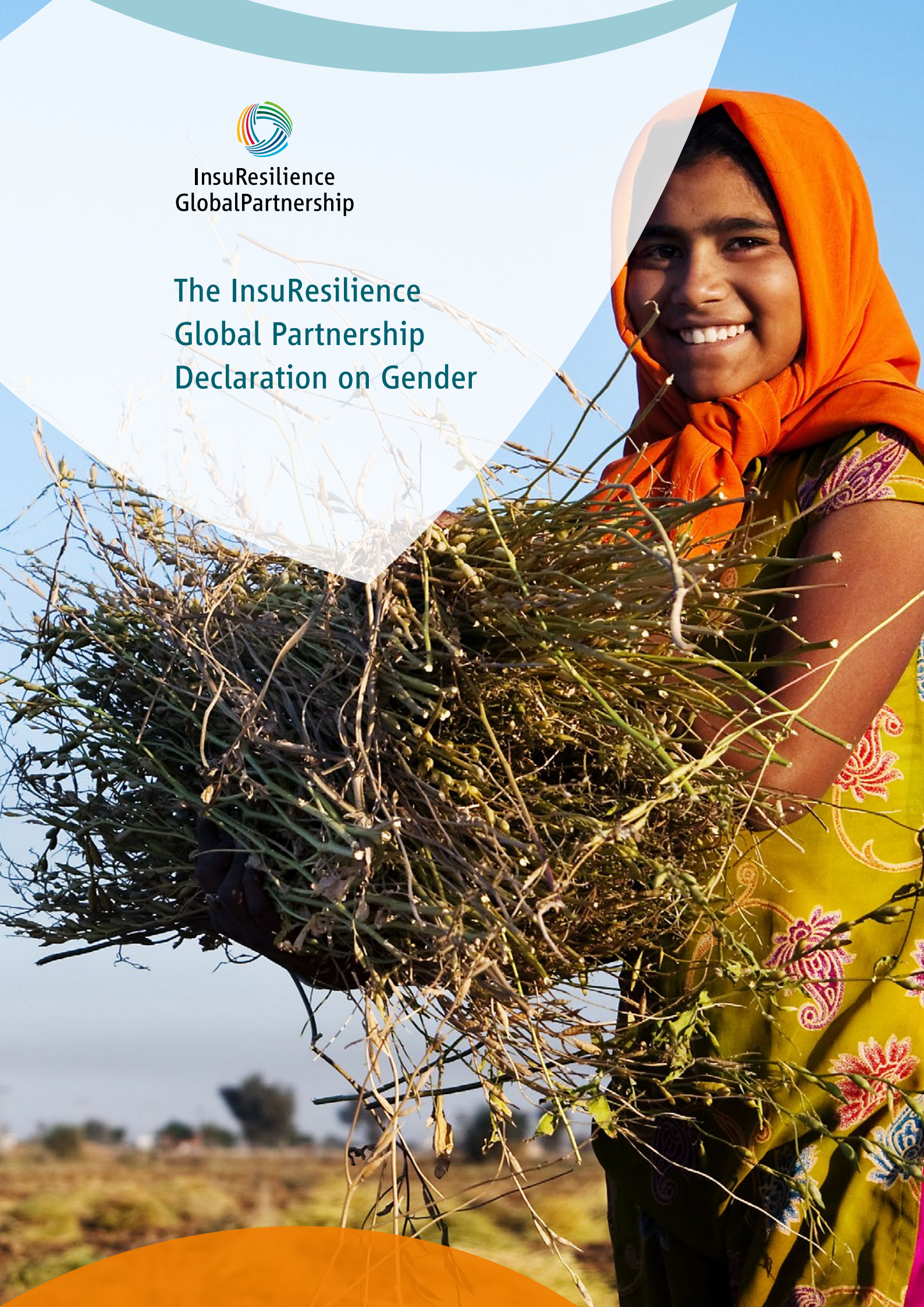




InsuResilience
GlobalPartnership

The InsuResilience Global Partnership Declaration on Gender





Introduction

The High-Level Consultative Group (HLCG), the highest governing body and strategic driver of the InsuResilience Global Partnership, endorsed the Declaration on Gender in its latest strategic meeting held in September 2020. Building on the acknowledgement that men, women and children are differently impacted by climate change, the HLCG prioritized the integration of gender dimensions in all their diversity, including specific needs and roles of men, women and children, within the climate and disaster risk management framework. The aim of the InsuResilience Global Partnership Declaration on Gender is to address differential gender impacts of CDRFI solutions in the operationalization of the Partnership's Vision 2025.

Building on the recommendations of two studies^{3,4}, commissioned by the InsuResilience Secretariat, the Gender Working Group under the co-chair of Global Affairs Canada and CARE International developed the InsuResilience Global Partnership Declaration on Gender to advocate for gender-responsive and -sensitive approaches to Climate and Disaster Risk Finance and Insurance. The Declaration provides aspirational and voluntary commitment for members of the Partnership to strengthen their efforts for gender-responsive and -sensitive approaches

in CDRFI interventions. It also provides a framework for the InsuResilience Secretariat to rally and mobilize efforts towards greater gender-smart solutions and to do this in a coordinated way. The Declaration serves as a political signal to the international community that members of the InsuResilience Global Partnership are dedicated to incorporating gender dimensions within their work.

The declaration is divided into two sections:

- 1) The first provides a **set of acknowledgements of the importance of gender equitable access to CDRFI** and reflects on the differential impact between men, women and children in the wake of a warming environment including the effect of disasters.
- 2) The second part **provides a broad action plan that Partnership members can aspire to** support the promotion of gender equality, equity and enhance gender-responsiveness in their activities.

³ Integrating Gender Considerations into Different Models of Climate Risk Insurance (CRI)

⁴ Applying a Gender Lens to Climate Risk Finance and Insurance



Preamble

Gender-responsive and inclusive Climate and Disaster Risk Financing and Insurance (CDRFI) solutions can provide risk protection that addresses different impacts of climate change on women and men in all their diversity, including specific needs and roles. The United Nations Framework Convention on Climate Change (UNFCCC) acknowledges that often climate change impacts for women and men can overwhelmingly differ due to existing gender inequalities caused by unequal power relations and structures, discriminatory laws and customs, and unequal access to and control over resources.³ In addition, donors advocate for recognition of the broader intersecting factors which contribute to this impact (such as sex, age, ethnicity, religion and disabilities).⁴

This Declaration sets out the InsuResilience Global Partnership's multi-stakeholder aspirational and voluntary commitment to address these differential gender impacts. This would include both economic and physical impact, in the operationalization of the Partnership's Vision 2025 to provide CDRFI to 500 million poor and vulnerable people in developing countries, in both urban and rural settings. It serves to underline the Partnership's commitment to the Sustainable Development Goals (SDGs) overall and specifically Goal 1, 5 and 10⁵, including the UNFCCC Enhanced Lima Work Programme on Gender (LWPG) and its gender action plan (GAP)⁶ to achieve gender-responsive climate policy and action, and gender balance representation. Moreover, this Declaration complements the Partnership's pro-poor principles, which guide the implementation of its activities to effectively benefit the poor and most vulnerable.

³ UNFCCC, 2019.

⁴ DFID (2017). Defining Marginalised: Leave No one Behind Agenda.

⁵ Referring to the commitment to no poverty, gender equality and reduce inequalities under the SDGs.

⁶ Decision 3/CP.25

In this framework, we, the **members of the InsuResilience Global Partnership**

- › **Recognize** that women and men are not homogeneous groups and women's and men's needs can vary according to ethnicity, life-stage, religion, age, class and other identifying attributes;
- › **Acknowledge** that there are gender-specific and social exclusion related differences in the impact of climate and disaster risks connected to socio-cultural norms and the specific roles and vulnerabilities that these societal constructs create for women and girls;
- › **Observe** that women, men, girls and boys can be differentially engaged in and impacted by diverse CDRFI approaches, which can influence their direct and indirect access to CDRFI solutions, usage of payouts and the effectiveness of CDRFI solutions in supporting adaptation;
- › **Believe** that paying attention to: the gender and inclusive dimensions of the impact of climate risk; the gender-differential impacts of disaster; having clear definitions of our target groups and their needs; and integrating gender-responsive approaches to CDRFI, will enhance gender equality and allow the Partnership to better achieve its 2025 vision and sustain its impact;
- › **Recognize** the relevance of gender-responsive and inclusive CDRFI to wider policy debates including on financial inclusion; climate change mitigation and adaptation; sustainable development; and disaster management; to name a few;
- › **Highlight** the importance of specific CDRFI marketing distribution strategies to promote access to and usage by women and include the opportunity for women to lead in the design and marketing of products and services;

- › **Promote** innovative processes and process metrics which include commitments to consult with and engage those that are most impacted by climate change, including equitable participation of V20 countries and poor women, in the design, implementation, assessment learning and refinement of CDRFI solutions;
- › **Recognize** the added value of gender-diversity and full, meaningful, equal participation and leadership of women's in the workforce and governance bodies of all stakeholders in the CDRFI value chain to organizational performance and governance;
- › **Acknowledge** the important role of accessible and robust gender sensitive and sex-disaggregated climate risk, disaster impact, and CDRFI data and information to help inform and drive change;
- › **Note** there are knowledge gaps in understanding the gender-specific challenges or barriers to the access and usage of CDRFI at the meso and micro level, and the gender-differential impacts of payouts at the macro-level; and
- › **Commend** the multi-stakeholder members of the Partnership that have already taken steps to integrate gender-responsive approaches to CDRFI in policy and practice.



Going forward, we the members of the Partnership **aspire to support**

1. **Adopt** gender and inclusive dimensions at all levels within our work to identify beneficiaries of CDRFI, commit to involving them as integral actors and to ensuring open and transparent information flows both from and to with them;
2. **Integrate** gender, right base approach and inclusion dimensions within the workplan and activities related to the respective mandate of each of the InsuResilience Global Partnership workstreams to support the delivery of its 2025 vision;
3. **Support** the objectives defined in the Vision 2025 and related workplan through the allocation of financial and non-financial resources and collaboration of efforts related to the inclusion of gender dimensions within CDRFI;
4. **Incorporate** gender-lens grant allocation investment criteria into the Program Alliance funding mechanisms for CDRFI and other relevant programs;
5. **Drive** implementation of innovative inclusive and gender-responsive quality CDRFI solutions that address the gender-specific and intersectional needs of poor and vulnerable women and men, and their children, including understanding women's additional barriers to their full, meaningful and equal economic participation;
6. **Raise** awareness on available financial and technical support for the implementation of comprehensive risk management measures in order to reduce the adverse impacts of climate and disaster risks;
7. **Provide** guidance and tools on gender-responsive and inclusive CDRFI and support Partnership members to undertake relevant capacity building, according to their respective mandates in order to raise awareness of the value and good practice approaches of gender equality;
8. **Undertake** capacity building to support members to integrate gender-responsive, right based approach and inclusive approaches as part of CDRFI design, and involve those most impacted at all stages;
9. **Promote** partnerships with CDRFI distributors, or potential distributors, that leverage technological solutions and digital literacy to expand gender equitable access to and usage of CDRFI through the Partnerships activities;
10. **Identify** and replicate good practices in collecting, analysing and using sex-disaggregated climate risk, disaster impact and CDRFI data, including the documentation of the gender impacts of payouts on indirect beneficiaries in the monitoring and evaluation of macro-, meso- and micro- level schemes;
11. **Advocate** to promote and increase gender diversity in the workforce and particularly leadership and decision making and leadership roles of CDRFI providers, distributors, intermediaries, regulators and policy makers, including in the bodies that design the disaster risk management strategies and determine the prioritisation of the use of payouts;
12. **Build** on the traditional knowledge of indigenous and rural women regarding climate issues and disaster risk reduction;
13. **Conduct** research to build the evidence of emerging good practices and effective strategies on gender-responsive and inclusive approaches to CDRFI and disseminate outcomes; and
14. **Sensitize** policymakers and advocate for cohesion on gender-responsive CDRFI in the diverse and intersecting policy agendas including financial inclusion, climate change, disaster management, climate adaptation, agriculture and rural development, micro and small enterprise development and social protection, to name a few.



The Declaration on Gender serves to underline the Partnership's commitment to the Sustainable Development Goals (SDGs) overall and specifically Goal 1, 5 and 10.

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