



Concept Paper

Project Number: 50212-001
August 2016

Proposed Policy-Based Loan Cook Islands: Disaster Resilience Program

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Asian Development Bank

CURRENCY EQUIVALENTS

(as of 19 August 2016)

Currency unit	–	New Zealand dollar (NZ\$)
NZ\$1.00	=	\$0.7255
\$1.00	=	NZ\$1.3784

ABBREVIATIONS

ADB	–	Asian Development Bank
DRM	–	disaster risk management
GDP	–	gross domestic product
PBL	–	policy-based loan
PCRAFI	–	Pacific Catastrophe Risk Assessment and Financing Initiative

NOTES

- (i) The fiscal year (FY) of the Government of the Cook Islands and its agencies ends on 30 June. “FY” before a calendar year denotes the year in which the fiscal year ends, e.g., FY2012 ends on 30 June 2012.
- (ii) In this report, "\$" refers to US dollars unless otherwise stated.

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PROGRAM AT A GLANCE

1. Basic Data		Project Number: 50212-001	
Project Name	Disaster Resilience Program	Department /Division	PARD/PAUS
Country	Cook Islands	Executing Agency	Cook Islands
Borrower	Cook Islands		
2. Sector	Subsector(s)	ADB Financing (\$ million)	
✓ Public sector management	Public expenditure and fiscal management		10.00
		Total	10.00
3. Strategic Agenda	Subcomponents	Climate Change Information	
Inclusive economic growth (IEG)	Pillar 1: Economic opportunities, including jobs, created and expanded	Climate Change impact on the Project	Low
Environmentally sustainable growth (ESG)	Disaster risk management		
4. Drivers of Change	Components	Gender Equity and Mainstreaming	
Governance and capacity development (GCD)	Institutional development Public financial governance	Some gender elements (SGE)	✓
5. Poverty Targeting		Location Impact	
Project directly targets poverty	No	Nation-wide	High
6. Risk Categorization:	Low		
7. Safeguard Categorization	No Safeguards Categorization available.		
8. Financing			
Modality and Sources		Amount (\$ million)	
ADB		10.00	
Sovereign Program loan: Ordinary capital resources		10.00	
Cofinancing		0.00	
None		0.00	
Counterpart		0.00	
None		0.00	
Total		10.00	
9. Effective Development Cooperation			
Use of country procurement systems		Yes	
Use of country public financial management systems		Yes	

I. THE PROGRAM

A. Rationale

1. The Government of the Cook Islands has requested financial assistance from the Asian Development Bank (ADB) for the Disaster Resilience Program to help better manage the fiscal risk arising from disasters. A policy-based loan—with withdrawal deferred until the occurrence of a disaster triggered by a natural hazard—has been requested to enable the government to rapidly access critical fiscal resources.¹ The proposed program will support the government's continuing efforts to improve disaster resilience through a series of reform initiatives.

2. **Development problems and opportunities.** The Cook Islands is prone to regular extreme weather events, particularly tropical cyclones. Analysis undertaken under the Pacific Catastrophe Risk Assessment and Financing Initiative (PCRAFI) indicates that the Cook Islands faces an average annual loss of \$4.9 million from cyclones, earthquakes and tsunamis, with probable maximum losses of \$56.8 million from an event with a probability of occurring once every 50 years, \$103.0 million from a 1-in-100 year event, and \$198.1 million from a 1-in-200 year event.²

3. The small, narrowly-based economy is particularly vulnerable to the effects of disasters, which are likely to disrupt economic activity, lead to loss of livelihoods, and undermine the government's fiscal position. About 60% of the country's gross domestic product (GDP) is generated through tourism. The high reliance on a single hazard-sensitive sector makes the economy vulnerable. For example, during February–March 2005, five tropical cyclones struck the country, causing property damage and disrupting economic and social activity.³

4. The country's free association with New Zealand means the population is relatively affluent, having one of the highest per capita incomes in the Pacific (\$23,555 in FY2015). However, the free movement of people to New Zealand has produced a declining and aging population. Despite these and other development challenges, macroeconomic stability has been maintained. Annual GDP growth averaged 4.5% for fiscal year (FY)2014–FY2016, and revenue grew a total of 9.4% over the 3-year period. The Cook Islands completed two public expenditure and financial accountability reviews (in 2011 and 2015), with good performance in the areas of fiscal management, budget credibility and preparation, accountability, and transparency.⁴ A debt sustainability analysis undertaken by ADB in September 2015 found that the Cook Islands is at low risk of external debt distress. The Cook Islands' debt position remains sustainable, with net debt (gross debt less loan reserve monies) projected to be equivalent to 27.7% of GDP in FY2017, well below the government threshold of 35% of GDP.⁵

5. **Government response and reform efforts.** The government has taken important steps to improve the country's resilience to disaster risks. The current national development plan includes a specific goal to strengthen resilience to combat the impacts of climate change and

¹ The proposed program will be included in the 2017–2019 ADB country operations business plan for the Cook Islands (for 2016 approval), and is aligned with the draft Pacific Approach 2016–2020, which serves as the country partnership strategy for the Cook Islands.

² World Bank. 2015. *Country Note: The Cook Islands—Disaster Risk Financing and Insurance*. Washington DC.

³ ADB provided an emergency assistance loan in response to the 2005 cyclone that was satisfactorily implemented: ADB. 2005. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan and Technical Assistance Grant to the Cook Islands for the Cyclone Emergency Assistance Project*. Manila.

⁴ <https://pefa.org/country/cook-islands>

⁵ Government of the Cook Islands. 2016. *Budget Estimates 2016/17*. Rarotonga.

natural disasters.⁶ A joint national plan for disaster risk management (DRM) and climate change adaptation has been prepared, including implementation arrangements to link national and local planning systems.⁷ A national action plan specifically focused on DRM has also been prepared and is being implemented.⁸ The National Disaster Risk Management Act 2007 describes the standard operating procedures for declaring a disaster and an emergency.

6. A 10-year, NZ\$288 million, national infrastructure investment plan was endorsed by cabinet in April 2015, including criteria on reducing and managing disaster and climate risks as part of the process for identifying priority infrastructure investments.⁹ Risk mitigation measures are also included. To enhance management of the fiscal risk associated with disasters, in addition to budgetary reserves the government will be able to access a disaster emergency trust; it was funded with NZ\$0.2 million in 2011, with reserves increasing to NZ\$1.5 million in 2016.¹⁰ The Cook Islands joined PCRAFI in 2013, and has continued to participate in the pilot, purchasing annual insurance cover with a 1-in-10 year attachment using its own funds. It has not experienced a disaster triggering a payout, but continues to purchase cover, reflecting appreciation of the insurance mechanism as an element of the broader financing framework for managing disaster risks. The government has identified and is working to close DRM gaps, including by effecting changes to legislation to reflect current and anticipated DRM needs; strengthening coordination; increasing transparency and dissemination of information to stakeholders; and addressing the human side of disasters, with particular attention to gender relations, the young and the aged, and persons with disabilities. The program will support priorities linked to these actions.

7. **Program financing modality and justification.** A single-tranche, stand-alone policy-based loan (PBL) is proposed, linked to government initiatives designed to increase disaster resilience.¹¹ For the PBL to provide the necessary flexibility and relevance in delivering disaster-responsive financing, a number of operational innovations are proposed, including deferred and multiple withdrawals. In the event of a significant disaster event, steps taken by the government in establishing existing fiscal buffers are unlikely to be sufficient to meet immediate post-disaster needs. Having immediate access to a pool of resources through the PBL will enable the government to initiate recovery and reconstruction efforts with minimum delay, mitigating the disaster's immediate economic and social impact. During program effectivity, and through actions specified in the policy matrix, the program will support and monitor progress towards achieving the goals of the government's DRM plans.

B. Impacts, Outcome, and Outputs

8. The impact is aligned with strengthened resilience to combat the impacts of climate change and natural disasters, and resilient infrastructure and information and communication technology built to improve living standards. The outcome will be economic and social consequences of disaster events mitigated.

⁶ Government of the Cook Islands. 2016. *Te Kaveinga Nui: National Sustainable Development Plan 2016–2020*. Rarotonga.

⁷ Government of the Cook Islands. 2012. *Joint National Adaptation Plan for Disaster Risk Management and Climate Change Adaptation (JNAP) 2011–2015*. Rarotonga.

⁸ Government of the Cook Islands. 2010. *National Action Plan for Disaster Risk Management 2009-2015*. Rarotonga.

⁹ Government of the Cook Islands. 2015. *National Infrastructure Investment Plan, 2015-2020*. Rarotonga.

¹⁰ Government of the Cook Islands. 2011. *Policy governing the establishment and operation of the Cook Islands Disaster Emergency Trust Fund*. Rarotonga.

¹¹ If the instrument proves effective, it is expected to become a standard part of ADB support to the Cook Islands.

9. The program will have three outputs:
- (i) **Output 1: Strategic investments to improve disaster resilience sustained.** Under this output, the government will continue to make available—subject to sound fiscal management—the necessary resources to implement strategic investments that enhance disaster resilience.
 - (ii) **Output 2: Disaster risk financing maintained and expanded.** Under this output, the government is expected to continue to pay its annual premium into the PCRAFI insurance pool, and maintain a sufficient balance in its disaster emergency trust fund to enable quick access to resources for humanitarian relief in the event of a disaster. Program financing will provide an additional pool of resources that the government can access if a disaster of a previously agreed magnitude occurs. Collectively, these three instruments will enable the Cook Islands to manage its immediate fiscal needs following a disaster, and reduce unplanned reallocations of public resources.
 - (iii) **Output 3: Disaster preparedness strengthened.** Under this output the government will review and as needed update the country’s national action plan for disaster risk management, which provides a detailed set of actions designed to help the Cook Islands increase its resilience to disasters, including through implementation of DRM plans for individual islands.

C. Program Costs and Financing

10. The proposed program amount of \$10.0 million will be drawn from ADB’s ordinary capital resources (Table 1). The loan will have a 15-year term, including a grace period of 3 years, with repayments calculated based on a disbursement-linked amortization schedule. The annual interest rate will be determined in accordance with ADB’s lending facility based on the London interbank-offered rate, and an annual commitment charge of 0.15%. Eligibility to withdraw from the loan will be based on achievement of a set of prior reform actions. However, actual withdrawal requests would be deferred until triggered by the occurrence of a disaster event that meets a previously agreed threshold of severity. In the event the loan is not fully disbursed, subject to agreement on updated policy actions, it would be possible to extend the validity of the PBL for a further 3 years. An option to denominate the program loan in NZ\$ will be discussed with the government.

Table 1: Tentative Financing Plan

Source	Amount (\$ million)	Share of total (%)
Asian Development Bank		
Ordinary capital resources (loan)	10.0	100.0
Total	10.0	100.0

Source: Asian Development Bank estimates

11. Considerations in determining the size of the loan will include: (i) estimation of the financing needs resulting from a 1-in-15 year disaster event, less the likely amount available from domestic and international sources; (ii) the likelihood of drawdown of the loan over its life; and (iii) the country’s debt sustainability.

D. Indicative Implementation Arrangements

12. The Ministry of Finance and Economic Management will be the executing agency to coordinate and monitor program implementation. Implementing agencies include the Ministry of Infrastructure and the Prime Minister’s Office. The program period will be from 1 January 2016

to 31 October 2019. Subject to the requirements for accessing the funds being met, loan proceeds will be disbursed in line with simplified disbursement procedures for program loans and the ADB Loan Disbursement Handbook (2015, as amended from time to time), and detailed arrangements agreed with the government.

II. DUE DILIGENCE REQUIRED

13. Due diligence for the program will include a sector assessment, risk assessment, public financial management and macroeconomic assessments, and preparation of a summary poverty reduction and social strategy. The program is proposed as category C for the environment, involuntary resettlement, and indigenous people. A matrix of potential safeguard impacts of the policy reforms and appropriate mitigation measures will be prepared.

III. PROCESSING PLAN

A. Risk Categorization

14. Overall the program is classified as complex. The program value is less than \$50 million and government capacity is sound; however, as this is the first time a policy-based loan will be used to provide deferred access to finance, more rigorous review is requested, including a full Board discussion. Risks to program implementation include reduced government priority for financing of DRM, and multiple low-frequency, high-impact disasters impacting the Cook Islands during the program period.

B. Resource Requirements and Processing Schedule

15. Program processing is estimated to require a total of 8 person months of staff time. The proposed processing schedule is in Table 2.

Table 2: Proposed Processing Schedule

Major Milestones	Expected Completion Date
Loan reconnaissance	8–14 August 2016
Concept approval	26 August 2016
Loan fact finding	29 August–2 September 2016
Informal board seminar	16 September 2016
Management review meeting	28 September 2016
Loan negotiations	29 September 2016
Board consideration	7 November 2016
Loan effectiveness	7 December 2016

IV. KEY ISSUES

16. During processing internal consultations will focus on the mechanism for a deferred drawdown, and disbursement-linked amortization. Country consultation will focus on identifying and progressing policy actions. During program implementation, it will be important to continue the dialogue with the government on strengthening disaster resilience, and establish clear indicators for monitoring progress with regards to disaster risk reduction and management. Where necessary, targeted technical assistance from ADB may be provided to further strengthen monitoring and evaluation of policy reforms for improving disaster resilience.

DESIGN AND MONITORING FRAMEWORK

Impacts the Program is Aligned with:			
<ul style="list-style-type: none"> • Resilience to combat the impacts of climate change and natural disasters strengthened • Resilient infrastructure and ICT built <p>(Goals 13 and 5, respectively, of the Cook Islands' National Sustainable Development Plan 2016–2020.)^a</p>			
Results Chain	Performance Indicators with Targets and Baselines	Data Sources and Reporting	Risks
Outcome	By November 2021:		
1. Adverse economic and social impacts of disaster events reduced	1. Satisfactory rating for NSDP resilience index (baseline: na; target: “on track”)	1. Central Policy and Planning Division, Office of the Prime Minister	Reduced political commitment to DRM Multiple low-frequency, high-impact disasters
Outputs	By November 2019:		
1. Strategic investments to improve disaster resilience sustained	1. Number of projects prioritized in the NIIP with climate proofing needs based on projected climate change risks financed (baseline: 0; target: 9)	1. Annual budget documents	Shift in public expenditure priorities
2. Disaster risk financing expanded	2a. Payment of annual premiums to PCRAFI maintained (baseline: premium paid; target: premium paid) 2b. Balance of disaster response trust fund increased (baseline: N\$1.5 million; target: N\$2.0 million)	2a. MFEM reports 2b. Annual budget documents	Revenue shortfall restricts expenditures and ability to save Capacity constraints in a post-disaster environment delay financing request
3. Disaster preparedness strengthened	3a. Essential stocks of emergency assistance provisions pre-positioned at key locations 3b. Regular disaster preparedness drills conducted in public offices and schools 3c. Pre-contracting of private sector emergency responders.	3a, b, c. Emergency Management Cook Islands reports	Insufficient budget allocation to disaster management office Staff constraints or shifting priorities delay strategic planning Capacity constraints in a post-disaster environment delay assessments

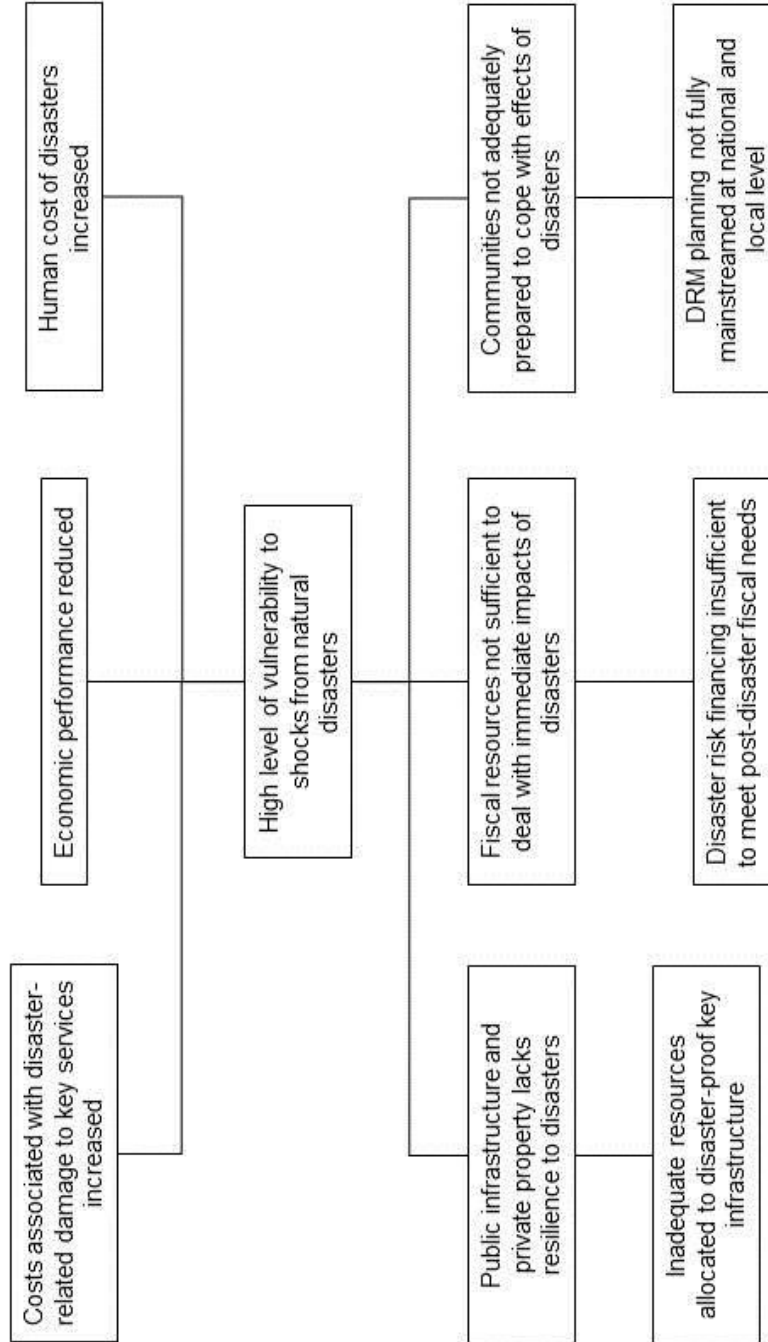
Results Chain	Performance Indicators with Targets and Baselines	Data Sources and Reporting	Risks
	3d. DRM mainstreamed into national and local planning systems	3d. National Sustainable Development Plan DRM Action Plan PDNA reports	
Activities with Milestones Not applicable			
Inputs ADB: \$10 million loan			
Assumptions for Partner Financing Not Applicable			

ADB = Asian Development Bank, DRM = disaster risk management; ICT = , MFEM = Ministry of Finance and Economic Management; NIIP = national infrastructure investment plan; NSDP = National Sustainable Development Plan 2016-2020; PCRAFI = Pacific Catastrophe Risk Assessment and Financing Initiative; PDNA = post-disaster needs assessment

^a Government of the Cook Islands. 2016. *Te Kaveinga Nui: National Sustainable Development Plan 2016–2020*. Rarotonga.

Source: Asian Development Bank.

PROBLEM TREE



DRM = disaster risk management

INITIAL POVERTY AND SOCIAL ANALYSIS

Country:	Cook Islands	Project Title:	Disaster Resilience Program
Lending/Financing Modality:	Policy-Based	Department/Division:	Pacific Department/Urban, Social Development, and Public Management Division
I. POVERTY IMPACT AND SOCIAL DIMENSIONS			
A. Links to the National Poverty Reduction Strategy and Country Partnership Strategy			
<p>The Disaster Resilience Program (DRP) supports the core objective of the National Sustainable Development Plan (NSDP) 2016–2020, which aims to sustain the highest quality of life for Cook Islanders, in harmony with the country's culture and environment.^a In particular, the DRP will support goal 13 of the NSDP, which is to strengthen resilience to combat the impacts of climate change and natural disasters by (i) applying a resilience index to assess efforts to reduce the vulnerability of each island, (ii) having adequate protection in the form of cyclone shelters in all islands, and (iii) disaster-proofing infrastructure against the impact of natural disasters. The DRP is consistent with the objectives of the Asian Development Bank (ADB) Pacific Approach, 2010–2014, and the Interim Pacific Approach 2015, which focus on (i) inclusive and environmentally sustainable growth; (ii) good governance; and (iii) regional cooperation and integration, with transport, information and communication technology, energy, urban development, water and sanitation, and education as operational priorities.^b The drivers of change are improvements to the private sector environment, public sector management, capacity development, climate change adaptation and mitigation, development partnerships, and gender mainstreaming. The DRP is also consistent with the draft Pacific Approach 2016–2020, which emphasizes risk reduction as a key strategic objective.</p>			
B. Poverty Targeting			
<input checked="" type="checkbox"/> General Intervention <input type="checkbox"/> Individual or Household (TI-H) <input type="checkbox"/> Geographic (TI-G) <input type="checkbox"/> Non-Income MDGs (TI-M1, M2, etc.)			
<p>The DRP will support the government's nationwide effort to manage and reduce disaster risk through a variety of structural, capacity development, and risk reduction measures. Rapid access to resources provided through the DRP in the event of a disaster will enable the government to mitigate the potential negative socioeconomic impacts of physical damage by rapidly channeling resources to affected households and areas of greatest geographical and sectoral need.</p>			
C. Poverty and Social Analysis			
<p>1. Key issues and potential beneficiaries. The Cook Islands was only one of two Pacific countries on track to achieve Millennium Development Goal (MDG) targets, according to the 2015 Pacific Regional MDGs Tracking Report.^c However, even with good access to educational and health services, wider job opportunities in New Zealand, and generous welfare benefits, the issue of hardship persists because of income inequality between the main island of Rarotonga and the <i>Pa Enua</i> (outer islands). Per capita gross domestic product is relatively high (\$18,192), but this figure mainly reflects the incomes of expatriate residents and Rarotonga's tourism-based economy, while concealing the subsistence lifestyle of the <i>Pa Enua</i> population, which makes up one-third of the total. The Cook Islands' outer-island population is widely dispersed across the archipelago, and relies heavily on inter-island trade by sea. The country's economy and population are consequently at risk from the negative impacts of natural hazards that can sever communications and disrupt transportation. Improving resilience will have broad economic and social benefits, enabling the country to reduce the exposure of vulnerable households to disaster risk, and more effectively respond to their needs in the event of a disaster, while also protecting key public infrastructure and private property.</p> <p>2. Impact channels and expected systemic changes. The DRP is expected to contribute to improved resilience of vulnerable households by (i) enabling their continued access to disaster-proofed public infrastructure; (ii) making available the resources necessary to meet the immediate needs of affected communities in the aftermath of disasters; and (iii) continuing to implement the government's DRM National Action Plan,^d including at the community level. Implementation of the DRP is expected to continue to strengthen social protection systems that are already in place, ensuring communities and vulnerable households are able to reach safety in the event of a disaster, have access to sufficient relief supplies to meet their immediate needs, and receive support to rebuild their lives and assets.</p> <p>3. Focus of due diligence. Two main issues will be assessed during program design: (i) progress in implementing, and arrangements for continued implementation of, the government's DRM National Action Plan; and (ii) continued effectiveness of the government's macroeconomic strategy.</p> <p>4. Specific analysis for policy-based lending. Not applicable.</p>			

II. GENDER AND DEVELOPMENT

1. What are the key gender issues in the sector/subsector that are likely to be relevant to this project or program?
The Cook Islands National Policy on Gender Equality and Women's Empowerment 2011–2016⁶ recognizes the differential impact of disasters on women and men. The policy highlights the need to improve the capacity of women to contribute to disaster risk reduction strategies as a key outcome. The DRP presents an opportunity to better understand the gender dimensions of DRM in the Cook Islands through the conduct of analytical work supported through technical assistance.

2. Does the proposed project or program have the potential to make a contribution to the promotion of gender equity and/or empowerment of women by providing women's access to and use of opportunities, services, resources, assets, and participation in decision making?

Yes No

3. Could the proposed project have an adverse impact on women and/or girls or widen gender inequality?

Yes No

4. Indicate the intended gender mainstreaming category:

GEN (gender equity) EGM (effective gender mainstreaming)
 SGE (some gender elements) NGE (no gender elements)

III. PARTICIPATION AND EMPOWERMENT

1. Who are the main stakeholders of the project, including beneficiaries and negatively affected people? Identify how they will participate in the project design.

Given the relatively small size of the Cook Islands' population and the broad-based nature of the DRP, all Cook Islanders have a stake in the program. The DRP will build on the substantial dialogue that the government has already established down to the community level, and will support continued participation across society.

2. How can the project contribute (in a systemic way) to engaging and empowering stakeholders and beneficiaries, particularly, the poor, vulnerable and excluded groups? What issues in the project design require participation of the poor and excluded?

The DRP will seek to ensure all Cook Islanders, especially those living in the outer islands, are included in discussions and plans relating to DRM. Through consultations with nongovernment organizations, potentially excluded and vulnerable groups will be identified to enable their effective participation in DRM plans and activities.

3. What are the key, active, and relevant civil society organizations in the project area? What is the level of civil society organization participation in the project design?

M Information generation and sharing M Consultation L Collaboration N Partnership

4. Are there issues during project design for which participation of the poor and excluded is important? What are they and how shall they be addressed? Yes No

IV. SOCIAL SAFEGUARDS

A. Involuntary Resettlement Category A B C FI

1. Does the project have the potential to involve involuntary land acquisition resulting in physical and economic displacement? Yes No

2. What action plan is required to address involuntary resettlement as part of the PPTA or due diligence process?

Resettlement plan Resettlement framework Social impact matrix
 Environmental and social management system arrangement None

B. Indigenous Peoples Category A B C FI

1. Does the proposed project have the potential to directly or indirectly affect the dignity, human rights, livelihood systems, or culture of indigenous peoples? Yes No

2. Does it affect the territories or natural and cultural resources indigenous peoples own, use, occupy, or claim, as their ancestral domain? Yes No

3. Will the project require broad community support of affected indigenous communities? Yes No

4. What action plan is required to address risks to indigenous peoples as part of the PPTA or due diligence process?

Indigenous peoples plan Indigenous peoples planning framework Social Impact matrix
 Environmental and social management system arrangement None

V. OTHER SOCIAL ISSUES AND RISKS
<p>1. What other social issues and risks should be considered in the project design?</p> <p><input type="checkbox"/> Creating decent jobs and employment <input type="checkbox"/> Adhering to core labor standards <input type="checkbox"/> Labor retrenchment <input type="checkbox"/> Spread of communicable diseases, including HIV/AIDS <input type="checkbox"/> Increase in human trafficking <input type="checkbox"/> Affordability <input type="checkbox"/> Increase in unplanned migration <input type="checkbox"/> Increase in vulnerability to natural disasters <input type="checkbox"/> Creating political instability <input type="checkbox"/> Creating internal social conflicts <input type="checkbox"/> Others, please specify _____</p> <p>2. How are these additional social issues and risks going to be addressed in the project design? Not applicable</p>
VI. PPTA OR DUE DILIGENCE RESOURCE REQUIREMENT
<p>1. Do the terms of reference for the PPTA (or other due diligence) contain key information needed to be gathered during PPTA or due diligence process to better analyze (i) poverty and social impact; (ii) gender impact, (iii) participation dimensions; (iv) social safeguards; and (v) other social risks. Are the relevant specialists identified?</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2. What resources (e.g., consultants, survey budget, and workshop) are allocated for conducting poverty, social and/or gender analysis, and participation plan during the PPTA or due diligence?</p> <p>ADB staff based in South Pacific Sub-regional Office with considerable experience working in the Cook Islands, together with the ADB development coordination officer based in the Cook Islands, will provide necessary information on poverty, gender, and participation as needed.</p>

^a Government of the Cook Islands. 2016. *Te Kaveinga Nui: National Sustainable Development Plan 2016–2020*. Rarotonga.

^b ADB. 2009. *ADB's Pacific Approach, 2010–2014*. Manila. The validity is extended by ADB. 2015. *Interim Pacific Approach, 2015*. Manila.

^c Pacific Islands Forum Secretariat. 2015. *Pacific regional MDGs tracking report 2015*. Suva Secretariat, 2015.

^d Government of the Cook Islands. 2010. *National Action Plan for Disaster Risk Management 2009-2015*. Rarotonga.

^e Government of the Cook Islands. 2011. *National Policy on Gender Equality and Women's Empowerment, Strategic Plan of Action (2011–2016)*. Rarotonga.

Source: Asian Development Bank