



LIVE TALK 01

WEBINAR REPLAY!

Integrating Gender Responsive Strategies into Climate and Disaster Risk Finance and Insurance Solutions

June 2020



The InsuResilience Global Partnership in collaboration with [FARM-D](#), organised a webinar on June 3rd 2020 to further disseminate the findings of a recent study commissioned by the InsuResilience Secretariat, “[Integrating Gender Considerations into Different Models of Climate Risk Insurance \(CRI\)](#)” as part of the Live Talk Series on “Gender and Climate Risk Finance”.

1. Background

The [InsuResilience Global Partnership](#) (‘the Partnership’) made a commitment in 2018, during a High-Level Consultative Group meeting, to take **proactive steps to integrate gender dimensions** within the execution of its mandate- to strengthen the resilience of developing countries and to protect the lives and livelihoods of poor and vulnerable people from the impacts of climate shocks and disasters by enabling faster, more reliable and cost-effective responses.

This commitment was informed by the findings of an initial background paper “[Applying a gender lens to climate risk finance and insurance](#)” which **identified a gap in the exploration of the gender-dimensions of different models of climate and disaster risk finance and insurance (CDRFI)**. As a result, the InsuResilience Secretariat was

tasked to form and mobilize a [gender working group](#) to provide strategic guidance and support to the members of the Partnership with the operationalization of gender considerations into their work relating to climate risk management.

Following up on the recommendations of the aforementioned paper, the Partnership commissioned a detailed analytical study ‘Integrating Gender Considerations into Different Models of Climate Risk Insurance’. **The findings of the study concluded that at a time when climate-related disasters are predicted to push an additional 100 million people into extreme poverty by 2030, there is an increasing need for strengthened adaptation and resilience building mechanisms, especially for those populations most vulnerable to climate shocks, particularly women and children.**

Within this context, the evidence shows overwhelmingly that climate change impacts for women and men can often differ. **These impacts are more pronounced or severe in developing countries, and with the prevailing view that gender differentiation is based on pervasive historical and existing inequalities and multidimensional social factors rather than biological sex. Consequently, women and girls are disproportionately affected by disasters.** Thus, there

is a clear imperative to consider the gender-dimensions of CDRFI. Yet, the question remains how can gender considerations be successfully incorporated to enhance government development policies, plans and programs whilst ensuring that women are given the platform to become powerful agents of change.

2. Speakers and moderators

- **Vitumbiko Chinoko** – Advocacy and Partnerships Coordinator, Climate Change and Food Security, Southern Africa Region, CARE International and Co-chair to the InsuResilience Gender Working Group.
- **Katherine Miles** – Gender Consultant to the InsuResilience Secretariat
- **Martina Wiedmaier-Pfister** – Gender Consultant to the InsuResilience Secretariat
- **Christiana A. George** – Gender Advisor at the African Risk Capacity (ARC)
- **Emily Coleman** – Agricultural Insurance Technical Lead, INSURED, Platform for Agricultural Risk Management (PARM), International Fund for Agricultural Development (IFAD)
- **Astrid Zwick** - Head of InsuResilience Secretariat

3. Participants

The webinar hosted a total of **139 participants** and offered an opportunity for participants to share experiences, best practices and challenges of those incorporating gender considerations into different climate risk insurance schemes.

4. Objectives and structure of the webinar

The purpose of the webinar series is to **gather insights of various stakeholders** to inform guidance material being developed on how to include gender-smart solutions under the InsuResilience Global Partnership’s broader mandate.

The **objectives** of this webinar were to:

- **Provide key insights on the rationale and models of gender-sensitive approaches** as presented in the recent InsuResilience Global Partnership study “Integrating Gender Considerations into Different Models of Climate Risk Insurance”;
- **Present and share concrete examples** of existing gender responsive CDRFI approaches and good practices; and
- **Inform the development of guidance and documentation** to be developed on gender-responsive CDRFI approaches as part of the InsuResilience Global Partnership gender action plan.

The **webinar was divided into two parts**. The first, **provided key information of the findings** of the above-mentioned study, and in the second part, participants were separated into two groups to **interact and share their experiences on gender-responsive approaches** under **i) micro and meso** CRI schemes; and **ii) macro** CRI schemes. This was followed by a plenary session where the key findings of the two breakout groups were presented and recommendations discussed. The webinar also included polling questions to ascertain data on current activities within the landscape of gender-responsive approaches to CDRFI. Below are the key outcomes of the sessions.

Box 1

Participants at a Glance

Fig. 1 - Participants by type of organization

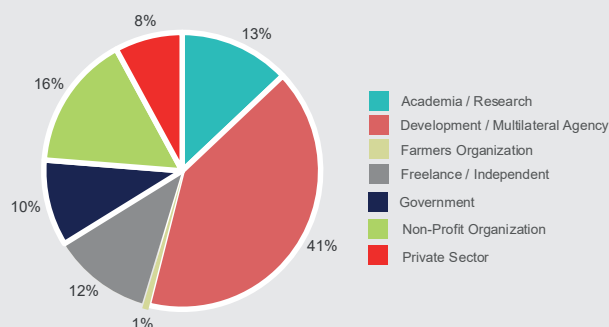
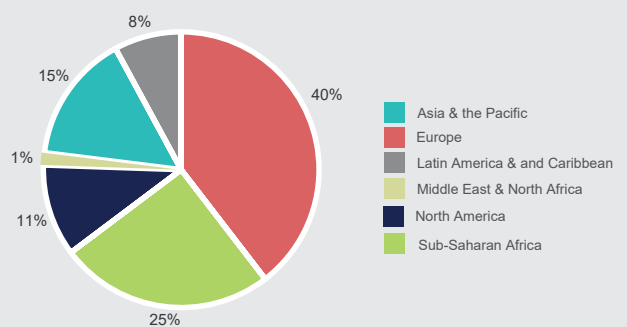


Fig. 2 - Participants by geographical region



Webinar Agenda

Opening Remarks



Vitumbiko Chinoko

SESSION 1 - Plenary Gender-responsive Approaches to Climate Risk Finance and Insurance in Theory



Katherine
Miles



Martina
Weidmaier-
Pfister

SESSION 2 - Breakout Groups Gender-responsive Approaches to Climate Risk Finance and Insurance in Practice



Christiana
A. George



Emily
Coleman

Way Forward and Closing Remarks



Vitumbiko
Chinoko



Astrid
Zwick

OPENING REMARKS

Speaker: Vitumbiko Chinoko, CARE International and Co-chair to the InsuResilience Gender Working Group.

The webinar was **opened with remarks from Mr. Vitumbiko Chinoko**, Co-chair of the Gender Working Group of the InsuResilience Global Partnership and Advocacy and Partnerships Coordinator at CARE International. Mr Chinoko highlighted the importance of advancing gender-responsive investment and development planning in the climate and disaster risk management framework. He shared his grassroots experience at CARE International, where they have observed that disasters don't affect women, men, girls proportionately. Furthermore, financial products readily available to women, such as savings and loans are used differently by men and the benefits of using such tools by women are far more impactful on a community. Women have been identified as having a longer-term focus that

aims to strengthen the social network within a community whilst enhancing climate resilient activities such as the purchase of resilient seedlings. Mr Chinoko concluded by reiterating that including women throughout disaster risk finance frameworks offers a unique perspective that is to the benefit of families and the broader community, as a result it is of paramount importance to align approaches to be more inclusive to women.

SESSION 1
Gender-Responsive Approaches To Climate And Disaster Risk Finance And Insurance In Theory
Speakers: Katherine Miles, InsuResilience Secretariat Gender Consultant and Martina Wiedmaier-Pfister, InsuResilience Secretariat Gender Consultant

Under the commissioned study, the main research objective was to explore the case and main entry points for

Fig. 3 - Cover study



integrating gender and a focus on women into different CRI schemes and provider types at the macro, meso and micro levels.

The following are the key outcomes of the study:

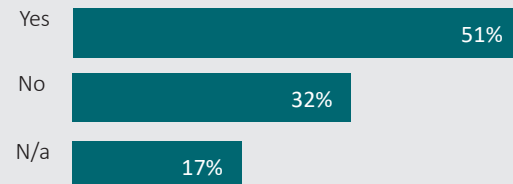
- **There is a clear policy imperative to integrate gender-responsive approaches into climate risk financing and insurance solutions, as climate change impacts women and men differently. Global agendas under multiple** international policy priorities and global commitments¹ have already begun to integrate gender considerations, yet they have not considered the intersection with and role of climate risk insurance.
- There are varied levels of understanding on the gender-dimensions of macro-, meso- and micro- level CRI and the value of gender-responsive approaches. Upon which **the study identified various entry levels** under each level.
 - Regarding **macro level schemes**, the study identified how both regional risk pools and national CRI schemes can integrate gender-responsive approaches. The African Risk Capacity (ARC) is one example provided that adopted an institutional gender policy after a one-year consultation process.

Box 3

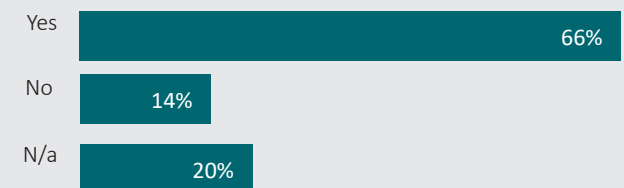
Plenary Poll*

*based on participants answers

1. Have you implemented gender-responsive approaches to climate and disaster risk finance and insurance solutions or supported others do to so?



2. Do you have an institutional gender policy?



There is a great opportunity for contingency plans, such as those developed as part of ARC's country projects, to be gender-responsive in their development process, consultation, and content, and to draw on sex-disaggregated data to inform payout priorities. But currently there are gender data gaps on how the payouts have been used, both in terms of who has received them, and the impact the payouts have had.

- At the **meso-level**, it was identified that there is a need for more pilots, which target institutional policyholders that aggregate female clients, members or employees. Selecting institutional policyholders that aggregate female clients (like the above MFI networks), members or employees (like the cooperatives and mutuals) – both a naturally emerging entry point.
- Women-specific **micro-level** CRI schemes provide a huge opportunity by focusing on specialized aggregators and women-led value chains. Partnerships with distribution channels that aggregate large numbers of women – such as the global MFI- networks Women's World Banking (31 countries), ACCION International (50 countries) and FINCA International (44 countries) active in many countries and regions, which can be a powerful entry point.

¹ such as the [UNFCCC enhanced Lima work programme on gender and its gender action plan](#), [Sendai Framework](#), [Sustainable Development Goals](#) and the [Access to Financial Inclusion \(AFI\) Denarau Action Plan](#).



- › Overall, these gender-responsive approaches identified are a good start but by far not up to the potential they could have, if implemented more broadly, and consistently.
- The identified gender-responsive approaches have been successful but lack a systematic and strategic gender focus that will ensure the sustainability of the approaches.
- Sex-disaggregated data in the rare cases when collected is often not analyzed or used to inform product design or indicate gender impacts.
- The levels of female leadership and participation in the workforce of CRI schemes is unknown.
- There is a guidance gap on gender-responsive approaches to CRI practices and a lack of good practice evidence and data on existing gender-related practices.

The study proposes short-, medium- and longer-term recommendations relating to the work under the InsuResilience Global Partnership to increase awareness and drive practices to increase gender-equitable access to and impact of CDRFI.

- › For the **short term**: for example, sex-disaggregate InsuResilience Global Partnership’s [Vision 2025](#) target

of 500 million poor and vulnerable people, and provide guidance to collect gender and sex-disaggregated impact data of schemes.

- › In the **medium term**, integrate gender lens criteria in investment decision making of future schemes; adapting infrastructure to collect sex-disaggregated data; and to create an advisory facility to support schemes which integrate gender, and to fund the collection of learnings and good practice of what works and what doesn’t.
- › In the **longer term**, ensure disaster data is sex-disaggregated for the V20 countries, that gender considerations and use sex-disaggregated data in its risk modelling, existing disaster databases, and to support the creation of vulnerability maps

SESSION 2 Gender-Responsive Approaches To Climate And Disaster Risk Finance And Insurance In Practice

Participants of the webinar were divided into two breakout sessions, one focused on the macro level and one on the meso and micro levels. The outcomes of these sharing sessions provide insights on how the different models could be more gender responsive, how to improve the value of these models, and on the roles of different stakeholders in supporting gender responsive CDRFI models at all levels.

Micro and Meso models of CDRFI

Moderators: Katherine Miles, InsuResilience Secretariat Gender Consultant, Emily Coleman – Agricultural Insurance Technical Lead, INSURED / PARM, International Fund for Agricultural Development (IFAD)

Under the micro and meso breakout session, two poll questions were initiated: the first set of poll questions sought to explore whether the participants have been involved in the implementation of CRI products and schemes; whether proactive steps have been taken to identify gender difference in risks to inform products design; and had any participants taken steps to support the distribution and servicing of women clients. The results revealed that only one participant had worked on implementing CRI products, with a few participants having already taken steps to identify the differential risks and impacts of climate disasters on women. The second poll looked at the collection of sex-disaggregated data with the majority of participants actively collecting but few conducted evaluations to understand better the differential impact if CRI pay-outs on beneficiaries.

Key discussion points:

- **Sex-disaggregated data is important for gender-responsive product design, implementation and evaluation**, as it is important to understand how men and women experience impacts of disasters differently and how the solutions could be tailored on the basis of this understanding. It is also important for identifying gender barriers within programs and provides insights into how a program could be adapted to remove identified barriers. A comprehensive monitoring, evaluation and assessment system captures sex-disaggregated data from generic household data and shows the evolution and impacts of the scheme/ program. Gender disaggregated data and information from impact assessments and project surveys is valuable input for scaling up and designing new projects. An example is the planned survey by Global Index Insurance Facility (GIIF) in three project countries to provide insights and guidelines on beneficiary behaviours, household characteristics and available products on the market towards designing the next phase of their projects in these countries.
- **Gender-responsive participatory processes should be implemented in all phases of projects**, including the design, implementation, monitoring and evaluation. In this way, barriers to gender integration is not overlooked, and project activities are tailored to the needs of women and men. Evidence of gender inclusive participatory approaches is observed in the R4 Rural Resilience Initiative, a World Food Programme

flagship program. The outcome of integrating gender consideration in the design and implementation of the program is that 60% of the beneficiary farmers are women in the project countries – Malawi, Kenya, Zimbabwe, Ethiopia, Senegal, Burkina Faso and Zambia. Participatory processes could be made more effective by designing applications with memory triggers to understand impact of risk i.e. the different ways women and men recollect bad climate events, and how it impacts on their daily lives. For example, this approach has been undertaken by International Research Institute for Climate and Society (IRI) through the use of a gamification tool.

- **There is a need to consider accessibility issues which could create gender biases within projects.** For example, mobile phone access, applications, connections to web may be different between men and women. Therefore, if a project implements a participatory process which relies on mobile phone access, women may be unfairly represented in this exercise. Such research is necessary in the design phase of programs to better understand the gender differences and risks of the different client groups and identify the distribution channels of CDRFI schemes either directly or through partners.
- **Institutional policy frameworks could support gender-responsive approaches across projects.** The case for gender consideration in the design and implementation and in the collection of sex disaggregated data, like in the case of Platform for Agricultural Risk Management (PARM), stems from institutional policies that aim to support both women and men in agricultural insurance management and because gender consideration is a requirement from donor agencies.

Macro models of CDRFI

Moderators: Martina Wiedmaier-Pfister – Gender consultant to the InsuResilience Secretariat, Christiana George – Gender Advisor at the African Risk Capacity (ARC)

For an overview of the general standing of the participants, polls were conducted. They summarised that half of the breakout session's participants were already designing or implementing gender-responsive approaches while 25% are planning to do so. The concrete stage of gender-responsive climate risk insurances was mainly defined as in an early stage from almost 50% of the participants and only 25% mature. Nevertheless, the participants expressed high motivation and keen interested to develop in this process.

Gender-disaggregated reporting should be a requirement within macro CRI schemes. As these schemes typically

provide payouts to national governments, current reporting data is usually at a high level, siting sectors which were allocated payout, but not reporting on gender impact of payout. Projects should mandate gender-responsive measures to ensure gender-responsive design, implementation and reporting. For example, the African Risk Capacity, has now integrated gender-responsive requirements in government reporting on payout use.

Strategic frameworks could ensure integration of gender-responsive approaches as a cross cutting priority for an organisation. Assessing the needs of women can be integrated across all activities as well as in organizations and institutions themselves. For example, CARE International have undertaken an organisation-wide approach, by briefing every staff member to be a “gender ambassador” in all their work activities and provided the relevant training to equip them to succeed in this role. Similar knowledge exchanges and training could be extended to responsible officials in government’s participating in macro CRI schemes.

Measures to ensure gender-responsiveness could be integrated within macro CRI schemes. For example, in the African Risk Capacity, governments are required to integrate gender in their contingency plans, which detail the use of a potential payout and are a prerequisite for participation in the program. This could be an approach to define how insurance payouts should be utilised with consideration for the different effects for women and could include safeguarding measures such as beneficiary checks and feedbacks.

WAY FORWARD AND CLOSING REMARKS

Speaker: Vitumbiko Chinoko, CARE International and Co-chair to the InsuResilience Gender Working Group and Astrid Zwick, Head of InsuResilience Secretariat

The webinar illustrated the necessity of developing and implementing policies for integrating gender dimensions in DRM strategies and broader development work on all levels. Since data is critical to designing gender-sensitive DRM and financing, governments and development partners should invest in developing tools and frameworks that will capture relevant data to inform comprehensive DRM strategies. The insights from this webinar will serve as inputs for developing guidance material for the activities of the InsuResilience Global Partnership.

As such, this webinar lays the foundation for subsequent sessions that will allow deep dives into key issues related to gender and CDRFI. The next webinar “Demonstrating Impact: Gender-responsive CDRFI and Data Challenges” will be held in September. The Partnership encourages all stakeholders to use the interactive platform [Risk Talk](#) to ask questions and continue discussions relating to climate risk management solutions.

WEBINAR
REPLAY



COMING NEXT



LIVE TALK 02 September 2020

Demonstrating Impact: How to monitor and evaluate gender- responsive climate and disaster risk finance and insurance schemes?

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