


P O L I C Y B R I E F

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Saving Lives, Reducing Loss: The Leadership of Women in Disaster Risk Reduction

Executive summary

Climate-related disasters are not neutral; they disproportionately affect women and girls due to unequal access to resources, decision-making and support systems. Pre-existing inequalities – such as limited control over assets, discrimination, caregiving burdens, reduced representation in public spaces and heightened risks of violence – compound vulnerabilities in times of crisis. Women’s resilience and ability to prepare for, withstand and recover from disasters are directly tied to their access to financial resources, stable livelihoods, equal and non-discriminatory support systems and meaningful participation in disaster risk reduction (DRR).

Yet, women are not just vulnerable; they are also powerful agents of change. They bring invaluable scientific, ecological and community knowledge, as well as strong networking capacities that enhance disaster prevention and recovery. Investing in women’s participation and leadership in DRR is not only a matter of equity but a strategic imperative to reduce risks, safeguard human lives and minimise economic losses.

We urge G20 leaders to act by ensuring women’s equitable participation in early warning systems and recovery planning, investing in women-led knowledge and leadership platforms, and advancing financial solutions that strengthen women’s resilience and deliver more sustainable, inclusive outcomes.

Women’s economic resilience is the foundation for turning knowledge into action, effectively reducing the impact of disasters.



Disasters are not neutral

Women and girls, especially in vulnerable contexts, face disproportionate risks. They make up **80% of disaster victims** and are **14 times more likely to die** than men. The problem is escalating, with disaster-affected populations increasing by 75% over the last decade¹. This growing threat not only harms their lives and livelihoods but also exacerbates existing inequalities, increases exposure to violence and limits their access to healthcare, education, and economic opportunities.

Disproportionate Economic and Labor Impacts: Agriculture is one of the most vulnerable sectors to natural disasters, accounting for 23% of all global damages and losses.² In low- to middle-income countries (LCIMs), agriculture is the most important economic sector for female employment. Women face a dual economic burden during and after disasters:

- **Lower Productivity and Income:** Women farmers often operate on a smaller scale with fewer technologies, creating a **20-30% yield gap** with men³. Following a disaster, their wages can be more sensitive to climate shocks and their income-generating work is frequently replaced by an increased burden of unpaid domestic labour.
- **Post-Disaster Occupational Segregation:** In post-disaster reconstruction, support systems prioritised the return to and maintenance of jobs, especially for men, while women struggled to maintain their economic stability. These financial setbacks increase the risk of poverty and dependency on male partners and family members, which in turn diminishes women's negotiating power within the household.

Systemic Barriers to Resilience: Women are further disadvantaged by significant systemic and financial barriers, such as:

- **Limited Access to Finance:** The lack of access to formal financial services like bank accounts, credit and insurance leaves women's assets less protected. In the developing world, men are **22% more likely** to have used a formal financial service⁴. Globally, only about **7% of extension resources** and **14% of donor resources**⁵ specifically target women farmers. This is due to structural barriers, such as insecure land ownership (lack of collateral), unstable labour arrangements, and less access to information.
- **Underrepresentation in Decision-Making:** The underrepresentation of women in climate decision-making is detrimental because it excludes the perspectives of those who already face systemic discrimination and limited access to assets and resources that enhance resilience to climate shocks. As a result, the voices of those most likely to be left behind and to suffer disproportionately from climate impacts are overlooked.
- **Cultural Norms and Being the Primary Caregivers:** Women are more likely to be caregivers due to unequal cultural norms, which creates an additional barrier due to task overload. Furthermore, it is important to consider the diverse role assignments across cultures when planning disaster prevention and recovery actions.

The Gap in Climate Finance: Major climate funds have integrated **Gender Action Plans (GAPs)**, but direct funding for women and grassroots organisations remains minimal. This is due to:

- **Bureaucratic Obstacles:** Complex and costly application processes favour large institutions over local women's groups.
- **Indirect Funding:** Finance is often funneled through intermediaries, diluting its impact and relegating women to the role of passive beneficiaries.
- **Prioritisation of Large-Scale Projects:** Funds often favour male-dominated mitigation projects over adaptation efforts that directly benefit women in agriculture and food security.

The recently established climate finance goals at **COP29** are also insufficient. While a new target calls for developed nations to mobilise at least **\$300 billion annually by 2035**, this falls far short of the estimated **\$1+ trillion** needed for disaster prevention and adaptation. (World Bank Blog)

However, the operationalisation of **Article 6** mechanisms offers a powerful opportunity to attract **new public and private investment**⁶. To maximise the effectiveness of this funding and ensure a more equitable transition to a low-carbon economy, it is crucial to empower women as key agents of risk prevention, reducing losses and damages, and making sure that financial investments lead to more resilient and just outcomes.



Recommendations

To address the disproportionate impact of disasters and create more effective and equitable management strategies, women's contribution can be crucial as key agents at the forefront of planning and decision-making. We urge G20 leaders to consider the following recommendations, supported by local evidence:

Mandate Women's Equitable Participation

Actively and equitably including women, in all their diversity, in all stages of disaster risk management through:

- **Scale up Adaptive Social Protection (ASP):** By targeting women as direct beneficiaries of social protection programmes to prevent risks and manage the impact of disasters, leads to more positive household outcomes, particularly for children's well-being. The Philippines' ASP strategy is centred on leveraging its existing social safety nets, primarily the Pantawid Pamilyang Pilipino Program (4Ps), a flagship conditional cash transfer programme. Instead of creating a separate, costly system for disaster response, the government adapts its existing infrastructure to provide timely aid.⁷ Challenging social norms, India launched the Teach a Girl to Swim (TAGS) campaign to address the urgent need to reduce drowning deaths among girls in flood-prone regions. The campaign calls for policy action to make swimming education accessible, inclusive, and embedded in resilience planning for vulnerable communities⁸.

- **Enhance Early Warning Systems:** Integrating women's understanding of their local environments into formal warning systems is crucial to create more timely and localised alerts. It is also essential to include communication systems that are accessible and relevant to women, taking into account their potential limited mobility and more restricted access to information. Vanuatu's Women Wetem Weta (Women's Weather Watch) programme applies a gender-inclusive approach to weather and disaster risk information. Women are trained in early warning preparedness, and the network also acts as a communication system for multi-hazard EWS⁹.
- **Allocate Equitable Resources:** Engaging women into needs assessments ensures that resources, such as food and hygiene kits, meet the diverse needs of the community, preventing secondary impacts, such as malnutrition and disease. To tackle repeated devastating floods in Durban (South Africa), local authorities initiated participatory adaptation planning, that actively involved Black African women in shaping disaster policies. Their contributions informed the design of safe evacuation routes, improved sanitation and more secure shelters¹⁰.
- **Resilient Recovery:** Women can help in creating infrastructure designs that prioritise safety and accessibility, such as the location of water points and schools, which are vital to long-term community well-being. In Türkiye, KADEM Women's Support Centers (KDMs) were established to provide holistic, community-driven psychosocial support for women. These centres offer trauma-focused care, legal aid, vocational training, and livelihood opportunities, with mobile outreach ensuring access for women in remote areas. Developed through multi-stakeholder partnerships, KDMs create safe spaces for healing, empowerment, and resilience-building.

Invest in Women's Knowledge and Leadership

To fully unlock women's potential, it is necessary to develop their capacity and integrate their knowledge into formal systems, particularly through:

- **Creating Knowledge Platforms:** integrate women's perspectives into community- and ecosystem-based knowledge by strengthening grassroots associations and promoting platforms to exchange experiences for a deeper understanding of environmental phenomena and more effective early warning systems¹¹.
- **Implementing Training-of-Trainers Programmes:** Support programmes specifically designed to build women's technical skills, such as climate science and financial literacy, and strengthen their capacity to as researchers, innovators and leaders. This creates a ripple effect, amplifying the investment's impact. The experience of Senegal, in the Saloum River, shows how women trained as para-veterinary workers, and reduced reliance on climate-sensitive shellfish harvesting. These efforts enhanced women's socio-economic status, enabling investments in health and education, and demonstrated that inclusive, community-led solutions are key to effective and sustainable climate resilience¹². Indonesia's Disaster Resilient Villages programme (DESTANA) empowers communities to manage disaster risks through local knowledge and preparedness. DESTANA included training women and youth in evacuation planning, shelter management and community awareness. Safe spaces for women and children were prioritised, and workshops equipped women with skills in emergency coordination and policy advocacy¹³.

Proactive Financial Solutions

The current climate finance architecture is insufficient, often leaving women's assets unprotected and hindering their ability to prepare and recover. To overcome the barriers that women face in accessing financial services, the following actions are recommended:

- **Ensure an Efficient Reporting System:** Multilateral climate funds have already incorporated Gender Action Plans, but one of the most persistent challenges in implementing remain with transparent monitoring, reporting on and verification (MRV)¹⁴.
- **Prioritise Small-Scale Projects:** To reduce the complex and costly application processes, design complementary small-scale programmes targeting local women's groups. The GEF Small Grants Program (SGP), implemented by UNDP¹⁵, typically up to \$50 000 or \$75 000, support community-based organisations in addressing environmental issues while improving local livelihoods and social inclusion.
- **Implement Index-based Insurance:** This type of insurance does not require individual asset verification. Instead, payouts are automatically triggered by a predefined event, like a drought of a certain severity, making it ideal for women who lack formal land titles.
- **Leverage Community-based Collateral:** Instead of individual assets, use group guarantees or community-based savings as a form of security. This builds on women's strong social networks and collective trust.

Solutions for Informal Labour

- **Integrate with Micro-savings and Mobile Money:** Link insurance premiums to micro-savings accounts or mobile money platforms. Small, regular deductions can be made whenever a woman receives a payment, making the process manageable and seamless. In Djibouti, Ethiopia, Kenya, and Somalia, the project "De-risking, Inclusion, and Value Enhancement of Pastoral Economies in the Horn of Africa (DRIVE)" built resilience among pastoralist communities – especially women – by improving access to financial services, that includes a mobile wallet, savings, and drought insurance. Women served as village champions, leading savings groups, risk-sharing initiatives, and awareness campaigns. Their involvement helped reduce financial exclusion, enabling quicker and more informed crisis responses¹⁶.
- **Create Flexible Payment Structures:** Offer insurance products with flexible payment schedules that align with the unpredictable income flows of informal work. For example, allow women to pay smaller premiums more frequently, rather than a single large annual premium.

Accessible Information and Technology:

- **Leverage Mobile Technology:** Use widely accessible mobile platforms for enrollment, premium payments, and claims processing. Develop user-friendly interfaces, culturally adapted, that require minimal digital literacy. India's Shock-Responsive Social Protection system, during the Cyclone Amphan in 2020¹⁷, prioritised direct cash transfers to women and used mobile banking and community facilitators to reach women in remote areas. Local NGOs provided menstrual and maternal health services, and local women's groups and self-help groups distributed aid, raised awareness, and offered psychosocial support.

- **Utilise a “last-mile” Agent Network:** Deploy a network of female community agents, who can provide in-person support, build trust, and help women navigate the process from enrollment to claims. In Argentina, Paraguay, and Bolivia, the Nanum – Women Connected Project empowers rural women as agents of change by promoting access to innovative solutions through rural connectivity and digital tools, thereby enhancing their climate adaptation and resilience. By establishing a network of 40 internet and digital companies led by indigenous women, the project also facilitates access to credit and financial tools, reducing climate vulnerability¹⁸.

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