Making Livelihoods and Social Protection Gender-Sensitive

This note on *Making Livelihoods and Social Protection Approaches Gender-Sensitive* is the seventh in a series of Guidance Notes on gender issues in disaster risk management (DRM) in the East Asia and the Pacific region. Targeting World Bank staff, clients and development partners, this note gives an overview of the main reasons for including gender sensitive social protection and livelihoods approaches in DRM, it identifies the key challenges, and recommends strategies and tools for incorporating gender-sensitive social protection and livelihoods into DRM programs and strengthening the linkages between these disciplines.

**WHAT IS THE ROLE OF SOCIAL PROTECTION AND LIVELIHOODS SUPPORT?**

Social protection and related labor systems, policies and programs help individuals and communities manage risk and volatility and protect them from poverty and destitution (World Bank, 2012). Social protection provides support to the poorest and most vulnerable members of society to help them to meet their basic needs and to reduce the impacts of economic downturns and shocks. It also aims to build the resilience of the poor to such shocks by providing access to sources of income, assets and capital, as well as to opportunities to build new skills and diversify their sources of livelihoods. Social protection emphasizes the equitable redistribution of resources within societies and the promotion of equal access to socio-economic services and opportunities, which have been proven to make a substantial contribution to risk management and poverty reduction.

**WHY LINK SOCIAL PROTECTION APPROACHES WITH DRM?**

The adverse impacts of natural disasters and climate change constitute a major risk to the livelihoods and well-being of the poor and near-poor. Poor women and men not only face disproportionate exposure to physical hazards, their ability to cope with extreme and/or repeated hazard events is often limited by a lack of access to resources. The global context of growing exposure to and impacts from disasters, together with the effects on weather patterns of climate change, are creating new and increased forms of vulnerability for the poor and near-poor (Kuriakose et al, 2012). Increasingly more people need support to cope with the socio-economic impacts of disasters and climate change, and diversify and adapt their livelihoods sources to an increasingly volatile risk context.
How do we link social protection approaches and disaster risk management?

Social protection approaches and instruments can be incorporated into DRM programming to increase the resilience of vulnerable populations in countries and communities at higher risk, both ex-post and ex-ante. Equally, DRM approaches and instruments can also be incorporated into existing social protection policies, programs and systems to strengthen their effectiveness in addressing disaster and climate change risks. Examples of the successful use of these approaches/instruments include:

**Ex-ante**
- **Design public works programs** that provide an income to the poorest and most vulnerable while invest in protective community and household infrastructure and services, such as slope stabilization, water storage, emergency evacuation routes, and health education.
- **Incorporate the most vulnerable segments of society** to disaster and climate impacts into regular social safety net cash or in-kind transfer schemes.
- **Develop capacity of regular social safety net to temporarily expand during a disaster response and to incorporate new clients into the system**, including newly disabled or impoverished as a result of a disaster.
- **Provide technical support, training and productive inputs to low-income households** to help them to strengthen/diversify/adapt their livelihoods, for example by introducing weather-resistant crops, and promoting storm-proofing for households and businesses.
- **Increase access** of the poor to savings, micro-finance and disaster/social insurance schemes.

**Ex-post**
- **Provide timely protection and restoration of lost income or assets** to avoid the use of negative coping strategies and support recovery such as: relief payments or asset replacement schemes to meet basic needs, support home repair or replace lost productive assets; compensation payments for lost family members or assets; payments to rebuild housing; emergency public works schemes, such as rubble clearance, marketplace restoration, school/road/health facility repair.
- **Provide social services**, for example in the form of legal aid to restore lost property and records, counseling, and subsidies to for instance meet school fees, basic health costs.

**WHAT ARE THE BENEFITS OF ADDING A GENDER PERSPECTIVE?**

Both DRM and social protection and livelihood approaches recognize that poor and vulnerable women and men often rely on a range of coping and adaptation strategies to manage risks. However, as outlined in Guidance Note 1: Making Women’s Voices Count in Addressing Gender Issues in Disaster Risk Management in East Asia and the Pacific, vulnerability to the same risks can vary between women and men, as can exposure to different types of risks, due to gender norms and roles. Female vulnerability can be further compounded by marginalization on the basis of social, cultural or economic status. Men and women will have often different and equally important views in their DRM needs and priorities (World Bank, 2011a). If programs do not account for these differences, they can exacerbate or contribute to inequities (Thakur, Arnold, and Johnson, 2009). Programs can neglect to provide or replace the assets and technical support necessary for women to strengthen/adapt (ex-ante) or resume (ex-post) their economic activities.

At the community and household levels, lack of voice in consultation and decision-making and access to information can result in limited opportunities and inadequate interventions for poor women. For example, Ethiopia’s World Bank-supported Productive Safety Nets Program (PSNP) found that female household members had little say in how to use the income generated through participation in cash for work activities (Jones, Tafere and Waldehanna, 2010). Some excluded groups are reluctant to access programs or claim entitlements, fearing violence or abuse from more dominant community members (Thakur, Arnold and Johnson, 2009).
A growing body of evidence suggests that tackling the gendered manifestations of risk and vulnerability has positive spill-over effects on overall program effectiveness. A recent review of 271 World Bank projects by the International Food Policy Research Institute (IFPRI) found that, when projects addressed the needs of both men and women, the sustainability of outcomes increased by 16 percent (Jones, Taferi and Waldehanna, 2010). Many social safety net cash transfer programs target women, often in their role as caregivers which has positive impacts on the lives of the ones in care. In addition to the benefits found of improved child health, nutritional status and school attendance, along with reductions in hunger and intergenerational poverty, transferring cash to women has also promoted their greater participation in household resource management and empowered them at home (Thakur, Arnold and Johnson, 2009).

**Case Study 1: Addressing Women’s Time Poverty in a Public Works Program**

Following Cyclone Nargis in Burma in 2008, the Myanmar Red Cross Society (MRCS) and the IFRC put in place a cash-for-work project for the most vulnerable affected households. Village level multi-sectoral recovery assessments revealed that these groups included: single male and female headed households; those 55 or older and in need of employment; households with eight or more dependents; the disabled; landless casual laborers and labor-dependent families.

It became clear during community meetings that the selected female beneficiaries, especially those with large families and those who were the heads of household, found it difficult to participate in a full day of work due to their responsibilities at the household level in looking after family members. In response, the MRCS provided childcare facilities on site, as well as taking measures to promote women’s participation at work sites on a case-by-case basis. Wage payments were made directly to the women and not to other family members to ensure they had direct access to the funds to meet household needs.

Source: IFRC, 2010.

Several challenges have been identified, including:

1. **Women’s productive roles and contributions to a poor household’s survival or resilience are often inadequately recognized by those in planning positions.** This is particularly true when the household is headed by a woman or when male family members have migrated to find work elsewhere. As women’s contribution often occurs in the informal sector or in ancillary roles to male household members, for example by helping to care for cash crops and running home-based businesses, it is not always visible. Women also frequently engage in lower-skilled occupations, earning on average less than men. For instance, in Cambodia, around 53 percent of economically active women, compared to 32 percent of men, work in unpaid labor, such as housework or self-employment (World Bank, 2011a). Prevailing socio-cultural perceptions of men as the main family breadwinners may reinforce this lack of visibility.

2. **Lacking opportunities to participate:** Poor women and men and socially vulnerable members of the community often face obstacles to accessing government assistance (Seidenberg, 2006). Women can find it difficult to gain access to training and capacity-building support, such as extension advice on drought- or flood-resistant crops (IFRC, 2010). Women’s education levels, socio-cultural values about appropriate roles for women, mobility and other factors can act as barriers to participation. For instance, ActionAid, found that women affected by increased flood risks in three South Asian countries had a clear understanding of adaptation actions and had developed multiple strategies but were constrained by a lack of resources, knowledge and skills, along with cultural barriers in access to services (IFRC, 2010).

3. **Women’s reproductive and domestic roles:** Women traditionally carry production and domestic responsibilities, including the care of children and older or disabled family members. This work can be labor-intensive, including fuel wood or water collection. For example, in Vietnam, economically active rural women spend seven hours a day on domestic work tasks compared to 30 minutes by their male partners (Holmes and Jones, 2010). This can be a barrier to participation in DRM and livelihoods-related activities, whether aimed at disaster risk reduction or recovery, due to: high workloads, timing clashes of training or income-generating activities with responsibilities such as meal preparation, or worksites that are not conducive to childcare roles.
4. Limited access to financial resources: Post-disaster, many poor men and women can face severe financial difficulties. Formal insurance markets have traditionally been under-developed due to both supply-side and demand-side constraints. Poor women frequently face additional barriers to poor men in accessing credit or insurance. This can stem from their higher poverty levels, eligibility criteria biased towards male heads of household, and lack of access to information about their options as communication may take place through methods and channels more commonly used by men. Collateral can be a particular problem, as land or other assets are often legally held in the name of the male head of household only. Being largely engaged in lower-paid occupations and in the informal sector, many poor women find it difficult even to generate savings for self-investment in income-earning opportunities or to cover expenses in the event of a major shock. In response to these challenges, women may take out multiple loans from micro-finance institutions or informal money lenders (usually at high interest rates) to meet basic expenses and repay existing debt, further increasing their debt load. The need to replace lost tools and equipment to restart small businesses will be acute at a time when finances may be tight.

5. Land and property rights: Post-disaster, an emphasis on formal land and house ownership in eligibility criteria has sometimes excluded very vulnerable groups of men and women such as renters, squatters and tenant farmers from compensation or livelihood restoration programs. In other cases, compensation and recovery mechanisms have used legal and/or working definitions of land/house ownership and inheritance rights that excluded widows, orphans or ethnic groups with matrilineal inheritance rights, contributing to worsening their socio-economic position (Arnold and Burton, 2011).

6. Access to social safety nets: Experience from a number of cash transfer and public works programs have shown that vulnerable female household heads or members are often excluded from benefiting from social safety nets as a result of poor targeting, lack of understanding of gender differences, discriminatory practices and other factors. Barriers to women’s participation in public works schemes can include:

- **socio-cultural norms** that give preference to the employment of male household members;
- **payment scales** in accordance with norms of male physical labor outputs;
- **activities that require types of labor usually done by men** or beyond the physical capacity of most women especially if pregnant or lactating;
- **working hours and conditions** that do not accommodate domestic and care responsibilities;
- **lack of ability to participate due to high workloads**, especially for female headed households;
- **mobility constraints or limited/no access to information** about the program and their eligibility to participate; and,
- **lack of access to payment systems** (e.g. when bank account or mobile phone needed) or to the payment itself if given to other household members; and personal security issues related to the location or form of payment.

In the post-disaster context, relief assistance (cash or in-kind) provided solely to male heads of household does not always reach other family members. An IFRC study found food aid is far more likely to reach children if it is distributed directly through women (IFRC, 2010).
Case Study 2: Social Equity in a Cash for Repair and Reconstruction Project

The Consortium of Swiss Organisations and the Cash for Repair and Reconstruction Project (CfRR) in Sri Lanka was created to provide technical support and conditional cash grants for house repair and reconstruction to tsunami-affected people in specific areas, as part of an effort led by the Sri Lankan government. Families were provided with USD 2,500 if their houses had been destroyed and USD 1,000 if their houses had been partially damaged by the tsunami.

A 2008 evaluation of the CfRR found that a total of 250 households (12.2 percent) had missed out on their owner self-build funding entitlements under the first phase of the project. The families that had been excluded were predominantly landless, squatters or those who were unable to register to receive the assistance. Nearly all beneficiaries in this category were very poor, with a number being single mothers, lone elderly households or those who had encroached on government land. The Consortium successfully negotiated with their Sri Lankan government partners to use cost savings from the project to meet the needs of these ‘new’ beneficiaries in the second phase.

Source: Y Aysan, December 2008; see also Swiss Agency for Development and Cooperation website.

WAYS TO ADD GENDER PERSPECTIVES TO SOCIAL PROTECTION, LIVELHOODS AND DRM PROGRAMS

There are several ways of making social protection and livelihood DRM programs gender-sensitive, including by:

- **Recognizing women’s productive needs:** The design of interventions should account for women’s productive and reproductive roles. This includes the provision of childcare support for public works or training schemes and/or allowing workers with domestic responsibilities to work fewer hours for the same pay than those who do not carry these roles. For instance, the Employment Guarantee Scheme in Maharashtra India guaranteed employment within eight miles of participants’ villages and provided on-site childcare facilities.

- **Improving opportunities:** Targeted training can provide women with valuable technical skills but also boost their income earning levels during a major post-disaster reconstruction boom. This proved to be the case for the training provided to women in block- and tile-making following the Asian tsunami in Aceh, Indonesia, through the International Labor Organisation (Vianen, 2006).

- **Facilitating access to financial resources:** Increasing the access of poor and marginalized women and men to financial resources, such as micro-credit and micro-finance, is a key element of strengthening their economic resilience to disasters and climate change. For instance, following the 2011 Thailand floods, landless farmers and urban poor households could not access formal credit through government schemes or private banks as they lacked steady income, collateral and guarantors. The Thai government provided a THB 5,000 (approximately USD 160) in cash to help affected people to cover basic needs. However, in some areas informal money lenders took the funds to service households’ debts (Royal Thai Government/World Bank, 2012).

  Micro-insurance schemes can also provide effective outreach to women. Often micro-insurance schemes are subsidized and administered through community-based or women’s organizations, such as the Self-Employed Women’s Association in India, or through micro-finance institutions. Investment in informal insurance mechanisms (e.g. burial societies and health associations) further offer accessible options to protect women and their families from post-disaster impacts. Index-based insurance, which helps poor farmers and herders manage weather-related (and livestock-related) risks, has shown promising result as a potentially effective vehicle to protect poor female farmers. As insurance payouts are triggered by weather indicators, the high transactional costs associated with assessing and administering claims under traditional systems are greatly reduced. An innovative demand-driven index-based insurance program in Ethiopia, HARITA, has been providing effective outreach to women.
HARITA is a risk management project designed to enable poor farmers in the drought-prone northern state of Tigray in Ethiopia to strengthen their food and income security through a combination of improved resource management, insurance, and microcredit. HARITA was initiated by Oxfam America and Swiss Re in partnership with the Ethiopian government and Ethiopian farmers. It includes local insurance, micro-finance and academic institutions among its partners.

Existing approaches to providing drought insurance to the poorest had not been effective owing to high administrative costs and the inability of cash-poor smallholders to afford premiums. HARITA built an ‘insurance-for-work’ (IFW) program into the government’s Productive Safety Net Programme (PSNP), an established program that provides cash/food-for-work opportunities for some eight million chronically food-insecure households in Ethiopia. The IFW gives cash-poor farmers the option to work for their insurance cover by engaging in community-identified projects to reduce risk and build climate resilience, such as improved irrigation or soil management. In the event of a seasonal drought, insurance payouts are triggered automatically when rainfall drops below a predetermined threshold, enabling farmers to afford the seeds and inputs necessary to plant in the following season and protecting them from having to sell off productive assets to survive.

Gender needs: Care was taken to understand gender dynamics and to include appropriate gender strategies in the risk reduction activities. Those that are less labor intensive and increase women’s income-generating opportunities were particularly emphasized. For example, a total of 2,875 female-headed households in nine districts prepared their small backyard land plots for micro-gardening to grow vegetables for household consumption or sale in local markets. Studies have found that the IFW insurance clients are more likely to be female, younger PSNP participants, as well as more likely to have less land and grow less teff [a local crop]. HARITA is now being expanded within Ethiopia and into three other African countries, in partnership with the World Food Programme, as the R4 Rural Resilience Initiative.

The establishment and protection of land and property rights is critical to ensuring women’s inclusion in post-disaster land and property recovery and improving access to livelihoods resources and social status (World Bank, 2011). Ex-ante measures can be taken to increase women’s understanding of their land rights and to promote joint title legislation for husbands and wives, as has been successfully done in several countries through World Bank-supported projects. The World Bank works with governments and international partners to ensure that legal and institutional reforms include gender-specific provisions, as well as to support the training of land administration officials and project staff to eliminate gender stereotyping. In the ex-post context, barriers to women’s land ownership can be overcome during recovery processes, as the positive experiences of World Bank-supported reconstruction projects have demonstrated, see for instance World Bank, 2011 ‘Gender Impacts of Land Titling in Post-Tsunami Aceh’ for lessons learnt and recommendations and Guidance Note 5: Integrating Gender Issues in Recovery and Reconstruction Planning for case studies.

Specific targets and quotas for female and marginalized group beneficiaries help break barriers to accessing relief assistance. Involving local women’s or community groups in the distribution of relief assistance has also been an effective way of reaching women, as was done through the World Bank-supported Program for Women Headed Households in Indonesia (PEKKA) in Aceh, Indonesia (World Bank, 2010). Pregnant and lactating women often lack access to appropriate health care after a disaster. The short-term provision of subsidies or the waiving of fees for services such as health care, including maternal and child health, and schooling can help to fulfill unmet needs as well as relieve the financial pressure on poor disaster-affected households.
This Note focuses on five key areas of social protection and livelihoods program and project design and implementation within a disaster risk management context, including:

- Needs assessment and market analysis;
- Beneficiary targeting and registration;
- Expanding access to programs;
- Gender-sensitive project decision-making;
- Monitoring and evaluation.

Box 2 summarizes the key measures that have been effective in increasing women’s participation in social protection and livelihoods programs. General guidance on integrating gender needs into a DRM project cycle can be found in Guidance Note 2 Integrating Gender Issues in Disaster Risk Management Policy Development and in Projects.

Making Social Protection and Livelihoods Programs More Sensitive to Women

- **Investigate the channels of communication** to effectively reach women and provide information in forms that correspond with their educational levels and access to information sources. This might include face-to-face, radio, mobile, etc.
- **Use multiple channels of communication to proactively recruit women into programs**; these initiatives often benefit from the presence of community-based organizations or women’s groups that have already established contacts with poorer female community members.
- **Take into account gender differences** in literacy, mobility and access to public venues, labor schedules (for example, day fishermen/factory workers may only be available in the evening) and preferences for the means of participation.
- **Set quotas** for female participation in programs and enforce them.
- **Use simple and easy to understand** application and administration procedures.
- **Include both male and female staff among the service providers** in contexts where male-female interactions are restricted.
- **Where available, open bank accounts in the woman’s name or jointly with the male head** of household.
- **Ensure that women have access to payment systems**, for example for cases when a bank account or mobile phone needed. Schedule transactions to establish eligibility and for distribution of cash, food or asset transfers to take place at convenient hours and in culturally acceptable conditions.
- **Provide technical support and services** at times and places that are compatible with women’s productive and caregiver roles, for example for mobile credit and banking services.
- **Ensure grievance procedures are accessible to poor women and men.** Do not rely on levels of literacy or skills in negotiating through local power structures that they may not possess. Provide support to bridge these gaps through for example technical assistance to lodge or present claims.

Source: Adapted from Holmes and Jones, 2010.

**1. Needs assessments and market analysis:** Whether pre- or post-disaster, it is important that livelihoods and social protection strategies are developed based on gender-sensitive needs, vulnerability and capacity assessments and market surveys. This research plays an important role in identifying the most at-risk groups of men and women to target for support, as well as key intra-household relief and recovery priorities. The analysis can help to identify capacity development opportunities to help poor women and men diversify their income sources or move into new occupations when they have lost a means of living or it is under threat due to changing markets or climate change uncertainties.

This is an area where a combination of DRM, social protection and livelihoods expertise can produce a much more robust and well-targeted program design. DRM and climate change practitioners bring knowledge on hazard-related vulnerability and capacity analysis, while social protection and livelihoods practitioners bring experience in broader social and poverty assessment, vulnerability targeting and aid distribution systems. To produce gender-sensitive results, teams (which should be gender- and diversity-balanced) covering a mix of these two skill sets would benefit from training in gender analysis.
2. **Beneficiary targeting and registration:** The eligibility requirements for cash transfer, public works, micro-finance and other social protection and livelihoods programs need to be carefully designed in order to avoid the exclusion of female household members or female-headed households as well as other poor and marginalized groups. Beneficiary registration systems should not solely identify the male head of household, but rather, women should be registered in their own names. Eligibility criteria based on a legal title to land or property, or to substantial amounts of collateral in the case of credit, often miss groups such as female-headed households, older persons, informal settlers, unregistered migrants, and day laborers (World Bank, 2010). If existing social protection and safety net programs are to be expanded following a disaster, the beneficiary eligibility criteria and/or verification systems may need to be adjusted to be sensitive to newly impoverished or widowed households, disabled men and women, and other new forms of vulnerability that may be identified. While usually not possible for low-frequency, high-impact hazard events like a major earthquake, the development and regular updating of beneficiary lists through existing social protection mechanisms may be feasible for high-frequency, low-impact events such as floods and droughts.

If participation in the scheme requires the possession of documentation such as national identity cards, then the program design should include activities to provide necessary documentation to the affected at-risk women and men who have lost, never received or previously not been entitled to such documentation. For example, following the 2010 floods in Pakistan, the World Bank-supported Citizen’s Damage Compensation Program (CDCP) was introduced by the Pakistan government as a cash grant program covering millions of flood-affected people. However, in Pakistan, the enrolment in official schemes is dependent on possessing a National Identity Card, for which the government acknowledged issuance had been patchy: some 98 percent of men and 71 percent of women were estimated to have received cards prior to the program’s start (Strengthening Participatory Organizations, 2011).

3. **Expanding Access to Programs:** Understanding the access and communication barriers that may be experienced by poor and marginalized women and men is critical for effective outreach. Client outreach services may need to be adjusted for the possibility of increased access challenges in reaching remote and marginalized men and women. Centralized service and payment centers are likely to be less accessible to women (and some men) with physical or socio-cultural mobility constraints, time constraints, and lack of funds to meet transport costs.

4. **Gender-sensitive project decision-making:** A number of steps can be taken in the development and implementation of the design to increase gender awareness and gender-balanced participation such as:
   - **Provide program staff and partners with gender analysis training.**
   - **Sensitize local government and community leaders** to the improved outcomes that investing in gender equality can bring about.
   - **Work with or strengthen existing local organizations** that represent women and diverse groups to encourage broad community participation.
   - **Educate and empower women and other marginalized groups** on their rights and entitlements, for example through civil society or women’s organizations.
   - **Sensitize male household members** to the gender-related program provisions to avoid intra-household tensions or resource re-allocation.
   - **Put quotas and targets in place for proportional representation of women** in project decision-making bodies and committees and enforce them.
   - **Train and coach and mentor women** to build confidence and be able to fully participate in decision-making committees.

5. **Monitoring and Evaluation:** Robust participatory monitoring and evaluation systems that incorporate specific gender performance indicators can contribute to better and more gender-sensitive outcomes. Guidance Note 3 *Gender Informed Monitoring and Evaluation in Disaster Risk Management* provides further information on how to develop these systems.
Annex 1 identifies a list of concrete suggestions to incorporate gender-sensitive social protection and livelihoods approaches as part of DRM programs.

Annex 2 provides a case study of a social protection program that has built in comprehensive DRM and climate change adaptation elements.

**TOOLS**

**Annex 1** identifies a list of concrete suggestions to incorporate gender-sensitive social protection and livelihoods approaches as part of DRM programs.

**Annex 2** provides a case study of a social protection program that has built in comprehensive DRM and climate change adaptation elements.

**ADDITIONAL RESOURCES**

- Guidance Note 1: Making Women’s Voices Count in Addressing Gender Issues in Disaster Risk Management in East Asia and the Pacific.
- Guidance Note 3: Gender Informed Monitoring and Evaluation in Disaster Risk Management.


World Bank. *Global Financial Inclusion Database Project* (resources website).

**ANNEX 1: Gender-Sensitive Social Protection and Livelihoods Options for DRM Programming**

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<th>HUMAN CAPITAL</th>
<th>Areas for Action</th>
<th>Gender Mainstreaming</th>
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| **Prevention, Mitigation and Preparedness** | • Diversify the livelihoods sources of poor people living in disaster and climate change prone areas, based on a robust market analysis, and provision of investment capital and business advisory support.  
• Promote climate-resilient (e.g. to flood or drought) crop varieties, cultivation methods and livelihoods infrastructure (e.g. building strengthened pens and trap ponds to retain fish during floods, waterproof storage containers for micro-business stock, etc.)  
• Provide improved access to agriculture, fisheries and forestry extension and information services.  
• Support non-discriminatory legislation or policies for labor, land and property rights, access to financial institutions, etc.  
• Include small business continuity and asset protection planning in disaster preparedness activities. | • Identify women’s and men’s productive and family care roles and responsibilities within households.  
• Include livelihoods activities that respond to the different needs, priorities and preferences of men and women, including women’s roles in cash crop production. Ensure women’s home-based businesses/activities are included (e.g. food processing; gardening).  
• Provide women with opportunities for new livelihoods activities in non-traditional areas, based on market and socio-cultural analysis.  
• Ensure women have access to extension/information services oriented to their productive roles; and recruit female extension agents where cultural norms restrict male-female contact.  
• Support actions to improve the access of women and other marginalized groups to land and property rights.  
• Design capacity development strategies that respond to men’s and women’s different workloads, timing constraints, educational levels and preferred or most accessible methods of communication.  
• Work with NGOs/CSOs to support the formation of women’s community-based savings groups or to increase their access to broader community-based savings groups.  
• Support micro-finance institutions/savings associations to provide low-interest credit to women on affordable and accessible terms.  
• Ensure eligibility criteria for micro-finance, micro-insurance and savings schemes/products do not inadvertently exclude women.  
• Strengthen informal community-based social capital arrangements, e.g. burial/health insurance associations.  
• Assist micro-finance institutions to develop disaster preparedness policies/strategies. |
| **Response and Recovery** | • Provide cash, credit, and/or in-kind assistance to re-establish small businesses (replace tools, restock, etc), replace lost income/assets and rebuild houses and settlements. | • Support the replacement of productive assets for both poor men and women within the same households.  
• Specifically target eligibility criteria for grants, credit or in-kind assistance to include poor and vulnerable women.  
• Pro-actively and separately seek women’s as well as men’s views on housing and settlement reconstruction. |

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<th>FINANCIAL ASSETS</th>
<th>Areas for Action</th>
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| **Prevention, Mitigation and Preparedness** | • Support and facilitate access to micro-credit and savings schemes that support disaster/climate vulnerable households to protect and diversify their income/assets.  
• Introduce locally appropriate forms of disaster micro-insurance for low-income households and businesses.  
• Strengthen informal community-based social capital arrangements, e.g. burial/health insurance associations.  
• Assist micro-finance institutions to develop disaster preparedness policies/strategies. | • Work with NGOs/CSOs to support the formation of women’s community-based savings groups or to increase their access to broader community-based savings groups.  
• Support micro-finance institutions/savings associations to provide low-interest credit to women on affordable and accessible terms.  
• Ensure eligibility criteria for micro-finance, micro-insurance and savings schemes/products do not inadvertently exclude women.  
• Put in place a moratorium on micro-finance debt repayment for a specified period and provide services to assist the poor to restructure existing debt loads.  
• Add additional lending windows to micro-finance institutions or other social protection channels with longer repayment periods and lower interest rates to allow small and micro businesses to re-capital. |
| **Response and Recovery** | • Put in place a moratorium on micro-finance debt repayment for a specified period and provide services to assist the poor to restructure existing debt loads.  
• Add additional lending windows to micro-finance institutions or other social protection channels with longer repayment periods and lower interest rates to allow small and micro businesses to re-capital. | • Ensure that eligibility criteria include women and informal sector businesses.  
• Identify access barriers and measures to encourage women’s uptake if they are not well-represented in existing institutional arrangements. |
## ANNEX 1: Gender-Sensitive Social Protection and Livelihoods Options for DRM Programming

### CASH, FOOD & ASSET TRANSFERS

**Prevention, Mitigation and Preparedness**
- Ensure regular cash transfer programs reach poor households vulnerable to disaster/climate impacts.
- Provide productive assets to poor/vulnerable households to increase their economic resilience to disaster and climate change impacts.
- Develop the capacity of existing social safety nets to be able to temporarily expand following disasters.

**Response and Recovery**
- Provide cash/credit/in-kind assistance to re-establish small businesses (replace tools, stock, etc), replace lost income/assets, and rebuild houses and settlements.
- Adjust client outreach services to provide increased access to (new) clients adversely affected by a disaster.

### PUBLIC WORKS

**Prevention, Mitigation and Preparedness**
- Provide technical and financial assistance for the construction of hazard-resilient infrastructure, e.g. slope stabilization; reforestation; seawall or dyke construction; water harvesting and storage.
- Strengthen local capacity in hazard-resilient construction.
- Support complementary activities to physical infrastructure construction. For example, the current phase of Ethiopia’s PSNP includes health extension, adult literacy and HIV/AIDS awareness promotion.
- Promote institutional linkages, such as access to agricultural extension and financial services for men and women.

**Gender Mainstreaming**
- Design cash transfer and asset contribution plans to meet the priority needs of both male and female household members.
- Assess whether in-kind support may be more appropriate to provide than cash in situations where women or other groups have restricted mobility for physical or socio-cultural reasons.
- Assess aspects of the forms or methods of delivery that could lead to access issues or risks of assault or domestic/gender-based violence.
- Set specific targets/quotas for female beneficiaries when there are barriers to their accessing relief assistance.
- Design asset/income replacement and client outreach plans to meet the priority needs of both male and female household members.
- Involve men and women from diverse groups actively in the selection, design, construction, and maintenance of risk mitigation works; require that some sub-projects identified as priorities by women be supported, alongside those of men.
- Train women as well as men in hazard-resilient construction and environmental management techniques.
- Invest in labor- and resource-saving technology for women, such as more fuel-efficient cook stoves, closer water sources, etc.
- Compensate for the labor shortage characteristic of female-headed households by supporting agricultural public works on their privately owned lands.
- Provide technical and financial assistance for the construction of hazard-resilient infrastructure, e.g. slope stabilization; reforestation; seawall or dyke construction; water harvesting and storage.
- Strengthen local capacity in hazard-resilient construction.
- Support complementary activities to physical infrastructure construction. For example, the current phase of Ethiopia’s PSNP includes health extension, adult literacy and HIV/AIDS awareness promotion.
- Promote institutional linkages, such as access to agricultural extension and financial services for men and women.
- Involve men and women from diverse groups actively in the selection, design, construction, and maintenance of risk mitigation works; require that some sub-projects identified as priorities by women be supported, alongside those of men.
- Train women as well as men in hazard-resilient construction and environmental management techniques.
- Invest in labor- and resource-saving technology for women, such as more fuel-efficient cook stoves, closer water sources, etc.
- Compensate for the labor shortage characteristic of female-headed households by supporting agricultural public works on their privately owned lands.
- Provide equal wages for men and women; ensure women have direct access to their own income.
- Consult with women on their preferences for cash or in-kind payment.
- Assign work in line with men’s and women’s skill sets and household labor availability: use targeting modes that do not exclude female members or single women living in extended family households.
- Allow women, esp. single women and female-headed households, to work close to their residence (minimize violence risks, transport costs, time poverty).
- Provide childcare; identify job roles that do not require hard labor for pregnant women or those with less strength; incorporate home-based activities for women with restricted mobility (e.g. meal preparation for workers) or women-only project components; set timing/duration of shifts with consideration of women’s family responsibilities/workloads; provide work alternatives or cash transfers with no work requirement for heavily pregnant/nursing women.

### Gender Mainstreaming

- Prevent, Mitigation and Preparedness
- Response and Recovery
- Public Works
## ANNEX 1: Gender-Sensitive Social Protection and Livelihoods Options for DRM Programming

<table>
<thead>
<tr>
<th>PUBLIC WORKS</th>
<th>Areas for Action</th>
<th>Gender Mainstreaming</th>
</tr>
</thead>
<tbody>
<tr>
<td>Response and Recovery</td>
<td>• Organize labor-intensive public works to replace and/or protect community assets and household income.</td>
<td>• Same as for prevention, mitigation and preparedness.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SOCIAL SERVICES/ SUBSIDIES</th>
<th>Areas for Action</th>
<th>Gender Mainstreaming</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prevention, Mitigation and Preparedness</td>
<td>• Provide poor households with increased access to basic services that support their livelihoods.</td>
<td>• Support services that reduce women’s time poverty or workloads, as was done for example under Mexico’s subsidized crèche scheme, Estancias. • Promote more balanced family care roles and responsibilities in the household, for example by training men on parenting responsibilities and skills.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Response and Recovery</th>
<th>Areas for Action</th>
<th>Gender Mainstreaming</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provide temporary subsidies or fee waivers for key services to reduce financial pressures/ensure access.</td>
<td>• Provide subsidies or fee waivers for maternal and child health, care, schooling and legal aid. • Support men who have lost adult female household members to carry out domestic/childcare responsibilities and to reduce the risk of a rise in marriages of surviving young adolescent girls. • Provide counseling services for men on alcohol abuse and sexual/domestic violence, as was done for example in Sri Lanka after the 2004 Asian tsunami.</td>
<td></td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>SP/SSN SYSTEMS</th>
<th>Areas for Action</th>
<th>Gender Mainstreaming</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prevention, Mitigation and Preparedness</td>
<td>• Provide financial/technical inputs into development of disaster preparedness and response capacity, including how to: scale up operations, fine-tune targeting/selection criteria, set up emergency response funds or mechanisms, and transition to ongoing support for those affected permanently/in the long-term. • Engage in longer-term scenario planning for climate change impacts.</td>
<td>• Ensure robust social and gender analysis and programming expertise is incorporated into this work. • Sensitize/educate SP/SSN stakeholders on gender considerations in DRM/CCA programming</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Response and Recovery</th>
<th>Areas for Action</th>
<th>Gender Mainstreaming</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provide financial/technical inputs into response and recovery planning.</td>
<td>• As above.</td>
<td></td>
</tr>
</tbody>
</table>
ANNEX 2: Case Study: Ethiopia Productive Safety Nets Program

**Approach:** The Government of Ethiopia’s Productive Safety Nets Program (PSNP), supported by the World Bank, is sub-Saharan Africa’s second largest social safety net, reaching some eight million vulnerable people. It helps to address the needs of chronically food insecure households. The program has combined two SSN approaches together that are normally used separately: a public works program and an unconditional cash transfer. The program finances public works to create productive and sustainable community assets, such as terraced fields on hill slopes to reduce soil erosion and increase water retention. Cash is paid for the labor contribution of targeted beneficiary households’ members. In addition, about 10 percent of the poorest beneficiaries get unconditional cash or food transfers. The PSNP is linked to the Household Asset Building Program, which supports livelihoods though providing credit and agricultural extension services, as well as funding irrigation and water harvesting schemes. The program is designed to scale up in response to shocks in order to extend support to existing beneficiaries, or temporarily include non-beneficiaries for post-disaster support.

**Gender needs:** Both the design and implementation of the PSNP strive toward gender sensitivity.

1. The program recognizes some of the gender-specific vulnerabilities that women face as a result of family composition, socio-cultural gender roles and lifecycle factors. There is provision for direct support during the late stages of pregnancy and lactation if a household is labor-constrained, as well as for community crèches to enable women with small children to be able to work. Attention is given to the particular vulnerabilities of female-headed households, such as their higher labor and time poverty relative to male-headed households.

2. There are specific provisions for the inclusion of female-headed households in public works activities, given their higher concentration among the poorest. There is recognition that female-headed households need more flexibility in terms of working times so that they can accommodate their domestic work and care responsibilities. Third, there is provision for activities to be designed so as to reduce women’s time poverty, including the creation of community water sources and fuel-wood sources, to reduce the time women and girls need to spend in collecting these materials on a daily basis. There is also a specific provision that public works labor can be used to cultivate the private land holdings of female-headed households. Finally, the design calls for increasing women’s participation in program governance at all levels, e.g. inclusion of the government Women’s Bureau in state and local committees and provisions to promote women’s involvement in program community decision-making structures.

**Results:** Women represent between 25-53 percent of the direct beneficiaries in the participating provinces, and evaluations have confirmed that the PSNP has helped to enhance women’s practical gender needs. A survey after the 2008 drought found that beneficiaries living in households that got at least 10 days of work a month in the three previous months consumed 30 percent more calories and held more livestock than non-beneficiaries. The public works combined with seeds, credit, and irrigation raised wheat and maize yields by about 200 kilograms per hectare. The people who receive PSNP transfers annually are able to meet consumption needs, mitigate risks and avoid selling productive assets during times of crisis. As a result, there is evidence that livelihoods are stabilizing and food insecurity is being reduced among these households. There is also some evidence that the soil and water conservation investments can result in significant environmental improvements. With greater livelihood security, some men and women have also reported having more opportunities to become involved in social networks and traditional savings groups, from which they were previously excluded. The support through PRSP has been particularly important in the case of female-headed households who previously had fewer alternative avenues for assistance.

**Way forward:** These results are impressive, but some challenges remain. A 2010 external study found a need to pay greater attention to building awareness/capacity about the program’s gender-related provisions among beneficiaries and staff, as these were being unevenly implemented. The PSNP also needed to: place more emphasis on addressing the unequal gender relations in food security and agriculture productivity at the intra-household level; to strengthen the program’s sensitivity to women’s differing abilities to undertake hard physical labor; and to make more concerted budgetary and human resource investments in gender-sensitive programming.

*Source: World Bank 2010; Jones, Tafere and Woldehanna, October 2010.*
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