

# Stories of Impact

*A series highlighting achievements in disaster risk management*

## Gender Inclusion in Post-Disaster Housing Reconstruction in India



**REGION:** SOUTH ASIA  
**FOCUS:** INCLUSIVE COMMUNITY RESILIENCE  
**COUNTRY:** INDIA



### RESULTS:

- About 2,200 resilient houses have been reconstructed (out of 2500 planned). Among the total beneficiaries, over 10% are widows, and another 10% are female-headed households.
- A new Housing Reconstruction Policy was created, outlining beneficiary eligibility, selection criteria (with special attention to widows and women headed houses), design, construction parameters, stipulations for implementation, insurance and more.
- Over 50% of the beneficiaries received their installments in joint bank accounts that enabled women to have an equitable say in financing home reconstruction.

### PROJECT DESCRIPTION:

In June 2013, the northern state of Uttarakhand in India experienced an unprecedented rainfall that resulted in flash floods and landslides. The continuous rain affected over 900,000 people, resulting in 580 human lives being lost, more than 4,000 persons reported missing and over 100,000 festival pilgrims being stranded. To assist with the recovery process, the Joint Rapid Damage and Needs Assessment (JRDNA) was conducted by the World Bank, with support from the Global Facility for Disaster Reduction and Recovery (GFDRR) and in partnership with the Asian Development Bank (ADB). The JRDNA estimated that maximum damage was to transport and housing sector – about 9,000 kilometers of roads and 3,320 houses were damaged.

In response, the World Bank and GFDRR have been supporting the Uttarakhand Disaster Recovery Project (UDRP), which aims to build resilience, restore connectivity, and support capacity augmentation to be able to respond to future risk effectively. Housing reconstruction is aimed at reducing vulnerability of the affected population by providing safe house for living and ensuring gender inclusion.



**GFDRR**  
Global Facility for Disaster Reduction and Recovery



**WORLD BANK GROUP**

## CONTEXT:

The State of Uttarakhand is endowed with vast natural resources, and is one of the most frequented pilgrimage/ tourist destinations in India. However, the State also has a very fragile terrain that is also highly prone to earthquakes. Every year, the State faces significant losses, particularly during the monsoon, due to rains, cloudbursts, landslides, floods, hailstorms and water logging events.

Evidence shows that women disproportionately suffer the impacts of disasters, because of prevailing cultural values and the unequal distribution of roles, resources, and power. A large percentage of women in Uttarakhand single handedly manage their homes, agriculture fields, and care for their cattle. The male members of the family usually migrate to towns to earn a living for their families. Even though women in villages become the heads of the family, they have little legal rights over the land.

## APPROACH:

The Housing reconstruction program was designed to be an Owner Driven Construction of Houses (ODCH), supporting flood affected population to build houses with disaster resilient techniques. This benefited communities in a number of ways:

- The Housing reconstruction policy encouraged joint titling of land and joint bank accounts.
- Engaging a technical and social support agency significantly increased awareness of women beneficiaries to their entitlements and supported single women headed houses to reconstruct damaged homes.
- To influence behavior and skill for masons in the state through hands-on training program for on earthquake resistant construction and retrofitting techniques.
- To curb open defecation as well as provide women and girls with privacy and safety, construction of toilets were ensured in every reconstructed house under the project.

## NEXT STEPS:

The ODCH experience is found successful and its learnings were reviewed while designing post 2015 earthquake housing reconstruction program in Nepal. As the program in Uttarakhand is approaching towards completion, the government is working for provision of public utilities like drinking water and electricity for the all newly constructed houses.

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\*ALL MONETARY VALUES IN USD



## LESSONS LEARNED:

**Giving women a voice in climate and disaster risk management boosts resilience.** Consultation with both men and women at all stages ensured that all beneficiaries' needs were addressed. ODCH generated a sense of accomplishment and ownership – especially among women never before encouraged to own land or other fixed assets. A novel aspect was women's adaptation to construction technicalities.

**Improved data on gender is an important step towards building inclusive resilience.** Gender-disaggregated data analysis at the outset would strengthen the design and implementation of post-disaster interventions targeting the most vulnerable. Complementary to the Damage and Needs Assessment, sector- and theme-based gender analysis can inform early recovery and reconstruction, improve coordination between interventions, and support the transition from recovery to development.