Hurricane Mitch: Women's Needs and Contributions

Women in Development Program Unit

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Foreword

This report examines evidence from post-Mitch Central America and disasters in other parts of the world to identify the ways disasters affect women and to highlight women's participation in prevention, relief, rehabilitation, and reconstruction efforts. It attempts to fill a void in the knowledge regarding people's responses to disasters in the region, by exploring the gender dimension and providing general guidelines for integrating a gender perspective in effective disaster management.

The report was prepared for and presented at the meeting of the Consultative Group for the Reconstruction and Transformation of Central America which took place in Stockholm, Sweden, May 25-27, 1999. It is based on a technical meeting attended by international and government agencies and NGOs which was held in Tegucigalpa, Honduras, May 6-7, 1999 ("Hurricane Mitch: Effects on Women and their Participation in the Reconstruction and Transformation of Central America"), as well as background papers prepared by Enrique Gomáriz (consultant), Shubh Kumar-Range (consultant), and Jane Mocellin (World Health Organization). I would like to acknowledge the team of Country Division 3 in Region II and the Bank's Representation in Honduras for their collaboration in, respectively, organizing and hosting the technical meeting, and the governments of Norway, Denmark and Sweden for their generous support in the preparation of this report.

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Introduction

Hurricane Mitch hit Central America in October 1998. In the first moments after the shock, emergency relief systems reported more male deaths indicating that the immediate impacts of Mitch were more severe for men than for women. However, as this report shows, over the long-term, surviving women and their children may suffer greater negative consequences than men, unless supportive measures are implemented.

Because of both biological and gender differences, men and women were affected differently by Mitch and made different contributions to relief efforts. Sex and gender-specific vulnerabilities determined differential impacts of the tragedy on men and women. For instance, slightly more men died, while more women reported suffering physical and mental health-related problems. Similarly, gender-specific capabilities shaped men's and women's different responses and contributions to relief and mitigation efforts. For instance, more women prepared food in shelters while more men transported victims to shelters.

The institutional responses to the tragedy in the first emergency relief stage, however, appeared to have overlooked women's specific vulnerabilities and needs and underplayed their potential contribution to relief and reconstruction. As the countries moved from relief to rehabilitation and reconstruction, gender issues emerged more clearly and some recons-

truction plans included these concerns. However, these efforts may have been too little, too late. Over time, the underemphasis on women's capabilities and vulnerabilities can have costly consequences for reconstruction and undermine transformation efforts.

This report is based on background papers prepared on the effects of Mitch and past disasters on women, and inputs from a technical meeting with government and NGO representatives of the four countries directly affected by Mitch —El Salvador, Guatemala, Honduras and Nicaragua— and Costa Rica, which suffered indirect impacts. The report first briefly summarizes social indicators that point to the nature of women's vulnerability to disasters. It then describes the differential effects of Mitch on women's vulnerabilities and capabilities in relief and rehabilitation. Using evidence on gender and disasters elsewhere in the world, it also attempts to foresee differential impacts in reconstruction. Based on this evidence, the report then draws lessons and general guidelines to integrate women's vulnerabilities and capabilities in relief, rehabilitation and reconstruction, thus making these efforts more effective.

While the report acknowledges that the effects of Mitch varied significantly across countries, it stresses regional trends, needs and responses rather than country-specific ones. Throughout, the report assumes that the active participation of women in reconstruction is necessary for the transformation of the region.

Female Vulnerability to Disasters

Disasters feed on and magnify people's vulnerabilities. Selected social indicators reveal critical vulnerabilities for women in the affected countries, which explain the differential gender effects of Mitch. Table 1 summarizes these indicators. Prior to Mitch, the affected countries reported some of the lowest life expectancy and among the highest maternal mortality, fertility, teenage pregnancy and illiteracy rates for women in the region, especially in rural areas, revealing their low health and educational status and high reproductive health burdens. In addition, comparatively high rates of female headship in the four countries suggest heavy economic burdens for women. In Honduras and El Salvador, recent data indicate both the high prevalence of female headship and its relationship to poverty. In 1992, female-headed households accounted for 29% of all urban households in Honduras, but a high 35% of the poorest (indigent) households (ECLAC, 1995). In 1995, these figures were 31% and 35%, respectively, for urban El Salvador where, after controlling for other determinants of poverty, female headship increased by 11.5% the probability that a family would be poor (Gammage, 1998).

The combination of women's low health and educational status, poverty and heavy

Table	1.	Indicators	of Women	's Status

				El	Average
	Nicaragua	Honduras	Guatemala	Salvador	LAC
Maternal mortality (1990)* 1	160	220	200	300	191
Fertility rates (1995) ²	4.1	4.6	5.1	3.3	2.8
Births to adolescent women	23.9	18.5	17.0	23.5	15.7
(%, 15-19 years) (1990-95) ³					
Women's Life Expectancy (1995) ⁴	67.9	71.2	68.7	72.1	72.3
Female headship (%) (1990) ⁵	24.3	20.4	16.9	26.6	20.0
Rate of female illiteracy (%) (1995 est.) ⁶	33.4	27.3	42.7	30.2	N/A
Rate of rural female illiteracy (%) (1995) ⁷	41.2	25.2	53.4	40.0	N/A
Women in Parliament (%, as of July 99) ⁸	9.7	9.4	12.5	16.7	15.4
Women at ministerial level (%) (1995) ⁹	11	11	19	6	7

^{*}rates are per 100,000 live births.

Sources: 1,2,4, 9: UNDP Human Development Report, 1998. 3: CELADE. Impacto de las Tendencias Demográficas sobre los Sectores Sociales en AL. 1996. 5: The World's Women: 1995 Trends and Statistics. 6: UNESCO Statistical Yearbook 1998. (Guatemala data is 1994). 7: Population census in Nicaragua (1995) and Guatemala (1996), household surveys in Honduras and El Salvador. 8: Inter-Parliamentary Union. July, 1999.

economic burdens has implications for child well being. The children of the poor tend to be better off in households headed by women because of their preference for spending a larger share of their meager resources on their children. However, below a certain level of minimum income. female headship tends to replicate poverty rather than protect from it, triggering an intergenerational transmission of poverty between mothers and their children (Buvinic and Gupta, 1997). Female heads of household (with or without partners), who have children and need to both work at home and in the subsistence or market economy, are perhaps the extreme example of the vulnerability of most women with children among the poor. In addition, because women are the principal promoters of child health and well being, especially among the poor, the exposure of children to disasters such as Mitch depends on and can be gauged by the vulnerability of women.

In part, the high rates of female headship are tied to the history of civil and armed conflict in the region and resulting high rates of male mortality and outmigration. Another likely legacy of these wars is the high rates of domestic violence that increases the vulnerability of women and children. Data for Leon, Nicaragua (1995) and Sacatepequez, Guatemala (1990), show that 40% of all women with partners in the former and 49% in the latter have been subjected to physical abuse (Buvinic, Morrison and Shifter, 1999). These are very high rates, even for a region known for high incidences of domestic and social violence.

The last two rows in Table 1 show women's participation in political decision-making. They indicate that, like elsewhere in Latin America, women have little voice in public policy-making. This lack of participation implies that unless explicit actions are taken relief and reconstruction efforts will repeat rather than reduce women's vulnerability.

The Impact of Hurricane Mitch

It is well accepted that disasters result from a combination of risks and vulnerabilities, both human and ecological. Disasters hit poor people and depleted environments hardest. Strong communities and a wellbalanced ecology resist shocks better. This perspective guides the findings presented below, which are divided into the gender differential impacts of and responses to Mitch, emphasizing the situation of women.

The Human Toll

As Table 2 shows Mitch hit Honduras the

hardest and it is there where the human loss was the greatest. Unfortunately, mortality figures disaggregated by sex are not available for Honduras and Guatemala, but data for Nicaragua and El Salvador show that more men than women died, while the sex distribution of people in shelters seems to have mirrored their distribution in the population. This disparity in deaths by sex seems to have been the result of the high risks involved in rescue activities that men undertook combined with their tendency to underestimate situational risks. On the other hand, in some cases, women's lack of auto-

Table 2: The Human Toll of Hurricane Mitch

	Honduras	Nicaragua		Guatemala	El Salvador		Total
			%			%	
Deaths	5657	3045		268	240		9210
Women			46			43	
Men			54			57	
In shelters	285,000	65,271		54,725	55,864		460,860
Women			50			49	
Men			50			51	
Affected population	1,500,000	867,752		730,000	346,910		3,444,662
Women			49				
Men			51				
Percentage Affected	24	20		6	6		10

Source: ECLAC. 1999. *Los efectos regionales del Mitch*; Secretaría Nacional de Familia de El Salvador.

nomy and capacity to make decisions jeopardized evacuation efforts and possibly increased the loss of lives of women and children (Gomáriz, 1999).

The Impact on Families Headed by Women

As a group, female-headed households are economically and politically disadvantaged. Unless official relief programs take specific measures to support this group, crises only magnify their burden. For instance, the majority of families who lost their homes as a result of the 1985 Mexico City earthquake were headed by single women with small children, worked in informal sector jobs, such as street food vending and were near or below the poverty level (Dufka, 1988). Similarly, in South Florida, low-income women such as public housing residents, migrant workers and battered women were particularly hard hit by hurricane Andrew and slow to recover. Two years after the hurricane, those still struggling to get housing were the poorest of the poor, mostly minority women (Enarson and Morrow, 1997).

Indications are that, unless specific measures are implemented, female-headed households may also be among the last to recover in the wake of Mitch. Data on shelter composition in the four countries show that, over time, as the shelter population shrinks, the proportion of women increases slightly and the proportion of female-headed families increases significantly, becoming the last to leave. During the first weeks after Mitch, the proportion of families headed by women living in shelters in Tegucigalpa was already 41%. As the shelter population diminished, this proportion continued to grow, rising to 57.6%. By the end of last year, the number of Nicaraguans living in shelters had dropped from 65,000 to 17,000 people. Yet, the proportion of women had risen slightly, from 48.8% to 49.8%, and the proportion of families headed by women had grown substantially (Gomáriz, 1999).

In the case of Honduras, Gomáriz (1999) states that part of the increase in female headship may be due to the perception that these families may receive priority assistance, since many of the women heads

of household that are registered in the shelters have a stable male partner. It may also be the case, however, that women are the main breadwinner in these families (that is, they are the "economic" head of the family). The proportion of families in which women are in this position is significant in the region. A recent analysis shows that in El Salvador the percentage of femaleheaded households rises from 31% to 37% when the economic headship of women is taken into consideration (Gammage, 1998).

Female Employment Losses

Information about losses in employment and income is scattered and anecdotal. However, a common pattern that emerges in all four countries is substantial employment losses for both sexes in different occupations. Female employment losses are predominant in industry and agro-industry. Expectations are for a slower recovery of female employment compared to male employment. The reason for this is that typical reconstruction (including construction), absorb mostly male labor.

In Honduras, employment losses in agricultural exports may have affected 8,000 women in banana and melon packaging plants and shrimp farms, who make up 23% of the women employed in the sector. Another 12,000 women may have lost their jobs in industry and services. These 20,000 lost jobs represent approximately 3.4% of the total economically active female population of Honduras (Gomáriz, 1999). In most of the export fruit production sector, men have continued to work rebuilding plantations, while women's jobs in washing and packing have ceased. In manufacturing, reports mention layoffs of female workers only. This may be the result of the inaccurate notion that female incomes are secondary to men's role as breadwinners.

A conservative estimate for Honduras by Enrique Gomáriz (1999) is that during 1999 women's open unemployment rates will double (to above 9%), while underemployment will go up to 60% from 47% in 1998. He warns, however, that only some of the losses in female employment will be registered as open unemployment while other losses will be shown as underemployment or will become invisible as women report household activities and are added to the inactive population in labor force surveys.

Informal employment suffered severely and women were particularly affected. Reports include losses in goods and infrastructure because of the destruction caused by the natural disaster as well as robberies and raids. A critical problem is the ability of informal entrepreneurs to reschedule, refinance and repay existing micro-loans and to secure new ones.

Food-for-work schemes were part of the post-disaster income opportunities. In Nicaragua, a survey shows that 40% of all participants in these programs were women. This is corroborated by information from the World Food Program, which indicates that 43% of recipients were women. Other cases point to the fact that men were favored by cash schemes while volunteer work was assigned to women. For instance, in Guatemala it seems that most of the 7,000 daily wages paid under the "100 Days Agenda" initiative went to men. This is worrisome since women's incomes are important to the nutritional and health status of their children. This is especially true in Central America, where women are the primary income earners in more than one third of households.

¹ Estimations made for this report on the basis of available information

Health and Violence

The available information suggests that Mitch mimicked worldwide gender differences in health conditions. Mortality was higher among males but women reported more health problems, both physical and psychological. In El Salvador, women accounted for 52.7% of a total of 8,423 people seeking pre-hospital care and 54.5% of a total of 448 people seeking hospital care. There was also a significant increase in reproductive tract infections (Gomáriz 1999).²

In addition, significantly more women than men reported and sought care for depression and other stress related illnesses, reflecting gender differences in the incidence of depressive disorders, a pattern that has been observed in other disasters. Comparative WHO research data for a number of countries show that depression and anxiety are more common among women than among men and identify women's relative lack of decision making power as a relevant risk factor. The disaster literature confirms this gender difference and shows that lack of empowerment and participation in post-disaster decisions places women in a vulnerable psychosocial situation (Mocellin 1999). Impacts of prolonged stress on women can have particularly adverse effects on the health and growth of their children (Kumar-Range 1999). An assessment undertaken by the Civil Coordination Group of Nicaragua shows that women, more so than men, requested post-disaster psychological counseling (Gomáriz, 1999). In addition, while there is no hard evidence, there are conflicting reports of both an increase in violence against women in shelters, including rape (and adolescent pregnancy), and a decrease in this problem because of the lack of privacy in the shelter environment (Gomáriz 1999). As the aftermath of the disaster progresses, both effects are likely to take place. A review of domestic violence injunctions filed in South Florida between 1990 and 1995 showed a decline right after Hurricane Andrew hit the coast in August of 1992. However, this was followed by a sharp rise through the early months of 1993, as disaster-related stress built up (Enarson and Morrow, 1997).

²The high incidence of RTIs was insightfully observed in a *New York Times* op.ed. by Bob Herbert on 12/24/98.

The Response to the Disaster

Institutional Response

With the exception of Nicaragua, in the first disaster response phase, information on the affected population was not disaggregated by sex and relief efforts from international and national agencies, governments and NGOs, did not incorporate a gender perspective. This was evident in the inadequacy of emergency relief in addressing women's reproductive health needs (no provisions were made for menstruation and other reproductive health needs in the shelters). It was also reflected in the lack of gender guidelines in disaster response and the lack of participation of women's organizations in relief decisions. According to Gomáriz (1999), women's organizations were involved in relief efforts only at the community level and in an ad-hoc fashion.

Gomáriz also acknowledges that governments and NGOs did not demand information disaggregated by sex during the emergency phase. The prevailing view, that gender was not a relevant dimension of the emergency response, led to overlooking women's needs and left a gap in relevant knowledge about the gender differentiated effects of Mitch. The lack of a gender perspective in relief efforts is particularly worrisome because of the increasing share of relief in international development assistance funding (on this last point, see Hoddinott, 1999).

Gender criteria was better incorporated in later recovery phases. Sex disaggregated censuses of the shelter population were collected in Honduras and Nicaragua. Household surveys of the affected population were also carried out in Nicaragua.

Gender dimensions are included to varying degrees in reconstruction proposals made by the affected countries. In El Salvador, women's organizations participated in a dialogue between government and civil society to produce a joint reconstruction proposal. Civil Society Coordinating Groups, established in Guatemala and Nicaragua, incorporated gender criteria proposed by participating women's organizations. In Honduras, gender dimensions were included in national reconstruction plans prepared by the government as well as in proposals prepared by civil society. An unanswered question is the feasibility of implementing the gender dimension of these plans, especially in the absence of budgetary proposals and commitments.

People's Response

In Central America, as in disasters elsewhere, people's involvement was central in the first moments after the disaster and continues to be critical during reconstruction. Gender differences molded the nature of people's response to Mitch. Male tasks were more visible and heroic during the emergency. They went on search and rescue missions and transported wounded. Women, instead, were involved in less visible tasks that were the extension of their domestic roles, such as food preparation and distribution, and care of the wounded. Although less visible and consequently, perhaps less valued, women undertook myriad tasks that were critical for the recovery of families and communities. They had an especially important role in the shelters, not only providing food, but also establishing and running them. In Honduras, a third of the shelters were run by women, and this figure rose to 42% in the capital. Women are also playing a leading role in housing construction and reconstruction. Women are being favored as beneficiaries of housing property titles in El Salvador and Nicaragua in recognition of their stake in home ownership. This is not the case in Guatemala and Honduras, where criteria benefit previous owners (Gomáriz, 1999).

The nature and range of women's contributions in the recovery phase suggest that more full and equal utilization of their experiences and resources by the institutions engaged in reconstruction could increase the speed and effectiveness of these efforts and set a solid basis for disaster prevention, as explained below.

La Masica: Good Practices in Emergency Preparedness

The municipality of La Masica in Honduras, with a mostly rural population of 24,336 people, stands out in the aftermath of Mitch because, unlike other municipalities in the northern Atlantida Department, it reported no deaths. This outcome can be directly attributed to a process of community emergency preparedness that began about six months prior to the disaster, as a pilot of the project FEMID, launched by CEPREDENAC, the Central America disaster prevention agency, with support of the German agency GTZ.

The pilot project involved the establishment of networks of local organizations in charge of risk and disaster management, coordinated through the Municipality and the Municipal Emergency Commission (CO-DEM). Networks were trained in the geographical mapping of hazards and an early warning system, and undertook an assessment of vulnerabilities differentiated by

gender. Gender lectures were given and, consequently, the community decided that men and women should participate equally in all hazard management activities.

When Mitch struck, the municipality was prepared and vacated the area promptly, thus avoiding deaths. Women participated actively in all relief operations. They went on rescue missions, rehabilitated local infrastructure (such as schools), and along with men, distributed food. They also took over from men who had abandoned the task of continuous monitoring of the early warning system.³

The experience shows that preparedness is an important step in saving lives. The incorporation of women from the start, on an equal footing with men, contributed to the success in saving lives. (The record was less positive in saving physical assets as the hurricane destroyed most social and productive infrastructure.) In addition, and likely because of their active role, women reported a very low incidence of depression. In fact, contrary to repeated findings in the literature on disasters, the community assessed the psychological situation and concluded that help was required for men, rather than women, to restore their capacity to contribute to the community. Lastly, one of the most important gender gains at La Masica was the empowerment of women and the community's recognition of their capabilities and contributions. As a token of recognition, a new sign in the mayor's office reads "Everything is easier with the cooperation of women."

³ More than 20 years earlier, something similar had occurred in Honduras after the devastation brought by Hurricane Fifi. Near San Pedro Sula, women stepped in to carry out soil conservation efforts that men had abandoned (Buvinic 1983).

Conclusions

Lessons Learned

Described below are four general lessons that stem from the analysis of gender issues in the context of disasters:

First, disasters tend to duplicate existing vulnerabilities. Natural disasters such as Hurricane Mitch hit people living in poverty and depleted environments the worst. As presented in this report, the comparative slowness of female-headed households in overcoming the crisis (by moving out of shelters) can be linked to their precarious pre-crisis economic position. However, their prospect can be improved if specific measures are included, as in the case of housing programs in El Salvador and Nicaragua that tend to favor women as beneficiaries of property titles.

Second, disasters tend to exacerbate gender differences. Employment losses because of Mitch seem to have affected relatively more women than men. Reconstruction, with its heavy reliance on infrastructure, created more "male" jobs. In addition, anecdotal evidence shows that preference was given to protecting male employment (based on the assumption that female incomes are secondary to men's roles as breadwinners.)

Third, the active participation of women increases the effectiveness of prevention, disaster relief, reconstruction and transformation. Women's involvement in running shelters and processing food was crucial to the recovery of families and communities. As the La Masica case illustrates, women's participation helped save human lives. It also gave them a

sense of control over their lives, thus reducing the incidence of mental health problems. This, in turn, enabled women to increase their contributions, creating a virtuous cycle of healthy responses to the crisis

Fourth, events that occur before, during and after disasters offer fertile ground for change in gender relations. Disasters highlight particular areas of the vulnerabilities and capabilities of men and women that need to be addressed during reconstruction and transformation. They also highlight the importance of community responses, including women's participation, as a long-term preventive measure. In addition, immediately following a disaster, the political environment may favor a much higher rate of economic and social change than before in areas critical to the well being of women. Property titles for land and housing, job training, housing and neighborhood improvements, and community participation are embodied in the need to transform the societies affected by the disaster. These important opportunities are unlikely to present themselves in later phases.

General Guidelines

Based on the findings discussed in this report, and the input provided by participants at the technical meeting in Tegucigalpa, this section highlights seven basic considerations that should underlie the formulation of gender-informed disaster recovery plans in Central America. They are meant to guide the design and implementation of short- and long-term responses to disasters, and help provide answers to the question of how plans should be formulated.

- 1. Include basic disaster prevention and preparedness in country development plans, incorporating a gender perspective from the start. The success of La Masica in Honduras shows how the active participation of women in disaster preparedness increases the effectiveness to relief efforts. It also empowers women and saves lives.
- 2. Produce long-term gains by incorporating development and gender perspectives into emergency relief. Development opportunities resulting from disasters (including opportunities for improving women's condition) are often missed or compromised because of a narrow focus on short-term relief. Relief is the first stage of a development process and needs to be placed in a development perspective that includes gender analysis.
- 3. Aim for balance between rehabilitation and reconstruction of physical infrastructure, and the recovery and development of social and community infrastructure where women play critical roles. Be cognizant, however, of women's time constraints because of their double functions as home and market producers. This includes the need to "free up" women's time for emergency community providing, action by for instance, emergency child care (as was done in Australia after a cyclone). It is important as well to attend to the income generation needs of poor mothers who are economic providers for their families. Take care not to resort mainly to women for voluntary work. Social investment funds can become an important vehicle for rebuilding social and community infrastructure. However, projects need to integrate a gender perspective and provide jobs for women as well as men.
- 4. Design and support specific initiatives that respond to women's needs and strengthen their contributions. Provide jobs and incomeearning opportunities for women who lost their jobs because of the disaster. This is important because most post-disaster reconstruction jobs absorb mostly male labor. The social benefit of implementing these actions is to contain the intergenerational transmission of poverty between mothers and children that happens when poor mothers do not have the resources to invest in their children's well-being. Make special efforts to address women's reproductive health needs throughout the recovery stages and implement actions to reduce and prevent domestic violence in shelters. Take advantage of opportunities to strengthen women's leadership and their participation in the decisionmaking process during reconstruction.
- 5. Promote community participation and decentralization in disaster preparedness and recovery efforts. Decentralization in the allocation of budgets for disaster recovery programs and community participation improves crisis responses, promotes transparency and efficiency in the use of resources and accelerates reconstruction and a return to normalcy after a crisis. Local stakeholders, including community organizations, should feel a sense of ownership of the disaster reduction activities. As the La Masica experience shows, emergency preparedness starts with community activities. Community-rooted development is the basis of disaster preparedness and ensures continuity from short-term responses to long-term development goals.
- 6. Favor the reconstruction of rural areas. Because rural areas are proportionally poorer, the focus of sustainable growth should be diversified rural production. At the same time, efforts should be made to protect the rural ecology and take into account the

central role women play in rural production and conservation.

7. Integrate a gender perspective in disaster preparedness and recovery plans and initiatives. The first step in integrating a gender perspective into disaster preparedness is to collect information disaggregated by sex. As the case of Mitch showed, the lack of sex disaggregated statistics in emergency relief hampered the response to women's needs and left a significant void in knowledge about the gender-differentiated impacts of the disaster. Define indicators to measure progress in achieving the integration of gender considerations; allocate budget resources if appropriate; and establish monitoring and evaluation mechanisms to measure success in main-streaming gender concerns.

Suggested New Initiatives

The process of preparing and implementing the plans for reconstruction and transformation offers an important opportunity for collaboration between the international financial institutions, bilateral donor organizations, national governments and civil society organizations to address priority gender issues in Central America. That is, to identify specific actions for reducing women's vulnerabilities to natural disasters and strengthening their capacity to participate actively in efforts to mitigate and manage the impacts of future natural disasters.

Two areas of priority for bilateral and multilateral attention emerged from the Tegucigalpa meeting. They are: strengthening the economic opportunities of rural women, and building women's leadership.

Strengthening the economic opportunities of women: Women who work in the rural economy in the agro-export sector, in small-scale enter-prises or home-based cottage industries, or who rely largely on subsistence agriculture, were especially hard hit by the hurricane. Between 60% and 70% of all damage caused by Mitch occurred in agriculture and fishery. Few programs currently address the severe loss of employment and other sources of income for these rural women. Two initiatives —credit for rural women and rural works programs— were proposed to address immediate employment losses and promote the development of new economic opportunities for rural women.

The objective of the *credit for rural women* program is to support the economic activities of rural women through a line of credit for productive purposes that would also provide technical assistance. In addition, it would perform much-needed advocacy functions in favor of poor female producers and entrepreneurs in the rural sector.

To offset the significant losses in female employment in the agro-export sector, the donor community and national governments should consider the creation of a short-term rural works or minimum employment program targeted to women in the affected areas.

Building women's leadership. The post-disaster experience presented in this report highlights the important role women and women's organizations can play in recovery plans. To maximize their contribution, women's leadership roles need strengthening throughout the region. Programs like PROLEAD (the IDB Program to Support Women's Leadership and Representation), can be used to pursue this objective, and should be replicated throughout Central America.

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Annex I

List of Participants in the Technical Meeting on Gender and Natural Disasters Tegucigalpa, Honduras May 6-7, 1999

Government Officials:

Costa Rica

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Honduras

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Lourdes González, Planning Director, Secretariat of Natural Resources and the Environment Yilda Madrid, Office of the President
Gabriela Núñez, Minister of Finance
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