



InsuResilience GlobalPartnership

Step by Step Guidance:

A gender-smart approach
to monitoring and evaluation
(M&E) of Climate and Disaster
Risk Finance and Insurance
(CDRFI) Programmes.



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InsuResilience Global Partnership

Step by Step Guidance:

A gender-smart approach to monitoring and evaluation (M&E) of Climate and Disaster Risk Finance and Insurance (CDRFI) Programmes.

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Executive Summary

This guidance note provides practical step-by-step guidance on how to achieve a gender-smart Climate and Disaster Risk Finance and Insurance (CDRFI) programme through effective planning for monitoring and evaluation (M&E) throughout each stage of the programme cycle. This includes at the design, implementation, and impact stages of such a programme. Additionally, it also provides advice on the collection and use of sex-disaggregated data and features case study examples for best practices from within and beyond the InsuResilience Global Partnership. The target audience for this guidance note is practitioners involved in the design and/or implementation of any stage of the programme cycle of a CDRFI project.

You can directly navigate to the programme life cycle stage of the CDRFI project you are engaged in for relevant advice, case studies and tips. Alternatively, start from the beginning if you are about to kick-off your programme.

 Design	<p>Are you designing a CDRFI Programme?</p> <p>IF YES: Have You:</p> <ul style="list-style-type: none">  Expertise <ul style="list-style-type: none"> ✓ Technical gender expertise in the team? ✓ A gender diverse team?  Data Needs & Collection <ul style="list-style-type: none"> ✓ Draw on sex-disaggregated data? ✓ Considered asset ownership, economic strategies and financial inclusion data from a gender perspective? ✓ Identified women's organisations, the national gender focal points and woman's business associations in your stakeholder mapping? ✓ Consulted with both woman and men, to gather qualitative insights including related to social norms?  Data Analysis & Use <ul style="list-style-type: none"> ✓ Conducted a gender analysis on the data collected to inform CDRFI programme design? ✓ Included sex-disaggregated and gender indicators across all results areas and levels in the results chain? ✓ Allocated budget to address gender data gaps and adapt any systems to support sex-disaggregated data collection? ✓ Included gender-experts and competencies within the organizational set up for programme implementation?
 Implementation	<p>Are you implementing a CDRFI Programme?</p> <p>IF YES: Have You:</p> <ul style="list-style-type: none">  Expertise <ul style="list-style-type: none"> ✓ Engaged a technical gender specialist in the team? ✓ Undertaken gender training to support implementation? ✓ A gender diverse team?  Data Needs & Collection <ul style="list-style-type: none"> ✓ Collected gender and sex-disaggregated baseline data at the start of implementation? ✓ Collected gender and sex-disaggregated data on an ongoing basis throughout implementation? ✓ Assessed the gender capabilities of partners and provided technical assistance on CDRFI relevant gender and sex-disaggregated data collection, analysis and use?  Data Analysis & Use <ul style="list-style-type: none"> ✓ Incorporated the generation and application of gender-differential risk insights in the programme activities? ✓ Included gender and sex-disaggregated data and insights into programme reporting templates and reports on an ongoing basis?
 Impact Evaluation	<p>Are you evaluating the impact of a CDRFI Programme at its closure?</p> <p>IF YES: Have You:</p> <ul style="list-style-type: none">  Expertise <ul style="list-style-type: none"> ✓ Included gender expertise and a consideration of gender differential impacts in the terms of reference for the evaluation? ✓ A gender diverse team?  Data Needs & Collection <ul style="list-style-type: none"> ✓ Included gender-specific evaluation questions in data collection tools to measure gender equality results including unintended effects? ✓ Collected qualitative data from woman and men direct and indirect beneficiaries of CDRFI including on access and use of CRI payouts?  Data Analysis & Use <ul style="list-style-type: none"> ✓ Identified and documented any gender-differential impacts of the programme and CRI payouts?

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1 Introduction

The need for monitoring and evaluation (M&E) that accounts for the gender-responsiveness of Climate and Disaster Risk Finance and Insurance (CDRFI) programmes was highlighted in the InsuResilience Global Partnership's Declaration on Gender, endorsed by their High-Level Consultative Group (HLCG) in September 2020.¹ The Declaration enhances the InsuResilience Vision 2025 which includes the goal of providing CDRFI solutions to 500 million poor and vulnerable people in developing countries by 2025.² In point 10 of the Declaration's broad aspirational action plan, it specifically mentions the "need to identify and replicate good practices in collecting, analysing and using sex-disaggregated climate risk, disaster-impact and CDRFI data. This includes the documentation of the gender impacts of payouts on indirect beneficiaries in the monitoring and evaluation of macro-, meso- and micro-level insurance schemes." In spite of this need, a poll taken during an InsuResilience Live Talk found only 8% of respondents perceive the M&E of CDRFI schemes to currently be gender-smart.³ See the Annex for an overview on the InsuResilience Global Partnership M&E framework, including result areas and indicators.

This guidance note seeks to address this gap and offers advice on how to ensure gender-sensitivity and -responsiveness within the M&E processes of CDRFI schemes, with a specific focus on women and girls. Additionally, it highlights the need for the appropriate collection and use of sex-disaggregated data.⁴

If you are an implementer of a CDRFI scheme this guidance is intended for you. It aims to provide you with **practical guidance**⁵ on:

- › how to integrate gender considerations within the M&E of CDRFI schemes at each stage of the programme cycle;
- › considerations for collecting sex-disaggregated data; and
- › case study examples of existing practices for inspiration from within and beyond the InsuResilience Global Partnership.

1 <https://www.insuresilience.org/announcement-the-insuresilience-global-partnerships-high-level-consultative-group-endorses-declaration-on-gender/>

2 InsuResilience, 2020b.

3 Live Talk Series on Gender and Climate Risk Finance hosted by the InsuResilience Global Partnership and Forum for Agricultural Risk Management in Development (FARM-D), 2020. See InsuResilience, 2020c for a link to the report.

4 InsuResilience, 2018 and 2019.

5 This is in line with point 7 of the Declaration on Gender to provide guidance and tools on gender-responsive and inclusive CDRFI.

1.1 The Importance of considering gender dimensions within M&E of CDRFI schemes

Monitoring is a process of examining data that is ongoing over the course of the life cycle of a CDRFI programme. It is done to track short-term results (outputs) and to adjust the immediate course of action. It is usually done internally. **Evaluation** occurs periodically, usually at the end of the programme life cycle to assess medium-term results or outcomes and impacts. It is usually done by independent assessors.⁶ **Learning** from the results can improve the effectiveness of programmes.

Gender considerations are relevant to M&E at all steps within the CDRFI ‘programme life cycle’. It is essential that **M&E systems** are established at the **design stage** (i.e., initiating and planning the programme including defining the scope and the theory of change, results framework, and activities) in ways that facilitate the monitoring of gender-differentiated results. The M&E system for CDRFI programmes determines what types of data and qualitative information are needed, collected and how they are analysed and used. The M&E system should facilitate a reflection on who is participating and benefitting from investments in CDRFI, and

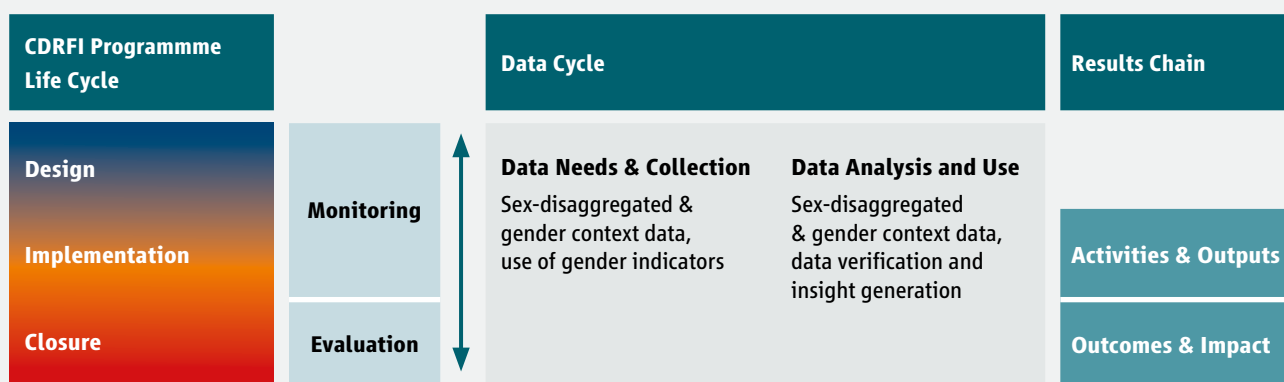
whether the engagement is promoting equality and equity during the **implementation stage** (i.e. the execution of programme activities). In turn, the gender-differential impact and potential gender-transformative impact of interventions and/or payouts need to be evaluated during the **closure** or end of the programme (i.e. to assess medium-term results or outcomes, and impacts).

The cycle of identifying data needs, collecting data (**‘data needs and collection’**), and in turn analysing and using data (**‘data analysis and use’**) forms part of ‘the data cycle’ which crosscuts each of the steps in the programme life cycle. Data collection should be conducted on an individual-level (i.e., not household-level) including both quantitative and qualitative **sex-disaggregated** (i.e., data that allows the differentiation between different people’s gender⁷) and other **gender context data** (e.g., legal differences between people of different genders), this needs to be considered at each stage in terms of data needs and collection, and data analysis and use (see Figure 1).

Navigate to the stage of the CDRFI programme you are engaged in for relevant advice, case studies and tips.

Figure 1

A conceptual framework for Integrating Gender Considerations into the M&E of CDRFI schemes across the programme life cycle



⁶ UN Women, 2014; UNFCCC, 2016.

⁷ AFI, 2017.

2 Step by Step Guidance across the Programme Life cycle

2.1 Are you designing a CDRFI Programme?

2.1.1 Expertise

Does the CDRFI programme design team have technical gender expertise and is there gender diversity in the team?

As a team member engaged in the design of different types of CDRFI programmes, you and your colleagues will not necessarily be responsible for its implementation. But with the appropriate gender expertise⁸ and team composition⁹ you can ensure that gender considerations are incorporated into the design which should build the foundations to support gender-responsive implementation. This can include a targeted focus on the distinct vulnerabilities of diverse and marginalised groups of people e.g., mobility constraints or unpaid care responsibilities.

2.1.2 Data Needs and Collection

Have you drawn on quantitative sex-disaggregated data to inform your CDRFI programme strategy?

Quantitative insights can be drawn from pre-existing secondary data sets from composite gender indexes and longitudinal data sets (Box 1).

Nationally representative or regional/small-scale surveys can also be commissioned to generate primary data. In doing so, an important consideration should be the gender of the enumerator as this can influence the responses provided. Moreover, avoid treating households as indivisible units, as this fails to account for intra-household gender dynamics and differences. Individual level data should be collected through primary survey methodologies.

Box 1

Data sources on gender-differential vulnerabilities and risks relevant to CDRFI

- › Regional and national socio-economic and census data on mortality, morbidity, economic participation, business ownership and time use surveys
- › National land registry data (if sex-disaggregated)¹⁰
- › FAO (Food and Agricultural Organisation) Gender and Land Rights database¹¹
- › Business register data on women-owned businesses or World Bank enterprise survey data
- › Equal Measures 2030 SDG (Sustainable Development Goals) gender index
- › UNDP's Human Development Report's Gender Inequality Index (GII)
- › The World's Women Trends and Statistics portal¹²
- › The World Bank's Women Business and the Law Index¹³
- › The World Bank's Findex
- › Finscope data
- › World Bank Gender Data Portal¹⁴ and Little Data Book on Gender¹⁵
- › SIGI (Social Institutions and Gender Index) Country profiles¹⁶
- › OECD (Organization for Economic Cooperation and Development) Gender Institutions and Development (GID-DB)¹⁷
- › Women's Empowerment in Agriculture Index (WEAI)¹⁸

8 I.e., a person specialising in gender mainstreaming.

9 I.e., a gender balanced team. See InsuResilience Glossary.

10 See: <https://landportal.org/book/thematic/land-and-gender>

11 See: <http://www.fao.org/gender-landrights-database/en/>

12 UN, 2020.

13 See: <https://openknowledge.worldbank.org/bitstream/handle/10986/31327/WBL2019.pdf>

14 The World Bank (last modified 2020).

15 The World Bank, 2019.

16 See: <https://www.genderindex.org/country-profiles/>

17 See: <https://stats.oecd.org/index.aspx?queryid=94771>

18 See: <https://www.ifpri.org/project/weai>

Have you considered asset ownership, economic strategies, and financial inclusion data from a gender perspective to inform your CDRFI programme strategy and activities?

Data on the gender context and market information is required to inform the CDRFI programme strategy and activities through providing insights, for instance, on potential constraints on an individual's access or usage of CDRFI. Sex-disaggregated and gender-specific data can be valuable for understanding the gender context for CDRFI schemes and programmes such as gender inequalities in asset ownership (e.g., property, mobile phones, computer), monthly income, education levels and financial inclusion, or gender-based legal differences, with implications for programme design¹⁹ (Box 2). It can also help identify the structural inequalities and discriminatory norms underpinning these gender differences. UNDESA has useful guidelines on producing statistics

on asset ownership from a gender perspective, which may be valuable in understanding the potential gender differences in insurable assets for CDRFI product development.²⁰

The analysis of sex-disaggregated data can contribute to providing answers to the questions posed in Box 2 and can inform the design and M&E of programme interventions. For example, it can provide information on gender differences in asset ownership with implications for resilience levels but also features of the insurance coverage. This may inform decisions to provide insurance payouts for economic losses rather than asset-based losses, in contexts where women have low or no levels of property or land ownership, due to legal constraints or social norms where assets are registered in a husband's name. Insights derived from sex-disaggregated data can also inform activities to be integrated into project design to change and transform those discriminatory social norms and practices.

Box 2

Potential sex-disaggregated data and gender context information needs to inform CDRFI Programme Design

Data	Rationale
<ul style="list-style-type: none"> What is the percentage of women and men with identity cards and other foundational identity documents? 	<ul style="list-style-type: none"> Women may be less likely to possess foundational identity documents needed to open a bank account or purchase an insurance policy.
<ul style="list-style-type: none"> Is there a gender gap in women's access to: a bank or mobile money account, credit, insurance, remittances, or other cash-based safety nets? 	<ul style="list-style-type: none"> There can be gender differences in access to and usage of different financial products and services.
<ul style="list-style-type: none"> What is the level of women's representation as employees and leaders, and in technical positions in national disaster management committees, in insurance companies, in the central bank, insurance supervisory agencies and in climate risk modelling? 	<ul style="list-style-type: none"> Women can have lower levels of participation in the workforce and leadership of public and private sector organizations within CDRFI value chains.
<ul style="list-style-type: none"> Are there differences in mobility trends (e.g., migration, displacement etc.) between women and men in programme locations? 	<ul style="list-style-type: none"> Cultural factors can influence gender differences in mobility patterns and in turn climate and disaster risks exposure and CDRFI needs.
<ul style="list-style-type: none"> Are there any legal gender-based differences that affect women's economic participation and empowerment? 	<ul style="list-style-type: none"> Legal gender differences may influence women's access to assets to draw on to build resilience to or recovery post a disaster.
<ul style="list-style-type: none"> What is women's level of ownership of land and property? 	<ul style="list-style-type: none"> Women's lack of land and property ownership may influence their access to climate risk insurance provision and payouts if they are asset based rather than economic loss based.
<ul style="list-style-type: none"> What is the level of economic participation of women and are there gender differences in the level of formality of employment and business ownership? 	<ul style="list-style-type: none"> There are gendered pattern of economic participation overall and at a sector level which can influence gender differences in levels of access to CDRFI.

19 IDF, 2020.

20 UNDESA, 2019.

Have you identified women's-, women-led-, and gender equality-committed organisations, the national gender focal points and women's business associations in your stakeholder mapping?

Stakeholder mapping is a key part of data collection. It is important to consider who qualitative data is collected from, as well as which stakeholders to potentially engage in implementation activities. This should involve engaging with women's organizations as well as women-led, gender equality-committed, and community-based organizations, business associations and unions to ensure that they play a more active role in engaging and participating in climate risk financing.²¹ Other relevant stakeholders should also be identified in the design phase of a CDRFI programme, this can include relevant ministries at the national level with a gender focal point or ministries specifically focused on women or gender equality. Further considerations include local authorities in the project focused areas, development agencies plus experts at international or regional level. Their engagement should be built into the stakeholder consultation and programme implementation process at the design phase.²²

Have you consulted with both women and men, to gather qualitative insights including those related to gender relations, power differences, and social norms, to inform your CDRFI programme strategy and activities?

Qualitative approaches, such as bilateral interviews and participatory focus groups using human-centered design approaches and stakeholder consultation workshops can generate qualitative insights related to power relations and social norms that are difficult to measure (Box 3). These methodological approaches can provide deep insights to support the customer-centric product design. There are also specific methodologies developed to understand social norms such as the Social Norms Analysis Plot (SNAP) Framework.²³ As previously noted, it is essential to hold separate focus groups for women and men, as well as mixed focus groups, and gender match the facilitator and participants.²⁴

Qualitative approaches need to involve consulting with and ensuring the equitable and meaningful participation of both women and men that may be potential CDRFI beneficiaries or clients. This includes representatives of women's business chambers including insurance sector associations, networks of women working in the financial sector or as actuaries, and local gender experts.²⁵ It is important to ensure consultation with women representatives from all stakeholder groups (e.g. financial institutions, the financial sector regulator) as perceptions may differ between male and female representatives of the same stakeholder group.²⁶ This will assist in gathering data on gender differential impacts of climate change, climate-induced disasters, and coping mechanisms.

Box 3

Conducting gender-sensitive appraisal of adaptation options in Uruguay

In Uruguay, a dialogue with female-only attendees was organized as one of six adaptation dialogues to find out more about the realities of different economic sectors to inform the National Adaptation Plan (NAP). Female rural producers were consulted to share how the climate is affecting them and, in exchange, explanations on climate change and adaptation were presented by government and UN (United Nations) stakeholders. Through the dialogues, women were given space to outline how their roles as producers could be incorporated into plans to adapt to climate change. These were documented and fed back to government to inform the Gender Equality Plan and the NAP Roadmap for agriculture.²⁷

21 WEDO, 2019.

22 UNFCCC, 2016.

23 Care, 2017.

24 GIZ, 2014.

25 DCED, 2016.

26 DCED, 2016.

27 FAO, 2018.

2.1.3 Data Analysis and Use

Have you conducted a gender analysis on the data collected to inform CDRFI programme design and M&E system?

The analysis of both quantitative and qualitative data is of value to support CDRFI programme development. This analysis will support an understanding of what gender and sex-disaggregated data is available for programme implementation and M&E. The data analysis should examine any trends, insights, and data gaps to point out the different situations, needs, capacities and interests of people to inform and support the design of programme activities that redress any inequalities. (Box 4).

The UNFCCC (United Nation Framework Convention on Climate Change) has published a technical paper setting out guidelines on tools for integrating gender considerations into climate change related activities under the Convention, which covers the topics of gender analysis, programme preparation and design, implementation, and M&E and may be a useful resource for thinking about M&E during the design stage of a CDRFI programme.²⁸

Box 4

Gender analysis within a NAP process

Kiribati undertook an analysis to strengthen gender considerations in its NAP process to inform its joint implementation plan for climate change and disaster risk management (KJIP) 2019–2028. The analysis examined the different role of women and men in the economy; and acknowledged the importance of equitable and meaningful participation of women and men to influence planning and implementing Climate Adaptation Plans (CCA) and disaster risk management (DRM) measures. The resulting plan states that programmes should generate sex-disaggregated data and apply insights through specific actions to address underlying inequalities and barriers. This would help to ensure equitable access to financial resources and other benefits for women and men resulting from investments in adaptation and monitor the differentiated impacts of climate adaptation actions on women and men.²⁹

“A LOT OF ASSETS ARE OWNED BY MEN, SO MEN HAVE ASSET-BASED LOSSES, WHILE WOMEN WORK ON THE LAND, GET INCOME FROM THE LAND, SO THEY HAVE ECONOMIC LOSS. TRADITIONALLY, INSURANCE HAS BEEN SET UP TO PROTECT AGAINST ASSET-BASED LOSSES. THE QUESTION IS – HOW CAN WE PROVIDE CLIMATE AND DISASTER RISK PROTECTION FOR WOMEN IF THEY ARE NOT THE ONES WHO OWN THE ASSETS?”

TOBY BEHRMANN, GLOBAL PARAMETRICS

Have you included sex-disaggregated and gender indicators in the results framework?

Gender analysis on data collected before and during the design phase of a programme should be used to inform the results framework and theories of change for CDRFI schemes, including indicators and targets. Indeed, sex-disaggregated targets are necessary for a gender-responsive CDRFI scheme³⁰ because what gets measured, gets managed (Box 5). Additional data such as age, disability should also be considered.

At this stage it is essential to ensure that indicators are developed for the programme to track shifts in gender-inequalities and changes that happen to the lives and circumstances of diverse individuals over time.³¹ It is also essential to apply gender or sex-disaggregated indicators across all results areas, not just those that incorporate a specific focus on gender equality, or on women and men as a target group to drive social change.³²

²⁸ UNFCCC, 2016.
²⁹ IDF, 2020.

³⁰ GIZ, 2017.
³¹ EBRD, 2019.
³² Green Climate Fund, 2017.

Box 5

Women focused outcomes and indicators – example from WFP Guatemala

The UN World Food Programme's (WFP's) resilience building efforts in Guatemala contribute to improving the productivity and climate resilience of smallholder farmers in the country. This involves supporting communities with managing disaster risks and developing productive safety nets such as rehabilitating and building assets including forests, water ponds, irrigation systems and feeder roads that will strengthen people's resilience and food security in the long term.

More recently, an innovative component has been integrated into WFP Guatemala's resilience portfolio that promotes financial inclusion by enabling people access to microinsurance and other financial services that will allow them to be able to better self-manage the impacts of climate and other shocks in the future.³³ A weather-index insurance product has been designed with insurance partners in Guatemala to protect smallholder farmers against drought and excess rain, while other activities are promoting community credit and savings groups. These activities empower smallholder farmers to increase investments in agricultural production, with women especially targeted to be empowered through financial inclusion, becoming agents of positive change in their associations and communities. WFP Guatemala is guided by an inclusive and holistic risk finance strategy that emphasises sustainability and scalability of these interventions, such as the connection of insurance offers through commercial channels including the sale of farmers' produce through various local markets that include the Government's school feeding programme. WFP Guatemala is also working on a range of other risk-layered approaches that are targeted at the meso- and macro-levels, including connecting insurance and forecast-based financing instruments to the Government's social protection programmes and vulnerable populations.

Gender-responsive programming is integrated throughout the activities being implemented by WFP Guatemala, with M&E indicators having been developed that are all disaggregated by sex, age, region, and productive activity of the insured. Example indicators include:

- › Number of people obtaining an insurance policy through asset creation or other activities promoted by WFP Guatemala, as not all insurance beneficiaries in the pilot are beneficiaries of asset creation activities.
- › Number of food insecure and nutritionally vulnerable people accessing financial products and services.
- › % of organizations with profitable ventures led by women (number of organizations led x women with profitable entrepreneurship (which generates income) / organizations supported).
- › % of organizations with savings and credit groups led by women (number of organizations led x women with savings groups / organizations supported)
- › Number of women organizations trained on financial products (insurance, savings, loans).
- › % of community organizations and local institutions whose members have knowledge on the actions (incl. gender-responsive) they can take to prepare and respond to these shocks and stressors (including women's organization)
- › % of women claiming they have more power over group decisions and resources as well as their decisions over the loans and savings they bring home.

33 For more information: <https://annualreport.insuresilience.org/wfp-guatemala/>

Have you allocated budget to address gender data gaps and adapt any systems to support sex-disaggregated data collection?

In devising a programme, a budget needs to be included for data collection. Evidence generation and M&E can be expensive, especially when sex-disaggregated and contextual information must be collected. As such, this should be budgeted for as part of the design of any initiative. In the development of the programme budget, one should allocate funding to close sex-disaggregated data gaps, adapt any data systems and conduct training on gender data analysis during programme implementation. Additionally, it is important to consider gender expertise for M&E in the budget structure.

As such, the allocation of resources should form part of a gender-responsive budgeting approach that is set up to determine the impact of an organization's revenue and expenditure policies on both women and men.³⁴ The Adaptation Fund clarifies “this is not about whether an equal amount is spent on women and men, but whether project/programme measures and activities are adequately funded to address men's and women's differentiated adaptation needs”.³⁵

Have you included gender experts and competencies within the design of the organizational set up for programme implementation?

In the set-up phase of any programme, it will be necessary to design the organizational structure for the project or programme management. The competency framework for the future team responsible for implementation should include expertise on gender and data analytics, alongside CDRFI expertise. These competencies need to be incorporated into the job descriptions to inform recruitment decisions.³⁶ It is essential that the individual or team responsible for M&E has strong gender expertise. Larger programmes may be in a position capacity to establish specific gender unit to support the integration of gender at all stages of programme implementation. For instance, UN Women and UNDP (United Nations Development Program) worked in Mozambique to develop a Strategic Gender Plan of the National Institute for Disaster Management 2016–2020 and a gender unit was established to lead in the implementation, monitoring, evaluation, and accountability of this plan.³⁷

2.1.4 Programme Design Tips

- ✓ Engage people of all genders, as well as gender and subject matter experts in the process of designing the programme and developing the M&E framework.
- ✓ Establish sex-disaggregated targets and indicators to support effective tracking and consider indicators to track women's social, economic, and personal empowerment related to their agency, participation, control of resources and decision-making.
- ✓ Ensure gender-focused and sex-disaggregated indicators for all levels and results areas of the results framework.
- ✓ Budget for the development or adaptation of data systems such as insurers' Management Information Systems (MIS) to capture gender/ sex-disaggregated data during CDRFI programmes and for its continuous analysis.
- ✓ Analyse data within the context of gender, including any gender differences in financial inclusion, economic participation rates to identify sectors and value chains with high potential of women's participation to inform CDRFI product design for the programme.

Sources: ADB, 2016; Green Climate Fund 2017; EBRD, 2019; GIZ (Gesellschaft für Internationale Zusammenarbeit) 2014; DCED 2016.

³⁴ UN Women, 2010.

³⁵ Adaptation Fund, 2017.

³⁶ GIZ, 2014.

³⁷ IDF, 2020.

2.2. Are you implementing a CDRFI Programme?

2.2.1 Expertise

Do you have a technical gender specialist engaged in the team and have all team members undertaken gender training to support programme implementation?

The nature of the CDRFI scheme or programme will determine whether a new team is involved in the implementation compared to its design. Nevertheless, there will always be some degree of turnover in any programme implementation team over a multi-year period. Therefore, it is of value to ensure that even if you are not a gender expert, there is a technical gender specialist embedded within the implementation team and that the team is gender diverse. Moreover, ensure that you and your colleagues undertake gender sensitization training to build the team's collective knowledge and gender expertise.³⁸ This content may be tailored to the stakeholders and the gender dimensions specific to the type of programme or CDRFI instrument involved in the programme. For example, whether the programme is connected to a government budgetary instrument contingent credit line, sovereign risk transfer, or a climate risk insurance instrument for individuals or small businesses.

2.2.2 Data Needs and Collection

Have you collected baseline data on gender at the start of programme implementation and assessed the gender M&E capabilities of partners?

At the start of programme implementation, it will be important to establish sex-disaggregated baseline data, for example as was done by the World Bank Environmental Land Management and Rural Livelihood (ELMARL) project³⁹ (Box 6). This may include baseline client data from CRI partners, such as that collected by Agriculture and Climate Risk Enterprise Ltd. (ACRE). Furthermore, at this stage it may be necessary to re-evaluate whether the data collected during the design stage of the programme are reliable and if not, whether alternative data sources and data points need to be collected.⁴⁰

At the beginning of the programme, it will be important to assess the gender-informed approaches of partners and to address any weakness, to ensure they have the ability and capacity to practically gather gender and sex-disaggregated data to support gender-responsive M&E and understand its value. The UNFCCC provides a checklist of questions for assessing gender policy, attitudes and awareness and capacities among partners that can be drawn on.⁴¹

Ongoing stakeholder consultation is required to collect data to support effective M&E throughout programme implementation. It is essential to ensure equitable and meaningful participation of women and men during this process. This can involve, for instance, conducting interviews and surveys with non-clients of CRI to gather data on the reasons why they are not taking out climate risk insurance and disaggregating the results by gender. Moreover, interviews with existing clients will be important to understand whether schemes are meeting the needs of both women and men clients based on their perceptions. If group consultations are to be undertaken, it is essential to consult with men and women in separate groups, as well as with women from different income groups.⁴² A range of tools have emerged to support gender-responsive consultations that can be drawn on including Care International's community scorecard approach (Box 7).

Box 6

Gender-responsive targets for increased outreach to women in ELMARL⁴³

The World Bank ELMARL (Environmental Land Management and Rural Livelihoods) project was launched in 2013 in partnership with the Pilot Programme on Climate Resilience (PPCR) and the Global Environment Facility (GEF). The project developed a robust and gender-responsive M&E system of indicators: 5 Project Development Objective level, 8 intermediate, and 16 environmental indicators to measure results and support decision-making. Sex-disaggregated data was collected and analysed to assess women and men's representation and participation in project activities throughout the five-year project implementation period. Forty-eight per cent of its supported beneficiaries were women, exceeding the 40 per cent initial target. The project monitored the involvement of women in decision-making on the prioritisation, design, and implementation of investments in agricultural production and sustainable land management. It did this by tracking the number of supported, women-only and women-headed common interest groups (CIGs); water users associations; and pasture user groups. Tracking was disaggregated by district and sub-project categories. Through a participatory approach, the project developed an index to reflect the Tajik population's perception of wellbeing. Based on 56 questions, the index was calculated through a coding and weighting system. The index was monitored annually and key lessons in building adaptive capacity were fed back.

38 UNFCCC, 2016.

39 GIZ, 2014.

40 GIZ, 2014.

41 UNFCCC, 2016b.

42 GIZ, 2014.

43 EBRD, 2019.

Box 7

Community Scorecards

Care International have been using the community scorecards' approach as a tool that has been developed and used in different projects which puts communities at the centre of assessing how well the government and other organisations performed when delivering the expected services. This, for example, can be important when buying insurance policies. This is linked to the work that Care International did on implementing gender markers and implementing activities across a full set of projects. The idea is that if services – such as health care or education – can be overseen by the people they are meant to be for, then those services are more likely to respond to and meet the needs of those people. Community Scorecards are now used by CARE in many countries and have become part of an internationally-recognised process for improving service-delivery.⁴⁴

2.2.3 Data Analysis and Use

Have you incorporated the generation and application of gendered risk insights from sex-disaggregated data in programme activities?

During programme implementation it is useful to monitor and evaluate sex-disaggregated data on an ongoing basis to generate risk insights that can be applied to inform programme implementation. Risk insights related to the different situations, interests, needs and capacities of women and men are needed to inform programme implementation including activities that involve piloting climate and disaster risk transfer mechanisms at the macro, meso and micro levels. These insights may inform the design of cash transfer schemes and determining payout priorities of such schemes. For example, data on gender differences in access to and ownership of mobile phones may inform approaches that are gender-responsive (i.e., reacting to the differences) and ideally gender-transformative (i.e., changing the inequalities) at the micro-level CDRFI product design, such as pricing and product features and delivery mechanisms (Box 8).

Disaggregated data analysis provides valuable insights for financial service providers into different customer journeys on the basis of gender, as well as other intersectional characteristics such as age, disability, or locality (urban vs rural). For example, United Nations Capital Development Fund (UNCDF) has provided technical assistance on big data analysis to financial service providers in Cambodia, which has generated valuable insights into gender differences in savings behaviour.⁴⁵ Micro-level climate risk insurance (CRI) providers may be able to conduct analysis on patterns of CRI enrolment and lapses between different customer groups to inform gender-responsive refinements to product design. For instance, do women individuals or small business owners stop paying premiums when they are pregnant or after giving birth – which may coincide with a drop in income due to stopping work. Moreover, data can support the design of the products and services at the outset that respond to the specific needs and priorities of diverse groups of women and men.

Have you included process indicators, and data and insights on gender in programme reporting templates and reports?

Programme reporting is a key aspect of any CDRFI programme implementation, and these reports will be informed by data collected by monitoring tools on a regular basis. This may include internal reporting to management, external reporting to funders and other stakeholders including host governments, and programme beneficiaries. For example, the Green Climate Fund (GCF) advocates that reporting on gender outcomes should be a component of all project reporting processes and that progress reports, implementation status reports, aide memoirs, management information systems and completion reports' present gender equality results and lessons learned.⁴⁶

Process indicators, as opposed to impact indicators, can support the programme implementation process. They can be used to track through regular reporting, whether financial service providers and other implementing partners are providing CDRFI in the way intended to both women and men. It is essential that any M&E system incorporates feedback mechanisms to enable programme teams to respond to issues identified on the ground and adjust accordingly and improvements during this phase. Accessible confidential complaints mechanisms are a key element of this and should be collected in a sex-disaggregated format and analysed by gender.

44 Care International, 2018.

45 UNCDF, 2019.

46 Green Climate Fund, 2017.

Box 8

Applying gender insights into programme approaches

⁴⁷ In January 2019, Oxfam Novib and its partners PLAN International, Global Parametrics and local partners started the pilot B-Ready Programme in the Philippines. It tests the impact of cash transfer through debit cards on the resilience of the most vulnerable people before a typhoon makes landfall. The Programme aims to improve the financial resilience of poor and vulnerable households to mitigate disaster risks and manage shocks and stresses. The programme builds the capacity of local humanitarian actors to develop and deliver user-centric financial products for vulnerable families. Women are the intended recipients of the cards on behalf of their households, to ensure the transfer is used for the intended purpose. Moreover, their access to finance and mobile phones were accounted for in the delivery model and a gender specialist is providing training to partners on gender equality to support project implementation. The project aims to identify the most vulnerable and affected by natural disasters up front. Many of the project participants are elderly, disabled, and pregnant women. Data is disaggregated based on gender and age. The money is paid into the cards and phones of the recipients and cash utilisation is monitored.

2.2.4 Programme Implementation Tips

- ✓ Provide training and technical assistance to partners on gender-responsive M&E, including building the capacities of national statistical entities and other partners (e.g., national, and local government, private sector, CSOs (Civil Society Organizations)) to generate sex-disaggregated and gender-specific data.
- ✓ Collect, analyze, and use gender information (e.g., family set up, such as single parent families) and sex-disaggregated data from the start of the programme implementation and at regular intervals.
- ✓ Gather sex-disaggregated data on non-clients on the reasons why they are not taking out climate risk insurance and disaggregate and analyze the results to inform approaches to ensure the equitable uptake of CRI by women and men.
- ✓ Engage with delivery partners (e.g., mobile phone operators) to facilitate the collection of sex-disaggregated customer data.
- ✓ Disaggregate and track enterprise level CRI customer data based on ownership of the micro, small and medium enterprise (MSME) i.e., if it is men or women owned.
- ✓ Disaggregate and analyze the number of people covered with CRI by female/ male.
- ✓ In meso models of CRI collect disaggregated data on the institutional policyholders' clients, members, or employees.
- ✓ Document and disseminate qualitative insights on gender-relevant best practices and lessons learned throughout the project cycle.
- ✓ Support partners to update IT systems to capture sex-disaggregated data.

Sources: Authors own; The Green Climate Fund, 2017; EBRD, 2019; DCED, 2016b..

47 Oxfam-Novib, 2019.



2.3. Are you evaluating the impact of a CDRFI Programme at its closure?

2.3.1 Expertise

Have you included gender expertise and a consideration of gender-differential impacts in the terms of reference for the evaluation?

Individuals hiring a team to conduct the impact evaluation, and in turn those conducting the impact evaluation, may be separate from the programme implementation team members. It is important to ensure that gender dimensions, such as those set out in this guidance note, are integrated explicitly in the terms of reference for the evaluation process.⁴⁸ Additionally, it is essential to ensure that the impact evaluation team is gender diverse and has sufficient gender and CDRFI expertise.

2.3.2 Data Needs and Collection

Have you included gender-specific evaluation questions in data collection tools to measure gender equality results, including positive and negative unintended effects?

This stage involves collection of data to assess whether a CDRFI scheme or programme has reached its objectives and desired outcomes for women and men, equally and equitably. Data is required to evaluate whether aspects of the programme or scheme have worked well or not and for whom. As part of this, it

is important to gather reliable qualitative data through interviews and focus groups to identify any unintended effects of the CDRFI scheme (e.g., this can include data on women's participation in decision-making groups, and ability to express their views, overall decision-making power, household dynamics, violence against women, financial independence, access and control over assets, and workload etc.). This incorporates impacts on levels of gender equality and women's empowerment at the individual, household, institutional and at the community-level. Specifically, there is a need for data on the pay-out experiences of women versus men clients from schemes, i.e., who received the payments and how, who had control over how they were spent, whether the amounts were sufficient and if the timings of the payouts worked?⁴⁹

Data collection tools can be developed specifically to support gender-sensitive and -responsive impact data gathering to inform the evaluation of CDRFI schemes and programmes. For example, WFP have adapted existing tools (Box 9) while Care International has developed new impact evaluation tools (Box 10). Meanwhile, UN Women provides some general guidance on evaluating programme impacts on women⁵⁰, the Donor Committee for Enterprise Development (DCED) has a Rapid Qualitative Assessment Tool for Understanding Women's Economic Empowerment Results⁵¹ and has guidance on Measuring Women's Economic Empowerment in Private Sector Development.⁵²

49 Farm-D Live Talks and InsuResilience Global Partnership, 2020.

50 UN Women, 2014.

51 DCED, 2016b.

52 DCED, 2014.

48 UNFCCC, 2016.

Box 9

WFP Data Collection Tools

WFP Guatemala have integrated new topics into their Seasonal Livelihood Programme (SLP) and Community-based Participatory Planning (CBPP) methodology to identify experience and access to technology and financial services, disaggregated by sex. This information was used to identify, for example, the appropriateness of different payment and communication methodologies for its microinsurance product.⁵³

Have you collected qualitative data from women and men direct and indirect beneficiaries of CDRFI including on access and use of CRI payouts and gender differences in results in non-payout situations?

Good practice guidance for gender-sensitive and -responsive data collection method is similar to the other stages of the programme cycle. One particular methodology that may be useful at the impact evaluation stage of the process is drawing on qualitative storytelling approaches and creating 'pen portraits' of programme women and men beneficiaries at different stages of their lifecycle (e.g., adolescence, motherhood, widowhood) and from different economic segments (e.g., entrepreneur, employee, smallholder farmer, stay-at-home spouse). This will provide more specific understanding of impacts for diverse groups that intersect with their gender differences in risks and impacts. For example, this may include data collection on how they accessed CRI payouts and any constraints they faced in doing so. Individual interviews with women and men are key to support the generation of qualitative insight on how they used insurance payouts, and in turn the changes in their levels of wellbeing and decision-making power. This can also include changes in their adaptation responses and whether a payout has improved their ability to adapt to specific climate change impacts and build their climate resilience.

For macro schemes, it can be valuable to gather data on how governments used any funds disbursed by prearranged CDRFI to support disaster response through channelling disaster relief or early action measures to affected people.

For meso-level CRI, it is important that impact data is not only collected from the institutions that are insured but also from the indirect beneficiaries of the insurance to ensure equitable participation of women and men. This is because they are the intended beneficiaries of the interventions even though they are indirectly recipients of the CDRFI instrument.

⁵³ WFP, 2014.

Box 10

Care International's Gender-Integration Tools

Care International's Women's Empowerment Impact Measurement Initiative (WEIMI) Guide helps teams to link project-level M&E to impact measurement systems at program level. Current mechanisms for generating, sharing, and applying learning across CARE include the Gender Wiki, Program Quality Digital Library, CI (Conservation International) Gender Network, InsuResilience Gender Working Group, and other gender-related forums. Examples of cross learning include Strategic Impact Inquiry site, program review tools, examples of joint learning on Gender Based Violence (GBV)/ household relations, GBV/education, and gender/ climate change⁵⁴

Care International also has a Monitoring, Evaluation and Learning toolkit including Gender Markers which is currently in its 'soft-launch' phase, as of June 2021.⁵⁵ The CARE Gender Marker is one of the key tools that supports the implementation of Gender Equality and Women's Voice (GEVV)⁵⁶ Approach. The CARE Gender Marker, released in 2016, helps the organisation to deliver on this commitment, and to continuously improve programming to better meet the needs of women, men, boys, and girls. CARE's Gender Marker is a self-assessment program quality and learning tool. It measures the integration of gender into programming along the CARE Gender Continuum from harmful to transformative. The Gender Marker enables CARE to track, improve on, and support more effective, gender integrated programming. The Gender Marker is designed to be used in combination with Monitoring, Evaluation and Accountability systems to help teams reflect on the integration of gender in order to learn from and improve the gendered approach of their work.

⁵⁴ Care International, 2018.

⁵⁵ Care International, undated.

⁵⁶ Care International, 2018.



2.3.3 Data Analysis and Use

Have you identified and documented any gender-differential impacts of the programme?

The key consideration at this stage is identifying any of the positive and negative impacts of project interventions on specific groups of women, as well as men, including other factors such as class, race, level of education.⁵⁷ Reporting on gender outcomes should inform future projects and strengthen the development co-benefits of CDRFI in terms of both gender equality and climate action.⁵⁸

The UK (United Kingdom) funded scheme, the Kenya Hunger Safety Net Programme (HSNP), is an example of a national macro-level scheme that has collected gender impact data on its regular cash-benefit payments (bi-monthly) but not on the payouts of the additional disaster coverage.⁵⁹

For CRI programmes, gender analysis on how men and women have differently benefitted indirectly from macro scheme payouts, can support an understanding of the gender impacts of payouts and support the design of programmes to redress inequalities, and help design equitable systems (Box 11). For instance, have CRI payouts supported cash transfer programmes that may have differentially benefitted women and men based on gender-differences in their economic participation, social norms, and intra-household dynamics?

Two of the regional risk pools (Pacific Catastrophe Risk Assessment and Financing Initiative; and African Risk Capacity) currently require sex-disaggregated data of the use of national payouts by member countries but in practice this data is not necessarily collected.

⁵⁷ Global Environment Facility (GEF), 2018

⁵⁸ Green Climate Fund, 2017.

⁵⁹ Kenya Hunger Safety Net Programme (HSNP), last modified 2020.



Box 11

Measuring the gender differential impact of payouts⁶⁰

The R4 Rural Resilience Initiative (R4) is WFP's flagship approach for integrated climate risk management, aiming to enable vulnerable rural households to improve their food and income security in the face of increasing climate risks. The programme integrates and combines four strategies:

- 1) Reducing the impact of climate shocks through nature-based solutions and improved agricultural practices.
- 2) Transferring the risk of potentially catastrophic climate hazards to private insurance markets.
- 3) Enabling better risk absorption of households and communities through the promotion of group savings and integration with social protection systems; and
- 4) Promoting prudent-risk taking through a combination of financial education, livelihoods diversification, and easier access to credit to enable better investments.

In 2020, the R4 Rural Resilience Initiative reached nearly 180,000 farming households (55 percent women), benefitting approximately 900,000 people in Bangladesh, Burkina Faso, Ethiopia, Kenya, Madagascar, Malawi, Mozambique, Senegal, Zambia, and Zimbabwe. Of these farmers, nearly 3,500 accessed insurances developed through the R4 initiative: either through subsidies from other donor-funded programmes or by paying the premium cost fully with their own cash.”

R4 uses a comprehensive, rigorous, and systematic M&E system that captures the effects of the integrated approach and in line with WFP's Gender Policy, collects sex-disaggregated household-level data. The analysis of such data is being substantiated with qualitative information collected through focus groups and in some cases specific gender assessments. Over the years, interesting results have been observed. An impact assessment in Senegal found that households with insurance spent more on productive agricultural inputs than those without insurance and it strengthened social bonds and women's empowerment. The programme is also having a positive impact on women's decision-making, with women playing a significant role in determining how to allocate the insurance payouts received, as shown by a survey conducted in Kenya in 2018, which found that the decision on how to use the payout was mostly done by women (50 percent) or in a consensual manner between men and women (44 percent). R4 is also supporting women in establishing small-scale savings, which help them to better absorb idiosyncratic shocks. This component also provides an avenue for women to acquire small loans to engage in income-generating activities such as rice farming, vegetable cultivation, and small trade.

⁶⁰ World Food Programme, 2019.



2.3.4 Programme Evaluation Tips

- ☑ Analyze gender differentiated impacts of the programme on women and men, including related to women's empowerment which take on an intersectional analysis to understand what types of schemes work best given the local/national/regional context and other factors.
- ☑ Analyse how any differentiated impact has affected the power/gender dynamics at household and community levels.
- ☑ Analyze gender differences in the impact of micro CRI payouts on direct beneficiaries.
- ☑ Analyze gender differences in the impact of macro and meso CRI payouts on indirect beneficiaries and compare whether this differs by institutional policyholder type.
- ☑ Identify barriers to and the level of women versus men's economic participation in the sectors that have received payouts.
- ☑ Gather insights on the unpaid care and domestic work (e.g., housework, child, and elderly care etc...) responsibilities for women versus men and any changes to this resulting from programme activity impacts and disasters impacts.
- ☑ Identify and document any gender differences in the use of CDRFI payouts.
- ☑ Ensure the evaluation team is gender-balanced, with adequate gender expertise.
- ☑ Identify and evaluate co-benefits of CDRFI, including payouts from CRI, for beneficiaries, such as enhanced access to loans, increased risk awareness and risk management, formalization of land or asset ownership, enhanced financial literacy/inclusion etc.

Sources: Authors own plus EBRD, 2019; FAO, 2019; InsuResilience, 2019



3 Annex: InsuResilience Global Partnership M&E Framework and Indicators

Gender is mainstreamed throughout the InsuResilience Global Partnership M&E framework. This framework has 6 results areas and 19 indicators and accompanying targets, with a specific leading indicator within each results area, to support members of the Partnership to track progress towards delivering on its 2025 vision. Nevertheless, there are particular gender elements to note.

For results area 1: **‘Total risk covered, and number of people protected’**, the leading indicator is ‘Number of people covered’. The target is 500 million people in poor and vulnerable countries covered against climate and disaster shocks by pre-arranged risk finance and insurance mechanisms, including the InsuResilience G7 goal. The ambition is for all members to report sex-disaggregated data for this indicator.

Under result area 2, **disaster risk finance strategies of countries** are assessed. One quality criterion for such strategies asks the question “Does the strategy acknowledge differences in risk and impacts between genders?” The goal is to assess whether comprehensive disaster risk finance strategies comprise analysis and implications of the diverse needs of exposure to and impact of risk on men and women. Results area 5 is focused on **development/ human impact**. In scope a key indicator to note is: **‘Gender-responsive CDRFI.’** This indicator captures the extent to which

CDRFI schemes are gender-responsive i.e., how well they account for differences in men’s and women’s vulnerability to climate risks and disaster-induced wellbeing losses. It provides some criteria, essentially specific practices, to apply as indicators to support the identification of whether a scheme is gender responsive:

1. The scheme applies donor gender policies and criteria in investment decision-making and financing agreements for sovereign, sub-sovereign, and meso-level schemes.
2. The scheme collects and uses individual level sex-disaggregated data to monitor and evaluate the different impacts of pay-outs on direct and indirect beneficiaries (for macro- and meso-level schemes) or on clients (for micro-level schemes).
3. For macro-level schemes: A. Regional risk pools have institutional gender policies and associated gender action plans in place; B. DRR (Disaster Risk Reduction) plans which inform pay-out priorities are gender-responsive.
4. For meso-level schemes: A. The proportion of women among institutional policyholders’ clients, members or employees is recorded. B. Gender-responsive training is provided.
5. For micro-level schemes: A. Schemes focus on and supports sectors and value chains with elevated levels of women’s participation. B. A gender diverse leadership and workforce among providers is promoted.

InsuResilience Global Partnership M&E Framework

I Total risk covered and number of people protected	II. Number of countries with comprehensive DRF strategies	III. Number of countries adopting CDRFI solutions	IV. Increased cost-effectiveness	V. Development/ human Impact	VI. Increase in evidence
a. Reduced protection gap	a. Adoption of comprehensive DRF strategies	a. Uptake of macro level CDRFI	a. Basis risk monitoring	a. Material risks targeted	a. Number of peer reviewed pieces of evidence produced
b. People covered	b. Risk reporting	b. Uptake of meso- and micro-level CDRFI	b. Low cost of providing coverage	b. Timeliness of payouts	b. High uptake of new evidence
c. People accessing microlevel insurance			c. Competitiveness of private markets	c. Reduced vulnerable group protection gap	c. Accessibility of catastrophe risk models
d. Under-writing capacity offered			d. Efficacy in support of vulnerable countries	d. Gender-responsive CDRFI	

A range of methodologies underpin the indicators

Qualitative assessment based on survey outputs

Quantitative assessment based on survey outputs

Quantitative assessment based on the risk model

Each result area has a leading indicator which captures its core message and is considered to be reliably measurable

Leading indicator

Source: InsuResilience Global Partnership, RMS (Risk Management Solutions) & Vivid Economics, 2020.

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