



InsuResilience GlobalPartnership

Step by Step Guidance:
How to translate international
commitments into action
to achieve gender-smart
Climate Disaster Risk Finance
and Insurance Solutions



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InsuResilience Global Partnership

Step by Step Guidance:

How to translate international commitments into action to achieve gender-smart Climate Disaster Risk Finance and Insurance Solutions

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Executive Summary

This guidance note aims to provide practical step-by-step guidance on how to translate international commitments relevant to improving the gender-responsiveness of Climate and Disaster Risk Finance and Insurance (CDRFI) solutions into action at the national and institutional level. These international commitments include the United Nations Framework Convention on Climate Change (UNFCCC) Paris Agreement; the 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs); and the Sendai Framework for Disaster Risk Reduction (the Sendai Framework). The InsuResilience Global Partnership (IGP) is aligned to these frameworks. This guidance provides advice on how to integrate gender and CDRFI considerations into the policy development process and policy content. It assesses the guidance that these policy frameworks offer for the CDRFI financing 'sector,' it also explores the challenges and opportunities in converting international, national, and institutional strategies into action. The target audience is policy makers, programme implementers and national level organisations that are involved in the design and implementation of policies related to CDRFI.

This guidance note is intended to be read in conjunction with the Policy Report: The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance Frameworks to support with National Action.

From the diagram below (Figure 1) and table of contents, you can navigate directly to the section and associated questions of most relevance to your role in CDRFI-related policy development and implementation, whether that be Integrating National Commitments within Strategies, Policies and Plans; Institutional Action; Capacity building; or Stakeholder Consultation.

Figure 1

Summary of the nexus between international gender and CDRFI frameworks and national action

International Commitments related to Gender-Smart CDRFI

UNFCCC Paris Agreement and Warsaw International Mechanism	Sendai Framework for Disaster Risk Reduction	2030 Agenda for Sustainable Development & SDGs
5 priority areas under the enhanced Gender Action Plan: <i>Capacity-building, knowledge management, and communication; Gender balance, participation, and women's leadership; Coherence; Gender-responsive implementation and means of implementation; Monitoring and reporting.</i>	Guiding principle of 'an all-of-society engagement and partnership' and a focus on women in priority 4, collection of sex-disaggregated data encouraged.	SDG 5 on gender equality and women's empowerment and SDG 13 on climate action. Relevant themes in SDG 1 and 11 targets and indicators.

InsuResilience Global Partnership Vision 2025, Pro-Poor Principles & Declaration on Gender



Abbreviations

ARC	African Risk Capacity
ASP	Adaptive Social Protection
AU	African Union
AUC	African Union Commission
BAPPENAS	National Ministry of Planning, Indonesia
BMZ	The German Federal Ministry for Economic Cooperation and Development
CCA	Climate Change Adaptation
CDRFI	Climate and Disaster Risk Finance and Insurance
CEDAW	Convention on the Elimination of all forms of Discrimination Against Women
CPDC	Caribbean Policy Development Centre
CRI	Climate risk insurance
DRM	Disaster risk management
DRR	Disaster Risk Reduction
GAP	Gender Action Plan
GCF	Green Climate Fund
GIA	Gender Impact Analysis
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
IIED	International Institute for Environment and Development
IUCN	International Union for the Conservation of Nature
MEEFM	Ministère de l'Environnement, de l'Ecologie et des Forêts de Madagascar
MIDES	Institute of Women's Affairs of the Ministry of Social Development
MGAP	Ministry of Livestock, Agriculture, and Fisheries
MVOTMA	Ministry of Land Planning, Housing and Environment
MCII	Munich Climate Insurance Initiative
NAP	National Adaptation Plan
NAPAs	National Adaptation Programmes of Action
NDCs	Nationally Determined Contributions
NFIS	National Financial Inclusion Strategies
PoA	Plan of Action
RECs	Regional Economic Communities
SERNAM	National Women's Agency, Chile
SFDRR	Sendai Framework for Disaster Risk Reduction
SPP	Social Protection Programme
TAWLA	Tanzania Women Lawyers Association
UDHR	Universal Declaration on Human Rights
UNFCCC	United Nations Framework Convention of Climate Change
WAD	Women's Affairs Department (Ethiopia)
WEPs-GAT	Women's Empowerment Principles Gap Analysis Tool
WIM	Warsaw International Mechanisms for Loss and Damage
WMG	The Women's Major Group

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1 Introduction

There is a differential impact of climate and disasters on men and women requiring the need for integrated gender-smart CDRFI related policies at a national level. These policies may be specific national policies on climate and disaster risk financing, or broader policies that incorporate CDRFI instruments, on the themes of climate change adaptation, social protection, or financial inclusion.¹

Diverse policy agendas and international commitments provide guidance for good practices for implementing gender-smart CDRFI-related policies at a national level. The CDRFI agenda sits within the global frameworks of the United Nations Framework Convention on Climate Change (UNFCCC) Paris Agreement; the 2030 Agenda for Sustainable Development and its Sustainable Development Goals (SDGs); and the Sendai Framework for Disaster Risk Reduction (the Sendai Framework). Cutting across these frameworks is the recognition of the universal human right of gender equality, as defined in the Universal Declaration on Human Rights (UDHR), and the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW).

CDRFI instruments are used to deliver on objectives within a wide range of national policies and strategies. CDRFI addresses the different phases of a disaster – risk reduction, relief, recovery, and reconstruction. This financing can

be incorporated into the following: national disaster risk management (DRM) and disaster risk financing (DRF) strategies; nationally determined contributions (NDCs)²; national climate change policies; and national adaptation plans (NAPs). Gender-smart CDRFI instruments may also be used to achieve policy objectives related to food security and agriculture, or social protection, among others. Access to CDRFI instruments is dependent on financial access for individuals and businesses, which is addressed in national financial inclusion strategies (NFIS). Meanwhile, policies focused on promoting women’s empowerment and achieving gender equality may address structural constraints that influence gender-differential risks and vulnerabilities, as well as direct and indirect access to CDRFI.

Guidance is provided to both policymakers and implementing partners. This guidance explores two angles of translating diverse international policy commitments and ensuring that they are implemented in policies and actions at country level. Firstly, it provides guidance on how to implement international gender-smart CDRFI related commitments into national policy approaches and secondly, how policy implementing partners can do this through their institutional approaches. Underpinning both is the need for stakeholder consultation and capacity building. This guidance provides case study examples of existing practice from within and beyond IGP membership.

1 InsuResilience, 2018; InsuResilience, 2019.

2 Nationally Determined Contributions are the efforts by each country to reduce national emissions and adapt to the impacts of climate change. The Paris Agreement (Article 4, paragraph 2) requires each Party to prepare, communicate and maintain successive NDCs that it intends to achieve. Parties shall pursue domestic mitigation measures with the aim of achieving the objective of such contributions.

2 Integrating gender-smart CDRFI into national policies, strategies, and planning

2.1 Are gender-balanced teams and experts informing gender-smart CDRFI related policies?

Strive for gender-balanced (i.e., equal participation of women and men) decision-making teams (Box 1).³ If there are low levels of women's representation, action can be taken through leadership training and recruitment strategies to build a pipeline of qualified women to participate in technical policy and regulatory teams that influence CDRFI decision-making (Box 2).

Seek to achieve gender diverse teams, where there are a range of gender identities represented beyond the binary and socially defined male and female gender norms. This is because an individual's gender identity, which refers to their internal and individual experience of gender, may or may not correspond with the sex assigned to an individual at birth.⁴

Incorporate a focus on gender and women beneficiaries in the terms of reference for CDRFI-related policy teams, so that regardless of the gender composition, the team's attention is focused on these perspectives. For example, the African Risk Capacity (ARC) has revised its terms of reference for its Technical Working Groups to ensure that the data they provide to the team responsible for the risk modelling is disaggregated by sex.⁵

Ensure to include technical gender experts in policy teams as they can provide valuable expertise to ensure that gender considerations are integrated into CDRFI related policy content. For example, in Fiji, gender experts were involved in the process of developing the NAP.⁶

Box 1

International Guidance

UNFCCC: This has recognized the importance of involving women and men equally in its processes and in their representation in bodies established under the Convention.

The Sendai Framework: This highlights women's leadership and role in disaster reduction under its guiding principle of an all-of society engagement and partnership.

SDGs: SDG 5.5. highlights the importance of women's full and effective participation as decision makers and equal opportunities for leadership. This can be extended to include decision making and leadership on policies that inform CDRFI. Moreover, SDG 13 on climate action calls for a focus on women in climate planning and management in target 13b and indicator 13.b.1.⁷

Box 2

Leadership training for Insurance Supervisors

Women's World Banking and faculty from Oxford University's Said Business School, in partnership with the Alliance for Financial Inclusion (AFI), have established a Leadership and Diversity Programme for Regulators to build women's leadership pipeline in regulatory organizations and support financial regulators to develop policies that close the gender gap in financial inclusion. The Access to Insurance Initiative (A2ii) and the InsuResilience Global Partnership (IGP), are jointly funding scholarships for senior insurance supervisors and high potential women from their authorities to participate. To date, insurance sector representatives have been supported from Burundi, Bolivia, Madagascar, the Philippines, Ghana, Mauritius, India, Mexico, and Zimbabwe, since 2018.⁸

3 Dazé & Dekens, 2018.

4 OHCHR, 2021.

5 Stakeholder consultation.

6 Republic of Fiji, 2018.

7 UNFCCC, 2016; UN, 2015; UNSDIR, 2015.

8 Women's World Banking, 2021.



Tips

- ✔ Take steps to ensure the team responsible for the development of CDRFI-related policies is gender diverse and gender balanced.
- ✔ Establish internal mechanisms that encourage policymakers to consider the gender dimensions of the policies e.g., through conducting gender impact assessment of policies and CDRFI instruments.
- ✔ Establish leadership training initiatives and encourage women civil servants, financial sector regulators including insurance supervisors to participate to develop a pipeline of women leaders to inform future policy and regulatory decision-making related to CDRFI.
- ✔ Ensure gender experts and representatives of women's groups are engaged in the policy development process.
- ✔ Ensure that policymakers and gender experts working on CDRFI-related policies, such as climate change and disaster risk reduction, are familiar with CDRFI instruments. If they are unfamiliar, ensure that policymakers undertake training to familiarise themselves with these instruments and the potential gender entry points.

2.2 Is a gender analysis undertaken to support CDRFI-related policy development?

A gender analysis should be conducted to help policymakers understand the differences in behaviour, risks and needs between men and women with implications for the diverse policies that include CDRFI instruments (Box 3). The results of this analysis should be used to support the development of gender-smart CDRFI approaches.

Box 3

International Guidance

UNFCCC: The UNFCCC Gender Action Plan (GAP) calls on governments and other relevant stakeholders to enhance the availability of sex-disaggregated data for gender analysis.⁹ UNFCCC call for the analysis and application for sex-disaggregated data and gender analysis in the context of climate change to inform gender-responsive climate policies, plans, strategies, and action.¹⁰

The Sendai Framework: This recognises the influence of gender in disaster vulnerability and states that a gender, age, disability, and cultural perspective should be integrated in all policies and practice.¹¹

⁹ UNFCCC, 2020a.

¹⁰ UNFCCC, 2020.

¹¹ UNISDR, 2015.



A gender analysis can support the identification of gaps in access and use of financial products, such as insurance, and generate policies that promote gender-equitable access to CDRFI at a macro- and micro- level. Such analysis has supported those involved in establishing adaptation plans and policies within the NAP frameworks and related processes (Boxes 4 & 5). The African Risk Capacity (ARC) has used the United Nations Gender Equality Capacity Assessment Tool¹² to support an analysis of the extent to which gender is mainstreamed into national disaster risk management strategies.¹³ This type of analysis and the use of sex-disaggregated data can be used to develop and inform the gender-differential implications of new policies but can also support monitoring the effectiveness of existing policies, strategies, and regulations. For example, whether policies have had a differentiated impact for people based on their gender in general or within specific groups, and whether they led to positive/negative impacts on gender equality.¹⁴

12 UN Women, 2014.

13 Stakeholder consultation.

14 NAP Global Network, 2019.

Box 4

Gender analysis informed risk assessment

In both Nepal and Vietnam, a gender analysis was embedded into both countries vulnerability and risk assessment work to inform their climate change adaptation policies. In Nepal, a three-day training for field workers was held to sensitize them to gender-sensitive research approaches and questions before engaging in focus group discussions in rural communities. In Vietnam, surveys used in gathering information on the risks faced by agricultural communities to inform the gender analysis included: questions on roles of women, men, and youth in the household; roles in decision-making; access to information and resources; and impacts of different practices on time use.¹⁵

15 FAO, 2018.

Box 5

Conducting a gender analysis to inform the NAP Processes

Since 2018, the NAP Global Network has been working with six country governments in Africa (Benin, Côte d'Ivoire, Ethiopia, Guinea, Madagascar, and Togo) to undertake targeted gender analyses to inform their NAP processes at different stages in the formulation and implementation of their NAPs.¹⁶

Gender analysis informed NAP Process in Benin and Togo

In Benin and Togo the governments undertook dedicated gender analyses to inform their NAP processes. These analyses have highlighted the differentiated impacts of climate change on women and men and have provided concrete recommendations for ensuring that NAP processes respond to these differences, thereby strengthening the availability of sex-disaggregated data (GAP Activity D.7) and building the evidence base on gender and climate change (GAP Activity A.4). The process of doing these analyses has also increased in-country capacities to undertake and apply gender analysis (GAP Activity A.3).¹⁷



¹⁶ Dekens & Dazé, 2019.
¹⁷ Dazé, 2020.

Gender analysis to inform NAP in Guinea

In the initial stages of its NAP process, Guinea prioritized a gender analysis to explore the information and opportunities available to support the integration of gender in adaptation planning and implementation. The analysis found that, in general, Guinean women are more vulnerable to the impacts of climate change due to gender-based roles, barriers in accessing resources, social marginalization and weak participation in decision-making, both in the household and beyond. These issues—illustrated by the high occurrence of gender-based violence and female genital mutilation, low literacy rates among women and low representation in government—have significant implications for adaptation; however, there has been limited analysis to date of the gender dimensions of vulnerability to climate change. At the policy level, there are few to none linkages between gender and climate change, though both are identified as pillars in the country's vision for 2040. Despite these challenges, the report identifies several opportunities for Guinea to integrate gender into the NAP process as it advances, including through the establishment of functional linkages between the coordination mechanisms for climate change and gender, as well as building the capacities of gender and adaptation actors to better collaborate on integrated approaches.¹⁸

Gender analysis to inform NAP in Madagascar

Madagascar completed a gender analysis in early 2019 to inform its NAP process. This included an analysis of the ways in which the impacts of climate change affect women and men differently. For example, female farmers tend to earn less money and have less access to financial services than their male counterparts for a range of reasons including social norms, which constrains their options when their crops are affected by drought. To address this inequity, the report recommends that adaptation options for the agriculture sector include investment in microfinance and tailored insurance products for women, as well as the establishment of climate information services and training programs in ways that promote equitable access for women. Similar recommendations were made for other sectors, including water, biodiversity, and coastal zones, providing Madagascar with a basis for identifying adaptation options in a gender-responsive manner.¹⁹

¹⁸ MEEF, 2020.
¹⁹ MEEFM, 2019.

Tips

- ☑ Identify sex-disaggregated context data to support policy development. E. g., gender differences in mortality and morbidity from disasters, access to digital financial services, mobile phone access and insurance; formal and informal economic participation by sector as employees and entrepreneurs; levels of gender-based violence; enrolment in social protection schemes; gendered patterns of participation in specific agricultural value chains.
- ☑ Ensure survey data to inform policymaking is sex-disaggregated to generate insights on the differences between women and men.
- ☑ Consider whether the policy will affect women and men differently and whether it may lead to positive/negative impacts on gender equality.

2.3 Have you considered the gender dimensions of CDRFI in policy content?

Policies and strategies that draw on CDRFI instruments or that are specific to disaster risk financing need to incorporate gender and CDRFI content related to multiple themes noted in the InsuResilience Policy Report *“The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance (CDRFI) Frameworks to Support with National Action.”* For example, international guidance from the UNFCCC indicates that policies relevant to CDRFI such as NAPs can provide opportunities to address gender inequalities (Box 6).

Gender-smart approaches in policy content must go beyond sensitivity to the differences between women and men, but also include strategies and activities that actively seek to promote gender equality. In practice, this means incorporating CDRFI activities and strategies that address gender-specific risks e. g., risk finance to address gender-based violence after a disaster, and structural barriers to build women’s resilience through financial protection. For example, amending discriminatory laws that affect women’s economic inclusion, or their unpaid childcare responsibilities – issues raised in the SDGs.

Box 6

International Guidance

UNFCCC: The UNFCCC GAP highlights the importance to respect, promote and consider gender equality and the empowerment of women in the implementation of the Climate Change Convention and the Paris Agreement. It states that if undertaken in a gender-responsive manner, both the NAPs and the NDCs can provide an important opportunity to address gender inequalities. A gender-responsive approach to the NAP process helps ensure that adaptation investments yield equitable benefits and that resources are channelled where they are needed most, including to women’s organizations, Indigenous Peoples, and local communities (D.2). The UNFCCC GAP also highlights the value of sex-disaggregated data, which can be addressed in policy content.

Sendai Framework: The collection of sex-disaggregated data to track progress against the seven global targets within the Sendai Framework is encouraged. This is of relevance to policy content as systems may need to be established to gather this data within scope of policy goals and targets.

SDGs: The climate action and disaster related targets and indicators in the SDGs are required to be sex-disaggregated. Other themes addressed in the SDGs which are relevant for CDRFI related policy content include: social protection; access to economic resources including financial services; national and local disaster risk reduction strategies; climate change resilience building; violence against women and girls and forced marriage; access to reproductive health services; and the gendered division of unpaid care. For more details see the SDG linkage table in the InsuResilience Policy Note *“The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance (CDRFI) Frameworks to Support with National Action”*.²⁰

20 UNFCCC, 2016; UN, 2015; UNSDIR, 2015.



This policy content needs to include an explicit recognition of the gender-related context in which these policies are to be implemented and related constraints. For example, gender-differential:

- › **Patterns of economic participation:** Identify and explore the implications of gendered patterns of economic participation overall and at a sector level, with implications for policy content related to CDRFI. For example, ensure the gendered patterns of economic participation are considered in the allocation of payout priorities for sovereign schemes. For example, to ensure that sectors with high levels of economic participation of women receive support.²¹
- › **Levels of formal financial inclusion:** Consider and highlight the gender dimensions of CDRFI instruments (e.g., lower levels of women’s formal financial access), and detail specific objectives, targets, strategies, and activities that address these issues to ensure the benefits of CDRFI are gender equitable.
- › **Access to identification documents:** Identify whether women have lower levels of access to identity documents to meet customer due diligence requirements to purchase a climate risk insurance policy. For instance, the G20’s Global Partnership for Financial Inclusion (GPFI) has called for policymakers to implement measures to make official identity systems and documents universally accessible to all women and girls.²² Similarly consider the implications of any gender differences in mobile phone ownership which may influence women’s access to digitally distributed climate risk insurance (CRI) payouts.
- › **Legal rights:** On average, women have just three-quarters of the legal rights afforded to men, according to the latest analysis

²¹ InsuResilience, 2021.
²² GPFI, 2020.

by the World Bank’s Women Business and the Law.²³ Identify the gender legal differences that need to be addressed in policies and strategies that draw on CDRFI instruments or that are specific to disaster risk financing.

- › **Unpaid care responsibilities:** Ensure that the financing of childcare infrastructure and services are addressed in any disaster risk financing strategies, as social norms often mean that women shoulder greater responsibility for caring tasks. For example, policies should address the implications of the gender division of unpaid care, emphasized as an issue in the SDGs, which limits women’s economic participation. Additionally, childcare infrastructure should be a payout priority for sovereign schemes in disaster recovery planning.
- › **Reproductive healthcare and gender-based violence:** Address gender differential reproductive healthcare needs and gender-based violence in policy content. For example, ensure policies include financial provisions for the maintenance of reproductive health services during disaster response, which is highlighted in the SDGs.

Cross-cutting themes of relevance to policy content include:

- › **Sex-disaggregated data:** While this data informs the process of developing policies, it is also critical in terms of policy content and is highlighted by multiple international commitments (Box 6). This type of data needs to be considered in policies related to the use of vulnerability data in disaster risk modelling – advocated by international stakeholders including the Intergovernmental Panel on Climate Change (IPCC). Additionally, policies need to set out activities and investments in systems to include the collection of sex-disaggregated data related to loss and damage including mortalities, economic losses, and insurance access data. This is encouraged by the UNFCCC and the WIM, as well as in global targets within scope of the Sendai Framework and the SDGs.
- › **Coherence with policies that address structural barriers faced by women:** Disaster risk financing policies and strategies can cross reference other policies and strategies in their content, to highlight the structural barriers that women may face with implications for their climate and disaster risk and vulnerabilities. For example, these may be documented in national gender policies or strategies to address violence against women and girls, or in findings from demand-side surveys on financial inclusion constraints. In turn these barriers can inform specific approaches within strategies to address these challenges. For example, Fiji references its national gender policy in its NAP (Box 7).

²³ World Bank Group, 2021.

- › **Coherence with diverse but related policies:** For example, as realized between NFIS and DRF strategies. This is in a context whereby efforts are increasingly being taken to address the gender dimensions of CDRFI-related policy areas, such as in financial inclusion policies. Indeed, an increasing number of NFIS refer to gender differences in financial inclusion and define redundant goals, targets, and strategies to address these differences, such as the Central Bank of Nigeria’s NFIS.²⁴
- › **Institutional collaboration mechanisms:** Various policies and strategies need to be aligned and point towards a common goal of resilience building. However, this requires effective institutional collaboration between diverse ministries to ensure a joined-up approach (see section 2.4).

Box 7

Fiji’s NAP

Fiji’s NAP document was finalized in 2018.²⁵ It identifies a gender- and human rights-based approach as a value underpinning the plan, in line with its National Gender Policy and SDG 5. Gender is treated as a cross-cutting issue that is integrated throughout the plan. Stakeholders involved in plan development included actors representing low-income and otherwise disadvantaged groups, such as women, and gender experts. In line with a gender-responsive approach, the NAP aims to support efforts to ensure women’s full and effective participation in decision-making processes, equal opportunities for leadership, equitable rights to economic resources and financial services, as well as opportunities stemming from adaptation planning. The plan highlights the importance of sex- and age-disaggregated data, gender analysis and gender-responsive budgeting, as well as the role of gender specialists and focal points, in operationalizing a gender- and human rights-based approach. Gender criteria informed the prioritization of adaptation actions in the plan.²⁶

Tips

- ☑ Recognise gender differences in vulnerabilities to climate change and disaster impacts in policy content and provide data on the gender context (e.g., legal gender differences, gender patterns of economic participation, business owners) that drives these different vulnerabilities and risks.
- ☑ Reference and address gender-differential barriers and data on access to and usage of insurance as it relates to different models of climate risk insurance.
- ☑ Recognise gender differences in access to digital financial services and their relevance to CRI and adaptive social protection payouts.
- ☑ Ensure objectives, targets and indicators related to CDRFI, such as the number of individuals with financial protection, are sex-disaggregated at the individual rather than the household level.
- ☑ Incorporate in CDRF policy content topics including violence against women and girls, and childcare, and the use of gender-based vulnerability data in risk modelling and payout priorities.
- ☑ Ensure all Sendai Framework related indicators including on mortality from disasters are collected in sex-disaggregated format, and policy and strategies include measures to build the capacity of the people and the systems needed to collect the data.
- ☑ Incorporate strategies and activities that address gender-specific disaster risk financing needs, as well as structural barriers to women’s access and usage of CDRFI.
- ☑ Cross reference other policies that refer to CDRFI-related instruments, as well as the national gender policies that address structural constraints to women’s empowerment and gender equality.

²⁴ Central Bank of Nigeria, 2018.

²⁵ Republic of Fiji, 2018.

²⁶ NAP Global Network, 2019.



2.4 Have you established an institutional coordination mechanism to promote policy coherence on gender-smart CDRFI?

Inter-ministerial coordination between national and local government agencies is imperative between the many entities responsible for diverse but related gender-smart CDRFI policy agendas. Specifically, coordination can ensure the consistent acknowledgment of the gender dimensions of disaster risk financing policy-making as part of a risk layering approach; and the consistent incorporation of a gender perspective into CDRFI instruments.

Areas of collaboration can include developing a specific national disaster risk financing policy or strategy across ministries or on a specific policy area. Collaboration can include work on risk analysis and mechanisms for risk transfer. For instance, in Indonesia a coordination mechanism has been established on adaptive social protection policy and the link to disaster risk management and climate risk insurance (Box 8). Another area of collaboration is on data, as exemplified in the case of Uruguay in the agricultural sector to inform their gender-responsive climate adaptation agenda (Box 9).

If you have a ministry in charge of coordinating gender and/or women's issues, ensure you engage with them, as they can support coherence with gender policies. This occurred during the development of Peru's NAP (Box 10). This ministry can also provide expertise to understand the structural constraints that women may face that could restrict their access to benefits from CDRFI instruments. They may also have a mandate to lead on institutional coordination on gender, such as in Ethiopia (Box 11).

A mechanism for institutional coordination can help to ensure that the relevant policies and strategies are cross referenced and build off each other rather than operationalised in isolation. For example, the disaster risk financing strategy should reference the national gender policy and strategy. One approach can be that the same ministry is responsible for national-level policy processes under the 2030 Agenda for Sustainable Development, the Paris Agreement, and the Sendai Framework for Disaster Risk Reduction, as is the case in Sri Lanka (box 12). This can help to increase coherence, efficiency, and effectiveness in country efforts to achieve climate-resilient development.²⁷

Box 8

Adaptive Social Protection (ASP) in Indonesia

The "Social Protection Programme" (SPP) in Indonesia is being implemented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) in collaboration with National Ministry of Planning (BAPPENAS) and support from MCII.²⁸ It focuses on the extension of social protection, particularly for poor and vulnerable population groups, against risks from extreme weather events and other natural hazards as well as adverse impacts of climate change. The objectives of the project are to support the establishment and functioning of a multi-stakeholder "ASP Coordination Forum" at national level and to assess various issues and obtain data pertaining to the ASP sectors, which is the basis for selecting potential options for the protection of vulnerable households. The goal of ASP focuses on three main outputs: risk analysis, prevention, and reduction plans, along with mechanisms for risk transfers; options for expanding and linking Disaster Risk Management (DRM) with existing social protection programmes; and cost calculations of various financing options and instruments, which include climate risk insurance. Gender is mainstreamed across these outputs.

²⁷ NAP Global Network, 2019b.

²⁸ MCII, 2021; and stakeholder communication.

Box 9

Making the case for gender-responsive adaptation planning in Uruguay

Uruguay has established multiple commitments to promote gender equality in the agriculture sectors within its overall efforts to adapt to the impacts of climate change. A lack of consistent collection of sex-disaggregated data in rural areas was identified as a challenge to precisely establishing the gender dimensions of adaptation in agriculture in Uruguay. An understanding of gender dimensions of adaptation in agriculture is considered a precursor to developing gender-responsive adaptation plans and policies. A multi-disciplinary team of stakeholders from the Ministry of Livestock, Agriculture, and Fisheries (MGAP), the Ministry of Land Planning, Housing and Environment (MVOT-MA), and the Institute of Women's Affairs of the Ministry of Social Development (MIDES) designed and carried out a study to pilot a methodology for closing the gender data gap, with support from Food and Agriculture Organization of the United Nations (FAO) and UNDP (UN Development Programme). In 2017-18, the team conducted a quantitative and qualitative study of rural female farmers in family farms and medium-sized establishments in the cattle, dairy, and horticulture sectors. Data was collected on issues including perception of climate change, participation in household decision-making, adoption of adaptation measures, participation in groups, and the intersecting issues of education level and youth outmigration.²⁹ The research indicated the contribution of women to rural production and highlighted issues such as how climate adaptation strategies and perceptions differ between women and men in dairy, livestock, and vegetable production sectors.³⁰

29 FAO&UNDP, 2019.

30 AO, 2017.

Box 10

The Development of Peru's Gender and Climate Change Action Plan³¹

Peru's Gender and Climate Change Action Plan, developed in 2014, guides actions of the different entities of the Peruvian State to adapt to climate change and contribute to the reduction of gender inequalities in the country. It was developed through a consultative process involving sector representatives, civil society organizations and representatives of women's organizations, which has created strong ownership of the plan. It identifies actions in eight priority areas, including forests, water resources, health, and disaster risk management, which have been identified as priorities for adaptation in Peru's NDCs. Collaboration between the Ministry of Environment and the Ministry of Women and Vulnerable Populations has demonstrated strong political will and created the conditions for the plan to be implemented.³² This has also created a mandate for integration of gender in the NAP process, across sectors, levels, and actors. The implementation of the plan is facilitated by training and tools to enable different actors to integrate gender in climate actions.³³

Box 11

Mainstreaming gender in national climate policies in Ethiopia

Ethiopia has published several climate change adaptation policies and strategies, including a 'Climate-Resilient Green Economy Strategy'³⁴ that aims to make Ethiopia a 'green economy frontrunner'.³⁵ The country's Women's Affairs Department (WAD) has the mandate to express and suggest gender considerations in organisational policies, programmes, and practices. This formal institutional structure obligates ministries and departments to engage WAD experts in processes that lead to the framing of problems and the design of (policy) solutions. However, this requirement to invite WAD to inform policy discussions does not guarantee the WAD views are integrated.

31 Ministerio del Ambiente, Peru, 2015; NAP Global Network and UNFCCC, 2019.

32 Morello & Granat, 2019.

33 NAP Global Network, 2018.

34 FDRE, 2019.

35 Mersha, A.A., & van Laerhoven, F., 2019.

Box 12

Advancing climate-resilient development in Sri Lanka

In Sri Lanka, there are clear synergies among the policy processes related to sustainable development, climate change adaptation and disaster risk management, which create opportunities for alignment. Sri Lanka's policy documents are already making the links between sustainable development, climate change and disaster risk reduction. The iterative nature of the NDC (Nationally Determined Contributions) and NAP processes creates opportunities to increase alignment. All policy processes are led by the same ministry – the Ministry of Mahaweli Development and Environment, which is responsible for sustainable development and climate change, thus making the process of policy alignment more straightforward. There are considerable efficiencies that can be gained through alignment in the establishment of key systems (such as monitoring & evaluation systems) and processes, including sub-national planning processes.

Tips

- ☑ Connect with the ministry responsible for gender and women's affairs and identify if they have any mandate or process to ensure institutional collaboration on gender.
- ☑ Establish focal points on disaster risk financing from various ministries and institutions including the ministry of finance and central bank, and the entity responsible for insurance supervision.
- ☑ Form agreements with representatives from diverse ministries to ensure that their various policy commitments to gender-responsive climate and risk financing are aligned through a whole of government approach.
- ☑ Establish cross-sectoral committees as a mechanism to support coordination and alignment of agendas.
- ☑ Establish systems to ensure regular exchange of information between relevant sectors on the topic gender-smart CDRFI.



3 Implementing gender-smart approaches to CDRFI at an institutional level

3.1 Have you developed an institutional gender strategy or tools?

There are different models of implementation of national CDRFI related policies between countries, therefore, these implementing institutions can include government agencies, private sector, or civil society. All institutions that are responsible for the implementation of disaster risk financing strategies or CDRFI-related policies need to consider their own gender impacts and organisational strategies to address these impacts.

Conduct a gender audit or evaluation of your organisation. Gender audit methodologies and tools, such as the Women's Empowerment Principles Gender Gap Analysis Tool (WEPs GAT)³⁶ can support the process of identifying practice gaps and enhancing operational gender practices to support the implementation of gender-smart CDRFI. Example impact areas considered include policies and practices to address issues such as gender diversity in the leadership and the workforce of an organisation, sexual harassment, the gender pay gap, parental leave, and work-life balance to support workers manage their unpaid caring responsibilities.

Ensure you have a focus on gender mainstreaming within your institutional or organizational strategy, as well as promoting gender equality practices within your operations and human resources management. For example, the International Institute for Environment and Development (IIED) implements projects at a country level to support governments in the implementation of their CDRFI related policies. The IIED has a gender strategy to inform its work (Box 13). The Start Network works with national-level partners to provide fast funding and early action in the event of a disaster, in line with a country's CDRFI-related policies. It is in the process of developing a gender strategy and tool to support the integration of gender considerations into its core decision-making processes to provide disaster risk financing (Box 14).

Box 13

International Institute for Environment and Development (IIED)

IIED aims to analyse and integrate gender equality issues in all its activities, and to engage with and contribute to emerging debates on gender equality and intersectionality. IIED's mission is to build a fairer, more sustainable world using evidence, action, and influence in partnership with others.³⁷ IIED's vision is to create a fair, inclusive and gender-equitable research programme and workplace, enabling them to support fairer. In April 2020, IIED introduced a new gender equality policy.³⁸ This built on the 2016 gender manifesto, and sets out expectations for their research work, work with partners and the way they operate as an organisation. All staff will be involved in putting this policy into practice from the process. Throughout their five-year strategy, IIED's gender champions will push forward on integrating and enhancing gender equality activities across the organisation, supporting researchers, sharing learning, and building skills and confidence. IIED's programme of work – 'Gender equality, voice and power' – will focus on embedding the aims of SDG 5 and gender aspects of other SDGs in their research, alongside other intersecting issues such as age, disability, sexuality, and religion, showing greater ambition to challenge the status quo across all sectors.

36 <https://weps-gapanalysis.org/>

37 IIED, 2020a.

38 IIED, 2020b.



Box 14

Start Network³⁹

Data from a forecast-based heatwave project in Karachi conducted by the Start Network showed that men and women access risk information differently. While both men and women mentioned social media as the main channel through which they had accessed heatwave messages, men were more likely to also receive advice about managing extreme heat on the radio, television and through a friend.

At Start Network, they have chosen to investigate the gendered dimensions of early action further. The Start Network is in the process of conducting research to understand more concretely how gendered differences may impact a whole spectrum of different decisions and behaviours around crisis planning and response, which are critical to the outcomes of early action programming. The Network will draw together evidence on how women and men access, interpret and act on risk information differently alongside differences in coping and preparedness strategies. This will allow them to create tools to enable Start Network members to look at these gendered differences in their country operating contexts. This will ensure differences between men and women are accounted for in project planning, and ultimately that all people participating in Start Network projects benefit equally.

³⁹ Start Network, 2021; Farm-D Live Talks and InsuResilience Global Partnership, 2021.

Tips

- ☑ Develop action plans at the institution level to implement the government-wide gender equality policy relevant to CDRFI and monitor organisational performance.
- ☑ Conduct a gender assessment to establish if the institution has the capacity, support mechanisms (e.g., gender advisors, gender focal points, gender units) and resources to integrate gender equality perspectives in its policies and programmes. Draw on tools such as the Women's Empowerment Principles Gap Analysis Tool (WEPs-GAT)⁴⁰ to support this process.
- ☑ Ensure that senior management and staff members are held accountable for integrating gender equality perspectives in their work and managing the gender impacts of the organization.
- ☑ Require staff to undertake capacity building on gender and CDRFI.
- ☑ Ensure that reliable data management systems are in place for collecting sex-disaggregated data to track organizational progress on integrating gender equality considerations in organisational practices.
- ☑ Establish institutional gender policies to promote the participation of women in the workforce and management.

⁴⁰ <https://weps-gapanalysis.org/>

4 Capacity building on gender and CDRFI

4.1 Have you conducted capacity building on gender-smart CDRFI?

International guidance acknowledges the importance of capacity building for a range of stakeholders to support gender-responsive approaches to climate change and resilience building, including specifically on sex-disaggregated data (Box 15). As such, consider conducting capacity building on gender-smart CDRFI with a variety of stakeholders to support policy development and implementation. In terms of building capacity of specific stakeholder groups, conduct training with private sector stakeholders and women's community representatives.



Box 15

International Guidance

UNFCCC: The UNFCCC GAP highlights the need to strengthen capacity-building efforts for governments and other stakeholders in mainstreaming gender by formulating, monitoring, implementing, and reviewing, as appropriate, national climate change policies, plans, strategies, and action, including nationally determined contributions, national adaptation plans and national communications (A1). It also encourages the capacity building of governments and other relevant stakeholders on collection and application of insights from sex-disaggregated data (A3).^{41,42}

The Sendai Framework: This calls for private as well as public investment in mechanisms for disaster risk transfer and insurance, risk-sharing and retention and financial protection to reduce the financial impact of disasters on governments and societies.⁴³ Encouraging private sector investments in disaster risk transfer and insurance implies the specific need for capacity building with this distinct group of stakeholders to support the implementation of these policy objectives.

SDGs: This relates to SDG 5 on ensuring women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life; and more broadly, SDG 13.3 on improving education, awareness raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning. It additionally relates to target 13 b on promoting mechanisms for raising capacity for effective climate change-related planning and management in least developed countries and small island developing states, including focusing on women.

41 UNFCCC, 2019.

42 UNFCCC, 2020.

43 UN, 2015.

It is vital to build the capacity of women community representatives to engage in the policy development process not only nationally but also internationally. This is something that Women's Environment & Development Organization (WEDO) has sought to address through its work (Box 16). Climate change adaptation and CDRFI may be a new area for gender specialists. CDRFI experts and NAP coordinators (often from the Ministries of the Environment or Agriculture) might not have gender knowledge and/or experience. It is essential to invest sufficient resources in capacity building on the gender dimensions of CDRFI to support both the design and implementation of national policies on gender-smart CDRFI.

Consider who is conducting the training and whether they have sufficient technical knowledge on both gender and CDRFI to deliver such trainings. Draw on pre-existing trainings for instance, the World Bank's self-paced e-learning course on an Introduction to Gender and Disaster Risk Management.⁴⁴

Foster collaboration between technical experts on climate and disaster risk financing and gender equality experts to ensure effective gender mainstreaming. Engage national gender equality mechanisms and build their capacity to ensure they can contribute their expertise on the structural gender barriers to CDRFI (Box 17).

Box 16

Women's Environment & Development Organization (WEDO's) Women Delegate Fund

WEDO works to support inclusive, intersectional engagement to build capacity and effectively respond to climate change. WEDO has led development of the Women Delegates Fund (WDF) focused on building the capacity of women climate leaders, especially from Least Developed Countries and Small Island Developing States. The WDF has trained over 500 women via capacity building sessions. The WDF provides a platform for — and network of — women leaders improving human and institutional capacity to address climate change, by driving women's participation, to enhance diversity in decision-making and leadership.⁴⁵

⁴⁴ <https://olc.worldbank.org/content/introduction-gender-and-disaster-risk-management>

⁴⁵ Impakter, 2019.

Box 17

Caribbean Policy Development Centre (CPDC)

The Caribbean Policy Development Centre (CPDC) is implementing the Caribbean component of a project titled "Multi-Actor Partnership on Climate and Disaster Risk Finance in the contexts of the IGP".⁴⁶ The project is looking at three countries: Barbados, Antigua and Grenada which are all signatories to Sendai Framework as well as the SDGs and Paris Agreement. The main focus is on building the capacity of people to understand what CDRFI is. To achieve this, the CPDC is seeking to produce Education Awareness Briefs which will educate vulnerable groups on CDRFI instruments and principles. The project has a specific focus on raising awareness of women with regards to CDRFI schemes.

Highlight and incentivise the private sector to engage in gender-smart approaches to CDRFI. This is realized when private sector investments in such mechanisms do not reinforce existing gender and social inequalities and exacerbate vulnerabilities (Boxes 18 & 19).

Box 18

Ethiopia and Gender Training with the Private Sector

In Ethiopia, the Ministry of Finance has a public private directorate. Through its Green Climate Fund project, it is working to improve the capacity of the private sector to develop concept notes and proposals and receive funding through the mechanism. They have done a workshop on gender and safeguards to improve private sector representatives understanding and capacity to address gender issues in their operations and proposals.

⁴⁶ CPDC, undated.



Box 19

SLYCAN Trust

SLYCAN Trust is a non-profit think tank that focuses on the thematic areas of climate change, adaptation and resilience, sustainable development, environmental conservation and restoration, social justice, and animal welfare. SLYCAN Trust's activities include legal and policy research, education and awareness creation, capacity building and training, and implementation of ground level action.

One of the key activities and objectives for SLYCAN Trust is to build partnerships as well as capacities and raise awareness of all stakeholders involved in a project. Some of the stakeholder engagement activities carried out so far included national stakeholder workshops on climate and disaster risk transfer relating to finance, civil society organisation, climate risks and hazards, and national policies and processes. Most notably, SLYCAN Trust received media attention for a national stakeholder workshop conducted in collaboration with the Sri Lanka's Banks' Association's Sustainable Banking Initiative on identifying and addressing gaps and constraints related to climate and disaster risk transfer and finance in Sri Lanka.⁴⁷

⁴⁷ Slycan Trust, undated.

Tips

- ☑ Identify diverse stakeholder groups for capacity building to support policy objectives.
- ☑ Highlight in training content the gender-differential risks and vulnerabilities to climate change and disaster impacts.
- ☑ Incorporate a focus on the business case and value of a gender-sensitive and gender-responsive approach to CDRFI when engaging with the private sector to inform policy objectives.
- ☑ Build capacity on CDRFI instruments but also on the gender dimensions of these instruments and the gender-differential barriers to CDRFI access and usage.

5 Stakeholder consultation to inform policies and action on the ground

5.1 Have you engaged with women stakeholder representatives from diverse groups?

Identify and consult with women's groups and gender experts to generate their inputs to support more gender-responsive policies and strategies (Box 20). For example, at the international level, this is facilitated through the Women's Major Group for Disaster Risk Reduction (Box 21). In the Pacific, there is a regional group called *Shifting the Power Coalition* (Box 22). This may require taking concrete and specific steps to ensure that women's groups are represented in consultations to inform CDRFI-related policies.⁴⁸ To support this, identify and map women's and gender-related groups and specialists to engage with and to create a national roster of experts. Ensure sufficient resources are made available for meaningful engagement with gender experts and women's groups to inform this work.

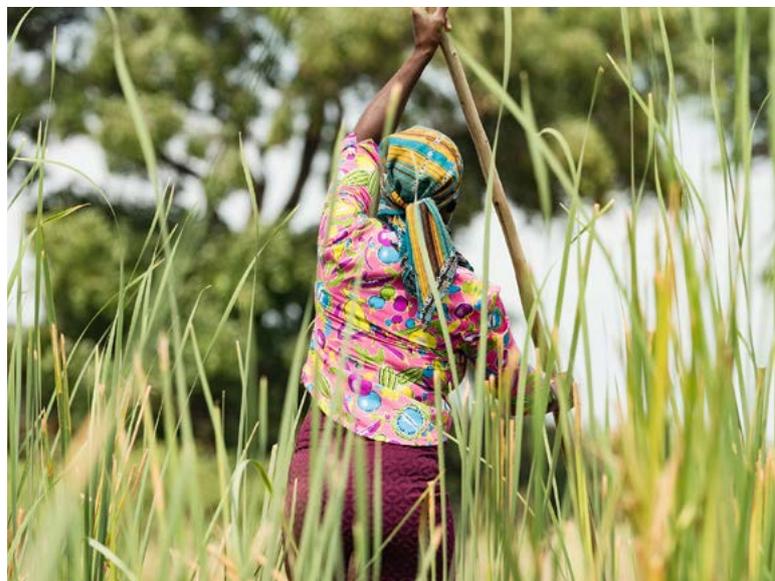
Box 20

International Guidance

UNFCCC: The UNFCCC GAP calls for the engagement of women's groups and national women and gender institutions in the process of developing, implementing, and updating climate policies, plans, strategies, and action, as appropriate, at all levels (D5).⁴⁹

The Sendai Framework: This highlights that women's participation is critical in disaster risk planning and building women's capacity for preparedness and resilience.⁵⁰

SDGs: This relates to SDG 5 ensuring women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life.



Consider and address any participation barriers people may face to attend stakeholder consultations such as caring responsibilities. Additionally, consultations need to be communicated and facilitated in a way that overcomes any gender barriers through gender-matching participants and facilitators. For instance, use female facilitators for women-only consultations.⁵¹ Moreover, dedicated resources need to be provided to fund stakeholder engagement processes not only at a national but also at a local level to ensure inclusivity.

Seek the view of stakeholders with expertise on the gender differences in the law which may create enabling environments or barriers to women's resilience building and CDRFI access and usage. For example, Tanzania Women Lawyers Association (TAWLA)⁵² undertakes strategic research and gender analysis on laws and policies.

Consult with informal institutions, not only those that are formally registered as civil society organisations. In Uganda and Ghana, informal institutions were found to help in enforcing rules for the common good such as social and environmental protection, construction of soil and water conservation structures, and management of natural resources such as water sources.⁵³ This means that informal institutions are instrumental in planning and implementing climate adaptation actions.

48 Dazé, A., 2020.

49 UNFCCC, 2020b.

50 UNISDR, 2015.

51 Dazé A., 2020.

52 TAWLA, undated.

53 Abass et al., 2019; Twinomuhangi et al., 2019.

Consult with private sector stakeholders as they will be imperative to the overall success of adapting to climate change.⁵⁴ Indeed, they are increasingly seen as integral to the NAP process and are essential to disaster risk financing strategies. But be aware that gender-related barriers within the private sector can restrict women private sector representatives' access to the public-private dialogue. As such, identify ways to ensure that there are people of all genders representing the private sector, such as insurance companies or business associations. For example, explicitly include in the consultation process representatives of women's business associations, including from sectors that are predicted to be most severely hit by climate and disaster risks and impacts (Box 23). The consultation process may relate to and be undertaken in conjunction with capacity building measures on CDRFI (see section 4).

Box 21

The Women's Major Group for Disaster Risk Reduction

The Women's Major Group (WMG) was created at the 1992 Earth Summit in Rio de Janeiro, Brazil, where governments recognized women as one of the nine important groups in society for achieving sustainable development. The WMG is an official participant in the United Nations processes on Sustainable Development. Other processes use the major group or similar systems, with the WMG active in the processes of the United Nations Environment Program since 1996. The Women's Major Group has the responsibility to facilitate women's civil society active participation, information sharing and input into the policy space provided by the United Nations (e.g., participation, speaking, submission of proposals, access to documents, development of sessions).

The Women's Major Group for DRR is a main actor in advocacy and capacity building, recognizing that gender and other inequalities result in differences in experiences, opportunities, responsibilities, assets, and impacts of disaster. The WMG tracks implementation of the Sendai Framework, to ensure women's leadership, women's human rights, resource allocation and accountability remain at the centre.⁵⁵

⁵⁴ Women's Major Group, undated.
⁵⁵ Church, C., 2020.

Box 22

Shifting the Power Coalition

Shifting the Power Coalition, redundant feminist humanitarian network is a women-led regional alliance across 6 Pacific countries and 13 civil society organisations, focused on strengthening the collective power, influence and leadership of diverse Pacific women in responding to disasters and climate change. They focus on strengthening women's capacity to engage in policy and decision making, driving evidence-based and women-led innovations from the region, as well as engaging in national and regional advocacy.



Box 23

Inclusions of women's associations in the development of Burkina Faso's NAP

As countries adopt gender-responsive approaches, they are increasingly conscious of the need to ensure gender balance and inclusion of vulnerable groups in the NAP process. A recent review of NAPs found that significant progress has been made in the positioning of women as adaptation stakeholders and that just under half of the Green Climate Fund (GCF) NAP readiness proposals include stakeholder engagement with consideration of gender among the activities.⁵⁶

Developed in 2015, Burkina Faso's NAP makes an explicit link between vulnerability to climate change and gender inequality, highlighting the importance of gender-equitable participation in adaptation actions.⁵⁷ The NAP was developed by a multidisciplinary team of experts that included women's associations and civil society organizations. The resulting plan assesses the specific adaptation needs of women, in terms of access to decision-making forums and knowledge of adaptation practices. It identifies priority adaptation options that include building the capacity of women's associations to implement adaptation actions, promotion of income-generating activities for women and actions to address water scarcity. In addition to these targeted options, the plan notes that gender is a cross-cutting issue that needs to be systematically considered across the implementation of all adaptation actions and that women and women's organisations must be involved in adaptation decision making.⁵⁸

Tips

- ✓ Identify and consult with the leading community-based organizations or NGOs (Non-Governmental Organizations) that focus on gender equality and women's issues in the country.
- ✓ Consult with women's national- and sectoral-level business associations and identify champions among women-led and women-focused businesses.
- ✓ Engage with the ministry in charge of gender equity and women's affairs to identify gender experts and women's groups for consultation.
- ✓ Use inclusive communication strategies and tailor messaging and communication channels to overcome gender-related barriers to participation in public-private dialogue events and processes.
- ✓ Consider whether the stakeholders have the knowledge and expertise on CDRFI to provide guidance on integrating gender considerations related to these instruments. If not, consider how can this be addressed to ensure their meaningful participation.
- ✓ Budget time and money to undertake stakeholder engagement with women's groups at a local and national level to understand women-specific barriers to access and benefit from CDRFI investments by governments.
- ✓ Track whether there is equitable representation of people of all genders among stakeholders at consultations and aim for gender balance in stakeholder meetings, dialogues, and working groups.
- ✓ Identify informal groups for consultation within communities.

⁵⁶ Dazé A., 2020.

⁵⁷ Ministry of Environment and Fishery Resources, Burkina Faso, 2015.

⁵⁸ NAP Global Network and UNFCCC, 2019.

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