#### American Collegiate Institute Model United Nations 2024

Forum: Economic and Social Council (ECOSOC)

**Issue:** Ensuring safety nets for vulnerable populations' uncertain economic incomes

during times of natural disasters

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## Introduction

Humanity is the one to blame. Natural disasters are catastrophic events that generally lead to economic, societal, and environmental hardships, depending on the region's preparedness. However, it is essential to understand that natural disasters are not solely natural "natural" events. According to recent reports from the UNEP, over 90% of natural disasters are influenced by alterations in the hydrological cycle caused by climate change. In addition to these burdens, natural disasters exacerbate the already prevalent disparities against vulnerable populations, especially in marginalized groups. Governments and institutions adopt safety nets as social protection programs to mitigate these disasters' impact on vulnerable populations and the affected community. In this report, we will primarily focus on how the populations may be vulnerable and safety nets that can be implemented to combat them.



# **Definition of Key Terms**

Vulnerable populations: Groups or individuals are at a higher risk of experiencing adverse effects from various events, such as economic instability, social exclusion, natural disasters, terror attacks, or political unrest.

Safety nets: Social welfare programs or mechanisms created by governmental institutions or organizations to assist individuals or families facing economic hardships and other forms of distress (e.g., Natural disasters).

Gross Domestic Product (GDP): The total monetary value of all goods and services produced within a country's borders within a specific period, usually measured annually or quarterly.

Marginalized groups: Communities that are excluded, disadvantaged, or discriminated against within society due to race, ethnicity, gender, religion, and more.

Economic shocks: Sudden and significant disruptions in economic conditions.

Informal labor: Employment that is not officially recognized/documented, regulated, or protected by governmental authorities

Middle-income countries: Nations with moderate levels of economic development.

Structural Adjustment Programs (SAPs): Economic policies and reform programs are typically implemented in developing countries by international financial institutions like the International Monetary Fund (IMF) or the World Bank.



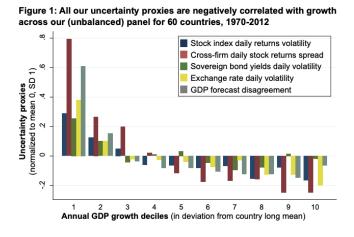
# **Background Information**

## **Economic Uncertainty**

Ensuring safety nets for vulnerable populations during natural disasters intersects with the dynamic of economic shocks and their impact on GDP growth. Natural disasters are one of the few events recognized as significantly affecting economic stability, particularly in vulnerable regions. Analysis using data from over 60 countries since 1970 reveals the implications of such GDP growth trajectories.

When examining the economic repercussions of natural disasters, it becomes apparent that it is not only about human casualties and infrastructure damage but also disrupts economic activities such as agriculture, informal labor, and small-scale entrepreneurship. For instance, agricultural sectors may lose their grains due to flooding or intense growth, while informal vendors may face the destruction of their goods by storms. Moreover, it is also essential to consider that the loss of infrastructure and prolonged unemployment among construction workers creates a snowball effect that exacerbates the economic downturn of a following disaster.

Instruments such as shock market returns measure shocks' impact on economic activities. Results indicate that both first and second-moment shocks (not only changes in economic conditions but an increase in uncertainty) influence GDP growth. (figure 1)





#### Acces to financial services

Another affected field is finance, particularly in countries with limited access to traditional financial services. When examining the consequences of events like the 2011 floods in Thailand, we can see that the economic repercussions extend to the long term. The floods, which caused total damage of 46.5 billion US dollars, underlined the vulnerability of economies to such shocks since they reduced the real GDP growth by 1.1 percent and caused a 3.7 percent loss in tax revenue from estimated pre-flood levels.

Direct financial losses averaged \$165 billion annually over the last nine years, with low-income populations bearing the brunt of these impacts. For example, the loss from disasters exceeded \$100 billion in six years, surpassing the official development assistance provided in 2012. However, these figures only account for the direct losses. For example, the middle class often shows interest in investing in property, which is susceptible to financial shocks in disaster zones as they are highly at risk of destruction. These destructions, such as homes and businesses, can have devastating social consequences, as was evident in Chile after the 2010 earthquake.

As mentioned earlier, farmers are also vulnerable to substantial economic losses from agricultural production and materials disruptions. To give evidence, the 2012 US drought alone cost approximately 20 billion dollars of worth in crop losses. Also, the poorest households, who often reside in hazard-prone areas, are affected by natural disasters. It is reasonable to assume that the effects are more severe, including indirect losses and the broader human effects. (see the total direct and indirect losses by group below)



#### Government

#### Direct

- Emergency response and recovery expenditures;
- Reconstruction expenditures for uninsured/underinsured public infrastructure, public buildings, and often low-income housing;
- Costs for improvements of reconstructed infrastructure, as well as for relocation of at-risk population;
- Expenditure on social and economic recovery support programs:
- Realization of contingent liabilities to state-owned enterprises, to firms that are critical to economic recovery, etc.

#### Indirect

- Decreased tax revenue due to economic disruption and declines in GDP growth;
- Opportunity cost of diverting funds from development and social programs to disaster response and reconstruction;
- · Increased domestic/international borrowing costs;
- · Potential negative impact on sovereign credit rating;
- Increased expenditures for social support programs (safety nets);
- · Migration due to disaster impact (loss of livelihoods).

#### Homeowners and SMEs

#### Direct

- Reconstruction costs due to damage of often uninsured or underinsured assets:
- Health and other financial costs associated with human fatalities, injuries, and disabilities.

#### Indirect

- Loss of income/livelihood due to business interruption/ unemployment or loss of wage earner;
- · Loss of income/livelihood due to economic decline;
- Increased borrowing costs;
- Additional expenses such as health care and paying for alternative accommodation during reconstruction.

#### **Farmers**

#### Direct

- Reconstruction costs for often uninsured or underinsured assets;
- Restocking/replanting/rehabilitation of productive assets such as livestock or crops.

#### Indirect

- Loss of income for farmers and other supply chain actors due to interruption of crop/livestock/fish stock production;
- Loss of income for farmers and other supply chain actors due to economic decline and/or lack of access to markets;
- · Increased borrowing costs;
- Increased risk aversion to new and innovative investments, leading to adoption of low-yield but safer seed varieties.

#### The Poorest

#### Direct

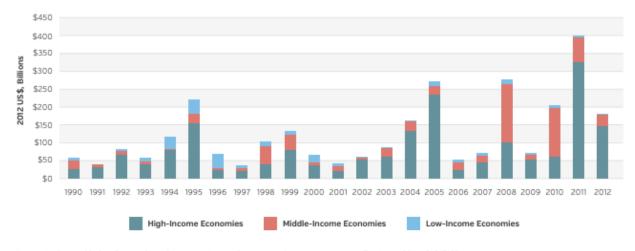
- · Reconstruction costs for damaged assets;
- · Replacement of livestock.

#### Indirect

- Decreases in expenditure on food, accommodation, and human capital (possibly combined with higher costs for healthcare, education, etc);
- Loss of social support due to breakdown in informal safety net systems such as family and community support;
- · Loss of income and unemployment;
- · Increased borrowing costs.

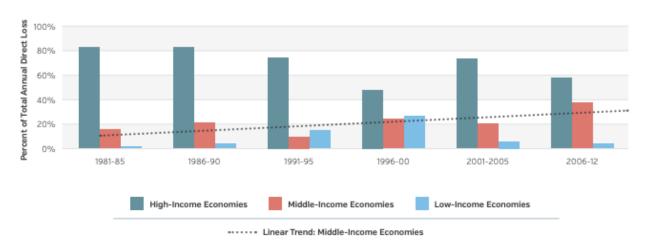


From 1985 to 2015, middle-income countries have seen a steady increase in their share of total direct loss. This reflects the relatively rapid growth of people exposed to hazards through new infrastructure and other reasons, and it is an apparent indicator of heightened vulnerability.



Source: Authors, with data from Swiss Reinsurance Corporation, country income groups according to World Bank definitions

Figure 2 Relative distributions of direct loss between high-, middle-, and low-income countries across time (as percent of total annual direct loss)



Source: Authors with data from Swiss Reinsurance Corporation



## Systemic inequalities

Ensuring safety nets for vulnerable populations intersects with a complex array of factors, from exposure to systemic inequalities. One of the distinct risks and impacts are seen in gender due to biological differences, social norms, and economic disparities. These differences in exposure and vulnerability are not unique to gender but also marginalized groups like children, the elderly, persons with disabilities, indigenous communities, and ethnic minorities facing disproportionate challenges.

WOMEN'S HEALTH			
Indonesia, Yogyakarta	Tsunami, 2006	One year on from the tsunami, participants of a study of 450 married women had changed their contraceptive, with injections and implants decreasing and pills increasing. Among those having difficulty accessing contraceptives, there was higher prevalence of unplanned pregnancy.	Hapsari et al. 2009
Haiti	Earthquake, 2010	Using geographic variation in earthquake destructiveness, difference-in-difference analysis shows that heightened earthquake intensity reduced the use of injections (the most widely used contraceptive in Haiti) and increased pregnancy and unwanted pregnancy rates.	Behrman and Weitzman 2016
United States, Texas	Hurricane Ike, 2008	The hurricane hampered access to contraception. Overall, 13% of women reported difficulties accessing contraception. The effect was larger among black women.	Leyser-Whalen, Rahman, and Berenson 2011



The study of the GFDRR of the World Bank Group shows that natural disasters have varying effects on mortality rates and life expectancy based on gender. Internationally, women tend to experience higher mortality rates during disasters compared to men, particularly in developing countries. The main reasons for women's vulnerability to disease-related mortality are physiological differences, socioeconomic status, and cultural norms.

Country	Disaster/Year	Findings	Reference	
MORTALITY A	MORTALITY AND LIFE EXPECTANCY			
<b>Global:</b> 141 countries	Disasters, 1981-2002	Disasters and their subsequent impact kill more women on average than men or kill women at an earlier age than men. (Source: EM-DAT)	Neumayer and Plümper 2007	
Global: 4,093 events, no mention of country coverage	Flood events, 1980-2009; excludes flooding caused by hurricane, storm surges, and tsunamis	Men are more likely to die from flooding in developed countries, whereas in developing countries, mortality among women is higher. The primary cause of flood-related mortality is drowning. (Sources: EM-DAT, the Dartmouth Flood Observatory Global Archive of Large Flood Events Database, and a review of historical flood events)	Doocy et al. 2013	
<b>Global:</b> 63 countries	Hydrometerological disasters, 1995–2011	Across all age groups, mortality rates from hydrometeorological disasters are higher for men than for women; this difference is higher among adults compared to children or the elderly (WHO). EM-DAT underestimates the numbers, especially for high-impact events.  (Sources: WHO mortality database and EM-DAT)	Zagheni, Muttarak, and Striessnig 2015	

Another impact is mental health, demonstrating gender and age disparities in post-disaster contexts. Women and people of young age are more prone to depression, anxiety, and stress-related disorders, while men and survived elderly exhibit higher rates of suicide. These can be attributed to trauma experienced, perception of three, availability of social support resources, and more.

MENTAL HEALTH			
Indonesia	Tsunami, 2004	Among 20,000 tsunami survivors, post-traumatic stress reactivity was higher among women than men.	Frankenberg et al. 2008
Turkey	Earthquake, 1999	Among 1,000 interviewed survivors, PTSD scores and depression rates were higher among women than men (53% vs 33% and 38% vs 24% respectively).	Başoğlu, Şalcloğlu, and Livanou 2002
Japan	Earthquake, 2011	A notably larger share of women (40%) and men (24%) reported deteriorating mental health in affected areas than in non-affected areas (24% of women and 13% of men. However, men received care less often than women.	Yoshida 2014



Moreover, early childhood development is another area where natural disasters can have long-lasting effects, with boys and girls facing distinct vulnerabilities. Preferred treatment within the families contributes to these distinct vulnerabilities, with boys being more susceptible to specific stressors in utero. At the same time, girls may face social vulnerability due to discrimination in resource/essential needs discrimination.

EARLY CHILD	HOOD DEVELOPMENT		
India	All disasters in EM- DAT during 1991-93, 1997-99, 2004-06	Girls and boys are equally susceptible to acute illness as a result of disasters, but girls are more likely to suffer negative long-term nutritional outcomes of disasters.	Datar et al. 2013
South Africa	Drought, 1996	Drought exposure in infancy raises later-life disability rates by 3.5–5.2%, with effects concentrated in physical and mental disabilities. While both boys and girls are impacted by drought, the negative disability and cohort size for boys/men is 40–100% larger than girls/women.	Dinkelman 2015
Nicaragua	Hurricane Mitch, 1998	Negative impacts on weight-for-height z-scores are similar for boys and girls; boys seem to be relatively worse off in terms of the impact of the shock.	Baez et al. 2007
Bangladesh	Tornado, 2005	Tornado exposure has few significant impacts on female infants. Vitamin A supplements dampen the health impacts of <i>in utero</i> exposure to tornados among boys; girls are largely unaffected by the tornado in control and treatment localities.	Gunnsteinsson et al. 2019
Japan	Cold wave	Stunting effects of prenatal cold wave exposure only found in boys, but postnatally, cold wave exposure seems to only affect girls.	Ogasawara and Yumitori 2019
India	Droughts	In-utero exposure to droughts negatively influences health and child development; effects appear stronger for boys, low-caste children, and those exposed in the first trimester of pregnancy.	Kumar, Molitor, and Vollmer 2014



Surprisingly, the prevalence of child marriage tends to increase for girls and decrease for boys after the following disasters due to the economic role of marriage (i.e., marrying someone for benefits). This reflects changes in psychosocial and economic dynamics within the affected communities.

Country	Disaster/Year	Findings	Reference		
CHILD MARRIA	CHILD MARRIAGE				
Indonesia, Sumatra	Tsunami, 2004	Five years after the disaster, young women who had lost their parents as adolescents in the tsunami were 62% more likely to be married than their peers who did not lose a parent. Young men of the same age who had lost their parents in the tsunami were 7% less likely to be married than their peers who did not lose a parent.	Cas et al. 2014		
Sub-Saharan Africa and India	Rainfall shocks (droughts), 1950–2010	A sample of 400,000 women is used to study marriage behaviors in sub-Saharan Africa and India. In sub-Saharan Africa, where the groom's family pays a bride price, droughts increase child marriage by 3%; in India, where the bride's family pays a dowry, droughts reduce it by 4 %.	Corno, Hildebrandt, and Voena 2017		
India, Bihar	Riverine flooding, 2008	The 2008 floods of the Kosi River reduced the age at marriage for men by 10 months, and for women, by 4.5 months. After the flood, married women were 8.6% less likely to work, 8.9% less likely to have their own money, and 8.6% less likely to own a cellphone, so marrying at a younger age reduced their status in the household.	Khanna and Kochhar 2020		
India, Gujarat	Earthquake, 2001	Using a sample of 2,189 women and a difference-in-differences strategy, the authors find that the earthquake resulted in women marrying at a younger age, and that they were less likely to marry within their own village. They also find that women were less likely to marry a man with a higher level of education than their own and more likely to marry into a poorer household.	Das and Dasgupta 2020		

Data also shows that these existing gender and age disparities contribute to and exacerbate education and child labor. Despite the gender inequalities favoring boys, after the aftermath of Cyclone Amy in Fiji, it was observed that boys tend to be disproportionately affected as they experience lower enrollment rates since they are more likely to participate in labor activities. Conversely, girls face different challenges like the child above marriage and low access to education due to destroyed infrastructure. Another different example is apparent in drought with amplified statistical correlations such as boys' enrollment increasing in response to reduced agricultural opportunities and girls' enrollment decreasing due to the increased household responsibilities from decreased income. Historical evidence shows that in Uganda, where older family members rely on children's income (i.e.,



child marriage or child labor), decreased rainfall led to a notable decline in overall enrollment in the school. Even when the government can provide primary education, girls' test scores suffer from decreased rainfall, which indicates the persistent gender bias unfavorable for both, with bias against girls more severe. More examples can be seen in the chart below.

Country	Disaster/Year	Findings	Reference
Indonesia, Sumatra	Tsunami, 2004	For older adolescent boys and girls (aged 15–17 years), losing both parents in the tsunami decreased school enrollment by 40 and 55% respectively in the long term (five years after the event). It also increased the probability of boys being in the workforce by 34%, but decreased the probability for girls by 26%.	Cas et al. 2014
Fiji	Cyclone Amy, 2003	Among cyclone victims with housing damage, boys (not girls) contribute to farming activities, leading to significantly lower school enrollment among boys. Housing aid mitigates school dropouts among boys but does not influence their labor use. Boys with no elder brothers and a more educated father are particularly vulnerable in their progression to higher school levels.	
Nicaragua	Droughts, 2001-02	Droughts increase school enrollment among boys by 23% in households with less than one hectare of land, because the opportunity costs of school decrease.	
Uganda	Droughts, 1979-2003	A 15% decrease in rainfall results in a 5% decrease in the highest grade of female elementary school enrollment. No effect is found on the enrollment of boys and younger girls. When schooling is free of charge, a negative income shock has an adverse effect on girls' test scores, while boys are unaffected.	Björkman- Nyqvist 2013
Mexico	Various natural disasters, 1997–2000	In places affected by natural disaster in the previous six months, the likelihood of girls being in school decreases by 5%. No such effect is found for boys. Most natural disasters increase child labor for boys (6.7%) and girls (4%). Drought decreases child labor for both boys and girls.	de Janvry et al. 2006



# **Major Countries and Organizations Involved**

### United Nations Office for the Coordination of Humanitarian Affairs (OCHA)

OCHA coordinates humanitarian response efforts with the UN system, working closely with governments, NGOs, and other UN agencies. During disasters, they mobilize resources while delivering the required information to respond coherently and effectively.

## United Nations Development Programme (UNDP)

They are a development network that advocates for change and connects countries and NGOs for experience, and resources. Within this context, UNDP works on disaster risk reduction, preparedness, and other response efforts. They also provide technical help to the government bodies for a better process.

### World Food Programme (WFP)

The WFP plays the most important role in food assistance in the United Nations (UN). They work on long-term solutions to address food security in vulnerable communities. They usually adopt food-for-work programs, which, to some extent, contribute to agricultural development.

#### International Red Cross and Red Crescent Movement (ICRC)

The ICRC is a humanitarian organization that provides general aid to those in need, including those in natural disasters. National Red Cross and Red Crescent societies operate internationally. While they do not have direct ties with the UN, their work is strictly following the UN Universal Declaration of Human Rights Charter.



### World Bank (WB)

Even though the World Bank primarily focuses on economic development and financial stability, it also plays a role in disaster response and recovery. The WB may provide reconstruction financing and help governments implement mitigating measures (such as dams) and risk management.

### International Monetary Fund (IMF)

While primarily has initiatives similar to the World Bank, the IMF is accused of promoting policies prioritizing free market principles, deregulation, and privatization, which may exacerbate economic inequality and limit the government's regulation of markets in the public interest. Bear in mind that government officials make different accusations of different countries; it is encouraged to do extensive research on the country's relation with the IMF to decide if it is feasible to include the IMF in the resolution.



# **Timeline of Events**

	·
2004 Indian Ocean Tsunami	Description of event* (Arial size 12
	bold, centered)
2005 Hurricane Katrina	A Category 5 hurricane struck the US
	Gulf Coast, exposing the systemic
	failures in emergency response and
	social safety nets.
2010 Haiti Earthquake	Exposed weaknesses in
	infrastructure, healthcare, and social
	safety nets.
2011 Tohoku Earthquake and Tsunami	An earthquake followed by a tsunami
	struck Japan. It led to nuclear
	accidents, which highlighted the
	importance of disaster management
	systems.
2017 Hurricane Irma and Maria	Caribbean Islands were hit with
	hurricanes that underlined the
	exclusion of island countries.
2020 COVID-19 Pandemic	It emphasized the need for reliable
	social safety nets for biohazards and
	medical disaster preparedness.
2022 COP26 Climate Conference	One of the most important
	international conferences focused
	explicitly on mitigation and
	adaptation of natural disasters.



### **Relevant UN Resolutions and Other Documents**

- UN Resolution on Disaster Risk Reduction (A/RES/76/204):
  - o It was one of the first General Assembly (GA) resolutions that encouraged affected regions to mitigate risks associated with natural disasters. It also includes the aspects of pandemics, with the preamb underscoring the need of better-adopted policies to protect vulnerable populations.
- Sendai Framework for Disaster Risk Reduction 2015-2030 (UNDRR)
  - It is basically a list of actions to reduce the outcomes of natural disasters while including provisions for ensuring the resilience of vulnerable groups.
- International Covenant on Economic, Social and Cultural Rights (ICESC) (GA resolution 2200A (XXI))
  - o It is a treaty that recognizes everyone's right to an adequate standard of living. It is not directly related with natural disasters: however, the term "adequate standard of living" includes access to social security and measures.
- <u>Paris Agreement on Climate Change</u> (UNFCCC, 2015)
  - While it is not directly focused on safety nets during natural disasters, unlike the ICESC, their agreements include climate change mitigation, the disproportionate impact of climate-related disasters, and the measures that can be taken to prevent them.



# **Previous Attempts to Solve the Issue**

One program that facilitates aid is the United Nations Children's Emergency Fund's (UNICEF) emergency cash transfer program. It aim to provide immediate financial assistance to those affected, enabling them to meet their basic needs, such as shelter and healthcare.

While UNICEF is also prevalent in providing food, as mentioned earlier, WFP is more fluent in delivering grains to the affected regions, thanks to its disaster response initiatives. WFP distributes food aid, provides nutrition support, and implements cash-based transfer programs while ensuring food security for those vulnerable. WFP's efforts focus on reaching the most affected regions, which may cause some controversy.

Another international initiative especially effective in the Middle East and some parts of Africa is the ICRC's disaster relief program. Through its network of volunteers and partnerships in local non-governmental organizations, the ICRC delivers emergency assistance in almost every aspect. It also engages in resilience-building activities in the aftermath of disasters.

Furthermore, the UNDP has implemented livelihood restoration programs in disaster-prone regions to support affected populations. It is not directly considered a social safety net as its work is primarily done after times of turmoil; however, since it rebuilds and diversifies livelihoods and strengthens local economies, its interventions have long-term sustainability.

Lastly, and the most immediate, are the governmental social safety programs. The countries' social safety programs are statistically the first initiatives taken in the disaster regions, making them the most immediate ones. If they remain inadequate, governments often collaborate with international organizations like the above for further efficiency in delivering aid.



### **Possible Solutions**

Investing in early warning systems and other disaster preparedness initiatives (e.g., the People's Republic of China's earthquake mechanisms) helps vulnerable populations evacuate or prepare for disasters before they strike, eventually reducing the impact on their livelihoods. However, developing countries may have other options, underlining the need for financial assistance programs.

Financial assistance programs should be specifically targeted at vulnerable populations and governments. This would provide vulnerable populations with the resources to cover basic needs during and after disasters and governments with the resources necessary to enhance their actions regarding natural disasters.

One way governments can utilize these funds is through insurance and risk transfer mechanisms such as microinsurance programs so that the financial aspects of the natural disaster, especially on vulnerable populations, can be mitigated. It is also essential to consider the societal effects of natural disasters and the marks they leave on the community. One way to resolve this aspect is to include communities from non-affected regions. Strengthened community-based support networks act as a social safety net.

While livelihood diversification and other skill training are not technically a safety net, they can be used to micro-manage the adverse societal effects of natural disasters. They may make the affected vulnerable people more resilient to economic shocks. As mentioned earlier, programs such as the UNDP can play a role in resilience processes.

Social protection programs usually arise from under-resourcing and the need for policies. Compared to funding, the lack of feasible policies requires a more multifaceted approach. Effective policy adoption should include relevant stakeholders, including NGOs, the private sector, and other regional bodies while ensuring the country's sovereignty and security are maintained simultaneously. These policies do not have to be about economic aspects; they can also include modifying essential services such as education, healthcare, and transportation.



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Evidence Public Disclosure Authorized Public Disclosure Authorized Public

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