



Global Shield
against Climate Risks

Gender Analysis of Climate and Disaster Risk Finance and Insurance in Pakistan

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Preface

This assessment was conducted by **Oxford Policy Management Europe GmbH** on behalf of the **Centre of Excellence on Gender-smart Solutions**. The project manager is Alessandro Maggioni. The lead authors of this analysis are Amna Shafqat, Katherine Cooke, Durre' Mahmood.

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The Centre of Excellence on Gender-Smart Solutions (**CoE**) is an initiative under 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) in Pakistan, the CoE has commissioned Oxford Policy Management (OPM) to conduct a gender analysis. This analysis aims to identify gender-specific vulnerabilities and opportunities within the national context, provide critical evidence to inform **Pakistan's Global Shield stocktake and gap analysis** as well as the **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 [Pakistan | The Global Shield against Climate Risks](#)

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List of Abbreviations

AYII	Area Yield Index Insurance
ADB	Asian Development Bank
BISP	Benazir Income Support Programme
BMZ	German Federal Ministry for Economic Cooperation and Development
CDRFI	Climate and Disaster Risk Finance and Insurance
CLIS	Crop Loan Insurance Scheme
CRISP	Crisis Resilient Social Protection
CSOs	Civil Society Organisations
DRR	Disaster Risk Reduction
DCRIP	Disaster and Climate Resilience Improvement Project
FAO	Food and Agriculture Organisation
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit / German Corporation for International Cooperation
IDPs	Internally Displaced Persons
NCCP	National Climate Change Policy
NDM	National Disaster Management Act
NDMA	National Disaster Management Authority
NDMP	National Disaster Management Plan
NDRMF	National Disaster Risk Management Fund
NFIS	National Financial Inclusion Strategy
NGOs	Non-Governmental Organisations
MFI	Microfinance Institutions
MHVAR	Multi-Hazard Vulnerability and Risk Assessment
PDMA	Provincial Disaster Management Authorities
PMNHP	Prime Minister's National Health Program
SDGs	Sustainable Development Goals
SECP	Securities and Exchange Commission of Pakistan
SMART	Strengthening Markets for Agriculture and Rural Transformation
SOP	Standard Operating Procedure
UNDP	United Nations Development Programme
UNDRR	United Nations Office for Disaster Risk Reduction

1 Introduction

1.1 Purpose of the Analysis: Importance of Integrating Gender in Climate and Disaster Risk Finance and Insurance (CDRFI)

The research seeks to examine how gender has been mainstreamed in CDRFI approaches in Pakistan and to provide recommendations to address protection gaps in a gender-responsive manner. Climate-related risks impose high and disproportionate impacts on vulnerable groups, including women, children, elderly people, and socially marginalised communities. In Pakistan, these groups are often financially vulnerable and have little or no access to instruments such as insurance, credit, and savings, which are essential for building resilience and mitigating the economic impacts of disasters. It is therefore essential to incorporate gender and social inclusion dimensions into CDRFI to ensure that products are accessible, fit for purpose, and enable the most vulnerable groups of society to access the financial resources necessary for resilience and recovery¹.

Gender mainstreaming ensures that women and socially marginalised groups have meaningful opportunities to participate in decision-making processes. In the absence of such inclusion, CDRFI programmes risk reinforcing existing disparities, leaving affected communities without adequate support to recover from climate-induced disasters. Inclusive financial structures can enhance shock responsiveness by expanding access to insurance, credit, and social assistance for vulnerable groups of society².

1.2 Key Gender Issues in CDRFI

Despite ongoing efforts to strengthen CDRFI systems, several gender equality and social inclusion challenges persist, limiting women's and marginalised groups' equitable access, participation, and benefits. These challenges stem from structural gender inequalities, discriminatory social norms, and systemic barriers embedded within financial, policy, and governance frameworks³.

Financial exclusion: Although global and national initiatives have sought to enhance financial inclusion, women, particularly those in low-income, rural, and informal sectors, remain disproportionately excluded from formal financial systems at all levels. This exclusion constrains their capacity to invest in preventive risk management measures, recover from climate shocks, or access insurance and credit. As the UN Women (2023) Report on Financial Resilience highlights, women's entrepreneurship is growing globally, yet limited access to credit, insurance, and collateral continues to impede their economic resilience⁴. Such exclusion reflects not only economic barriers but also underlying gender norms that restrict women's financial autonomy and decision-making power.

Limited participation in decision-making: Women and vulnerable groups are often excluded from CDRFI governance and policy processes, reducing the relevance and reach of these programmes. The Centre of Excellence on Gender-smart Solutions highlights the need for inclusive governance that ensures women's voices and perspectives shape disaster risk management and financing decisions⁵.

1 World Bank, Gender Equality and Women's Empowerment in Disaster Risk Management, (Washington, DC: World Bank, 2023), <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099060123165098097/p176516081db550dd0ba1c025c075c24b2f>.

2 Ibid.

3 Ibid.

4 UN Women, "Financial Resilience in the Context of Climate Change and Disaster Risk," New York, 2023, <https://www.unwomen.org/en/digital-library/publications/2023/financial-resilience-in-the-context-of-climate-change-and-disaster-risk>

5 InsuResilience Centre of Excellence, Step-by-Step Guidance: Gender Lens Investing in Climate and Disaster Risk Financing and Insurance (CDRFI) Solutions, <https://coe.insuresilience.org/guidance/step-by-step-guidance-gender-lens-investing-in-climate-and-disaster-risk-financing-and-insurance-cdrfi-solutions/>.

Heightened vulnerability during disasters: Several studies have indicated that Gender-Based Violence (GBV) incidents are likely to increase during disasters, further increasing women's vulnerability during crises. For instance, after the 2022 floods in Pakistan, around 640,000 adolescent girls faced greater risks of GBV and child marriage⁶. Gender-responsive CDRFI must therefore integrate GBV risk reduction and ensure that financial tools protect both livelihoods and personal safety.

Data gaps: A persistent lack of gender-disaggregated data limits the design of evidence-based, inclusive CDRFI policies. The National Disaster Management Authority (NDMA) Midterm Review in Pakistan highlighted the need for improved monitoring and evaluation to capture gendered impacts and ensure that financial mechanisms reach those most at risk⁷.

1.3 Scope and Objectives

This report provides a comprehensive review of national policies, strategies, and programmes incorporating CDRFI and gender, to identify existing gaps and offer recommendations for improvement to strengthen the gender responsiveness and social inclusion of CDRFI solutions. Specifically, the analysis aims to:

- › Showcase how climate change impacts men and women differently.
- › Evaluate the level of gender and social inclusion in existing CDRFI mechanisms in Pakistan.
- › Identify successful examples of gender mainstreaming in CDRFI.
- › Provide recommendations to improve gender-sensitive CDRFI systems in Pakistan.

By pursuing these objectives, the analysis seeks to strengthen equitable and resilient financial protection systems in Pakistan. The ultimate goal is to ensure equal access to financial resources and risk protection within climate change response, recovery, and resilience efforts.

6 World Bank, Pakistan Floods 2022: Post-Disaster Needs Assessment (October 2022), <https://thedocs.worldbank.org/en/doc/4a0114eb7d1cecbbf2f65c5ce0789db-0310012022/original/Pakistan-Floods-2022-PDNA-Main-Report.pdf>.

7 United Nations Office for Disaster Risk Reduction (UNDRR), Sendai Framework Midterm Review, <https://sendaiframework-mtr.undrr.org/media/88072/download?startDownload=20241028>.

2 Methodological Approach

This chapter outlines the research methods used for the analysis, combining desk research, stakeholder consultations, and an intersectional approach, and concludes with key research limitations.

2.1 Desk Research

The research was initiated with a desk review of Pakistan's national policies, strategies, and programmes related to CDRFI, with a primary focus on gender dimensions. Key documents reviewed include the Pakistan National Gender Policy⁸, the National Climate Change Policy 2021⁹, the National Disaster Management Plan (NDMP) 2012–2022¹⁰, and the National Financial Inclusion Strategy (NFIS)¹¹.

Additional reports from international organisations, such as the World Bank, United Nations Development Programme (UNDP), and Asian Development Bank (ADB) were used to evaluate how gender considerations have been incorporated into past and existing CDRFI mechanisms. In addition, existing and emerging insurance, and microfinance products, including Area Yield Index Insurance (AYII)¹², Salam Takaful¹³, and initiatives led by microfinance institutions, were analysed to identify gender-responsive CDRFI solutions that could be expanded to meet the requirements of vulnerable populations in Pakistan.

The desk research was guided by the Centre of Excellence's guidance on gender-lens investing in CDRFI¹⁴, focusing on gender-sensitive product design, financial accessibility, and institutional participation of women. These dimensions served as an analytical framework for evaluating how each policy or programme addresses gender gaps in climate and disaster risk financing and financial protection. Special attention was paid to how microinsurance, rural finance, and social protection mechanisms can help close gender-specific disparities in access to CDRFI.

2.2 Stakeholder Engagement

A stakeholder analysis was performed to identify key actors within Pakistan's CDRFI landscape, based on their institutional mandate, level of influence on CDRFI policy and implementation, relevance to gender-responsive financial solutions, and engagement across national and subnational levels. These stakeholders include Microfinance networks, insurance companies, non-government organisations, and government entities. From this mapping, five key informants were shortlisted for in-depth interviews, comprising the Pakistan Microfinance Network, Weather Waley, the German Corporation for International Cooperation (GIZ) Strengthening Climate Adaptation and Resilience, National Disaster Risk Management Fund (NDRMF), and Kashf Foundation. These interviews generated insights on gender-responsive CDRFI practices, challenges, and upscaling opportunities, which were used to triangulate desk research, identify priority gaps, and shape the analysis and recommendations. Stakeholder engagement also informed the assessment of public and private sector roles in advancing inclusive CDRFI solutions.

8 Planning Commission of Pakistan, National Gender Policy Framework, (Islamabad: Planning Commission of Pakistan, n.d.), <https://www.pc.gov.pk/uploads/report/NGPF.pdf>.

9 Ministry of Climate Change, National Climate Change Policy, (Islamabad: Government of Pakistan, 2021), <https://www.mocc.gov.pk/Sitelimage/Policy/NCCP%20Report.pdf>.

10 National Disaster Management Authority (NDMA), Guidelines for the Integration of Gender in Disaster Risk Management, (Islamabad: NDMA, 2024), <http://www.ndma.gov.pk/storage/plans/July2024/GRUGMk75kGY2CkYtpQL2.pdf>.

11 Government of Pakistan, National Financial Inclusion Strategy, (Islamabad: Government of Pakistan, 2015), <https://www.finance.gov.pk/NFIS.pdf>.

12 Pakistan Agricultural Coalition (PAC), "Area Yield Index Insurance Scheme Proposed by PAC Leads to Heat Wave Payout," Available at: <https://pac.com.pk/area-yield-index-insurance-scheme-proposed-by-pac-leads-to-heat-wave-payout/>.

13 Salaam Takaful, "Home," Available at: <https://www.salaamtakaful.com/>.

14 InsuResilience Centre of Excellence, Step-by-Step Guidance: Gender Lens Investing in Climate and Disaster Risk Financing and Insurance (CDRFI) Solutions. <https://coe.insuresilience.org/guidance/step-by-step-guidance-gender-lens-investing-in-climate-and-disaster-risk-financing-and-insurance-cdrfi-solutions/>.

2.3 Intersectional Approach to CDRFI

The study applied an intersectional approach in a limited and indicative manner to inform gender mainstreaming within CDRFI, with the primary analytical focus on gender, particularly the experiences of women and girls, while also considering other dimensions of vulnerability such as socio-economic status, geographic location, and disability where relevant¹⁵. This approach is key to address the heterogeneity that characterises the vulnerable population in Pakistan, including women, farmers and indigenous people. It explores how different forms of financial frameworks can target overlapping vulnerabilities in marginalised groups and hence foster more effective and sustainable CDRFI solutions. Applying a gender-lens to CDRFI in Pakistan includes considering gender-smart investments and gender-responsive design, financial accessibility, workforce inclusion, capacity building, data and monitoring, social protection considerations, relevant partnerships and collaboration, and including gender into policy and institutional frameworks.

2.4 Limitations of the Study

The lack of disaggregated data about vulnerable groups within existing CDRFI programmes represents a significant research limitation. During the desk research phase, the scope of the analysis was further limited by restricted access to primary data relevant to gender-responsive CDRFI in Pakistan.

In addition, while this analysis is predominantly desk-based, it was complemented by only a limited number of key informant interviews. While these interviews provided valuable contextual insight into CDRFI practices, challenges, and opportunities, the small number of respondents and the limited scope to engage a broader range of key institutions constrained opportunities for further validation and triangulation. This limits the depth and representativeness of stakeholder perspectives reflected in the analysis.

Moreover, with the focus on the integration of gender considerations in CDRFI policies and programmes in Pakistan and a particular emphasis on women and girls, this analysis addresses only partly the specific vulnerabilities of other social groups such as children, people with disabilities, and older populations affected by climate-related shocks.

Taken together, these constraints affect the level of granularity at which gender-responsiveness within CDRFI can be assessed. The findings should therefore be interpreted as indicative rather than exhaustive, and the recommendations understood as strategic entry points for strengthening gender responsiveness of CDRFI rather than a definitive assessment of programme performance.

¹⁵ An intersectional approach recognises that vulnerability to climate and disaster risks is shaped by the interaction of multiple social and structural factors – such as gender, poverty, location, and disability – which can compound exposure, sensitivity, and barriers to accessing financial protection and recovery mechanisms.

3 Country Context

3.1 Geographic Location and Vulnerability to Climate Hazards

The geographical location of Pakistan renders it extremely vulnerable to climate-induced hazards, including extreme weather events, glacial recession, and rising sea levels¹⁶. These vulnerabilities are exacerbated by socioeconomic factors, with the country ranking as the 5th most vulnerable to climate change in the world, as per Germanwatch's Global Climate Risk Index for 2020¹⁷. Alterations in cropping patterns and water availability due to long- and short-term climate variability have a significant impact on Pakistan's agriculture-based economy. The annual cost of flooding alone amounts to \$3.7 billion loss to the country's Gross Domestic Product (GDP), costing \$378 million in urban areas alone¹⁸. These climate-induced hazards have aggravated food insecurity and inflation, which has soared to 35%¹⁹.

Extremely erratic rains, sudden floods, and droughts have become frequent events in Pakistan, with extreme weather events occurring at an increased frequency and intensity. Notably, the damage caused by the floods of 2010 was equivalent to 50.2% of the total losses in the agriculture, livestock, and fishery sectors. Consequently, agricultural growth was reduced to 1.2% in 2010 and 2011²⁰. The flow of credit to the agricultural sector is also disrupted by flooding as lending to the Zarai Taraqiati Bank Limited - the country's largest public-sector agricultural development bank and a key source of credit for smallholder farmers – declined by 23.7%, though commercial banks' lending increased by only 9.5%²¹. More than a third of the country was submerged by the 2022 floods, impacting 8 million women who had no access to essential resources to manage menstruation, highlighting a gender-specific vulnerability during disasters²². The catastrophic

flash floods along Kabul and Indus River also displaced around 598,000 Afghan refugees living in refugee camps²³. Almost 1,500 people lost their lives, including 600 children²⁴. According to the United Nations Population Fund, this disaster affected almost 650,000 pregnant women and girls, with 73,000 affected pregnant women in September 2022 alone²⁵. Summer floods have exacerbated the maternal mortality rate in Pakistan, ranking the highest in South Asia. Studies indicate that from 2010 to 2018, Pakistan recorded 91,076 births, with a maternal mortality rate of 319 per 100,000 births, significantly higher than the average of 124 per 100,000 in comparable countries²⁶.

Increasing siltation of major dams due to frequent and intense rains in catchment areas poses a grave challenge to Pakistan's water security. Rising temperatures in arid and semi-arid regions cause a reduction in agricultural productivity, thus heightening the risk of food insecurity and strained water resources. The sector employs a significant portion of the population – 68% of women as compared to 28% of men²⁷. But their contribution often goes unrecognised, indicating significant gender inequality and societal biases. According to the World Bank's compilation of development indicators from officially recognised sources, female employment in agriculture in Pakistan was estimated at 66.56% of total female employment in 2022, based on ILO data²⁸. Recent legislation, for example, Sindh Women Agriculture Workers Act 2019, attempts to deliver a better status for female workers in areas of wages, right to maternity leave, and joining unions²⁹.

16 United Nations Office for Disaster Risk Reduction (UNDRR), Sendai Framework Midterm Review Report (Geneva: UNDRR, 2023), Available at: <https://sendaiframework-mtr.undrr.org/media/88072/download>.

17 David Eckstein et al., Global Climate Risk Index 2020: Who Suffers Most from Extreme Weather Events? Weather-Related Loss Events in 2018 and 1999 to 2018 (Bonn: Germanwatch, 2019), Available at: <https://www.germanwatch.org/en/17307>.

18 Sharon Burke et al., "How Floods in Pakistan Threaten Global Security," World Resources Institute, February 14, 2023, <https://www.wri.org/insights/pakistan-floods-threaten-global-security>.

19 Ibid.

20 Asian Development Bank, Pakistan: Environment and Disaster Risk Financing (Manila: Asian Development Bank, 2023), <https://www.adb.org/publications/pakistan-environment-disaster-risk-financing>.

21 Ibid.

22 Florence Jones, "Period Poverty in Pakistan Heightens," The Borgen Project, Available at: <https://borgenproject.org/period-poverty-in-pakistan-heightens/>.

23 "Pakistan: Floods – Jul 2022 | ReliefWeb," Available at: <https://reliefweb.int/disaster/fl-2022-000254-pak>.

24 Ibid.

25 John Sifton and Saroop Ijaz, "Flood-Affected Women in Pakistan Need Urgent Help: Relief Efforts Should Focus on Pregnant Women and Girls," Human Rights Watch, September 2, 2022, <https://www.hrw.org/news/2022/09/02/flood-affected-women-pakistan-need-urgent-help>.

26 A. Aziz et al., "Why Are the Pakistani Maternal, Fetal and Newborn Outcomes So Poor Compared to Other Low and Middle-Income Countries?" Reproductive Health 17, no. Suppl 3 (2020): 190, <https://doi.org/10.1186/s12978-020-01023-5>.

27 Mohsin Hafeez, "Investing in Women Is the Key to Pakistan's Agricultural Growth: Women's Roles Often Go Unrecognized, and They Face Numerous Barriers in Accessing Resources, Knowledge, and Decision-Making Power," IWMI, March 8, 2024, <https://www.iwmi.cgiar.org/blogs/investing-in-women-is-the-key-to-pakistans-agricultural-growth/>.

28 World Bank, "Employment in Agriculture (% of Total Employment) (Modelled ILO Estimate)," Available at: <https://data.worldbank.org/indicator/SL.AGR.EMPL.ZS?locations=PK>.

29 Saroop Ijaz, "New Pakistani Law Protects Women Farm Workers: Sindh Province Legislation Will Bolster Rights in Rural Areas," Human Rights Watch, August 27, 2019, <https://www.hrw.org/news/2019/08/27/new-pakistani-law-protects-women-farm-workers>.

The frequency of heat waves in Pakistan has increased fivefold in the last three decades, with 126 heat-wave incidents being reported between 1997 and 2015. One of the most severe was the June 2015 Karachi heatwave, during which temperatures fluctuated from normal by 11.1°C, claiming 1,200 lives³⁰. Despite experiencing annual heatwaves, Pakistan lacks gender-disaggregated data on the specific impacts these events have on women and other vulnerable populations. Future projections indicate that by the end of the century, the temperature will rise to 6°C triggering frequent and larger floods, long-lasting droughts, and increasing sea levels³¹.

About 10% of the Pakistani population are inhabitants of coastal areas³². Rising sea levels and cyclone activities pose grave threats to the coastal regions of Pakistan due to melting glaciers and rising surface temperature of the sea. A total of 42,607 hectares of land in the Indus Delta is degraded due to surface seawater intrusion; 31,656 hectares of land are now under the seawater, while 10,951 hectares of new land have been converted into the tidal floodplain area³³. After the floods and cyclones of 2010 and 2011, entire communities from Thatta, Badin, and Sajawal migrated to Karachi³⁴. Intrusion of saline water into the Indus Delta is becoming a major problem for coastal agriculture and mangrove areas, as well as fish breeding habitats. Moreover, the tension between upper and lower riparian regions concerning water resource sharing adds another layer of vulnerability, potentially culminating in cross-provincial tensions.

3.2 Socio-Political and Economic Vulnerabilities

Numerous studies indicate that climate-related shocks significantly affect multiple aspects of human life in Pakistan, with disproportionate impacts on women and girls. The study further highlights that rural women in particular experience heightened levels of poverty and food insecurity during climate-induced disasters^{35,36}. Disasters such as floods increase the rate of GBV and other related abuses more so in search of food and shelter³⁷. Moreover, it has been reported that Pakistan belongs to a geographic cluster with abnormally high prevalence of flood-induced pregnancy losses, therefore underlining the susceptibility of women to climate adversity³⁸.

Addressing this challenge is difficult because climate-related disasters also destroy the health facilities through which vulnerable populations are served. According to the UNICEF report, 2022 floods destroyed over 1,000 health facilities in Sindh province and 198 in Balochistan, which further exacerbated health care systems³⁹. It was also noted that both forced displacement due to climate change and migration to safer areas driven by environmental degradation and health hazards are increasing, placing additional pressure on urban areas. In 2021, disasters were the leading trigger of internal displacements in Pakistan, amounting to seventy thousand Internally Displaced Persons (IDPs)⁴⁰. Estimates by Climate Modelling suggest that by 2050, Pakistan will have almost 2 million climate migrants within its borders⁴¹.

30 Government of Pakistan, Ministry of Climate Change, Heat Wave Report (Islamabad: Ministry of Climate Change, August 3, 2015), <http://www.moccl.gov.pk/moccl/userfiles1/file/Final%20Heat%20Wave%20Report%203%20August%202015.pdf>.

31 World Bank, South Asia's Hotspots: The Impact of Temperature and Precipitation Changes on Living Standards (Washington, D.C.: World Bank, 2018), <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/201031531468051189/south-asia-s-hotspots-the-impact-of-temperature-and-precipitation-changes-on-living-standards>.

32 "Climate Change Impacts on Coastal Areas and Marine Resources of Pakistan," EnvPK, July 5, 2023, <https://www.envpk.com/climate-change-on-coastal-areas-and-marine-resources-of-pakistan/>.

33 Naseer Ahmad Gillani, Sea Water Level Rise: A Case Study of the Arabian Sea (UNFCCC, Development Economics, August 29, 2023), <https://unfccc.int/documents/631209>.

34 Zara Zahid, "Impact of Climate Change on Coastal Areas of Pakistan," Paradigm Shift, August 28, 2024, 7:55 p.m., <https://www.paradigmshift.com.pk/impact-of-climate-change-on-coastal-areas/#:~:text=With%20the%20rising%20sea%20levels,for%20the%20coastal%20communities%20nearby.>

35 M. Luqman, B. Shahbaz, I. A. Khan, and U. Safdar, "Training Need Assessment of Rural Women in Livestock Management – Case of Southern Punjab, Pakistan," *Journal of Agricultural Research* 51 (2013): 99-108.

36 International Organization for Migration, "How Disasters Have Gendered Impacts on Climate Migration and What Youth Can Do about It: Case of Pakistan", June 20, 2023. <https://environmentalmigration.iom.int/blogs/how-disasters-have-gendered-impacts-climate-migration-and-what-youth-can-do-about-it-case-pakistan>.

37 Ibid.

38 He, Chao, Yanzhi Zhu, Lei Zhou, et al. "Flood Exposure and Pregnancy Loss in 33 Developing Countries." *Nature Communications* 15, no. 20 (2024). <https://doi.org/10.1038/s41467-023-44508-0>.

39 Farahnaz Zahidi Moazzam. "The Lasting Toll of Climate Disasters on Pakistan Women." *Dialogue Earth*. Available at: <https://dialogue.earth/en/climate/lasting-toll-of-climate-disasters-on-pakistan-women/>.

40 Internal Displacement Monitoring Centre (IDMC), GRID 2022: Children and Youth in Internal Displacement (Geneva: IDMC, 2022), https://api.internal-displacement.org/sites/default/files/publications/documents/IDMC_GRID_2022_LR.pdf

41 Kanta Kumari Rigaud et al., *Groundswell: Preparing for Internal Climate Migration* (Washington, DC: The World Bank, 2018), <https://doi.org/10.7916/D8Z33FNS>.

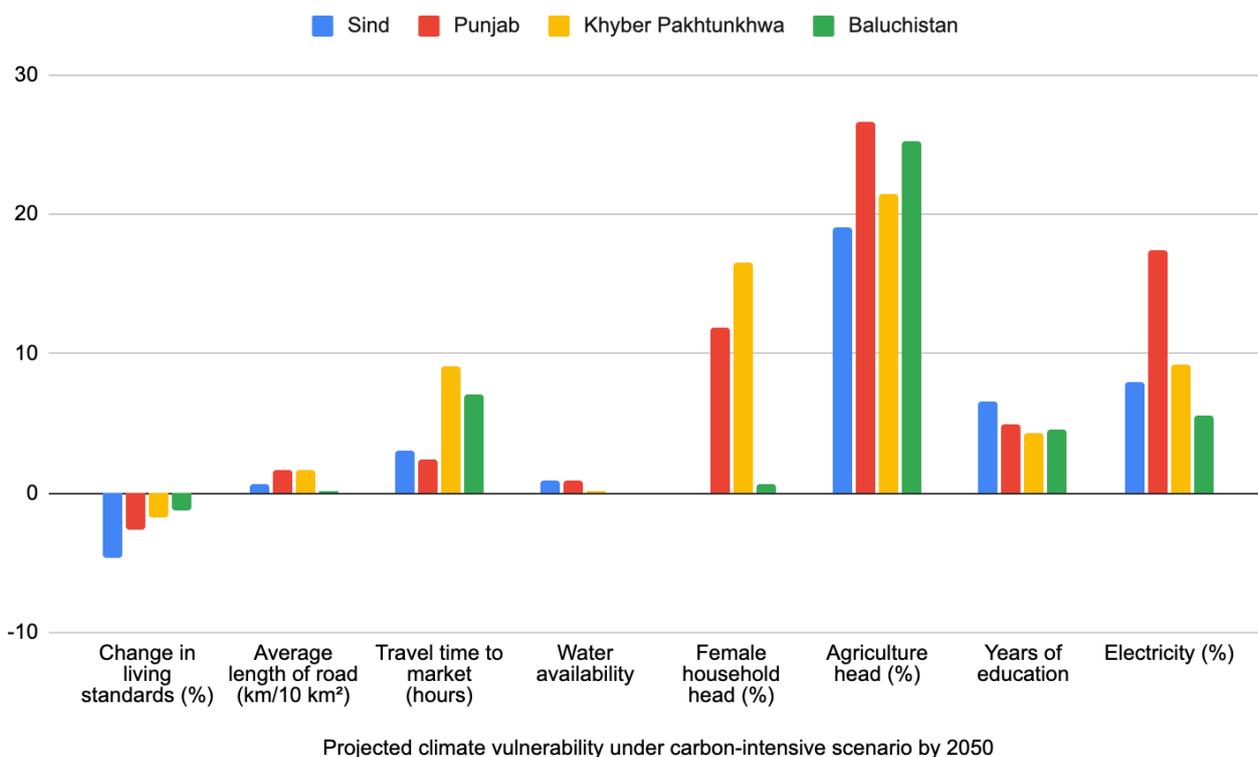
As per IDMC reports, the catastrophic floods of 2022 flooded 10% of the country, with an estimated 8 million IDPs, which is a 60% increase from the previous year⁴². The UN estimates that 80% of these climate migrants are women⁴³.

Pakistan’s vulnerability to climate risks is multifaceted, encompassing meteorological disasters, glacial melt, coastal degradation, and air pollution, with far-reaching socio-economic and gendered impacts⁴⁴. These overlapping risks underscore that climate change is not only an environmental challenge but also a development and inclusion challenge, particularly for women and vulnerable groups.

The graph below shows how key socio-economic and vulnerability indicators are projected to change by 2050 under a continued carbon-intensive pathway, with populations in Sindh experiencing the sharpest declines in living standards, rising agricultural dependence, and increasing social vulnerability – all of which intensify disaster risk and reduce adaptive capacity across the province.

Taken together, these climate-induced, socio-economic, and gendered vulnerabilities highlight the urgent need for inclusive and gender-responsive CDRFI systems that can provide timely financial protection, safeguard livelihoods, and ensure that women and other vulnerable populations are not left behind in preparedness, response, and recovery efforts.

Figure 1. Projected Climate Vulnerability of Pakistan



Source: Mani et al. (2018).

42 International Organization for Migration (IOM), “Record Number of 60.9 Million Internal Displacements in 2022: IDMC Report,” Environmental Migration Portal, last modified May 2023, <https://environmentalmigration.iom.int/news/record-number-609-million-internal-displacements-2022-idmc-report>.

43 Zainab Waheed, “Climate Change’s Greatest Victims Are Women and Girls: As Climate Disasters Worsen, Women and Girls Are Left More Vulnerable Than Ever,” UNICEF, last modified September 2023, <https://www.unicef.org/rosa/blog/climate-changes-greatest-victims-are-women-and-girls>.

44 Asian Development Bank. Indus Basin Floods: Mechanisms, Impacts, and Management Available at: <https://www.adb.org/publications/indus-basin-floods-mechanisms-impacts-and-management>.

4 CDRFI-Related National Policies and Frameworks

4.1 Gender in National Policy Frameworks

Integrating CDRFI into Pakistan's national policies reflects a growing recognition of the need to build resilience against climate change and disaster risks. Several national policies incorporate elements of financial preparedness, with increasing attention to gender. The Pakistan National Gender Policy⁴⁵ emphasises the importance of gender-sensitive financial strategies, acknowledging the disproportionate impacts of disasters on women and marginalised communities. It calls for financial instruments under CDRFI frameworks to be aligned with gender development indicators, ensuring that women and vulnerable groups benefit from risk financing solutions.

The National Climate Change Policy (NCCP) 2021⁴⁶ recognises the rising threat of climate-induced disasters and underscores the need for inclusive financial mechanisms to mitigate their impacts. While insurance and other financial instruments are identified as critical tools, the policy highlights persistent gaps in accessibility for marginalised communities, including women and low-income households.

Similarly, the National Disaster Management Plan (NDMP) (2012–2022)⁴⁷ emphasises preparedness and response through risk financing mechanisms such as insurance. Although the NDMP seeks to mainstream gender-sensitive strategies, gaps remain in translating gender commitments into actionable financial tools.

In contrast, the National Disaster Management (NDM) Act 2010 and the Pakistan Climate Change Act (2017)⁴⁸ largely overlooked gender considerations at the time of drafting. Subsequent amendments, particularly the 2018 revisions to the NDM Act, reflect growing recognition of the need to explicitly include women and allocate appropriate financial resources. The National Disaster

Risk Reduction Policy (2013)⁴⁹ further acknowledged the lack of gender-disaggregated data, though implementation of its commitments has remained uneven. The policy advocated for means to include women in forums and consider their needs, however, evidence shows that their needs were rather underrepresented⁵⁰.

4.2 Poverty Alleviation and Financial Inclusion as Entry Points for CDRFI

Beyond disaster-specific policies, broader poverty alleviation and financial inclusion frameworks also shape Pakistan's approach to CDRFI.

The National Policy Framework for Poverty Alleviation (2023)⁵¹ links poverty reduction to financial inclusion, positioning micro-finance, and insurance as key tools to protect vulnerable populations from economic shocks. It introduces the concept of a National Resilience Fund⁵², designed to provide financial support during emergencies through social protection measures such as cash transfers, subsidies, and livelihood programmes, with explicit recognition of women and marginalised groups. The effective implementation of these policies hinges on mainstreaming gender and social inclusion and expanding the accessibility of CDRFI products to those most affected by disasters.

45 Planning Commission of Pakistan, National Gender Policy Framework, (Islamabad: Planning Commission of Pakistan, n.d.), <https://www.pc.gov.pk/uploads/report/NGPF.pdf>.

46 Ministry of Climate Change, National Climate Change Policy, (Islamabad: Government of Pakistan, 2021), <https://www.mocc.gov.pk/SiteImage/Policy/NCCP%20Report.pdf>.

47 National Disaster Management Authority (NDMA), Guidelines for the Integration of Gender in Disaster Risk Management, (Islamabad: NDMA, 2024).

48 Government of Pakistan, Pakistan Climate Change Act, 2017, Act No. X of 2017 (Islamabad: Gazette of Pakistan, 2017).

49 National Disaster Management Authority (NDMA), National Disaster Risk Reduction Policy (Islamabad: Government of Pakistan, 2013).

50 National Disaster Management Authority (NDMA), Summary Report: Key Findings to Advance Global Commitments on Gender Mainstreaming & GBV in Disaster Settings in the Context of Pakistan (Islamabad: Government of Pakistan, 2017). NDMA's own review observes that although the NDM Act 2010, the DRR Policy 2013 and the NDMP 2012–22 all "lay specific focus on inclusion of vulnerable groups," gender equality is not mainstreamed in planned activities, and NDMP contains no measures on GBV or women's empowerment.

51 Pakistan Poverty Alleviation Fund (PPAF), PPAF Strategy Report, (Islamabad: PPAF, 2021), <https://ppaf.org.pk/doc/PPAF%20Strategy%20Report.pdf>.

52 National Health Network Pakistan, Policy Paper: National Resilience Fund, (Islamabad: National Health Network Pakistan, 2024), <https://resourcecenter.nhnpakistan.org/prp/publications/app-phase-2/National%20Resilience%20Fund/Policy-Paper-National-Resilience-Fund.pdf>.

Financial inclusion strategies further reinforce this agenda by creating important entry points for CDRFI. Pakistan's NFIS⁵³ includes targeted measures to expand women's access to financial services, including microinsurance, digital financial products, and support for female entrepreneurship. While progress has been made in expanding account ownership and digital financial access for women, the uptake of risk financing and insurance products remains limited, particularly among low-income and disaster-prone communities. As a result, the effectiveness of NFIS in supporting effective CDRFI continues to depend on the systematic integration of gender and social inclusion into the design, delivery, and outreach of financial protection products.

4.3 The Role of International Development Partners and Implementing Agencies

Operationalising these national frameworks has been supported by several development partners working on CDRFI in Pakistan, including the World Bank, GIZ, UNDP, and others.

The World Bank has been instrumental in advancing disaster risk financing, supporting Pakistan's transition from reactive to proactive risk management. For instance, the Crisis-Resilient Social Protection (CRISP) Program-for-Results in Pakistan aims to enhance crisis resilience for vulnerable households by developing adaptive delivery systems, hybrid social protection schemes, and safeguarding early education⁵⁴. By strengthening delivery systems for shock-responsive cash transfers, CRISP indirectly benefits women, who are disproportionately represented among beneficiaries, although gender is largely treated as a targeting criterion rather than a core design principle of the underlying financial instruments.

Another key project is the Disaster and Climate Resilience Improvement Project (DCRIP), which aims to restore flood protection infrastructure and enhance the capacity of government agencies to manage disasters and climate variability, focusing on long-term resilience and risk reduction⁵⁵. There is limited evidence that women or marginalised groups shape financial decision-making or benefit directly from risk financing components.

Following the 2010 floods and other climate-related disasters, the World Bank provided technical support to improve the capacity of Pakistan's Provincial Disaster Management Authorities (PDMAs). The focus has been on fiscal resilience through tools like agricultural insurance, disaster insurance, and risk assessments to better manage the financial impacts of floods, earthquakes, and droughts. These programmes help ensure faster disbursement of funds post-disaster, protecting vulnerable communities and public infrastructure from long-term economic setbacks, while a specific gender linkage is lacking.

In agriculture, the World Bank has collaborated with local stakeholders to implement crop insurance schemes that provide payouts based on pre-set criteria, helping farmers manage weather-related losses. While these schemes prioritise small-scale farmers and have potential inclusion benefits, women's participation remains limited in practice due to land ownership requirements, lack of formal registration, and insufficient outreach, resulting in uneven gender outcomes unless schemes are explicitly adapted.

Complementing these efforts, GIZ has focused on institutional capacity building and public-private partnerships to expand access to microinsurance and risk financing products. In collaboration with government entities and local businesses, GIZ has facilitated the development of microinsurance programmes to protect low-income households and small businesses from disaster risks. These initiatives include policy dialogue and training sessions for stakeholders to strengthen disaster risk management frameworks.

Programmes such as Strengthening Climate Adaptation and Resilience (SAR), commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ), support Pakistan in climate risk assessments, financial planning, and access to international climate finance, with a strong emphasis on gender-responsive approaches. With a EUR 10 million budget (2021–2025), the programme promotes financial inclusion by supporting tailored insurance solutions for women-headed households and aligning disaster risk strategies with Pakistan's poverty reduction and financial inclusion goals⁵⁶.

The UNDP collaborated with Pakistan by integrating climate adaptation and disaster risk financing into the National Adaptation Plan (NAP)⁵⁷ processes. In recent years, UNDP has worked closely with Pakistan to create community-based disaster risk reduction frameworks that involve local women's groups and marginalised

53 Government of Pakistan, National Financial Inclusion Strategy, (Islamabad: Government of Pakistan, 2015), <https://www.finance.gov.pk/NFIS.pdf>.

54 World Bank. Pakistan Crisis-Resilient Social Protection (CRISP) - P174484. Available at: <https://projects.worldbank.org/pt/projects-operations/project-detail/P174484>.

55 World Bank, Pakistan Disaster and Climate Resilience Improvement Project, 2022, <https://documents1.worldbank.org/curated/en/276501653321827564/pdf/Pakistan-Disaster-and-Climate-Resilience-Improvement-Project.pdf>.

56 Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, Climate Adaptation and Resilience, 2022, <https://www.giz.de/de/downloads/giz2022-en-climate-adaption-resilience.pdf>.

57 Government of Pakistan, National Adaptation Plan for Pakistan, (Islamabad: Government of Pakistan, 2021), https://unfccc.int/sites/default/files/resource/National_Adaptation_Plan_Pakistan.pdf.

communities in decision-making. UNDP programmes like the Insurance and Risk Finance Project⁵⁸ ensure that financial tools such as microinsurance and resilience funds are accessible to those most affected by disasters, reducing their vulnerability to economic shocks.

Organisations like the International Union for Conservation of Nature (IUCN), and the Foreign, Commonwealth & Development Office (FCDO) play essential roles in advancing CDRFI⁵⁹, with a particular focus on vulnerable populations and gender inclusion. The IUCN collaborated with Pakistan's Ministry of Climate Change to develop the Climate Change Gender Action Plan (ccGAP)⁶⁰. This initiative seeks to mainstream gender equality and women's empowerment across climate change and disaster management frameworks, while positioning women as active agents of change in sectors such as agriculture, disaster risk reduction, and biodiversity conservation⁶¹.

Initiatives by ActionAid have focused on building resilience at the community level, ensuring that vulnerable groups, especially women, are part of disaster risk reduction efforts. ActionAid integrates microinsurance programmes tailored to low-income households and women, offering financial protection against disasters such as floods.

FCDO supports Pakistan's climate resilience through grants and technical assistance for inclusive microfinance and insurance, including via The Climate Investment Fund (CIF)⁶² and the National Disaster Risk Management Fund (NDRMF), to strengthen disaster financing and protect vulnerable communities and infrastructure. While FCDO-supported CDRFI initiatives in Pakistan promote financial inclusion and target vulnerable populations, gender is largely addressed through beneficiary targeting rather than through the design of disaster risk financing and insurance products that explicitly respond to women's specific needs and constraints.

4.4 Programmes and Initiatives on Gender-Inclusive CDRFI

Social Protection Measures

National social protection programmes are instrumental in reducing vulnerability to climate and disaster risks. For example, the Benazir Income Support Programme (BISP)⁶³ integrates disaster relief components and provides cash transfers to low-income households, with a focus on women-headed households, to enhance their resilience to climate hazards. These programmes are designed to ensure that women retain access to critical resources during post-disaster recovery periods. Due to the scope and focus of this analysis, more details on social protection in Pakistan and linkages to CDRFI can be found in [Pakistan's Global Shield stocktake and gap analysis](#).

Insurance Schemes

Several insurance initiatives focus on covering losses from climate-related hazards. For instance, the AYII⁶⁴, launched by Mehrgarh Kasht Private Limited, offers index-based insurance for crop failures resulting from weather anomalies during the Rabi and Kharif seasons⁶⁵.

Despite the availability of such products, there is limited publicly available information on gender-specific targeting, particularly regarding claim payouts to women and marginalised groups. Similarly, schemes offered by companies such as Asia Insurance Company Ltd⁶⁶ provide general health insurance, although tailored products for women and vulnerable groups remain limited. The integration of gender-specific health insurance with disaster risk management is an area requiring further development.

58 United Nations Development Programme. Insurance and Risk Finance Facility (IRFF), <https://irff.undp.org/>.

59 United Nations Capital Development Fund (UNCDF), Climate and Disaster Risk Financing and Insurance: 25 Key Terms You Need to Know, <https://www.uncdf.org/article/8345/climate-and-disaster-risk-financing-and-insurance-25-key-terms-you-need-to-know>.

60 International Union for Conservation of Nature (IUCN), "IUCN and MoCC Launch Pakistan's First-Ever Climate Change Gender Action Plan," July 2022, <https://iucn.org/news/202207/iucn-and-mocc-launch-pakistans-first-ever-climate-change-gender-action-plan>.

61 National Disaster Risk Management Fund (NDRMF), "Understanding Disaster Risk Reduction (DRR)," <https://ndrmf.pk/programs/drr/understanding-drr/>.

62 Foreign, Commonwealth & Development Office. GB-GOV-1-301242: Summary, <https://devtracker.fcdo.gov.uk/programme/GB-GOV-1-301242/summary>.

63 Benazir Income Support Programme (BISP), "Home," <https://bisp.gov.pk/>.

64 Pakistan Agricultural Coalition (PAC), "Area Yield Index Insurance Scheme Proposed by PAC Leads to Heat Wave Payout," <https://pac.com.pk/area-yield-index-insurance-scheme-proposed-by-pac-leads-to-heat-wave-payout/>.

65 Rabi and Kharif refer to Pakistan's two main agricultural cropping seasons. Rabi crops are typically sown in winter (October–December) and harvested in spring (April–June), while Kharif crops are sown during the summer monsoon season (April–June) and harvested in autumn (September–November).

66 Asia Insurance Company, "Home," <https://asiainsurance.com.pk/>.

Financial Inclusion Initiatives

Financial inclusion programmes are crucial in supporting women's economic empowerment within CDRFI frameworks. TPL Insurance⁶⁷ and Blue Marble Microinsurance offer products aimed at low-income populations, including women. These initiatives support women's access to microinsurance to protect livelihoods against climate-related shocks. In addition, they help women to access microinsurance and protect their livelihoods against climate-related shocks. While such programmes often collaborate with local women's organisations to expand outreach, challenges related to affordability, awareness, and accessibility persist, particularly in rural and disaster-prone areas.

Gender and Social Inclusion Gaps

Gender inclusion within CDRFI is increasingly prioritised in international and national policy discussions; however, significant gaps remain in the implementation of gender-responsive programmes. Financial insurance products designed specifically for women are limited, underscoring the need for more targeted and inclusive CDRFI interventions. Encouragingly, initiatives like the Women's Financial Inclusion Program by the Pakistan Microfinance Network⁶⁸ target the specific financial needs of women by promoting entrepreneurship, savings, and micro-loans, which can provide a buffer against climate and disaster risks.

Inclusion of Other Vulnerable Groups

In addition to women, social groups such as people with disabilities, elderly populations, and rural communities are often marginalised in financial services. Programmes addressing these groups are scarce but crucial for inclusive system of financial protection. NDMA's Disability-Inclusive Disaster Risk Management⁶⁹ framework in Pakistan is a positive step, but such initiatives need further scale-up to ensure comprehensive coverage across different vulnerability spectrums.

Strengthening public-private partnerships, improving the availability of disaggregated data, and embedding gender principles into the design and delivery of financial products will be essential to achieving comprehensive financial resilience.

67 TPL Insurance. TPL Insurance Partners with Research and Development Foundation (RDF) for Women Farmers Poverty Alleviation Programme,, , <https://tplinsurance.com/tpl-insurance-partners-with-research-and-development-foundation-rdf-for-women-farmers-poverty-alleviation-programme/>.

68 Syed Mohsin Ahmed, "Pakistan Microfinance Network Commits to Reaching 50 Million New Depositors through UFA2020 Initiative," World Bank Blogs, April 17, 2016, <https://blogs.worldbank.org/en/psd/pakistan-microfinance-network-commits-reaching-50-million-new-depositors-through-ufa2020-initiative>.

69 National Disaster Management Authority (NDMA), "NDMA Launches E-Learning Tool Kit for Disability-Inclusive Disaster Risk Reduction in Support with UNESCAP and STEP," <https://www.ndma.gov.pk/pages/single-news/ndma-launches-e-learning-tool-kit-for-disability-inclusive-disaster-risk-reduction-in-support-with-unescap-and-step>.

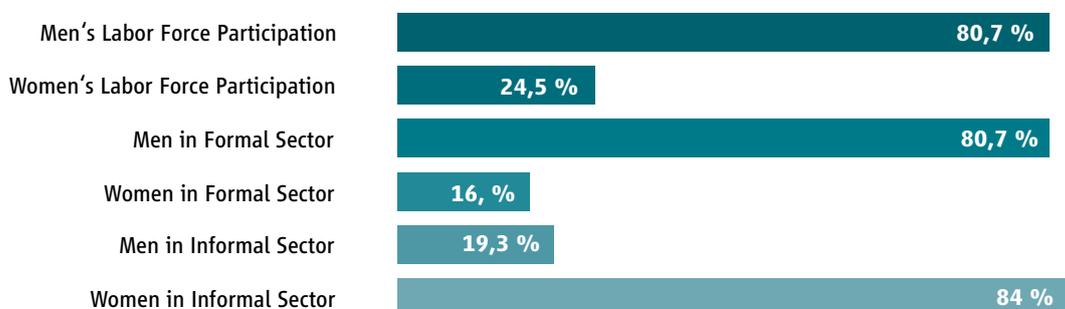
5 Differential Vulnerabilities to Climate and Disaster Risks

5.1 Gender-Differential Impacts of Climate and Disaster Risks

Gender disparities significantly shape the impacts of climate change and disasters, as existing barriers rooted in gender influence access to resources, decision-making, and opportunities. In Pakistan, women’s labour force participation is just 22.6% compared to 80.7% for men, with an overwhelming 84% of employed women working in the informal sector, where wages are lower, and protections are minimal⁷⁰. These economic constraints, alongside limited political representation and social inequalities, heighten women’s vulnerability to climate-related disasters. As a result, women often face lower coping capacities, greater protection needs, and reduced resilience compared to men, making them disproportionately affected by climate hazards that deepen gender-based inequalities.

Women in Pakistan are key players in farming, particularly in crop processing. They are also heavily involved in livestock and poultry care, vegetable cultivation, and gathering essentials like fodder, water and fuel for both household and livestock use⁷¹. Despite their significant responsibilities, women in Pakistan’s male-dominated society are largely denied both ownership and control over land, impacting their empowerment, economic security, and independence. Land ownership is a source of financial stability, offering income from cultivation or rent and enhancing social status. Women’s lack of land rights in Pakistan reinforces their dependency on men, fuelling a cycle of poverty passed down through generations⁷². This exclusion has also spurred discriminatory customs like ‘Haq bakhshwana,’ where women are kept unmarried or married to the Quran to retain family property⁷³.

Figure 2. Gender and Economic Disparities in Pakistan



Source: Author’s own elaboration

70 Government of Pakistan, Ministry of Planning, Development & Special Initiatives. National Gender Policy Framework. Islamabad, Pakistan: Ministry of Planning, Development & Special Initiatives, 2022. <https://www.pc.gov.pk/uploads/report/NGPF.pdf>.

71 Food and Agriculture Organization of the United Nations. The State of Food and Agriculture 2021: Making Agrifood Systems More Resilient to Shocks and Stresses, 2021, <https://openknowledge.fao.org/server/api/core/bitstreams/ed53b378-eb1e-4b09-99d6-0a5c700df0fe/content>.

72 The LUMS policy brief titled “Women and Land in Pakistan” by Iswa Wasif addresses critical issues surrounding women’s access to land and property rights in Pakistan.

73 Ibid.

With 84% of employed women working in Pakistan's informal sector, characterised by lower wages and minimal social protections, women face increased financial vulnerability during disasters⁷⁴. Their primary income sources, such as agriculture and livestock, are disproportionately affected by climate-related hazards, limiting their ability to recover economically compared to men, who often have more options in formal employment sectors with social safety nets or the ability to migrate for work⁷⁵. Furthermore, women's predominant roles as indoor workers or housewives elevate their disaster risk exposure, and limited access to resources weakens their coping capacities during crises⁷⁶. Post-disaster recovery is also more challenging for women, as disruptions in agriculture and livestock rearing impact their livelihoods more acutely than those of men, who generally have alternative employment or migration opportunities⁷⁷.

The destruction of critical infrastructure during disasters severely impacts women's access to maternal and reproductive healthcare, especially in rural areas where services are already scarce⁷⁸. When health facilities are damaged, access to essential reproductive, maternal, and antenatal care is disrupted, disproportionately affecting women due to their specific health needs, including pregnancy, childbirth, and menstrual health management. At the same time, because women are more likely to assume unpaid caregiving responsibilities within households, the loss of local health services increases their care burden, restricts their mobility, and limits their ability to engage in income-generating activities.

Reflecting these systemic barriers, Pakistan ranks 145 out of 146 on the Global Gender Gap Index, underscoring how entrenched inequalities limit women's decision-making abilities and access to essential resources⁷⁹. Economically, only 5% of entrepreneurs in Pakistan are women, with a labour force participation rate around 23%, and just 25% of female university graduates entering the workforce, often due to cultural stigma⁸⁰.

74 Karin Astrid Siegmann and Hadia Majid, "Empowering Growth in Pakistan?," *Indian Journal of Labour Economics* 64 (2021): 309–331, <https://doi.org/10.1007/s41027-021-00316-y>.

75 Oxfam, Consolidated Gender Analysis in Pakistan, March 15, 2017, <https://oxfamilibrary.openrepository.com/bitstream/10546/620211/1/rr-consolidated-gender-analysis-pakistan-150317.pdf>.

76 Humaira Irshad, Zubia Mumtaz, and Adrienne Levay, "Long-Term Gendered Consequences of Permanent Disabilities Caused by the 2005 Pakistan Earthquake," *Disasters* 36 (2011): 452–464, <https://doi.org/10.1111/j.1467-7717.2011.01265.x>.

77 Oxfam, Consolidated Gender Analysis in Pakistan, March 15, 2017, <https://oxfamilibrary.openrepository.com/bitstream/10546/620211/1/rr-consolidated-gender-analysis-pakistan-150317.pdf>.

78 Ibid.

79 World Economic Forum, Global Gender Gap Report 2023: Digest, accessed October 22, 2024, <https://www.weforum.org/publications/global-gender-gap-report-2023/digest/>.

80 Women's Finance Exchange. Women Business Owners Present Green Growth Potential for Financial Institutions in Pakistan. Manila: Asian Development Bank, 2022.

Table 1. Pakistan’s Ranking on Gender Indices

Index	Description	Rank/Value (Year)
Gender Development Index (GDI) ⁸¹	Measures gender gaps in health, education, and quality of life. Computed by the UN.	0.834 (2022), ranked 164th with HDI value of 0.540; Pakistan’s GDI was 0.750 vs. 0.837 for South Asia in 2014.
Gender Inequality Index (GII) ⁸²	Reflects gender inequalities in reproductive health, empowerment, and economic activity. Computed by the UN.	0.522 (2022), ranked 135 out of 193; in 2017, GII was 0.541, ranked 135 out of 193 countries.
Global Gender Gap Index (GGGI) ⁸³	Measures economic participation, educational attainment, health & survival, and political empowerment. Developed by the World Economic Forum.	Ranked 145 out of 146 (2024), GGGI value of 0.57; previously ranked 142 (score 0.575) in 2023 and 151 out of 153 in 2020
Social Institutions and Gender Index (SIGI) ⁸⁴	Ranks non-OECD countries on social institutions, practices, and legal norms related to gender inequalities. Computed by OECD Development Center.	Ranked last out of 100 countries.
Women’s Economic Opportunity Index ⁸⁵	Measures factors influencing economic opportunities for women. Piloted by Economist Intelligence Unit.	Ranked 108 out of 113 countries.
Female Opportunity Index ⁸⁶	Measures advancement in female leadership in government, corporate sector, STEM, and entrepreneurship. Computed by N26.	Ranked last out of 100 countries.

The risk of GBV in disaster-prone areas escalates significantly, with climate-induced crises exacerbating existing vulnerabilities. Following the 2010 floods in Pakistan, documented cases of domestic violence and sexual exploitation of women and children rose sharply, attributed to displacement, lack of shelter, and economic hardships in affected districts (ADB and World Bank, 2012)⁸⁷. Such crises not only intensify the vulnerability of women but also increase the risk of GBV, with reports of girls being forced into child marriages in exchange for food during periods of climate-induced starvation. The UN estimates that 80% of those displaced by

climate change are women, who face increased risks of GBV, loss of livelihoods, and restricted access to health services in displacement scenarios⁸⁸. These patterns underscore the urgent need for gender-sensitive disaster risk management within CDRFI models.

5.2 Differential Vulnerabilities of Other Affected Groups

Apart from gender disparities, vulnerable groups, including minorities, disabled persons, and the elderly, face heightened risks during disasters. These groups are often marginalised in both disaster planning and response efforts due to social exclusion, discrimination, and lack of access to essential resources.

The 2014 British Council report estimated that there could be 27 million people with disabilities in Pakistan, many of whom are excluded from climate adaptation and disaster recovery efforts due to inadequate infrastructure and social support systems. Similarly, there are an estimated 1.2 million street children in Pakistan who are particularly vulnerable to trafficking and sexual exploitation, especially in post-disaster contexts⁸⁹. They are often

81 United Nations Development Programme (UNDP), “Gender Development Index (GDI),” accessed October 21, 2024, <https://hdr.undp.org/gender-development-index#/indicies/GDI>.

82 United Nations Development Programme (UNDP), “Human Development Report 2023-24 Statistical Annex GI Table,” accessed October 21, 2024, https://hdr.undp.org/sites/default/files/2023-24_HDR/HDR23-24_Statistical_Annex_GII_Table.xlsx.

83 World Economic Forum, Global Gender Gap Report 2023, <https://www.weforum.org/publications/global-gender-gap-report-2023/>.

84 Organization for Economic Co-operation and Development (OECD), Social Institutions and Gender Index Dashboard, <https://www.oecd.org/en/data/dashboards/social-institutions-gender-index.html?oecdcontrol-18ae15c5e9-var1=PAK>.

85 Economist Intelligence Unit (EIU). 2010. Women’s Economic Opportunity: A New Pilot Index and Global Ranking from the Economist Intelligence Unit. London: Economist Intelligence Unit.

86 N26, Female Opportunity Index, accessed October 21, 2024, <https://n26.com/en-eu/female-opportunity-index>.

87 World Bank, “Women and Girls: Gender-Based Violence in the Aftermath of Disasters in Haiti,” World Bank Blogs, <https://blogs.worldbank.org/en/latinamerica/women-girls-gender-based-violence-aftermath-disasters-haiti>.

88 Oxfam, Consolidated Gender Analysis in Pakistan, March 15, 2017, <https://oxfamilibrary.openrepository.com/bitstream/10546/620211/1/rr-consolidated-gender-analysis-pakistan-150317.pdf>.

89 British Council, “Mainstreaming Persons with Disabilities,” <https://www.britishcouncil.pk/mainstreaming-persons-disability>.

neglected in both pre-and post-disaster interventions, leading to higher mortality rates during disasters due to difficulties in evacuating or accessing shelter. Moreover, limited healthcare services and infrastructure further isolate disabled individuals in rural areas, where support systems are weaker.

The elderly are particularly vulnerable during disasters due to mobility issues that hinder effective evacuation and increase reliance on family for support and healthcare. This dependence, combined with the intersectionality of age, disability, and economic status, heightens their risks^{90, 91, 92}. Similarly, ethnic minorities may face discrimination that limits their access to aid and resources post-disaster. For example, a disabled woman from a minority background may encounter multiple barriers that significantly hinder her ability to respond to climate hazards.

Minority groups, such as ethnic and religious minorities, frequently find themselves at the periphery of disaster response efforts. This exclusion is often due to discrimination, language barriers, or geographic isolation. In Pakistan, where around 40 million people live in poverty, marginalised groups in rural areas often lack the financial resources, access to information, or political influence necessary to protect themselves effectively from climate hazards⁹³. A study done on social exclusion trends in rural Pakistan revealed that 40% of rural households possess less than 60% of the median wealth, while 76% own under two acres of farmland or lack a commercial plot. About 30% of rural households have fewer than one buffalo or camel, two cattle, five sheep or goats, or 20 poultry birds or no fish farm. Additionally, 74% of rural households have at least one member without five years of schooling, and in 50% of rural households, at least one school-aged child (5-18 years) does not attend school. In 49% of rural households, at least one member suffers from a chronic illness (diabetes, heart disease, asthma, cancer, etc.). Access to clean drinking water is unavailable in 84% of rural households, 40% lack toilet facilities, 79% have no savings, and over half have no interest in social or political activities⁹⁴.

Evidence indicates that social exclusion significantly heightens vulnerabilities among minority groups in disaster response efforts. In rural Pakistan, ethnic minorities face deprivation in receiving aid. Punjabi (10%), Sindhi (17%), Saraiki (12%), Balochi (20%), Pakhtun (3%), and Hazarwal (2%) households experienced severe social exclusion, affecting their access to material resources, health, education, living standards, financial stability, food, and personal security⁹⁵.

Local Civil Society Organisations (CSOs) struggle to address the vulnerabilities of marginalised groups during climate-related disasters. Only 18% of CSOs advocate for systemic change, and just 8% provide social services, partly due to limited government support⁹⁶. Yet, in contexts where state institutions are weak or under-resourced, CSOs often play a critical frontline role in delivering CDRFI, bridging last-mile gaps in outreach, trust, and service delivery. Despite this, local governments frequently view these organisations as competitors for influence and funding, which constrains their ability to effectively support vulnerable communities. Beyond gender disparities, individuals with disabilities, ethnic minorities, and the elderly face distinct challenges; in Pakistan, for example, an estimated 27 million people live with disabilities and are often excluded from decision-making processes, resulting in inadequate access to timely and appropriate support during crises⁹⁷.

5.3 Impact of Intersectionality on Vulnerability

Stakeholder consultations consistently revealed that women from marginalised ethnic or religious groups, those with disabilities, and those living in poverty face compounded vulnerabilities that heighten their risk. Intersectional frameworks recognise the complexity of social groups, and the diverse identities individuals hold, shaped by historical, social, cultural, and political factors. This perspective is vital for understanding the varied experiences of vulnerability and resilience. By focusing on these intersections, we can identify the underlying causes of vulnerability and design targeted strategies for CDRFI. Incorporating intersectionality into CDRFI enables more effective policymaking that addresses the specific needs of marginalised communities, strengthening their capacity to prepare for and respond to climate and disaster risks while promoting equitable disaster risk management outcomes.

90 Shah, A. M., I. A. Rana, H. B. Waseem, et al. "Multidimensional Vulnerability Assessment of Flood-Prone Rural Communities of Pakistan." *International Journal of Disaster Risk Science* (2025). <https://doi.org/10.1007/s13753-025-00648-3>.

91 HelpAge International. "Supporting Older People in Pakistan Floods." 2022. <https://www.helpage.org/what-we-do/supporting-older-people-in-pakistan-floods/>

92 Amnesty International. "'Uncounted': Invisible Deaths of Older People and Children during Climate Disasters in Pakistan." 2025. <https://www.amnesty.org/en/documents/asa33/9007/2025/en/>

93 Australian Government Department of Foreign Affairs and Trade. Concept Note on Gender Equality, Disability and Social Inclusion (GEDSI). July 2023

94 Hameed, Abdul, and Zara Qaiser. "Estimating Social Exclusion in Rural Pakistan: A Contribution to Social Development Policies." *Business & Economic Review* 11, no. 1 (2019): 103-122. <https://doi.org/dx.doi.org/10.22547/BER/11.1.5>

95 Ibid.

96 Asian Development Bank (ADB), "Overview of Civil Society Organizations in Pakistan," <https://www.adb.org/publications/overview-civil-society-organizations-pakistan>.

97 British Council, "Mainstreaming Persons with Disabilities", <https://www.britishcouncil.pk/mainstreaming-persons-disability>.

In Pakistan, women who are already marginalised due to socio-economic status or geographic location are further disadvantaged during disasters. For example, rural women, who are more likely to experience poverty, limited access to education and basic services, and higher dependency ratios, face compounded challenges in accessing disaster relief and recovery resources. Socio-cultural norms and structural inequalities also restrict women's participation in community decision-making and disaster planning, leaving them with little influence over response efforts that affect their lives and livelihoods⁹⁸. The intersection of gender, poverty, and rurality therefore exacerbates their vulnerability, as women in rural Pakistan are disproportionately affected by climate and disaster impacts due to weak economic status, lower social standing, and exclusion from institutional decision-making processes⁹⁹.

Women in Pakistan face significant barriers to land ownership and management, largely due to a patriarchal mindset that perceives them as subordinate and unskilled¹⁰⁰. Their limited literacy and education further hinder their ability to manage landholdings, while social mobility restrictions, such as the practice of *purdah*¹⁰¹, prevent them from interacting with men and accessing necessary resources. These factors collectively contribute to women's landlessness and economic dependency on males, perpetuating cycles of poverty and marginalisation in rural areas¹⁰².

Women's political representation, though slowly improving, remains low, with 19% of seats in the upper house of parliament held by women¹⁰³. This limits their influence in shaping policies that address intersectional vulnerabilities. For instance, the Global Entrepreneurship Monitor reports that only 1% of entrepreneurs in Pakistan are female compared to 21% of males. In addition, financial inclusion remains low, with only 16.3% of adults holding accounts at regulated financial institutions in 2021, most of whom are men, highlighting significant barriers for women in accessing financial resources¹⁰⁴.

However, progress is being made: the Global Entrepreneurship Monitor reports that women's early-stage entrepreneurial activity rose by 10% over 20 years, and the gender gap in entrepreneurship has declined by 6% since 2016¹⁰⁵.

Intersectionality also applies to men, although in different ways. Men, especially from impoverished or minority communities, may face distinct mental health challenges during and after disasters, as traditional gender roles pressure them to be the primary breadwinners and protectors of their families. Failing to meet these expectations in the wake of disasters can lead to increased stress, trauma, and even domestic violence, further complicating the recovery process. Poverty exacerbates these vulnerabilities in Pakistan: an estimated 60.4 million people, or nearly 25% of the population, lived below the national poverty line in 2023/24 following economic shocks and the 2022 floods, limiting access to basic services such as education and healthcare, as poverty constrains the ability to afford schooling and health-care costs and is associated with lower educational and health outcomes¹⁰⁶.

98 Kayani, M.A., 2017. Gender and Disasters: Vulnerabilities and Decision-Making in Pakistan.

99 UN Women, 2018. Status of Rural Women in Pakistan Report. UN Women Asia & Pacific.

100 Iswa Wasif, Women and Land in Pakistan, Lahore University of Management Sciences (LUMS) Social Entrepreneurship Development Centre (SEDC), <https://sedc.lums.edu.pk/file/7182/download?token=Fv9U18qy>.

101 Christopher Finnigan, "Rebel or Comply?: Fighting the Patriarchy in Pakistan," LSE South Asia Blog, August 20, 2019, <https://blogs.lse.ac.uk/southasia/2019/08/20/rebel-or-comply-fighting-the-patriarchy-in-pakistan/>.

102 United Nations Development Programme (UNDP), Gender Equality in Pakistan: Climatic & Politico-Economic Stressors, Development Advocate 9, no. 4 (December 2022 - January 2023), https://www.undp.org/sites/g/files/zskgke326/files/2023-01/genderequality_in_pakistan-climate_politico-economic_stressors.pdf.

103 World Economic Forum, Global Gender Gap Report 2023: Digest, <https://www.weforum.org/publications/global-gender-gap-report-2023/digest/>.

104 World Bank. The Global Findex Database, <https://www.worldbank.org/en/publication/globalfindex>.

105 Ibid.

106 World Bank, 2025. Fragile Gains, Enduring Challenges: Charting Pakistan's Path Out of Poverty.

6 Obstacles for Gender Equality in CDRFI

6.1 Access and Barriers to Financial Resources

Access to financial resources in Pakistan, especially to climate-related financial protection, reveals significant disparities between genders and across disadvantaged groups. The insurance market in Pakistan is relatively small, with 42 active insurers including both life and general insurance companies¹⁰⁷ and overall insurance penetration remaining low, with only 0.9% of the GDP attributed to insurance premiums, indicating that Pakistan has struggled to integrate CDRFI mechanisms into the broader financial system. PKR 553 billion (approximately \$1.4 billion)¹⁰⁸ in total insurance premiums represents less than 1% of Pakistan's GDP and reflects an insurance penetration rate that remains significantly below regional and global averages, pointing to the limited scope and depth of the insurance market, especially for rural communities and vulnerable groups. In recent programmes aimed at providing indemnity-based insurance for climate risks, outreach to women and marginalised groups has remained suboptimal due to limited infrastructure.

One major barrier is the gender disparity in access to financial resources. Women, particularly in rural and underserved areas, face significant obstacles in accessing finance. Despite being among the most economically vulnerable, women in Pakistan's patriarchal society are largely denied land ownership and control, which directly limits their eligibility for financial products such as insurance and credit that commonly require land titles or collateral¹⁰⁹. This exclusion has serious implications for women's empowerment, economic security, and independence.

According to the Pakistan Microfinance Network (PMN), women constitute only 33% of total microfinance borrowers, reflecting the limited reach of financial products to this demographic¹¹⁰. Their underrepresentation in the formal banking system is partly driven by restrictive patriarchal social norms and limited financial literacy, which further restricts their access. At the same time, the PMN has identified 38 Microfinance Institutions (MFIs), Microfinance Banks and Rural Support Programs which have insurance products targeted towards women to tackle this issue. However, out of these 38 organisations, only 12 organisations have an overwhelming majority of women borrowers¹¹¹. The chart below represents the percentage of women borrowers in MFIs that address specifically women and can therefore be seen as a good example.

107 Pakistan, Securities and Exchange Commission of Pakistan (SECP), Unlocking the Potential of Micro and Inclusive Insurance in Pakistan (Islamabad, 2024), <https://www.secp.gov.pk/document/unlocking-the-potential-of-micro-inclusive-insurance-in-pakistan/?wpdmdl=51279>.

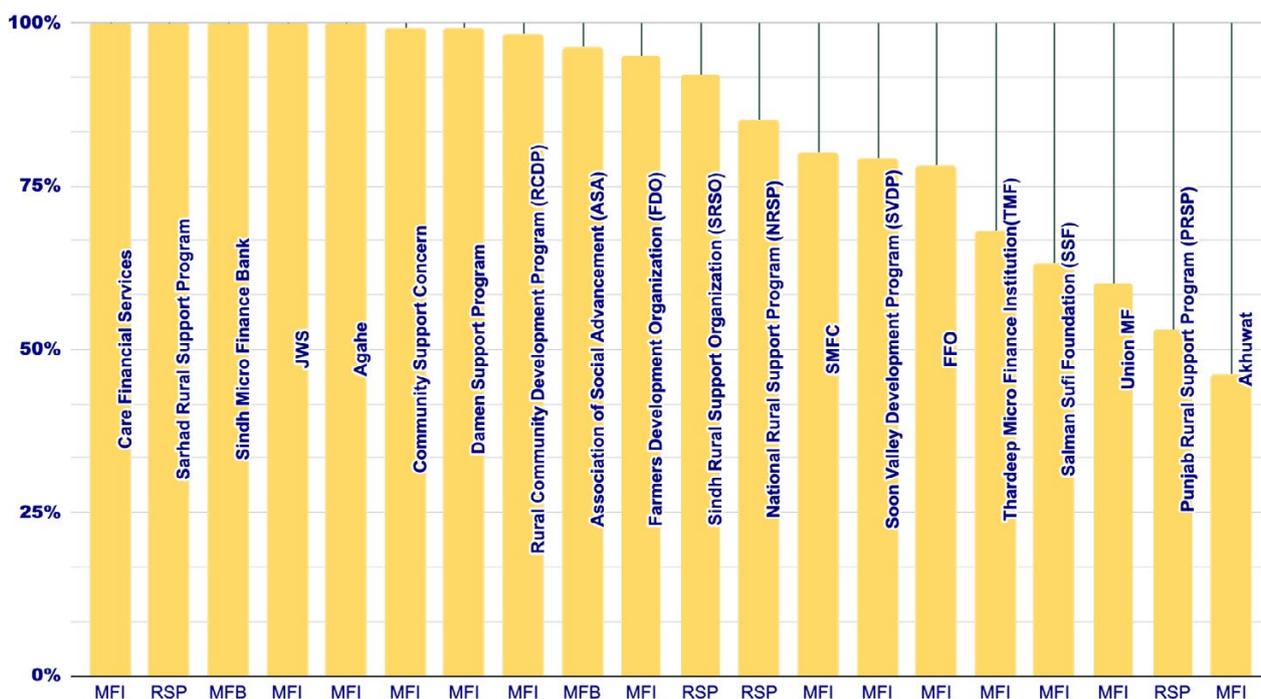
108 Ibid.

109 Stakeholder consultations.

110 Ibid.

111 Pakistan Microfinance Network. Impact Stories, <https://pmn.org.pk/impact-stories>.

Figure 3. Percentage of Women Borrowers



Source: Authors own elaboration using data received from Pakistan Microfinance Network.

Despite persistent barriers, microfinance institutions have played a key role in extending financial products to low-income and marginalised populations, including women. Their impact, however, remains limited by constrained outreach and access challenges. Many women struggle to engage with these systems due to the complex bundling of microinsurance with loan products¹¹², which can discourage voluntary uptake, as well as low levels of financial literacy that hinder understanding of coverage, benefits, and claims processes¹¹³.

Beyond access constraints, broader market acceptance continues to limit microinsurance uptake in Pakistan. Religious concerns, particularly Islamic prohibitions on conventional insurance, alongside low trust in providers, lengthy and opaque customer journeys (especially for claims), and a lack of suitable or innovative products all contribute to low adoption¹¹⁴. While Takaful and other Islamic-compliant insurance models offer a potential pathway to expand coverage, their integration into microinsurance schemes remains uneven and underutilised, limiting their effectiveness in addressing demand-side barriers.

112 Zahid, R. M. Ammar, Safia Rafique, Muzammil Khurshid, Wajid Khan, and Ikram Ullah. "Do Women's Financial Literacy Accelerate Financial Inclusion? Evidence from Pakistan." *Journal of the Knowledge Economy* 15, no. 1 (2024): 4315–4337. <https://doi.org/10.1007/s13132-023-01272-2>.

113 Zaidi, S. Akbar. "Microfinance: A Tool for Financial Access, Poverty Alleviation or Gender Empowerment? Empirical Findings from Pakistan." PhD diss., School of Oriental and African Studies, University of London, 2013.

114 Ibid.

6.2 Financial and Digital Inclusion

Financial inclusion particularly in rural areas remains limited. World Bank Data from 2025 shows that only 18% of women have a bank account, compared to 51% of men, highlighting a substantial gender gap in access to financial mechanisms¹¹⁵. The State Bank of Pakistan and the Securities and Exchange Commission of Pakistan (SECP) have implemented initiatives to promote financial inclusion, but the rate of improvement is slow, particularly in the areas of digital financial services. However, digital barriers remain significant: only 28% of women in Pakistan have access to the internet, compared to 53% of men, and smartphone ownership among women is also much lower¹¹⁶. Recently, SECP has made efforts to enhance digital financial inclusion by encouraging the use of digital tools in insurance and microfinance. For example, mobile-based solutions for livestock insurance have been piloted by Kashf Foundation. The project has been regulated by SECP and partnered with the InsuResilience Investment Fund (IIF) and Blue Orchard, along with Asia Insurance, to offer a way to extend financial protection to rural women. By June 2022, this initiative had reached over 39,000 women farmers with climate-livestock loans, with 70% renewal rate, indicating customer satisfaction. Initiatives like these are still in their infancy and often only target large farm holders and corporations¹¹⁷.

Opportunities for financial inclusion, particularly for women hinges on expanding digital literacy programmes and improving the affordability of smartphones, internet access, and targeted training of female agents in the field. Promoting gender-sensitive financial products that cater to the specific needs of women, such as savings, credit, and insurance tailored for their social and economic context, remains key to fostering inclusivity. However, scaling existing initiatives to address the full scope of digital exclusion is constrained by limited technical and administrative capacity within small-scale microfinance institutions, including weak digital platforms, insufficient data management and back-end systems, and shortages of trained outreach agents capable of supporting digital enrolment, servicing, and claims processing¹¹⁸.

115 World Bank, "Microfinancing Pakistan's Women Entrepreneurs: A Chance for Jobs and a Better Life," Feature Story, June 30, 2025, <https://www.worldbank.org/en/news/feature/2025/06/30/microfinancing-pakistan-s-women-entrepreneurs-a-chance-for-a-better-life>.

116 Ibid.

117 UNDP, Development Advocate Pakistan: Vol.12, Business of Money. June 2025, https://www.undp.org/sites/g/files/zskgke326/files/2025-06/dap_volume_12_issue_2-business_of_money_0.pdf.

118 Key stakeholder interview

6.3 Insurance Product Design

Current insurance products in Pakistan show limited inclusivity when it comes to addressing the needs of both women and men, particularly for climate and disaster risk. The Crop Loan Insurance Scheme (CLIS) and the Livestock Insurance Scheme for Borrowers are examples of government-backed efforts to extend insurance coverage to farmers¹¹⁹. However, these schemes tend to focus on borrowers with access to formal credit, which often excludes women and smallholder farmers who do not have the necessary collateral or financial history leaving around 7.1 million smallholder farmers uncovered¹²⁰.

Moreover, the design of insurance products often lacks gender-specific considerations. Women are more likely to be excluded from formal employment and are less involved in managing cash crops such as wheat and rice; instead, their agricultural contributions are largely centred on vegetable cultivation and small livestock rearing, including poultry and goats¹²¹. As a result, insurance schemes that focus narrowly on cash crops, cattle, or large-scale, professionally run commercial farms systematically disregard specific vulnerabilities of women farmers and of smallholder producers operating herd-based or informal systems¹²². This underscores the need for more inclusive insurance product designs that account for women's informal employment status and extend coverage to small livestock and diversified farming activities that are critical to their livelihoods.

119 World Bank. A Feasibility Study: Assessing the Potential for Large-Scale Agricultural Crop and Livestock Insurance in Punjab Province, Pakistan, 2019, <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/906921547616572396/a-feasibility-study-assessing-the-potential-for-large-scale-agricultural-crop-and-livestock-insurance-in-punjab-province-pakistan>.

120 World Bank, A Feasibility Study. Assessing the Potential for Large-Scale Agricultural Crop and Livestock Insurance in Punjab Province, Pakistan (Washington, D.C., 2018), <https://documents1.worldbank.org/curated/en/906921547616572396/pdf/133553-WP-P162446-PUBLIC-Punjab-Crop-Insurance-Web.pdf>.

121 Swiss Re, Agro Insurance Hotspot Pakistan 2017, 2017, https://www.swissre.com/dam/jcr:fcd34745-4986-4784-86cb-556326300644/Agro-Insurance-Hotspot-Pakistan-2017_V2.pdf.

122 Swiss Re, Agro Insurance Hotspot Pakistan 2017, 2017, https://www.swissre.com/dam/jcr:fcd34745-4986-4784-86cb-556326300644/Agro-Insurance-Hotspot-Pakistan-2017_V2.pdf.

The Prime Minister's National Health Program (PMNHP) was introduced to expand health insurance coverage for low-income households, with an initial commitment to gender inclusivity. However, analysis of claims incidence across age, sex, and location indicates low overall utilisation, approximately 9.3 claims per 1,000 enrolled members, with women consistently less likely to access benefits¹²³. Payout patterns further highlight uneven access for women, particularly in rural areas, pointing to structural gaps in current insurance design. These patterns suggest that existing health insurance models insufficiently reflect women's specific health needs, a shortcoming that becomes especially pronounced during climate-related disasters when access to maternal and reproductive health services is most critical.

Affordability remains a major concern across most insurance products. While microinsurance schemes have been introduced to target low-income populations, premium costs continue to limit uptake among women and other marginalised groups. In Pakistan, crop insurance is largely distributed through compulsory bundling with bank loans¹²⁴ for specific crops, leaving non-banking delivery channels, such as microfinance institutions, mobile network operators, cooperatives, agribusiness value-chain actors, and community-based organisations, largely untapped. Stakeholders¹²⁵ from the private insurance sector further note that, even with government subsidies, the cost of basic insurance coverage remains prohibitive for many women and disadvantaged populations.

123 Pakistan Microfinance Investment Company, ILO-GIZ Actuarial Report, 2022, https://www.pmhealthprogram.gov.pk/publications/ILO_GIZ_Actuarial_Report.pdf.

124 United Nations Development Programme. Inclusive Insurance and Risk Financing in Pakistan: Snapshot and Way Forward. Risk Insurance Facility, 2024. Accessed November 4, 2024.

125 KII interview with Weather-Waley

7 Conclusion and Recommendations

This analysis highlights persistent gaps in the design and implementation of climate risk management, disaster response, and financial protection mechanisms in Pakistan, particularly in relation to gender and other intersecting vulnerabilities. Although climate risks and social inequities are increasingly recognised in policy and practice, they are not yet consistently translated into coordinated, gender-responsive CDRFI solutions across institutions and markets.

Addressing these gaps requires a system-wide approach that extends beyond individual sectors or actors. Accordingly, this chapter presents integrated recommendations for federal and provincial governments, private sector stakeholders, implementing institutions, and the design of CDRFI instruments at the macro, meso, and micro levels.

7.1 Policy Recommendations for Federal and Provincial Governments

Pakistan's core climate and disaster risk frameworks, including the National Climate Change Policy¹²⁶ and the National Disaster Management Plan¹²⁷, recognise climate vulnerability but treat gender-specific risks largely at a conceptual level, with limited translation into pre-arranged financing, operational planning, or institutional accountability. While the National Gender Policy Framework clearly identifies women's heightened vulnerabilities during disasters and recommends that "Pakistan needs to put women at the centre of policy framework on climate change"¹²⁸, its principles remain weakly embedded within climate and disaster governance. Addressing this gap requires formal alignment of climate and disaster policies with actionable gender-equity targets, supported by enforceable coordination mechanisms and financing arrangements across federal and provincial levels.

Given the cross-cutting nature of climate risk, disaster response, gender inequality, and financial protection, fragmented institutional mandates continue to undermine preparedness and re-

sponse. Strengthening disaster risk reduction and post-disaster management therefore requires moving beyond ad hoc coordination toward institutionalised mechanisms that embed gender-responsive CDRFI across policies, budgets, and implementation systems.

To this end, the following policy actions are recommended:

- › **Mandate the integration of gender-responsive CDRFI within disaster risk management institutions:** The NDMA should be formally designated as the lead coordinating body for gender-responsive CDRFI, with corresponding mandates extended to PDMAAs. This should include requirements to incorporate gender-equity indicators into disaster preparedness plans, contingency financing frameworks, and post-disaster relief and recovery strategies.
- › **Align climate and disaster policies with measurable gender-equity targets:** Actionable gender targets drawn from the National Gender Policy Framework should be explicitly integrated into the National Climate Change Policy and the NDMP, with clear indicators, timelines, and reporting requirements. This alignment would ensure that gender commitments move beyond aspirational language and are operationalised through policy implementation.
- › **Embed gender-equity criteria into pre-arranged finance mechanisms within macro-fiscal frameworks:** Gender-responsive disaster risk financing should be institutionalised through the inclusion of gender-disaggregated risk data and gender-responsive delivery systems within sovereign-level risk financing mechanisms.
- › **Establish formal inter-ministerial coordination and data-sharing protocols:** Standard Operating Procedures (SOPs) should define roles, decision-making authority, and data-sharing requirements across ministries responsible for climate change, disaster management, finance, social protection, and women's development. These protocols should be automatically triggered during disaster declarations to ensure coordinated and timely responses.
- › **Institutionalise gender-disaggregated monitoring and information systems:** Gender-disaggregated data on disaster impacts, insurance coverage, claims, and payouts should be systematically collected and shared through interoperable management information systems. This evidence base is essential for adaptive policymaking and should inform both NDMP implementation and climate reporting processes.

126 Ministry of Climate Change (MoCC), National Climate Change Policy 2021, (Islamabad: Government of Pakistan, 2021), <https://mocc.gov.pk/PublicationDetail/ZDg5NjgwMjMtMjVhZC00ODMyLTg1NzctNmQzODFhNTVmMWEz>.

127 National Disaster Management Authority (NDMA), National Disaster Management Plan (Islamabad: National Disaster Management Authority, 2024), <http://www.ndma.gov.pk>.

128 Planning Commission of Pakistan, National Gender Policy Framework, (Islamabad: Planning Commission of Pakistan, n.d.), <https://www.pc.gov.pk/uploads/report/NGPF.pdf>.

7.2 Recommendations for the Private Sector

Low uptake of insurance and financial protection products among women and marginalised groups is driven primarily by affordability constraints, limited last-mile access, and weak awareness and trust. Private sector actors, including insurers, MFIs, and FinTech companies, play a critical role in addressing these barriers through product design, delivery innovation, and partnerships. The following recommendations outline priority actions for the private sector to expand inclusive and gender-responsive CDRFI solutions.

- › **Develop affordable, low-premium insurance products through partnerships and risk-sharing mechanisms:** Insurers and MFIs should prioritise simplified, low-premium products tailored to low-income and rural households, particularly women. This can be achieved through partnerships with government programmes, donors, and international development partners to leverage subsidies, premium support, or reinsurance arrangements that reduce costs while maintaining viability.
- › **Expand the use of digital financial services (DFS) for last-mile insurance delivery:** Insurers, MFIs, and FinTech firms should scale the use of mobile-based platforms for enrolment, premium payments, claims submission, and payouts. Digital channels can significantly reduce transaction costs and improve access in rural and disaster-prone areas where physical banking infrastructure is limited.
- › **Leverage community-based networks and value-chain partnerships to reach marginalised groups:** Private sector actors should actively partner with rural savings groups, cooperatives, women's self-help groups, and agribusiness value-chain actors to distribute insurance and financial products. Building on models such as partnerships with rural support programmes can improve outreach, trust, and uptake among women who face information and mobility constraints.
- › **Invest in targeted outreach, financial literacy, and trust-building initiatives:** Insurance providers and MFIs could allocate dedicated resources for gender-sensitive outreach and financial education, particularly in rural areas. This includes using female agents, local languages, and simple digital tools to improve understanding of insurance benefits, claims processes, and disaster-related coverage.
- › **Design products and customer journeys around simplicity and transparency:** Private sector providers should streamline product features and claims processes to reduce complexity and delays, which are a major source of distrust. Simplified documentation, rapid payouts, and clear communication, especially during disaster events, are critical for improving user confidence and sustained participation.

7.3 Recommendations for Implementing Institutions

Implementing institutions, including development partners, international financial institutions, NGOs, and programme management units, play a critical role in translating policy commitments and market solutions into effective, inclusive delivery on the ground. The following recommendations can help to strengthen their operational practices, accountability mechanisms, and learning systems to ensure that CDRFI initiatives respond to gender-differentiated risks and remain financially sustainable over time.

- › **Embed gender-responsiveness as a condition in financing and implementation agreements:** Implementing institutions could systematically integrate gender-related conditions into investment, grant, and implementation agreements for CDRFI programmes. This includes setting clear benchmarks for women's participation, access, and benefit utilisation, enabling stronger accountability and incentivising inclusive programme design and delivery.
- › **Institutionalise monitoring, early warning, and learning systems:** Development-funded CDRFI programmes should incorporate routine monitoring of claims incidence rates and key demographic variables, such as household composition and dependency ratios, as early indicators of emerging coverage gaps or financial stress. Regular analysis of these indicators would support timely adjustments in product design and targeting¹²⁹.
- › **Require periodic actuarial and sustainability assessments:** Biennial actuarial analyses and premium adequacy reviews should be built into CDRFI programme cycles to assess the financial sustainability of insurance products serving vulnerable populations. These assessments are essential to balancing affordability with long-term viability, particularly in disaster-prone contexts.
- › **Strengthen financial literacy and user-support interventions through local partnerships:** Implementing institutions should invest in tailored financial literacy and user-support initiatives, delivered in partnership with local organisations and community-based actors. Such partnerships help ensure that educational content is context-specific, culturally appropriate, and accessible to women and marginalised groups with limited prior exposure to formal financial systems.

129 Ministry of National Health Services, Regulations & Coordination, Pakistan, International Labour Organization, & Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. (2019). Actuarial Analysis of the Federal Sehat Sahulat Program. Retrieved from https://www.pmhealthprogram.gov.pk/publications/ILO_GIZ_Actuarial_Report.pdf.

7.4 CDRFI Instrument Recommendations

The following recommendations outline priority actions to strengthen the design and implementation of CDRFI instruments across macro, meso, and micro levels, with a focus on improving gender responsiveness, targeting, and sustainability.

Macro Level

- › **Integrate gender-disaggregated impact analysis into national CDRFI data systems:** Gender-disaggregated impact assessments should be systematically embedded within national disaster risk financing strategies. Strengthening interoperability between NDMA disaster data and the National Socio-Economic Registry is essential to enable targeted, gender-responsive interventions and improve resource allocation during disaster events.
- › **Formalise data-sharing protocols between social protection and disaster management systems:** Clear and enforceable data-sharing arrangements between BISP, NDMA, and provincial authorities should be established to support adaptive social protection responses during disasters. Leveraging existing rapid assessment tools for post-disaster targeting can enhance the responsiveness and coverage of cash-based support for vulnerable households.
- › **Strengthen gender integration within Multi-Hazard Vulnerability and Risk Assessment (MHVAR) processes:** MHVARs should be expanded to incorporate deeper analysis of gender-specific socio-economic vulnerabilities, moving beyond demographic disaggregation to assess differentiated exposure and coping capacity related to heatwaves, droughts, and floods¹³⁰. International implementing partners can support this by contributing technical expertise and ensuring consistency across districts. Updated implementation frameworks are required to translate existing gender commitments within NDMA into operational practice¹³¹.

Meso Level

- › **Strengthen intermediary partnerships for inclusive CDRFI delivery:** CDRFI instruments at the meso level should prioritise partnerships between insurers, microfinance networks, and local NGOs to expand access for underserved populations. Such collaborations can improve trust, outreach, and relevance of insurance products, particularly for women and rural households¹³².
- › **Promote innovation beyond traditional indemnity-based products:** Intermediary institutions should support the development and scaling of simplified, parametric, or index-based products that address affordability and accessibility constraints. Industry platforms, including the Insurance Association of Pakistan, can play a convening role in piloting and standardising inclusive product designs.
- › **Strengthen regulatory enablement and consumer confidence:** While the existing regulatory framework provides a foundation for microinsurance, continued emphasis is needed on consumer protection, transparency, and awareness-building to address low uptake driven by mistrust and limited understanding of insurance products¹³³.

130 National Disaster Management Authority, Pakistan. Multi Hazard Vulnerability & Risk Assessment (MHVRA) Reports. https://www.ndma.gov.pk/publication_by_category/9.

131 National Disaster Management Authority, Pakistan. Summary Report: Key Findings to Advance Global Commitments on Gender Mainstreaming & GBV in Disaster Settings in the Context of Pakistan. Islamabad: Gender & Child Cell, National Disaster Management Authority, July 2017. <https://www.ndma.gov.pk/storage/publications/July2024/2j3xBdfDVZnD1JDejk8m.pdf>.

132 United Nations Development Programme. Inclusive Insurance and Risk Financing in Pakistan: Snapshot and Way Forward. Risk Insurance Facility, 2024. Available at: https://www.undp.org/sites/g/files/zskgke326/files/2024-09/inclusive_insurance_and_risk_financing_in_pakistan.pdf.

133 Asian Development Bank. Report and Recommendation of the President to the Board of Directors: Proposed Programmatic Approach, Policy-Based Loan for Subprogram 1, Financial Intermediation Loan, and Grant – Islamic Republic of Pakistan: Women Inclusive Finance Sector Development Program, November 2023. Available at: <https://www.adb.org/sites/default/files/project-documents/54424/54424-001-rrp-en.pdf>.

Micro Level

- › **Expand coverage to reflect women’s agricultural roles and diversified livelihoods:** Micro-level CDRFI instruments should be redesigned to better reflect women’s engagement in vegetable cultivation and small-scale farming. Crop insurance schemes should move beyond narrow crop and loan-based eligibility criteria to extend protection to uninsured smallholders.
- › **Lower entry thresholds and improve risk education:** Insurance products should reduce high loss thresholds and integrate risk education components tailored to women and informal producers. This would improve understanding of coverage, increase uptake, and strengthen risk-informed decision-making at the household level.

In conclusion, strengthening gender equality and social inclusion within CDRFI in Pakistan requires moving from recognition to implementation. While existing policies and frameworks increasingly acknowledge gendered climate vulnerabilities, these commitments remain insufficiently translated into coordinated institutional arrangements, inclusive financial instruments, and sustainable delivery mechanisms. Advancing a gender-responsive CDRFI agenda will depend on stronger and more regularised collaboration across federal and provincial governments, private sector actors, and implementing institutions, supported by interoperable data systems, inclusive insurance design across macro, meso, and micro levels, as well as systematic gender monitoring. Embedding these elements into Pakistan’s disaster risk management architecture is essential to ensure that women and vulnerable groups are not only visible in policy frameworks but meaningfully protected as climate risks intensify.

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ANNEX

Annex 1: Stakeholders Interviewed

Organisations:

1. Pakistan Microfinance Network
2. Weather Waley
3. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) – SAR-Project
4. Global Shield In-Country Support Structure
5. Stakeholder Consultations at Global Shield In-Country Workshop

Annex 2: Key Implementation Partners

Organisation	CDRFI-Relevant Work
Civil Society Organisations (CSOs)	
Pakistan Microfinance Network	Enhance inclusive financial services by improving governance, risk management, and capacity building among retail financial providers.
SAFCO Microfinance Company (Private) Limited	Empowers low-income households with sustainable financial and business support services to improve livelihoods.
KASHF Foundation	Pioneers' financial inclusion in Pakistan by providing transformative, client-driven financial and non-financial services focused on empowering low-income women micro-entrepreneurs.
Start Ready Risk Pool 1 and 2 – Start Network – READY Pakistan Hub	Start Ready offers pre-positioned funding for predictable crises like floods and droughts, enhancing disaster response through a pooled fund system
Care Financial Services	Offers a range of financial services focused on mortgages, retirement planning, and protection products. 100% of the borrowers are women.
Sarhad Rural Support Program	Achieved 12,110 infrastructure projects, trained 0.5M in skills, provided 2B PKR in microloans, enrolled 319K children, mobilised 1.65M households, gave 1.4M paralegal aid, generated 30 MW power, built 64K homes, and aided 600K displaced people. 100% of the borrowers are women.
Sindh Microfinance Bank	Established Service Centres providing credit facilities exclusively to women.
JWS	Empowering 176,000 active clients with a gross loan portfolio of PKR 7.43 billion, including diverse loan products like Fori Qarza, Auto Loan, Solar Loan, Housing Loan, Maweshi Qarza, and Zari Qarza, while providing 99.76% community food support and comprehensive health and life insurance.
Agah	Focuses on thematic areas like disaster resilience, quality education, health, WASH, and sustainable livelihoods, impacting 7.2 million people.
Community Support Concern (CSC)	Empowering underserved communities since 1989 through microfinance, health, and women's empowerment, fostering self-reliance and prosperity.
Damen Support Program	Empowers marginalised communities, especially women, through financial inclusion, microcredit, and capacity-building initiatives.
Rural Community Development Programme (RCDP)	Implemented projects like livelihood enhancement, community physical infrastructure, farmer enterprise development, agribusiness, youth development, vocational skills training, and emergency flood response and recovery.
Association of Social Advancement (ASA)	Provide low-income female business owners small loans to grow businesses at a market competitive interest rate. 96% of the women are beneficiaries
Farmers Development Organisation (FDO)	Has led projects like the Interest-Free Loan Scheme under Ehsaas, Improved Resilience through Food and Nutrition Security (LANN Approach), She Feeds the World and Building Resilience through Improved Food & Nutrition Security.

Sindh Rural Support Organisation (SRSO)	Has done Community Based Multi Sectoral Integrated Program, Sindh Agriculture Recovery Program (SARP), People's Poverty Reduction Programme (PPRP) and SUCCESS Programme strengthening local governance and community development in rural Sindh.
National Rural Support Program (NRSP)	Made significant contributions to rural development in Pakistan, achieving Poverty Reduction, Community Empowerment, Sustainable Development and Gender Equality.
Soon Valley Development Program (SVDP)	Key Projects include Microfinance loans, Community-Based Organisations (CBOs), Infrastructure Development, Capacity Building and Training and Environmental Conservation.
First Financial Outlook (FFO)	Provides microfinance, insurance, and capacity building services to low-income individuals and small businesses in Pakistan.
Thardeep MicroFinance Institution (TMF)	Implemented various projects, including microfinance loans, solar energy loans, education loans, and health insurance schemes in rural communities.
Salman Sufi Foundation (SSF)	Key projects of the Salman Sufi Foundation (SSF) include Women on Wheels (motorbike training and employment for women), O2 Bank (oxygen cylinder provision for needy patients), Saaf Bath (public sanitation facilities), and #StepUp (ration support for daily wage workers affected by Covid-19).
Union MF	Primarily focused on providing microfinance services, including loans and savings products.
Punjab Rural Support Program (PRSP)	The initiatives include Punjab Rural Sustainable Water Supply and Sanitation Project. IT Based Monitoring System, Punjab Municipal Services Program (PMSP), Elimination of Sewage Ponds from Villages, Solid Waste Management, Punjab Cities Program (PCP), Punjab Intermediate Cities Improvement Investment Program (PICIIP), and Master Land Use Plans for Tehsils.
Akhuwat	Programmes include Islamic microfinance, khawaja sira support program, clothes bank, education, and healthcare services.
Private Entities	
Salam Takaful	Offers Sharia-compliant insurance solutions, promoting financial security and community well-being through ethical risk-sharing.
Weather Walay	Use Automated Weather Stations to provide hyper-local precise weather, early warning systems, and planning instruments.
Bakhabar Kissan	Provides agricultural information, market insights, and technology solutions to farmers, empowering them to make informed decisions and improve their productivity and income.

International Organisations	
IFRC	Coordinates global humanitarian efforts, focusing on disaster response, climate crisis, health, and support for displaced communities.
UNDP	Catalyse international deployment of public and private capital to climate mitigation and adaptation projects in developing economies
GIZ	Provides services in international cooperation for sustainable development and education.
Tear Fund	Combats poverty through rapid disaster response, community empowerment, and advocacy for just policies in over 50 countries.
IUCN	Worked to protect biodiversity and natural resources through various projects, including species conservation, habitat restoration, sustainable use of natural resources, climate change mitigation, and policy and governance.
FAO (Food and Agriculture Organisation)	Works to achieve food security for all, improve nutrition, and make agriculture, forestry, and fisheries more productive and sustainable. Their key projects focus on sustainable agriculture, climate-smart agriculture, reducing food loss and waste, and promoting healthy diets.
Capacity Building and Local Support Systems	
National Disaster Risk Management Fund (NDRMF)	Finances projects to reduce the risk and impact of disasters, promoting resilience and sustainable development across the country.
Punjab Agriculture and Rural Transformation (SMART) – Planning and Development Department, Government of Punjab	To enhance agricultural productivity and rural livelihoods in Punjab through sustainable practices, innovation, and community empowerment.
National Disaster Management Authority (NDMA), Pakistan	Responsible for coordinating disaster response and management efforts, ensuring preparedness, and implementing policies to mitigate the impact of disasters on communities.
BISP	Provides cash transfers to the poorest households, with a focus on women and children, to improve their livelihoods and reduce poverty.

Annex 3: Gender-Responsive CDRFI Examples

Kashf Foundation

Pioneers' financial inclusion in Pakistan by providing transformative, client-driven financial and non-financial services focused on empowering low-income women micro-entrepreneurs. It also imparts gender-responsive training to women and male adults to raise awareness regarding gender norms resulting in 60% of the women trainees stating that they felt an increase in their decision-making authority at their households. A project titled "Promoting Gender Inclusive and Equitable Growth – Women's Economic Empowerment & Recovery" in 2020. This initiative aims to foster the economic potential of women micro-entrepreneurs in Pakistan. Kashf Foundation and InfraZamin Pakistan Launch Pakistan's First Gender Bond, a 3-year "Gender Bond" aspires to secure a substantial sum of PKR 2.5 billion through an initial private placement making it accessible to capital market investors.¹³⁴

SMCL and Pakistan Microfinance Network

The project¹³⁵ spearheaded by Oxfam Novib and SAFCO Microfinance Company Limited (SMCL), centres on developing climate-resilient financial products and services aimed at bolstering resilience of vulnerable communities in Sindh, Pakistan. Sindh, being highly susceptible to natural disasters like floods, droughts and heatwaves, faces severe socio-economic impacts, especially on small-scale farmers and entrepreneurs. Oxfam Novib's technical assistance grant, implemented through collaboration with SMCL and Pakistan Microfinance Network focused on enhancing the resilience of SMCL's clients by developing disaster risk assessment strategies and creating climate-resilient loan products. These financial tools integrate insurance mechanisms, providing protection against disaster-induced economic disruptions, and with the goal of increasing both awareness and adoption of risk management practices among vulnerable populations. The project underscores gender inclusiveness by recognising role of women, who are often the most affected by climate events, more specifically women engaged in labour in smallholder farming communities. The project offered women-headed households and small-scale female entrepreneurs' access to tailored financial solutions such as bundle crops and livestock insurance loans. This strategic approach aimed to mitigate long-term socio-economic inequalities by reducing financial vulnerabilities linked to climate change.

¹³⁴ <https://kashf.org/gender-trainings/#:~:text=Kashf's%20Gender%20Training%20are%20imparted,women's%20rights%20and%20gender%20equality.>

¹³⁵ Oxfam Novib. SMCL-Oxfam Novib TA Project Case Study: Climate Resilient Products & Services. July 2024.

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