



**InsuResilience  
GlobalPartnership**

**Policy Report:**  
**The Nexus between International  
Gender and Climate and Disaster  
Risk Finance and Insurance  
Frameworks to support  
with National Action**



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InsuResilience Global Partnership

## **Policy Report:**

# **The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance Frameworks to support with National Action**

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## Executive summary

Gender-smart<sup>1</sup> Climate and Disaster Risk Finance and Insurance (CDRFI) lies at the convergence of multiple international and national policy priorities and commitments. Internationally, these include the United Nations Framework Convention on Climate Change (UNFCCC) Paris Agreement; the 2030 Agenda for Sustainable Development and the UN Sustainable Development Goals (SDGs); and the Sendai Framework for Disaster Risk Reduction (the Sendai Framework). The InsuResilience Global Partnership (IGP) Vision 2025, supported by the Pro-poor Principles<sup>2</sup> and the Declaration on Gender, unite policymakers from these diverse policy agendas under the common vision of building the resilience of the most vulnerable to climate change through financial protection. **This document sets out an overview of these international commitments relevant to improving gender-smart CDRFI solutions as a starting point to advance global learning on the theme.**

International gender commitments and CDRFI-related commitments provide a broad framework to support gender-smart national-level policy and action. To varying extents, gender and CDRFI are integrated and considered within the scope of each of the following international commitments:

- › **UNFCCC:** Global leaders have recognised the importance of considering gender dimensions within climate change policy development and implementation, including enhanced women's participation in the process. Article 7 in the UNFCCC Paris Agreement focused on adaptation and resilience building and explicitly references gender. Gender considerations have been integrated into the UNFCCC through its Gender Action Plan (GAP). This defines five gender priorities relevant for, but not specific to, CDRFI, and provides the UNFCCC Secretariat with a platform to monitor and track progress on gender considerations in climate action. Meanwhile, CDRFI sits within scope of the international adaptation agenda and Article 7 of the UNFCCC Paris Agreement. Specifically, insurance and risk transfer are a topic under the UNFCCC agenda. Moreover, UNFCCC's Warsaw International Mechanism (WIM) for loss and damage (L&D) associated with climate change impacts recognizes the need for finance to address loss and damage and includes an explicit mention of insurance.

1 Defined as per the InsuResilience Glossary, 'Any action or activity that is gender-sensitive, -responsive and -transformative. It incorporates gender considerations specific to the cultural and social context at all stages and aims to achieve gender equality. Gender-smart also refers to the integration of gender analysis for better social and financial outcomes, recognizing that CDRFI can impact people differently based on their gender and that there are different opportunities within CDRFI initiatives for men and women.'

2 InsuResilience, 2019b.

**Figure 1**

## The nexus between international gender and CDRFI commitments to support with national action



- **Sendai Framework:** Climate change risks and CDRFI have been recognised in the Sendai Framework. The gender dimensions of disaster risk are incorporated into one of its guiding principles and a focus on women is incorporated into priority 4 of the framework. More broadly, it highlights women’s leadership and role in disaster risk reduction and encourages the collection of sex-disaggregated data to track progress against the seven global targets within the Sendai Framework.
- **2030 Agenda for Sustainable Development:** CDRFI is not specifically addressed by this agenda, but it does fall within its broader framework. The SDGs include a dedicated goal on climate action (SDG 13); a cross cutting focus on gender equality and women’s empowerment (SDG5); and multiple SDG targets that tackle structural issues relevant to the design and implementation of gender-smart CDRFI. Additionally, the SDGs highlight the interface between climate change and disaster risk reduction and they focus on relevant themes including social protection, food security and agriculture and financial inclusion.

These international commitments address common themes including recognizing the gender dimensions of vulnerability, **collecting sex-disaggregated data, ensuring women’s participation** in leadership and the consultation of gender experts

and women. However, there are opportunities to improve and strengthen the integration of gender considerations into these CDRFI-related international frameworks. This is because the gender dimensions of CDRFI are not explicitly incorporated into each of the relevant policy areas and even if gender is referenced, policies do not always result in action on the ground. Consequently, there is also greater scope to translate existing international gender-related commitments of relevance to CDRFI into national policy commitments. Nevertheless, these commitments serve to provide inspiration for the recommended gender-related policy “gender good practices” set out in figure two.

*Case study examples of these practices can be read in the accompanying ‘Step by Step Guidance: How to translate international commitments into action to achieve gender-smart Climate Disaster Risk Finance and Insurance (CDRFI) Solutions.’*

*Additionally, for more information, please visit the background note ‘Applying a gender lens to Climate Risk Finance and Insurance’ which explores the link between gender and disaster risk financing and insurance, providing a deeper analysis of the business case and social case for mainstreaming gender and targeting women to increase adaptive and resilience building mechanisms.*

## Tips

### Policy-level Gender Good Practice Approaches to CDRFI

- ✓ Enhanced/increased women's leadership and participation in CDRFI policy decision making.
- ✓ Creation of institutional coordination and collaboration mechanisms between policymakers from diverse policy areas to inform the integration of gender-smart CDRFI.
- ✓ Capacity building to raise awareness of the gender dimensions of CDRFI and its contribution to resilience building as part of a risk layering approach.
- ✓ Sex-disaggregated data collection and gender analysis to generate insights to inform policy content and gender-smart CDRFI.
- ✓ Stakeholder engagement with women's groups and experts on gender to inform the integration of gender considerations in CDRFI strategies and instruments.
- ✓ The integration of gender considerations into the content of climate and disaster risk financing strategies.
- ✓ The creation of institutional gender strategies and frameworks by implementing partners.

While examples of the recommended good practices exist, more widespread implementation is needed. If implemented, these practices can enhance the integration of gender considerations in national policy development processes, policy content and implementation of national disaster risk financing strategies. This can lead to national-level policy cohesion and more thorough integration of the gender dimension throughout diverse and intersecting policy agendas. Taking steps to implement these approaches can carry forward the aspirational commitments in the IGP Declaration on Gender and inspire greater action toward gender-smart CDRFI. In doing so will recognise gender-specific needs and roles of diverse groups of people including men, women, youth, local and marginalized communities within the climate and disaster risk management framework. It will also provide financial protection and build the climate resilience of the people most vulnerable to climate change and disasters to operationalize the IGP Vision 2025.



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## 1 Introduction

**Gender-smart Climate and Disaster Risk Finance and Insurance (CDRFI) lies at the convergence of multiple international and national policy frameworks and commitments.** Three main policy frameworks and commitments set international standards and orientation for national-level implementation of gender-smart CDRFI: the United Nations Framework Convention on Climate Change (UNFCCC) Paris Agreement; the 2030 Agenda for Sustainable Development including the UN Sustainable Development Goals (SDGs); and the Sendai Framework for Disaster Risk Reduction (the Sendai Framework). In parallel, national commitments, policies and strategies exist and guide the provision of gender-smart CDRFI on the ground. But while some degree of alignment exists, there are recognised gaps in the implementation of the gender dimensions of these international commitments through national-level action.

**The InsuResilience Global Partnership (IGP) Vision 2025, supported by the Pro-poor Principles<sup>3</sup> and the Declaration on Gender, unites policymakers from diverse policy agendas**

**under the common vision of building the resilience of the most vulnerable to climate change through financial protection.** This Policy Report aims to support the aspirational commitment by members of IGP to incorporate gender-smart approaches within their activities and address differential gender impacts of CDRFI solutions in the operationalization of the Vision 2025. In this context, the specific objectives of this Policy Report are to:

- › set out an overview of international commitments and policy areas relevant to the InsuResilience Declaration on Gender that aim to rally and mobilize efforts towards greater implementation of gender-smart CDRFI solutions.
- › highlight convergence and gaps on how gender is considered in CDRFI-related international policy commitments; and
- › provide examples of existing practices to operationalize these international gender commitments at a national level.<sup>4</sup>

This brief is informed by desk-based research, a series of bilateral stakeholder consultations and through a [LIVE TALK on the theme](#) held on 11 March 2021.<sup>5</sup>

<sup>3</sup> InsuResilience, 2019a.

<sup>4</sup> InsuResilience, 2020a.

<sup>5</sup> The webinar was organized by the InsuResilience Secretariat in partnership with FARM-D, within the framework of their engagement together with the International Fund for Agricultural Development (IFAD).



## 2 International Policy Context for Gender-Smart Climate and Disaster Risk Financing and Insurance (CDRFI)

**Gender-smart<sup>6</sup> CDRFI is not tied to one single international normative framework or commitment.** There is also no specific global commitment on CDRFI. Gender-smart CDRFI sits within the international frameworks of the United Nations Framework Convention on Climate Change (UNFCCC) Paris Agreement<sup>7</sup>, the Sendai Framework for Disaster Risk Reduction (the Sendai Framework)<sup>8</sup> and the 2030 Agenda for Sustainable Development.<sup>9</sup> It falls within the ambit of climate finance within the UNFCCC; under SDG 13 ‘Take urgent action to combat climate change and its impacts’; and within Priority 4 of the Sendai Framework Investing in Disaster Risk Reduction for Resilience which mentions the importance of promoting ‘mechanisms for disaster risk transfer and insurance, risk-sharing and retention and financial protection’.<sup>10</sup> Meanwhile, gender equality and women’s empowerment from a normative and rights-based perspective is interwoven within these frameworks but separately set out in the Universal Declaration on Human Rights (UDHR)<sup>11</sup>, and the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW).<sup>12</sup>

**Rooted within these wider international commitments are policy themes and priorities related to gender-smart CDRFI.** Policymakers use or have the potential to draw on gender-smart CDRFI instruments to address climate and disaster risks within their specific policy remit. For example, inclusive finance, agriculture, and social protection are among a multitude of related themes that provide orientation for work on CDRFI. The IGP has established the case for why these different policies and actions need to incorporate gender considerations to facilitate gender-smart CDRFI.<sup>13</sup> For instance, the persistent 7 percent global gender gap in financial account ownership, which increases to 9 percent in developing countries.<sup>14</sup> Moreover, in most countries there are still laws and regulations that restrict women’s economic opportunity – with women having just three-quarters of the legal rights afforded to men.<sup>15</sup> However, the gender dimensions of CDRFI are not explicitly incorporated into each of the relevant policy areas and even if gender is referenced, policies do not always result in action on the ground.

*The following section considers the main international commitment of relevance to gender-smart CDRFI; considering how either one or both thematic topics, i.e. gender and CDRFI are integrated and considered within the scope of each international commitment; and where there are gaps presenting opportunities for further coherence.*

6 Any action or activity that is gender-sensitive, -responsive and -transformative. It incorporates gender considerations specific to the cultural and social context at all stages and aims to a chieve gender equality.

7 UNFCCC, 2016.

8 UNISDR, 2015.

9 UN, 2015.

10 UNISDR, 2015.

11 UN, 1948.

12 UN, 1979.

13 InsuResilience, 2018; InsuResilience, 2019a.

14 Demirgüç-Kunt, et al 2018

15 World Bank, 2021b.



## 2.1 United Nations Framework Convention on Climate Change (UNFCCC)

### Gender and Climate Change Commitments

**Global leaders have recognised the importance of considering gender dimensions within climate change policy development and implementation, including enhanced women's participation in the process.** The international community has signalled a commitment to address gender issues in the global climate change negotiations, and in national-level implementation of climate action. Parties to the Convention have recognized the importance of involving women and men equally in UNFCCC processes and in their representation in bodies established under the Convention. Integral to this is the recognition that women's inclusion at the leadership level and meaningful participation has led to improved outcomes of climate-related projects and policies in terms of equality and effectiveness.<sup>16</sup>

**Article 7 is focused on adaptation and resilience building in the UNFCCC Paris Agreement where it explicitly references gender.** It states *"Parties hereby establish the global goal on adaptation of enhancing adaptive capacity, strengthening resilience, and reducing vulnerability to climate change, with a view to contributing to sustainable development and ensuring an adequate adaptation response in the context of the temperature goal..."* It elaborates *"Parties acknowledge that adaptation action should follow a country-driven, gender-responsive, participatory and fully transparent approach, taking into consideration vulnerable groups, communities and ecosystems, and should be based on and guided by the best available science and, as appropriate, traditional knowledge, knowledge of indigenous peoples and local knowledge systems, with a view to integrating adaptation into relevant socioeconomic and environmental policies and actions, where appropriate."*

**At the international level, gender considerations have been integrated into the UNFCCC through its Gender Action Plan (GAP).** The UNFCCC has established a dedicated standing agenda item under the Convention to address issues of gender and climate

change. In 2014, the UNFCCC created the Lima Work Programme on Gender (LWP) to implement 'gender-responsive climate policies and mandates across all areas of climate negotiations',<sup>17</sup> This was extended<sup>18</sup> post 2016, when signatory countries to the Paris Agreement<sup>19</sup> agreed to limit global warming to less than 1.5°C compared to pre-industrial levels<sup>20</sup> and they also reaffirmed the need for governments to respect and promote human rights including gender equality and the empowerment of women.<sup>21</sup> Subsequently, in 2017 a Gender Action Plan (GAP) was adopted based on the earlier LWP.<sup>22</sup> The first phase of implementation of the LWP and GAP was reviewed in 2019 at COP25 in Madrid, leading to the adoption of the Enhanced LWP and GAP for the 2020-2024 period.<sup>23</sup>

**There are five gender priorities in the GAP relevant for, but not specific to, CDRFI.** The Enhanced LWP and GAP establishes systems and processes for knowledge exchange and capacity building for implementation and outlines the continued need for mainstreaming gender across "all relevant targets and goals in activities under the Convention" to increase effectiveness, fairness, and sustainability.<sup>24</sup> It recognises that climate change impacts on women and men can often differ owing to historical and current gender inequalities and multidimensional factors and can be more pronounced in developing countries and for local communities and indigenous peoples. The Enhanced GAP, annexed to the LWP, retains the five priority action areas of the initial GAP (Box 1).<sup>25</sup>

17 UNFCCC, 2014b.

18 UNFCCC, 2019.

19 UNFCCC, 2015.

20 UNFCCC, 2015.

21 UNFCCC, 2019.

22 UNFCCC, 2017a.

23 UNFCCC, 2019.

24 UNFCCC, 2019.

25 Tables are included in the GAP for each of these areas, listing specific activities; assigning lead responsibilities (to Parties, organisations, the research community, the secretariat etc.); specifying a timeline; identifying deliverables and outputs; and indicating the level for implementation (national, regional, international etc).

16 UNFCCC, 2019; Granat, Reyes & Burns, 2020.

## Box 1

### Priority Areas under the UNFCCC LWP and its GAP

- › Capacity-building, knowledge management, and communication to enhance the systematic integration of gender considerations into climate policy and action.
- › Gender balance, participation, and women's leadership in the UNFCCC process.
- › Coherence to strengthen the integration of gender considerations within the work of UNFCCC constituted bodies, the secretariat, and other UN entities and stakeholders.
- › Gender-responsive implementation and means of implementation to ensure the respect, promotion, and consideration of gender equality and the empowerment of women in the implementation of the Convention and the Paris Agreement.
- › Monitoring and reporting to improve tracking of the implementation of, and reporting on, gender-related mandates under the LWP and its GAP.

**The LWP and GAP provide the UNFCCC Secretariat with a platform to monitor and track progress on gender considerations in climate action.** Parties are expected to take the lead in strengthening capacity building efforts to mainstream gender in formulating, implementing, monitoring, and reviewing national climate change policies, plans, strategies and action, including Nationally Determined Contributions (NDCs), National Adaptation Plans (NAPs), and National Communications.<sup>26</sup> Moreover, parties to the Convention are encouraged to: appoint and provide support for National Gender and Climate Change Focal Points (NGCCFPs) for climate negotiations, implementation, and monitoring; and submit information on efforts and steps taken to implement the Enhanced LWP and its GAP in their national reporting under the UNFCCC process. Guidance is provided to Parties to the Convention on setting up initial instruments, mechanisms, and tools to increase women's empowerment and gender equality in the implementation of climate action.

<sup>26</sup> UNFCCC, 2019.

**The UNFCCC encourages capacity building on, collection of, and application of insights from sex-disaggregated data.** This is set out in its 2019 synthesis report<sup>27</sup> and in its subsequent enhanced Gender Action Plan (GAP) adopted at COP25 in decision 3/25.<sup>28</sup> The GAP states under its Priority area A (activity A.3) that “*capacity-building of governments and other relevant stakeholders to collect, analyse and apply sex-disaggregated data and gender analysis in the context of climate change*”. Additionally, under priority area D: “*gender-responsive implementation and means of implementation*,” it lists an under activity D.7 to “*enhance the availability of sex-disaggregated data for gender analysis, taking into consideration multidimensional factors, to better inform gender-responsive climate policies, plans, strategies, and action, as appropriate*”.<sup>29</sup>

### CDRFI and Climate Change Commitments

**CDRFI sits within scope of the international adaptation agenda and Article 7 of the UNFCCC Paris Agreement.** It states “*Parties hereby establish the global goal on adaptation of enhancing adaptive capacity, strengthening resilience, and reducing vulnerability to climate change, with a view to contributing to sustainable development and ensuring an adequate adaptation response in the context of the temperature goal ...*” It is within this article that the Agreement calls for “*Each Party shall, as appropriate, engage in adaptation planning processes and the implementation of actions, including the development or enhancement of relevant plans, policies and/or contributions*.”<sup>30</sup>

**UNFCCC Paris Agreement recognises a role of climate finance from a variety of financial instruments and public and grant-based resources for adaptation.** Article 9 of the Paris Climate Agreement states that “*Developed country Parties shall provide financial resources to assist developing country Parties with respect to both mitigation and adaptation in continuation of their existing obligations under the Convention*.” It elaborates “*...developed country Parties should continue to take the lead in mobilizing climate finance from a wide variety of sources, instruments and channels, noting the significant role of public funds, through a variety of actions, including supporting country-driven strategies, and taking into account the needs and priorities of developing country Parties*.”<sup>31</sup>

<sup>27</sup> UNFCCC, 2019.

<sup>28</sup> UNFCCC, 2020.

<sup>29</sup> UNFCCC, 2020.

<sup>30</sup> UNFCCC, 2015.

<sup>31</sup> UNFCCC, 2015.



**Insurance and risk transfer are a topic under the UNFCCC agenda.** Article 8 of the Paris Climate Agreement highlights the “importance of averting, minimizing and addressing loss and damage associated with the adverse effects of climate change, including extreme weather events and slow onset events”. It states that “Parties should enhance understanding, action and support, including through the Warsaw International Mechanism, as appropriate, on a cooperative and facilitative basis with respect to loss and damage associated with the adverse effects of climate change. Accordingly, areas of cooperation and facilitation to enhance understanding, action and support may include: ... (f) risk insurance facilities, climate risk pooling and other insurance solutions.” As such, the Paris Agreement emphasizes the importance of insurance instruments in minimizing the financial damages arising from climate change. Moreover, under the decisions within the agreement, it requests under paragraph 49, the Executive Committee of the Warsaw International Mechanism (WIM) “establish a clearinghouse for risk transfer that serves as a repository for information on insurance and risk transfer, in order to facilitate the efforts of Parties to develop and implement comprehensive risk management strategies”.<sup>32</sup>

**UNFCCC’s Warsaw International Mechanism (WIM) for Loss and Damage (L&D) associated with climate change impacts is set out in Decision 2/CP.19.**<sup>33</sup> The WIM resulted from the 18th session of the Conference of the Parties (COP) in 2012, where the

international community formerly agreed in decision 3/CP.18 on the need to strengthen international cooperation and expertise in order to understand and reduce loss and damage associated with the adverse effects of climate change. Specifically, within the Paris Agreement, Article 8 recognises the “importance of averting, minimising and addressing L&D”, in addition to mitigation and adaptation.<sup>34</sup>

**The WIM recognizes the need for finance to address loss and damage and includes an explicit mention of insurance.**

Insurance was addressed in Focus Areas 2 and 7 within the initial two-year workplan of the Executive Committee of the Warsaw International Mechanism for Loss and Damage associated with Climate Change Impacts in accordance with decisions 3/CP.18 and 2/CP.19.<sup>35</sup> In the 2017 report containing the five-year rolling workplan, insurance is mentioned under two of the strategic workstreams (Box 2). In this context, many donors have provided financial support for comprehensive disaster risk management and climate change adaptation, which may include CDRFI such as the InsuResilience Solutions Fund, but also through the World Bank’s Disaster Risk Financing Program.<sup>36 37 38</sup>

32 UNFCCC, 2015.

33 The WIM was agreed at COP19 in Warsaw, Poland in 2013

34 GIZ, 2019.

35 UNFCCC, 2014a.

36 UNFCCC, 2017b.

37 The World Bank, 2019.

38 Oxfam International, 2018.

## Box 2

### Extracts from WIM five-year rolling work plan – 2017

- › **Strategic workstream (c):** Enhanced cooperation and facilitation in relation to comprehensive **risk management** approaches (including assessment, reduction, transfer and retention) to address and build long-term resilience of countries, vulnerable populations and communities to loss and damage, including in relation to extreme and slow onset events, inter alia, through: emergency preparedness, including early warning systems; measures to enhance recovery and rehabilitation and build back/forward better; social protection instruments, including social safety nets; and transformational approaches.
- › **Strategic workstream (e):** Enhanced cooperation and facilitation in relation to action and support, including finance, technology, and capacity-building, to address loss and damage associated with the adverse effects of climate change. **Activity 3 (b) on Stakeholder engagement:** Invite relevant actors to continue developing **insurance mechanisms**, as appropriate, embedded in an integrated risk management approach, for example diversified agricultural insurances as a risk transfer mechanism that can help farmers in different socioeconomic conditions to reduce climate risks in the sector.<sup>39</sup>

### CDRFI and Gender Commitments

**The gender dimensions of CDRFI are not explicitly referred to although these are implied in the WIM, which emphasizes the value of sex-disaggregated data.** The GAP applies to the WIM as a cross cutting plan and so is of relevance and key themes from it are reflected in the content of the WIM. In section 5, ii of Decision 2/CP.19 it refers explicitly to the “Collection, sharing, management and use of relevant data and information, including gender-disaggregated data”.<sup>40</sup> The earlier Decision 3/CP.18 in section 7(a) iii explicitly states that loss and damage can be connected to vulnerabilities including gender and other factors and that implementation approaches to address

<sup>39</sup> UNFCCC, 2017b.

<sup>40</sup> UNFCCC, 2013.



loss and damage can benefit those segments of the population. Moreover, in section 7(b) it highlights the need for “Strengthening and supporting the collection and management of relevant data, including gender-disaggregated data, for assessing the risk of loss and damage associated with the adverse effects of climate change”.<sup>41</sup>

### **Guidance exists to operationalise gender commitments within the operating entities of the UNFCCC finance mechanism, as per article 9 of the Paris Agreement.**

Informed by global gender commitments, the operating entities of the UNFCCC Financial Mechanism – including the Green Climate Fund (GCF) and Global Environment Facility (GEF) – and the Adaptation Fund (AF) have made efforts to integrate gender considerations into fund programming guidelines and structures through their respective institutional gender policies (Box 3). At the policy level, the operating entities have developed and continue to refine gender integration policies yet mobilisation of financial resources toward robust implementation of these policies remains a challenge.

<sup>41</sup> UNFCCC, 2012.

### Box 3

## Gender Approaches of UNFCCC Climate Finance Mechanisms

- ☑ **Climate Investment Funds (CIF):** Five multilateral development bank (MDB) partners implement CIF financing through four funding windows and are required to follow the CIF institutional approach to gender in CIF funded activities. The latest CIF Gender Policy was published in 2018 and serves as a governance framework for gender integration in the CIF. It addresses gender integration in CIF approaches, procedures, and implementation of investment plans and projects, as well as in internal areas of CIF functioning, such as CIF governance, staffing and budgeting.<sup>42</sup>
- ☑ **Green Climate Fund (GCF):** The GCF incorporates a focus on gender within its mandate and women are explicitly mentioned amongst the Fund's stakeholders. It has an updated gender policy and Gender Action Plan 2020–2023,<sup>43</sup> and Gender Analysis/Assessment and Gender and Social Inclusion Action Plan Templates.<sup>44</sup>
- ☑ **Global Environment Facility (GEF):** The GEF has a policy on gender equality which outlines a set of mandatory requirements for mainstreaming gender throughout the GEF project cycle and produces guidance on how to integrate Gender into GEF projects and programmes.<sup>45</sup>
- ☑ **Adaptation Fund (AF):** The AF published a gender policy and action plan in 2017 and has accompanying guidance for implementing entities on compliance with the AF. Gender monitoring for project/programme impacts are integrated into the Fund's Results-based Management (RMB) framework and portfolio-wide, the Fund accounts for the number of men and women beneficiaries of Fund activities.<sup>46</sup>

42 CIF, 2018.  
43 GCF, 2019.  
44 GCF, undated.  
45 GEF, 2018.  
46 DCED, 2020.

## 2.2 Sendai Framework for Disaster Risk Reduction (Sendai Framework)

**International disaster risk reduction policy acknowledges climate change risks.**<sup>47</sup> The Sendai Framework for Disaster Risk Reduction 2015-2030 (Sendai Framework) was adopted in March 2015 at the Third UN World Conference on Disaster Risk Reduction. Implemented by the UN Office for Disaster Risk Reduction (UNDRR), the Sendai Framework is a voluntary, non-binding agreement, consisting of seven targets and four priorities for action.<sup>48</sup> This framework represented a major shift from the traditional emphasis on disaster response to disaster risk reduction and acknowledges the growing risks from climate change.<sup>49</sup>

**The importance of CDRFI has been recognised in the Sendai Framework, but it does not highlight the gender dimensions of access to insurance and financial protection.** While Paragraph 30b promotes *“mechanisms for disaster risk transfer and insurance, risk-sharing and retention and financial protection, as appropriate, for both public and private investment in order to reduce the financial impact of disasters on Governments and societies, in urban and rural areas”*<sup>50</sup>, gender dimensions are not addressed here.

**However, gender dimensions of disaster risk are incorporated into the Sendai Framework in one of its guiding principles and a focus on women is incorporated into one of its priorities.** The Guiding Principles advocate for *“an all-of-society engagement and partnership.”* It highlights the role of women under Priority 4 to *“build back better”*. In doing so, the Sendai Framework highlights **women's leadership and role in disaster risk reduction** and that their participation is critical for disaster risk planning and building women's capacity for preparedness and resilience. It also recognises the influence of gender in disaster vulnerability. Moreover, it spells out that gender, age, disability, and cultural perspective should be integrated in all policies and practice.<sup>51</sup>

**The collection of sex-disaggregated data to track progress against the seven global targets within the Sendai Framework is encouraged but not mandated.** An open-ended intergovernmental working group developed a set of indicators to measure global progress of the implementation of the Sendai Framework, which were endorsed in 2017.<sup>52</sup> <sup>53</sup> Countries are

47 UNISDR, 2015.  
48 UNISDR, 2015.  
49 UNISDR, 2015.  
50 UN, 2015.  
51 UNISDR, 2015.  
52 UN, 2017.  
53 UN, 2016.



required to track their progress against these targets and submit data to the UN for inclusion in the Sendai Framework online monitoring tool. The global targets and indicators do call for data disaggregation. The report highlighted (in para 22) that *“paragraph 19 (g) of the SFDRR does call for specific attention to factors such as income, sex, age and disability in disaster risk reduction. The collection of disaggregated data should be considered instrumental to the effective implementation of the Sendai Framework and relevant disaster risk related targets of the Sustainable Development Goals.”*<sup>54</sup> As a part of the monitoring tool, the Disaster Loss Data Collection tool called “DesInventar Sendai”<sup>55</sup> has been created which permits the compilation and maintenance of fully compliant Loss Databases that can be used to gather the data required for Global Targets A to D of the Sendai Framework and also corresponds to parallel SDG indicators from Goals 1, 11 and 13.<sup>56</sup> This tool allows countries to input disaggregated data including for human losses (by age, sex, disability and income).

**Resources to support the implementation of the gender dimensions of the Sendai Framework are limited.** UNDRR has a gender focal point to guide efforts related to Sendai framework implementation. However, there is still a need to scale up the capacity to support countries with requests and ensure the gender dimensions of any Disaster Risk Finance (DRF) project are considered and incorporated at a country level.

54 UN, 2016.

55 UNDRR, 2021a.

56 UNDRR, 2021b.

### 2.3 2030 Agenda for Sustainable Development

**CDRFI is not specifically addressed by the 2030 Agenda for Sustainable Development but does fall within its broader framework.**<sup>57</sup> The international community agreed to the 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs) in 2015. The SDGs focus on multiple policy topics where CDRFI instruments are used to build resilience and promote financial protection of vulnerable people, as well as shine a light on structural gender equality constraints facing women that are of relevance to CDRFI. *See Annex for a list of the SDG linkages.*

**The SDGs include a dedicated goal on climate action (SDG 13).** Targets include strengthening resilience and adaptive capacity to climate-related hazards and natural disasters in all countries (13.1) and include an indicator on the number of countries with national and local disaster risk reduction strategies (13.1.2). Although DRF strategies are relevant, it is not explicitly specified. Other themes addressed include integrating climate change into national policies, strategies, and planning (13.2), and capacity building including on adaptation (13.3). A focus on women in climate planning and management is noted in one of the targets and indicators, as is finance for raising capacities related to this (13 b, 13.b.1).<sup>58</sup>

57 UN, 2015.

58 UN, 2015.



**There is a dedicated and cross-cutting focus on gender equality and women's empowerment within the SDGs.** The commitment to *"Achieve Gender Equality and Empower Women and Girls"* is set out in SDG 5. Furthermore, gender dimensions are recognised within the scope of other goals to address structural barriers to women's asset accumulation, economic participation and overall resilience to climate change and disasters. For example, SDG 1 addresses the issue of gender discrimination in inheritance practices as well as land and property ownership. This is relevant to CDRFI as this context means that asset-based climate risk insurance (CRI) may not address the risks faced by women, whose disaster losses may be economic rather than asset based. Moreover, target 1b, calls for the creation of 'sound policy frameworks at the national, regional and international levels, based on pro-poor and gender-sensitive development strategies, to support accelerated investment in poverty eradication actions.'

**Multiple SDG targets tackle structural issues relevant to the design and implementation of gender-smart CDRFI.** For example, women's participation in the decision-making process during the policy development, design, and implementation of CDRFI is included (SDG 5.5.). Additionally, barriers to women's access such as the gender gap in and use of technology (SDG 5.b) which can hinder access to macro-, meso- and micro-level CRI payouts are addressed. Moreover, critical issues of relevance that should be considered in the allocation of payout priorities in disaster risk financing strategies are highlighted by the SDGs. These include recognising unpaid care and the need for public childcare infrastructure, social protection policies and public services to address this. Indeed, the COVID-19 pandemic has highlighted the importance of childcare infrastructure as a budgetary and payout priority for macro-level CDRFI due to

the gender division of unpaid childcare, which limits women's economic participation<sup>59</sup> (SDG 5.4). Further, preventative and support measures for violence against women and children, forced or early marriage in the aftermath of a disaster (SDG 5.2 and 5.3) and the maintenance of access to reproductive health services (SDG 5.6) during disaster response should be considered when allocating payouts.

**The SDGs highlight the interface between climate change and disaster risk reduction.** Target 1.5 is of relevance as it aims to 'build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social, and environmental shocks and disasters.' The associated indicators are relevant: the number of deaths, missing persons and persons affected by disaster per 100,000 people (1.5.1); direct disaster economic loss in relation to global gross domestic product (GDP) (1.5.2); and number of countries with national and local disaster risk reduction strategies (1.5.3). Furthermore, SDG 11 focuses on making cities and human settlements inclusive, safe, resilient, and sustainable. Target 11.5 and indicators 11.5.1 and 11.5.2 relate to reducing the number of deaths and the number of people affected and substantially decreasing the direct economic losses relative to global gross domestic product caused by disasters. However, it does not acknowledge the gender dimensions of the economic loss, nor does it require sex-disaggregated data on these data points, although this is encouraged. These are topics of relevance to CDRFI, as understanding the gendered nature of economic loss post a disaster can inform gender-smart CRI design.

<sup>59</sup> InsuResilience, 2020.



**Social protection falls within scope of the SDG agenda and is relevant to gender-smart CDRFI as well.** For example, SDG 1.3 focuses on the implementation of nationally appropriate social protection systems, which is of relevance to macro CDRFI. Its associated indicator (1.3.1) recognises the gender dimensions of this, with its focus on sex-disaggregated data on the proportion of population covered by social protection floors/systems. Not only is it specified within an SDG target, but it is also set out within scope of the Universal Declaration of Human Rights (Article 22), which establishes the right to social security for everyone as *“indispensable for his dignity and the free development of his personality”*.<sup>60</sup> Notably, many of the countries that face the most severe climate and disaster risks still do not have a basic level of social protection. Indeed, the Global Coalition for Social Protection Floors (GCSFP),<sup>61</sup> a group of civil society groups, is calling on the world’s governments to support low-income countries to expand and improve their social protection systems.

**The SDGs incorporate a focus on food security and agriculture.** Gender-smart CDRFI is a mechanism to deliver gender-equitable development impacts related to the development priorities of food security, fisheries, and agriculture. Indeed, CDRFI instruments are increasingly used as mechanisms to address the food security needs of individuals often reliant on subsistence agriculture as a means of livelihood. The gendered roles of women and men in the fishery and agriculture value chains, as well as in food security and household nutrition, have

led to a strong focus on gender topics and the promotion of gender-smart CDRFI instruments within scope of the institutional practices of international organizations, such as the International Fund for Agricultural Development (IFAD)<sup>62</sup> and the World Food Programme (WFP).<sup>63</sup>

**Financial inclusion is addressed as a cross-cutting policy priority in the SDGs.** SDG Target 1.4 focuses on the gender dimensions of access to economic resources including financial services. Although it does not specify insurance or specifically CRI as a financial product type, these can be inferred to be included. Related to but separate from the SDG agenda, are the international commitments to close the gender gap in financial inclusion and promote inclusive insurance to support financial stability and market development.

## 2.4 Other Relevant Commitments

### Global Partnership for Financial Inclusion (GPFI) – Financial Inclusion Action Plan

**Financial inclusion is addressed through other international commitments from the G20 and Alliance for Financial Inclusion.** The 2017 G20 Financial Inclusion Action Plan, from the Global Partnership for Financial Inclusion (GPFI)

60 GCSFP and BfdW, 2019.  
61 GCSFP, 2019.

62 IFAD, 2020.  
63 WFP, 2021.



reaffirmed the G20 Leaders' commitment to advance financial inclusion with a focus on underserved groups including women.<sup>64</sup> Central banks and ministries of finance from developing and emerging countries have committed to close the gender gap in financial inclusion in the Alliance for Financial Inclusion (AFI) Denarau Action Plan in order to "increase the number of women with access to quality and affordable financial services globally by 2021".<sup>65</sup> They have also taken proactive steps to incorporate gender and a focus on women's financial inclusion within national financial inclusion strategies and, separately, they have focused on green finance. However, they have not specifically considered the gender dimensions of CDRFI explicitly.

**Inclusive insurance for women is a policy focus area under the GPFI.** Inclusive insurance is a subset of the broader financial inclusion policy agenda. For example, the topic has been explored by the G20 GPFI and there have been calls to consider insurance for diverse economic segments of women, such as women entrepreneurs.<sup>66</sup> There is increasing recognition that inclusive insurance policymaking is not gender-neutral and that women and men have the potential to be differentially impacted by financial sector policies and by regulatory and supervisory approaches to insurance. For example, the Access to Insurance Initiative (A2ii) has focused on this theme and the issue of sex-disaggregated supply and demand side insurance data is of increasing prominence. This is of relevance to gender-smart

CDRFI as without reliable sex-disaggregated supply side data on financial protection through CDRFI, it will be challenging to track progress against the InsuResilience Vision 2025. Yet, to date limited engagement exists on the gender dimensions of insurance supervision at the national level.

### Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)

**Gender-smart actions related to CDRFI international commitments on gender equality and the advancement of women.** The global Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), was adopted in 1979 by the UN General Assembly.<sup>67</sup> The States that have ratified the Convention are legally obliged, firstly, to eliminate all forms of discrimination against women in all areas of life, and, secondly, to ensure women's full development and advancement in order that they can exercise and enjoy their human rights and fundamental freedoms in the same way as men. In this context, while CEDAW does not specifically refer to CDRFI, it highlights the vulnerabilities of women from a rights-based approach that can inform action taken by governments to promote gender-smart approaches to macro-level CDRFI, as well as regulatory and supervisory approaches to meso- and micro-level CDRFI.

64 GPFI, 2017.

65 AFI, 2016.

66 GIZ, IFC, and Women's World Banking, 2017.

67 UN, 1979.



### 3 Gender-Smart CDRFI Policy and Implementation: Convergence and Gaps

**International commitments are not specific to the gender dimensions of CDRFI but recognize gender differences in vulnerabilities.** The gender dimensions of CDRFI are not referenced within international frameworks despite increasing focus on the topics of gender, climate finance and disaster risk financing in resilience building and risk management. The different international commitments highlight: the importance of gender equality and women's inclusion; gender-differences in climate change and disaster vulnerabilities; the value of collecting sex-disaggregated data; ensuring women's participation as leaders and decision makers and the consultation of women's representatives. However, these topics are not specifically linked to CDRFI policies or instruments, nor do they reference the structural impediments, including different barriers women in different economic segments face terms of access to financial protection through these instruments. In absence of this convergence, the IGP Gender Declaration offers a policy framework for gender-smart approaches to CDRFI.

**Sex-disaggregated data collection is internationally recommended but not mandated.** Internationally, there has been an increased recognition of the value of such data in areas of relevance to, and which can inform, gender-smart CDRFI and tracking progress against the InsuResilience Vision 2025. However, there is the perception among stakeholders that international commitments could go further in terms of supporting the collection on some of this data in a sex-disaggregated format. This

can be a barrier for investments in systems to capture and use sex-disaggregated data, building the evidence base and informing policies for, and the design and implementation of, gender-smart CDRFI. Furthermore, there is stakeholder consensus that data is only as good as the analysis on it, and so it is not enough to collect sex-disaggregated data, rather there is a need to ensure insights are derived from it to inform gender-smart approaches to CDRFI. As such, international commitments could provide greater emphasis on building capacities for integrated systems to collect and analyse sex-disaggregated data and the use of the insights from this data at a national level.

**Despite an emphasis on women's involvement in policy decision making and engagement with civil society including women's groups, engagement with women remains at a low level.** Across all relevant policy areas, women's participation remains a challenge. Concerns exist among relevant stakeholders on the continued low number of women in senior government and civil servant positions that can inform decision making related to CDRFI across policy areas at a national level. Meanwhile, there are perceived capacity constraints among civil society groups representing the gender perspective on the topic of CDRFI, in part due to a general low level of awareness of CDRFI instruments. Boosting women's involvement in these policy processes at a national and international level can contribute to more inclusive and equitable decision making, in turn contributing to gender equality.

**UNFCCC guidance exists for integrating gender considerations into national climate change policy commitments, but it is not specific to the gender dimensions of CDRFI mechanisms and disaster risk financing strategies.** Guidance is needed on CDRFI instruments as part of a comprehensive gender-smart climate and disaster risk financing strategy. The UNFCCC has Technical Guidelines for integrating gender considerations into climate change-related activities under the Convention. However, there is no stock-take on the extent to which Parties under the UNFCCC have integrated a gender dimension into their climate financing, disaster risk financing or related policies or coordinated with different ministries and regulators to ensure policy coherence.<sup>68</sup> Currently, the Nationally Determined Contributions (NDCs) of the Vulnerable Twenty (V20) countries<sup>69</sup> only give a highly fragmented account of CDRFI, if at all, while reference to a broader set of risk financing instruments is lacking as well. Since all vulnerable countries, regardless of their specific exposure to climate risks, will be in need of financial protection, the application of a comprehensive set of CDRFI instruments and a strategy for their utilization will be instrumental for achieving resilience. Clear guidance is needed to introduce policymakers to CDRFI instruments and the gender dimensions of these instruments.

**CDRFI instruments can deliver on objectives within a wide range of national policies and strategies, but CDRFI is not yet an integral part of national climate change or disaster risk financing strategies.** This results in diverse approaches to implementation and varied progress. There is a data gap in analysis of which V20 make reference to the gender dimensions of CDRFI instruments in their NDCs.<sup>70</sup> This is in a situation where the contexts and capacities of countries vary in the implementation of global commitments and in turn their recognition of gender-smart CDRFI. The IGP Secretariat has made a starting point with the publication of its recent 'Policy Note: *Opportunities for Strengthening Resilience by Integrating Climate and Disaster Risk Finance and Insurance (CDRFI) in National Adaptation Plan (NAP) Processes*'.<sup>71</sup>

**More dedicated climate resources are needed to support sex-disaggregated data collection and gender analysis in disaster risk financing strategies.** At the international level, the implementation of the LWP and GAP are dependent on approved financial allocation in the UNFCCC secretariat budget, as well as Parties having the resources and capacities for gender-smart climate action. The funds available to the UNFCCC secretariat and other bodies for gender-related work indicates that this area is under-funded. In 2018-2019, for instance, the secretariat received only US \$870,965 for "strengthening gender mainstreaming in climate change action and the UNFCCC process and the secretariat through coordination, collaboration, advocacy and capacity-building". Indeed, while the Standing Committee on Finance (SCF) was encouraged "to continue to enhance its efforts towards ensuring gender-responsiveness in implementing its workplan," there is no line item to support this work in the draft UNFCCC Programme Budget for 2020-2021.<sup>72</sup> Furthermore, at all levels, there is a perceived need for capacity building and technical support to enhance sex-disaggregated data collection relevant to climate finance, disaster risk financing and CDRFI. This includes to support system development to capture relevant data in a sex-disaggregated format. This is in a wider context, where a gap remains between available climate finance and what will be needed to implement NDCs.<sup>73</sup>

**There is a lack of resources and institutional coordination to realise international commitments on gender and CDRFI in national-level policies and action.**<sup>74</sup> A consistent theme raised during stakeholder consultation was the need for institutional coordination mechanisms to support cross referencing and action of gender-smart CDRFI across the diverse relevant policy areas. Also, as national governments ramp up their actions to integrate a gender focus and CDRFI instruments into their climate policies and programmes and associated policies, finance for implementation will become even more critical.

**Similarly, at the international level, improved institutional coordination is required between entities responsible for diverse but related gender-smart CDRFI policy agendas.** This points to a need for improved coordination between those leading the gender work in specific policy areas so that this perspective is integrated from a technical perspective with the work led by subject matter experts from each policy area. Consequently, advancing gender-smart CDRFI requires the coordination of a broad range of diverse stakeholders with differential levels of awareness on both gender and CDRFI.

68 This is something that InsuResilience could plan on developing with reference to NAPs. See NAP Global Network & InsuResilience, 2021.

69 The Vulnerable Twenty (V20) Group of Ministers of Finance of the Climate Vulnerable Forum is a dedicated cooperation initiative of economies systemically vulnerable to climate change. The V20 works through dialogue and action to tackle global climate change.

70 MCII, 2021.

71 InsuResilience, 2021b; NAP Global Network & InsuResilience, 2021.

72 UNFCCC, 2019.

73 UNFCCC, 2018.

74 Granat, M., Reyes, E., & Burns, B., 2020.

## 4 From Commitments to Action – What does good look like?

**International gender-smart CDRFI-related commitments can inspire international and national-level action.** There are multiple actions, referred to as *'gender-smart practices,'* that can be taken to apply and translate these international commitments at a national level, based on existing practices and stakeholder expectations. Case study examples of these practices can be read in the accompanying *'Step by Step Guidance: How to translate international commitments into action to achieve gender-smart Climate Disaster Risk Finance and Insurance (CDRFI) Solutions.'*

These actions include:

› **Women's leadership and participation in CDRFI policy decision making.**

Women remain under-represented in decision making in the diverse policy areas related to CDRFI, and at multiple levels in terms of civil servants as well as elected officials.<sup>75</sup> (Box 4). This is despite the fact that the value of gender diverse teams and gender expertise in developing climate change, disaster risk and finance related policies and regulation has been recognized in a variety of international commitments including the UNFCCC GAP, the Sendai Framework, and the SDGs, which can be extended to CDRFI related policymaking.<sup>76</sup> As such, policy commitments and investments can be made to facilitate the involvement of women in policy decision making related to CDRFI and address structural barriers to enhance the inclusion of women.



75 Dazé A., 2020.

76 IMF, 2017; IMF, 2018a; IMF 2018b.

### Box 4

#### The Challenge of Women's Participation in Leadership

In 2015, IUCN's Environment and Gender Information data showed that only 12 % of 881 national environmental ministries (e.g., those related to natural resources, water, forests, etc.) across 193 countries were led by women.<sup>77</sup> Five years later, not much progress has been made – IUCN's new data reveals that in 2020, women held 15 % of top jobs as ministers of environmental sectors.<sup>78</sup>

› **Creation of institutional coordination and collaboration mechanisms between policymakers from diverse policy areas to inform the integration of gender-smart CDRFI across diverse policies.**

Gender-smart CDRFI mechanisms can be used to achieve shared national development and climate change objectives and strategies. Recognition and acknowledgment are needed that gender-smart CDRFI is relevant to multiple policy areas to achieve a shared goal of greater resilience of poor women, as well as men, to climate change. To achieve this policy coherence, it is necessary to ensure the coordination of policy makers from diverse policy agendas.

At a national level, practically this will mean agreements with and coordination between actors from diverse ministries to achieve synergies in policy content. This can be achieved by establishing cross-sectoral and cross-level systems, mindful of gender balance. It can be institutionalised through the creation of cross-sectoral committees and the nomination of focal points on disaster risk financing and the establishment of systems to ensure regular exchange of information between relevant sectors on the topic. Moreover, institutional coordination mechanisms need to include senior-level representatives from the entity responsible for women's affairs and gender equality and follow up on gender-related multilateral processes such as CEDAW; the Beijing Platform for Action; and the Commission on the Status of Women (CSW).

77 IUCN, 2015.

78 IUCN, 2021.



› **Capacity building to raise awareness of the gender dimensions of CDRFI and its contribution to resilience building as part of a risk layering approach.**

Capacity building can support understanding of how gender-smart CDRFI can deliver on diverse policy mandates to build resilience of vulnerable women and men and their families. There is the opportunity for capacity building for a range of policy stakeholders on the topic of the gender dimensions of CDRFI. This includes training gender experts on CDRFI, and also training CDRFI experts on gender. In such training, examples of gender-related risks and vulnerabilities relevant to CDRFI need to be articulated, such as the intersection of CDRFI and the issues of violence against women, women's land and property ownership constraints, and the unpaid care responsibilities and need for childcare infrastructure.

Women's organisations and feminist groups are traditionally at the forefront of change for gender equality and the empowerment of women in many sectors and areas, but technical expertise on climate change may be limited among some of these groups. It is critical to build the capacity of women's groups on the technical aspects of climate change and CDRFI to support their engagement in highlighting the gender-dimensions of CDRFI in their stakeholder consultations.

› **Sex-disaggregated data collection and gender analysis<sup>79</sup> to generate insights to inform policy content and gender-smart CDRFI.**

Donors and national governments need to invest in sex-disaggregated data collection and gender analysis to inform the design of macro-, meso- and micro-level CDRFI instruments and support private sector investors and partnerships. This will require concerted efforts to promote collaboration between statisticians and policy makers on diverse areas regarding sex-disaggregated data, including Ministries of Finance and central banks. Furthermore, there is a need to consider diverse economic segments of women and men in this analysis, e.g., women entrepreneurs, and their specific barriers to CDRFI.

Collaboration is needed to demonstrate the value of sex-disaggregated collection and analysis related to a range of data points to inform CDRFI. This includes understanding gender context for climate change and disasters, the gender-differential impact of disasters including in terms of economic loss as well as mortality and morbidity, asset ownership and insurance and social protection access and usage. These data sets will provide value to inform national policy making but also support the inclusion of gender-based vulnerability criteria into climate and disaster risk modelling.

<sup>79</sup> A gender analysis is defined as "a systematic analytical process based on sex-disaggregated and gender information to identify, understand, and describe gender differences and the relevance of gender roles and power dynamics in a particular context". UNDP, 2016.

› **Stakeholder engagement with women's groups and gender experts to inform the integration of gender-considerations in CDRFI strategies and instruments.**

Consultation with women is internationally recognized as vital to support gender-smart approaches to climate change and disaster risk management and resilience building. Engaging with stakeholders with gender expertise can lead to more equitable adaptation options and, in turn, CDRFI. Investing in greater engagement with women's groups and gender experts can potentially inform the greater integration of gender-considerations in CDRFI strategies and instruments.

Women's organisations play a unique role in advancing women's rights and bring a wealth of knowledge to community preparedness. Their knowledge of the local context, skills in community mobilisation and range of social networks through which they can identify the most vulnerable, enables them to be agents of change.<sup>80</sup> However, the level of consultation with women's groups to inform CDRFI-related policies is still perceived to be low.<sup>81</sup> During policy development and implementation, consultations with women at grassroot level can be missed as women's organisations and informal groups are often ignored in stakeholder mapping processes. Several obstacles can prevent women from participating, such as limited time and resources available to travel to consultations or consultations conducted in a national language that local women may not speak.<sup>82</sup> As such, governments can and should invest in women's organisations at all levels and support their effective participation in national policy and budgetary processes.<sup>83</sup>

› **The integration of gender considerations into the content of CDRFI strategies.**

The gender dimensions of CDRFI can be acknowledged in the policy content of CDRF strategies and related strategies that incorporate CDRFI mechanisms. These may include an analysis of the gender-differential impacts of disasters and risk financing needs to inform strategies. In turn, these may include the incorporation of sex-disaggregated objectives, targets, and gender-smart and women-targeted strategies in standalone CDRF strategies, or within related strategies (e.g., disaster management and climate change strategies). These strategies will need to address the structural barriers faced by women in access to and usage of CDRFI and link to wider strategies related to gender-equality and women's empowerment. Furthermore, there is the opportunity to use gender-related criteria to inform budget allocation for pre-disaster preparedness and payout priorities to address gender-differential impacts of disasters.

› **The creation of institutional gender strategies and frameworks by implementing partners.**

The implementation of CDRFI-related commitments is undertaken by national and local governments through their governance structures and in partnership with implementing partners such as NGOs, research institutions, civil society, and the private sector. These implementing partners can be expected to translate national-level gender-related CDRFI policies and commitments into practice – both in terms of managing their gender impacts in the delivery of their activities but also within their own operations. While many international institutions, such as the World Bank Group's GFDRR (Global Facility for Disaster Reduction and Recovery), have gender strategy in place and in the case of the World Food Programme, a CRI strategy that mainstreams gender, this is much less common with national and local institutions often working at the forefront of national CDRFI-related policy implementation. Encouraging implementing partners to integrate gender considerations into their organizations' core strategy and operations will be critical to deliver truly gender-smart CDRFI.

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80 Tanner, L., Markek, D., & Komuhangi, C., 2018.

81 Stakeholder consultation.

82 UN Women, 2016.

83 OECD, 2015.



## 5 Concluding remarks

International gender and CDRFI-related commitments in the UNFCCC, Sendai Framework and 2030 Agenda for Sustainable Development provide a broad framework to support gender-smart national policy and action to build the resilience of the most vulnerable to climate change-related disasters. These CDRFI-related international and national policy commitments serve to provide inspiration for gender-related policy practices. While there are still gaps, there are also opportunities to further improve and strengthen the integration of gender considerations. Further, while there are examples of these practices, more widespread implementation is needed. If implemented, these concrete gender-smart practices hold potential to enhance the

integration of gender considerations in the policy development process, policy content and implementation of national disaster risk financing strategies, as well as contributing to national-level policy cohesion on diverse and intersecting policy agendas. Implementing these approaches can take forward the aspirational commitments in the InsuResilience Declaration on Gender and inspire greater action toward gender-smart CDRFI. Doing so will provide financial protection and build the climate resilience of the women and men most vulnerable to climate change and disasters and operationalize the IGP Vision 2025.

## Annex

### SDG, Targets, and Indicators

#### SDG 1

End poverty in all its forms everywhere



- 1.b** Create sound policy frameworks at the national, regional, and international levels, based on pro-poor and gender-sensitive development strategies, to support accelerated investment in poverty eradication actions.
- 1.3** Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.
  - 1.3.1** Proportion of population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable.
- 1.4** By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate innovative technology and financial services, including microfinance.
- 1.5** By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social, and environmental shocks and disasters.
  - 1.5.1** Number of deaths, missing persons and persons affected by disaster per 100,000 people.
  - 1.5.2** Direct disaster economic loss in relation to global gross domestic product (GDP).
  - 1.5.3** Number of countries with national and local disaster risk reduction strategies.

#### SDG 5

Achieve Gender Equality and Empower Women and Girls



- 5.2** Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.
- 5.3** Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation.
- 5.4** Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.
- 5.5** Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life.
- 5.6** Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences.

**SDG 11**

Make cities and human settlements inclusive, safe, resilient, and sustainable



**11.5** By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations.

**11.5.1** Number of deaths, missing persons and persons affected by disaster per 100,000 people.

**11.5.2** Direct disaster economic loss in relation to global GDP, including disaster damage to critical infrastructure and disruption of basic services.

**SDG 13**

Take urgent action to combat climate change and its impacts



**13.1** Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.

**13.1.2** Number of countries with national and local disaster risk reduction strategies, within which DRF strategies are relevant but not specified.

**13.2** Integrate climate change measures into national policies, strategies, and planning.

**13.3** Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.

**13a** Implement the commitment undertaken by developed-country parties to the United Nations Framework Convention on Climate Change to a goal of mobilizing jointly \$100 billion annually by 2020 from all sources to address the needs of developing countries in the context of meaningful mitigation actions and transparency on implementation and fully operationalize the Green Climate Fund through its capitalization as soon as possible.

**13b** Promote 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, youth, and local and marginalized communities.

**13.b.1** Number of least developed countries and small island developing States that are receiving specialized support, and amount of support, including finance, technology, and capacity-building, for mechanisms for raising capacities for effective climate change-related planning and management, including focusing on women, youth, and local and marginalized communities.

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**The Partnership's work on gender-smart CDRFI sits at the critical intersection of diverse policy areas in the framework of the policy commitment towards its Vision 2025. The Partnership and its Vision 2025** was born from a commitment to create a global V20-G20 initiative with a needs-based approach to increase resilience amongst the most poor and vulnerable people. The Partnership was initiated during the German G20 Presidency with involvement of the Ethiopian V20 Presidency. It built upon the G7 Climate Risk Insurance Initiative, launched in 2015 to stimulate the creation of effective climate risk insurance (CRI) solutions and markets and the smart use of insurance-related schemes for people and assets at risk in poor and vulnerable developing countries.<sup>84</sup> Since its launch, the initiative has broadened its scope to a wider context within the disaster risk finance framing.

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84 InsuResilience, 2021.

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