



InFocus Programme on 
Crisis Response and Reconstruction

Working Paper

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Gender and Natural Disasters

by
ELAINE ENARSON

INFOCUS PROGRAMME ON
CRISIS RESPONSE AND RECONSTRUCTION

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PREFACE

The overall goal of the current ILO InFocus Programme on Crisis Response and Reconstruction is to develop the ILO's coherent and rapid response to the different crises – natural disasters, armed conflicts, financial and economic downturns and difficult political and social transitions – focusing on areas of ILO's comparative advantage. Knowledge development constitutes one of the Programme's four main pillars. The other three are: timely needs assessment and programme formulation and implementation in the crisis-affected countries; advocacy at the international, regional and national levels on the employment and other socio-economic dimensions of crisis and the need to address them as an integral component of crisis prevention, resolution and post-crisis reintegration, reconstruction, and development processes, and capacity-building of the ILO and its constituents to enhance their effective and active role in crisis response. The Programme's implementation is currently quite advanced in all four areas.

The present paper on *Gender and Natural Disasters* is one of the first outputs of the Programme's research work being undertaken in close consultation with external network of researchers from various universities and other research institutions around the world.

Elaine Enarson provides a valuable analysis of the gender facets of natural disasters including the gendered economic impacts in the form of: loss of assets and entitlements; increase in women's workload and care-giving functions, deterioration in working conditions, and women's rather slow recovery from economic losses. Some impacts of disasters on men are also highlighted. Also of significance is the fact that the data assembled in the document cover both developing and developed countries. Action proposals are made on how the identified critical gender aspects can be taken into account in crisis response and reconstruction.

The InFocus Programme will do its best to ensure follow-up to the recommendations. I am also sure that others working on crisis will find the analysis and recommendations useful for their work. Our Programme will welcome feedback from readers and users.

Eugenia Date-Bah
Director

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EXECUTIVE SUMMARY

This report augments the gender perspective of the ILO's InFocus Programme on Crisis Response and Reconstruction by focusing on the case of natural disasters. Based on disaster social science, agency reports, and field worker accounts, it identifies the complex ways gender relations shape human experiences before, during, and after natural disasters.

Written for a general audience, the report has four main topics: the social construction of vulnerability to "natural" disasters, particularly on the basis of gender relations; the specific impacts of disasters on women's paid and unpaid work; six core action issues arising from these patterns; and policy and research implications for using knowledge about gender, work and employment in natural disasters.

Three broad conclusions emerge: First, that both women and men have specific short-term needs and long-term interests in disasters; second, that women are key economic actors throughout the disaster cycle of preparedness, mitigation, relief, and reconstruction; and third, that women's economic vulnerability to future disasters is increased by lack of attention to gender equity in disaster interventions.

Disasters are introduced as environmental events which often, but not inevitably, cause extensive loss and disruptions to people living and working in hazardous environments. The human impacts of extreme environmental events unfold in varying geographic, socioeconomic, political, social, and cultural contexts and reflect these contexts. While tornadoes, volcanic eruptions, earthquakes and floods may occur with regularity, their social, political, and economic effects are neither inevitable nor "natural." People's relative risk of harm is a function of their exposure to hazards (e.g. residing in a seismic zone), their capacity to mitigate the effects of these disasters (e.g., seismic-zone construction standards, earthquake preparedness programs), and their social vulnerability (e.g. lack of income to retrofit housing, restricted social and/or physical mobility). Vulnerability, in turn, has physical and social dimensions, but is discussed here as a function of relative access to, and control over, key survival and recovery resources.

Risk is differentially distributed between and within societies. The root causes constructing social vulnerability are deeply embedded, reflecting political choices made in the course of human settlement and political-economic and social development. As global development clearly puts developing nations at greater risk, the impacts on poor people are correspondingly greater at the international level. But disaster vulnerability is not synonymous with poverty or social class. Within societies, people's relative ability to access or control key resources is shaped as well by age and physical ability, citizenship status, racial/ethnic and cultural group, and gender.

On balance, those most socially excluded and economically insecure in any society or community are least able to access or control resources needed during and in the aftermath of a damaging cyclone or lengthy drought. Women, the frail elderly and children, members of subordinated cultural or racial groups, the chronically ill, undocumented residents, the pre-disaster homeless, and other socially marginalized populations are least likely to have the social power, economic resources, and physical capacities needed to anticipate, survive, and recover from the effects of massive floods, long-lasting drought, volcanic eruptions, and other extreme environmental events.

Lack of economic security is a primary factor in social vulnerability. Key economic resources in disasters are secure income, access to savings or credit, employment with social protection, marketable job skills, education and training, and control over productive resources. These assets enable people in hazard-prone regions to survive interruptions in income, reduce losses to their homes or businesses, evacuate or relocate if necessary, rebuild homes and businesses, and replace needed work space, tools, livestock, or equipment. Other key resources include mobility, health, social support systems, language and bureaucratic skills, and safe and secure housing.

Economic insecurity is a key factor increasing the impact of disasters on women as caregivers, producers, and community actors. The gendered division of labor in households and in the global economy makes most women less able than most men to control economic resources mitigating the effects of disasters. Their high levels of pre-disaster poverty, secondary status in the labor force, extensive informal-sector work, lack of land rights, and extensive domestic responsibilities clearly make them economically vulnerable long before a natural disaster occurs.

Disasters disrupt commerce and markets, destroy productive resources and infrastructure, and make workers' lives more difficult through and after the crisis period. Restoring economic resources and capacities is therefore essential to long-term recovery. But effective and sustainable economic interventions must take into account the gender-specific impacts of natural disasters such as on workers and their families.

This report identifies four general impacts that disasters have on women's work, and calls for more investigation of men's specific work experiences in disasters. First, women's economic insecurity increases, as their productive assets are destroyed, they often become sole earners, their household entitlements may decline, their small-businesses are hard-hit, they lose jobs and work time, and gender stereotypes limit their work opportunities. Second, women's workload increases dramatically. They often take on more waged or other forms of income-generating work; engage in a number of new forms of "disaster work," including emergency response and political organizing; and have expanded responsibilities as caregivers. Third, women's working conditions in the household and paid workplace deteriorate, for example through lack of child-care and increased work and family conflicts. Fourth, women recover more slowly than men from major economic losses, as they are less mobile than male workers, likely to return to paid work later, and often fail to receive equitable financial recovery assistance from the government and/or external donors.

Six broad areas of concern follow from these patterns which raise action issues for disaster planners, employers, workers, and community groups. First, integrating gender analysis into capacity and vulnerability assessments at the local level is essential. Second, from mitigation to reconstruction, disaster projects must be gender-sensitive and equitable in their effects. Third, women need sustainable economic development assistance. Fourth, employers must increase emergency planning and be responsive to family concerns arising in the aftermath of these events. Governments, international and local bodies should also be sensitive to this. Fifth, women and women's community-based groups must be full and equal partners in all disaster planning and programming. Finally, crisis response and reconstruction must promote social justice, equity and sustainable development through women's empowerment. These issues arise in case studies of natural disasters throughout the developed and developing world. Illustrations are offered of positive steps forward toward more gender-fair practice.

The report concludes with recommendations for mainstreaming gender concerns in disaster organizations. A Gender Equity in Crisis Project (GENCRIS) is proposed to facilitate the integration of gender equity in ILO initiatives following armed conflict, financial crisis, social and political transformations, and natural disasters. Extreme environmental events differ in some respects from other forms of social crisis. To focus sustained attention on gender and natural disasters in the GENCRIS Project an additional mechanism is proposed. Gender and Disaster Working Groups, to be organized at the regional and sub-regional level, would provide a platform for integrated, coordinated, and multisectoral disaster planning, with the broad mandate of promoting decent work for women and men before, during, and after natural disasters. Working Groups involving local, national, and regional women's work associations and unions, employer associations, community-based disaster groups, international humanitarian relief and development agencies, and government emergency response offices would work collaboratively for four years (2001-2005) to mainstream gender concerns.

The proposed mainstreaming project has three broad goals. First, to expand the knowledge base about gender, work, and disaster through support of action research projects on a range of under-investigated topics. Prepositioning research teams with a common agenda would facilitate the generation of much-needed gender-specific data. Second, to increase the capacity of the ILO and its partner agencies through training projects, the promotion of gender-fair practice guidelines, and a variety of technical cooperation projects. Third, the ILO through the GENCRIS project should exploit its comparative advantage and advocate the institutionalization of gender analysis in disaster planning and interventions.

In sum, the report supports the broad conclusions that disaster preparedness, mitigation, relief, and reconstruction initiatives must be inclusive and equitable; that the economic needs and resources of both women and men must be anticipated by planners and addressed proactively; and that reconstruction must foster conditions empowering women rather than undermining their capacities and increasing their vulnerability to subsequent disasters.

Promoting social dialogue and social justice is both possible and essential in disaster interventions. Although a relatively new actor in the disaster community, the ILO has great potential. Its actions can reinforce a vulnerability-oriented approach in which disasters are viewed as unresolved problems of global development and hence as opportunities for social transformation. It can also advance more egalitarian relations between women and men based on its international labour standards. Effectively linking disaster relief to development and social justice goals will undermine gendered divisions of power and opportunity, and help construct communities more resilient to the natural disasters that may occur in future.

1. INTRODUCTION¹

The International Labour Organization is uniquely positioned to address the employment and other socio-economic challenges arising from natural disasters. Its comparative advantage in terms of its mission to promote decent work and social justice, its tripartite structure, and its leadership capacity and expertise in the employment field is critical in effective crisis intervention. Promoting gender equity in social crisis is also congruent with the ILO Director-General, Mr. Somavia's call to put gender at the "heart of the ILO agenda."²

This report has been prepared within the framework of the ILO InFocus Programme on Crisis Response and Reconstruction, which also calls for serious consideration of gender concerns in crisis work. Written in four parts for a general readership, it draws on case studies and other empirical research from different parts of the world to identify areas of concern and needed action. Following a brief discussion of disasters as development issues, the first section reviews the root causes of gendered vulnerability. Because economic insecurity makes women especially vulnerable, the following section focuses on how disasters impact on women's work. Six broad areas of action are then identified and illustrated with examples of equitable disaster interventions. The report concludes with strategic recommendations and a project proposal for mainstreaming gender concerns in crisis response and reconstruction.

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² As reported by the ILO Bureau of Public Information, in an address to ILO staff and members of the Governing Board, March 8, 1999.

2. UNNATURAL DISASTERS: THE SOCIAL CONSTRUCTION OF VULNERABILITY

Floods, earthquakes, and other extreme natural events are part of human experience and reflect the close interaction of people with their physical environment. Disaster interventions are just as natural. Social systems in every society have developed to mitigate hazardous conditions, lessen the impacts of extreme events, and foster recovery, whether based on indigenous knowledge and coping strategies or sophisticated technological systems implemented by specialized emergency management authorities.

The human impacts of extreme environmental events unfold in varying socioeconomic, political and social contexts and reflect the social structures in which they occur. While tornadoes, volcanic eruptions, earthquakes and floods may be predictable even routine events, their social, political, and economic effects are neither inevitable nor “natural.”

2.1 Disasters by design

Global patterns of development put rising numbers of people increasingly at risk. With population density increasing in highly vulnerable locations and environmental degradation compounding the effects of naturally occurring events, three times as many natural disasters were reported in the 1990s as in the 1970s. Whether measured by loss of life, damage to property and infrastructure, or indirect effects on national economies, livelihoods, and health and well being, natural disasters are increasingly costly to the national countries and the world community at large.

Environmental degradation, increasing social inequalities, population pressure, hyper-urbanization, and economic globalization are powerful global forces increasing the likelihood of destruction after a major earthquake or cyclone. Increasing technological interdependencies (e.g. in utility systems, financial markets, and electronic telecommunication networks) also exacerbate social disruption. These trends put people in hazardous living conditions, for example when small-scale farmers are forced off the land and into unsafe housing on unstable terrain in urban squatter camps. “Disasters by design” reflect political choices as much as local cultures and social structures. Disaster vulnerability may have a very long social history indeed. European colonization in Peru, for example, undermined indigenous construction techniques, destroyed the health and well being of the population, and vastly increased the risk of death and destruction during a volcanic eruption and landslide five centuries later.³

Not so much a single destructive event as a social process unfolding within a particular environmental and social context, a massive earthquake or volcanic eruption lays bare the inequalities

³ See Oliver-Smith, 1994. “Peru’s Five Hundred Year Earthquake: Vulnerability in Historical Context.” Pp. 3-48 in *Disaster, Development and the Environment*, edited by Anne Varley.

of social development which place some people more than others in risky living conditions – on steep hillsides, in trailer homes on flood plains, in shantytown dwellings – and undermine their capacity to mitigate, survive, or fully recover from the effects of catastrophe.

2.2 The Distribution of Risk

Because they occur in different contexts, the social impacts of natural events vary enormously.⁴ For example, earthquakes of comparable intensity struck Nicaragua in 1972 and California in 1971. Although with a smaller range of destruction and smaller population, the people of Managua still suffered casualties 80 times greater than in California (5000 vs. 60 deaths).⁵

Poor developing nations are less able to finance disaster mitigation and recovery projects and more likely to depend on fragile natural resources economically. It follows that, as a proportion of GDP, disaster losses in developing countries are more substantial, diverting resources from urgent human and social development to even more urgently needed reconstruction of infrastructure. Hurricane Mitch is estimated to have set back development in Central America by 30 years, for example, and the region now faces a vastly increased debt load as it struggles even to restore the pre-disaster status quo. The great majority of disaster-induced deaths occur in developing nations in Africa, Latin America, and Asia. The World Bank reports that 95 per cent of disaster-related deaths occur among the 66 percent of the world's population that live in the poorer countries. The International Federation of the Red Cross and Red Crescent Societies in 1999 noted that the Asia Pacific region, for example, absorbed 40 per cent of all destructive natural events in 1999 and 88 per cent of all disaster fatalities.⁶ Sudden-onset events like volcanic eruptions are dramatic, but slow-onset or recurrent events like drought or recurrent flooding take the largest human toll. Risk is differentially distributed between and within societies.

Social vulnerability is a function of people's relative exposure to hazard, mitigation efforts, and access to key resources needed to anticipate, cope with, and recover from the effects of disastrous natural events. Access to such key resources as social power, strong social networks, transportation, time, information, bureaucratic skills and literacy in dominant languages is socially distributed. Other key resources for disaster survival and recovery include control over land, money, credit, and tools; households with low dependency ratios; good health and personal mobility; household entitlements and food security; secure housing in safe locations; and freedom from

⁴ The literature on disaster vulnerability is rich and growing. In addition to Varley (op. cit.), readers are referred to Blaikie, et al., 1994, *At Risk: Natural Hazards, People's Vulnerability, and Natural Disaster*; Andrew Maskry, 1989, *Disaster Mitigation: A Community-Based Approach*; Walter Peacock et al., 1997, *Hurricane Andrew: Ethnicity Gender, and the Sociology of Disasters*; Robert Bolin and Lois Stanford, 1998, *The Northridge Earthquake: Vulnerability and Disaster*; Anthony Oliver-Smith, 1986, *The Martyred City: Death and Rebirth in the Andes*; Mary Anderson and Peter Woodrow, 1989, *Rising from the Ashes: Developing Strategies in Times of Disaster*; and Dennis Mileti, 1999, *Disasters by Design*.

⁵ Cited in Debarati Sapir, 1993, "Disaster relief and rehabilitation: policy issues related to women and children," paper commissioned for the WHO Expert Committee on Maternal and Child Health and Family Planning, p. 3.

⁶ For a discussion of development in vulnerable places, see Ignacia Armillas, 1995, "Promoting development in vulnerable human settlements." DHA Issues in Focus, #5. *Disasters: Acts of Nature, Acts of Man?*

violence. Diverse income sources, secure employment, labor mobility, relevant job skills, and control over economic decisions in the household are critical.

But disaster vulnerability is not synonymous with poverty. The rich can and do buy their way into harm's way in luxury beach or in steep hillsides subject to wildfire, but they are also more resilient to economic loss. Most people, however, lack control over the forces putting them near a raging Indonesian forest fire or beneath a collapsing "mountain" of urban garbage in Manila. With less social choice and fewer recovery resources, the poor pay with their lives and livelihoods.

In addition to the poor and economically insecure, those most vulnerable are subordinated ethnic or racial groups, the frail elderly or disabled, infants and young children, and socially excluded groups like undocumented workers, the homeless, and street children. Often neglected in the list of at-risk groups, women and girls, too, are highly vulnerable in disasters.

2.3 Gendered vulnerability

As a primary factor of social organization, gender shapes the social worlds within which natural events occur.⁷ Not surprisingly, gender differences are found in studies of emergency preparedness, voluntary action, emergency communication, the division of labor, post-traumatic stress, and coping strategies, among other areas (see Fothergill's 1996 review). Masculinity norms may encourage risky ('heroic') action during the search and rescue period, debris removal, and reconstruction, and deter men from approaching relief agencies or seeking counseling later. Mortality patterns are also gendered, though inconsistently.⁸ Lightning deaths in the U.S. are higher among men, and more men than women reportedly died in Hurricane Mitch; however, women in earthquakes and cyclones often die disproportionately for their age group. In a recent Indian earthquake, for example, women were 48 per cent of the impacted population but 55 per cent of the fatalities as men slept outdoors and were more able to escape falling debris (Krishnaraj, 1997). Studies also show women are proactive responders, drawn into active disaster response through family and community roles and through female-dominated jobs and professions. For these reasons, women and children were identified in the International Decade for Natural Disaster Reduction as "keys to prevention."

Not gender but gender inequality puts girls and women at risk when floodwaters rise, as in this graphic example from Bangladesh:⁹

Abul Kalam had five daughters and one son. He was a poor sharecropper. He was holding his children together and fighting against the wind – fearful of the rising water. In his struggle to survive, Abul Kalam released his daughters one after the other, so his son could survive.

⁷ For general background and case studies, see Wiest et al., 1994; Oxfam's special issue (Walker, 1994); and Enarson and Morrow (eds.), 1998; and Fernando and Fernando, 1997 (eds.), among others.

⁸ For a review and a case study of the 1991 Bangladesh cyclone, see Ikeda 1995.

⁹Farida Akhter, 1992, "Women are not only victims," in Hossain et al (eds.), *From Crisis to Development*, p. 64.

Culturally and historically variable, gender relations on balance create social conditions which leave millions of women around the globe in substandard housing, socially marginalized, impoverished or economically insecure, overburdened with care giving responsibilities, and lacking social power and political voice.

Root causes of women's vulnerability to disasters

In general, around the world, women are poorer than men.... Women are disproportionately employed in unpaid, underpaid and non-formal sectors of economies. Inheritance laws and traditions, marriage arrangements, banking systems and social patterns that reinforce women's dependence on fathers, husbands and sons all contribute both to their unfavorable access to resources and their lack of power to change things. The health dangers that result from multiple births can contribute to interrupted work and low productivity. Traditional expectations and home-based responsibilities that limit women's mobility also limit their opportunities for political involvement, education, access to information, markets, and a myriad of other resources, the lack of which reinforces the cycle of their vulnerability.

Excerpted from Mary Anderson, 1994, "Understanding the disaster-development continuum", in *Focus on Gender*, 2/1.

"Normal" pre-disaster conditions put women at risk when extreme environmental events occur. For example, an Oxfam study of disaster vulnerability observed that, prior to hurricane Mitch, women in Honduras headed more than one in four households (27 per cent) of which 72 per cent lived in extreme poverty (vs. 63 per cent overall); after 30 years of conflict, one in ten Guatemalan women is a widow.¹⁰ In Southern Mozambique, one-third of all households were female-headed prior to the devastating spring 2000 floods and patrilineality limited women's control over land and other key assets (ILO, 2000). Male dominance in disaster decisions and ideological constraints can limit women's access to life-saving public shelters, as Ikeda found in Bangladesh's devastating 1991 cyclone (Ikeda, 1995, p. 188):

[W]omen are deprived of the capacity to cope with disasters by being kept in dependent positions in terms of accessing information from the world outside the *bari*, and by being denied their right to take major decisions. In this respect, *purdah* as an institution which prevents women from engaging in socio-economic roles outside the household directly prescribes women's vulnerability to disaster. Prevailing gender relations are reflected clearly during the occurrence of sudden-onset disasters. Gender-related vulnerability is deep-rooted in persistent inequalities.

Demographic trends also put women increasingly at risk. Extended longevity means an older and more feminized population more likely to experience restricted mobility. Trends in household

¹⁰ Monica Trujillo, Amado Ordonez, and Rafael Hernandez, 2000, *Risk-Mapping and Local Capacities: Lessons from Mexico and Central America*, Oxfam Working Paper.

structure to more women living alone and more women heading households often leave women impoverished and socially isolated, less able to receive or act on disaster warnings or recovery information. Increasing female migration further marginalizes women who may find themselves socially excluded and without language skills in unfamiliar environments.

Highly vulnerable women	
poor or low-income women	refugee women and the homeless
senior women	women with cognitive or physical disabilities
women heading households'	widows and frail elderly women
indigenous women	recent migrants
women with language barriers	women in subordinated cultural groups
socially isolated women	caregivers with numerous dependents
women in shelters/homeless	women subject to assault or abuse
women living alone	chronically ill women
undocumented women	malnourished women and girls

Women's working lives also place them at risk in disaster contexts. Full discussion of women's economic status is beyond the scope of this report, but to the degree that the gendered division of labor and gendered international economy mean women work longer hours with less social protection and are less secure economically, they are less able to prepare for and recover from destructive cyclones or floods.

In the formal economy, their status as contingent workers in the new global economy ill-equip them to survive in economic crisis:¹¹

[A]ll share a common denominator; namely, their *low quality (of work)*. They tend to have a low skill content, low pay, low productivity, and low prospects for advancement. With limited access to development resources or workers' organization, such jobs are the first to go when economic [or natural] disaster hits and the last to be covered under welfare, health or other social protection schemes. They may represent the bulk of new job opportunities for women today.

Women work in sectors highly impacted by globalization, including agriculture and electronics. Workplace restructuring, the international mobility of capital, and conversion to market economies leave many women without even these options. As many as 70 per cent of all women now hold "atypical" jobs in the informal economy. Domestic service, microenterprise, and other

¹¹ "Low quality jobs for women: opportunities or dead-ends?" *ILO Bureau of Public Information*. 1999.

home-based jobs put informal workers at high risk of losing both shelter and economic assets in disasters. Yet their income is essential to family survival. Philippine homeworkers, for example, contributed as much as 70 per cent of total family income during a financial crisis in the early 1980s.¹²

Setting women up for disaster: intersecting vulnerabilities to crisis

The disadvantage and discrimination that women face in the labour market makes them more vulnerable to events such as the Asian financial crisis. As enterprises failed and companies collapsed, women reeled under the multiple burden of retrenchment, falling incomes, and disappearing markets, as they struggled to provide their families' basic needs. Even in countries which escaped the crisis, poverty wears a feminine face. Over-represented in agriculture where income levels are lowest, and earning barely enough to meet their personal needs in the informal sector, women are disproportionately represented in poverty... The crisis has brought women face-to-face with unemployment and worsening employment conditions [and] may well have been hardest on the women whose stories the data does not tell – those in the informal sector... The crisis' record of hurting the most vulnerable also saw it reach migrant workers and the girl-child, and is generally believed to have pushed more girls and boys out of school and into work. In the Philippines, the impact seems to have been worse for girls than boys, and in Indonesia, enrolment rates have declined further for girls than boys. Even in the countries which escaped the crisis, women's lives are hard. Income levels are lowest in agricultural and related activities where women are over-represented. In Pakistan in 1995, 67 per cent of women labored in agriculture compared with 44 per cent of men; in Cambodia, 79 per cent compared with 71 per cent of men; in Nepal, 91 per cent compared with men's 75 per cent, and in Bangladesh, 78 per cent against men's 54 per cent.

P. Ferguson, 1999, "Women in Asia: underpaid, undervalued and underemployed," *World of Work*, p. 32.

"Women suffer doubly, as citizens of the South and as women"¹³ when structural adjustment policies decrease state spending on public services and increase their domestic work. As primary natural resource users and managers, women are highly impacted by environmental degradation. Women farmers supporting households through cash cropping, subsistence production, and/or plantation labor are hit hard when storms erode soil and drought destroys livestock and markets. The global shift to export-oriented agriculture, which undermines women's agricultural base, increases women's rate of migration, often to unsafe living conditions and informal sector work on the fringes of the world's great cities, where they are increasingly exposed to urban environmental pollution and disasters such as mudslides and earthquakes. The burgeoning global tourism industry

¹² Ibid.

¹³ Maureen Hays-Mitchell, 1995, "Gender, informal employment and the right to productive resources, in Ann Oberhauser (ed.), *Gender and Human Rights*, p. 111.

draws low-income rural women to resorts often located in hazard-prone coastal regions, where affluent guests may also be endangered by a major storm but have vastly greater recovery resources and social visibility in crisis.

3. GENDERED ECONOMIC IMPACTS OF DISASTERS

The economic impacts of major natural disasters are profound for women and men alike, destroying land, household possessions, crops, livestock, and dreams. Jobs are lost when homes and workplaces are destroyed, vulnerable enterprises fail, markets collapse, and vital commercial and transportation networks unravel. No consensus exists about the time frame for measuring these impacts and little research is available on economic gains as well as losses. But the pre-disaster poor, whose incomes are least resilient to interruption and least support their recovery from past disasters, are less likely to exploit the economic opportunities of reconstruction.

As the majority of the world's poor, women are especially subject to loss and least likely to benefit economically. But women are also significant economic actors whose time, efforts, and income sustain life for others, and their economic losses impact overall household and community recovery after disasters. The general observation that households facing economic crisis become more dependent on women's incomes is evident in the aftermath of natural disasters.¹⁴

Knowledge of gender-specific impacts is limited by lack of gender analysis in most disaster research. With the exception of studies on drought and famine,¹⁵ most research examines broad patterns with no attention to possible gender differences; more recent, gender-focused studies examine only women's work. With these limitations in mind, five major effects of natural disasters on women's work are evident.

3.1 Women's economic insecurity increases

The most striking effect of disasters on women is the loss of economic resources and deterioration of economic status. Women on the margins of survival, living with the "daily disaster" of poverty before, during, and after natural disasters, are especially vulnerable.

3.1.1 Women lose productive assets

Self-employed women and homeworkers lose vital workspace and supplies in disasters, as discussed in a subsequent section. Women farmers lose food security and household power when disasters destroy their land, seed, and livestock. As their knowledge and labor sustain households throughout the developing world, these losses are far-reaching and long-lasting. Women lacking land rights or farming small plots are especially vulnerable and may be forced off the land entirely. Wiest's study (1998) of single mothers in Bangladesh rearing children on the least desirable riverplain *chars* found that flooding forced women heading households from bad to worse land and eventually into

¹⁴ See Caroline Moser, 1996, "Confronting Crisis: A Comparative Study of Household Responses to Poverty and Vulnerability in Four Poor Urban Communities." Report prepared for the World Bank.

¹⁵ See Downs, R.E., Donna Kerner, and Stephen Reyna (eds.), 1991. *The Political Economy of Famine*.

involuntary low-wage agricultural labor on local plantations. Mozambiquen women farmers sustained heavy losses during the spring 2000 floods and more urgently than before now seek cash income, for example from wages relief and reconstruction jobs (ILO, 2000).

The depletion of household assets is a common survival strategy and key indicator of social crisis. “[T]he assets which are the first casualty – namely household utensils and jewelry – also happen to be those typically owned and controlled by women.”¹⁶ Property used for dowry payments may well be lost, marginalizing girls and women left unmarriageable long after the immediate effects of the disaster recede.

To protect vital economic resources, women may decide against evacuating or taking shelter, as was observed during a cyclone:¹⁷

“Very often a woman’s earnings – from agriculture, crop processing, weaving, poultry or cattle rearing – are a significant portion of the family income. Over and above the restrictions inherent in *purdah*, women are often afraid to move to the cyclone shelter because they fear their homes will be robbed. To start all over again with nothing seems completely overwhelming. To a very poor woman, the threat of having her home looted is as ominous as the cyclone itself.” (Kabir, 1992, p. 78).

At the extreme, protecting small land plots, animals, seeds, or tools costs women their lives: “She was a good woman,” reported a husband whose wife stayed behind and was killed in a cyclone.¹⁸

3.1.2 Women become sole earners

Earning income to replace lost crops or livestock or business equipment is essential for women and men alike. But women’s dependent care responsibilities make them less mobile than men and less able to migrate outside the impacted area to earn income. The post-disaster “flight of men” is well-documented in Bangladesh cyclones (Wiest, 1998), the 1949 Malawi drought (Vaughan, 1987), and Hurricane Mitch in Central America (Delaney and Shrader, 2000). The diversion by men of relief assets from the immediate needs of family members to additional households outside the impacted area was reported in Miami following Hurricane Andrew (Enarson and Morrow, 1996).

¹⁶ Bina Agarwal, 1990. “Social security and the family: coping with seasonality and calamity in rural India,” *Journal of Peasant Studies* 17/3, p. 383.

¹⁷ Khushi Kabir, 1992, “How women survived,” in Hossain et al. (eds.), p. 78.

¹⁸ Sona Bari, 1992, “Women in the aftermath,” in Hossain et al. (eds.), p. 55.

Women on their own after Hurricane Mitch in Central America

In both rural and urban households hit by Hurricane Mitch, an “astounding increase” was reported in rates of female headship, which doubled by some accounts. A year after the devastating storm, Honduran relief workers reported that half the households still sheltered were maintained solely by women; in Nicaragua, 40 per cent were female-maintained.

Patricia Delaney and Elizabeth Shrader, 2000, “Gender and post-disaster reconstruction: the case of Hurricane Mitch in Honduras and Nicaragua”, p. 20.

Women after disasters are likely to rely more on their own economic resources than before the event. Writing of poor wives seen as an economic liability and deserted after a flood, a researcher concluded “downward spiral of impoverishment, then flood-vulnerability, increasingly damaging floods and further impoverishment” was steeper for poor women than their male partners.¹⁹

3.1.3 Women lose entitlements

Households are not unitary associations in which resources are distributed equally, as relief agencies often assume. Investigations of famine reveal that women’s bargaining position in the household weakens as their assets are depleted, their income-earning options become inferior, and they are less mobile, leaving men in crisis a stronger “fall-back position.”²⁰ Most dramatically, girls and women may eat last and least and be malnourished long before drought reduces the family’s access to food. The household entitlements may be contested. For example, gender conflict increased in drought-stricken Zambia over the control of profits from home production: “Long-term investment strategies from beer sales gave way to short-term subsistence needs... Women, who perceived such income as necessary for the basic social reproduction needs of the household, found their right to control this income hotly contested by men.”²¹ Gender conflict over entitlements signaled impending economic crisis.

In a study of the 1949 Malawi famine, it was found that government relief agents denied relief to women as they were assumed to be supported by husbands (Vaughan, 1987). In fact, many received only occasional remittances from partners who had migrated, or had been deserted. As they were less likely than men to hold formal-sector jobs, they also had less claim on food provided by some employers to their workers during the crisis.

¹⁹ R. Shaw, 1992. “Nature, culture and disasters: floods and gender in Bangladesh.” In E. Croll and D. Parkin (eds.), *Bush Base: Forest Farm, Culture, Environment and Development*, p. 210.

²⁰ Bina Agarwal, 1990, *op.cit.*, p. 391.

²¹ Donna Kerner and Kristy Cook, 1991, “Gender, hunger, and crisis in Tanzania.” In Downs et al. (eds.), *The Political Economy of Famine*, p. 265.

3.1.4 Self-employed women lose work

Small-scale, undercapitalized, insecure enterprises often fail, among them many run by women and women's collectives. Street vendors and other informal-sector workers lose clientele, workspace, and supplies when massive destruction of infrastructure, housing, land, and local economies accompanies extreme weather events. A study of women in two Mexican communities hit by an earthquake in 1985 observed this. This entrepreneur's home and restaurant were both severely damaged and repairs were slow:²²

"Nobody comes in now as it is so ugly and without music. I don't have money to buy groceries and cook them as before. No food, no people." She now lives alone with her ten-year-old son after her husband, a construction worker, left to look for work in another state... On top of this, she has to repay the reconstruction loans although she says she "would rather not eat than have debts." She has to compete with the illegal places selling alcohol and offering prostitution, which have proliferated after the earthquake because they are so cheap and attract many single men who came to look for construction work."

Self-employed US and Canadian women in a 1997 flood reported substantial loss of business space, equipment, supplies, and tools used in their home-based businesses, which ranged from home child-care to professional writing and bookkeeping.²³ In North Dakota, a group of family child-care providers reported major flood damage and business loss; on average, their pre-flood earnings had contributed one-third of total household income. These and other self-employed women reported frequent conflict with partners over mitigation and preparedness, for example in the following case:²⁴

[W]hen we heard that Lincoln dike had broke, we all called my sister to say we'd come over and get trucks and we would move everything out of their home. And [my brother-in-law] just refused. He said, 'It's *not* going to flood. We're all right.' He just absolutely – and she had a business down in her basement and she wanted to get all that stuff and he just, he refused... And I think when it hit, [he] was very closed. You couldn't get him to talk. He would go off and walk by himself a lot, just not talk to anyone and I think he felt really guilty that – "What if I would have done this, we wouldn't have lost all of our furniture, [her] business.

²² Carolina Serrat-Viñas, 1998, "Women's disaster vulnerability and response to the Colima earthquake," in Enarson and Morrow (eds.), p. 170.

²³ See Elaine Enarson and Joseph Scanlon, 1999, "Gender Patterns in a Flood Evacuation: A Case Study of Couples in Canada's Red River Valley." *Applied Behavioral Science Review* 7/2; and Elaine Enarson, "What women do in disasters," forthcoming in 2001 in *Environmental Hazards*

²⁴ Enarson, *ibid.*

3.1.5 Women lose jobs and work time

Steady employment was determined to be the key factor in household recovery from earthquake in a comparative study of Nicaragua and the United States,²⁵ but women are less likely to have steady jobs or be able to keep them in crisis.

Job loss is direct and indirect. Women agricultural workers (e.g. on banana plantations in Central America) lost work when crops were destroyed, just as migrant agricultural workers in the U.S. lost work to a damaging flood many miles away. Women are typically slower than men to return to their jobs. When public transportation systems shut down, day care centers and hospitals close, or family needs intensify, women may not be able to work. Some sectors are especially vulnerable. Many women are employed in the tourist industry along stormy coasts or in service and retail industries dependent upon high levels of consumption and disposable income. Women also tend to dominate as employees (and patients, students, and residents) in such public facilities as hospitals, schools, and nursing homes. When these public-sector buildings are destroyed or damaged, women may be unemployed for long periods. They also lose work indirectly. After Miami's Hurricane Andrew, for instance, many domestic workers were unemployed when the homes they cleaned were destroyed, or employers evacuated. Paradoxically, the provision of no-cost services to disaster victims (e.g. counseling and emergency child-care) can also deprive women workers of much-needed income during the recovery period.

Anecdotal evidence suggests that women and men suffered equal losses of employment in Hurricane Mitch, but women were slower to return to paid work. For example, "women in the agro-processing industry in Honduras (particularly bananas) have yet to return to their jobs while their male counterparts have been employed in construction and rehabilitation activities" (Delaney and Shrader, 2000, p. 21). Under some conditions, women may delay their return to the labor force or reduce their working hours to juggle paid work with the immediate needs of disaster-impacted children or parents, the urgency of securing relief assets, and the renovation of homes and workplaces.

It is important to add that employment gains for women can also be observed. Middle-class women with professional credentials were recruited to fill jobs in social service disaster agencies serving U.S. flood victims, for instance.

²⁵ See Robert Bolin and Patricia Bolton, 1983, "Recovery in Nicaragua and the USA," *International Journal of Mass Emergencies and Disasters* 1/1.

Indirect economic impacts of Hurricane Mitch on women

[U]p to one-third of the households that lost homes are headed by women. Microcredit programs, targeted largely towards women, were also wiped out by the hurricane. Women's employment may have been particularly hard hit as they are the majority work force in maquilas and hold jobs at the end of the agricultural processing chain that will take years to replace (e.g. women are banana packers rather than growers). Women are passed over for most of the new employment opportunities created by the hurricane in the construction and agricultural sectors. And sadly, many have observed an increase in all types of violence, including violence against women in shelters, homes and short-term housing barracks.

Women's Edge Notes, 2/2 spring, 1999.

3.1.6 Gender barriers limit women's relief and reconstruction work

Deeply embedded expectations about women's and men's work deprives women of needed income, for instance in post-disaster relief and reconstruction work projects. Food-for-work programs following Hurricane Mitch, for example, targeted men over women: "In Nicaragua, 60 per cent of such opportunities went to men."²⁶

Writing of an Australian bush fire, a farm wife and researcher described how her work was restricted when the family homestead was imperiled:²⁷

It was apparent that while the fire burned there was always work for men of all ages. It was not a place for women. Not only my husband, but my 12- and 14-year old sons were swiftly recruited. However when, with my daughter and a female friend, I offered my services in the field, they were declined. We worked instead where it was deemed appropriate for us – preparing food in our kitchen, which was already stacked high with mutton and corned beef sandwiches, pikelets and lamingtons – 'tucker' made by district women for firefighters.

3.1.7 Gender role changes

Short-term change may occur in gender roles, but the gendered division of labor may also become more intense. This was reported in the Berkeley/Oakland wildfires in the U.S. where men soon returned to paid jobs and women managed the socioemotional and bureaucratic tasks of recovery (Hoffman, 1998). After Hurricane Mitch, women were found to be heavily involved in such traditional "male" work as digging wells and constructing latrines, but "while there were some reports that men were also performing non-traditional roles like cooking, this seems to have been isolated to a few relief facilities" (Delaney and Shrader, 2000).

²⁶ Delaney and Shrader, 2000, *op.cit.*, p. 2, citing the InterAmerican Development Bank.

²⁷ Gretchen Poiner, 1990, *The Good Old Rule: Gender and Other Power Relationships in a Rural Community*, p. 258.

The gendered division of labor in a flood

According to villagers, floods affect the existing life patterns. In the event of flood, women are separated from men. With the onset of floods men go out of the locality taking cattle to safe places. Women locate to high places and shift the utensils from their households. If water rises further, women bind trees with ropes and climb on with the children and elders for safety. By the time this eventuality takes place hardly any men are left in the villages. Therefore women have to manage with children and the old persons. They feel isolated without the men of the community. At this stage, sometimes relief in the form of food and other consumables may reach them. During such periods women mentioned that the usual gender division of labor changes – such as men sometimes having to prepare food and women having to cut fodder.

Madhavi Ariyabandu, Duryog Nivaran, 2000, Country report from Pakistan.

3.2 Women's workload increases dramatically

Depicted in the popular media as hapless victims awaiting male rescue, women's time, skills, and energy are key resources in every phase of disasters, from household preparedness to community reintegration. Increased care giving responsibilities, disaster response tasks, and the urgent need for income lengthen women's days after natural disasters. Single mothers, already highly vulnerable and overburdened, pay the highest cost.

3.2.1 More work for wages or income

Women may lose jobs and income after a disastrous natural event but they must seek other work instead. Reconstructing daily life intensifies their search for income to replace household possessions, rebuild businesses, or meet children's new needs. In some cases, the costs of home repair or relocation force women to postpone planned retirement dates, work longer hours, or take on additional paid jobs.

"All this adds work": women's work after the Mt. Pinatubo eruption

Loss of the usual income gravely affects women, who are expected to ensure that there is food on the table. Losing their harvest, as well as their backyard gardens, women ordinarily feed their husband and children first... Before the disaster they washed their family's clothes, but now accept laundry... They not only cook for their families, but also cook to vend on the side. Sometimes they even work as domestics, extending their responsibilities to others' homes. They grab relief agency food or take on cash-for-work or slavish subcontracts just to earn a little more to fend off hunger. In Pinatubo, where these jobs are the most common sources of income after the disasters, many women become breadwinners. Their husbands are farmers with no land to till, who look and look for jobs that cannot be found. In addition, many of these relief agencies seek their assistance packing relief goods, listing beneficiaries, or delivering health assistance. All this adds work when women have even fewer resources and facilities than before the disaster struck – no income, poor shelter, very limited water, few toilets. Yet they are expected to carry out their traditional responsibilities, and more.

Zenaida Delica, 1998, "Balancing vulnerability and capacity: women and children in the Philippines", in Enarson and Morrow (eds.): *The Gendered Terrain of Disaster*, p. 110.

3.2.2 New forms of disaster work

Men also take on new forms of work after disasters, but women's skills from their reproductive, productive, and community work are especially in demand. Traditional tasks become more complex and are performed under more difficult conditions, and new tasks arise.

Preparation and mitigation: When possible, women have been found to be more proactive than men about mitigating hazardous conditions and preparing households; they take more concrete steps in the household to protect possessions in the event of earthquake aftershocks; they volunteer more in neighborhood and school education and preparedness programs; and are more active disaster communicators who assess and share hazard information through their extended social networks. There is ample evidence that women also participate in debris removal, clean up, and household repairs to help restore homes and neighborhoods.²⁸

Women in good health and not limited by family responsibilities are generally involved in physically protecting homes and businesses, for example, constructing dikes and sandbagging in a flood. In Honduras, observers noted that village women were the most reliable volunteers in a water-monitoring project, a form of community-based mitigation that minimized flood damage when Hurricane Mitch struck.²⁹ Planners also note women's involvement in community-based vulnerability assessment projects in Southern African nations.³⁰

Emergency response: An early study of a maritime explosion in Halifax, Canada, found women provided emergency assistance to the injured well before official male responders arrived.³¹ Women were also heavily involved in search and rescue activities following Hurricane Mitch and after the Spitak earthquake in Turkey, when girls and young women located over 70,000 displaced persons. Victim/survivors themselves, they "survived psychologically by becoming active in their own rehabilitation":³²

They organized schooling for the children, responded to community needs as best as they could, and worked whenever possible in industry, agriculture, and in institutions. Many

²⁸ Among others, see O'Brien and Atchison, 1998, "Gender differentiation and aftershock warning response" in Enarson and Morrow (eds.).

²⁹ Steve Bender, Unit of Sustainable Development, Organization of American States, personal communication.

³⁰ Asrid von Kirtz and Ailsa Holloway, 1996. *Reducing Risk: Participatory Learning Activities for Disaster Mitigation in Southern Africa*. See also *Risk, Sustainable Development and Disasters: Southern Perspectives*, 1999, Holloway (ed.)

³¹ Joseph Scanlon, citing Samuel Prince. 1998. "The perspective of gender: a missing element in disaster response," in Enarson and Morrow (eds.).

³² R.A. Ayvazova and B.V. Mehrabian, 1995, "Post-disaster initiatives in traditional society: Armenian women after 'Spitak' earthquake," *Stop Disasters* 24, p. 13.

women said that working in a job helped them forget about the loss of their relatives: it kept them from falling into despair.

Despite cultural barriers to women in some contexts, they are active staff and volunteers in essential relief programs. Others respond professionally, for instance working extended hours to help battered women impacted both by flood and domestic violence (Enarson 1998). Almost a year after Hurricane Mitch, implementing agencies reported that women were “still on the job.” Significantly, not all disaster work is voluntary. There were “myriad accounts from NGOs of ‘volunteer’ unremunerated work being assigned to women in order to guarantee payment to men” in rehabilitation programs (Delaney and Shrader, 2000, p. 20).

Relief seeking: Except where norms of sex segregation are enforced, women tend to bear primary responsibility for seeking out what emergency relief assistance is available to residents caught up in natural disasters. This work may involve long waiting periods, extensive paperwork, travel, and the stigma of needing assistance, often in the company of small children for whom child-care is rarely provided. This work conflicts with recovery work at home, paid job responsibilities, and other activities and can be extensive and long-lasting. It significantly expands the workloads of women around the world.

Reconstruction and recovery: Case studies often find women actively involved in organizing community celebrations of survival which increase community solidarity.³³ Haitian women in Miami, for instance, organized a spring cultural celebration six months after Hurricane Andrew devastated their Miami neighborhood. Women also interpret disasters culturally, using quilting, poetry and music to help people and communities make sense of catastrophe. As an Australian researcher noted after a bushfire:³⁴

[Women] also often took responsibility for decision-making, community planning, and the reconstruction of homes. Many helped organize fairs, dances, and other ways of raising community morale. In their vital but unsung roles, women reweave the fabric of their communities while men rebuilt the structure.

Political organizing: Following a major Indian earthquake, women’s community-based organizations mobilized for equitable access to post-disaster construction jobs. Women’s political mobilization in the aftermath of the 1985 Mexico City earthquake also raised housing equity issues. Two days after the quake, women from 42 factories created the September 19 Garment Workers Union, which became the first independent union to be recognized by the government in over a decade. As survivor Guadalupe Conde reflected:³⁵

³³ This is commonly reported. For Australia, see Helen Cox, 1998, “Women in bushfire territory” in Enarson and Morrow (eds.); on quilting, see E. Enarson, 1999, “We Will Make Meaning Out of This: Women’s Cultural Responses to the Red River Valley Flood,” *International Journal of Mass Emergencies and Disasters* 18/1; for Hurricane Andrew, see Enarson and Morrow, 1998, in Enarson and Morrow (eds.); and see Enarson, forthcoming, “What women do in disasters” on the U.S. Red River Valley flood.

³⁴ Cox, *op.cit.*, p. 142.

³⁵ Interviewed by Sara Lovera, 1987, “Sew be it,” *Connexions* 23, p. 6.

The seamstresses were thrown into the street. I myself had no work. When I finished my trip through the zone where all the sweatshops had fallen, I arrived by chance at San Antonio Abad and I began helping out. I did what I could to move the debris; at first, no one helped. Then we began to join together as workers. We began to talk. We conceived of a union because we needed to defend ourselves, and I believe that we are going to succeed.

Mobilizing women workers after an earthquake

The struggle for life in the wake of this was captured in the photographs and news accounts shown in this country where professionals and volunteers were still bringing newborn infants out alive more than a week after a hospital had collapsed. Another struggle for life that had been going on quietly, invisible to all except those directly involved in it, came to light when the earth convulsed – the struggle of the ‘costureras,’ the garment workers. When the buildings were torn apart, the silence was broken and the working conditions of these women’s lives were exposed for all to see...

..... In the days following, women came together to deal with the immediate problems of food, water, shelter, health care; they were joined by family members who had lost a wife, mother, sister or lover. The response of government officials and the ‘patron,’ the factory owner, fueled their grief into rage and created a popular movement that has rallied the support of women’s organizations throughout Mexico. While the ‘costureras’ and family members begged government officials to move in heavy equipment and personnel to search for survivors and recover the bodies, the owners had hired people to remove equipment and raw materials while women were still buried in the rubble.

Carol Johnston, 1986, “When the earth trembled in Mexico...Quake exposes women’s work conditions,” in *New Directions for Women* 15/2: 1,18.

Paid disaster response jobs: Men are highly visible front-line responders in their jobs as firefighters, elected officials, or certified emergency manager, and as socially visible rescuers and builders. Women’s jobs in education, health, and social service fields provide them, too, ample opportunities for disaster response. Mental health counselors, anti-violence crisis workers, primary school teachers, and personal care workers in nursing homes or halfway homes for the disabled, among others, are drawn directly into waged disaster response and recovery work. In the Caribbean, women’s health professions were singled out as an underutilized area of expertise for disaster response at the technical, professional, and community levels.³⁶ An account of home health nurses during a Canadian ice storm point out that visiting home health nurses provided emergency health care to isolated and frail elderly residents whose needs might otherwise have gone unnoticed. They were “front-line workers, staffing shelters and health lines, working endless hours in hospitals and visiting the frail or at-risk – all this despite their own problems at home: no power, flooded

³⁶ See Gloria Noel, 1998, “The role of women in health-related aspects of emergency management: a Caribbean perspective” and Letizia Toscani, 1998 “Women’s roles in natural disaster preparation and aid: a Central American view,” both in Enarson and Morrow (eds.).

basements, downed trees, and children off school for who knows how long.” Across the border in the US, part-time nurses in a local hospice program worked overtime without child-care or other support systems to provide uninterrupted medication and support to terminally ill patients in flooded rural areas.³⁷

3.2.3 Expanded caregiving

The emotional and physical needs of male partners, children, aged relatives, the ill or disabled, and other dependents are met predominantly by women before, during, and after disasters. These responsibilities tend to increase dramatically, even as newer forms of disaster work arise and women seek income-generating jobs. Not only is it more difficult to meet the immediate needs of family members (e.g. lacking transportation, stores, money), but they may have new needs as well, from new housing and clothing, to help relocating, school supplies, and perhaps long-term medical or psychological care. Households expand in size, increasing women’s daily workload, as displaced kin or strangers are accommodated. The emotional impacts of disasters may be manifested in increased household conflict and perhaps violence, physical symptoms of postdisaster stress, or substance abuse. Mediating conflict, finding support for family members in crisis, and responding to the new disaster-related needs of children and others become urgent tasks for women following disasters.

3.3 Women’s working conditions deteriorate

The conditions of women’s reproductive, productive, and community work are typically degraded through damage to infrastructure, housing, and workplaces, as well as increased time pressures.

Disrupted homes: As in armed conflict and other social crises, socially reproductive work is more extensive and more complex following damages from a massive earthquake or cyclone, but disrupted working conditions do not absolve women from domestic tasks. Women may lack housing but need to shelter children, and lack transportation but need to reach elderly parents. “[T]heir children may have died and their homes and belongings were washed away but at the end of each day it was the wife/mother who had to cook for whoever survived in the family” (Bari, 1992: 58).

Women accustomed to electricity, running water, transportation, and telephones find the everyday chores of daily life more complicated and time-consuming. Whether in refugee camps, government-provided trailer parks, or the homes of relatives or strangers, setting up households in temporary accommodations is stressful and time-consuming. Being evacuated to emergency shelter or temporary accommodations limits many women’s travel to paid jobs outside the area of impact.

³⁷ Barbara Sibbald, 1998, “RNs unsung heroes during ice storm ’98,” *The Canadian Nurse* (April) and Enarson, forthcoming, “What Women Do in Disasters,” *Environmental Hazards*.

Working conditions also make domestic work more difficult and less rewarding, as this account from the 1999 Turkish earthquakes suggests:³⁸

We wash, they heat water in a cauldron outside, and take turns in a makeshift bathroom made up of canvas, stretched around four poles... For women, tent life is a particular ordeal. Even though an army kitchen served meals at the tent villages, many women attempted to cook on gas stoves. "It's reassuring to make soup for my family," Birgul's grandmother said. "But there's no fridge, no cupboards and the clean-up takes the whole day." She sighed. "It's impossible to keep clean in a tent. Every day, I feel as if I fail as a woman."

Reduced capacities: Severe environmental events manifestly damage or destroy natural resources many women providers depend on, from seeds to soil. Damage to infrastructure, tools, financial institutions, and markets makes women's paid jobs more difficult, too. In severely damaged worksites, women work hard hours to restore healthful conditions in their workplaces; overtime is often required to restore essential organizational systems, absenteeism among survivors leads to overwork, and lengthy commutes may be required of employees transferred outside the impacted area to branch offices or plants. Gender concerns arise because the "double day" of women workers is already so greatly expanded at home and in the community.

Work and family conflicts: Temporary relocation or emergency evacuation disrupt both family and paid work, with direct and indirect effects on women's work. For example, during emergency evacuations women with children or other dependents may be asked to leave first, as was the case in Manitoba during the Red River flood and during Cyclone Tracy in Australia. This gender policy disrupts women's employment and income and may disrupt their educational plans or activities. Self-employed women engaged in microenterprise or operating small businesses struggle to collapse family and paid work into cramped workspaces with greatly diminished resources.

Temporary shelters, which often house displaced residents for months or even years, are not necessarily sited near major employers of women, public transportation lines, or child-care centers, making it more difficult for women to be responsible both to their families and to their employers. Caring for children in temporary housing is much more difficult. The woman described below survived the 1985 Mexico City earthquake, moving many times with her three children before moving to a street camp:³⁹

Before the earthquakes, Socorro had sporadically worked as a charwoman. Once she began living in the street, however, she was afraid to leave her infant daughter in the camp and was unable to work. Many of the camps were located on boulevard dividers; children could and did stray into traffic and some were injured or killed by passing vehicles.

Work and family conflicts have generally been studied to determine whether emergency workers abandon vital jobs to care for their families in a crisis. Instead, it appears that women's

³⁸ Quoted in Ustun Reinart, "Of diapers and tampons: women and the earthquake," (www.reliefweb.int).

³⁹ Scott Robinson, et al., "It shook again: the Mexico City earthquake of 1985," in Anthony Oliver-Smith (ed.), *Natural Disasters and Cultural Responses*, p. 102.

behind-the-scenes family labor plays an important enabling function for predominantly male professional emergency responders. The support system for women emergency practitioners warrants investigation.

Lack of child-care: Interviews with business leaders, elected officials, employed mothers, and child-care advocates indicated that disrupted child-care systems were a major factor delaying business recovery in the wake of the U.S. Red River Valley flood. A necessity for most working families, lack of child-care restricted women who were able to return to paid work from returning to jobs in female-dominated banks, insurance companies, schools, hospitals, and other institutions providing vital services to flood victims. Child-care is also essential, though not often provided, to help parents preparing against a known hazard, or visiting relief centers later. When children, the disabled, or the frail elderly are cared for in private residences or in group homes, housing loss may permanently destroy vital informal caregiving systems. Disrupted caregiving systems are a major concern for women at any time but especially during emergencies:⁴⁰

In situations of social crisis, or major migration, an increasing number of women assume sole responsibility for maintaining their household. This may mean caring not only for small children, but also for elderly relatives and other who are not able to work. Food production, particularly in Africa, is largely within the hands of women, as is almost all food preparation, cooking, and domestic distribution everywhere in the world. In emergencies, women may also have to tend the crops normally cultivated by men, often without the same support systems as men might have.

Lack of flexibility for disaster recovery: Employers provide varying levels of support to workers during periods of social crisis. Kinship ties certainly become more important in the absence of support from employers, but not all women can draw on family. This Scottish mother could no longer help when she and her daughter were placed in separate temporary accommodations.⁴¹

[She] is out working, she had to go back to work because her boss didn't believe that we were flooded out... She had five days to get everything sorted out and to get back to work. Otherwise she would have been sacked... She had to get back and I had to take the we'un [grandchild] everywhere that I went.

Women are heavily involved in the protracted work of securing relief services and such long-term recovery assistance as may be available. As they are generally less able than men to draw on their spouse's labor, flexible work is a pressing issue for employed women in disasters. In the US Red River Valley flood, public sector organizations provided continuous salary and benefits for several weeks while workplaces remained closed, but this important benefit was less available to working-class women in low-wage manual jobs, part-time workers, and women in the informal sector. Flexplace and flextime policies helped women do their jobs and still complete the flood of paperwork, meet insurance adjusters at home, or take children to see counselors, but again these

⁴⁰Eade and Williams, 1995, *op.cit.*, p. 884.

⁴¹Maureen Fordham and Anne-Michelle Ketteridge, 1998, "Men must work and women must weep: examining gender stereotypes in disasters," in Enarson and Morrow (eds.), *The Gendered Terrain of Disaster*, p. 86.

policies were more often implemented in universities and other large bureaucratic organizations employing professional women.

3.4 Women recover slowly from economic losses

Job loss, reduced income, expanded workloads, and difficult working conditions at home and in the workplace make economic recovery from disasters slow and uncertain for both women and men. But gender inequality also magnifies the impacts of disasters on women's working lives and undermines their long-term recovery. As was observed in a study of Bangladeshi women, they are less resilient to economic losses and "face the brunt of the calamity."⁴²

Male migration is a factor in women's slow recovery. An essential survival strategy under some conditions, it often overburdens women, leaving them less able to rebuild home-based businesses, plant fields again, or relocate. Extensive caregiving responsibilities are a significant barrier to women's recovery, both because this work conflicts with income-generating work, and because it ask so much of women who may themselves be victim/survivors left bereaved, ill, unemployed, deserted by male partners, landless, or without support for their many conflicting roles.

Additionally, the esteem accorded men's activities and their presumed role as household head fosters a climate where men's recovery takes priority. Insurance checks and government relief checks were written in the male partner's name after the Berkeley-Oakland wildfire in California and Hurricane Andrew in Miami, for example. Targeting relief funds to male-dominated employment projects in construction, debris removal, or landscaping supports the economic recovery of men but disadvantages women who also need income support.

Women slower to recover from Hurricane Mitch

Some are reporting that women, who typically have smaller plots and less access to extension services and credit, are "dropping out" of agricultural production post-Mitch. In the worst cases, the topsoil was completely washed away and replaced with sand and rocks from mudslides. In these instances, women, who are less mobile than men and more socially and culturally constrained to remain in their place of origin, may suffer greater negative consequences than men, who appear to be out-migrating from those areas which suffered the most topsoil damage. Most women in Somotillo, Nicaragua, reported that they were unable or unwilling to leave their other responsibilities (e.g. child-care, community work) to search for other work. They also expressed a belief that jobs outside the community would be more difficult for unskilled women to find than for men.

Patricia Delaney and Elizabeth Shrader, 2000, "Gender and Post-Disaster Reconstruction: The Case of Hurricane Mitch in Honduras and Nicaragua," p. 22.

⁴² Haabibul Haque Khondker, 1996, "Women and floods in Bangladesh," *International Journal of Mass Emergencies and Disasters* 14/3, p. 289.

Gender bias in investment policies during recovery may also deter women's recovery. Researchers in the US, for instance, found that the Small Business Administration awarded loans disproportionately to male-owned businesses, and women-owned businesses appeared to fail more often after the Red River flood.⁴³ If small loan programs targeting women do not include feasibility studies, job training, and other social supports, they may sap women's without advancing their long-term recovery.

Male power in disaster decision-making can hinder women's economic recovery by diverting vital relief assets from needs to personal consumption, a finding reported in contexts as diverse as famine-stricken Malawi and hurricane-hit Miami. Similarly, women interviewed after a major U.S. flood complained that men's interests took priority in home reconstruction. Repairs to home-business space, laundry rooms, or play spaces used predominantly by women and children were often delayed.

Some women never recover but adapt to even more difficult conditions. Securing income through informal-sector work, multiple jobs, increased child labor, or accepting hazardous jobs in unsafe conditions is the end result for women, men, and children who live through natural disasters but are unable to secure decent work and restore their homes and lives in the aftermath. Only their own migration, remarriage, or sex work enabled the survival of Indian women made destitute by gendered vulnerability to drought (Kafi, 1992).

Recovery to pre-disaster conditions hurts women. When they lose productive land, household space for micro-business, transportation to a full-time job, child-care, time for rebuilding a small business, assets they brought to their marriage, and perhaps their health, their vulnerability increases. Disaster recovery understood as the restoration of "normalcy," does not enable women's long-term recovery so much as it reconstructs gendered vulnerability to future events.

⁴³ Reported for the U.S. by Joanne Nigg and Kathleen Tierney, 1990, "Explaining differential outcomes in the Small Business Disaster Loan Application Process," University of Delaware Disaster Research Center; and Cliff Staples and Kristi Stubbings, 1998, "Business impacts in the 1997 Red River Valley flood," paper presented at the April meetings of the Midwest Sociological Association.

4. ACTION RECOMMENDATIONS

Six broad areas of action follow from these observations about women's work and other aspects during disasters. They are addressed below as guidelines for crisis response and reconstruction planning.

4.1 Using gender analysis in capacity and vulnerability assessments

To be effective, community risk assessments need a thorough understanding of local hazards, capacities, and vulnerabilities. Planners cannot anticipate resources or needs when key questions about women's and men's lives are neither asked nor answered.

Gender-Sensitive Risk Mapping

Relief efforts to assist "the community" will not assist women and men equally, or address the needs of its weaker or less vocal members, unless they are specifically designed to do so. The appropriateness and effectiveness of this kind of intervention depend crucially on how much is known and understood about existing social structures. Gender relations are a crucial dimension of all socio-economic systems, and the distinct roles and needs of women and of men, as well as of other specific groups of people, should routinely be analyzed. Crucial questions need to be answered, such as: who cultivates which crops, and when; who markets the crops, and who controls the resources; who cares for which livestock; who decides on changes in cropping or livestock management patterns and on what basis?

Diane Eade and Suzanne Williams (eds.), 1995, *Oxfam Handbook of Development and Relief*, p.939.

Regarding women's capacities, planners need specific information about the employment and work patterns of women, their work skills and organizational networks. They need to identify and assess the resources of women workers' associations and cooperatives, and advocacy groups for disaster-vulnerable groups such as disabled women, older women, migrants, and women maintaining households. Planners should identify key groups of women whose local knowledge, community languages, social networks, and insight into community history may be needed in vulnerability assessments.

Regarding women's vulnerability, gender-specific data are needed to anticipate and address the economic impacts of disasters on women and men. They need basic information about household structure, demographic trends, the division of labor, and local power structures, and specific knowledge of women's poverty and unemployment rates, working conditions for women in major industries and occupations, their relative control over key economic assets, and the needs of vulnerable homeworkers, women with disabilities, migrant workers, sole providers, and others.

Gender-aware capacity and vulnerability assessment facilitates gender-equitable disaster practice. In its absence, traditional approaches are likely to be adopted and inequalities reinforced.

The grassroots training module *Reducing Risk: Participatory Learning Activities for Disaster Mitigation in Southern Africa* (von Kotze and Holloway, 1996) illustrates the utility of using gender analysis. Exercises are designed to equally involve women and men as they work together at the village level to identify local hazards, vulnerabilities, and coping strategies. The gendered division of labor is determined and gender issues emerging in the process of group work directly addressed. Identifying and supporting economic resources controlled by women can support community survival in crisis. For example, women growing indigenous food crops with nutritional, medical, and fodder values help diversify income and increase disaster resilience. Utilizing women's garden plots as a unit of analysis in vulnerability maps, as Oxfam UK did in Nicaragua, is a case in point.⁴⁴

Making them visible at this early stage makes it possible for future emergency-preparedness strategies to protect and strengthen this resource. A possible intervention is supporting women to create contingency seed banks. Emergency and rehabilitation programmes should then help to rebuild them, with tools and seed distribution, irrigation systems, credit, seedling banks, and other resources in the same way that similar resources are provided for cash-crop production.

The tyranny of the urgent: no time for women?

A common assertion made in emergency relief interventions is that there is no time to consider women's concerns in particular when immediate action is needed to save the lives of men, women, and children. This confusion between a gender-aware approach and women-only support can lead to a range of problems, such as the marginalization of 'women's issues,' and inappropriate projects for women.... [N]o development work can be effective which does not take into account *the relationships between people*. As the relationships between males and females form the basis of human society, the analysis of the implications of these relations must form the basis of development and relief interventions.

Diane Eade and Suzanne Williams (eds.), 1995 *Oxfam Handbook of Development and Relief*, p. 179.

4.2 Gender-fair disaster interventions

Mitigating hazardous conditions is the essential first step in reducing risk. Models of mitigation actively involving women include education programs on seismic risk for teachers and public education campaigns about self-protection in earthquakes, both conducted by the Armenian

⁴⁴ Monica Trujillo, 1997, "Garden farming and food security," Oxfam Links (October), p. 7.

NGO *Women for Development*. This group arose in response to women's frustration after an earthquake⁴⁵

We had to do something to save ourselves and to survive. We had to survive in order to find a way out for other women too, who were in the same situation. It was painful for us to be watching 80 percent of Gyumri women spending half of their time standing in lines [for] humanitarian aid, and the other half finding out where to get more of it... It was necessary to create, to rebuild the city and life, to come up with the initiative to increase the social participation of women. Why women? Because they were the more vulnerable part of the population.

In a landslide-prone region of Peru, "Men and women worked together to produce risk maps, build retaining walls and design water systems for tree plantations that would reduce the impact of slides."⁴⁶ Another example of gender-aware mitigation is underway in the Kutch Desert region of India, where the Disaster Mitigation Institute initiated a 10-village project involving women leaders and artisans in action planning to reduce vulnerabilities. Working with the Self-Employed Women's Association (SEWA), this project involved women in rainwater harvesting.⁴⁷ As natural resource managers, women must be centrally involved in mitigation efforts.⁴⁸

Both [women and men] are concerned about family welfare and survival. However, if women are primarily responsible for water collection and household gardens, a drought will increase their workload immensely. Deforestation increases the workload of fuel collectors, usually women. Recovery strategies and efforts to deal with the causes of drought and deforestation should always include the primary users of the basic resource – in these cases women.

As hazards cannot be entirely mitigated, household and community preparedness is essential to minimize damage. Emergency communications about hazards and prevention steps need to be gender-specific and utilize different media to reach both women and men. Radios, for example, may be in the effective control of men. Utilizing women's informal communication networks can help get life-saving information to women.

When disasters do occur, equitable relief services must anticipate and monitor gender bias in access to services by vulnerable groups. Women's effective access to relief is often restricted by differences in social power (racial, class, caste, citizenship status), social esteem (HIV-positive women, widows, lesbians, homeless women) and physical mobility (mentally and/or physical disabilities, lack of transportation, seclusion). Women survivors may also have gender-specific needs, for instance, for appropriate clothing and hygiene supplies, safe transportation, child-care to reach relief centres, reproductive health services, and antiviolenence services. Traditional work patterns must

⁴⁵ Armine Mikayelyan, personal communication.

⁴⁶ Reported in Natalie Domeisen, 1998, "Community life and disaster reduction," *DHA News Women in Emergencies*, p. 3.

⁴⁷ Information sheet, Disaster Mitigation Institute (dmi@sourhasiandisasters.net).

⁴⁸ Mary Anderson and Peter Woodrow, 1989, *Rising from the Ashes: Developing Strategies in Times of Disaster*, p. 67.

be recognized to avoid further disempowering disaster survivors, for example by excluding women from food-distribution roles in temporary accommodations and refugee camps.

Gender silence in programming

The fact [that] disaster recovery and reduction policies are largely formulated without consideration for asymmetrical relations of power based on gender leads to a silencing of women victims' experiences and strategies for recovery... [F]or example, the landplots given to the flood victims for resettlement [are] almost always in the name of male member[s] of the family which reinforces the return to unequal situations as existed before the disaster. More important, the economic rehabilitation policies of shifting human and other resources from one sector to another are premised on a commensurate mobility of individual victims. But in designing the strategy, it is hardly asked, if at all, if the sexual division of labor makes it more difficult for women victims, relative to men victims, to switch from pre-disaster employment in non-tradable or home-based sector to other sectors. Women victims who claim most of the media time remain less and less visible in the follow-up policies.

Mihir Bhatt, 1995, "Gender and disaster: perspectives on women as victims of disasters," p. 4.

Organizational studies suggest pervasive bias against women in emergency relief management and operations,⁴⁹ as this field worker confirms:⁵⁰

As a woman, I faced a shock along with my female colleagues when we were told that we could not accompany the relief mission with the visiting team because there was no guarantee of any "secure" place to stay. We accepted the reality and continued our work in Dhaka. It was not the time to blame social values and unfavourable reality for women. But, on the other hand, it was important for women workers to help women survivors. We learned from other NGOs that they sent mainly male relief teams. This may have been unintentional but indicated that women were seen more as victims and not as providers of services during and after disasters.

Women relief workers are important to female survivors. Following a major Turkish earthquake, women were included on outreach teams after it was found that female survivors felt unable to freely discuss their needs with male outreach workers or invite unrelated men into their homes. Taking services directly to women also proved effective in Bangladesh, where many women were culturally excluded from relief systems:⁵¹

Unequal distribution was also seen in the case of women headed households. This was especially true for building materials – perhaps because women had to look after their children and could not spend time at distribution centres. When strong *purdah* was prevalent

⁴⁹ Among others, see Gibbs, Susan, 1990, *Women's role in the Red Cross/Red Crescent*, Henry Dunant Institute; Doone Robertson, 1998, "Women in emergency management: an Australian perspective" in Enarson and Morrow (eds.); Recede Begum, 1993, "Women in environmental disasters: the 1991 cyclone in Bangladesh."

⁵⁰ Akhter, 1992, *op.cit.*, p.60.

⁵¹ Kabir, 1992, *op.cit.*, p. 79.

women would not go to the centres or stand in line to receive relief. They were therefore left out. Although it is more time consuming to give door to door relief, it provides for a much more equitable distribution and ensures that female-headed households will be reached.

Expanding opportunities for women is essential to ensuring equitable disaster programming but is not yet on the agenda of most organizations engaged in disaster response and reconstruction.

However, a growing number of international development and relief organizations now promote gender-fair employment practices, e.g. Oxfam International, World Food Program, ACORD, Save the Children. Mapping women's participation and promoting equity in relief work – both as members/volunteers and as beneficiaries – was the topic of a recent IFRCRC workshop involving nine nations in the Middle East and North Africa. To reach isolated women, chapters of the International Federation of Red Cross/Red Crescent Society (IFRCRC) operating in Iran and other Islamic societies now include women volunteers. Women workers' options are expanding and services are more tightly targeted to women needing economic support, for example in IFRCRC activities in Sudan:⁵²

In addition, income generation projects such as goat and poultry rearing, traditional handicrafts and soap-making offer 3,000 women a year the chance to earn their own living. Widows and divorcees struggling to bring up large families are the main beneficiaries of the program, which is coordinated by an all-female network.

A concrete institutional commitment to gender equality

In Oxfam, all programme and decision-making staff involved in emergency programmes have a formal responsibility to analyze gender relations at all stages of relief interventions... [Women] are rarely seen as people with their own rights, needs and perspectives; much less as agents either of social stability, or of change. If women's perspectives on the emergency are to be systematically incorporated into the processes by which programmes are designed, implemented, monitored, and evaluated, so that their needs are met and their capacities strengthened, aid workers must make conscious and sensitive efforts to enable women to communicate their ideas.

Diane Eade and Suzanne Williams (eds.), 1995, *Oxfam Handbook of Relief and Development*, p. 885.

Increasing non-traditional employment opportunities for women in relief work not only removes barriers to women volunteers and staff, but can “unleash a new social dynamic of women operating the public sphere” where this is uncommon. Women publicly involved in relief work in highly sex-segregated societies can become role models and take the “first step towards more empowering gender equations” in disasters.⁵³

⁵² Carolyn Oxlee, “Beyond the veil: women in Islamic National Societies,” *IFRC Magazine* 2000 (Issue 1).

⁵³ Jean D'Cunha, 1997, “Foregrounding gender concerns in emergency management,” *Asian Disaster Management News* 3/3, p.5.

4.3 Sustainable income-generating projects

Employment is a form of “non-structural” mitigation in two ways: firstly, by direct employment creation in ways that reduce exposure to hazard (e.g. in infrastructure projects or education campaigns), and, secondly, by reducing social vulnerability through increased economic capacity. Yet without equitable access to women and without sustained job-creation planning and implementation, these efforts will fall far short.

To support their long-term economic recovery, women as well as men must have access to reconstruction jobs, investment funds, and income-generating projects. Careful monitoring is needed to ensure that food-for-work or cash-for-work projects, for example, do not add to women’s already-expanded workloads without developing their skills or capacities. It is also essential to track employment-promotion schemes. Investment strategies focusing on physical reconstruction are likely to generate jobs for men at the expense of social reconstruction programs likely to employ more women. Investment is needed in projects promoting human and social recovery and increasing jobs for women in female-dominated education, health, social, and human service fields.

Micro-enterprise is often promoted as an economic development strategy for women, but is more effective when initiated by women’s groups. For instance, SEWA observed poor women hit by drought in the Gujarat region of India working “long and odd hours on the relief sites under scorching sun” selling unique handicraft samples. SEWA now buys embroidered pieces directly from its members for re-sale in urban markets. This strategy develops new markets, prevents the depletion of women’s valuable domestic assets, and protects the cultural legacy of a disaster-impacted people. Supporting entrepreneurs and collectives in business before a natural disaster is preferable to starting new projects under crisis conditions. These initiatives should also be designed to develop women’s leadership and non-traditional skills by challenging gender-based assumptions about appropriate work.

Women’s microenterprise headed for disaster?

There were groups that had saved money and were going to start basket-weaving, a favorite activity under such programs, or other such activities of which they had no knowledge, expertise, or experience. It is assumed that they are sort of tribal women who just weave baskets. There was no training imparted to them [and] no market feasibility thoughts had gone into it, leave alone setting up market links, etc. One could see them headed for a disaster like many groups before them. And no activities linked with disaster mitigation appear on anybody’s agenda. Nobody is talking about training them to become masons in disaster-resistant building construction.

Anshu Sharma, 2000, SEEDS, personal communication.

The “window of opportunity” for social change after disasters can expand non-traditional work for women and men. Providing women with reconstruction work may increase men’s care of children, as was reported after Hurricane Mitch. In a US disaster organization, targeting seniors for relief encouraged some male workers to join outreach social-service teams and leave positions which exploited only their physical strength. Unanticipated consequences can be long-lasting. An agency in a drought-stricken area of the Sudan employed educated young women as recorders on a survey project; two years later, more girls were in school there as parents realized their daughters were potential income-earners if educated.⁵⁴

But when the “tyranny of the urgent” dominates, gender stereotypes are difficult to challenge. Only men received training and work from a faith-based agency constructing housing in Honduras, for example, because of their views on women’s “natural” domestic role. In a survey of seniors hit by natural disasters, Help Age International found that survivor and relief worker priorities differed; older women wanted economic help more than counseling or relocation help, in some cases because their incomes had supported grandchildren’s schooling.⁵⁵

Reconstruction projects run by women are more promising. A Jamaican women’s housing cooperative “dedicated to improvement of urban slums based on self-help and local construction material” was so effective that its members were asked to help rebuild houses in Mexico after the 1985 earthquake.⁵⁶ Non-traditional job training may be needed. An Indian women’s collective trained its members to work construction jobs and also promoted disaster-resistant construction techniques following an earthquake:⁵⁷

There has been an inspiring saga of the strength and energy of women’s groups here. Wherever they have worked, the rate of completion of houses has been very successful. These women talk knowledgeably about beams, lintel, plinth, brackets, retrofitting and related technical terms. They can say whether a house has been constructed properly. They have designed their own houses with modifications.

Generating jobs and income for disaster survivors affords disaster response agencies an unparalleled opportunity to challenge gender barriers. Integrating gender analysis into the design, implementation, monitoring and evaluation of post-disaster employment projects is essential to ensure women and men equal opportunities for decent work.

⁵⁴ Reported in Anderson and Woodrow, 1989, p. 67.

⁵⁵ Delaney and Shrader, 2000, op.cit., p. 20. The HelpAge International report is available on line (www.helpage.org)

⁵⁶ Dunja Pastizzi-Ferencic, 1998, “Disaster management, women: an asset or a liability?” In DHA News, *Women in Emergencies*.

⁵⁷ Maithreye Krishnaraj, 1997, “Gender issues in emergency management: the Latur earthquake,” *Gender, Technology, and Development* 1/3, p. 408.

Reducing vulnerability through training

Rohima Begum lives on Sandwip Island in the Jamuna-Ganges delta in Bangladesh. At the time of the catastrophic 1991 cyclone, which killed thousands of people, Rohima Begum, a widow, was living with her 2 children and her mother. She had no regular income and the family was hardly surviving. Like many other people on Sandwip Island, she lost the little she possessed in the cyclone. After the cyclone, with 11 other women, Rohima Begum went on a training course in food processing. The course was run by Nari Pragati, a local non-governmental organization focusing on women and development. The course was a great success... For the first time, Rohima's family has a regular supply of food and enough money to send her elder son to school. Now, they are better equipped to withstand the cyclone. With some savings put aside, they can afford a better balanced diet and they have reinforced their home against future next disasters.

IDNDR Fact Sheet Series, No. 1, 1995, "Prevention pays: success stories featuring women and children."

4.4 Responsive employers

Work organizations in hazard-prone regions can and should increase their emergency preparedness. Business contingency planning can reduce the impacts of extreme events on workers and their families, minimize employment losses and personal injury rates, decrease service interruptions to impacted residents, and help maintain workplace health and safety standards.

Currently, most business contingency planning reflects the concerns of private enterprise and large businesses. But emergency preparedness is also needed in female-dominated sectors, non-profit organizations, and public agencies where many disaster-vulnerable women are employed. Facilities like hospitals, schools and day care centers should take priority. Grassroots organizations providing services to senior or disabled women, women immigrants, or women subject to violence need emergency plans, as their services are likely to be in greater demand after a natural disaster.⁵⁸

Income support for impacted workers enhances long-term recovery and increases morale. Flextime and Flexplace options, counseling, on-site child-care, respite care for overburdened caregivers, and other services available through employers help disaster-impacted workers and their families recover. Worker and employer associations should collaboratively identify needs and organizational resources.

⁵⁸ For studies of preparedness and response by domestic violence programs in the U.S. and Canada, see Enarson, 1999, and Wilson et al., 1998, "Domestic violence after disaster," in Enarson and Morrow (eds.).

“Family-friendly” policies such as child-care will especially benefit working parents struggling to respond to crisis. Female volunteers married to paid relief workers in Australia described their need for child-care after a major flood:⁵⁹

The women who worked with the elderly and infirm, caring for them 24 hours a day at tent city, felt that they would have benefited from having their children sent out of town for a time, even though their children were not infants....[T]hese women felt that they were not able to satisfactorily meet the demands made upon them as professional workers and as the family’s careers of children.

In the U.S., an innovative disaster recovery project developed workshops for employers and workers. They provided an occasion for sharing information about recovery assistance, workplace repairs, and health issues arising for workers in damaged workplaces (e.g. mold, toxic fumes, noise), and also increased social integration across organizational and other boundaries. A progressive manager in the public sector immediately brought in trailers and trained volunteer child-care providers to help her employees. These volunteer child-care providers were mostly female social workers hit by the flood themselves but back on the job responding to other flood victims. Also in the US, following Miami’s Hurricane Andrew, an association of women business owners helped members find temporary work space, replace business equipment, and meet unexpected needs (e.g. for children’s shoes). The national body subsequently created a revolving disaster fund, strengthening the capacity of small businesswomen across the nation to respond to future disasters.

The staff of humanitarian relief agencies have unique needs which employing organizations must address. As a People in Aid manager stated, “In humanitarian assistance, programme quality is also about equality. The debate about programme standards needs to factor in the impact of women *in aid* as well as the impact *on* them.”⁶⁰ Toward this end, the agency has developed a Code of Best Practice to make employment practices more transparent and help address safety and other issues in development and relief agencies.

4.5 Partnering with women’s organizations

Partnering with working women’s associations, environmental groups, grassroots advocacy organizations, female-dominated NGOs, and other community-based women’s groups affords disaster planners new opportunities for social mitigation and effective crisis response and reconstruction.

Highly vulnerable women, like other vulnerable populations, must be identified at the local level for inclusion in mitigation, relief, and recovery projects. Women’s Community-based organizations (CBOs) are more likely than professional planners or outside relief workers to understand the social conditions of vulnerability facing local women. They are likely to be

⁵⁹ Narelle Dobson, 1994, “From under the mud-pack: women and the Charleville floods,” *Australian Journal of Emergency Management* 9/2, p. 12.

⁶⁰ Sara Davidson, 1998, “Equal opportunities for women field workers,” *DHA News, Women in Emergencies*.

knowledgeable, for instance, about the barriers facing disabled women in microenterprise programs and the resources of women farmers in afforestation projects. Some will have unique access to indigenous women or to undocumented women working underground.

These community groups can help managers target resources effectively. A savings and credit project in drought-stricken Kenya, for example, worked with more than 200 groups of destitute women to disburse micro-enterprise loans to those most in need. A tailoring programme sponsored by CARE International worked through the Afghan Woman's Higher Association to target 5,000 destitute households headed by widows. This proactive stance encourages more social organization:⁶¹

They took care of the children, the elderly, and the surviving livestock. They fetched drinking water miles away for the family. During the rehabilitation programmes, women took the initiative to plant trees and tend to them. Women who also had savings in the bank, found that after the cyclone all they had left were their savings in the bank. Of these women, some were involved in community organizations. Word spread. So, after the cyclone more women began to deposit what they could in banks and to become more involved in community organizations.

Surviving drought: economic development through women's collectives

Misery and hard life are written in my life. They have made me old before my time, but I have not lost hope... Then came the drought of 1985. Both my husband and I started going to work on the relief sites – digging earth. There was drought for four successive years and we dug earth for 4 years – there was no other way. All my hair fell out and I went bald. But now I have guaranteed work. I am a member of SEWA and our village group leader. I earn 600 to 700 rupees every month. From my year's savings, I have now bought a buffalo, so that gives me extra income. I am the sole breadwinner: my whole family lives on my income. I also assist the other village women to do high-quality embroidery so that they also get regular work and income. Now, all the men in the village also respect me. They call me a *sahib* and salute me. The *sarpanch* (village leader) also consults me when there is a crisis and asks me to present the issue to SEWA.

Profile of Bhachiben Bhurabhai, 45, leader of artisans in Vauva village. Quoted in Disaster Mitigation Institute Information Sheet on "Women and Drought."

Like other community-based organizations, women's groups often provide direct services in disasters. A women's center in Nicaragua working on violence and literacy issues redirected its staff and resources after Hurricane Mitch and began distributing and transporting food, taking shelter materials to the homeless, helping re-plant fields and vaccinate animals, and working with local government and other NGOs to reconstruct housing. The Coordinating Centre for the Prevention

⁶¹ Royeka Kabir, 1995, "Bangladesh: surviving the cyclone is not enough," *Stop Disasters* 24, p. 6.

of Natural Disasters in Central America (CEPREDENAC) organized member organizations after this disaster, drawing on groups throughout the region with expertise about disasters, gender, and/or both. Through CEPREDENAC's Gender and Emergency programme, Nicaraguan women's organizations promoted women's participation in disaster prevention training courses, still dominated largely by men in Central America and around the world. The NGO Puntos de Encuentro was particularly active after the hurricane, conducting a major household survey, participating in a social audit, launching public education campaigns, and developing workshops on women and reconstruction. In Sri Lanka, the alternative disaster and development group Duryog Nivaran has an explicit focus on gender equity in disasters, as does the Disaster Mitigation Institute in India.

Often, the capacities of these groups are not known due to lack of gender-aware vulnerability and capacity assessments. Women's groups with expertise about gender and disaster were rarely consulted by emergency managers during Hurricane Mitch. At the international level, opportunities for collaboration abound but are rarely exploited. The London-based Women's Design Service, for example, currently helps minority ethnic women conduct neighborhood health and safety audits, but could also work with local emergency planners and relief agencies on hazard identification and mitigation projects.⁶²

4.6 Promoting women's empowerment

"Vulnerabilities precede disasters, contribute to their severity, impede effective disaster response and continue afterwards. Needs, on the other hand, arise out of the crisis itself, and are relatively short-term. Most disaster relief efforts have concentrated on meeting immediate needs, rather than on addressing and lessening vulnerabilities " (Anderson and Woodrow 1989: 11). As disasters occur more frequently, affect more people, and have more devastating effects, emergency management and international humanitarian relief and development organizations are moving to reduce vulnerabilities and construct more disaster-resilient communities.

New initiatives are needed when disasters are seen as development opportunities. The development-oriented mitigation approach developed by Duryog Nivaran and other NGOs working with the Intermediate Technology Group in South Asia, Africa, and Latin America emphasizes increasing local capacity and reducing vulnerabilities. The ILO's InFocus Programme on Crisis Response and Reconstruction will also increase disaster-resilience through its work in the crisis contexts including promoting social dialogue and decent work before, during, and after disasters.

⁶² Reported in "Women and sustainable development: changing the quality of our lives," European Commission, Women of Europe Dossier No. 46.

Educating communities about women's work

Most emergency programmes have failed to identify women's changing economic role as a major factor in enabling communities to survive and rebuild. Similarly, they have not taken on board the importance of gender balance in rebuilding communities, or the role of women's organizations in promoting this balance in the new context. Violent change and catastrophe may be traumatic in its effects, but it is a means whereby old and dysfunctional relationships can be set aside and new ones brought in, in which all members of the community are enabled to maximize their potential. Aid agencies should be able to help communities thrown into this sort of bewildering change to come to terms with it and make the necessary adjustments: indeed, it is just as important a survival task as the provision of food or shelter.

Eurostep, 1996, "Gender and humanitarian assistance: a Eurostep paper," p. 9.

Some women have developed guidelines for disaster practice, media campaigns, and pilot projects that help reduce women's subordination as well as meet practical needs in disasters, linking gender equality to sustainable development, on the one hand, and to disaster mitigation, on the other. In a report on development, gender, and disasters, it was observed that: ⁶³

An understanding of the social and gender dimensions of disasters brings the interface between development and disasters into clear focus. The failures in development can clearly [be] seen as a source of increased disaster vulnerability, and better disaster mitigation and recovery can be seen as instruments of sustainable and equitable development. Incorporating women's role in economic development from this perspective becomes common ground for both effective development and effective disaster mitigation.

Barriers to women in emergencies must be identified as well as pre-disaster vulnerabilities. The NGO Puntos de Encuentro organized village workshops after Hurricane Mitch which included direct discussion of gender relations in social crisis. These awareness-raising discussions were apparently well received.⁶⁴ In Somalia, male-dominated elders' committees resisted gender changes in disaster:⁶⁵

During the famine in Somalia, elders' committees saw protection of the vulnerable as their responsibility. They were willing to ensure that poor and women-headed families received the right food rations. But the elders, all of whom are men, did not accept the idea of allowing women onto the committees which controlled relief distribution, or that relief items should be distributed on a per head, rather than a per family, basis.

Disasters are inherently disempowering, but their effects are pronounced for women and other marginalized populations. In Miami, a male-dominated ad hoc relief group was appointed by

⁶³ Shubh Kumar Range, 2000, "Gender issues in natural disaster mitigation and recovery," draft report prepared for the InterAmerican Development Bank, p. 20.

⁶⁴ Reported by Sarah Bradshaw at the June 2000 conference in Miami, FL on "Reaching Women and Children in Disasters."

⁶⁵ As reported by ACORD, cited in Eurostep, 1996, "Gender and humanitarian assistance: an Eurostep paper," p. 4.

elected officials to distribute private and public monies flooding the area after Hurricane Andrew. Because women's and children's needs were consistently ignored by this male-dominated group, a new cross-cultural women's coalition emerged.⁶⁶ Women Will Rebuild mobilized to secure women a place on the male-dominated executive board and redirect 10 per cent of all donated funds to women's economic recovery, antiviolence services, youth recreation, child-care, housing and other concerns. Not their practical gains but their political mobilization and solidarity will increase the resilience of Miami women in the next hurricane.

Designing and implementing interventions promoting broad social goals necessarily involves disaster agencies – and organizations like the ILO with disaster missions – in controversial work not accepted by local elites or those who benefit from existing relief structures. But fully engaging women as decision-makers, planners, monitors, and implementers – as well as beneficiaries – is essential and must be institutionalized. The alternative further disempowers women.⁶⁷

A disaster inherently brings with it an experience of a loss of control on one, if not many, parameters of life. . For many women in disaster situations, being *taken* into control by a male dominated and patriarchal system has a symbolic and disturbing meaning, quite outside the actual disaster experience. The counterpart of having to *give* control to such a culture also has profound and subtle effects, including collusion with loss of control of self, loss of efficacy and reduced capacity for self-determination. The lack of opportunity to participate in management institutionalizes the above dynamics and works against the principles of recovery.

The “window of opportunity” for social transformation

In many instances, the personal experience of working side by side with one's wife/husband, clearing roads or salvaging personal belongings from a rising river, is a far more powerful influence than memories of previous gender segregation. Women reported that their husbands are listening to their opinions more than they did prior to Hurricane Mitch. They attributed this change to the “public” work that they did during the disaster. . In places where they were not excluded from doing so by some NGOs and agencies, women are receiving capacity-building in a range of non-traditional activities including: masonry, carpentry, plumbing, agricultural extension, and natural resource management/forestry. Some accounts further report that some men are fulfilling social roles previously performed by women, including gardening, food preparation and water provision... While women often resist a return to previous, usually subservient, economic and social roles, men generally favor such a process. Conflict may ensue and should be considered carefully when social transformation is a stated aim.

⁶⁶ See Elaine Enarson and Betty Morrow, 1998, “Women Will Rebuild Miami” in Enarson and Morrow (eds.)

⁶⁷ Ruth Wraith, 1998, “Women in disaster management: where are they? *Australian Journal of Emergency Management* (January), p. 10.

Patricia Delaney and Elizabeth Shrader, 2000, "Gender and Post-Disaster Reconstruction: The Case of Hurricane Mitch in Honduras and Nicaragua," p. 28.

The NGO Pattan's work in India is a case study of reconstructing to empower women. With a working knowledge of gender relations in the area and an established presence, changes were implemented during the reconstruction period which ultimately strengthened the position of women. Women relief workers were recruited and arrangements made to help them deal, in this sex-segregated society, with transportation, housing, and security needs. Women survivors were actively involved in food distribution and households were registered in women's names. To build local capacity, Pattan also encouraged the formation of local village groups, organizing women and men separately to institutionalize women's participation in decision-making. Regarding specific projects, disaster aid was tied to the general goal of women's participation. In housing reconstruction, women's views about design and layout were incorporated. Some were involved physically in construction, but Pattan sought to increase women's decision-making more than their workload. Significantly, all new homes built with Pattan's help were deeded in the names of both women and men, increasing women's housing security in future disasters. One woman remarked: "When my husband fights with me and tells me to leave the house I turn around and tell him he cannot do it since the house belongs to me too."⁶⁸ Women also shared responsibility for loan payments and Pattan helped these illiterate women develop record-keeping and cash management skills, decreasing male objections to these changes:⁶⁹

It was the beginning of the process of empowerment in women's lives. Now they are taking collective responsibility in many other projects and learning how to perform new tasks well. They are gaining confident and self-esteem, which is an important step toward women's ability to take control of their own lives, decreasing vulnerability in times of crisis.

⁶⁸ Farzana Bari, 1998, "Gender, disaster, disempowerment: a case study from Pakistan," in Enarson and Morrow, eds., p.130.

⁶⁹ *Ibid.*, p. 131.

5. PROJECT PROPOSAL ON GENDER EQUITY IN CRISIS (GENCRIS)

The global trend toward increasingly destructive disasters drives the corresponding trend to link disasters and development. “Better ‘development’ can reduce the need for emergency relief; better ‘relief’ can contribute to development; and better ‘rehabilitation’ can ease the transition between the two.”⁷⁰ Women’s international mobilization for ecologically sustainable and socially just development brings gender to the forefront.

The ILO can capitalize on this social space for rethinking disaster response to promote its concern for gender equality. To foster sustained and integrated attention to gender concerns in crisis, the ILO should consider implementing a Gender Equity in Crisis Project (IFP-GENCRIS).

GENCRIS would serve as the coordinative mechanism for consolidating expertise and information, locating resources, determining priorities, and evaluating progress in mainstreaming gender concerns into the InFocus Programme on Crisis Response and Reconstruction (IFP/CRISIS). To increase social dialogue and foster an integrated, multisectoral approach, GENCRIS members (15-20) should include:

- InFocus Program managers, and regional focal point representatives;
- gender specialists with expertise in natural disaster, armed conflict, economic crisis, and social and political transformation;
- ILO specialists on gender and on other social issues;
- regional representatives from government emergency offices, humanitarian relief agencies, and community-based disaster groups;
- regional representatives from women’s unions, worker associations, and community-based organizations.

Coordination during the anticipated life of the Project (2000-2005) would be provided by the IFP/CRISIS Director and gender specialists in the four crisis areas – armed conflicts, natural disasters, financial/economic downturns and difficult political and social transition. This *Coordinating Committee* (5-6) would meet periodically, in conjunction with other regularly scheduled events (e.g. the annual research network meeting), but work largely through regional and sub-regional work groups organized for specific projects.

⁷⁰ From a discussion paper prepared for the European Commission on Humanitarian Organisation, as quoted in Bridget Byrne with Sally Baden, 1995, “Gender, Emergencies, and humanitarian assistance,” p. 38.

Working Groups should reflect the regional structures of the ILO, be small enough for coordinated interaction (8-10), and represent the tripartite structure of the ILO. In conjunction with IFP/CRISIS staff, regional ILO staff would solicit participation in these working groups from:

- government disaster planning and response agencies
- humanitarian relief agencies
- churches, other NGOs and bodies with disaster missions
- disaster practitioners in the private and public sectors
- employers' and workers' organizations
- women's unions, work associations, and coalitions
- community-based women's groups
- community-based advocacy groups for highly-vulnerable populations
- disaster social scientists.

In many parts of the world, surviving the “daily disaster” of chronic socioeconomic and political hardships is more challenging than learning to live with floods, volcanic eruptions, or earthquakes. Nonetheless, natural disasters are receiving particular attention in the ILO's IFP/CRISIS as they: (1) occur regularly in virtually every society; (2) are responded to by governments and civil society; (3) can be mitigated through social action; (4) demand urgent action; and (5) afford unique opportunities for social reconstruction that reflect equity, decent work and other ILO values. It follows that gender concerns in natural disasters warrant particular attention.

To address gender, work, and disaster issues directly, as well as in the rubric of gender and social crisis generally, *regional working groups on Gender and Disasters* should be organized under the auspices of the IFP/GENCRIS. The GENCRIS specialist on gender and natural disasters should work closely with IFP/CRISIS activities at the regional level.

Action priorities would be determined at the regional and sub-regional level, to be externally funded. A working group in the Caribbean might contract for an evaluation study of women in the building trades, or of the long-term survival strategies of women heading households alone after hurricanes, while a European working group might work with women's unions to initiate a public education about emergency preparedness. A pilot project on non-traditional work during reconstruction might be developed by an African or Asia-Pacific working group.

At the conclusion of the GENCRIS Project (2005), working groups on Gender and Disaster will have constructed a pioneering network of researchers, policy-makers, community leaders, and disaster practitioners in disaster-prone regions. The practical outcomes of the project will help expand knowledge, build capacity in the ILO and its partners, and strengthen the call for gender equity in natural disaster response and reconstruction.

5.1 Expanding the knowledge base

There is a clear need to generate new knowledge, share existing information, and build on “lessons learned” from the field. The ILO should ensure that all IFP/CRISIS research projects incorporate gender dimensions and produce gender-specific data. Gender-specific employment and work data are not consistently collected before, during, and after natural disasters, nor are gender relations more broadly investigated in crisis contexts. Yet without knowledge of specific factors facilitating and hindering the long-term economic recovery of women and men, respectively, emergency response and reconstruction interventions cannot be effective.

5.1.1 Research strategies

The ILO needs research leading to action. While research strategies must be appropriate to the research topic, collaborative action research should be supported at the community, national, and regional level to answer significant questions.

Case studies and comparative work are needed, as are investigations of gender issues arising throughout the disaster cycle. Longitudinal studies are rare in disaster social science, but are necessary to assess the long-term effectiveness of intervention strategies. Projects involving the ILO and its partners are needed in specific hazard-prone areas to address specific knowledge gaps, but regional research is also needed to address common patterns.

Developing research capacities in community-based women’s groups and disaster organizations will help ensure that ILO-supported research on gender and disaster meets community needs and leads to practical action. To the extent possible, gender and disaster action research should fully engage disaster survivors and residents in problem identification, research design, data collection and analysis, action recommendations, and the distribution and use of findings.

Regional research teams should be developed, in conjunction with the IFP-GENCRIS or its Gender and Disaster Regional Working Groups, to: (1) facilitate information exchange and research collaboration; (2) foster comparative research by developing a common set of research questions to be addressed in any disaster; and (3) facilitate rapid-response investigation when relevant data cannot be collected later.

In support of this effort, an *international roster of gender and disaster researchers* should be compiled and maintained. The electronic Gender and Disaster Network (<http://www.anglia.ac.uk/geography/gdn>) includes many disaster scholars as well as staff from governmental and nongovernmental emergency organizations. Where possible, *advance funding approval* should be made available; approved grants would be implemented in appropriate contexts only. The U.S. National Science Foundation Quick-Response Disaster Research program provides a model.

Identifying community partners for action research is essential. Some NGOs have established research programs which should be consulted and involved in ILO gender and disaster research. Among others, Oxfam and Intermediate Technology Group affiliates in Latin America and Africa are likely partners for such ILO research. The Disaster Mitigation Institute (India), for example,

collaborated with the Self-Employed Women's Association (SEWA) to study how the Indian government's drinking water scheme influenced women's subsequent migration from drought-affected regions. As noted earlier, the South Asian NGO Duryog Nivaran has an extensive research agenda and pioneering focus on gender and disaster. Considerable expertise exists on gender and disaster in Spanish-speaking countries (e.g. La Red). The ILO should coordinate its research efforts with proactive NGOs, on-going studies within the ILO, and research projects on work and employment conducted by workers' and employers' associations and by governments in hazard-prone areas.

An international *workshop for gender and social crisis researchers* should be convened at the earliest opportunity to assess knowledge gaps, identify partners and resources, and construct a common research agenda on selected themes.

5.1.2 Research topics

Studying work and employment issues facing women before, during, and after natural disasters should take priority. But women's experiences cannot be addressed in isolation from men's, nor can gender be isolated from broader social relations of class, race, ethnicity, culture, nationality, sexuality, ability, and age.

Specific research questions will be identified by working groups and research teams, but more knowledge is needed in the following areas:

- *What is known about gender and disaster in a specific region?* Assessing existing knowledge is vital. A regional ILO member survey is needed to gather and analyze baseline data on vulnerability and mitigation already available through ILO members; identify and evaluate reporting measures and early warning indicators currently in place and improvements needed; analyze how ILO programs, staff, and facilities were affected by recent natural disasters; and document "lessons learned" from recent disasters about the gender dimensions of natural disasters.
- *What makes women and men in a region vulnerable to disasters?* Structural forces increasing gender-based disaster vulnerability must be identified, including historical, economic, social, political, and cultural patterns. What specific factors increase the relative exposure of women and of men to environmental catastrophe and undermine their economic self-sufficiency?
- *How do gender relations structure households, organizations, and communities in disasters?* Disaster relief projects directing resources at men assume equitable sharing of benefits, but much more needs to be known about how household and extended families function in crisis.
- *What social groups are most disaster-vulnerable and why?* Mapping vulnerability in specific environments calls for knowledge of risky social conditions, e.g. sex-specific data on family structure, land ownership and use, poverty data, kinds and extent of employment across sectors and industries, migrant labor, transportation and

language barriers, and gendered patterns of schooling and education. This research must incorporate gender, race, class, age, and other intersecting patterns of vulnerability.

- *What conditions or factors increase the disaster-resilience of women and men?* More analysis is needed of local-level resources, strengths, and capacities, and how they can be supported and utilized in disaster mitigation and response work. The ways women's unwaged domestic work and informal-sector work in the community may increase resilience is important to investigate.
- *How is the economic status of women and men impacted through the disaster cycle?* Case studies of gendered economic effects in all phases of major community disasters should be conducted, with attention to economically-insecure groups like women in the informal economy, poor women, un- and under-employed women, women workers with disabilities, and women heading households.
- *What lessons about employment and socio-economic recovery can be learned from comparative study of disasters?* Cross-hazard and cross-cultural analysis of economic recovery from a gender perspective is needed to identify factors increasing and reducing economic vulnerability to disasters, and specific barriers to the recovery of those most impacted.
- *How is the gendered division of labor affected over time by disasters?* Longitudinal research is needed to assess changes in the gender-based division of labor, land distribution, occupational distribution and economic status of women; the long-term effects of disaster-driven male and female migration; and related issues arising in the reconstruction process.
- *How effectively are gender issues mainstreamed in disaster-responding organizations and with what effect for beneficiaries as well as staff and volunteers?* Organizational evaluation research is needed to identify the effects of gendered organizational culture on staffing, funding, programming, and training in disaster agencies and programs, to analyze structural barriers restricting the full participation of female staff, volunteers, and managers in disaster work, and to document best-practice models of gender-sensitive economic redevelopment.
- *What strategies most effectively incorporate social justice and gender equity into disaster mitigation and reconstruction?* Evaluation studies of recovery and mitigation programs are needed to assess, for example, the effectiveness of workplace preparedness campaigns, innovative non-traditional training programs, and union-based projects for disaster-vulnerable workers. Pilot programs must be monitored for gender-awareness at every point in their development and implementation.

5.1.3 Using knowledge about gender and disasters

The ILO should collect and generate, but also disseminate knowledge about gender, work, and disaster. The research component of GENCRIS should include:

- *Establishing a clearinghouse* of international data on gender, work, and crisis to be housed in the ILO library;
- *Assessing information gaps* within the ILO and in partner agencies;
- *Editing a special issue* of the International Labour Review on gender in crisis and reconstruction;
- *Developing and circulating* (in print and electronically) fact sheets, bibliographies, talking points, case studies, and research summaries for use by women's work groups, employers, disaster agencies, and governments involved in disaster planning and response;
- *Organizing international seminars* for gender and social crisis researchers, first to prioritize research topics (May, 2001) and, at the conclusion of the project, to develop strategies for distributing new knowledge about gender and crisis (May 2005).
- *Developing a training module* on gender, work, and disasters utilizing current research.

5.2 Capacity building

Considerable ILO internal capacity on gender, employment, and social exclusion is available to support the IFP-GENCRIS, but it is also important for ILO staff and managers to integrate gender and disaster issues into on-going research and projects. ILO constituents and partner organizations will benefit from increasing their knowledge about gender and disaster. To enhance grassroots resilience to disasters, capacity-building should first target women's community-based groups and community-based disaster organizations.

With support from IFP-GENCRIS, regional working groups should work toward heightened gender awareness in disaster-related projects undertaken by the ILO and its constituents – workers' and employers' organizations and governments.

5.2.1 Through gender and disaster training

Training materials (modules, courses, background material, instructor guides) should be developed which are culturally-specific, user-friendly, and gender-sensitive. Visual and written training materials are needed regarding:

- (a) gender issues in the culture and practice of disaster organizations;
- (b) gender issues in disaster mitigation, emergency preparedness, relief and reconstruction.

Such materials are essential:

- for women's advocacy organizations serving disaster-vulnerable women, to increase their disaster awareness;
 - for public and private disaster organizations, to increase their gender awareness; and
 - for organizations with a disaster mission, to increase gender and disaster awareness.
- (c) gender, work, and employment concerns through the cycle of natural disaster:
- for specific employers and employers' associations in hazard-prone regions;
 - for unions and workers' associations in hazard-prone regions;
 - for women's unions, collectives, and professional associations in hazard-prone regions;
 - for ILO technical, programming, and managerial staff;
 - for representatives of ILO partner organizations.

Training strategies should be innovative and multidimensional, using a variety of media and advanced computer applications. Trainers should draw on survivor accounts and field worker experience, case studies from practitioners, and current research and work through adult education, community groups, training centers, and postsecondary institutions.

Cross-training of key staff in disaster, labor, business, and women's groups will promote a) gender awareness in disaster interventions; b) disaster-awareness in gender-equity projects; and c) gender and disaster awareness in community development and labor-oriented programs. Successful training must be *inclusive and participatory*, and engage women outside normal channels if they are otherwise under-represented in organizations targeted for training

GENCRIS should develop a *roster of international trainers* with expertise in gender, work, and disasters. To help launch the Gender and Disaster Working Groups within each region, multisectoral and multidisciplinary workshops could be offered in each region. Train-the-trainer workshop should be developed, piloted, and assessed.

Context-specific audiovisual materials demonstrating the economic impacts of natural disasters for women and men, and showcasing best-practice mitigation strategies, are needed. The ILO

should consider seeking support for the development of regional training videos with a gendered perspective on disaster mitigation and response. Only one such film is currently available produced by Duryog Nivaran and specific to South Asian women.

Short *training modules* should be developed on gender, work, and disasters, and distributed electronically to organizations actively involved in disaster training. These can be identified through the Humanitarian Assistance Training Inventory (HATI), the U.S. Federal Emergency Management Administration (FEMA), and other sources.

5.2.2 Through guidelines for practice

Guidelines for introducing gender into capacity and vulnerability mapping are widely available (e.g. in Anderson and Woodrow 1989) but inconsistently applied. Changing organizations in ways that encourage the utilization of guidelines, as well as their adoption, is a challenge for GENCRIS. Guidelines are unlikely to change practice or social relations within organizations in the absence of a) gender training, b) accountability mechanisms, and c) cultural change within organizations.

Memoranda of agreement such as People in Aid's *Consolidated Statement of Understanding* provide general guidelines to organizations regarding working conditions in humanitarian relief agencies. Regarding services to survivors, The Sphere Project (a multisectoral coalition) is piloting training in a proposed *Humanitarian Charter* which sets minimum standards for disaster assistance. The standards recognize "the crucial role played by women in disaster-prone communities" and urge members to "ensure that this role is supported, not diminished" by aid programmes. USAID Office of Foreign Disaster Assistance Guidelines for Grant Proposals and Reporting (October, 1998) include "principles of context specific programming." Framed as a guide for OFDA implementing partners, the principles include assessing the gender-specific effects of disasters on capacities and needs. The ILO should take existing code, standards, and principles into account where feasible in its own work, and advocate their wide use.

Practical guidelines for gender-fair practice should guide planning for employment and work initiatives in natural disasters. A number of comprehensive guidelines and checklists are now available, though not all give specific attention to gender and economic recovery issues in disasters. The GENCRIS project should consolidate, review, and consider modifying for its own use, and promoting to other disaster agencies, the best of these. Among the most useful are:⁷¹

⁷¹ Among others, see Mary Myers, 1994, "Women and Children First: Introducing a Gender Strategy into Disaster Preparedness," in Walker (ed.) *Women in Emergencies*; Enarson, 1999, "Women and Housing Issues in Two U.S. Disasters," *International Journal of Mass Emergencies and Disasters* 17/1 and Enarson, 1998, "Responding to Violence Against Women in Disasters: Guidelines for Providers and Emergency Practitioners," available on line at www.anglia.ac.uk/geography/gdn; Gloria Noel, 1998, "The Role of Women in Health-Related Aspects of Emergency Management: A Caribbean Perspective" in Enarson and Morrow (eds.); PAHO guidelines in *Stop Disasters*, 1995, Vol. 24: II; Bridget Byrne with Sally Baden, 1995, "Gender, Emergencies and Humanitarian Assistance" (WID Desk, European Commission); Patricia Morris, 1998, "Weaving Gender in Disaster and Refugee Assistance," INTERACTION and "Field Checklists"; Diane Eade and Suzanne Williams (eds.), 1995, *The Oxfam Handbook of Development and Relief*; and "Working With Women in Emergency Relief and Rehabilitation Programmes," 1991, League of Red Cross and Red Crescent Societies.

- practice-oriented checklists generated from case studies by field workers (e.g. Mary Myers, “Women and children first”);
- guidelines addressing particular organizations or professions (e.g. Noel’s extensive guidelines for using Caribbean women in health professions);
- international NGOs guidelines for specific regions (e.g. PAHO on integrating women in disaster prevention);
- international humanitarian relief and reconstruction agency guidelines (e.g. checklists from US-based Interaction’s network of private and voluntary organizations, practice guidelines from Oxfam; and the IFRCRC’s guidelines for responding to women in refugee camps);
- guidelines generated by researchers (e.g. Enarson’s checklist for U.S. planners designing post-disaster housing and guidelines for increasing emergency preparedness.

Reporting requirements and performance indicators are needed to increase accountability when gender-fair guidelines are introduced. For example, tools for evaluating progress toward general goals (e.g. “ensure equitable access to resources”) might include the percent of women employed in construction work, the ratio of male/female trainers and trainees, retention rates for women and men in non-traditional employment, improvements to increase accessibility in workplaces, job assignments for women with disabilities, participation rates of homeworkers in loan programs, documentation of gender-sensitive training materials employed, and so forth.

Guidelines might also call for specific targets, such as proportional allocation of funds to projects benefiting women and men respectively, with preference to poor and socially excluded workers in disaster recovery programs. As ILO member organizations should be responsible for incorporating gender perspectives in their crisis and reconstruction efforts, accountability should be incorporated into staff and program evaluations.

Guidelines geared specifically to employment and gender equity issues in disaster can also be constructed collaboratively as an action project of the regional Gender and Disaster Working Groups. Other tools such as gender-sensitive early warning systems indicating vulnerability to environmental disaster can be developed in this way.

5.2.3 Through technical cooperation projects

Working at regional and sub-regional levels, Gender and Disaster working groups should seek support for *demonstration projects* and participate in their development and evaluation. These could include disaster mitigation projects in child-care or senior care facilities; gender-aware emergency planning models developed by employer associations; models for non-traditional job training; union-based educational campaigns identifying highly-vulnerable workers; training in small business management, and other practical initiatives.

The ILO can certainly initiate such demonstration projects but should seek first to support and help evaluate existing programs, or provide technical assistance to community-based organizations, government agencies, or relief agencies interested in developing pilot programs in this area. To support these endeavors, a *roster of gender and disaster specialists* should also be developed and *consultancy* services made available to ILO partners.

Extensive collaboration and coordination with existing projects will help the ILO link workers, employers, government agencies, relief agencies, and community disaster groups long before a crisis develops, increasing the effectiveness of post-disaster interventions. Earning a reputation as a proactive player and stakeholder in disasters enhances the ILO's ability to mainstream gender concerns when communities experience natural disasters.

5.3 Advocacy

Before disasters, women need to be at the table in decision-making roles as communities mitigate hazards and plan for natural disasters; after these events, they need a voice in key decisions about crisis response and reconstruction. But women's social exclusion and marginalization make full participation unlikely without sustained attention to gender equity. This is the major challenge for the ILO.

5.3.1 Promoting gender-equitable employment practices in emergency and reconstruction work

Collaboration between member agencies of People in Aid resulted in a Code of Conduct delineating seven basic principles guiding good employment practices in development and relief work. While the Code does not explicitly address gender inequality or work and family issues in humanitarian relief, it does challenge employing organizations responding to crisis to ensure equality of opportunity and "effective, efficient, fair and transparent" human resource policies. Such a code could be modified to include a commitment to concerns raised in the previous section (Action Issues), e.g. to ensure equitable access to postdisaster work and training resources and develop conditions supporting equal opportunity for women relief workers, to the degree possible in varying contexts and conditions. Discussion of the modified code would help build consensus around gender concerns; it could also be formally recommended for adoption by partner agencies of the ILO.

5.3.2 Increasing the visibility of women as economic actors in disasters

Women's capacities for mitigating hazards, their self-reliance in crisis, and their proactive community work after natural disasters need to be made more visible, as well as women's economic insecurity before, during, and after disasters. The interests of women employees, agricultural producers and workers, heads of households, informal workers, caregivers and other working women must be advanced by educating others about their vulnerabilities and capacities in disasters. The interests of disaster-impacted families in work organizations should also be identified and promoted.

The ILO can and should utilize its expertise, comparative advantage, reputation, and resources to raise these concerns, just as it employs its comparative advantage to focus attention on work and employment issues and sustainable economic recovery from disastrous natural events and other forms of social crisis.

Media outreach, lobbying, fact-finding missions, codes of practice and public education are among the strategies for making advocacy effective.

5.3.3 Promoting the goals of IFP-GENCRIS among donor agencies

Mainstreaming gender equity in crisis response and reconstruction cannot be realized without sustained organizational resourcing and political advocacy. To generate interest among donors and partners, ILO-GENCRIS members should:

- develop fact sheets and briefing materials promoting a gender focus;
- circulate information; seek opportunities for formal and informal presentations;
- advocate informally through inter-organizational networks;
- consider developing a small number of demonstration projects.

5.3.4 Fostering organizational change and inter-organizational networks

Mainstreaming gender equity in crisis work also involves advocating organizational change, not only in structure and process but in organizational culture, to move disaster agencies from traditional “command and control” modes to more inclusive and participatory disaster practice. Toward this end, the ILO should commit resources toward:

- fostering new networks between community-based disaster and women’s groups and government emergency offices;
- strengthening women’s community-based organizations and labor associations;
- encouraging diversity in employment practices in relief agencies and emergency management;
- publicizing and making available to partner organizations all resources developed under the auspices of GENCRIS.

5.3.5 Identifying and highlighting the root causes of women's economic vulnerability

This builds on existing ILO expertise and networks but specifically involves GENCRIS members in:

- encouraging governmental and nongovernmental disaster organizations and bureaus to commit funds to study local vulnerability patterns;
- publicizing and rewarding 'best practice' models;
- rewarding governmental and nongovernmental disaster organizations and bureaus for designing and implementing gender-equitable economic recovery projects.

5.3.6 Linking gender equity, disaster mitigation, and sustainable recovery

Promoting an alternative approach in disaster practice calls for GENCRIS members and others to:

- implement a media campaign highlighting the capacities and needs of women in disasters;
- contribute case studies, profiles, first-person narrative accounts and other materials to electronic websites and networks serving disaster organizations, women's organizations, business associations, and worker associations;
- lobby partner organizations to evaluate the sustainability of their interventions and provide research assistance to them;
- conduct workshops for high-level officials on gender-based vulnerability and gender justice as a goal of crisis response and reconstruction;
- convene a series of regional roundtables at the conclusion of the IFP-CRR Programme for ILO partners and other to assess achievements and gaps;
- communicating the goals, objectives, and outcomes of the GENCRIS Project to all stakeholders and actors in the disaster response community.

6. CONCLUSION

Natural disasters afford unique opportunities for successful crisis mitigation and socio-economic transformation through reconstruction. The ILO InFocus Programme on Crisis Response and Reconstruction is well positioned to exploit these opportunities and promote women's empowerment and gender equality as a necessary step in the reconstruction of disaster-resilient communities.

This report has documented the pervasive influence of gender relations in disasters, focusing on the gender division of labor and socio-economic power as a primary factor in disaster vulnerability. It has also documented women's strengths and resourcefulness as social actors preparing for and responding to extreme environmental events. The substantial economic effects of disasters on women's working lives complicate and expand their working lives but in no way deter them from participating actively in rebuilding daily lives and social structures.

The research literature, field accounts, and personal narratives reviewed here make a resounding case for mainstreaming gender equity as a primary goal in post-disaster response and reconstruction. The ILO has enormous potential to increase the knowledge base about gender and disaster, increase the capacity of disaster-response bodies, its constituents – governments, employers and workers – and community groups to address gender concerns, and advocate for a paradigm shift in disaster interventions. Marshalling the resources of the ILO and its partner organizations can help shift disaster work from ad hoc relief to long-term mitigation and sustainable development, and from gender-biased to gender-fair disaster work informed by the principles of decent work, fundamental rights and social protection for all.

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ANNEX: RELEVANT ILO MATERIALS IN CRISIS

I. Selected outputs of the IFP/CRISIS since September 1999:

Date-Bah, E.: Gender in Crisis Response and Reconstruction (Mar. 2000).

Date-Bah, E.: "Economic Aspects of post-conflict rehabilitation: the challenges of transformation", OSCE's Eighth Economic Forum (Prague, 11-14 April 2000).

Date-Bah, E.: InFocus Programme on Crisis Response and Reconstruction and its Research Needs (May 2000).

Enarson, Elaine: Gender and Natural Disasters, IFP/CRISIS Working Paper No. 1 (Geneva, Sept. 2000).

ILO: Tackling the Employment Challenges of Armed Conflict: Key ILO Tools (Geneva, Sept. 1999).

ILO: Crisis Response and Reconstruction: An ILO InFocus Programme (Geneva, Nov. 1999).

ILO: Employment for Peace in Sierra Leone (Dec. 1999).

ILO: ILO Strategy and activities on employment and social concerns in crisis situations, Second Item on the Agenda, Committee on Employment and Social Policy, GB.277/ESP/2 (Geneva, Mar. 2000).

ILO: Programme for Employment Recovery and Reduction of Economic Vulnerability – A Response to the Floods of Mozambique (Maputo, Mar.-Apr. 2000).

ILO: Generic Modules on ILO's Response to Crises (Draft, Apr. 2000).

ILO: Rapid Needs Assessment Manual (Draft, Apr. 2000).

ILO: ILO Programme Proposals in Response to East Timor's Employment and Reconstruction Challenges (Geneva, June 2000).

ILO: Report on Consultation with Workers and Employers Delegates (Jun. 2000).

ILO: Framework for Post-Conflict Employment Promotion and Socio-economic Integration in South Lebanon (IFP/CRISIS and ROAS, Beirut, Jul. 2000).

ILO: Report on High Level Research Consultation on Crisis (Geneva, Aug. 2000).

Krishnamurty, J.: ILO Presentation to the Humanitarian Segment of ECOSOC (19-20 Jul. 2000).

OIT: Programa de Recuperación de Empleos y de Reducción de la Vulnerabilidad Socioeconómica en Venezuela, (Caracas, Abril del 2000).

II. Other relevant ILO materials on crisis

A. Action Programme on Skills and Entrepreneurship Training for Countries Emerging from Armed Conflict

(a) Key products:

ILO: Towards a framework for ILO policy and action in the conflict-affected context: Training and employment promotion for sustainable peace (Geneva, ILO, 1997).

ILO: ILO policy on conflict-affected countries, draft statement adopted by the ILO Interregional Seminar on the Reintegration of Conflict-Affected Groups (Geneva, ILO, 1997).

ILO: Guidelines for employment and skills training in conflict-affected countries (Geneva, ILO, 1997). Also available in French and Spanish.

ILO: Gender guidelines for employment and skills training in conflict-affected countries (Geneva, ILO 1998). Also available in French and Spanish.

ILO: Employment for peace: The ILO's comprehensive programme of technical assistance to conflict-affected countries (Geneva, ILO, 1997).

ILO: Compendium of employment promotion initiatives in the conflict-affected countries (Draft, Geneva, ILO).

ILO: Capacity building of employment promoters in conflict-affected countries: A training package (Draft, Geneva, ILO).

ILO: Quick access to recommendations and findings of the "Action Programme on Skills and Entrepreneurship Training for Countries Emerging from Armed Conflict" (Geneva, 1998).

(b) Working papers, reports and other materials

Baden, S.: Post-conflict Mozambique: Women's special situation, population issues and gender perspectives to be integrated into skills training and employment promotion (Geneva, ILO, 1997).

Bryant, C.A.: Training and employment programmes for war-affected populations: Lessons from experience in Mozambique (ILO, Geneva, May 1997).

Cramer, C.; Weeks, J.: Analytical foundations of employment and training programmes in conflict-affected countries (Geneva, ILO, Dec. 1997).

Date-Bah, E.: Sustainable peace after war: Arguing the need for major integration of gender perspectives in post-conflict programming (ILO, Geneva, May 1996).

---.: ILO experiences in rebuilding conflict-affected communities through employment promotion, paper presented at Round Table on Rebuilding Communities Affected by Armed Conflict (Philippines, June 1997).

Dilli, D.: Handbook - Accessibility and tool adaptations for disabled workers in post-conflict and developing countries (Geneva, ILO, 1997).

Gassama, M.: Role of the Ministry of Labour and other labour institutions in reintegration, reconstruction and peace-building processes: The case of Sierra Leone (Draft, Geneva, ILO, 1998).

Hakemulder, R.: Promoting local economic development in a war-affected country: The ILO experience in Cambodia (Geneva, ILO, 1997). Also available in French and Spanish.

ILO: ILO and conflict-affected peoples and countries: Promoting lasting peace through employment promotion (Turin, ILO, 1997).

---: Towards a model for dynamic training support of ILO constituents: Promoting employment in conflict-affected countries (Geneva, ILO 1997).

---: Trade unions in conflict-affected countries: Experiences and roles in peace negotiation, social healing, reconstruction and development, Report on a meeting for workers' delegates (Geneva, June 1997).

---: Report of the ILO Interregional Seminar on Reintegration of Conflict-affected Groups through Skills Training and Employment Promotion (Geneva, ILO, 1997).

---: "From war to work: Giving peace - and people - a chance", in *World of Work*, No. 20, (Geneva, ILO, June 1997).

---: "Employment generation," chapter in Role of the UN system in post-conflict recovery (Geneva, ILO, 1997)

---: Challenges for skills training and employment promotion in a country emerging from armed conflict, Report on an ILO Seminar, Addis Ababa, Ethiopia, October 1997 (Geneva, ILO, 1997).

---: The role of the ILO in reconstruction of conflict-affected countries, in Proposal for the agenda of the 88th Session (2000) of the International Labour Conference, GB. 270/P (Rev.2) (Geneva, ILO, November 1997). Also available in French and Spanish.

Lobner, S.: Life skills for the world of work: Experiences in South Africa (Geneva, ILO, 1997).

Loughna, S.; Vicente, G.: Population issues and the situation of women in post-conflict Guatemala (Geneva, ILO, 1997).

Maslen, S.: The reintegration of war-affected youth: The experience of Mozambique (Geneva, ILO, 1997).

Medi, E.: Mozambique: Study of vocational rehabilitation, training and employment programmes for persons disabled by the conflict, experiences and issues (Geneva, ILO, 1997).

---: Angola: Study of vocational rehabilitation, training and employment programmes for persons disabled by the conflict: Experiences and issues (Geneva, ILO, 1997, after revision).

Muhumuza, R. (with Poole, J.): Guns into ox ploughs: A study on the situation of conflict-affected youth in Uganda and their reintegration into society through training, employment and life skills programmes (Geneva, ILO, 1997).

Nagarajan, G.: Developing financial institutions in conflict-affected countries: Emerging issues, first lessons learnt and challenges ahead (Geneva, ILO, 1997).

Nauphal, N.: Post-war Lebanon: Women and other war-affected groups (Geneva, ILO, 1997).

Smith, N.: ILO's technical assistance projects in conflict-affected countries: A sample (Geneva, ILO, 1997).

Specht, I.; Van Empel, C.: Programme enlargement: The Liberian experience (Draft, Geneva, ILO, 1998)

Walsh, M.: Post-conflict Bosnia and Herzegovina: Integrating women's special situation and gender perspectives in skills training and employment promotion programmes (Geneva, ILO, 1997).

B. Ex-combatants

ILO: Manual on training and employment options for ex-combatants (Geneva, ILO, forthcoming).

ILO: Reintegration of demobilized combatants through (self-) employment and training: An issues paper (Geneva, ILO, 1995).

ILO: Labour market assessments for the reintegration of ex-combatants in war-affected sub-Saharan African countries. Practical guidelines (Geneva, ILO, 1995).

ILO: Reintegrating demobilized combatants: The role of small enterprise development (Geneva, ILO, 1995).

ILO: Reintegration of young ex-combatants into civilian life (Geneva, ILO, 1995).

ILO: Reintegrating demobilized combatants: Experiences from four African countries (Geneva, ILO, 1995).

ILO: Relevance and potential of employment-intensive works programmes in the reintegration of demobilized combatants (Geneva, ILO, 1995).

ILO: Rehabilitation and reintegration of disabled ex-combatants (Geneva, ILO, 1995).

ILO: Framework of guidelines for reintegration of demobilized combatants through training and employment (draft) (Geneva, ILO, 1996).

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Srivastava, Ramesh: Reintegrating demobilized combatants: A report exploring options and strategies for training-related interventions (Geneva, ILO, 1994).

C. *Other relevant materials*

- Lazarte, Alfredo: "Desarrollo Economico Local: Promoviendo el Desarrollo Humano Sostenible a nivel local en el marco de la Consolidacion de la Paz", 41pp. (Ginebra, 1996).
- Lazarte, Alfredo: "Developement Economique Local: Promotion du Developement Humain Durable a niveaux local dans le cadre de la Consolidation de la Paix", idem., 41pp. (Ginebra, 1996).
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Some of the IFP/CRISIS materials are available on its website:

<http://www.ilo.org/public/english/employment/recon/crisis/index.htm>

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