



## LIVE TALK 02

# Demonstrating Impact: How to monitor and evaluate gender-responsive Climate and Disaster Risk Finance and Insurance (CDRFI)?

October 2020

WEBINAR REPLAY!



Following Live Talk 01 on [Integrating Gender-responsive Strategies into Climate and Disaster Risk Finance and Insurance Solutions](#), the [InsuResilience Global Partnership](#) in collaboration with the [Forum for Agricultural Risk Management in Development \(FARM-D\)](#), organised a second Live Talk on 14 October 2020 as part of the Live Talk Series on “Gender and Climate Risk Finance”. The objective of this second Live Talk was to deep dive into the recommendations from the study commissioned by the InsuResilience Secretariat, [“Integrating Gender Considerations into Different Models of Climate Risk Insurance \(CRI\)”](#).

## 1. Background

Gender-responsive Climate and Disaster Risk Finance and Insurance (CDRFI) seeks to provide financial protection that addresses differences in women and men’s vulnerability to both climate and disaster-induced losses and damages on an economic and social level. The InsuResilience Global Partnership (the Partnership) Gender Working Group has identified a **lack of sufficient sex-disaggregated data** used by clients, staff and members, and a lack of data on the gender differential impacts of CDRFI coverage and payouts of existing solutions. Similarly, the **collection and analysis of information** on financial literacy, access to training and the use of insurance products and services by vulnerable men and women in rural areas is insufficient. Furthermore, the Working Group notes that the comprehensive **guidance to support the effective monitoring and evaluation of the differentiated impact on women and men of such schemes is largely missing** and there is little documentation of existing examples of good practice. Thus, despite a clear commitment from donors and implementing partners to create more gender-responsive CDRFI, there is also a recognized knowledge gap in how gender-responsive M&E could both demonstrate and improve the impact of solutions that address gender-specific differences in vulnerability.

As such, there is an opportunity for members of the Partnership and the wider CDRFI community to **share examples of existing gender-responsive approaches in M&E of CDRFI activities, as well as challenges and opportunities to improve measurement of gender impacts** at different phases of the programme cycle in the implementation of CDRFI. Further, there are very specific gender considerations needed at diverse phases of the data collection process.

These range from setting baselines, the design of indicators, methodologies for data collection and ongoing measurements, to analysing and using M&E outputs to enhance the gender-responsiveness of solutions and to clearly demonstrate impact for all groups of people.

Only through a comprehensive and gender-responsive approach to monitoring the performance (during implementation) and evaluating results (during implementation and after closing) of CDRFI interventions would diverse stakeholders be able to understand whether the actions taken are effectively responding to differences in vulnerabilities between sexes and are having the intended impact.

## 2. Speakers and moderators



**Leona Abban**

Country Manager,  
MicroEnsure, Ghana



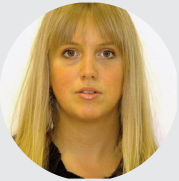
**Anita Barewal**

Deputy Director,  
International Climate Finance Policy  
and Governance, Global Affairs Canada



**Toby Behrmann**

Innovation and Partnerships Lead,  
Global Parametrics



**Emily Coleman**

Agricultural Insurance Technical Lead,  
INSURED / PARM, International Fund  
for Agricultural Development (IFAD)



**Medhin Fissaha Mekonnen**

Gender and Safeguards Specialist,  
CRGE Facility, Ministry of Finance and  
Economic Cooperation Ethiopia



**Sven Harmeling**

Global Policy Lead,  
Climate Change and Resilience  
CARE International



**Andrew Hobbs**

Assistant Professor,  
University of San Francisco



**Katherine Miles**

Gender Consultant,  
InsuResilience Secretariat



**Vositha Wijenayake**

Executive Director and Director,  
Adaptation and Resilience Programme  
SLYCAN Trust, Sri Lanka

### 3. Participants

The Live Talk hosted a total of **110 participants**. Two panel discussions focused on existing gender-responsive approaches in monitoring and evaluation of CDRFI activities, as well as challenges and opportunities to improve measurement of gender impacts at different phases of the programme cycle in the implementation of CDRFI, respectively.

#### Box 1

#### Participants at a Glance

Fig. 1 - Participants by type of organization

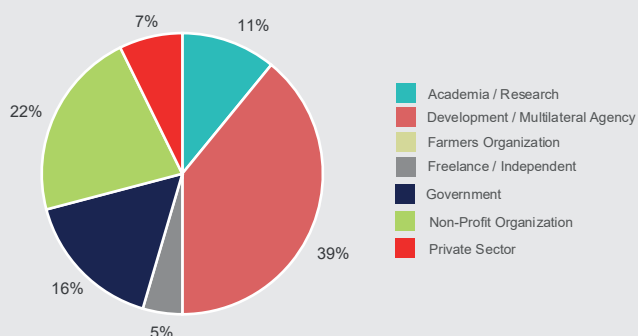
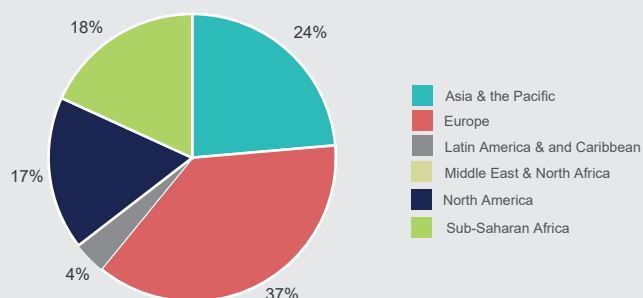


Fig. 2 - Participants by geographical region



### 4. Objectives and structure of the webinar

Following the Live Talk on [“Integrating gender-responsive strategies into climate and disaster risk finance and insurance solutions”](#) which laid the foundation for further deep dive discussions, this interactive Live Talk focused on the following objectives:

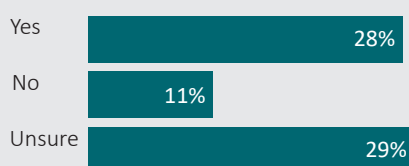
- Identify existing approaches, challenges and opportunities for the monitoring and evaluation of gender responsive CDRFI at different stages of project cycles;
- Gather input for the development of practitioner-driven guidance on designing indicators, collecting and analysing sex-disaggregated gender data in order to determine and increase positive gender impacts of solutions and to distil principles and criteria useful for M&E;
- Inform the creation of a guidance note, commissioned by the InsuResilience Gender Working Group, on how to incorporate gender-responsive dimensions within monitoring and evaluation processes, which could be used by members of the Partnership and the broader CDRFI network.

#### Box 2

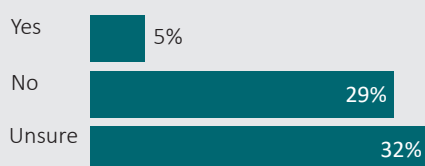
#### Plenary Poll 1\*

\*based on participants answers

1. Do you regard any of the CDRFI schemes you are involved in as gender-responsive?



2. Do you think existing approaches to the M&E of CDRFI scheme are gender-responsive?



3. Are you involved in the M&E of a CDRFI scheme?



Box 3

## Live Talk 02 Agenda

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### Opening Remarks

Anita Barewal

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### SESSION 1 - Plenary

Gender-responsive M&E of CDRFI schemes: What does “good” look like in the design and implementation of schemes?

**Moderator:** Katherine Miles

**Panelists:**

Toby Behrmann  
Medhin Fissaha Mekonnen  
Vositha Wijenayake

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### SESSION 2 - Breakout Groups

Measuring the gender impact of CDRFI schemes and payouts

**Moderator:** Emily Coleman

**Panelists:**

Sven Harmeling  
Leona Abban  
Andrew Hobbs

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### Closing Remarks and Way Forward

Anita Barewal

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## OPENING REMARKS

Speaker: Anita Barewal, Global Affairs Canada and Co-chair to the InsuResilience Gender Working Group

The Live Talk was opened with remarks from Anita Barewal, Co-chair of the Gender Working Group and the Deputy Director of International Climate Finance Policy and Governance at Global Affairs Canada. She set the scene with the recent endorsement of the InsuResilience Declaration on Gender by the High-level Consultative Group (HLCG), the highest governing body of the InsuResilience Global Partnership. The Declaration on Gender provides a broad action plan that the Partnership members can aspire to in order to support the promotion of gender equality, equity and enhance gender-responsiveness within their activities. The declaration provides a framework for the InsuResilience Secretariat and its Gender Working Group to rally and mobilize efforts towards greater gender-smart solutions in climate and disaster risk financing and insurance (CDRFI) and to do this in a coordinated way.

The declaration 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.

Ms Barewal provided the donor perspective that gender is a key policy agenda and recognises that for CDRFI schemes to be truly gender responsive, there is a need for well-considered gender-responsive approaches to the design and execution of monitoring and evaluation frameworks.



## Conceptual Framing

In order to support the M&E of gender responsive Climate and Disaster Risk Finance and Insurance (CDRFI), there is a need to start by defining some key terms.

### Gender-sensitive CDRFI:

- Recognises and acknowledges gender differential vulnerabilities to climate change between men and women due to the dynamics of socially constructed behaviours, norms and relationships.
- Considers evidence of factors that can result in gender differences in climate change vulnerabilities, risk and impacts, as well as access and usage of insurance.

### Gender-responsive CDRFI:

- Incorporates approaches to overcome historical gender biases.
- Refers to the importance of addressing the structural and social constraints associated with gender biases and inequalities by integrating measures for promoting gender equality and equity to empower previously disadvantaged groups, foster inclusiveness and provide equal opportunities for women and men to derive social and economic benefits.

### Monitoring and evaluation of schemes

- Refers to evaluating results as an ongoing process throughout the programme cycle at the stages of diagnose and design, implementation and impact evaluation.
- Includes measure data at each stage of the results chains – outputs, outcomes and impacts and ensuring gender is incorporated at each of these levels. This involves intentional consideration of what the gender differential results are and the expected impacts. Another consideration includes whether they have affected women and men differently and if they influenced the gender equality context in which the scheme is operating.
- Should ensure that gender factors and the gender context is considered at each stage of the data cycle: data needs; data collection; data analysis and use.
- Should have an understanding of gender differences in programme context, results and impact indicators need to be used that support the collection of gender and sex-disaggregated data.

## SESSION 1

### Gender-responsive Monitoring and Evaluation (M&E) of Climate and Disaster Risk Finance and Insurance (CDRFI) schemes: What does “good” look like in the design and implementation of schemes?

Panelists: Toby Behrmann, Global Parametrics; Vositha Wijenayake, SLYCAN Trust; Medhin Fissha Mekonnen, Ministry of Finance and Economic Cooperation, Ethiopia

Facilitator: Katherine Miles, InsuResilience Secretariat Gender Consultant

In this session, panelists discussed existing practices, challenges, lessons learned, support tools and gaps in the M&E of CDRFI schemes at different phases of scheme design and implementation. The discussion focused on data needs in the design of CDRFI schemes; gender and sex-disaggregated data collection priorities at each stage of the project life cycle, including what indicators can support gender-responsive M&E. They also considered how gender analysis of the M&E results can drive change.

### The challenges

An overarching theme of this session was the need for **better sex-disaggregated data collection and analysis** and thus an **improved knowledge** on what is happening on the ground in order to adequately match needs with solutions. This entails understanding how women and men are impacted differently by certain events, what their vulnerabilities and dependencies are, where they stem from and if money goes to the ‘intended recipients and has the desired impacts. The second step is then to **streamline and standardize such data** so that it can be used at a larger scale. A big challenge here is that historical sex-disaggregated data which would allow for better comparison and objectivity is currently missing in many cases. A further difficulty is that more **capacity and better technology is needed to process sex-disaggregated data**, as many systems are currently not built to do so.

Panelists discussed that there was also a challenge of ensuring there is **awareness among practitioners of the relevance and importance of collecting gender sensitive data**.

Another important challenge was brought up in the discussion specifically related to **the impact of payouts**. At least subjectively, as Toby Behrmann put it, men tend to face asset-related loss as mostly men own land for instance, while women tend to face economic losses because they work on the land and depend on this income. These are aspects not taken into further consideration by **traditional insurance policies that mainly focus on assets and their owners**. On a related note, women may also be more impacted by **migration as a result of climate disasters** because men tend to leave and are more mobile to relocate to find work elsewhere while women tend to stay behind. Data on these situational differences is currently only scarcely available.

### Current approaches and solutions

Global Parametrics, funded by the British and German government, the aim to leverage advances in climate science, data modelling and financial engineering to build the tools needed to understand, manage and mitigate the risks of extreme weather and natural disasters anywhere in the world. With a particular focus on the poorest and most vulnerable on the ground, Global Parametrics works at the meso-level nurturing close relationships with implementing partners, such as Microfinance Institutions ('MFIs'), in order to have objective information that supports the enhancement of understanding of the actions on the ground such as inclusive strategies to mitigate impact of climate disasters i.e. looking at who is most vulnerable and how they are impacted. Through the discussion, **MFIs and other implementing partners were identified as potential entry points** for collection of context-specific data, as they often work directly with women on the ground. Moreover, in order to overcome the gap identified in protecting economic loss versus asset-based loss, Global Parametrics has been focusing more on **helping to protect and rebuild economic activity** and to then assess **how money that is paid out to women in households is spent**. The results from pilot studies showed that money that was paid out was spent on housing, basic clothing and housing supplies and finally on rebuilding economic activity. Payments in these pilots were made to mobile wallets in order to make sure that money reaches the intended target group.

In the context of the SLYCAN Trust, a non-profit think-tank, their input to the discussion was on monitoring actions implemented on the ground and how they connect to policy interventions at the national and international level where gender components are incorporated in every step of the work. SLYCAN Trust has the ambition to make gender a cross-cutting issue spanning to the Nationally Determined Contributions (NDCs) and Sustainable Development Goals (SDG). On the policy front, SYLCAN Trust is working to integrate gender-responsive M&E into policy action plans and work related to NDCs and SDGs. On a national level there should ideally be **integrated gender targets in the entire project or policy cycles** including financial considerations, and gender analysis at all stages.



From a country perspective, the Ministry of Finance and Economic Cooperation of Ethiopia employs a Gender and Safeguard Specialist to emphasize the integration of gender targets within the M&E framework and the entire project cycle as part of the institutional gender guidelines of the Ethiopia Climate Resilient Green Economy Facility ([CRGE](#)).

The recruited specialist outlined, with the example of CRGE and the Ethiopian government, how the delivery of gender-responsive approaches and requirements and a mix of different instruments is weaved into their work. This includes to have a **dedicated staff member who is driving and safeguarding the gender-related targets and strategies, an M&E framework with integrated gender aspects and the integration of gender aspects into the entire project cycle management**. Further, the **collection of gender-disaggregated data is required as well as gender analysis** during design, identification of indicators and targets, gender-budgeting guidelines, gender-responsive funds and a gender action plan. Importantly, gender dimensions should be considered crosscutting throughout other thematic areas or program cycle, to foster impactful gender-responsive projects on the ground.

Session 1 ended with the following polling questions directed at the audience:

#### Box 4 Plenary Poll 2

What indicators have you used to measure the gender related impacts of CDRFI schemes?

What indicators have you used to measure the gender related impacts of CDRFI schemes?

What traditional and new methodologies can support the measurement of gender related impacts of CDRFI schemes?

Under question 1, sex-disaggregated participant data, women empowerment indices, survey data on wealth, consumption spending, and education were mentioned as measures used to indicate gender related indicators. With regards to question 2, the data points and indicators that participants would like to see included whether schemes are meeting specific needs of both men and women, i.e. Incorporating gender-disaggregated risk perceptions; reasons for taking or not taking out insurance disaggregated by sex; data points and indicators that include not only monetary terms, but also on wellbeing and psycho-social factors; and information on the payout journeys and what money is used for. All in all, there were only very few answers to the above questions, which could be interpreted as a sign that measuring gender-related impacts is still a relatively new field to be explored.

## SESSION 2

### **Gender-responsive Monitoring and Evaluation (M&E) of Climate and Disaster Risk Finance and Insurance (CDRFI) schemes: What approaches can be used to measure the impact of CDRFI schemes and pay-outs?**

Panelists: Sven Harmeling, CARE International; Leona Abban, MicroEnsure; Andrew Hobbs, Assistant Professor at University of San Francisco

Facilitator: Emily Coleman, Agricultural Insurance Technical Lead, INSURED / PARM, International Fund for Agricultural Development (IFAD)

As gender-sensitive and-responsive M&E is still a novel field in CDRFI schemes, session 2 provided a platform to discuss different approaches that can be used to measure the gender impact of CDRFI schemes and payouts offering the chance to elaborate whether there are lessons from other policy areas to draw on. The discussions were hence centred around the overarching question of **what approaches can be used to measure the gender impact of CDRFI products and how this information can then be processed to reveal effects on the ground**.

### **Enabling participatory M&E**

Panelists discussed that one approach to increasing gender-sensitive and -responsive M&E in the context of CDRFI was to



**shift the attention towards the community level.** Communities need to be incorporated in the assessment of CDRFI products to get a clear picture on who the main beneficiaries are. This idea has been put into action by [CARE International](#) that has been working with “[Community Score Cards](#)” to give citizens the chance to assess how governments or other organisations have delivered certain public services and to identify areas that could be further improved. Communities turn into clients and **receive tools to communicate whether external efforts meet their needs enhancing their sense of ownership. With regards to gender, CARE International works** with [Gender Markers](#) to evaluate programs based on their effect on gender empowerment (e.g. gender transformative is categorised as the highest marker). As pointed out, those approaches rely on data on the community/household level reflecting different gender roles. This requires focusing on women as well as on men and kids to enable participatory monitoring and bring out the voices of those who are targeted.

The community level data feeds into the data development system on a global level comprising all project of CARE’s work as a multinational organisation helping projects to evolve from being gender-sensitive at the beginning to becoming gender-responsive over the course of time. In addition, the collected data also informs action on the project/community/country level and other implementing partners (e.g. governments/civil society/etc.) and other stakeholders (e.g. MFIs, Village Savings and Loan Associations).

### Getting the demand-side perspective

As women traditionally take over the role of caregivers within the families and broader communities, a potential entry point for CDRFI schemes lies in **developing a better understanding of the specific context in which a project is being implemented, and to use this information to build trust in CDRFI products.** Evidence from a Kenyan based study called the [BOMA Rural Entrepreneur Access Project](#) which provides cash grants and business training to women by the University of San Francisco, suggests that the acceptance rates of insurance products such as livestock insurance becomes higher among women if framed differently. Since livestock is generally viewed as men’s property in this region but household expenses are mostly controlled by women, it was expected that this reframing might affect how useful insurance seemed to women. To test the idea, Prof. Hobbs designed a [tablet-based insurance videogame](#) to simulate insurance decisions and outcomes. Once CDRFI schemes were presented as tools to secure household spending, women bought them as often as men bought livestock insurance. This reflects how different gender roles within households and communities affect who buys CDRFI products as well as in what quantities. The above-mentioned findings will soon be tested against consumer behaviour in the field.

In line with the above recognition of the importance to acknowledge women’s realities, the work of [MicroEnsure](#) hence emphasises certain indicators that need to be fulfilled in order to enhance gender balance. Key points include the access to schemes and MFIs and to ensure that any potential burden (e.g. financial literacy, etc.) affecting women are identified and targeted in advance. Moreover, schemes need to be affordable, simple and address people’s needs and their lifestyle. Here, information stemming from MFIs can help narrow the data gap and offers data coverage at the meso level.

Session 2 was closed by another poll focusing on the following questions offering participants the chance to provide written input:

#### Box 5

#### Plenary Poll 3

What were major insights you gained during this live talk on gender-responsive M&E of CDRFI schemes and what will you do differently as a result?

Beyond a guidance note what other support do you require to implement gender-responsive M&E and impact evaluations for CDRFI schemes?

Has your understanding on gender-responsive approaches to M&E of CDRFI changed as a result of this Live Talk?

Would you find a guidance note on gender-responsive approaches to M&E of CDRFI useful?

Based on the input shared by participants, the LIVE TALK 02 provided a platform to share the ongoing efforts regarding gender-sensitive and-responsive M&E within CDRFI. Participants seemed to be particularly interested in an overview of methodologies



and guidelines targeting gender-responsive M&E. Additionally, there is a lack of knowledge on what the data needs are and how to enhance data quality and the involvement of beneficiaries in M&E activities.

## CLOSING REMARKS AND WAY FORWARD

Speaker: Anita Barewal, Global Affairs Canada and Co-chair to the InsuResilience Gender Working Group

The webinar illustrated the necessity of collecting and processing more and better sex-disaggregated data on CDRFI schemes and the need to set up gender-sensitive and-responsive M&E frameworks to inform policy makers. As data is critical to designing gender-sensitive Disaster Risk Management (DRM) and risk financing, governments and development partners should invest in developing tools and frameworks that will capture relevant data to inform comprehensive DRM strategies. Considering the broad range of actors in the field, it is crucial to come up with consistent and streamlined ways to measure and evaluate gender impacts of CDRFI. The insights from this LIVE TALK will serve as inputs for developing guidance material for the activities of the InsuResilience Global Partnership.

The next LIVE TALK **“From strategy to action: how to implement gender-related commitments and strategies on the ground?”** will be held in Q1 2021 aimed at international policy makers and practitioners. Moreover, the Partnership encourages all stakeholders to use the interactive platform [Risk Talk](#) to ask questions and continue discussions relating to climate risk finance and gender.



COMING NEXT



LIVE TALK 03 | Q1 2021

## From strategy to action: how to implement gender-related commitments and strategies on the ground?

Follow [FARM-D](#) and the [InsuResilience Global Partnership](#) Websites for more information.

## Let's Keep the TALK!



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### RISK TALK

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