MISSING VOICES: Experiences of marginalized gender groups in disaster in Nepal and Peru

This report captures first person accounts of the experiences of vulnerable and marginalised women in floods in Nepal and Peru. It provides an intersectional perspective on how Early Warning Systems meet the needs of vulnerable gender groups, ensuring no one is left behind in efforts to reduce disaster risk.

Produced in partnership with:
Missing Voices

Experiences of floods and early warning from marginalized women in Nepal and Peru

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We are grateful to our interviewees for sharing their stories and perspectives. Many interviewees preferred to remain anonymous, and themselves selected a pseudonym (noted with a *).

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Practical Action is a member of the Zurich Flood Resilience Programme, a multi-sectoral alliance focusing on helping communities in developed and developing countries strengthen their resilience to flood risk. Find out more: https://zurich.com/en/corporate-responsibility/flood-resilience

Practical Action is working to improve flood early warning in partnership with Lancaster University, the UK Natural Environment Research Council, the Zurich Flood Resilience Alliance, and the Nepal Department of Hydrology and Meteorology.

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Overview

This report documents first person experiences of flood, disaster risk and early warning of vulnerable and marginalised women in Peru and Nepal. We capture the perspectives of marginalised women including those who are elderly, those with disabilities, single mothers, transgender women, women who were pregnant or with young babies at the time of flooding, and women with visual impairments.

Further details on the methodology (and recommendations for including vulnerable and marginalised groups in research) can be found below. For wider analysis and recommendations on gender transformative early warning systems, please see *Gender Transformative Early Warning Systems: Experiences from Nepal and Peru*, Brown et al., 2019.
Missing Voices: Methodology

Background

Gender is a critical consideration in ensuring effective early warning systems (EWS) leave no one behind. A research study led by Practical Action aimed to capture a diverse range of experiences and perspectives on the interaction between gender and early warning systems (EWS) in Peru and Nepal. The study aimed to develop tangible recommendations to help ensure EWS deliver effective early warning for people of all genders.

Quantitative and qualitative data was collected through one-to-one interviews, focus group discussions, and key informant interviews in two sites in Peru and three sites in Nepal.

During the initial data analysis, it became apparent that the voices of vulnerable and marginalized groups were not appearing, and that the primary data lacked an intersectional perspective.

Findings from the literature review (see the accompanying report entitled Gender Transformative Early Warning Systems: Experience from Nepal and Peru; Brown et al., 2019) highlighted additional challenges to including vulnerable or marginalized groups in research. Vulnerable groups deemed different from others in society may not want to be found – research in urban Colombia found that the priority of marginalized groups there is to remain passive and invisible.

Our lack of intersectional data and our awareness of ‘missing voices’ in our data set, led to the idea to undertake additional proactive ‘missing voices’ interviews.

Interviews

Targeted interviews with individuals from vulnerable or marginalized groups were conducted to ensure the research was informed by a wide variety of experiences, to strengthen an intersectional understanding of gender and EWS.

Interviews were conducted with marginalized women including those who are elderly, women with disabilities, single mothers, transgender women, women who were pregnant or with young babies, those with young children, and women with visual impairments. Names were changed to preserve anonymity, unless an individual explicitly requested that their name was used.

Proactive efforts were made to build trust with individuals from marginalized groups, often linking with a related community-based organization (CBO) or trusted intermediary and taking a snowball sampling approach relying upon chains of personal introduction to reach individuals.

In Nepal a strategic decision was made to conduct Missing Voices interviews remotely, via telephone, finding times when the interviewee felt confident to speak openly, giving greater reassurance of privacy and anonymity, and potentially enabling interviewees to share their views more openly than might have been expected when an interview team arrives from outside a community.

In Peru, attempts to conduct a detailed interview with a member of a gender minority group in the target area were unsuccessful, because of difficulties in identifying members of the community in the target location and/or because of a lack of trust or willingness to be interviewed. Transgender women in Peru are particularly vulnerable, often isolated from families and communities, exposed to violence and discrimination, and lacking appropriate identity documents, impeding access to public services including health care and education. Careful effort is needed to engage sensitively with such marginalized groups. A potential recommendation is for researchers and practitioners to explicitly partner with members of minority communities and with civil society organizations working with these groups, first building trust, and then listening, to ensure marginalized voices are heard.

A thorough analysis of the themes emerging through this research, and of recommendations for improving Early Warning Systems, please can be found in Gender Transformative Early Warning Systems: Experience from Nepal and Peru (Brown et al., 2019).
MISSING VOICES FROM NEPAL
Hira Devi Tharu*, young woman with visual impairment, far-west Nepal

Hira is married to a man with a visual impairment. They have a toddler together and live with Hira’s husband’s family. This interview includes additional input from Mr Chinta Mani Kandel (President of the Bardia Branch of Nepal Association of the Blind).

My mother-in-law alerted me and my husband just before the flood reached us. She then arranged for us to be taken to the shelter. It was very scary, the flood swept away everything we owned soon after. I am certain my husband [also blind] and I would have died had we not had help. I know my way to school and, even in the midst of such chaos, might have been able to make my way there, but not with my daughter and belongings. I would be too worried for her safety.

I have never attended any trainings or meetings regarding disaster preparedness. I never thought I would benefit from them, or others could learn or benefit from my contribution to them. If that was the case, I think, I would have been asked to participate, no?

Nobody has ever asked for her opinions and she had never thought to proactively share them as she didn’t think anybody cared.

The biggest challenge at the shelter was keeping my toddler safe and out of people’s way. Being so little, she knew nothing about personal boundaries, and because she would relieve herself whenever she felt the need to, and because of course I could not always see, people shunned us. Also, we were on the second floor and along with having no railings, there were also no toilets there. Overall it was a very difficult and uncomfortable experience ... It was not far from being traumatic as I felt shunned by people around, even though there was little else I could do to help myself.

During uncertain and chaotic times such as a flood, people are, rightly, focused on saving themselves. In such settings, people like us [blind and disabled] who cannot see, cannot hear and therefore cannot move around with ease and confidence, become even more vulnerable. We are left with no choice but to wait until somebody gets around to thinking of us. Until somebody is willing to help us. Along with us, I think women who are pregnant and women with new born children are the most vulnerable.

Mr Kandel, visually impaired himself, added:

Things are slowly changing but there is still a long way to go before the issues we face will be understood, let alone addressed. There are around 5,000 physically disabled and blind people in Bardiya alone. Of these, 3,000 won’t even know there are committees and meetings taking place. This is because many are home- or bed-bound, yes, but more than that, it is because disability is most common among the poor, and with poverty comes many other impediments. Often the disability itself exists because what started as a simple health issue didn’t get addressed in time. Then there is malnutrition.

To attend trainings, to know to call the gauge reader and know the difference between upstream – low stream, you need basic education. Poverty and disability seldom allows for that. Having said that, getting the same information in a simplified form through FM [radio] stations has been helpful. The remaining 2,000 are more involved in things and they are hopeful necessary change and support will come soon.
In 2017, Mr Kandel received early warnings through SMS messages and through a local radio FM channel five to six hours before the flood reached them. Yet, he waited until water entered his home, as before the flood actually reaches them, he feels there is no way of knowing just how ‘big’ the flood is going to be. ‘There is always hope that the flood will be a small one, not requiring evacuation and causing little damage,’ he explains. In the end, when the intensity of the flood became obvious, it was too late to seek refuge anywhere else than on a neighbour’s roof.

Both Hira and Mr Kandel agree that the first step towards helping people with visual impairments and other disabilities is to collect and maintain data on things like who (people with special needs are), what (their special needs are), and where (they live). The next step would be to work out what kinds of tools, skills, and information would help people living with disabilities to evacuate and move around easily. ‘The able will always be able to run for their lives. Us, disabled, need to be enabled to do the same’.
Subina Chaudhary*, young woman with a disability, far-west Nepal

Subina is in her late 20s. She is unmarried, lives with extended family made up of parents, married siblings, and their families, and a few unmarried siblings.

Subina was born with a physical impediment that has seriously limited her movement all her life. In 2017, having recently undergone surgery, she was completely immobile when floods hit her village.

Subina and her family were aware that severe flooding was likely as they had received warnings through the local radio station as well as phone messages. It had also been raining heavily and they could hear the river from their home. When her family members responded by packing and surrounding their house with bags of sand, instead of evacuating immediately, Subina began to get nervous about being left behind and asked to be moved to higher ground straight away, before water reached them.

Subina knew of one or two dedicated shelters, and also that they were not big enough to accommodate everybody likely to be displaced. Yet, she had to wait until everybody in her family felt ready to evacuate. She was carried to the nearest shelter by her brother, where they stayed for four days. She felt grateful for having sisters as they helped her relieve herself in a bucket while ensuring some privacy. She was also glad to not have had her period at the time as things were hard and uncomfortable enough, having to share space with hundreds of people in an open hall, without additional worries about personal hygiene and the stigma around menstruation.

I hardly ever attend meetings or workshops. Apart from it being difficult for me to get to them, I also feel able people actively avoid people like me as they consider us more of a nuisance than useful as they think we cannot do anything without help.

Not only do people think we are incompetent and simple-minded just because we are disabled, but also that we would only create more trouble for them as we may not always be able to make it to events on time and might need assistance. So they think it’s best to stay clear of us.

Subina feels things are worse for disabled women compared with disabled men as they face more social and familial restriction, and less opportunities to venture out of their homes.

During precarious times, such as floods, we can see both the best and worst in people. People do really help each other, but at the same time, they also argue more and turn unkind and opportunistic. Maybe it’s the not knowing what the future might hold. At night, most women, not only disabled ones, remained alert for fear of rape and unwanted attention. You never know who is who, there so many people around, and many men drank at night. Especially as a disabled person, already reliant on others for everything, if anybody was to behave badly with me, I know I would hesitate to complain, for two reasons. First, I did not want to cause any more trouble for my family. And second, when disabled women have been abused in the past, people have been dismissive when complaints were made. It was as if having a disability meant her life and feelings didn’t matter as much. All these things made me feel very vulnerable.

The biggest barrier for me to attend preparedness meetings is my family’s attitude. Unless they give me permission and offer support, I simply won’t be able to. At the same time, if they really understood what the meetings are about and how I would benefit from them, I don’t think they would try and stop me too often. The other thing to remember also is to give plenty of notice so alternative chaperones can be organized. My immediate family may not always be able to come with me. And then, there is of course money. Very few disabled people are financially independent. Even affording basic bus fare can be a challenge at times.
Rama Devi Mukhiya*, single woman with young child (husband missing), eastern Nepal

*Rama is in her mid-20s. She is a single mother of three children; the oldest is 11 and youngest just under 2. Rama’s husband has mental health problems and has been missing for some time.*

“I only realized water had entered our home at three in the morning. I had no phone or radio then so I received no early warning.

When water reached her ankles and kept rising, she placed all her children on a bed, along with some clothes, blankets, and food. She quickly stepped out to free the livestock before joining her family on the bed. They could hear people screaming and moving around outside.

“I am not a very good swimmer, but I think I would have risked trying to find a safe place had I been on my own. But I could not put my children’s lives at risk. So even when the water level kept rising, I chose to wait for help.

Soon, the government deployed a rescue team which helped the family reach a safe place within temple premises. They had to take a different path than the one they were used to as a lot of it was now underwater or covered so deeply by sand, it would have been impossible to walk through. The flood swept away their home and land soon afterwards.

“Before the floods, I knew some people from my neighbourhood got together sometimes to talk about floods and ways to prepare ourselves. I never joined them. Firstly, I was never asked to, so I didn’t think it concerned me. Also, since I am on my own, I have very little time to spare and they seemed to meet at times when it suited them, not me. Still, had I known attending the meetings might have helped me prepare better and keep my children safe, I would have made the effort or at least sent my eldest child (now 11). It would also have been very helpful if people had taken into consideration the fact that I am a single mother doing everything on my own, and come to me with information instead of expecting me to go to them.

Even if I had received early warning, I would have perhaps chosen to wait for help. I would be too worried about risking the lives of my children. As long as the house stands, it feels like the safest of all places.

She knew where the safe place was, as the temple grounds is the only elevated place in the entire village. She had never had that confirmed through any official channels. She feels confident about being able to reach it herself if there was ever a need to, but not with her children and all their belongings. If she was on her own, she would have gone to the temple as soon as the river began to rise. But in the most recent floods, she was more cautious as she had to consider her young children.
Champa Kali Musalman, transgender woman, western Nepal

Champa is in her early 50s. She has never married, and lives with and supports her family of nine, including her elderly mother and widowed sister-in-law. The interview includes additional input from the following: Ms Rukshana Kapali, transgender woman and LGBTI (lesbian, gay, bisexual, transgender, and intersex) activist; Ms Prerana Bista, transgender woman, LGBTI activist, and Programme Coordinator at Blue Diamond Society Regional Office, Kapilvastu; and Mr Raju Lama, Regional Programme Coordinator at Blue Diamond Society Regional Office, Kailali.

I led my family to a safe place. We only left after water started entering our house. We just about saved our lives. There was nothing else left. We didn’t expect floods to be worse than in previous years; had we known better, I definitely would have prepared better and made sure we left earlier.

As I started heading to higher ground with the rest of my family, the name-calling started almost immediately. People pointed to us and said, ‘Oh look, the chakka [pejorative term] family is coming too’. I have lived openly for many years now, people in my community know I am tesro-lingi (third gender) and I am used to being jeered at and called derogatory names. But to be treated like this even during such a precarious time made me feel terrible. Nobody thought to offer any help, even though my mother is very old and my nieces and nephews are young. Instead they tried to avoid us. When the jeering and taunts continued for days even where we were taking shelter and people did their best to exclude us, I sometimes thought about jumping into the water and ending it all once and for all. On top everything, there was nowhere private to clean, wash, and change, and this made things worse.

Champa Kali solely supports her family through the income she makes by dancing and singing at various cultural and religious events. She feels she has the final say in most of the family matters because of this. Yet she also feels she would never be able attend any meetings or discussions, even at a community level.

I feel too shy and uncomfortable. I know the rest of the community distrust and dislike people like me. I would never willingly put myself in a position where I might be sneered at openly. Unless I know a meeting is organized specifically for people like me, I would never go sit and put my views forward when surrounded by normal men and women.

Transgender people experience prejudice, including from their own families, and this can be exacerbated in risky and vulnerable situations such as when floods and landslides occur. The needs, capacities, and opinions of sexual and gender minorities are often ignored.

Raju Lama from Blue Diamond Society says,

Discrimination and neglect within their homes and also in the wider community often means people from sexual and gender minorities seldom do well at school and many find themselves homeless, alone, and poverty stricken from a young age. Prerana Bista agreed to this, adding that being uneducated is the biggest challenge for transgender people as it keeps them for taking up any opportunities that may come their way. ‘ Most of the awareness raising programmes assume at least a basic literacy level. A lot of the time, our people don’t even have that.'
Prerana, a transgender woman, LGBTI activist, and programme coordinator for the Blue Diamond Society in western Nepal, explains:

“If you consider for a moment all the discrimination and name-calling we face the moment we step out our door, sharing our problems openly and suggesting solutions becomes next to impossible. How are any of us, especially those who are illiterate and with weaker social standing, going to find the right words and confidence to articulate it all, that too in front of hostile people?

During flooding, the main challenge for transgender people often presents itself in the form of lack of personal space. The possibility of clothing getting wet and the unavailability of safe and private spaces in which to change, places transgender individuals in a position where their identity might be questioned and worse, exposed. People are often forced to use fields and other open spaces to relieve themselves. Prerana says,

“People like us, transgender people, learn to live with being followed, called derogatory names, and even sexually harassed, as others in society still associate being transgender as being promiscuous and sexually available. This is worsened during times of disaster by the fact that people feel unable to report any form of abuse for fear of being further exposed and ridiculed.”
Maya Tharu*, middle-aged widow, mid-west Nepal and Pyari Tharu, elderly widow, far-west Nepal

Maya is in her early 40s. She lost her husband to an accident in her mid-20s. Maya used to live with her in-laws, but has lived alone with her two children since the 2015 floods. Pyari is in her late 60s. She lost her husband over a decade ago. Pyari’s children have all left home and she lives on her own. This interview includes additional input from Ms Sumeera Shrestha, Executive Director, Women for Human Rights Single Women Group (WHR).

Following the death of her husband, Maya Tharu continued living with her in-laws. In the end, the family lost their home, all their belongings, and a small plot of land.

“...In 2015, the rains had been heavy and we knew a flood was very likely. It was mainly my brothers-in-law who followed the news and received messages regarding potential flooding, so when they decided women, children, and elderly in the family should wait at home while they went out to consult community members and assess the situation, there was little we could do but wait.

Sumeera Shrestha says:

“...Across Nepal, the expectation that widowed women live their lives devoted to housework, away from any social activities and public space continues. Women who continue living with their in-laws are seldom allowed any say in core family decisions, even over things that directly concern them or their children. Women who end up living separately will have more decision-making power, but having lost the protection of immediate family, they become vulnerable to exploitation, discrimination, and seclusion.

Maya says:

“...At the shelter and afterwards when in a temporary tent, my family wanted me to keep to myself and not even step out of the small space designated to us unless strictly necessary. I knew this was because they wanted to keep me safe, and from drawing any unwanted attention. In the previous years, we have personally known of incidences where young women who got separated from their families got lured and taken away by human traffickers.

Not far from where Maya lives now, Pyari Tharu has lived on her own since the death of her husband. Before floods reached her in 2017, she had received early warning through a local radio station. ‘I had a mobile phone but because of poor eyesight I could not read the [early warning] messages. It also did not help that they were in English.’

After barricading her house with sand and stones as well as she could, she left with a few of her belongings before the water reached her. She knew she had to move quickly as there would be nobody to help her and she is not very strong.

Living in the shelter for a short period was uncomfortable but bearable for Pyari. However, the biggest challenge presented itself in clearing her house of debris left by the flood. Her neighbours offered help only after they had cleared their own homes, so it was a few months before her house was liveable again. A recent fall has limited her mobility, so she is anxious about floods this year. Even with early warning, she fears she might not be able to get far without help and she isn’t sure people are even aware of her existence to think to reach out to her with help.
Sumeera further highlighted how widows face restriction and discrimination in every aspect of their lives.

“Widowed women now have a higher chance of learning about various opportunities through the wider reach of information technology, through radio stations and televisions, for example, but they will never easily be given permission or access to participate in them. Most of it boils down to this: widows are meant to suppress their sexuality and any engagement with anybody outside their homes can be seen as suspicious and overstepping an invisible line. This keeps them from participating in meetings, discussions and even appearing in any public domain.

She shared an example of how, after the 2015 earthquakes, thousands of people who were left homeless overnight had to arrange for temporary accommodation.

“It was a difficult time for all involved, of course, but single women on their own, in particular widows, found it really difficult to rent any place. Landlords felt they could not guarantee regular payments and also given the stigma attached to widowhood, people generally preferred to avoid them. For proof of just how hard things must be for elderly widows one only has to look at just how many chose not to evacuate from their homes, hoping the following aftershocks would end their misery. Many had to be dragged out. Many more lost their lives. These scenarios are not isolated ones, they replicate over and over all over Nepal.”

Neither Maya nor Pyari have ever attended any community preparatory meetings. They have never been specifically invited, and until now they had never thought it concerned them. Pyari said:

“I have never attended any meetings around my village as I was never asked to join them. Until you just asked me, I never even thought they concerned me.”

Maya said:

“I have never attended any meetings. They are mainly attended by men. They don’t often ask women to them, and when they do, it is only the educated women. Not women like me. I don’t think I would even understand what they’re saying, let alone learn anything.”

Sumeera suggests one way of making disaster preparedness and management plans more inclusive is to ensure at least one single woman is present in all meetings, at least at the local community level.

“To specifically ask for them, to seek them out and to recognize them and their voice, so that they themselves begin to realize they have rights and need to share their concerns so something can be done about them. We will only need to do this a handful of times until society will begin to learn not to ignore and quieten them [widows], and they themselves begin to feel empowered to voice their thoughts.”
Durga Shah*, married woman with three young children, eastern Nepal

Durga is in her mid-20s. She is a married mother of three young children and has responsibility for an elderly mother-in-law.

Durga was asleep at home when a loud commotion outside woke her up. It had been raining heavily all night and she could hear the river roaring along close by. Fearing the worst, she woke her husband and together they moved their children and elderly mother-in-law on to the highest bed in the house. Her husband then left to investigate the situation and asked the family to wait for him. Durga started packing clothes, food, and important documents. Her children, the youngest not yet one at the time, were scared and had started crying. She quickly freed the livestock before joining her family on the bed and remained waiting.

Durga’s husband had a phone and even though he had attended various meetings organized by the local preparedness committee, he didn’t receive any message with early warning. She herself never attended any meetings as generally it was suggested one representative from each family should attend. Being more educated than her, more outgoing, and also with more time to spare, it was always accepted her husband should be the one representing the family. They had never discussed it and nobody had ever specifically asked for her participation.

Her husband did not return even after the water had started entering their house. The neighbours came calling for them but she chose to wait for her husband. A little later, when the water was already knee high, the government-deployed rescue team arrived and helped them reach a safe spot. She thinks they only spotted them because she screamed for help from the doorway, realizing by this point that she had to leave but not daring to evacuate without help. A weak swimmer at the best of times, she didn’t think she could have swum her way to safety during a flood. Not in the clothes she was wearing (cotton sari) and not with a young toddler on her hip. There was also no question of leaving on her own, without all her children and elderly mother-in-law.

Durga and her husband were later reunited when he tracked them down at the school where they were taking shelter. He had been cut off by the flood before he could return for them. Durga says:

“Men do not always understand things from the perspective of women. They seem to think we are just the same, only they are stronger, wiser. But the truth is we are not weaker, we are different. After the flood, when I told my husband I could not swim to go fetch help because of the clothes I was wearing, he seemed surprised. He had never considered it. Also, generally we aren’t encouraged to swim, so we never get a chance to become strong swimmers. I don’t know how to explain this to a man, even to my own husband.

Durga feels she would trust a neighbour warning her about an imminent flood more than a text message. She would also prefer to evacuate with others in the community.

“ When we are all in the same position – if flood is going to hit my home, it will hit theirs too – I see no reason for each of us to run around alone. If we evacuate together, we can help each other and those in need, like children, pregnant women, and elderly people, more. At the same time, maybe if we could know for sure that the flood is approaching us earlier, and leave before water reaches our homes, we would be safer.

My husband goes to meetings, he has more time, is worldlier and more educated. I am mostly too busy with housework and the children. Also, it is generally asked that one person per family attend meetings. Even without discussing, it is assumed that it will be my husband representing us all. If it was specifically said that women need to be there, we might have been forced to rethink. If I was told attending meetings would help me keep my children safer, I definitely would have gone.
Sandhya Rajbhar*, teenage girl, eastern Nepal

Sandhya is 16 years old. She is unmarried and lives with her parents, brothers, and their families.

I participated in awareness-raising sessions organized at school, but did not actively share my views and thoughts. My friends and I, we never do. We are too shy. We don’t want to draw any attention to ourselves. There is also always the fear that we might say the wrong thing and we might get teased, or worse, told off.

She used knowledge gained from listening to the sessions, and was able to support her family to prepare themselves better by taking warm clothes, dry food, important documents, and clean drinking water with them when they evacuated.

When it started becoming clear we would be flooded and we had to leave, along with being anxious for our safety, I was worried also because I was due my monthly period. My concern was, in case my brothers decided to seek shelter in the temple grounds like in the previous years, I would not be able to stay with the rest of the family.

Menstruating women, considered impure, are not meant to enter temple grounds.

She was relieved when they decided to go an open field located at a higher level. In the previous years, she had known other women staying outside the temple premises, separately from their families. Doing so had left them vulnerable to other people and also wild animals, mainly snakes.

While taking shelter, her family expected Sandhya to keep to herself and not even move around unless strictly necessary. She understood this was because her family wanted to protect her from drawing unwanted attention and from potential risks of being abducted by human traffickers, which they have witnessed happening to young women in previous years.

My biggest worry was being forced to stop my education if we lost everything and had to move.

I know of various youth organizations organizing discussion and training sessions, many related to disaster preparedness, but they are mostly attended by young men. I have never attended any as I don’t think my family would allow me to, and also, with having to do household chores alongside my schoolwork, I very rarely had any spare time for anything extra.

Mr Kandel says:

Until we find ways to change the general mindset, and until we make people, especially the younger generation, understand that housework is not just the responsibility of women, increasing women’s participation will remain a challenge.

Girls are not always given permission to attend meetings. So in many ways, running sessions at schools during school hours is the best approach as we are already there. We might not always speak up, but we are listening. Besides that, having more women working as field mobilisers and running women-only sessions might encourage more families to allow their daughters to join in.
Alicia*, elderly woman, 70 years old, Chosica, Peru

Alicia believes that every year the mudslides (huaycos are mudslides and flash floods caused by heavy rainfall) get stronger. Last time the mudslides occurred, her house was blocked by rocks and she needed help from her neighbours to break them.

If a woman learns more about disasters, they can have more control over their emotions. They can respond faster compared to men. So I tell my [female] neighbours to participate, especially the young.

She says that women do not wait for men or leaders to get to safety as they have more knowledge. One time during the mudslide season last year, she was warned by the sirens and the loudspeakers, and was able to reach a safe area with the help of the brigades (emergency response teams).

DRR and EWS decisions are made during assemblies which are open to the public, often held outside on the street. She has been able to participate, and feels the decisions that are taken are discussed with the participants so everyone has the opportunity to engage and to be elected as well.

She thinks that the community has lost confidence in the male leaders, and that they care more about their personal gain than serving the community. She has greater trust in female leaders.

There is a community organization in the neighbourhood which is mainly made up of women, especially women like her who are often at home. In this community organization (which leads the response brigades and communicates with local government) women make most decisions. Men sometimes advise, for example on plans relating to physical mitigation works.

She is particularly happy with the work of women and young people in the EWS. They are the ones that keep the brigades working and take care of the monitoring equipment. She trusts them not only because of their commitment, but also because she knows them personally and they openly participate in the meetings.

For her, the siren and loudspeakers are quite effective. Even for people who do not participate in the response trainings at all, it is easy for them to react to this warning to evacuate.

When the rainy season is the most intense, I cannot leave my house to go to a higher area behind my house because my body is not so strong,’ Alicia explains. There is no 100 per cent safe area because mudslides do not always follow the same route, meaning that they are not predictable, and a route that communities have used previously may be unusable. ‘During the flood season I always leave Chosica. I speak with the serenazgo [local government police force] so they take care of my house while I’m away.
Maria*, young woman with a young baby (pregnant during the 2017 flood season), 23 years old, Chosica, Peru

Maria did not participate in meetings or trainings because of her studies and because she worked outside Chosica. Instead she was represented by her mother, the head of the household, who shared information with the others in her family.

As now I am at home more to take care of my baby, I’d like to participate in the brigades. I’ve seen more young people and women participating in them and I want to do as they do and be more active.

She feels that they have the capacity to contribute and learn more about disasters and to participate in a more organized way to face not only huaycos, but also other community issues such as violence and crime.

Maria believes that the brigades’ main remit should be to support the most vulnerable since most adults work outside of their community (in some cases two hours away) and there are many children and elderly who are left alone in their homes. Many of them can be traumatized and panicked when a disaster occurs.

She uses the local media (TV and radio) to learn more about the weather forecast but she states that one must be cautious with the information they provide as they are not always objective.

During the rainy season I always check the [weather forecasting and early warning] information with my neighbours and the leader of the community through a group chat in WhatsApp or by [Facebook] Messenger.

The warning does provide some time to evacuate but as the huayco happens too fast, time will always be short. Not everybody can evacuate in time. Because now I have my baby I will definitely evacuate to some other district for the whole rainy season. This is what other mothers with small children do and they have advised me to do the same.

She thinks that local authorities are not open to dialogue and despite the leaders trying to represent the voices of all, their management capabilities sometimes fall short. She feels that adults have a lot of knowledge on how to organize the community but have lost interest. Young people tend to be disaffected with local politics, citing personal conflicts, perceptions of aid inequality, and corruption. Despite this, she plans to get more involved with the brigades and the community organization as young people are needed.

We, as women, are in charge of the security of the family. We know our community and have the capacity to make decisions, when and where to evacuate; the mudslide is violent and we cannot expect the men to make decisions for us.
Claudia*, woman with a physical disability, 63 years old, Chosica, Peru

After suffering an accident, Claudia has difficulty moving and is undergoing medical treatment. Every year the streams produce mudslides, but in 2015 her reduced physical capacity left her with fear, pain, and frustration. Her husband and son-in-law supported her to evacuate to higher ground.

She knows her community well, has an important elected role in the community, and co-founded a community organization. Her physical disability is not an impediment to participation in the assemblies and meetings, where she contributes her ideas and opinions. While all men and women have the right to participate, women participate more in the training because they spend more time in the community and are more interested in the community issues.

“...The invitations [from the local government] come in the man’s name, but women are the ones that participate the most.

The siren and loudspeaker warnings are very effective because they reach the whole community. In the past, whistles were used or the doors were knocked, but it was not always heard. The sirens are much easier to hear, but they activated when the rain starts and time is still short, therefore the support of young people and men is required to move to safety.

“The siren is managed by a woman, and families trust women more as they are more responsible than men and are always at home.

Mudslides are very fast. There is not much time to evacuate even with the monitoring system. Men support the evacuation of the elderly and children. As there are no safe routes in the neighbourhood, the evacuation is through the back of the houses to a commonly unaffected area nearby. The decision to evacuate is made by the oldest person in the house.

During the disaster the authorities are closer to the community. Two local police officers are assigned to keep the Mayor and the local emergency management centre (attached to the local government) informed when the mudslide appears.

“...Women use the presence of the authorities to present the needs and demand of investment in materials to build defences. They do not need the leader or the spouses to talk with the authorities.

During the last mudslide season, Claudia took part in these demands with the assistance of her nephew. As a group, they were successful in ensuring that the materials they needed arrived on time.

Claudia trusts the women in her community to help her, as she feels that they react faster and think about their neighbours as well as their own family.

“I trust women more as they share more time with their neighbours and take care of the house. They spend more time at home and know what is happening to everybody. I talk with them and we share our needs and what we think. They know how to help me and they are careful with me. I think a female leader is better.
Cecilia*, woman with visual impairment, 83 years old, Chosica, Peru

Cecilia knows the behaviour of the river and the ravines because she has experienced some type of flooding since 1978, caused either by the activation of the Inca Kola and Carosio ravines, or by the rains that enter the houses in her neighbourhood, which is in a low-lying area near the river.

In her community, people have no protection, the streets lack drains, they do not have tracks or paths: all these factors make evacuation even more difficult and add to her need for assistance. Last year the increase of the flow eroded and destroyed the protection wall, holes were made in the streets, affecting the water and drainage networks and putting houses at risk of collapse.

Cecilia’s neighbourhood has no free or open area to install shelters or a safe area to move to during floods. As a result, families evacuate to the second floor of their houses (having one is a must in the areas close to the river).

Families that have relatives in other districts outside of Chosica evacuated children, women and men, including their equipment and appliances [to those districts].

In Cecilia’s neighbourhood, the community brigade stayed after the disaster to respond to immediate needs and to coordinate the activities, materials supply, and personnel with the authorities to protect the houses. She is not part of the brigade herself due to her visual impairment, but she participated in meetings and is well informed.

Cecilia sees women as having a vital role in supporting the community during flooding. Women stay in the community longer, whereas men often migrate for work, and women have more opportunities to talk with neighbours and educate and inform other women about the risks they face and what actions they must take to prepare.

Men and women take part equally in physical work, in Cecilia’s view. In an emergency, she sees women as more active than men: they do not wait for their spouses to make decisions; they coordinate with the authorities and use emergencies as an opportunity to request protective works, such as the construction of a protection wall.

Most men care more about themselves. And old men even more. They always create problems and pointless discussions with the neighbourhood council because of nothing. I think they behave like this because most of the members of community council are women. Maybe they still do not think that women are capable of fulfilling that kind of work for the community and taking decisions.

Conflicts occur sometimes before the emergency, but they end when there is an emergency.

There is a large adult population that experiences a lot of fear during the rainy season. They do not participate in the training; the signs that have been installed, the activation of the siren, and the solar powered monitoring systems give them some peace of mind. The adults know the signs of the weather: when there is fog, the day darkens, the wind is strong, lightning, thunder, all of these are signs that the rain will appear and there might be a mudslide. The elderly try to teach these signs to the younger people because they think that this complements the monitoring systems.

The brigade is made up of women and men of various ages, and everyone assumes a designated task during evacuation to support people who have difficulty mobilizing. The young people respond and support, the elderly have experience.

Women respond better because they participate in the training, and they are always at home. When the authorities arrive, the women talk with them as well as the men.
Nowadays women are more confident than before. The women who participate in the brigades are easier to approach. They are humble [about the knowledge they acquired during training] when they talk to their neighbours and explain what to do.

Cecilia sees men as more individualistic, more likely to act in a more authoritative way towards others when they have knowledge, being less likely to share their knowledge or to disclose what they do or do not know.

The authorities always look for the [male] leaders. But women are better leaders. They talk directly and demand what is needed. When women are together, we do not let ourselves be pushed around and cheated by the authorities. Women are more honest and care more about everybody’s wellbeing.

She believes that the alert system has made the biggest difference for the elderly, because they were the ones who were most afraid in the past when there were no alerts.
Andrea*, teenage woman, 18 years old, Chosica, Peru

Andrea still remembers the 2015 rainy season quite clearly. During that season, the mudslide from the Inca Kola ravine brought water, mud, and stones, blocking the pedestrian bridge and flooding the houses in the lower areas. Some of the houses had no flooring, so water could easily seep through the walls and the floor.

In Andrea’s opinion, women are more afraid than men during emergencies, and that sometimes stops them from taking action. They usually expect their houses to flood and only then do they ask for help.

“The authorities do not take into account the opinion of women. The mayor prefers to talk directly to men. Although women of the neighbourhood have the intention to speak their mind and communicate their needs, the authorities do not listen to them.”

She thinks that local authorities only listen to them and respond when there is media attention due to the disaster, and that the pre-disaster phase does not attract media attention.

‘I haven’t been able to participate in community meetings because they generally take place when I’m at school,’ Andrea explains. Her parents prioritize her education and want her to focus on her studies. She feels that there is little support from the authorities to the families affected by flooding. The defence walls have been built by the community members themselves. Their taxes are not invested in civil works that can provide protection to families. Strengthening of protection walls and other protection projects are required.

“At school, we have received training on disaster risks from Civil Defense. They told us about the importance of the organization of civil defence brigades, how to respond to an emergency, an emergency backpack, support for vulnerable people, evacuation to high areas of the home, guidance on what to do and not to do during the mudslides.”

She would like to receive more specific training as every ravine has a different dynamic.

There is a siren that sounds to warn people when there is rain and a mudslide is expected, with a megaphone used to relay updates. The siren is very useful, helping all families to evacuate.

“Before there were any sirens, we did not have megaphones and at night when the lights went out, there was more fear. You could not sleep and as children we were very scared because our parents were away, standing guard to watch the river at night.”

I and other young people have supported a lot during the evacuation and afterwards. I helped filling and moving the sandbags and cleaning the sidewalks and streets so people can walk.

Andrea’s grandfather and uncles have taken part in training. Even though she has not participated much in the community meetings and trainings, she does think that young women have the opportunity to participate more actively in the community.

“I would like to be part of one of the brigades but before that I need to participate in the training meetings and learn what to do.”
Rita*, 33-year-old woman, who is blind, with three children, Piura, Peru

Rita and her family were badly affected by flooding.

“I lost everything: my refrigerator, the kitchen, the tricycle, clothes, my animals. My children were with me until the water reached my thighs. I woke up and got out of my bed and felt the water under the mattress, where I slept with all my children. There was no other option but to send the children to my mother’s, because my daughter also got infected with dengue. I was left alone to look after what was left.

I cried. It was a pain that until now I cannot overcome. To live with this trauma … I’m afraid it will start raining and flooding again. In a blink of an eye, to see your house flooded … I did not see it but I imagined it. It is just awful.

I already knew that this area had a risk from before the flood because it was an area that was not suitable for living because it is a ‘hole’ [dry river bed]. Before it was an empty area where animals were raised and in 1998 [during the last strong El Niño season] everything was flooded.

Rita was aware that her neighbours were monitoring the river, and was alerted by the loud-speaker. She had received special training from the Civil Defense, but was afraid to leave her house as water had already entered the streets.

“I found out that the residents of [my neighbourhood] were doing a kind of monitoring in the river ... It was useful because many people were able to leave because the river was already flooding.

When we evacuated it was difficult for me, not only to leave my belongings but because the road is unsafe. One of my feet was cut with a piece of glass. I cried but it was not because of the pain but to leave all my things.

I did not want to leave. I did not want to leave my things. But it was not possible anymore and I had to send my children to my mother because my only daughter was sick with dengue and I could not provide the care she needed.

The authorities promised a lot of support but nothing happened after the emergency. Once they offered to give me a job but in the end it was nothing. I feel qualified to work, for example to help with telephone calls.

Rita felt that care for the people affected by the floods was well managed, especially for people with disabilities.

“During the emergency, I valued the leadership of the community. The support of care for the victims was managed, especially considering my disability and some others.

Sometimes they gave me things first because I cannot see. Some ladies questioned why I receive things first. But I tell them that if I received something first is not because I’m spoiled or do not have manners. It’s because I cannot see. Because if I could see, I wouldn’t have to expect to receive anything as I could be able to work to provide for my children. Maybe not much but what they need. Of course these comments affected me.
Diana*, 15-year-old girl (14 during the disaster), Piura, Peru

Diana had been out with her brothers and was returning home with them when they realized that water was rapidly moving towards their house.

“I was afraid that something would happen to my little brothers or that the river would come out and take us. My mother made the decision to go out with the other neighbours to the shelter and she realized that the majority of people who were there were from our community.

I know through my mom the poles and flags that monitor the river, but not directly. That’s why I do not understand it so clearly. But the messages of the radio stations and the loudspeaker help a lot to take preventive actions.

One of the best measures to take is the use of landfill because it raises the level of the houses and does not enter the water.”

Diana and her family lived in a tent for two months. She feels that the emergency project which supported the community led to organization as households worked together to remove debris and clean the river and streets. However, Diana notes a gap in the preparedness and response, as young people are not involved.

“In my family my mother with her partner are the ones who make the decisions. I try not to think about the decision making of your home because only adults can give their opinion. Also, I feel that those who decide do not take into account the opinion of adolescents

Before the flooding occurred, Diana had known that there was training available, but had been unable to participate because the training took place when she was at school.

“I didn’t participate in training before the flood but I participated in the emergency projects afterwards. I was even part of the volunteers who helped the team taking pictures. I wanted to form a group of young people to help the elderly and affected people, especially to help get water out of the common tank but it was not achieved because the time in the shelter had run out and we had to return.

I cannot imagine being the leader of my community because I don’t want the criticism from others. If I do something wrong, they would criticize me. Still I wish people would be better organized.”
Emilia, 18 year old with a young baby (17 and pregnant at the start of the floods and gave birth during the flood season), Piura, Peru

Emilia was pregnant when the flood season began and gave birth while it was ongoing.

[During the rain] the noise from the corrugated roof made me nervous as I was pregnant. When the thunders started, I got even more nervous. Even now, it just starts to rain and I get nervous [...]. Every day that passed, my fear grew.

I wasn’t prepared for the riverine flood or the rain. I knew about the messages from the loudspeakers but didn’t know what to do. [...] Only after the emergency I came to know about the evacuation routes and the safe areas outside the neighbourhood.

Emilia and her family lost all their possessions due to the flooding.

I felt terrible [because of the flood] ... We lost material things, our clothes, my mother’s belongings, the fridge, but we felt bad because it was our home.

She also saw her neighbours experiencing loss.

It was so sad to see people losing their houses because some people even lost the things that they sell. The things that give them food.

Afterwards, there were meetings in the community, but Emilia was not able to participate because they were held in the afternoon, and she was afraid of the dengue fever which breaks out after floods. Her mother sent her to stay with her sister to avoid the risk of dengue, and she stayed away for almost six months.

I started participating [in the training sessions] only after the emergency. Before that my mom was the one that participated.

Emilia sees women as having key leadership roles in the community.

Here women make the decisions. We are the majority and men do not oppose much.

We have a [female] leader. And she did have special care for pregnant mothers and the elderly but only to those present in the community. [...] She organized the actions to be taken after the floods although sometimes personal interest arises.

I wasn’t there during the evacuation but my mom told me that men were the ones who lead this. But as here there are more women, before and after the flood the ones who lead this [response organization] were women.

However, Emilia feels that the community is ignored by those in authority.

The authorities didn’t care about the floods and how to be prepared. Because it was like we did not exist for them [before the floods] ... If the mayor came, I would stop him and talk directly to him [...], although I think he wouldn’t care. He would listen a little bit and then just leave.

Emilia hopes that next time the floods come, she will be prepared.

We continue with the fear that it will flood again ... If it rains I’ll have to go out and protect my baby ... If we already know that another flood is coming, I think we’re not going to suffer the same anymore.
Esther*, woman in her 50s, with difficulty walking due to childhood polio, Piura, Peru

Esther found that although her house was not badly damaged by the floods, there were many different ways in which the disaster affected her.

“ My house during the flood had the advantage of being higher from the other houses and the street because I accumulated landfill and then I made a false floor in my living room. This is why I was less struck by the rains.

I stayed with a neighbour until it was no longer possible because I had nowhere to go.

Her sister helped her to move her possessions to safety, and they went to their mother’s house together, which was flooded.

“ My sister came, she helped me carry my things and we went to my mom’s house. Although later my mom’s house was also flooded. We lost beds, mattresses, kitchen appliances and wardrobes because of the rain, and our furniture was stolen.

Esther earns an income selling food in the street, but because of the rain, she was unable to use her sales car.

“ I stopped working for almost 3 months. My sales car stayed at my house. We were living on my daughter’s salary.

When I arrived here I did not know it was a vulnerable area. With the first rains I realized this reality, but this house resisted because it was built on the top. My neighbours have been the most affected since the first rains.

Esther has been unable to participate in trainings because she has to work.

“ I have not received training nor my daughters either before or after the flood. Even those trainings that were linked with emergency projects to provide cleaning kits, disinfection and safe water I could not participate because I had to work.

She knew that higher ground is safer, and has received messages via loudspeaker and over the radio about the river levels. Last year, she decided to leave the neighbourhood and stay with her sister during the rainy season.

“ I was away from my house from March until September of last year. As I took refuge in my sister’s house, I did not have to live in tents in the shelter [one was built in the local school]. I do not trust the shelters a lot because they can rob you.

However, Esther feels that her neighbourhood leader has worked well to manage assistance to people affected by the floods.

“ Our neighbourhood leader worked really well especially in post-flood management for housing programmes and assistance to affected people. She has always taken me into account. She called me, like any neighbour, without any special preference for my condition as a woman or because of my disability.
Esther sees women as leaders in households as well as in the community.

“In my family I decide when to perform the evacuation. In my neighbourhood, single mothers, just like men, are the ones who stay to take care of their things for fear of being robbed. Many women are heads of household because they are single mothers and there are no men in their families.”

However, she sees that some vulnerable groups continue to be neglected. ‘Children with special needs are not yet considered a priority in community development work. Another problem is the lack of work for the development of “single women” with young children.’
Methodological Recommendations

Listen to a wide range of experiences

Limited perceptions, understanding, and application of concepts such as gender, inclusion, and diversity can result in research being conducted through lenses which are binary, heteronormative, and cisnormative. Individuals and communities who are marginalized as a result of societal discrimination due to their gender identity, sexuality, marital status, physical ability, ethnicity, religious affiliation or income can be excluded and further marginalized. When research fails to consider the heterogeneity of the communities with which it engages, interventions designed on the basis of these findings risk perpetuating these inequalities and divisions. It is vital to ensure that a wide range of experiences are sought, bearing in mind the diversity of experiences and perspectives that will exist within a single community. Extra effort should be taken to hear the voices of groups or individuals with less power and less social capital. These people will likely be harder to reach and less able to participate in the community platforms that often serve as the basis for surveys, questionnaires, and focus group discussions. Research methodologies must consider the many barriers which prevent marginalized groups from being heard, and balance these with logistical efficiency. When conducting research, it is also necessary to actively and iteratively review whose voices have been included and who is missing, being cognizant of biases which may preclude the consideration of key populations.

Trust is critical

Issues of trust can be a barrier to hearing the voice of marginalized groups – working through trusted intermediaries (e.g. community-based and non-governmental organisations (CBOs and NGOs) who work closely with a particular community) can be one way of engaging. CBOs and NGOs that work with specific communities and have built up relationships, trust, and understanding over long periods of time offer unique insight and opportunities to engage with populations who are typically excluded from such research. Peer introduction is another approach, using snowball sampling to reach out from one contact to others, building upon informal networks and the knowledge that interviewees have of their peers’ experiences and willingness to participate. This route is particularly feasible when interviews are conducted remotely by mobile phone.

Mobile phone interviews worked well

Our reflections from this experience are that mobile phone interviews worked well in rural Nepal. Interviewees built their confidence in speaking to an interviewer, and could arrange the interviews at times which were convenient for them. Crucially, they were also able to participate without drawing the attention of their wider community, as would be the case with an in-person interview. This enabled interviewees to discuss a range of sensitive topics, and the greater reassurance of privacy and anonymity seemed to support greater openness than through traditional interviews where the interviewer has visited the interviewee in person.

An intersectional approach is vital

The interviews underscored the importance of taking an intersectional approach. Gender is sometimes taken as a synonym for women, yet women are not uniformly vulnerable. Lack of political rights and social recognition, inequalities constructed on the basis of ethnicity, age, health, disability, marital status, gender, gender identity, and sexuality play into individual and group experiences of vulnerability.
Other Missing Voices

It is important to note that even these Missing Voices interviews did not capture all angles. The study did not explore in depth the impact of ethnicity, caste, class or religious affiliation. In terms of gender minorities, several transgender women in Nepal were interviewed, but the study did not manage to include the perspective of transgender women in Peru, and in neither country were other gender minorities (including but not limited to trans men, third gender people, non-binary people) or sexual minorities (e.g. lesbian and bisexual women) included. An awareness of which voices are included and which voices are overlooked is critical to an inclusive approach, to ensuring no one is left behind.
Glossary

Cisgender A person whose gender identity is consistent with their sex assigned at birth.

Cisnormative The assumption that all people are cisgender, and the organization of the world on the basis of that assumed norm.

Disaster A serious disruption of the functioning of a community or a society at any scale due to hazardous events interacting with conditions of exposure, vulnerability, and capacity, leading to one or more of the following: human, material, economic, and environmental losses and impacts.

Early warning Information communicated to stakeholders to advise them of the likelihood of a disaster occurring within a given timeframe.

Early warning system An integrated system of hazard monitoring, forecasting and prediction, disaster risk assessment, communication, and preparedness activities, systems, and processes that enables individuals, communities, governments, businesses, and others to take timely action to reduce disaster risks in advance of hazardous events.

Gender Socially constructed characteristics of women and men – such as norms, roles, and relationships of and between groups of women and men.

Gender binary The stereotypical categorization of gender into two categories of women and men and the organization of the world on the basis of that assumed norm.

Gender minorities A category of people whose gender identities are seen as different from the social majority, and are discriminated against on that basis.

Heteronormative This refers to the belief that relationships between heterosexual masculine cis men and heterosexual feminine cis women are normal/natural/right, while all other relationships are viewed as abnormal/inferior/wrong (or not considered at all).

Marginalized gender groups Any groups who are marginalized on account of their gender, often including cisgender women and gender minorities.

Non-binary An umbrella term for gender identities that are not exclusively either boy/man or girl/woman.

Preparedness The knowledge and capacities developed by governments, response and recovery organizations, communities, and individuals to effectively anticipate, respond to, and recover from the impacts of likely, imminent or current disasters.

Resilience The ability of a system, community or society exposed to hazards to resist, absorb, accommodate, adapt to, transform, and recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic structures and functions through risk management.
<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
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<tr>
<td>Third gender</td>
<td>A person who has a gender identity that is neither female nor male. Third gender people may also demonstrate fluidity within their gender identity and may occupy social roles typically associated with one or more gender identities. Third gender identities are usually culturally specific, and third gender people may or may not identify as transgender.</td>
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<tr>
<td>Transgender</td>
<td>A transgender person has a gender identity that does not match the sex they were assigned at birth.</td>
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<tr>
<td>Vulnerability</td>
<td>The conditions determined by physical, social, economic, and environmental factors or processes which increase the susceptibility of an individual, a community, assets or systems to the impacts of hazards.</td>
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Notes

* The interviewee selected a pseudonym.
1. Chhaupadi, an ancient Hindu practice of isolating women from their homes during menstruation, was made illegal in 2005 but is still practised in areas of rural Nepal where it is believed that God will be angered if a woman stays in the home while she has her period (Crawford et al., 2014).
2. This is a common practice locally but it is not recommended.

References

About the Zurich Flood Resilience Alliance

The Zurich Flood Resilience Alliance is a cross-sector collaboration which focuses on building community flood resilience in both developed and developing countries. We help people measure their resilience to floods and identify appropriate solutions before disaster strikes. Our vision is that floods should have no negative impact on people’s ability to thrive. To achieve this we are working to increase funding for flood resilience; strengthen global, national and subnational policies; and improve flood resilience practice. Find out more: www.floodresilience.net.

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