



Global Shield
against Climate Risks

Gender Analysis of Climate and Disaster Risk Finance and Insurance in the Philippines

Published by



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Gender-smart
Solutions

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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 Rachel Chowings and Heike Allendorf.

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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, 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, and to provide critical evidence to inform the Philippines' 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 [The Philippines | The Global Shield against Climate Risks](#).

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List of Abbreviations

AFF	Agriculture, Fisheries and Forestry
BSP	Central Bank of the Philippines
CCC	Climate Change Commission
CDRFI	Climate and Disaster Risk Finance and Insurance
CEVI	VisionFund Philippines
CoE	Centre of Excellence on Gender-smart Solutions
CSO	Civil Society Organisation
DENR	Department of Environment and Natural Resources
DFS	Digital Financial Services
DoF	Department of Finance
DRF	Disaster Risk Finance
DRFI	Disaster Risk Finance and Insurance
DRM	Disaster Risk Management
DSWD	Department of Social Welfare and Development
ECT	Emergency Cash Transfer
GAD	Gender and Development
GAP	Gender Action Plan
GBV	Gender-based violence
GESI	Gender, Equity and Social Inclusion
GSFF	Global Shield Financing Facility
IAFFORD	Inclusive and Affordable Financial Facilities for Developed and Resilient Filipinos'
IOM	International Organisation of Migration
KII	Key-Informant Interview
LGUs	Local Government Units
MFI	Microfinance Institution
MSMEs	Micro, Small and Medium-Sized Enterprises
NAP	National Adaptation Plan
NDC	Nationally Determined Contributions
NDRRMC	National Disaster Risk Reduction and Management Council
NDRRMP	National Disaster Risk Reduction and Management Plan
NDRRMF	National Disaster Risk Reduction and Management Fund
NGO	Non-Governmental Organisation
OPM	Oxford Policy Management
PCW	Philippine Commission on Women
PCIC	Philippine Crop Insurance Corporation
PSA	Philippine Statistics Authority
PSF	People's Survival Fund
SDGs	Sustainable Development Goals
SEADRIF	South-East Asia Disaster Risk Insurance Facility
UNFCCC	United Nations Framework Convention on Climate Change
V20	Vulnerable Group of 20
WMSMEs	Women-led Micro, Small and Medium-Sized Enterprises

1 Introduction

1.1 Purpose of the Analysis: the Importance of Integrating Gender in CDRFI

Despite ranking 20th worldwide and 1st in Asia for gender parity in 2025¹, women in the Philippines continue to face compounded vulnerabilities, resulting in differentiated disaster risks and a need for tailored post-disaster support. Structural factors, including women's unpaid care burden, concentration in precarious livelihoods, and restrictive social norms (such as limitations on asset ownership and decision-making), constrain financial inclusion by limiting access to formal credit, insurance, and payment channels used for cash-based disaster support. In turn, these constraints affect women's ability to access and benefit from Climate and Disaster Risk Finance and Insurance (CDRFI) mechanisms, underscoring the importance of tailored and accessible CDRFI as gender-blind programmes risk exacerbating inequalities. Overall, the Philippines has established a solid structural and policy foundation for CDRFI, with microinsurance, shock-responsive social protection, and anticipatory cash-transfers among the most relevant mechanisms for women. However, translating this into gender-responsive and effective CDRFI in practice continues to require stronger data, accountability and dedicated resources. By firstly examining gendered socio-economic factors, this analysis identifies gaps and opportunities within CDRFI policies and programmes in the Philippines.

1.2 Scope and Objectives

This analysis examines how gender is mainstreamed across key CDRFI-related policies and programmes in the Philippines. An intersectional perspective is applied, with consideration given to other factors of social exclusion that intersect with gender, such as socio-economic status, geographic location, and employment status and sector. The analysis reviews national strategies, policies, and programmes to identify gaps and opportunities for enhancing gender-sensitive CDRFI. In particular, the analysis seeks to:

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

The findings aim to inform CDRFI strategies in the Philippines to more effectively meet the needs of vulnerable populations, particularly women and girls, while also promoting equity and resilience.

1 World Economic Forum. "Global Gender Gap Report 2025". Geneva: World Economic Forum, 2025. Accessed January 23, 2026. [WEF GGGR 2025.pdf](#)

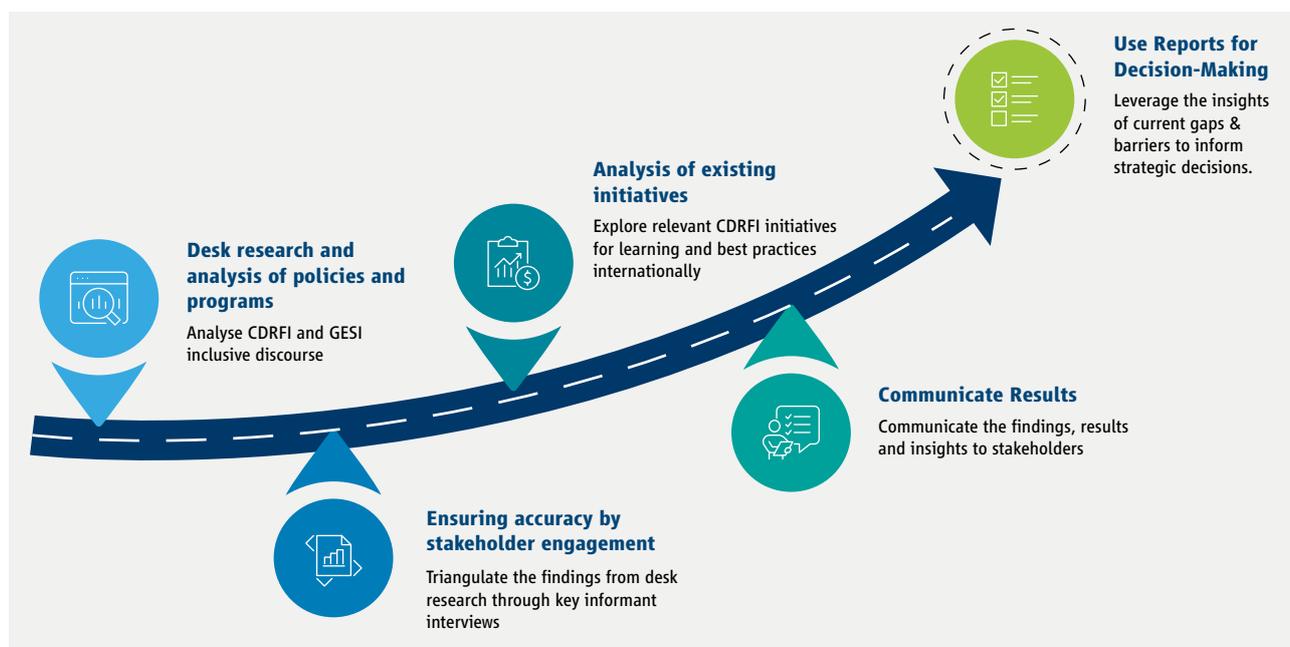
2 Methodological Approach

2.1 Methodology

The analysis primarily draws on desk-based research and, to a more limited extent, key informant interviews (KIIs) to assess the CDRFI landscape in the Philippines. It is based on a comprehensive review of national planning documents, policies, programmes and finance and insurance models pertinent to CDRFI for vulnerable populations, especially women. In addition, the analysis draws on existing literature including papers, briefs, news articles and other relevant information and data sources, providing a comprehensive analytical

foundation and accurate view of the gender-inclusive CDRFI landscape in the Philippines. The analysis is complemented by insights from key informant interviews on CDRFI practices, challenges, and opportunities. A stakeholder review was conducted and discussed with the in-country support structure to identify relevant actors and prioritise interview partners. Four key informants were engaged, representing international NGOs, a microinsurance industry association, and a national government agency (DSWD–DROMD). Additional insights were gathered through written exchange with a government entity (see Annex A for key informants).

Figure 1. Review process



Source: OPM

2.1.1 Intersectional Approach to CDRFI

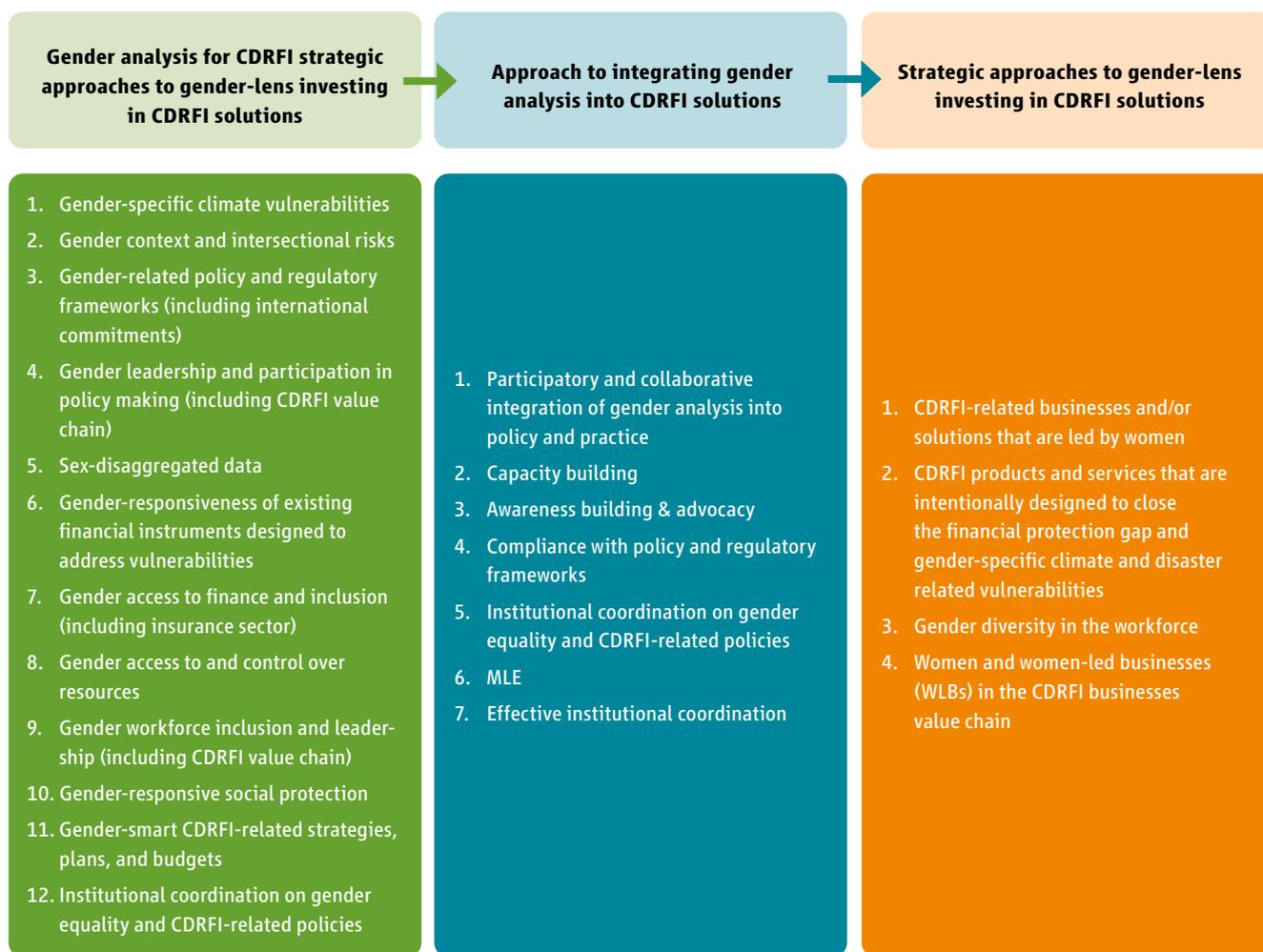
The analysis employed an intersectional approach to ensure that gendered vulnerabilities and intersecting forms of discrimination, such as socio-economic status, geographic location, and employment sector, were considered when reviewing existing or potential CDRFI interventions. This method acknowledges the diversity within vulnerable populations, particularly women.

Figure 2 outlines the three-pillar framework used in this review. Pillar 1 involves a structured analysis with 12 key components, examining factors like climate-specific vulnerabilities, policy frame-

works, financial dimensions, and institutional dynamics. Pillar 2 translates these findings into actionable strategies through seven targeted approaches. Pillar 3 shows how these strategies are expected to lead to four strategic outcomes, creating a clear pathway from analysis to implementation. The framework emphasises how an intersectional gender analysis informs integration approaches, ultimately shaping recommendations for inclusive CDRFI systems. This report applies Pillar 1 by systematically assessing intersectional gender vulnerabilities and risks within the country's CDRFI context, followed by Pillars 2 and 3 to develop strategic recommendations.



Figure 2. Analytical Framework for Gender-Inclusive CDRFI



Source: OPM

2.2 Limitations of the Analysis

A key challenge of this analysis is the limited availability of gender-disaggregated data related to climate and disaster risk, exposure, and vulnerability in the Philippines. In particular, the absence of sex-disaggregated data on insurance uptake, access to credit and loan eligibility, claims and payout patterns, and access to digital or cash-based financial services restricts the ability to systematically assess the gender-responsiveness of existing CDRFI mechanisms. As a result, the analysis relies largely on qualitative insights and secondary sources to infer gender differentiated impacts.

In addition, the analysis is predominantly desk-based and 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 ability to engage a broader range of key institutions constrained opportunities for 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 the Philippines, with a particular emphasis on women and girls, this analysis only partly addresses the specific vulnerabilities of 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.



3 The Philippines' Risk Profile

3.1 Geographic Location and Vulnerability to Climate Hazards

The Philippines is regularly identified as one of the world's most disaster-prone countries. In Germanwatch's Climate Risk Index "Climate Risk 2026", the Philippines ranked as 7th globally. The same report found that "between 1995 and 2024, the country endured 371 extreme events, leaving 27,500 dead, 230 million affected, and USD 35 billion in losses".² Given its greatly diverse geographical landscape across its archipelago of 7,107 islands, the Philippines is vulnerable to rising sea levels as well as an array of natural hazards. The National Adaptation Plan (NAP) 2023-2050 recognised the four key climate-impact drivers as (i) increased temperatures and drought, (ii) sea level rise and extreme sea levels, (iii) extreme precipitation and (iv) extreme wind and tropical cyclones.³ The country is also positioned within the 'Pacific Ring of Fire', the region of the Pacific Ocean where most of the Earth's volcanic eruptions and earthquakes occur, as well as within the 'Pacific Typhoon Belt'.⁴ In particular, urban areas and coastal communities are at risk, with the International Organisation of Migration (IOM) recognising Manila among the megacities significantly affected by human-caused climate change, most recently suffering from a

prolonged extreme heat wave (between December 2024 and February 2025).⁵ The IOM also recognised that 60% of the country's municipalities and cities are placed along coastal areas and predicted that subsequently 8.6 million people "may be directly impacted and submerged by sea-level rise and inundation".⁶ The Climate Change Commission (CCC) did a News Roundup in March 2025 on the most recent climate disasters, with heatwaves being the most reported catastrophe, under headlines such as "Philippines third most heat-impacted country in Asia".⁷ Most recently, the Philippines suffered from a string of very strong typhoons and since 2020, the Philippines experienced four of the ten costliest typhoons on record. This is relevant for CDRFI considerations as recurrent large-scale disasters increase demand for financial protection mechanisms (parametric, micro-insurance, Emergency Cash Transfers (ECTs) etc.) and exacerbate gender-differentiated vulnerability and recovery gaps.

2 Adil, Lina, David Eckstein, Vera Künzel, and Laura Schäfer. Climate Risk Index 2026: Who Suffers Most from Extreme Weather Events? Bonn: Germanwatch e.V., November 2025. Accessed November 13, 2025. <https://www.germanwatch.org/sites/default/files/2025-11/CR1%20summary%20EN%202026.pdf> Germanwatch e.V..

3 Climate Change Commission and Department of Environment and Natural Resources. Philippines National Adaptation Plan 2023–2050. Manila: Climate Change Commission and DENR, 2023. Accessed November 14, 2025. <https://climate.gov.ph/public/ckfinder/userfiles/files/Knowledge/PH%20NAP%202023-2050.pdf> Climate Change Commission and DENR.

4 International Organization for Migration (IOM). Country Factsheet: The Philippines – Migration, Environment and Climate Change (MECC). December 2024. p. 5. Accessed November 13, 2025. <https://roasiapacific.iom.int/resources/country-factsheet-philippines> IOM Regional Office for Asia and the Pacific.

5 Ibid.

6 Ibid.

7 Climate and Economy. "20th March 2025 Today's Round-Up of Climate News." March 20, 2025. Accessed November 13, 2025. <https://climateandeconomy.com/2025/03/20/20th-march-2025-todays-round-up-of-climate-news/>.

3.2 Socio-Political and Economic Vulnerabilities Related to Climate Risks

The extent to which different people are vulnerable to the climate crisis within the Philippines varies based on a multitude of socio-political and economic vulnerabilities. A recent World Bank report finds that 82.7% of Filipinos are exposed to climate-related hazards, while 69.1% are both exposed and highly vulnerable to their impacts.⁸ Certain regions as well as economic sectors are more exposed than others, with government climate portals noting the especially high nationwide exposure across coastal and agricultural areas.⁹ However, urban areas are also becoming more vulnerable due to the last two decades' population growth, combined with rapid and expanding urbanisation and an increase of informal settlements; public infrastructure (e.g. health services) is struggling to keep up, meaning greater exposure to disasters and exacerbated vulnerabilities for the inhabitants of cities. For instance, the national capital region, an increasingly densely populated network of cities has not only seen increasing heatwaves but is also at high risk of flooding.¹⁰

With regards to economic vulnerabilities, poor households are more vulnerable to the impacts of climate change because they lack the resources needed for resilience and protection of livelihoods.¹¹ The Philippines has seen a stark reduction in extreme poverty over the last 20 years from 14% in 2000 to 3% in 2021,¹² but climate disasters put this progress at risk. On average between 2012 and 2022 wellbeing losses of USD 3.9 billion occurred every year due to climate disasters.¹³ This is likely to increase as climate change intensifies and the country's membership of the Vulnerable Twenty Group of Finance Ministers (V20) reflects growing concern surrounding the economic effects of climate change.¹⁴ Looking forward, the Philippines' Department of Environment and Natural Resources (DENR) estimated in the NAP (2023–2050) that the direct economic cost of inaction alone would amount to about PHP 645 billion (USD 11.3 billion at Nov 2025 exchange rate) per annum in 2030 with the highest impacts expected across land use and human settlements; energy, transport and communications; livelihood and industries; and agriculture and fisheries. These numbers mainly relate to infrastructure damage, productivity losses and business interruptions.

8 World Bank Group. Philippines Country Partnership Framework for 2025–2028. Washington, DC: World Bank Group, 2024. Accessed November 13, 2025. <https://thedocs.worldbank.org/en/doc/bd52c8474d079136bfd55bd56af4556-0070012024/wbg-ph-country-partnership-framework-2025-2028/thedocs.worldbank.org>.

9 Climate Change Commission (CCC). Coastal Impacts of Extreme Weather Events to Human Security (Coastal and Water Ecosystems). National Integrated Climate Change Database Information and Exchange System (NICCDIES). Accessed November 13, 2025. <https://niccdies.climate.gov.ph/adaptation/coastal/niccdies.climate.gov.ph>.

10 ABS-CBN News. "PAGASA Warns of Possible Heavy Rainfall, Flooding in Metro Manila Due to Uwan." Manila: ABS-CBN Corporation, November 9, 2025. Accessed November 14, 2025. <https://www.abs-cbn.com/news/weather-traffic/2025/11/9/pagasa-warns-of-possible-heavy-rainfall-flooding-in-metro-manila-due-to-uwan-1315> ABS-CBN Corporation.

11 KII

12 Ibid.

13 Ibid.

14 Climate Vulnerable Forum and V20 Finance Ministers (CVF–V20). Membership. CVFV20.Org. Accessed November 13, 2025. <https://cvfv20.org/membership/>

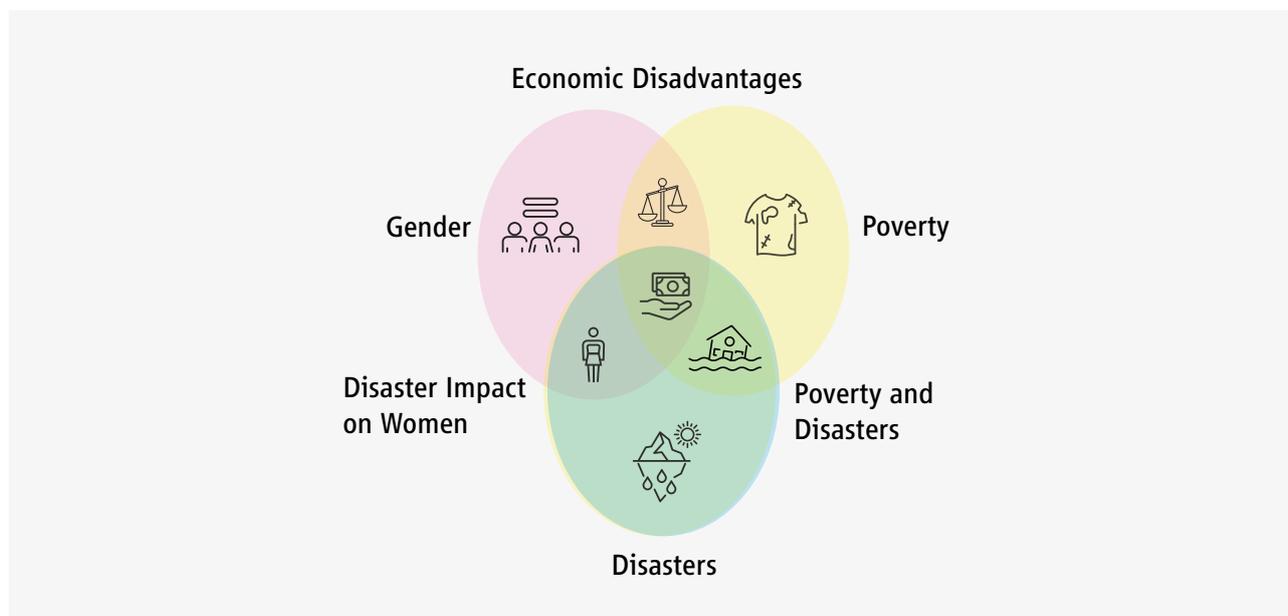
4 Differential Vulnerabilities to Climate and Disaster Risks

4.1 Impact of Intersectionality on Vulnerability

Despite rising climate and disaster risks across the Philippines, the impacts of climate hazards are disproportionately borne by marginalised groups, shaped by intersecting social and economic factors. While this analysis focuses primarily on women, it recognises that gender intersects with other forms of social exclusion that also shape access to CDRFI.

Building on the vulnerability patterns outlined in section 3, this section examines how poverty disproportionately affects women due to their concentration in informal and climate-sensitive livelihoods and the disproportional burden of unpaid care work. These factors increase women’s exposure to climate shocks while simultaneously constraining their ability to access institutional, financial, and social protection mechanisms for preparedness, response, and recovery. Social norms surrounding gender roles further compound these vulnerabilities by limiting women’s participation in decision-making processes and access to formal risk management instruments.

Figure 3. Compounding Vulnerabilities – Women Highly Affected



Source: OPM

Social roles – unpaid care responsibilities: Women shoulder a disproportionate share of unpaid care and domestic work, which constitutes a critical but often invisible component of household and community resilience. A national household care study indicates women spend longer hours each day on unpaid care (including simultaneous and supervisory care) than men, limiting time for paid work,¹⁵ with women’s overall labour force participation (56.3% in Dec 2023) lagging behind men’s (77.0%).¹⁶ Therefore, not only do women’s care responsibilities limit their economic opportunities, they also limit time for other activities such as training and participation in disaster-preparedness activities or CDRFI development. Findings from a World Bank report show how women are stuck in a perpetual cycle of underpaid and unpaid work, with 10% of women being employed without pay in family-owned businesses and as domestic workers, as opposed to 4% of men.¹⁷ Additionally, the same report states that “in families with both men and women being low skilled workers, the household income will suffer significantly less if the female engages in unpaid work than if the man does, as in low skill positions, the daily wage is over 50% higher for men than for women”.¹⁸ This unfortunate reality feeds into a perpetual cycle which justifies women’s role in the house and outside the labour market.

Working women concentrated in climate-sensitive, and informal roles: Among women who are employed or have paid work, many are concentrated in climate-sensitive sectors and precarious forms of work. Much of their labour is informal and treated simply as an extension of household duties, leaving it unpaid and absent from official statistics. For instance, in agriculture, fisheries and forestry (AFF), official data shows women making up at least one-quarter of the workforce over the 2007–2016 period.¹⁹ The Philippine Commission on Women (PCW) notes that

women’s contributions to agriculture are often undercounted, as many women continue to engage in unpaid family work in agriculture in greater numbers than men.²⁰ As a result, even as overall employment in agriculture, forestry, and fisheries (AFF) declines, women’s employment shares in the sector remain significant, reflecting women’s continued concentration in unpaid and informal agricultural roles, while men are more likely to transition into paid employment in other sectors.²¹ Beyond agriculture, forestry, and fisheries (AFF) and other natural resource-dependent sectors, large numbers of women are engaged in informal economic activities, including family-based micro, small, and medium-sized enterprises (MSMEs) and service occupations such as retail, accommodation, and domestic work. These livelihoods are highly exposed to weather-related shocks and supply-chain disruptions and typically lack insurance coverage and formal labor protections. This pattern illustrates how women’s disproportionate responsibility for unpaid care work often extends into informal and precarious livelihoods, which in turn creates barriers to eligibility for microinsurance products and post-disaster recovery financing. As highlighted by a government department representative:

“Women are disproportionately represented in informal and low-asset activities, including market vending, small-scale farming, and domestic work. When disasters strike, these sources of income are often the first to disappear, making recovery more difficult due to limited savings or a lack of collateral.”

Quote: KII

Exclusion from design and decision-making of disaster-response programmes: The concentration of women’s time inside the house also feeds into their exclusion from the design of disaster-response strategies, and under-representation in key decision-making roles. This leads to financial products that do not account for their needs, risk profiles or preferences. Through interview discussions it became clear that in some cases women were also unaware of the support being available after disasters, such as Emergency Cash Transfers (ECT) programmes.

15 United Nations Economic and Social Commission for Asia and the Pacific (ESCAP). Valuing and Investing in Unpaid Care and Domestic Work: Philippines – Country Case Study. Bangkok: ESCAP, 2022. Accessed November 14, 2025. <https://repository.unescap.org/handle/20.500.12870/4705>

16 Philippine Statistics Authority. Labor Force Survey, December 2023. Quezon City: PSA, February 2024. Accessed November 14, 2025. <https://www.data.pssc.org.ph/docs/labor-force-survey/> Labor Force Survey, PSA.

17 Buchhave, Helle, Nadia Belhaj Hassine, and Belghith, Nadji. “Overcoming Barriers to Women’s Work in the Philippines.” East Asia & Pacific on the Rise (World Bank Blog). April 11, 2022. Accessed November 13, 2025. <https://blogs.worldbank.org/en/eastasiapacific/overcoming-barriers-womens-work-philippines> World Bank Blogs.

18 Ibid.

19 Philippine Commission on Women. n.d. “Agriculture, Fisheries, and Forestry Sector.” Accessed November 13, 2025. <https://pcw.gov.ph/agriculture-fisheries-and-forestry/>

20 Ibid.

21 Ibid.



4.2 Subsequent Gender Differential Impacts of Climate and Disaster Risk

How compounding vulnerabilities materialise when disaster strikes: The previous analysis has shown that women's intersecting vulnerabilities increase their likelihood of living in poverty and being excluded from disaster-response design and training, leaving them less resilient to climate-related disasters. Some of the interviewees gave an overview of what this looks like in practice when disasters strike. One discussion highlighted that during disasters women's care load is exacerbated (childcare during school closures, care of the sick and elderly, water/food provisioning), which in turn increases stress and constrains mobility for evacuation and access to payouts, meaning slowed economic recovery and less public participation (e.g. for design of CDRFI mechanisms). This is exemplified by the following quotes:

“Even if the flood is inside the house, is up to waist level when you need to maintain order, you need to care for everyone, so that is an expectation.”

“To clean and wash everything as well as to take care of your health, the smaller children and everything. Or sometimes you need to sleep. That's the reality.”

Quote: KII

Need for tailored support: Women's exposure to hazards is not only compounded by economic vulnerabilities from care burdens and income precarity, but also safety risks (including gender-based violence, GBV) in displacement and shelters. After major events (e.g. typhoon Haiyan/Yolanda), large numbers of pregnant women, new mothers, and adolescent girls required targeted services, underscoring gender-specific needs in health, safety, and shelter. Displacement patterns are also skewed toward women: humanitarian reporting estimates that women make up a large share of those displaced by climate impacts in the country.²² For example, a 2022 report on lessons learned for Philippine humanitarian practitioners gave the example of Super Typhoon Yolanda (Haiyan) in 2013 explaining it “devastated 11.3 million people and displaced 80,000. Among these, one of the most vulnerable populations were women. Nearly 300,000 pregnant women and new mothers were affected, having to seek aid for food,

22 Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. Human Mobility, Climate Change and Gender in the Philippines. Bonn: GIZ, 2022. p. 20. Accessed November 13, 2025. https://www.adaptationcommunity.net/wp-content/uploads/2022/04/GIZ_Gender-Compendium-PHL.pdf

while approximately one million children lived in the hardest-hit area, almost 200,000 of which were adolescent girls. Additionally, roughly 80% of the fatalities from the super typhoon were women and girls”.²³

A discussion with a government department also highlighted this issue, noting that when facilities and services typically used by women are disrupted or damaged during disasters, their vulnerabilities are further compounded, as seen in the following quote by a government department representative:

“Reduced access to health, sexual and reproductive health services – damage to facilities, supply chain disruption, and mobility limits reduce access to maternal care, contraception, and other essential services – increasing maternal/newborn risk and interrupting care for survivors of GBV.”

Quote: KII

4.3 Access and Barriers to Financial Resources

Until CDRFI is tailored to and proportionately accessed by the most vulnerable groups, climate-related disasters will continue to risk perpetuating societal inequalities. Inequalities, particularly in relation to access to finance, seem to persist. Gender-disaggregated data on climate finance in the Philippines is scarce, but there are clear barriers to accessing credit and insurance, as a result of lower asset ownership, as well as barriers in the form of financial and digital literacy.

Bank account ownership: The Philippines is home to a reasonably balanced ownership of bank accounts (47% of women and 55.6% of men in 2021),²⁴ which gives some access to formal financial services, however this does not necessarily equate to financial inclusion, as women may have accounts but still remain ineligible for CDRFI payouts.

23 Ibid.

24 World Bank Group. Philippines | Gender Data Portal. 2023. Accessed November 13, 2025. <https://genderdata.worldbank.org/countries/philippines/>

Asset ownership and security: Philippine laws provide for equal property and inheritance rights, including equal access to land titling or agrarian reform-related services;²⁵ yet a significant gender gap remains in practice. According to the 2022 National Demographic and Health Survey, most women (70.5%) do not own or co-own a house, and the vast majority (93.6%) do not own land.²⁶ In the agricultural sector, data from the MIMAROPA²⁷ region shows that only 12.3% of the agricultural population with ownership or secure rights over agricultural land are women (compared to 26.0% men).²⁸ Additionally, an interviewee highlighted, talking of Sari-Sari stores²⁹:

“We found 84% were attached to houses, and are mainly run by women, but men hold the title deeds.”

Quote: KII

Eligibility for credit and insurance: Despite relatively equal ownership of bank accounts, women’s lower land and asset ownership often leaves them ineligible to apply for credit and insurance.³⁰ These disparities weaken women’s tenure security, limit their access to collateral for loans, (climate-smart) agricultural investments, and insurance, and reduce their bargaining power in post-disaster recovery. This also means they have less access to finance for business, and therefore financial protection for their livelihoods. This is despite an Asian Development Bank Report finding that the majority of MSMEs in the Philippines are owned by women.³¹ One interviewee spoke of the high taxation on micro-insurance packages making it unaffordable for the most

vulnerable and considering women’s greater likelihood of living in poverty, as another example of how barriers to finance are caused by inequalities and simultaneously perpetuate inequalities.

Financial and digital literacy: Disaster Risk Finance (DRF) is increasingly reliant on digital tools for transferring money, which has led to a greater percentage of women being excluded than men due to a lack of financial literacy and education on financial digital services.³² As highlighted by one interviewee:

“The mobile app also becomes a proxy for the presence, because mobile banking apps really don’t have branches.”

Quote: KII

Only 28% of Women-led Micro, Small and Medium-sized Enterprises (WMSMEs) use digital financial services (DFS) versus 44% of male-owned MSMEs.³³ Studies note that early-warning systems are often disseminated through channels less accessible to women.³⁴ Similarly, information on climate finance and insurance products is frequently technical, centralised and routed through formal banking/insurance or government offices, which rural and low-income women cannot always access easily.

These gaps reduce women’s ability to prepare for hazards, apply for risk financing, or benefit from available insurance schemes. Research from the University of Santo Tomas found that increasing digital literacy and data privacy awareness among women correlated with an increase in adoption of e-commerce platforms.³⁵

25 E.g. 1. Republic of the Philippines. Magna Carta of Women (Republic Act No. 9710). August 14, 2009. Accessed November 13, 2025. https://lawphil.net/statutes/repacts/ra2009/ra_9710_2009.html. 2. Republic of the Philippines. Comprehensive Agrarian Reform Law (Republic Act No. 6657, as amended by Republic Act No. 9700). June 10, 1988 and August 7, 2009. Accessed November 13, 2025. https://lawphil.net/statutes/repacts/ra2009/ra_9700_2009.html; <http://lis.dar.gov.ph/documents/9293>

26 The survey only covered the age group of 15-49-year old persons.

27 MIMAROPA is a Philippine administrative region comprising Mindoro, Marinduque, Romblon, and Palawan.

28 Philippine Statistics Authority. 2025. “2022 Census of Agriculture and Fisheries: Agricultural Population with Ownership or Secure Rights Over Agricultural Land (SDG 5a.1).” January 2, 2025. Accessed November 13, 2025. <https://psa.gov.ph/statistics/caf/stat-tables?vcode=WguYXU>.

29 Sari-sari stores are small, neighbourhood retail shops in the Philippines, typically family-run, that sell basic daily goods in small quantities (e.g. food, toiletries, and household items).

30 Asian Development Bank. Measuring Progress on Women’s Financial Inclusion and Entrepreneurship in the Philippines: Results from a Micro, Small and Medium-Sized Enterprise Survey. Manila: Asian Development Bank, 2023. Accessed November 14, 2025. <https://www.adb.org/publications/women-financial-inclusion-entrepreneurship-philippines> Asian Development Bank.

31 Ibid.

32 Ibid.

33 Asian Development Bank. Measuring Progress on Women’s Financial Inclusion and Entrepreneurship in the Philippines: Results from a Micro, Small and Medium-Sized Enterprise Survey. Manila: Asian Development Bank, 2023. Accessed November 14, 2025. <https://www.adb.org/publications/women-financial-inclusion-entrepreneurship-philippines> Asian Development Bank.

34 See e.g. <https://www.ramboll.com/insights/resilient-societies-and-liveability/why-are-we-talking-about-a-flood-warning-system-on-international-women-s-day> or <https://wrd.unwomen.org/sites/default/files/2021-11/ca9371en.pdf>

35 Policarpio, Rona Jane, and Ederliza Magpantay. The Impact of Digital Access and Literacy on Women’s E-Commerce Adoption in the Philippines. Manila: University of Santo Tomas, September 2024. Accessed November 14, 2025. <http://ujost.org/index.php/journal/article/view/154> Universal Journal of Science and Technology.

“Some women don’t have legal documentation, and they may have poor literacy. In our experience when we introduce the idea of digital wallets, (some) struggle to gain access due to these issues – you need to provide legal documentation, you need to have a strong literacy component.”

Quote: KII

Digital finance access/engagement: The GSM Association Mobile Gender Gap Report for 2023 notes that while mobile internet usage among women has increased globally, the rate of adoption in the Philippines has slowed, and men still outpace women in mobile internet access—a key enabler of mobile banking.³⁶ Additionally, a 2020 survey by Plan International revealed that 7 in 10 girls and young women in the Philippines have experienced online harassment, which can discourage digital engagement.³⁷

Attitudes to finance: It should also be recognised that this inequality in access to financial services is not reflected in women’s attitudes to finance. It was found that women were more likely to save for emergencies than men, with 27% of WMSMEs versus 19% of men-owned MSMEs.³⁸

36 GSM. The Mobile Gender Gap Report 2023. London: GSM Association, July 2023. Accessed November 14, 2025. <https://www.gsma.com/r/wp-content/uploads/2023/07/The-Mobile-Gender-Gap-Report-2023.pdf> GSM Association.

37 Plan International. Free to Be Online? Girls’ and Young Women’s Experiences of Online Harassment – Philippines Findings. Manila: Plan International Philippines, October 2020. Accessed November 14, 2025. <https://plan-international.org/philippines/news/2020/10/16/7-in-10-girls-and-young-women-in-ph-experience-online-harassment-plan-international-study/> Plan International Philippines.

38 Asian Development Bank. Measuring Progress on Women’s Financial Inclusion and Entrepreneurship in the Philippines: Results from a Micro, Small, and Medium-Sized Enterprise Survey. Manila: Asian Development Bank, October 2023. Accessed November 14, 2025. <https://www.adb.org/publications/women-financial-inclusion-entrepreneurship-philippines> Asian Development Bank.

5 National Policies, Programmes and International Frameworks

5.1 Review of CDRFI-Related National Policies, International Frameworks, and Programmes

The Philippines is making notable strides in advancing CDRFI, both at home and on the global stage.³⁹ Nationally, efforts to promote 'inclusive insurance' are gaining momentum, exemplified by the Inclusive Insurance Country Workshop held in Manila in August 2023, which committed to closing the protection gap for low-income communities, yet lacked an explicit commitment to gender-responsive insurance, demonstrating women's specific marginalisation was overlooked.⁴⁰ This chapter presents an overview of existing policies, frameworks and programmes relevant to CDRFI in the Philippines, especially those targeted at women.

Policies and Impact on Women

With regards to climate and disaster risk, the Philippines adopted a proactive approach to dealing with its high climate vulnerability in 2010, with the "Philippine Disaster Reduction and Management Act 2010". This strategy set up the financing mandates, the Local Disaster Risk Reduction and Management Fund, the risk layering strategy and institutional roles which CDRFI instruments now build on.⁴¹ In particular, it referred to supporting at-risk groups, setting out to "ensure that disaster risk reduction and climate change are gender-responsive, sensitive to indigenous knowledge systems and respectful of human rights";⁴² as well as to "conduct early recovery and post-disaster needs assessment institutionalising gender analysis as part of it".⁴³ Subsequent national

Figure 4. Overview of National Policies and Strategies on CDRFI



Source: OPM

39 Permanent Mission of the Philippines to the United Nations. "Philippines Cited as 'Leading the Way as a Model' in Gender-Responsive Disaster Risk Reduction." New York: Permanent Mission of the Philippines to the UN, March 18, 2024. Accessed November 14, 2025. <https://www.un.int/philippines/activities/philippines-cited-%E2%80%9CLeading-way-model%E2%80%9D-gender-responsive-disaster-risk-reduction>

40 Manila Republic. "Advancing Inclusive Insurance in the Philippines: Collaborative Workshop by IDF and MiN." Manila: August 31, 2023. Accessed December 15 2025. [Advancing Inclusive Insurance in the Philippines: Collaborative Workshop by IDF and MiN - Manila Republic](https://www.mn.gov.ph/advancing-inclusive-insurance-in-the-philippines)

41 Santos, Maria Fe VillamejorMendoza. Disaster Risk Governance in the Philippines: A Case Analysis of the Disaster Risk Reduction and Management Act of 2010. In: VillamejorMendoza, M.F., ed. Disaster Governance in Asia. Singapore: Springer, 2024. Accessed January 23, 2026. https://link.springer.com/chapter/10.1007/978-981-97-7374-9_13.

42 Republic of the Philippines. Philippine Disaster Risk Reduction and Management Act of 2010 (Republic Act No. 10121). Manila: Official Gazette, May 27, 2010. Accessed November 14, 2025. <https://climatepolicydatabase.org/climate-laws/philippine-disaster-risk-reduction-and-management-act-2010-ra-10121> Republic of the Philippines.

43 Ibid.

policies explained below have continued to recognise the need for tailored responses.

The NDRRMP (2020–2030) states that addressing persistent gender gaps in DRRM is fundamental in resilience building, and requires supporting female leadership, decision-making, and inclusion in the design, planning, budgeting and implementation of the NDRRMP. It explains that overcoming systemic barriers requires building knowledge and skills, changing attitudes and belief systems, promoting inclusive governance⁴⁴, as well as continued monitoring and evaluation. It is however difficult to know the extent of implementation, as there has been a lack of evaluations since the introduction of the NDRRMP, with only one report in 2021 stating implementation was inconsistent and local DRRM councils often lack gender-analysis tools and training.⁴⁵

The Philippines' NAP also recognises that, beyond the direct economic costs of inaction, it is equally important to consider the social costs, including the needs of women, youth, Indigenous Peoples, local communities, persons with disabilities, and other groups with specific needs. Unfortunately, these costs are not fully quantified in socioeconomic models, and this data gap hinders the ability to design gender-responsive CDRFI, as there is a lack of understanding of where tailored support is needed. Once again this demonstrates that intention is set out within policy, but a lack of data, tools, and capacity prevent this from being translated into practice.

Looking strictly at CDRFI-specific policies, there appears to be a lack of formal recognition for the differentiated needs of women. For instance, in the DRF Strategy 2015⁴⁶, and the 2018 "Strategic Priorities of the Department of Finance in Managing Disaster Risk"⁴⁷ there is no mention of women or gender-sensitive finance instruments. Considering the Department of Finance (DoF) is the lead agency for CDRFI policy, such gender-blind strategies risk excluding women from eligibility, product design or payout

systems. Conversely, the Philippines has made notable strides in gender-responsive climate and disaster governance more broadly, for example:

- ▶ PCW reports that government agencies have committed to promote gender equality in climate justice and disaster-risk reduction thereby advocating gender-responsive finance, strengthening legal/regulatory frameworks, integrating gender into disaster-risk reduction and climate policies and improving sex-disaggregated data.⁴⁸
- ▶ At the institutional level, the CCC has adopted a resolution (2019-02) to strengthen gender-based approaches in its climate change policy work. This lays the foundation for how local governments distribute finance, for instance, Local Climate Change Action Plans must integrate gender analysis and are required for accessing the People's Survival Fund (PSF) financing. Additionally, the CCC's push for gender-disaggregated data has translated into gender vulnerability assessments to be used for anticipatory action targeting.⁴⁹ However, the CCC's approach remains indirect, upstream and policy-level, setting the enabling environment for more gender-responsive CDRFI.⁵⁰
- ▶ By law, each government agency and local-government department has to set aside 5% of its budget to finance gender-related initiatives (Gender and Development Budget) to promote gender mainstreaming, however there is no requirement to allocate a specific amount to CDRFI, insurance access or financial protection, and although some funds have been directed to gender-responsive disaster-response management (DRM) planning, they are not directly linked to CDRFI, as this is generally mandated by the DoF.⁵¹

44 National Disaster Risk Reduction and Management Council (NDRRMC). National Disaster Risk Reduction and Management Plan 2020–2030. Quezon City: NDRRMC, 2020. Accessed November 14, 2025. https://ndrrmc.gov.ph/attachments/article/4039/NDRRMP_2020-2030.pdf NDRRMC.

45 OCHA. Moving forward localisation of humanitarian action in the Philippines: The Philippine Multi-Stakeholder Localisation Dialogue Process Final Report, February – July 2021. Accessed January 11, 2026. [Moving forward localisation of humanitarian action in the Philippines: The Philippine Multi-Stakeholder Localisation Dialogue Process Final Report, February - July 2021 | OCHA](https://www.ocha.org/publications/moving-forward-localisation-of-humanitarian-action-in-the-philippines-the-philippine-multi-stakeholder-localisation-dialogue-process-final-report-february-july-2021).

46 Department of Finance, Government of the Philippines. Disaster Risk Financing and Insurance Strategy of the Philippines. PowerPoint presentation. Manila: Department of Finance, 2015. Accessed November 14, 2025. <https://www.insurance.gov.ph/wp-content/uploads/2022/04/Article154.pdf> Department of Finance.

47 Department of Finance, Government of the Philippines, and World Bank. Strategic Priorities of the Department of Finance in Managing Disaster Risk. Washington, DC: World Bank, 2018. Accessed November 14, 2025. <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/>

48 PCW. "Philippine Agencies Commit to Promote Gender Equality in Climate Justice and Disaster Risk Mitigation." Manila: PCW, March 2024. Accessed November 14, 2025. <https://pcw.gov.ph/ph-agencies-commit-to-promote-gender-equality-in-climate-justice-disaster-risk-mitigation/> Philippine Commission on Women.

49 McGinn, Colleen & Venkateswaran, Kanmani. Mainstreaming Gender within Local Government Climate and Disaster Risk Assessments: A Review of Methodology and Practice in the Philippines. GIZ / ISET, 2020.

50 Climate Change Commission, Government of the Philippines. "Gender and Climate Change." Manila: Climate Change Commission, 2023. Accessed November 14, 2025. <https://www.climate.gov.ph/our-programs/gender-and-climate-change>

51 UN Women. Ensuring Gender-Responsive Disaster Risk Reduction: Good Practices from ASEAN. Bangkok: UN Women Regional Office for Asia and the Pacific, 2022. Accessed November 14, 2025. <https://asiapacific.unwomen.org/en/digital-library/publications/2022/07/ensuring-gender-responsive-disaster-risk-reduction-good-practices-from-asean>

Review of International Frameworks

In March 2024, at the UN Headquarters in New York during the launch of the Sendai Gender Action Plan, the Philippines was described as “leading the way as a model” in applying gender-responsive provisions in disaster risk reduction.⁵² This reputation has been built up through the Philippines’ extensive involvement in international frameworks. Some examples, and their link to gender-responsive CDRFI are listed below:

Table 1. International Framework Examples

Framework	CDRFI Relevance	Gender Provisions
Sendai Framework for Disaster Risk Reduction (2015–2030) ⁵³	Core global framework underpinning Disaster Risk Reduction and CDRFI	Explicit recognition of women’s leadership, gender-responsive DRR, and sex-disaggregated data
United Nations Framework Convention on Climate Change (UNFCCC) Gender Action Plan (GAP) ⁵⁴	Climate adaptation and climate finance, including risk finance	Requires integration of gender considerations in climate finance, planning, and capacity building
Paris Agreement ⁵⁵	Climate resilience and climate finance	Emphasises equity and social inclusion; gender operationalised through UNFCCC GAP
2030 Agenda for Sustainable Development Goals (SDGs) ⁵⁶	Links disaster resilience, climate finance, and poverty reduction	SDG 5 (Gender Equality) intersects with disaster resilience and climate finance (SDG 13)
Convention on the Elimination of All Forms of Discrimination Against Women ⁵⁷	Normative framework for women’s economic rights	Obligation to remove barriers to women’s access to economic and financial resources, including in crisis contexts

Source: OPM

52 Permanent Mission of the Philippines to the United Nations. “Philippines Cited as ‘Leading the Way as a Model’ in Gender-Responsive Disaster Risk Reduction.” New York: Permanent Mission of the Philippines to the UN, March 18, 2024. Accessed November 14, 2025. <https://www.un.int/philippines/activities/philippines-cited-%E2%80%9CLeading-way-model%E2%80%9D-gender-responsive-disaster-risk-reduction>

53 Ibid.

54 United Nations Framework Convention on Climate Change. The Gender Action Plan. Bonn: UNFCCC Secretariat, 2025. Accessed January 11, 2026. <https://unfccc.int/topics/gender/workstreams/the-gender-action-plan>

55 United Nations Framework Convention on Climate Change. The Paris Agreement. Paris: UNFCCC Secretariat, 2015. Accessed January 16, 2026. <https://unfccc.int/process-and-meetings/the-paris-agreement>

56 United Nations. 2030 Agenda for Sustainable Development. New York: United Nations, 2015. Accessed January 16, 2026. [2030 Agenda for Sustainable Development](https://www.un.org/sustainabledevelopment/)

57 United Nations. Convention on the Elimination of All Forms of Discrimination Against Women. New York: United Nations General Assembly, 1979. Accessed January 16, 2026. <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-elimination-all-forms-discrimination-against-women>

CDRFI Programmes with Gender-Responsive Components:

It was found that CDRFI programmes with Gender-responsive components were often international-donor supported programmes. An overview of some of the key initiatives (which cover the Philippines or the country is party to) are listed below in Table 2.

Table 2. International-Donor-Supported CDRFI Programmes with Gender-Responsive Component

Programme / Initiative	Type	Key Donors / Partners	Relevance to the Philippines	Gender-Focused Elements
Global Shield against Climate Risks (and its financing vehicles (Global Shield Financing Facility (GSFF), Global Shield Solutions Platform, etc. ⁵⁸)	CDRFI / pre-arranged climate risk finance	G7, V20, Germany (BMZ), World Bank, InsuResilience partners	Philippines V20 member and participates in Global Shield as path-finder country through in-country process	Gender-responsiveness key principle (as this report shows); e.g. GSFF has explicit Gender Strategy promoting gender analysis, sex-disaggregated data, and inclusion of women's needs in CDRFI instruments
InsuResilience Global Partnership (IGP) ⁵⁹	CDRFI / Climate-risk insurance	Germany, UK, Multilateral Development Banks, UN agencies	Philippines engaged through regional Disaster Risk Finance and Insurance (DRFI) dialogue and technical cooperation	Declaration on Gender committing to gender-responsive CDRFI, consultation of women, and addressing differential disaster impacts
InsuResilience Investment Fund ⁶⁰	Climate & disaster-risk insurance	KfW, private investors	Relevance for inclusive insurance markets	Investment criteria encourage inclusive insurance, including products accessible to women and vulnerable groups
Centre of Excellence on Gender-smart Solutions (InsuResilience) ⁶¹	Technical assistance / knowledge	German Government, InsuResilience partners	Open to Philippines policymakers and implementers	Dedicated tools and advisory support on gender-smart CDRFI policy, insurance design, and monitoring & evaluation
ADB Disaster Risk Financing and Insurance (DRFI) Operation ⁶²	Sovereign and sub-sovereign DRFI	Asian Development Bank	Active DRFI support in the Philippines (national and Local Government Unit, LGU, level)	Gender mainstreaming through ADB safeguards and social inclusion policies; growing focus on equitable access to post-disaster finance
UNDP Climate Risk Finance and Insurance Support ⁶³	CDRFI / capacity building	UNDP, bilateral donors	Supports DRM and climate finance reforms	Promotes gender-responsive climate finance, including women's participation in risk financing mechanisms

Source: OPM

58 Global Shield Secretariat. Home | The Global Shield against Climate Risks. Bonn: Global Shield Secretariat, 2025. Accessed January 10, 2026. <https://www.globalshield.org>

59 InsuResilience Global Partnership. InsuResilience Global Partnership for Climate and Disaster Risk Finance and Insurance Solutions. Bonn: InsuResilience Global Partnership Secretariat, 2017–2025. Accessed January 10, 2026. <https://www.insuresilience.org>

60 German Federal Ministry for Economic Cooperation and Development (BMZ). InsuResilience Investment Fund (IIF). Berlin: BMZ, 2024. Accessed January 26, 2026. <https://www.bmz.de>

61 Ibid.

62 Asian Development Bank Institute. Incorporating a Disaster Risk Financing and Insurance Framework into Country Management and Development Strategies. Tokyo: ADB Institute, 2020. Accessed January 10, 2026. <https://www.adb.org>

63 United Nations Development Programme. National Disaster Management and Risk Financing Strategy Framework and Implementation Plan (2025–2030): Technical Support through the Insurance and Risk Finance Facility (IRFF). Accra: UNDP Ghana, 2026. Accessed January 10, 2026.

The key informant interviews provided insight into the gender-responsiveness of cash transfers (direct payments provided to households after or before a disaster to help them meet urgent needs), as explained in Table 3 below.

Overall, Chapter 5 has outlined that on the policy level, there is commitment to gender-responsive CDRFI, and this commitment is reflected in the Philippines' membership of multiple international frameworks with similar pledges. In practice, however, there is only limited evidence of gender-responsive CDRFI programmes in implementation. Gaps and recommendations will now be discussed in Chapters 6 and 7.

Table 3. Cash Transfers in the Philippines⁶⁴

Type of Respondent	Context & Quote	Significance for gender-responsive CDRFI
Government Department	Referring to the Department of Social Welfare and Development (DSWD)'s ECT Programme: "Cash Relief / Cash Relief Assistance / Assistance to Individuals in Crisis Situations – existing administrative issuances and MCs provide the operational rules for cash relief and the priority listing of vulnerable groups (including women in especially difficult circumstances). These guide how cash relief is provided in emergencies."	Coordination between LGUs and existing registries of vulnerable groups supports the identification of women in need of emergency cash.
NGO	Referring to Sari-Sari stores as potential last-mile ECT distributors: "The foot traffic is very high, and in fact sometimes some stores would now have cash in cash out for e-money wallets." "Basically, they are the most frequented area in the community [...] – they are also informal leaders in the community, because people go to them."	These would be women-led payout channels and would facilitate last-mile financial access. This would increase female inclusion in general due to the facilitation of female networks, as well as inclusion for rural women who rely heavily on last-mile initiatives.
NGO	ECT Programme for Pregnant Women: In order to identify the relevant recipients for their programme, they collaborated with the health sector to gain access to data on the number of pregnant women in the area, and where they were located. "So, these are the compositions of the teams that we have. So we are on the ground, the good neighbours, the local government units represented by the police. Personnel from the social welfare department, focal persons and the Disaster Risk Reduction and Management Office. And in the barangays, we also partner with the barangay captains".	Emphasises the importance of stakeholder collaboration to facilitate gender-responsive CDRFI, particularly with regards to the sharing of data for identification of recipients

Source: OPM

64 KII

6 Gender in CDRFI

6.1 Programmes and Initiatives in CDRFI

Women as well as marginalised groups face distinct and disproportionate impacts of climate- and disaster-induced losses, yet their access to risk-finance, insurance and recovery instruments remains uneven. From a gender and CDRFI perspective, it is critical to recognise that risk finance and risk transfer mechanisms do not operate in a gender-neutral environment: women’s vulnerabilities and capacities differ from men’s, and so must the design and implementation of CDRFI instruments.⁶⁵

Although overall the policy and institutional framework for the gender-CDRFI-DRM nexus is strong on paper, it often remains at a conceptual level with limited implementation (while gaps in the visibility of especially small programmes and impact data persist).

To provide some examples:

- › LGUs conducting climate and disaster risk assessments have tended to treat gender more as a checklist item rather than a deeper structural question of participation, power, access and control. A review of LGU assessment toolkits in the Philippines found that gender-specific elements were often only superficially integrated and recommended that methodologies start with gender from the outset and engage disadvantaged groups meaningfully.⁶⁶

- › Oxfam’s programme ‘The Inclusive and Affordable Financial Facilities for Developed and Resilient Filipinos’ (IAFFORD) saw government, NGOs, microfinance institutions and fin-tech companies (primarily PayMaya) come together to address financial inclusion barriers and successfully support more than 5 million people in the Philippines to access DFS. An evaluation of the programme found the ‘Gender Equality’ of the programme to be ‘adequate’, confirming that women beneficiaries, who became de facto heads of households, benefited from the digital cash transfer, which tended to be used as startup capital for livelihoods/income generation by women-headed households in post-disaster contexts.⁶⁷

65 Gender-Smart Climate and Disaster Risk Finance and Insurance Centre of Excellence. Incorporating Gender at the Core of Risk Management and Climate and Disaster Risk Finance and Insurance. London: Centre of Excellence on Gender-Smart CDRFI, 2023. Accessed November 14, 2025. <https://coe-gendersmartcdrfi.org/knowledge/incorporating-gender-at-the-core-of-risk-management-and-climate-and-disaster-risk-finance-and-insurance/>

66 Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). Mainstreaming Gender within Local Government Climate and Disaster Risk Assessments. Bonn: GIZ, 2020. Accessed November 14, 2025. https://www.preventionweb.net/files/73288_mainstreaminggenderwithinlocalgover.pdf?startDownload=true

67 Hina, C., and R. Santos. Evaluation Report (IAFFORD). n.p.: n.d. Accessed November 14, 2025. [Unpublished manuscript].

6.2 CDRFI Instruments and Gender: Implementation Evidence

Below we review key CDRFI instrument types in the Philippine context with attention to gender:

Public Finance

- › PSF a dedicated climate-adaptation (and by extension, disaster risk) funding instrument in the Philippines, overseen by the Department of Finance with a multi-sector board including the PCW.⁶⁸ Its criteria include gender-responsiveness. For example, the Fund's criteria require consideration of gender-differentiated vulnerabilities.⁶⁹
- › The CCC's "Gender and Climate Change" programme notes that gender concerns are integrated in the National Climate Change Action Plan⁷⁰ and that gender-analysis is incorporated in project design.⁷¹

While these illustrative examples represent advances, there is less evidence of public-finance tools, e.g. systematic budget tagging or tracking of CDRFI mechanisms (e.g., earmarking funds specifically for women's access to insurance or credit in disaster contexts) and of monitoring of how public disaster risk financing flows reach women versus men.⁷²

Social Protection

- › Government programmes like the Pantawid Pamilyang (4Ps)⁷³ and surge components in a disaster context provide cash aid support to (disaster-affected) households and initiatives like the National Community Driven Development programme are working to improve gender-responsive disaster response through social protection. Additionally, the government along with international agencies is testing and introducing Anticipatory Cash Transfers, which

aim to proactively deliver aid to vulnerable populations before a typhoon strikes.

Regional projects such as the World Food Programme in partnership with the Bangsamoro Autonomous Region in Muslim Mindanao Government, is explicitly targeted at indigenous/rural women in climate-resilient agricultural livelihoods, aiming to promote leadership opportunities for about 28,000 women in decision making, strengthening their leadership and decision-making skills for adapting to climate change that threatens food security. Generally, social protection mechanisms provide an entry point for CDRFI integration with gender. The various cash transfer programmes currently in place in the Philippines usually target households; some smaller programmes do focus on women (e.g. First 1,000 Days). For the most part, these programmes are general social protection-oriented and not disaster risk-focused and few of the underlying schemes are responsive to gender and/or disaster risk.

Economic Empowerment and Lending

- › The AgriPinay Programme (Department of Agriculture) provides loans of up to PHP100,000 (no collateral, interest-free, up to 5 years) for women in agriculture and fisheries and indigenous women. This helps address gender gaps in access to credit and thereby indirectly supports resilience to climate/disaster shocks. Agri-Pinay's core objectives are not framed around climate resilience or disaster-risk recovery. Its mandate is primarily economic empowerment of women by improving their financial access and participation in agricultural value chains.
- › Under the DENR and UN Women the "EmPower: Women for Climate Resilient Societies Programme Phase II" project seeks to increase the role of women and other marginalised groups on gender-responsive climate change adaptation and mitigation, to ensure that women and other marginalised groups are represented and that they are engaged in climate resilient livelihoods.⁷⁴ Components cover renewable energy access, skills training and women-led economic activities in connection with building climate resilience.
- › There are a number of public emergency loan programmes in the Philippines that kick in after disaster shocks. They are not women-specific, some examples:
 - › The Government Service Insurance System offers Emergency Loan facilities for members and pensioners re-

68 Department of Finance, Government of the Philippines. "People's Survival Fund." Manila: Department of Finance, 2025. Accessed January 11, 2026. <https://psf.dof.gov.ph/>

69 Department of Finance, Government of the Philippines. "DOF Actively Champions Gender-Responsive Solutions to Close the Climate Finance Gap." Manila: Department of Finance, 2024. Accessed November 14, 2025. <https://psf.dof.gov.ph/dof-actively-champions-gender-responsive-solutions-to-close-the-climate-finance-gap/>

70 "...serve as the basis for climate change planning, research and development, extension, monitoring of activities, and climate financing, to protect vulnerable and marginalised communities from the adverse effects of climate change."

71 Climate Change Commission, Government of the Philippines. "Gender and Climate Change." Manila: Climate Change Commission, 2023. Accessed November 14, 2025. <https://www.climate.gov.ph/our-programs/gender-and-climate-change>

72 See e.g. Public Expenditure and Financial Accountability (PEFA). Gender-Responsive Public Financial Management Assessment Report. Washington, DC: PEFA Secretariat, 2025. Accessed November 14, 2025. <https://www.pefa.org/gender-responsive-public-financial-management-assessment-report>

73 As of end of 2023 covering 4.4 million households; not specifically targeted at women

74 UN Women. EmPower in the Philippines: Brief. Bangkok: UN Women Regional Office for Asia and the Pacific, May 2024. Accessed November 14, 2025. https://asiapacific.unwomen.org/sites/default/files/2024-05/EmPower-in-the-Philippines-Brief_May-2024.pdf

siding or working in areas declared under a state of calamity (PHP 20,000–40,000 over 3 years at approx. 6% p.a.).

- › The Land Bank of the Philippines expanded its Community Assistance and Reintegration Support Plus (CARES+) lending programme, aimed at individuals and businesses affected by calamities/ disasters; allows for loans for repair, reconstruction, working capital etc.
- › The Agricultural Credit Policy Council implements the Survival and Recovery Assistance Programme targeting calamity-affected small farmers and fishers (PHP 25,000, zero-interest loans, no collateral, up to 3 years)
- › Microfinance institutions (MFIs) (banks, non-banks, NGOs, also pawn shops) serve millions of customers in the Philippines and are crucial for financial inclusion. There are numerous emergency-loan offerings; most are not targeted at women specifically, although women make up a significant percentage of the MFI customer base.⁷⁵ Some examples:
 - › The Negros Women for Tomorrow Foundation lists among its products a loan for female micro-entrepreneurs affected by disasters.⁷⁶
 - › VisionFund Philippines (CEVI) offers a recovery-lending product for its (predominantly female) client base.⁷⁷

While disaster-risk and recovery lending schemes and products are quite prevalent, actual data on features and market size are not available; few products seem to be targeted at women even though they make up a large proportion of MFIs' client base. So while Philippine MFIs are gender-inclusive in outreach, many MFIs stop short of fully gender-responsive service design.

Climate/Agricultural Insurance

- › The Philippine Crop Insurance Corporation provides inclusive agricultural insurance solutions: in 2024 over 4.2 million farmers/fishers (43% female) were insured on a premium base of PHP 6.4 billion (of which 78% paid by the government) and resulting in a loss ratio of 78%. More than 55% of losses were typhoon-related.⁷⁸

- › CARD Pioneer Microinsurance Inc. (CPMI), founded in 2013 through a joint venture between CARD MRI and Pioneer Insurance, is indeed the pioneering non-life microinsurance provider in the Philippines and leverages community-based women “Nanay” agents to distribute affordable and accessible coverage (e.g. calamity, crop, health, property). Directly integrating women, particularly mothers, in outreach, distribution and enrolment provided strong evidence of positive resilience outcomes (claims paid, livelihoods maintained, trust built among communities). Over the years, CPMI has enrolled millions of low-income households, including many women policyholders, and facilitated claims for disaster and livelihood shocks, helping families recover financially.⁷⁹ Its scale and gender-inclusive outreach have made it a widely cited example of effective inclusive insurance.
- › Willis and Rare, the global conservation organisation, teamed up with the Philippine Crop Insurance Corporation (PCIC) and the Bureau of Fisheries and Aquatic Resources in November 2025 to launch a parametric insurance solution for small-scale fishers in the Philippines, with capacity provided by the Natural Disaster Fund (originally co-funded by Germany and the UK). The scheme will cover the livelihoods of 14,200 small-scale fishers across 24 coastal municipalities in the Philippines designed to mitigate income losses (of up to USD 100 per event) resulting from extreme weather conditions, which hinder safe fishing in near-shore waters.⁸⁰
- › A notable pilot product, the CLIMBS' Weather Protect Insurance covers cooperatives with parametric triggers of windspeed and rainfall; launched in late 2023, it introduced new technology for warning systems and provided adverse-weather coverage bundled with training/extension services to some 36,000 farmers (22% women) in 71 provinces. Although accessible for women, it is not specifically tailored to their needs.
- › A satellite-based area-based yield index insurance pilot combined with agro-advisory was launched in June 2025 by PCIC and partners to support rice farmers in Camarines Sur and Isabela with plans for nationwide scaling.⁸¹

75 No reliable recent statistics sourced; estimates of MFIs' customer base made up by women range between 50% and 90%

76 Negros Women for Tomorrow Foundation (NWF). Fact Sheet: Microfinance. Bacolod: NWF, 2022. Accessed November 14, 2025. <https://nwf.org.ph/wp-content/uploads/2022/11/Fact-Sheet-Microfinance-v8.pdf>

77 While there is no public information about the product since 2022, it is assumed that the programme continues.

78 Philippine Crop Insurance Corporation (PCIC). Annual Report 2024. Quezon City: PCIC, 2025. Accessed November 14, 2025. https://pcic.gov.ph/wp-content/uploads/2025/09/AR-2024-WEB_compressed.pdf Philippine Crop Insurance Corporation.

79 Jaime A. B. Alip/Lorenzo Chan “Covering Nanay, The Philippine Microinsurance Journey”. 2024. Accessed February 13, 2026. [ICII2024_Plenary3.pdf](#)

80 Artemis. “NDF Backs Willis and Rare’s Parametric Insurance Policy for Fishers in the Philippines.” Hamilton: Artemis, September 2022. Accessed November 14, 2025. <https://www.artemis.bm/news/ndf-backs-willis-and-rare-parametric-insurance-policy-for-fishers-in-the-philippines/>

81 CGIAR. Gender-Responsive Climate and Disaster Risk Finance and Insurance: Philippines Case Analysis. Rome: CGIAR, 2023. Accessed November 14, 2025. <https://cgspace.cgiar.org/server/api/core/bitstreams/dc993486-fb48-4756-be86-e042b04d9f60/content>

- › In early 2024, the country launched a National Indemnity Insurance Programme to cover state assets (initial pilot covering some 133,000 school buildings, valued at over PHP 800 billion).⁸²
- › In late 2019, the World Bank issued a 3-year parametric catastrophe bond (cat bond) on behalf of the Philippines covering USD 225 million of earthquake and tropical cyclone risk (in two tranches) on a per-occurrence basis. It was triggered by Typhoon Rai/Odette in December 2021 and paid out USD 52.5 million against general recovery and reconstruction efforts.
- › The Philippines is part of the Southeast Asia Disaster Risk Insurance Facility (SEADRIF). The government leads the new regional initiative “SEADRIF-SAFE” (Sovereign Asset & Fiscal Empowerment) which aims to embed disaster insurance into development projects (for public assets such as hospitals, schools, roads) via regional pooling.

Only few of the above schemes specifically target women or have a gender-responsive design such as CPMI. This suggests that while the Philippines is an active player in climate and disaster risk insurance, be it on the macro, meso or micro level, the gender-specific dimension (for instance product design with women in mind, women as direct policyholders, gender-sensitive affordability and accessibility considerations) is only well-developed in microinsurance, which often shows very high proportions of women as policyholders.⁸³

More broadly in the domain of CDRFI instruments in the Philippines, there is however still limited evidence of gender-mainstreaming (design, targeting, monitoring) and the commitment appears to be significantly stronger at the policy/regulatory level. In addition, gender continues to be often framed in terms of women and girls as being vulnerable rather than by applying a more transformative gender-lens that addresses power relations, intersectionality and structural inequalities.

6.3 Summary of the Gaps and Challenges

In summary, this leads us to identifying the following gaps and challenges:

1. Limited implementation and capacity: Despite comparatively progressive policy, evidence of gender-responsive action in CDRFI remains limited. Implementation often focuses on economic and policy sectors rather than underlying social and gendered vulnerabilities and how they could be factored in. Local institutions/LGU also face capacity constraints to mainstream gender into finance, insurance, and broader disaster planning.
2. Weak gender data systems: Sex-disaggregated and gender-sensitive data on access to finance, insurance coverage, and disaster and socio-economic impacts remain scarce. As repeatedly referred to earlier, (sex-disaggregated) data is generally not recorded, where collected, usually not accessible/shared and not monitored – this applies throughout and spans the public sector, donors/agencies and business (financial institutions). Without such data, designing and tracking inclusive CDRFI programmes is difficult.
3. Weak linkage between social protection and CDRFI: Social protection systems (e.g., cash transfers or emergency surge financing) rarely connect with CDRFI tools (e.g. anticipatory or recovery lending schemes). This limits the reach of financial instruments to women, who are often informal workers or unpaid caregivers without direct access to formal risk-finance mechanisms or security (e.g. collateral).
4. Limited asset ownership: Women’s land and property ownership in the Philippines continues to lag behind men’s at about 13% overall yet close to 30% for agricultural land with formal and secure title registration.⁸⁴ Without assets or collateral, women are often excluded from loans and, as a consequence, insurance products linked to property or formal employment.
5. Financial and insurance literacy, affordability, and accessibility gaps: Many Filipino women have limited financial literacy and constrained capacity to pay premiums or interest. Complex products and low disposable income reduce women’s participation in risk-finance schemes.
6. Large national risk-financing schemes on public assets: National-level risk-financing mechanisms, such as sovereign insurance, contingent credit lines or resilience loans, are typically designed to protect public assets and fiscal stability. While essential for macro-resilience, these instruments rarely extend direct benefits to individuals or households. Consequently, they struggle to address gender-specific vulnerabilities or ensure that women’s livelihoods and recovery needs are explicitly supported. Integrating complementary, community-level or social protection-linked instruments is therefore critical to make CDRFI more gender-inclusive.

82 Insurance Business Asia. “Philippines’ New Indemnity Programme Launched to Cover PHP800 Billion in State Assets.” Singapore: Insurance Business Asia, September 2024. Accessed November 14, 2025. <https://www.insurancebusinessmag.com/asia/news/breaking-news/philippines-new-indemnity-program-launched-to-cover-php800-billion-in-state-assets-471425.aspx>

83 While systematic official gender breakdowns of all microinsurance products lack, some schemes cite 80-98% of women. Traditional insurers’ products integrated through digital platforms (e.g. mobile microinsurance) likely have a more balanced gender mix, but detailed data isn’t publicly available.

84 Philippine Statistics Authority. 2025. “2022 Census of Agriculture and Fisheries: Agricultural Population with Ownership or Secure Rights Over Agricultural Land (SDG 5a.1).” January 2, 2025. Accessed November 13, 2025. <https://psa.gov.ph/statistics/caf/stat-tables?vcode=WguYXU>.

7 Conclusions and Recommendations

The recommended actions in this section are grounded in the **gap analysis concluding Section 6** and build upon the **entry points and levers across the gender-CDRFI nexus identified below**. They translate analytical insights into concrete, actionable measures designed to enhance gender-responsiveness, strengthen institutional practice to achieve implementation evidence and ensure that CDRFI mechanisms in the Philippines equitably serve women and men alike.

Implications from Stocktake and Gap Analysis – Summary of Key Arguments

- 1. Gendered vulnerability means differentiated risk:** Women’s lesser access to productive assets (land, finance, technology), their higher care burdens, and weaker coping options make them more exposed to climate/disaster shocks.
- 2. CDRFI instruments must incorporate gender-responsiveness:** International good practice emphasises that in risk finance & insurance, gender should be integrated from data collection, risk analytics, design, rollout and monitoring. Drawing from insights gained through sections 5 and 6, in the Philippines, this means e.g. collecting sex-disaggregated data (still weak), designing accessible products that suit women’s cash-flows, improving accessibility for women, ensuring women’s representation in decision-making (e.g. in PSF board) and monitoring uptake and benefits for women (see further details below).
- 3. Women’s economic empowerment strengthens resilience:** Access to credit, guarantee schemes and insurance expands women’s capacity to withstand shocks and rebuild after events. For example, the AgriPinay lending programme contributes directly to gender-equitable access to finance in agriculture, which is a core component of resilience.
- 4. Linking social protection with risk finance enhances inclusivity:** Social protection systems serve to broaden CDRFI reach to the most marginalised and vulnerable. As explained, the 4Ps programme is an example for how gender-responsive social protection intersects with CDRFI.

- 5. Public finance and budget-tagging matter:** Gender-responsive climate/disaster finance ensures that resilience investments explicitly target gendered vulnerabilities, not just in theory but in budget allocations. Ensuring that investments flow to women-led organisations, women farmers/fisherfolk, and gender-inclusive infrastructure and public services matters.
- 6. Implementation gap persists:** Despite robust policy frameworks, the Philippines still grapples with translating commitment into action, as capacity gaps, financial constraints and sector-focused approaches hinder gender-responsive implementation.

The Gender-CDRFI Nexus in the Philippines – Entry Points to Strategy

In sum, gender-sensitivity is most urgent in the social-protection and micro-finance/insurance dimensions of CDRFI, where design determines who benefits and how recovery unfolds. At the sovereign and public-asset level, gender considerations are useful but secondary, producing indirect benefits through the protection of shared facilities or services rather than direct empowerment.

At the same time, the regulatory environment plays a critical cross-cutting role across all CDRFI layers. Financial regulators are central to ensuring consumer protection, fair access, transparency, and accountability in risk-financing and insurance markets, particularly for women and other vulnerable groups who face higher risks of exclusion or mis-selling.

1. The layered structure of CDRFI and where gender matters most

At the **sovereign or public-asset level**, the Philippines has developed risk-financing and risk-transfer programmes that protect the government budget and public infrastructure from disaster shocks (e.g. NIIP or cat bonds). These tools are vital for fiscal stability, but their gender impacts are indirect: payouts go to government entities, not individuals. Protecting schools and hospitals does benefit communities, and women in particular because of their caregiving roles, but these effects are secondary to the instruments' macroeconomic purpose.

In contrast, **gender-sensitive design is essential in micro and social-protection schemes**, for example, livelihood insurance for farmers and fishers or microfinance for small-scale entrepreneurs in the informal sector (see e.g. CEVI or Agri Pinay). Women are disproportionately represented in these vulnerable livelihoods, often lack collateral and formal credit histories, and face barriers to financial access.⁸⁵ If finance and insurance products overlook these realities, women's resilience and recovery lag behind men's.

2. How gender-responsive CDRFI drives empowerment and vice versa

When CDRFI products are designed with women in mind (through accessible enrolment, flexible interest/premium payment schedules and trusted local delivery channels), they do more than cushion disaster losses. They:

- › Stabilise women's income and prevent disinvestment in productive assets or children's welfare (see e.g. MP-CI-sponsored products or SURE).
- › Enable quicker re-entry into markets and sustain household consumption (e.g. CEVI).
- › Increase financial literacy and inclusion, linking protection to empowerment (e.g. EmPower).

Conversely, economically empowered women improve the performance of CDRFI systems: they are more likely to adopt microcredit and insurance, participate in community risk-pooling, and influence household and community recovery decisions. Gender-responsive CDRFI and women's empowerment therefore reinforce each other in a positive cycle of resilience.

3. Setting priorities for the Philippines

For the Philippines, which already has sophisticated sovereign risk-transfer mechanisms, the next step is to **link macro-fiscal protection with micro-level inclusion**. This means:

- › Integrating gender analysis into the design and monitoring of CDRFI programmes.
- › Partnering with/supporting women's cooperatives, microfinance institutions, and community groups to expand access.
- › Aligning CDRFI initiatives with the gender and climate policies of the Climate Change Commission and the Philippine Commission on Women.

In sum, gender-sensitivity is **most urgent** in the social-protection and micro-finance/insurance dimensions of CDRFI, where design determines who benefits and how recovery unfolds. At the **sovereign and public-asset level**, gender considerations are **useful but secondary**, producing indirect benefits through the protection of shared facilities or services rather than direct empowerment.

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Recommended Action

A. Strengthen implementation capacity for gender-responsive CDRFI

Recommendation:

Integrate gender considerations systematically into the design, budgeting, delivery, and monitoring of CDRFI instruments, including tailored capacity-building for financial institutions, insurers, cooperatives, and local governments.

Why and how: Implementation gaps persist partly because institutions lack practical tools and skills to apply gender provisions. Clear **gender-CDRFI operational guidelines, GAD tagging** for CDRFI, and strengthened institutional capacities can close this gap. LGUs, cooperatives, and financial intermediaries should be supported to deliver **gender-responsive loan, insurance, and guarantee 'schemes' more than just 'products'** (e.g. from what type of offerings would women benefit most (see also the gender-CDRFI nexus – entry points section above), how can they be made accessible and affordable for women, factoring in women's economic and family roles, work patterns, limited access to assets, etc.). Women's representation in **decision-making bodies** (boards, fund committees and local risk-finance planning groups) should be increased to ensure their perspectives shape programme design, targeting and payout prioritisation. Raising awareness among women farmers, fisherfolk, and micro-entrepreneurs on CDRFI options further strengthens meaningful participation and demand.

B. Improve sex-disaggregated data and gender analysis

Recommendation:

Invest in comprehensive and routine collection, management, and use of sex-, age-, and disability-disaggregated data across all CDRFI instruments and service providers.

Why and how: Without accurate data, it is impossible to identify who accesses finance or insurance, whether payouts reach women or how products support women's economic empowerment. The Philippine Statistics Authority (PSA) should serve as the technical lead in setting national standards for gender-disaggregated CDRFI data, in close coordination with the DoF, the CCC, and financial regulators. The Central Bank (BSP), the Department of Social Welfare and Development (DSWD), and private-sector actors (insurers, MFIs, cooperatives) should operationalise and report against these standards within their respective mandates. Shared data standards should ensure that schemes consistently record applicant/borrower/policyholder sex, payout recipients,

and claim patterns, including participation in bundled credit–insurance–service offerings. Monitoring of compliance and use of these data should be embedded in the national CDRFI Strategy's results framework and linked to GAD reporting requirements, which will require improved digitisation.

C. Link social protection systems with CDRFI instruments

Recommendation:

Design, expand, and pilot shock-responsive social protection mechanisms that connect insurance or risk-finance triggers to cash transfers, input support, and livelihood recovery packages.

Why and how: Women often work informally and lack formal credit/insurance access; linking social protection and CDRFI ensures rapid and predictable support during shocks. **Parametric insurance payouts** can be channelled through the 4Ps or similar systems when triggers (e.g. typhoon intensity thresholds) are met. Bundling **input financing, agricultural insurance and training for women farmers**, including those receiving loans under programmes such as AgriPinay, ensures continuity of women's livelihoods. Aligning databases and targeting criteria across DOF, DSWD, and LGUs ensures that women-headed households and vulnerable sectors are prioritised in surge financing. (This will entail the need for improved digitisation.)

D. Expand women's access to productive assets and gender-sensitive financial services

Recommendation:

Promote women's ownership of land and productive assets and broaden access to gender-sensitive financial products, microinsurance and alternative financing models.

Why and how: Asset ownership determines access to credit, insurance and collateral, yet many women lack formal titles. The Department for Agrarian Reform and the Land Registration Authority should advance **joint titling** and prioritise women in land and asset distribution programmes. Financial institutions should adopt **flexible eligibility criteria** that recognise informal livelihoods and community-based participation. Loan and guarantee schemes should reduce collateral barriers for women, while **bundled credit–insurance products** for women-led (agri)businesses increase risk protection. Savings–insurance hybrids, cooperative-based products, and **premium subsidies or matched contributions** can increase affordability for low-income women.

E. Enhance financial and insurance literacy for women

Recommendation:

Develop and deliver targeted, accessible financial and insurance literacy programmes for women, integrated into broader livelihood- and community-resilience initiatives.

Why and how: Low financial and insurance literacy limits women's ability to choose and benefit from CDRFI instruments. Government agencies, MFIs, cooperatives, and women's organisations should co-deliver **practical training** on budgeting, savings, credit, insurance and bundling options, index mechanisms and settlement procedures, using local languages and real-life scenarios. Financial regulators play a critical enabling role by enforcing consumer protection standards, transparency requirements, and fair-disclosure rules, ensuring that women can safely engage with financial and insurance products. Embedding training within **women's groups, agriculture cooperatives and microenterprise networks** ensures sustained uptake. Digital-finance literacy is increasingly important, especially as insurers expand **remote-sensing-based and mobile-based innovations** such as PCIC's area-yield insurance and advisory services.

F. Complement macro-level risk-financing with gender-inclusive local mechanisms

Recommendation:

Ensure that national-level instruments such as sovereign insurance, contingent credit, catastrophe bonds, are complemented by local, people-focused mechanisms that directly reach women and households.

Why and how: Macro-level tools protect public assets and government liquidity but seldom target women's livelihoods. To close this gap, part of national insurance payouts should be channelled to **gender-responsive local recovery or resilience funds**, with transparent eligibility criteria. Integration of **microinsurance, community contingency financing, digital agro-advisories and innovative products** (e.g. e-wallets, index insurance) ensures that advances in technology and finance explicitly bridge gender divides. Clear **gender indicators** (also for impact monitoring) ensure accountability and equitable benefit distribution.

4. Implementation considerations for the policy and institutional level

- › **Policy coherence:** Align all CDRFI initiatives with national gender and climate frameworks (e.g., Magna Carta of Women, Gender Equality and Climate Change Action Plan).

- › **Institutional coordination:** Establish an inter-agency working group (e.g. DOF, CCC, The Philippines Commission on Women, the National Disaster Risk Reduction and Management Council, BSP, and financial sector regulators) to guide and monitor gender mainstreaming across CDRFI, based on Recommendation B.
- › **Private sector engagement:** Encourage, possibly support/subsidise MFIs, insurers and other intermediaries to design inclusive products and regularly report gender-disaggregated performance data, in line with regulatory reporting and consumer-protection requirements.
- › **Monitoring and evaluation:** The Department of Finance, in coordination with PCW and financial regulators responsible for market conduct and consumer protection, to introduce gender-responsive indicators for participation, access, affordability, and benefits across CDRFI instruments, and link these to annual GAD Accomplishment Reports and the national CDRFI Strategy.

Conclusion

The Philippines has one of the most advanced policy frameworks for gender-responsive climate and disaster management in Asia. Yet, without deliberate implementation and inclusive design, CDRFI mechanisms risk overlooking women who are central to household recovery, community resilience and economic continuity.

The Philippines presents a compelling case of a middle-income country with high disaster/climate risk, a strong gender-equality policy environment and a growing range of CDRFI instruments. Nevertheless, the gender dimension of CDRFI, i.e. ensuring that women benefit equitably from risk finance and insurance and that instruments are tailored for their needs, remains a work-in-progress.

By investing in gender-disaggregated data; integrating community-level schemes with social protection and risk financing; expanding women's access to assets and financial literacy; and strengthening coordination between government regulators and the private sector, while aligning macro-level financial instruments with local needs, the Philippines can make CDRFI not only gender-aware but truly gender-transformative – protecting lives, livelihoods, and national resilience in a changing climate.

Annex A – Stakeholders Interviewed

1. Oxfam
2. Microinsurance MBA Association of the Philippines
3. Good Neighbours
4. Department of Social Welfare and Development –
Disaster Response Operations Management Division
(Written exchange)

Annex B – Examples of Microinsurance and MFIs

Microinsurance Examples

Category	Examples
Microinsurance for households	CPMI SAGIP Plan; CLIMBS Weather Protection Insurance; Igloo Philippines
Microinsurance for MSMEs	MicroBiz Protect
Property insurance for households	Pioneer Fire Residential; Malayan Insurance Home Protect

Microfinance Institutions

Institution	Type	Main Services
CARD Bank, Inc.	Microfinance Rural Bank	Loans, savings, microinsurance
CARD MRI Rizal Bank, Inc.	Microfinance Rural Bank	Loans, savings, microinsurance
Dungganon Bank, Inc.	Microfinance Rural Bank	Loans, savings
ARDCI Bank, Inc.	Microfinance Rural Bank	Loans, savings, insurance
First Mindoro Microfinance Rural Bank, Inc.	Microfinance Rural Bank	Loans, savings
RAFI Microfinance	NGO-driven MFI	Loans, savings, insurance, social programmes
Cashalo	Digital MFI	Mobile-based loans
Tala Philippines	Digital MFI	Mobile-based loans



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 Adickesallee 32–34
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Published by

Centre of Excellence on Gender-smart Solutions
 Deutsche Gesellschaft für Internationale
 Zusammenarbeit (GIZ) GmbH

Registered offices

Bonn and Eschborn, Germany

As of February 2026

Editors

Global Shield Secretariat
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 Dr. Astrid Zwick

Design and layout

kipconcept gmbh, Bonn

