



**Global Shield**  
against Climate Risks

# Gender Analysis of Climate and Disaster Risk Finance and Insurance in The Gambia

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# Preface

This assessment was conducted by **Oxford Policy Management Europe GmbH (OPM)** on behalf of the **Centre of Excellence on Gender-smart Solutions (CoE)**. The project manager is Alessandro Maggioni. The lead author of this assessment is Nancy Okodoi together with author Katherine Cooke. This analysis received additional inputs from Katherine Miles, Katherine S. Miles Consulting Limited.

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The **CoE** is an initiative in support of the Global Shield against Climate Risks and serves as a hub for advancing gender-responsive approaches within Climate and Disaster Risk Finance and Insurance (CDRFI). Its primary role is to centralise expertise, best practices, and resources to ensure that gender equity is integrated into CDRFI solutions, fostering inclusive resilience against climate risks. To support the Global Shield In-Country Process (ICP), the CoE has commissioned OPM to conduct a gender and social inclusion analysis. This analysis aims to identify gender-specific vulnerabilities and opportunities within the national context, providing critical evidence to inform [The Gambia's stocktake and gap analysis](#) as well as the country's [Request for Support](#) to the Global Shield.

The findings can help pinpoint protection gaps and guide the development and implementation of inclusive, gender-responsive strategies as part of the Global Shield support package.

For more information, visit [Home | Centre of Excellence](#) and [The Gambia | The Global Shield against Climate Risks](#).

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# List of Abbreviations

<b>ADRiFi</b>	The Africa Disaster Risk Financing Programme	<b>OPM</b>	Oxford Policy Management Europe GmbH
<b>AfDB</b>	African Development Bank	<b>RISE</b>	Resilience, Inclusion, Skills, and Equity Project
<b>AICRM</b>	Africa Integrated Climate Risk Management Programme	<b>ROOTS</b>	Resilience of Organisations for Transformative Smallholder Agriculture
<b>ARC</b>	African Risk Capacity	<b>SADDD</b>	Sex-, age- and disability-disaggregated data
<b>Cat DDO</b>	Catastrophe Deferred Drawdown Option	<b>UNDP</b>	United Nations Development Programme
<b>CDRFI</b>	Climate and Disaster Risk Finance and Insurance	<b>UNICEF</b>	United Nations Children’s Fund
<b>CoE</b>	Centre of Excellence on Gender-smart Solutions	<b>VDC</b>	Village Development Committee
<b>CRI</b>	Climate Risk Insurance	<b>WFP</b>	World Food Programme
<b>GALS</b>	Gender Action Learning Systems		
<b>GBoS</b>	Gambia Bureau of Statistics		
<b>GBV</b>	Gender-Based Violence		
<b>GDP</b>	Gross Domestic Product		
<b>GIRAV</b>	Gambia Inclusive and Resilient Agricultural Value Chain Development		
<b>ICP</b>	In-country process		
<b>IFAD</b>	International Fund for Agricultural Development		
<b>IGP</b>	InsuResilience Global Partnership		
<b>ILO</b>	International Labour Organisation		
<b>IMF</b>	International Monetary Fund		
<b>LIFE-AR</b>	Least Developed Countries Initiative for Effective Adaptation and Resilience		
<b>MECCNAR</b>	Ministry of Environment, Climate Change and Natural Resources		
<b>MFI</b>	Microfinance Institution		
<b>MoGCSW</b>	Ministry of Gender, Children and Social Welfare		
<b>MoLRG&amp;RA</b>	Ministry of Lands, Regional Government & Religious Affairs		
<b>MoTRIE</b>	Ministry of Trade, Industry, Regional Integration, and Employment		
<b>NAPA</b>	National Adaptation Programme of Action		
<b>NDC</b>	Nationally Determined Contribution		
<b>NDMA</b>	National Disaster Management Agency		
<b>NSPS</b>	National Social Protection Secretariat		

# 1 Introduction

## 1.1 Purpose of the analysis: The importance of integrating gender in CDRFI

The Gambia is increasingly vulnerable to climate change, facing threats such as rising sea levels and more frequent and intense disasters. Recurring droughts and floods lead to significant economic and social losses, highlighting the nation's vulnerability. These climate-related events disproportionately affect women and marginalised social groups due to factors like reliance on rain-fed agriculture and limited access to resources.<sup>1</sup> Prevailing socio-cultural norms – such as the gendered division of labour with implications for income generation and resource accumulation, as well as financial inclusion – further amplify the susceptibility of these groups to climate shocks.<sup>2</sup>

Climate and Disaster Risk Finance and Insurance (CDRFI) has emerged as a critical set of tools to enhance resilience and provide financial protection against climate-related hazards. However, the effectiveness and equity of CDRFI mechanisms hinge on the integration of gender considerations to address specific barriers to the access, usage, and benefit of CDRFI. Ensuring that CDRFI initiatives are designed and implemented with a gender lens is paramount to achieving just and sustainable outcomes as women often face structural inequalities, such as limited control over productive assets and lower financial literacy, that prevent them from fully utilising risk-transfer instruments.<sup>3</sup>

Despite the recognition of gender equality and social inclusion in various national policies, significant disparities persist within The Gambian society. Women, men, children, the elderly, people with disabilities, and marginalised minority groups experience the impacts of climate change and disasters differently. These existing inequalities often exacerbate the vulnerability of certain groups and impede their access to and benefits from CDRFI mechanisms. Without a deliberate focus on gender, there is a risk that CDRFI mechanisms may inadvertently reinforce these disparities. Additionally, financial protection benefits may fail to reach those most in need. Therefore, a comprehensive understanding of gender differences in climate and disaster risk and how considerations can be effectively incorporated into CDRFI within the specific context of The Gambia is essential.

This report aims to address this critical need by analysing the extent to which gender considerations are currently integrated into CDRFI in The Gambia, identifying key challenges and gaps, and providing actionable recommendations for fostering a more inclusive and resilient future. The subsequent sections will delve into the national policy landscape for gender, the differentiated impacts of climate change and disasters, the current CDRFI mechanisms in the country, the extent of gender integration within these mechanisms, barriers to access for vulnerable groups, and finally, make recommendations for enhancing gender approaches in CDRFI initiatives.

By proactively addressing these challenges and gaps, CDRFI can move beyond mere financial payouts to become a transformative tool for empowerment. This involves shifting from gender-neutral designs, which often inadvertently favour those with formal land titles or bank accounts, to gender-responsive frameworks that recognize the informal economic roles and unique risk profiles of women.<sup>4</sup>

## 1.2 Key issues for gender in CDRFI in The Gambia

This analysis has revealed key issues for integrating gender considerations into CDRFI and related fields such as disaster risk reduction and management:

### Gender inequalities:

- › Limited access to financial resources as many women face barriers in accessing and using financial services, credit, and insurance products, partly due to traditional gender roles and limited control over assets.
- › Disproportionate impact from extreme weather events since women have higher economic participation rates in climate vulnerable sectors like agriculture and small-scale trading, that are more exposed. Women's economic activities may suffer disproportionately from disasters, affecting household incomes and community resilience.

1 Singer, 2018

2 Ibid

3 IGP, 2022

4 ARC, 2019

### **Marginalised groups and social exclusion:**

- › Many vulnerable groups, including low-income households and rural communities, have limited access to formal financial systems and are often excluded from disaster risk financing mechanisms. This exclusion is particularly acute in the context of micro- and meso-level Climate Risk Insurance (CRI).
- › People with disabilities and the elderly may not be adequately considered in the design and delivery of risk financing solutions at the policy and product design stage, leading to gaps in protection and recovery support.

### **Cultural and social norms:**

- › Barriers to decision-making including traditional and patriarchal social structures can limit the participation of women and marginalised groups in decision-making processes related to disaster risk management and risk financing.
- › Awareness and information gaps on early warning systems, available financial instruments and risk mitigation strategies resulting from a lack of women-targeted outreach and education, reduce the know-how among vulnerable groups to benefit from CDRFI initiatives.

### **Policy and institutional challenges:**

- › Limited sex-, age- and disability-disaggregated data (SADD) hampers the design of tailored risk financing products that address the specific needs of different groups.
- › Inadequate gender policy integration, whilst policies may exist to promote disaster risk management, often lack robust incorporation of gender considerations, resulting in uneven benefits across different segments of the population.

## **1.3 Scope and objectives**

This report reviews key national policies, strategies, and programmes incorporating CDRFI and gender considerations in The Gambia to identify the main ways through which they can be integrated and/or improved. While this analysis shows a main focus on the consideration of women, other intersectional vulnerabilities and aspects of social inclusion are considered to a lesser extent, including children, the elderly, people with disabilities, or minority groups that face marginalisation.

### **Key objectives include:**

- › **Identify vulnerabilities** by assessing how climate and disaster risks disproportionately affect women, people with disabilities, the elderly, and other marginalised groups.
- › **Examine gaps in access** to financial tools, social safety nets, and insurance schemes to ensure that financial products (e.g., microinsurance and disaster risk financing instruments) are accessible and responsive to diverse needs.
- › **Strengthen policy and implementation frameworks** by identifying policies and strategies that integrate gender considerations into CDRFI.
- › **Provide recommendations**, including potential institutional changes, to promote equitable decision-making and equal access to resources, services, and financial protection mechanisms.

## 2 Methodological Approach

### 2.1 Research method

#### 2.1.1 Policies, programmes, and insurance mechanisms for women and vulnerable groups

The review draws insights from desk-based research and six selected key informant interviews. The study began with a comprehensive review of existing documents, policies, and programmes relevant to CDRFI for vulnerable groups, especially women in The Gambia. It was noted that several policies and institutions have been established aimed at promoting gender equality and empowering women.

#### 2.1.2 Engaging key stakeholders in CDRFI for gender

A stakeholder review was conducted in collaboration with the Global Shield in-country support structure to identify relevant actors within The Gambia's CDRFI landscape. Six of those key informants representing government entities, microfinance networks, insurance companies, and non-governmental organisations, were interviewed to gather insights on gender-aligned CDRFI practices, challenges, and opportunities for upscaling in The Gambia (see Annex C for the list of key informants interviewed).

In addition, selected insights were informed by discussions and reflections from a gender and CDRFI training workshop jointly convened by the Centre of Excellence (CoE) and the National Disaster Management Agency (NDMA) in November 2025, which provided complementary practitioner perspectives on operationalising gender considerations within CDRFI frameworks.

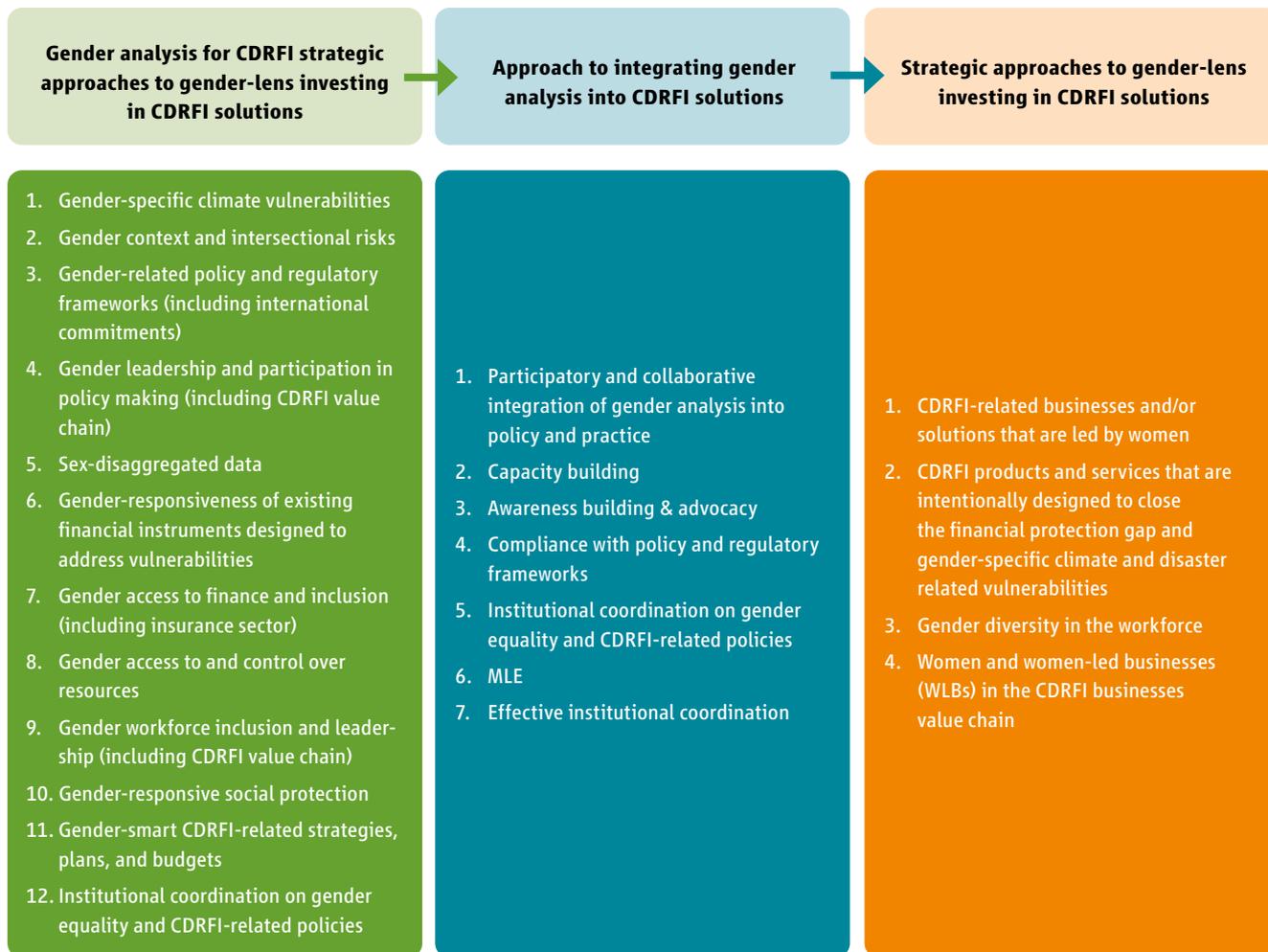
#### 2.1.3 Intersectional approach to CDRFI

The study adopted an intersectional approach<sup>5</sup> to ensure that gender mainstreaming and other key factors of vulnerability, such as socio-economic status, geographic location, and employment sector, were considered in a review of existing and/or potential CDRFI initiatives. This approach addresses the heterogeneity that characterises vulnerable groups in The Gambia, including women, farmers, and youth.

Figure 2 below shows the three-pillar approach to gender analysis that this review applies. In Pillar 1, the gender analysis is thoroughly structured with 12 key components that examine various aspects like climate-specific vulnerabilities, policy frameworks, financial aspects, and institutional elements. Pillar 2 suggests how the findings from the analysis can translate into action through seven strategic approaches, while Pillar 3 illustrates how the recommendations culminate into four strategic outcomes. The framework demonstrates a link between analysis and implementation, whereby the gender analysis informs the integration approaches, which in turn shape the strategic recommendations for inclusive CDRFI. This report applies Pillar 1 through a systematic examination of gender-specific and differential vulnerabilities and intersectional risks in The Gambia's CDRFI context. It then goes to apply Pillars 2 and 3 through strategic recommendations and implementation approaches.

<sup>5</sup> Intersectionality refers to the consideration of how overlapping social characteristics, such as gender, age, socio-economic status, geographic location, and livelihood, interact to shape differentiated exposure to climate risks, access to CDRFI mechanisms, and resilience outcomes. In CDRFI contexts, this helps reveal compounded vulnerabilities that affect who benefits from, or is excluded from, financial protection instruments.

**Figure 1.** Analytical framework for gender-inclusive CDRFI



Source: Oxford Policy Management

## 2.2 Limitations of the study

This analysis is primarily based on desk review conducted within a limited timeframe, which constrained direct engagement with communities and the inclusion of local-level perspectives. While stakeholder interviews helped to partially address this gap, consultations were largely held with national-level actors, resulting in more limited representation of grassroots and affected population perspectives.

In addition, the analysis primarily focuses on the integration of gender considerations in CDRFI policies and initiatives in The Gambia with a particular focus on women. It only partially explores other aspects of social inclusion of different vulnerable groups affected by climate-related disasters.

## 3 Country Context and Profile

### 3.1 Geographic location and vulnerability to climate hazards

The Gambia, one of the smallest mainland African countries, faces significant challenges due to its geographic location and vulnerability to climate hazards. Bordered by Senegal on all sides except for its Atlantic coastline, its low-lying terrain, with an average elevation of just 34 metres above sea level, makes it extremely susceptible to flooding. The Gambia River, which runs the length of the country, is vital for transportation and resources but also contributes to flood risks. Additionally, the coastline is exposed to sea-level rise and coastal erosion, threatening communities and infrastructure.<sup>6</sup> Although less frequent, droughts can have a devastating impact on agriculture, water resources, and livelihoods. The country is also experiencing an increase in the frequency and intensity of storms, heatwaves, and other slow-onset extreme weather events.<sup>7</sup>

### 3.2 Socio-political and economic vulnerabilities related to climate risks

The Gambia faces a multitude of socio-political and economic vulnerabilities that are significantly exacerbated by climate risks. Characterised by a burgeoning population of approximately 2.3 million, the nation grapples with high unemployment rates, particularly among its youth, who constitute a vital segment of the economy.<sup>8</sup> Climate change poses a substantial threat to the country's economic stability, potentially leading to losses of up to 9% of its Gross Domestic Product (GDP) by the end of the century.<sup>9</sup> The nation's reliance on climate-sensitive sectors, such as agriculture and fisheries, heightens its susceptibility to climate change impacts.<sup>10</sup> These sectors, crucial for both employment and food security, are vulnerable to changing weather patterns, including increased temperatures, altered rainfall patterns, and rising sea levels, all of which can disrupt agricultural yields and fish stocks. The vulnerabilities associated with its coastal location pose a threat to infrastructure, settlements, and ecosystems. With increasing wave activity, combined with poor urban design and sand quarrying for developmental initiatives, the result is the loss of land along the southern coastline.<sup>11</sup>

The nation's limited adaptive capacity, stemming from financial constraints, technological gaps, and institutional weaknesses, further compounds the challenges posed by climate change. The interconnectedness of these challenges creates a cycle where climate shocks undermine socioeconomic stability, which in turn deepens existing vulnerabilities, making communities even more susceptible to future climate events.

6 Amuzu et al., 2018

7 Han & Kirabaeva, 2024

8 Manja & Badjie, 2022

9 IMF, 2024

10 Ibid.

11 Amuzu et al., 2018

## 4 Differential Vulnerabilities to Climate and Disaster Risks

### 4.1 Gender differential vulnerabilities and exposure to climate and disaster risk

The impacts of climate change and disasters are not experienced uniformly across the population, based on an individual's vulnerability and exposure to specific hazards. Women and female-headed households, especially those residing in rural areas and dependent on subsistence agriculture, are disproportionately affected<sup>12</sup> not merely due to their presence in agriculture, but because of systemic barriers to adaptation. Their reliance on natural resources for livelihoods makes them particularly vulnerable to changes in rainfall patterns, increased temperatures, and water scarcity. While women constitute approximately 70% of the agricultural workforce and are responsible for over 40% of food production, they own an estimated less than 10% of the land.<sup>13</sup> This tenure gap means women often farm marginalised, less fertile plots with limited access to irrigation, making their crops the first to fail during droughts. These disruptions can lead to reduced crop yields, loss of livestock, and ultimately, increased food insecurity for their families.<sup>14</sup> Beyond agriculture, women's other income-generating activities, such as small-scale trading or processing of agricultural products, are also vulnerable to climate-related shocks. Consequently, when climate shocks hit, female-headed households have fewer assets to liquidate and less institutional support to pivot, leading to a faster descent into chronic poverty compared to male-led counterparts.

Climate change has increased the workload for women, as it intensifies their unpaid care work.<sup>15</sup> As traditional water sources become scarcer due to drought or contaminated due to flooding, women (and girls) often have to spend more time and effort collecting water. Similarly, increased prevalence of illness within households, arising from flood-related disease outbreaks as well as dehydration and heat stress associated with extreme temperatures, adds to women's caregiving responsibilities. Secondly, during periods of climate-induced resource scarcity, women (and girls) often bear an increased burden of household responsibilities. Beyond the immediate crisis, women's adaptive capacity is structurally stifled by Gambian land tenure and financial systems. Under many customary land-tenure systems in rural Gambia

(such as the *Kabilo* or lineage-based systems), women often hold user rights rather than formal ownership.<sup>16</sup> Without land titles to serve as bank collateral, they are frequently excluded from formal banking credit, forcing a reliance on informal *Osusu* groups, which often lack the capital necessary for significant climate-resilient investments like solar-powered irrigation.<sup>17</sup> These further exacerbate their vulnerability and reduce their capacity to adapt, perpetuating cycles of disadvantage.

The health impacts of climate change are particularly pronounced for women. The increasing frequency and intensity of heatwaves pose a significant risk of heat stress, especially for pregnant women who often work long hours outdoors in physically demanding agricultural tasks, a mainstay for women in The Gambia. Research from The Gambia indicates that exposure to extreme heat contributes to dehydration and physiological stress among pregnant women, heightening pregnancy-related health risks.<sup>18</sup> Heat stress associated with rising temperatures is linked to a range of adverse pregnancy outcomes, including miscarriage, stillbirth, low birth weight, and preterm birth, with international evidence demonstrating that heat events and high ambient temperatures significantly increase these risks.<sup>19</sup> Qualitative evidence from frontline health workers also highlights worsening maternal health challenges during periods of extreme heat.<sup>20</sup> These findings underscore the importance of integrating gender-responsive health considerations into CDRFI design and implementation.

Furthermore, climate change in The Gambia is a major driver of malnutrition and climate-related diseases, disproportionately affecting women and children due to their higher exposure to food insecurity, caregiving responsibilities, and structural barriers to healthcare access compared to men. This disparity is rooted in limited financial and decision-making autonomy where, according to the World Bank (2024), only 47.8% of Gambian women report having the final say in decisions regarding their own healthcare. Flooding events have been linked to outbreaks of water-borne pathogens such as cholera and dysentery, while stagnant water increases the breeding grounds for malaria vectors. During climate-related disasters, the destruction of infrastructure and the

12 Twyman et al., 2014

13 FAO, 2023

14 Barrott, 2023

15 UN Women, 2020

16 Ibid.

17 Monterroso et al., 2021

18 LSHTM & MRC Unit, 2023

19 IPCC, 2022

20 Wellcome Trust, 2023

reallocation of resources can lead to a protection gap. Essential services, such as sexual and reproductive health services including for those that are subjected to gender-based violence (GBV), can have severe consequences for women and girls' health, safety and well-being. Displacement from events like flooding and the loss of traditional community safety nets increases this violence and harmful coping mechanisms like child marriage to lighten the financial burden during periods of severe crop failures.<sup>21</sup>

Climate change-induced displacement and migration can also disproportionately affect women and girls, increasing their vulnerability to various forms of GBV and exploitation in displacement settings.<sup>22</sup> A critical factor exacerbating these impacts is the limited participation of women in decision-making processes related to climate change and disaster risk management.<sup>23</sup> According to stakeholders during the NDMA training workshop on gender in CDRFI held in November 2025 in The Gambia, female voices remain a small minority in the legislative spaces where adaptation budgets and CDRFI mechanisms are designed. As of 2025, there are only five female Members of Parliament compared to 53 males, a representation rate of just 8.6%.<sup>24</sup> Their underrepresentation in political and community leadership roles means that their specific needs, lived experiences, and perspectives - such as the unique insurance needs of female-headed subsistence farms or the necessity of accessible reproductive healthcare during disasters - are often overlooked in the design and implementation of climate change adaptation and mitigation strategies, including CDRFI mechanisms.<sup>25</sup> Without women's active leadership, climate interventions run the risk of being gender-blind, inadvertently widening the resilience gap between men and women.

The evidence clearly indicates that the impacts of climate change in The Gambia are not gender neutral. Women's pre-existing social and economic disadvantages amplify their susceptibility to climate shocks, creating a detrimental cycle that reinforces inequality and hinders their ability to build resilience. CDRFI mechanisms should therefore be designed to recognise and address these inequalities to foster more effective and inclusive climate resilience.

## 4.2 Differential vulnerabilities of other affected groups in The Gambia

Beyond women, particularly vulnerable or marginalised groups in The Gambia, including youth, the elderly, people with disabilities, indigenous and migrant communities, and those facing different forms of social exclusion, also experience the impacts of climate change and disasters disproportionately.<sup>26</sup> Climate change can amplify existing gender and intersectional vulnerabilities for these groups, affecting their livelihoods, health, and access to essential resources.

For example, **children** are susceptible to **increased health risks** from heat stress, malnutrition, and diseases exacerbated by climate change with disruptions to healthcare services due to extreme weather events posing a significant threat. In 2025 alone, about 20,000 people were affected by disasters in The Gambia, of which more than 5,300 were infants.<sup>27</sup> Furthermore, climate-related events can damage schools, displace families, and increase economic hardship, all of which contribute to **interrupted education**, particularly for girls. Indeed, consulted stakeholders confirmed that withdrawing children from school is a coping strategy deployed after a disaster. **Youth** in rural areas face declining productivity in key sectors like agriculture and fisheries due to climate change and are increasingly migrating to urban centres in search of alternative livelihoods<sup>28</sup> thereby reducing farm labour and leaving the elderly to tend the land.

**Older people** in The Gambia face heightened vulnerability as climate-induced shocks intensify. Physiologically, the aging process increases susceptibility to heat stress and respiratory distress, and cardiovascular complications, which are frequently triggered by rising temperatures and the dust-laden winds characteristic of the Sahelian climate conditions<sup>29</sup>, compounded by limited access to health services. Reduced mobility can hinder evacuation and access to assistance during climate-related disasters such as floods and droughts, while limited livelihood options heighten exposure to economic insecurity as climate impacts strain food security and informal livelihoods. This aligns with national policy recognition that the elderly are a climate-vulnerable group requiring targeted social protection and adaptive support.<sup>30</sup>

**People with disabilities** in The Gambia are disproportionately excluded from disaster preparedness planning and early warning systems, a gap that fundamentally limits their capacity to respond effectively to sudden-onset shocks. Access to evacuation centres

21 Spotlight Initiative, 2023

22 Amuzu et al., 2018

23 Nyasimi et al., 2017

24 Ibid.

25 Ibid.

26 IMF, 2024

27 NDMA disaster statistics 2025, internal report.

28 World Bank, 2023

29 Ministry of Health, 2022

30 Government of The Gambia, 2016

and relief efforts is often hampered as, in many communities, climate alerts are disseminated through traditional media (radio) or text (SMS) based formats without alternatives (such as Braille formats or sign language interpretation), rendering these life-saving communications inaccessible to those with sensory impairments.<sup>31</sup> Additionally, physical accessibility remains a critical barrier during climate-related emergencies. Many designated evacuation centres and relief distribution points in The Gambia lack the necessary infrastructure, such as ramps, widened doorways, or accessible sanitation, to accommodate individuals with mobility aids.<sup>32</sup> People with disabilities also experience heightened vulnerability to health risks and economic hardship with increasing extreme weather events – as individuals with pre-existing conditions are more susceptible to climate-sensitive diseases (e.g., malaria, water-borne illness) and heat stress.<sup>33</sup> People with disabilities in The Gambia are disproportionately represented in the informal sector and among the lowest income brackets. This lack of financial cushion, combined with the loss of specialized equipment (like wheelchairs or hearing aids) during floods, creates a nearly insurmountable hurdle for recovery without targeted intervention.<sup>34</sup>

**Rural communities** in The Gambia are on the front lines of the climate crisis due to their reliance on climate-sensitive sectors. Approximately 70% of the rural population relies on subsistence agriculture and artisanal fisheries for their livelihoods, sectors that are acutely vulnerable to the erratic rainfall patterns and increasing salinity of the Gambia River.<sup>35</sup>

**Reduced access to services** like healthcare, education, and infrastructure in rural areas, hinders their ability to adapt to climate change and recover from disasters. Rural residents often live long distances from the primary health centres capable of treating climate-sensitive illnesses. Poor road infrastructure in regions like Upper River Region and Central River Region frequently becomes impassable during the rainy season, cutting off communities from emergency relief and markets.<sup>36</sup> Marginalised rural communities may further lack access to information, resources, and decision-making processes related to climate change adaptation. Despite the existence of Village Development Committees (VDCs), rural populations often lack access to real-time climate information. Early warning systems frequently fail to reach the “last-mile” due to limited telecommunications coverage and a lack of localized, language-specific climate advisory services.<sup>37</sup>

**Coastal communities in The Gambia** are facing immediate and severe threats from sea-level rise, coastal erosion, and storm surges. The Gambian coastline is currently retreating at an average rate of 1.27 to 4.51 metres per year, with the most severe erosion occurring in the northern regions.<sup>38</sup> Projections indicate that a one-metre rise in sea level could submerge nearly 8.7% of the country’s total land area, including critical infrastructure and the capital city, Banjul.<sup>39</sup> Climate-induced displacement is no longer a future threat but a current reality in The Gambia. According to the Gambia Bureau of Statistics (GboS), the population of Banjul, for example, has plummeted from approximately 45,000 in 1983 to just 26,000 in 2024, a decline driven significantly by frequent flooding and environmental degradation. Migration due to coastal erosion can lead to loss of livelihoods, social disruption, and increased competition for resources in other areas exemplified by reports from PreventionWeb (2025) indicating that over 1,000 residents migrate annually from the capital to the surrounding *Kombos* (Greater Banjul Area) as rising tides and saline intrusion render coastal homes and businesses untenable.<sup>40</sup>

These communities are **economically precarious** due to their reliance on tourism and fisheries, both of which are highly climate sensitive. Women are particularly exposed to these shocks because they dominate the informal and micro-entrepreneurial segments of these sectors. For instance, whilst formal employment in tourism is male-dominated, 83% of women-led businesses in the sector are micro or solo ventures, such as handicraft stalls and tie-dye production, which lack the capital to survive extended periods of low tourist arrivals.<sup>41</sup>

#### 4.2.1 Impact of intersectionality on vulnerability

While gender, age, and disability are significant drivers of climate risk individually, they do not exist in isolation. In The Gambia, climate vulnerability is dictated by intersectionality – the way multiple social identities overlap to create unique layers of disadvantage. This view is crucial in understanding climate vulnerability because it illuminates how different social identities combine to shape an individual’s or group’s exposure to and resilience against climate change. This perspective reveals that a rural, elderly woman with a physical disability faces an exponentially higher resilience gap than any of those categories alone. For instance, while women generally face land tenure issues, a female-headed

31 UNDRR, 2023

32 Gambia Federation of the Disabled, 2021

33 Human Rights Watch, 2020

34 Government of The Gambia, 2016

35 Ministry of Agriculture, 2022

36 World Bank, 2022

37 NDMA, 2023

38 Enríquez-de-Salamanca, 2025

39 Saine, 2025

40 PreventionWeb, 2025

41 World Bank, 2024

household in the Upper River Region, where poverty rates reach 70.9%, is less likely to have the social capital or user rights to fertile land compared to a woman in the more affluent urban West Coast Region.<sup>42</sup>

These overlapping vulnerabilities manifest in several critical ways that fundamentally stall resilience. While access to credit is notoriously low for women, it becomes almost non-existent for the youth and elderly who often lack any form of formal collateral, particularly since only 11% of Gambians have access to formal credit, a figure that plummets further when gender intersects with rural poverty.<sup>43</sup>

This economic strain is compounded by the displacement of traditional livelihoods. As ecosystems shift, artisanal fish smokers and traditional healers suffer a profound cultural loss alongside financial shocks, yet they are frequently bypassed by modern green retraining initiatives due to age or literacy barriers.<sup>44</sup> Furthermore, the tendency to treat women or people with disabilities as homogenous blocks within adaptation policies often fails to reach those at the absolute margins of society. Because these specific sub-groups are frequently excluded from VDCs, local disaster response plans rarely account for nuanced needs, such as the specific nutritional requirements of elderly widows or the unique mobility challenges faced by girls with disabilities during flooding events.<sup>45</sup>

Ultimately, for CDRFI to be effective, it must address the root causes of these complex, overlapping inequalities.

### 4.3 Access and barriers to financial resources

In The Gambia, numerous barriers impede the participation of women and vulnerable groups in CDRFI initiatives, hindering their ability to contribute to and benefit from relevant programmes.<sup>46</sup> These barriers span legal, cultural, and economic dimensions, creating a complex web of challenges that must be addressed to achieve equitable outcomes.<sup>47</sup> Legal frameworks in The Gambia may not explicitly discriminate, but their implementation is in some instances, weak, leading to unequal access to resources and opportunities for women and vulnerable social groups.<sup>48</sup>

Cultural norms and traditional practices in The Gambia have historically assigned women subordinate roles, significantly limiting their agency and access to crucial resources.<sup>49</sup> Although there is a steady shift towards the recognition of women and girls within the societal fabric in The Gambia, traditional gender norms and stereotypes persist. These lead to limited access to information, financial resources, and decision-making power, hindering their ability to access and benefit from existing impact-alleviating CDRFI instruments. This limitation is quantifiable in various aspects of life. For instance, data from the 2019–20 Gambia Demographic and Health Survey revealed that only 69% of currently married women and girls aged 15–49 participate in making decisions about their own healthcare. Furthermore, access to education, a key factor for empowerment, shows disparities: the adult literacy rate for women (15+) in The Gambia was estimated at 54.4% in 2022, lagging behind the 69.1% rate for men.<sup>50</sup> These factors restrict access to further training and financial resources.

Within Gambian society, these norms translate into tangible barriers like limited access to land ownership, credit, and other assets essential for economic independence and participation in initiatives like climate and disaster risk finance. While comprehensive national statistics on women's land ownership are complex due to customary practices, legal data indicate that women in The Gambia face constraints in economic rights including property and asset ownership, reflecting wider gender disparities in access to key productive resources.<sup>51</sup> Studies consistently indicate significantly lower levels of land control and ownership for women compared to men, driven by a combination of statutory and customary norms that limit women's opportunities to secure and control land.<sup>52</sup>

Harmful traditional practices also persist, affecting large numbers of women. The 2018 Multiple Indicator Cluster Survey found that a staggering 73% of girls and women aged 15–49 in The Gambia had undergone Female Genital Mutilation/Cutting and that 34.2% of women aged 20–49 were married before the age of 18.<sup>53</sup> These practices can curtail girls' education and life prospects, with long-term implications for women's economic autonomy, including their ability to engage with formal financial systems and CDRFI instruments. Limited education and constrained decision-making reduce women's access to information, credit, and risk-management tools, hindering their participation in and benefit from CDRFI opportunities.

42 GBoS, 2021

43 World Bank, 2022

44 Government of The Gambia, 2016

45 NDMA, 2025, Stakeholder contributions during the training workshop on gender in CDRFI, November 2025

46 Patnaik, 2021

47 Elouardighi & Oubejja, 2023; Odame, 2010

48 Nyasimi et al., 2017

49 Mashapure et al., 2022

50 World Bank, 2024, based on UNESCO estimates

51 World Bank, 2024

52 Ibid.

53 GBoS and UNICEF, 2019

Economic disparities in The Gambia significantly heighten these challenges faced by women. While direct comparisons of average hourly or monthly wages between men and women can be complex due to sectoral differences and data availability, disparities are evident in labour force participation and economic standing (i.e., income levels, asset ownership, employment security, and control over productive resources). For example, in 2023, the estimated labour force participation rate for women (aged 15+) in The Gambia was around 49.6%, considerably lower than the 62.4% estimated for men<sup>54</sup>. This points towards more limited formal employment opportunities for women. Furthermore, women are heavily concentrated in the agricultural sector, often in subsistence farming and unpaid family work, contributing to their greater vulnerability to poverty. Reports also indicate that female-headed households in The Gambia often experience higher rates of poverty compared to male-headed households. About 32% of households in The Gambia are female-headed.<sup>55</sup>

This economic vulnerability is linked to both asset control and cultural norms; women's access to and ownership of land remain significantly lower than men's, restricting their ability to cultivate resilient plots and forcing them onto marginal lands more susceptible to climate hazards like droughts or floods<sup>56</sup>. The Gambia has a complex land tenure system with three classifications: customary, freehold and leasehold. The customary land tenure system, for example, discriminates against women, limiting their access to ownership and control over land.<sup>57</sup> Women may only have usufructuary rights (the right to use land) through their husbands or fathers, which can be insecure and dependent on their marital status.<sup>58</sup> Insecure land tenure limits women's access to CDRFI, as land is commonly required as collateral, proof of eligibility for insurance, or entry into formal agricultural finance schemes. Without secure or documented land rights, women face barriers to credit, insurance, and post-disaster compensation, reinforcing their financial vulnerability.

Disparities further persist in access to education and information – for instance, historical data shows lower adult literacy rates for women (55%) compared to men (69%) – further limiting understanding and ability to engage with financial products, including insurance<sup>59</sup>. Furthermore, lower rates of account ownership among women compared to men indicate a fundamental gap in access to financial services, which are often necessary to utilise CDRFI mechanisms in the way mentioned above. Data from sources like the World Bank and Afrobarometer<sup>60</sup> consistently show that men in The Gambia are more likely to have bank accounts than women.<sup>61</sup> Specifically, data indicates that, in 2022, 28.1% of women and 38.4% of men in The Gambia had an account, while women represent only 30% of borrowers from formal financial institutions.<sup>62</sup> In addition, financial institutions often lack the necessary knowledge and training in managing movable asset registers, such as gold, cattle, etc. These non-traditional forms of collateral can give women the opportunity to access financial services.

Stakeholder contributions during the NDMA training workshop on gender and CDRFI in November 2025 pointed out that access to foundational identity documents has been inconsistent and challenging for many citizens, with reports of intermittent issuance of national identity cards and bureaucratic hurdles such as the requirement for supporting documents like birth certificates and parental verification. These administrative issues mean some individuals lack valid official ID, which is essential for accessing services. Documentation gaps disproportionately affect women and vulnerable groups, particularly those in rural areas or informal employment, due to lower birth registration, limited supporting documents, and mobility constraints. Without recognised identity documentation, they face greater barriers to accessing formal financial services and, consequently, to benefiting from CDRFI instruments.

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54 ILO, 2025

55 NDMA 2025.

56 Singer, 2018

57 Government of The Gambia, 2024

58 FAO, 2017

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59 GBoS, 2018

60 Twum & Fatty, 2023

61 World Bank, 2023

62 Central Bank of the Gambia, 2020

**Table 1.** Key barriers to accessing CDRFI for women and vulnerable groups in The Gambia

Barrier Category	Specific Barriers
Financial	Limited financial literacy, low account ownership, affordability issues, lack of collateral
Social and Cultural	Discriminatory norms, unequal power dynamics, limited access to information
Institutional and Policy	Lack of gender-sensitive design, inadequate targeting, limited representation, weak enforcement of laws
Geographical	Challenges in reaching remote areas

### 4.3.1 Barriers to financial and digital inclusion

Women in The Gambia face multiple, interlinked barriers to financial and digital inclusion, including affordability constraints, limited asset ownership, gaps in mobile phone access, low internet penetration, and digital literacy challenges.

The affordability of insurance premiums and other financial products can also be a significant obstacle for low-income and vulnerable populations that lack traditional collateral or assets. This is more prevalent among women and marginalised groups due to existing inequalities, preventing them from accessing certain financial instruments designed for risk management.

Internet penetration in The Gambia stands at 36%, with only 20% in rural areas.<sup>63</sup> Mobile money account ownership is 20% overall, but only 8% among the poorest 40% of the population.<sup>64</sup> While mobile phones have the potential to be powerful tools for financial inclusion, they can also present barriers for women in The Gambia. There is a gender gap in mobile phone ownership where men are more likely to own mobile phones than women, a disparity that limits women’s access to mobile financial services. Women, especially in the rural areas, have lower levels of digital literacy, making it difficult for them to use mobile banking apps and other digital financial tools. This is further heightened by the high cost of mobile phones, data, and airtime which is a significant barrier to women in low-income households. In some communities, social norms restrict women’s access to and use of mobile phones. As men control household finances, the ability of women to use mobile financial services independently is limited.

Therefore, there is a pressing need to improve access to climate information and innovative technologies for excluded groups, particularly women, to enhance their adaptation and mitigation capabilities. It is imperative to address the gender gap in mobile phone ownership and usage to allow women to benefit from mobile financial services in order to access CDRFI payouts and related climate information services.

63 International Telecommunication Union, 2021

64 Demirgüç-Kunt et al., 2022.

## 5 National Policies, Strategies, and International Frameworks

The Gambia's pursuit of national development is intertwined with its ability to manage disaster risks, particularly in a landscape where financial resources play a crucial role.<sup>65</sup> The Government of the Gambia acknowledges the pivotal role of gender equality and women's empowerment in national development against the backdrop of the country's high vulnerability to climate change, and seeks to address this through various policies, strategies, and by aligning with international frameworks. Strengthening the capacities of national and sub-national governments, as well as local communities, with a focus on promoting gender and social inclusivity, is paramount in managing the increasing disaster risks prevalent in low- and middle-income countries.<sup>66</sup>

In the Gambia, a notable initiative is the establishment of the **National Women's Council and its Bureau** under an Act passed in 1980, with the Bureau serving as the executive arm for the Council, which comprises women representatives from all districts. Furthermore, the **National Policy for the Advancement of Gambian Women (NPAGW 1999–2009)** provided a foundational reference point for addressing gender inequalities across all levels of government and among various stakeholders and has set an example for future policies.

Building on this, the Ministry of Gender, Children and Social Welfare (MoGCSW), in collaboration with key sectoral partners, launched the **National Gender Policy Framework (2025–2034)**, in November 2024. This framework builds upon the foundations of the **Gender and Women's Empowerment Policy 2010–2020**, and was formulated to guide the achievement of gender equity and equality in the country, setting indicators and a framework for sectoral departments and partners to mainstream gender from a rights-based approach.<sup>67</sup> It is based on the twelve critical areas of concern as defined in the Beijing Platform for Action<sup>68</sup>, prioritising eight of these as being fundamental to the promotion of gender equality in The Gambia.

These are: (i) poverty reduction; (ii) economic empowerment and livelihoods development; (iii) education; (iv) health and HIV/AIDS; (v) human rights and governance; (vi) the environment; (vii) women's empowerment; (viii) capacity building for gender mainstreaming. By specifically including the environment and poverty reduction as core pillars, the policy provides the necessary mandate for the NDMA and the Ministry of Finance to integrate gender-responsive financial protection mechanisms, such as CDRFI.

The legal framework of The Gambia also includes provisions aimed at promoting gender equality. The **1997 Constitution**, the supreme law of the land, seeks to promote equality between women and men, explicitly providing for women's rights and equal treatment, including equal opportunities in political, economic, and social activities. However, this guarantee is weakened by a subsection that permits the application of customary law in areas such as adoption, divorce, and inheritance, where women's rights may be unequal, thereby undermining full gender equality.<sup>69</sup>

The **Women's Act of 2010** further serves as a tool in the pursuit of gender parity and equal opportunity. To support the implementation of these policies and legal provisions, the government has established national gender equality structures. These include the Ministry for Women's Affairs, situated within the Office of the Vice President, as well as the National Women's Council and Bureau. Additionally, a Cabinet Sub-committee on Gender and a Select Committee on Women and Children at the National Assembly have been established to strengthen oversight, coordination, and advocacy on gender equality and women's and children's rights. Further, ministries have gender focal points to support the implementation of policies and strategies.

65 Akotia, 1995

66 Scott & Few, 2016

67 IMF, 2024

68 UN Women, 2015

69 IMF, 2024

**The Gambia's National Social Protection Policy (NSPP) 2015–2025** was developed by the MoGCSW in collaboration with the United Nations Children Education Fund (UNICEF) and the United Nations Development Programme (UNDP), to establish a more inclusive and resilient social safety net.<sup>70</sup> A central feature of the policy is the implementation of measures (defined as specific social protection instruments such as predictable cash transfers, social insurance schemes, and social care services) that are designed to be physically and economically accessible to women, children, the elderly, and people with disabilities. The policy also advocates for programmes and projects that target the poorest and most vulnerable populations to reduce poverty and improve living standards. It promotes strengthening the resilience of vulnerable groups to shocks and stresses by expanding access to predictable social transfers, livelihood support, and social services, particularly for women-headed households and other at-risk groups. This targeted approach is particularly vital for female-headed households and other at-risk groups, ensuring they have the financial buffer necessary to withstand and recover from stresses without resorting to negative coping strategies.

The Gambia's **Recovery-Focused National Development Plan (RF-NDP) 2023–2027**, also known as the **Yiriwaa Plan**, serves as the country's medium-term development blueprint following the 2018–2021 **National Development Plan (NDP)** and aims to guide recovery from COVID-19, economic shocks, climate change and other challenges. The plan is organised around seven strategic pillars, one of which focuses on social inclusion and empowerment, aimed at uplifting marginalised groups and ensuring that development gains benefit all, consistent with the commitment to "leave no one behind." For gender and social inclusion, this pillar emphasises reducing inequalities, expanding access to quality services (including health, education and social protection), and promoting the meaningful participation of women, youth and vulnerable groups in economic and social life, seeking equitable access to opportunities and resources.

The **National Financial Inclusion Strategy 2019–2026**, under the Central Bank of The Gambia, aims to enhance access to and utilisation of financial services and products. At the same time, it seeks to improve the regulatory and policy environment to increase the availability of quality financial services and products that meet the needs of consumers. The strategy recognises women and other underserved groups as priorities but does not set explicit sex-disaggregated targets across financial products, including insurance. It makes limited reference to CRI and includes no gender-specific targets for CRI uptake. In addition, gaps in systematic sex-disaggregated data collection, particularly for insurance, limit the monitoring of women's access to CDRFI instruments.

Specific to climate action, the **National Climate Change Policy**, initiated by the Ministry of Environment, Climate Change and Natural Resources (MECCNAR), provides an overarching framework, including adaptation and mitigation. It acknowledges the importance of risk transfer mechanisms like insurance, though specific details on CDRFI are limited. **The National Adaptation Programme of Action (NAPA) on Climate Change** was developed in 2007 by MECCNAR with the aim of delivering immediate adaptation benefits, build local and national adaptive capacities, and create awareness for long-term adaptation benefits.<sup>71</sup> By prioritising adaptation projects in sectors such as agriculture, livestock, fisheries, and forestry, the programme targets areas in which women constitute a significant share of participants and which are among the most affected by climate impacts, including sea-level rise, inundation of agricultural zones, and crop losses resulting from drought and other climate-related disasters. Moreover, NAPA actively engages vulnerable groups in the planning, implementation, and monitoring of adaptation, allowing them to participate in the response to climate change impacts. The Gambia's **Long-Term Climate-Neutral Development Strategy 2050** was developed by MECCNAR.<sup>72</sup> The consultative nature of its creation involving various stakeholders in government, local authorities, civil society organisations and community-based organisations ensured that multiple voices including representations from the most vulnerable were heard towards balanced and inclusive climate action.

70 MoGCSW, 2015

71 FAO & MECCNAR, 2007

72 MECCNAR, 2022

The **Gambia Disaster Risk Financing Strategy (2025–2029)** represents a strategic shift toward proactive financial resilience, moving away from ad-hoc emergency appeals toward structured, pre-planned funding mechanisms. It was developed by the NDMA, with support from the African Development Bank (AfDB) and other international partners, to strengthen the country’s resilience to climate-related shocks, by enhancing the government’s capacity to respond effectively to disasters.<sup>73</sup> The strategy’s inclusivity considerations include recommendations ensuring that disaster risk management plans consider the needs of vulnerable groups, including women, children, and people with disabilities. By integrating these considerations into financial planning, the strategy ensures that liquidity is available not just for macro-level recovery, but for targeted social protection that reaches households with the lowest adaptive capacity.

This financial framework is further reinforced and operationalized by the **National Disaster Risk Management Policy (2023–2033)** and **Strategy Plan (2024–2032)**<sup>74</sup>, which aim to strengthen national systems for disaster risk reduction, preparedness, response, and recovery, with a focus on building resilience to climate-related hazards. The policy promotes inclusive risk governance and recognises the differentiated vulnerabilities of women, youth, and other at-risk groups in disaster contexts. While neither document explicitly frames interventions under CDRFI, the Strategy Plan includes priorities related to risk information, preparedness, contingency planning, and shock-responsive systems that can support the development and operationalisation of CDRFI instruments. Both documents also emphasise inclusive approaches and improved data systems, creating entry points for integrating gender considerations into disaster risk financing and insurance mechanisms, including through sex-disaggregated data, inclusive early warning systems, and targeted social protection measures.

The **National Multi-Hazard Contingency Plan for The Gambia (2022–2024)** identifies six major recurring hazards: floods, disease outbreaks, droughts, fire outbreaks, windstorms, and pest invasions.<sup>75</sup> The plan is coordinated by the NDMA with support from UNDP. It enhances the disaster preparedness and risk reduction of the most vulnerable by identifying and addressing the needs of these groups, including women, children, the elderly, and people with disabilities, providing tailored support to those most at risk.

These complementary strategies align with the **Sendai Framework for Disaster Risk Reduction (2015–2030)**, which emphasises the importance of understanding disaster risk, strengthening governance, investing in resilience, and enhancing preparedness. The Gambia’s commitment to the Framework is operationalized through a robust national policy approach centred on the National Disaster Risk Management Policy and Strategy Plan (2024–2032). Under this framework, the NDMA has transitioned toward a data-driven governance model that utilises the DesInventar-Sendai database to systematically record disaster loss and damage.<sup>76</sup> This approach is designed to move beyond aggregate figures, aiming to fulfil the Sendai requirement for high-quality, multi-hazard data that informs both national planning and international reporting. A cornerstone of this policy is the mandate for SADD to ensure that the unique impacts of disasters on different demographics are visible and actionable.

The **national information system** is currently being upgraded to ensure that disaster loss reporting includes disaggregated data points for several key Sendai indicators: (i) Human losses (Target A) where deaths and missing persons are categorized by sex and age to identify demographic trends in disaster mortality; (ii) Affected populations (Target B) where the number of people injured, ill, displaced, or whose homes and livelihoods have been damaged or destroyed is disaggregated by sex, age, and disability status; (iii) Socio-economic indicators where in alignment with the GBoS, the policy aims to track the intersection of disaster impact with poverty levels, allowing for a more nuanced understanding of how gendered economic disparities affect recovery capacity.<sup>77</sup>

Despite these policy commitments, stakeholders have identified that the consistent collection of sex-disaggregated data at the local level remains a challenge, often due to technical capacity gaps within regional disaster committees<sup>78</sup>. Consequently, the **2024–2032 Strategy Plan** prioritises the training of local officials and the integration of gender-sensitive indicators into the last-mile data collection process, ensuring that the specific vulnerabilities of women and marginalised groups are reflected in the national risk profile.

**Building on the established national strategies, a critical disparity remains between high-level frameworks and their practical application within specific sectors.** Feedback from the NDMA training workshop on gender in CDRFI in November 2025 highlighted a significant policy gap, that many sectoral policies, particularly in agriculture and fisheries, currently lack a dedicated focus on CRI and its gender dimensions.

73 Bah, 2024

74 Government of The Gambia, 2024

75 GRTS, 2022

76 Republic of The Gambi, 2021.

77 Government of the Gambia, 2024

78 MoFEA, 2025.

In practice, while national umbrella policies advocate for resilience, the specific guidelines governing the country's most climate-sensitive sectors do not yet mandate the development of insurance tools that account for the structural barriers women face, such as limited land ownership or restricted access to formal credit. Without integrating gender-responsive CRI language directly into agricultural and fisheries strategies, these risk-transfer mechanisms remain effectively gender-blind, often favouring larger-scale, male-dominated commercial ventures over the female smallholders who constitute the majority of the workforce<sup>79</sup>.

Addressing this gap is essential for translating national climate ambitions into localized, inclusive action. By embedding gender-responsive and socially inclusive insurance within sectoral policies, The Gambia can ensure that financial protection is not just available, but actively accessible to those whose livelihoods are most at risk from environmental shocks.

These national policies and strategies align with international commitments such as the **United Nations Framework Convention on Climate Change, Paris Agreement, the United Nations Sustainable Development Goals, the Convention on the Elimination of All Forms of Discrimination Against Women** and its general recommendation No.37<sup>80</sup> on gender-related dimensions of disaster risk reduction in a changing climate, and the Maputo Protocol, demonstrating a broader commitment to gender equality on the global stage.<sup>81</sup> However, a critical analytical gap persists; while these frameworks frequently emphasise gender equality and the specific vulnerabilities of women, they often overlook the technical gender dimensions of CDRFI. Current strategies rarely distinguish how gender-based barriers specifically affect the access to, usage of, and benefits derived from diverse CDRFI instruments at the macro (national), meso (institutional), and micro (household) levels. Without this granular focus, risk-transfer tools risk being implemented in ways that inadvertently exclude women from financial protection<sup>82</sup>.

To address these implementation gaps, The Gambia has joined the **Least Developed Countries Initiative for Effective Adaptation and Resilience (LIFE-AR)**. Notably, the **LIFE-AR Compact**, a framework for climate action, embeds gender equality and social inclusion within its five key principles, emphasising inclusion, participation, justice, equity, and leaving no one behind<sup>83</sup>. This LDC-led initiative is built upon a 10-year vision to achieve climate resilience by 2030. By prioritizing inclusion, participation, and equity, LIFE-AR seeks to shift climate finance away from top-down structures toward frontline communities, ensuring that at least 70% of climate finance reaches the local level.<sup>84</sup>

Building on this momentum, the NDMA is currently spearheading the development of a dedicated **NDMA Gender Policy**, scheduled for launch in 2026. A primary objective of this forthcoming policy is to bridge the existing gaps between disaster management and financial inclusivity. It aims to include technical guidelines for ensuring that future CDRFI products, such as parametric weather insurance for smallholder farmers, are designed with gender-disaggregated data to ensure payouts reach the individuals who actually perform the labour and bear the risk. The Centre of Excellence on Gender-smart Solutions is advising on how this policy can be linked to other CDRFI-relevant policies and strategies.

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79 Ministry of Agriculture, 2022

80 CEDAW, 2018

81 UNCDF, 2025

82 UNCDF, 2024

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83 IMF, 2024

84 LIFE-AR, 2023

## 6 Gender Mainstreaming in CDRFI

An assessment of the current CDRFI landscape in The Gambia reveals a growing, yet inconsistent, awareness of the importance of gender integration. While the high-level policy environment is increasingly supportive, the practical implementation of gender-responsive risk financing varies significantly across different initiatives. To bridge this gap, several key programs have begun to operationalise gender dimensions within their financial and technical assistance frameworks. The objective of this section is to evaluate the extent to which gender considerations are woven into the operational design of the Gambian CDRFI landscape. By examining specific frameworks and field-level activities, this assessment determines whether current programmes and initiatives successfully transition from high-level policy awareness to practical, gender-transformative implementation that addresses the distinct risks faced by women and marginalised groups.

### 6.1 Programmes and initiatives on CDRFI

First, the **LIFE-AR initiative** stands as a primary example of this shift. As an LDC-led initiative, LIFE-AR moves beyond traditional top-down climate finance by embedding gender equality and social inclusion as a core operational principle. In The Gambia, the initiative aims to ensure that at least 70% of climate finance flows directly to local levels, specifically targeting female-led cooperatives and marginalised community groups who have historically been excluded from formal risk-transfer mechanisms.<sup>85</sup>

In addition, the **World Bank Group's financing initiatives**, including the **Gambia Resilience, Inclusion and Skills Project**, increasingly treat climate resilience and social inclusion as inseparable goals. Through large-scale operations such as the Gambia Resilience, Inclusion and Skills Project, the Bank aims to boost sustainable growth by strengthening social protection systems that specifically target female-headed households and vulnerable girls.<sup>86</sup> This approach is complemented by the International Finance Corporation (IFC), which, as part of the World Bank's broader inclusive insurance agenda, provides technical advisory services to local insurers to help them tap into the women's insurance market. While a standalone IFC women-only product has

not yet been scaled nationally, the IFC's global expertise is being utilised to help Gambian financial institutions design products that address the specific risk profiles of women entrepreneurs and smallholders, who often lack traditional collateral.<sup>87</sup>

At the macro level, the Gambia is taking significant steps toward gender-responsive budgeting with the support of the **International Monetary Fund (IMF)**. This initiative is a critical structural benchmark in the country's current financial programmes, signalling a shift toward integrating gender considerations directly into national financial planning.<sup>88</sup> By aligning budget allocations with gender-specific needs, the government is paving the way for a more sophisticated, sovereign-level distribution of climate and disaster risk finance. This ensures that when climate shocks occur, the financial response is not just rapid, but also equitable, directing resources toward the social services and infrastructure most vital to women and marginalised groups.<sup>89</sup>

These efforts are part of a wider alignment with international frameworks that prioritize structured, gender-aware disaster response. The Gambia's participation in the Global Shield against Climate Risks and the LIFE-AR initiative reinforces this trajectory, ensuring that national financial reforms remain synchronized with global standards for disaster risk reduction as set out by the Sendai Framework.

At the social protection level, the **Gambia Social Safety Net Project**, implemented by the National Social Protection Secretariat (NSPS), is a World Bank-supported initiative aimed at strengthening the coordination of social assistance and increasing the inclusion of vulnerable populations, particularly the extreme poor, through the **NAFA<sup>90</sup> Cash Transfer Programme**. The project has contributed to women's empowerment by enhancing their access to resources and strengthening their decision-making power within households. Launched in May 2019, the project is financed by the International Development Association and the Government of The Gambia.<sup>91</sup> Key achievements to date include improved coordination of social assistance initiatives through the NSPS and the Social Registry, as well as the expansion of the NAFA Programme, which provides cash transfers alongside social and

85 LIFE-AR, 2023.

86 World Bank, 2024.

87 IFC, 2023.

88 IMF, 2025

89 MoFEA, 2025

90 Nafa', meaning 'benefit' in Mandinka, one of The Gambia's local languages.

91 World Bank, 2023

behaviour change communication initiatives.<sup>92</sup> The NAFA Programme has a particular focus on female-headed households and those with vulnerable members.

Similarly, the **Resilience, Inclusion, Skills, and Equity Project (RISE)** is an initiative aimed at improving human capital development, funded by the World Bank and implemented by the Government of The Gambia. It focuses on improving the quality of early childhood education through teacher training, provision of learning materials, and school infrastructure improvements. For higher learning, it aims to expand access to quality Technical and Vocational Education and Training programmes by strengthening existing institutions, improving training curricula, and promoting apprenticeship programmes. It further provides support to vulnerable populations, including youth and women, to engage in income-generating activities such as agriculture, livestock rearing, and small-scale businesses, thereby helping to address gender disparities in access to education, skill development, and training opportunities. While the project does not explicitly include gender-responsive CDRFI components, its focus on skills, income generation, and inclusion addresses structural barriers that limit women's access to climate and disaster risk finance. Therefore, there is potential to integrate CDRFI elements, such as insurance and risk management literacy, to strengthen resilience outcomes.

Within the agricultural sector, the **Gambia Inclusive and Resilient Agricultural Value Chain Development (GIRAV) Project** operates under the funding of the World Bank, seeking to boost agricultural productivity, competitiveness, and inclusivity focusing on smallholder farmers and agribusinesses in targeted areas<sup>93</sup>. The project will significantly benefit smallholder farmers by improving their access to markets, increasing their productivity, and enhancing their resilience to climate change. As with many of the formerly discussed policies, strategies and initiatives, GIRAV is intentional in its beneficiary selection, targeting women farmers, youth, and people with disabilities aiming to address the specific challenges faced by these groups in accessing resources, markets, and decision-making processes. The project includes a comprehensive Stakeholder Engagement Plan that involves consultations with various groups, including women and marginalised communities, to ensure their voices are heard and their needs are addressed<sup>94</sup>. Women are further empowered by being supported and encouraged into leadership of farmer organisations, an initiative that ensures their participation in decision-making.

Complementing these initiatives, the **Resilience of Organisations for Transformative Smallholder Agriculture (ROOTS) Project** is being implemented by IFAD and the Government of The Gambia's Ministry of Agriculture. Although programmes like ROOTS are in the formative stages, gender inclusion has been built into the project with up to 80% of the target beneficiaries being women and 25% being youth and people with disabilities. It further uses the Gender Action Learning Systems (GALS) methodology to promote intra-household participatory decision-making and future planning. GALS is a community-led empowerment framework that uses visual tools and participatory mapping to help households negotiate a more equitable distribution of labour and resources.<sup>95</sup> This specifically targets women's empowerment within households and communities. Beyond the household, the ROOTS project directly addresses the structural barriers to female economic empowerment by supporting women's groups (kafos) in securing long-term land access rights. In The Gambia, where customary land tenure often favours male lineage, the project's focus on securing land for vegetable gardens and rice production is a critical intervention. By formalizing women's control over these productive assets, ROOTS is not only increasing immediate yields but also systematically dismantling the discriminatory social norms that have long restricted women's participation in large-scale agricultural value chains.<sup>96</sup>

Recognising the significant financial resources required to address climate change, The Gambia is actively seeking and utilising various climate financing initiatives. According to the country's updated **Nationally Determined Contribution (NDC)**, the government estimates a need for substantial climate financing, approximately \$1.3 billion, by 2030 and currently relies heavily on public funds from international, multilateral, bilateral, and national sources. Multilateral agencies, including the United Nations (through entities like UNDP and Global Environment Facility, GEF), the AfDB, and the Global Shield Financing Structure, including the World Bank, play a significant role in channelling climate finance to the country.

92 World Bank, 2019; NaNA, 2022

93 World Bank, 2022

94 World Bank, 2021

95 Reemer & Makanza, 2015

96 Ministry of Agriculture, 2024.

At the sovereign risk financing level, the **World Bank's Catastrophe Deferred Drawdown Option (Cat DDO)** of \$20 million represents a cornerstone of this financial strategy. This instrument provides The Gambia with a critical line of contingent financing, allowing the government to access immediate liquidity following the declaration of a national emergency due to climate-driven disasters.<sup>97</sup> However, despite the strategic value of this macro-level liquidity, a significant policy-to-practice gap remains regarding its impact on gender. While the Cat DDO provides the government with rapid disaster-response cash, there is currently no explicit framework or pre-defined protocol to ensure that these funds are utilized to address the gender-differential needs that arise post-disaster. For example, while the funds might be readily available for large-scale infrastructure repair, it remains unclear how they will support the unique recovery needs of female-headed households or the specialized healthcare requirements of displaced women and girls. Without intentional gender-tagging or a gender-responsive disbursement plan for these contingent funds, macro-level resilience risks leaving micro-level vulnerabilities unaddressed.<sup>98</sup>

Similarly, insurance mechanisms are also gaining traction in The Gambia's disaster resilience framework, primarily through its active engagement with the **African Risk Capacity (ARC)**, an African Union agency that helps member states plan, prepare for, and respond to extreme weather events. As a member state, The Gambia utilises sovereign disaster risk insurance to manage climate-related risks, specifically holding policies tailored to address drought-induced shocks.<sup>99</sup> These policies are designed to trigger rapid payouts based on objective, pre-defined parametric triggers, such as rainfall deficits detected via satellite, ensuring that funds are available before the worst impacts of a drought are felt. ARC's operational framework is governed by a comprehensive Gender Strategy which mandates that gender considerations be integrated into every stage of the insurance cycle.<sup>100</sup> Under this policy, The Gambia is required to ensure meaningful gender participation within its National Technical Working Group, the body responsible for customizing the risk models and contingency plans. ARC's requirements extend beyond mere representation; policyholders must explicitly integrate gender considerations into their Final Implementation Plans and operational strategies. This ensures that in the event of a payout, the disbursement of funds is guided by an evidence-based understanding of how drought affects men and women differently, particularly regarding food security and the protection of female-dominated livelihoods in the agricultural sector.<sup>101</sup> By embedding these gender-specific

mandates into the sovereign insurance process, the ARC incentivises the Gambian government to move from gender-neutral disaster response toward a model that recognizes and addresses the structural inequalities of climate impact.

Closely linked to this, the **Africa Disaster Risk Financing Programme (ADRFi)**, a collaboration between the AfDB and the ARC, also supports The Gambia in improving its resilience and response to climate shocks through disaster risk transfer solutions. The Gambia was the first country to join the ADRFi programme in 2015, utilising the initiative to access sovereign disaster risk insurance through subsidised premium support. A pivotal, yet often understated, component of ADRFi is its commitment to gender-responsive disaster risk management. Because ADRFi operates through the ARC framework, it mandates that the insurance payout triggers are tied to contingency plans that explicitly address gendered vulnerabilities. For instance, in the event of a drought payout, the distribution protocols are designed to prioritize female-headed households and ensure that women, who dominate the subsistence agricultural sector, receive direct assistance to prevent the sale of productive assets.<sup>102</sup> This is further reinforced by the program's focus on using sex-disaggregated data to determine who is most affected by a climate shock, ensuring that financial aid is not distributed in a gender-blind manner.<sup>103</sup>

While public funds remain the primary source of climate financing, there is a growing recognition of the need to leverage private sector investment in climate change projects, and the government is considering policy incentives to encourage this. To further enhance its climate finance management, there has been a recommendation for the establishment of a national climate change fund, which could streamline the mobilisation and disbursement of resources for climate-resilient development<sup>104</sup>. By consolidating these funds, The Gambia aims to ensure that climate-resilient development is consistently funded and that resources can be rapidly deployed to the local level in alignment with the LIFE-AR principle of local agency.<sup>105</sup>

97 World Bank, 2024

98 MoFEA, 2025

99 ARC, 2024

100 ARC, 2019

101 ARC, 2023

102 AfDB, 2025

103 ARC, 2023

104 AfDB, 2025

105 Natural Eco Capital, 2025

Complementing these efforts, the **Africa Integrated Climate Risk Management (AICRM) Programme**, a collaborative initiative between the WFP and IFAD, supported by the Green Climate Fund, specifically targets the protection of smallholder farmers across the Sahel, including The Gambia. The programme is designed to provide a holistic risk management shield that combines index-based insurance with climate-smart agricultural practices and improved access to credit. A central objective of the AICRM is to address the gender protection gap by developing CRI products tailored specifically for women smallholder farmers.<sup>106</sup> Recognizing that women often face higher barriers to entry in the formal financial sector, the programme integrates gender-transformative approaches to ensure that insurance premiums are affordable and that payouts are directly accessible to women through digital platforms or local cooperatives. By building on the successful R4 Rural Resilience Initiative model, the AICRM helps female farmers move beyond subsistence by de-risking their investments in high-yield seeds and fertilisers, thereby enabling them to withstand climate shocks without depleting their household assets.<sup>107</sup> This initiative serves as a vital bridge between macro-level sovereign insurance and micro-level household resilience, ensuring that the most marginalised producers are not left behind in the transition to a climate-resilient economy.

Finally, **the Global Shield against Climate Risks**, a joint G7 and V20 initiative, explicitly aims to engage all relevant stakeholders in its in-country processes, including climate-vulnerable and affected groups, suggesting a commitment to considering the needs and perspectives of marginalised populations. It is currently being leveraged in The Gambia to provide a more systematic approach to CDRFI. A critical component of the ongoing Global Shield ICP is the identification of gender specific protection gaps. Next to the **Global Shield stocktake and gap analysis on CDRFI in The Gambia**, this gender analysis is part of the key documents to analyse how current CDRFI solutions might fail to reach women and vulnerable groups, identify the barriers and provide recommendations for the countries' **Request for Support**.

Taken together, the Gambia's active engagement with a range of international and regional CDRFI mechanisms, including the aforementioned Global Shield, ARC, ADRiFi, and the World Bank, demonstrates a strong commitment to bolstering its financial resilience against climate-related shocks. Because these international partners increasingly mandate gender-responsive frameworks as a condition for participation, they provide a ready-made template for national reform. For instance, the ARC Gender Strategy and the Global Shield's focus on protection gaps require the Gambian government to analyse and report on how financial instruments specifically benefit women, thereby institutionalising disaggregated data collection at the highest levels of governance.<sup>108</sup>

The emphasis on national-level coordination through the NDMA and the proposal for a national climate change fund present a transformative opportunity to integrate gender considerations into the governance and allocation of climate finance at the national level. By centralizing climate finance, the government can move away from fragmented, gender-blind projects and instead implement a unified gender-tagging system for all disaster risk expenditures. This governance structure allows for the intentional allocation of resources toward meso and micro-level insurance products, such as weather-index insurance for female-led cooperatives, ensuring that the liquidity provided by macro-level instruments like the Cat DDO actually reaches those with the highest vulnerability.<sup>109</sup>

Ultimately, these coordinating bodies serve as the critical link between global climate capital and local-level empowerment. By aligning national fund disbursement with the principle of local agency, The Gambia can ensure that its growing financial resilience does not inadvertently reinforce existing inequalities but instead provides a stable foundation for the economic empowerment of women and marginalised groups.<sup>110</sup>

106 Green Climate Fund, 2021  
107 IFAD, 2021.

108 ARC, 2023.  
109 MoFEA, 2025  
110 Natural Eco Capital, 2025

### 6.1.1 Implementation Gaps and Remaining Challenges

Despite these positive developments, there are gaps in the practical implementation of gender considerations within The Gambia's CDRFI architecture. Stakeholder consultations conducted for this analysis reveal that the transition from policy to practice is hindered by several persistent challenges.

- › Central to these concerns is the accessibility of early warning systems and climate risk information. There is significant doubt as to whether these systems effectively reach marginalised groups, particularly women in rural areas who may face literacy barriers or lack access to standard digital communication channels. Without accessible, localised information, the early action component of CDRFI cannot be triggered equitably.
- › Furthermore, a critical gap exists in the governance and decision-making processes of CDRFI initiatives. While high-level frameworks mention inclusion, women and marginalised groups are often excluded from the bodies that determine how climate risk is defined and how resources are allocated. Stakeholders at recent workshops emphasised that sovereign payout priorities must be informed by a comprehensive gender needs assessment and analysis. To ensure these priorities reflect reality, the government must institutionalise inclusive leadership, ensuring that decisions, such as whether to prioritize livelihood support for women, child support, or specific infrastructure needs, are made by representative bodies.
- › The effectiveness of these interventions is also constrained by the lack of SADD. Disaggregated data is not merely a reporting requirement; it is a foundational necessity for informing targeted initiatives. Without clear data on how climate risks and CDRFI interventions impact different social categories, the principle of leaving no one behind remains aspirational rather than operational. Closely linked to this is the urgent need to strengthen the national social registry information system and implement robust monitoring and reporting mechanisms to ensure that sovereign payouts are accurately tracked and evaluated for their impact on different demographics.

- › Finally, there is an identified lack of clear payout plans to ensure that sovereign insurance payouts are equitable and accessible.<sup>111</sup> Current methods often fail to reach the financially excluded. To bridge this gap, stakeholders recommend:
  - › Flexible financial inclusion that promotes the use of mobile money and alternative forms of identification for those who lack formal documentation.
  - › Equitable disbursement in terms of utilising direct cash transfers to ensure payouts reach individuals quickly and autonomously.
  - › Empowerment through literacy, including providing targeted financial literacy training to enable women to manage CDRFI products and payouts effectively.

Addressing these gaps is essential to move from a gender-aware system to one that is truly gender-transformative, ensuring that The Gambia's disaster risk financing architecture serves its most vulnerable citizens.

## 6.2 Inclusive insurance and insurance product design

Insurance, as a pivotal mechanism for risk mitigation and financial security, holds significant potential to foster inclusive development in The Gambia, particularly when tailored to address the specific needs and vulnerabilities of diverse social groups. However, the effective design and delivery of insurance products require a nuanced understanding of the interplay between gender and broader socio-economic factors that shape access, affordability, and utilisation.<sup>112</sup> These vulnerabilities are compounded by extremely low levels of formal financial inclusion, with only 2% of women holding bank accounts, significantly constraining their access to insurance and other risk-financing instruments.<sup>113</sup>

The Gambia faces a profound protection gap, characterised by extremely low insurance penetration at 1.2% of GDP, compared to the African average of 2.8%.<sup>114</sup> This exclusion is sharply gendered. Women experience a form of financial invisibility, as only 2% hold formal bank accounts, an even lower figure than the already modest national average. Their limited participation in the formal financial system creates a fundamental barrier to accessing insurance, since most products require bank accounts for

111 Result of the stakeholder consultations at the NDRMA gender workshop (November 2025).

112 Fletschner & Kenney, 2014

113 IMF, 2024.

114 African Insurance Organisation, 2021

both premium payments and claims processing.<sup>115</sup> The problem is compounded by poverty, only 5% of the poorest 40% of Gambians have any form of insurance<sup>116</sup>, while roughly three-quarters of the financial products available in the market are not designed to serve low-income or otherwise disadvantaged groups.<sup>117</sup> Finally, a persistent gender data gap obscures the true scale of exclusion. Although overall insurance penetration is low, there is little available data that distinguishes between men's and women's access to insurance, leaving the full extent of women's marginalisation from risk-financing mechanisms largely invisible.

This exclusion is further reinforced by the limited maturity and narrow structure of the Gambian insurance market. The small number of available insurance products is largely concentrated in compulsory or traditional lines such as motor insurance, with very limited development of agricultural, microinsurance, or climate risk products. As a result, financial protection instruments that could address climate-related shocks or livelihood risks remain largely absent.

These figures highlight persistent gaps in inclusive and customer-centric insurance product design, where many insurance products are designed with a one-size-fits-all approach, failing to account for the distinct risks and vulnerabilities faced by women. Women's risk profiles differ markedly from those of men and remain largely under-served by existing insurance markets. Women tend to face higher exposure to health-related risks, income volatility, longer life expectancy, and lower lifetime earnings, yet insurance products are rarely tailored to reflect these realities.<sup>118</sup>

### Specific shortcomings identified during stakeholder consultations include:

- › Sectoral mismatch: Agricultural insurance largely overlooks crops and livestock predominantly managed by women, such as small ruminants and subsistence rice farming, focusing instead on male-dominated cash crops.
- › Informal sector neglect: Current models do not account for women's roles in the informal economy. Because these roles lack formal contracts or salary slips, insurers struggle to verify insurable interest or income, effectively locking out women whose economic contributions are vital but non-traditional<sup>119</sup>.
- › Institutional hesitancy: Banks and insurers remain hesitant to extend services into sectors with high concentrations of women due to a perceived uncertainty regarding the repayment capacity of female smallholders. This perception persists despite global evidence suggesting that women often have higher repayment rates than men in micro-credit schemes.<sup>120</sup>

**In this context, inclusive insurance represents a critical entry point for improving insurance product design and advancing gender-responsive CDRFI in The Gambia.** Appropriately designed microinsurance, health, and life insurance products that are aligned with women's financial capacities, employment structures, and risk exposure can play a key role in strengthening the resilience of women and vulnerable communities to climate and disaster risks. Such products can also support faster recovery from shocks while contributing to the expansion of overall insurance market penetration.<sup>121</sup>

115 IMF, 2024

116 Demirgüç-Kunt et al., 2022.

117 Central Bank of The Gambia, 2019.

118 IFC & AXA, 2015

119 Interview with NAWFA, 2025

120 Fletschner, & Kenney, 2014

121 IFC & AXA, 2015.

The imperative of gender equality for financial inclusion cannot be overstated, as it directly promotes the equal participation of women in the formal financial system<sup>122</sup>. This recognition highlights the ethical considerations inherent in the design and delivery of financial services, emphasising the need to address inequalities and ensure that women have the opportunity to benefit from and control their own finances.<sup>123</sup> Greater inclusion of women as users, providers, and regulators of financial services yields benefits that extend beyond addressing gender inequality alone to the fundamental structure of the industry itself. Currently, data on women's representation in leadership roles within the local insurance industry is limited. Preliminary analysis of available data however suggests that leadership roles, particularly within the boards and executive suites of the major local insurers, remain male-dominated, and there is currently no systematic national database tracking women's participation in the insurance workforce.

Addressing this data gap is essential, as gender diversity in insurance leadership is positively correlated with the development of more inclusive, consumer-centric products.<sup>124</sup> Research by the InsuResilience Global Partnership (IGP) emphasises that women in decision-making roles are more likely to identify and advocate for gender-sensitive entry points in micro and meso-level CRI models. At the micro-level, female leadership can drive the design of last-mile delivery channels, such as integrating insurance with village savings and loan associations. At the meso-level, women in regulatory or managerial positions are critical for ensuring that risk-aggregation bodies, like agricultural cooperatives or microfinance institutions, have the technical capacity to manage gender-disaggregated risk data effectively. By fostering a more inclusive regulatory and provider environment, The Gambia can ensure that the next generation of CDRFI instruments is designed by, and for, the diverse population it intends to protect.

During the Global Shield ICP, the Government of The Gambia supported the establishment of a Subgroup on Inclusive Insurance, an expert group involving key government agencies and development organisations as well as representatives from the private sector, civil society, and academia. Through its further operationalisation in 2026, this subgroup aims to become an Inclusive Insurance Market Development Committee, which seeks to guide innovation and gender-responsive product design for insurance. Their primary focus is ensuring that insurance mechanisms are no longer confined to urban elites but are accessible to last-mile consumers, including rural women who have traditionally been excluded from formal financial safety nets. On the operational front, the AICRM Programme, a joint initiative of the WFP and IFAD, is actively developing specialized CRI products tailored to the unique needs of women smallholder farmers. To solve the chronic liquidity constraints that prevent many women from paying upfront insurance premiums, the programme integrates an insurance-for-work model. This allows participants to pay for their coverage through labour on community resilience projects, effectively transforming index-based insurance into a viable tool for those in the subsistence sector.<sup>125</sup>

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122 Manta, 2019

123 Kofman & Payne, 2021

124 Sahay & Čihák, 2018

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125 Green Climate Fund, 2021.

# 7 Conclusions and Recommendations

## 7.1 Conclusion on strengthening gender considerations in CDRFI in The Gambia

This analysis underscores the critical importance of integrating gender into CDRFI-related policies and mechanisms in The Gambia. The nation's increasing vulnerability to climate change disproportionately affects women and marginalised groups due to existing socio-economic inequalities. While The Gambia has established various policies and frameworks aimed at promoting gender equality, significant gaps remain in their effective implementation, particularly within the context of climate risk management.

The current landscape of CDRFI in The Gambia shows a growing awareness of the need for inclusivity, with some initiatives explicitly targeting vulnerable populations. However, barriers to access and usage persist, including financial constraints, socio-cultural norms, institutional limitations, and geographical challenges. Addressing these barriers and ensuring that CDRFI mechanisms are truly gender-responsive and socially inclusive is not merely a matter of equity and social justice; it is fundamental to achieving effective and sustainable climate resilience for the entire nation.

Policymakers, development partners, and all stakeholders are urged to prioritise the implementation of the recommendations outlined in this report. By enacting policy and institutional reforms, designing gender-smart CDRFI products, empowering women and marginalised groups, improving data collection and monitoring, and strengthening partnerships, The Gambia can build a more inclusive and resilient future where CDRFI policies and mechanisms contribute to the well-being and prosperity of all its citizens, leaving no one behind in the face of a changing climate.

## 7.2 Policy Recommendations

To effectively integrate gender into CDRFI in The Gambia, a multi-faceted approach encompassing policy reforms, customer-centric product design, empowerment initiatives, improved SADD collection, and strengthened partnerships is essential.

### 7.2.1 For governments

Enhanced support and engagement of the Government of The Gambia is also seen as key to ensuring good governance on funding programmes leading to value for money and programme benefits reaching the intended vulnerable. In the context of The Gambia's Request for Support to the Global Shield, the proposed establishment of a **National Disaster Risk Fund** represents an important opportunity to institutionalise gender-responsive CDRFI. The Government could ensure that the governance framework of this Fund includes explicit gender criteria in data collection, funding allocation, monitoring, and reporting. For example, the Fund could prioritise programmes that expand women's access to financial protection mechanisms, such as insurance, shock-responsive social protection, or livelihood recovery financing, while requiring sex-disaggregated reporting on beneficiaries and outcomes.

Stakeholder consultations recommended the **establishment of an interministerial coordination committee** to serve as the central mechanism for coordinating gender-related interventions supported by development partners. In addition, consideration should be given to elevating the status and strengthening the mandate and capacity of existing Central Projects Coordinating Units within key ministries, such as the Ministry of Agriculture, Livestock and Food Security. This approach would enhance predictability and consistency in programme implementation, facilitate the scaling up of successful initiatives, reduce high overhead costs, and promote the sustainability of programmes beyond the lifespan of donor support. For example, **RISE** is an initiative aimed at improving human capital development. Similarly, the National Youth Service Scheme is carrying out a skills empowerment and business start-up financing programme for the youth. These constitute potential areas where a coordinating agency would be effective in aligning the objectives and compounding the potential impacts of the two.

Through the Ministry of Lands, Regional Government and Religious Affairs (MoLRG&RA), the Land Commission, and at the local level district authorities (Seyfos) and village heads (Alkalos), it is important for the Government of The Gambia **to explicitly integrate land rights and ownership considerations** into the design and implementation of development, disaster risk, and climate resilience initiatives. This includes ensuring that women have equitable access to insurance products, disaster relief, and other recovery resources, particularly where land ownership or tenure status influences eligibility. Promoting **gender-sensitive land governance**, including the active participation of women in land administration and decision-making bodies, falls within the mandate of government and land management institutions and can help ensure that land governance processes are fair, transparent, and equitable.

In addition, the Government of The Gambia is in the process of reviewing the Finance Act, which presents a critical opportunity to embed gender-responsive provisions within the national public finance framework. The revision of the **Finance Act** could incorporate requirements for gender-responsive climate and disaster risk financing, including gender tagging of disaster and climate expenditures, provisions for inclusive eligibility criteria in publicly supported insurance or risk financing schemes, and mandatory reporting of sex-disaggregated beneficiary data for programmes financed through national disaster risk instruments.

Moreover, **strengthening the role and capacity of the insurance regulator** will be essential for advancing an inclusive CDRFI ecosystem in The Gambia. The further development of the national regulatory authority should therefore be prioritised as a key pillar of insurance market development. The regulator can play a critical role in promoting gender-responsive insurance markets by requiring the collection and reporting of sex-disaggregated data on insurance access and claims, encouraging the development of inclusive and microinsurance products, and ensuring that consumer protection frameworks address the specific barriers faced by women and low-income customers. As part of the planned review and renewal of the Finance Act, provisions could be introduced that explicitly promote inclusive and gender-responsive insurance product design, simplified enrolment requirements, and proportionate regulatory approaches for microinsurance.

Equally important is **strengthening the capacity of government staff** to understand gender dynamics and the differentiated vulnerabilities faced by women, men, and other social groups. Capacity-building efforts, potentially coordinated through the Civil Service Reform and Planning Unit within the Personnel Management Office, can enhance awareness and practical skills for gender integration across policies and programmes. This may include exposure visits, peer learning, and benchmarking with

countries that have more mature CDRFI frameworks, as well as engagement with target communities to better understand lived experiences. Government staff equipped with gender and CDRFI expertise are better positioned to design, implement, and monitor coherent, inclusive, and effective policy interventions across sectors.

### 7.2.2 For the private sector

More **intentional beneficiary selection mechanisms** should be developed to ensure that insurance payouts and other disaster response funds reach the most vulnerable individuals and households, including women-headed households and those with limited access to resources. This could include the systematic use of gender-disaggregated data to inform product design and targeting, ensuring that insurance and related financial instruments better respond to the specific needs of vulnerable groups, including access to essential services, livelihood support, and psychosocial assistance. For programmes such as the **Gambia Social Safety Net Project**, including the NAFA Programme, this may involve improved identification and registration of beneficiaries based on vulnerability criteria, as well as the use of distribution points located closer to rural communities to enhance accessibility for individuals with limited mobility.

The private sector should further prioritise the **introduction of insurance and microfinance products with flexible and affordable terms** that are accessible to vulnerable populations. Barriers to uptake often include limited access to start-up or scaling capital and the inability to pay insurance premiums. Relevant measures include flexible payment options, affordable premium structures, microinsurance schemes with simplified enrolment processes, and the provision of premium subsidies or waivers for the most vulnerable groups. In addition, bundled products, such as insurance combined with healthcare services, agricultural inputs, or extension support, can enhance value, improve risk management, and simplify product use for low-income households.

**Targeted inclusive insurance and risk-financing interventions** should also be developed around women's predominant livelihood activities, such as crop farming (including rice and groundnut production), fisheries, aquaculture ponds, and livestock rearing, which are particularly exposed to climate and disaster risks. Stakeholder consultations highlighted, for example, the limited availability of insurance products covering small ruminants, which are often a key asset and income source for women. National frameworks such as the NAPA on Climate Change provide a useful reference by prioritising adaptation projects in sectors such as livestock, fisheries, and forestry, where women constitute a large proportion of participants.

Beyond serving women as customers, insurers can also harness their potential as a distribution force. Women are often highly trusted within their communities and can play a critical role in expanding financial inclusion by acting as insurance agents, advisors, or intermediaries. Developing **gender-inclusive agent networks** can increase market penetration in underserved and high-risk areas while simultaneously creating economic opportunities for women within the insurance sector. Insurers should therefore invest in targeted training and capacity-building initiatives for female agents, equipping them with the skills, tools, and institutional support required to engage effectively with women policyholders. By integrating women as both customers and distribution partners, insurers can expand market reach, close protection gaps, and contribute to a more inclusive and resilient economy.

### 7.2.3 For Implementing Institutions

#### Data management mechanisms

In light of the foregoing discussion on insufficient data, it is recommended that **data collection be prioritised** and sex-disaggregated data be integrated into all stages of initiatives, from programme design to monitoring and evaluation. Collecting and analysing data on the gender-differentiated impacts of drought and the effectiveness of gender-sensitive interventions is critical to improving programme outcomes for the most vulnerable populations. Such data is particularly vital for ensuring access to payouts from ARC; workshop participants specifically noted that to improve transparency and effectiveness, the national system should track payout timelines by gender and record disbursements at both the household and individual beneficiary levels<sup>126</sup>. These detailed metrics would provide the empirical evidence needed to inform the design and effectiveness of future disaster risk financing initiatives.

In this regard, it is recommended that ministries, including the Ministry of Trade, Industry, Regional Integration, and Employment (MoTRIE), collaborate with the NDMA. Through the implementation of the Gambia National Policy for Micro, Small and Medium Enterprises, MoTRIE should conduct **comprehensive gender-disaggregated vulnerability assessments**. These assessments would allow the government to move beyond aggregate statistics to better understand how disasters affect women, men, girls, and boys differently, particularly within the informal and small-business sectors where women are most active.

Although plans like the Gambia Second Generation National Agricultural Investment Plan – Food and Nutrition Security (GNAIP II – FNS, 2019–2026) target key areas affecting the vulnerable like food and nutrition security, resilience, and social protection, they could benefit greatly from enhanced and efficient data collection. Investments in **capacity building including training and resources** would ensure that data collection and analysis would provide entry points for further gender-related interventions recognising that some gaps in collection might be due to lack of technical know-how. Consulted stakeholders have highlighted the need for capacity building on gender-smart approaches to disaster risk management and CDRFI payouts, Protection from Sexual Exploitation and Abuse training as part of disaster response and distribution of payouts, aligned to international humanitarian standards of best practice to address issues that arise related to sexual and GBV after a disaster.

Building on the earlier discussion on agency coordination, **enhanced collaboration and data sharing among government agencies, non-governmental organisations, and research institutions** are recommended to facilitate the systematic collection, exchange, and open access to data and best practices on gender-responsive CDRFI. Such collaboration is particularly important for multi-actor initiatives, such as the RISE Project, which is jointly implemented by the Ministry of Finance and Economic Affairs, the Ministry of Basic and Secondary Education, the Ministry of Higher Education, Research, Science and Technology, and the National Nutrition Agency/National Social Protection Secretariat (NaNA/NSPS).<sup>127</sup> This approach would strengthen coordination, improve evidence-based decision-making, and enhance the effectiveness of gender-responsive CDRFI initiatives.

#### Programme planning and project design

**Inclusive programme planning** that ensures that gender considerations are integrated into national and local disaster response plans, and national drought contingency plans, for example, the National Multi-Hazard Contingency Plan for The Gambia (2022-2024). This includes ensuring that **women and marginalised groups are meaningfully involved in the planning, decision-making at all levels and implementation** of resultant activities. Participatory decision-making enables vulnerable groups to shape initiatives that directly affect them, ensuring that solutions are responsive to the specific needs and vulnerabilities of women, youth, and marginalised groups.

<sup>126</sup> Stakeholder contributions during the NDMA training workshop on gender in CDRFI, November 2025

<sup>127</sup> World Bank, 2023



In addition, it is important to **create opportunities for women to assume leadership roles** and to engage meaningfully at senior decision-making levels, ensuring that their voices are heard and incorporated from the earliest stages of project conceptualisation. Good practice in this regard is demonstrated by the GIRAV Project, which seeks to boost agricultural productivity, competitiveness, and inclusivity by focusing on smallholder farmers and agribusinesses in targeted areas. The project includes a comprehensive stakeholder engagement plan that provides for structured consultations with diverse stakeholder groups, including women and marginalised communities, to ensure that their perspectives inform project design and implementation and that their needs are effectively addressed.<sup>128</sup> Women are further empowered by being supported and encouraged into leadership of farmer organisations, an initiative that ensures their participation in decision-making.

To enhance effectiveness, programmes that **build women's capacity to lead and make informed financial decisions** should be actively promoted and integrated into the implementation of the National Gender Policy Framework (2025–2034), with clear indicators included to measure progress and impact. In this context, staff of the MoGCSW should receive targeted training and skills development in areas such as risk assessment, disaster preparedness, and financial management, enabling them to better support and empower vulnerable groups to participate meaningfully in decision-making processes. In addition, **broader capacity-building initiatives** are needed to sensitise communities and address restrictive social and cultural norms that limit women's leadership and participation.

## Empowerment mechanisms

**Strengthening empowerment mechanisms** is critical to achieving gender-responsive CDRFI outcomes. This requires the deliberate establishment and support of representative and vocal advocacy structures that enable women, youth, and marginalised groups to engage meaningfully with the National Assembly, line ministries, and local authorities on policies and investments related to climate resilience and disaster risk management. And payout priorities and mechanisms from macro-level CDRFI schemes. **Institutionalising advocacy-led engagement improves accountability, transparency, and responsiveness in the allocation and use of CDRFI resources.** Experiences from the National Youth Service Scheme demonstrate that organised and sustained advocacy can influence governance outcomes, particularly in relation to funding and programme prioritisation.

**Participatory leadership and decision-making** are essential for ensuring that CDRFI initiatives respond to the lived realities of vulnerable groups. Beyond targeted beneficiary selection, programmes should create opportunities for women and youth to co-design, manage, and implement resilience and disaster risk initiatives. **Allocating dedicated funding windows or leadership roles to women- and youth-led initiatives** strengthens ownership, sustainability, and local adaptive capacity, particularly in areas such as environmental management, disaster preparedness, and climate adaptation. This emphasis on local agency is directly aligned with The Gambia National Gender Policy (2023–2032), which mandates the increased participation of women in decision-making processes related to environmental and natural resource management. By shifting women from being passive recipients of insurance payouts to active architects of risk-reduction strategies, the government fulfils its commitment to gender equality as a pillar of national development.

**Access to information is a prerequisite for effective participation in inclusive insurance and disaster risk financing mechanisms.** However, in The Gambia, this challenge is compounded by the fact that the broader insurance market is still in its infancy. With overall penetration at just 1.2% of GDP, the concept of insurance, particularly the complex mechanics of CRI, is largely unfamiliar to the general public. Consequently, developing a robust understanding of CRI among target groups is not just a support activity; it is a critical parallel requirement for the successful introduction of the products themselves. Limited awareness of available products, benefits, and eligibility criteria continues to constrain uptake among vulnerable populations. Because the market is underdeveloped, many potential beneficiaries perceive insurance as a non-essential or even predatory service rather than a strategic resilience tool.

**Communication and outreach strategies must therefore be designed to overcome both a lack of information and a lack of trust.** These strategies should account for varying literacy levels, language preferences, and physical abilities, using multiple and accessible channels to simplify complex information related to insurance coverage, disaster assistance, and claims processes. To build this market from the ground up, education initiatives should move beyond standard marketing to include financial theatre, community-led radio programs, and demonstrations via village savings groups. By integrating insurance education into existing community structures, the government and its partners can demystify CRI. This dual-track approach, building the market's literacy in parallel with the technical design of products, is essential for ensuring that when climate shocks occur, vulnerable populations know exactly how to activate their coverage and access the financial protection they are entitled to.

128 World Bank, 2023

**Secure land tenure and property rights** form a foundational pillar of women's economic empowerment and resilience to climate and disaster risks. In The Gambia, where land often serves as the primary form of collateral, tenure security directly influences an individual's ability to access formal credit and certain types of recovery support. **The integration of land tenure considerations into CDRFI and resilience programmes**, led by MoL-RG&RA, can significantly enhance women's long-term economic stability. This includes advocacy for legal and policy reforms that recognise and protect women's land and inheritance rights under both customary and statutory systems, ensuring they are not displaced following a climate disaster. However, a critical evolution in the design of CRI is the recognition that land ownership must not be a prerequisite for coverage. Traditional indemnity insurance often requires formal titles to prove insurable interest, a requirement that systematically excludes the majority of Gambian women who farm on communal land or under customary arrangements. To bypass this structural barrier, new CRI products, such as those being developed under the ROOTS<sup>129</sup> and AICRM<sup>130</sup> programs, move toward index-based and parametric models. These modern instruments focus on the activity (e.g., rainfall levels over a specific rice-growing area) rather than the legal ownership of the plot. By decoupling insurance eligibility from land titles, the CDRFI framework can provide immediate liquidity to tenant farmers, sharecroppers, and those using family-allocated land. This dual approach, strengthening formal land rights while simultaneously designing land-agnostic financial products, ensures that a woman's lack of a formal deed does not result in a lack of disaster protection.

**Gender-transformative approaches that address intra-household power dynamics are critical for strengthening long-term resilience**, yet their success must be explicitly linked to the performance and impact of CDRFI mechanisms. Initiatives such as the ROOTS Project illustrate good practice by embedding gender inclusion within programme design, with women comprising 80% of targeted beneficiaries and youth and people with disabilities also explicitly included. The application of methodologies such as GALS promotes participatory decision-making, joint planning, and shifts in social norms, while supporting women's groups to secure access to land for productive activities such as vegetable gardening and rice production. Such approaches not only enhance women's empowerment but also improve household-level resilience and recovery capacity in the face of climate and disaster shocks.

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129 IFAD, 2020  
130 FAO, 2023.

To maximise the impact of these interventions, it is essential to **track how CDRFI payouts, at the macro-, meso-, and micro-level, contribute to the differential resilience-building** of men and women. For instance, when a macro-level payout is triggered via ARC, the monitoring framework must evaluate whether the resulting aid translates into sustained recovery for women-led households compared to those led by men. At the micro-level, tracking should determine if women who have participated in GALS are better equipped to reinvest insurance payouts into climate-resilient assets, such as improved irrigation or drought-resistant seeds, rather than using funds solely for immediate consumption. Gathering evidence on these gender differences in resilience-building is critical. It allows policymakers to determine if financial instruments are merely providing a temporary safety net or if they are successfully narrowing the resilience gap between genders. By **integrating these metrics into the national social registry and project-level M&E systems**, The Gambia can refine its CDRFI models to ensure that payouts act as a catalyst for the long-term economic empowerment and adaptive capacity of the most vulnerable groups.

These empowerment mechanisms support the Recovery-Focused National Development Plan (2023–2027), which prioritises the inclusion of youth and women in the green economy. When CDRFI initiatives empower women-led organisations to manage local climate funds or lead community-based early warning committees, they create a multiplier effect; they build the technical capacity required for the meso-level of the insurance market while simultaneously ensuring that disaster preparedness is culturally appropriate and reaches the most isolated households.<sup>131</sup>

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131 MoFEA, 2024



## 7.3 Recommendations for integrating gender considerations into CDRFI-related policies and instruments

Building on the identified gaps and the strategic potential of current initiatives, the following recommendations provide a roadmap for institutionalising gender-responsive CDRFI in The Gambia.

### 7.3.1 Macro-level recommendations

Recommendations at this level are focused on policy and institutional reforms. National CDRFI policies and strategies should explicitly integrate gender equality objectives, including clear and measurable gender targets, in line with existing national gender equality frameworks and international commitments. This includes **contingency plans defining gender-inclusive payout mechanisms**, overcoming well documented financial access and usage barriers, and payout priorities that address gender differential impacts of disasters on women, including related to GBV.

Strengthening the institutional capacity of key national entities, particularly NDMA and MoGCSW, is essential to ensure the systematic mainstreaming of gender considerations across CDRFI policy formulation, fiscal planning, and implementation. In line with World Bank and IMF good practice, the **adoption of gender-responsive budgeting** within CDRFI frameworks should be prioritised to ensure that public resources are allocated transparently and equitably, and that investments effectively address the differentiated vulnerabilities and resilience needs of women, men, and other vulnerable groups.

This includes **gender-responsive payout protocols** in which the NDMA and Ministry of Finance establish clear guidelines for the use of Cat DDO and ARC payouts. These protocols should mandate that a portion of immediate liquidity be ring-fenced for women's livelihoods, child support, and the restoration of social infrastructure (e.g., local clinics and markets) identified through gender needs assessments.

The government should **strengthen the national social registry** to ensure it is robust, sex-disaggregated, and capable of directing sovereign payouts to the individual beneficiary level, rather than just the household head.

Furthermore, a comprehensive **review and reform of existing legal and policy** frameworks is recommended to remove discriminatory provisions that constrain women's access to assets, land, and financial resources, thereby strengthening women's economic empowerment and enhancing their resilience to climate and disaster risks. Suggested milestones for implementation include to:

- › Integrate **gender objectives and targets** into national CDRFI strategies and financing frameworks.
- › Complete **institutional gender capacity assessments** for NDMA and MoGCSW.
- › Adopt **gender-responsive budgeting guidelines** for sovereign / macro level CDRFI including budget allocation to address sexual and GBV after a disaster.
- › Review and amend of **legal and policy provisions** affecting women's access to assets and resources.
- › Establish **coordination mechanisms** between NDMA, MoGCSW, and the Ministry of Finance to monitor gender outcomes in CDRFI.
- › Support the **operationalisation of the Inclusive Insurance Subgroup as an Inclusive Insurance Market Development Committee**, tasked with guiding the development of a customer-centric insurance market in The Gambia, including the promotion of inclusive and women-targeted insurance approaches within the CRI market and female representation.
- › Conduct an **inclusive stakeholder consultation** on the content of the contingency plan for the sovereign insurance policy with ARC and any future ARC replica contingency plan to ensure that the approach taken to priorities for the budget allocations and payouts are inclusive and address the needs and realities of both women and men. Building on this host a more focused stakeholder consultation session to identify vulnerability targeting criteria and any potential barriers and solutions to cash transfers for vulnerable groups of women and men beneficiaries, including people with disabilities, resulting from ARC payouts.
- › **Develop a training of trainers' approach** to disseminate awareness on gender-responsive approaches to disaster risk management and CDRFI and build grassroots capacity for the implementation of the NDMA gender policy (under development) through the decentralised structure of NDMA.<sup>132</sup> This is particularly important to consider for potential ARC payouts.

<sup>132</sup> This recommendation was a result of the previously mentioned NDMA gender workshop.

### 7.3.2 Meso-level CRI

At the meso level, **CRI instruments must move beyond generic one-size-fits-all designs to accurately reflect the differentiated risk profiles, livelihoods, and asset ownership patterns of women and marginalised groups.** In The Gambia, this requires a deliberate shift toward tailoring insurance and risk-financing products to climate-vulnerable sectors and where women are most concentrated such as subsistence agriculture, small ruminant livestock, artisanal fisheries, and informal micro-enterprises. These products must be engineered to bypass traditional structural constraints, specifically the lack of formal land titles and physical collateral, while accounting for the high-income volatility characteristic of the informal economy. Instruments such as microinsurance, and low-value index-based coverage should prioritize affordability and flexibility to remain relevant to the specific economic realities of Gambian women.<sup>133</sup>

**Strategic sectoral convening** was a primary recommendation from national stakeholders. They recommended that the government convene a high-level forum bringing together the domestic insurance sector, potential CRI distributors (e.g., MFIs, cooperatives, and *kafos*), and multilateral partners such as the WFP and IFAD. The overarching objective is to increase awareness of the commercial and social opportunities inherent in developing micro and meso-level CRI. This convening provides a concrete opportunity to formalize partnerships that extend coverage to smallholder women farmers, leveraging the existing technical and financial frameworks provided by the AICRM programme.

**Design of asset-blind and inclusive instruments** like index-based insurance products that prioritize affordability and do not require formal land ownership as a prerequisite. By accounting for women's high participation in informal micro-enterprises and subsistence rice farming, these instruments can address income volatility without the barrier of traditional collateral. **Inclusive and accessible delivery mechanisms** are critical to expanding uptake of CRI instruments among vulnerable populations. Leveraging meso-level intermediaries that concentrate groups of women such as village savings and loan associations, microfinance institutions, cooperatives, producer organisations, savings groups, and mobile money platforms can reduce transaction costs and improve outreach, particularly in rural and remote areas. Distribution approaches should be designed to accommodate women's limited mobility, digital access, and varying literacy levels. **Targeted communication and awareness-raising** are essential to

demystifying and improving understanding and utilisation of CRI instruments. Information on coverage, eligibility, premiums, and claims processes should be disseminated through trusted community channels, using local languages and simplified messaging to ensure accessibility for women, youth, and marginalised groups.

**Strengthening financial literacy and insurance awareness** enhances the effective use of CRI instruments. Since insurance literacy has been determined as low, the dissemination of details on coverage and claims should be carried out through trusted community channels using local languages and simplified messaging. To maximise impact, these efforts should be implemented in partnership with existing programs already working to extend CRI to women smallholders, such as the ROOTS Project and the WFP/IFAD AICRM programme. By leveraging these established networks, capacity-building initiatives can be seamlessly integrated into ongoing agricultural support services. Tailored capacity-building initiatives delivered through existing agricultural and meso-level institutions, including village savings and loans associations and producer cooperatives, can improve women's ability to manage risk, understand insurance benefits, and navigate claims processes, while also strengthening the capacity of service providers to engage effectively with female clients, ensuring that the insurance value chain is inclusive from design to payout.

**Bundled and complementary risk-financing solutions** can significantly increase the value and impact of meso level CRI instruments for vulnerable groups. Combining insurance with savings, credit, agricultural inputs, extension services, or social assistance can improve affordability, reduce exposure to shocks, and strengthen overall resilience, particularly for women with limited financial buffers.

**Participatory customer feedback and grievance mechanisms** should be embedded within meso-level CRI delivery systems. Providing accessible channels for women and marginalised groups to share experiences and challenges supports continuous product improvement, builds trust, and ensures that CDRFI instruments remain responsive to evolving risks and needs.

133 IGP, 2022

### 7.3.3 Micro-level CRI

At the micro level, gender-responsive **CRI instruments should prioritise last-mile accessibility, usability, and trust among women and vulnerable groups**. Insurance and risk-financing mechanisms must be simple, transparent, and easy to understand, with clear explanations of coverage, triggers, payouts, and claims processes. Product features should reflect household-level realities, including irregular incomes, seasonal livelihoods, and caregiving responsibilities, to ensure meaningful uptake and use.

**Community-based delivery and engagement mechanisms are critical to effective micro-level CRI.** Working through trusted local structures, such as women's groups, savings associations, cooperatives, and community leaders, can improve awareness, build confidence in insurance products, and reduce social and cultural barriers to participation. Community facilitators and peer educators, particularly women, can play a key role in explaining products, supporting enrolment, and assisting with claims.

Behavioural and social barriers to participation should be explicitly addressed. Limited trust in formal financial institutions, low risk awareness, and social norms that restrict women's decision-making often constrain uptake of micro level CRI instruments. **Targeted sensitisation and dialogue at the household and community level** can help shift perceptions, strengthen financial confidence, and support joint decision-making on risk management.

At this level, the micro level, the success of CRI depends on the institutionalization of **user-centred data collection and feedback loops**. To ensure that instruments remain responsive to the needs of the most vulnerable, simple, participatory tools can be used to collect sex-disaggregated and vulnerability-sensitive data on access, usage, and satisfaction with CRI instruments. Stakeholder consultations and workshop feedback emphasise that a one-size-fits-all approach to data and engagement is insufficient. Instead, a diverse range of inclusive stakeholder consultation mechanisms should be utilized to capture a 360-degree view of the user experience. These include targeted research (key informant interviews and focus group discussions held separately with women and men to identify gender-specific barriers to claims processing), media and outreach (leveraging traditional communicators, radio and TV talk shows, and social media to foster two-way communication between providers and the public) and capacity and learning (step-down training, experiential learning, and workshops that move beyond one-way information sharing toward active knowledge co-creation). Additionally, the government, the regulator and its partners must take proactive steps to promote women's participation and inclusion in every stage of stakeholder engagement. This involves direct and sustained engagement with local women's groups (*kafos*) to inform project

targets and ensure their voices are not only heard but serve as the foundation for accountability mechanisms. Establishing community-based grievance and feedback mechanisms that are accessible to women, youth, and people with disabilities are essential for identifying gaps, improving product design, and strengthening accountability. By ensuring that these channels are physically, linguistically, and technologically accessible, The Gambia can build the institutional trust necessary for CRI to serve as a reliable safety net for all.

**Linking micro-level CRI instruments with local coping and recovery mechanisms enhances resilience.** Insurance and risk-financing solutions should complement existing informal safety nets and community-based response systems, helping households absorb shocks without resorting to negative coping strategies such as asset sales or reduced food consumption.

In conclusion, strengthening gender-sensitive and responsive CDRFI in The Gambia is both a resilience imperative and a development opportunity. Integrating gender considerations across macro, meso, and micro models of CDRFI will enhance financial protection and the effectiveness, equity, and sustainability of disaster responses. The recommendations outlined in this analysis are based on stakeholder consultations and desk-based research. They provide a practical pathway for government, the private sector, and implementing institutions to address structural inequalities, expand inclusive financial protection, and empower women and vulnerable groups. Effective implementation will require sustained political commitment, coordinated action across institutions, and investment in data, capacity, and community engagement. By taking these steps, The Gambia can advance a more inclusive, resilient, and adaptive CDRFI system that leaves no one behind in the face of increasing climate risks.

# Annex A Key Implementation Partners

## A.1 Civil Society Organisations (CSOs)

CSOs play a crucial role in advocating for and implementing gender in various sectors in The Gambia. They often work directly with communities, particularly marginalised groups, to address their specific needs and vulnerabilities. For instance, Women Initiative Gambia (WIG) focuses on empowering poor and women with disabilities through skills training and income-generating activities while also promoting environmental protection. CARE International is also a key partner in implementing CDRFI projects with a gender lens, focusing on the food security sector. Local CSOs are essential for understanding the societal implications of climate change and plastic pollution, ensuring that action plans incorporate equity and inclusion. The Gambia Red Cross Society complements governmental efforts in disaster risk reduction and preparedness at the local level through its network of branches and volunteers. Young feminist and civil society organisations also play a vital role in advocating for climate action and holding stakeholders accountable.

## A.2 Private entities

The private sector is increasingly recognised as a key partner in advancing gender and supporting CDRFI efforts. The Gambia Chamber of Commerce and Industry (GCCCI) is collaborating with UNDP to implement the Gender Equality Seal (GES) certification programme for private enterprises, aiming to promote gender equality in the workplace and marketplace. This initiative encourages companies to adopt gender-sensitive policies and practices. Private sector investment in low-emission and climate-resilient development is also being encouraged through policy incentives. Telecom companies can leverage gender insights to design customer-centric products and services.

## A.3 International organisations

Several international organisations are actively involved in supporting gender integration into CDRFI in The Gambia. The UNDP supports the implementation of the GES Programme and collaborates on various climate resilience initiatives. The World Bank provides financial and technical assistance to strengthen climate resilience and ensure the needs of women and girls are met. The AfDB supports the ADRiFi to enhance resilience to climate shocks. The Global Shield against Climate Risks facilitates a country-led process to advance pre-arranged disaster risk finance, engaging

vulnerable groups. The ARC provides sovereign disaster risk insurance to help The Gambia respond to extreme weather events. UN Women works to advance gender equality and women's empowerment in all aspects of development, including climate action. The EU, through initiatives like the Jobs, Skills and Finance (JSF) for Women and Youth Programme, co-piloted by UNCDF, aims to facilitate social inclusion and employment of youth and women while addressing climate change.

## A.4 Capacity building and local support systems

Capacity building and strong local support systems are crucial for the effective integration of gender into CDRFI and for enhancing overall climate resilience in The Gambia. The NDMA conducts capacity-building efforts for local officials and communities on disaster preparedness and response strategies. Community-based disaster risk management (CBDRM) approaches have been successful in The Gambia, with significant involvement of women and youth. MECCNAR collaborates with various partners to build capacity on climate change adaptation planning and communication, targeting farming communities. The Capacity-building Initiative for Transparency (CBIT) supports The Gambia in meeting the reporting requirements under the Paris Agreement. The "Jobs, Skills and Finance (JSF) for Women and Youth Programme" includes a component focused on improving opportunities in education and skills development for women and youth in green and resilient economies. The Gambia Red Cross Society provides local support through its branches and trained volunteers in disaster risk reduction and response. The Risk-informed Early Action Partnership (REAP) works with the Gambian NDMA to enhance anticipatory approaches to disaster management. International consultancies like FHI 360 also provide support to local partners to enhance their gender and safeguarding capacities.

## Annex B CDRFI Examples with Gender Considerations

In The Gambia, several gender-responsive CDRFI have been developed to ensure that local communities, particularly women, are empowered to tackle climate challenges while improving their livelihoods. Here are a few illustrative examples:

- › **Women-led climate resilience projects:** In collaboration with international partners such as UNDP and the Green Climate Fund, local government agencies have supported initiatives that provide microfinance and capacity-building for women-led agricultural cooperatives. These projects equip women with the financial resources and technical training needed to adopt climate-resilient farming techniques, thereby enhancing food security and community resilience.
- › **Agricultural empowerment programmes:** A number of local NGOs have partnered with community groups to implement pilot programmes that focus on training and financing for women entrepreneurs in the agricultural sector. By offering small-scale loans, technical assistance, and market linkage support, these programs enable women to establish and expand sustainable agricultural ventures. This approach not only boosts household incomes but also strengthens the community's overall adaptive capacity to climate change.
- › **Participatory climate adaptation planning:** The Gambia's national climate adaptation strategies increasingly incorporate gender-responsive planning. These efforts ensure that women are actively involved in decision-making processes regarding community infrastructure projects, such as water resource management systems and renewable energy installations. By engaging women in planning and implementation, these projects better address the unique vulnerabilities and capacities of different community members.

## Annex C Stakeholders Interviewed

1. Directorate of Gender Equality and Women Empowerment under the Ministry of Gender and Children
2. The Social Protection Directorate
3. The National Youth Service Scheme
4. West Africa Takaful Insurance
5. ROOTS project (IFAD funded)
6. National Women Farmers' Association (NAWFA)

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