Comprehensive Diagnostic of Gender Sensitive Innovative Disaster Risk Financing Instrument for Resilience Building

Situational Analysis Report

October 1, 2022

Comprehensive Diagnostic of Gender Sensitive Innovative Disaster Risk Financing Instruments for Resilience Building

Situational Analysis Report

1 October 2022

Contents

List of Acronyms

BMCs	Borrowing Member Countries
CCRIF	CCRIF SPC (formerly the Caribbean Catastrophe Risk Insurance Facility)
CDB	Caribbean Development Bank
CDEMA	Caribbean Disaster Emergency Management Agency
CDM	Comprehensive Disaster Management
CDRM	Comprehensive Disaster Risk Management
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CSO	Civil Society Organization
CWD	Children with Disabilities
DaLA	Damage and Loss Assessment
DRF	Disaster Risk Financing
DRM	Disaster Risk Management
IDB	Inter-America Development Bank
IPCC	Intergovernmental Panel on Climate Change
NEET	Neither in Employment, Education or Training (Youth)
NGOs	Non-Governmental Organizations
PDNA	Post Disaster Needs Assessment
PWDs	Persons with Disabilities
SADD	Sex and Age Disaggregated Data
SDGs	Sustainable Development Goals
SRSP	Shock Responsive Social Protection
WB	World Bank

Executive Summary

Disaster risk management (DRM) frameworks and policies across the BMCs should ideally align with existing international, regional, and national DRM frameworks and commitments. This includes alignment with international frameworks and commitments (including the Sendai Framework on Disaster Risk Reduction, the Paris Agreement, and Agenda 2030), consistency with regional guidelines (most notably CDEMA's Comprehensive Disaster Management Model), and national development plans.

Additionally, an optimal gender responsive DRM framework should consider several broad elements. These include recognizing the disproportionate impact of disasters on women and vulnerable groups, inclusive processes for developing disaster risk management frameworks, mainstreaming gender and disability throughout DRM policy and practice, empowering vulnerable groups and building capacities, ensuring that disaster risk finance instruments are sensitive to gender and vulnerable groups, and enhancing the capacity and skills of technocrats in government and gender agencies.

Stakeholder consultations with DRM and gender agencies found that in the majority of BMCs, the needs of men and women, boys and girls and vulnerable groups (including, though not limited to: female-headed households, LGBTQI+ persons, persons with chronic non-communicable diseases (NCDs), socially isolated men and women, the elderly, youth and boys and girls) are not explicitly addressed in DRM policies (only 23% respondents said this was happening). Furthermore, where countries have specific gender policies, these policies typically do not include strategies for preparing for natural hazards and the varying needs of vulnerable groups. More positively, nearly 70% of respondents noted that gender issues were considered in DRM policies in some form and 42% said that there had been at least one meeting between gender and DRM agencies.

The BMCs face numerous challenges to integrating the broad elements that comprise an optimal gender sensitive DRM framework. These include competing priorities, both within DRM agencies (responsible for conceptualising and implementing DRM strategies), finance ministries (responsible for budgetary control and funding of DRM implementation) and across government as a whole (e.g., environment ministries, ministries of gender affairs, social norms which may lead to side-lining of gender issues, insufficient participation of women and vulnerable groups within the DRM policy development processes, data gaps, and low levels of capacity and understanding among key government officials on how to mainstream gender issues in DRM policy.

A Situational Analysis was undertaken to investigate the needs, priorities, constraints and opportunities of the BMCs with respect to disaster risk financing. During stakeholder consultations, only 27% of respondents said that their government has a disaster risk financing policy in place, while 70% remained unsure, and 3% noting that no policy was in place. Determining the most appropriate DRF instruments depends on the ultimate purpose of funds, when the funds are required (with respect to the DRM cycle), and the amount of funds required. The DRF landscape of Barbados provides an illustrative case study. Various factors may perpetuate low access to DRF by women and vulnerable groups, including those related to: income, education, financial knowledge, access to traditional financial system, and asset ownership.

Building on the Situational Analysis, the report concludes by proposing two broad approaches to facilitating the operationalisation of DRF instruments in the BMCs: creating shock-responsive social protection systems; and applying a gender and vulnerable peoples lens to DRF. These approaches are proposed based on an understanding of current and past practices, experiences, institutional arrangements, regulatory and policy aspects that have facilitated the operationalisation of DRF instruments in BMCs.

1 Introduction

1.1 Purpose

The purpose of this Situational Analysis report is to identify and elaborate the dimensions of financing need that must be satisfied to implement comprehensive disaster risk management across the Borrowing Member Countries (BMCs) of the Caribbean Development Bank (CDB). The dimensions of financing need vary across the BMCs because of their varying priorities, constraints and opportunities. Our assessment is based on a series of consultations conducted with key stakeholders from across the BMCs and relevant regional organisations, complemented through desk-based research.

1.2 Report structure

This report comprises three core sections. Section 2 elaborates on the broad elements that define an optimal DRM framework across the BMCs, with specific attention towards the ways in which such a framework can be made gender responsive. Section 3 presents a situational analysis designed to answer fundamental questions surrounding the source and use of Disaster Risk Finance (DRF) across the BMCs. Section 4 proposes two overarching approaches that could be applied to operationalize DRF instruments across the BMCs, drawing on current and past practices, experiences, institutional arrangements, regulatory and policy aspects.

Section 2 identifies the key elements of an optimal gender responsive DRM framework for BMCs. This includes alignment with international, regional, and national policies and frameworks as well as specific elements that should be integrated to existing DRM frameworks. This section draws on perspectives gained from stakeholder consultations with DRM and gender agencies, and Civil Society Organisations (CSOs), who were asked to reflect on the extent to which BMCs are integrating gender issues in their country's DRM policy, whether existing DRM policies are gender discriminatory, gender blind, gender sensitive, gender responsive or gender transformative, and the key elements underpinning each of these variables. This section also examines the extent of the collaboration between gender ministries and departments and national DRM offices and needs of women and vulnerable groups with respect to disaster preparedness and response.

Section 3 presents the situational analysis, drawing heavily from the surveys and the consultations as it relates to the needs, priorities, constraints and opportunities with respect to DRF instruments at the macro, meso and micro levels. This section is organized according to five criteria: the capacities and needs of the BMCs; the ultimate purpose of DRF funds; the required timing and levels of support relative to a disaster (linking to the DRM cycle and its constituent mitigation / prevention, preparedness, response and recovery phases); the level of risk being addressed; and the considerations that are needed to enhance gender- sensitive and socially inclusive financing.

Section 4 considers two broad approaches to facilitating the operationalisation of DRF instruments in the BMCs: creating shock-responsive social protection systems; and applying a gender and vulnerable peoples lens to DRF. These approaches are proposed based on an understanding of current and past practices, experiences, institutional arrangements, regulatory and policy aspects that have facilitated the operationalisation of DRF instruments in BMCs.

This report was developed drawing on stakeholder consultation and desk-based research. Five sets of stakeholder consultations were undertaken, involving technocrats from national DRM, gender, finance ministries and agencies, and CSOs across the BMCs. A total of ninety stakeholders were engaged through these consultations. The stakeholder consultations employed various methodologies and approaches including the use of Google Docs to help capture country specific information around DRM actions, the use of Mentimeter (an interactive questionnaire tool), and an online quantitative survey. Sample questions for the online survey for DRM and gender agencies is presented in Annex 1, a sample agenda for the consultations is presented in Annex 2. Stakeholder consultations were complemented through desk-based review and research into gender-responsive DRM frameworks across the BMCs.

1.3 Key Terms

- **Comprehensive Disaster Management (CDM):** The management of all hazards through all phases of the disaster management cycle – prevention and mitigation, preparedness, response, recovery and rehabilitation - by all peoples, public and private sectors, all segments of civil society and the general population in hazard prone areas. CDM involves risk reduction and management and integration of vulnerability assessment into the development planning process.[1]

- **Disaster risk management:** Disaster risk management is defined by the United Nations Office for Disaster Risk Reduction as "the application of disaster risk reduction policies and strategies to prevent new disaster risk, reduce existing disaster risk and manage residual risk, contributing to the strengthening of resilience and reduction of disaster losses."[2]

- **Disaster risk reduction:** Disaster risk reduction is the policy objective of disaster risk management. It is aimed at preventing new and reducing existing disaster risk and managing residual risk.

- **Disaster risk financing:** Disaster risk financing is about having plans, systems and finance in place before an event to ensure that adequate finance can flow rapidly and effectively in an emergency, thereby strengthening financial resilience to disasters.

- **Gender blind:** Ignores gender in policy and programme design, perpetuates status quo, potentially worsening inequalities.

- **Gender discriminatory:** Favours one gender in a manner that leads to a deepening of gender inequalities.

- **Gender responsive:** Gender responsive identifies and addresses the differentiated needs of all genders; promotes equal outcomes and responds to practical and strategic gender needs.

- **Gender sensitive:** Gender sensitive works around existing gender differences and inequalities to ensure equitable allocation/services/support aligned with the pre-existing gender differences, structures, systems and power divisions in society

- **Gender-sensitive approach:** Acknowledges gender-differential vulnerabilities, between people of different genders due to the dynamics of socially constructed behaviours, norms and relationships.

[1] Caribbean Disaster Emergency Management Agency (CDEMA). 2014. Regional Comprehensive Disaster Management: Strategy and Results Framework. Available at: https://www.cdema.org/CDM_Strategy_2014-2024.pdf
[2] UNDRR. 2022. Terminology. Available at: https://www.undrr.org/terminology/

It considers the evidence of factors that can result in gender differences in e.g., climate change and disaster vulnerabilities, risks and impacts, as well as access and usage of insurance.

- **Gender transformative:** Gender transformative strives to transform unequal gender relations to promote shared power, control of resources, decision-making and support for the empowerment of all genders equally

- **Intersectionality:** the interconnected nature of social categorizations such as race, class, and gender as they apply to a given individual or group, regarded as creating overlapping and interdependent systems of discrimination or disadvantage.

- **Preparedness:** The knowledge and capacities developed by governments, response and recovery organizations, communities and individuals to effectively anticipate, respond to and recover from the impacts of likely, imminent or current disasters.

- **Prevention:** Activities and measures to avoid existing and new disaster risks. Prevention aims at reducing vulnerability and exposure in such contexts where, as a result, the risk of disaster is removed (e.g., dams or embankments that eliminate flood risks, land-use regulations that do not permit any settlement in high-risk zones). Prevention measures can also be taken during or after a hazardous event or disaster to prevent secondary hazards or their consequences, such as measures to prevent the contamination of water.

- **Recovery:** The restoring or improving of livelihoods and health, as well as economic, physical, social, cultural and environmental assets, systems and activities, of a disaster-affected community or society, aligning with the principles of sustainable development and “build back better”, to avoid or reduce future disaster risk.

- **Response:** Actions taken directly before, during or immediately after a disaster in order to save lives, reduce health impacts, ensure public safety and meet the basic subsistence needs of the people affected.

- **Rehabilitation:** The restoration of basic services and facilities for the functioning of a community or a society affected by a disaster.

- **Risk reduction:** An approach which involves putting in place measures (either structural or non-structural) before an event occurs with the goal of reducing loss and damage. This could be caused by slow onset events, such as desertification, sea level rise, and ocean acidification, or by extreme weather events, such as storms and flash floods.

- **Risk retention:** An approach by which a society or community (at national or local level) would accept a degree of risk of loss and damage associated with impacts from slow onset and/or extreme weather events.

- **Risk transfer:** An approach which involves shifting the risk of loss and damage from one entity to another. It is typically undertaken when the potential loss and damage is greater than the ability to manage it. Insurance (including microinsurance) is a risk transfer measure and so are catastrophe bonds, risk pooling, conditional risk transfer, and combined insurance-credit programs.

- **Vulnerable groups:** A disadvantaged sub-segment of society. Vulnerable groups include, though may not be limited to: female-headed households, LGBTQI+ persons, persons with chronic non-communicable diseases (NCDs), socially isolated men and women, the elderly, youth and boys and girls.

Please note that a lexicon of gender terms is provided in the Inception Report.

2 Elements of an optimal gender responsive DRM framework for BMCs

Gender mainstreaming is a concept that most countries readily agree is important in almost all developmental contexts, including in disaster risk management. The importance of addressing gender issues in disaster risk management was first brought into attention in the International Decade for Natural Disaster Reduction 1990-2000 (IDNDR) (United Nations, 1989). Also, the Inter-governmental Panel on Climate Change (IPCC) in its Fifth Assessment Report (IPCC, 2013) affirmed that climate change is exacerbating the risks and impact of disasters globally by increasing the frequency and severity of weather and climate hazards, which heightens the vulnerability of communities to these hazards, and underscores the need to address the pre- existing gender inequalities.

Gender mainstreaming in DRM is important as societies strive to achieve gender equality in all aspects. Gender equality has been defined by UN Women as the “equal rights, responsibilities and opportunities of women and men and girls and boys. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men (which would also take into account women, men, girls and boys vulnerable groups, such as persons with disabilities) . Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centered and inclusive development.

Establishing optimal gender responsive DRM frameworks and policies can contribute to enhancing the resilience of women, men, and other vulnerable groups to climate change and natural hazards. In this context vulnerable groups includes, though is not limited to female-headed households, LGBTQI+ persons, persons with chronic non-communicable diseases (NCDs), socially isolated men and women, the elderly, youth and boys and girls. Such frameworks and policies should seek to mainstream the needs of these groups throughout disaster risk management strategies, both to enhance the dignity and rights of those affected by these natural hazards, and to build resilience and create safer and more inclusive environments. Furthermore, it should be recognised that any given individual may belong to more than one “category” of social vulnerability (known as intersectionality). Some BMC’s identified the following approaches to closing the gap in and creating more gender responsive and transformative policy and frameworks for BMCs.

Figure 1 World Cloud – Participants [n=9] in the Gender and DRM Consultation Provide Some Examples of How to Close the Gaps related to Gender Integration.

Figure 1 highlights a number of key elements including higher levels of engagement between DRM and gender agencies, cabinet directives that would mandate the integration of gender issues in DRM, and training and capacity building for DRM and gender officials. Drawing together outcomes from the consultations with desk-based research, we suggest that a gender responsive optimal DRM framework for BMCs should contain nine broad elements.

	Broad Elements of an Optimal Gender Responsive DRM Framework for BMCs
1	**Aligning** with international agreements on disaster risk reduction, disaster risk management, and climate action
2	**Aligning** with regional frameworks and guidance on Comprehensive Disaster Management
3	**Aligning** with national development planning frameworks
4	**Recognising and addressing** the reality that disasters disproportionately impact women and vulnerable groups
5	**Championing** inclusivity and equity when developing the DRM framework, through a process that explicitly seeks input from women and vulnerable groups
6	**Mainstreaming** gender and social inclusion (the needs of vulnerable groups including though not limited to female-headed households, LGBTQI+ persons, persons with chronic non-communicable diseases (NCDs), socially isolated men and women, the elderly, the differently abled, youth and boys and girls) throughout DRM policy and practice
7	**Empowering** vulnerable groups and build capacities
8	**Ensuring** disaster risk and climate finance instruments are sensitive to gender and vulnerable populations

9	**Enhancing** the capacity and combining skills on DRM and gender of technocrats in DRM and gender agencies

Each of the nine elements are elaborated below.

2.1 Alignment with international agreements

The BMCs DRM frameworks should align with the policies put forward as part of the Sendai Framework on Disaster Risk Reduction, the Paris Agreement of the United Nations Framework Convention on Climate Change (UNFCCC), and the 2030 Agenda for Sustainable Development and the accompanying Sustainable Development Goals (SDGs). These frameworks support the mainstreaming of several issues into DRM Policy, including the mainstreaming of gender issues and the notion of leaving no one behind, with special emphasis on vulnerable groups.

The Sendai Framework for Disaster Risk Reduction, 2015-2030, supports an inclusive approach to disaster risk reduction and recognizes the role of women in DRM both in terms of their gender-specific capacities to prevent, prepare, confront, and recover from disasters, and their vulnerabilities.[3] The Sendai Framework represents a turning point with respect to mainstreaming gender issues in DRM as well as the role that women can play in achieving disaster risk reduction (DRR) outcomes (though disaster preparedness, management, response and recovery) at the local, regional, and national levels. The Framework further articulates that women are critical to effectively managing disaster risk and designing, resourcing, and implementing gender-sensitive disaster risk reduction policies, plans and programmes.[4]

The Sendai Framework has articulated that gender equality in the context of disaster risk reduction is not only an issue of rights, but also an issue of effectiveness. Promoting and mobilizing women's leadership and gender equality in building resilience are critical to the sustainability and achievement of risk-reduction priorities and sustainable development goals at all levels. The Framework further stresses that:

"Women and their participation are critical to effectively managing disaster risk and designing, resourcing and implementing gender-sensitive disaster risk reduction policies, plans and programmes; and adequate capacity building measures need to be taken to empower women for preparedness as well as build their capacity for alternate livelihood means in post-disaster situations"

The Sendai Framework also has articulated a range of policies, strategies, and actions necessary to promote gender equality in DRM and climate change adaptation. These are:

1. A gender, age, disability and cultural perspective be included in all DRM policies and practices; and the promotion of women and youth leadership;

[3] UNDRR. 2015. Sendai Framework for Disaster Risk Reduction 2015 - 2030
[4] UNDRR. 2015. Sendai Framework for Disaster Risk Reduction 2015 - 2030

2. A multi-hazard approach and inclusive risk-informed decision-making based on the open exchange and dissemination of disaggregated data, including by sex, age and disability;
3. Periodically assess disaster risks, vulnerability, capacity, exposure, hazard characteristics and their possible sequential effects;
4. Apply risk information in all its dimensions of vulnerability, capacity and exposure of persons, communities, countries and assets, as well as hazard characteristics, to develop and implement disaster risk reduction policies;
5. Enhance collaboration among people at the local level to disseminate disaster risk information through the involvement of community-based organizations and nongovernmental organizations;
6. Strengthen the design and implementation of inclusive policies and social safety net mechanisms, including through community involvement, integrated with livelihood enhancement programmes, and access to basic health care services, including maternal, new-born and child health, sexual and reproductive health, food security and nutrition, housing and education, towards the eradication of poverty, to find durable solutions in the post disaster phase and to empower and assist people disproportionately affected by disasters;
7. Invest in, develop, maintain and strengthen people-centred multi-hazard, multisectoral forecasting and early warning systems, disaster risk and emergency communications mechanisms, social technologies and hazard-monitoring telecommunications systems. Develop such systems through a participatory process. Tailor them to the needs of users, including social and cultural requirements, in particular gender;
8. Women and their participation are critical to effectively managing disaster risk and designing, resourcing and implementing gender-sensitive disaster risk reduction policies, plans and programmes; and
9. Adequate capacity building measures need to be taken to empower women for preparedness as well as build their capacity for alternate livelihood means in post-disaster situations.

Several of the SDGs include targets that link disaster risk reduction and management with gender and vulnerable groups. Agenda 2030 gives full recognition of the linkages between socio-economic development and the negative impacts that natural hazards may pose. For example, SDG 1 (end poverty in all its forms everywhere), SDG 5 (achieve gender equality and empower all women and girls), SDG 10 (reduced inequalities), SDG 11 (make cities and human settlements inclusive, safe, resilient and sustainable) and SDG 13 (climate action), include targets that are designed to guide countries towards reducing gender inequalities and ensuring developmental outcomes that are sustainable, including the consideration of the impacts of natural hazards on women, girls and other vulnerable groups. Achieving these gender-disaster related targets will help to advance gender equality.

SDG Goals	SDG Targets linking Risk Reduction and Management with Gender and Vulnerability
SDG 1 - End poverty in all its forms everywhere	**1.5** By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters
SDG 5 - Achieve gender equality and empower all women and girls	**5.1** End all forms of discrimination against all women and girls everywhere

SDG Goals	SDG Targets linking Risk Reduction and Management with Gender and Vulnerability
SDG 10 – Reduce inequality within and among countries	**10.4** Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality
SDG 11 - Make cities and human settlements inclusive, safe, resilient and sustainable	**11.5** By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations
SDG 13 – Take urgent action to combat climate change and its impacts	**13.1** Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries **13.2** Integrate climate change measures into national policies, strategies and planning

Table 1 SDG Targets that link Risk Reduction and Management with Gender and Vulnerability

The 2030 Agenda for Sustainable Development also promotes a strong focus on the alleviation of poverty and inequality amongst persons with disabilities (PWDs). Since the adoption of the SDGs in 2015, the vulnerability of PWDs has been highlighted within international climate change agreements.

Stakeholder consultations and desk-based review suggest that across the BMCs, disaster risk reduction policies are aligned with international and regional frameworks in almost all cases. This is encouraging and suggests that many BMCs will have a good basis for ensuring that their DRM frameworks as a whole (including but not limited to DRR) also align with international and regional frameworks.

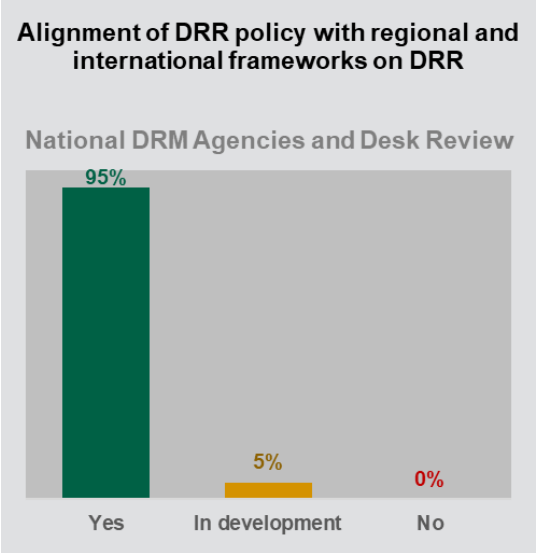


Figure 2 Perception of alignment between BMCs DRR policies and relevant regional and international frameworks.

2.2 Alignment with regional frameworks

The conceptual framework and overarching guide underlying the development of comprehensive disaster risk management (CDRM) policies of Caribbean countries is based on the Caribbean Disaster and Emergency Management Agency's (CDEMA's) Model National Comprehensive Disaster Management Policy (CDEMA 2012a). The conceptual framework establishes the need for: a CDM Approach (i.e. all phases of disaster management, all hazards and all peoples); a CDM Enabling Environment; and a CDM Mainstreaming Environment as presented in the diagram below (CDEMA 2012a)[5].

CDM is an all-hazards approach to disaster risk management that focuses on all phases of the DRM cycle (prevention/mitigation, preparedness, response, and rehabilitation/recovery). The Caribbean Disaster and Emergency Management Agency's (CDEMA) Model National Comprehensive Disaster Management Policy[6] provides a conceptual framework for CDM and guidance for the development of national-level plans. The conceptual framework (Figure 3) establishes the need for a CDM Approach, a CDM Enabling Environment, and a CDM Mainstreaming Environment.

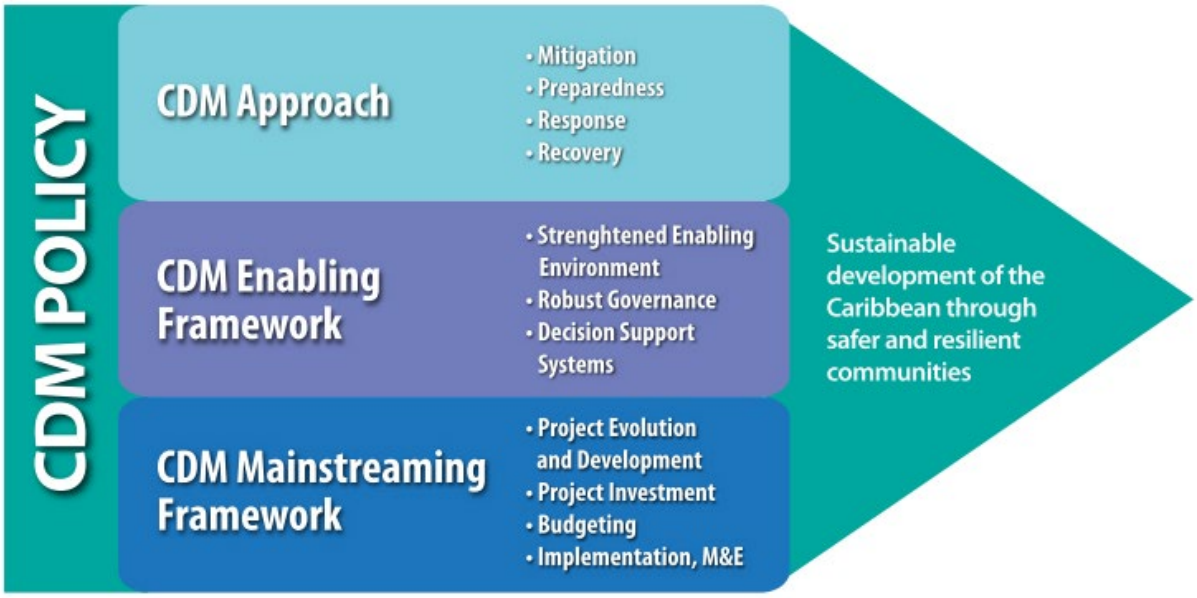


Figure 3 Model National Comprehensive Disaster Management Policy Development, CDEMA.

The *CDM Approach* as encapsulated in the Model National Comprehensive Disaster Management Policy Development, has been designed to enable the promotion of a culture of prevention and the integration of disaster management within development planning and across all sectors, taking into account all phases of the disaster management cycle – mitigation, preparedness, response and recovery – all hazards and all peoples, towards advancing resilience and sustainable development. In the case of "all peoples", this acknowledges that disaster management is a shared responsibility

[5] Caribbean Disaster Emergency Management Agency (CDEMA) 2012a, *Comprehensive Disaster Management: A Model National CDM Policy for Caribbean Countries*. CDEMA
[6] Caribbean Disaster Emergency Management Agency (CDEMA) 2012a, *Comprehensive Disaster Management: A Model National CDM Policy for Caribbean Countries*. CDEMA

involving a range of stakeholders – in the public and private sectors, civil society, academia, communities, and vulnerable groups.

The *CDM Enabling Environment* guides countries to ensure that the necessary governance, institutional, legislative and policy frameworks are in place to enable all stakeholders to engage in risk reduction and mitigation activities.

The *CDM Mainstreaming Environment* provides the tools and guidelines for mainstreaming disaster risk reduction across all sectors. It provides the basis for integrating key crosscutting themes such as vulnerable groups, gender issues, and climate change into disaster management activities. More and more there is recognition of the integral role DRM legal and policy frameworks have in ensuring gender considerations are integrated into disaster preparedness and response.

Stakeholder consultations and desk-based review suggests that the majority (58%) of BMCs have a CDM framework / policy in place already, with a further 26% in development. This provides a sound basis for appraising these existing policies and, where necessary, integrating the other broad elements that are identified throughout the remainder of this section.

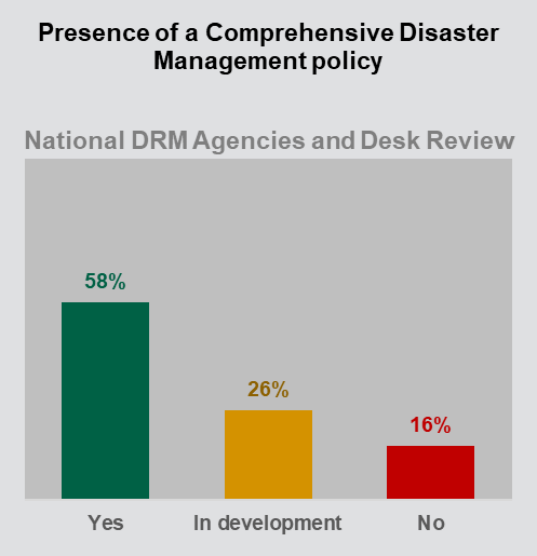


Figure 4 Presence of CDM policies across the BMCs.

Strengthening governance frameworks (policy, regulations and institutions) following the regional framework and guidelines from CDEMA would help to facilitate the inclusion of marginalized groups, including women, PWDs and youth in DRM decision-making and DRM governance as well as policy development and project and programme implementation.

Related to this, is the need for legislation for DRM and climate change to include complementary clauses that would support reducing the vulnerability of women and other vulnerable groups (including though not limited to female-headed households, LGBTQI+ persons, persons with chronic non-communicable diseases (NCDs), socially isolated men and women, the elderly, the differently abled, youth and boys and girls). These laws also should be drafted to eliminate gender biases, build equality, prohibit discrimination, and empower the groups mentioned above to participate in DRM and climate change

adaptation.[7] Efforts to build coherence and strengthen coordination between disaster risk reduction, gender planning, SDGs, climate change planning and implementation also need to be scaled up to strengthen DRM governance frameworks. The institutional component of the DRM governance also will require that capacity of technocrats is built to enable them to mainstream gender issues into all aspects of DRM.

2.3 Alignment with national development planning frameworks

Gender-based issues and gender inequalities that are exacerbated by disasters from natural hazards are a subset of a broader set of gender inequalities and developmental challenges. National DRM agencies are neither in a position nor have the knowledge and capacity to address these gender-based issues fully or independently and cannot bear the sole responsibility for them. As such, the expectation that national DRM agencies can significantly lead the gender mainstreaming in DRM may be an unrealistic expectation of DRM institutions.[8] However, it is key that national development planning processes such as those related to the development of long-term national development plans focus on mainstreaming gender issues across these plans and provide a framework for gender mainstreaming in national policies and plans that may flow from the national development plan.

Of 13 BMCs from gender and DRM national agencies, 58% of them agreed that their national development plans highlight or contain strategies to support gender mainstreaming across a range of developmental areas. This represents a key opportunity to support and further institutionalize gender in DRM policy and practice, given that the inclusion in the national development plan would mean that there is alignment of this strategy to the achievement of a specific goal.

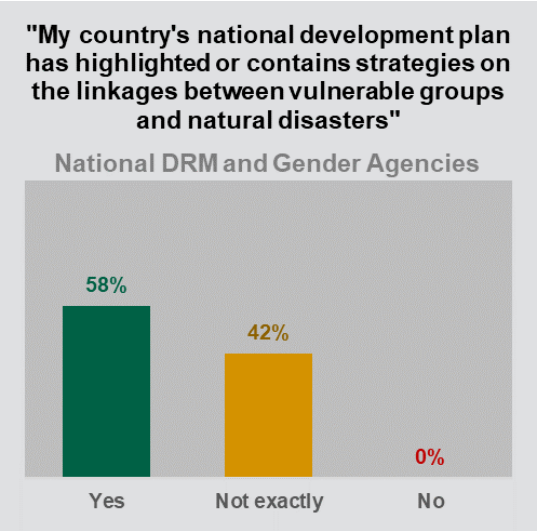


Figure 5 National DRM and gender agencies perspectives on the extent to which national development plans contain strategies that link vulnerable groups and natural disasters.

[7] Asian Development Bank. 2021. Gender-Inclusive Legislative Framework and Laws to Strengthen Women's Resilience to Climate Change and Disasters.
[8] United Nations Office for Disaster Risk Reduction. 2021. Gender Responsive Disaster Risk Management Status Review and Recommendations for Implementing **the** Sendai Framework for DRR in the Asia Pacific

2.4 Recognising the disproportionate impact of disasters on vulnerable groups

Through the stakeholder consultations, participants reflected on, and provided insight on, vulnerable groups across the BMCs, identifying those groups that may be significantly impacted by natural hazards and have limited coping capacities. There was consensus that the groups displayed in Figure 6 are vulnerable because they lack the resources, including social services and power (for example sex and social attributes and opportunities for males and females), to be safe from the damaging effects of hazards and have limited capacity to cope in the aftermath of disasters.

Figure 6 Vulnerable groups identified through stakeholder consultations.

Some BMCs also have indigenous populations that are considered to be vulnerable to natural disasters and other developmental issues. such as poverty and also have unique needs due in part to their cultural practices. Indigenous peoples can be found in Belize (three *Maya groups – Yucatec, Mopan, and Qo'eqchi Maya,* as well as *Garifuna*), Dominica (*Kalinago*), Guyana (*Arawaks, Wai Wai, Caribs, Akawaio, Arecuna, Patamona, Wapixana, Macushi* and *Warao*), Saint Lucia (*Kalinago*), Saint Vincent and the Grenadines (*Kalin-ago*), Suriname (*Akurio, Alamayana, Apalai, Kali'.a, Katuena/Tunayana, Lokono, Maraso, Mawayana, Okomoyana, Pireuyana, Sak.ta, Sirewu, Sikiiyana, Trio, Wai-Wai* and *Wayana*), and Trinidad and Tobago (*Carib*).[9]

For some countries, poverty among indigenous populations are higher than that of other vulnerable groups. This is the case for example in Guyana where the incidence of poverty among the general population, continues to decline but remains particularly marked among Amerindian and rural interior

[9] UN Women. 2022. The Status of Women and Men Report: Innovating Financing, Climate Change and Disaster Risk Reduction in the Caribbean

populations. [10] In some cases, indigenous populations could be more significantly impacted by natural disasters as their unique needs are not always incorporated in national policy. Dominica has been able to incorporate the needs of their indigenous populations and integrate these in national development planning through deliberate actions such as the establishment of a ministry dedicated to the development of Kalinago affairs and the Member of Parliament that speaks on behalf of the Kalinago is a Kalinago. Additionally, the Government of Dominica has ratified the ILO Convention 169 on the Rights of Indigenous Peoples. To this end, the Government and the Kalinago community has been engaging in several initiatives as part of a process to ensure that the Kalinago are beneficiaries of Dominica's development and also have a voice in deciding their future as well as the future of Dominica[11].

Men, women, boys and girls, persons with disabilities may be affected differently by disasters, even if they live in the same household or community.[12] This disproportionate impact on women and girls may occur during and after disasters. So whilst natural hazards that impact BMCs are gender neutral, their impacts usually are not. This normally is as a result of several factors including the differing roles of men and women in society, their socioeconomic status, (health and nutrition, education, safety and security, violence, and access to jobs, finance, and technology)[13] the approaches taken by these different groups to prepare for natural hazards as well as their ability to respond and recover after a disaster or the extent of their coping capacity. Essentially, gender inequalities in disasters reflect the absence, gaps or the lack of social, economic, political, and legal rights and opportunities.

As with other exogenous shocks (e.g., economic downturn, government responses to control infectious disease spread), women often have reduced access to health care including sexual and reproductive health (SRH) and face higher rates of unemployment in a disaster situation. During disasters, gender-based violence (GBV) which is an outcome of gender inequality, rises and there often is increased risks of sexual exploitation and abuse.[14] Government officials from disaster risk management and gender agencies that participated in the stakeholder consultations supported the notion that men and women are affected differently by natural hazards, with 81% of participants agreeing with the statement, 13% of participants disagreeing, and 6% indicating that they were not sure. A similar view was expressed by CSOs, with 91% of CSO respondents indicating that men and women are impacted differently by natural hazards, with 9% disagreeing (Figure 7).

[10] Government of Guyana. 2019. Voluntary National Review 2019 to the UN High Level Political Forum (SDGs)
[11] Government of Dominica. 2022. Voluntary National Review to the UN High Level Political Forum (SDGs)
[12] Gender Dynamics of Disaster Risk and Resilience. Available at: Gender Dynamics of Disaster Risk and Resilience (worldbank.org)
[13] Pundit, Madhavi. 2022. "Why Gender Specific Data is Critical to Manage Disaster Risk". Available at: https://www.policyforum.net/why-gender-specific-data-is-critical-to-manage-disaster-risk/
[14] Thurston et al. 2021 Natural hazards, disasters and violence against women and girls: a global mixed-methods systematic review. Accessible at: https://gh.bmj.com/content/6/4/e004377.abstract

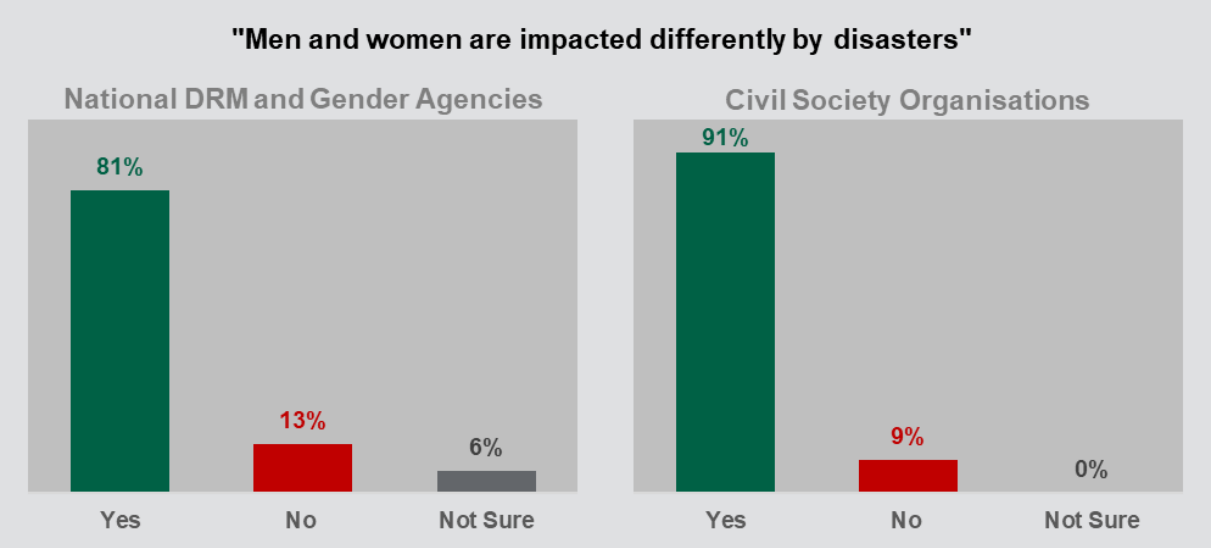


Figure 7 National DRM and Gender agencies and Civil Society Organisation perspectives on the impact of disasters on men and women.

However, among this same government group, there was less agreement with the statement that women and girls are more significantly impacted than men and boys by disasters from natural hazards. Only 64 % of respondents agreed with this statement, with 36 % of participants disagreeing. In the discussion that followed, participants expressed the view that that many men and boys in the Caribbean can be classified as vulnerable due to their levels of education, their participation in the labour force in some cases lower than women, with many of them unemployed and in the case of boys, many are unattached youth or neither in employment, education or training (NEET). So, whilst the impacts of disasters from natural hazards on women and men may be different, there were stakeholders that indicated that the impacts experienced by women were not necessarily greater than men, as there were many vulnerable men and male youth across the Caribbean.

The differing opinions surrounding the impact of disasters on women and vulnerable groups can be attributed in part to a lack of data on this topic. It is important to note that in some cases, data related to specific events is collected, especially if a damage and loss assessment (DaLA) or a post disaster needs assessment of the specific event is undertaken. For example, in the case of Hurricane Maria, which struck and devastated Dominica on September 18, 2017an analysis of gender impacts undertaken by UN Women indicated that[15]:

- 65 people were killed, approximately 29 were women, eight were children (3 of whom were girls).
- There were also reports of young and teenage girls experiencing sexual harassment, grooming and voyeurism, often when they were left alone or unsupervised in shelters. There were reports that shelter residents were concerned about a lack of privacy and a lack of security in shelter sites.
- The impacts of Hurricane Maria on livelihoods were gendered; women in Dominica are largely engaged in the informal economy, mostly in subsistence agriculture, which was significantly

[15] UN Women. Women's Resilience to Disasters Knowledge Hub. 2019. "**The gender and age dimensions of a hurricane in Dominica". Available at: https://wrd.unwomen.org/node/134**

impacted. Women in Dominica have a lower rate of formal employment (42.2%) compared to men (57.8%), with women more likely to work for no or lower wages.

- Women's reliance on home-based livelihood activities, such as hairdressing and shops, were affected by the significant damage to housing. The indigenous Kalinago community, largely reliant on subsistence farming and tourism for income, was also severely affected by the damage to these sectors.
- Agriculture was substantially affected by hurricane Maria, with reports of up to 100 percent damage in some areas. Overall, 79.4 percent of women farmers reported that they had experienced severe damage and loss to their crops and tools.
- Damage to road infrastructure negatively affected livelihoods with female farmers reporting being unable to move produce to markets. However, there were also some reports that root crops, a crop mostly planted by women, survived well, contributing to the food security of some families in the immediate aftermath.
- On a longer timescale, Dominica's gender unequal access to land, credit and other productive assets further impede women's ability to recover after the disaster.
- Pre-Maria, 29 percent of people lived below the poverty line. The number of people in poverty rose to 42.8 percent after the hurricane. Women, and particularly single female headed households, are more likely to be poor, and are likely to have been worse affected by the disaster. Poverty rates are higher for women, and among the poorest there is a high incidence of single female-headed households. 41.6 percent of women participate in the labour market compared with 58.4 percent of men, and 45 percent of people living below the poverty line belong to female-headed households, even though they make up 37 percent of households in the country.
- Single women-headed households (who represented 15 percent of displaced households) were more vulnerable both to the immediate impacts of the hurricane and the longer-term projected increase in poverty.

Also, analysis after Hurricane Ivan in Grenada indicates that the hurricane disproportionally affected parishes with significant proportions of the poor and that female-headed households account for the majority (52%) of all households. By extension this means that women with responsibility for their families were disproportionately affected by Ivan[16]. This was reflected by the larger numbers of females in shelters than males and the larger number of children than adults. Also, there was anecdotal reports of young women seeking to procure transactional sex to secure needed supplies as well as instances of gender-based violence occurring in informal shelters. Similarly, the PDNA conducted in Dominica after Hurricane Maria, suggested that there was a predominance of women, elderly persons, and children in shelters[17]. The report also indicated disproportionate impacts on women as heads of households and economic impacts in sectors that are dominated by women.

It is important to collect and make available gender-related data related to the impacts of disasters as part of efforts for future planning as well as policy development in the thrust to build forward stronger and equal. Strengthening the statistical capacity of countries and specifically disaster and gender agencies, is key to mainstream gender issues in policy, practice and projects and requires that policymakers and technocrats have gender-specific and sex and age disaggregated data (SADD) to develop policies and programmes to meet the needs of vulnerable groups. Focus should be placed on developing a central information repository on disasters, gender, and vulnerable groups (for example in

[16] Organisation of Eastern Caribbean States. 2004. Grenada: Macro-Socio-Economic Assessment of the damages caused by Hurricane Ivan. September 7,2004. Available at: https://www.preventionweb.net/files/1902_VL206104.pdf
[17] Government of Dominica. 2017. Post-Disaster Needs Assessment Hurricane Maria September 18, 2017.

national statistical offices) and make that integrated information management system accessible to key stakeholders to facilitate cohesion in policy development and other programming in DRM[18]. Systems and capacities for systematic collection, analysis and use of sex, age and disability disaggregated data for effective planning, implementation and monitoring of progress are key.

Tracking sex-specific impacts and needs following natural hazards impacts[19] and ensuring that post disaster needs assessments (PDNAs) and damage and loss assessments (DaLAs) are designed to capture sex-specific (primary) data collection on the ground would help to inform 'building back better' programmes that are also equal (in the case of women) and fairer (in the case of other vulnerable groups such as PWDs). Sex specific data is important so that policymakers and technocrats better understand the specific needs of men and women post disaster. This would enable them to make more informed decisions related to gender. Knowing and understanding the needs of women will help to reduce future impacts of natural hazards on them, making DRM policy, strategy, and programming more inclusive. Failure to track this type of data would mean that women's challenges and needs will remain unaddressed, and their capacity to contribute to making their homes and by extension their communities safer and resilient to future hazards impacts and disasters will remain unleveraged.[20]

Today, PDNA Guidelines (Volume B: Gender in 2014), call for including the gender-differentiated impacts of disasters. However, in most cases these identified impacts are not translated into gender-specific differentiated needs, policies, interventions, and projects in recovery and reconstruction efforts. The persons undertaking the PDNAs and DaLA may not understand how to address gender dynamics and therefore the focus of the DaLA or PDNA is more on the visible and more easily quantifiable physical impacts at the macro level, which results in gender specific considerations not being included in recovery and building back better.[21]

[18] African Risk Capacity. "Priority Actions for Gender Mainstreaming in DRM in Zimbabwe".
[19] Pundit, Madhavi. 2022. "Why Gender Specific Data is Critical to Manage Disaster Risk". Available at: https://www.policyforum.net/why-gender-specific-data-is-critical-to-manage-disaster-risk/
[20] Christel Rose, UN Office for Disaster Risk Reduction (UNISDR) (lead author); Rahel Steinbach, UN Women; and Amjad Saleem, International Federation of Red Cross and Red Crescent Societies (IFRC). 2017. "Reducing disaster risk through gender parity and women's leadership". Available at: https://public.wmo.int/en/resources/bulletin/reducing-disaster-risk-through-gender-parity-and-women%E2%80%99s-leadership
[21] GFDRR. n.d. Gender Equality and Women's Empowerment in Recovery. Available at: https://www.gfdrr.org/en/publication/gender-equality-and-womens-empowerment-disaster-recovery

Stakeholders from national DRM and gender agencies across 13 BMCs were asked the extent to which they felt there was need to scale up engagement with vulnerable groups with respect to disaster preparedness, response, and recovery (Figure 8). The two groups for which there is currently the highest level of engagement in the DRM space is women and persons with disabilities (PWDs) – but these groups only scored between 3.0 and 3.3 out of 5, meaning that while there is some engagement there is need to scale up the engagement with these two groups. There was no vulnerable group for which stakeholders felt that there was significant engagement (no scores averaging 4 or 5 in Figure 8). The vulnerable groups for which stakeholders indicated least level of engagement were youth, especially unattached youth, adolescent mothers, female-headed households and rural women.

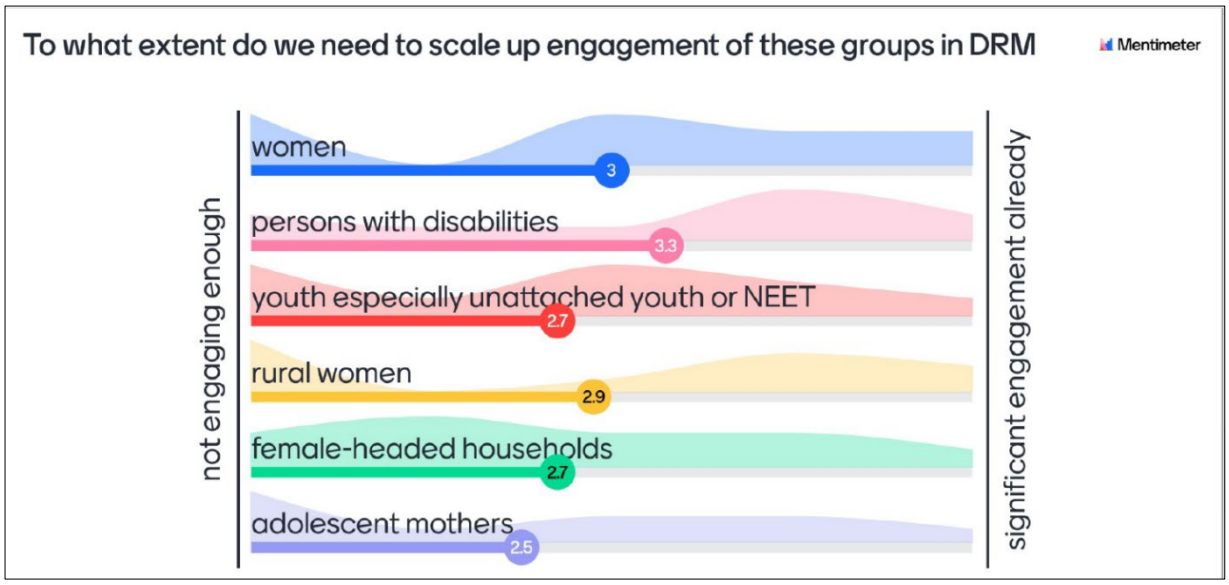


Figure 8 National DRM and gender agencies' perceptions of the extent of engagement of vulnerable groups in DRM policy and practice [n=10].

Engagement with vulnerable groups is key to promote equity both in the regulatory and legal frameworks that frame DRM actions and in the implementation of the actions themselves. Including vulnerable groups in decision-making processes ensures that policymakers at the local and national levels can better appreciate and respond to the diverse characteristics, capacities, needs and vulnerabilities of all.[22] These inclusive and participatory processes also help with breaking and removing barriers that keep certain groups and people excluded from important developmental processes.

2.5 Championing inclusion and equity when developing the DRM framework

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) has articulated in CEDAW General Recommendation 37, Article 7 that:

"Well-designed disaster risk reduction and climate change initiatives that provide for the full and effective participation of women can advance substantive gender equality and the empowerment of

[22] INCRISD South Asia. 2014. Inclusive Disaster Risk Management: A Framework and Toolkit for DRM Practitioners

women, while ensuring that sustainable development, disaster risk reduction and climate change objectives are achieved."

This recommendation emphasises the importance of ensuring that women participate in decision-making processes related to disaster risk management at the local and national levels. Where women have limited opportunities or are unrepresented in governance spaces, the inequalities that exist in disaster preparedness and management are often exacerbated. Government officials in the disaster and gender agencies[23] of BMCs indicated the need to scale up and enhance women engagement in decision-making processes related to DRM, acknowledging that there has indeed been progress over the years in this area. One of the eight agencies present indicated that there was insufficient attention placed on facilitating women and women-led organizations and groups to lead, participate and represent on DRM agency boards and committees and seven indicated more needs to be done.[24] None of the BMCs present at the consultation stated that their country was a best practice with respect to women's participation in DRM processes.[25]

An online survey completed by consultation participants encouraged respondents to reflect on the extent to which women were involved in DRM decision-making processes (Figure 9). Through the survey, participants were asked to indicate how strongly they agreed or disagreed with each of the following statements using a scale from 1 to 5 (with 5: strongly agree; 4: agree, 3: neutral, 2: disagree, 1: strongly disagree). Of the 19 persons participating in the DRM and gender survey, the following was gleaned:

- More than half of the respondents or 53% either agreed or strongly agreed that women and women-led organizations and groups lead, participate and are board members on DRM agency boards. 26% remained neutral and 21% either disagreed or strongly disagreed.
- At the local level, 31.5% of respondents agreed that there was in place gender focal points of women representatives at community and local level DRM committees while 42% of respondents either disagreed or strongly disagreed.

[23] Countries represented at the consultation were: Barbados, Belize, Saint Kitts and Nevis, Trinidad and Tobago, Grenada, Saint Vincent and the Grenadines and Virgin Islands (British)
[24] This was a Mentimeter exercise in which responses are anonymous and there is no way to determine which responses were provided by individual participants.
[25] Brearley, E., Kumpaley, T. and Vincent, K. 2020. Enhancing gender-responsive disaster risk management: Why a change of mindset is the first step. Available at: https://blogs.worldbank.org/africacan/enhancing-gender-responsive-disaster-risk-management-why-change-mindset-first-step

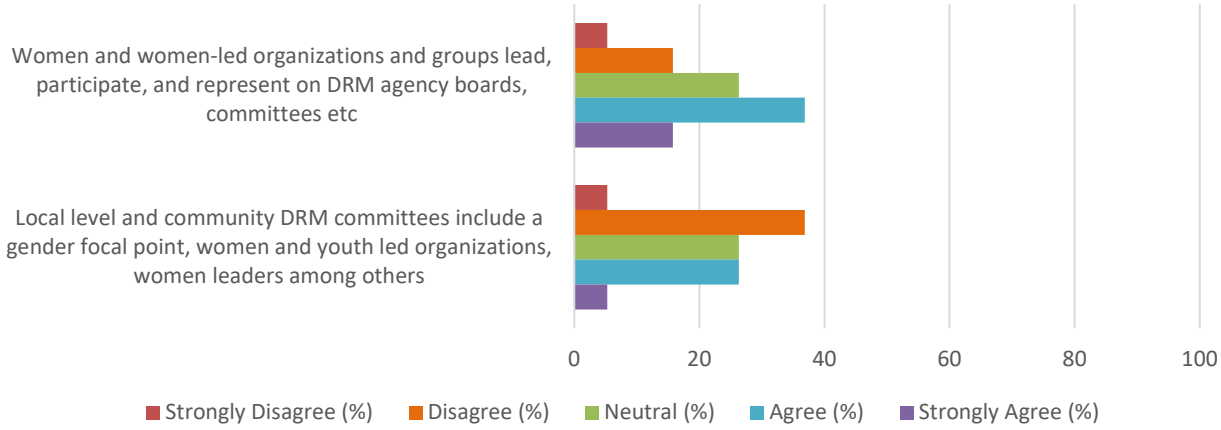


Figure 9 Participation of Women and Other Vulnerable Groups in DRM Decision Making Processes. [n=19]

One advantage to society of creating the enabling environment for women to be involved in and lead on disaster risk management efforts relates to their traditional role as caregivers, in which this unique attribute makes them more likely to consider the needs of varying groups as well as the whole community, thereby enabling the processes and actions underpinning DRM to be both more inclusive and participatory.[26] Through the wider consultation process involving several BMCs and including government technocrats from disaster, finance, gender, and social development agencies a Google Doc allowed country teams to reflect on various actions and statements and provide information on their use, existence, or implementation in their BMCs. The participants were asked to indicate whether there are existing platforms in their countries to deepen dialogue on DRM among diverse groups including vulnerable groups.

BMCs Reflect on the Existence of Platforms to Deepen Dialogue and Engagement in DRM											
"My country has platforms that foster the deepening of dialogue and engagement among vulnerable groups"											
ATG	**BVI**	**BZE**	**CI**	**DOM**	**GRD**	**JAM**	**SKN**	**STL**	**TCI**	**TTO**	**BHS**
NR	Y	NR	NR	NR	Y	NR	Y	Y	NR	Y	NR
Key: Y – Yes N – No IP – development in progress NF – not fully/some aspects of components exist NR – no response to this question											

[26] Bungcaras, M. 2017. Reducing disaster risk: understanding barriers to women's leadership. Available at: https://devpolicy.org/reducing-disaster-risk-understanding-barriers-womens-leadership-20170704/

Disasters also have negative impacts on PWDs. The mortality rate of PWDs from natural disasters is estimated to be four times higher than that of the average population. Experience from previous disasters globally show that PWDs are more likely to be left behind or abandoned during evacuation efforts due to a lack of preparation and planning.[27] About 15 % of the world's population (approximately 2.5 million) have a disability[28] – including intellectual challenges, physical disabilities, vision impairment, deafness (hard of hearing) or other auditory challenges. According to UNESCO, there are 1 million persons in the Caribbean living with a disability[29]. Today, the vulnerability of PWDs to the impacts of natural hazards is widely recognized and have been highlighted within for example international climate change agreements, including the 2010 Cancun Agreements, the 2013 Warsaw International Mechanism for Loss and Damage, and the 2015 Paris Agreement on Climate Change. These have been partially due to the identified higher mortality rates among disabled people than others during natural disasters and extreme weather events.[30]

The UN Convention on the Rights of PWDs continues to play a key role in encouraging and supporting persons with disabilities to view themselves as deserving of human rights protection including from risks posed by natural hazards and climate change. The Convention also calls for governments, and other key stakeholders to fully engage persons with disabilities in climate change adaptation and disaster risk reduction efforts as these persons are knowledgeable about their own vulnerabilities and that of their community and can be powerful agents of change given their own unique insights about their situation and barriers they face. Persons with disabilities are therefore important to support policy development processes focused on climate change adaptation and disaster risk reduction.

Pre-existing gender gaps across a range of socioeconomic indicators widen in the aftermath of disasters and can entrench inequality and increase vulnerability to future hazard events, thereby creating a vicious cycle of vulnerability and poverty and continuously reducing coping capacities. These factors repeatedly put women at a disadvantage in the face of natural hazards and these are being further compounded by environmental degradation and climate change, the latter resulting in the increasing frequency and intensity of hydrometeorological hazards. The effects of natural disasters on men and women are different because men and women have distinct needs and feel the impacts of disasters differently. Lacking representation of certain socioeconomic groups (including women, PWDs, LGBTQ+, and socially isolated individuals) in DRM decision-making processes means that the needs of these groups may remain side-lined, exacerbating the impact of natural hazards on these groups. . Thus, when natural hazards strike, gender inequality and compounding social inequalities (for example, socio-economic status, education level, health status) result in more direct and indirect negative impacts on marginalized and vulnerable groups, including women and girls.The factors that increase the vulnerability and exposure to, natural hazards are economically, socially, and culturally constructed and can be reduced or eliminated.[31]

[27] United Nations Economic and Social Commission for Asia and the Pacific. Review of Disability-inclusive and Gender-responsive Disaster Risk Reduction in Asia and the Pacific
[28] Anderson-Berry, Linda, Jordon, Ronette, & Carassco, Naraya. 2022. "Towards more disability-inclusive climate resilience in the Caribbean",
[29] https://en.unesco.org/persons-with-disabilities-caribbean
[30] Bell, Sarah, Tabe, Tammy & Bell Stephen. 2020. Seeking a disability lens within climate change migration discourses, policies and practices, in Disability and Society. Available at: https://doi.org/10.1080/09687599.2019.1655856
[31] United Nations Office for Disaster Risk Reduction. 2022. Policy brief: Gender-responsive disaster risk reduction. Available at: https://www.undrr.org/publication/policy-brief-gender-responsive-disaster-risk-reduction

2.6 Mainstreaming gender and social inclusion throughout DRM policy and practice

Applying a gender lens to DRM is focused on ensuring that all activities for prevention, preparedness, response, and recovery integrates gender issues. This approach aims to consider the unique needs of women, men, and other vulnerable groups in all phases of DRM towards strengthening DRM activities and the resulting outcomes as well as helping through DRM policy and practice to reduce gender inequality. This means that DRM policy and underlying and complementary legislation must move from being gender neutral to being gender sensitive. This can be achieved by having in place gender sensitive plans and programmes. The mainstreaming of gender issues into DRM can also be supported if gender policies also take into account DRM issues. For example, applying a gender lens to recovery means that the activities underpinning recovery are based on the principle of leaving no one behind and ensuring that those furthest behind are considered first. Other examples may include ensuring relief packages are inclusive of differential needs of all community members, ensuring that shelters are well-equipped shelters to support the differing needs of women and girls, as well as persons with disabilities.

Applying a gender lens can also be enabled by ensuring that all projects benefit from gender-focused expertise. In other words, building the working relationships between DRM entities and gender entities in-country. DRM and gender agencies can play a key role in mainstreaming gender issues in DRM as well as DRM issues in gender policy and action planning. To assess the extent to which DRM agencies are mandated to include gender issues in policy and planning and the extent to which gender agencies are mandated to integrate DRM issues into their policies, the survey administered asked respondents to indicate how strongly they agreed or disagreed with each of the following statements using a scale from 1 to 5 (with 5: strongly agree; 4: agree, 3: neutral, 2: disagree, 1: strongly disagree). Results are presented in Figure 10.

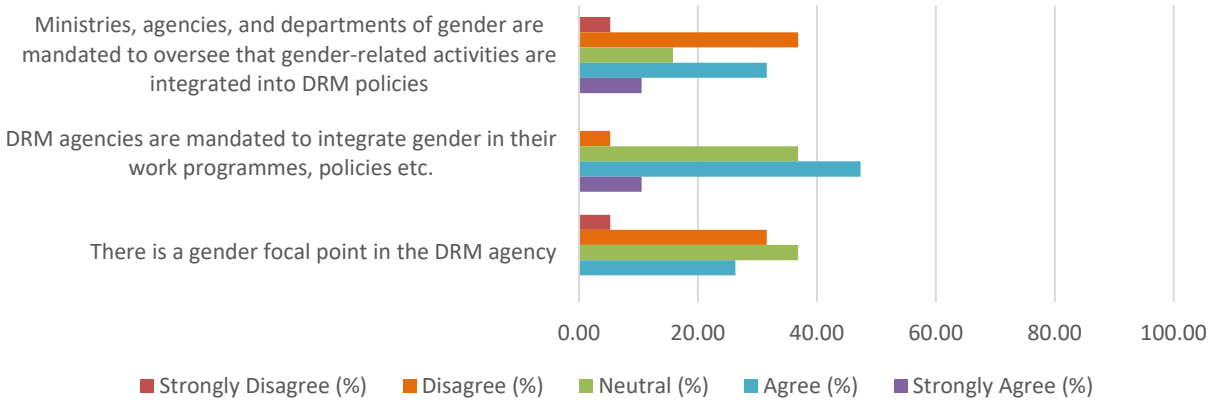


Figure 10 The extent to which DRM agencies are mandated to include gender issues in DRM policy and gender agencies, DRM issues in gender policy.

The following can be concluded from the survey:

- 42% of respondents strongly agreed or agreed that their ministries, departments, and agencies of gender are mandated to oversee that gender considerations are included in DRM policy, with an equal number of respondents either strongly disagreeing or disagreeing with this statement;
- 57% of respondents agreed that DRM agencies were mandated to integrate gender issues in DRM policy and programming, another 37% remained neutral on this matter, with 5% of respondents disagreeing.

This suggests that across many of the BMCs, there are institutions within government or within DRM agencies, that are responsible for ensuring that gender considerations are included within DRM policy. This is encouraging since it suggests the existence of an institutional environment which can be harnessed to both engage with vulnerable groups, and ensure that their voices are captured within policy making processes.

Gender and DRM focal points also are key to supporting efforts in mainstreaming. Gender focal points as well as communities of practice need to be established and where they exist, strengthened with capacity and skills as well as operating procedures to ensure that they are functional. According to the survey however, only 26% of respondents agreed that there was a gender focal point in their DRM ministry, with 37% remaining neutral and with another 37% of respondents disagreeing or strongly disagreeing that there is a gender focal point in their DRM agency.

Participants also responded to whether “Sufficient attention is placed on marginalized groups in their country’s DRM policy. One of the eight BMCs indicated that there was insufficient attention placed on marginalized groups in their country’s DRM policies and seven indicated more needs to be done.

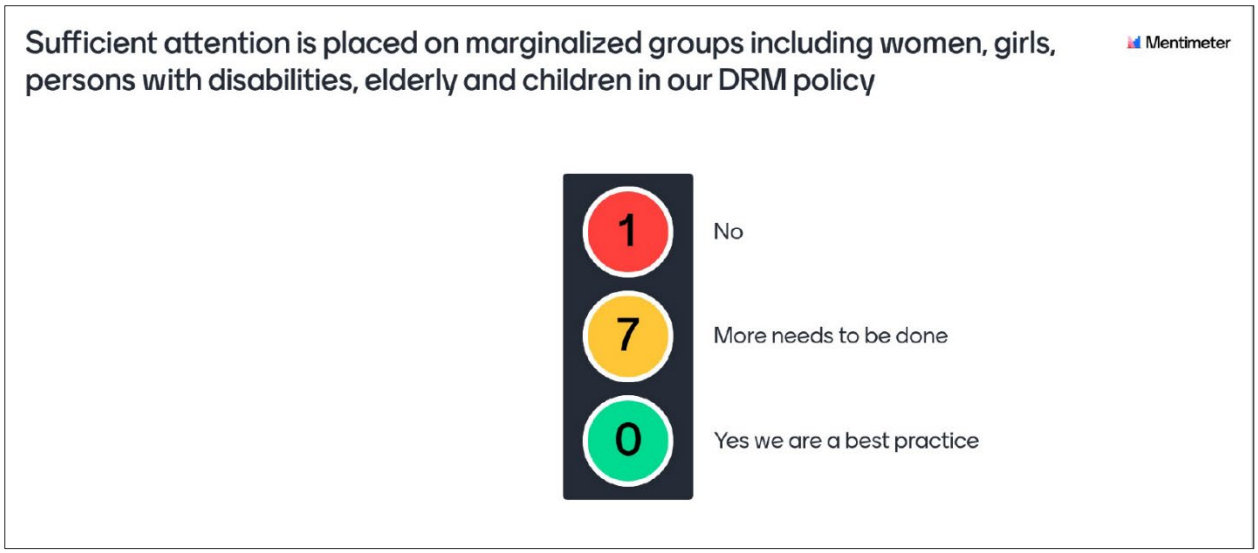


Figure 11 National DRM and gender agencies’ perspectives on the extent to which their country DRM Policy specifically addresses certain vulnerable groups [n=8].

Practical ways of applying a gender lens can be achieved through the development and/or implementation of the following:

1. Communications strategies to support DRM policy and frameworks

2. Training programmes towards building the capacity of key groups and communities
3. Early warning systems that contain features that support or aid vulnerable groups
4. Undertaking risks analyses and vulnerability assessments
5. Collecting and managing sex and age disaggregated data (SADD)
6. Gender budgeting
7. Developing gender sensitive DRM plans in close collaboration with an identified gender focal point and also women's groups to ensure that these plans are underpinned by consultations and benefit from participatory approaches
8. Tailoring programmes and projects to target diverse and vulnerable groups including persons with disabilities, youth etc.
9. Design and development of disaster risk financing instruments such as climate risk insurance instruments, especially instruments that are targeted at the meso and micro levels
10. Improving access to DRM Information for All Groups, Leaving No Group Behind

During natural hazard events, persons with disabilities (PWDs) become more vulnerable. The United Nations Convention on the Rights of Persons with Disability highlights the importance of mainstreaming disability issues as an integral component of sustainable development and advocates the PWDs need to be given a voice and space to be actively involved in decision-making processes, including policy development. The active participation of PWDs is critical in applying a disability lens to ensure that more inclusive, democratic, and equitable DRM actions and climate adaptation actions are being implemented. In addition to providing a voice and space for PWDs, it also is important to develop and implement activities with these groups that can support them during hazards events to reduce the potential negative impacts of hazards.

A snapshot of approaches being undertaken by some BMCs to apply a disability lens to DRM is shown below. Some of these include early warning systems that are people centered and include special features for vulnerable groups such as the hearing impaired. Seven BMCs indicated that they have early warning systems for vulnerable groups such as the hearing impaired and the blind. These countries are Antigua and Barbuda, Cayman Islands, Dominica, Jamaica, Saint Lucia, Turks and Caicos Islands and The Bahamas. Eight BMCs - Antigua and Barbuda, British Virgin Islands, Cayman Islands, Dominica, Grenada, Saint Lucia, Turks and Caicos Islands, and Trinidad & Tobago indicated that they had in place shelter management policies that take into account the needs of PWDs.

BMCs Reflect on the Application of a Disability Lens in DRM											
"My country has multi-hazard early warning systems that are people centred and integrated, including a national alert tone for the general public, including early warning systems for vulnerable groups such as the hearing impaired and blind"											
ATG	**BVI**	**BZE**	**CI**	**DOM**	**GRD**	**JAM**	**SKN**	**STL**	**TCI**	**TTO**	**BHS**
Y	ID	N	Y	Y	N	Y	ID	Y	Y	IP	Y
"My country has a multi-hazard early warning policies that are gender-sensitive and gender inclusive"											
Y	N	N	N	Y	N	IP	N	Y	N	N	NR
Capacity building for municipal authorities and first responders include the needs of PWDs											
Y	Y	IP	Y	Y	NR	Y	Y	Y	NR	NR	NR
"Shelter management and climate proofing of shelters and shelter management policies take into account the needs of PWDs"											

BMCs Reflect on the Application of a Disability Lens in DRM											
Y	Y	NR	Y	Y	Y	IP	N	Y	Y	Y	NR

Key:
Y – Yes
N – No
IP – development in progress
NF – not fully/some aspects of components exist
NR – no response to this question
ATG – Antigua and Barbuda; BVI – British Virgin Islands; BZE- Belize; CI – Cayman Islands; DOM – Commonwealth of Dominica; GRD – Grenada; JAM – Jamaica; SKN – St. Kitts and Nevis; STL – Saint Lucia; BHS – The Bahamas; TCI – Turks and Caicos Islands; TTO- Trinidad & Tobago

From the online survey, some additional information was gleaned about early warning systems. Respondents were asked to indicate how strongly they agreed or disagreed with each of the following statements about assessable early warning systems using a scale from 1 to 5 (with 5: strongly agree; 4: agree, 3: neutral, 2: disagree, 1: strongly disagree). Results are presented in Figure 12.

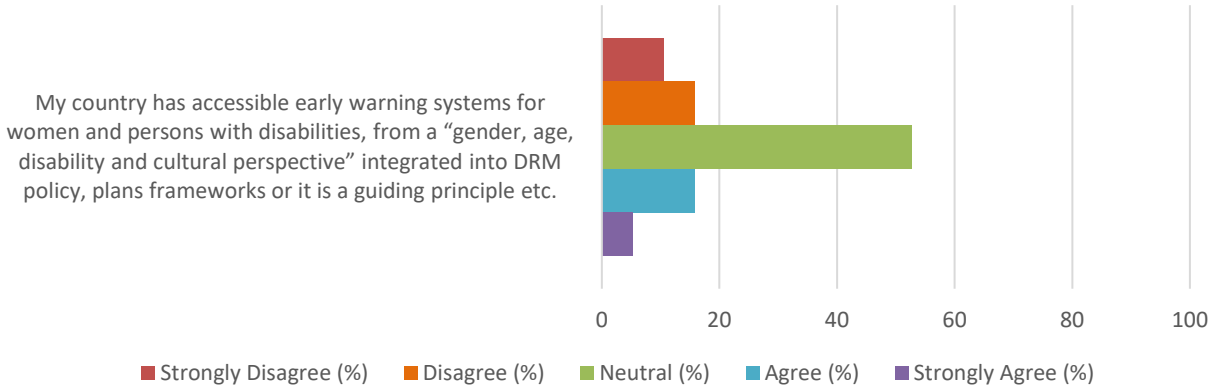


Figure 12 How inclusive and accessible are BMCs early warning systems.

About 21% of respondents agreed or strongly agreed that their early warning systems were accessible to all groups including PWDs. Another 25% of respondents either strongly disagreed or disagreed with the statement implying that they did not have accessible early warning systems. 51% of respondents neither strongly agreed nor disagreed with this statement.

In addition, through the online survey, DRM and gender agencies were asked to assess how well they were promoting gender and disability sensitive DRM. In addition, civil society organizations (CSOs) and non-governmental organizations (NGOs) were asked to assess their level of satisfaction with respect to the inclusion of vulnerable groups, including PWDs in DRM preparedness in their countries. Respondents were asked to indicate how strongly they agreed or disagreed with each of the following statements using a scale from 1 to 5 (with 5: strongly agree; 4: agree, 3: neutral, 2: disagree, 1: strongly disagree). Results are presented in Figure 13.

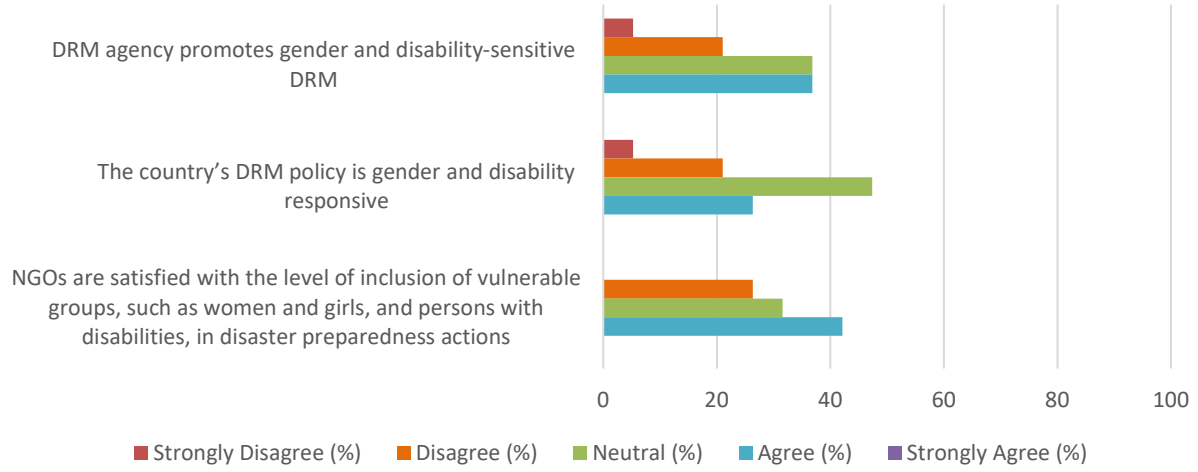


Figure 13 Assessing the promotion of gender and disability sensitive DRM.

To summarise the key outcomes from Figure 13:

- 37% of respondents agreed that their DRM agency promotes gender and disability-sensitive DRM, another 37% were neutral in their response with 26% disagreeing or strongly disagreeing with this statement;
- 47% of respondents were neutral on whether their country's DRM policy is gender and disability responsive, with 25% either disagreeing or strongly disagreeing that their DRM policy was gender and disability responsive and 26% agreeing that their policy was gender and disability responsive;
- 42% of NGO respondents agreed and were satisfied with the level of inclusion of vulnerable groups such as women and girls and PWDs in disaster preparedness actions; another 26% disagreed and 42% neither agreed nor disagreed.

Case Example: Climate Resilient and Gender Sensitive Shelters in Dominica

Following Hurricane Maria, the Government of Dominica began the construction of resilient emergency shelters. These modern shelters are being powered by renewable energy sources that can operate independently of the power grid and water storage capacity to supply potable water during the period when national water services may be temporarily disrupted due to a natural disaster. The Jimmit Regional Emergency Shelter can house approximately five hundred persons. The structure covers approximately 18,000 square feet and contains for example toilet and shower facilities for men and for women. The shelter takes into account the differing needs of men and women, for instance by having separate spaces to protect the privacy of women, and to cultivate a feeling of safety.[32] Other key recommendations include ensuring that women are involved in the design of shelter management plans, considering the make-up not just of individual shelters, but also shelter clusters, co-developing shelter code of conduct and leadership guidelines.[33] The shelter has also been designed to allow vulnerable persons to have a safe space during the event of a disaster. (Commonwealth of Dominica, Voluntary National Review of the SDGs, 2022).

[32] International Federation of Red Cross and Red Crescent Societies. 2020. A practical guide to Gender-sensitive Approaches for Disaster Management. Accessible at: https://www.preventionweb.net/files/73971_aguideforgendersensitiveapproachtod.pdf
[33] Emergency Shelter: Gender Mainstreaming Tip Sheet. Gender Equality in Emergency Project Design. Accessible at: https://sheltercluster.s3.eu-central-1.amazonaws.com/public/docs/Emergency%20Shelter-%20Gender%20Mainstreaming%20Tip%20Sheet.pdf

The Jimmit Regional Emergency Shelter

2.7 Empowering vulnerable groups and building capacities

Governments need to take decisive action to build the capacity of women and other vulnerable groups and empower them to support preparedness, response, and recovery efforts, and reduce the focus on vulnerability and on servicing disproportionately affected groups to instead capacitating and empowering. This should be captured within an optimal gender responsive DRM framework. While the post-disaster context presents a host of challenges for women, it is important that decision-makers recognize that women are not just victims of disasters but can be powerful agents of change during and after disasters.[34]

Empowering communities also is key and local governments / authorities can play a vital role in this regard by legitimizing the work undertaken by civil society groups and other community groups and individuals towards building the resilience of communities against natural hazards and other climate related shocks[35]. Stereotypes regarding women's and men's roles in DRM still prevail. Women's roles in disaster preparedness are clearly identified as more aligned to the household and family as caregiver, as well as the psychological support of 'comforting', whereas men's roles are linked to areas that require physical strength such as repairing houses, working in rescue teams and reconstruction that requires semi-skilled and skilled labour. Redefining men's and women's roles in DRM is therefore critical to achieve the desired outcomes for empowering women.

An important aspect of empowering women and vulnerable groups would be through financing – financing for preparedness and response but also access to financing tools such as microinsurance mechanisms that would allow women to recover faster following natural disasters – as these instruments could focus on livelihood protection enabling them to get back into their jobs (micro businesses, farm work etc) faster. Also, financing women organizations and related CSOs and integrating gender

[34] GFDRR. Gender Equality and Women's Empowerment in Recovery.
[35] UN Women. 2022. The Status of Women and Men Report: Innovating Financing, Climate Change and Disaster Risk Reduction in the Caribbean

considerations in policy dialogues and programmes can improve awareness of the risks women face and encourage gender champions that can become advocates for change.

Key Actions for Empowering Women and Vulnerable Groups include:

- Build the capacities of national and local women's groups' and related civil society organizations and provide the enabling environment and platform for women to be heard and to lead; and
- National and local governments should prioritize visibly engaging women and vulnerable groups as agents of change at all levels of disaster preparedness, including in early warning systems, education, communication, information and networking opportunities; and
- Include gender perspectives in climate adaptation and disaster reduction efforts at the national and local levels in policies, strategies, action plans, and programmes

Case Example: Somalia (Puntland)'s gender, including GBV, responsive DRM plan designed with women's organizations and groups[1]

Somalia DPR Plan was developed in collaboration with a range of stakeholders including religious groups, local NGOs, civil society associations and women's groups. The plan calls for frequent engagement with women and marginalized groups in planning, implementing and monitoring activities; charges the Ministry of Women Development and Family Affairs (MoDAFA) to oversee the gender activities (protection, vocational training and awareness raising); and includes gender considerations and/or women's participation in deciding water distribution, designing latrines and distribution of food and designing safe shelters. Somalia's DPR Plan advocates for an equal number of men and women in food distribution, for women to have separate waiting areas and priority during distribution along with elderly persons and persons with disabilities.

It is important to tailor information and programmes to target diverse and specific groups, such as women, PWDs and youth to ensure that there is equal access to information pertaining to disaster preparedness and response for example. With respect to improving access to information and resources for vulnerable groups, one stakeholder from Hazard Management Cayman shared the following experience:

"Yes, concrete efforts to determine who the vulnerable persons are, where they live, what they need and what interventions and support actions are realistic has taught us some lessons and is guiding our processes. We have come to the conclusion that the individual right to privacy and data protection laws make it unrealistic to create a database of vulnerable persons: such as the frail elderly, or persons with disabilities or even persons with English as their second language. So what is realistic? Establishing processes and mechanisms such as ensuring there are sign language interpreters to deliver key messages, along with the use of key stakeholders who are better positioned to get critical messaging to those that need it for example home care agencies, home food delivery services for the needy or elderly bed bound, committees that represent the elderly and persons with disabilities, Consular Agents to spread information to persons whose first language is other than English, the provision of shelters that are handicapped accessible, with appropriate shelter signage, sensory rooms in each shelter, there are mental health professionals, trained medical staff and police officers in each shelter, there are public information materials made available about appropriate actions before, during and after a hazard impact and these are distributed to care agencies to ensure continuity of care continues through and after a crisis. A

critical resource we have found is establishing Community Emergency Response Teams (CERTs) in each Electoral District (they know their communities best and they know who needs help or who have no family support structure), the CERTs are linked to the civic organizations, NGOs and Churches etc. to provide welfare checks, food deliveries and transportation if needed, they have access to the National Emergency Operations Centre during activations and can therefore request resources and assistance. The National Emergency Structure can also provide interventions such as the establishment of responsible childcare services if schools are damaged, and single parent households are juggling work and house repairs in the aftermath of a hurricane for example".

2.8 Ensuring disaster risk and climate finance instruments are sensitive to gender and vulnerable populations

Gender analyses of applicable budget lines and disaster risk financing instruments (e.g. climate risk insurance instruments) need to be undertaken to ensure that product designs of these risk financing instruments consider the differentiated impacts of natural hazards on women and men and importantly reflect the socioeconomic contexts of both groups, thereby ensuring more meaningful integration of gender perspectives in the design and development of these instruments.

This element is elaborated further in the following section of the report.

2.9 Enhancing the capacity and combined skills of DRM and gender agency technocrats

It is important to enhance the capacity on the combined skills on DRM and gender in all the different structures of DRM at the community, local and national levels. This means prioritizing education and awareness on gender and ensuring that DRM technocrats have the required technical skills to be gender responsive and integrate gender in DRM frameworks and their implementation.

Through the DRM and Gender online survey, respondents were asked to assess the capacity of DRM technocrats to be responsive to gender issues, and if they had received training on how to integrate gender issues into disaster preparedness and response. Respondents were asked to indicate how strongly they agreed or disagreed with each of the following statements using a scale from 1 to 5 (with 5: strongly agree; 4: agree, 3: neutral, 2: disagree, 1: strongly disagree) presented in the graph below.

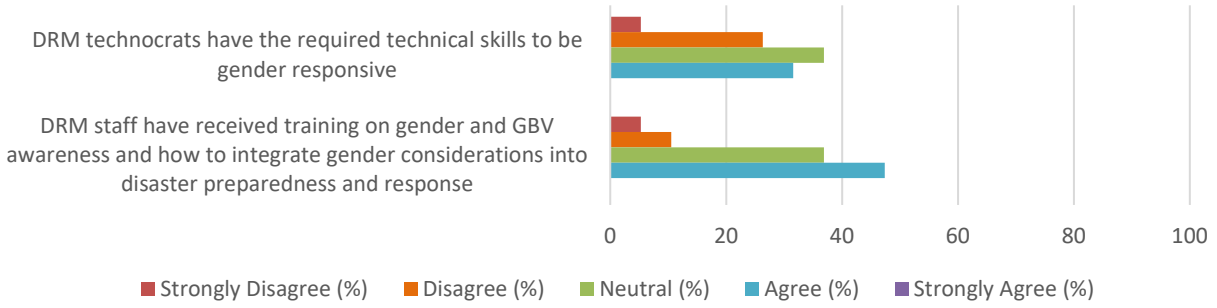


Figure 14 Technical Skills and Competencies of DRM Technocrats to Integrate Gender Considerations in Preparedness and Response Activities

To summarise the key outcomes from Figure 14:

- 31.6% of respondents agreed that DRM technocrats had the required technical skills to be gender responsive. Another 31% either disagreed or strongly disagreed with this statement
- With respect to receiving training on gender and GBV awareness, and how to integrate DRM in disaster preparedness and response, 47% of respondents agreed that they had received training in this area with about 15% of respondents disagreeing or strongly disagreeing with this statement

Capacity building, training and education activities are implemented in several BMCs to build capacity among stakeholders at the national and local levels. These kinds of activities should be formally incorporated as part of DRM frameworks.

2.10 Assessing the extent of gender integration and DRM policy among BMCs

Once there is recognition that disasters affect men and women differently, decision-makers become more inclined to promulgate policy that is gender-specific. Of thirteen BMCs representing disaster and gender related public sector institutions that were engaged through consultations, the following are the results of a Mentimeter exercise which shows that only 3 of the 13 BMCs in attendance indicated that their DRM policy has strategies that explicitly address the needs of women, girls, and vulnerable groups, 7 indicated not exactly and 3 BMCs said no.

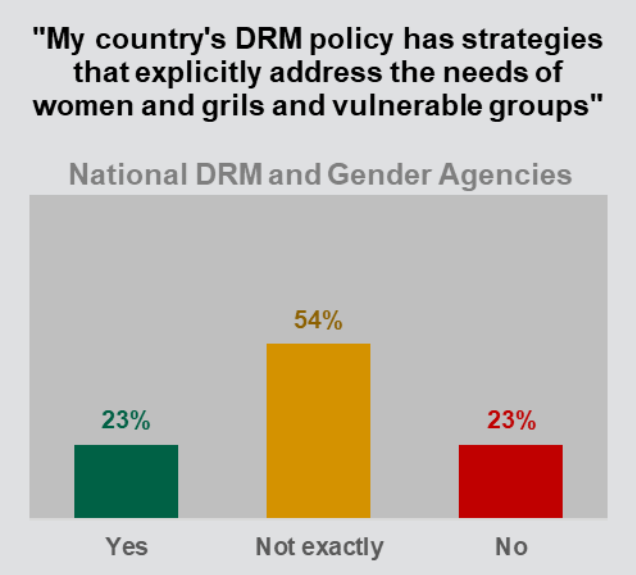


Figure 15 National DRM and gender agencies' perspectives on the extent to which their country's DRM policy addresses the needs of women and other vulnerable groups.

Participants were then asked to indicate if their country's gender policy includes specific strategies related to natural hazard risks and the needs of women and other vulnerable groups. Seventy-three % of participants indicated to some extent DRM issues are included in gender policy. Twenty-seven percent of respondents indicated that their gender policy did not address natural hazards and the varying needs of vulnerable groups. It is interesting to note that no DRM agency indicated a yes – that there were indeed strategies in the gender policy that reflected DRM issues and the needs of women and vulnerable groups.

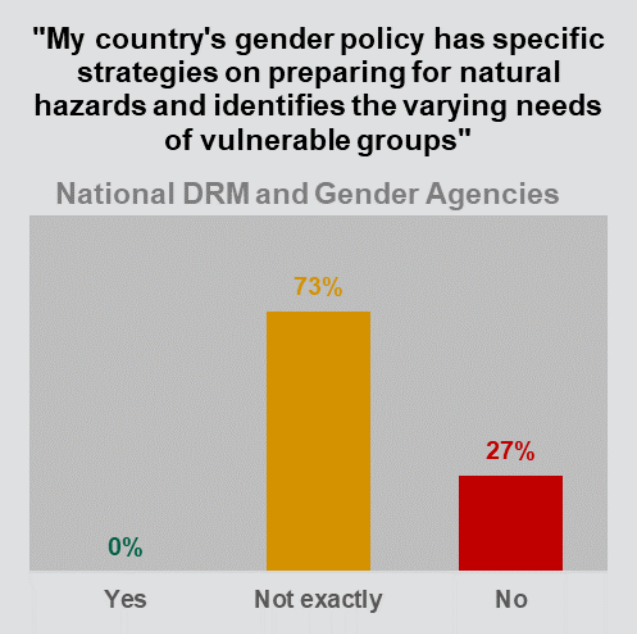


Figure 16 The inclusion of DRM issues in national gender policy.

So whilst there is some level of gender integration in DRM policy, participating BMCs did not believe that this was sufficient, with no BMC being able to identify its approach as a best practice. When DRM policy does not adequately consider gender, women and girls oftentimes bear a disproportionately heavier burden of the disaster's impact, both in the short and long term. Gender responsive and transformative DRM policy contains goals, strategies and actions to address gender specific issues that arise as a result of hazards and focuses on engaging women and other vulnerable groups in:

- Defining the overarching strategic framework for disaster preparedness, recovery and response
- Planning and access to early warning systems
- Prevention and response to gender-based violence which may increase in disaster situations
- Ensuring rights in recovery
- Enabling building back better efforts to be inclusive, equal and fair.[36]

Through a survey, participants were asked to indicate how strongly they agreed or disagreed with each of the following statements related to the integration of gender issues in DRM policy using a scale from 1 to 5 (with 5: strongly agree; 4: agree, 3: neutral, 2: disagree, 1: strongly disagree). Of the 19 persons participating in the survey:

- 68% of respondents strongly agreed or agreed that their DRM policies considered gender issues, with 10% strongly disagreeing and 21% remaining neutral
- 47% of respondents agreed or strongly agreed that their DRM policy had a specific goal that aligns DRM with gender

[36] UN Office for Disaster Risk Reduction, Asia-Pacific. 2021. Gender Responsive Disaster Risk Management Status Review and Recommendations for Implementing the Sendai Framework for DRR in the Asia Pacific

- 42% of respondents agreed that gender equality is a guiding principle within their DRM policy, while 26% of respondents either disagreed or strongly disagreed with this statement and 32% remained neutral
- 37% of respondents agreed that there existed guidance documents in-country to support gender mainstreaming in country with another 37% remining neutral and 26% either strongly disagreeing or disagreeing with this statement
- 63% of respondents agreed that their gender policy takes into account the impact of natural hazards on different groups, including vulnerable groups and includes strategies for this; with only 16% of respondents strongly disagreeing or disagreeing with this statement.
- 53% of respondents either strongly disagreed or disagreed that there is at least one meeting of DRM and gender agencies to discuss integration of gender issues into DRM. 23% of respondents agreed that there was such a meeting
- 42% of respondents agreed that there is integration of both gender and climate change adaptation in DRM policy with 31% being neutral and 26% disagreeing

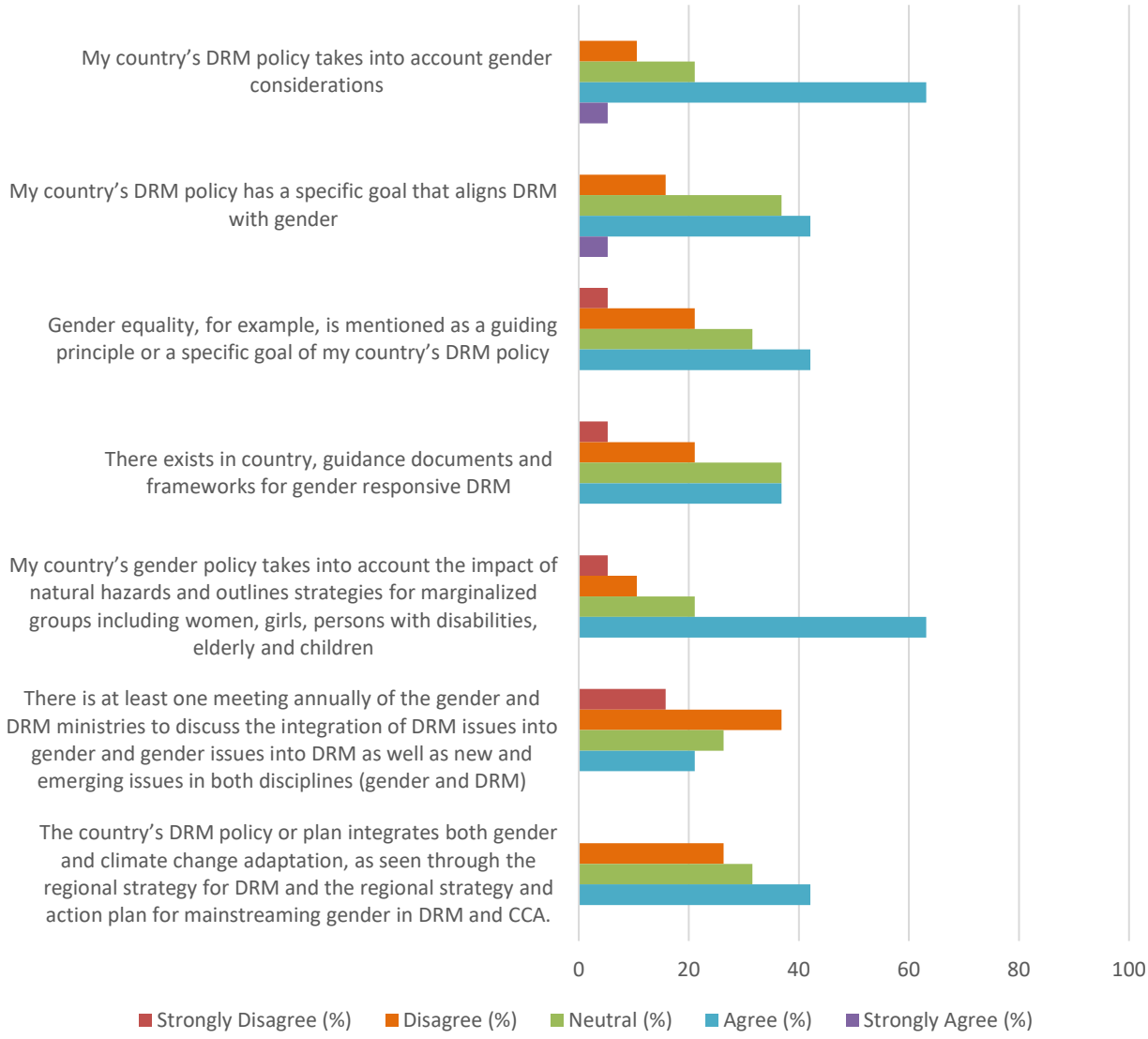


Figure 17 National DRM and gender agencies' perspectives on the integration of gender issues in DRM policy, planning and action.

Even though 68 % of respondents strongly agreed or agreed that their DRM policies considered gender issues, BMCs were asked to further assess the overall extent of gender integration in their DRM policy with reference to specific terms: gender discriminatory, gender blind, gender sensitive, gender responsive, and gender transformative (see Key Terms section).

Ten stakeholders representing national DRM and gender agencies in BMCs reflected on the extent of gender integration in their country's DRM Policy using Mentimeter. Of the 10 BMCs, 4 considered their DRM policies gender blind, 3 gender sensitive and 3 gender responsive as presented in the Figure below.

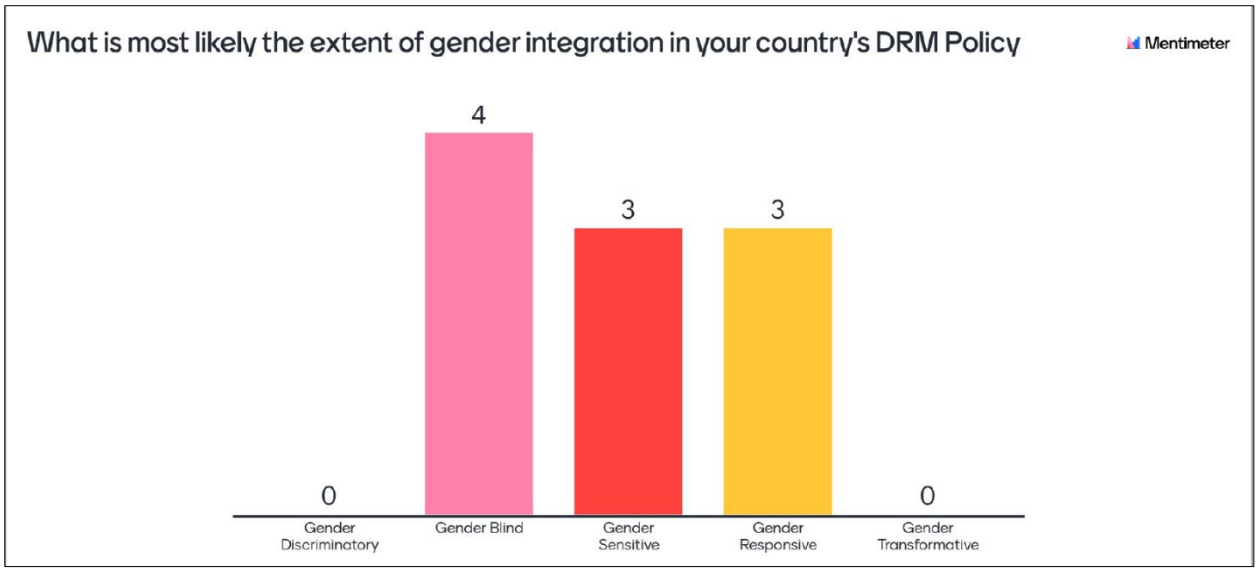


Figure 18 National DRM and gender agencies' perspectives of the extent of gender integration in their country DRM policy.

With the use of Google Docs, some BMCs weighed in on the extent of gender integration in DRM policy, plans and key DRM actions with emphasis on some specific areas such as social protection, local community development plans and procurement using Google Docs. A synopsis of this is provided below.

BMCs reflect on the integration of gender issues and vulnerable groups into specific DRM policy, plan or activities that takes into account gender issues and vulnerable groups											
Local community DRR Plans take into account the needs of vulnerable groups including women and girls											
ATG	BVI	BZE	CI	DOM	GRD	JAM	SKN	STL	BHS	TCI	TTO
IP	N	IP	NF	Y	N	ID	Y	NF	NR	NR	N
Gender-based differences as well as issues related to vulnerable groups such as PWDs, the elderly are considered in National DRR policy and related plans											
Y	N	NR	NR	Y	NR	NR	Y	Y	NR	NR	NF
My country has in place shock responsive and adaptive social protection policies and strategies											

BMCs reflect on the integration of gender issues and vulnerable groups into specific DRM policy, plan or activities that takes into account gender issues and vulnerable groups											
IP	IP	IP	IP	IP	N	IP	Y	Y	NR	NR	Y
Inclusive policies and social safety net mechanisms exist that enable consideration of disaster risks											
IP	IP	Y	N	Y	Y	NR	IP	Y	NR	NR	NR
National procurement policies include exceptions and mechanisms for the procurement of goods and services, relief supplies and other critical supplies during emergencies – and also include the procurement of supplies for women and children and PWDs											
IP	Y	NR	Y	NR	NR	Y	Y	NR	NR	Y	Y
Key: Y – yes N – no IP – in progress NF- not fully (to some extent) NR – no response to this question ATG – Antigua and Barbuda; BVI – British Virgin Islands; BZE- Belize; CI – Cayman Islands; DOM – Commonwealth of Dominica; GRD – Grenada; JAM – Jamaica; SKN – St. Kitts and Nevis; STL – Saint Lucia; BHS – The Bahamas; TCI – Turks and Caicos Islands; TTO- Trinidad & Tobago											

Of the 12 BMCs providing responses:

- Two BMCs – Dominica and St. Kitts & Nevis have in place local community DRR plans that include gender consideration and the needs of vulnerable groups and women
- Four BMCs – Antigua and Barbuda, Dominica, St. Kitts and Nevis, and Saint Lucia indicated that their national DRR policy and plans include gender-based differences as well as issues related to vulnerable groups
- Three countries – St. Kitts and Nevis, Saint Lucia and Trinidad and Tobago indicated that they had in place shock responsive social protection policies. Six other countries indicated that the development of their shock responsive social protection policies was in progress
- Six of the twelve countries indicated that their national procurement policies included exceptions to allow for the procurement supplies for women, children and persons with disabilities during emergencies. These countries are British Virgin Islands, Cayman Islands, Grenada, Jamaica, St. Kitts and Nevis, Turks and Caicos Islands and Trinidad and Tobago

With respect to social protection, CDEMA has developed for its member countries, the Model Shock Responsive Social Protection (SRSP) Guidelines that guides countries on how to include in their SRSP policies the differing needs of men and women and other vulnerable groups.

2.11 Challenges to integrating optimal elements to DRM frameworks

Stakeholders from across the BMCs as well as regional organizations and development partners through the stakeholder consultations identified eight challenges to integrating gender in DRM policy and frameworks. These are:

1. Competing Priorities – competing priorities in DRM institutions can lead to the lower prioritization of advancing gender integration, within DRM frameworks. Lower prioritization may be related to

budget allocation, or lack of technical competence of DRM staff on how to undertake gender integration;

2. Interventions are not strategic and are not geared towards addressing structural issues, underlying risk factors, and root causes of the disproportionate impacts of disasters;
3. Social Norms – issues related to how society generally views social norms as well as perceptions of gender may impact or weaken the prioritization of gender issues into DRM frameworks;
4. Insufficient participation of women and other vulnerable groups in DRM policy development – if there is insufficient participation of key groups, this may lead to lower levels of integration of gender in DRM frameworks or less than optimal consideration of gender issues, resulting in a missed opportunity;
5. Gaps in Data - limited collection, analysis and sharing of sex and age disaggregated data (SADD) to inform gender integration into policy frameworks. Gaps in sex and gender-specific information become gaps in policy responses to a disaster as well;
6. Low levels of capacity and understanding among key government officials on how to mainstream and integrate gender issues in DRM policy, including being able to identify the entry points for integration;
7. The roles and responsibilities of gender focal points where they exist in DRM offices may not be fully articulated or understood; and
8. Cabinet Directives and Cabinet Decisions to support gender mainstreaming in DRM may not exist in governments which may then result in limited or no monitoring of the inclusion of gender issues in DRM policies and plans.

3 Situational Analysis

The situational analysis identifies needs, priorities, constraints and opportunities with respect to Disaster Risk Financing (DRF) instruments at the macro, meso and micro levels. This section is organised according to the following criteria:

a) The capacities and needs of the BMCs;

b) The ultimate purpose of the funds;

c) The required timing and levels of support relative to a disaster (linking to the DRM cycle and its constituent preparation, response and recovery phases);

d) The level of risk being addressed; and

e) The considerations that are needed to enhance gender- sensitive and socially inclusive financing.

3.1 Capacities and needs of the BMCs

Disaster Risk Financing addresses the fiscal impacts and economic losses caused by natural hazards (e.g., tropical cyclones, droughts, earthquakes, floods) and supports countries to increase their financial resilience to disasters. The objective of DRF is to help minimize the cost and optimize the timing of meeting post-disaster funding needs without compromising development goals, fiscal stability, or wellbeing. DRF promotes comprehensive financial protection strategies to ensure that governments, homeowners, small and medium-sized enterprises, economic producers, and the most vulnerable populations can meet post-disaster funding needs.

Effective implementation of sovereign DRF increases the financial response capacity of governments, particularly in developing countries, in the aftermath of natural hazards, while protecting their long-term fiscal balances (Figure 19). Financial protection will help governments mobilize resources in the immediate aftermath of a disaster, while buffering the long-term fiscal impact of disasters. Furthermore, well-designed disaster risk financing strategies can create financial incentives for governments, businesses and households to further mitigate their risks. When a Ministry of Finance is sensitized to a country's exposure and vulnerability, it can help mobilize resources beyond disaster response in support of risk mitigation. DRF is important at the individual, community, country and regional levels – in providing security against the loss of assets and livelihoods from disasters. Governments normally seek to strengthen the financial resilience of four different groups using appropriate strategies for each. The main beneficiary groups of financial protection include national and local governments; homeowners and SMEs; farmers and persons from other key economic sectors; and the poorest.[37]

[37] GFDRR, World Bank Group, 2014. Financial Protection Against Natural Disasters: From Products to Comprehensive Strategies

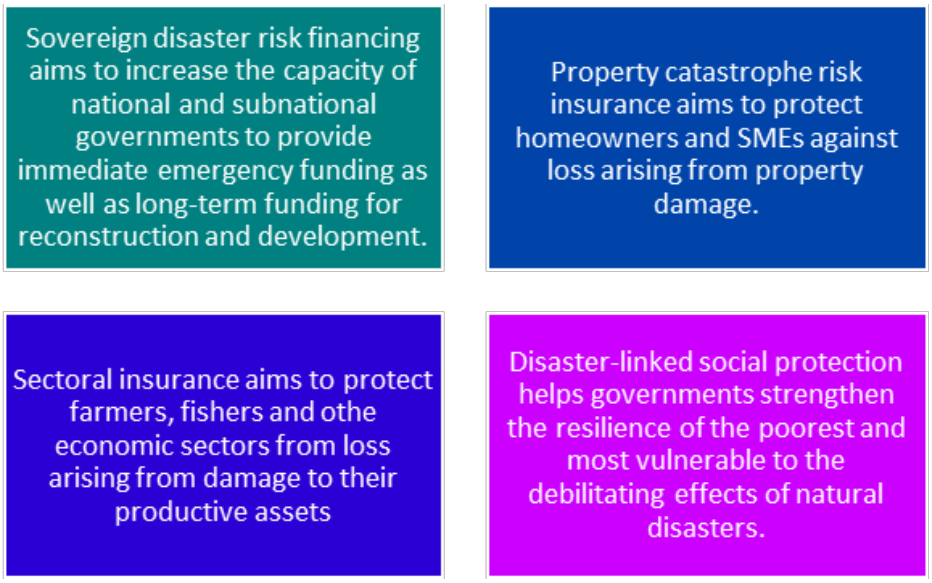


Figure 19 Selection of disaster risk financing approaches.

There are a range of approaches and instruments to manage the loss and damage associated with the impacts of natural hazards. This includes financing for disaster risk reduction, in the form of investments prior to event occurrence, and financing for post-event response, recovery, and reconstruction activities. The challenge for decision makers is to identify which ones are more appropriate not only to the type of risk but also to the socioeconomic circumstances of the people and communities that are at risk.

To determine the needs of BMCs with regard to DRF, government officials from ministries and agencies including those with responsibility for finance and DRM were asked whether their government had in place or was developing a disaster risk finance policy[38]. Most of the persons (70%) who completed the survey were not sure if their country had a disaster risk financing strategy in place or were in the process of developing one. Only 27% answered positively, indicating that their countries had a DRF policy.

Figure 20 Indication by government officials [n=33] on the presence of national DRF policies.

[38] Stakeholders also included representatives of ministries and agencies with responsibility for areas such as environmental management, social protection, health, among others as well as regional organizations and international development partners. The survey respondents' organizations were not captured by the survey.

Figure 20 suggests that there is low awareness surrounding existing national disaster risk financing policies. This finding corroborates outcomes from the consultations and desk-based research presented in the DRM Actions report, which found that existing actions relating to financing and investment are lacking across many BMCs (Figure 21).

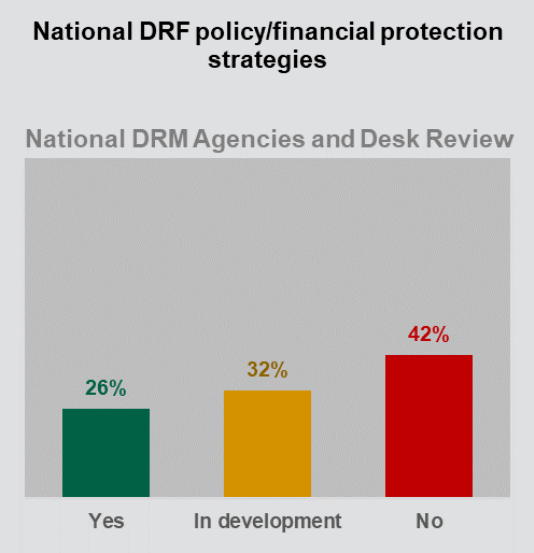


Figure 21 Presence of national DRF policies / financial protection strategies across the BMCs.

A critical component of DRF is assessing a government's financial exposure, which should inform any DRF strategy. The situational analysis revealed that 37% of the BMCs have a readily available assessment of the governments financial exposure to natural hazards with a further 16% developing these assessments and just under 50% with no financial exposure assessment in place or development

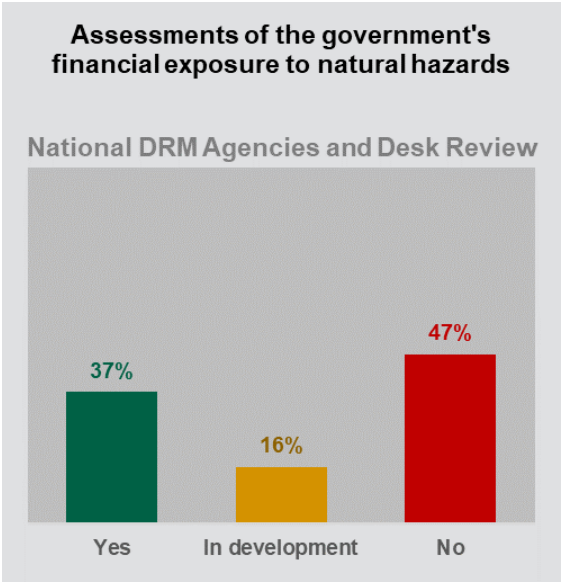


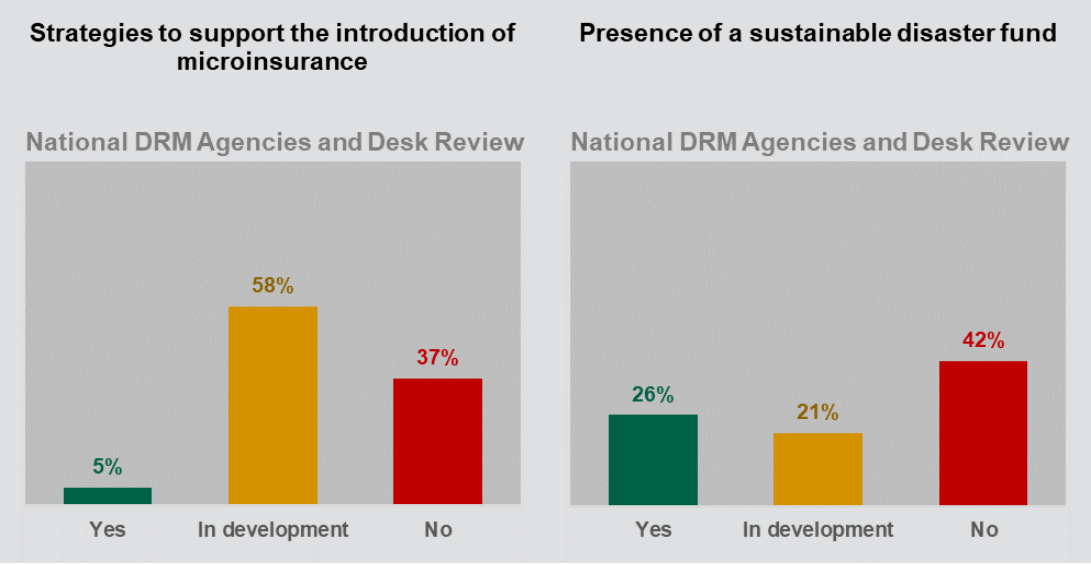
Figure 22).

Figure 22 Presence of financial exposure assessment to natural hazards across the BMCs.

Assessing a government's financial exposure is different from a macro-economic analysis of the impact of disasters. A macro-economic analysis aims to identify and to quantify the economic impact of natural hazards in terms of direct and indirect losses borne by an economy. A fiscal analysis aims to assess the impact of potential disaster events on the government finances, both in terms of additional expenditures and foregone fiscal revenues borne by the government. The analysis of financial exposure is a subset of the overall macro-economic analysis. For example, the World Bank estimated that the Government of Jamaica would need to cover losses of approximately USD 121 million annually, the equivalent of 0.85% of their 2015 GDP, to address the impacts of hurricanes and floods[39]. If governments know their potential disaster-related financial needs, they are then better equipped to assess whether existing financial protection instruments are adequate.

Thus it is critical for countries to develop DRF policies and strategies. Well-designed disaster risk financing strategies are developed *before* a disaster occurs. They are integrated into core public finance systems and combine risk retention and transfer instruments in the context of an effective legal framework. Well-designed DRF policies and strategies help countries improve their fiscal resilience to disasters from natural hazards and help them minimize the debt relief they would require after disasters occur, which is typically in the form of loans, which adds to the country's debt stock. Investment in sovereign DRF instruments can protect the national budget and improve the speed at which capital is available and expenditure is undertaken, reducing the economic impact of disasters.

As part of the consultations and complementary desk-based reviews, the prevalence of specific DRF mechanisms was also investigated. Country representatives were asked about the presence of sustainable national disaster fund (i.e., a fund that is added to at a rate that exceeds periodic withdrawals) such as a dedicated reserve fund , and the use of microinsurance at the community and individual levels. It is clear from the responses that national financing mechanisms are more prevalent across the BMCs than microinsurance (Figure 23). DRF at both scales are required – at the national scale to support extensive response, recovery and rehabilitation costs, and at the local level to encourage self-sufficiency and financial inclusiveness.



[39] CCRIF SPC. Training manual, "Understanding Disaster Risk Financing, CCRIF Parametric Policies and the Relationship with Fiscal and Economic Policy"

Figure 23 Presence of specific financing approaches across the BMCs.

Well-designed DRF strategies require strong leadership and must be led by ministries of finance but which include the active participation of other relevant ministries and agencies - disaster risk management offices, insurance regulators and ministries responsible for public infrastructure and investment, environment and planning. Some objectives of DRF policies and strategies should include among others:

- Proactive investment in disaster risk reduction and climate adaptation interventions. It can be difficult to justify spending on such interventions, especially where benefits accue over long time frames (e.g., 20-30 years). Interventions could be funded from central government budgets and supplemented through access to climate funds such as the Green Climate Fund, Global Environment Facility, and Adaptation Fund;

- Risk layering, using the appropriate DRF instruments for hazards of different frequencies of occurrence and severity of impacts. For instance, contingency budgets and reserve funds are likely to be appropriate for funding response to high frequency, lower impact events, where the additional cost of accessing re/insurance and capital markets is not cost-efficient. By contrast, response to infrequent, high-impact events is likely better managed through emergency funds (where available) and risk transfer (including insurance, or insurance-linked securities such as catastrophe bonds);

- Establishing and promoting private disaster insurance schemes; and other disaster risk financing instruments (for instance financial derivatives such as ISDA swaps, or insurance-linked securities such as catastrophe bonds) towards increasing the financial response capacity of a government after a natural hazard without compromising fiscal balances and development objectives;

- Deepening insurance penetration and developing regional risk sharing measures. In developed countries, insurance and capital markets are widely used to hedge the immediate adverse impacts of natural disasters. According to MunichRe, more than 40% of the direct losses from natural disasters are insured in developed countries. Less than 10% of losses are covered by insurance in middle-income countries and less than 5% are covered in low-income countries;

- Creating the enabling environment for private sector market development that is designed to contribute to greater financial resilience after a natural hazard;

- Developing a roadmap and network of experts for expanding the coverage of micro-insurance and disaster risk finance generally;

- Capacity building and analytics within governments – Strengthening the capacity of governments to take informed decisions on disaster risk finance, based on sound financial/actuarial analysis;

- Knowledge Management, capacity building, North-South and South-South collaboration – as a means of providing stakeholders with information that will lead to and inform actions in support of building financial resilience.

To implement DRF strategies, it is important to be aware of the following common constraints that are widely faced across the BMCs:

- Limited fiscal space of countries – Governments will need to increase their investment in the DRF instruments described in this report, while at the same time addressing economic downturns due, for example to the COVID-19 pandemic, from which the countries are slowly recovering;

- Limited capacity in some countries. Capacity limitations may include various elements of disaster risk management including: understanding of drivers of risk, capacity to collect and maintain pertinent datasets, and ability to access relevant funding pots (e.g., from the Green Climate Fund);

- Accessibility and availability of instruments. Across the BMCs, there is varying access to DRF instruments, depending on whether products have been developed for a specific country or region, whether the country participates in regional initiatives such as CCRIF, and government-specific arrangements around financing DRM actions;

- Uptake of existing products remains low – this may be explained in part by gaps in the products that are available, especially for women and other vulnerable groups. Adequate supporting social protection finance instruments are also lacking in the region. Unemployment insurance only exists in five Caribbean countries – Antigua and Barbuda, Belize, Guyana, Saint Vincent and the Grenadines, and Trinidad and Tobago, and eligibility is limited to persons employed in the formal sector[40];

- Limitations on governments' accessing funding;

- Some Caribbean governments are unable to access international funding to support disaster risk management and social protection programmes. BMCs that are overseas territories are unable to access certain funding to options and higher GDP values, for example in the British Virgin Islands also prohibits them from accessing funding[41];

- Lack of data to promote and develop gender-sensitive DRF instruments; and

- There is a lack of sex-disaggregated client data on insurance coverage and usage, which allows insurance providers to determine important trends and relationships. Also, there is limited data on gender differences in product preferences and distribution features. These data are necessary to design more effective products and create the demand among women and other vulnerable groups, specifically for microinsurance.

3.2 The ultimate purpose of funds: DRF instruments and awareness among the BMCs

Different DRF mechanisms are appropriate for different ultimate uses. The level of awareness of disaster risk financing instruments varied among stakeholders. Questions posed to different stakeholder groups varied somewhat, and the collective responses provide a more fulsome picture of issues related to awareness of DRF instruments (Figure 24). Among the BMC governments, regional organizations and IDPs, 31% indicated that the Government has a suite of DRF instruments, whereas 64% of persons were not sure; 6% indicated that they did not think that the government has a set of DRF instruments.

[40] UN Women. 2022. The Status of Women and Men Report: Innovating Financing, Climate Change and Disaster Risk Reduction in the Caribbean
[41] Stakeholder consultations, 2022.

Following a similar pattern, only 25% were aware of at least 4 different DRF instruments. In this case, a larger number – 28% of respondents indicated that they could not identify at least four different types.

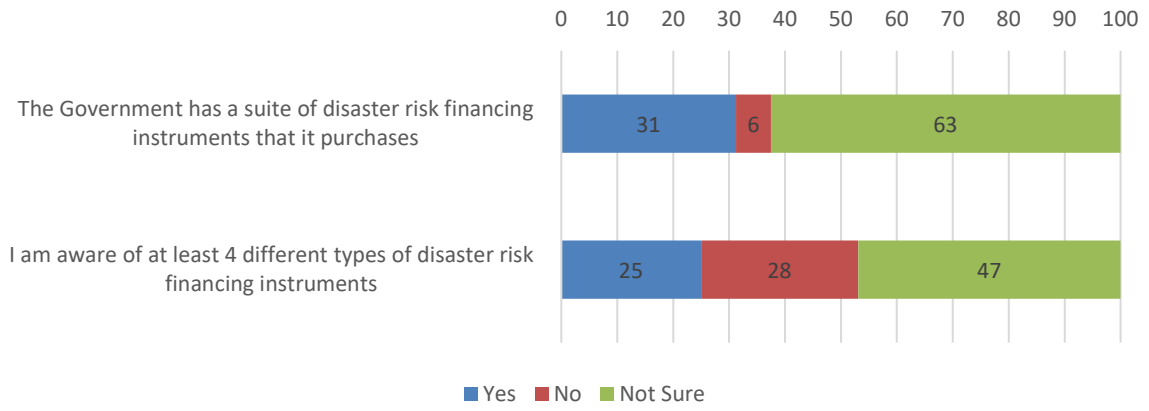


Figure 24 Awareness of DRF instruments among BMC governments [n=32].

The sixteen CSOs were asked similar questions about their knowledge of DRF instruments being used in their country (Figure 25). Just under 37% of participants were aware of at least two types of disaster risk instrument, with the majority of participants being unsure or being aware of one instrument or none. Among these stakeholders, 56% knew of at least one insurance policy that would be considered to be a DRF tool. All but two BMCs (Guyana and Suriname) purchase catastrophe parametric insurance from CCRIF SPC. The majority of CSOs (62%) had heard of CCRIF, although their level of knowledge was not ascertained. However, fewer stakeholders (31%) understood the difference between parametric insurance (which CCRIF offers) and traditional indemnity insurance.

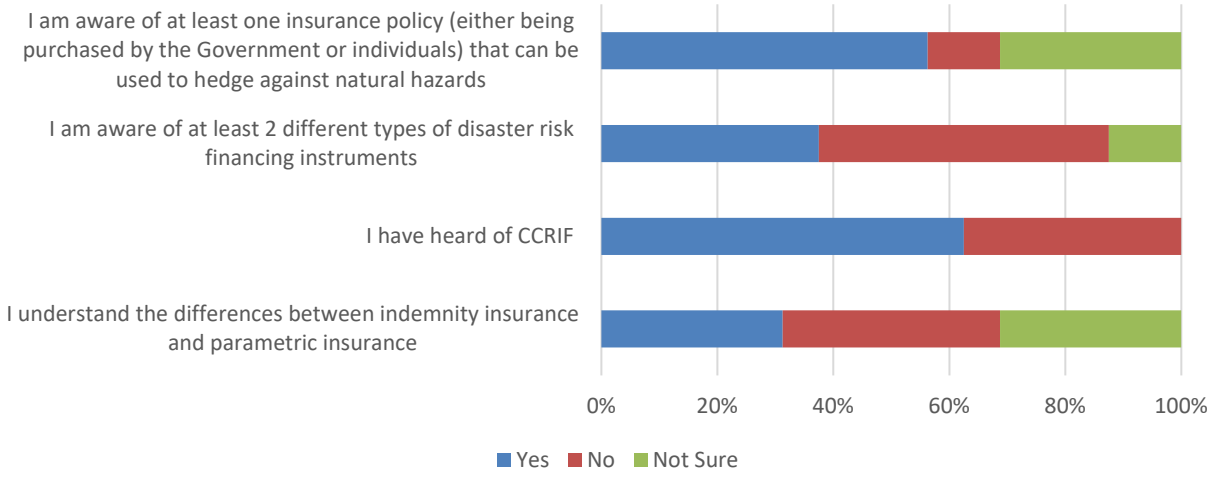


Figure 25 Awareness of DRF instruments among civil society organizations in BMCs [n=16…].

During the consultation with officials with responsibility for DRM and gender, participants indicated which type of DRF instruments they had heard of or were familiar with. The most familiar instruments were

dedicated reserve funds (30% of respondents) and climate risk insurance (26%), with the least well known tool being cat bonds (4%).

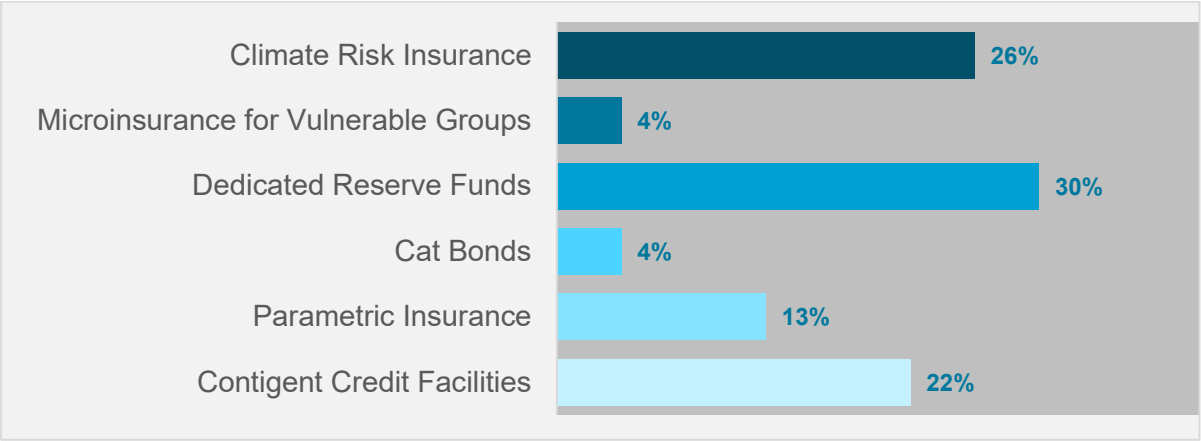


Figure 26 Awareness of specific DRF instruments among BMC government DRM and gender officials [n=12].

Less than half (41 %) of these stakeholders believe that investment in DRF is one of the main development priorities for their country and 12 % believe that is it not a priority. Almost 50 % (47 % are not sure). However, half of the stakeholders believe that governments should invest in sovereign parametric insurance – as well as to support individuals receive microinsurance.

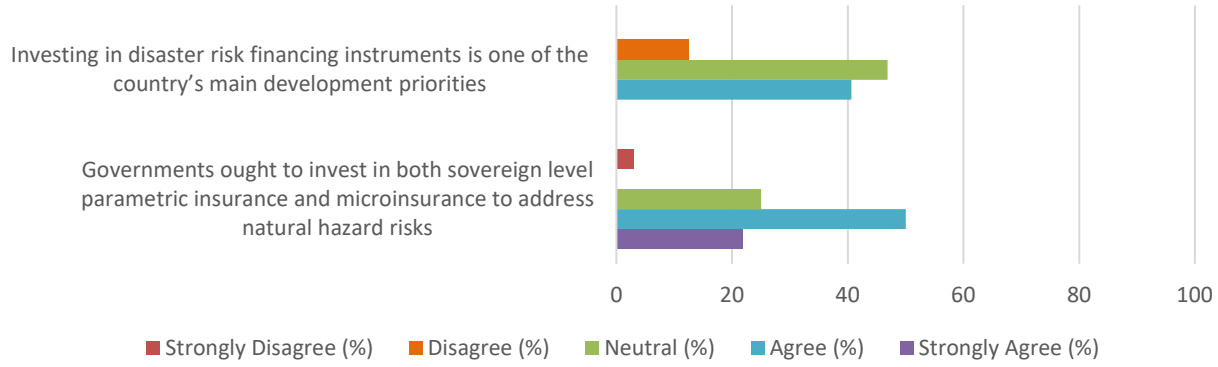


Figure 27 A view on investing in DRF instruments from BMC governments.

The stakeholder responses presented above inform a series of key comments:

- There is need for increased awareness and understanding about DRF tools currently used by governments;
- There is need for increased awareness and understanding about possible DRF instruments which are available and could be used by governments; and
- Despite the lack of knowledge about specific DRF instruments, 73% of stakeholders indicated that the Government should invest in two of the more common instruments – sovereign insurance and

microinsurance. However, less than 50 % of stakeholders indicated that this investment should be a main development priority.

3.3 Timing and level of support: linking DRF and the DRM cycle

The design of an efficient financial protection strategy must consider the time dimension to ensure that funding requirements are matched with the capacity to disburse. Decisions surrounding preparation / mitigation are taken prior to an event and heavily dependent on the government commitment to these activities. After an event occurs, immediate resources will be needed to support response / relief operations. Within weeks to months, this immediate requirement is replaced by a greater financing requirement for recovery activities and within months and years, funds for reconstruction / rehabilitation. Effective reconstruction / rehabilitation planning should seek to make interventions that reduce risk to future events (and in doing so contribute to preparation / mitigation spending). Indicative resource requirements and timing are shown in Figure 28.

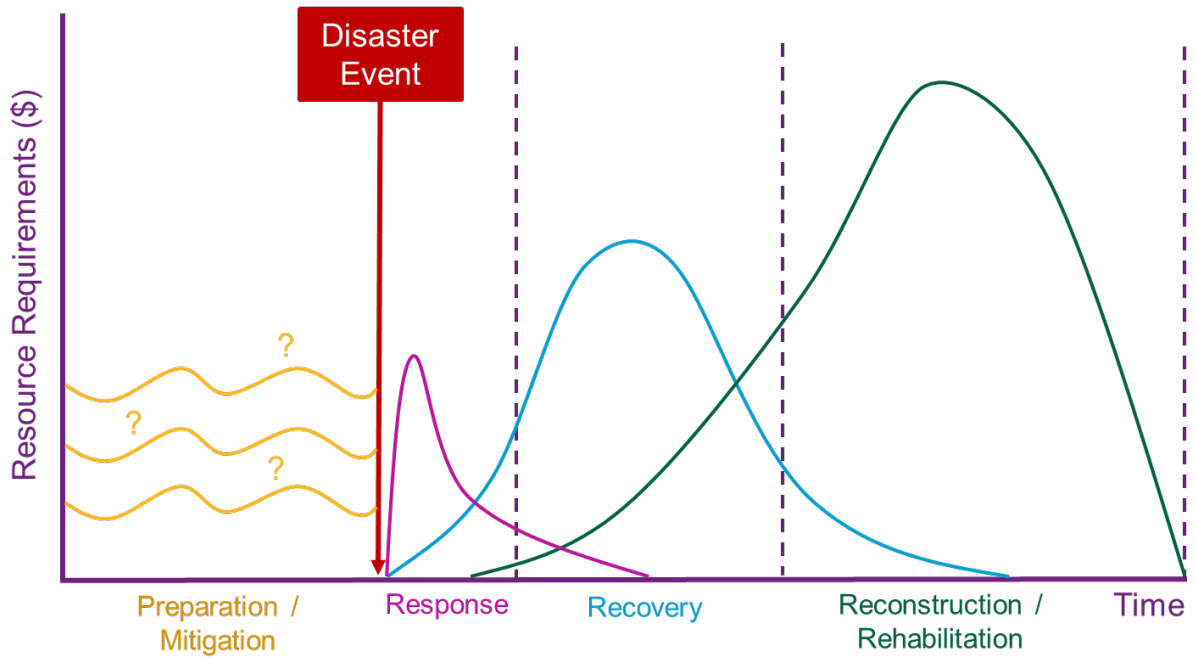


Figure 28 DRF resource requirements relative to the DRM cycle. Adapted from [42].

A high-level classification of DRF instruments is ex-ante (before the event) and ex-post (after the event). This classification makes explicit reference to the timing of these approaches. Ex-ante risk financing involves setting aside public funds explicitly to respond to emergency needs instruments. Risk transfer instruments are examples of ex-ante risk financing. Using ex-ante risk financing instruments such as catastrophe insurance requires proactive advance planning and involves investing in national catastrophe risk management prior to a natural hazard occurring. Ex-post risk financing instruments are funding sources implemented without advance planning. These instruments include budget reallocation, domestic credit, external credit, tax increase, and donor assistance. Ex-post strategies provide emergency response, rescue and emergency relief services in the aftermath of disasters from natural

[42] Ghesquiere, Francis and Olivier Mahul. 2010. The World Bank. Financial Protection of the State against Natural Disasters A Primer

hazards. These unplanned measures involve drawing from the general budget for an unforeseen emergency, making it an unexpected burden to fiscal resources.

Key advantages of ex-ante financing instruments include the speed of disbursement of funds after a hazard event actually occurs and results in a disaster, certainty of funding (where the potential value of funding is known ahead of time, usually based on an agreed-upon payment formula) and a reduced debt burden as countries can reduce their reliance on costly loans.

Governments should pursue ex-ante disaster risk financing/pre-disaster financing instruments as a key part of their disaster risk management (DRM) strategy for three main reasons:

1. Governments are typically responsible for large portfolios of public infrastructure assets subject to risk. Compared to wealthy countries, in developing countries and small island developing states (SIDS), the ratio of public sector losses to overall losses can be significantly higher.

2. Beyond repairing public infrastructure damages, another reason for governments to consider proactive risk financing is to guarantee sufficient capital for emergency relief and assistance to affected households, businesses and communities. If governments lack the necessary infusion of post-disaster capital to rebuild critical infrastructure, restore homes and provide humanitarian assistance, indirect costs can greatly surpass the direct losses of a disaster. These costs can have dire human and economic dimensions. Such delays can also trigger secondary economic and social effects, such as deterioration in trade, budget imbalances and an increase in poverty.

3. Developing countries have a higher propensity for post-disaster resource deficits. Governments of developing countries typically must divert from their budgets or from already disbursed development loans to finance post-disaster expenses, also relying on new loans and donations from the international community. Historically, these sources of post-disaster finance too frequently prove inadequate to fund a timely humanitarian response. For example, less than two % of US$5.3 billion in assistance promised at an aid conference two months after Haiti's 2010 earthquake disaster was actually delivered.

3.4 Level of risk being addressed: the risk layering approach

Effective budget management should allow for rapid mobilization of resources in case of a disaster, while protecting fiscal accounts. Governments should build a financial protection strategy that combines a number of instruments that address different layers or types of risk. Such a strategy incorporates budget allocations and reserves, contingent credit, and risk transfer instruments as shown in Figure 29.

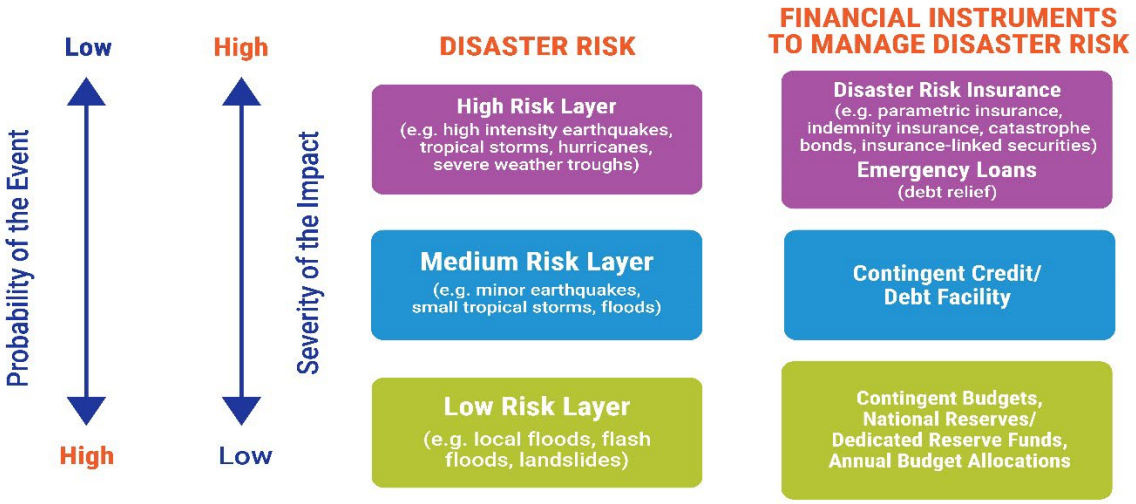


Figure 29 Risk layers and corresponding disaster risk financing instruments[43]

The DRF landscape of Barbados provides a demonstration of the way that different DRF instruments can be used to protect against differing levels of risk.

The Barbados DRF landscape

Barbados is a small island developing state in the eastern most part of the Caribbean Archipelago. The island's terrain is largely comprised of relatively flat land comprised of limestone rock. Barbados' coastline is approximately 97 km in length with the majority of the island's extensive coral life located in marine protected areas on the western coast. The population of Barbados is approximately 287,371 (2020) with 25% of the population living in coastal areas. In 2021 the general government gross debt of Barbados was 138.3% of GDP. The UN classifies Barbados as High Income.

Barbados is located within the hurricane belt where most transatlantic hurricanes pass, which makes it vulnerable to all the major impacts associated with them, including storm surge and flooding. Hurricane season takes place during the months of June to November with increased frequency during the months of September to November. Barbados has experienced 51 cyclonic wind events during the period 1990-2022 and although it has not suffered a direct hurricane hit, it does experience damage from passing storms. For example, Hurricane Elsa, a category 1 hurricane that developed in late June / early July resulted in significant impact across Barbados, with over 2000 reported cases of damage to structures, and widespread flooding.[44] These impacts include torrential rainfall that can cause extreme flooding and water-logged farmlands as experienced with Tropical storm Thomas in 2010. Barbados is also at risk to floods, droughts, storms that are not classified as hurricanes, and occasional landslides. Disaster risk financing does not receive explicit attention within Barbados' DRM framework / strategy.

To support response to the most extreme "high risk layer", Barbados has access to contingent credit through the IADB (US$ 80 million), to cover immediate extraordinary public expenditures during emergencies caused by severe or catastrophic natural disasters.[45] The program provides "*parametric*

[43] Adapted from World Bank, 2014. Caribbean and Central American Partnership for Catastrophe Risk Insurance
[44] https://reliefweb.int/report/barbados/dem-reports-damage-hurricane-elsa
[45] https://www.iadb.org/en/news/barbados-strengthen-its-risk-management-natural-disasters-and-climate-emergencies

coverage for hurricanes and excess rainfall associated to cyclonic systems, based on the intensity and affected population, thus helping Barbados build financial resilience to disaster and climate risks. The beneficiaries are the entire population of the country, in general, and the affected population that receives emergency assistance under the coverage". This line of contingent credit is valuable because the amount that could potentially be drawn down is far greater than has historically been paid out to Barbados from CCRIF. However, it is important to keep in mind that it is a loan that must be repaid, along with the accrued interest (over a 25-year period). This must be considered in the longer-term financial strategy of Barbados.

Addressing the "high and medium risk layers", a key pillar of Barbados' DRF strategy is membership of the Caribbean Catastrophe Risk Insurance Facility (CCRIF SPC). CCRIF provides parametric insurance cover for tropical cyclone wind, excess rainfall and earthquake. Barbados has been a member of CCRIF since its inception in 2007 and has received 9 pay-outs to date, totalling USD 22 million (Table 1).

Hazard	Event	Year	Pay-out (USD)	
Hurricane Wind	Tomas	2010	$	8,560,247.00
Excess Rainfall	Trough System, 21 Nov	2014	$	1,284,882.00
Hurricane Wind	Matthew	2016	$	975,000.00
Excess Rainfall	Matthew	2016	$	753,277.00
Excess Rainfall	Maria	2017	$	1,917,506.00
Hurricane Wind	Kirk	2018	$	5,813,299.00
Hurricane Wind	Dorian	2019	$	123,500.00
Hurricane Wind	Elsa	2021	$	1,345,500.00
Excess Rainfall	Elsa	2021	$	1,124,424.00
TOTAL			**$**	**21,897,635.00**

Table 2 CCRIF parametric pay-outs to Barbados.

The fact that pay-outs from CCRIF are made within 14-days of the claim means that they can be used to fill the immediate post-disaster response and recovery financing requirements across Barbados. The implementation of emergency response activities has been shown to reduce the total impact of disaster events. Funding these activities through pre-arranged finance, rather than having to divert funding from other government budgets, rely on international aid, or take on sovereign debt allows Barbados to respond to disasters without compromising longer-term financial stability.

Certain disaster impacts that are not covered by existing insurance and contingent credit lines, perhaps because they fall within the "low risk layer", are eligible to funding through the Barbados Catastrophe Fund Act.[46] Adopted in 2007, the Catastrophe provides "*financial aid to any low income earner who owns and occupies a chattel house valued not more than $125 000, where that house is damaged or destroyed by a catastrophe.*" Initially, the Act covered catastrophe associated with fire, earthquakes, storms, hurricanes; flooding, storm surge, sea surge, lightning, or "any other force of nature". In 2020,

[46] http://barbadosparliament-laws.com/en/showdoc/cs/39D

the Act was amended to also consider economic catastrophes, and the Barbados PM, Mia Mottley has outlined the intention to also incorporate vulnerability considerations into the Act.[47]

The above examples may suggest that Barbados has a fairly comprehensive DRF landscape. However, other forms of DRF such as microinsurance are not widely available across Barbados. A recent study into Gender and Climate Disaster Risk Finance across the Caribbean[48] found that microinsurance for specific sectors, such as agriculture, might be valuable. According to the survey, 55% of farmers surveyed in Barbados reported that they had lost crops or livestock due to a natural hazard or extreme weather event. However, none of the farmers has ever had insurance for their crop or livestock. Among female respondents, lacking availability of insurance was identified as the key reason, followed by a lack of awareness. Key characteristics of an insurance product were identified as: the type of coverage offered, ensuring a short payment time, affordability, and considerations around the total payment amount. In Barbados, 42% of respondents indicated that they would be willing to pay USD 50 per month in premium. The insurance coverage most sought out by women and men farmers is hurricane coverage followed by flood (especially for men farmers) and drought coverage (especially for women farmers). Developing parametric insurance for farmers, and women farmers specifically represents a key priority for Barbados, to completement the existing DRF instruments that are in place.

3.5 Enhancing gender sensitive and socially inclusive financing

Vulnerable groups include women and girls; adolescent mothers; rural women; children, persons with disabilities[49]; rural populations; small-scale farmers, fishers, seasonal workers, day labourers; micro and small business owners (with added vulnerabilities for women business owners); and persons living in poverty. These persons, especially those with intersecting vulnerabilities, are generally affected earlier and more severely by a disaster than other groups. Vulnerable groups may need more time, resources and support to take effective early actions that reduce the impacts of hazards.

“Persons with disabilities” are not a monolithic group. It is important to implement the specific mechanisms to accommodate the inclusion and participation of persons based on nature and type of disability. Examples include building ramps to accommodate wheel-chair users; providing sign language interpretation for the deaf; and providing braille and other voice-activated devices for the blind.

Various factors result in low access to DRF by women and other vulnerable groups, including persons with disabilities:

- **Lower income level**. Women are poorer with lower levels of economic participation. According to an Insuresilience report, participation rates for women in the labour force are lower than male rates in almost every country of the world[50]. In many countries women are more likely to work in the informal sector. Due to this reduced participation, women are more likely than men to live in the poorest households[51], with an even greater risk of poverty among separated women, widows, and single mothers, including heads of household without a male partner. Similarly, persons with

[47] https://barbadostoday.bb/2021/07/03/pm-mottley-further-amendments-coming-for-catastrophe-fund-act/
[48] https://climate-insurance.org/wp-content/uploads/2021/05/Gender-and-Climate-Disaster-Risk-Finance-and-Insurance-A-Focus-on-Small-Scale-Farmers-in-Antigua-and-Barbuda_-Barbados-2.pdf
[49] According to UNESCO, 1 million persons with disabilities live in the Caribbean - Inclusion of Persons with Disabilities in the Caribbean SIDS (unesco.org)
[50] Insuresilience. 2018. Applying a Gender Lens to Climate Risk Finance and Insurance
[51] in 41 out of 75 countries researched

disabilities are not fully engaged in the economies of Caribbean nations. Only 10 % of persons with disabilities in the Caribbean are employed[52], which leads to persons with disabilities more likely to live in poverty.

- **Disparities in education.** Despite, women on average being poorer than men, girls and young women in the Caribbean have higher education attainment than boys and young men. In Latin America and the Caribbean, for every 100 females, 93 males completed lower secondary and 89 upper secondary education[53]. However, persons with disabilities have lower education outcomes compared to other population groups.[54] This is partially explained by school attendance rates, which are lower for young people with disabilities. Attendance was lower by 10 percentage points on average among 12- to 17-year-olds with disabilities in the LAC region, especially in Ecuador, Mexico, and Trinidad and Tobago, than among those without disabilities.

- **Limited financial knowledge**. It has been recognized that women have a lower level of knowledge about the financial landscape and lower confidence in dealing with financial matters[55]. Women's financial literacy and independence may often be compromised due to higher constraints that women face compared to men in accessing economic and financial opportunities. This is certainly applicable also to persons with disabilities.

- **Less access to the formal banking system.** The use of savings is a common coping mechanism to recover from a disaster. However, there is a gender gap in formal banking system. In Latin America and the Caribbean, 58 % of men have formal bank accounts compared with 51 % of women[56]. Women are more likely to rely on informal tools, such as remittances community savings groups – such as the "partner" system in Jamaica or "susu" in Trinidad and Tobago – and small-scale lending among friends and family. However, these sources tend to be inadequate for more severe hazard events.

- **Lower levels of resource and asset ownership.** Typically, financial institutions require collateral in the form of land or building titles and often require proof of financial stability through bank statements. Women face more insecure land and property rights, and are more likely to be unbanked, are unlikely to meet the collateral requirements for affordable loan products. Collateral requirements are the most widely cited obstacle encountered by women-owned MSMEs. According to World Bank's Enterprise Survey, globally 78 % of assets of a woman-owned MSME is composed of movable property (stocks, equipment) and only 22 % of real estate assets.[57]

[52] UNESCO. 2020. Inclusion of Persons with Disabilities in the Caribbean SIDS (unesco.org)
[53] UNESCO. Global Education Monitoring Report. Latin America and the Caribbean Inclusion and Education: All Means All
[54] Latin America and the Caribbean Inclusion and Education: All Means All
[55] Comprehensive Diagnostic of Gender Sensitive Innovative Disaster Risk Financing Instruments. Assessment of Disaster Risk Management Actions Report
[56] GFDRR and World Bank Group. 2021. Gender Dimensions of Disaster Risk and Resilience
[57] World Bank Enterprise Survey. Available at: https://www.enterprisesurveys.org/en/enterprisesurveys

4 Facilitating the operationalisation of DRF instruments in BMCs

This section considers two broad approaches to facilitating the operationalisation of DRF instruments in the BMCs:

i. Applying a gender and vulnerable peoples lens to DRF; and

ii. Creating shock-responsive social protection systems.

These approaches are proposed based on an understanding of current and past practices, experiences, institutional arrangements, regulatory and policy aspects that have facilitated the operationalisation of DRF instruments in BMCs.

4.1 Applying a gender and vulnerable peoples lens to DRF

Catastrophe risk insurance – which includes climate risk insurance[58] – is seen as one of the pre-eminent DRF instruments to provide financial resources at both the sovereign and individual levels in the event of a natural hazard event. Catastrophe risk insurance has already been deployed in many BMCs through their membership in CCRIF SPC (formerly the Caribbean Catastrophe Risk Insurance Facility). Presently few catastrophe risk insurance products are explicitly tailored to the needs of women and vulnerable groups . The successful risk pooling model of CCRIF could, however, provide a valuable platform for developing and implementing products that are designed with a gender and vulnerable peoples lens.

Gender-sensitive catastrophe risk insurance acknowledges the gender differential vulnerabilities to natural hazards between men and women and specifically among different categories of women. It considers the factors that can result in gender differences in disaster risks and impacts, as well as access and usage of insurance. The level of insurance coverage in developing countries is low and is likely to be even lower for women and other vulnerable groups. While there is limited sex-disaggregated data on individuals with insurance protection, it can be assumed that there is a gender gap in a context where globally approximately 980 million women are excluded from the formal financial system, with a 9% gender gap in financial access across developing economies.[59] Effective and efficient catastrophe solutions require acknowledging gender differences between women and men and addressing the gender gap in financial inclusion, specifically around access and use of insurance. Since women are more affected by natural hazard events, gender-transformative catastrophe risk insurance has the potential to have a comparatively greater positive impact on women than on men.

Microinsurance is an example of a climate risk insurance product that could be tailored to the needs of women and vulnerable groups. The Fonkoze programme in Haiti is a good example of implementing

[58] Climate risk insurance is an area being heavily promoted as an effective climate change adaptation tool that can benefit vulnerable populations. This paper uses the term catastrophe risk insurance to cover all natural hazards, some of which are not usually associated with climate change.
[59] InsuResilience. 2018. Applying a Gender Lens to Climate Risk Finance and Insurance

microinsurance for a targeted group, in that case, targeted women-led businesses. Among the 16 CSOs who participated in the consultations, only 6 % indicated that vulnerable groups have access to microinsurance against natural disasters. Most respondents were not sure, which is an indication that there is not extensive discussion and awareness about microinsurance among community groups (Figure 30).

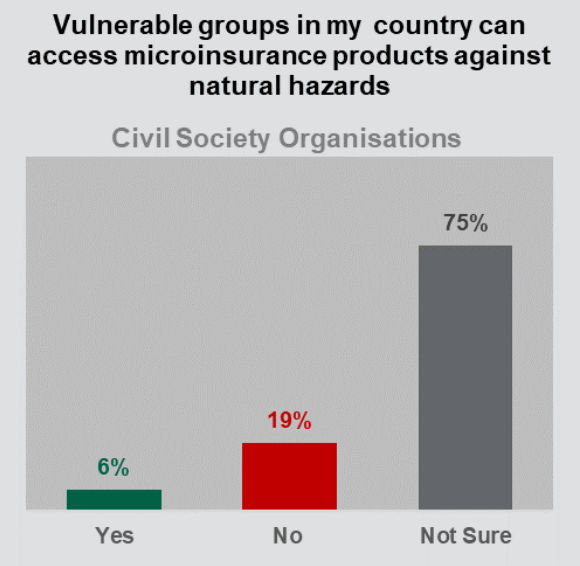


Figure 30 Views from civil society organizations about access to microinsurance.

Catastrophe risk insurance products, such as microinsurance, must be designed to meet the specific needs and preferences of women and other vulnerable groups. Also, the modes to create demand for the products and increase uptake of the products must also meet the needs of the target users. Lower incomes among women and other vulnerable groups need to be factored into pricing policies and pay-out to premium ratios for catastrophe risk insurance products to increase demand among these vulnerable groups. This will also help to ensure that these groups feel that they are part of the financial landscape, enhancing the level of financial inclusion.

Some characteristics of these groups are presented below.

- Women are known to be more aware of risk and risk mitigation actions than men.[60] Indeed, one person in the stakeholder consultations indicated that this put women at an advantage over men – as the women were the ones who participated in workshops to learn about disaster response and mitigation actions, while men, who typically implement the disaster recovery actions, were not trained;

- Women are more risk averse and are better financial managers – for example, there is evidence that women have fewer non-performing loans than men[61]. They are also known to be better at saving and to be more reliable and effective borrowers and investors;

[60] InsuResilience. 2018. Applying a Gender Lens to Climate Risk Finance and Insurance
[61] Ibid.

- Women are generally concerned about their families' wellbeing and will prioritize their needs above all else. For example, a study in Senegal and Burkino Faso found that female farm managers were less likely to purchase agricultural insurance and more likely to invest in savings for emergencies; and

- Women prefer to receive information about insurance products in a more informal, personal setting. Uptake of insurance can be achieved by interacting with potential customers close to their homes or work places, introducing very simple claims process and policy languages, and perhaps by involving female agents.

An explicit effort must be made to address gender in designing insurance products. Women have different protection needs and preferences for insurance product features. Experiences from initiatives to promote inclusive insurance reveal women's preferences for insurance. Typically, women seek:

- Family-cover (as women care more for the entire family);
- Bundled coverage connected to a savings plan (as women are better savers than men); and
- Group coverage (as women tend to be more engaged in mutual assistance).

Low-income women clients may exhibit the following profile characteristics:

- Want basic, affordable, and valuable products;
- Value relationship with providers;
- Focus on providing for her family's basic needs;
- Rely on family, friends, and neighbours for support and financial advice;
- Worry about leaving debt to her children;
- May live in rural areas, without access to infrastructure or population centres;
- Limited use of formal banking services;
- Often not technologically savvy; and
- May be financially illiterate.

This combination of a different customer profile, combined with differing product needs emphasises the necessity of designing tailored financial products for women and other vulnerable groups. This begins with developing a detailed understanding of the socioeconomic behaviours and lifestyle choices of these individuals (something which could be gained through collaboration with CSOs such as UN Women). Later on during the development and implementation of DRF instruments, this understanding can be used to inform product pricing, which hazards / impacts are most important to cover in a given context, how pay-outs should be distributed, and where and how products should be marketed.

4.2 Creating shock responsive social protection systems

The COVID-19 pandemic has revealed many of the gaps in the social protection systems across the BMCs, with the socioeconomic fallout of COVID-19 having a multi-dimensional impact on countries in the region, affecting national economies and disrupting the livelihoods of various groups disproportionately. This is true even for countries such as Jamaica where many aspects of its social protection system are considered relatively robust and more progressive than other BMCs, especially

in adapting its social protection system to be more responsive to shocks.[62] Shock responsive social protection aims to extend the types of risks covered to include additional challenges which often impact many households at once such as natural hazards, economic crises, health crises and conflict. Shock responsive social protection is about building resilience – taking action before an exogenous event – focusing on preparedness and also looking at how persons can financially protect themselves and their families.

Countries rely on their social protection systems to enable poor and vulnerable people to better manage economic, social and environmental risks and shocks in an attempt to escape from poverty. While most states have some level of social protection – typically focusing on pensions, health and public assistance – most social protection systems among the BMCs are inadequately prepared to respond to emergencies such as natural disasters or long-term impacts from climate change, with particular consequences for the poor and vulnerable.[63] It is important for social protection systems to recognize the risks arising from natural hazards and climate change and to address these dimensions as part of a holistic and more sustainable effort to reduce vulnerability. Linking disaster risk insurance with social protection policies and strategies provides an opportunity for BMC governments to reduce the burden of publicly financing post-disaster activities, and to ensure access to resources by the most vulnerable to help them better cope with climate impacts.

Shock responsive social protection is different from emergency response that uses social protection systems. Creating strategies across all aspects of the social protection system to scale up the response to shocks – to anticipate risks and put mechanisms in place before a disaster happens. Some strategies to enable social protection systems to become more shock responsive include: enhancing payment processes within a country's social protection system to be more efficient, effective and safe and placing emphasis on accessibility; strengthening institutional capacity for evidence-based emergency expansion of social protection programmes based on tailored protocols and quick identification of people facing acute/socio-economic and environmental impacts; integrating information system within the social protection system to support an increased coverage and coordination of SP interventions; development of operational and targeting tools for social assistance; digitization of a country's social registry; inclusion of insurance such as microinsurance in social protection systems as a social protection mechanism; and developing programmes to support both formal and community-based social protection programmes.

4.2.1 Access by vulnerable groups to climate risk insurance

InsuResilience reports that fewer women are covered by social protection schemes than men.[64] Women are under-represented in formal employment, which is the conduit through which much social protection programmes work. Therefore, women, who are heavily engaged in the informal sector, are often excluded from social protection schemes, which designed to provide protection in times of disasters. However, informal women workers can often have higher levels of access to social assistance schemes targeting the poor. These realities should be considered in the design of both macro and micro insurance schemes.

Among the BMC governments which participated in the stakeholder consultation, Cayman Islands, Dominica and Trinidad and Tobago indicated that there were risk transfer instruments for households

[62] UN DESA. 2022. Impact of COVID-19 on 5 Caribbean SIDS… Evaluating Progress in Recovery Planning, Emerging Policy Options, Best Practices and Lessons Learned
[63] CCRIF SPC, MCII. 2019. Linking Social Protection with Climate Resilience and Adaptation
[64] Insuresilience. 2018. Applying a Gender Lens to Climate Risk Finance and Insurance

and vulnerable groups. Cayman Islands noted that persons can purchase insurance from one of many insurance companies. Health Insurance is mandatory for all persons in employment in the Cayman Islands. Among the 16 CSOs who participated in the consultations, 40 % believed the group they worked with would be interested in climate insurance, particularly for damages caused by hurricanes and livelihood protection (for wind, rain and drought).

Among respondents, 50 % were not sure and 10 % indicated that communities would not be interested. The primary reason for the neutral or negative responses were related to cost – and the expectation that vulnerable persons would not be able to afford the insurance. While this is a general concern regarding all insurance, microinsurance is specifically designed for low-income persons, and therefore are designed to be affordable. However, there are ways that access to microinsurance for community members and MSMEs can be facilitated – through linking social protection mechanisms with disaster risk financing (Figure 31).

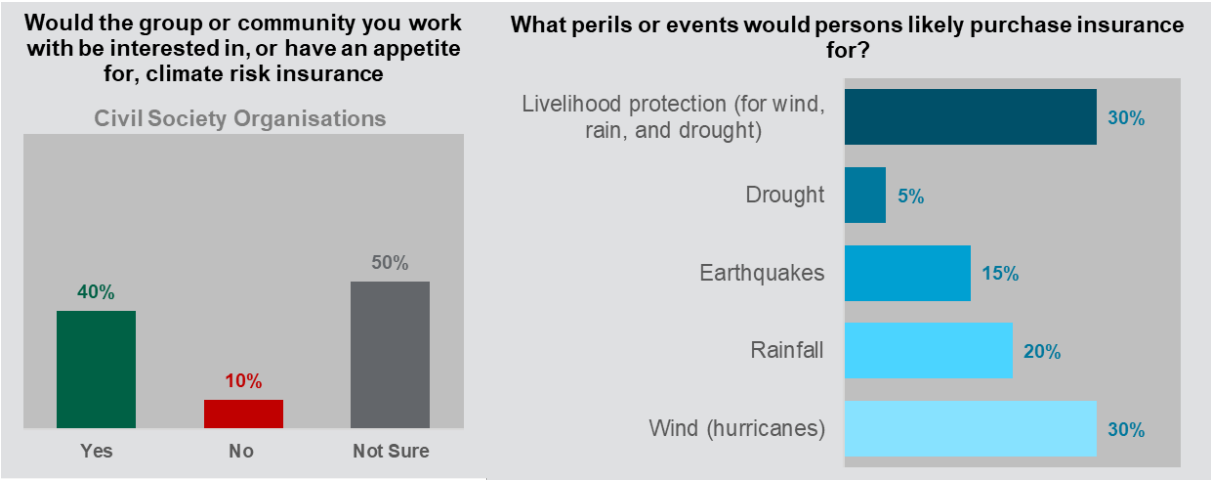


Figure 31 Views of civil society organizations about the appetite for climate risk insurance.

In the consultation with DRM and gender officials, 82 % said the thought that women in agriculture – and tourism – would be interested in purchasing insurance to protect their livelihood against natural hazards. The perils for which they indicated coverage was most needed were rainfall and drought (Figure 32).

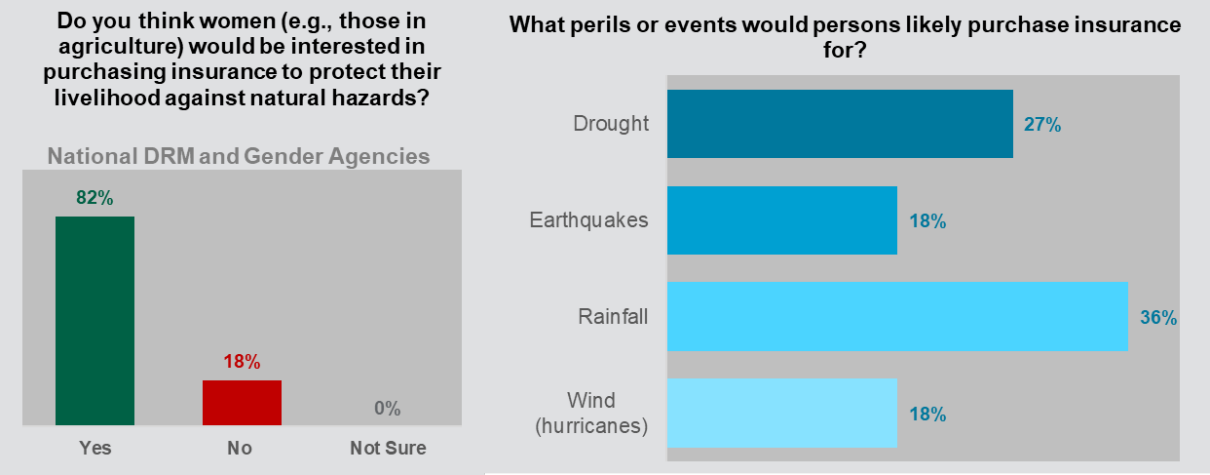


Figure 32 Views of DRM and Gender officials on the appetite for insurance among women in agriculture

DRM and Gender officials at the stakeholder workshop identified key elements of DRF instruments for vulnerable groups. These elements included: easy accessibility with simple application process; affordable; addressing all hazards; use digital technology (e.g., for cash transfers; targeted for specific perils and target audiences).

4.2.2 Role of Government in linking social protection mechanisms with disaster risk management

Governments can take a proactive role in linking social protection mechanisms with disaster risk management by strengthening social protection strategies to make them inclusive and effective to protect individuals from a range of risks that may occur during the course of their life including economic risks (unemployment, price shocks) and natural and ecological risks (droughts, floods, tropical cyclones and earthquakes). Social protection policies should be aligned with a country's overall disaster risk management and climate change adaptation policies as well as those of other sectors such as agriculture, tourism, infrastructure, among others. This will mean including ministries responsible these areas in the development of social protection policies.

Governments can facilitate the linkage between social protection and catastrophe risk insurance in particular. This can be done with sovereign level insurance where governments can pre-determine the percentage of a policy pay-out that could be apportioned to those most affected by the natural hazard and align this with their social protection strategies and programmes.

Case Example of Catastrophe Insurance used for Social Protection – CCRIF SPC

Caribbean governments have used pay-outs received under their CCRIF policies within the context of social protection by assisting the most affected individuals or communities. For example, following the passage of Hurricane Matthew, the Government of Haiti reported that it was able to help 1.4 million persons affected by the event with nearly 50 % of the CCRIF pay-out, which totalled US$23.4 million. In addition to providing assistance to individuals or households, governments can use pay-outs from sovereign insurance products to benefit economic sectors that include highly vulnerable workers.
Uses of CCRIF pay-outs by recipient countries over the years have included[65]:

[65] CCRIF SPC. Use of CCRIF Payouts.

- Provision of food and shelter to displaced persons
- Purchase of tarpaulins for houses
- Purchase of medication
- Providing support to the agriculture sector – for example, Saint Lucia used its pay-out of US$3.7 million following Hurricane Matthew to provide resources to small farmers to strengthen and rebuild, thereby supporting the country's agriculture sector
- Rebuilding of schools, as was the case of the Turks and Caicos Islands following Hurricane Maria in 2017
- Through the social development and family services in Trinidad, providing building materials and appliances etc., for affected families; payments to relief workers
- Contribution to Operación Patria (Operation Homeland) in Panama, which focused on rescue of affected people, and the transfer of humanitarian aid
- Support to 38,117 families in Nicaragua who were placed in shelters and solidarity houses - provided a cleansing kit, food packages, blankets, etc.

As expected, in addition to the social protection activities described above, CCRIF payouts have been used for immediate recovery and repair activities such as stabilizing water treatment plants and electricity generation plants and improving critical infrastructure such as roads, drains and bridges. These, of course, are critical to reviving the wellbeing both the population and the economy. However, it is worth considering the addition of a clause attached the use of CCRIF payouts, which would require that a minimum percentage of the payout be used to support social protection goals.

Case Example – Linking Insurance Payouts with Social Protection

The United Nations World Food Programme (WFP) and the Government of the Commonwealth of Dominica in December 2021 signed an innovative agreement to strengthen the ability to deliver assistance to the most vulnerable people following a climate shock by linking social protection systems to the payouts made by CCRIF SPC . Through the pilot project, WFP is making contributions toward increasing the Government's CCRIF tropical cyclone coverage, so that a portion of the payouts will be channelled through the national social protection system to provide cash payments to affected persons. The project has strengthened the Government of Dominica's access to disaster risk financing, enabling the Government to build the financial resilience of the most vulnerable against natural disasters. Thus, this pilot project links CCRIF SPC's pay-outs and Dominica's social protection system enabling timely and efficient assistance to those most in need following a natural hazard in keeping with the principle of 'leaving no one behind'.

Governments can increase access to climate risk insurance by the most vulnerable through creating an enabling environment to keep costs of policies low, and sensitizing potential policyholders to its benefits. The state can also consider purchasing blocks of policies, or support organizations such as cooperatives and workers groups and unions to do the same – where pay-outs would be used to assist the most affected persons or communities. By purchasing a group policy, a government can determine which communities and individuals therein could receive pay-outs. This would be based on pre-determined criteria for selection of communities / individuals and the levels of damage after an event. One key benefit is the speed with which the pay-out is received – typically within one to two weeks. These rapid payments could prevent individuals from resorting to undesirable financial strategies, such as selling income-generating assets or borrowing at high interest rates.

During the stakeholder consultation, DRM and Gender officers agreed with this approach. However, 17 % disagreed; they believed that governments should be responsible for allocating sovereign funds rather than supporting individuals or groups in purchasing private insurance (Figure 33).

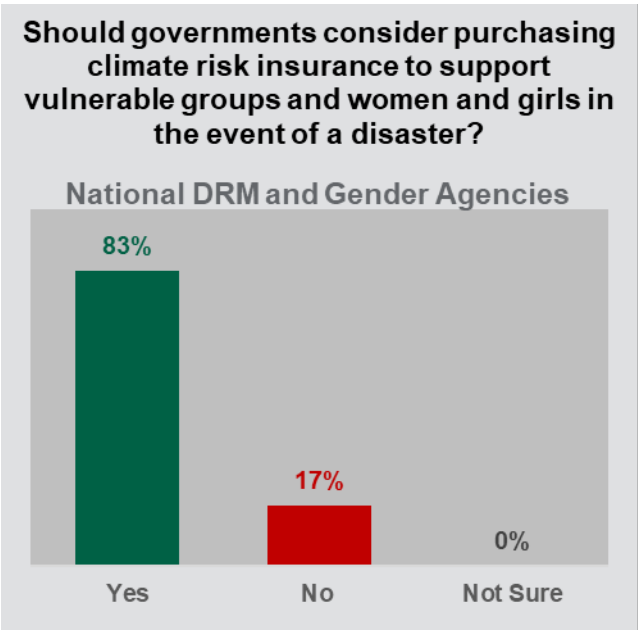


Figure 33 Views of DRM and Gender officers on the Government purchasing catastrophe risk insurance for vulnerable groups.

5 Conclusion

The conclusions of this report are based on stakeholder consultations which included ninety individuals from varied backgrounds across the BMCs. Stakeholders were drawn from diverse backgrounds and included technocrats from national DRM, gender, finance ministries and agencies, and CSOs across the BMCs. Stakeholder consultations were complemented through desk-based review and research into gender-responsive DRM frameworks across the BMCs.

The majority of BMCs have CDM frameworks / policies already in place and the majority of these are already aligned with international, regional, and national policies and guidelines. This provides a sound basis for appraising these existing frameworks / policies and, where necessary, integrating the other broad elements that make up an optimal gender sensitive DRM framework.

A key first step in making existing DRM frameworks more sensitive to the needs of women and vulnerable groups is recognising that these groups are disproportionately impacted by disasters. Stakeholder consultations revealed that the majority of individuals believed that women and vulnerable groups face more severe impacts (81% among DRM agencies, and 91% among CSOs), though there were still some individuals who believed men and women were not impacted differently. This could be explained in part by a lack of information on the differing impacts of disaster events, highlighting the importance of collecting data on the sex-specific impacts of disasters. To ensure that existing DRM frameworks are amended in an appropriate way, the process of revision must be inclusive, ensuring that the voices of women and vulnerable groups are heard. Of participants from government and gender agencies, 88%noted the need to do more to engage with women, persons with disabilities, youth, rural women, and female-headed households. This finding agrees broadly with literature review-based findings presented in the Task 2 Report on DRM Actions which found that the majority of BMCs were not already integrating gender-based differences in DRR plans.

Gender mainstreaming in disaster risk management is important as societies strive to achieve gender equality in all aspects. Only 23% of respondents from DRM agencies said that their ministries, departments, and agencies of gender are mandated to oversee that gender considerations are included in DRM policy. This represents a key barrier to the mainstreaming of gender across DRM and other sectors (like development). The literature review presented in the Task 2 report revealed that many of the BMCs have taken actions to mainstream DRR and DRM in national sectoral policies, plans, and development processes. This progress is encouraging and suggests that it should be possible to mainstream gender in a similar fashion. Additional identified elements include the need to empower women and vulnerable people, through supporting women-led groups and related CSOs, tailoring national emergency response infrastructure to the needs of these groups, and integrating gender perspectives to climate adaptation. Specific attention is also required towards making DRF instruments gender responsive and towards enhancing the capacity and combined skills on DRM and gender of technocrats in DRM and gender agencies.

The BMCs face numerous challenges to integrating the broad elements that comprise an optimal gender sensitive DRM framework. This includes competing priorities, both within DRM agencies and across government as a whole, social norms which may lead to side-lining of gender issues, insufficient participation of women and vulnerable groups within the DRM policy development processes, data gaps,

and low levels of capacity and understanding among key government officials on how to mainstream and integrate gender issues in DRM policy.

The Situational Analysis began with an assessment of needs cross the BMCs. During stakeholder consultations with DRM agencies, 70% of participants were not sure whether their country had a disaster risk financing policy in place. The literature review revealed that approximately 30% of the BMCs have a national DRF policy in place (see Table 6 in the Task 2 report), so the fact that few participants were aware of the existence of such a policy is unsurprising. The DRF needs of BMCs can only be established following an assessment of the governments, financial exposure to natural hazards, which will help governments to understand the drivers of risk and potential loss. Consultations revealed that such assessments were only known to be available by 37% of respondents. The presence of specific financing strategies was also found to be lacking, with just 5% of respondents were aware of specific microinsurance policies and 26% aware that their country had a sustainable disaster fund. An important strategy here will be to raise awareness surrounding the different DRF instruments that are available, and the different purposes that they may fulfil. In terms of the timing and level of support provided by DRF, it is important to understand how different instruments operate with respect to the DRM cycle (preparation/mitigation, response, recovery, and reconstruction/rehabilitation). The DRF landscape of Barbados demonstrates how different DRF instruments may be deployed to fund different risk “levels”. In this case a combination of government budgetary allocation, parametric insurance provided through CCRIF, and access to longer-term loan facilities is used to address risks of differing levels and magnitudes.

When it comes to operationalising DRF across the BMCs, this report puts forward two high-level strategies: applying a gender and vulnerable peoples lens to DRF; and creating shock-responsive social protection systems. The application of a gender and vulnerable peoples lens is critical to understand the needs of these members of society with respect to DRF, and to inform the tailoring of DRF instruments that respond to these needs. Microinsurance represents a pertinent example of a financial product that can support financial inclusivity and boost resilience to disaster events. Shock-responsive social protection systems build on the concept of mainstreaming, emphasising that social resilience must be integrated throughout societal institutions. Consultations with CSOs revealed some uncertainty surrounding whether vulnerable groups would have appetite for climate risk insurance, pointing to the need for further investigation. Among DRM and gender agencies, 82% of respondents suggested that women would be interested in purchasing insurance against natural hazards, with drought, earthquakes, rainfall, and hurricane wind identified as the key hazards. Another clear outcome from these consultations was the feeling that governments should play a central role in supporting these populations.

The following Report on DRF Instrument Selection and Recommendations will build on the findings of this report, elaborating on the use of DRF instruments across the BMCs, drawing out key lessons learned, establish priorities, and outline the potential role of the CDB in supporting DRF for women and vulnerable groups across the BMCs.

6 Annex

Annex 1: Sample Quantitative Survey

Comprehensive Diagnostic of Gender-Sensitive Innovative Disaster Risk Financing Instruments

Stakeholder Consultations

The Caribbean Development Bank has contracted Willis Limited to provide consultancy services related to undertaking a diagnostic of gender sensitive innovative disaster risk financing (DRF) instruments towards ensuring greater financial resilience to disasters. This diagnostic is intended to inform recommendations of appropriate and innovative DRF instruments that could be adopted by CDB borrowing member countries (BMCs) and other small island developing states (SIDS).

This first set of stakeholder consultations are designed to obtain engage with stakeholders from government entities and development partners to obtain information related to actions being undertaken to reduce disaster risk, address gender gaps in financing for disasters, and how countries are managing residual risk.

Quantitative Survey – Governments

Country:
Area of Focus:

- Gender
- Disaster Risk Management
- Social Protection/Social Development
- Financial Management/Disaster Risk Financing
- Environmental Management

Sector:

Instructions

Can you tell us how strongly you agree or disagree with each of the following statements using a scale from 1 to 5 (with 5: strongly agree; 4: agree, 3: neutral, 2: disagree, 1: strongly disagree)?

1. The costs of disasters are increasing
2. My country's debt-to-GDP ratio is increasing as a result of natural disasters
3. Disasters are having a significant impact on my country's development prospects and achievement of the SDGs

4. Hazards impacting the country have increased in frequency over the last five years
5. The general population has a sound understanding of the hazard risks that they are exposed to
6. The general population understands disaster preparedness and actions that should be taken to prepare for a range of hazards before they actually happen
7. There are several other hazards that the Caribbean is exposed to other than natural hazards
8. The country has a national comprehensive disaster risk management policy
9. The Government has taken several strategic actions to protect its citizens and infrastructure against natural hazards
10. Adequate resources are being provided for risk mitigation and risk reduction activities by the government
11. The government has in place shock responsive social protection policies and strategies that take into account disaster risk management
12. It is equally important for a country to be financially protected against natural disasters than to engage in risk reduction
13. The government has in place or is developing a disaster risk financing policy
14. The government has in place more than one disaster risk financing instrument (parametric insurance, contingent credit facilities,
15. I understand the differences between indemnity insurance and parametric insurance
16. Governments ought to invest in both sovereign level parametric insurance as well as microinsurance against natural disasters
17. The government is considering including microinsurance against natural hazard events as part of its financial inclusion policy and strategy
18. Vulnerable groups in my country are able to access micro insurance products against natural disasters
19. Investing in disaster risk financing instruments is one of the country's main developmental priorities
20. Government subventions/resources to environmental management takes into account the role that ecosystems play in reducing disaster risks
21. The state of the natural environment is directly related to the country's vulnerability to natural disasters
22. Men and women are impacted differently by natural disasters
23. The poor are more vulnerable than any other group to natural hazards
24. The country's gender policy has at least one goal and strategies related to natural hazards
25. The government is playing a key role in supporting risk reduction and mitigation activities in communities and across the country in general
26. The government is aware that natural disasters affect men and women differently and this is reflected in national policy - gender, environment, disaster risk management policies for example

Annex 2: Sample Stakeholder Consultation Agenda

Stakeholder Consultations
Comprehensive Diagnostic of Gender Sensitive Innovative Disaster Risk Financing Instruments

Date: July 27, 2022
OECS Member Countries
2:00 pm – 4:00 pm
Programme for Consultations

Session 1: Welcome and Introductions (10 minutes)

- Caribbean Development Bank
- Willis Limited (Consultancy Firm)

Session 2: Completion of Quantitative Survey (7 minutes)

- https://www.emailmeform.com/builder/form/dlfA152I8GE0L

Session 3: Background and Presentation on the Comprehensive Diagnostic of Gender Sensitive Innovative Disaster Risk Financing Instruments (7 minutes)

- Description of the 4 Tasks Under the Consultancy
    1. Task 1 – Risk Audit
    2. Task 2 – Assessment of DRM Actions
    3. Task 3 – Dimensions of Financing Need
    4. Task 4 – Selection of DRF Instruments
- Main Objectives of the Consultation

Session 4: DRM Actions Across the Region – Based on the In-depth Knowledge of Stakeholders in the DRM and DRF Sectors, Experiences, Views and Perceptions (45 minutes)

- Presentation on the Impacts of Natural Disasters in the Caribbean
- This session will be structured to better understand the following (this would involve engaging participants in a range of exercises and discussions as follows:
    - Perception of hazards and disasters
    - Disaster risk management (DRM) actions being implemented across Caribbean countries
    - How countries are differentiating between financing disaster risk reduction (DRR) and disaster risk financing (DRF)
    - The extent of mainstreaming of gender issues in DRM policies and initiatives
    - How DRM policy and actions are addressing vulnerable groups
    - Barriers to financing disasters in each country
    - Sharing of Disaster Risk Management Actions in which gender considerations are included

Exercise 1: Perception of Hazards and Disasters (Using Mentimetre)

1. Natural disasters have crippled Caribbean economies and budgets
2. Risk is a function of three components—hazard, exposure, and vulnerability
3. Exposure and vulnerability, not just hazard levels, drive the scale and impacts of any hazard or a hazard becoming a disaster
4. Natural disasters are geographical events which occur naturally such as earthquakes, tropical cyclones, volcanoes, as well as periods of excess rainfall (potentially leading to floods) and lack of rainfall (drought)
5. Hazards and disasters are really one and the same thing/phenomenon
6. Disasters really cannot be prevented
7. Government is responsible for ensuring country disaster preparedness
8. Humans are responsible for, or involved in disasters triggered by natural hazards

To use Mentimetre, participants will be asked to go menti.com either from their computers, iPad or smart phones – put in code and then respond based on the instructions. The results will be shared on screen as participants input their responses. All responses are anonymous.
Instructions:
Can you tell us how strongly you agree or disagree with each of the following statements using a scale from 1 to 5 ((with 5: strongly agree; 4: agree, 3: neutral, 2: disagree, 1: strongly disagree)?
Menti.com – Code 2486 8590

Go to www.menti.com and use the code 2486 8590

Can you tell us how strongly you agree or disagree with each of the following statements

Mentimeter

Exercise 2: Disaster risk management (DRM) actions being implemented across Caribbean countries

Actions to reduce disaster risk can be placed under 11 main categories as follows:

1. Risk Identification and Assessment
2. Disaster Preparedness
3. Disaster and Emergency Response
4. Disaster Recovery and Reconstruction, Building Forward Stronger
5. Community Resilience and Shock Responsive Social Protection
6. Modern Governance, Legislative and Institutional Frameworks
7. Mainstreaming of DRR across all sectors and in all national policies
8. Financing and Investment
9. Integration of DRR and Climate Change Adaptation
10. Multi-stakeholder Partnerships, Collaboration, Volunteerism
11. Knowledge and Capacity Building, Education, Training

Instructions

- Focus will be placed on the actions that countries have in place in each of the 11 main categories using google docs
- For each category place a Y for yes or an N for no for each action that is being implemented in your country. This will be completed individually by each country. Each country will appoint a team leader for each category, to allow for one best informed response per country.

Category #1 - Risk Identification and Assessment

Actions	BDS	GRD	STL	SKN	DOM	A&B	SVG	ANG	MON	BVI
Multi-hazard early warning systems that are people centred and integrated, including the national alert tone for the general public, including early warning systems for vulnerable groups such as the hearing impaired and blind										
Multi-hazard early warning policies (that are gender-sensitive)										
We have baseline data to undertake assessments related to exposure, vulnerability, and capacity										
We have multi-hazard vulnerability atlas and indices										
We use hazard mapping (maps), zonation and risk assessments to guide decision making related to DRM and spatial planning										
We have in place hazard profiles										

Some Guiding Questions:

- Any other actions that we did not cover here that you would like to address

- Are there any best practices or lessons learned that you would like to share?
- Do you have any examples of how these DRM actions address vulnerable groups?
- Any emerging best practices or lessons learned?

This was repeated for each of the categories (1 to 11). The Actions are recorded in the DRM Actions report.