



GENDER ANALYSIS IN DISASTER RISK MANAGEMENT IN ZAMBIA





0011		
ACKN	OWLEDGEMENT	iv
ACRO	NYMS	v
DEFIN	IITION OF CONCEPTS	vi
EXECL	JTIVE SUMMARY	viii
Ĺ	Disaster and vulnerability mapping	ix
F	Profiling at-Risk Populations with special requirements during disasters	ix
E	Early warning and Information Dissemination	ix
(Copying Capacity for Disaster Response Management	x
Dis	aster Response	x
ŀ	Relief and registration services	x
9	Shelters	x
C	GBV Prevention and Mitigation Interventions	x
Dis	aster Recovery and Adaptation	xi
ŀ	Recovery Assessment and Reconstruction	xi
Мо	onitoring and Evaluation	xi
DR	M Financing and the Role of Partners	xi
A	Available Financing Mechanisms for Recovery, Adaptation and Resilience Building	xi
E	Emerging Lessons in DRM Financing	xii
1.0	INTRODUCTION	1
1.1	Rationale for the Gender Analysis	2
1.2	Disaster Management focussed Legal, Policy and Institutional Framework	4
1.3	Objectives of the Gender Analysis	6
2.0	METHODOLOGY	6
2.2	Ethical Considerations	8
2.3	Limitations/Challenges	8
3.0	DISASTERS RISK MANAGEMENT CYCLE – HOW IS GENDER BEING MAINSTREAMED?	9
4.0	KEY FINDINGS AND DISCUSSIONS	10
4.1	Understanding Gender Equality	10
4.2	Disaster Preparedness and Mitigation	10
4	4.2.1 Disaster management legislation, policies and institutional frameworks	10
4	4.2.2 Disaster Management Coordinating Structures and Mechanisms	11
4	4.2.3 Disaster and vulnerability mapping	14
2	4.2.4 Profiling at-Risk Populations with special requirements during disasters	17





ONE LANBIA ONE NATION	Sovereign Disaster Risk Solutions						
4.2.5	Early warning and Information Dissemination						
4.2.5	Copying Capacity for Disaster Response Management19						
4.3 Dis	aster Response						
4.3.1	Relief and registration services20						
4.3.2	Shelters						
4.4 Dis	aster Recovery and Adaptation25						
4.4.1	Recovery Assessment and Reconstruction25						
4.5 Mo	nitoring and Evaluation26						
4.6 DR	M Financing and the Role of Partners27						
4.6.1	Available Financing Mechanisms for Recovery, Adaptation and Resilience Building.27						
4.6.2	Emerging Lessons in DRM Financing						
5.0 CONC	29.22						
6.0 RECO	MMENDATIONS						
Appendices .							
Appendix	1.1 - Gender Action Plan1						
Appendix	1.2 – List of Respondents1						
Appendix	1.3 - Key Informant Questionnaire2						
Appendix	Appendix 1.4 – FGD District Checklist5						
Appendix	Appendix 1.5 – FGD Community Checklist						





ACKNOWLEDGEMENT

Acknowledgement is made to all the people who directly and indirectly participated in the various phases of the gender analysis in disaster risk management. Special thanks go to Ms. Patricia Mphanza Ndhlovu for her invaluable contribution in conducting the gender analysis and developing this report.





CRONYMS	
ADDRA	Adventist Development Relief Agency
AfDB	African Development Bank
ARC	African Risk Capacity
AU	African Union
CC	Climate Change
СНН	Child Headed Household
COMACO	Community Markets for Conservation
CRS	Catholic Relief Services
CWACs	Community Welfare Assistance Committees
CCJP	Catholic Commission of Justice and Peace
DA	District Administration
DACO	District Agriculture Coordinator
DC	District Commissioner
DCDO	District Community Development Officer
DDMO	District Disaster Management Officer
DIO	District Information Officer
DMMU	Disaster Management and Mitigation Unit
DRM	Disaster Risk Management
FAWEZA	Forum for African Women Educationalists of Zambia
FGD	Focus Group Discussion
FHH	Female Headed Households
HH	Household
KI	Key Informant
KII	Key Informant Interview
LDC	Louis Dryfus Company
LCMS	Living Conditions Monitoring Survey
MCDSS	Ministry of Community Development and Social Services
MoFL	Ministry of Fisheries and Livestock
MoFNP	Ministry of Finance and National Planning
OP	Operations Plan
SDA	Seventh Day Adventist
DSWO	District Social Welfare Officer
SDC	Swedish Agency for Development Corporation
SCT	Social Cash Transfer
SW	Social Welfare
TWG	Technical Working Group
UCZ	United Church of Zambia
WFP	World Food Programme
ZMD	Zambia Meteorological Department
ZRC	Zambia Red Cross





DEFINITION OF CONCEPTS

African Risk Capacity: A Specialised Agency of the African Union established to help African governments improve their capacities to better plan, prepare and respond to extreme weather events and natural disasters. Through collaboration and innovative financing, the ARC Group enables countries to strengthen their disaster risk management systems and access rapid and predictable financing when disaster strikes to protect food security and livelihoods of their vulnerable population.

Disaster Contingency Plan: A means to address a disaster or impending disaster within a fairly finite time such as from early warning to response and recovery, including mechanisms for generation of disaster-specific operational plans.

Disaster Management: Refers to a continuous and integrated multi-sectoral and multidisciplinary process of planning and implementation of measures aimed at (a) preventing or reducing the risk of disasters, (b) mitigating the severity or consequences of disasters, (c) emergency preparedness, (d) a rapid and effective response to disasters and (e) post-disaster recovery and rehabilitation.

Disaster Preparedness: Refers to activities and measures taken in advance to ensure effective response to the impact of hazards, including the issuance of timely and effective early warnings and evacuation of people and economic assets from a threatened location.

Disaster Prevention: Refers to measures or actions taken to avoid, eliminate or prevent harmful natural or human adverse phenomena or hazards from causing or resulting in a disaster. This includes the process of informing the general population, increasing levels of consciousness about risks and how people can act to prevent their exposure to risk of hazards.

Disaster Risk Management: This is the systematic process of using administrative directives, organizations and operational skills and capacities to implement strategies, policies and improved coping capacities in order to lessen the adverse impact of hazards and the possibility of disaster.

Disaster Risk Reduction: The implementation of conceptual framework of elements considered with the possibilities to minimize vulnerabilities and disaster risks throughout a society, to avoid (prevention) or to limit (mitigation and preparedness) the adverse impacts of hazards within the broad context of sustainable development.

Drought: This is defined as a period of abnormally dry weather that persists long enough to produce a serious hydrologic imbalance (for example crop damage, water supply shortage, etc). The severity of the drought depends upon the degree of moisture deficiency, the duration and the size of the affected area.

Early Warning: Refers to the provision of timely and effective information, through relevant institutions, that follows individuals exposed to any hazard, to take action to avoid or reduce their risk and prepare for effective response.





Gender Analysis: In this context, Gender Analysis refers to the identification of the differences between and among women and girls, men and boys, regarding their relative position and roles in society and the distribution of resources, opportunities, constraints, and power in predisaster, disaster, and post-disaster recovery contexts.

Gender Equality: It means that women, men, girls and boys enjoy the same rights, resources, opportunities and protections but it does not require that women and men or girls and boys are the same or that they should be treated exactly the same. It is a fundamental human right and is critical to all areas of a healthy society, from reducing poverty to promoting the health, education, protection and the well-being of women, men, girls and boys.

Gender-Based Violence: It is a human rights violation based on gender which refers to any act that results in, or is likely to result in physical, sexual, economic, or mental harm or suffering including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life.





EXECUTIVE SUMMARY

Zambia is a land linked country with a population of 19,610,769 people (51% female and 49% male). Zambia's climate is highly variable and over the last few decades has experienced a series of climate extremes such as droughts, seasonal floods, flash floods, extreme temperatures and dry spells, many of these with increased frequency, intensity and magnitude. The country's heavy reliance on agriculture, which supports most livelihoods in the rural areas, renders it particularly susceptible to climate-related shocks such as erratic rainfall patterns and prolonged dry spells. In addition to natural disasters, Zambia is usually plagued with pandemics such as cholera annually. At the time of the gender analysis, the country was responding to an active threat of cholera. These vulnerabilities underscore the urgent need for proactive gender responsive disaster risk management strategies that prioritize community resilience, climate adaptation, and inclusive approaches to safeguarding the well-being of women, men, boys and girls. It is this vein that DMMU in collaboration with ARC commissioned an in-depth gender analysis to assess the gender sensitivity and inclusivity of current disaster preparedness, response and recovery mechanisms in Zambia. This report presents insights into how disasters disproportionately impact individuals based on gender, exacerbating existing inequalities and vulnerabilities. Findings underscore the urgent need for a genderresponsive approach to disaster risk management, one that acknowledges and addresses the unique challenges faced by women and including persons with disabilities and the aged.

Key Findings and Lessons Learnt

Understanding of gender equality

Gender equality is well understood among all the respondents. However, it was highlighted that there is a disconnect between the knowledge of gender equality and the actual practice on the ground. This is a clear indication that more needs to be done to raise awareness about the importance of mainstreaming gender in all aspects of community

Disaster Preparedness and Mitigation

Disaster management legislation, policies and institutional frameworks

- The Disaster Management Act and the Disaster Management Policy are well known as key legal and policy documents among national and district key informants while the district officials in the focus group discussions were only aware of the Disaster Management Operations Manual. This gap in knowledge highlights the critical need for targeted awareness raising on the overarching disaster management policies and laws in Zambia.
- However, it was found that the language employed in these documents is gender neutral. While gender-neutral language may seem inclusive and respectful, it can also obscure the gendered dimensions of disaster impacts and responses.

Disaster Management Coordinating Structures and Mechanisms

The committees at National, Provincial, District and Satellite levels through which DMMU works are well known among the stakeholders. However, representation on most of these





committees except the clusters, in not gender balanced. Some respondents stated that there were more men than women at national level committees which was a reflection of the structural problem nationally where females are underrepresented in decision making. DDMCs in Gwembe and Lumezi only had 4-5 female members out of 13. At satellite level, Gwembe had only 2 females and Lumezi 4 out of 14 members and reasons given for the low representation of women included politically inclined appointments, refusal of women to participate, low self- confidence and literacy among women and jealousy by husbands. It was also highlighted that there was lack of awareness among satellite committee members and the community on when a disaster should be declared. This has led to inefficiencies in resource allocation and response efforts, as valuable time and resources are diverted to situations that may not warrant such attention

Disaster and vulnerability mapping

Southern, Western, Eastern and Central Province were identified as hazard prone areas to drought, high temperatures, floods and extreme winds; human/animal conflict was identified for Lumezi; urban areas such as Kamwala in Lusaka district was identified as a flood prone area and Lusaka as being an epicentre for epidemics such as cholera. At the time of the gender analysis, Zambia was responding to a cholera epidemic. While recognizing that natural hazards affect everyone, the majority of respondents were of the view that it has different impacts on different segments of the population with women, Children, child headed households (CHHs), female headed households (FHHs), the elderly and persons with disabilities (PWDs) being the most affected because of the already existing vulnerabilities such as high poverty, low literacy, fewer resources to enable them cope and recover from disaster.

Profiling at-Risk Populations with special requirements during disasters

The social welfare tools are used to collect information to profile at-risk populations. It was generally felt that this tool is limited during disaster and needs to be expanded.

Early warning and Information Dissemination

Meteorological department was identified as the major provider of Early Warning information. Other sources identified include MCDSS, CWACs and Satellite committees; Agriculture extension officers; radio; Information, Education and Communication (IEC) materials, phone messages, traditional leaders, NGOs in the area, use of mega phones and the Ward Councilor in some areas. However, several challenges were highlighted which include poor radio coverage; poor network in remote areas; challenges in accessing phone message; fewer women owning phones; messages being relayed without consideration of women's gender roles; poor attitudes regarding messages received; poor coverage by CWACs and agriculture extension officers; and meting invitations targeting household heads who are predominantly men. It was however found that more women participate at meetings because their husbands delegate them in preference to beer drinking. However, women's contribution during deliberations is constrained by prevailing gender norms especially in the rural areas.





Copying Capacity for Disaster Response Management

All KIs who responded to this question were in general agreement that although capacities at community level differ, men and male headed households have more capacity than women and female headed households. It was also highlighted that women's care giving responsibilities worsen their ability to cope with disasters as they often bear the primary responsibility for caring for family members. This imposes additional challenges on them to manage, thereby making dealing with disaster even more difficult for them.

Disaster Response

The timely and proactive implementation of shock response interventions was emphasised by national level KIs and DDMC FGD in Lumezi. Examples were provided where response was too slow while needs of the communities had changed from the ones that were identified during the needs assessment. Some of the factors contributing to this include slow official acknowledgement of the hazard and the process for requesting support which only commences after the hazard has occurred although early warning information is available.

Relief and registration services

While respondents acknowledged the critical role that relief aid plays during disaster, the following challenges faced were raised: late dissemination of information about DRM activities; in some instances, no information is provided on the purpose of registrations conducted; inadequate time allocated for enumeration and registration exercises; unclear criteria used for registration; distance to services (sometimes about 20Km away from some beneficiaries) thereby affecting accessibility especially among women, the elderly and PWDs. The cash payment modality was however hailed as the most effective method as opposed to use of mobile money because of poor network and because most women do not own phones.

Shelters

Pregnancy and childbirth increase women's vulnerability following a disaster. Access to reproductive health services, particularly for pregnant and nursing mothers, is crucial in evacuation and post-disaster shelters. However, only tents are provided in disaster areas and the community provide other facilities such as toilets and bathing facilities. Rapid assessment information should be utilised to integrate gender considerations into shelter planning and provision, including the establishment of designated spaces and facilities tailored to the needs of women, pregnant individuals, and nursing mothers. This not only promotes equity and dignity but also enhances the overall effectiveness and inclusivity of disaster response efforts.

GBV Prevention and Mitigation Interventions

It was highlighted that GBV is prevalent in disaster prone areas and the ones most affected are women and children. Forms of GBV that are prevalent include spouse battery, family neglect, use of insulting language, defilement, and child marriage with child labour and trafficking in persons for labour on tobacco farms being mentioned in Lumezi only. Some triggers for GBV were identified as follows: cash payments especially if the ultimate





beneficiary in the HH is not selected with sufficient consideration; SCT, economic trends because disasters cripple livelihoods and hunger as well as post-harvest and cultural norms. The cultural belief that children belong to women reinforces the notion of women as primary caregivers and responsible for the upbringing and welfare of children. However, the extent to which GBV happens or is escalated cannot be easily quantified because of prevailing social norms resulting in cases not being reported due to cultural norms and as such, the trend is not documented. Some GBV interventions are being conducted in some areas. However, except for indications that social welfare and some government partners have deliberate interventions addressing GBV during disaster, this is not explicitly included in national plans.

Disaster Recovery and Adaptation

Recovery Assessment and Reconstruction

Although a recovery plan exists, its contents and whether a checklist for collecting this information exists was not known. Further, no copy of this plan was availed by any of the respondents. Organisational operational plans and work plans also exist among government partner organisations which are aligned to the DMMU policy guidelines.

Meetings by headperson and CWACs where women and men are encouraged to attend are held when prioritizing post recovery services and infrastructure. However, existing gender norms in some areas where women are not expected to speak in public infringes women's effective participation in these national development spaces. The time at which meetings are held further deprive women from participating due to their gender roles.

Monitoring and Evaluation

A number of variables were mentioned across all levels of consultations which are used for collecting data. These include: Name and sex of HH head, number of children, Name of village, NRC, ability status, number of children, number of orphans, family size, household head (FHH, CHH etc.). While these variables offer valuable insights into household demographics, dependencies, and vulnerabilities, additional gender responsive variables may be necessary to comprehensively assess recovery, adaptation, and resilience building.

DRM Financing and the Role of Partners

In navigating the complex landscape of Disaster Risk Management (DRM) financing, the collaboration and support of partners play a pivotal role in ensuring effective preparedness, response, and recovery efforts.

Available Financing Mechanisms for Recovery, Adaptation and Resilience Building

A number of sources for disaster related activities were identified and these include the following: DMMU disaster funding provided for DM Act, 2010, SCT provided through Department of Social Welfare, ARC Shock Financing, finance from Cooperating partners such as the World Bank, WFP, ZRC, CRS to complement government efforts. From the information





gathered, women were the majority beneficiaries despite the gender-neutral way of enumerating and registering beneficiaries for the emergency shock SCT. This may be as a result of some community strategies where it has been agreed on to allow women to register.

Emerging Lessons in DRM Financing

The following lessons emerged from the gender analysis consultations:

- Disaster proactive financing is more effective in building capacities and resilience among communities.
- A Gender Transformative Fund specifically designed to support initiatives that address gender inequalities and transform the underlying power dynamics contributing to differential vulnerabilities in disasters can add value and complement the current disaster financing mechanisms that focuses only on relief and recovery efforts.
- Removal of identified bottlenecks in release of financing can facilitate easy and timely flow of financing for disaster interventions.
- Enhanced transparency around available financing by government and development partners will enhance coordination for effectiveness and gender responsiveness and avoid duplication of efforts among the various partners during disaster response.
- Payments to beneficiaries made according to planned instalments and frequency can help beneficiaries to budget and utilize the funds efficiently.

Recommendations

Government

- Leverage the ongoing reform of the DM Policy to incorporate gender considerations to strengthen the policy's gender responsiveness in DMR.
- Advocacy for the review of the DM Act, 2010 should be initiated to incorporate gender sensitive language, gender considerations in the composition of Disaster Management Committees, formally recognise the role of the Gender Division as a key stakeholder in DRM and provide formal guidance for communities on what constitutes a disaster.
- Development of the follow up Operations Plan to the expired 2021-2023 plan should mainstream gender into the language, targets, and indicators and include intervention addressing gender-based violence and empowerment of women and other vulnerable groups and their participation in all stages of the disaster management cycle.
- Enhance process of decision making in announcing disasters to enable timely resource mobilisation and response to promptly address identified gender-based vulnerabilities.
- Enhance resource allocation to DRM processes to ensure adequate time and financing for enumeration and registration processes which should utilise well defined gender responsive criteria; and expand registration and distribution points to take services closer to affected communities for ease of access by women, men and PWDs.
- Early warning information should be used to proactively guide timely implementation of gender responsive disaster prevention and mitigation interventions that address gender specific needs identified through vulnerability and other assessments.
- Enhance utilization of gender sensitive communication channels for dissemination of early warning and DMR interventions to communities. This can be done by supporting CWACs with bicycles to enhance their mobility for information dissemination;





strengthening radio coverage for disseminating early warning and DRM information during timings that are convenient to both women and men in local languages; and scaling up the availability of Agriculture Extension Officers to enhance support to female and male farmers to enable them make informed decisions regarding planting periods and type of crops suitable for the prevailing weather.

- Strengthen information sharing on available resources for DRM interventions and collaboration for joint implementation and monitoring of DRM interventions to reduce on duplication of efforts among the various stakeholders
- Establish a Gender Transformative Fund to complement existing financing mechanisms which should specifically be designed to support initiatives that aim to address gender inequalities and transform the underlying power dynamics that contribute to differential vulnerabilities in disasters.
- Collaborate with development partners to strengthen implementation of gender transformative approaches and importance of gender equality in communities.
- Build capacity among the various DMCs. At district level, awareness on the prevailing DM legal and policy framework should be strengthened; at satellite committee level, capacity should be enhanced on their roles and on DRM to enable them provide credible information to DMMU.

Development Partners

- Support ongoing efforts to engender the DRM legal, policy and institutional framework.
- Support surveys/assessment to collect gender specific issues affecting women and men to inform gender responsive disaster prevention and mitigation strategies
- Support the development, implementation and monitoring of government led DRM policies, plans and strategies
- Support capacity building efforts of stakeholders involved in DRM to enhance their capacity to identify and implement gender responsive DRM interventions
- Support awareness on gender equality and interventions that empower women's capacity to become resilient and promote their equal participation in all DRM stages.

Communities

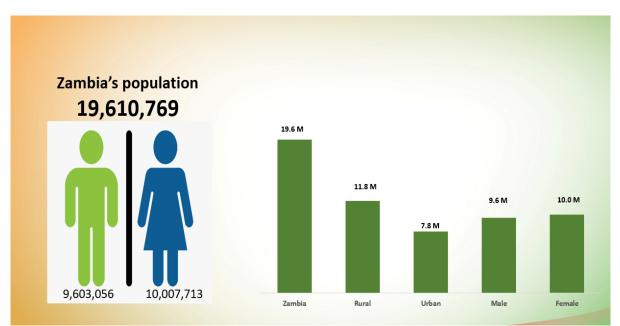
- Provide accurate information on prevailing disaster status and gender dimensions of its impact
- Ensure information received on early warning and DRM interventions are communicated throughout assigned catchment areas
- Support community mobilization interventions to ensure that community members are available to participate in DRM interventions
- Ensure that selection of representation on various DRM committees is based on principles of gender equality
- Support awareness creation efforts to debunk norms that hinder the equal participation of women and men at all stages of the disaster cycle





1.0 INTRODUCTION

Zambia is home to 19,610,769 million people out of which 10,007,713 (or 51%) are female, while 9,603,056 (or 49%) are male¹. Despite women making up the majority population, they remain more economically excluded than men in many aspects. This is because women face greater marginalisation and vulnerabilities, have fewer assets and productive resources than men², and are more prone to bearing the brunt of natural disasters. It is undisputable that climate variability and change has a greater impact on vulnerable segments of the population, especially women and people with disabilities in communities that are largely dependent on natural resources for their livelihoods and who have limited capacity to respond to natural disasters.



Source: Zambia 2022 Census of Population and Housing Preliminary Report

Climate induced hazards include drought and dry spells, seasonal and flash floods and extreme temperatures, thereby adversely impacting on food and water security, water quality, energy and sustainable livelihoods of especially rural communities³. In addition to natural disasters, Zambia is usually plagued with pandemics such as cholera annually. During the period 2023/2024, Zambia has responded to the cholera epidemic that has claimed hundreds of lives mostly in Lusaka Province with a few cases in other provinces of Zambia.

Climate change is now widely acknowledged to have a considerable impact on disaster management efforts, as well as a significant hazard to efforts to fulfill the expanding requirements of the most vulnerable people. Zambia's high reliance on natural resources and the agriculture sector's low ability to adapt to climate change (CC) have made it one of the

¹ Zambia 2022 Census of Population and Housing Preliminary Report

² Deere, C.D.D. & Doss, and C.R. (2006) The Gender Asset Gap: What do we know and why does it matter? Feminist Economics, 12, No. 1.

³ Zambia National Policy on Climate Change (2016)





most vulnerable and least prepared nations to climate risk⁴ In light of all these efforts and challenges, Zambia explored the African Risk Capacity insurance initiative, an innovative financing mechanism that is linked to specific trigger levels of shocks/disaster as a source of financing for early response in order to reduce pressure on government budget and also reduce international response appeals especially during this time characterised by increasing donor fatigue.

In this vein, the Government of Zambia signed a Memorandum of Understanding (MOU) with the African Risk Capacity (ARC) to participate in the 2021/2022 drought risk pool to better deal with the drought impact and protect the vulnerable population from its adverse impacts. The Zambian Government made a premium budgetary allocation from the national budget and sought additional premium financing support from the Swiss Agency for Development and Corporation (SDC) and the African Development Bank (AfDB) to meet its subscription to the ARC drought insurance policy for the 2021/22 agriculture season in which the performance was generally unfavorable with most parts of the country experiencing extreme drought conditions, resulting in the triggering of an ARC insurance payout to the Republic of Zambia to support the affected communities.

An Operations Plan (OP) which is part of the National Contingency Plan was developed for the period March 2021 - 2023. This is a preparedness tool for drought that identifies key activities, articulates how the various roles and responsibilities will be shared between key sectors, defines how beneficiaries will be targeted and how funds will flow from the ARC to the beneficiaries, how ongoing activities will be scaled up in the event of a payout, and how implementation will be monitored and evaluated using country existing disaster management structures that span from national level to satellite or community level should there be a payout from the ARC.

When navigating the complexities of disaster management, it is crucial to recognise that gender intersects with various other dimensions. These include aspects such as age, sex, economic status and ability, among others, which further amplify vulnerabilities and shape experiences in distinct ways. Conducting a gender analysis on Disaster Risk Management not only helps to shed light on these intersections but also offers actionable recommendations to bridge gaps, promote equity and social inclusion as well as build resilience. It is in this vein that a gender analysis was commissioned. At the time the gender analysis was being conducted, Zambia was responding to an active threat of a cholera pandemic which had claimed over 400 lives.

1.1 Rationale for the Gender Analysis

Zambia is divided into **three (3) main Agro-ecological zones**, mainly on the basis of rainfall characteristics but also incorporate soils and other climatic characteristics.

Region I: This region has less than 800mm and covers the Luangwa Valley in the Eastern and Gwembe Valley in the Southern part of the country. It also partly covers Western, Central, Sothern, and Eastern provinces. The region receives 600 to 800mm of rainfall per

⁴ GIZ (2023). Climate and Disaster Risk Financing in Zambia A Protection Gap Analysis. [online] Climate and Disaster Risk Financing in Zambia - a Protection Gap Analysis - Adaptation Community Accessed on 03.02.2024





annum and is characterised by a short growing season (80-120 days), low and poorly distributed rainfall, high temperatures, and evapotranspiration usually prone to dry spells and droughts. Some of the areas in the region may experience more than 50 days of drought.

Region II: This region is subdivided into IIa and IIb and lies between 900 to 1300 masl in the central part of Zambia. Region IIa includes the plateau areas of Eastern, Central, Southern, and Lusaka provinces where soils are fertile whilst regional IIb covers the Kalahari sand plains and Zambezi flood plains of Western Province. This region receives rainfall of between 800 to 1000mm per annum and it is the major agricultural area of Zambia with the growing period averaging 100 to 140 days. In the wake of climate change this region has been experiencing dry spells and droughts.

Region III: This region covers Copperbelt, Northern, North-Western, Muchinga, and Luapula provinces and receives annual rainfall exceeding 1000mm. Agro-ecological Region III is characterized by acidic soils and flood occurrences. The average growing period ranges from 140 to 160 days. Despite receiving high rainfall, the region in the recent past has been experiencing a reduction in rainfall.

Source: Operations Plan 2021-2023

According to the United Nations Office for Disaster Risk Reduction (UNISDR) Index for Risk Management (INFORM) statistics for 2018, Zambia is ranked 81st among 191 countries in overall risk, 131st in terms of hazard and exposure, 43rd in terms of vulnerability, and 54th in terms of lack of coping capacity.⁵

While Zambia's rankings in the UNISDR Index for Risk Management (INFORM) provide a snapshot of its relative risk status among other nations, it's crucial to delve deeper to uncover the underlying gender issues contributing to these rankings. Understanding the specific hazards, vulnerabilities, and coping capacities through a gender analysis can guide targeted interventions and policies to strengthen gender responsive disaster preparedness and resilience.

Natural disasters impact everyone in affected areas, yet their effects are not evenly distributed. While disasters like droughts and floods themselves do not discriminate based on gender, the resulting impacts vary significantly between men and women, boys and girls. These differences stem from underlying gender relations and societal discrimination, leading to divergent vulnerabilities and exposures. Prior to a disaster, women and girls typically bear the primary responsibility for household care, including attending to children, elderly relatives, and individuals with disabilities. These caregiving duties may hinder their capacity to respond promptly when a disaster happens. Furthermore, globally, women are statistically poorer than men, their access to financial resources, including resilient housing, is significantly

⁵ Irish Aid. (2018). Zambia Country Climate Risk Assessment Report. Irish Aid, Resilience and Economic Inclusion Team, Policy Unit. [Online]. https://www.iied.org/sites/defaulat/files/pdfs/2023-11/22096g.pdf (Last accessed on 04.02.2024).





restricted, they lack robust financial safety nets and may have fewer educational opportunities to secure employment and improve their circumstances.

These social vulnerabilities are exacerbated during and after disasters, perpetuating a cycle of poverty that can span generations. Pregnancy and childbirth increase women's vulnerability following a disaster. Compounded by gender-based divisions in labour roles, women are often more reliant on accessing resources that are susceptible to the impacts of climate change. Therefore, as a result, existing gender disparities and inequalities in areas such as endowments (health, education, and materials possessions) as well as economic outcomes like employment, wages, and assets which represent the inherent qualities or capabilities that individuals bring to various situations or contexts influence their resilience, ability to cope with challenges, and overall well-being. Women's voice and agency are usually undermined and this may result in higher instances of gender-based violence and child marriage.

Conducting a gender analysis on the Disaster Risk Management Cycle is crucial for ensuring that response and recovery efforts are comprehensive, inclusive, and effective in meeting the diverse needs of all individuals within a community. It helps to understand diverse needs and vulnerabilities that women and men may experience due to the roles, responsibilities, and social norms as well as identify the specific needs, vulnerabilities and capacities of different groups within the affected population; highlight the gender specific needs so that relief and recovery efforts are inclusive and responsive to the diverse needs of the entire community; understand the gender dynamics to help develop strategies to prevent and respond holistically to GBV; and enhance resilience by considering the unique perspectives and strengths of all community members, thereby strengthening overall community capacity. Ultimately, a gender responsive Disaster Risk Management will contribute towards achieving the Sustainable Development Goals, specifically on Gender Equality (Goal 5) and Sustainable Cities and Communities (Goal 11) as well as international, regional and national laws and policies including the Sendai Framework for Disaster Risk Reduction which emphasizes the importance of integrating gender perspectives into disaster management to ensure human rights and equity.

1.2 Disaster Management focussed Legal, Policy and Institutional Framework

Addressing gender issues within policy frameworks and public institutions is essential for fostering inclusivity, equity, and effective disaster preparedness, response and recovery interventions. Several legal, policy and institutional frameworks on disaster risk management that incorporate gender equality issues in varying degrees exist. These include:

- Sendai Framework for Disaster Risk Reduction for disaster risk management which emphasizes the need to integrate a gender perspective into all disaster risk reduction policies, plans, and decision-making processes and also recognises that gender inequalities can exacerbate vulnerabilities and increase the impact of disasters on women, girls, and other marginalized groups;
- The 2030 Agenda for Sustainable Development, specifically, Goal 5 focuses on achieving gender equality and empowering all women and girls and within the framework of disaster risk management. The 2030 Agenda highlights the need to ensure the full and





effective participation of women and their equal opportunities for leadership and decision-making at all levels of disaster preparedness, response, and recovery;

- The Africa Regional Strategy for Disaster Risk Reduction, also includes provisions for addressing gender in disaster management and recognises the importance of gender equality and women's empowerment in building resilience and reducing disaster risk at the regional level; and
- The Addis Ababa Action Agenda on Financing for Development emphasises the need for gender responsive budgeting and financial planning to ensure that resources are allocated in a way that promotes gender equality and women's empowerment and underscores the importance of enhancing women's access to financial services such as credit, savings and insurance among others.

Driven by evolving global directives, the integration of gender analysis and mainstreaming is gaining traction within national frameworks. In Zambia, progress has been made to ensure that the legal, policy and institutional frameworks incorporate gender equality in their design, implementation and monitoring. Zambia has ratified various international agreements and frameworks that emphasize the importance of gender equality and women's empowerment in disaster risk management, such as the Sendai Framework for Disaster Risk Reduction and the Sustainable Development Goals. By aligning with these international commitments, Zambia is encouraged to incorporate gender considerations into its disaster risk management laws, policies, and practices. While specific legislation or policies solely dedicated to gender in disaster risk management may not exist, Zambia has integrated gender perspectives into broader disaster risk management frameworks as follows:

- The disaster management Act, 2010 which establishes the Disaster Management and Mitigation Unit (DMMU) is the central planning, coordinating and monitoring institution for prevention, mitigation, preparedness, response and post disaster recovery taking into account all potential disaster risks. It also establishes the National Relief Trust Fund and other structures such as the Disaster Management Council and the National Disaster management technical committee and other disaster management committees at provincial, district and community levels.
- The National Disaster Management Policy, 2015 (currently under review) outlines the country's approach to disaster risk reduction and management has incorporated gender considerations within its strategies and actions to address vulnerabilities and promote resilience.
- The National Gender Policy 2023 whose vision is "A nation with gender equity and equality in social, political, cultural and economic development" bestows upon the Ministry responsible for environment the responsibility of mainstreaming gender and facilitating the creation of gender responsive interventions in climate change management for sustainable development, as well as reporting on the implementation of institutional gender programs.
- The 8th National Development Plan (8NDP) highlights strategies for climate change adaptation, mitigation and disaster risk reduction and response.
- Government has also developed the Climate Change Gender Action Plan (ccGAP:ZM) aimed at creating coherence and increasing public awareness of Zambia's climate change processes as well as mainstream gender considerations to guarantee that women and





men can have access to, participate in, and benefit equally from climate change initiatives. Further, Government has been implementing interventions that include strengthening information management and early warning systems for better planning preparedness, integrating climate change risks into policies and programmes and raising awareness of environmental issues among others as a way of mitigating potential disasters.

The Disaster Management and Mitigation Unit (DMMU) was established under the Disaster Management Act, 2010, whose mandate encompasses planning, coordinating, and overseeing institutional efforts aimed at preventing, mitigating, preparing for, responding to, and facilitating post-disaster recovery, surrounding all conceivable disaster risks. This involves developing policies, strategies and action plans for disaster prevention, mitigation, preparedness, response, and rehabilitation, in collaboration with governmental bodies, non-governmental organizations, and donor agencies. Additionally, it serves as an advisory and consultative entity on disaster-related matters and functions as a central hub for reporting disasters and distributing information generated by the Technical Committee during crisis situations.

To guide the implementation of disaster risk management initiatives, DMMU has an Operations Plan (OP) in place for the period 2021-2023, which is implemented using the country's current disaster management structures at the national, provincial, district and community levels. The OP is a drought preparedness tool that specifies important measures that the Zambian government should carry out in the event of an ARC payout. It outlines how key sectors will share roles and responsibilities, how beneficiaries will be targeted and funds will flow from the ARC to the beneficiaries, how ongoing activities will be scaled up in the event of a payout, and how implementation will be tracked and evaluated.

Except for the National Gender Policy, the language in Zambia's legal and policy documents is gender neutral and this may contribute to their failure to adequately address the unique needs, challenges, and experiences of different groups such as women, men, girls and boys. Need, therefore, arises for greater gender responsiveness within the legal and policy framework on disaster management in Zambia to ensure that they actively promote gender equality, address systemic inequalities, and ensure equitable outcomes for all individuals, regardless of gender.

1.3 Objectives of the Gender Analysis

The overall objective was to conduct an in-depth gender analysis of gender sensitivity and inclusivity of current disaster preparedness, response and recovery mechanisms in Zambia and develop a gender analysis report with a gender action plan integrated.

2.0 METHODOLOGY

Gender Analytical Frameworks: The gender analysis framework integrated elements from the Gender Dimensions of Disaster Risk Resilience, the Gender Responsive Disaster Risk Management Framework, and the Capabilities and Vulnerabilities frameworks. These





frameworks were crucial for analysing the influence of gender on disaster risk and resilience. They helped to enhance understanding how gender disparities contribute to disaster impacts and vice versa, highlighted the unequal effects of disasters on various population groups, particularly women and girls. Furthermore, the frameworks helped to consider gender and its associated roles, responsibilities and power dynamics at the community level.

The study took a qualitative approach which entailed review of literature and collection of primary and secondary data as elaborated below.

Literature Review: A literature review was undertaken to obtain background information on the current status, opportunities, constraints and challenges on the gender responsiveness of the disaster preparedness, response and recovery mechanisms in Zambia. This informed the field inquiry and development of data collection tools.

Stakeholder Analysis: This helped to identify and understand the key stakeholders involved in disaster preparedness, response, and recovery mechanisms in Zambia. Respondents for consultation were derived from these stakeholders.

Key Informant Interviews: Key informant interviews were conducted with members of the ARC TWG at the national level and the District Social Welfare Officers in Gwembe and Lumezi. An interview guide rather than a questionnaire was used as this provided flexibility to engage with respondents.

Focus Group Discussions (FGD): FGDs were conducted at two levels in the two selected districts of Gwembe and Lumezi as follows:

- District level: FGDs were conducted with the District Disaster Management Committees
- *Community level:* FGDs were conducted as follows:
 - Disaster Management Satellite Committees
 - o Women only groups
 - Men only groups
 - Mixed Group (Men and women in Lumezi only)
 - o 2 mixed groups of Disaster management satellite committee members

The initial planned threshold for FGD participants was a minimum of 5 and a maximum of 8 participants per FGD but the number was higher than the planned ceiling of 8 because at the community level, more people came to attend the FGDs. In Gwembe the highest number of participants was 11 and in Lumezi, the highest number was 20 per FGD. An additional FGD was conducted in Lumezi with a mixed group of female and male participants because more people had been mobilised to participate in the discussions. The number of respondents for KIIs at national level also increased because some organisations provided more than one respondent.

Sample Size: The planned sample size was 81. However, due to the higher number of FGD and KII participants that had been mobilised, the actual sample size was 130 (61 Female and 69 Male). Every effort was made to ensure that the sample was representative of the population in terms of sex, age, disability status and persons from vulnerable backgrounds. See table 1 for sample breakdown.





S/N	Description	Number of Respondents		Total	PWDs	
		Female	Male		F	Μ
1	Key Informant Interviews - National	05	07	12	-	-
2	Key Informant Interviews - Gwembe	01	02	03	-	-
3	Key Informant Interviews - Lumezi	00	01	01	-	-
4	FGDs – Gwembe District	03	03	06	-	02
5	FGDs – Lumezi District	02	05	07	-	-
6	FGDs – Gwembe Community	12	16	28	01	-
7	FGDs – Lumezi Community	38	35	73	02	-
Total		61	69	130	03	02

Table 1: Distribution of respondents in the study sample

Selection of Study Sites: The districts for the field study were selected purposefully from the list of districts that are drought disaster prone and which had benefited from the shock insurance payouts. The selected districts, Gwembe in Southern Province and Lumezi in Eastern Province, have a long history of being prone to drought and other hazards which increase vulnerabilities among the community members, especially women and also because they benefited from Zambia's ARC parametric drought insurance. At the national level, interviews were conducted in Lusaka where members of the ARC TWG are based.

2.2 Ethical Considerations

The gender analysis process allowed for trust to be established between the consultant and respondents, thus allowing respondents to answer questions openly and in a way that promotes the accuracy of the findings. The ethical standards which underpinned the gender analysis were anchored on the United Nations Evaluation Group (UNEG) 'Ethical Guidelines for Evaluation' of integrity, accountability, respect, and beneficence. In addition, the gender analysis process ensured that the following ethical considerations were met:

- **Individual consent**: Informed consent was obtained at the start of all interviews after informing the respondents of the purpose of the interview.
- **Voluntary Participation**: Voluntary participation in the interviews was ensured and no inducements was made to solicit for participation.
- **Do no harm:** Particular care was taken to ensure that all questions were asked sensitively, in a supportive and non-judgmental manner.
- **Confidentiality**: All respondents were assured of confidentiality of the information that was provided during the interviews.
- **Objectivity:** The Consultant remained **objective** throughout the data collection and analysis process and ensured that the findings were properly interpreted.

2.3 Limitations/Challenges

• The time for the exercise was not very adequate considering that data collection and report writing was only allocated a period of 15 days only. Time outside the allocated





number of days were used for report writing and data analysis to ensure quality delivery on the assignment

 Some key informants were unwilling to participate despite being provided with all the relevant information and documentation to facilitate their participation. This did not impact the process as relevant information was obtained from other KIs.

3.0 DISASTERS RISK MANAGEMENT CYCLE – HOW IS GENDER BEING MAINSTREAMED?

The DRM cycle is a systematic approach to managing disaster risks throughout all phases of a disaster, from preparedness and mitigation to response, recovery, and reconstruction. It involves a series of interconnected stages that aim to reduce vulnerability, enhance resilience, and mitigate the impact of disasters on communities and societies.

To reduce the disproportionately negative effects of disasters on women and girls, Disaster Risk Management (DRM) must be gender responsive, with a proactive goal of achieving gender-equitable results by identifying gender-related barriers, developing appropriate preparedness and response planning, and establishing strong accountability frameworks for monitoring and review.

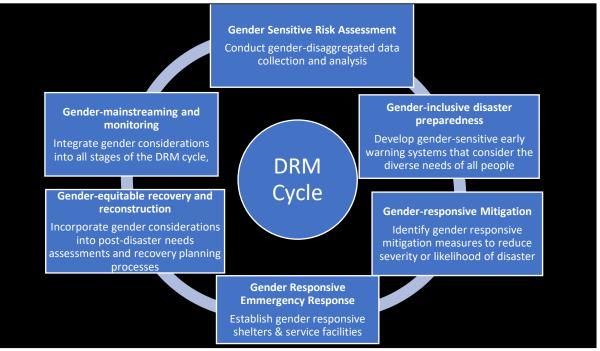


Figure1: Gender Responsive DRM Cycle

While Zambia has made progress in integrating gender considerations into its DRM cycle, continued efforts are needed to ensure that gender-responsive approaches are effectively mainstreamed across all phases of the DRM cycle and that the specific needs and priorities of women and other vulnerable groups are adequately addressed in disaster risk management initiatives. Challenges remain in implementation and monitoring.





4.0 KEY FINDINGS AND DISCUSSIONS

4.1 Understanding Gender Equality

There is a fair understanding among all the respondents on what gender equality entails with the majority defining it as "equal access to opportunities and resources without discrimination; men and women participating in all aspects of jobs." The responses collectively emphasize the importance of providing equal opportunities to individuals regardless of gender. This involves ensuring equal participation, valuing of contributions, including women's care work, and access to resources, opportunities, and investments without discrimination. It also involves promoting inclusive representation, with both men and women being given equal opportunities in all spheres of the disaster management cycle with an overall focus on creating fair and accessible opportunities for all genders at all levels. However, it was highlighted by several participants that despite this general understanding on the ground, this was not what was prevailing.

This is a clear indication that more needs to be done to raise awareness about the importance of mainstreaming gender in all aspects of community life because this could help address some norms, practices, attitudes and behaviours that stereotype and/or create barriers for

women's effective participation in various spheres such as leadership and decisionmaking positions. Ensuring equal participation of both women and men at all levels of community life will ensure that community interventions respond to the diverse and specific needs of both women and men and that both groups benefit equally.

On the ground, this is not what happens. Men refuse their wives to participate in leadership positions because of jealousy, *Male and Mixed Group FGDs participants and KII, Lumezi.*

4.2 Disaster Preparedness and Mitigation

4.2.1 Disaster management legislation, policies and institutional frameworks

Almost all key informants at national and district level were found to be aware of the Disaster Management Act and the Disaster Management Policy as key legal and policy instruments that guide implementation of disaster management interventions in the country. The Disaster Management Operations Manual was well known by all the key informants and district focus group participants. National Key informants also indicated that most of the DMMU partners have gender focused organisational policies which inform their work on disaster management. This helps to complement government efforts in integrating gender responsiveness in disaster management.

It is worth noting that despite the familiarity of district focus group participants with the Disaster Management Operations Manual, the district-level staff responsible for executing disaster risk management activities demonstrated a lack of awareness regarding the overarching disaster management policies and laws. This gap in knowledge highlights the





critical need for targeted awareness raising on the overarching disaster management policies and laws in Zambia tailored specifically for these frontline staff.

While existing disaster management laws and policies indicate progress in integrating gender into disaster risk management in Zambia, there may still be opportunities to strengthen their gender responsiveness. KIs, cognizant of the Disaster Management Act and Policy, noted the silence on gender responsiveness in these documents, as the language employed is gender neutral. Disaster management laws and policies are essential tools for reducing disaster risks and enhancing resilience. While gender-neutral language may seem inclusive and respectful, it can also obscure the gendered dimensions of disaster impacts and responses, and hinder the achievement of gender equality and empowerment in Disaster Risk Management (DRM). **Therefore, it is important to adopt gender-sensitive language that acknowledges and addresses the diversity and complexity of gender issues in disaster contexts.**

The ongoing review of the Disaster Management Policy presents an opportune time to rectify this deficiency by integrating gender mainstreaming principles. This imperative step will

render the policy more attuned to gender dynamics and responsive to diverse needs, thereby bolstering its effectiveness in disaster management. Advocacy, capacity building and collaboration among government agencies, civil society organisations and development partners can further support the integration of gender considerations into disaster risk management laws, policies and practices in Zambia.

Although the policy is on addressing disaster, the language used is gender neutral. Since the Policy is under review, now is the time to integrate gender issues to align it to emerging global and regional issues. For instance when a disaster hits, women and children are most affected so this is an opportunity to ensure that gender issues can be incorporated in the policy, KI, Lusaka

4.2.2 Disaster Management Coordinating Structures and Mechanisms

All KIs and district FGD participants were very clear about the role of DMMU in providing oversight to disaster risk management interventions. Various committees stretching from the national level through to the community level exist to support DMMU execute its mandate and these include the following:

- National Disaster Management Council Chaired by the Vice President
- National Disaster Management Technical Committee Chaired by the DMMU Coordinator. Members from various organisations and sectors who sit on this committee bring their comparative advantage and provide technical guidance on matters within their expertise. This committee has various subcommittees which include the following:
 - Vulnerability Assessment Committee
 - Early Warning Committee
- ARC Technical Working Group on insurance
- Provincial Disaster Management Committees chaired by the Provincial Permanent Secretary





- District Disaster Management Committees (DDMCs) Chaired by the District Disaster Management Coordinator
- Clusters which focus on specific themes such as food security, nutrition, education, water and sanitation, education, community development among others are activated whenever an emergency occurs.

DMMU works through these committees in developing, implementing and monitoring disaster management plans, policies and programmes and conducting assessments and joint response to disasters. However, it was highlighted by both DDMCs in Gwembe and Lumezi that there was lack of clarity and awareness among community members including satellite committees on when a disaster should be declared. This lack of clarity and awareness regarding the criteria for declaring a disaster has led to inefficiencies in resource allocation and response efforts, as valuable time and resources are diverted to situations that may not warrant such attention. In order to address this issue effectively, it is imperative to enhance community education and engagement initiatives, ensuring that members and satellite committees are equipped with the knowledge and tools necessary to accurately identify and report genuine disaster events. By fostering a better understanding of the criteria for declaring a disaster, communities can play a more active role in prioritizing and mobilizing resources towards genuine emergencies, thereby enhancing the overall effectiveness and efficiency of disaster management efforts in both Gwembe and Lumezi.

Regarding gender representation on the various disaster management committees, there were varied responses from the respondents. Some KIs responded that there was equal representation, especially at the National level because the committees are comprised of technocrats. Some respondents had a different view stating that there were more men than women at national level committees which was a reflection of the structural problem nationally where females are underrepresented in decision making in many institutions from which committee representatives are drawn from. There was, however a general agreement among all the national KIs that some clusters such as the nutrition cluster had more female representation.

Representation is not very balanced because there are more men than women. Representation on these committees is determined by the people who appoint representatives to the committee from the nominating organisations. For the district representatives, it is usually heads of departments, *KI Gwembe*

At district and satellite level, there were mixed responses with some saying that women and men were equally represented and others stating that there were more men than women on both these committees. Taking stock of the representatives on the district and satellite committees showed that at district level, the highest number of female representatives was five (5) for Gwembe and four (4) for Lumezi. The minimum number of representatives on the DDMC is thirteen (13). This number increases depending on the number of members of parliament (MPs) and disaster focussed NGOs in the district. The low representation of





women on the DDMCs was attributed to the guidance provided for constituting these committees. For instance, the DM Act provides for seven (7) representatives from government departments. All the people interviewed at district level construed this to mean government department heads who are mostly male. Members of Parliament in the district and a representative from a religious organisation (again presumed to be the head of the religious organisation) are mostly male.

At satellite level, the satellite committees interviewed only had two (2) and four (4) female representatives for Gwembe and Lumezi respectively. The total number of members provided for in the DM Act is ten (10) but on the ground, committees comprised a maximum of 14 members. The only guidance for gendered representation provided in the DM Act is on the representation from the local community which provides for two (2) female and two (2) male representatives. Community FGD participants in Lumezi alleged that one of the contributing factors to unequal representation is because of appointments that are politically motivated. As a result, a lot of able women and men are left out.

Some respondents indicated that at times, women are given an opportunity to volunteer to be part of the satellite committees but they decline because they are not self-confident. Although the literacy levels were generally very low among both female and male community FGD participants (with majority respondents only having attained primary school level education and some who have not attended school at all), low literacy was cited by all the male FGD participants as a reason why women were not participating on committees.

Jealousy by husbands was cited by the district FGD in Gwembe and all the community FGDs

as one of the reasons why women are not participating on the committees. Men believe that if their wives are working with men on the committees, the men may propose to have relationships with them. At community level, when asked if wives also suspected their husbands would be proposed to by women on the committees,

Women and children suffer the most when disaster strikes. A lot of men leave the home to search for work leaving the women and children to fend for themselves. Just recently, a woman walked about 30 Km to come to the Social Welfare Office to request for food. Her husband left her with 6 children and has not been sending any support where ever he is, *KI Lumezi*.

the answer was no. The perception of jealousy among husbands poses a significant barrier to women's participation in disaster management committees. This sentiment, echoed in both district and community-focused FGDs, underscores deeply ingrained gender dynamics and power imbalances within the community.

The belief that women's involvement with male colleagues on committees could lead to sexual advances or intimate proposals from other men, perpetuates restrictive gender norms and reinforces the marginalization of women in decision-making processes. Addressing these underlying attitudes and promoting gender-equitable participation within committees will require targeted interventions aimed at challenging harmful stereotypes, fostering mutual





respect, and promoting inclusive decision-making spaces where all voices are valued and heard.

The findings underscore the complex interplay of socio-cultural factors impacting women's participation in disaster management coordination mechanism. While some women may decline opportunities due to lack of self-confidence, broader issues such as low literacy, gender roles among others present significant barriers. Addressing these challenges requires multifaceted approaches that not only empower women with confidence but also address underlying systemic and structural inequalities. Only through concerted efforts to dismantle these barriers can we ensure inclusive and equitable representation in decision making structures at all levels. Guidelines on constituting these committees should also be relooked at to promote equitable participation of women and men.

4.2.3 Disaster and vulnerability mapping

Southern, Western, Eastern and Central Province were identified as hazard prone areas to drought, high temperatures, floods and extreme winds. All FGD participants in Lumezi and Gwembe stated that people living along the river banks were more affected by floods than those who are not very close to the river banks. Some areas get cut off especially during floods when roads become impassable. Army worms which destroy crops were cited as a disaster that is faced in both Gwembe and Lumezi. Some respondents also identified some urban areas such as Kamwala in Lusaka district as a flood prone area due to poor drainage with some respondents also identifying Lusaka as being an epicentre for epidemics such as cholera. At the time of the gender analysis, Zambia was responding to a cholera epidemic with Lusaka recording the highest number of cases. All the Kis and FGD participants in Lumezi also highlighted human/animal conflict for people in the valley, especially those very close to the National Park, as a key issue as the animals, especially the elephants destroy and eat their crops.

Understanding the nuanced factors that contribute to people's vulnerability to various risks and hazards is crucial in crafting effective disaster response and mitigation strategies. According to UN Women, people's vulnerability to different risks and hazards depends on various factors which include their social and economic situation, their location, their age, gender, culture, health and education; Gender gaps and barriers make women more exposed and vulnerable than men in many situations.⁶

While recognizing that natural hazards affect everyone, the majority of respondents were of the view that it impacts different segments of the population differently, women,

A woman had been selected as a committee member of a satellite committee. The day the committee was being introduced to the community, her husband stood up and said that he did not want the wife to be a member of the satellite committee and so the wife withdrew from the committee, *District FGD, Gwembe*

⁶ UN Women. (n.d). Women's Resilience to Disasters Concept Note. [online] WRD Concept Note_November 2021_v8.pdf (unwomen.org) (Last accessed on 9 February 2024)





children, child headed households (CHHs), female headed households (FHHs), the elderly and persons with disabilities (PWDs) were identified as the most affected because of the already existing vulnerabilities such as high poverty, low literacy, possess fewer resources to cope and recover from a disaster. For persons with disabilities, it was stressed that their mobility is limited hindering their ability to flee from a disaster area and also for them to participate in economic activities that require physical labour.

Persons with disabilities are very much affected because even when opportunities such as food for work, become available, they are not able to participate, *Male FGD participant, Gwembe*

Gendered differences in disaster impacts can also influence resilience to future disasters, creating a negative feedback loop. For example, in the context of frequent flood exposure, prevailing social norms may drive women to stay close to their homes so they can salvage belongings when the flood comes, while men pick up employment outside the community. The nearby labour opportunities available to women may not offer the income and stability they need to respond efficiently to flood exposure, which in turn affect their capacity to cope with future shocks.⁷

"Gender inequality is one of several underlying risk drivers increasing women's vulnerability to hazards. Women and men are affected differently by disasters and climate change, which is attributed to: i) discrimination and unequal access to opportunities, natural resources and other productive assets such as land; ii) unequal access to finance, technology, knowledge, and mobility; iii) socially constructed differences in capacities and capabilities; and iv) discriminatory social, cultural, and legal norms and practice".⁸

Although there is a lot of progress in promoting gender equality in all spheres of life, some gender and cultural norms still exist which relegate women to gender roles such as cooking and prevent their participation in meetings and other disaster management interventions. Most participants identified stereotyping of gender roles, traditional beliefs that men are the heads of the household and women are expected to submit and follow what the man says.

⁷ World Bank. (2021). Gender Dimensions of Disaster Risk and Resilience: Existing Evidence. [Online] World Bank Document (last accessed on 03.02.2024).

⁸ UN Women. (n.d). Women's Resilience to Disasters Concept Note. [online] WRD Concept Note_November 2021_v8.pdf (unwomen.org) (Last accessed on 9 February 2024)





Further, expectations that women should not be talkative in public as this is a sign of disrespect to the husband hinders women's agency to contribute to discussions on disaster management and other developmental issues especially in the rural areas. Some religious

groups also pose restrictions on women with regard to speaking out in public. It was highlighted that in some areas, beliefs that women are not capable or cannot or should not do certain things limit women's participation. Female and mixed group participants in Lumezi indicated that sometimes when meetings are called by headpersons, household heads are required to

In the areas that we work in, rapid gender analysis results reveal that communities have strong norms which influence women's participation depending on the type of community, how informed the community is, and how the community has been engaged to try and demystify these norms...Yes, there is that strong bias of women taking a back sit that is highly enshrined in cultural norms. Modernisation has also been cited as an issue because it is seen to be taking away the pride that the men had as decision makers and power holders, *KI Lusaka*

attend the meetings and this disadvantages women as men are predominantly household heads.

The issue of jealousy was reiterated very strongly in the community FGDs in both Gwembe and Lumezi. Most men do not allow their wives to engage in business activities because of fear that their wives will engage in extra marital affairs because they will be seen by other men.

A few respondents indicated that there were some reports that men are being sidelined and are not participating in empowerment activities. Examples of activities where men were sidelined included Village Banking, where men could participate in the group but not allowed to be Chairperson. In addition, reference was made to the empowerment grant in the CDF where cooperatives could only benefit if they were comprised of women only. Section 2.1.2 of the CDF Guidelines, states that an inclusive approach will be used, that targets the most vulnerable groups in the community, such as youths, women, persons with disabilities and other vulnerable people who will be provided with seed money as grants to support their organized groups, clubs and cooperatives. It also states that loans will be offered to cooperatives and individuals within the constituency who have existing small and medium scale businesses and want to expand them. There was no justification or evidence that was provided to substantiate the claims that men were being sidelined vis-à-vis the level of vulnerabilities between women and men. The absence of concrete justification or evidence undermines the validity of assertions suggesting the marginalization of men in comparison to women regarding vulnerability levels. This underscores the importance of relying on empirical data and thorough gender analysis to inform discussions and policymaking aimed at addressing gender disparities and promoting inclusive approaches to disaster risk reduction and management.





4.2.4 Profiling at-Risk Populations with special requirements during disasters

KIs and District FGD respondents indicated that social welfare tools are used to collect information to profile at-risk populations. Information collected include name and sex of household (HH) head, number of people in the HH, number of children in the HH, whether HH has persons with disabilities (PWDs), whether HH is female, child or youth headed, livelihood coping strategies among others. It was generally felt that this tool is limited during disaster and needs to be expanded. KIs and District FGDs also indicated that vulnerabilities assessment surveys are usually conducted whose teams are comprised of diverse stakeholders from government and partners using the Social Welfare Assessment Tool for Social Cash Transfer (SCT). Depending on the profile being developed, reference is made to the general national statistics such as the Living Conditions Monitoring Survey (LCMS). A mapping of who is responding to what in the disaster area is conducted to avoid duplication of effort during disaster response. District level KIs and community FGD participants also submitted that Traditional leaders also collect information with similar variables. National level KIs from partner organisations also indicated that they conduct vulnerability assessments to complement government efforts. They profile at risk population using their own tools which disaggregates information by sex, HH head, type of disaster, which other institutions are available to support the affected populations among others.

However, it's crucial to recognize that gender responsiveness in profiling at-risk populations extends beyond merely collecting demographic information. While the data mentioned are valuable, a more comprehensive approach involves understanding and addressing the specific vulnerabilities and needs of different gender groups within these populations. This entails incorporating gender-sensitive indicators and questions into data collection tools, such as assessing access to resources, decision-making power, and exposure to gender-based violence. By adopting a more nuanced understanding of gender dynamics, disaster management initiatives can better tailor interventions to effectively support and protect all individuals, regardless of gender, within at-risk populations.

4.2.5 Early warning and Information Dissemination

KIs and FGD participants at district level identified various sources as providers for disaster Early Warning (EW) information. At national level, the meteorological department was identified as key in providing early warning information which is sent through WhatsApp to agriculture extension officers to disseminate to community members. Additionally, MCDSS was identified as a provider of EW information which is passed on to satellite committees for dissemination to community members. Community FDGs identified CWACs and Satellite committees as channels through which early warning information is received. Community respondents indicated that Agriculture extension officers are too far away and rarely come to their areas to provide any early warning information. In Lumezi, community FGD participants





indicated that although there was a house for the agriculture extension officer in their area, the person preferred to be located about 60 km away.

Several other sources for receiving early warning and general information about disaster preparedness and mitigation interventions were cited. In Gwembe, all respondents mentioned radio, specifically radio Chikuni which transmitted in both English and the local language, Tonga. Lumezi on the other hand does not have a radio station in the district and relies on radio stations from Petauke who may not prioritise issues happening in Lumezi. Other sources that were mentioned include messages that are sent on phones, local community structures such as CWACs and Satellite committees who go door to door to disseminate the information once received, traditional leaders who call for village meetings to share information, NGOs operating in the area such as Community Markets for Conservation (COMACO) in Lumezi and Adventist Development Relief Agency (ADRA) in Gwembe. Information is also sent out using mega phones and in Lumezi, this is spearheaded by ZANIS. Government partners also print posters with information that they want to communicate and distribute in the affected areas. In Lumezi, the Ward Councilor was mentioned as a source of information while in Gwembe, a recommendation was made to include the Ward Councilor in disseminating early warning or any other disaster related information.

However, the following challenges were noted regarding the channels used for disseminating early warning and general information on disaster preparedness and mitigation:

- Radio coverage does not reach all the areas in Gwembe while rural parts of Lumezi did not have any radio coverage.
- Messages sent on phone are only accessible to those with phones and sometimes network in remote areas is a challenge. The majority of women do not own phones and hence are automatically sidelined from receiving such messages. Furthermore, most people in rural areas do not know how to check messages and therefore do not read the messages when they are sent and as a result, even when messages have been received, some community members refuse having received such messages.
- Poor attitudes regarding implementing information that is received in preference to using historical information to guide the time when to start planting.
- Areas are vast and therefore information disseminated by CWACs does not reach all the people.
- Guidance provided for household heads to attend meetings limit participation of women

Regarding the gender responsiveness of the delivery of early warning and general information on disaster, the majority respondents indicated that more needed to be done to improve this process. Some methods that are currently being used such as phones disadvantage women because a lot of women do not own phones. Some respondents also mentioned that the timing for radio programmes should also be reviewed to ensure that messages are not relayed at a time when women where cooking hence losing out on receiving the information provided.





In addition, it was noted that some meetings called by traditional leaders to share information, come with guidance that only heads of households should attend the meetings. In such instances, women who are not household heads are disadvantaged from attending such meetings. Furthermore, youths, are regarded as too young to make informed decisions and so are sidelined while adults are deemed to represent their interests during such informational meetings. However, a contradictory statement was made by some participants in satellite and community FGDs at community level that most meetings are attended by women. When probed why this is so when messages sent out invite only household heads, it was explained that women are delegated by their husbands because the men prefer to go drinking.

This observation underscores a critical aspect of gender dynamics within the community, highlighting how traditional gender roles and societal expectations can influence participation patterns in community activities. The explanation provided, that men delegate their wives to attend meetings while they engage in leisure activities, reflects entrenched cultural norms and power dynamics that perpetuate unequal access to decision-making spaces. Addressing this imbalance requires not only promoting women's participation but also challenging harmful stereotypes and fostering a culture of shared responsibility and equitable involvement in community affairs.

4.2.5 Copying Capacity for Disaster Response Management

All KIs who responded to this question were in general agreement that although capacities at community level differ, men and male headed households have more capacity than women and female headed households. The KIs indicated that statistics show that majority women have less resources hence their lower capacity compared to men and this further increases their vulnerability. In addition, it was highlighted that women's care giving responsibilities worsen their ability to cope with disasters as they often bear the primary responsibility for caring for family members or others during times of crisis. This imposes additional challenges or burdens to manage, thereby making dealing with disaster even more difficult for them.

These insights underscore the intersecting factors that contribute to differential capacities between men and women at the community level, highlighting the structural inequalities that perpetuate gender disparities in disaster resilience. Recognizing and addressing these genderspecific challenges is essential for building more equitable and effective disaster response strategies, which should prioritize empowering women, reducing their caregiving burden, and promoting their meaningful participation in decision-making processes to ensure more resilient and inclusive communities.





Respondents emphasized the need to employ a gender lens when designing interventions. For example, in order to address this situation, some government partners hold consultations with communities (both women and men) to identify capacity gaps and the available capacities within the

Activities should not target men and women equally but should deliberately target women who are more vulnerable and also vulnerable male headed households, *KI Lusaka*

community. The identified needs are then addressed building on the already existing capacities so that the disaster response interventions are relevant and address the priority and specific needs of both women and men in the community.

4.3 Disaster Response

The timely and proactive implementation of shock response interventions was emphasised by national level KIs and DDMC FGD in Lumezi. Examples were provided where response was too slow while needs of the communities had changed from the ones that were identified during the needs assessment. Some of the factors contributing to this were as follows:

- Slow official acknowledgement of the hazard. Without this, resource mobilization efforts are hampered.
- Although information may be available about impending hazards, the process for requesting support can only commence after the hazard has occurred.

As a result of such blockades, assistance reaches communities when they have already struggled to find other copying mechanisms and the support provided based on the assessment that was conducted becomes irrelevant and a waste of resources.

Some efforts to ensure gender responsive disaster response were shared. For instance, a national KI stated that in one of their disaster response efforts, based on the needs assessment that was conducted, torches were provided for women for their safety as they accessed washrooms at night. The scale and frequency of such gender responsive interventions in disaster response could not be ascertained.

4.3.1 Relief and registration services

While respondents acknowledged the critical role that relief aid plays during disaster, a number of issues were raised by respondents at national, district and community level. Key among the issues were the following:

(i) Communication: Generally, all respondents raised the issue of communication as a major challenge towards ensuring communities are informed about registration and relief services to enable them travel in good time to the registration centres. It was highlighted that information is not provided in good time to enable the community structures such as CWACs to inform the community about forthcoming registrations for disaster relief. As a result, only





those nearby receive the information. This raises suspicions that CWACs are selective in the delivery of information. For instance, during the last registration, some people were not available when the registration process was done due to lack of information.

In both Gwembe and Lumezi, respondents indicated that the reason why people were called to register was not communicated. Only a few FGD respondents in Lumezi mentioned that they were informed of the reason for registration The ones who were informed where told that registration was being done for those who had been affected by any form of disaster e.g., floods, drought, human/animal conflict etc.

The lack of clear communication regarding the purpose of registration highlights a critical gap in gender-responsive disaster management practices. Without transparent and inclusive communication strategies, affected individuals, particularly women, may be unaware of their rights and entitlements during times of crisis, further exacerbating their vulnerability. By fostering greater transparency and inclusivity in communication efforts, disaster management initiatives can better engage women and other marginalized groups, empowering them to access the assistance and resources they need to rebuild their lives in the aftermath of disasters.

(ii) Time Constraints: The time allocated for the enumeration and registration exercise was inadequate. This resulted in the registration and enumeration for the shock emergency drought relief, being done at the same time. This did not allow for the due process of verifying the information that was provided by those who registered. Further, there was a general feeling among the community respondents that a number of those who benefited where not deserving of the support while those who critically needed the support were left out. It was also not very clear how the lists generated by headpersons and submitted to the department of social welfare were used since enumeration and registration of beneficiaries was done from the scratch by DMMU officers.

The constraints of time allocated for the enumeration and registration process not only compromises the quality and accuracy of data collected but also hinders the equitable distribution of support, particularly impacting vulnerable groups such as women and other vulnerable groups. Moving forward, it is imperative to streamline processes and allocate sufficient time for registration and enumeration processes to ensure that all eligible beneficiaries have the opportunity to register for disaster relief services.

(iii) Criteria for Registration: KIs and District FGDs indicated that the existing list of Social Cash Transfer beneficiaries was used to register beneficiaries and a few others were added to the list. Community level respondents indicated that the criteria used to register beneficiaries was not clear as it varied from area to area. In Gwembe, all respondents who were at the registration Centres were registered while in Lumezi, only 30 per CWAC area plus ten (10) CWAC members were registered. To identify the thirty (30) community members, some were





using age, e.g. starting with those aged sixty (60) coming downwards until the number was met, others were randomly collecting registration cards from those present until the required number was met while others registered people who were present until the required number was met. No screening was conducted of those who were registered. A number of FGD participants indicated that the registration process may have left out a number of eligible participants.

Although there is a general recognition that women, female headed households and PWDs were more vulnerable to disaster, this registration process did not take this into consideration. It was by default that somehow more women were registered than men. This may also be related to a response that was provided earlier that some men send their wives to meetings because the men go drinking. It was also indicated by one community FGD participant in Lumezi that in his community, they have taken a deliberate decision to allow women to register for relief because once the receive it, they utilize it better to benefit the entire family than the men folk.

The anecdotal evidence provided by community members, such as men delegating their wives to register for the relief support and the perceived effectiveness of women in utilizing relief resources, further underscores the importance of incorporating gender-sensitive approaches into disaster management policies and practices. To address this, clear guidelines and protocols must be established to systematically identify and prioritize vulnerable groups, ensuring that relief efforts are not only inclusive but also effectively address the specific needs and realities of both women and men within communities.

(iv) Distance and Accessibility: It was generally felt that the registration centres that are set up centrally create access challenges for women and also PWDs because they have to walk long distances, sometimes almost 20 KM to reach their registration sites and sometimes even have to cross a stream. This is even worse when they receive relief food and have to walk back to their homes with it. However, some district KIs contended that the enumeration desks are set up in places that are easily accessible and that those who are missed out could still register through headpersons.

In Lumezi, the District FGD indicated that some areas in the valley get cut off and proposed that it would he highly beneficial for the community in that area if a shed is built and relief food is placed in the shed before the roads become impassable so that the community can have access to relief food in case of a disaster which occurs annually.

In order to overcome the obstacles to accessibility that women and people with disabilities (PWDs) encounter when trying to get to registration centres, a more inclusive and localized approach to service delivery is necessary. By prioritizing proximity, inclusivity, and accessibility in the design and implementation of registration centers, disaster relief efforts can effectively reach and support all members of the community, including women and PWDs, in times of need.





(v) Payment Modality: Payment for the drought disaster relief support was hailed as very responsive to everyone (women, men, PWDs, elderly) because cash payments were made as opposed to mobile money payments that was being used to pay SCT beneficiaries. At least all the beneficiaries were able to receive their money. Most women in rural areas do not have phones and have to borrow a phone to insert their sim cards to access mobile money services. A KI shared how mobile money payments can be made more accessible and respond to the needs of vulnerable groups such as women. "In 2022, payments by mobile money were instant because the organisation had travelled with mobile money agents and staff assisted the beneficiaries to immediately withdraw the money once it was sent to their mobile money accounts."

In summary, respondents suggested the following to improve registration and provision of disaster relief services:

- Criteria for registration and providing relief support should capture the existing vulnerabilities to help with the identification of the vulnerable people in the communities.
- Adequate time should be allocated for enumeration and registration to ensure that the proper due process of enumeration, registration and verification should be conducted and that those who are registered meet the required criteria.
- Services should be taken closer to the people so that those who are not able to walk long distance to access such services such as women and PWDs are not disadvantaged

4.3.2 Shelters

Pregnancy and childbirth increase women's vulnerability following a disaster. Access to reproductive health services, particularly for pregnant and nursing mothers, is crucial in evacuation and post-disaster shelters. However, only tents are provided in disaster areas and the community provide other facilities such as toilets and bathing facilities. A KI indicated that where these are provided, stickers are put to show conveniences for men and women and also for sanitary towel disposal but this is mostly done in refugee camps.

To ensure the safety and well-being of all women and men during disasters, it is imperative to integrate gender considerations into shelter planning and provision, including the establishment of designated spaces and facilities tailored to the needs of women, pregnant individuals, and nursing mothers. This not only promotes equity and dignity but also enhances the overall effectiveness and inclusivity of disaster response efforts.

4.3.3 GBV Prevention and Mitigation Interventions

The majority of respondents were of the view that GBV is prevalent in disaster prone areas and the ones most affected are women and children. Forms of GBV that are prevalent include spouse battery, family neglect, use of insulting language, defilement, and child marriage in Gwembe and Lumezi. Child labour was only mentioned in Lumezi. One KI at national level





One KI at national level indicated that it is likely that cash payments may be a trigger for GBV especially if the ultimate beneficiary in the HH is not selected with sufficient consideration. It was reported that sometimes, conflicts are fueled because of SCT.

A man after receiving SCT misused the money on alcohol and when he went home, he beat up his wife after she inquired about the money. The case was reported and the man was removed and replaced by his wife on the SCT, *DDMC, Gwembe*

KIs at the national level were of the view that GBV is likely to spike as a result of economic trends because disasters cripple livelihoods. Community FGD participants in Gwembe

acknowledged that GBV escalates during disaster because of hunger. Female participants in the community FGDs in Lumezi also added that violence escalates post-harvest. Family neglect is rife and is supported by cultural beliefs. The trend where men abandoned their families during hunger was highlighted in both Gwembe and Lumezi. In Gwembe, there is a belief that children belong to the women and so if men support them and bring them up, they will go and enrich the family of the women and so

Physical violence escalates during periods of hunger. Men are not able to provide for their homes and women put pressure on them to do so and fights ensue, *Male FGD*, *Gwembe*

When men have money, the even marry other women, *Female FGD participant, Lumezi*

men do not feel obliged to support the family. These beliefs contribute to men abandoning their families when hunger strikes.

The cultural belief that children belong to women reinforces the notion of women as primary caregivers and responsible for the upbringing and welfare of children. This places a disproportionate burden on women, both economically and socially, as they are expected to provide for their children without sufficient support from male partners. These gendered dynamics perpetuate unequal power relations within households and communities, ultimately contributing to the perpetuation of poverty and vulnerability among women and children. Addressing these gender implications requires challenging traditional beliefs and norms that reinforce unequal gender roles, promoting equitable distribution of responsibilities within families, and fostering supportive environments that empower women economically and socially.

Another form of GBV that was highlighted is Child marriage and defilement which again are resolved at community level. In Lumezi, an example was given where a young girl was reported having been married off in exchange for a cow and goat. The family was instructed to return the goat and the cow but this was not done and the child was moved from the area. It was heard that one of the contributing factors is the distance to the police and as well as other





relevant service providers. In Gwembe, community FGDs highlighted that during disasters, some girls engage in risky behaviour and even get married in order to make ends meet. In Lumezi, trafficking in persons for labour on tobacco farms is prevalent as stated by a respondent in the District FGD. A trafficking syndicate was recently disrupted where a local farmer was trafficking people, mostly men from Malawi and selling them to other farmers for cheap labour.

The extent to which GBV happens or is escalated cannot be easily quantified because of prevailing social norms resulting in cases not being reported and as such, the trend is not documented. In most cases when GBV occurs, it is resolved at household level due to cultural norms that guide this behaviour. Female FGD participants in Lumezi indicated that they have leant coping mechanisms to avoid GBV. When a man sleeps out, they do not ask to avoid problems. Further, such behaviour seems to be reinforced with cultural norms. In one of the villages in Gwembe for instance, there is a brochure which clearly states that Gwembe is known for polygamous marriages. This limits women's ability to report their husbands for engaging in promiscuous behaviours. As a result of these norms and coping strategies that have been embraced, gender-based violence will continue to occur unabated perpetuating women's vulnerability. On a positive note, female respondents in Gwembe stated that once they started receiving the emergency shock funds, they gained respect from their husbands because they had resources to support their families.

National KIs acknowledged that there are some GBV interventions that are being conducted in some areas of the country such as the GRZ-UN Joint GBV project in Luapula and Muchinga. At community level in Gwembe, Social welfare, CCJP, Gwembe District Land Alliance, LADA, YWCA, Police, ADRA and in Lumezi, YWCA, Social Welfare, FAWEZA, Para legals, Lutheran World Foundation, Rising Fountain, FAWEZA, Department of Health were identified as institutions providing awareness and in some cases services on GBV although on a very limited basis. However, except for indications that social welfare and some government partners having deliberate interventions addressing GBV during disaster, the national plans do not include such a component. Further, efforts to engage traditional leaders in Lumezi are hampered due to persistent succession wrangles in some chiefdoms in Lumezi.

4.4 Disaster Recovery and Adaptation

In the aftermath of disasters, it becomes imperative to prioritize recovery and adaptation efforts that are not only effective but also inclusive and equitable. Addressing the diverse needs and vulnerabilities of all members of society, regardless of gender, is paramount in fostering resilience and sustainable recovery.

4.4.1 Recovery Assessment and Reconstruction

All KIIs acknowledged that a recovery plan exists. However, not all were aware of the contents of the recovery plan and whether a checklist for collecting this information exists. Further, no





copy of this plan was availed by any of the respondents. One KI at national level stated that part of the information contained in the check list includes the following: the number of meals/number of meals the respondent eats, number of times they have slept hungry, when they last had a meal, hectarage they cultivate. Another national KI explained the information contained in the post recovery checklist as follows: how the money impacted the beneficiaries, food items bought by beneficiaries, status of food security in the HH, and the number and composition of people in the HH who benefited. Some KIs from partner organisations indicated that they have organisational operational workplans which guide and include information such as timelines and responsible persons. Other KIs indicated that they did not necessarily have an operations plan but their work was guided by the emergency response guidelines contained in the DMMU policy.

The information provided can be enhanced by elaborating gender indicators when assessing the impact of the rehabilitation plan on various groups of individuals. Gender indicators are critical for tracking progress toward gender equality targets and ensuring that the recovery plan is responsive to men and women's differing needs, roles, and resource availability.

Gender indicators that could be relevant for the recovery plan include the proportion of men and women who received cash transfers, changes in decision-making power and control over resources within households, differences in food consumption and nutrition status among men, women, and children, and gender-based violence risks and protection measures in the affected areas.

Regarding equal participation of women and men when prioritizing post recovery services and infrastructure, there were varied responses. Some KIs indicated that meetings are called by headpersons where everyone is encouraged to attend. However, with the existing gender norms in some areas where women are not expected to speak in public, the effective participation of women in these national development spaces is ineffective. The time of meetings was also raised as an issue because depending on the time the meetings are held, gender roles may limit women's attendance. Some participants from community FGDs indicated that only headpersons are consulted and they provide information without consulting the community while others indicated that headpersons and CWACs call for meetings to consult community members and what is agreed is what is submitted.

4.5 Monitoring and Evaluation

Gender responsive indicators in Disaster Risk Management (DRM) are instruments that assess how well gender equality and women's empowerment are integrated and implemented into DRM policies, strategies, plans, and actions. They are critical to ensuring that disaster risk management is inclusive, effective, and responsive to the different needs and capacities of all persons affected by catastrophes.





Variables that were mentioned across all levels of consultations revealed the following: Name and sex of HH head, number of children, Name of village, NRC, ability status, number of children, number of orphans, family size, household head (FHH, CHH etc.).

While these variables offer valuable insights into household demographics, dependencies, and vulnerabilities, additional variables may be necessary to comprehensively assess recovery, adaptation, and resilience building. Additionally, qualitative indicators should be included alongside quantitative ones to provide richer insights into the complexities of recovery, adaptation, and resilience building. In this regard, the DRM should consider incorporating variables related to access to resources, income levels, social networks, livelihood strategies, health status, and coping mechanisms to provide a more holistic understanding of these processes.

4.6 DRM Financing and the Role of Partners

In navigating the complex landscape of Disaster Risk Management (DRM) financing, the collaboration and support of partners play a pivotal role in ensuring effective preparedness, response, and recovery efforts.

4.6.1 Available Financing Mechanisms for Recovery, Adaptation and Resilience Building

The following disaster sources of funding were mentioned widely among all the respondents at national and district level.

- DMMU disaster funding Section 30 of the Disaster Management Act, 2010 establishes the National Disaster Relief Trust Fund to finance interventions to do with preparedness, prevention, mitigation and disaster recovery interventions such as restoration, reconstruction, rehabilitation, as well as payment of compensations and the operations of provincial, district and satellite committees.
- Department of Social Welfare provides Social Cash Transfer and other food items
- ARC Shock Financing a product of the MoU signed between the Government of Zambia and ARC for drought related disaster
- Cooperating partners such as the World Bank who contribute towards SCT
- Other government partners such as WFP, ZRC, CRS who moblise resources to respond to disaster in order to complement government efforts through provision of food relief and in some instances emergency SCT to disaster affected areas.

However, some improvements are required around timelines of the funding and official statements on the disaster situation to enable development partners use this information to access funding to complement government efforts. It was noted that such information is not usually officially given and sometimes given too late when the needs assessment conducted may no longer be relevant as the needs of the beneficiaries may have changed.

At the community level, respondents are aware of the funding from government towards disaster risks interventions. At the local level, some organisations were mentioned by community respondents. In Gwembe the following were mentioned: ADRA – food items





(Mealie Meal, Salt etc.) Salvation Army – Mealie meal. In Lumezi, SCT was also provided by WFP.

From the information gathered, women were the majority beneficiaries despite the genderneutral way of enumerating and registering beneficiaries for the emergency shock SCT. The challenges already alluded to regarding communication, lack of proper criteria for registration, perceived favouratism among those who were registering and centrality of the registration and relief collection points were highlighted as issues that may affect women's access to such financial support. In some areas in Lumezi, deliberate decisions had been taken to allow women to register because of their prudence in managing resources. Cash payments were applauded as a good strategy and very friendly for women beneficiaries who would have been facing multiple challenges had the payments been made through mobile money.

District and community respondents were of the view that food distributions need to be increased both in quantity and delivery points to ensure that relief food is taken close to the beneficiaries. An example shared was that during the last food distribution in Lumezi, 1 bag of mealie meal was being given to a village with about 55 households to share which was very inadequate to provide any meaningful relief.

Due to the terrain in some areas, the DFGD in Lumezi recommended that a shelter be built in areas which become cut off and food stored in advance so that the food could be accessed during disaster time which happens every year. It was suggested that funding should also be made available proactively and not wait for a disaster to occur because the needs are known based on the early warning information that is provided by the meteorological department and also because some disaster-prone areas and type of disasters that occur annually are well known.

Fostering gender-responsive approaches within DRM financing is not just a matter of equity, but a strategic imperative for building resilient communities. By harnessing the collective expertise and resources of partners, it can be ensured that efforts are not only effective but also inclusive, empowering all individuals to withstand and recover from disasters, regardless of gender.

4.6.2 Emerging Lessons in DRM Financing

- Financing that prioritises disaster prevention interventions, instead of waiting for disaster to occur before disaster management funds are released, is more effective in building capacities and resilience among communities.
- A Gender Transformative Fund specifically designed to support initiatives that aim to address gender inequalities and transform the underlying power dynamics that contribute to differential vulnerabilities in disasters can add value to current disaster financing mechanisms. Unlike traditional funding approaches that may focus solely on relief and recovery efforts, a Gender-Transformative Fund prioritizes interventions that challenge existing gender norms and promote gender equality at all stages of the disaster management cycle.





- Bottlenecks that have been identified in release of financing based on past experiences are areas that require immediate action to facilitate for easy and timely flow of financing for disaster interventions.
- Enhanced transparency around available financing by government and development partners will enhance coordination for effectiveness and gender responsiveness and avoid duplication of efforts among the various partners during disaster response.
- Payments to beneficiaries made according to planned instalments and frequency can help beneficiaries to budget and utilize the funds efficiently.

5.0 CONCLUSION

This gender analysis report underscores the imperative of integrating gender perspectives into all phases of disaster risk management. It is clear that there is goodwill on the part of the Zambian government and its development partners to mainstream gender considerations throughout all the stages of the disaster cycle. The prevailing legal, policy and institutional framework lays a solid foundation to build on for gender mainstreaming in disaster risk management.

More needs to be done to ensure that gender specific needs and considerations are enhanced for equitable benefits and participation by women and men before, during and after disasters. It is paramount to recognize the indispensable role of gender dynamics in shaping vulnerabilities and resilience within communities. Responses from various respondents underscore the fact that traditional DRM approaches often overlook the nuanced needs and experiences of diverse genders, consequently hindering their ability to effectively participate and benefit in various DRM interventions and services.

By recognizing and addressing the unique vulnerabilities, needs, and capacities of diverse genders, more inclusive and effective strategies that enhance resilience and mitigate the impacts of disasters can be fostered. Only through concerted efforts to mainstream gender considerations can more resilient and sustainable communities that are truly prepared to confront the challenges of an increasingly uncertain future be built.

Need, therefore, arises to prioritise and enhance inclusivity, equity, and empowerment to ensure that DRM strategies are not only responsive to the differential impacts of disasters but also transformative in fostering resilient and sustainable societies for all. On-going efforts to ensure gender-responsive policies, ensure equitable access to resources and decision-making processes, and foster collaboration between stakeholders at all levels should be enhanced. The following three (3) areas will inform the development of the legal, policy and institutional frameworks; planning monitoring and evaluation; capacity building of various stakeholders and addressing specific gender responsive needs of vulnerable populations will guide the development of the Gender Action Plan. Suggested focus areas include but not limited to the following:

• Strategies for incorporating gender responsive language, objectives and indicators and gender responsive interventions into the DM laws, policies and institutional arrangements as well as data collection tools.





- Developing resilience indicators that are responsive to gender, using data disaggregated by sex and age and other gender variables to address gender sensitivity concerns in DRM to be incorporated in DM data collection tools.
- Developing a Toolkit for integrating gender equality and social inclusion at all levels of disaster management cycle and interventions.
- Data collection and documenting differentiated impact of disaster on women and men to inform development of gender responsive mitigation strategies
- Mechanism that facilitates collaboration and cooperation between the Gender Division and DMMU on how the Gender Division can be leveraged to support mainstreaming gender in DRM.
- Capacity building of stakeholders at all levels (from national to community) on gender responsive DRM throughout the disaster cycle
- Strategies for advocacy for policy and legal reforms and establishment of a Gender Transformative Fund and other interventions to enhance gender responsive DRM
- Strategies for implementing awareness raising on gender equality and strategies that empower women and enhance their participation at all levels of the disaster cycle
- Strategies for effective gender responsive channels of communication on early warning and general DRM activities from national to community and vice versa

6.0 **RECOMMENDATIONS**

The following recommendations are provided to enhance gender responsiveness in the disaster management cycle.

Government

- Leverage the ongoing reform of the DM Policy to incorporate gender considerations to strengthen the policy's gender responsiveness in DMR as well as provide formal guidance for communities on what constitutes a disaster requiring government intervention. Further, review of the DM Act, 2010 should be initiated to ensure gender sensitivity in language, incorporate gender considerations in the composition of Disaster Management Committees and formally recognise the role of the Gender Division as a key stakeholder on the various technical committees established under the DM Act.
- Utilise the opportunity presented in the development of the follow up Operations Plan to the expired 2021-2023 plan to incorporate gender sensitive language, gender sensitive targets and indicators and interventions that address gender-based violence and promote the empowerment of women and other vulnerable groups and participation of women in stages of the disaster management cycle.
- Enhance process of decision making in announcing disasters to enable development partners access resources to complement government efforts in responding to disasters to ensure that identified gender-based vulnerabilities are addressed.
- Enhance resource allocation such as time and finances to DRM processes to ensure adequate time is provided for enumeration and registration which should be conducted using well defined gender responsive criteria; and expand registration and distribution points. This will ensure transparency and allow for validation of beneficiaries to ensure





that rightful beneficiaries are registered. Further, this will ensure that services are taken as close to the affected communities and are easily accessed by women, men and PWDs in the targeted communities.

- Utilise early warning information provided by the meteorological department to proactively guide timely implementation of gender responsive disaster prevention and mitigation interventions. These should consider gender specific needs identified through vulnerability and other assessments, especially targeting vulnerable groups such as women and PWDs, thereby building holistic resilience in communities.
- Enhance utilization of gender sensitive communication channels for dissemination of early warning and DMR interventions to communities. This can be done by:
 - Supporting the CWACs who are key in disseminating information with bicycles to enhance their mobility when disseminating
 - Strengthening radio coverage in all areas to enable wider coverage for dissemination of early warning and DRM information that is convenient to both women and men in local languages
 - Scaling up the availability of Agriculture Extension Officers so that they can regularly engage with female and male farmers to support them to make informed decisions regarding planting periods and type of crops to dispel historical information that predisposes communities to high crop failure due to climate change effects.
- Strengthen information sharing on available resources for DRM interventions and collaboration for joint implementation and monitoring of DRM interventions to reduce on duplication of efforts among the various stakeholders in addressing identified gender specific needs in disaster areas
- Establish a Gender Transformative Fund specifically designed to support initiatives that aim to address gender inequalities and transform the underlying power dynamics that contribute to differential vulnerabilities in disasters. This would complement existing financing mechanisms that focus solely on relief and recovery efforts, so that interventions that challenge existing gender norms and promote gender equality at all stages of the disaster management cycle are implemented.
- Collaborate with development partners to strengthen implementation of gender transformative approaches in communities at all stages of the disaster cycle to ensure that communities are not only aware of the importance of gender equality but actual practice in their daily community lives.
- Build capacity among the various DMCs especially at district and community as follows"
 - District level Awareness on the prevailing DM legal and policy framework so that they use these to guide their DRM work
 - Satellite Committees On their roles and identification of what constitutes a disaster so that they can provide credible information to DMMU through the established channels for action

Development Partners

 Support ongoing efforts to engender the legal, policy and institutional framework on DRM to ensure their effectiveness in providing guidance and supporting gender responsive DRM interventions





- Support surveys and assessment to collect gender specific issues affecting women and men in disaster areas to inform gender responsive disaster prevention and mitigation strategies
- Support the development, implementation and monitoring of government led DRM policies, plans and strategies
- Support capacity building efforts of stakeholders involved in DRM to enhance their capacity to identify and implement gender responsive DRM interventions
- Support awareness on gender equality and interventions that empower women's capacity to become resilient and promote their equal participation in all stages of the Communities

Communities

- Provide accurate information on prevailing disaster status and gender dimensions of its impact
- Ensure information received on early warning and DRM interventions are communicated throughout assigned catchment areas
- Support community mobilization interventions to ensure that community members are available to participate in DRM interventions
- Ensure that selection of representation on various DRM committees is based on principles of gender equality
- Support awareness creation efforts to debunk norms that hinder the equal participation of women and men at all stages of the disaster cycle





Appendices

Appendix 1.1 - Gender Action Plan Aligned to period of Operations Plan (Yet to be developed)

Outputs and Activities	Performance Indicators		Budget	Time	Frame		Desnonsible	
	Indicators objectively Verifiable (IOV)	Expected results	ZM	2024	2025	2026	Responsible Lead	Support
OUTCOME 1: The Legal, Policy ar	nd Institutional Framework o	n Gender and Disaster Risk Manag	ement is sti	rengthen	ed			
Output 1.1: Clear Coordination F	ramework between the Gen	der Division and DMMU develope	d					
Activity 1.1.1: Consultation meetings for development of coordination framework between the Gender Division and DMMU	Circular outlining the objectives of the coordination	Coordination Framework developed and is operational	50,000	x			Gender Division	DMMU
Output 1.2: Gender Transformat	ive fund mechanism adopted					1		
Activity 1.2.1: Presentation of the ARC Gender Transformative Fund Framework	Report on presentation of ARC Gender Transformative Framework		N/A		x		ARC	N/A
Activity 1.2.2: Hold consultative meeting with key government stakeholders and government partners for the adoption of gender transformative fund	GTF presented at the Policy Dialogues and adopted by government and partners	Gender Transformative fund is adopted and operational	N/A	x			Gender Division	DMMU, ARC
Output 1.3: Strategies for incorp	orating gender responsivene	ess and gender responsive language	e in DDMU l	aws, Poli	icies,	I		
Guidelines and Plans developed								
Activity 1.3.1:	Report on the recommendations for	Recommendations to engender DRM laws, policies, plans,	100,000	Х				





ONE TANBIA		Sovereign A Specialized	Disaster Risk Solutions Agency of the African Union				
Consultations with diverse stakeholders to propose gender responsive amendments to DRM laws, policies, strategies and plans held.	mainstreaming gender sensitivity into DRM laws, policies, strategies and plans	strategies presented to DMMU and other relevant stakeholders Process of amending the various DRM laws, strategies, plans for gender responsiveness commenced	ngensy of the restant origin			DMMU	Gender Division, DMMU partners
				х			
Output 1.4: DDMCs' Awareness of	of the DRM laws and polices	strengthened	•				
Activity 1.3.1 Awareness meetings on DRM legal and policy framework conducted	Reports Number of meetings held	Enhanced awareness on the DRM legal and policy framework among district	50,000	x		Gender Division	DMMU
Output 1.5: Strengthened capacit	ty within Satellite Committe	es on DRM and their responsibilitie	S		<u> </u>		
Activity 1.5.1: Meetings to strengthen Satellite committees on their roles and responsibilities and what constitutes a disaster	Reports Number of meetings held	Effective execution of Satellite committees of their functions	50,000	x		DMMU	DMMU partners
OUTCOME 2: Actions adapted to	the specific needs of the po	pulation in terms of Vulnerability re	eduction in a	lisaster	risk		
management are strengthened		······································					
· ·	stakeholders at National. P	rovincial, District and Satellite leve	ls on gender	respor	sive DRM		
Activity 2.1.1: Training of trainers on gender responsive DRM	Training Report Number of people trained	Pool of trained trainers in DRM available as part of ARC programme	N/A	x		ARC	Gender Division, DMMU
Output 2.1.2: Training of National, Provincial, District and Satellite levels in gender responsive DRM	Training Reports	Improved gender responsiveness in programming for DRM	600,000	x		Trainer of Trainers Network	Gender Division, DMMU
Output 2.2: Information on DRM men.	services and early warning s	systems are scaled up and adapted	to the need	s of wo	men and		





	Sovereign A Specialized	Disaster Risk Solutions Agency of the African Union					
Gender responsive DRM strategies for scaling up	Gender responsive DRM information dissemination	50,000	x			DMMU	Gender Division,
	strategies operationalised						DMMU partners
	Enhanced awareness on gender	600 000	x	×	x		
	-	000,000	^	^	^	DMMU	Gender Division,
							DMMU Partners
	in rural areas						
e resilience and sustainabilit	y for women and other vulnerable	groups stre	ngthen	ed and	•		
Reports on types and	Increased inclusion and	600,000	х	х	х		
	empowerment of women in					DMMU	MCDSS, Gender
supported	DRM processes, evidenced by						Division, DMMU
	improved resilience and						partners
	sustainability outcomes in						
	communities.						
Evidence based gender	Increased inclusion of women in	600,000	х	х	х		
mainstreaming	DRM decision making structures						
						Gender	DMMU, DMMU
Identified and promoted	Reduced GBV					Division	partners
Number of gender	Sectoral gender responsive DPM	150.000	v	v	v		
C		130,000	^	^	^		
responsive sectoral plans	plans operational					Gender	DMMU, DMMU
	strategies for scaling up dissemination of DRM and early warning information identified and documented Number and type of activities supported e resilience and sustainabilit Reports on types and number of initiatives supported Evidence based gender	Gender responsive DRM strategies for scaling up dissemination of DRM and early warning information identified and documentedGender responsive DRM information dissemination strategies operationalisedNumber and type of activities supportedEnhanced awareness on gender responsive DRM services and early warning systems, especially in rural areasReports on types and number of initiatives supportedIncreased inclusion and empowerment of women in DRM processes, evidenced by improved resilience and sustainability outcomes in communities.Evidence based gender mainstreaming interventions Identified and promotedIncreased inclusion of women in DRM decision making structures Reduced GBV	strategies for scaling up dissemination of DRM and early warning information identified and documentedinformation dissemination strategies operationalisedNumber and type of activities supportedEnhanced awareness on gender responsive DRM services and early warning systems, especially in rural areas600,000Reports on types and number of initiatives supportedIncreased inclusion and empowerment of women in DRM processes, evidenced by improved resilience and sustainability outcomes in communities.600,000Evidence based gender mainstreaming interventions Identified and promotedIncreased inclusion of women in DRM decision making structures Reduced GBV600,000	Content of the second s	Gender responsive DRM strategies for scaling up dissemination of DRM and early warning information identified and documentedGender responsive DRM information dissemination strategies operationalised50,000XNumber and type of activities supportedEnhanced awareness on gender responsive DRM services and early warning systems, especially in rural areas600,000XXReports on types and number of initiatives supportedIncreased inclusion and empowerment of women in DRM processes, evidenced by improved resilience and sustainability outcomes in communities.600,000XXEvidence based gender mainstreaming interventions Identified and promotedIncreased inclusion of women in DRM decision making structures600,000XX	Gender responsive DRM strategies for scaling up dissemination of DRM and early warning information identified and documentedGender responsive DRM information dissemination strategies operationalised50,000XNumber and type of activities supportedEnhanced awareness on gender responsive DRM services and early warning systems, especially in rural areas600,000XXXReports on types and number of initiatives supportedIncreased inclusion and empowerment of women in DRM processes, evidenced by improved resilience and sustainability outcomes in communities.600,000XXXEvidence based gender mainstreaming interventions Identified and promotedIncreased inclusion of women in DRM decision making structures Reduced GBV600,000XXX	Gender responsive DRM strategies for scaling up dissemination of DRM and early warning information identified and dcumentedGender responsive DRM information dissemination strategies operationalised50,000xxDMMUNumber and type of activities supportedEnhanced awareness on gender responsive DRM services and early warning systems, especially in rural areas600,000xxxDMMUReports on types and number of initiatives supportedIncreased inclusion and empowerment of women in DRM processes, evidenced by improved resilience and sustainability outcomes in communities.600,000xxxMEvidence based gender mainstreaming interventions Identified and promotedIncreased inclusion of women in DRM decision making structures Reduced GBV600,000xxxM





ONE TAUGIA		A Specialized	Agency of the African Union					
gender responsive sectoral								
DRM plans								
OUTCOME 3: Gender Responsive	planning, monitoring and ev	valuation in disaster risk manageme	ent is streng	thened	in disa	ster		
risk management								
Output 3.1: Mechanisms for mon	itoring, evaluating the imple	ementation of gender responsive la	nguage in la	ws, pol	icies,			
guidelines, plans and programme	s established							
Activity 3.1.1: Engage	Consultant engaged	Gender mainstreaming	300,000	х				
consultant to develop gender		guidelines with gender					Gender	DMMU, DMMU
mainstreaming guidelines with		responsive indicators and					Division	partners
gender responsive indicators		gender sensitive monitoring and						
and gender sensitive monitoring		evaluation tools in place						
and evaluation tools for the full								
DRM cycle								
Activity 3. 1.2: Orient M&E	Report on training	Gender responsive data	100,000	х				DMMU, DMMU
officers on the gender		collected and utilised to develop					Gender	partners
mainstreaming guidelines with		prevention and mitigation					Division	
gender responsive indicators		programmes that consider						
and gender sensitive monitoring		differential impact of disaster on						
and evaluation tools		women and men						
Activity 3.1.3: Support	Report on vulnerability	Gendered impacts identified and	300,000	х	х	х		
vulnerability and risk	and risk assessments	documented					DMMU	DMMU partners
assessments using revised	utilising revised gender							
gender responsive data	responsive data collection							
collection tools	tools							
TOTAL			4,200,000					

Note: N/A in the budget column indicates that the activity will be funded by ARC.





Appendix 1.2 – List of Respondents

Respondents at National Level

s/n	Organisation/ Community				
1	ZAMSTATS				
2	Meteorological Department				
3	Ministry of Community Development and Social Services				
4	PIA				
5	World Food Programme				
6	Catholic Relief Services				
7	Zambia Red Cross				

Respondents at District and Community Level

s/n	Institution
1	National Registration DC
2	District Admin
4	DMMU
5	District Health Office
6	Faith-Based Organisation (UCZ)
9	Ministry of Fisheries and Livestock
11	ZANIS
12	National Assembly
13	Gwembe Community Members
14	Lumezi Community Members





Appendix 1.3 - Key Informant Questionnaire

Demographic Information

- 1. Name
- 2. 2. Position
- 3. Highest Education Attained
- 4. Length of service in current position
- 5. Age Range: 35 and below____ 36 49_____ 50 59 _____ Above 60____

General Question

6. What is your understanding of gender equality?

A. DISASTER PREPAREDNESS AND MITIGATION:

• Legislation and policies

- 7. What are the laws, policies and strategies that guide the coordination and implementation of disaster risk management in Zambia?
- 8. Are there any gaps that require to be addressed to strengthen their gender responsiveness with? Explain

• Local-level planning

- 9. What are the key coordination structures for Disaster Risk Management and their level of operation (National, District and Community)?
- 10. Are women and men equally represented in these coordination structures? Explain.

Disaster mapping

- 11. What are the most disaster-prone areas that you are aware of? (Probe for potential disaster threats)
- 12. In your opinion, who is most impacted and why? (Probe for women, men, PWDS, children)

• Vulnerability mapping

- 13. What social/cultural/religious constraints affect women and girls' involvement and meaningful participation in DRM programme design, implementation, and monitoring?
- 14. What information is used to develop a profile for at risk populations with special requirements regarding disaster?

• Early warning and information management

- 15. Who provides early warning information and how and when is it provided?
- 16. Have gender considerations been incorporated into the dissemination and messaging of the early warning systems? Explain (probe for timing, accessibility, language, etc)

• Education and Awareness

17. Do women and men have the same opportunity and access to information for disaster risk, reduction, prevention, resilience and adaptation in your community/district/country? (Explain)





18. What modalities are used and their effectiveness to educate and raise awareness about disaster risks and available mitigation measures and services? (What should be improved to make them more gender-responsive)?

• Capacity building

- 19. Do both women and men have adequate capacity for DRM? (Explain)
- 20. What capacity-building needs are required to enhance gender responsive disaster prevention and mitigation programmes to ensure equitable programme outcomes?

B. DISASTER RESPONSE:

Rescue teams

21. Are the disaster rescue teams composed of both women and men who are adequately trained to respond to disasters? Explain

• Relief registration and services

- 22. Are the needs of women and men considered in the deployment of disaster relief registration and services? Explain
- 23. How can we ensure that the relief efforts are delivered more effectively and efficiently?

• Gender sensitive shelters

- 24. Are emergency shelters available and do they consider the needs of women and girls (pregnancy, menstrual health etc.)? Explain
- GBV and counselling
 - 25. Is gender-based violence an issue in areas where DRM activities are implemented? (Who is mostly affected?)
 - 26. Are there any GBV response services included as part of disaster risk reduction and management (list available response services e.g. counseling, legal support etc. and probe for ease of accessibility)?

C. DISASTER RECOVERY AND ADAPTATION:

Recovery assessment

27. Is a disaster recovery plan checklist available (If so, does it take into account gender considerations?)

Re-construction

- 28. Do women and men equally participate in prioritizing services and infrastructure for reconstruction? Explain
- 29. How do you ensure that the needs of vulnerable groups such as women, children and PWDs are prioritised in disaster response and recovery efforts?

• Restoration of institutional and social structures

30. How do we ensure that disaster response and recovery efforts do not exacerbate any existing gender inequalities

D. MONITORING AND EVALUATION

• Gender indicators in DRM related plans

31. What variables are used to disaggregate data when it is collected? (Probe for sex, age, disability, literacy etc.)





32. Is loss and damage data sex-disaggregated and how is such data used?

E. DRM FINANCING AND THE ROLE OF DEVELOPMENT PARTNERS WORKING IN THE AREAS THE FOLLOWING AREAS

• Recovery, adaptation and resilience building

- 33. How can development partners work with local communities to ensure that gender considerations are taken into account in DRM financing?
- 34. What are the financial instruments that guarantee immediate liquidity to address shocks related to natural disasters? How can governments increase resilient investments?
- 35. What are the emerging lessons in terms of financing strategies for adaptation and mitigation?

• Phyco-social support and GBV prevention

- 36. Are there any intentional programming against gender-based violence in disaster prevention, risk and mitigation programmes? (Probe for what activities and ease of access to these activities for both women and men).
- 37. Are DRM staff trained on GBV and provision of psychosocial support to GBV survivors when GBV occurs in any DRM programme?

• Food distribution

38. How is DRM financing being used to promote gender equality in food distribution

Relocation

34 What are the best practices for DRM financing in the context of relocations for women and men?

• Financing

- 35. How do disaster prevention and mitigation project budgets ensure that women and men have equal access to available funds for disaster prevention and mitigation. (Share data from previous insurance payout where applicable)
- 36. Are there any specific constraints that women face when accessing these funds; If so, what can be done to address these constraints
- 37. Comment on the need to put in place a Gender Transformative Fund as a social protection measure dedicated to supporting activities capable of transforming mentalities, gender discriminatory norms and practices especially at the micro and meso levels of the community

F. Recommendations

38. What should be done to make DRM interventions more gender-responsive?





Appendix 1.4 – FGD District Checklist

Demographic Information

- 1. Sex
- 2. Position
- 3. Highest Education Attained
- 4. Length of service in current position
- 5. Age Range: 35 and below____ 36 49 _____ 50 59_____ Above 60

General Question

6. What is your understanding of gender equality?

A. DISASTER PREPAREDNESS AND MITIGATION:

• Legislation and policies

- 7. What are the laws, policies and strategies that guide the coordination and implementation of disaster risk management in Zambia?
- 8. Are there any gaps that require to be addressed to strengthen their gender responsiveness with? Explain

• Local-level planning

- 9. What is your role on the DMMU TWG? What other key DM coordination structures and their level of implementation are you aware of? (National, District, Community)
- 10. Are women and men equally represented in these coordination structures? Explain.

• Disaster mapping

- 11. What are the most disaster-prone areas in your community/District/Zambia? (Probe for potential disaster threats)
- 12. In your opinion, who is most impacted and why? (Probe for women, men, PWDS, children)

• Vulnerability mapping

- 13. What social/cultural/religious constraints affect women and girls' involvement and their meaningful participation in DRM programme design, implementation, and monitoring?
- 14. What data is used to develop a profile of at-risk populations with special requirements regarding disaster? (Probe for how this information is used)

• Education and Awareness

15. What modalities are used and their effectiveness for conducting awareness raising about disaster risks and available mitigation measures and services? (What should be done to make them more gender responsive)

• Early Warning and information management

16. Who provides early warning information and how and when is it provided? (Probe for timing, accessibility and language etc.)

• Capacity Building

17. Do women and men have adequate skills and resources for DRM (Explain)?





B. DISASTER RESPONSE:

Rescue teams

18. Are disaster rescue teams composed of both women and men? Are they adequately trained to respond to disasters? Explain

• Relief registration services

- 19. Do disaster relief registration and services take into account the needs of both women and men? Explain.
- 20. How can relief efforts be delivered more effectively and efficiently?

• Gender sensitive shelters

21. Are emergency shelters available and do they consider the needs of women and girls (pregnancy, menstrual health etc.)? Explain

• GBV and counselling

- 22. Is gender-based violence an issue in areas where DRM activities are implemented? (Probe for type of GBV and who is mostly affected and why?)
- 23. Are there any GBV prevention and response services included as part of DRM (list available response services e.g. counseling, legal etc. and probe for ease of accessibility)?

C. DISASTER RECOVERY AND ADAPTATION:

Recovery Assessment

24. Is a disaster recovery plan checklist available (Does it consider gender) Request plan

• Reconstruction/Restoration

25. Do women and men equally participate in prioritizing services and infrastructure for reconstruction? Are needs for vulnerable groups considered in prioritizing services to ensure existing gender inequalities are worsened? Explain.

D. MONITORING AND EVALUATION

• Gender indicators in DRM related plans

- 26. What variables are used to disaggregate data when it is collected? (Probe for sex, age, disability, literacy etc.)
- 27. Is loss and damage data sex-disaggregated and how is such data used?

E. DRM FINANCING AND THE ROLE OF DEVELOPMENT PARTNERS WORKING IN THE AREAS THE FOLLOWING AREAS: Food Distribution

- 28. What financing mechanisms exist for disaster victims? How and who administers them (Probe for drought insurance, finance, who supports who are the beneficiaries and how are they identified?)
- 29. What is done to ensure that women and men have equal access to available funds for DRM?
- 30. What are the emerging lessons of financing strategies for adaptation and mitigation and gender transformative funds.

F. Recommendations

31. What should be done to make DRM interventions more gender-responsive?





Appendix 1.5 – FGD Community Checklist

Demographic Information

- 1. Sex
- 2. Highest Education Attained
- 3. Age Range: 35 and below____ 36 49 _____ 50 59_____ Above 60

General Question

4. What is your understanding of gender equality?

A. DISASTER PREPAREDNESS AND MITIGATION:

• Local-level planning

- 5. What are the key coordination structures for Disaster Risk Management and their level of operation (National, District and Community)?
- 6. Are women and men equally represented in these coordination structures? Explain.
- Disaster mapping
 - 7. What are the most disaster-prone areas in your community? (Probe for potential disaster threats)
 - 8. In your opinion, who is most impacted and why? (Probe for women, men, PWDS, children)

• Vulnerability mapping

9. What are social/cultural/religious constraints that affect women and girls' involvement and meaningful participation in DRM programme design, implementation, and monitoring?

• Education and Awareness

10. What modalities are used and their effectiveness to educate and raise awareness about disaster risks and available mitigation measures and services? (What should be improved to make them more gender-responsive)?

B. DISASTER RESPONSE:

• Relief registration and services

11. Are the needs of women and men considered in the deployment of disaster relief registration and services? Explain

• Gender sensitive shelters

12. Are emergency shelters available and do they consider the needs of women and girls (pregnancy, menstrual health etc.)? Explain

• GBV and counselling

- 13. Is gender-based violence an issue in areas where DRM activities are implemented? (Probe for type of GBV and who is mostly affected and why?)
- 14. Are there any GBV response services included as part of DRM (list available response services e.g. counseling, legal etc. and probe for ease of accessibility)?





C. DISASTER RECOVERY AND ADAPTATION:

Reconstruction

15. Do women and men equally participate in prioritizing services and infrastructure for reconstruction? Explain

D. MONITORING AND EVALUATION

• Gender indicators in DRM related plans

16. What variables are used to disaggregate data when it is collected? (Probe for sex, age, disability, literacy etc.)

E. DRM FINANCING AND THE ROLE OF DEVELOPMENT PARTNERS WORKING IN THE AREAS THE FOLLOWING AREAS:

• Recovery, adaptation and resilience building

- 17. What financing mechanisms are available for disaster victims? How and how administers them? (probe for insurance finance, who supports, who the beneficiaries are and how they are identified?
- 18. What is done to ensure women have equal access to available financing

• Food distribution

19. How can DRM financing be used to promote gender equality in food distribution

• Financing

20. Are there any specific constraints that women face when accessing DRM funds; If so, what can be done to address these constraints?

F. Recommendations

21. What should be done to make DRM interventions more gender-responsive?