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The Role of Private Sector Actors in Mitigating Vulnerabilities of Women in the Face of Natural Disasters in West Africa

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**THE ROLE OF PRIVATE SECTOR ACTORS IN
MITIGATING VULNERABILITIES OF WOMEN IN THE
FACE OF NATURAL DISASTERS IN WEST AFRICA**

This paper is the product of research conducted during attachment to ECOWAS as part FOREWARN Programme. Any errors contained therein are the fault of the author



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Abstract

Each year in West Africa, floods and drought kill thousands and destroy the livelihoods of many more. Following the severe drought in West Africa, the heavy rains in 2012 for instance displaced over 400,000 people.¹ These recurrent natural disasters have pushed millions into hunger and exacerbated the risk of water-borne diseases. During such disasters, women face particular vulnerabilities and shocks. This increased risk is caused in great part by the inequitable distribution of resources and knowledge on disaster reduction strategies. For instance, the geography, environmental fragility in Africa and women's dependency on agriculture based livelihoods heightens the risks women face in times of disasters².

There has been a growing engagement in Disaster Risk Reduction (DRR) by various stakeholders including governments, international agencies and organizations, NGO's and civil society, military, academic community and the private sector. The private sector specifically can play an important role in building community resilience to disaster and supporting local-level implementation of the Hyogo Framework for Action especially as it relates to women vulnerabilities to disasters.

This study explores the role of the private sector and specifically the ECOWAS Private Sector Directorate in mitigating and managing women's vulnerabilities to natural disasters. It examines how private sectors actors can promote a participatory and inclusive DRR approach that is reflective of gender concerns. It also examines the common and potential constraints that hinder the role of the private sectors in strengthening the voice of the most vulnerable groups including women. It concludes with recommendations that ECOWAS should adopt in order to enhance the quality of services and protection of women in disaster response situations.

¹ The floods in particular Nigeria, the worst in 40 years, affected 33 of the 36 states. See. Internal Displacement Monitoring Centre (IDMC), *Over 400,000 displaced by floods sweeping across West Africa*, 5 September 2012, available at: <http://www.refworld.org/docid/504db10d1.html>

² Nabalamba, A., et al (2012). Climate Change, Gender and Development in Africa. *African Development Bank Chief Economist Complex Brief*, (1) (1):1-46. Available at : [http://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/Climate%20Change%20Gender%20and%20Dev
elopment%20in%20Africa.pdf](http://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/Climate%20Change%20Gender%20and%20Development%20in%20Africa.pdf)

Acronyms and Abbreviations

DDR	Disaster Risk Reduction
NGO`s	Non-Governmental Organizations
ECOWAS	Economic Community of West African States
HFA	Hyogo Framework for Action 2005-2015
FEWACCI	Federation for West African Chamber of Commerce)

1.0 Introduction:

Each year in West Africa, floods and drought kill thousands and destroy the livelihoods of many more. Following the severe drought in West Africa, the heavy rains in 2012 for instance displaced over 400,000 people.³ These recurrent natural disasters have pushed millions into hunger and exacerbated the risk of water-borne diseases.

Disaster risk is collective in its origin and remains mainly a 'public,' shared risk that makes finding individual, and often community solutions, difficult.⁴ According to Norman Messer, a 'disaster is said to take place precisely because the losses originated by a given event overwhelm the capacity of a population (local, regional or national) to respond and recover from it.'⁵ Therefore, disaster risk emerges from the interaction between a natural hazard - the external risk factor - and vulnerability - the internal risk factor.⁶

During the United Nations World Conference on Disaster Reduction held in Kobe, Japan in 2005, 168 governments agreed on a set of goals, activities and policy measures towards reduction of disaster risks by 2015. These targets are set out in the Hyogo Framework for Action 2005-2015(HFA). The framework gives equal significance to the role of the private sector in the management of natural hazards:

³ The floods in particular Nigeria, the worst in 40 years, affected 33 of the 36 states. See. Internal Displacement Monitoring Centre (IDMC), *Over 400,000 displaced by floods sweeping across West Africa*, 5 September 2012, available at: <http://www.refworld.org/docid/504db10d1.html> Brooks, N. (2004). "Drought in the African Sahel: Long term perspectives and future Prospects," *Tyndall Centre Working Paper* (61): 31. See, also, Brooks, N. (2006) *Climate Change, Drought and Pastoralism in the Sahel*. [Online] Discussion note for the World Initiative on Sustainable Pastoralism. Nairobi: IUCN. Available at: <http://bit.ly/10QMwKG>. Accessed on 23 March 2013.

⁴ Comfort, L. K. (1999). *Shared risk: complex systems in seismic response*. Amsterdam, Pergamon.

⁵ Messer, N.M. (2003) *The Role of Local Institutions and their Interaction in Disaster Risk Mitigation: A Literature Review*. [Online] Food and Agriculture Organisation: Economic and Social Development Department, p. 2. Available at: <http://bit.ly/12IBkRU>. Accessed on: 12 April 2013.

⁶ *Ibid.* P. 2.

‘Strong national and local commitment is required to save lives and livelihoods threatened by natural hazards. Natural hazards must be taken into account in public and private sector decision-making in the same way that environmental and social impact assessments are currently required.’⁷

Women are disproportionately vulnerable to such natural hazards. The high employment of women in agriculture based economies and non-formal economies heighten their risks to disasters. This in turn limits their access to different types resources that can cushion them or reduce the impact of disasters. Traditional expectations and home-based responsibilities also reinforce women vulnerabilities by limiting their mobility and opportunities for political involvement, education, access to information, and markets.⁸

- a. There has been a growing engagement in Disaster Risk Reduction (DRR) by various stakeholders including governments, international agencies and organizations, NGO’s and civil society, military, academic community and the private sector. The private sector specifically can play an important role in building community resilience to disaster and supporting local-level implementation of the HFA especially as it relates to women vulnerabilities to disasters.
- b. The ECOWAS Private Sector Directorate is charged with the promotion of a regional business climate, good corporate governance, cross-border investments, public-private partnerships, joint venture businesses, and small and medium enterprises in order to contribute to the achievement of a competitive, dynamic and diversified regional economy for investments.⁹ It is also responsible for promoting harmony and synergy in the activities of the organized private sector.
- c. The ECOWAS Private sector Directorate, in addition to realizing its main objective of creating a conducive regional business environment, in collaboration with other stakeholders can play this role of mitigating the vulnerabilities that women face during natural disasters.¹⁰ This paper explores the possibilities of mainstreaming DRR in their development programmes of the directorate and examines the role of

⁷Inter-Agency Secretariat of the ISDR. (2007). *Hyogo Framework for Action 2005-2015: building the resilience of nations and communities to disasters*. Geneva, UN, ISDR.p.2 Available at http://www.preventionweb.net/files/1217_HFAbrochureEnglish.pdf

⁸ Mary Anderson, 1994, “Understanding the disaster-development continuum”, in *Focus on Gender, 2/1* as quoted in: Enarson E. P. (2000). *Gender and natural disasters*. Geneva, ILO. P.5.

⁹ECOWAS (2007). *The Private Sector Directorate: A Brief Description*.(online) Available at http://www.comm.ecowas.int/dept/stand.php?id=g_g1_brief&lang=en (Accessed on 20 March,2013)

¹⁰ Although the ECOWAS policy document on disaster risk reduction acknowledges the private sector as an important actors, and further established a private sector directorate to coordinate these activities, the directorate it is yet to develop a comprehensive policy towards their role in mitigating vulnerable groups like women and poor communities.

insurance and micro insurance policies in mitigating women vulnerabilities to disasters.

1.1 Women Vulnerabilities to Disasters

One of the crucial milestones for gender mainstreaming especially that of ensuring that the development policies are cognisant of the needs of women and children was the adoption of the platform for action during the Fourth World Conference on Women.¹¹ During the conference, UN Member states noted that it was important for the United Nations system, international organisations and NGOs to systematically incorporate gender perspectives into all policy areas, including in environmental management and natural disasters.¹² However, despite adoption of the policy, research shows that women vulnerabilities specifically to natural disasters are still present and largely determined by both physical and social factors.¹³ The vulnerabilities are particularly severe for women; especially those in Africa due to their multiple roles in society predispose them to various risks.¹⁴ Moreover, women experience various vulnerabilities differently and at varying degrees as compared to men, and this social vulnerability is further amplified by the impact of natural disasters.¹⁵ Poor women are particularly considered among the most vulnerable demographic groups to natural disasters.¹⁶ This is largely because a majority of them live in risky environments and under precarious livelihoods, and often lack economic buffers.¹⁷ Additionally, the underlying structural causes for these vulnerabilities vary from perverse attitudes to risk, socio-economic inequalities especially in the distribution of resources and power and to the lack access to basic rights.¹⁸ This consequently prevents the sharing of risks equitably men and women as well as constrains the options to risk reduction. Considering that the majority of women are predominantly engaged in the informal sector, work in agricultural

¹¹ The conference was organised by the United Nation in Beijing in 1995. See the conference report: United Nations. (1996). *Report of the Fourth World Conference on Women: Beijing, 4-15 September 1995*. New York, United Nations

¹² Ibid.

¹³ Graham, A. (2001). *Gender mainstreaming guidelines for disaster management programmes: a principled socio-economic and gender analysis (SEAGA) approach*. [New York, N.Y.], United Nations Division for the Advancement of Women. Available at: <http://bit.ly/18Y8uw8>. (Accessed on 20/05/2013)

¹⁴ Alexander, P. (2011). The Link Between Climate Change, Gender and Development in Africa. *The African Statistical Journal*.12.119-140; Demetiades, J and Esplen, E. (2010). The gender dimensions of poverty and climate change adaptation. In. Mearns, R., & Norton, A. *Social dimensions of climate change: equity and vulnerability in a warming world*. Washington, DC, World Bank. Pp.133-145

¹⁵ Neumayer, E., & Plümper, T. (2007). The Gendered Nature of Natural Disasters: The Impact of Catastrophic Events on the Gender Gap in Life Expectancy, 1981–2002. *Annals of the Association of American Geographers*. 97, 551-566.

¹⁶ Alexander, P. (2011). The Link Between Climate Change, Gender and Development in Africa. *The African Statistical Journal*.12.119-140.

¹⁷ Demetiades, J and Esplen, E. (2010). The gender dimensions of poverty and climate change adaptation.

¹⁸ Ibid.

sector and environment-related occupations, not only exposes them to risks related to natural disasters but also lack the protection of formal labour market regulations.¹⁹ Moreover, the geographical disadvantage, environmental fragility and dependency on low-technology and rain-fed agriculture exacerbates their vulnerability.²⁰

The vulnerability of women to disasters is further entrenched by gender inequalities particularly with respect to enjoyment of human rights, in particular reproductive and sexual health rights; make women more vulnerable before, during and after disasters.²¹ In disasters therefore, women form the majority of casualties. The situation is even dire if women do not receive early warning information on potential and real hazards.²² Gender roles stereotypes can complicate and extend women's recovery for example if women do not seek or do not receive timely care for psychological impacts experienced in disasters.²³ Research has shown that natural disasters impact on women's relative longevity compared to that of men and that their reproductive roles can constrain their mobility and health during disaster.²⁴

Furthermore, during natural disasters, women's human rights, particularly socio-economic are violated if the recovery and reconstruction efforts are carried out disproportionately between men and women.²⁵ In addition, their right to adequate health care can also be violated when relief efforts do not meet specific physical and mental health needs of women.²⁶ Also, their right to security of persons is violated when women and girls are victims of sexual and other forms of violence while in relief camps or in temporary

¹⁹ Alexander, P. (2011). The Link Between Climate Change, Gender and Development in Africa.

²⁰ *Ibid.*

²¹ Enarson, E. P. (2000). *Gender and natural disasters*. Geneva, ILO; WHO (2002). *Gender and health in disasters*. [Online] World Health Organisation. Available at: <http://bit.ly/17Q0mP6>. Accessed on: 18 March 2013.

²² Duddy, J. (2008). What is the role of women in natural disasters? [Online] Association for Women's Rights in Development. Available at: <http://bit.ly/13FAmTm>. Accessed on 15 April 2013.

²³ WHO (2002). *Gender and health in disasters*.

²⁴ Neumayer, E., & Plümpert, T. (2007). The Gendered Nature of Natural Disasters: The Impact of Catastrophic Events on the Gender Gap in Life Expectancy, 1981–2002. *Annals of the Association of American Geographers*. 97, 551-566.

²⁵ UNITED NATIONS. (2001). *Environmental management and the mitigation of natural disasters: a gender perspective. Report of the expert group meeting. Ankara, Turkey, 6-9 November 2001*. New York, United Nations. Division for the Advancement of Women (DAW); Ferris, E. (2010). When disaster strikes: women's particular vulnerabilities and amazing strengths. [Online]. Keynote. *Women's Leadership Lunch, National Council of Churches Assembly 10 November 2010, New Orleans, Louisiana*. Available at: <http://bit.ly/12EQZNL>. Accessed on 14 April 2013.

²⁶ UNITED NATIONS. (2001). *Environmental management and the mitigation of natural disasters*

housing.²⁷ Civil and political rights are denied if women cannot act autonomously and participate fully in decision-making levels in matters regarding mitigation and recovery.²⁸

1.2 Role of Private Sector Actors in Managing and Mitigating Disasters

In order for the private sector to mitigate women's vulnerabilities to natural disasters, there is need for a shift in its approach to disaster management. Additionally, there is need for a comprehensive disaster mitigation plan that sensitises ECOWAS member states to the recurring phenomenon of natural disasters that impacts all sectors of socio-economic life, including the private sector. This plan should also recognise that women form the majority of the victims.

Moreover, it is important for the private sector to focus on risk reduction and mitigation measures that build on the development processes such as investment in mitigation, expenditure on relief, rehabilitation and reconstruction. Furthermore, there is need for the private sector to adopt a multilateral approach that aims to reduce women's vulnerabilities to natural disasters. This is largely because women are also part of the business community. Broadly however improved DRR depends to a large extent on the participation of a wide range of actors and their policies, legal and programme documents. Therefore national disaster programmes should set out the key roles of non-state entities and communities in disaster management. In addition, considering that women are often mere recipients of disaster management activity outputs, especially in relief delivery by governments; there is need for involvement of the private sector and donors, in designing and implementation of disaster reduction programmes.²⁹

²⁷ See, WHO (2002). *Gender and health in disasters*; WEDO. (2008). *Case Study: Gender, Human Security and Climate Change: Lessons from Bangladesh, Ghana and Senegal*. [Online] New York: WEDO, p.23 Available at: <http://bit.ly/14IZjMJ>. Accessed on: 25 March 2013.

²⁸ UNITED NATIONS. (2001). *Environmental management and the mitigation of natural disasters: a gender perspective*.

²⁹ IFRC. (2007). Background study to the Pan-African forum on IDRL regional (Africa) survey of disaster response laws, policies and principles. [Online]. International Federation of Red Cross and Red Crescent. Available at: <http://bit.ly/10erUcP>. Accessed on: 25 March 2013; NATIONAL RESEARCH COUNCIL (U.S.). (2010). *Private-public sector collaboration to enhance community disaster resilience: a workshop report*. Washington, D.C., National Academies Press.

1.3 The role of ECOWAS Private Sector Directorate.

Among the main roles, that the ECOWAS Private Sector Directorate plays is to promote good corporate governance, public-private partnerships, as well as harmony and synergy in the activities of the organized private sector. Moreover, as part of their corporate social responsibility, private sector operators are encouraged to conduct business responsibly by contributing to the economic health and development of communities in which they operate. Considering the above roles, it is clear the ECOWAS Private Sector Directorate and the Private Sector in general need to collaborate in the creation of an enabling environment for healthy and safe working conditions to attract and retain a quality workforce. Furthermore, there is need for a much closer interaction between the business community and government of member states to ensure appropriate risk reduction strategies, adequate measures for implementation of protection and security measures, and a liability and insurance regime that takes proper account of the needs of the community and business sector alike.

Consequently, in order to equitably mitigate the vulnerabilities that both men and women face in disaster situations, it is important for the private sector to strengthen the idea of good governance structure and uphold the highest standards and ethics while conducting business. This idea is not alien, and it has been experimented elsewhere. In India, for example, the idea of risk transfer has been proposed as an instrument whereby insurance-linked savings-cum-loan-cum-subsidy scheme can be utilised.³⁰ The logic behind this cross-sectoral risk transfers is that the transfer of the risk is viewed as a part or consequence of its core business and this incentive being that the cost of transferring or hedging the risk is calculated to be lower than the cost of retaining it.³¹ Another example is use of microfinance as a tool for reducing poverty and mitigating women's vulnerabilities in the face of natural disasters. This is especially applicable in the immediate aftermath of a disaster. For example, facilitating access to financial services can not only reduce the vulnerability of affected populations particularly women, but also assist them to cope with losses and rebuild their livelihoods.³² Moreover, for victims who have challenges in accessing their savings such short term financing through money transfers can rebuild their lives and enable them reconstruct their businesses. If victims have crop or life insurance, they will have more resources to restart their lives. Other examples are the use

³⁰ Issar, R., India, & Confederation of Indian Industry. (2000). *Disaster risk management and the role of the corporate sector: The Indian perspective*. New Delhi: Ministry of Home Affairs, National Disaster Management Division.

³¹ *Ibid.*

³² Inter-Agency Secretariat of the ISDR. (2005). *Invest to prevent disaster*. Geneva: UN, ISDR.

of microfinance products like housing loans.³³ House loans have been identified to not only help the poor women repair and rebuild their homes but it can also provide essential resources to ensure that their homes will be more disaster-resistant in the future. Therefore it is important for private sector microfinance institutions to develop such facilities on a large scale and on a sustainable basis, so as to minimise the impact of the immediate losses and damages incurred by disaster victims.³⁴ The Disaster Mitigation Institute (DMI), a small and informal microfinance institution in India that provided microfinance to small businesses, has been observed as an example where disaster victims can be provided with loans for multiple purposes, including business recovery, housing reconstruction, insurance protection, education and physical security.³⁵ Similarly, the Self Employed Women's Association (SEWA), also in India, also gave a major proportion of its loans to its women members.³⁶ These loans were also used to for multiple proposes to assist victims recover from floods, drought and reduce future vulnerabilities.³⁷ Therefore, short finances in terms of loans that are made available immediately after a disaster are more valued and contribute toward risk reduction at the household level.

1.4 Constraints Faced by the Private Sector Actors in West Africa in Mitigating women's vulnerability to Disasters

The private sector in the West Africa has not adequately adopted DRR programming due to series of constraints existing both at the Directorate in the ECOWAS Commission and in member states. First, there is inadequate networking between the micro finance institutions at the regional level and at the national level. Most private sector actors such as micro finance institutions are yet to be properly organised and have been unable to come up with programmes for mitigating women's vulnerabilities in the face of natural disasters.

Second, even if microfinance services are rendered, they cannot immediately translate into a stand-alone successful disaster recovery enterprise. This is largely because of, high interest rates and use of collaterals which are major barriers for mitigating women's

³³ Morelli, E. (2010). *Microinsurance: an innovative tool for risk and disaster management*. Davos, Global Risk Forum.

³⁴ Issar, R., India, & Confederation of Indian Industry. (2000). *Disaster risk management and the role of the corporate sector: The Indian perspective*.

³⁵ Inter-Agency Secretariat of the ISDR. (2005). *Invest to prevent disaster*. Geneva: UN, ISDR.

³⁶ *Ibid.*

³⁷ *Ibid.*

vulnerabilities in natural disasters. Furthermore, victims are not involved in deciding the level of interest rate or other terms of financial agreements. Additionally, when it comes to financing disaster, the poor are not well catered for because commercial banks and microfinance institutions are not willing to finance such losses. Thus, the poor women remain marginalised.

Thirdly like other developing countries insurance market, in the in the West African region is undeveloped,³⁸ and the insurance companies may not necessarily provide cover for natural disasters risks especially for microfinance institutions. It has been observed that insurance cover is only limited to major industrial and commercial properties, and some wealthier households.³⁹ Furthermore, the insurance industry is poorly regulated and this means that microfinance institutions are left vulnerable.⁴⁰

³⁸ See, for example, World Bank (2012). *Disaster Risk Financing and Insurance in Sub-Saharan Africa: Review and Options for Consideration*. [Online]. World Bank. Available at: <http://bit.ly/11RMYc6>. Accessed on: 10 April 2013; for a broader discussion on insurance in developing countries, see, Gurenko, E. (2007). *Climate change and insurance: disaster risk financing in developing countries*. London, Earthscan.

³⁹ Warner, K. (2009). *Adaptation to climate change: linking disaster risk reduction and insurance*. United Nations International Strategy for Disaster Reduction.

⁴⁰ World Bank (2012). *Disaster Risk Financing and Insurance in Sub-Saharan Africa*:

2.0 Possible Role of the ECOWAS Private Sector Directorate in Mitigating Women's Vulnerabilities to Natural Disasters

The private sector can play a significant role in mitigating women's vulnerabilities to natural disaster by involving local communities in the design, adoption and implementation of disaster reduction policies and measures.

Some of the best conditions for the optimal functioning of microfinance for DRR and risk mitigation at the grassroots level include a) convergence of microfinance with micro insurance and micro mitigation, b) adaptation of demand driven and decentralized approach, c) micro financing on a cost-recovery basis and d) increased investment in community based microfinance initiatives.⁴¹ Microfinance has also been observed to have worked well when: a) institutions installed financial discipline through saving and demonstrated a matching value themselves before lending; b) disaster-affected communities governed the design and implementation of schemes (by deciding rates of interest, amount, and repayment period); relief or savings preceded credit) microfinance programmes worked more closely with women; d) programmes to be conceptualised,

⁴¹ Mihir, B. (2006) Invest to prevent disaster: A local view. In: International workshop on disaster risk mitigation: potential of micro-finance for tsunami recovery, Dhar Chakrabarti, P. G., & BHAT, M. R. (2006). *Micro-finance and disaster risk reduction: proceedings of International Workshop on Disaster Risk Mitigation: Potential of Micro-Finance for Tsunami Recovery New Delhi, October 14-15, 2005*. New Delhi, National Institute of Disaster Management in association with Knowledge World: 2-3 Available at <http://www.unisdr.org/2005/campaign/events/iddr-india-workshop.pdf>

localized, and monitored closely; e) programmes leveraged maximum funds from formal markets; and f) a facilitative environment and enabling regulatory regime contributed to its success.⁴²

There is need to strengthen public-private sector partnership in the region to mitigate women's vulnerabilities to natural disasters. Public-private partnership offer a number of advantages in mitigating women's vulnerabilities to natural disasters. First, both sectors have immense expertise such as the specialization by insurance companies in claims, logistics, risk assessment and mitigation; and the possession by governments of resources and expertise in the preparation and recovery from catastrophic events.⁴³

Second, a national catastrophe fund can be set up to act as a financial backup to reduce costly government bailouts by reducing reduce insurance costs to consumers, protecting the private market from collapse and ensuring the availability of resources for rebuilding of lives and livelihoods.⁴⁴ Third, public-private partnerships have the potential to help stabilize markets following a disaster, prevent insurance availability problems, and reduce insurance costs for consumers.⁴⁵

Drawing from the above initiatives, there is need to strengthen collaboration between the ECOWAS Private Sector Directorate and women groups and organisations to mainstream the idea of microfinance and micro insurance in their awareness campaigns in order to help women have a better understanding of the importance of these facilities in mitigating their vulnerabilities in natural disasters.⁴⁶ Both public and private stakeholders have significant role to play in DRR. Public officials and agencies should include, where possible, the private sector in all types of disaster prevention and planning activities.⁴⁷ There is need to develop legislation for effective mobilization of resources for disaster recovery. There is a potential role of public and private sectors engagement in DRR.

⁴² *Ibid.* See also, Inter-Agency Secretariat of the ISDR. (2005). *Invest to prevent disaster*. Geneva: UN, ISDR Available at: <http://www.eird.org/bibliovirtual/hospitales-seguros/pdf/eng/doc16078/doc16078-contenido.pdf>

⁴³ Bruno, G. C et al. (2011). *A vision for managing natural disaster risk Proposals for public/private stakeholder solutions*. [Online].World Economic Forum. Available at: <http://bit.ly/18VPILb>. Accessed on: 14 April 2013.

⁴⁴ *Ibid.*

⁴⁵ *Ibid.*

⁴⁶ Srinivas,H. Disaster risk management: A role for the private sector(Online) Available at: <http://www.gdrc.org/uem/disasters/dm-privatesector.html>

⁴⁷ *Ibid.*

To deal with disasters more effectively, countries must find the will to create an environment in which a much more developed private insurance industry can flourish⁴⁸. There is need for a political will at the member state level to come up with National Flood Insurance Program and make it mandatory for those financing construction or improvement of structures within Special Flood Hazard Areas to buy flood insurance.

⁴⁸Shiller, R.J. (2005). Can we insure against tsunamis? Project Syndicate, June 25 Available at: <http://www.project-syndicate.org/commentary/can-we-insure-against-tsunamis->

3.0 Conclusion and Recommendations

Women form the majority of the informal sector actors. Moreover, the lack of effective policies for strengthening of microfinance and insurance in the ECOWAS region can hamper the growth and development of small and medium enterprises. It is therefore important for the private sector actors and governments to mainstream disaster risk reduction in their programmatic activities and directly involve women entrepreneurs in all decision-making processes.

Such policies should aim to improve and expand the role of the private sector during both times of disasters and otherwise. Successful collaborative strategies and efforts between the private sector and governments should aim to mitigate women`s vulnerabilities to disasters by combining knowledge, technology, expertise, institutional capacities, management skills and practical experience for optimum results.⁴⁹

⁴⁹ Messer, N.M., (2003).The Role of Local Institutions and their Interactions in Disaster Risk Mitigation: Literature Review. Available at: http://bvpad.indec.gov.pe/download/eventos/CD_RPNCCP/2008-10-20%20al%2022

3.1 Recommendations

The following recommendations if adopted would reduce women vulnerabilities in the face of natural disasters.

- There is need to expand micro disaster insurance in order to cover large number of vulnerable groups including women. This could also include a review of the current preconditions for insurance cover.
- Private sector practitioners should continue to emphasize the importance of networking and collaboration between insurance and microfinance institutions in order to develop unified policies for disaster insurance for small and medium entrepreneurs. Such partnerships could be between the ECOWAS Private Sector Directorate, national government agencies and women associations for knowledge sharing for instance of best practices and tools for effective mainstreaming of DRR.
- There is need for effective collaboration among the private sector, local authorities and women organizations towards enhancing the work and potential contribution of the private sector in DRR. This for example could include the creation of discussion forums on DRR between women organizations and local authorities.
- The Private Sector Directorate in collaboration with the Federation for West African Chamber of Commerce (FEWACCI) should promote the setting up of businesswomen associations at the member states level. Such associations can consequently in collaboration with microfinance institutions set up DRR funds to assist members affected by natural disasters and support the DRR efforts of local and national authorities.
- The ECOWAS DRR Division and the Private Sector Director should conduct additional research on the interaction of the public and private sectors on emergency management and mitigation of women vulnerabilities to natural hazards.

- Civil and structural engineers should have periodic trainings, organized by their respective professional bodies in association with the individual ECOWAS member states ministry of environment, finance, trade and industry in order to promote adherence to minimum standards of operations.
- Lastly, there is need for reform of the microcredit interest rate structure for soft loans given to natural disaster victims. This can be done through a reduction of administrative costs and development of innovative policies and strategies so as to reduce the dependency by microfinance institutions on the banking system for their refinancing.