding more disaster resilient communities.

Case 14: Developing Grassroots Women Trainers on Disaster Recovery, Indonesia

- Involvement, management and decision making of aid
- Sharing workshop – women from turkey and aceh for Capacity building
- Sharing practical livelihoods examples and long term leadership
- Yogyakarta groups
 - Offered assistance to other areas
 - Organised for development decisions
 - Individual learning plans – all sectors then used for ToT
- Peer to peer
- Women critical role
- Disaster window of opportunity
- Attitude change

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Further information on engaging women in recovery initiatives

Tsunami, Gender and Recovery, AIDMI

http://www.alnap.org/pool/files/aidmi_tsunami_gender_recovery_oct_2005.pdf

Centering Women in Reconstruction and Governance, Sustainable Cities

http://sustainablecities.net/docman-resources/doc_download/115-sri-lanka-cwrg-final-report

Grassroots Women's Initiatives in Reconstruction and Governance, GROOTS

www.disasterwatch.net/resources/Slankaexchange-report-08-2008.pdf

Grassroots Women's Collectives – Roles in post – disaster effort: potential for sustainable partnership and good governance, Akcar, Sengul

http://www.un.org/womenwatch/daw/csw/env_manage/documents/EP11-2001Nov07.pdf

Empowering Grassroots Women to Build Resilient Communities. Huairou Commission

http://www.huairou.org/assets/download/FINAL_REPORT_Academy_Cebu_City.pdf

Making Risky Environments Safer. UN-DAW

<http://www.un.org/womenwatch/daw/public/Feb05.pdf>

Responding to Earthquakes: People's Participation in Reconstruction and Rehabilitation. Gopalan, Prema

http://www.un.org/womenwatch/daw/csw/env_manage/documents/OP3-2001Oct.pdf



FACILITATING A GENDER-BALANCED ECONOMIC RECOVERY



Issue 4: Facilitating a gender-balanced economic recovery

- Unmarried women, daughters, divorcees, and widows work **to support themselves** and their families.
- Married women take on paid work to **supplement family incomes**.
- Women may have increased need for income when men **migrate for work** and cannot or do not send back remittances.
- ILO labor statistics indicate that as of 2009, between **60 and 66%** of women are economically active
- In spite of this evidence, interventions frequently leave women with little or no assistance to secure or rebuild livelihoods

Sub Issues

1. **Lack of attention to the gendered division of labor**
2. **Gender bias in paid reconstruction work**
3. **Strengthen existing and new income-earning activities for women**
4. **Provide gender equitable financial services**



Sub Issue 1: Lack of attention to the gendered division of labor

- A substantial **focus on formal sector** and more visibly impacted livelihoods has dominated much of the livelihood recovery approaches of recent disasters.
- Poor attention to the informal and small-agricultural sectors, which make up the largest work force in the most disaster prone countries, appears to be a major gap in recovery planning.

Box 10: Overlooked livelihoods of women in government assistance

- Clandestine fish drying business
- While the government and aid agencies **focused on replacing boats**, they failed to recognize the critical livelihoods of the women who processed, transported and sold the **dried fish**. Such small business women received no assistance.



Sub Issue 2: Gender bias in paid reconstruction work

- Men tend to **dominate** the **skilled trades**, such as carpentry, masonry, and electrical, and unless women are actively recruited, they rarely benefit from the higher wages these positions offer.
- Women **targeted training programs** in skills such as masonry are becoming more popular and providing new and better opportunities for women.
- Women do frequently make up a large percentage of the **unskilled labor force** in reconstruction projects, yet the low wages paid for such physically demanding work are rarely adequate.
- Data on women in the labor force can reduce such outcomes

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Sub Issue 3: Strengthen existing and new income-earning activities for

Case 14: Building upon women's traditional livelihoods in Sri Lanka

- World's largest supplier of **coir**. Because producing coir yarn requires little capital investment, it is accessible to the country's poorest workers. **Women make up 75 percent of the workforce**. The 2004 tsunami hit the industry hard, wiping out coconut palm trees.
- The National Institute of Business Management carried out a **market chain analysis** to learn how the spinners could eventually increase their profits. They determined that if the women could improve the quality and consistency of their yarn, they could take advantage of growing international interest in natural, renewable products.
- They proposed creating a **worker-controlled company** that would represent the interests of village-level coir spinners and improve their leverage in the marketplace. The results have been dramatic: the women have doubled or tripled their pre-tsunami incomes. And they report that they are thinking and working like

Lessons

- By building on women's **pre-existing productive activities**, this initiative has avoided overburdening women with unsustainable demands on their time while still increasing their income-earning potential.
- Strengthening their technical and business skills and developing their organizational capacity has not only enabled them to meet their economic recovery needs but provided them with additional assets

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Sub Issue 4: Provide gender equitable financial services

- Services include **loans** made to women's self help groups
- On average, women have demonstrated extremely high repayment rates, making them ideal MFI clients.
- In some cases, MFIs and organizations have taken their services one step further, offering **micro-insurance packages** to reduce women's economic vulnerability to further disasters.

Case 15: Women's disaster insurance through microfinance

- SEWA, the Self Employed Women's Association
- Set up village development committees
- Goal was to provide small loans to the poorest village women.
- SEWA provides an integrated microfinance package that includes micro-insurance, through an integrated approach that combines savings, credit and insurance.

Lessons

- Since the financial service was **managed by fellow women** within the communities (SEWA members), the beneficiaries could easily access needed information.
- Linking livelihood of women with insurance can be a vital tool not only mitigation of disasters but also as a **cushion for recovery** from a disaster.

Annex 1

Guidelines for planning

Annex 2

Comparing gender analysis frameworks

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