



LIVE TALK 03

How to implement gender-related climate risk finance commitments and strategies on the ground?

WEBINAR REPLAY!



April 2021

Following the first two successful Live Talks in 2020, the third Live Talk was held on 11th of March 2021 as part of the “Gender and Climate Risk Finance” series organized by the InsuResilience Global Partnership in collaboration with the Forum for Agricultural Risk Management in Development (FARM-D). The objective of this Live Talk was to understand how international policy agendas address the integration of gender dimensions within the framework of climate and disaster risk finance and insurance (CDRFI) and understand how international policy commitments are translated into practice.

1. Background

International policy frameworks have placed climate and disaster risk finance and insurance (CDRFI) firmly on the international agenda. These frameworks also acknowledge the relevance of gender-responsive approaches to mitigate existing gender inequalities and ensure climate change action works towards achieving the United Nations Sustainable Development Goals (SDGs). In this context, there is a clear imperative to consider the gender dimensions of climate risk in finance and insurance. As such, gender-responsive CDRFI lies at the intersection of multiple international policy priorities and global commitments framed by the SDGs. These entry points include, but are not limited to, climate change; disaster risk reduction; inclusive finance, agriculture and social protection, with each rooted in its own set of international frameworks and processes.

At a national level, these entry points intersect and are translated to national policies and strategies, and in turn should be rendered into practice at an institutional level in the provision of CDRFI. While there are existing good practices, there is the opportunity to convene multiple stakeholders with diverse entry points to CDRFI to share experiences to address challenges that exist in terms of policy coherence and lessons on how to overcome identified practice gaps that could hinder progress on the ground.

2. Objective of the webinar

Following the first two Live Talks on '[integrating gender into CDRFI](#)', and '[monitoring and evaluation of gender-responsive CDRFI](#)', this interactive Live Talk focused on the following objectives:

- › Explore how gender-responsive CDRFI lies at the intersection of various international policy commitments, agendas and where there are gaps;
- › Identify existing approaches, challenges and opportunities for how international gender-related CDRFI policy commitments and strategies are implemented in practice at a national and institutional level; and
- › Gather input for the development of practitioner-driven guidance on translating international and institutional gender commitments and strategies into action on the ground; a policy brief on how international gender and CDRFI policy agendas intersect and recommendations for further policy coherence.

3. Speakers and moderators



Krishnan Narasimhan
Programme Manager
United Nations Capital
Development Fund (UNCDF),
Pacific Insurance and Climate
Adaptation Programme (PICAP)



Leticia Gonçalves
Risk Finance Consultant
World Food Programme
(WFP)



Karen Philip
Project Consultant
Capacity Building
Caribbean Policy Development
Centre



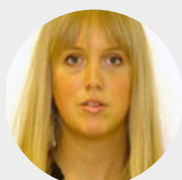
Sarah Barr
Research and Learning Advisor
– Crisis anticipation and risk
financing
Start Network



Angie Dazé
Senior Policy Advisor and Gender
Equality Lead
International Institute for
Sustainable Development (IISD) /
NAP Global Network



Fleur Newman
Unit Lead – Gender & Climate
United Nations Framework Convention
on Climate Change
(UNFCCC)



Emily Coleman
Agricultural Insurance
Technical Lead INSURED/
PARM, International Fund
for Agricultural Development
(IFAD)

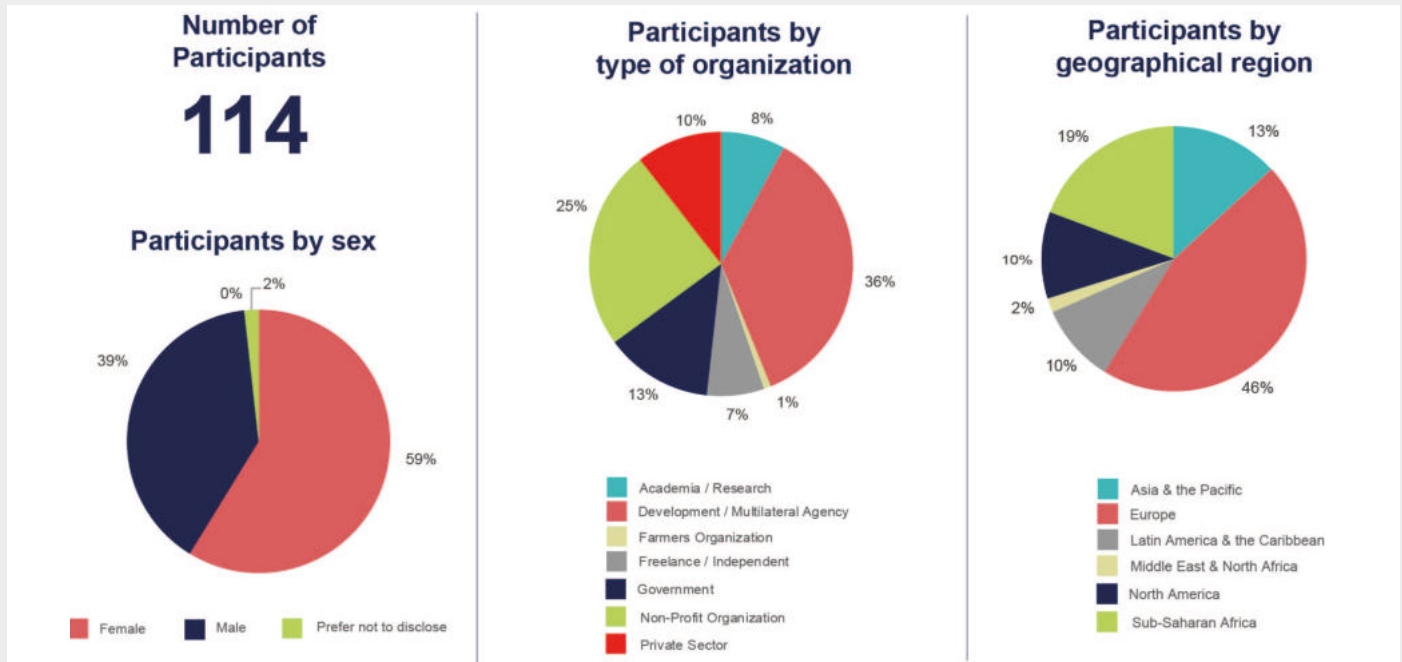


Katherine Miles
Gender Consultant,
InsuResilience Secretariat

4. Participants

The Live Talk hosted **over 100 participants**.

Box 1 Participants at a Glance



5. Agenda

Box 2

Live Talk 03 Agenda

Opening Remarks

Felana Haja Andrianaivo

Framing Presentation: International Climate Risk Finance and Gender Policy Landscape

Katherine Miles

SESSION 1

Gender and CDRFI: Converging International Policy Agendas

Moderator: Katherine Miles

Panelists:

Fleur Newman
Krishnan Narasimhan
Leticia Gonçalves

SESSION 2

Translating Policy Commitments into Practice

Moderator: Emily Coleman

Panelists:

Karen Philip
Sara Barr
Angie Dazé

Final Summary

Katherine Miles

OPENING REMARKS

Speaker: Felana Haja Andrianaivo, CARE International, Madagascar and Co-chair to the InsuResilience Gender Working Group

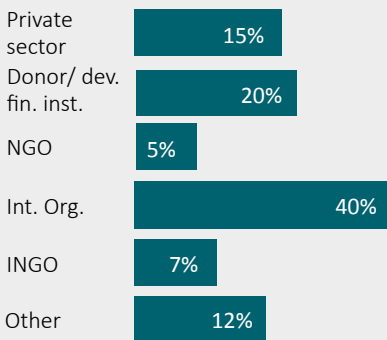
The Live Talk was opened with remarks from Felana Haja Andrianaivo, Co-chair of the Gender Working Group and the Climate and Resilience Project Manager, CARE Madagascar. She noted how the InsuResilience Global Partnership (the Partnership) Gender Working Group works collaboratively with a growing membership base of over 30 participants aiming to integrate gender-responsive and-sensitive approaches as a crosscutting topic in CDRFI. She highlighted the InsuResilience [Declaration on Gender](#)¹ which provides a commitment and a framework for applying gender-responsive approaches to CDRFI; as well as realizing the Partnership’s Vision 2025 to provide 500 million poor and vulnerable people with prearranged risk finance and insurance solutions to mitigate the impacts of climate and disaster shocks.

For this occasion, Principle 14 of the InsuResilience Declaration on Gender sets the backdrop to the conversation. The Principle advocates to promote cohesion on gender-responsive CDRFI in the diverse and intersecting policy agendas. In this regard, Ms. Andrianaivo noted, neither gender equality nor resilience to climate change and disasters can be achieved without addressing how they impact on each other. CARE’s aim, through the Gender Equality Framework (GEF) is to a) build the agency of people of all genders and life stages, b) change relations between them and, c) transform structures so that people of all genders live life in full gender equality. Transformational change requires that CARE works in partnership with others, including in broader alliances, to bring about change.

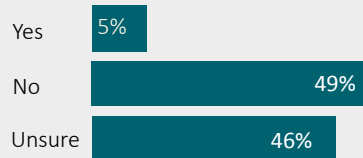
To begin the webinar, a poll was conducted, and results are displayed below. The results show that there is a long road ahead for integrating gender dimensions into international policy and increasing the engagement of diverse groups in the international CDRFI policy agenda.

Box 3 Opening Poll *

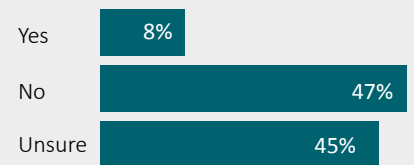
1. Which stakeholder group do you represent?



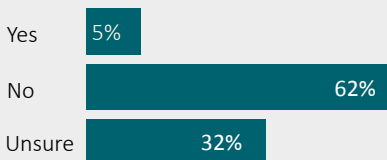
2. Do international policy commitments sufficiently acknowledge and set out policy agenda for action regarding gender dimension of climate change?



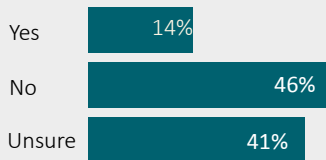
3. Do international policy commitments sufficiently acknowledge and set out policy agenda for action regarding gender gap in access and usage of insurance?



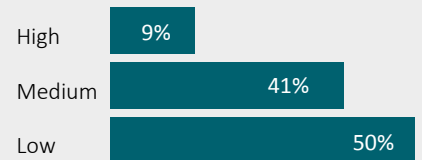
4. Do international policy commitments sufficiently acknowledge and set out policy agenda for action regarding gender dimensions of disasters and emergencies?



5. Do international policy agendas acknowledge the role of gender-responsive CDRFI to build the economic resilience of vulnerable people?



3. How would you rate the level of engagement with diverse groups, and particularly from the Global South, in the international CDRFI policy agenda from your policy perspective?

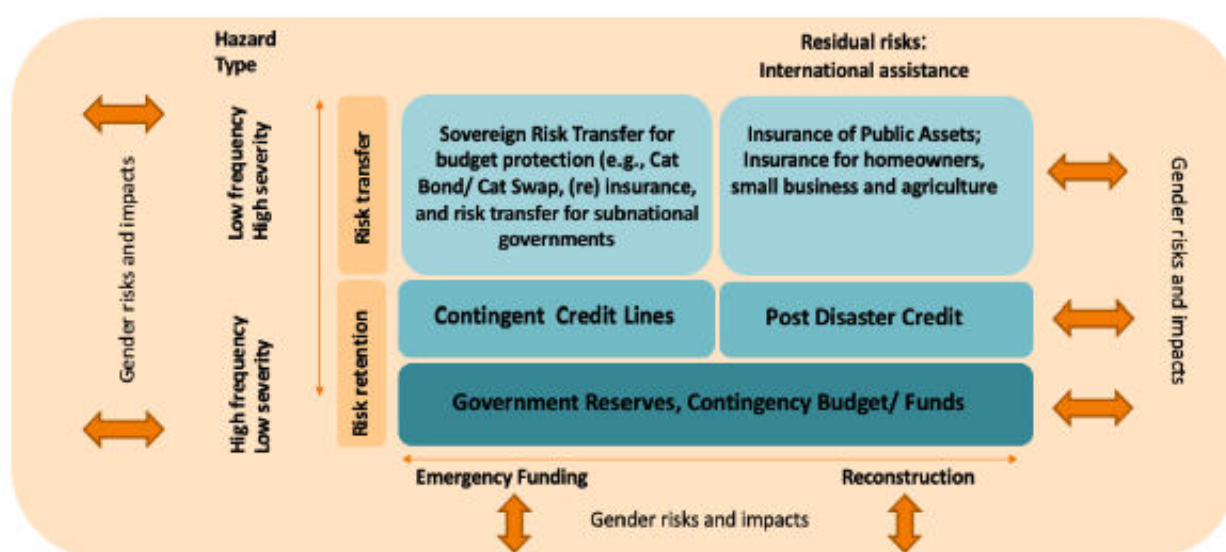


1. At the strategic meeting of the High-Level Consultative Group (HLCG) in 2020, members endorsed the [Declaration on Gender](#). This declaration highlights the importance of integrating gender-smart solutions within the framework of Climate and Disaster Risk Finance and Insurance (CDRFI). The Declaration on Gender consolidates and strengthens voluntary efforts by members of the Partnership at the highest level in order to drive forward comprehensive gender-responsive approaches in CDRFI interventions.

Framing Presentation: International Climate Risk Finance and Gender Policy Landscape

Speaker: Katherine Miles, Gender consultant, InsuResilience Global Partnership

The term CDRFI refers to a range of financial instruments that governments use to address climate and disaster risks (see Figure 1). All budgetary and financial instruments can influence gender dynamics, i.e. the behaviours, norms and relationships between women and men, and these financial instruments can address gender differential vulnerabilities and exposure to hazards. Gender-sensitive CDRFI considers factors that can result in gender differences in climate change vulnerabilities, risk and impacts, including in terms of access and usage of insurance. For example, a gender-sensitive CDRFI education initiative might offer childcare for the duration of the training to ensure that women are not excluded based on child-care duties which are most often undertaken by women. Gender-responsive CDRFI goes a step further and incorporates approaches to overcome historical gender biases. For example, taking account of the differentiated impact of disaster on men and women, and incorporating findings of participatory research to ensure access to financial services to reduce the impact of disasters for women.



Sources: Adapted from World Bank, 2018; Financial Protection Forum 2021.

Figure 1

Policy area entry points to CDRFI are presented in Figure 2. Each of these policy areas sits within a set of international policy frameworks and commitments. At the international level, these entry points converge in the SDG's. In terms of disaster risk, within the [Sendai Framework for Disaster Risk Reduction 2015–2030](#), gender is incorporated into its guiding principles. In the international climate change policy arena, the UNFCCC has established a dedicated standing agenda item under the Convention to address issues of gender and climate change. In 2016, the Paris Agreement reaffirmed the need for governments to respect and promote human rights including gender equality and the empowerment of women. Since then, in 2017 a Gender Action Plan was adopted based on the earlier Lima Work Programme (2014) and in 2019 this was enhanced at COP 25.

Also, central banks and ministries of finance from developing and emerging countries have committed to close the gender gap in financial inclusion, including in the broader agenda of inclusive insurance for women (e.g. Access to Insurance Initiative, A2ii). Additionally, there are international conventions on gender equality and the advancement of women, such as the global Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), the Beijing Declaration and the Platform for Action, and the commitment to Achieve Gender Equality and Empower Women and Girls in SDG 5.

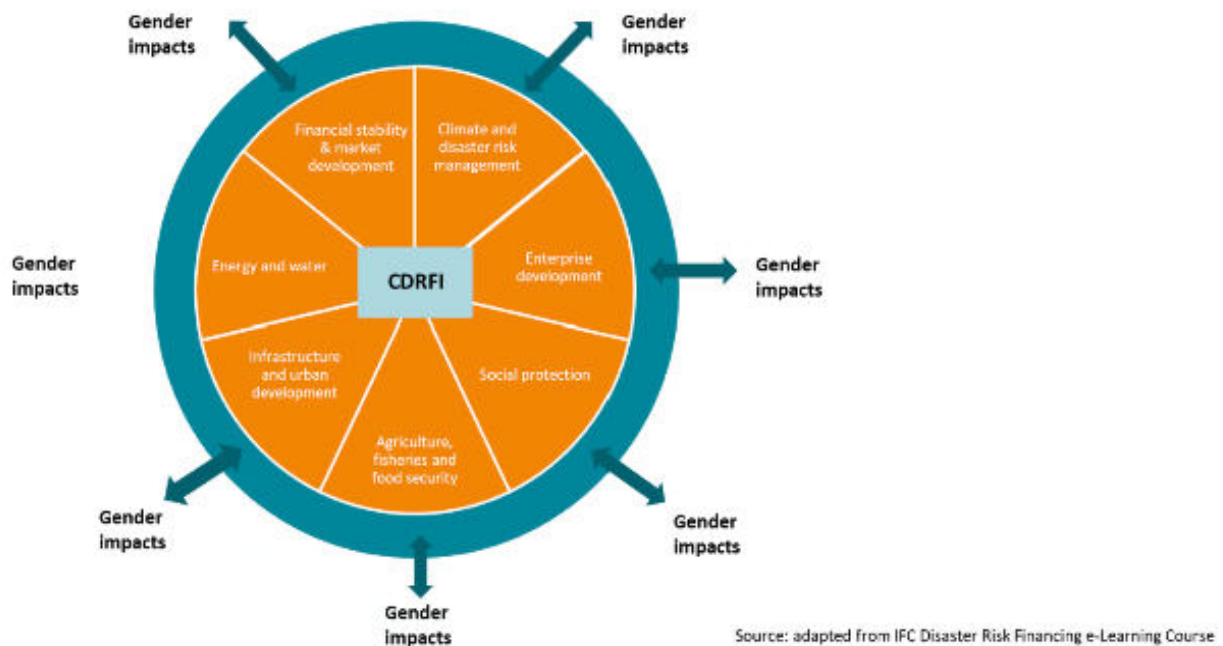


Figure 2

InsuResilience Global Partnership's work on gender and its [Vision 2025](#) sit at this critical intersection of these diverse policy areas. The InsuResilience Declaration on Gender offers guidance for gender-informed approaches to CDRFI and has provided a framework for the strategic focus areas including: building capacity and enhancing implementation of gender-responsive CDRFI practices; increasing the collection and usage of sex-disaggregated and gender-data in risk modelling; CDRFI schemes and national level disaster data sets; and increasing flows of capital to gender responsive schemes.

SESSION 1

Gender and CDRFI: Converging International Policy Agendas

Panellists: Fleur Newmann, United Nations Framework Convention on Climate Change (UNFCCC); Krishnan Narasimhan, United Nations Capital Development Fund (UNCDF), Pacific Insurance and Climate Adaptation Programme (PICAP); Leticia Goncalves, World Food Programme (WFP)

Facilitator: Katherine Miles, InsuResilience Secretariat Gender Consultant

In this session, panellists from the UNFCCC, UNCDF PICAP, and WFP discussed where gender and CDRFI converge in their respective policy areas. Existing commitments, targets, policies, and activities were highlighted. The discussion then turned to recommendations for greater policy coherence between diverse policy areas on gender and CDRFI and how to ensure implementation that aligns with the international policy agenda.

Current convergence between CDRFI and gender in international policy with examples on the ground

Within the UNFCCC and international climate policy, ensuring a gender-responsive approach to climate action is central to its objectives and is present across all workstreams and portfolios from adaptation to loss and damage. While the convergence between CDRFI and gender policy in international climate change policy is not explicit, it does exist within the enhanced [Lima Work Programme and the Gender Action Plan](#), agreed to by countries at the 2019 Conference of the Parties in Madrid. CDRFI is not specifically mentioned in the Gender Action Plan, however there are strong references made to gender-responsive climate finance which implicitly incorporates all aspects of CDRFI. In order for countries to implement gender-responsive CDRFI and achieve the goals set out in the [Lima Work Programme and Gender Action Plan](#), **government awareness of existing products and mechanisms needs to be increased and additional guidance to implement these international commitments must be developed.**

For the UNCDF, **the entry point to gender-responsive CDRFI lies in the financial inclusion policy agenda** which has seen the organization work for over a decade with central banks to develop financial inclusion policies. Assessments have been undertaken to identify the reasons behind gender gaps in indicators for countries as well as the structural barriers that inhibit financial inclusion and reduce the demand from women for financial products. As an example of the convergence of gender and CDRFI within the remit of the UNCDF, the Pacific Insurance and Climate Adaptation Programme ([PICAP](#)) considers the needs of women in [Vanuatu](#), [Fiji](#), and [Tonga](#). In the early stages of the product designs, [literature reviews](#) and field surveys were undertaken with women to understand their needs, interests, and access to resources, resulting in gender-responsive approaches built into the project. Ongoing monitoring is being undertaken on why, or why not, women may access a product, with a gender tracking tool being updated every quarter for the duration of the projects. For the UNCDF and [PICAP](#), the need for gender-responsive CDRFI is clear due to the [differentiated vulnerability of women and girls](#), men and boys, and this drives their programmes and projects.

In international food security and agricultural policy overseen by the WFP, the starting point for considering gender-responsive CDRFI is from the perspective of food security and social protection policies. Importantly, all interventions including those focused on financial inclusion, aim to address, women, men, girls, and boys, as WFP affirms that zero hunger will only be achieved when everyone has equal opportunities, decision-making power and access to resources. The WFP's commitment to gender-responsive approaches is stated in their [Gender Inclusion Policy](#) and has been implemented in all programme phases for projects on the ground. For example, in Latin America and the Caribbean, the regional WFP office promotes [inclusive risk finance to build the resilience of the most vulnerable and food insecure](#). Based on this regional strategy, the Guatemalan Government's national plan for 2020-2024, and its long-term development strategy, the WFP office for Guatemala has developed a targeted Climate Risk Finance Strategy aiming to expand climate risk finance options focusing strongly on women's inclusion. To select the organisations to work with in the pilot phase, the WFP conducted an assessment to determine the level of participation of women and men at all decision-making levels, from CEOs and board members to the leaders working with the community. They used community-based assessments and participatory planning processes to specifically record women's needs and conducted consultations to identify gender-based barriers to, and gaps in, existing financial products. Success stories from this project as an example of the convergence between gender considerations and CDRFI in implementation driven by the international policy space, can be found [here](#).

Improving policy coherence and supporting implementation of international policy agendas

To create greater policy coherence and collaboration between policy makers from these diverse areas, as well as improve project implementation aligned with international policy commitments, a number of recommendations were provided by the panellists:

At the outset, international institutions, governments, and public servants must continue to **recognise that gender-responsive CDRFI is relevant for multiple policy areas** beyond the remit of their own work. Awareness raising of the existing products, guidance available, and education on how gender-responsive CDRFI is relevant across policy topics, is a first step to creating policy coherence and collaboration between diverse policy areas underpinned by international policy agendas.

To support this recognition and enhance collaboration and coherence-making efforts, **a common objective that appeals to all stakeholders would also be useful.** A message that different branches of the UN system, ministers of different portfolios in governments and different organizations in the private sector could support fruitful collaboration between actors as they would have the same goal linking their actions and activities. An example of a cross-cutting objective could be "taking a people-centred approach with gender equality at the centre".



In addition, **mechanisms to coordinate across topics and policy areas** need to be enhanced to facilitate collaboration and policy coherence, as well as the implementation of international policy agendas. Broadly speaking, governance systems across all levels from local to international, are not set up to closely coordinate or collaborate across levels or different thematic areas. This makes creating policy coherence very challenging, even when there is a common goal, as there are both vertical challenges through levels of government as well as horizontal challenges across themes. An additional challenge is the need to include the private sector as it is most often the delivery vehicle of the financial products. **Capacity building and guidance for governments and the private sector on how to work across themes that address multiple international policy agendas and how to incorporate gender into all activities could support collaboration, policy coherence and implementation.** Agreements between ministers and institutions could also ensure that policy commitments are aligned and implemented coherently on the ground. Further, coordination bodies such as the InsuResilience Global Partnership that bring together multiple stakeholders across all aspects of CDRFI are critical.

To support implementation of gender-responsive CDRFI initiatives underpinned by international policies, **taking account of the private sector who are the primary implementing partners is vitally important. The priorities of the private sector are often separate to the priorities of governments and policy institutions.** For example, the private sector may be most interested in the market and sustainability of the products offered. Given the novelty of some of the CDRFI instruments and the remaining uncertainty regarding the female demand for products, the private sector might still need support to de-risk initial investments in gender-responsive CDRFI (such as underwriting). As gender-responsive CDRFI becomes more common, the evidence generated by these initial projects would become self-reinforcing, providing the data needed by the private sector to continue actions in this area. Accounting for the private sectors needs when implementing international policy agendas would help facilitate coherent implementation.

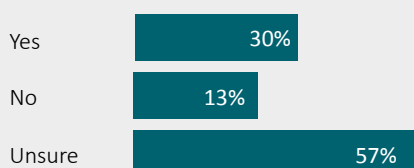
Finally, to help inform guidance, policies, or targets on gender and CDRFI, for both the public and private sector, across all topics and themes, and including on the international level, the collection and **application of sex-disaggregated data is critical.** Some organizations and countries have begun addressing this need, however, investment in institutions and support for countries to be able to implement data collection activities is still required. Capacity building in statistical institutions, understanding what data is needed and understanding where the current gaps in data collection lie are three areas which should be targeted. For private sector organisations, **compulsory reporting of sex-disaggregated data may encourage affirmative action policies and promote the conversion of gender-related policies to actions on the ground as well.** As the availability of sex disaggregated data increases, international policy organisations across all topics can use the insights to inform future work, thus creating more ‘bottom-up’ contributions to these wide-reaching agendas.

Box 4

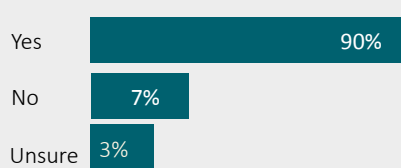
Opening Poll Session 2 *

*based on participants answers

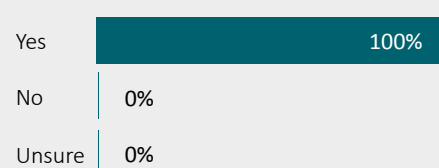
1. Are you aware of national policies that address the gender dimension of CDRFI?



2. Do you think policy makers require guidance to translate international commitments on gender and CDRFI into national policy and practice?



3. Do you think implementers require guidance to translate international and national commitments on gender and CDRFI into institutional policies and practices?



A second poll was held prior to session 2 to understand participants’ awareness of gender policies in their institutions and understand if they believe more guidance is needed. Further to the polls provided above, participants had specified that training, advisory services and an evidence map showcasing the benefit of a gender-responsive approach to CDRFI, including application in local or regional strategies, would be of value. At an international scale, the audience had identified that guidance material on how gender issues effect project outcomes or how effectively generating and using data to become more gender sensitive, would be useful to translate international and national commitments on gender and CDRFI into Institutional policies and practices. This also includes centralising resources through an online knowledge exchange and e-learning platform.

SESSION 2

Translating Policy Commitments into Practice.

Panellists: Karen Philip, Caribbean Policy Development Centre (CPDC); Sarah Barr, Start Network; Angie Dazé, International Institute for Sustainable Development (IISD) / NAP Global Network

Moderator: Emily Coleman, INSURED/PARM, International Fund for Agricultural Development (IFAD)

Two angles of translating diverse international policy commitments related to gender and CDRFI at a national level and institutional level were considered in this session. Firstly, the national policy perspective and how the nexus between gender and CDRFI are integrated into Nationally Determined Contribution (NDCs), National Adaptation Plans (NAPs) and other related sectors to ensure that CDRFI reaches poor and vulnerable women as well as men in developing countries, was discussed. Secondly, practices, successful approaches and gaps and challenges for translating international gender and CDRFI commitments in inclusive climate action and CDRFI, were explored.

Integrating gender and CDRFI into national policy - examples from three organisations

The [NAP Global Network](#) works with a number of countries to integrate gender considerations in their NAP processes, a key mechanism for advancing adaptation under the Paris Agreement. One of the key steps in supporting countries is with a targeted gender analysis, which explores the linkages between gender and climate change, looking at both the policy and institutional aspects, as well as the technical aspects of how to address these issues on the ground. These analyses yield concrete and context-specific recommendations for NAP processes to be more gender responsive, providing a basis for countries to take further informed steps.

Examples from Kiribati and Côte d'Ivoire were presented. Kiribati conducted a revision of their NAP document resulting in a commitment to ensure equitable participation by women and organizations promoting gender equality in the coordinating mechanism for climate change and disaster risk management at the national level (see more [here](#)). In Côte d'Ivoire, ongoing support is being provided for integrating gender considerations in the NAP process. The process also started with a gender analysis that informed the development of a National Climate Change and Gender Strategy. As a result, the Ministry of Environment then requested a Gender Advisor to apply a gender lens to sectoral vulnerability assessments and requested training for the different actors involved in the NAP process. The government has also put in place the National Platform on Gender and Climate Change to facilitate networking amongst relevant actors (find out more [here](#)). By incorporating the recommendations of the Gender Analyses into policy documents and helping decision makers understand why a gender-responsive approach matters in practice and outcomes, a considerable difference can be made in how countries approach their responses to climate change.

The [Caribbean Policy Development Centre](#) represents the Caribbean people from 15 states with policies that integrate people's voices from the ground. The Centre ensures gender mainstreaming throughout all projects and in their research, they have noticed many of the sectoral policies that intersect with CDRFI, such as agriculture and insurance, lack a minimal standard for gender mainstreaming. In general, Caribbean governments have committed to gender equality, a topic that is anchored in all government documents including those related to climate, insurance and agriculture, but the translation into action is still absent. In the Centre's research on CDRFI conducted in Barbados and Antigua and Grenada, the governments said they were not aware parametric insurance existed. This mirrors farmers', both men and women, lack of interest (65%) in parametric insurance. While a partial explanation could be the unavailability of parametric insurance, it could also be the lack of information on how CDRFI solutions work, if they make sense and how affordable they are. The results of this study will be published in the upcoming months and shared with governments.

The Start Network gathers over 50 NGOs working globally and works to improve and reform the way the humanitarian sector functions. A key part of this is around experimenting with disaster risk financing by trying to bring these tools and approaches to civil society. They are in the process of developing a disaster and risk finance framework. In this context, the drivers and purpose for this framework were presented and the first driver is gender. Gender awareness is key to successful project outcomes and touches every aspect of disaster risk financing. Based on experience from their projects, they have seen men and women view the value of the programmes differently. The second driver is that risk financing is reaching maturity in the Start Network. This fits into a broader push for programme quality including the creation of a quality assurance framework and looking at accountability to affected populations. Additionally, the Start Network as a woman-led organisation, have all the right preconditions to take gender seriously when their data shows that it's needed. The purpose of the framework is to ensure their programs have the same outcome for men and women and ensure they collect the right data (find out more [here](#)).

Gaps and challenges in translating commitments into action

Three main challenges for translating gender and CDRFI international commitments into national policy and action were highlighted. Firstly, countries tend to approach the framing of climate change and national governance from a sectoral perspective, such as agriculture or infrastructure. While this is a good starting point and a way to organize adaptation planning, we need to ensure crosscutting issues like gender and social inclusion are not forgotten. To do this, a very strong commitment is required from the ministry coordinating the process across the different ministries and actors, together with access to analysis and expertise to support the integration of these issues across different sectors and levels. The second challenge is unsurprisingly coordination, because these integrated approaches are highly complex and require strong institutional coordination between actors working across all sectors on gender and climate change and gender and disaster risk management. The third challenge is ‘balancing progress and process’. As countries are under pressure to develop policies and plans like NAP’s and NDC’s they may struggle to invest in the analysis, reflection and engagement required for these processes to be gender-responsive, and for decision making to be engaging and collaborative. Often resources to undertake these activities may not exist in the bodies responsible to coordinate climate action.

For the issue of gender mainstreaming to be scaled up with policy makers, in the case of the Caribbean there are several institutions that can take the lead. Amongst these are the Caribbean Community ([CARICOM](#)), the Caribbean Disaster Emergency Management Agency ([CDEMA](#)), Caribbean Community Climate Change Center ([CCCC](#)) and Caribbean Catastrophe Risk Insurance Facility ([CRRIF SPC](#)). The central focus should be that the policies are gender-sensitive and -responsive, context relevant and appropriate and promote greater collaboration with civil society. For example, ensuring that what is called ‘affordable’ is in fact affordable for all people, women and men, from every race and class.

With reference to the framework being developed by the Start Network, some of their challenges and opportunities were outlined. There is a need to be more systematic in the way gender and vulnerability data is collected and used. However, while risk financing incorporates hazard analysis and vulnerability data, behavioural responses, which are often heavily gendered, are currently not accounted for due to the introduction of further complexity such as different hazards eliciting different behavioural responses. Another challenge is developing tools and frameworks that are specific and clear whilst making sure they are flexible to work across different hazards and contexts. In terms of opportunity, the Start Network is very dynamic, flexible and innovative and can improve the quality of programs to make a difference on the ground.

Additional opportunities were identified by panellists for national policy to be gender responsive. This includes listening to women’s voices and translating them into policy and further action. Also, gender analysis can be incorporated in different policy processes. For example, Ethiopia had not considered the gender dimension in their NAP document, but they included a gender analysis in the NAP implementation roadmap. Monitoring and evaluation processes are an opportunity to collect sex disaggregated data and ask key questions such as: who is benefiting, or not, from adaptation and CDRFI investments, and why? A major opportunity is to align disaster risk financing with longer term disaster risk planning.

Final Summary

Speaker: Katherine Miles, Gender consultant, InsuResilience Global Partnership

To bring together both sessions, several steps to promote policy coherence and translate international policy agendas to action were identified. Providing guidance and capacity building to governments and institutions is crucial to ensure that gender-responsive CDRFI can be translated from the existing international policy commitments to national policy and implemented on the ground. Mechanisms for coordination and articulation of a common goal would enhance collaboration and policy coherence both through levels of government and across different thematic areas. To improve policy and programs, more support is needed for all stakeholders to collect and apply sex-disaggregated data, and it is critical that institutions and governments take the time to consult and listen to the people they are serving with gender-responsive CDRFI products. Finally, while it may be complex, it is worth the effort to find and address the structural and other barriers to women’s inclusion in CDRFI.

For additional resources on gender and CDRFI, please visit the [InsuResilience Centre of Excellence on Gender-smart Solutions](#) – a repository of information and knowledge exchange platform.

COMING NEXT



LIVE TALK 04 | Q3 2021

How to include a gender lens into climate risk finance investments and grant making?

Follow [FARM-D](#) and the [InsuResilience Global Partnership](#) Websites for more information.

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