



InsuResilience
GlobalPartnership

The gender-responsiveness of InsuResilience projects

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InsuResilience
Centre of
Excellence on
Gender-smart
Solutions

The gender-responsiveness of InsuResilience projects

About the Toolkit

The InsuResilience Global Partnership (IGP) aims to have all of their Climate and Disaster Risk Finance and Insurance (CDRFI) schemes under the Partnership gender-responsive by 2025 (Indicator 5.c, [Vision 2025](#)). Gender Responsive programmes and projects should account for differences in men's and women's vulnerability to climate risks and disaster-induced wellbeing losses and work to provide equal opportunities to access and use CDRFI instruments. To investigate the extent to which the gender responsiveness commitment at the IGP level is realized at the programme and project levels, the InsuResilience Secretariat and the InsuResilience Centre of Excellence on Gender-smart Solutions commissioned Oxford Policy Management to conduct this study in 2022.

Authors

Debbie Hillier, Emily Montier, Alessandro Maggioni and Judith Münster

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List of abbreviations

ACLiFF	Asia-Pacific Climate Finance Fund
ADB	Asian Development Bank
ARC	African Risk Capacity
BMZ	German Federal Ministry for Economic Cooperation and Development
CCRIF	Caribbean Catastrophe Risk Insurance Facility
CDRFI	Climate and Disaster Risk Finance and Insurance
CoE	InsuResilience Centre of Excellence on Gender-smart Solutions
CREWS	Climate Risk and Early Warning Systems Initiative
DRF	Disaster risk finance
DRR	Disaster risk reduction
EU	European Union
FCDO	Foreign, Commonwealth and Development Office
GIIF	Global Index Insurance Facility
GAC	Global Affairs Canada
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
GRIF	Global Risk Financing Facility
IGP	InsuResilience Global Partnership for Climate and Disaster Risk Finance and Insurance
IIF	InsuResilience Investment Fund
IPCC	Intergovernmental Panel on Climate Change
ISF	InsuResilience Solutions Fund
KfW	Kreditanstalt für Wiederaufbau (German Financial Cooperation)
KII	Key informant interviews
M&E	Monitoring and evaluation
MSME	Micro, small and medium-sized enterprise
OPM	Oxford Policy Management
PCRIC	Pacific Catastrophe Risk Insurance Company
SEADRIF	Southeast Asia Disaster Risk Insurance Facility
ToR	Terms of reference
UK	United Kingdom
UNCDF	United Nations Capital Development Fund
WFP	World Food Programme

1 Executive summary

Women and men face the same climate-related hazards, but often face very different risks and impacts. The InsuResilience Global Partnership's (IGP) goal is that by 2025 all Climate and Disaster Risk Finance and Insurance (CDRFI) schemes under the Partnership should be gender-responsive. This means that they should account for differences in men's and women's vulnerability to climate risks and disaster-induced wellbeing losses.¹

The study investigates the extent to which the policy commitment at the IGP level is realised at the programme level. This is measured against the IGP M&E indicator on the gender-responsiveness of CDRFI schemes.² The latter consists of a set of eight targets which support the identification of whether a scheme is gender-responsive, divided by type of scheme (macro/meso/micro). The targets can be grouped into four key themes: (i) institutional commitment to gender-responsiveness (in the form of policies and action plans), (ii) how gender is considered in design and implementation, (iii) who implements the programme, and (iv)

differentiated impacts of the coverage based on gender (see Figure 1 below).

A sample of 4 donors³, 19 programmes, and 23 projects was interviewed to assess their performance against the IGP gender targets and to understand more fully the operational challenges they encounter, as well as documenting successes and best practices.

1.1 Results

The programmes and projects surveyed for this report suggest that, collectively, the current status of gender-responsiveness under the IGP umbrella is low. As illustrated in Figure 1, six of the IGP gender target components were only 'partly' met, while two were 'not achieved' at all. A small number of schemes were 'fully' or 'mostly' meeting targets, but this was not reflected in the average performance of the sampled projects (see Figure 1).

Figure 1: Performance of sampled programmes against the InsuResilience gender targets, colour-coded to indicate status ('fully'/'mostly'/'partly'/'not achieved')

	Institutional commitments (policies)	How gender is taken into account in design & implementation	Who implements the programme (expertise)	Impact of coverage
Donors	T1: Application of donor gender policies and criteria in investment decisionmaking and financing agreements			
Macro	T1 & T3A: Programmes (T1), including regional risk pools (T3A), have institutional gender policies in place	T3B: Disaster risk reduction (DDR) plans wich inform payout priorities are gender-responsive		T2: Collection and use of individual-level, sex-disaggregated data to monitor impacts
Meso		T4A: The proportion of woman among institutional policy-holders’ clients, members, or employees is recorded	T4B: Gender-responsive training is provided	
Micro		T5A: Schemes focus on sectors and value chains with high levels of women’s participation	T5B: A gender-diverse leadership and workforce among providers is promoted	
Key: Fully Mostly Partly Not achieving				

1 K. Miles and I. Hauler (2021). Step by Step Guidance: How to translate international commitments into action to achieve gender-smart Climate Disaster Risk Finance and Insurance Solutions. Report available [here](#). Last access 4 November 2022.

2 InsuResilience Global Partnership. Background Note on targets and indicators for Vision 2025. Document available [here](#). Last access 14 November 2022.

3 The Kreditanstalt für Wiederaufbau (KfW) houses the German Development Bank and has both a donor and an implementing programme role in the IGP. For the purpose of this study and based on the roles of people interviewed, KfW is classified as a donor.

To score the above presented IGP targets, the performance of each programme as well as the sampled projects linked to these programmes was analysed on the basis of interviews. Subsequently, the median was taken to indicate the collective performance as illustrated in Figure 1. The questionnaires used are in Annex B.

Some quantitative patterns emerged in terms of type of respondent or scheme, but due to the small sample size these should be approached with caution. In qualitative terms, clear barriers and success factors emerged from the interviews. Having access to data and analysis on gendered differences during the design phase of CDRFI initiatives emerged as a strong building block for success: the programmes and projects that ‘fully’ met the targets for gender-responsive programme design were twice as likely to have used sex-disaggregated vulnerability data and/or commissioned studies or undertook analyses to review the gender context. However, many schemes cited access to data as a key barrier.

Without a baseline understanding of gendered differences that should be considered, there was little on which to build a gender-responsive approach.

Further barriers identified included the additional layers of intermediaries in CDRFI schemes blurring the picture of who is responsible for addressing gender, the focus on coverage rather than impact, misconceptions related to gender-responsiveness as a product rather than an approach, and lack of access to gender and CDRFI expertise.

A number of success factors were also identified through the analysis, with projects and programmes performing better where donors had encouraged attention to gender through the leverage and administrative tools at their disposal, where the programme had a strong vision for social impact, where country teams were able to innovate independently, and where gender-responsiveness was also leveraged for market potential (see [Table 1](#)).

Table 1: Barriers and success factors in implementing gender-responsive CDRFI, identified by sampled IGP schemes

Barriers and challenges	Success factors and opportunities
 Access to data	 Donor action on gender
 Additional layers (reduced conditionality)	 Clear strategic vision for impact
 Focus on coverage (rather than impact)	 Country-level innovation
 Abstract gender strategies and guidance	 Seeing market potential
 Lack of awareness and misconceptions	 Political interest and commitment to gender
 Limited gender and CDRFI capacity	

The role of the IGP in drawing attention to gender was seen as a success factor in its own right, and whilst the quantitative scoring of programmes against targets showed a fairly low-level of *current* performance, the majority of programmes reported that they were in the process of making improvements. For example, interviewees mentioned work underway to put gender policies in

place, conduct training, and/or improve data collection. It would be reasonable to assume that performance against the gender targets will start to improve even within a short time horizon of 1-2 years. Most likely, these improvements will positively affect the poorer performing targets (T4.B and T2). It is advisable to conduct a follow-up study to measure to what extent these planned

adjustments will affect the overall performance of the ensemble of programmes against the targets.

1.2 Recommendations

A number of key recommendations emerged from the study that have the potential to accelerate the progress of programmes under the IGP towards gender-responsive approaches.

1.2.1 Facilitate data and analysis on gendered differences

Support programmes and projects to develop a clear understanding of gendered differences (through data collection and analysis) at the design stage as the starting point for all gender-responsive approaches, for example through:

- Making available dedicated **financial support** by donors to schemes that are part of the IGP for (i) tailored gender context assessments, (ii) conducting diagnostics to identify and draw on relevant sex-disaggregated datasets at the municipal, country, or regional levels (according to the scope of the programme or project), and (iii) investing in data collection or analysis to fill gaps as needed. Priority should be given to initiatives at the design stage, but over time this could be expanded to all IGP schemes.
- Where appropriate, investing in the wider development of **global public goods**, for example in the form of vulnerability datasets and/or research on gender differences relevant to CDRFI schemes. This could build on lessons learnt from similar collective work for hazard modelling (such as the Global Risk Modelling Alliance).
- Encouraging **dialogue and collaboration** between gender specialists, social protection specialists, and technical CDRFI practitioners (such as risk modellers), for example through a dedicated sub-working group to exchange best practice and/or to facilitate collaboration with organisations (humanitarians, social protection database holders, government bodies) that may have gender data and expertise useful to IGP members.
- Requesting all programmes to **track** their use of gendered data and analysis at the design stage to encourage awareness and understanding of the significance of this in promoting gender-responsive schemes (this is not currently in the targets).

1.2.2 Ensure accountability for impact

A second key recommendation is to ensure that all players within the CDRFI ecosystem are responsible for planning, monitoring, and evaluating the impact of *their* contribution for at-risk communities. Having a stronger focus on impact as a whole will facilitate improved outcomes for women and girls. This could be achieved by:

- Ensuring that investors and donors are using the **leverage and administrative tools** at their disposal to incentivise strong, gender-responsive programme design (for example by insisting on, and ensuring budget is set aside for, a gender analysis at the application stage).
- Encouraging programmes to **articulate (or join) a clearer vision of the social change** they will contribute towards, so that this can guide decision-making over and above a commercial logic oriented towards product uptake and coverage. Alternatively, the programme could join or commit to a vision articulated by another entity.
- Considering the IGP's role in setting **sector-wide quality standards and norms**, including how progress is communicated, to ensure that this is more impact-oriented.
- Addressing the ambiguity of who is responsible for what through the IGP's **development of standards** to accompany the IGP gender targets that provide a more nuanced description of what 'fully'/'partly'/'mostly' achieving looks like for each type of player, including sovereign risk transfer provider, investor, contingent credit provider, supporter of micro insurance for micro, small and medium-sized enterprises (MSMEs), early warning system provider, etc.
- **Rewarding and communicating** about programmes and projects that deliver impact, for example through leading donors or investors to consider an annual competition that provides a grant to projects that can demonstrate their impact for women and girls.

1.2.3 Facilitate access to gender and CDRFI expertise

Finally, facilitating access to the right gender and CDRFI expertise so that programmes can define and fulfil their ambitions to be gender-responsive is a critical piece of the puzzle. This could be achieved through:

- Developing more **practical guidance** on gender-responsive CDRFI that is oriented towards the needs of different schemes and accessible in the form of checklists or other practical tools. This could include a checklist of questions on gender context to be considered during the design phase, a checklist for implementation of gender-responsive training, and a checklist for data to be collected during impact assessments to inform intended/unintended negative/positive results of payouts.
- Providing **financial support to hire needed expertise** or encouraging such support to be costed into wider budgets.
- Considering ways to **increase the availability of gender and CDRFI practitioners**, including through dedicated training, a shared pool of people for IGP programmes, etc.

2 Introduction

Formed in 2017, and as part of its Vision 2025, the InsuResilience Global Partnership (IGP) for Climate and Disaster Risk Finance and Insurance (CDRFI) aims to ‘strengthen the resilience of developing countries and to protect the lives and livelihoods of poor and vulnerable people from the impacts of climate shocks and disasters’. The IGP aims to enable a scale-up in the use of CDRFI solutions and approaches by developing countries, ultimately contributing to strengthening resilience by enabling faster, more reliable, and cost-effective responses to disasters. The IGP uses its convening power to establish a common agenda and standards among its diverse members, such as countries, experts, and practitioners.

Women and men face the same climate-related hazards, but often face very different risks and impacts. The Intergovernmental Panel on Climate Change (IPCC) acknowledges that in many cases these different risks and impacts are connected to non-climatic factors such as structural inequalities.⁴ These include women’s labour profiles, asset ownership, household responsibilities, and decision-making power. Women often have additional vulnerabilities, are more exposed, or have reduced adaptive and coping capacities due to access barriers, sociocultural differences, and other gender-specific challenges and constraints. They thus have different and greater needs for protection.^{5,6,7}

Without identifying and incorporating gender-specific needs, vulnerabilities, challenges, constraints, and capacities, CDRFI mechanisms will not perform effectively for over half of their intended beneficiaries.⁸ At worst, they may entrench existing structural inequalities.

Considering the above, the IGP has prioritised gender as a key cross-cutting objective, as expressed in the InsuResilience Vision 2025,⁹ and has undertaken a range of actions, including endorsing a Declaration on Gender,¹⁰ comprising gender-responsive programmes in the IGP monitoring and evaluation (M&E) framework, establishing a Gender Working Group, and launching the InsuResilience Centre of Excellence on Gender-smart Solutions (CoE) at COP26.

This represents significant progress at the policy level, and the IGP continues to commission research and guidance to fill the information gaps which stand in the way of realising a sector-wide transformation of CDRFI.¹¹

The priority now is to ensure that the policy commitment at the IGP level is realised at the programme level. In 2020, 36% of IGP projects self-reported to fulfil the IGP gender criteria, but a poll taken during an InsuResilience Live Talk found that only 8% of respondents perceive the M&E of CDRFI schemes to currently be gender-smart.¹²

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- 4 K. Miles and M. Wiedmaier-Pfister (2018). *Applying a Gender Lens to Climate Risk Finance and Insurance*. InsuResilience Global Partnership Secretariat. Report available [here](#). Last access 4 November 2022.
 - 5 UN Secretary-General’s High-Level Panel on WEE (2016). *Leave no one behind: A call to action for gender equality and women’s economic empowerment*. Report available [here](#). Last access 4 November 2022.
 - 6 J. Klugman, L. Hanmer, S. Twigg, T. Hasan, J. McCleary-Sills, and J. Santamaria (2014). *Voice and Agency: Empowering Women and Girls for Shared Prosperity*. International Bank for Reconstruction and Development. Report available [here](#). Last access 4 November 2022.
 - 7 J. Zimmermann (2021). *Evidences for Women’s Economic Empowerment: Barriers to WEE and how to overcome them*. GIZ.
 - 8 Evidence suggests that the protection gap is wider for women, suggesting that women are likely to represent more than half of the intended beneficiaries of the InsuResilience Partnership.
 - 9 InsuResilience Global Partnership (2021). *InsuResilience Global Partnership Vision 2025: Reviewed version July*. Document available [here](#). Last access 14 November 2022.
 - 10 InsuResilience Global Partnership (2020). *The InsuResilience Global Partnership Declaration on Gender*. InsuResilience Secretariat.
 - 11 For example, see: K. Miles (2022). *Step by Step Guidance: Gender-Lens Investing in Climate and Disaster Risk Financing and Insurance (CDRFI) Solutions*. InsuResilience Global Partnership. Report available [here](#). Last access 4 November 2022. And K. Miles and I. Hauler (2021). *Step by Step Guidance: A gender-smart approach to monitoring and evaluation (M&E) of Climate and Disaster Risk Financing and Insurance (CDRFI) Programmes*. InsuResilience Global Partnership. Report available [here](#). Last access 4 November 2022.
 - 12 See the webinar: Forum for Agricultural Risk Management in Development and InsuResilience Global Partnership (14 October 2020). *Demonstrating impact: How to monitor and evaluate gender-responsive Climate and Disaster Risk Finance and Insurance?* Webinar available [here](#). Last access 4 November 2022.

2.1 The IGP's definition of, and approach to, gender-responsiveness

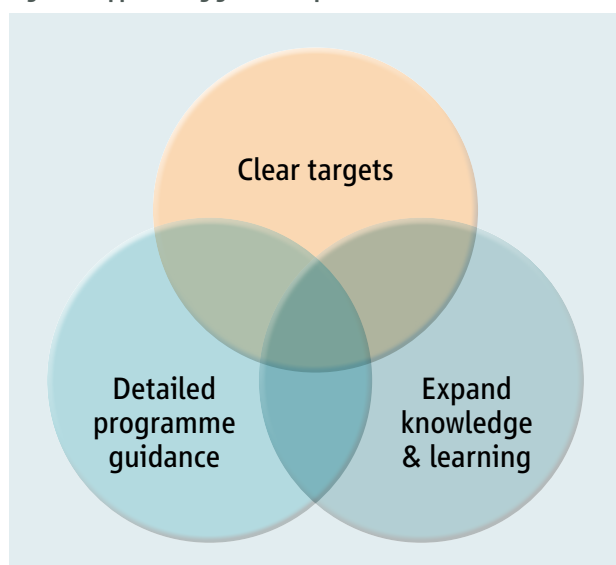
The IGP's goal is that, by 2025, all CDRFI schemes under the Partnership should be gender-responsive. This means that they should account for differences in men's and women's vulnerability to climate risks and disaster-induced wellbeing losses (see definition in **Box 1**).

Box 1: IGP definition of gender-responsiveness and gender-responsive CDRFI

Gender-responsiveness means to intentionally employ gender considerations to affect the design, implementation, and results of programmes and policies, including budgets. Gender-responsive activities and documents reflect people of different genders' realities and needs, in components such as site selection, project staff, content, monitoring, etc. Gender-responsiveness means to understand gender-specific vulnerabilities and needs, value all people's perspectives, and respect and understand their experiences. Gender-responsive programmes open space for discussing, challenging, and engaging with inequitable gender structures, systems, divisions, and power relations. They can provide the opportunity for participants to question, experiment, and challenge gender inequities.

To achieve this, there are three different ways in which the IGP approaches gender-responsiveness in its programmes (see **Figure 2**).

Figure 2: Approaching gender-responsiveness



2.1.1 Provision of clear targets

The IGP's Vision 2025 is accompanied by a M&E framework intended to set global standards for impact measurement of climate and disaster risk financing. The IGP Secretariat collects self-reported data from the IGP's 324 currently active projects against these criteria to identify progress against targets. Results area 5 is focused on development/human impact; within this is the indicator 5.d related to gender-responsiveness. It provides some criteria, essentially specific practices, to apply as indicators to support the identification of whether a scheme is gender-responsive (see **Box 2** below).

Box 2: IGP gender-responsive targets (Indicator 5.d)

5.d (T1)

The scheme applies donor gender policies and criteria in investment decision-making and financing agreements for sovereign, sub-sovereign, and meso-level schemes.

5.d (T2)

The scheme collects and uses individual-level, sex-disaggregated data to monitor and evaluate the different impacts of payouts on direct and indirect beneficiaries (for macro- and meso-level schemes) or on clients (for micro-level schemes).

5.d (T3)

For macro-level schemes: (a) Regional risk pools have institutional gender policies and associated gender action plans in place; (b) Disaster Risk Reduction (DRR) plans which inform payout priorities are gender-responsive.

5.d (T4)

For meso-level schemes: (a) The proportion of women among institutional policyholders' clients, members, or employees is recorded; (b) gender-responsive training is provided.

5.d (T5)

For micro-level schemes: (a) Schemes focus on, and support, sectors and value chains with elevated levels of women's participation; (b) a gender-diverse leadership and workforce among providers is promoted.

2.1.2 Detailed programme guidance

The IGP has published a range of programme and policy guidance through the InsuResilience CoE. This includes the document *A gender-smart approach to M&E of CDRFI Programmes*, which provides practical step-by-step guidance on how to achieve a gender-smart CDRFI programme through effective planning for M&E throughout each stage of the programme cycle. It identifies three principal areas to ensure that programmes can be gender-responsive:

- › **Expertise:** Ensuring that the team is diverse, has the right expertise, and has been appropriately trained.
- › **Data needs and collection:** Ensuring that the right information – particularly sex-disaggregated data and information on the gender context and norms – is obtained in the right way (including through gender-sensitive and participatory processes) and analysed.
- › **Data analysis and use:** Ensuring that this data is used in such a way as to strengthen design, activities, and to measure impacts.



2.1.3 Continued research and exploration to increase knowledge and learning

The CDRFI Evidence Roadmap is a strategic guide for the broad CDRFI stakeholder community to shift its focus from innovation to learning.¹³ This outlines a range of areas where there remain gaps in our collective knowledge of the implementation of gender-responsive CDRFI. Two key areas that are particularly relevant for this review are:

- › What 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?
- › What case study examples indicate gender differences in insurance access and usage (e.g. use of payments) and the benefits for beneficiaries from the integration of gender considerations into different models of CDRFI?

2.2 Objectives of the study

This study builds on the IGP's three-part approach to gender-responsiveness described above and investigates the reality for a sample of CDRFI practitioners, exploring more fully the operational challenges they encounter as well as documenting successes and best practice.

Specifically, the objectives of the study are to:

- 1) **Assess the fulfilment of gender-responsive targets (indicator 5.d)** and complement the self-reported data already collected by interviewing project staff and collecting documentation to assess a sample of IGP projects to provide a quantitative estimation of progress against the five IGP targets.
- 2) Explore the **status quo of gender-responsive M&E** through collecting qualitative information around the implementation of a gender-responsive approach during different stages of the programme cycle.
- 3) **Identify challenges and opportunities for the implementation of gender-responsive approaches** and explore key themes and case studies that highlight both challenges and success factors as well as lessons learnt.

Drawing on the above information, the study presents a set of recommendations on how the IGP Secretariat, the Gender Working Group, and individual projects can scale up the gender-responsiveness of programmes and how tracking gender-responsive impacts through monitoring and evaluation can be improved.

¹³ InsuResilience Global Partnership and Munich Climate Insurance Initiative (2021). *From Innovation to Learning: A Strategic Evidence Roadmap for Climate and Disaster Risk Finance and Insurance*. Report available [here](#). Last access 14 November 2022.

3 Methodology

This section provides an overview of the methodology used for the sampling and data collection of this study. Further information is provided in the Inception Report (OPM, July 2022).

3.1 Sampling

Under this study, 46 in-depth interviews were conducted with donors, programmes, or projects that fall under the IGP. There were three categories of interviewees: programmes, projects, donors. Programmes are defined as a set of related measures and activities designed with a long-term timeframe. Usually, programmes under the IGP umbrella have a supranational scale for their implementation. Some of the activities planned and implemented within each programme are designed as a project. They operationalise the mission of the programme level and are usually implemented on a national or subnational scale. A sampling table is provided in Annex A.

3.1.1 Programme

All 24 programmes that are members of the IGP and are actively implementing projects were invited to interview.

Programmes were categorised into:

- › **Central:** Programmes with a strong central design, where implementation is then rolled out at the country level and projects at that level look very similar. This would include, for example, the CCRIF SPC (formerly known as the Caribbean Catastrophe Risk Insurance Facility), the Pacific Catastrophe Risk Insurance Company (PCRIC), and the R4 Rural Resilience Initiative.
- › **Dispersed:** Programmes with a looser central design, where design decisions are made primarily at the project level, and thus the projects vary significantly, for example GIZ bilateral and regional projects, Global Risk Financing Facility (GRIF), InsuResilience Investment Fund (IIF), and Asia-Pacific Climate Finance Fund (ACLiFF).

The aim of the programme interviews was to understand (1) the gender policy/approach for the whole programme, (2) how programme staff ensure that this is being implemented at the project level, and (3) the big picture in terms of successes and challenges.

3.1.2 Projects

Each programme in the IGP database has a number of different projects – this varies from 1 to over 50. To develop the sample of selected projects, and recognising that there would be some non-responses, a random number generator was used to select two projects per central programme and three projects per dispersed programme.¹⁴

The aim of interviews at the project level was to look at the operational details, considering how programme gender policies are implemented in practice, compare to programme findings, and to particularly look at the impact of coverage.

3.1.3 Donors

The first IGP target is focused specifically on donors (rather than programme implementers). The sampled projects are mostly funded by twelve donors: Germany, the UK, Japan, Canada, the US, EU, Switzerland, France, Australia, Finland, Netherlands, and Luxembourg.

Amongst these, the three biggest donors to the IGP were selected to be interviewed: Germany, the UK, and Canada.

3.2 Profile of respondents

On the donor side, the following four institutions were interviewed (with a response rate of 100%): the German Federal Ministry for Economic Cooperation and Development (Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung, BMZ), its financial cooperation arm, the German Development Bank (Kreditanstalt für Wiederaufbau, KfW), the UK Ministry for Foreign Affairs and Development (Foreign, Commonwealth and Development Office, FCDO), and the Canadian Global Affairs Department (Global Affairs Canada, GAC).

Currently, the IGP brings together 24 different programmes. Per programme, a focal point with an overview of the programme design and implementation as well as its projects was identified. All programme focal points were contacted. A total of 19 programme

¹⁴ The sample was derived from the 2021 M&E implementation dataset. The IGP Secretariat conducts annual implementation data collections among programmes and IGP members that either receive funding under the InsuResilience pledges or attribute their activities to Vision 2025.

focal points were interviewed. In some instances, additional gender experts with knowledge of the programmes also participated in these interviews. The study thus achieved a response rate of 82% at the programme level (see **Figure 3**). Semi-structured interviews were undertaken, and the data collected was used to score the performance of the programmes and projects against the eight targets presented above (**Figure 1**). The interviews were administered virtually in August and September 2022. Each interview lasted on average 1 hour and was conducted in English, German, French, or Spanish according to the wishes of the interviewees. The two researchers who undertook the interviews worked closely with the principal researcher on the analysis of the data.

The randomly selected sample of projects (see sampling strategy above) included 50 projects in total (2-3 per programme depending on the categorisation, i.e. central/dispersed, of each programme). As with the programme level, the study looked at interviewing focal points involved in design and implementation (depending on the stage of the project), and in some instances gender experts also participated in the interviews.

The programme level provided the relevant contacts for the selected projects; wherever at the programme level the contacts were not provided (e.g. for capacity reasons or because the project was not deemed relevant for the study by the programme level), no contact was initiated, and the projects automatically dropped out of the study. This resulted in a lower response rate of 46% (see **Figure 3**).

Figure 3: Number of respondents and drop-out at the programme and project level



The programmes are not only categorised by their level of design centralisation, i.e. central/dispersed, but are also differentiated based on the level of operation of the projects they promote and support. According to this criterion, one can identify macro/meso/micro programme types (see **Box 3** below for more details).

Box 3: IGP definitions of macro, meso, and micro schemes

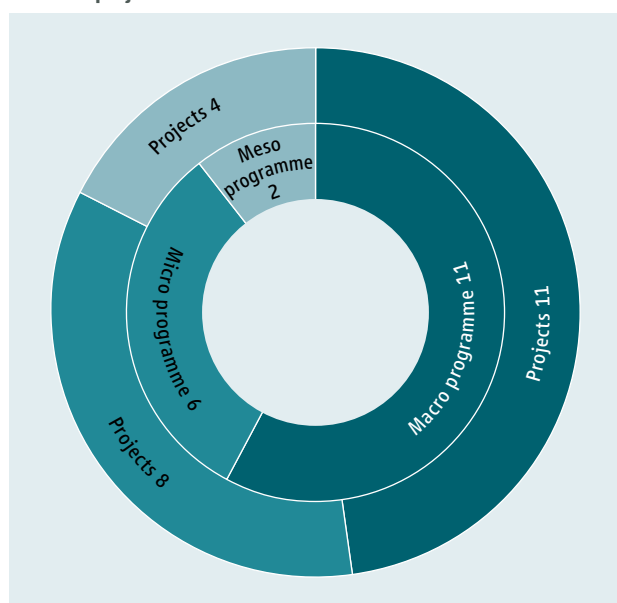
Macro-level CDRFI refers to financial arrangements at the sovereign or sub-sovereign levels supporting national or subnational governments in addressing early action disaster response and reconstruction needs. This includes macro insurance schemes such as policies offered to countries by regional risk pools (such as CCRIF, PCRAFI, ARC), contingent credits, or CAT bonds.

Meso insurance refers to those situations in which the insured is not an individual, but rather an aggregation of individuals under a collective body. For example, the insured might be an organisation that supports a collective of farmers within an area. This meso-level organisation buys an insurance product designed to cover the collective of individuals; the individuals themselves are indirect beneficiaries of financial protection. They will receive payments from the meso-level organisation, based on any claims paid to the organisation through insurance. Such products are often taken out on behalf of vulnerable individuals who do not have adequate protection – or indeed, any protection – through direct personal insurance, as per the example of the Kenya livestock insurance programme.

Micro insurance is the direct insurance of individuals or small-business policyholders. Increasingly, however, micro insurance has come to mean the development of micro-products to insure the most vulnerable individuals in low-income countries, a parallel with the concept of microfinance.

The interviews administered in the study allow for the gathering of information and insights from all three schemes of programmes and projects, which enables the study to not only reflect on the level of centralisation of programmes (central/dispersed, as discussed above) but to also look at the challenges and opportunities of the different schemes of projects and programmes (macro/meso/micro) (see **Figure 4**).

Figure 4: Number and type of respondents at the programme and project level



3.3 Thematic approach to the analysis

To provide a quantitative assessment of gender-responsiveness under indicator 5.d (see **Box 2** above), the targets were analysed and grouped into four themes (see **Figure 5**). The themes offer an accessible way of grasping the targets for each type of CDRFI respondent or scheme (donor/macro/meso/micro) and how they relate to each other.

3.3.1 Institutional commitment

The first theme captures the institutional commitment to gender-responsiveness as evidenced by the existence of gender policies and decision-making criteria. Under this theme, we group target 1 and target 3, aimed at donors and sovereign risk pools respectively. In addition, we will also explore the extent to which meso- and micro-level schemes have policies in place, illustrating the extent to which donor policies are filtering down to the programme and project level.

3.3.2 How gender is considered in design and implementation

The second theme relates to the integration of gender data and/or considerations into programme design and implementation. At the macro level the targets capture whether payout plans are gender-responsive, at the meso level whether programmes or projects

Figure 5: The InsuResilience 5.d gender targets, broken down by type of programme and grouped into themes

	Institutional commitments (policies)	How gender is taken into account in design & implementation	Who implements the programme (expertise)	Impact of coverage
Donors	T1: Application of donor gender policies and criteria in investment decisionmaking and financing agreements for (sub-)sovereign and meso-level schemes			
Macro		T3B: Disaster risk reduction (DDR) plans which inform payout priorities are gender-responsive		T2: Collection and use of individual-level, sex-disaggregated data to monitor and evaluate the different impacts of payouts on direct and indirect beneficiaries (for macro- and meso-level schemes) or on clients (for micro-level schemes)
Meso	T1 & T3A: Programmes (T1), including regional risk pools (T3A), have institutional gender policies in place	T4A: The proportion of woman among institutional policyholders' clients members, or employees is recorded	T4B: Gender-responsive training is provided	
Micro		T5A: Schemes focus on sectors and value chains with high levels of women's participation	T5B: A gender-diverse leadership and workforce among providers is promoted	



are recording the gender characteristics of indirect beneficiaries (policyholders' clients), and at the micro level whether there is a focus on sectors and value chains with high levels of women's participation. Fundamentally, this theme captures the extent to which schemes are oriented towards the specific needs and capacities of women as a target group.

3.3.3 Who implements the programme (expertise)

The third theme groups the gender targets that look specifically at the internal composition of the teams delivering the programmes or projects. The two indicators, focusing on gender training and gender-diverse leadership, are applied to meso-level and micro-level schemes respectively. This theme relates closely to the principles of 'expertise' outlined in the document *A gender-smart approach to M&E of CDRFI Programmes*.¹⁵

3.3.4 Impact of coverage

The fourth and final theme is applicable to all kinds of schemes and concerns the collection and use of sex-disaggregated data to understand the impact of the programme or project on direct and indirect beneficiaries or clients. This is a critical area which surfaces across all gender-responsive frameworks and guidance notes; it is fundamental to gender-responsiveness because, in essence, 'what gets measured gets managed'.¹⁶

As illustrated by the arrangement of the targets in **Figure 5**, we see that at the donor and macro level the institutional commitment to gender and how it features in planning comes to the fore as the most important signal of gender-responsiveness, whereas

at the meso and micro level the focus is more on who is implementing the programme. An implicit assumption behind this may be one of proximity to the end beneficiary or client, and therefore the relative importance (or lack thereof) of policies and principles versus mode of delivery. These assumptions and the extent to which they play out in programme operations are further explored in the qualitative analysis of the results.

3.4 Quantitative scoring

For each of the targets, the answers given by programme respondents were scored on a four-point scale: 'fully achieved', 'mostly achieved', 'partly achieved', and 'not achieved'. The criteria for the four-point scale provided by the IGP were discussed within the project team. The scoring of each programme has been validated by all three team members. Anonymised examples are presented beneath the scores to show how the four-point scale was applied. Note that, where a target required a programme to be fully operational to assess compliance (for example target 2, which looked at impact), any programmes not yet operational to this degree were removed from the analysis.

The project-level interviews were used to strengthen the confidence of the assessment made at the programme level, and small alterations were made where necessary. These are documented in the discussion beneath the scores.

Finally, an overall assessment of the fulfilment of that target is provided, using the same four-point scale. This was done by identifying the median, i.e. arranging the responses in sequence and identifying the response category that sits at the midpoint.

¹⁵ F. Carden (2009). *Knowledge to Policy: Making the Most of Development Research*. Sage, IDRC.

¹⁶ Quote from: K. Miles and I. Hauler (2021). *Step by Step Guidance: A gender-smart approach to monitoring and evaluation (M&E) of Climate and Disaster Risk Financing and Insurance (CDRFI) Programmes*, p. 11. InsuResilience Global Partnership. Report available here. Last access 4 November 2022.

4 Limitations of the approach

4.1 Sample size

Of the 23 programmes operational under the IGP, 19 were interviewed for the purpose of this review, alongside 23 projects. This provides fair coverage at the programme level but represents a very small number of the 300 projects listed under the IGP. In addition, particularly for decentralised programmes, more than one interview per organisation would typically be required to give a fuller picture of the situation across the scheme.

At the donor level, the four respondents are unlikely to be representative of the wider group of donors. This is especially true for Canada, as the nation has a particular interest in gender equality, GBA+ (gender-based analysis plus), and human rights, and thus its results are likely to be more positive than those of the average donor. In addition, the size of donor funds varies widely, which leads to donors having different leverage over programmes and their use of the donor strategies and guidelines. As we have included the three biggest donors, who might have a bigger leverage than others, results again will not be representative across all IGP donors.

The small sample size of the donor category (four respondents) and meso category for the programme level (two respondents) in particular renders meaningful quantitative analysis problematic, and thus the results should be interpreted with caution.

4.2 Categorisation of schemes

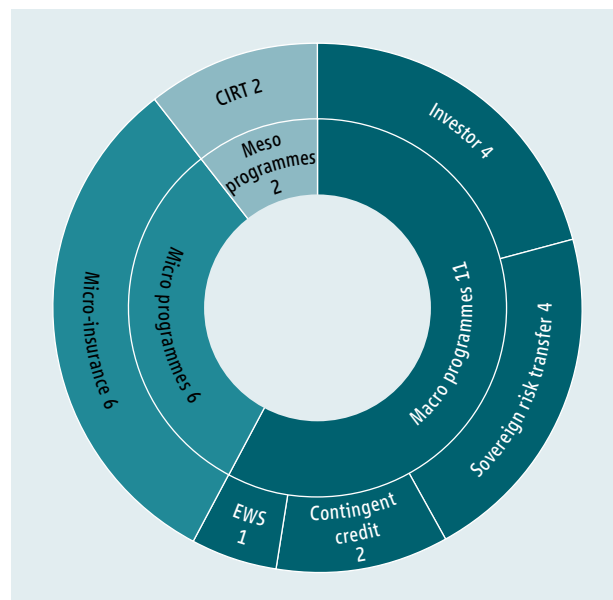
The IGP targets under Vision 2025 are organised by type of scheme (macro, meso, or micro) to provide a clearer picture of progress at different levels of the system. However, these categories are not always clear-cut. For example, some of the respondents categorised as macro, such as the Global Risk Financing Facility (GRIF), the InsuResilience Solutions Fund (ISF), or the Asian Development Bank (ADB), are listed elsewhere as examples of investors and grant makers that should be taking a gender lens investing approach, i.e. they might fall more readily into the 'donor' targets.¹⁷

Other respondents within the macro category include early warning systems as well as contingent credit facilities. These reflect

the IGP's important evolution towards more comprehensive financial protection schemes that go beyond just insurance and might eventually require an update of the original targets. When tracking gender-responsiveness, it might be more meaningful to look beyond the 'level' of the scheme towards the role of the player in the system, e.g. investor, early warning provider, contingent credit provider, risk modeller (see **Figure 6**).

For the purpose of the analysis, the make-up of the respondents per category is outlined below. This was taken from the 'financial instrument' categorisation self-reported to the IGP. The category of 'investor' was applied using the list of organisations provided by the IGP guidance paper titled *Gender-Lens Investing in Climate and Disaster Risk Financing and Insurance (CDRFI) Solutions*. Quantitative results have also been analysed by type of respondent to check for any meaningful results. These are reported in the discussion section for each theme.

Figure 6: Representation of the role of the programmes according to their level of intervention



Notes: (a) Risk modellers are identified in the above figure as programmes promoting sovereign risk transfer and corporate and institutional risk transfer (CIRT); (b) EWS stands for early warning systems.

¹⁷ See K. Miles (2022). *Step by Step Guidance: Gender-Lens Investing in Climate and Disaster Risk Financing and Insurance (CDRFI) Solutions*, p. 5, fig. 3. InsuResilience Global Partnership. Report available [here](#). Last access 4 November 2022.



4.3 Utilisation of targets to capture progress

The study focuses on how well the gender targets of the InsuResilience M&E framework are achieved. We believe that it is useful to reflect on the targets themselves and to check on the extent to which they can capture the wider ambitions of gender-responsive projects under the IGP umbrella. In order to truly be able to track gender-responsiveness, the targets might need to be slightly reviewed by the IGP or definitions for the targets must be provided, for example including the following:

- › Definition of what good gender policies are and the expressed need of their translation into concrete gender guidelines or tools to be applied.
- › Definition of what ‘application and use’ of gender policies mean and what can be measured (e.g. existence of checklists, gender as part of proposal template, etc.).
- › Definition of what ‘data for differential impacts of payouts’ means and the expressed need for impact data to be collected after payouts.
- › Definition of what to track to understand whether a training was indeed gender-responsive (rather than merely addressing primarily women). This could include convenient timing and place for training so that women can participate, ensuring that female trainers are included, accessible language is used, including issues women especially grapple with, etc.

It might also be useful to track the knowledge and use of guidance material from the CoE that might be more nuanced and easily applicable to CDRFI programmes and projects than donor policies and guidance.

4.4 Data triangulation

This study is based on information gathered through interviews. A key limitation is that the interviewees may have incomplete knowledge or information of programmes and projects, depending on the stage and duration of the latter. Programmes have been asked to share documentation (for example of policies or impact reporting) to provide evidence, but inevitably there remains an element of self-reporting.

5 Quantitative results

This section is concerned with quantifying the performance against targets within that theme and describing the results in further detail.

5.1 Institutional commitment to gender-responsiveness (policies)

The existence of gender policies provides a clear signal that a particular organisation or scheme is prioritising gender as a strategic goal. It typically expresses the commitment of an organisation to take proactive steps towards gender equality and thus sets the framework for the decision-making and activities at the programme or project level that will enable this to occur. In some instances, this includes the institutional decision to move from gender-sensitive¹⁸ to gender-responsive programming, which means not only to acknowledge but also to affect the design, implementation, and results of programmes and policies (see example in **Box 4**). Under the IGP targets, this is explored at two levels.

At the donor level, we look for evidence that such policies are in place and are influencing the decision-making and financing agreements with grantees. At the programme level, we look at the extent to which these policies are filtering down into their policies and action plans. Targets 1 and 3 have been measured against the self-reported information of the focal person(s) interviewed. During the interview, the respondents were asked to share a copy of the gender policy or action plan in place. Almost all programmes and donors that scored 'partly', 'mostly', or 'fully' shared relevant documentation. Only one donor and one programme did not share documents. In one of these cases, the document was classified as internal, and the respondent was not allowed to share it outside the organisation.

Note that the original target 3 focused just on sovereign risk pools. Within the sample for the present analysis, only one risk pool was included, so targets 1 and 3 were extended to look at the state of play of gender policies across all macro/meso/micro schemes (see **Table 2**).

Table 2: Institutional commitment to gender-responsiveness

Results	To what extent are gender-responsive policies and/or decision-making criteria in place?	
Performance	Target 1: Donor level Application of donor gender policies and criteria in investment decision-making and financing agreements for (sub-)sovereign and meso-level schemes	Targets 1 & 3: Macro/meso/micro level Programmes (incl. regional risk pools) have institutional gender policies in place
Fully	1	7
Mostly	-	1
Partly	2	3
Not achieved	-	8
Average assessment	Partly achieved	Partly achieved
	Examples of how the performance was applied	
Fully	- A gender policy in place, clear guidelines and toolkits to integrate across the project cycle - Reported application of gender guidelines in decision-making processes - Reported application of gender guidelines in M&E framework and reporting	
Mostly	- Gender policies in place, but these are only being rolled out now - Reported application of gender guidelines in M&E framework and reporting	
Partly	- Gender policy in place, but no systematic check regarding gender in funding proposals (donor) - Wider institutional gender policy in place, but little understanding of it or ability to contextualise for CDRFI programming (programme)	
Not achieved	- A fund that does not include gender within its conditionality regarding applicants or decision-making criteria (donor) - No explicit gender strategy or policy (programme)	

¹⁸ Gender sensitivity acknowledges the gender-differential vulnerabilities to climate change and disasters between people of different genders due to the dynamics of socially constructed behaviours, norms, and relationships. It considers the evidence of factors that can result in gender differences in climate change and disaster vulnerabilities, risks and impacts, as well as access and usage of insurance. A gender-sensitive programme may conduct a gender analysis, acknowledge differentiated vulnerabilities, and incorporate this knowledge into activities (for example, providing childcare so that women can attend training). Gender-sensitive action does not address gender relations or the distribution of power to achieve sustainable outcomes.

The information provided by the three **donors**, analysed based on four interviews in total, indicated that the target relating to gender policies, criteria in decision-making, and investment agreements is in one case ‘fully’ and in two cases only ‘**partly**’ achieved. Since the donor scoring ‘fully’ is an outlier, we decided on the average assessment of ‘partly’, as including it as ‘mostly’ would result in a skewed picture. Gender policies were in place for all four donors we spoke to, but only one of the respondents had shown a clear trajectory of these policies translating into tools and guidance for application, into decision-making structures (e.g. within proposal templates), as well as into the involvement of gender experts in reviewing and commenting on proposals in an institutionalised manner. For the other three donors, there was only selective evidence of gender expertise being used at decision-making points and less evidence for gender policies being

fully institutionalised, for example woven into financing agreements (by requesting gender audits, gender expertise, or sex-disaggregated impact data).

At the **programme** level, the overarching assessment is that they are ‘**partly**’ meeting the target of having institutional gender policies in place. Seven respondents scored ‘fully’ and one scored ‘mostly’ on the existence of such policies. These respondents hailed from a cross-section of different schemes, ranging from sovereign risk transfer to contingent credit, early warning, and micro insurance. However, they were almost all centralised programmes (only one of these was a dispersed programme). These schemes had clear policies, action plans, and/or operational procedures in place to guide the design and implementation of their CDRFI programming.

Box 4: On the path from gender-sensitive to gender-responsive programming

As set out earlier, many programmes are acknowledging the need for more inclusion of reflections on gender within their programmes. One such programme, which focuses on early warning systems, has had gender as one of its core values from the outset, with operational procedures on **gender-sensitive programming** being sent to all implementing agencies. These procedures acknowledge that a gender-sensitive approach needs to be ensured in each of the early warning components: understanding risk and risk modelling, observing and monitoring climate risk, communicating and disseminating alerts and climate information, and responding to warnings and climate information. The implementing partners then have to ensure gender-sensitive programming, report sex-disaggregated data, and include gender-sensitive indicators in their M&E plan.

A **recent overhaul of the gender operational procedures and the attached M&E framework** is potentially paving the way for gender-responsive rather than merely gender-sensitive programming. The operational procedures include gender analyses at the beginning of each new project to inform the design stage and mention the need to invite female experts and women’s groups to planning meetings and capacity building opportunities. The revised M&E framework includes training and capacity building for gendered indicators at the national level.

Looking at the lower performances on targets 1 and 3, we see that 11 respondents scored ‘partly’ or ‘not achieved’. These organisations either had no gender policy in place or were only aware of an overarching institutional policy that was not fully understood and/or contextualised in respect to the CDRFI programme. The respondents falling into the categories of ‘investor’ and ‘corporate or institutional risk transfer’ performed notably worse than the other categories of financial instrument, with six respondents across these two categories scoring ‘partly’ or ‘not achieved’ (see **Figure 6**). However, results should be interpreted with caution due to the small sample size.

5.2 Integration of gender considerations into design and/or implementation

The design phase of CDRFI schemes provides a critical window of opportunity to integrate gendered factors into areas such as the modelling of risk and vulnerability, the choice of interventions, targeting, or payment modalities (see example in **Box 5**). This will in turn inform whether the engagement is promoting equality and equity during the implementation stage (i.e. the execution of programme activities).¹⁹ The IGP targets capture this at the

19 K. Miles and I. Hauler (2021). *Step by Step Guidance: A gender-smart approach to monitoring and evaluation (M&E) of Climate and Disaster Risk Financing and Insurance (CDRFI) Programmes*. InsuResilience Global Partnership. Report available [here](#). Last access 4 November 2022.

macro level by looking specifically at whether payout plans are gender-responsive, at the meso level whether programmes or projects are recording the gender characteristics of indirect ben-

eficiaries (policyholders' clients), and at the micro level whether there is a focus on sectors and value chains with high levels of women's participation (see [Table 3](#)).

Table 3: Integration of gender considerations into design and/or implementation

Results	To what extent are gender considerations being integrated into programme design and implementation?		
Performance	Target 3: Macro level Disaster risk reduction (DRR) plans which inform payout priorities are gender-responsive	Target 4: Meso level The proportion of women among institutional policyholders' clients, members, or employees is recorded	Target 5: Micro level Schemes focus on sectors and value chains with high levels of women's participation
Fully	2	-	1
Mostly	-	-	-
Partly	5	2	3
Not achieved	3	-	2
Average Assessment	Partly achieved	Partly achieved	Partly achieved
Examples of how the standards were applied			
Fully	- A programme within which action plans linked with the contingent loans must include gender components (macro) - A programme that targets marginalised groups including women; it conducts detailed surveys to increase the knowledge of gender dynamics and inequalities at the household level, which feed into the design (micro)		
Mostly	N/A (no scores in this category)		
Partly	- A programme has developed a payout planning template that includes sex-disaggregated data, but is yet to roll it out (macro) - The programme pays attention to the proportion of female clients, even if this is not systematically recorded or checked (meso) - A micro-level programme that is first and foremost for underserved populations, and some of the partner organisations work solely with women, but no systematic targeting or product development through a gender lens takes place		
Not achieved	- Gender not included in payout plans (macro) - The programme takes a purely commercial approach and does not target a specific value chain (micro)		

At the **macro level**, the overall assessment is that programmes are 'partly' putting in place plans for gender-responsive payouts. In the main, programme respondents either had no visibility or knowledge of gender considerations in payout plans, or there was some reference to gender in plans, but either as something planned for the future or in the wider context of targeting most vulnerable households. The two respondents that scored 'fully' were able to point to insurance payout/loan plans that were clearly linked to gendered outcomes. One macro programme was left out of the analysis because it is not yet operational to the stage of planning for payouts.

At the **meso level**, the respondents were found to only 'partly' be paying attention to the proportion of women amongst their clients or policyholders. Either the organisations were not able to access this data but expressed some degree of confidence that the intermediaries they supported were attentive to this issue, or they were able to access the data but were not recording it systematically.

At the **micro level**, the evidence provided suggested that schemes are 'partly' focusing on sectors and value chains with high levels of women's participation. For example, at the programme level, there was often an orientation towards inclusion of marginalised groups, but without an explicit focus on gender. It is interesting to note that at the project level respondents scored slightly higher. For example, some projects pointed to the male dominance of the agricultural sectors that are the mainstay of their portfolio, and how they are pivoting to include areas like soybean cultivation or beekeeping to ensure inclusion of women. A couple of projects scored 'fully' because women form the majority of their clients, even though this was not reflected in the goals of the scheme at the programme level.

In general terms, most respondents showed some desire to orient design towards the needs of women (albeit often in the wider context of marginalised groups), but typically struggled to present evidence that this was being implemented systematically.

Box 5: Choosing the right modality

A good practice example for successful gender-responsive programming includes decisions on the right modality from the earliest stage in the programme cycle. The programme example provided here was designed as a centralised initiative that operates through projects implemented at the micro level. Attention is focused on the knowledge to mobilise at an early stage. This knowledge relies, depending on the cases, on in-country surveys to increase the knowledge of gender dynamics at the household level, on the best practices identified in the various projects funded by the programme, and on the engagement of formal and informal groups of women in the insurance product design phase.

Some aspects of the product design are considered critical. One of them is the financial inclusion of marginalised groups, explicitly targeting women among them. A second one is the strategy for distribution; in this regard, each project carries out a gender assessment of the organisations that support the distribution of micro insurance in the countries. The idea is to try to guarantee that a gender-sensitive approach is adopted in the presentation of the product in each local context, and that the promotion of the product has positive spillover effects supporting organisations with high levels of women's participation. One way of doing so is to reach out to the potential partners in the region, to collect information about their gender structure, and to identify the organisations with higher levels of women's presence in leadership and operational positions. This approach has proven to be beneficial in the promotion of financial products in those regions where women do not have equal access to financial education and services.

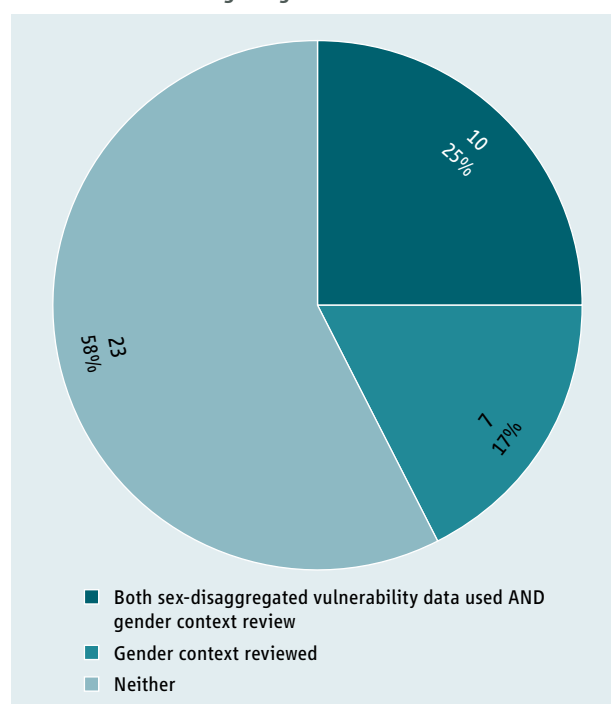
5.3 The role of data and analysis in influencing design

In addition to capturing the specific targets above, the respondents were also asked about the data and analysis that informed the design and implementation of the schemes. Specifically, they were asked:

- Was sex-disaggregated vulnerability data used (in the **risk model**)? If yes, how? If no, why not?²⁰
- Was the **gender context** reviewed **to influence the design**? If so, what was done?

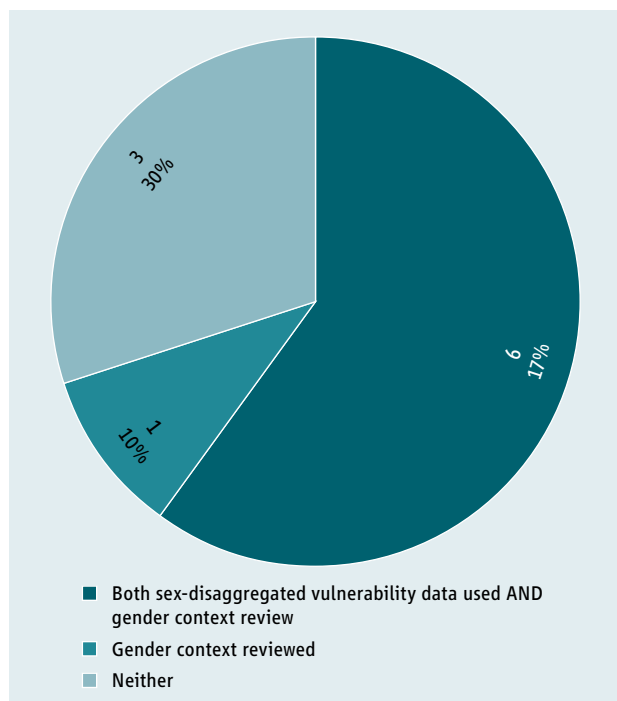
The combined responses from project and programmes indicated that just under 50% of the initiatives were utilising some form of sex-disaggregated vulnerability data and/or commissioning studies or undertaking analyses to review the gender context and inform the design stage (see **Figure 7**). A clear finding was that projects and programmes that scored 'fully' on indicators for the integration of gender considerations into design and implementation were over 50% more likely to have invested in this data and analysis (see **Figure 8**). This finding underscores the importance of having both a quantitative and contextual analysis of factors that have the potential to create gendered differences as the starting point for gender-responsive project design.

Figure 7: Responses of total programmes and projects on use of sex-disaggregated data and gender analysis to inform design stage



²⁰ Due to the technical nature of the question, this was not suitable for all respondents and was therefore broadened to allow for answers that pointed to the use of sex-disaggregated data at the design stage more generally, not just for risk modelling. This is explained in Box 6 below and is reflected in the results displayed in the pie charts.

Figure 8: Projects and programmes that scored 'fully' on integration of gender considerations into design and/or implementation



Box 6: Gender-responsive risk analytics

Vulnerability modelling is often recognised to be lagging behind hazard modelling. An insufficient **understanding of how crises affect people** can limit the ability of CDRFI schemes to accurately capture disaster losses, for example by introducing basis risk. Using sex-disaggregated data at the design stage is an important entry point to tailor schemes more precisely to the needs of the most vulnerable clients and beneficiaries, as well as to meet commitments towards equitable and gender-responsive approaches. A gender context analysis can be a first step towards identifying the specific vulnerabilities to be captured and addressed by the initiative, many of which can subsequently be quantified by gathering sex-disaggregated data on such vulnerabilities.

There are **diverse ways** in which programmes and projects use sex-disaggregated data at the design stage, including:

- Integrating sex-disaggregated data, such as on the head of household, into the datasets that inform the vulnerability component of **risk modelling** (for example, an index-based risk model could trigger at a lower threshold for communities with a higher proportion of female-headed households, amongst other vulnerability factors).
- Creating gender-based risk profiles to **inform planned response measures** (e.g. putting in place specific preventative measures to mitigate expected spikes in gender-based violence).
- Using sex-disaggregated datasets to inform **targeting of interventions** (e.g. using data on asset ownership of female labourers to pivot towards a financial solution based on business interruption rather than asset ownership) or **targeting of payouts** (e.g. using sex-disaggregated data to prioritise recipients of cash transfers).

5.4 Internal gender considerations

The third theme groups the IGP targets that look specifically at the internal composition of the teams delivering the programmes or projects. Having the appropriate gender expertise and team composition can be an important factor in ensuring that gender

considerations are incorporated into programme design and implementation. Under the IGP targets, these are captured by two indicators: (i) at the meso level by identifying the gender-responsive training provided and (ii) at the micro level by capturing the extent to which a gender-diverse leadership and workforce amongst providers is promoted (see [Table 4](#)).

Table 4: Internal gender considerations

Results	How does the composition of the team and/or training provided reflect gender-responsiveness?	
Performance	Target 4: Meso level Gender-responsive training is provided	Target 5: Micro level A gender-diverse leadership and workforce among providers is promoted
Fully	-	1
Mostly	-	-
Partly	-	2
Not achieved	2	3
Average Assessment	Not achieved	Partly achieved
	Examples of how the standards were applied	
Fully	This programme creates a matrix of the cooperatives in the countries to identify who does not have access to financial services. They also include in country projects that are led by women (micro)	
Mostly	N/A (no scores in this category)	
Partly	Some action being taken to promote gender-diverse leadership, but this is not standardised and depends on the country	
Not achieved	- No gender-responsiveness training provided - Respondent acknowledges that action to promote a gender-diverse leadership and workforce is not currently happening	

The information provided by **meso-level** programmes suggests that they have **'not achieved'** the target of providing gender-responsive training. Respondents provided no evidence of such training occurring or planned to occur. However, at the project level there were more positive signs, with two of the four meso-level projects surveyed offering some form of gender training.

The **micro-level** programmes surveyed were collectively scored as **'partly'** achieving the target of promoting a gender-diverse leadership and workforce amongst providers. Some felt that they did not have the leverage or mandate to do this, while for others action was being taken but typically this was not standardised across countries. This was reflected in information from the *project* level, where they did feel they had the leverage to take action on gender diversity, and thus scores were much more positive, with four out of the eight micro-level projects surveyed scoring 'fully' or 'mostly'. For example, one respondent reported that the MFIs they support have to have a minimum of 40-50% female staff, another gave examples of how female entrepreneurs were engaged in the design process.

5.5 Impact of coverage

The final theme concerns the gendered differences in the impact of coverage offered by the scheme, specifically focusing on the collection and use of sex-disaggregated impact data. There are two parts to this target: firstly, whether sex-disaggregated data is being collected at the output/outcomes level (for example in the form of post-payout surveys that indicate who is receiving assistance and in what form), and secondly whether gender differences are being captured at the impact level, i.e. the change brought about by the intervention and how this is experienced differently between the sexes (see [Box 7](#) for examples of direct and indirect impact). Respondents were only scored as 'mostly' or 'fully' if they fulfilled both parts of the target (see [Table 5](#)).

Table 5: Impact of payouts

Results	To what extent is data being gathered to capture gender differentials in the impact of a scheme?
Performance	Target 2: All schemes Collection and use of sex-disaggregated data for the differential impacts of payouts on direct and indirect beneficiaries (macro-/meso-level schemes) or on clients (for micro-level schemes)
Fully	1
Mostly	2
Partly	4
Not achieved	10
Average Assessment	Not achieved
Examples of how the standards were applied	
Fully	The programme typically does a post-payout survey using a sex-disaggregated data collection design to understand who received the money, how they spent it, and how it affects household decision-making
Mostly	Follow-up takes place following payouts to check on progress against objectives; these include gender components
Partly	Sex-disaggregated data is collected on number of beneficiaries, number of policies, numbers attending trainings; however, sex-disaggregated data that investigated the impact of the intervention is not collected
Not achieved	No data is collected in a sex-disaggregated way and no impact data is collected

The programmes surveyed for this study were assessed collectively to have **'not achieved'** the target of collecting and using sex-disaggregated data to capture gender differentials in the impact of a scheme. Ten programmes were collecting no sex-disaggregated data at all, and four programmes that scored 'partly' were only doing this at the output level (for example the proportion of women buying policies or receiving cash support from a payout). Only three programmes were scored as 'fully'/'mostly', as they were able to provide some indication of data collection with a view to assessing gendered differences in whether the programme as a whole was meeting its intended objective at the impact level. Note that two programmes were removed from the analysis because they were not yet opera-

tional to the coverage/payout stage. The project-level results were largely similar.

Within the sample, *dispersed* programmes were found to score worse than *centralised* programmes, with five out of the six dispersed programmes scoring 'not achieved'. These programmes reported a lack of capacity to access sex-disaggregated outcome data and/or that it was not within their mandate to collect this at the programme level.

Little discernible differences were found across the level of the scheme (macro/meso/micro) or type of financial instrument, which may in part have been due to the small sample size.

Box 7: Direct and indirect impact

While all respondents affirmed that they collect (wherever possible) sex-disaggregated data on the number of payouts, only few reported that they collected data in terms of use of data, i.e. how men and women are using payouts differently. **Integrating gender considerations into impact assessments** is a great way to track the actual gender-responsiveness of projects and products. Only one respondent was able to show that these considerations took place. See the below examples of data to be collected after payouts to track gender-responsiveness:

- Are there any changes in household dynamics that could lead to increased agency/decision-making for women?
- Is there an increase or decrease in intimate partner violence and domestic abuse?
- Is there a change in the care burden in the home?
- Is there a change in the workload in the home?
- Do women have better access to loans?
- Do women report enhanced financial literacy?
- Do women report increased risk awareness? Have they been informed about risk management?
- Has a formalisation of land/asset ownership taken place?

5.6 Summary of quantitative results

The assessment of the extent to which programmes are meeting the IGP gender targets are summarised in **Figure 9** below. The traffic light system captures the average performance of the programmes sampled for that target on a four-point scale: 'fully achieved', 'mostly achieved', 'partly achieved', and 'not achieved'.

Evidence provided by the sampled programmes suggests that most of the IGP gender target components (6) were only 'partly' met, while 2 were 'not achieved' at all. A small number of schemes 'fully' or 'mostly' met the targets, but this was not reflected in the average performance of the sampled programmes.

Figure 9: Performance of sampled programmes against the InsuResilience gender targets, colour-coded to indicate status ('fully'/'mostly'/'partly'/'not achieved')

	Institutional commitments (policies)	How gender is taken into account in design & implementation	Who implements the programme (expertise)	Impact of coverage
Donors	T1: Application of donor gender policies and criteria in invest- ment decisionmaking and financing agreements			
Macro	T1 & T3A: Programmes (T1), including regional risk pools (T3A), have institutional gender policies in place	T3B: Disaster risk reduction (DDR) plans wich inform payout priorities are gender-responsive		T2: Collection and use of individual-level, sex-disaggregated data to monitor impacts
Meso		T4A: The proportion of woman among institutional policy- holders’ clients, members, or employees is recorded	T4B: Gender-responsive training is provided	
Micro		T5A: Schemes focus on sectors and value chains with high levels of women’s participation	T5B: A gender-diverse leadership and workforce among providers is promoted	
Key: ■ Fully ■ Mostly ■ Partly ■ Not achieving				

6 Qualitative results

This section explores common themes that emerged from the interviews with respondents, including barriers as well as oppor-

tunities in developing, implementing, and assessing gender-responsive CDRFI.

Figure 10: Barriers and success factors in implementing gender-responsive CDRFI, identified by sampled IGP schemes

Barriers and challenges	Success factors and opportunities
 Access to data	 Donor action on gender
 Additional layers (reduced conditionality)	 Clear strategic vision for impact
 Focus on coverage (rather than impact)	 Country-level innovation
 Abstract gender strategies and guidance	 Seeing market potential
 Lack of awareness and misconceptions	 Political interest and commitment to gender
 Limited gender and CDRFI capacity	

6.1 Barriers and challenges

6.1.1 Access to data

It is widely recognised that the starting point for gender-responsive action is an understanding of the gendered differences, constraints, or challenges that should be taken into account in a programme or intervention. This was reflected very strongly in the interviews with the 10 projects and programmes that ‘fully’ met the targets for gender-responsive programme design, which were twice as likely to have used sex-disaggregated vulnerability data in their risk models and/or commissioned studies or undertook analyses to review the gender context than their more poorly scoring counterparts.

On the other hand, the lack of sex-disaggregated vulnerability data and context analysis reported by 58% of the respondents also helps explain why most programmes and projects performed poorly against the gender targets. Without a baseline understanding of gendered differences that should be considered, there is little on which to build a gender-responsive approach.

“We have learnt that we cannot make general assumptions about the needs of men and women – this must be context-specific. [...] This won’t happen if at the proposal stage there is no gender analysis, or if roles of women or men are not included, or if access and control of resources are not identified, or if it doesn’t talk about social norms or laws (land ownership, etc.).” (Donor)

One of the barriers frequently reported at the programme and project level is that sex-disaggregated vulnerability data is difficult to access. This is not a new finding, and one addressed in the *InsuResilience Guidance Note for Gender-Smart M&E*, which flags a few data collection tools that can be developed.²¹ The programmes and projects that scored the highest in the present study were typically conducting some form of primary data collection themselves in the form of surveys or assessments to inform programme design. It should be recognised that this is time- and resource-intensive, and several interview respondents pointed towards a lack of capacity or funding to be able to do this.

“We do not have a lot of resources to include in a systematic way the gender-responsiveness with the governments. We need money to hire experts and to increase our organisational capacity.” (Programme-level respondent)

21 K. Miles and I. Hauler (2021). *Step by Step Guidance: A gender-smart approach to monitoring and evaluation (M&E) of Climate and Disaster Risk Financing and Insurance (CDRFI) Programmes*. InsuResilience Global Partnership. Report available [here](#). Last access 4 November 2022.

In other instances, the challenge in accessing usable data on the gender context that might be used to inform the design and implementation of the programme is linked to the lack of capacity of the country's public institutions. The lack of capacity of institutional partners, paired with the limited organisational resources, affects the capacity of the programme to score better on the impact and coverage dimension of the CDRFI.

"We have developed a grid of gender indicators, but the data availability in the region is too poor to be used for the design. [...] Data about the impact and sex-disaggregated data are not available because of a lack of institutional capacity." (Programme-level respondent)

Without the baseline investment in quantifying and understanding gendered differences, it is difficult for schemes to orient their services towards the needs of women in a meaningful way, which in turn limits their ability to access funding made available for gender-responsive products and services. Data and analysis of gendered differences emerged as the cornerstone for designing and implementing gender-responsive CDRFI.

"As far as possible, sex-disaggregated data is used for modelling; however, that is part of the difficulty. We expect quite rigorous analysis and strong data, and when this isn't available, then we won't provide support. This makes it difficult in many instances to prove that a product will be useful for women, and this is one of the reasons why we haven't supported any products specifically oriented towards the needs of women." (Programme-level respondent)

6.1.2 Additional layers

A second key theme that emerged from a few interviews was an inability to exert influence over projects to take a gender-responsive approach. Typically, when public funding (for example from institutional donors) is made available to grantees or loan recipients, they can create incentives and conditions to encourage quality and attention to priority areas such as gender equity.

However, as reported in the interviews for this study, CDRFI initiatives involve more layers which can interrupt this chain of conditionality. For example, instead of funding a project for at-risk communities directly, they may fund a facility subsidising insurance premiums for a government or corporate entity that pays out to support these communities when needed. The advantage is that such approaches promote financial self-sufficiency and a wider approach to, and ecosystem of, risk management. The potential

disadvantage is that the support being channelled via an intermediary means that donors or investors are less able to exert as much influence over how the resulting intervention is designed, implemented, or evaluated.

"DRF involves extra layers; we are very far from where the action actually takes place, so it is difficult to provide recommendations and conditions [...] and to know how much of gender standards will be taken into account in the implementation." (Donor)

"We do not monitor [the level of] gender-diverse leadership or workforce of the projects we support because we don't have this leverage. [...] We only work on project design and do not follow up to evaluate the impact of those projects." (Programme-level respondent)

In these circumstances, the role of sector-wide quality standards and norms such as those promoted by the Partnership are particularly important.

6.1.3 Focus on coverage (rather than impact)

The most common way of communicating the ambitions and progress of CDRFI schemes is typically by focusing on the number of people covered by such schemes as well as the number and volume of payouts. As reported in the *Strategic Evidence Roadmap for CDRFI*,²² there is little empirical data on the **impact** of CDRFI instruments. We know little about the effects of CDRFI on the timing and effectiveness of support to households experiencing crisis, on longer-term resilience, and/or on wider economic or fiscal stability impacts for governments. It is therefore no surprise that most respondents were not collecting, or planning to collect, any impact data, let alone sex-disaggregated impact data.

The lack of attention to gender within CDRFI programming is a casualty of a much wider lack of attention to impact for crisis-affected people. 'Does this work for women?', is a subset of the much wider question of 'Does this work at all?'. This was reflected in the conversations with respondents, who often expressed that accountability for impact was not something that they felt should be collected or aggregated at their level.

"Tracking the impact on the ground in terms of gender is a difficult and tricky activity for insurance companies. In the space of non-life insurance, no company tracks or records sex-disaggregated data. Changing this takes time and is not easy." (Programme-level respondent)

22 InsuResilience Global Partnership and Munich Climate Insurance Initiative. (2021). *From Innovation to Learning: A Strategic Evidence Roadmap for Climate and Disaster Risk Finance and Insurance*. Report available [here](#). Last access 4 November 2022.

"Our counterparts are so diverse that it makes no sense for us to have a standard approach in terms of what we can request from them. We do not collect sex-disaggregated data. Our mandate is to look at the beneficiaries and to classify them in terms of economic vulnerability, not social vulnerability." (Programme-level respondent)

It is only once the focus is shifted from valuing schemes based on the statistics of annual coverage or payouts to the social and economic impact they have for people that it becomes evident that such schemes need to work for women and girls as well as men.

6.1.4 Abstract gender strategies and limited practical guidance

One of the more encouraging results within this study is related to institutional commitment towards gender-responsiveness. Almost half of the programme respondents either 'fully' or 'mostly' had a gender policy and/or action plan in place. However, the discussions revealed that respondents often found these policies to be abstract and hard to operationalise and/or apply to CDRFI design.

Some respondents pointed towards a lack of guidance to support programmes to operationalise gender commitments. For example, the IGP material was found to be useful but largely conceptual and not easy to put into practice. Several respondents asked for materials such as practical tools, a one-page checklist for partners on gender, in-depth case studies (e.g. implementing a gender-responsive payout), and literature specific to the financial instrument (e.g. integrating gender-responsiveness into a contingent credit programme).

"There is a lack of focused and specific literature. The literature is focused on a higher and more strategic level. [For example, the] IGP could facilitate the knowledge circulation about how to include in a contingent credit programme the TA measures that focus on vulnerable populations [e.g. from Japan, the UK, more developed countries]. The best would be to facilitate the circulation of evidence-based solutions." (Programme-level respondent)

6.1.5 Awareness and misconceptions

Amongst a small number of respondents was a common theme of resistance to the idea of creating products just for women, which respondents 'could not justify as a business decision'. Amongst these respondents, whose clients often tended to be corporate actors, MSMEs, and insurers (rather than public entities), there was a lack of awareness in the variety of ways in which to be gender-responsive.

Gender-responsiveness was viewed as a *product*, and not as an *approach* to ensuring equity and impact across all products. There may be benefit in more targeted awareness-raising amongst private-sector-oriented programmes and projects within the IGP to upskill on gender-responsiveness and to generate case studies on the advantages this can have in terms of ensuring impact and in a commercial sense (see section 6.1.6 below).

"One of the pitfalls is to see a women insurance product as a standalone product. In order to work, it is something that should entail an organisational culture in the company. Is not only money but much more human resources that are trained to be gender-sensitive." (Programme-level respondent)

"Gender is supported by senior management. We implemented a mainstreaming approach so everyone in [the organisation] is responsible. [...] Now, every single staff member has been trained. People on the social development side found it easier to incorporate. The more technical people – insurance, DRM – did find it more difficult; for some, it was rocket science, but they are now getting into it." (Programme-level respondent)

6.1.6 Limited gender and CDRFI capacity and expertise

Finally, gender expertise was mentioned as a key constraint by several interviewees – from donors to project-level respondents. One donor spoke about only seeing "pockets of expertise", and many respondents at the project level complained about the lack of gender experts with sufficient knowledge of both the sector and the country context. There are two dimensions to this key constraint of capacity and expertise: firstly, having the necessary resources to bring in expertise, and subsequently being able to source the expertise needed.

As described previously (see section 5.2), gender-responsive programming depends on having a strong, quantitative, and empirical understanding of gendered differences in vulnerability, needs, and opportunities that is context-specific. An example of a gender-responsive programme is described briefly in **Box 8**. This data is typically not available in many countries, and so requires the support of gender experts to assist in developing such data and analysis and follow the implementation and evolution of a project to ensure that it filters into the intervention and how it is assessed. Only four out of the 19 programmes surveyed reported having access to some form of gender expertise. A few projects and programmes mentioned financial capacity as a constraint to bringing on this gender expertise.

"Human resources, especially in country offices, where we do not have a gender expert in the country these topics are left behind. We would need more resources to guarantee this expertise in the countries." (Programme-level respondent)

Secondly, a number of programmes pointed towards the difficulty in sourcing experts. There are gender experts and CDRFI experts, but typically it is hard to find both together. Requests were made for more support in building this pool of experts and matching gender and CDRFI experts to those programmes and projects needing to access such support.

"There is a lack of expertise on this topic. There is more gender expertise on other sectors like access to financial instrument

[or] entrepreneurship. On natural disaster risk management, there is not a lot. It is difficult to find experts that combine gender and DRM." (Project-level respondent)

"I wonder if the InsuResilience Centre of Excellence on Gender-smart Solutions can help with providing experts to programmes like us, [helping us with] the design of a gender pool of experts, and support with matchmaking." (Programme-level respondent)

Box 8: The benefits of gender expertise in the team

Having a gender expert in the team can benefit the programme from its onset. The example provided here is a contingent credit facility that offers loans with disbursements contingent on the occurrence of a natural disaster event in localities or countries **and intensity previously agreed on parametric basis**. The programme institutionalised the importance of a **gender focal person**, whose role is to support the team in developing **operational strategic frameworks** to guide the dialogue with countries in order to facilitate the adoption of gender-responsive **measures in combination with the technical assistance** linked to the contingent credit.

The focus on gender at the programme level is mainstreamed in all activities of the initial negotiations: the staff of the facility mobilises **gender expertise** both in the team in charge of the region and of the gender unit within the main investing institution; when relevant, they invest resources to include in the negotiations an **external consultant** that holds specific knowledge of the country to integrate the gender component in the emergency response. The goal is to design the **technical assistance document based on a gender study** that focuses on the country and looks at institutional capacity, policies in place, room for improvement, and includes mutually agreed **incremental policy changes** integrated into the planning **as a compensatory measure** for accessing the contingent credit.

6.2 Success factors and opportunities

Amongst the schemes surveyed for this study, there was a small number of projects and programmes that were performing well in terms of gender-responsiveness and/or putting in place systems that will work towards this in the near future. Some commonalities emerged amongst the higher-scoring projects and programmes that pointed towards success factors and opportunities that can facilitate the emergence of gender-responsive CDRFI.

6.2.1 Donor action

Donors are playing a significant role in promoting gender-responsiveness by providing financial incentives and often by using the administrative tools at their disposal. For example, at the proposal stage, one of the donors surveyed systematically checks proposals for gender inclusion drawing on in-house experts, often sending back comments and recommendations on identified gaps.

The impact on grantees can be significant. At least two respondents reported that they found donor conditionality helpful in establishing gender as a priority within their organisations, and that they would like more of this. For example, one respondent said that, whilst there are always issues in terms of access to gendered data to inform product design, if this is made a priority, these issues can be overcome: *"when we insist, we get the right data"*.

"We could always do more on gender, but we would need more funds, and gender should be put in as a strong priority by the donors so that we can justify using gender experts for specific programmes." (Programme-level respondent)

Within the programmes sampled, four fell into the category of 'investor', which, like donors, are also tasked with grant-making and investment decisions on CDRFI initiatives.²³ Unlike the donors, these programmes scored poorly on having gender policies in place and were amongst the lowest-scoring categories regarding the collection of sex-disaggregated impact data.

23 K. Miles (2022). *Step by Step Guidance: Gender-Lens Investing in Climate and Disaster Risk Financing and Insurance (CDRFI) Solutions*. InsuResilience Global Partnership. Report available [here](#). Last access 4 November 2022.

Whilst we must interpret results with caution due to the small sample size, there was also little evidence of these schemes using their financial influence or administrative capabilities to incentivise gender-responsiveness amongst grantees. There exists a clear opportunity to transfer learning from donors and support the ‘investors’ to increase gender-responsive action. This has already started with the recent IGP publication *Gender-Lens Investing in Climate and Disaster Risk Financing and Insurance (CDRFI) Solutions*.²⁴

6.2.2 Clear strategic vision oriented towards impact

Under the present analysis, programmes were categorised into two types: *central* programmes with a strong central design, whereby implementation at the country level looks very similar, e.g. African Risk Capacity (ARC) or R4 Rural Resilience Initiative, and *dispersed* programmes with a looser central design, whereby projects vary significantly, e.g. Global Risk Financing Facility (GRIF) or GIZ bilateral projects. One of the findings from the quantitative analysis was that centralised programmes tend to collectively score better, particularly on having gender policies in place and gathering sex-disaggregated impact data.

The discussions with interviewees suggest that centralised programmes often tend to have a much clearer, shared strategic vision oriented around a social mission and therefore a greater commitment to demonstrating impact for target groups such as women and girls. In decentralised programmes, which have less of a clear strategic vision for change, commercial logic and language are more prevalent, with impact, including impact for women and girls, taking more of a backseat. This relates back to the previously identified barrier of too much focus on coverage versus impact (see paragraph 5.5) and shows that this is less of an issue in programmes that are able to clearly articulate and measure their performance against a well-articulated vision for change, which can become a success factor in promoting gender-responsive action.

6.2.3 Country-level innovation

In contrast to the benefits of a strong centralised vision, the present study also found multiple examples where individual projects, operating independently, were performing much better on the targets for gender-responsiveness than the wider programmes (see Box 9).

Box 9: Listening to the country level

While it is important for the programme level to insist on the importance of gender-responsive programming, sufficient leeway needs to be provided **to national implementers to listen to groups of beneficiaries and include context-specific measures**. In a case in South Asia, for example, the implementing organisation first implemented training for female beneficiaries using only female trainers (an approach that is internationally seen as gender-sensitive). Through focus group discussions with some of the beneficiaries after picking up on discontent and higher dropout rates, the implementing organisation understood that the women did not think that they could learn sufficiently only from female trainers. When the organisation paired up female and male trainers for all training sessions, the attendance rates went up and the product was more successful. This shows that internationally recognised approaches might not work and that listening to experts on the ground, and especially to beneficiaries, goes a long way.

This mismatch of performance on programme and project level was most apparent within the targets related to gender composition of the teams and focus of micro-level schemes on value chains with high levels of women’s participation. There were numerous examples of projects driving forward this agenda on gender-responsiveness and equity, independent of the levels of commitment or progress at the programme level (this finding was true for both centralised and decentralised programmes).

²⁴ Ibid.

These 'early adopters' present a significant opportunity to celebrate and support such progress and to capture lessons learnt that can be shared with wider projects and programmes (see **Box 10**).

Box 10: Success story of gender risk model

A case of a contingent credit activated after an earthquake is a good example of how a programme design informed a country-level initiative in all its components: design, implementation, monitoring, and follow-up. The gender division supported the programme and provided the project design, and a **gender consultant** was hired to provide specific input based on the country's institutional setting and existing DRM planning. The project was designed including a **country-specific gender risk model** considering the needs of earthquake risk management.

The outcome of that round of negotiation was the development of an emergency response plan for earthquakes. **Women and girls were explicitly included** as a vulnerable target group in the response plan implementation, taking operational **measures to guarantee safe shelter solutions** and measures on the ground to **prevent post-disaster gender-based violence**. As a result, no gender-based violence cases were reported in the aftermath of an earthquake that required around 26,000 survivors to relocate in shelters.

6.2.4 Seeing market potential

It is well documented that the protection gap of women is higher than that of their male counterparts: not only do women's livelihoods tend to be more dependent on natural resources threatened by climate change, but they are also using fewer financial products (the finance gap).²⁵ This is already a market opportunity to design products and services that address this. At the micro level, a number of the projects and programmes interviewed were already successfully growing their client base by gravitating towards women as a key target group. What these projects and programmes had in common was the upfront investment made in fully understanding their client group and their unique situation in terms of factors such as asset ownership, decision-making power, and access to technology (such as smart phones).

"Women are less risky insurance subjects. However, it is not easy because they are using finance products less, and thus there is less information about the advantage profile of women." (Project-level respondent)

Similar findings have been reported elsewhere. The Kashf Foundation in Pakistan, for example, released a livestock insurance product targeted specifically at women, who are largely responsible for rearing livestock in rural areas. The Foundation put its understanding of the needs of its target beneficiaries at the heart of its approach and believes it to be key to its success in driving insurance penetration in Pakistan.²⁶

These examples relate back to the importance of the initial data and analysis on gendered differences (described as a barrier in **5.2**) and, once this is overcome, how it can unlock a very large market of previously underserved clients.

6.2.5 Political interest and commitment

The IGP's interest in, and commitment to, promoting gender-responsive CDRFI programming is a key opportunity in its own right. General awareness of the importance of gender to the IGP was very high and was not called into question by interview respondents. Whilst the quantitative scoring of programmes against targets showed a fairly low level of *current* performance, the majority of programmes were in the process of making improvements. Interviewees mentioned that they are drafting policies to be put in place, commissioning gender studies, developing action plans, and planning staff training, among other measures. It would be reasonable to assume that performance against the gender targets will start to improve even within a short time horizon of 1-2 years.

"Every year, the Secretariat is asking for data relating to gender. Not all projects are reporting, but in the process of asking for sex-disaggregated data at least there is sensitisation." (Donor)

A number of respondents felt that the IGP could go further, from providing practical guidance to organising a pool of gender experts or coordinating efforts to collect data. All of these present opportunities to further gender-responsiveness amongst programmes within the Partnership.

"All donors need to come together to get better data. This is where [the CoE] can help to coordinate efforts to ensure policies are used and that sex-disaggregated data is reported." (Donor)

²⁵ See the UN Chronicle: B. Osman-Elasha. *Women... In the Shadow of Climate Change*. Available [here](#). Last access 4 November 2022.

²⁶ For further details, see: Acclimatise and Climate Finance Advisor (2020). *Protecting low-income communities through climate insurance*. InsuResilience Investment Fund. Report available [here](#). Last access 4 November 2022.

7 Conclusions and recommendations

The programmes and projects surveyed for this report suggest that, collectively, the current status of gender-responsiveness under the IGP umbrella is low. The reasons for this include well-known barriers relating to data and analysis on gendered differences at both the design and impact stage, lack of capacity and expertise, as well as lesser-known issues such as the lack of accountability for impact amongst multi-layered schemes. Nevertheless, there is a minority of programmes and projects which are implementing innovative and exciting CDRFI initiatives that are successfully meeting the needs of women and girls in climate-affected communities. These successful initiatives point us towards a number of recommendations to facilitate gender-responsiveness under the wider IGP umbrella.

We would also want to add that the general goal of the IGP should be to move beyond gender-responsive programming towards applying gender-transformative approaches in design and implementation. Some donors and programmes are already paving the way with scrutinising applications and providing valuable input for programmes to become gender-transformative. However, it would be helpful to have the IGP provide guidance and evidence on what actions could support gender-transformative programming.

7.1 Facilitate data and analysis on gendered differences

Support programmes and projects to develop a clear understanding of gendered differences (through data collection and analysis) at the design stage as the starting point for all gender-responsive approaches, for example through:

- Dedicated **financial support** made available by donors to schemes that are part of the IGP for (i) tailored gender context assessments, (ii) conducting diagnostics to identify and draw on relevant sex-disaggregated datasets at the municipal, country or regional levels (according to the scope of the programme or project), and (iii) investing in data collection or analysis to fill gaps as needed. Priority should be given to initiatives at the design stage, but over time this could be expanded to all IGP schemes.
- Where appropriate, investing in the wider development of **global public goods**, for example in the form of vulnerability datasets and/or research on gender differences relevant to CDRFI schemes. This could build on lessons learnt from similar collective work for hazard modelling (such as the Global Risk Modelling Alliance).
- Encouraging **dialogue and collaboration** between gender specialists, social protection specialists, and technical CDRFI practitioners (such as risk modellers), for example through a dedicated sub-working group to exchange best practice and/or to facilitate collaboration with organisations (humanitarians, social protection database holders, government bodies) that may have gender data and expertise useful to IGP members.
- Requesting all programmes to **track** their use of gendered data and analysis at the design stage to encourage awareness and understanding of the significance of this in promoting gender-responsive schemes (this is not currently in the targets).

7.2 Ensure accountability for impact

A second key recommendation is to ensure that all players within the CDRFI ecosystem are responsible for planning, monitoring, and evaluating the impact of *their* contribution for at-risk communities. Having a stronger focus on impact as a whole will facilitate improved outcomes for women and girls. This could be achieved by:

- Ensuring that investors and donors are using the **leverage and administrative tools** at their disposal to incentivise strong, gender-responsive programme design (for example by insisting on, and ensuring budget is set aside for, a gender analysis at the application stage).
- Encouraging programmes to **articulate a clearer vision of the social change** they will contribute towards, so that this can guide decision-making over and above a commercial logic oriented towards product uptake and coverage. Alternatively, programmes could join or commit to an existing vision created by another entity.
- Considering the IGP's role in setting **sector-wide quality standards and norms**, including how progress is communicated, to ensure that this is more impact-oriented.
- Addressing the ambiguity of who is responsible for what through the IGP's **development of standards** to accompany the IGP gender targets that provide a more nuanced description of what 'fully'/'partly'/'mostly' achieving looks like for each type of player, including sovereign risk transfer provider, investor, contingent credit provider, supporter of micro insurance for micro, small and medium-sized enterprises (MSMEs), early warning system provider, etc.
- **Rewarding and communicating** about programmes and projects that deliver impact, for example through leading donors or investors to consider an annual competition that provides a grant to projects that can demonstrate their impact for women and girls.



7.3 Facilitate access to gender and CDRFI expertise

Finally, facilitating access to the right gender and CDRFI expertise so that programmes can define and fulfil their ambitions to be gender-responsive is a critical piece of the puzzle. This could be achieved through:

- › Developing more **practical guidance** on gender-responsive CDRFI that is oriented towards the needs of different schemes and accessible in the form of checklists or other practical tools. This could include a checklist of questions on gender

context to be considered during the design phase, a checklist for implementation of gender-responsive training, and a checklist for data to be collected during impact assessments to inform intended/unintended negative/positive results of payouts.

- › Providing **financial support to hire needed expertise** or encouraging such support to be costed into wider budgets.
- › Considering ways to **increase the availability of gender and CDRFI practitioners**, including through dedicated training, a shared pool of people for IGP programmes, etc.

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InsuResilience Secretariat

Friedrich-Ebert-Allee 32-36
53113 Bonn, Germany
secretariat@insuresilience.org
www.insuresilience.org

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