

Good Practices:

Integrate Gender Equality and Socio-Economic Inclusion into Social Protection related to Urban Flooding

November 2024



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About FINCAPES

The Flood Impacts, Carbon Pricing, and Ecosystem Sustainability (FINCAPES) project is a collaborative, gender-responsive initiative funded by Global Affairs Canada. Over a 5.5-year period, jointly undertaken by the University of Waterloo's Faculty of Mathematics and Faculty of Environment, the project supports Indonesia in adapting to climate change, mitigating its impacts, and conserving biodiversity in a socially and economically sustainable manner. Aligned with Indonesia's priorities, FINCAPES enhances the nation's capacity in key areas: forecasting and mitigating financial impacts of climate-change-induced floods, promoting Nature-based Solutions for peatland and mangrove restoration, and strengthening climate finance policy frameworks with a focus on carbon financing mechanisms.

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List of Acronyms and Abbreviations

ADB	Asian Development Bank
Arsht-Rock	Adrienne Arsht-Rockefeller Foundation Resilience Center
BISP	Benazir Income Support Program
CSOs	Civil Society Organizations
GBV	Gender-based Violence
GESEI	Gender Equality and Socio-Economic Inclusion
SEWA	Self Employed Women's Association
UNCDF	United Nations Capital Development Fund
WRC	Women's Refugee Commission (Colombia)



Good Practices to Integrate Gender Equality and Socio-Economic Inclusion into Social Protection Responses for Urban Flooding

1. Introduction

This report explores the crucial intersection of social protection and Gender Equality and Socio-Economic Inclusion (GESEI) in the context of urban flooding. It forms part of a series of nine reports on international good practices in flood prevention, response, and management, developed for the Flood Impacts, Carbon Pricing, and Ecosystem Sustainability (FINCAPES) project.

FINCAPES is a collaborative initiative supporting Indonesia's work to adapt to and mitigate climate change while conserving biodiversity. Funded by the Government of Canada, this 5.5-year project, jointly undertaken by the University of Waterloo and Indonesian partners (the Purnomo Yusgiantoro Center and IPB University), aims to develop capacity of Indonesian academics, practitioners and government on expertise related to nature-based solutions, and climate finance.

This report specifically examines GESEI-related vulnerabilities in urban flood contexts and identifies corresponding resilience factors. It provides practical examples and approaches to utilizing social protection measures for building individual and community resilience in the face of urban floods.

This report is one of nine in a series exploring international good practices. The other eight reports cover:

1. Gender-Inclusive Early Warning Systems
2. Social Marketing to Support Climate Change Action
3. Inclusive Insurance
4. Gender-Responsive and Inclusive Managed Retreat/Resettlement for Urban Flooding
5. Gender Equality and Socio-Economic Inclusion in Nature-based Solutions
6. Engaging Men in Climate Change Action that Integrates GESEI
7. Integrating GESEI in Nature-based Solutions that Address Urban Flooding
8. Inclusive Climate Finance Policy and Renewable Energy Actions

This report is structured as follows:

1. Context: Provides background information on urban flooding and the importance of a GESEI approach.
2. Definition of Social Protection: Clarifies the concept of social protection and its relevance to disaster response.
3. Assessing Vulnerabilities: Outlines key vulnerabilities related to urban flooding.
4. GESEI-related Vulnerabilities in Urban Flooding: Examines specific vulnerabilities faced by marginalized groups.
5. Social Protection Measures and Examples: Showcases practical examples of social protection measures that address GESEI concerns in urban flood contexts.



2. Context

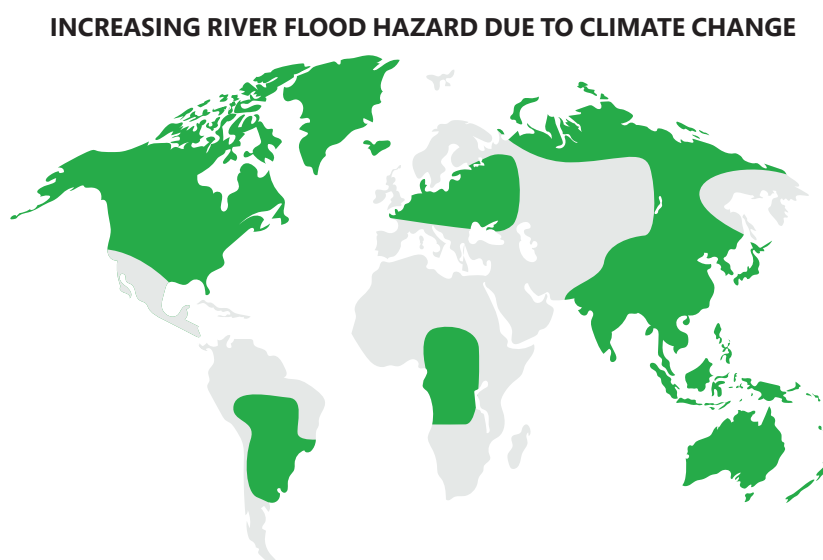
Flood risks are rising throughout the world and projected to continue doing so. This is, in part, due to climate change and in part, to rapid urbanization and development in many countries. The engineered infrastructure investments which “have been the primary tools for managing floods such as dams and levees have actually contributed to the degradation of river, floodplain, and wetland ecosystems and to dramatic declines of freshwater species”.¹ This is also contributing to an increase in riverine floods. The people affected, and damages incurred are estimated to increase by two to five times by 2050.² It is anticipated that nearly half of global urban development between 2015 and 2030 will occur in areas at risk of flooding, and that this will triple the total urban area exposed to flooding.³ Riverine floods are the weather-related disaster which causes the most damage globally and increasingly affect heavily populated areas. They currently average approximately US\$115 billions of damage per year.⁴

Opperman and Galloway, observe that over the next 30 years,

“financial damages from river floods are projected to increase by 160–240% (with global losses rising up to nearly US\$400 billion per year), and the number of people exposed to river flooding ... projected to increase by 50–60%. [This] would affect approximately 90 million people globally, with low-income communities being particularly vulnerable.”⁵

They also note these losses will increase even more dramatically with a warming of 2°C, with the number of people exposed projected to double and damages to increase by up to 520% compared to today.⁶

Fig. 1: Areas Projected to be Affected by Increasing River Flood Hazards due to Climate Change⁷



1 Jeffrey J. Opperman and Gerald E. Galloway, "Nature-based solutions for managing rising flood risk and delivering multiple benefits", *One Earth* Volume 5, Issue 5, pp 451-465, May 20, 2022.

2 Opperman and Galloway, op. cit.

3 B. Guneralp, and Y. Liu, 2015. Changing global patterns of urban exposure to flood and drought hazards. *Glob. Environ. Change* 31, 217–225. <https://doi.org/10.1016/j.gloenvcha.2015.05.001> cited in Opperman et al., op. cit.

4 Opperman and Galloway, op. cit.

5 Ibid.

6 Ibid.

7 The Nature Conservancy, February 16, 2024, Accelerating Adaptation <https://www.nature.org/en-us/what-we-do/our-insights/perspectives/accelerating-adaptation-nature-based-solutions/>

3. Definition of Social Protection

With increased flooding also comes increased vulnerability of diverse populations to flooding impacts. It is not surprising therefore, to find that globally many governments have developed social protection initiatives to both facilitate socio-economic recovery from flooding and to build individual, household and community resilience. In general, in response to the recent global food crisis caused largely due to climate change and increasing natural disasters, social protection responses have more than doubled.⁸ However, the World Bank notes that more than half the world's population (approx. 4.1 billion people) still remain unprotected and many countries do not have systems in place for a timely response to shocks, meaning the world is still far from the Sustainable Development Goal of social protection for all.⁹

There are multiple definitions of social protection with the most formal of them regarding it as a human right that includes benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors, and health protection.¹⁰ These tend to be delivered through government policies and programs. However, the United Nations Development Program provides a broader definition which applies well to urban flooding contexts which sees social protection as:

“(A) set of nationally owned policies and instruments that provide income support and facilitate access to goods and services by all households and individuals at least at minimally accepted levels, to protect them from deprivation and social exclusion, particularly during periods of insufficient income, incapacity or inability to work.”¹¹

The Asian Development Bank (ADB) expands on this noting that,

“Social protection is ... the set of policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to protect themselves against hazards and interruption/loss of income. [It] consists of five major elements: (i) labour markets; (ii) social insurance; (iii) social assistance; (iv) micro and area-based schemes to protect communities; & (v) child protection.”¹²

This report is based on a combined understanding of these three definitions of social protection and applies these to an urban flooding context.

Table 1 below outlines the different types of social protection typically offered by governments. Not all are used specifically to address urban flooding. It is generally more effective if governments provide flood victims with a combination of immediate social protection assistance and longer term supports. Some social protection measures also serve to build individual and community resilience so that if there is flooding or other natural disaster, they are able to withstand the shock better. This approach has proven to be the most effective.

8 <https://www.worldbank.org/en/news/feature/2024/03/04/ida-helps-to-weave-the-fabric-of-global-social-protection>

9 Ibid.

10 ILO. 2017. "World Social Protection Report 2017-19: Universal social protection to achieve the Sustainable Development Goals". Geneva: International Labour Organization. <https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_604882.pdf

11 UNDP. 2016. "Leaving No One Behind: A Social protection Primer for Practitioners". New York: United Nations Development Programme. <<https://socialprotection.org/discover/publications/leaving-no-one-behind-social-protection-primer-practitioners>>

12 ADB. 2003. "Social Protection - Our Framework: Policies and Strategies". Mandaluyong: Asian Development Bank. <<https://socialprotection.org/discover/publications/social-protection-our-framework-policies-and-strategies>>.



Table 1: Social Protection Categories and Examples of Specific Instruments¹³

Social Protection Category	Examples of Social Protection Instruments
Social Assistance	<ul style="list-style-type: none"> • Non-contributory and regular cash or in-kind transfers, including child grants, social pensions, etc. • Fee waivers (e.g., education, health) • School feeding programmes • Public works or cash for work programs
Social insurance	<ul style="list-style-type: none"> • Contributory schemes which pool economic risks, such as unemployment insurance, maternity, & paternity benefits, etc. • Health insurance • Weather-based insurance
Labour and jobs	<ul style="list-style-type: none"> • Skills building programmes, job-search, and matching programs • Productive input transfers and economic inclusion programming • Active labour market programs • Employment guarantee programs
Social care services	<ul style="list-style-type: none"> • Adult and childcare services, services for people with disabilities • Protection services • Provision of direct outreach, case management and referral services

Social protection systems and programs do not automatically promote gender equality or empower vulnerable groups and they can range from gender-discriminatory and gender-blind to gender-transformative depending upon how and why they have been set up and the awareness of the social protection system designers of the potential of these systems to act as transformative mechanisms from an equality perspective¹⁴ (refer to Figure 1).

Figure 2: Gender Continuum



¹³ Paola Pereznieto, Rebecca Holmes, 2023, Gender-transformative social protection in crisis contexts: guidance note, ActionAid UK.

¹⁴ Ibid.

Table 2 below describes the main characteristics for each category from a social protection perspective.

Table 2: Degrees of Gender Integration and Awareness in Social Protection

Gender Category	Definition
Gender-discriminatory programs	May actively and intentionally exclude women, girls, and persons with other gender identities, e.g., in Jordan, in 2006, men with families could collect disability benefits but women in a similar situation were not eligible to do so as it was assumed that the women were not heads of households and therefore, not contributing to family income and support or in need of income replacement. ¹⁵
Gender blind systems	<i>Do not consider women's, girls', or gender diverse persons' gendered needs or differences</i> , e.g., pensions which do not account for women's interrupted employment due to care responsibilities, or transfers via mobile payments where some women are unable to access mobile phones. ¹⁶
Gender-sensitive programs	Recognise gender differences and employ a basic level of gender-sensitivity but gender concerns are not the primary objective, e.g., they can incorporate quotas to enhance women's participation or collect sex/gender-disaggregated data on program participation and outcomes. ¹⁷
Gender-responsive programs	Explicitly address the differential needs of women, girls, men, boys, and gender-diverse persons, as contextually relevant. They are fair and equitable in both processes and outcomes. These programs are informed by a gender analysis and respond to the challenges women, girls, gender-diverse persons, men, and boys face in accessing and benefitting from social protection, e.g., this can include cash-for-work programs that include women as program participants, ensure they are paid the same as men and have creche services available so that mothers can work while their children are cared for. ¹⁸
Gender-transformative systems or programs	Aim to transform unequal gender relations and address the structural and root causes of inequality and discrimination through a social protection intervention. ¹⁹ These proactively promote change in processes, access and outcomes through deliberate design and implementation choices, not only to ensure that women and girls (and when relevant, marginalized men and boys) can benefit from social protection programs, but also to enable empowerment and transformative outcomes. ²⁰ Gender-transformative programs and systems seek to build the resilience of women, girls and in certain contexts, gender-diverse populations and marginalized men and boys by overcoming structural barriers they may face to accessing financial services, savings or building climate-resilient livelihoods; they also contribute to prevent violence against women, girls and gender-diverse populations; they can also support girls to stay in school, delay early marriage and pregnancy, and provide economic and social security in later years. ²¹ These can include cash transfers complemented with behaviour change communication interventions to shift norms around women's access to, control over and ownership of resources.

There may also be overlap between gender-responsive and gender-transformative programs with much of the transformational impact depending upon on the context and enabling factors supported to facilitate transformation.²²

15 Dana Peebles, Nada Darwazeh, Hala Ghosheh and Amal Sabbagh, 2006, Factors Affecting Women's Participation in the Private Sector in Jordan. Centre for Human Resource Development: Amman.

16 Rebecca Holmes, A. Yarger, and H. Marsden, , 2023, The basics of gender responsive social protection. STAAR and FCDO.

17 Holmes et al., 2023, op. cit.

18 Pereznieto and Holmes, op. cit.

19 UNICEF Innocenti, 2020, Gender-Responsive, Age-Sensitive, Social Protection: A Conceptual Framework.

20 Ibid.

21 Holmes et al., 2023, op. cit.

22 Pereznieto and Holmes, op. cit.



4. Assessing Vulnerabilities

To understand how to set up social protection programming to address urban flooding one first needs to understand how related vulnerabilities are defined and how governments and organizations determine which groups should be covered by social protection measures. However, there is a need to take a more holistic approach which assesses socio-economic vulnerability and resilience from multiple perspectives using an intersectional lens. Often vulnerability is seen as a social characteristic, but social vulnerability comes with many economic vulnerabilities as well.

Rufat et al. note that social vulnerability modeling research has expanded to address questions of scale, temporal change, specific hazards, uncertainty, validation, and integration with physical vulnerability. However, they also observe that social vulnerability indices continue to have a large degree of uniformity in index construction approaches and need to expand further to ensure consistent inclusion of risk perception and coping capacity.²³ This is in addition to the demographic characteristics, socio-economic status, and health indices currently viewed as the leading empirical drivers of people's vulnerability to flood events.²⁴

Within this context it is also important to note that while women, especially poor women, are often characterized as having the most socio-economic vulnerability in flood situations, several studies have shown that women also have more coping-capacities, a greater commitment to gaining knowledge of associated risks, and stronger social relations.²⁵ In Bangladesh, for example, recent post-flood impact analysis found that while experiencing many vulnerabilities, women in the area studied also acted as key resilience agents during floods as they sold their household belongings, such as utensils, sewing machines, and ornaments to help their families recover from flood events. They also had latent adaptive capacities that had evolved from other shocks and gender-based challenges they had faced in their lives such as livelihood precarity, and social injustices and discrimination, all of which had set them up well to serve as active agents for flood risk reduction.²⁶ Rufat et al. in their review of social vulnerability models also found that,

“Gender alone is not predictive of social vulnerability [related to flooding] because women’s everyday living conditions vary across socio-economic status, household structures, and geographic locations [and that] within this context, some studies found that gender had no impact on social vulnerability in the face of floods at all.”²⁷

However, there are many factors in many countries which do mean that women, especially poor women, do tend to be more socially and economically vulnerable. These vulnerabilities need to be cross-referenced with other demographic characteristics such as income, education, location, ethnicity, immigration status, physical and/or mental status, etc. (i.e., applying an intersectional approach). Young and middle-aged men may also be vulnerable due to cultural norms that encourage them to take physical risks, be involved in rescue activities or be temporarily impaired due to alcohol or drugs²⁸ as a coping strategy to the stress induced by the flood.

There are also often gender-based differences in women and men's resilience levels in a flood situation which governments and humanitarian assistance organizations need to consider in the social protection approaches they design and implement. For example, post-flood impact studies in Serbia related to the major flooding there in 2014, found that men seemed to be more confident in their abilities to cope with flooding, and had the perception that they

23 Samuel Rufat, Eric Tate, Christopher G. Burton, Abu Sayeed Maroof, Social vulnerability to floods: Review of case studies and implications for measurement, *International Journal of Risk Reduction* 14 (2015) 470–486.

24 Ibid.

25 Ibid.

26 Tasnim Jerin, M. Abul Kalam Azad, Mohammad N. Khan, *International Journal of Disaster Risk Reduction*, 95 (2023) 103851. www.elsevier.com/locate/ijdrr

27 Rufat et al., op. cit.

28 Ibid.



had greater individual and household preparedness.²⁹ Women displayed a deeper understanding of these events and generally reported they were less confident. However, women appeared to have more realistic views about being prepared while also reporting that they had more household- and family-level cares, concerns, and preparedness behaviors in selected areas.³⁰ Additionally the Serbian women demonstrated more household-caring attitudes and behaviors and were more likely to report willingness to help flood victims at reception centers as well as take on more of the responsibility for the organization of essential supplies and emergency amenities, the saving of important documents, and dealing with household financial matters.³¹ The implications of this study for social protection and emergency preparedness planning is that there is a need for women to be increasingly empowered to take leading roles in building disaster resilience through social protection measures as well as for these processes to be well informed by prior intersectional gender analysis.³²

The following section outlines general vulnerabilities for women and men in flood contexts that a standard gender analysis would uncover, and which need to be considered in planning related social protection.

5. Gender Related Vulnerabilities in Urban Flood Contexts

5.1 Economic Gender Differentials in Flood Impacts

Urban flooding has a disproportionately negative impact on women and poor men. These occur at the economic, physical, and social levels. This is due to underlying societal gender norms that limit women's their access to or ownership of assets such as land, family businesses and the use and management of natural resources in an urban context. These same gender values and norms lead to women's economic and social contributions being undervalued and under-counted, e.g., women-owned or operated informal sector businesses often represent a major source of income for poor women in lower income countries. However, since informal sector businesses are not registered formally, are often under-capitalized and not insured, when these businesses are destroyed or damaged by flooding it leaves the women with little or no recourse. Men are more likely to work in the formal sector, have higher status jobs and have access to some level of government or employer protections and support.³³ Globally, there is a labour gap of 25% between men's labour force participation which stands at 72% compared to women's at 47%. This also leaves more women financially vulnerable in the case of flooding.³⁴

Significantly fewer women own less land than men. They thus, rely more on use of common land and resources shared by community members. Social protection measures to address the impacts of urban flooding need, therefore, to assess how floods have affected women's access to common land in an urban context and the related loss of income or ability to grow food for their families.

In most countries **far fewer women also hold formal titles to land than men**. This is related, in part, to a common view that there is just one household head (predominantly perceived to be male) even when the land concerned belongs to the entire family. It also leaves women in a position where they may not have independent access to credit they can access in a flood emergency. This is as without formal land title they do not have collateral to offer. In addition, UN Women estimates that 1 in every 10 women in the world lives in extreme poverty with climate change set to leave 236 million more women and girls hungry by 2030, twice as many as men (131 million).³⁵ Poor women are also more likely to live in locations prone to flooding as they have fewer options

29 Vladimir M. Cvetkovic □, Giulia Roder, Adem Öcal, Paolo Tarolli and Slavoljub Dragic □, The Role of Gender in Preparedness and Response Behaviors towards Flood Risk in Serbia, International Journal of Environment and Public Health 6 December 2018.

30 Ibid.

31 Ibid.

32 Ibid.

33 Women 4 Biodiversity Organization, op. cit. p. 5

34 Pereznieta and Holmes, op. cit.

35 UN Women, 2024, 1 in 10 Women in the World Lives in Extreme Poverty. Press Release.



regarding where they rent or build. This is particularly the case for women-headed households (as well as very poor families headed by men).

On average, women also earn less than men in all countries. This is, in part, due to patterns of occupational gender segregation in which women tend to be concentrated in types of work that pay less and have less status than those where men predominate. Women and children working in family businesses also may not have direct control of the money earned through their labour. In the event of a climate disaster this means that women have less economic resilience to overcome the disaster. In general, more women than men are employed in areas of work that are quite vulnerable to climate shocks such as flooding. Being more economically vulnerable in an urban flood context, in turn, increases women's risk of having to seek poorly paid or risky work or to be forced to engage in transactional sex to survive and support their families.³⁶

5.2 Flood Risks for Men

Economic risks for men in urban flood contexts that governments and organizations need to consider include loss of businesses and income (particularly if they are the main breadwinner for their families). Poor men are more likely to be working in the informal as opposed to formal sector. Informal sector assets are less likely to be covered by insurance either because the businesses are not registered, the business owners are too poor to pay for insurance or are unaware of micro-insurance products they can access.

Gender-based Health risks for men include placing themselves in situations that involve greater physical risk during actual flood situations. This is due to underlying gender values that place the onus on men to protect their families. Men are also more likely to own vehicles that would be in public spaces and roadways easily flooded during flash floods. They are also prone to exposure from water borne diseases with infection rates exacerbated during flood situations due to water contamination from wastewater overflow. Men may be at greater risk of this exposure since being physically stronger than women they are called upon more to wade through flood waters to rescue family members or retrieve family belongings during and after the initial flood waters have receded. In addition, an area of post-flood impact which tends to be overlooked is the psycho-social impact of men losing their ability to look after or provide for their families. In many regions, there remains a general expectation that men carry the main responsibility for being the breadwinners for their families. Not being able to do so places a great deal of negative pressure on them and can lead to depression, increased gender-based violence (GBV) or self-medicating behaviours associated with drugs and/or alcohol.

At the same time, social protection and emergency preparedness planning needs to build on the strengths and resilience of men in flood situations and use this to complement women's resilience. While these will differ from region to region, on study found that in flood context men generally appeared to be more confident in managing an emergency situation and perceived themselves to better prepared to take action,³⁷ are more likely to have access to private transportation they can use to help evacuate people and belongings and are more used to acting decisively in public. Determining what women and men's respective resilience strengths are, therefore, are an important factor to identify in a prior intersectional gender analysis.

5.3 Gender-Based Violence

Increased economic stress and the breakdown of protection mechanisms brought on by urban flooding has been linked to an increase in gender-based violence. International Monetary Fund research found that GBV also has an economic impact that can significantly lower a country's Gross National Product due to economic productivity losses arising from both physical and psychological injuries. This research also showed that an increase in violence against women by 1% is associated with a 9% lower level of economic activity.³⁸ Thus, any increase in GBV associated with urban flooding has both serious economic and rights implications.

³⁶ <https://interactive.unwomen.org/multimedia/infographic/humanitarianaction/en/index.html>

³⁷ Cvetkovic et al., op. cit.

³⁸ Quedraogo, Rasmane and David Stenzel, 2021, How Domestic Violence is a Threat to Economic Development, IMF. <https://www.imf.org/en/Blogs/Articles/2021/11/24/how-domestic-violence-is-a-threat-to-economic-development>



Previous studies have found domestic violence costs a given economy between 1 and 2% of GDP.³⁹ Any significant stress factors that contribute to increased GBV such as loss of income and property due to flooding contributes to a country's longer term economic losses. This, in addition to the related justice and health issues, make it imperative for social protection measures to include a range of support that will help prevent and mitigate any spikes in GBV associated with urban flooding. These can include immediate income support as well as increased access to safe shelter for women and children affected by any related GBV (noting that approximately 10% of GBV victims are men who also require support services). It is also important to note that an estimated one in five forcibly displaced women in humanitarian crises have been subjected to sexual violence.⁴⁰ This violence ranges from sexual assault to a demand for sexual services in exchange for humanitarian assistance on the part of some unscrupulous officials. Internally displaced women, girls and boys are also at increased risk of being trafficked for the purposes of sexual exploitation.

5.4 Health Impacts

Other health impacts include that pregnant women face increased risks of gestational hypertension and premature delivery when in high stress emergency situations such as flooding.⁴¹ Service disruptions to health care or people not having the resources to access it during a flood situation increases mortality and malnutrition rates, particularly for mothers and infants.⁴² The contamination of drinking water and related spread of viruses and bacteria may pose a higher risk for women and girls due to their close interaction with water related to cooking and family care. The burden of caring for ill family members also generally falls to women and girls. Consequently, urban flooding can, in some circumstances lead to an increase in women's workloads. This is further exacerbated by the need to care for family members injured by flood incidents. If, after a flooding event women and girls need to travel long distances to obtain drinking and bathing water, this can also increase the risk of them experiencing harassment and sexual violence.

Post-flood women and girls' ability to manage menstruation with dignity and good hygiene is often heavily impacted by the destruction of bathing shelters and may also be compounded by pre-existing poverty and discriminatory attitudes towards menstruation overall.⁴³ They may lack access to menstrual hygiene materials, places to hygienically dispose of pads, and privacy to wash and dry reusable cloths.⁴⁴

5.5 Education Impacts

Following a natural disaster, girls are often the first to be pulled out of school as parents find ways to alleviate economic burdens. Adolescent boys may also be pulled from school to work to contribute financially to affected households.⁴⁵ UNICEF has a "School in a Box" program designed specifically to address education disruptions caused by flooding for girls and boys, but there may be a need to include complementary financial assistance programs to ensure that families keep both their male and female children in school following a flood.

³⁹ Ibid.

⁴⁰ <https://reporting.unhcr.org/equality-gender-based-violence>

⁴¹ Partash, Nasim, et al, "The impact of flood on pregnancy outcomes: A review article, Taiwanese Journal of Obstetrics and Gynecology", Volume 61, Issue1, January 2022, page 10-14.

⁴² <https://interactive.unwomen.org/multimedia/infographic/humanitarianaction/en/index.html>

⁴³ Cosaca Humanitarian Consortium, June 2019, Rapid Gender and Protection Analysis Cyclone Kenneth Response, Cabo Delgado Province, Mozambique

⁴⁴ Ibid.

⁴⁵ Pereznieto and Holmes, op. cit.



5.6 Gender Bias in Economic Recovery Initiatives and Flood Prevention Planning

Pervasive gender values across many cultures and societies means there is also a global pattern in which most women hold more responsibility for family and household care than men. This contributes to **“women [being] radically under-represented in decision-making spaces related to conservation, climate action, land governance, and land administration at all levels”**.⁴⁶ Data still tends to be aggregated by community and by household and not by sex and gender and more men than women are consulted in related research processes. In some cultures, women are not encouraged to speak up in public, and policy responses often assume that a one size fits all approach works for all demographic groups. Thus, many government agencies do not yet use an intersectional lens to assess the differential impacts of flooding and the most effective ways to build resilience and recovery programs that work for multiple demographic and vulnerable groups.

Consequently, in some countries government recovery and support programs for flood victims focus on assistance to male household heads. This approach assumes the assistance will be equitably distributed within the family or that there is only a need to provide support to replace income derived from work traditionally done by men. Again, both women and men who work in the informal sector may not be eligible for government assistance following flooding since their businesses are not registered.

6. Social Protection Measures

6.1. Social Protection Measures Needed

While everyone living in a flood area is affected, vulnerable groups have less ability to either flee, relocate, or recover from the flood damage and/or may experience an increase in their vulnerability. While differing from region to region typically key vulnerable groups include female-headed households, child-headed households, households with older adults and/or young children, older persons, pregnant/lactating women, persons with disabilities, mentally or chronically ill individuals, members of minority groups, and other individuals and groups at risk.⁴⁷ Key risks that require social protection responses or programs include (but are not limited to):

- Psychosocial distress [due to] the shock and disruption in daily routines
- Breakdown of social fabric and cohesion
- Separation of children from families or caregivers
- Increased risk of violence against vulnerable groups including women and children
- Loss of dignity due to loss of key clothing items
- Violence among or between community members related to the availability of resources and other issues
- Loss of or damage to civil documentation
- Loss of or damage to housing
- Loss of business assets
- Loss of livelihoods.⁴⁸

The latter can also lead to negative coping strategies such as increases in child labour, begging, and discrimination in food allocation within the family, among others.⁴⁹ In some countries, the financial stress caused by flooding may also contribute to increases in child marriage.

In countries experiencing ongoing conflict and where the land has been mined there is also increased risk of exposure

⁴⁶ Women 4 Biodiversity Organization., op. cit. p. 6

⁴⁷ Protection Cluster Yemen, Mine Action, Women's Protection AOR, Child Protection, 2023, Guidance Note on Protection Considerations for the Flood Response Protection and Areas of Responsibility

⁴⁸ Ibid.

⁴⁹ Ibid.



to explosive hazards as the flooding can cause the mines to shift or come loose from where they were buried and float to new locations or bump into objects or people fleeing the flood and explode. The displacement of people due to flooding also means that they are more likely to be unfamiliar with the terrain where they wind up and so not be aware of mined areas. This can create risks for their physical safety and security, including from explosive hazards.⁵⁰

Social protection measures needed to address and mitigate these risks immediately post-flood include:

- Increased access to family tracing and reunification services
- Psychosocial support tailored to the specific needs of diverse groups and ages, including psychological first aid
- Access to dignity kits (clothing, hygiene materials, etc.)
- Comprehensive case management and referrals with specialized services including for women and children
- Identification and targeting of persons with specific needs
- Protection monitoring
- Civil documentation support.⁵¹

The most effective form of social protection to address all these risks is to build individual and community resilience **before** there is a flood event or other natural disaster. ActionAid UK's guidance note on social protection provides several examples of this approach to social protection. We have selected and summarized several of their examples as well as examples from other sources that you may find useful for reference or could be adapted to apply in different contexts.

6.2 Social Assistance Examples

Increasing the Ability to Respond to Shocks through Expansion and Updating of National Social Registry in Pakistan (Gender Transformative Approach)

The Government of Pakistan established the Benazir Income Support Program (BISP) in Pakistan in 2008. It transfers cash to vulnerable women and their families from the poorest households in the country. BISP's long-term objectives include eradicating extreme and chronic poverty and empowering women. The cash transfers provided are designed to influence and change entrenched gender norms. Since its inception, women have been the main recipients of the income transfer and the program helps women manage and build financial resources, realise their rights, and strengthens women's representation in both the community and workforce.

BISP also adapted its social protection approach to respond to shocks. When the first wave of COVID-19 hit Pakistan in May 2020, the government wanted to provide cash assistance to the poorest households to mitigate the pandemic's effects, but this was hindered because BISP's social registry data was out of date. BISP prioritised the completion of an updated and related data collection process and raised the eligibility threshold of the program to increase coverage given pandemic impacts. By the end of 2022, a total of 35 million households had been entered in the Registry, with nine million eligible for financial support.

In 2022, flooding quickly pushed many households into poverty. This situation urgently required different types of assistance, including cash. It presented BISP with the highly complex challenge of both identifying and providing rapid financial support to newly vulnerable families. It also served as a catalyst to improve the shock responsiveness of Pakistan's social protection system.

BISP began a process to transfer the static registration system to one that was dynamic and capable of registering and updating household data on an on-going basis. This dynamism was essential to allow BISP to adapt social assistance to households' changing circumstances and enable a rapid response to shocks and crises as they arise as opposed to after the fact. The changes made included defining the digital inputs required to move towards a more integrated and interoperable system to link Pakistan's many social protection programs, improving the payments system, and a rapid expansion of registration centres to bring BISP services closer to people's homes to make them more accessible.

⁵⁰ Ibid.

⁵¹ Ibid.



Fostering Gender Norm Change

BISP also seeks to enhance gender equality by:

- Providing conditional cash transfers which support poor families to access mother and infant health and nutrition services and education
- Paying a higher amount to families for keeping girls in school compared with boys at all grades, as well as a graduation bonus when girls complete their primary education
- Piloting the provision of iron and folic acid tablets to girls growing up in poor households. Girls who take these supplements learn about why they are so important for their health and, once in the program, their participation secures additional cash for their households.

With the support of the Government of Germany, BISP has also hired female supervisors and ushers at all BISP centres to enable rapid expansion of the Registry and support empowerment of women from poor and vulnerable communities who are working there. Many of the new female employees had been recipients of BISP cash transfers. This gave them useful insights into the situation of the women coming to register. Their employment in these centres is also helping transform women's image in their communities by challenging social norms around women's employment outside the home. The intervention treats women as agents of change as opposed to as passive social assistance recipients.

Excerpt adapted from: Paola Perezniето, Rebecca Holmes, 2023, Gender-transformative social protection in crisis contexts: guidance note, ActionAid UK.

The World Bank Group supported a major project in Comoros designed to take a longer-term approach to building individual, household and community resilience through social protection.

Women as Agents of Change in Comoros Social Protection Intervention (Gender Transformative Approach)

Comoros is highly vulnerable to climate change and increasing people's economic resilience and reducing poverty are major challenges. With support from the World Bank the Comoros Ministry of Health, Gender, Solidarity, and Social Protection, in collaboration with the Ministry of Production and the Ministry of Education initiated the Comoros Social Safety Net Project, a socio-economic recovery grant program after Comoros was hit by Cyclone Kenneth in April 2019. The cyclone had affected 345,000 people and 241 villages. It also affected people's livelihoods and as a result, poverty was likely to deepen with the COVID-19 pandemic following soon after making vulnerable households even more fragile. This flagship program provided a way to support the economic and social recovery of these households, especially those of women whose livelihoods and service facilities were damaged by the cyclone.

Approach

The project aimed to increase poor communities' access to safety nets, nutrition, and community services. It was originally designed to create a productive safety net program with nutrition activities but was extended to include socio-economic grants to ensure the recovery of vulnerable households affected by Cyclone Kenneth. To address household vulnerability, the project adopted a long-term vision, focused more on resilience, the protection of human capital, women's empowerment, and economic inclusion. This was to be achieved primarily through job creation, digitalization, and financial inclusion, all based on the principle of building back better. It is the additional features that made this social protection project gender transformative.

Results

This project is aligned directly with Comoro's priorities to improve women's economic inclusion, improve living conditions of the poorest, build their resilience, enhance economic opportunities, and increase their access to basic services. By April 2023 the project's main results included:

- Improved access to safety nets for 185,435 individuals through productive cash transfers, cash-for-work, and unconditional cash transfers
- Enhanced livelihoods for 10,290 households through economic recovery grants, with a gender-sensitive approach (this exceeded targets).
- Improved access to nutrition services for 33,340 individuals (pregnant women or children under five).
- Improved access to services for vulnerable households and populations in 189 poor communities in Comoros, through safety net services and rehabilitation of community-based infrastructure.
- Over 10,000 project beneficiaries were able to initiate new economic activities, receiving cash transfers through banks, microfinance institutions or mobile money platforms that contributed to increasing digital access and financial inclusion, particularly for women.

The project has also contributed to enhancing key delivery systems and strengthening institutional capacity in the country. Progress has been made particularly in targeting instruments, including the development of new selection criteria and more transparent processes for management information systems and the monitoring and evaluation of safety net programs. The Ministry of Health, Solidarity, Social Protection, and Gender Promotion has developed a beneficiary registry that includes over 36,000 vulnerable households.

The project has benefitted from \$30 million in international development assistance resources, \$6 million from the initial project, and \$24 million more from two additional financing operations.

Excerpt adapted from: <https://www.worldbank.org/en/results/2023/09/13/women-placed-at-the-heart-of-social-protection-interventions-as-real-agents-of-change-in-afe-comoros>

Another ActionAid UK guidance note social assistance focuses on gender responsive digital social assistance to target women in the informal economy. This latter approach is critical since so many poor women work in the informal sector and their business assets and income are often not covered by traditional social protection or disaster recovery measures.

Using Digital Social Assistance to Reach Women in the Informal Sector During the COVID-19 Pandemic in Togo (Gender Responsive Approach)

Informal workers constitute 90.4% of workers in the Togolese economy with informal work accounting for 95% of women's and 90% of men's employment. Both were especially affected during the pandemic as they were largely unable to work from home and maintain their livelihoods. To mitigate the pandemic's economic impact, in April 2020 the government introduced the Novissi program, a fully digital, unconditional cash transfer scheme.

To enrol beneficiaries, the government used voter ID cards and drew on the database from its February 2020 elections as this contained over 90% of the country's adults, who had self-declared their occupations and home locations. Individuals could register from any type of phone, not only smartphones, making the process more accessible to both women and men. Once deemed eligible, the user's mobile money account was automatically credited with the funds.

Novissi employed a gender-differentiated lens and designated a higher transfer amount for female beneficiaries, with the explicit objective of countering some of the gender inequalities in the country. On average, women in Togo have lower educational levels, fewer job opportunities, and less income, making them more vulnerable to and affected by multidimensional poverty and the shock of the pandemic's effects than men. Women also typically occupied roles that were critical to both food supply chains and local economies, including but not limited to food vendors, resellers, caregivers, dressmakers, and hairdressers so it was important for the Togolese economy for them to continue working. The President's buy-in helped build public support for Novissi's gender-differentiated approach. **Official records indicated that by March 2021 the program reached nearly 820,000 beneficiaries with 65% of them being women.**

Learnings from monitoring done throughout the scheme, however, revealed that women (mostly in rural areas), had lower access to digital terminals than men and that generally the only existing phone in the household belonged to men. This made it difficult for women to have direct access to or control over the social assistance funds allocated to them.

Excerpt adapted from: Paola Pereznieta, Rebecca Holmes, 2023, Gender-transformative social protection in crisis contexts: guidance note, ActionAid UK.



The ILO has helped support diverse public works programs designed to both prevent flooding and build the resilience of diverse vulnerable groups. This approach to social protection involves use of public funds to provide temporary employment to these vulnerable groups to help them build up both their economic resilience and skills. In some cases, these projects also lead to more permanent employment of vulnerable groups of women and others.

Targeting of Specific Demographic Groups: Working for Water Expanded Public Works Program, South Africa (Gender Transformative approach)

The Working for Water program operates under the South African Department of Sustainable Land Based Livelihoods and includes work on wetlands, coastal areas and fire prevention and response. The program focuses on the:

- Removal of invasive plant species
- Rehabilitation of wetlands
- Prevention and combatting of wildfires
- Restoration and cleaning of coastal areas
- Forest management.

Through this program participants have cleared over 3 million hectares of invasive species and made it possible to provide 50 million cubic meters of water a year to the public and for agricultural use.

- As clearing weeds is extremely labour intensive the program was able to provide jobs and economic empowerment for unskilled or marginalised communities where unemployment is highest.
- Over the course of the program, the program has provided training and employment to over 300,000 people.
- In the 2019- 2020 financial year, more than 60,000 jobs were created
- 70 % of these jobs went to young people, 55% to women and 1.5% to people with disabilities.

The program also supported health and reproductive care, rehabilitation for convicted criminals, childcare services, HIV/ AIDS awareness courses, and savings programs. As such it served to empower both women and men in diverse ways while rehabilitating the environment in wetland and coastal areas.

Source: Excerpt adapted from - Maria Teresa Gutierrez, ILO Senior EIP Technical Specialist, Source, 2022, Nature-Based Solutions that Promote Gender Equality. Ppt.

6.3 Social Insurance Examples

ActionAID UK notes that,

“Social insurance programmes are predominantly contributory, with participants making regular payments to a scheme to minimise the impact of economic shocks to life-course events (e.g., maternity, disability unemployment or illness) as well as other shocks such as weather-based events, which is particularly relevant for protection against climate related shocks for the most vulnerable populations. They can be provided by state-supported social insurance schemes in the case of formal sector work, ... or through community-based pooled funds or small-scale financial institutions.”⁵²

⁵² Pereznieta and Holmes, op. cit.



Social Insurance for Adverse Shocks and Weather Events: Access to Financial Insurance Products Designed for Women in Mali (Gender Responsive approach)

UN Women and the United Nations Capital Development Fund (UNCDF) with the support of Norway's Humanitarian Innovation Programme partnered with OKO, a for profit African start-up that provides **effective, affordable, and innovative insurance and digital solutions to farmers in emerging markets to strengthen their resilience to disasters**. This was in the absence of state guaranteed agricultural insurance schemes. The pilot spanned eight months, from December 2021 to July 2022, in three regions in Mali.

Women farmers in Mali are particularly affected by adverse weather events and other disaster risks (drought, floods and heavy rainfall, as well as attacks from pests and diseases to their livestock) and face recurring losses in their farming activities. UN Women, UNCDF and OKO were able to **identify specific barriers women face to access crop insurance** (e.g., low literacy levels, limited insurance knowledge, costs of insurance, no coverage for crops they grow, limited mobile phone access and ownership, a limited supply of tailored financial and insurance products, and a lack of digital and financial skills). Following this analysis, they designed digital innovations to provide the female farmers with a financial safety net to overcome these catastrophic events and improve their livelihoods.

Prior to this project, OKO chose the crops to cover based on their popularity in Mali, with no focus on gender. This approach led to a massive gender imbalance in the customer base. For this project, OKO surveyed 330 women in 13 villages to learn what crops are mostly grown by women. This research led OKO to propose creating a new insurance product for peanut growers. OKO also noticed that the female team members were selling to a larger proportion of female farmers, so it created a team of female-only agents. The women-only team registered 3.2 times more women than the male-only or mixed teams. Through these two innovations, OKO increased the share of its women customers to 25%, reduced the gender gap in insurance adoption by 15% and registered 1,100 new female farmers to their crop insurance thus improving both women's access to insurance and overall sales.

This example shows how robust gender analysis and design improved the inclusion and protection of women farmers. The analysis findings informed the design and implementation of an insurance instrument that addressed women's specific realities: sold by women agents, covering women's main crop in the region, and supported with relevant financial literacy that made the insurance products accessible to them.

Excerpt adapted from: Perezniето and Holmes, op. cit.



Extreme Heat Microinsurance in India to Protect Women Informal Sector Workers (Gender Responsive Approach)

The Adrienne Arsht-Rockefeller Foundation Resilience Center (Arsht-Rock), in partnership with the Self Employed Women's Association (SEWA), and Blue Marble, created Extreme Heat Income Insurance, a new, parametric insurance to help women in India recover wages lost due to climate-driven extreme heat events.

In India's informal sector, women work for prolonged periods of time in dangerously hot conditions which leads to preventable pain, suffering and illnesses, ranging from lingering rashes to chronic heart and kidney disease. The Extreme Heat Income Insurance product aims to ensure these women do not have to risk their health while supporting their families' financial security.

Extreme Heat Income Insurance is activated when specific extreme heat conditions that would result in negative health outcomes are met. At this point, a payment to SEWA members' bank accounts is generated to compensate for projected lost income due to unsafe working conditions created by extreme heat. The tool is designed to pay out multiple times in one heat season to replace income—currently estimated at USD 3 per day—when the heat events occur. In the pilot phase, the premium will be paid by the program, not by the women participants, with a local insurer offering the cover.

The purpose of the microinsurance product is to protect the health and livelihoods of heat-exposed women in the informal sector in India. The informal sector accounts for 93% of the country's labour force. Beginning in April 2023 as the hottest season and frequent heat waves began to arrive in India, Arsht-Rock, SEWA, and Blue Marble targeted 21,000 SEWA members in Ahmedabad across a variety of occupations—from salt pan miners, waste recyclers, and head loaders, street vendors to farmers, ship breakers, construction, and home-based workers—to participate in phase one. Based on learnings from the pilot, the goal was to quickly scale to all 2.5 million SEWA member community spanning 18 states and beyond, in future heat seasons.

To complement the income replacement payout, Arsht-Rock, SEWA, and Blue Marble are exploring the addition of personal accident, maternity care, and disability products. This is intended to improve health and build more secure household finances. They are also developing an early warning mechanism and trainings based on how heat conditions affect participant health. These additional covers will be informed by market research during the product design phase. This innovative social insurance scheme illustrates the importance of analysing and understanding risks faced by different groups of women and girls in the context of climate shocks – in this case, informal sector working women – to design instruments that can respond to these specific risks.

Excerpt adapted from: Perezniето and Holmes, op. cit.

6.4 Social Care Services Example

Social care and support represent a necessary complement to social protection and these services are also sometimes classified as a form of social protection.⁵³ They are needed as providing the appropriate support to economically and socially vulnerable people who have complex challenges often requires a more complex response involving a range of services and service referrals.⁵⁴

⁵³ Perezniето and Holmes, op. cit.

⁵⁴ Ibid.

Cash Assistance in GBV Case Management for Forced Migrants, Refugees, and Host Nationals in Colombia (Gender Responsive Approach)

During a two-year project, which ran from 2020 to 2022, the Colombian Women's Refugee Commission (WRC) and its research partners, the South Africa Medical Research Council and CARE, conducted a study to understand the potential of integrating cash assistance into GBV case management and social care referrals as part of comprehensive support provided to survivors in humanitarian emergencies.

The program was based in Norte de Santander in Colombia. It aimed to include adult women and men, aged 18 years or older, who were survivors of or at risk of GBV, including those with diverse sexual orientation, gender identities, gender expression and sex characteristics and those living with a disability or disabilities. The pilot worked through CORPRODINCO, a local NGO whose caseworkers were all female. The NGO enrolled survivors who voluntarily disclosed an incident of GBV. Caseworkers then assessed participants' need for cash assistance for protection, examining the economic drivers of their exposure to GBV risks, as well as the financial barriers to their recovery. Each GBV survivor received between USD 27 to USD 91, depending on their needs.

Caseworkers also provided psychological counselling, information on workshops, access to CORPRODINCO's legal services plus referrals to external services as needed. These external services included immigration status counselling; access to the Comisaria de Familia, an institution that handles complaints of domestic violence; sexual and reproductive health services; education; and livelihood support.

Case management follow-up included monitoring of the assistance received by the survivors to ensure they were not exposed to further harm. The program was evaluated at the four-month mark. The evaluation found that **cash-integrated GBV case management reduced incidents of GBV and associated risks up to 12% more than GBV case management alone**. It did this by improving the economic capacity of survivors who received cash. Compared to survivors who only received GBV case management, survivors who received cash reported earnings in the past month that were 29% higher, and savings that were 26% higher. These **results also suggest that access to cash assistance amplified survivors' improvements in mental and psychological health, self-reliance, and familial relationships in comparison to survivors who did not receive cash**. In addition to helping to cover case management costs, the evaluation and monitoring evidence showed that cash can help GBV survivors with the costs associated with fleeing an abusive relationship as well as cover costs to meet urgent needs, reducing exposure to GBV risks.

Excerpt adapted from: Perezniето and Holmes, op. cit.

6.5 Checklist for Designing Gender Transformative and/or Responsive Social Protection Programs

While these represent real life examples of gender transformative or responsive approaches to social protection, when developing new or revising existing social protection programs you can use the following guidelines created by UN Women to ensure that these programs adequately and effectively address the specific needs of women, men, girls and boys and vulnerable groups.



A. Defining your Framework	
	Does your framework:
1.	Reference human rights and international standards?
2.	Express a commitment to universalism? (i.e., applies rights to all demographic groups and genders)
3.	Commit to progressively providing higher levels of protection?
4.	Adopt a life cycle approach?
5.	Include gender equality and/or women's empowerment as an objective of social protection?
6.	Acknowledge gender gaps in social protection coverage?
7.	Recognize family diversity as a social protection issue to be considered?
8.	Reflect the inputs of a variety of social protection stakeholders?
B. Identifying Gender-Specific Vulnerabilities	
	Does your framework:
1.	Identify and assess differential gender-based life cycle risks, relevant to the national context? (i.e., is it based on risk analysis that identify issues that are likely to make some demographic groups more vulnerable such as: Child/early marriage, barriers to education, maternity-related health risks; maternity-related income risks ; teenage pregnancy; single motherhood; widowhood-related risks; old age income risk; low income risk, gender orientation risk, physical or mental disability risk; minority status risk, etc.
2.	Identify and assess structural gender inequalities that need to be addressed through the social protection system? (i.e., is it based on risk analysis of any of the following structurally-based factors that contribute to gender inequality such as: GBV; unpaid care and domestic work; less access and control over resources, etc.
C. Designing Programs that Are Gender Transformative or Responsive	
	Does your framework:
1.	Include specific actions to address gender equality in social insurance programmes?
2.	Include specific actions to address gender equality in social assistance programmes?
3.	Include specific actions to address gender equality in public service programmes?
4.	Include specific actions to address gender equality in infrastructure programmes?
5.	Include specific actions to address violence against women?
6.	Include specific actions to address women's income-earning capacity?
7.	Include specific actions to close coverage gaps between women and men?
8.	Include specific measures to extend social protection to informal workers?
9.	Include specific actions to reduce and redistribute unpaid care?
	Adapted from: UN Women, N.D., Towards Gender Responsive Social Protection Strategies: A Four-Step Checklist



Other factors to consider include that men generally enjoy greater access to information than women and spend more time outside the home interacting with others through community meetings, work, religious and social activities. Communications strategies related to social protection thus need to be designed to overcome the barriers faced by women and girls in accessing information and women and men's differential preferences for communications.⁵⁵

In some countries and communities, informal savings groups are popular among women and can provide additional protection and psychosocial benefits that build resilience both before and after flood events. In conjunction with income generating activities, savings groups also offer a strong entry point for humanitarian and longer-term support.⁵⁶

Cookson et al. also observe that there is a need for any social protection program to adjust for inflation to avoid erosion of the effectiveness of assistance package. They also note that the assumption that cash transfers solve everything is erroneous and that the social protection approaches adopted need to be gender transformative⁵⁷ or responsive to ensure they make the optimal use of the funds invested and do not reinforce existing gender inequalities or miss providing support to diverse gender groups.

⁵⁵ Cosaca Humanitarian Consortium, op. cit.

⁵⁶ Ibid.

⁵⁷ Tara Patricia Cookson, Nina Ebner, Yardain Amron and Kritika Kukreja Social protection systems and gender: A review of the evidence, *Global Social Policy* 2024, Vol. 24(1) 25–45.



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