



InsuResilience
GlobalPartnership

Toolkit for Policymakers:
**A gender-responsive approach
for Climate and Disaster
Risk Finance and Insurance
(CDRFI)**



Published by

giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH

On behalf of



Global Affairs
Canada

On behalf of



Federal Ministry
for Economic Cooperation
and Development

In contribution to



InsuResilience
Centre of
Excellence on
Gender-smart
Solutions

InsuResilience Global Partnership

Toolkit for Policymakers:

A gender-responsive approach for Climate and Disaster Risk Finance and Insurance (CDRFI)

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Acknowledgements

Thank you to the InsuResilience Secretariat for their leadership, guidance and feedback on the report, specifically: Anastasia Thomaides, Jonathan Auer, Daniel Stadtmueller, Jana Siebeneck, Camilo Fernandez Lopera, Ines Perez Martinez and Jennifer Phillips.

Many thanks to the members of the InsuResilience Gender Working Group, and special acknowledgment to those that provided input to the Toolkit including Emma Flaherty and Manoj Pandey. Additionally, many thanks to Martina Wiedmaier-Pfister and Irina Hauler on the co-development of the framework used in the Toolkit.

About the Toolkit

This toolkit provides a gender-smart climate and disaster risk financing and insurance (CDRFI) policy self-assessment framework to identify and analyse the extent to which gender considerations are integrated into your country's CDRFI-related policies and where there are gaps. This analysis can help you to understand the extent to which gender-based differences in behaviour, risks and vulnerabilities between people are considered within CDRFI-related policies. The findings can assist you to understand gender and CDRFI-related policy constraints and enablers and inform recommendations to strengthen the gender-responsiveness of these policies. These recommendations can be drawn on to develop a gender-smart CDRFI action plan. If you work at a regional level, this toolkit will support you to compare gender-smart CDRFI policy actions and gaps between countries at a regional level by aggregating high-level analysis on multiple countries in a given region.

Abbreviations

ADB	Asian Development Bank
AFI	Alliance for Financial Inclusion
ARC	African Risk Capacity
ASP	Adaptive social protection
A2ii	Access to Insurance Initiative
BMZ	German Federal Ministry for Economic Cooperation and Development
CDRFI	Climate and Disaster Risk Finance and Insurance
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CRI	Climate Risk Insurance
CREWS	Climate Risk and Early Warning Systems Initiative
CSO	Civil Society Organizations
DRR	Disaster Risk Reduction
DRM	Disaster Risk Management
GAP	Gender action plan
GFDRR	Global Facility for Disaster Reduction and Recovery
GIZ	German Corporation for International Cooperation
HLCG	InsuResilience High-Level Consultative Group
ID	Identification document
IDF	Insurance Development Forum
IFC	International Finance Corporation
IGP	InsuResilience Global Partnership
IMF	International Monetary Fund
IPCC	Intergovernmental Panel on Climate Change
KYC	Know Your Customer
LWPG	Lima Work Programme on Gender
MFI	Microfinance Institution
M&E	Monitoring and evaluation
NAPs	National adaptation plans
NDCs	Nationally determined contributions
NFIS	National Financial Inclusion Strategy
NGO	Non-governmental Organisation
PGI	Protection, Gender, and Inclusion
SFDRR	Sendai Framework for Disaster Risk Reduction
SDGs	Sustainable Development Goals
SME	Small and Medium Enterprises
UN	United Nations
UNFPA	United Nations Population Fund
UNDP	United Nations Development Programme
UNDRR	UN Office for Disaster Risk Reduction
UNFCCC	United Nations Framework Convention on Climate Change
UN-IEHS	United Nations University – Institute for Environment and Human Security
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
WBG	World Bank Group

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Introduction

Gender-smart climate and disaster risk finance and insurance (CDRFI) can potentially address differences in women's and men's vulnerability to climate-related extreme events and disasters. Incorporating gender considerations into the policy development process, policy content and monitoring and evaluation (M&E) of CDRFI-related policies can create an enabling policy environment. This can protect lives and livelihoods through the gender equitable uptake of macro-level risk-transfer schemes and the market development of gender-smart meso- and micro-level CDRFI instruments. Gender-smart CDRFI instruments, in turn, can help overcome historic gender biases, diminish gender inequalities and confer potential positive impacts towards global policy frameworks such as the Paris Agreement (Article 7), 2030 Agenda for Sustainable Development, the Sendai Framework for Disaster Risk Reduction and the InsuResilience Global Partnership (IGP) Vision 2025.¹ In this context, policymakers can play a critical role to ensure that policies that incorporate and enable CDRFI instruments are gender-smart.²

Building on previous research by IGP³, this toolkit provides a **gender-smart CDRFI policy self-assessment framework**. It aims to support regional and national policymakers and their advisors to identify existing gender practices and gaps in national CDRFI-related policies and develop recommendations to make such policies gender-smart. In turn, this toolkit can be used to support a comparison of gender-smart CDRFI policy actions and gaps between countries at a regional level. CDRFI-related policies are those that incorporate CDRFI instruments and include, among others, national disaster risk management (DRM) and disaster risk financing (DRF) strategies; nationally determined contributions (NDCs); national climate change policies; national adaptation plans (NAPs); national financial inclusion strategies (NFIS); and disaster-responsive/ adaptive social protection (ASP) policies.

How is the policy toolkit structured?

Section 1	Making the case for gender-smart CDRFI policies This sets out some key data points and resources for building the case for gender-smart CDRFI. It also notes some key evidence gaps – some of which these gender assessments will address.
Section 2	Policy level gender entry points for CDRFI This provides an overview of each of the policy level gender entry points. For each entry point, it summarises the entry point definition and rationale and provides relevant references and policy examples.
Section 3	Gender-Smart CDRFI policy self-assessment framework This sets out the Gender-Smart CDRFI Policy Self-Assessment Framework which comprises questions to diagnose and assess current practices and gaps, and recommendations for action to close identified gaps.
Section 4	Concluding remarks: How the self-assessment results can be used This provides advice on presenting and using the results of the self-assessment.

¹ IGP, 2021a.

² A glossary of key terms for Gender, as it relates to Climate and Disaster Risk Finance and Insurance is available at the IGP Centre of Excellence for Gender-Smart Solutions [here](#)

³ IGP, 2021b, c and IGP & World Bank, forthcoming.



1 Making the case for gender-smart CDRFI-related policies

There is a growing evidence base on the gender-differential impact of climate change and disasters, and implications for CDRFI. This includes the higher mortality rates among women⁴, and gender differences in access to and usage of finance.⁵ This is supplemented by evidence that risks and protection needs can vary across an individual's lifecycle depending on their gender identity and biological sex, for instance related to reproductive health needs. Drawing on the existing evidence base, it may be necessary to make the case to policymaker colleagues or clients on integrating gender considerations into CDRFI-related policymaking. The objective of this may be to either get their buy-in to conduct the gender and CDRFI policy self-assessment and/ or, after undertaking such analysis, to obtain their support to implement the recommendations identified through the self-assessment.

To encourage others to support a gender and CDRFI policy self-assessment and act upon the results of this analysis, it is recommended that you:

- ✓ **Communicate the policy imperative to consider a gender-smart approach in order to deliver on international climate change, disaster risk reduction, and gender equality and women's empowerment commitments.**

This policy toolkit builds on previous research by IGP, which has shown how international gender commitments and CDRFI-related commitments provide a broad framework to support gender-smart national-level policy and action. The CDRFI agenda sits within the global frameworks of the United Nations Framework Convention on Climate Change (UNFCCC) Paris Agreement and the associated enhanced gender action plan; the 2030 Agenda for Sustainable Development and its Sustainable Development Goals (SDGs); and the Sendai Framework for Disaster Risk Reduction (the Sendai Framework). Cross cutting these is the recognition of the universal human right of gender equality, as defined in the Universal Declaration on Human Rights (UDHR), and the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) (Figure 1).

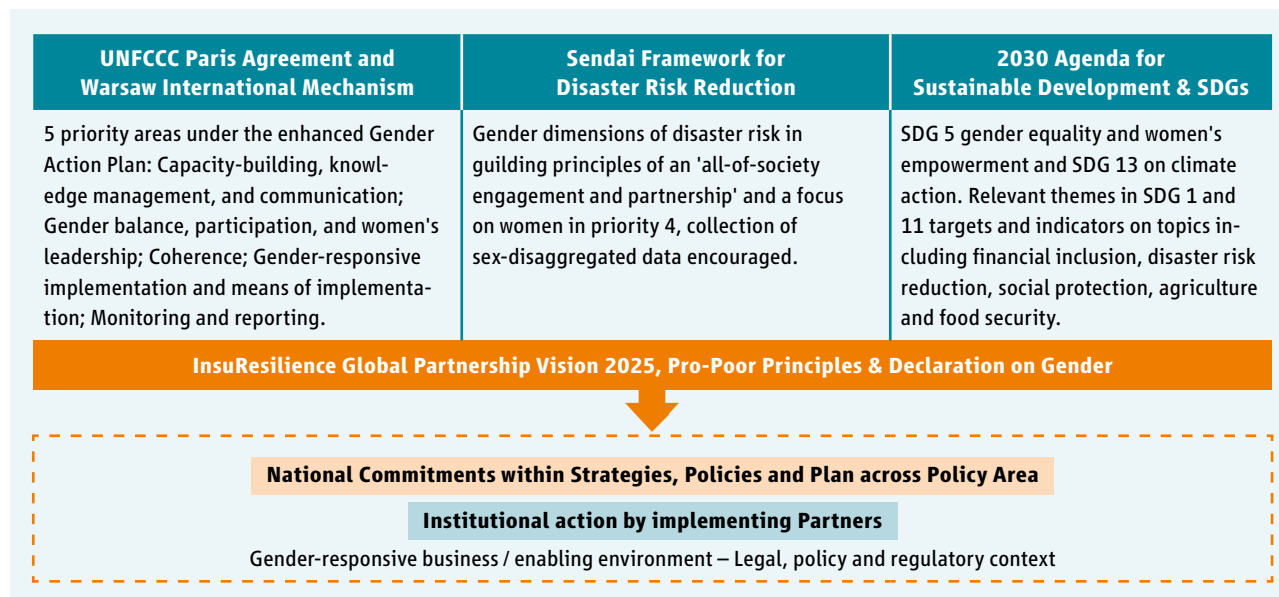
These international commitments address common themes including recognising the gender dimensions of vulnerability, collecting sex-disaggregated data, ensuring women's participation in leadership and the consultation of gender experts and women. These commitments and themes can inform national-level strategies, policies and plans across diverse policy agendas that incorporate CDRFI instruments (referred to as 'national commitments' in Figure 1). As such, gender-smart CDRFI-related policies can contribute towards objectives related to climate and disaster risks within a wide range of national policies and strategies and deliver on these international frameworks.⁶

4 World Bank Group, 2021.

5 IGP, 2018; IGP, 2019; IDF, 2020; IFC, AXA and Accenture, 2015.

6 IGP, 2021.

Figure 1: International commitments as drivers for gender-smart CDRFI-related policy



Source: IGP, 2021.

RESOURCE: Read more about the policy imperative in line with international commitments for gender-smart CDRFI in:

IGP (2021) [Policy Report: The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance Frameworks to support with National Action](#)

IGP (2021) [Step by Step Guidance: How to translate international commitments into action to achieve gender-smart Climate Disaster Risk Finance and Insurance Solutions](#)

☑ Use a broad range of gender data points to make the case.

The evidence forming the business case for the gender-differential impact of CDRFI draws on quantitative and qualitative data sets from various policy areas, not always specific to CDRFI. For example, data is used relating to women's diverse roles in economic value chains and greater levels of exclusion from the formal economy and financial system, and legal gender differences which can hamper women's access to resources and asset accumulation; economic participation, as well as decision making power with implications for climate and disaster resilience building (Figure 2). These data points can be country or region specific, and in their absence, international in scope.

Figure 2:

A variety of sex-disaggregated data points can support building the case for gender-smart CDRFI:

- Death rate by gender and disaster type
- Morbidity data
- Legal gender differences
- Time spent on unpaid care of children
- Economic participation data by key economic sectors
- Labour force participation rate
- Vulnerable employment
- Access to financial services
- Access to insurance
- Gender wage gap
- Literacy rates
- Women's representative in policy-making at a national and municipal level

☑ **Build the national and/or regional case on gender-smart CDRFI from a supply and demand-side perspective.**

Use data or ‘proof points’ on evidence that supports the case for gender-smart CDRFI from a demand-side and supply-side perspective (Figure 3 & 4). Where available, country or regional-specific data points can be used to articulate the business case, and in its absence, international data points can be used to support the narrative.

RESOURCES

Read more about the supply-side and demand-side drivers for gender-smart CDRFI in:

Supply-Side

GIZ, IFC & WWB (2017)	Mainstreaming Gender and Targeting Women in Inclusive Insurance: Perspectives and Emerging Lessons
IFC, AXA, & Accenture (2015)	She for Shield: Insure Women to Better Protect All
IFC (2020)	Green Delta Bangladesh – The Case for Insuring Women for a Better Tomorrow
IGP (2019)	Integrating Gender Considerations into Different Models of Climate Risk Insurance (CRI)
IMF (2017)	IMF Working Paper Banking on Women Leaders: A Case for More?
Swiss Re Institute (2021)	Gender diversity in the re/insurance industry: for a sustainable future
WFP (2022)	Gender and Risk Finance How climate risk insurance can turn four women’s lives around

Demand-side

GIZ (2021)	Diving into the gap: Gender dimensions of Climate Risk Management
IPCC (2022)	Climate Change 2022: Impacts, Adaptation and Vulnerability – Working Group II Contribution to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change
UNFPA (2022)	Climate Change and Gender Based Violence
UNDRR (2022)	Policy Brief: Gender-responsive disaster risk reduction
UNFCCC (2022)	Dimensions and examples of the gender-differentiated impacts of climate change, the role of women as agents of change and opportunities for women – Synthesis report by the secretariat
World Bank Group (2021)	Gender Dimensions of Disaster Risk and Resilience: Existing Evidence



Figure 3: Demand-side drivers

Climate change and disasters generally hit women and girls harder

Proof Points

- Female death rate higher than males: 91% in 1991 cyclone in Bangladesh; 61% in 2008 cyclone Nargis Myanmar; 70% in 2004 Asian Tsunami.
- Boys are likely to receive preferential treatment in rescue efforts (data from 141 countries).
- There is an increased risk of violence against women and girls post a disaster.
- In 2011, after two tropical cyclones hit Vanuatu, there was a 300% increase in new domestic violence cases reported by the Tanna Women's Counselling Centre.

Source: Adapted from infographic by Miles in IDF, 2020.

Women have lower levels of resource and assets to invest in resilience building or support recovery

Proof Points

- Women have lower levels of formal financial inclusion with a 6% gender gap in financial access in developing economies.
- Women can be less able to provide identification documents to meet customer due diligence requirements to access insurance.
- There are gender differences in legal rights with 39 economies preventing daughters from inheriting the same proportion of assets as sons.
- Agricultural yields on plots managed by women are lower than those managed by men.

Sources: Demirgüç-Kunt et al., 2022; World Bank, 2020; and FAO, 2011 cited in Casey and Hartman, 2022.; ILO LFPR database.

Women have lower levels of formal economic participation

Proof Points

- Women have a lower labour force participation rate than men in all regions.
- Women undertake a larger share of unpaid care work with the monetary value globally of at least US\$ 10.8 trillion annually.
- Women are less often formally employed, and their employment is concentrated in agriculture.

Source: Adapted from infographic by Miles in IDF, 2020.

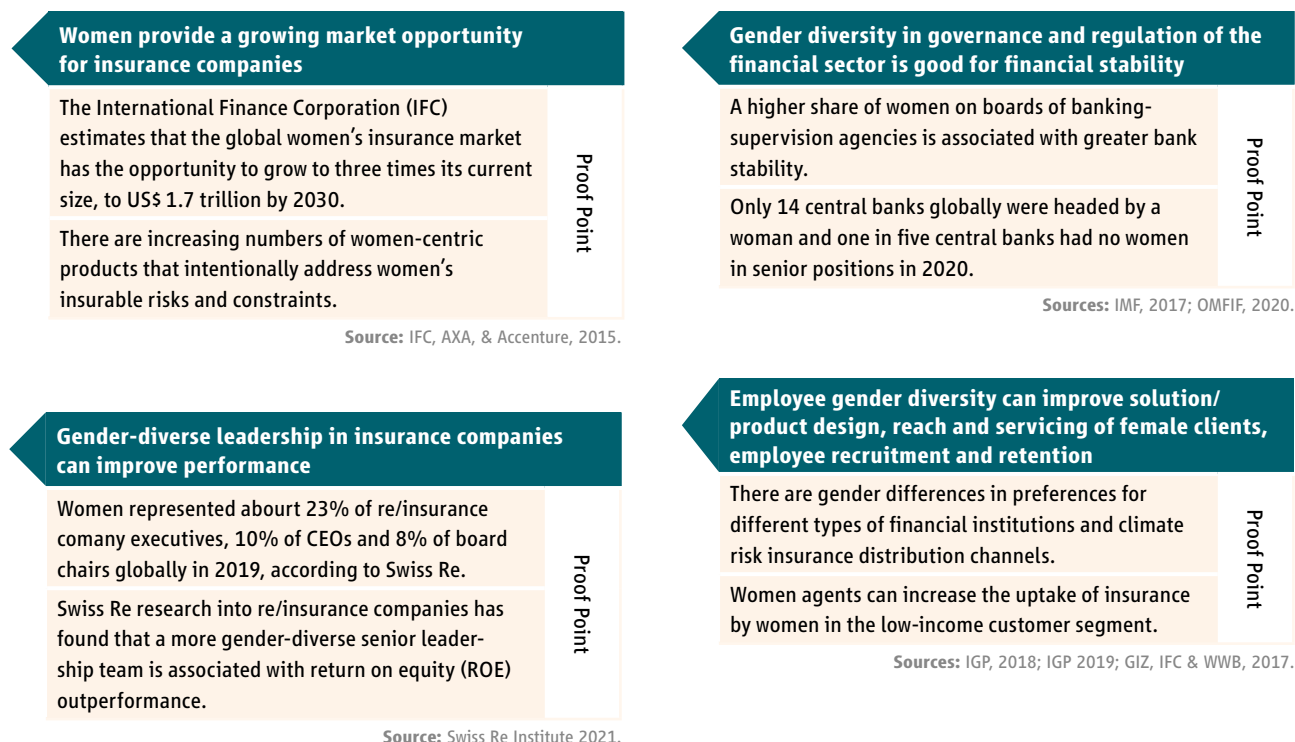
Women have lower levels of access to decision-making in climate change and disaster response

Proof Points

- Women and girls are often excluded from community-level decision-making processes and governance structures that shape the response strategies.
- Based on the Institute and Faculty of Actuaries' 2020-21 annual report data only 35% of its members were women.
- In 2020, globally only 15% of top jobs in the environmental sector were held by women, compared to 12% in 2015, according to IUCN.

Sources: Oxfam International, 2020; IFoA, 2021; IUCN, 2021.

Figure 4: Supply-side Drivers



✓ **Tailor the case for gender-smart CDRFI to different stakeholder groups.**

The rationale for a gender-smart approach to CDRFI can be different for diverse stakeholder groups within the CDRFI value chain targeted through policy actions. The messaging on the case for gender-smart CDRFI will need to be adjusted for policymaker colleagues and government stakeholders for whom it will be of interest from a human rights perspective and delivering on international obligations, compared to private sector stakeholders who may want to understand the commercial opportunities of tailoring their climate insurance value proposition to different customer groups through a client-centric approach.

✓ **Highlight existing data points and how gender-smart policies can contribute to closing evidence gaps.**

Application of this self-assessment framework will serve to close some CDRFI and gender evidence gaps in the short term. Existing gender and CDRFI evidence and evidence gaps are explored in the IGP publication "From Innovation to Learning: A Strategic Evidence Roadmap for Climate and Disaster Risk Finance and Insurance". Over time, it is anticipated that these evidence gaps on the gender-differential impact of CDRFI will be addressed.

RESOURCES

Read more about the case for applying a gender lens to CDRFI in the InsuResilience publications:

[Applying a Gender Lens to Climate Risk Finance and Insurance](#) and [Integrating Gender Considerations into Different Models of Climate Risk Insurance \(CRI\)](#)

Learn about gender and CDRFI evidence gaps in:

[From Innovation to Learning: A Strategic Evidence Roadmap for Climate and Disaster Risk Finance and Insurance](#)

2 Policy-level gender entry points for CDRFI

2.1 Gender entry points

This section of the toolkit provides an overview of each of the policy-level gender entry points with the rationale that supports each point, along with illustrative examples of existing practice and links to relevant resources (Figure 5). It considers what can be done, how and through which policy actions, and why. These gender entry points have emerged through IGP research on gender-smart CDRFI and can be considered policy-level ‘enablers’ or, conversely, ‘constraints’ to gender-smart CDRFI. While there are global gaps in evidence to support specific gender entry points, there is recognition of the theoretical potential value of them to enhance the gender-sensitivity and responsiveness of policies.

Figure 5: Summary of gender entry points

- ➡ International and regional gender and CDRFI-related commitments
- ➡ Women in leadership and workforce gender-diversity in the CDRFI value chain
- ➡ Gender-smart CDRFI-related strategies, plans and budgets
- ➡ Gender-smart CDRFI in national financial inclusion strategies and insurance sector diagnostics
- ➡ Institutional coordination on gender equality and CDRFI-related policies
- ➡ Collection and analysis of sex-disaggregated CDRFI-relevant data

At the outset, in any analysis, it is important to apply the following principles across each of the entry points:

- ✓ **Gender considerations are relevant to both policy content and the policy development process.**

CDRFI-related policy, for instance, insurance policy and regulation, is not gender-neutral in its content. Nor is the process by which policy is formulated, implemented, monitored and evaluated, and the stakeholder consultation which underpins these processes. This is because policies and the policymaking process are influenced by and affect the social norms that prescribe appropriate and inappropriate relations, roles and expectations of men and women. Consequently, the gender dimensions of CDRFI need to be addressed not only in policy content but also in the process of policy formulation, implementation and monitoring and evaluation (M&E).

- ✓ **Policy content and processes need to account for the gender context and acknowledge intersectional risks with implications for protection needs.**

Policy content needs to include an explicit recognition of, and account for, the gender-related context in which policies are to be implemented and evaluated. This is because social norms and customary law may restrict successful policy implementation. These policy processes and content also need to acknowledge that women and men are not homogenous groups. Gender-based risks are intersectional and may intersect with other aspects of an individual’s identity, for instance, their economic status, ethnicity, age or where they live. These multiple overlapping layers to an individual’s social identity can contribute to and have implications for their climate and disaster risk profile, protection needs, and their access to power, resources and decision-making.

2.1.1 Entry point: International and regional gender and CDRFI-related commitments

Governments can make and implement international and regional commitments on gender equality and women's empowerment, climate change, disaster risk reduction and/or gender-smart CDRFI.

How	Policy actions can include: - Publicly endorsing international and regional commitment statements on gender equality and women's empowerment, climate change, disaster risk reduction and/or CDRFI and leverage on these commitments to build the case for gender-smart CDRFI; - Conducting a review of country progress against policy actions set out within international and regional commitment statements on gender equality and women's empowerment, climate change, disaster risk reduction and/or CDRFI; and - Referencing gender-smart CDRFI within regional commitments on climate change and disaster risk reduction.
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Why

Many governments have signed up to international and regional policy commitments that contain relevant themes which can inform gender-smart CDRFI-related policy frameworks. These commitments including those specific to gender-smart CDRFI, such as the IGP Declaration on Gender and the InsuResilience Pro-Poor Principles. They also include commitments that focus more broadly on gender equality and women's empowerment, such as the SDGs or the CEDAW. They can also include more specific commitments related to gender and climate change, such as those set out in the UNFCCC enhanced Lima work programme on gender (LWPG) and gender action plan (GAP). Additionally, these commitments may focus on the topic of gender and disaster risk reduction such as those set out in the Sendai Framework or in the CEDAW general recommendation number 37 on the gender related dimensions of disaster risk reduction in the context of climate change. At a regional level, for instance in Asia, these commitments may be set out in the Hanoi Recommendations for Action on Gender and Disaster Risk Reduction, and the Asia Pacific Action Plan 2021-2024 for the Implementation of the Sendai Framework.⁷

International and regional commitments can often set out specific actions that can be delivered through national policymaking. A public statement of commitment in line with international and regional commitments may be considered a proxy for awareness of gender-smart CDRFI and increase the likelihood of policy-related action. However, it is expected that any commitment is translated into action. The creation of a work plan and allocation of budget and human resources can support the delivery of such commitments.

Policy Examples

- In its Methodological Guidelines and Protocol for Data Producers and Users on Integrating Gender and Social Inclusion in Environment, Climate Change and Disaster-related Statistics, the Bangladesh Bureau of Statistics publicly cites its commitment to the CEDAW recommendation No. 37 on the gender related dimensions of disaster risk reduction in the context of climate change.⁸ This recommendation sets out the state obligations to promote and protect the rights of women and girls in the context of disasters and climate change.⁹
- Governments in the Asia Pacific region are signed up to the Asia Pacific Action Plan 2021–2024 for the Implementation of the Sendai Framework. This plan defines several regional actions related to CDRFI. These include:
 - Enhancing engagement of central banks and international financial institutions to promote the integration of climate and disaster risk into financial stability measures, including through progressive steps towards risk disclosure; and
 - Promoting forecast-based financing and anticipatory actions, including through shock-responsive social protection, risk-informed micro-credit initiatives as well as inclusive disaster risk insurance for people, properties and livelihoods in order to manage residual risks, remaining after the application of disaster risk reduction measures. The monitoring section of the plan refers to actions to:
 - 'Strengthen the reporting and use of disaster damage and loss data primarily through the online Sendai Framework Monitor, but also through other national damage and loss databases, including reporting of disaggregated data'; and to
 - 'Increase data collection and establish baselines at national and local levels to report on the Sendai Framework and relevant SDG indicators disaggregated, by income, sex, age and disability'.¹⁰

⁷ UN Women, 2016.

⁸ BBS 2020 in UNDRR, 2021.

⁹ CEDAW, 2017.

¹⁰ UNDRR, 2021.

RESOURCES

- ASEAN (2021) [ASEAN Regional Framework on Gender and Inclusion in Disaster Management 2021-2025](#)
- CEDAW (2018) [General Recommendation No. 37 on Gender related dimensions of disaster risk reduction in the context of climate change](#)
- IGP (2020) [InsuResilience Global Partnership Declaration on Gender](#)
- IGP (2019) [InsuResilience Pro-Poor Principles](#)
- OHCHR (1979) [Convention on the Elimination of All Forms of Discrimination against Women](#)
- IGP (2021) [Policy Report: The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance Frameworks to support with National Action](#)
- IGP (2021) [Step by Step Guidance: How to translate international commitments into action to achieve gender-smart Climate Disaster Risk Finance and Insurance Solutions](#)
- UNDRR (2015) [Sendai Framework for Disaster Risk Reduction 2015–2030](#)
- UNDRR (2021) [Asia-Pacific Action Plan 2021-2024 for Implementation of the Sendai Framework for Disaster Risk Reduction](#)
- UN (2015) [Transforming our world: the 2030 Agenda for Sustainable Development](#)
- UNFCCC (2016) [Guidelines or other tools for integrating gender considerations into climate change related activities under the Convention. Technical paper by the secretariat.](#)
- UNFCCC (2019) [Decision 3/CP.25 Enhanced Lima work programme on gender and its gender action plan](#)
- UNFCCC (2019) [Differentiated impacts of climate change on women and men; the integration of gender considerations in climate policies, plans and actions; and progress in enhancing gender balance in national climate delegations. Synthesis report by the Secretariat](#)
- UN Women (2016) [Ha Noi Recommendations for Action on Gender and Disaster Risk Reduction](#)
- UN Women (2021) [Ensuring Disaster Responsive Risk Reduction. Good Practices from ASEAN](#)

2.1.2 Entry point: Women in leadership and workforce gender-diversity

Women's leadership and gender diversity in workforce participation can be promoted in entities focused on CDRFI-related policy making and regulation and the wider CDRFI value chain.

How

Policies actions can include:

- Gathering baseline data on women's leadership and gender diversity in workforce participation in: Insurance companies, Insurance supervisory agencies/central bank, National disaster risk management /climate change agencies, Meteorological agencies, the Actuarial sector, and CDRFI policy teams;
- Setting policy targets on the proportion of women in the leadership and workforce in entities within the CDRFI value chain;
- Supporting initiatives to promote women's leadership and gender diversity in workforce participation in entities within the CDRFI value chain (e.g., in the insurance sector); and
- Providing incentives for the creation of institutional gender strategies and frameworks by implementing partners.

Why

Women are underrepresented as decision-makers with consequences for climate change and disaster risk governance. Research indicates that the role of women in climate change and disaster risk governance is vital for effective disaster risk governance and resilience.¹¹ Moreover, there can be low levels of women's participation in entities related to CDRFI policymaking, for example, in the disaster risk management authorities and other relevant ministries (e.g., Ministry of Finance, Ministry of Agriculture) that are involved in the development and implementation of policies, plans, strategies, and schemes – both in terms of elected representatives such as board or committee members and civil servants of those authorities. Those groups set the policies that inform the gender responsiveness of and priorities for CDRFI instruments,

particularly at a macro-level. Women's leadership is also relevant to the central banks and insurance supervisors that may be involved in the regulation and supervision of CDRFI instruments.

Policy Examples

- Women's World Banking (WWB) and Faculty from Oxford University's Said Business School, in partnership with the Alliance for Financial Inclusion (AFI), have established a nine-month Leadership and Diversity Programme for Regulators to build the women's leadership pipeline in regulatory organizations and support financial regulators to develop policies that close the gender gap in financial inclusion. The Access to Insurance Initiative (A2ii) and the IGP, are jointly funding scholarships for senior insurance supervisors and high potential women from their authorities, to participate in this programme. To date, this initiative has supported insurance sector representatives from Burundi, Bolivia, Madagascar, the Philippines, Ghana, Mauritius, India, Mexico and Zimbabwe.¹²
- Women's International Network for Disaster Risk Reduction (WIN DRR) is UNDRR's flagship women's leadership programme to promote and support women's participation in DRR decision-making at all levels. In Asia Pacific the Pacific Women's WIN DRR is a professional network to support women working in disaster risk reduction, with the overall goal to empower women to attain leadership and enhance their role in decision-making in disaster risk reduction in the region. It has a Leadership Award for Excellence in the field of disaster risk reduction for women in DRR.¹³ A similar network exists in LAC, and several countries have national networks.¹⁴
- The Climate Risk and Early Warning Systems Mechanism (CREWS) offers leadership training to women working in national meteorological and hydrological services.¹⁵ For example, in 2019, it organized a 1.5-day workshop to train women from 13 islands in the Pacific region.¹⁶ One of the outputs of the results framework of the CREWS initiative is 'gender-sensitive training, capacity building programmes provided' and the associated indicator is 'female staff members have been trained on women in leadership.'

11 Hemachandra, Amaratunga, and Haigh 2017.

12 IGP, 2021.

13 UNDRR and WIN DRR, 2022.

14 <https://www.undrr.org/womens-leadership>

15 CREWS, 2021; World Meteorological Association, 2020.

16 CREWS, 2020.

RESOURCES

A2ii (2021) [The Role of Insurance Supervisors in Boosting Women's Access to Insurance](#)

Action Against Hunger (2018) [Women's Leadership in Disaster Preparedness](#)

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World Bank Group (2020) [Gender Dimensions of Disaster Risk and Resilience – Existing Evidence](#)



2.1.3 Entry point: Gender-smart CDRFI strategies, plans, and budgets

Gender-smart CDRFI-related strategies, plans and budgets can address the gender-differential impacts of climate-related extreme events and disasters.

How

Policy actions can include:

- Promoting the use of gender-based vulnerability data in risk modelling;
- Conducting training with relevant policy implementers on the gender-differential risks and vulnerabilities to climate change and disaster impacts and the gender-differential barriers to CDRFI access and usage;
- The inclusion of context information, data and an analysis of the gender-differential vulnerabilities to and impacts of climate-related extreme events and disasters in CDRFI-related policy documents (e.g., patterns of economic participation; gender gap in formal financial inclusion; access to identification documents; legal rights; unpaid caring responsibilities);
- Setting sex-disaggregated targets in CDRFI-related policies;
- Referencing in CDRFI-related policy documents the gender-differential barriers and data on access to and usage of insurance and financial services related to climate risk, and structural barriers to build women's resilience through financial protection;
- Advancing gender-smart and women-targeted strategies in policy content of CDRFI-related strategies;
- Identifying and characterizing community organizations and NGOs working on gender-smart DRR, disaster risk management, climate change adaptation and CDRFI;
- Articulating coherently Gender-smart practices within DRR planning instruments and preparedness response and recovery strategies;
- Prioritizing projects that advocate for Gender-smart CDRFI mechanisms;
- Conducting meaningful engagement with formal and informal women's groups to feed into CDRFI-related strategies;
- Using gender-related criteria to inform budget allocation for pre-disaster preparedness; budget reallocation during disaster; and post-disaster budget and contingency funding allocation to address gender-differential impacts of disasters;
- Requiring the collection of gender- and sex-disaggregated M&E and payout data for macro-level CDRFI schemes; and
- Implementing measures to improve the collection of climate and disaster impact data in a sex-disaggregated format.

Why

CDRFI-related policies can address the gender-differential impacts of climate risks and disasters and incorporate a focus on women to address gender-inequalities through policy content. For instance, policies can promote insurance distribution and client servicing models that do not rely on women's access to mobile phones and mobile internet. The policies can also strengthen women's mobile phone access. This is in a context where women have lower levels of mobile and internet access, with implications to their access and usage of CRI. CDRFI-related policies can highlight in their content the structural barriers that women may face with implications for their climate and disaster risk and vulnerabilities, and in turn inform specific policy approaches to address these challenges.

Specifically, there is the opportunity for CDRFI-related policies that regulate payouts from sovereign risk pools and other disaster and climate related budgets to address the gender-differential impacts of disasters related to mortality rates, reproductive health and gender-based violence. Policies can establish that budget allocations and payout priorities incorporate a consideration of gender-differential impacts of disasters. They can require the collection of data on the allocation of historic payouts to document the different impacts of payouts on beneficiaries on the basis of their gender. There is also the opportunity to establish the use of gender-based vulnerability data in catastrophe and other risk modelling and climate risk information and assessment frameworks.

Policy Examples

- The NDC for Honduras sets out an activity to support a gender-responsive mechanism for agricultural insurance against losses and damages.¹⁷
- Ghana has created a Climate Change Gender Action Plan in partnership with UNDP, which highlights the role of private insurance companies in supporting the country's role in gender-responsive adaptation. It also specifies the objective to increase the availability and access to climate impact data on women and men. The plan includes recommendations on the development of mechanisms for disaggregated data collection in a digital format and on the analysis and use of data on the impact of disasters on women and other vulnerable groups.¹⁸
- Tonga has developed a Disaster Risk Financing Strategy (2021-25) which notes the role of gender context in shock responsive adaptive social protection (ASP) systems.¹⁹

- In 2021, the World Bank approved a US\$50 million (F\$102.7 million) line of credit to support Fiji's recovery from the impacts of COVID-19 and of the severe tropical cyclones Harold and Yasa. The line of credit had a special focus on women who have been disproportionately affected by the crisis and is similar in scope to the Fiji Social Protection COVID-19 Response and System Development Project.²⁰
- CREWS has produced an Operational Procedures Note to ensure that, through its investments, it contributes to the ability of relevant national and local institutions to provide gender-sensitive early warning systems and climate risk information. It states that a gender-sensitive approach needs to be ensured in each of the four components of early warning systems and provides the procedures for Implementing Partners to translate current programming principles and institutional commitments into measurable actions and results for gender equality.²¹

Evidence Gaps

Policies related to this entry point can seek to close the following CDRFI evidence gaps:

- At the policy level, to what extent and how are gender considerations (e.g., unpaid care, childcare infrastructure, violence against women and girls, gender-differential reproductive health needs and gender-differential economic participation rates) integrated into the content of national CDRFI-related policies and within macro-level solutions?
- How can policy priorities for CDRFI and payouts prevent and reduce the gender-specific impacts of disasters on women (e.g., unpaid care burden and violence against women, and reproductive healthcare needs of women associated with vulnerabilities related to maternal health)?
- What are successful approaches for addressing gender-specific barriers to access, use and control of emergency payouts from CDRFI schemes?

17 Gobierno de Honduras, 2021, p.15 cited in IUCN, 2021.

18 Government of Ghana, 2021.

19 Ministry of Finance, Tonga, 2021.

20 World Bank 2021a and 2021b.

21 CREWS, 2017.

RESOURCES

CDRFI-specific

Centre for Disaster Protection (2022) [Pre-Agreed disaster risk finance: the agenda women's advocates should be influencing](#)
IDF (2021) [The Development Impact of Risk Analytics](#)
IGP (2021) [Policy Report: The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance Frameworks to support with National Action](#)
IGP (2021) [Step by Step Guidance: How to translate international commitments into action to achieve gender-smart Climate Disaster Risk Finance and Insurance Solutions](#)
Start Network (2021) [Gender Inclusive Disaster Risk Financing](#)

Gender, Disaster Risk Management & Climate Change Policy

ASEAN (2022) [Guidelines for operationalising the ASEAN regional framework of protection, gender and inclusion in disaster management](#)
CREWS (2017) [CREWS Operational Procedures Note No3 Gender-Sensitive Programming](#)
Dazé & Detkens (2017) [A Framework for Gender-Responsive National Adaptation Plan \(NAP\) Processes](#)
Dekens & Dazé (2019) [Conducting gender analysis to inform National Adaptation Plan \(NAP\) processes: Reflections from six African countries \(NAP Global Network Briefing Note\)](#)
Dazé & Church (2019) [Toolkit for a Gender-Responsive Process to Formulate and Implement National Adaptation Plans \(NAPs\)](#)
Dazé (2020) [NAPs and the GAP: Five ways National Adaptation Plan Processes can Support Implementation of the Enhanced Gender Action Plan](#)
Dazé (2020) [Advancing Gender-Responsive Climate Action Through National Adaptation Plan \(NAP\) Processes \(NAP Global Network synthesis report 2019–2020\)](#)
FAO & ARC (2021) [Women's Leadership and gender equality in climate action and disaster risk reduction in Africa](#)
GIZ (2021) [Diving into the gap: Gender dimensions of Climate Risk Management](#)
GIZ, IFC & WWB (2017) [Mainstreaming Gender and Targeting Women in Inclusive Insurance: Perspectives and Emerging Lessons](#)
IUCN (2021) [Gender and national climate planning](#)
IUCN (2012) [The Art of Implementation: Gender Strategies Transforming National and Regional Climate Change Decision Making](#)
NDC Partnership (2021) [Developing Gender-Responsive NDC Action Plans – A Practical Guide](#)
UNDP (2012) [Integrating Gender in Disaster Management in Small Island Developing States – A Guide](#)
UNDRR (2022) [Policy Brief: Gender-Responsive Disaster Risk Reduction](#)
UNDRR and UN Women (2021) [Towards Gender Equality and Women's Leadership for Resilience to Disaster Risks in Latin America and the Caribbean](#)
UNFPA (2021) [How are Sexual and Reproductive Health and Rights Represented in National Climate Policy? \(summary\) \(full report\)](#)
UN Women (2022) [Gender analysis in non-traditional sectors: Climate and disaster risk finance and insurance](#)
UN Women (2021) [Review of Gender-Responsiveness and Disability-Inclusion in Disaster Risk Reduction in Asia and the Pacific](#)
World Bank (2021) [Gender-Responsive Disaster Preparedness and Recovery in the Caribbean: Desk Review](#)

2.1.4 Entry point: Gender-smart CDRFI in national financial inclusion strategies and insurance sector diagnostics

National Financial Inclusion Strategies (NFISs) and insurance sector diagnostics can integrate a dual focus on climate and disaster risk insurance instruments and gender-differential barriers to access and usage of insurance.

How

Policy actions can include:

- Collecting and analysing sex-disaggregated supply and demand side insurance data;
- Setting sex-disaggregated climate risk insurance objectives and targets;
- Identifying whether there are gender differences in levels of access and usage of insurance (e.g. mobile phone ownership to access digitally distributed CRI payouts, identity documents to meet customer due diligence requirements to purchase a CRI policy);
- Implementing approaches to address gender differential barriers to insurance access and usage (including CRI);
- Using innovative regulatory approaches to product development and distribution channels that account for gender-differential needs and constraints (e.g. in customer due diligence requirements);
- Establishing capacity building mechanisms for insurance sector policymakers and regulators on applying a gender lens to inclusive insurance including CRI; and
- Supporting initiatives to promote gender equity in participation in the insurance industry as insurance supervisors, actuaries and in the wider insurance value chain.

Why

National Financial Inclusion Strategies (NFISs) set the strategic framework for meso- and micro-level gender-responsive CDRFI and increasingly acknowledge gender-differentiated levels of financial access and usage and prioritize inclusive insurance, including CRI. There is scope for these strategies to set out information on gender differential patterns in awareness of CRI and access to and usage of CRI. In turn, there is the opportunity for these policies to reference and address through policy actions the gender-differential barriers and data on access to and usage of CRI, and insurance in general, in the same way they have done so for credit and savings products. Furthermore, they can ensure

that gender differences in CRI literacy and consumer protection needs are addressed within these strategies. They can also include policies that support the market development of new types of CRI products tailored to the needs of different client groups.²²

Policy Examples

- In 2021, the Reserve Bank of Fiji demand side survey collected sex-disaggregated data on overall insurance penetration, and uptake and awareness regarding climate-related products. It found that only 2% of respondents (both male and female) had a climate-related insurance product, most of whom were male. Moreover, there was a lack of awareness regarding climate-related products with slightly more women (75%) recording a lack of awareness of climate-related insurance products compared to men (71%) – a gender gap of 4%. The survey results reported that nearly two thirds (60%) of all the respondents who did not have a climate-related product stated they were not ready to spend money on one and this was mainly noted for women (66%).²³
- Colombia and Peru collect sex-disaggregated demand-side insurance data, and insurers are required to collect and report sex-disaggregated insurance supply-side data on clients by insurance supervisors in Fiji and Samoa, among other countries.²⁴
- A2ii has launched two self-paced training modules for supervisors on applying a gender lens to inclusive insurance and how to conduct a rapid gender diversity assessment. These are intended to provide regulators, supervisors and policy makers practical tools and assessments that lead to actionable insights that can improve women's access to insurance and advance gender equality. The training modules feature the experience from the insurance supervisor in Zambia.²⁵

Evidence Gaps

Policies related to this entry point can seek to close the following evidence gaps:

- What are successful approaches for addressing gender-specific barriers to access, use and control of emergency payouts from CDRFI schemes?

²² A2ii, 2021.

²³ Reserve Bank of Fiji 2021.

²⁴ A2ii, 2021.

²⁵ A2ii, 2022.

RESOURCES

AFI (2017) [Guideline Note 25: Leveraging Sex-disaggregated Data to Accelerate Progress towards Women's Financial Inclusion](#)
 AFI (2017) [Guideline Note 26: Sex-disaggregated Data Toolkit](#)
 AFI (2017) [Guideline Note 27: Integrating Gender and Women's Financial Inclusion into National Strategies](#)
 AFI (2018) [Inclusive Insurance in National Financial Inclusion Strategies](#)
 AFI (2018) [Gender Considerations in Balancing Financial Inclusion and Anti-Money Laundering and the Countering the Financing of Terrorism \(AML/CFT\)](#)
 AFI (2020) [Guideline Note on Sex-disaggregated Data Report Templates](#)
 A2ii (2017) [The Role of Insurance Regulation in Promoting Inclusive Insurance for Women](#)
 A2ii (2021) [The Role of Insurance Supervisors in Boosting Women's Access to Insurance](#)
 A2ii (2022) [Applying a gender lens to inclusive insurance and How to conduct a rapid gender diversity assessment](#)
 Demirgüç-Kunt et al (2022) [The Global Findex Database 2021 Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19](#)

2.1.5 Entry point: Institutional coordination on gender equality and CDRFI-related policies

The creation of institutional coordination and collaboration mechanisms between policymakers on gender equality and CDRFI-related policies can ensure policy coherence in strategies related to gender-smart CDRFI.

How

Policy actions can include:

- Establishing a working group including the ministry responsible for gender equality and women's affairs to ensure information sharing and institutional coordination between diverse CDRFI-related policy areas;
- Setting up systems to ensure regular exchange of information between relevant sectors on the topic of gender-smart CDRFI;
- Conducting a gender audit of policies and programmes across different sectors and areas in order to identify inconsistencies between gender-smart CDRFI-related policies;
- Integrating climate and disaster risks and gender-smart CDRFI mechanisms into regional and/or national gender strategies;
- Ensuring policy coherence with the regional and/or national gender strategies and integration of gender-approaches in CDRFI-related policy content (e.g. climate change and disaster related policies);
- Developing tools to integrate gender equality considerations within legislation and CDRFI-related policies and programmes.²⁶

Why

CEDAW General Recommendation No. 37 on gender related dimensions of disaster risk reduction in the context of climate change highlights the importance of policy coherence and the coordination of policies on gender equality, disaster risk reduction, climate change and sustainable development.²⁷ At the same time, there is an identified opportunity for government agencies to coordinate the integration of the gender dimensions of CDRFI into other national strategies and address structural barriers to women's insurance (including CRI) access.²⁸ To contribute towards policy coherence, disaster risk financing policies and strategies can cross reference other policies and strategies in their content, to highlight the overarching barriers that women may face with implications for their climate and disaster risk and vulnerabilities. Furthermore, in any policy efforts to promote women's leadership and workforce participation, there is the opportunity to apply a sector lens and incentivise women's participation in the insurance industry as insurance supervisors, actuaries and in the governance and workforce of private sector insurance companies.²⁹

²⁶ CEDAW, 2017.

²⁷ CEDAW, 2017.

²⁸ A2ii, 2021.

²⁹ A2ii, 2021.

Policy Examples

- Fiji references its national gender policy and SDG 5 in its National Adaptation Plan (NAP). It identifies a gender- and human rights-based approach as a value underpinning the NAP. Gender is treated as a cross-cutting issue that is integrated throughout the plan. As a result, the plan highlights the importance of sex- and age-disaggregated data, gender analysis and gender-responsive budgeting, as well as the role of gender specialists and focal points, in operationalising a gender- and human rights-based approach.³⁰
- To ensure the integration of gender equality and women empowerment issues in the disaster risk management (DRM) landscape, the African Union (AU) and the African Risk Capacity (ARC), launched a [Gender and Disaster Risk Management \(DRM\) platform](#) in 2021. The platform is expected to contribute to the development and management of knowledge on the issues of gender and DRM in the African continent.³¹

- To support the mainstreaming of the gender and social inclusion guiding principle throughout disaster management efforts in the region for ASEAN Member States, the ASEAN Committee on Disaster Management (ACDM) established a Technical Working Group on Protection, Gender, and Inclusion (TWG-PGI) in 2021. The TWG-PGI developed the ASEAN Regional Framework on Protection, Gender, and Inclusion (PGI) in Disaster Management 2021-2025, which sets a common vision for promoting PGI in disasters across the region. This was created in line with the ASEAN Community Vision 2025 and the ASEAN Gender Mainstreaming Strategic Framework.³² It supports the implementation of the Ha Noi Recommendations for Action on Gender and Disaster Risk Reduction.³³

RESOURCES

CEDAW (2018) [General Recommendation No. 37 on Gender related dimensions of disaster risk reduction in the context of climate change](#)

IGP (2021) [Step by Step Guidance: How to translate international commitments into action to achieve gender-smart Climate Disaster Risk Finance and Insurance Solutions](#)

OHCHR (1979) [Convention on the Elimination of All Forms of Discrimination against Women](#)

UN Women (2021) [Suggested commitments for addressing gender gaps in disaster risk reduction and resilience](#)

³⁰ Republic of Fiji, 2018; IGP, 2021.

³¹ AU & ARC, 2021.

³² ASEAN, 2021.

³³ ASEAN, 2021.

2.1.6 Entry point: Collection and analysis of sex-disaggregated CDRFI-relevant data

Sex-disaggregated data relevant to CDRFI can be collected and analysed by national statistics offices and other government agencies to generate insights to inform policy-level gender good practice approaches to CDRFI.

How	Policy actions can include: • Collecting sex-disaggregated data including data on disaster mortality and morbidity, disaster / economic losses, asset ownership, financial inclusion, and insurance access; • Using sex-disaggregated data to inform strategic approaches and risk understanding, risk modelling, and monitoring of the implementation of CDRFI-relevant policies; • Improving the accuracy of the socioeconomic vulnerability assessments as input for the disaster risk analysis, assessment and communication processes; • Ensuring relevant data collection systems allow for the inputting of sex-disaggregated data; • Ensuring all Sendai Framework indicators are collected in sex-disaggregated format and submitted as part of Sendai Framework reporting; and • Conducting capacity building of the individuals collecting sex-disaggregated data on its value and how to use it.
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Why

Sex-disaggregated collection and analysis related to a range of data points can be valuable for informing CDRFI-related policy. This includes: understanding the gender context for climate change and disasters; the gender differential impact of disasters, including in terms of economic loss as well as mortality and morbidity; asset ownership; and insurance access and usage. These data sets provide value to inform baseline data related to CDRFI access, and policy content. But they can also be used to support the inclusion of gender-based vulnerability criteria into climate and disaster risk modelling, in order to understand gender differences in vulnerability and exposure. Indeed, the use of vulnerability data in disaster risk modelling is advocated by international stakeholders including the Intergovernmental Panel on Climate Change (IPCC). Additionally, the UNFCCC and the WIM and the Sendai Framework encourage the collection of sex-disaggregated

data related to loss and damage, including mortalities, economic losses, and insurance access data.³⁴ However, while the quantity of sex-disaggregated data in national data sets is increasing, there are issues of data quality and gender data gaps. For instance, gender data gaps include: disaggregated data on damages and losses, as these are usually recorded in terms of productive resources which tend to be owned by men; and losses related to reproductive activities of women, such as increases in unpaid care.³⁵

Specific to insurance data, while some sex-disaggregated demand and supply-side insurance data exists at the country level, there is no comprehensive data set on women's access to insurance, including climate risk insurance at a global or regional level. More generally, there are also data gaps in insurance access in the IMF's financial access survey database. Despite this, there is a growing recognition of the value of sex-disaggregated insurance data.³⁶ Furthermore, there is a recognised need to improve the quantity of sex-disaggregated data in national datasets to enhance gender-responsive risk understanding. But to do so there is a need to address data quality and gender data gaps and ensure that systems allow sex-disaggregated data to be inputted.³⁷

Policy Examples

- In 2020 the Bangladesh Bureau of Statistics (BBS) published Methodological Guidelines and Protocol for Data Producers and Users on Integrating Gender and Social Inclusion in Environment, Climate Change and Disaster-related Statistics.³⁸
- National disaster risk reduction strategies in Argentina, Chile, Guatemala and Paraguay have incorporated sex-disaggregated indicators.³⁹
- The Federal Democratic Republic of Ethiopia has incorporated a sex-disaggregated indicator on climate risk insurance into its updated Nationally Determined Contribution under its adaptation intervention to "Strengthen drought and crop insurance mechanisms for climate risk management". This indicator is: "Number of farmers (gender disaggregated) covered by drought and crop insurance".⁴⁰

34 IGP, 2021.

35 IDF, 2020.

36 A2ii, 2021.

37 IDF, 2021.

38 BBS 2020 in UNDRR, 2021.

39 UN, 2019.

40 Federal Democratic Republic of Ethiopia, 2021 cited in IUCN, 2021.

- UN Women has found that all ten ASEAN Member States have collected and compiled sex-disaggregated data in their national socio-economic statistics, but only Cambodia and Indonesia have included sex-disaggregated data in their data sets for Monitoring of Targets A to D of the Sendai Framework for Disaster Risk Reduction, and only Brunei Darussalam and Myanmar have integrated the data in their Post Disaster Need Assessment (PDNA).⁴¹
- Thailand is in the process of enhancing its disaster database system to improve its gender responsiveness through the creation of a gender and DRR profile to better picture on the existing national policies, action plans and mechanisms on gender and disaster risk reduction as well as the available human resources, budget allocation and capacity of government officials and other relevant stakeholders in formulating gender inclusive DRR strategies. The profile will provide an analysis on different impacts of disaster by gender, age, disability, ethnicity, gender identity, sexual orientation and socioeconomic background and map out different factors contributing to resilience building.⁴²

Evidence gap

Sex-disaggregated national data on disaster mortality and morbidity, and disaster/ economic losses can be analysed by regional and multilateral agencies to close the following evidence gaps:

- Which countries collect and use CDRFI-related national or sub-national sex-disaggregated data to inform climate and disaster risk understanding and gender-responsive CDRFI solutions?
- Has the integration of gender-related vulnerability data into risk models and risk understanding improved the resilience of women and men?
- Which countries collect and use CDRFI-related national or sub-national sex-disaggregated data to inform climate and disaster risk understanding and gender-responsive CDRFI solutions?

RESOURCES

A2ii (2022) [Sex-disaggregated toolkit for insurance supervisors - Template toolkit \(forthcoming\)](#)

A2ii (2021) [The role of Insurance Supervisors in Boosting Women's Access to Insurance](#)

AFI (2020) [Guideline Note on Sex-disaggregated Data Report Templates](#)

Financial Alliance for Women (FAW) (2015) [The Value of Sex-Disaggregated Data](#)

IGP (2021) [Step by Step Guidance: A gender-smart approach to monitoring and evaluation \(M&E\) of Climate and Disaster Risk Finance and Insurance \(CDRFI\) Programmes](#)

IDF (2021) [The Development Impact of Risk Analytics](#)

Start Network (2021) [Gender Inclusive Disaster Risk Financing](#)

UNDRR (2021) [Sendai Framework Monitor \(SFM\) Sex, Age and Disability Disaggregated Data \(SADDD\)](#)

UNSGSA (2020) [Collecting and Using Gender-Disaggregated Data for Financial Policymaking Key findings from 11 countries](#)

UN Women, UNFPA, and UNDRR (2021) [Beyond Vulnerability to Gender Equality and Women's Empowerment and Leadership in Disaster Risk Reduction: Critical Actions for the United Nations System](#)

UN Women (2021) [Ensuring Disaster Responsive Risk Reduction. Good Practices from ASEAN](#)

World Bank Group (2020) [Gender Dimensions of Disaster Risk and Resilience – Existing Evidence](#)

41 UN Women, 2021.

42 UN Women, 2021.

3 A gender-smart CDRFI policy self-assessment framework

3.1 The Self-Assessment Framework

This **gender-smart CDRFI policy self-assessment framework** presents questions and resources to identify and assess current practices and gaps.

The rationale for these practices is addressed in the previous section of the Toolkit. Applying these questions will support the assessment of the organization's existing level of gender-integration into policy development process and content and, as part of this, its institutional management systems and approach to CDRFI policymaking.

Key: Use the following colour coding to support your analysis: Green = yes; Orange = partial; and Red = No.

For those questions where the answer is not a simple yes/ no answer, it is recommended that your document notes on the extent of any gender-related practices/approaches relevant to the question.

For all questions referring to data collection, it is possible to not only capture if data is sex-disaggregated but also what the gender gap is if any, in order to analyse the actual data to generate deeper insights.

3.1.1 International and regional gender and CDRFI-related commitments

Questions	Yes	No	Recommended action
Has the country signed Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and general recommendation number 37 on the gender related dimensions of disaster risk reduction in the context of climate change?			☒ Ratify CEDAW. ☒ Publicly endorse CEDAW general recommendation number 37.
Has the country signed any international commitments on gender equality and women's empowerment, climate change and disaster risk reduction?			☒ Publicly endorse and share progress against international commitments on gender equality and women's empowerment, climate change and disaster risk reduction.
Has the country signed any regional commitments on gender equality and women's empowerment, climate change and disaster risk reduction?			☒ Publicly endorse and share progress against regional commitments on gender equality and women's empowerment, climate change and disaster risk reduction.
Has the country committed to the InsuResilience Global Partnership Declaration on Gender?			☒ Publicly endorse the InsuResilience Global Partnership Declaration on Gender.
Has the country conducted a review of progress against policy actions set out in international and regional commitment statements on gender equality and women's empowerment, climate change, disaster risk reduction and/or CDRFI?			☒ Conduct an audit of progress against policy actions set out in international and regional commitment statements on gender equality and women's empowerment, climate change, disaster risk reduction and/or CDRFI.

3.1.2 Women in leadership and workforce gender-diversity in the CDRFI value chain

Questions	Yes	Partial	No	Recommended action
Is sex-disaggregated data collected on the employees in entities responsible for climate change and disaster risk management policies?				✓ Collect and analyse data on the gender breakdown of the workforce responsible for policy making on CDRFI-related policies. ✓ Create policy actions to incentivise gender equity in the leadership and workforce of CDRFI-related policy departments (e.g., targets, leadership training).
Is sex-disaggregated data collected on the employees and leaders in the insurance sector?				✓ Collect and analyse data on the gender breakdown of the workforce and leadership in the insurance sector. ✓ Create policies or institutional mechanisms to incentivise gender equity in the workforce and leadership in the insurance industry (e.g., targets, leadership training).
Is sex-disaggregated data collected on the employees and leaders of insurance supervisory agencies?				✓ Collect and analyse data on the gender breakdown of the workforce and leadership in the insurance supervisor. ✓ Create policies to incentivise the gender equity in the workforce and leadership of insurance supervisors (e.g., targets, leadership training).
Is sex-disaggregated data collected on the employees and leaders of national disaster management committees, climate change agencies and/or meteorological agencies?				✓ Collect and analyse data on the gender breakdown of the national disaster management committee, climate change committees and/or meteorological agencies. ✓ Create policies to ensure greater gender diversity in participation in national disaster management committee, climate change committee and/or meteorological agencies.
Is sex-disaggregated data collected on the actuarial sector?				✓ Collect and analyse data on the gender breakdown of the workforce of actuaries in the CDRFI sector. ✓ Create policies to incentivise gender equity in actuarial positions and risk analytics.
Are there gender experts in the CDRFI related policy teams?				✓ Engage gender experts to advise the teams responsible for CDRFI-related policy.
Are any institutional partners within the CDRFI value chain encouraged to have institutional gender strategies and/or framework?				✓ Require institutional partners within the CDRFI value chain to have an institutional gender strategy and/or framework.

3.1.3 Gender-smart CDRFI-related strategies, plans, and budgets

Questions	Yes	Partial	No	Recommended action
Have you conducted training with policymakers on the gender-dimensions of CDRFI-related policies?				☒ Conduct training with policymakers on the gender-differential risks and vulnerabilities to climate change and disaster impacts and the gender differential barriers to CDRFI access and usage.
- Does the country / region have a: - Disaster Risk Finance (DRF) strategy? - Disaster Management strategy? - Climate Change Strategy / National Adaptation Plan (NAP)? - Climate change and disaster finance assessment? <i>If yes, does the CDRFI-related policy/ strategy:</i>				☒ Consider creating a gender-smart country specific or regional disaster risk financing strategy or CDRFI-related strategies/policies.
Mention gender dimensions of climate and disaster risks and/or the gender related barriers to CDRFI?				☒ Refer to gender differences in climate and disaster risks, and barriers to climate risk insurance in the strategy. ☒ Refer to how structural barriers facing women may restrict their benefit from sovereign risk financing (e.g., legal barriers, gendered patterns of economic participation in the formal and informal sector, gendered distribution of caring responsibilities, rates of gender-based violence, asset ownership).
Include sex-disaggregated or gender specific objectives and/or targets?				☒ Consider including sex-disaggregated or gender specific objectives and/or targets where applicable.
Include gender-smart and women-targeted strategies in policy content?				☒ Include strategic approaches to ensure women's access to reproductive health care; prevent violence against women and girls and support victims of gender-based violence; and finance the provision of emergency childcare.
Promote the use of gender-based vulnerability data in risk modelling?				☒ Require the use of gender-based vulnerability data in risk modelling as a matter of policy for sovereign schemes.
Allocate any climate and disaster budgets and grants to address gender-specific reproductive health needs?				☒ Allocate climate and disaster budgets and grants to ensure women's access to reproductive health care.
Allocate any climate and disaster budgets and grants to address violence against women and girls during and immediately post a disaster (such as the provision of shelter or support for victims of gender-based violence during or after a disaster)?				☒ Allocate climate and disaster budgets and grants to prevent and support victims of gender-based violence during a disaster event or immediately post-disaster (e.g., temporary shelters, camps and on migratory routes).

Questions	Yes	Partial	No	Recommended action
• Allocate any climate and disaster budgets and grants to support emergency childcare facilities?				☒ Allocate climate and disaster budgets and grants to provide emergency childcare facilities.
• Use gender-mainstreaming in Climate Change and Disaster Risk Management budget plans?				☒ Consider implementing a gender-budgeting approach to DRM budgets.
• Refer to the use of gender-related criteria to inform budget allocation for pre-disaster preparedness and/or post-disaster budget and contingency funding allocation?				☒ Apply a gender analysis and criteria to the budget allocation for pre-disaster preparedness and/or post-disaster budget and contingency funding allocation.
• Been informed by consultation engagement with both formal and informal women's groups?				☒ Ensure women's groups are engaged as part of the policy development process including those with expertise on women's entrepreneurship, violence against women and girls and women's economic empowerment. ☒ Refer to the women's groups and gender experts engaged as part of the policy development process to highlight that gender-specific inputs have been discussed and where appropriate informed the policy documents.
• Include measures to improve the collection of climate and disaster impact data in sex-disaggregated format?				☒ Invest in systems and processes to improve the collection of climate and disaster impact data in sex-disaggregated format.

Policies related to a national or regional risk pool:

Questions	Yes	Partial	No	Recommended action
• Is there any acknowledgement of gender (e.g., women-specific issues such as VAWG) in payout priorities for national risk pools?				☒ Apply a gender analysis to payout priorities for national risk pools and define payout priorities and delivery channels of payouts, money-out systems to address gender-differential vulnerabilities.
• Has the country incorporated gender considerations in their use of payouts?				☒ Incorporate gender-considerations in how regional sovereign risk pool payouts are distributed (e.g., economic distribution of women and men at a sector level, addressing reproductive health care needs, childcare infrastructure).
• In cases where an insurance policy of a risk pool is linked to a social protection programme, are informal women and men workers able to access the social protection programme, and thus benefit from cash transfers in the case of a disaster?				☒ Include informal workers in the disaster responsive social protection programme.
• Are any gender-vulnerability indicators used in risk models to consider vulnerability differences between women and men?				☒ Consider vulnerability differences between women and men in risk modelling.

• Is there a policy requiring payout data to be sex-disaggregated (at the individual not household level?)				☒ Require payout data to be sex-disaggregated at the individual level.
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3.1.4 Gender-smart CDRFI in national financial inclusion strategies and insurance sector diagnostics

Questions	Yes	Partial	No	Recommended action
• Does the country have a national financial inclusion strategy (NFIS)?				☒ Create a National Financial Inclusion Strategy in coordination with the central bank.
• Does the country have an insurance sector diagnostic that includes climate risk insurance?				☒ Undertake an insurance sector diagnostic exercise that includes climate risk insurance and include an analysis of any gender differences in access to CRI including gender differences in barriers to access and usage.
• Does the NFIS include a focus on insurance including climate risk insurance (CRI)?				☒ Incorporate climate risk insurance within the NFIS.
• Does the NFIS assess gender differentiated levels of financial access and usage – in general and specific to insurance access?				☒ Include an analysis of any gender differences in financial access and usage including gender differences in barriers to insurance access and usage. ☒ Include approaches to address any gender differential barriers to insurance access and usage.
• Is national insurance supply side data collected in a sex-disaggregated format to inform strategies to enhance CRI access?				☒ Collect sex-disaggregated supply side data on insurance including climate risk insurance on a range of indicators (see examples from A2ii). ☒ Identify any gender differences in insurance access and usage based on supply side data. ☒ Create policy and regulatory incentives to encourage disclosure and aggregation of data on the gender breakdown on participation in the governance and workforce of the insurance sector. ☒ Create policy and regulatory incentives for insurance companies to collect and use sex-disaggregated client data to inform product design and delivery. ☒ Implement capacity building with the insurance sector on gender-smart CFI including the collection and usage of sex-disaggregated insurance data.
• Is national insurance demand side data collected in a sex-disaggregated format to inform strategies to enhance CRI access?				☒ Collect sex-disaggregated demand side data on insurance including climate risk insurance. ☒ Identify any gender differences in insurance access and usage in demand side data.

Questions	Yes	Partial	No	Recommended action
• Are national insurance access objectives and targets sex-disaggregated?				☒ Include sex-disaggregated CRI and insurance access objectives and targets within the NFIS.
• Are there any policy initiatives promoted to support the market development of new types of CRI products and distribution channels tailored to the needs of different genders?				☒ Establish incentives to support the market development of new types of CRI products and distribution channels tailored to the needs of different client groups including on the basis of gender.

Questions	Yes	Partial	No	Recommended action
• Are there any policy initiatives promoted that address consumer protection and insurance literacy needs of people?				☒ Establish consumer protection mechanisms and insurance literacy initiatives for climate risk insurance that account for gender-differential literacy and consumer protection needs of people.

3.1.5 Institutional coordination on gender equality and CDRFI-related policies

Questions	Yes	Partial	No	Recommended action
• Does the country have a government agency responsible for gender equality and women's affairs and if yes, is it involved in shaping CDRFI-related policies?				☒ Involve the government agency driving the gender agenda in the development of CDRFI related policies.
• Is there a working group or institutional coordination mechanism to ensure information sharing and institutional coordination between diverse CDRFI-related policy areas?				☒ Establish a working group or institutional coordination mechanism to ensure information sharing and institutional coordination between diverse CDRFI-related policy areas and ensure the involvement of the ministry responsible for gender equality and women's affairs. ☒ Set up a system to ensure regular exchange of information between relevant sectors on the topic of gender-smart CDRFI.
• Does any national gender policy refer to the gender-dimensions of climate change and disaster risks and/or commitment toward gender equality in climate adaptation and disaster risk management, and integrate gender-smart CDRFI mechanisms?				☒ Refer to the gender dimensions of climate and disaster risks and a commitment toward gender equality in climate adaptation and disaster risk management in any gender policy. ☒ Coordinate with government agencies to integrate the gender dimensions of inclusive insurance into other national strategies and address structural barriers to women's insurance access.

Questions	Yes	Partial	No	Recommended action
Do existing CDRFI-related policies refer to the national, regional or international gender equality policies or commitments?				✓ Cross reference any national gender policy or international, regional and national gender equality related commitments in CDRFI related policies. ✓ Ensure policy coherence with national and/or regional gender policies and commitments in CDRFI-related policy content.
Are there any legal gender-based differences that affect women's economic participation and empowerment, including asset ownership?				✓ Reference and address structural barriers including legal barriers for women. ✓ Engage in policy actions to address structural barrier including legal barriers to women's economic participation and empowerment which can affect their climate and disaster risks.
Do you have any policy tools to support the integration of gender equality considerations into legislation and CDRFI-related policies and programmes?				✓ Develop tools to integrate gender equality considerations within legislation and CDRFI-related policies and programmes.
Have you conducted a gender-audit of policies across different sectors to identify and address inconsistencies between gender-smart CDRFI-related policies?				✓ Conduct a gender-audit of policies across different sectors to identify and address inconsistencies between gender-smart CDRFI-related policies.

3.1.6 Collection and analysis of sex-disaggregated CDRFI-relevant data

Questions	Yes	Partial	No	Recommended action
Is any sex-disaggregated data collected to monitor the implementation of the Sendai Framework for Disaster Risk Reduction (SFDRR) in national datasets, in order to understand gender differences in vulnerability and exposure? If yes, which data points/ indicators?				✓ Improve the collection and use of sex-disaggregated data to inform and assess the impact of disaster risk financing schemes. (e.g., disaster morbidity and mortality rates). ✓ Ensure all SFDRR data is collected in sex-disaggregated format and submitted as part of Sendai framework reporting.
Does the insurance supervisor require insurance providers to collect and report sex-disaggregated insurance access data as part of the regulatory reporting process?				✓ Work with the insurance supervisor to develop policy and regulatory incentives for insurance companies to report sex-disaggregated client data. ✓ Report sex-disaggregated national level insurance data to the International Monetary Fund (IMF) for its Financial Access Survey submission.

Questions	Yes	Partial	No	Recommended action
Is a sex-disaggregated indicator on climate risk insurance included in the country's Nationally Determined Contribution M&E framework?				✓ Incorporate a sex-disaggregated indicator on CRI in the NDC M&E framework.
Is economic loss data from disasters collected at the individual level and sex-disaggregated?				✓ Collect disaster loss and damage data at an individual level (both in terms of assets and economic losses) by gender and submit this to the Sendai monitoring platform to provide more granular data concerning women's vulnerabilities and exposure to hazards and improve risk understanding. ✓ Amend the system to enable sex-disaggregated data to be inputted.
Is there a gender difference in the percentage of women and men with identity cards and other foundational identity documents?				✓ In collaboration with lead ministries of women's affairs and gender equality, among others, address any identified legal and policy constraints related to identification documents that may indirectly impact women's access to climate risk insurance. ✓ Work with the insurance supervisor on policy approaches to proportionate identification and verification requirements in line with a risk-based approach to advance women's insurance access including CRI access.
Is there a gender gap in access to a bank or mobile money account?				✓ Address gender differences in financial access in CRI mechanisms.
Is there sex-disaggregated data available on employment including a breakdown by economic sector?				✓ Collect data on gender breakdown of the workforce within key economic sectors and use this data to inform CDRFI strategies and budgets.
Is there sex-disaggregated data on SME business ownership?				✓ Collect data on gender breakdown of SME owners including by sector and use this data to inform CDRFI strategies and budgets.
Is there sex-disaggregated data on land and/or property ownership?				✓ Collect sex-disaggregated data on land and/or property ownership.
Is there sex-disaggregated data on mobility trends (e.g., migration, displacement etc.)?				✓ Collect data on gender breakdown of mobility trends and use this data to inform CDRFI strategies and budgets.
Is any capacity building undertaken to support relevant individuals/ departments and agencies on how to collect and use sex-disaggregated data to inform CDRFI-related policymaking?				✓ Conduct capacity building to support relevant individuals/ departments and agencies on how to collect and use sex-disaggregated data to inform CDRFI-related policymaking.

4 Concluding remarks: How can the self-assessment results can be used

4.1 How to generate and prioritise recommendations and present findings

After completing the self-assessment at a country level, conduct an analysis on the findings. The findings can be analysed in several different ways.

- ✓ By entry point: highlight and compare the number of identified gaps and weaknesses in current approaches at an aggregated level. This can indicate which of the entry points have the most gender considerations integrated.

- ✓ Within each entry point: highlight and visually indicate the strengths and weaknesses using the traffic light system of red, orange or green. Alternatively, or additionally, create a bullet point list of the strengths and weakness with reference to each of the entry points to reflect on the strengths and gaps in current CDRFI-related policymaking.

Additionally, it is also possible to examine the values of the specific sex-disaggregated data collected. To do so, create a table containing the actual sex-disaggregated data for each of the data points listed in 3.1.6 to analyse not only if data is collected on a specific point in a sex-disaggregated format, but also whether there is any gender-differences in the data.

Table 1: Example table for presenting self-assessment findings and recommendations

Question	Yes	Partial	No	Identified recommendations
Can sex-disaggregated data be inputted into the disaster loss database?				✓ Upgrade disaster loss system to enable sex-disaggregated data to be inputted.

For each of the entry points extract a list of the identified recommendations to address the gaps diagnosed through the self-assessment process. This information can be presented in the format of tables used in Section 3 with a traffic light system of green/orange/red in the columns indicating current practices in line with the answers yes/partial/no (Table 1).

An alternative approach is to create a table with two columns, one for the entry point and one for the recommendations generated for the respective entry point (Table 2).

Table 2: Example table for presenting self-assessment recommendations by entry point

Entry point	Identified recommendation
Collection and analysis of sex-disaggregated CDRFI-relevant data	✓ Upgrade disaster loss system to enable sex-disaggregated data to be inputted.

This toolkit has been designed to be used to generate recommendations to drive CDRFI policy change and advance the gender-responsiveness of CDRFI policies. Yet, policy change is a process that takes time and so it will be necessary to prioritise the recommendations for implementation over the short and medium term. The recommendations generated through this self-assessment process can be pulled together into a gender action plan detailing how the recommendations will be implemented with a timeline for their implementation. In doing so during the process of analysis, distinguish between the 'low hanging fruit' or 'quick wins' versus

those that will require longer time frames for implementation. For example, disaggregating existing data collected may be possible in the short term, indeed data could be already collected in a sex-disaggregated format but just not currently analysed. By comparison, updating a specific policy document may require waiting for the next multi-year policy update cycle. Another example of a longer-term policy change is the collection of sex-disaggregated demand side CRI data as a demand side survey on the insurance sector may only be conducted every 3-5 years or so.

If collecting and analysing data on a regional level:

- ✓ Present the findings in a table that indicates the country name in one column, with different countries on each row and the presence or absence of specific practices in the other columns (Table 3).
- ✓ Aggregate the number of countries in the region, sub-region, or regional sample that have a specific policy practice e.g., less than half of the PICs collect sex-disaggregated data to monitor the implementation of the Sendai Framework for Disaster Risk Reduction.
- ✓ Identify if there are any existing policy practices in one or more countries in the region that could be replicated throughout all countries within the region.
- ✓ Establish if there is any scope for regional collaboration to close the policy practice gaps through the creation of regional guidance, trainings or knowledge products, on a specific policy topic.

Table 3: Country comparison of gender-smart CDRFI-related policy practices

Country name	Collection of sex-disaggregated supply side insurance data
Fiji	Yes
Tonga	No

4.2 Using the recommendations to drive change

Once you have applied this toolkit, there is the opportunity to use the recommendations to drive policy change as follows:

- ✓ Conduct workshops and trainings with other policymakers on the evidence basis and rationale for the policy entry points, and share examples of policy practices they could use to enhance their policy content;
- ✓ Validate the results and recommendations of the self-assessment with multi-stakeholders at a national or regional level;
- ✓ Work with stakeholders to identify the main priorities to address the policy gaps with timebound, specific and realistic actions, which can be documented in a gender-smart CDRFI action plan;
- ✓ Act on the prioritised recommendations in order to close the gaps revealed through the assessment as part of a gender-smart CDRFI action plan; and
- ✓ Create good practice country case studies of gender-smart CDRFI policy actions from within a region based on the aggregated high-level analysis on multiple countries in a given region.

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Published by

Deutsche Gesellschaft für
Internationale Zusammenarbeit (GIZ) GmbH

Registered offices

Bonn and Eschborn, Germany

As of December 2022

Editors

InsuResilience Secretariat (GIZ)

Design and layout

kipconcept gmbh, Bonn

Photo credits

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