

EXPLAINER

Enhancing Women-Focused Investments in Climate and Disaster Resilience



Poverty and lack of opportunities make women more vulnerable to climate and disaster risks. Photo credit: ADB.

Investments should seek to strengthen women's capacities to anticipate, absorb, and adapt to the impacts of natural hazards and climate change and contribute to sustainable development.

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Introduction

Climate change and natural calamities affect the lives and livelihoods of millions of people. For various interrelating factors, women are more vulnerable to climate risks. Many women are poorer than men and have lower economic participation.

However, evidence shows that women lead resilience strategies that deal with disaster- and climate-related shocks and stresses, especially at the local level. In many cases, they exhibit leadership as beneficiaries of government's pro-poor development programs and as active members of community-based organizations working closely with local governments, civil society organizations, and the private sector on climate adaptation. Given their social roles, they are challenged by and have a deeper understanding of rural and urban vulnerabilities.

Adapted from an [Asian Development Bank publication](#), this piece argues for more targeted and transformative investments in enhancing the capacities and environments of women as agents of change for resilient development.

Why does women-focused investment in resilience matter?

Disasters triggered by natural hazards, including those influenced by climate variability and anthropogenic climate change, have significant immediate and long-term impacts that can reverse years of gains in key development sectors. Without the effective management of these risks, their impact will continue to undermine efforts to reduce poverty and achieve sustainable development.

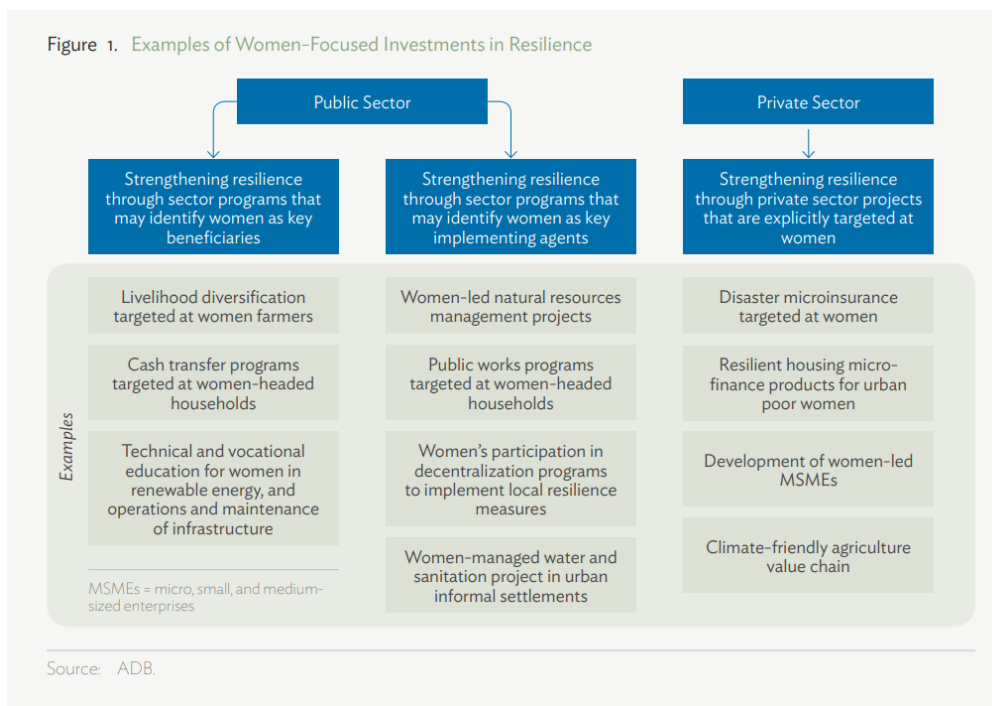
Addressing climate and disaster risks requires investments that build resilience by:

- targeting the most vulnerable;
- tapping local knowledge, capacities, and resources; and
- focusing on a combination of structural and nonstructural measures to produce multiple benefits over different time frames.

Women play a critical role in advancing such investments, especially at the local level. Their roles provide invaluable knowledge and capacities to identify and address the underlying drivers of vulnerability in households, communities, and the society. Increasing evidence from developing countries in Southeast Asia (e.g., Indonesia, the Philippines, and Viet Nam) suggests that grassroots women's organizations collaborate closely with local governments to use this knowledge and build capacity to assess, prioritize, negotiate, and influence resource allocation for resilience investments targeted at vulnerable communities. These investments do not focus exclusively on women but aim to improve the lives of their families and communities. More importantly, the strategies adopted by women highlight their leadership role in claiming resources and public recognition, thereby shifting the view of women's status from victims and passive beneficiaries to stakeholders and drivers of resilient development. Women also play crucial post-disaster roles such as providers, leaders, and managers, thus it is important that investments promote these capacities.

How does this work?

Women-focused investments in climate and disaster resilience explicitly strengthen their resilience, particularly for poor women. These women-led investments have the potential to advance their resilience to climate change and disasters. Figure 1 shows examples of potential investments in the public and private sectors. These investments include a wide range of interventions that build women's capacities and resilience to disasters and climate change (e.g., human resources, institutional strengthening, financial literacy, promotion of women's voice and representation, skills development, education). To be fully mainstreamed into the economy and to contribute to inclusive and socioeconomic development, their implementation should be based in a robust understanding of climate and disaster risk.



Focusing on women means prioritizing investment projects where the primary stakeholders are women throughout the project cycle—planning, design, implementation, monitoring, evaluation, and learning. This differs from the conventional approach of gender mainstreaming, where gender actions are considered an “add-on” to investments, with women receiving only “co-benefits” of interventions. However, this does not mean that women-focused investments in climate and disaster resilience should work in isolation from men. While prioritizing women, interventions need to work with men to help challenge discriminatory gender norms and ensure effectiveness and sustainability, while not antagonizing power relations within the household and community. Additionally, interventions should address women's heterogeneity.

The Intergovernmental Panel on Climate Change (IPCC) Special Report, *Global Warming of 1.5°C*, stresses that limiting the unprecedented risks that rising temperature poses to vulnerable people and groups will require “substantial societal and technological transformations.” In other words, generating incremental improvements alone is no longer sufficient, and women-focused investments must aim to create transformational change. In this case, transformational change refers to actions and behaviors

that challenge existing standards and general paradigms (and disrupt old path dependencies) to increase women's resilience. From a gender perspective, this means moving away from considering women as victims of climate change and disasters to acknowledging structural inequalities (and their drivers) that impede them from actively building their resilience along with that of their family and community. When projects aim to achieve gender equality and explicitly promote women's empowerment, they tend to recognize the influence of social norms on people's capacities to build resilience. So when activities aim to tackle harmful norms, this translates into a more transformative agenda.

How do you design women-focused investments?

Design projects with women based on robust understanding of risks

Robust understanding of current and future risk should be the starting point when designing resilient investments. Since risk is a factor of hazard, exposure, and vulnerability, identifying its root causes is important. Likewise, it is also necessary to capture the perspectives of both women and men.

Evidence shows that women have a deeper understanding of vulnerability, largely due to the role they play in the household and the community. Because vulnerability links closely to livelihoods and well-being, tapping that knowledge is critical to identifying the most suitable intervention to address risk. Thus, involving women in designing investment projects for resilience becomes crucial.

Address structural inequalities between men and women that lead to the persistence of women's chronic vulnerabilities

Structural gender inequalities are major drivers of climate and disaster vulnerability, and resilience investments do not automatically challenge them. There is a direct inverse relationship between gender inequality and climate and disaster resilience (i.e., investments in resilience require deliberate consideration of social equity). For instance, when men migrate, women are more likely left to choose which crops to plant, and they have more control over land rights and irrigation practices. However, when men return, gender norms often revert, showing the need for interventions that do not challenge the gains that women achieved in their absence. Opportunities for addressing such structural inequalities will differ depending on the sector or industry where the investment project will be implemented.

In many cases, interventions will be related to

- policy reforms (e.g., revising the land tenure system);
- revising regulations (e.g., the need to provide collateral for accessing housing microfinance);
- information management (e.g., ensuring that women have access to climate information); and
- capacity building.

Investment projects can integrate suitable outputs in the form of capacity building and information management to narrow the gap in structural inequality.

Reduce women's time poverty and burden of care

Women-focused investments in resilience should ease women's care burdens in ways that reduce and redistribute labor and time commitments to benefit them directly. Investments in labor-saving assets (e.g., running water, electricity) that allow women to take advantage of new income opportunities are likely to promote better results for their overall well-being and for climate change adaptation and disaster risk management. The opportunities and scope to address such issues through investment projects will depend on the nature of the sector and the type of investment being envisaged. Many interventions may

require physical (structural) solutions, such as providing child day rooms in agro-processing units that largely employ women, which can be included as part of project outputs.

However, not all structural measures will be directly related to the sector in which the investment project is being designed. Thus, there is a need to strengthen collaboration with development programs in other sectors that could support such intervention. For example, infrastructure sectors such as water supply and sanitation, water resources management, and energy can provide concrete opportunities to strengthen resilience and address time poverty. Social sectors (e.g., health, education, social protection) provide ample opportunities to enhance resilience and address burden of care.

Generate financial returns if possible

When appropriate, women-focused investments need to generate financial returns. This is especially the case if investments seek the involvement of the private sector. Yet, not every resilient investment, or every component of a resilient investment package, can generate direct financial returns. For instance, an investment that builds physical infrastructure for water conservation to strengthen women's resilience to droughts may have components aimed at promoting their participation and leadership and changing gender norms about fetching clean water within the household. While the costs of these components are easily quantified (i.e., the budget allocated for implementation), their financial benefits are not easily quantifiable even as methodological solutions and mechanisms to pay for them increase. Even without generating direct financial returns, projects or components may still generate economic and social benefits (e.g., improved well-being and health of women, women's empowerment). Thus, a different definition of bankability should be adopted depending on the funder (i.e., public, private, multilateral development institutions) and which sector (e.g., energy, housing, industry, and commerce) will deliver the resilience investment; each have a different perspective on bankability.

Adopt design features that make transformational change possible

The literature on transformative climate investments has consistently identified four dimensions—relevance, systemic change, scale, and sustainability—that increase the chances of activating transformational processes and achieving transformational outcomes. All four dimensions need to occur to a greater or lesser extent. Moreover, transformation is highly sector- and context-specific, so processes, timescales, and outcomes—and what this means for each dimension—will look different in each sector.

Resources

Asian Development Bank. 2020. *Enhancing Women-Focused Investments in Climate and Disaster Resilience*. Manila.



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He worked with the Asian Disaster Preparedness Center from 2004–2012. He has supported the implementation of ADB’s disaster risk management policy and plan since 2012. In 2019, he took up the position of climate change adaptation specialist at ADB, where his focus is to support ADB in increasing investments in climate-resilient development across different sectors. He has a degree in Civil Engineering and a master’s in Urban and Regional Planning.



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Zonibel's commitment to gender equality spans over 25 years of working with governments, foundations, international organizations, and civil society on developing policies and implementing programs to support women's empowerment. Since 1992, she has worked on gender and the environment and has increasingly focused on gender and climate change. Prior to ADB, Zonibel worked for the Ford Foundation and the International Women's Health Coalition in New York.



Asian Development Bank (ADB)

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