

GUIDANCE NOTE

# GENDER ANALYSIS IN NON-TRADITIONAL SECTORS: Climate and Disaster Risk Finance and Insurance



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GUIDANCE NOTE

**GENDER ANALYSIS IN**  
**NON-TRADITIONAL**  
**SECTORS: CLIMATE AND**  
**DISASTER RISK FINANCE**  
**AND INSURANCE**



**UN SYSTEM COORDINATION DIVISION**  
**UN WOMEN**  
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# ABBREVIATIONS AND ACRONYMS

ACRE	Agriculture and Climate Risk Enterprise	PARM	Platform for Agricultural Risk Management
ARC	African Risk Capacity	PICAP	Pacific Insurance and Climate Adaptation Programme
CCAFS	Climate Change Agriculture and Food Security	ToA	Theory of Action
CDRFI	Climate and Disaster Risk Finance and Insurance	ToC	Theory of Change
CEDAW	Committee on the Elimination of Discrimination Against Women	UN	United Nations
CRI	Climate Risk Insurance	UNCDF	United Nations Capital Development Fund
DRF	Disaster Risk Financing	UNDP	United Nations Development Programme
DRM	Disaster Risk Management	UNFCCC	United Nations Framework Convention on Climate Change
DRR	Disaster Risk Reduction	UNIDO	United Nations Industrial Development Organization
ECOSOC	Economic and Social Council	UN-SWAP	United Nations System-Wide Action Plan on Gender Equality and Women's Empowerment
EGI	Environment and Gender Information	UNU-EHS	United Nations University and Institute for Environment and Human Security
FAO	Food and Agriculture Organization	WEAI	Women's Empowerment in Agriculture Index
FGD	Focus Group Discussion	WEDO	Women's Environment and Development Organization
GAP	Gender Action Plan	WFP	World Food Programme
GBV	Gender-Based Violence		
GCT	Gender Climate Tracker		
GDI	Gender Development Index		
GFDRR	Global Facility for Disaster Reduction and Recovery		
GLRD	Gender and Land Rights Database		
GRB	Gender-Responsive Budgeting		
GSNI	Gender Social Norms Index		
IFAD	International Fund for Agricultural Development		
IFC	International Finance Corporation		
IFPRI	International Food Policy Research Institute		
ILO	International Labour Organization		
INSURED	Insurance for Rural Resilience and Economic Development		
IUCN	International Union for Conservation of Nature		
LGBTQI	Lesbian, gay, bisexual, transgender, queer and intersex		
M&E	Monitoring and Evaluation		
MFI	Microfinance Institution		
MIC@M	MicroInsurance Centre at Milliman		
MRRD	Managing Risk for Rural Development		
NAP	National Adaptation Plan		
NGO	Non-Governmental Organization		
OECD	Organization for Economic Cooperation and Development		

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# 1. INTRODUCTION

## 1.1 Rationale

Gender analysis was identified as the fundamental starting point for gender mainstreaming in the 1995 [Beijing Platform for Action](#) and the 1997 agreed conclusions of [the UN Economic and Social Council](#). As such, gender analysis constitutes the first and foundational requirement of all efforts to mainstream gender equality perspectives into all work of the UN system. Gender analysis is, therefore, now commonly embedded in programmatic work in socio-economic sectors often traditionally associated with women, such as education and health. Yet, significant gaps remain in the incorporation of gender perspectives in emergent and less traditional thematic areas, such as climate change adaptation, disaster risk reduction and insurance, among others.

The 2019 Secretary-General's report, drawing on reporting under the System-Wide Action Plan on Gender Equality and Women's Empowerment (UN-SWAP) accountability framework, noted gaps in infrastructure, energy, and new technologies, among others, sectors in which gender equality is not traditionally considered, but which have significant potential for reducing gender inequality.<sup>1</sup> The UN-SWAP framework has also demonstrated that the methodology used to develop policies and design interventions for gender equality programmes needs to be solidly based on evidence and data, which can be provided by conducting a gender analysis.

The application of gender analysis in mainstreaming for gender equality is governed by some key principles. These include:<sup>3</sup>

- Gender analysis is to be carried out in initial phases to ensure relevant issues are identified and interventions are planned in a gender-responsive manner;
- Gender neutrality should never be assumed in any policy or practice interventions;

### BOX 1

#### Where is gender analysis critical?

As the [UN Women Gender Mainstreaming Handbook](#) explains, a gender analysis constitutes the preliminary and foundational step for the promotion of gender goals and results in all situations where:

- Gender equality issues are not adequately addressed in regular analyses.
  - Analyses reveals constraints and/or challenges on gender equality issues that require further investigation.
  - Policy is as yet not developed, and where knowledge on gender equality issues is as yet unavailable.
  - Targeted activities have not incorporated gender perspectives in their design, implementation, and monitoring.
- Gender analysis should be used systematically throughout all phases of interventions in order to establish baselines which can be monitored during subsequent phases to track results and impact; and,
  - Gender analysis findings must be effectively incorporated in the implementation of policy and practices, as the analysis clearly reveals challenges and vulnerabilities whilst also identifying potential opportunities for change.

In the context of climate change and disaster relief, the United Nations Framework Convention on Climate Change (UNFCCC) Gender Action Plan (GAP) calls on governments and other relevant stakeholders to enhance the availability and application of sex-disaggregated data for gender analysis in the context of climate

change to inform gender-responsive climate action.<sup>4</sup> A subsequent review by the Inter-Agency Network on Women and Gender Equality (IANWGE) on UN system support for implementation of the Beijing Platform for Action revealed that between 2014 and 2019, in order to ensure the integration of gender considerations into environmental policies, the work of UN entities prioritized three particular areas:<sup>5</sup> one, supporting women's participation and leadership in environmental and natural resource management and governance;<sup>6</sup> two, enhancing women's access to sustainable time- and labour-saving infrastructure and climate-smart agriculture technology;<sup>7</sup> and three, increasing women's access to and control over land and other natural resources.<sup>8</sup> These actions, and the Beijing+25 Report<sup>9</sup>, highlight the obvious need for gender-responsive environmental policies and for women's active participation in decision-making processes related to disaster risk reduction and climate action.

This publication is part of a **series of guidance notes on gender analysis in non-traditional sectors** that seeks to contribute to filling these gaps by providing knowledge and capacity for developing gender analyses in a variety of thematic areas aligned with the diverse mandates of UN entities. The focus in this guide is the thematic area of **Climate and Disaster Risk Finance and Insurance**.

## 1.2 What is climate and disaster risk finance and insurance?

Climate and Disaster Risk Finance and Insurance (CDRFI) is an overarching term for the resources necessary to help protect individuals, small businesses, financial institutions, or local or national governments from the economic impacts caused by disasters and extreme weather events that are becoming more frequent and severe due to climate change.<sup>10</sup> CDRFI comprises both insurance (risk transfer instruments like climate risk insurance [CRI], which is a tool as well as an insurance instrument that provides coverage against climate risk)<sup>11</sup> as well as other finance instruments (risk retention instruments and processes: governments use these both ex-ante and ex-post for risks that cannot be mitigated and are not appropriate for risk transfer; these include contingency,

### BOX 2

#### ARC Group's gender equality approach<sup>16</sup>

The African Risk Capacity (ARC) Group is a sovereign risk pool within the African Union, which uses an explicit gender approach, including a gender mainstreaming strategy, in its work with 33 member countries in Sub-Saharan Africa. The approach is based on the gender equality principles required for all activities within the organization, as well as within the Member States it serves. ARC systematically builds a gender perspective into its operations and policies, with the goal of **transforming disaster risk management approaches to ensure gender equality for vulnerable women, men and children**.

emergency or reserve funds created by governments in case of disaster).<sup>12</sup>

During times of climate related disaster, data reveals that women are more affected than men, in many cases due to socially constructed behaviours and norms (see Section 2). It is becoming ever more clear that the widespread consequences of climate change are not gender-neutral, and that the adversity and vulnerabilities that women must face in climate hazards exacerbates their pre-existing inequalities and vulnerabilities.<sup>13</sup> As the OECD state, "while climate change and gender inequality are separately dangerous and consequential, together they pose a perilous threat to people all over the world".<sup>14</sup> Therefore gender-responsive CDRFI is critical as it takes into consideration the gender differentials in climate vulnerabilities, and factors that into insurance and finance products and services—as well as the way in which insurance policies that specifically cover climate-related events and impacts are presented, sold and how policies are drafted and explained as well as how premiums are collected and payouts distributed—specifically designed to ensure gender equality in access and usage of insurance.<sup>15</sup>

Both governments and individual persons increasingly require the support and assistance linked to CDRFI to meet the variety of climate and disaster-related needs we see becoming more prevalent as the global

climate situation continues to diversify and intensify. Financial support needs and risk mitigation options are increasingly being covered by public and private sector banking, financial and insurance companies and organizations. As they do this, each will specifically define and delineate the range of needs, events and coverage related to climate and disaster-related events that their policies will cover. Just as car insurance companies will determine the range of claims they will pay or cover related to loss or damage to a motor vehicle, CDRFI depends on the insurance provider or finance institutes' range of coverage for claims related to their definition of an event or outcome resulting from a climate-related disaster.

Resources to cover costs related to disaster preparedness, prevention, recovery and response vary and range between the following, both of which have differentiated gender impacts on access and usage depending on the context:<sup>17</sup>

- **Ex-ante finance:** having access to finance to cover costs before a disaster occurs, such as expenses and investments to cover payments required to fund risk assessments, risk transfer premiums, preparedness and emergency prevention activities, or climate mitigation and capacity building, as example; and,
- **Ex-post finance:** having access to finance to cover costs after a disaster occurs, such as through risk transfer—having signed up to climate-specific insurance policies that make pay outs to cover costs related to climate and disaster impacts such as damage to properties, land, income-protection, personal health that are specifically impacted by climate-change related disasters—and financing such as loans for infrastructure reconstruction, economic recovery and assistance and emergency response.

Climate risk insurance policies transfer risks to another party, and can be offered at **the micro-, meso- or macro-level**. The main distinguishing factor is 'who purchases the insurance' i.e. the farmer, aggregator, or government. At the micro-level, individuals, groups and firms can purchase the insurance coverage, while at the meso-level, institutions can serve as aggregators and purchase insurance for their staff or members. At the macro-level,

governments can purchase an insurance policy from a sovereign risk pool for risks such as drought or floods (see Box 2), and commercial asset insurance for public infrastructure and other assets like airports, dams or schools, or for a safety net programme.<sup>19</sup> Governments can also support inclusive insurance market development under an inclusive finance approach.<sup>20</sup>

## 1.3 What is gender analysis in the context of CDRFI?

### BOX 3

#### Gender analysis definition

Gender analysis is a methodology that describes existing gender relations in a particular environment through collecting and analysing sex-disaggregated data and other qualitative and quantitative information. It organizes and interprets, in a systematic way, information about gender relations to make clear the importance of understanding gender differences in order to achieve development objectives.

A gender analysis (see Box 3) is commonly used to inform project or programme design, but it can also be integrated into other processes such as a situation analysis, common country analysis, sector analysis or risk assessment. A stand-alone sector-specific gender analysis can be especially useful in sectors not traditionally given a gender lens.<sup>21</sup>

A gender analysis in CDRFI seeks to answer the following key questions:<sup>22</sup>

- What are the key gender issues relevant to CDRFI programmes? Namely, how are women, men, and boys and girls differently affected by climate change and disasters and access to finance and insurance due to differences in their respective roles, needs, priorities and status? This includes investigating policy and legal frameworks, the gendered division of labour, access to and control over resources, and decision-making power.

- How will the intended project or programme affect women and men differently? By identifying the likely differential impacts on women and men, constraints and opportunities for developing gender-responsive CDRFI interventions can be highlighted, and gender inequalities avoided, which will contribute to achieving gender equality outcomes.
- What can be done to ensure programme design and implementation considers these issues? By improving the awareness and knowledge of programme design teams and implementers from governments, the private sector and others, CDRFI interventions can be designed to ensure that both men and women benefit from the intended programme.

The case for gender-responsive CDRFI is grounded in the assumption that women and men experience different vulnerabilities to and impacts from climate risks and disaster-induced loss of well-being and lives, as well as differences in access to and use of financial instruments and insurance in its varied forms.<sup>23</sup> These

differences can be attributed to the dynamics of socially constructed behaviours, norms and relationships and have implications for policy and institutional frameworks, and for the stakeholders involved in providing and using CDRFI.

## 1.4 About this guidance note

This guidance note is part of a capacity-building initiative aimed at enhancing the capacity of sector specialists and gender focal points to produce and utilize gender analysis in their work. The focus in this guide is Climate and Disaster Risk Finance and Insurance, a thematic area where gender analysis has been less widely implemented than in some other sectors. This guide is relevant for a variety of international development interventions, supporting CDRFI use for and with partner governments in programmes such as a NAP (National Adaptation Plan) advisory, national Disaster Risk Management (DRM) and Disaster Risk Financing (DRF) strategies, and in areas such as financial inclusion and insurance, or agriculture, among others. The guidance provides practical tips, steps and checklists to conduct a gender analysis, and examples of good practices.

- Section 2 provides a “Quick Guide to Gender Issues in CDRFI,” which gives a snapshot of general gender issues within the sector.
- Section 3 is on planning the gender analysis, outlining factors to be considered.
- Section 4 discusses the principles and processes of data collection, involving types of data to consider and potential sources, as well as a table of existing data sources.
- Section 5 explains data analysis, with guiding questions for gender analysis in CDRFI.
- Section 6 covers how to use the results of gender analysis in project and programme development.
- Section 7 presents a case study example of gender analysis in CDRFI in Ethiopia.
- A series of Annexes provide an overview of the steps and tools in a sector-specific gender analysis, a glossary of gender terminology, a sample template for gender analysis terms of reference, a sample gender analysis report structure, a list of key resources and a bibliography.

### BOX 4

#### Gender analysis in CDRFI in the Pacific<sup>24</sup>

For the United Nations Capital Development Fund (UNCDF), the entry point to gender in CDRFI lies in the financial inclusion policy agenda. For example, the Pacific Insurance and Climate Adaptation Programme (PICAP) considers the needs of women in their work in Fiji. During product design, literature reviews and field surveys were undertaken to understand gender gaps and structural barriers around women’s needs, interests, and access to resources, resulting in gender-responsive approaches built into the project. For the UNCDF and PICAP, research collected on gender differences between men and women in Fiji will inform project activities and CDRFI product designs. Data from the ongoing monitoring and analysis informs a gender tracking tool which is updated each quarter and informs the gender-responsive Programme.

# 2. A QUICK GUIDE TO GENDER ISSUES IN CDRFI

## 2.1 Gender issues in policy frameworks and public institutions

A number of international policy frameworks are relevant to gender and CDRFI at the intersection of multiple entry points such as climate change adaptation, disaster risk management, inclusive finance, agriculture and social protection. Specific global policy frameworks include the [2030 Agenda for Sustainable Development](#), the Addis Ababa Action Agenda on Financing for Development, the [UNFCCC's Gender Action Plan](#) and the [Sendai Framework for Disaster Risk Reduction](#). While these global policy agendas incorporate gender equality issues to varying degrees, the linkages between gender and CDRFI are not yet widely considered at the international policy level.<sup>25</sup> The InsuResilience Global Partnership has recently generated a new knowledge platform that provides resources around gender-smart solutions for CDRFI policy development (see also Box 15 in Section 6).<sup>26</sup>

### BOX 5

#### Putting gender in national disaster management structures<sup>27</sup>

The National Institute for Disaster Management in Mozambique has a strategic gender plan, developed with the support of UN Women and UNDP, which addresses topics such as prevention and response to gender-based violence in emergencies and supporting the economic needs of women. A gender unit has been established, tasked with taking the lead in the implementation, monitoring, evaluation and accountability of the gender action plan.

National government policy frameworks including action plans and institutions are important to consider. Diverse policy spheres such as national gender policies and plans, and national disaster risk management and climate adaptation strategies and plans<sup>28</sup> require a gender-sensitive lens. The extent to which these are informed by gender analysis and the priorities are affected by societal gender dynamics will influence the policy context and implementation of these frameworks and finally, the outcomes for women and men. This will also be influenced by the degree to which these national policy processes have been developed in a participatory and gender-inclusive manner, such as through engagement with sector gender specialists and women's organizations, as well as the extent to which women as well as men are represented in decision-making positions in these entities and in sector working groups. Institutionalising gender, such as through a unit in an authority (see Box 5), is also an important approach. To date, inspired by emerging global guidance, gender analysis and gender mainstreaming is making headway into national frameworks in an increasing number of countries, as well as into public institution and sector working group frameworks.

## 2.2 Gender inequalities in CDRFI approaches

**Women frequently experience higher rates of disaster-related mortality and morbidity than men.**<sup>29</sup> For example, women represented more than 70 per cent of the dead from the 2004 Asian tsunami, 61 per cent of the deaths in the 2008 cyclone Nargis in Myanmar, and 91 per cent of the deaths in the 1991 cyclone in Bangladesh.<sup>30</sup> Women and children also comprise a large proportion of those displaced by climate-related disasters; for example, they represented more than 75 per cent of those displaced due to rains and flooding in 18 African

## BOX 6

### Impact of unpaid care on access to agricultural insurance<sup>33</sup>

The R4 Rural Resilience Initiative of the WFP and others enables resource-poor farmers to access crop insurance by participating in risk reduction activities, such as an Insurance-for-Assets scheme that allows farmers to pay part of the premium with their labour. But an evaluation of its contribution towards women's economic empowerment in Ethiopia showed that women's disproportionate share of unpaid care and household duties was not recognized in the programme, that these duties constrained their time and energy for economic activities, and that the need to perform additional work to purchase a policy could prevent women from accessing the protective value of crop insurance.

countries in 2007.<sup>31</sup> Women's childbearing role and socio-cultural norms means that in the face of a disaster, women often prioritize their children's safety over their own.<sup>32</sup> Social norms and unconscious bias have resulted in boys often receiving preferential treatment in the aftermath of disasters, while women and girls suffer disproportionately from problems such as food shortages and lack of privacy and safety in toilet and bathing facilities in temporary accommodation.<sup>34</sup>

**Gender-based violence (GBV) can be exacerbated by climate shocks and disasters, with implications for CDRFI models.** Climate shocks and disasters can increase sexual harassment, domestic violence, sexual exploitation of children and human trafficking; this can result in severe physical, psychological, societal and economic costs, including through lost employment and productivity, and vastly increased demand for resources from social services and the justice and health care system.<sup>35</sup> For example, in 2011 there was a 300 per cent increase in new domestic violence cases reported in one GBV centre after two tropical cyclones hit Tafe Province in Vietnam.<sup>36</sup>

**Women's greater role in unpaid care work impacts their economic activity and their ability to access insurance.** Around the world, women typically spend two to ten

times more time on unpaid care work than men.<sup>37</sup> The discriminatory social institutions and stereotyped gender roles that see unpaid care work as women's responsibility reduce the time available for women to engage in market-related activities or to invest in their educational and vocational skills. This has knock-on effects on women's labour force participation, wages and job quality, and may restrict women's access to participation and information, including on safety measures for housing or new agricultural technologies.<sup>38</sup> Women's unpaid responsibilities increase after disasters<sup>39</sup> (see Box 6), as can be seen by the effects of the COVID-19 pandemic, which led to school and nursery closures and fewer informal childcare arrangements, all of which has meant that women's work time has been more interrupted by childcare and women's working hours have fallen more than men's.<sup>40</sup>

Gender inequalities in legislation and socio-cultural norms mean that women have lower levels of asset ownership, which limits their ability to use finance products such as insurance or to receive payouts. For example, in certain contexts, widows may not be granted the same inheritance rights as widowers, or daughters may be prevented from inheriting the same proportion of assets as sons.<sup>41</sup> Even where legal barriers do not exist, customary practices related to inheritance norms may result in land or property being inherited by a male heir, or result in land being registered in a man's name even if it is bought or inherited by a woman.<sup>42</sup> A lack of

## BOX 7

### The potential of mobile money services<sup>45</sup>

Increasing access to CDRFI for women must address the gender gap in access to mobile phones and mobile money, which will create new opportunities for women. For example, a study in Kenya found that access to mobile money services disproportionately delivered benefits for women: Women-headed households were able to increase their savings by more than a fifth; 185,000 women were able to leave farming to develop more lucrative business or sales activities; extreme poverty among women-headed households was reduced by 22%.

property or land ownership limits women's ability to access financial products such as an agricultural loan, which often comes with beneficial add-ons, such as credit life insurance or asset insurance. When insurance or a payout provided by the government is tied to the male asset, female owners or female household heads are left out.

**The gender gap in financial inclusion presents a barrier to women's participation in CDRFI models.** Women have less access to financial services than men in many parts of the world: in 2017, 65 per cent of women had a financial account compared with 72 per cent of men.<sup>43</sup> One of the factors behind this is national laws and regulations that exclude women from financial services. For example, there are 75 economies worldwide in which men and women do not have equal rights to manage and inherit property,<sup>44</sup> yet most banks require collateral for loans, and that such assets be registered in the borrower's name.

In some instances, women cannot have bank accounts or businesses in their own name without their husband's permission. Minimum balance requirements for opening an account can work against women whose business revenues are small and irregular. Documentation requirements can also constrain women's access to finance, particularly in rural areas and the informal sector, or if they lack official payslips or access to government-issued ID to comply with know-your-customer requirements. This means that in cases where insurance cash payments are directed to an individual's

#### BOX 8

##### Value chains that agglomerate women<sup>54</sup>

PlaNet Guarantee—a meso-level insurance scheme—includes index insurance products in West Africa that focus on the main crops produced by women such as groundnuts, maize, millet and rice, thus tailoring their product to the needs of women and their families, who depend on these crops for their food security. PlaNet Guarantee also focuses on training and capacity building for its targeted population, the majority of whom are women.

#### BOX 9

##### Gender differences in preferences for CDRFI products<sup>55</sup>

In Senegal and Burkina Faso, a study found that female farm managers were less likely to purchase agricultural insurance, more likely to invest in savings for emergencies, and that a rainfall insurance product appealed less to women than to men. Despite the gender differences in the appeal of this product, those who purchased insurance realized higher average yields and were better able to manage food insecurity and shocks.

bank account or mobile wallet, many more women than men may not be able to receive these payments.<sup>46</sup> These barriers are compounded by problems with physical access to financial institutions, since women may face constraints in travelling time or distance.<sup>47</sup>

Gender-based digital exclusion impacts women's access to CDRFI when digital means are used.

Women are on average 26 per cent less likely than men to have a smartphone. The percentage varies dramatically worldwide: In South Asia, women are 70 per cent less likely to have a smart phone while in Africa the figure is 34 per cent.<sup>48</sup> Globally, this translates into roughly 327 million fewer women than men with a smartphone that can provide access to the mobile Internet, and this gender divide in Internet use is widening.<sup>49</sup> As a consequence, many women face barriers in paying for CDRFI premiums via mobile distribution channels.<sup>50</sup> In some cases, female clients register using their husband's mobile phone number, and as a result they do not receive payouts, which are automatically sent to the registered telephone number on the policy as a mobile payment. (See Box 7).

Women's economic labour is focused primarily in the agricultural sector, a sector where policies such as crop insurance may not be offered, yet which is subject to climate shocks and disasters.

Women comprise half of the agricultural labour force or more in the least developed countries,<sup>51</sup> where gender differences in climate change vulnerabilities and

coping capacities include gender specific roles in the value chain, poorer agricultural yields, and restrictions on ownership and use rights over resources, as well as in access to finance and technology (see above). The nature of women's activity in the agricultural sector is also affected by a crop's assumed value, with men participating in export commodities where there is a greater economic return,<sup>52</sup> while women's activity is concentrated in food crops that provide for a family's food security. For example, in Ghana, small-scale farmers identified groundnuts for home use as more often grown by women, but there was a gap in insurance products to cover such agriculture investments.<sup>53</sup>

There are gender-based differences in clients' preferences for CDRFI product features. The different risks women and men face impact their insurance product preferences. For example, while men and women are equally exposed to agricultural yield risk, some may be engaged less in cash crops (see above) or less interested to invest in insurance (see Box 9).

Women face specific lifecycle risks, particularly health risks related to childbirth and caring for the sick or elderly, activities which are uninsured.<sup>56</sup> Women are therefore more likely than men to seek personal insurance products that provide family coverage (since women care for the entire family); bundled coverage on the back of a savings plan (since women tend to be better savers than men); or group coverage (since women tend to be more engaged in mutual assistance).

**Women may prefer particular types of financial institutions and insurance distribution channels.** Research suggests that women may have lower levels of trust in a commercial financial service provider than a cooperative or mutual provider, where they can be a member.<sup>57</sup> They may also prefer a female sales person to a male, in a context where women's mobility and interactions with unrelated males may be restricted due to a range of factors, including religious restrictions and caring responsibilities.<sup>58</sup> Distribution channels that support women include face-to-face interactions, which provide the opportunity to ask questions about the policies and discuss risks relating to broader family issues; mobile channels that increase women's mobility options; and simple claims process and policy language.<sup>59</sup>

Designing private, or market-led, CDRFI models that take into account gender differences can present a significant market opportunity for insurance providers (including insurance companies and mutuals as the risk carriers, and the various distribution channels). Considering market-based insurances, the International Finance Corporation (IFC) estimates that the global women's insurance market has the opportunity to grow to three times its current size by 2030, to US\$ 1.7 trillion.<sup>60</sup> In addition, when women become clients, insurance schemes may be more profitable, since female clients are less likely to engage in fraudulent claims activity through either filing fictitious claims or overstating the value of their claims.<sup>61</sup> The insurance and finance industry in many markets still has a long way to go until market-based CDRFI schemes are available to large consumer segments. Some innovations are being developed in agriculture or disaster insurance but separate services for women are often constrained when basic coverage is not even available for men.

## 2.3 Summary of gender issues in CDRFI

- Women frequently experience higher rates of disaster-related mortality and morbidity than men.
- Gender-based violence can be exacerbated by climate shocks and disasters.
- Women's greater role in unpaid care work impacts their economic activity and their ability to access insurance.
- Gender inequalities in legislation and socio-cultural norms mean that women have lower levels of asset ownership, limiting their ability to access finance products.
- The gender gap in financial inclusion presents a barrier to women's participation in CDRFI models.
- Gender-based digital exclusion can impact women's access to CDRFI.
- Women's economic labour is focused primarily in the agricultural sector, often in crops where insurance may not be offered.



- There are gender-based differences in clients' preferences for CDRFI product features.
- Women may prefer particular types of financial institutions and insurance distribution channels.
- Designing privately provided, or market-led, CDRFI models that account for gender differences can present a significant market opportunity for insurance providers.

# 3. PLANNING FOR GENDER ANALYSIS IN CDRFI

A number of factors need to be considered when planning to conduct a gender analysis, including the purpose of the analysis, the timing, who should be involved, how the analysis should be conducted, as well as how the results will ultimately be used.

## 3.1 What is the purpose of the gender analysis and what will it cover?

From the outset, it is important to **clarify the purpose of the analysis** and how the results will be utilized. This will vary according to whether the gender analysis is being used to inform a project or programme design, a sector or country analysis, or for another purpose such as setting up a fund. A stand-alone gender analysis could involve hiring a consultant and use significant resources over a number of months, but in other cases the scope and level of detail could be much more modest (see, for example, the Rapid Gender Analysis tool in Table 1 below).

The parameters of the gender analysis should be **as specific as possible**. This focus will maximise time use and financial inputs and should make it easier to develop clear and targeted recommendations for results.

## 3.2 When should the gender analysis be conducted?

When a gender analysis is conducted to inform project or programme design, it should be **conducted during the design phase**, i.e. before the finalization of the project/programme document. However, there may be cases where a gender analysis is done within a recurrent programme or a country diagnostic.

## 3.3 Who should be involved in the gender analysis?

If **gender expertise** is lacking in the project team, it may be necessary to hire an external consultant with gender analysis skills as well as an understanding of climate and/or finance and/or CDRFI models (sample terms of reference are included in Annex 3). Alternatively, it may be possible to consult internal sources such as UN Women staff or gender focal points for guidance on engaging support for financing gender analysis and mainstreaming for gender equality, building on existing knowledge and data sources, and for further sector- and context-specific information to support the project team.

**Stakeholder mapping** must be undertaken to identify the various public and private stakeholders that will be involved in the gender analysis process. The list of stakeholders may include representatives from the various policy areas that CDRFI cuts across, such as finance, agriculture and disaster risk management, depending on the focus of the intended programme. Importantly, the list should also include women's institutions, such as a ministry of women or gender, women's civil society organizations, women's business associations and unions, women's business chambers, networks of women working in the financial or other sectors, and NGOs.

## 3.4 How will the gender analysis happen?

Sufficient **financing** for the gender analysis needs to be explicitly incorporated into the project or programme budget from the outset. Financial resources can be needed, for example, to fund external gender expertise, primary data collection where necessary and the involvement of stakeholders (see above). Gender-responsive budgeting (GRB) is increasingly used to

ensure that financial resources are sufficient to fund gender analyses across all sectors. GRB facilitates the tracking of funding sources and allocations towards gender analyses and can ensure sufficient internal, and/or external resources are accounted for and available for the organizational or programmatic activities necessary for data collection, analysis, implementation, and monitoring, evaluation and reporting.

**Developing a methodology** involves creating a plan to identify data sources; stakeholder mapping (see above);

choosing methods of data collection, such as desk research, focus group discussions, surveys and interviews; creating a data analysis framework; and deciding how to present and utilize the gender analysis findings, all of which are discussed in further detail in subsequent sections of this guidance. Box 10 provides an illustrative workplan of potential steps.

While many different frameworks for gender analysis exist,<sup>62</sup> the process does not require complex tools and can rely on a framework of guiding questions

#### BOX 10

### Illustrative workplan to develop a gender analysis<sup>64</sup>

Timelines will vary depending on the nature of the project.

1. **Preliminary project document and literature review:** Prepare a desk review of existing qualitative and quantitative data, identifying data gaps.
2. **Stakeholder mapping:** Identify categories of stakeholders to engage in the project, and collect contact information for individuals.
3. **Development of data collection tools:** Prepare focus group discussion (FGD) guides, interview guides, surveys, as needed.
4. **Primary data collection:** Collect field data utilizing trained gender specialists, and involving FGDs, interviews, surveys or other methods as necessary.
5. **Data analysis and reporting:** Synthesize qualitative and quantitative field data with the literature review findings into a gender analysis report highlighting gender issues, challenges, opportunities and recommendations.
6. **Integration of gender analysis into project design:** ensure that project planning documents incorporate the findings of the analysis, and include actions, indicators, an M&E plan, and a budget.

#### BOX 11

### Further tools for gender analysis

[Gender in Emergencies Guidance Note: Preparing a Rapid Gender Analysis](#) (CARE International): A methodology for conducting a rapid gender analysis for use in situations where time and resources are limited.

[Guide to Gender Analysis and Gender Mainstreaming the Project Cycle](#) (UNIDO): Gender mainstreaming guidance that includes a section on conducting a gender analysis within the project cycle.

[How to Conduct a Gender Analysis: A Guidance Note for UNDP Staff](#) (UNDP): Tool for gender analysis throughout the results-based management cycle.

[Access, Usage and Agency Country Assessment Toolkit for Women's and Girls' Financial Inclusion](#) (UNCDF): Part of the Participation of Women in the Economy Realized (PoWER) initiative, which provides a gender-lens market systems analysis.

[Inclusive Digital Economies and Gender Equality Playbook](#) (UNCDF): Includes research and diagnostic tools for primary and secondary research on gender and digital and financial inclusion.

developed specifically for CDRFI as suggested in Section 5.<sup>63</sup> Table 1 below provides a list of additional useful tools for gender analysis processes.

### **3.5 Quick checklist for gender analysis planning in CDRFI**

- Clarify the purpose of the gender analysis and how the results will be used
- Ensure that the parameters are as specific as possible
- Conduct the gender analysis early on, during the design phase of programme development
- Secure sufficient financing
- Identify and engage appropriate gender expertise
- Undertake stakeholder mapping
- Develop a methodology for the gender analysis

# 4. DATA COLLECTION

## 4.1 General principles for gender analysis data collection

The following general principles are important to consider when planning for and implementing data collection for a gender analysis.<sup>65</sup>

Where possible, ensure that data is **gender-sensitive** (see Box 11), and **disaggregated by sex**, as well as by

other intersecting forms of discrimination, such as age, race and ethnicity (see Box 14 in the following section).

It is important that **both women's and men's perspectives are heard** when gathering qualitative insights around social norms. This will include consulting women in women-only groups, considering the time and location with regards to women's mobility and

### BOX 12

#### What is gender-sensitive data?

- **Sex-disaggregated data** uses separate measures for men and women on a specific indicator. For example, it would show the percentages of both the male and female adult population with secure tenure rights to land. In CDRFI, it may be relevant to consider which risk management options women prefer versus men, e.g. approaching the community or depleting savings, versus not spending for education or selling assets.
- **Gender-blind data**, by contrast, does not make explicit the differences between women and men, showing, for example, the percentage of all adults with secure tenure rights to land. In CDRFI, insurance companies' reports to supervisors on microinsurance policies sold are generally gender blind; some supervisors require separate reporting but may not enforce it within the industry.
- **Gender-specific data** is specific to women or men, or a gender equality-related issue. An example of this could be an indicator showing the percentage of women experiencing physical abuse by a partner. In CDRFI, access to insurance policies by women who are a household head is a relevant dataset.

### BOX 13

#### Micro-level gender and climate change survey data<sup>66</sup>

The Climate Change Agriculture and Food Security (CCAFS) gender and climate survey data were collected in four sites in Africa, and aimed to answer the following key questions:

- How do men and women perceive the livelihood risks associated with climate change?
- What are the gender disparities in access to and control over assets, and how does the disparity in assets affect how men and women experience climate shocks and change?
- How and to what degree does asset disparity determine how men and women respond to climate shocks and change?
- Which coping strategies and adaptation options are favoured by women and men, respectively, and why?

Multiple members of each household were surveyed to capture gendered views and experiences. The survey collected detailed sex-disaggregated data on these issues to inform strategies for increasing climate change resilience among both women and men farmers. The data offers insights into the ways in which men and women perceive and adopt innovations differently.

care responsibilities, and ensuring that the consultations are conducted in languages used by the women. These inputs will maximize women's attendance and their contributions.

Among the data collected, care should be taken to **combine information from macro, meso and micro perspectives**. Macro-level data could include national-level statistics, gender-responsive legislation, or national policy platforms around gender and climate and disaster risk issues, as well as data from the finance and insurance sector. Meso-level data comes from aggregators such as microfinance institutions (MFIs), associations (for example, microinsurance mutual benefit associations), etc. Micro-level data involves information from the household or community level (see Box 12).

It is also important to **include both qualitative as well as quantitative data** to provide a more complete picture

#### BOX 14

#### Combining quantitative and qualitative data<sup>68</sup>

ACRE (Agriculture and Climate Risk Enterprise), a company that facilitates access to microinsurance products, conducted a sex-disaggregated analysis of its existing clients and identified that the majority were women. It paired this data with qualitative insights:

- ACRE's value proposition particularly appeals to women clients;
- Women embrace new technologies and are willing to try agricultural insurance without proof of the return on investment, which is something their male counterparts require;
- Women have been a good resource for raising awareness of agricultural insurance products among other potential new clients.

These data and insights led ACRE's management to deliberately target women clients. Consequently, ACRE is in the process of formalizing a more intentional gender-inclusive approach within its wider commercial strategy.

(Box 13). Qualitative data can provide an in-depth understanding of social relations and power dynamics, complex roles and behaviours of men and women, as well as systems and cultures relevant to CDRFI. Existing qualitative data can be found in published case studies, surveys and research papers (see Section 4.2). Gaps can be filled through primary research: qualitative data collection methodologies often utilize a combination of key informant interviews and focus group discussions (FGDs) (see Section 4.2).<sup>67</sup>

## 4.2 Sources of data on gender and CDRFI

A wide range of data sources at national and international level can be consulted. Initially, existing analyses, data sources and research findings should be drawn upon as a basis for evidence-based data. These could include data sets, reports and studies of a global, regional and national nature, provided by:

- National government institutions, whose outputs can include reports by the national women's machinery (the central policy-coordinating unit inside government); national gender policy or statistics offices; national agencies responsible for the environment, agriculture or disaster preparedness; and official reporting to the

Committee on the Elimination of Discrimination Against Women (CEDAW). Sex-disaggregated data here could include social, economic and census data on mortality, economic participation and business ownership; time use surveys; national land and business registry data; and data from insurance supervisors and associations in finance and insurance.

- Platforms and research institutions that publish indexes such as statistics, longitudinal data sets, composite gender indices, sector gender analyses or country gender profiles. This also includes think tanks and academic research institutions at national, regional and international levels, such as the InsuResilience Global Partnership<sup>69</sup> with its Centre of Excellence for Gender-Smart Solutions<sup>70</sup> (see Box 15) or the Global Facility for Disaster Reduction and Recovery (GFDRR).<sup>71</sup>

- **Programmes and funds of bilateral or multilateral development partners and other donors**, including international non-governmental organizations

(NGOs) and their programme documents, such as design reports, evaluations and technical papers.

Among these entities are United Nations agencies such as the International Fund for Agricultural

## BOX 15

### Potential sources of existing data for a gender analysis in CDRFI

#### Gender (general)

[Human Development Data Center](#) at UNDP: 150 global indicators and composite indices for over 190 countries, as well as gender indices such as the Gender Social Norms Index (GSNI) and Gender Development Index (GDI).

[World's Women Trends and Statistics](#): A UN data portal providing assessments of progress towards gender equality in six critical areas: population and families; health; education; economic empowerment and asset ownership; power and decision-making; and violence against women and the girl child.

[Gender Data Portal](#) at the World Bank: A comprehensive source for the latest sex-disaggregated data and gender statistics covering demographics, education, health, economic opportunities, public life and decision-making, and agency.

[OECD Gender Data Portal](#): Selected indicators on gender inequalities in education, employment, entrepreneurship, health, development and governance, showing how far nations are from achieving gender equality and where actions are most needed. The data cover Organization for Economic Cooperation and Development (OECD) member countries, as well as partner economies including Brazil, China, India, Indonesia and South Africa.

[National CEDAW Reports](#): A database of annual reports to the CEDAW Committee documenting progress in implementing the Convention. These reports provide useful overviews on the general status of women in specific countries, as seen by the government.

[Equilo](#): An online gender analysis platform that offers a range of free open-source gender equality and social inclusion analysis tools, as well as advanced analytics products that can be accessed via a paid subscription. It includes qualitative and quantitative data by country and sector.

#### Gender in CDRFI and relevant sectors

[FAOSTAT](#) data portal from the FAO: Provides free access to food and agriculture data for over 245 countries and territories, and includes sex-disaggregated data from household surveys in ten main dimensions: production, consumption, income, capital, inputs, access to markets, labour, technology adoption, infrastructure, and social.

[Gender and Land Rights Database](#) (GLRD) from the FAO: Analyses the extent to which national legal frameworks and policies and programmes support the advancement of women or encourage gender-differentiated access to land in 84 countries and includes gender-related statistics disaggregated by sex. A Legal Assessment Tool assigns scores to 30 legal indicators to identify areas where action is required to advance gender-equitable land tenure.

[Data for Financial Markets from Finmark Trust](#): Provides sex-disaggregated data sets from a nonprofit trust. The data sets come from national surveys and financial diaries used by low-income households describing how they manage their financial lives.

[ILOSTAT](#) from the ILO: Contains a wide range of indicators disaggregated by sex, as well as breakdowns relevant to gender issues and indicators on gender gaps. Topics include unpaid work, population and labour force, employment and unemployment,

wages, working time, labour income and inequality, the informal economy, competitiveness and industrial relations.

[Gender Climate Tracker](#) (GCT) from the Women's Environment and Development Organization (WEDO): Available as a mobile app and a web platform, in English, French, and Spanish. Covers three substantive sections: Gender Mandates in Climate Policy, a compilation of UNFCCC decisions that contain specific references to gender equality and identify remaining gaps; Women's Participation Statistics in Climate Diplomacy, comprising data on women's participation on national delegations, boards and bodies, at the major negotiating meetings of the UNFCCC; and Country Profiles, summaries of submitted NDCs and analysis of the extent to which they address women's human rights and the linkages between gender and climate change.

[Environment and Gender Information](#) (EGI) resource centre from the International Union for Conservation of Nature (IUCN): Identifies and fills data gaps to inform more robust gender-responsive

environmental policymaking and programming through its EGI data and analyses. Related technical research and support on environment and gender statistics and indicators also guide measurable transformation.

[Women's Empowerment in Agriculture Index \(WEAI\)](#): A tool from the International Food Policy Research Institute (IFPRI). It comprises two sub-indices, one that assesses the degree to which respondents are empowered in agriculture and one that measures gender parity.

[Women, Business and the Law](#) from the World Bank Group: The 2021 report is the seventh in a series of annual studies measuring the laws and regulations that affect women's economic opportunity in 190 economies.

[Global Findex Database](#) from the World Bank: a database updated every three years with sex-disaggregated data on how adults save, borrow, make payments, and manage risk. It includes indicators on access to and use of formal and informal financial services, and financial technology.

Development and its INSURED Programme, UNDP, WFP, FAO or the Impact Insurance Facility of the ILO; the World Bank; the Asian Development Bank; the Interamerican Development Bank; and the African Development Bank.

During the data collection process, a table could be developed to map the topics and information covered by the available data, and to identify data gaps. A plan or proposal can then be made to collect additional information where needed by tracking down existing data, or by generating new data through surveys (see Box 5), key informant interviews, or focus group discussions<sup>72</sup> with key actors. Some data may need to be collected during implementation and this could be proposed in the recommendations.

### 4.3 QUICK CHECKLIST FOR DATA COLLECTION IN CDRFI

- Ensure that the data collected is gender-sensitive
- Make sure that women's as well as men's voices are heard
- Combine macro-, meso- and micro-level information
- Include both qualitative and quantitative data
- Identify existing sources of data
- Note where data gaps exist and make a plan for collecting or generating missing data



# 5. DATA ANALYSIS

The next step in conducting a gender analysis is to review the available data, identifying gender differences and the underlying causes of gender inequalities.

## 5.1 Cross-cutting principles in data analysis

A good sectoral gender analysis must include an intersectional approach (see Box 14) by demonstrating important links between variables such as being either male or female, being male from a particular social group, or being an older female from a particular ethnic group. Therefore, the gender analysis should also identify context-specific socio-cultural norms, attitudes and practices, as these influence differential access to power, resources and opportunities.

The data analysis must also consider change at both informal and formal levels. Informal level analysis focused can identify socio-cultural norms, attitudes, and practices among individuals, households and communities that underlie inequality, discrimination, and exclusion. Formal context analysis can capture issues such as policy, legislative changes, resource allocation, service delivery, and their impact on the lives of women and men at household and community levels.

## 5.2 Questions for gender analysis in CDRFI

The following table provides a list of potential guiding questions for gender analysis, structured around four key areas: legislation, policies and rights; roles and responsibilities; access to and control over resources and services; and decision-making power. The aim is to identify major gender issues in these areas (see Section 2 for a summary of gender issues in CDRFI) that can hinder or facilitate insurance provision or other CDRFI coverage, and that could be exacerbated or mitigated by a carefully designed CDRFI intervention.

### BOX 16

#### Why is intersectionality a key element in gender analysis?<sup>73</sup>

Intersectionality is an analytical tool for understanding and responding to the ways in which gender identity intersects with and is constituted by other social factors such as race, age, ethnicity and sexual orientation. When these factors intersect with gendered power dynamics, they can produce differing experiences of climate vulnerability, which could inadvertently contribute to further marginalization of certain communities or subgroups within a community.

For example, in Haiti, following a severe earthquake in January 2010, limited attention and financial resources were allocated to address the issues and needs of Haiti's marginalized communities most affected by the earthquake, including those living in poverty, women and men living with HIV/AIDS, and those in the lesbian, gay, bisexual, transgender, queer and intersex (LGBTQI) communities. This affected the ability of civil society organizations and health facilities to serve many of these communities, leaving thousands of women without access to reproductive health care, limiting resources available to address violence against women and LGBTQI people in overcrowded camps for internally displaced persons, and delaying restoration of HIV/AIDS clinics that provided antiretroviral treatments.

**TABLE 1**

**Guiding questions for gender analysis in CDRFI**

Legislation, policies and rights	
<p>What are the legislative and policy frameworks in this sector? How do they impact women’s and girls’ rights?</p>	<ul style="list-style-type: none"> <li>• Do customary law, formal legislation and social, economic and political institutions inhibit or support women and girls in realising their rights, accessing resources, making decisions and living without fear of violence?</li> <li>• What national policies and/or international agreements exist on women’s rights? Is there a gender equality policy or national plan, and to what extent is it implemented?</li> <li>• Are there differences between men and women in terms of the rights to inheritance, employment and legal representation, or in state-issued documentation such as identification cards, voter registration and property titles?</li> <li>• Are there gender differentials in legal and customary land tenure rights?</li> <li>• Are the different capabilities and vulnerabilities between men and women, as well as the structural causes of gender inequality, addressed in disaster risk reduction plans? To what extent are these implemented?</li> <li>• Do relevant multinational banks or development finance institutions have and implement gender policies?</li> </ul>
Roles and responsibilities	
<p>What are the different roles and responsibilities of women and men? What does the gendered division of labour look like?</p>	<ul style="list-style-type: none"> <li>• What is the division of labour among women and men?</li> <li>• What is the level of economic participation and business ownership by women and men?</li> <li>• What proportion of men and women are in the workforce and in leadership positions in disaster risk management authorities, ministries such as finance and environment, the central bank and insurance companies? Does this impact these agencies’ capacity to work on gender issues?</li> <li>• What is the sex breakdown of employment in relevant sectors and value chains (e.g. agriculture, transportation, etc.)?</li> <li>• In the agricultural sector, what is the proportion of male and female producers by crop, and what are their roles within the value chain?</li> <li>• Are women prohibited from working at night in particular locations (e.g. public spaces) or in particular jobs?</li> <li>• What are women’s and men’s rates of participation in the formal and informal economies?</li> <li>• Are there particular roles that are deemed appropriate or inappropriate for men and women, or tasks that they are expected to perform?</li> <li>• Are women and men equal members of producer or village savings and credit groups?</li> </ul>

	<ul style="list-style-type: none"> <li>• Who takes responsibility for the care of children and the elderly? What mobility and time constraints result from this?</li> <li>• To what extent have unpaid care responsibilities changed for men and women as a result of the covid-19 pandemic? To what extent do they change in the wake of disasters?</li> </ul>
<p><b>Access and control</b></p>	
<p>Who has access to and control over resources and services?</p>	<ul style="list-style-type: none"> <li>• Who has access to economic resources and assets such as land, other property, business ownership, market information, income, financial services, transport, natural resources, employment opportunities and skills training and technology?</li> <li>• What proportion of women and men own property?</li> <li>• What proportion of men and women have access to mobile phone and internet services?</li> <li>• What proportion of women and men have access to foundational identity documents and bank or mobile money accounts? Does this differ for married versus unmarried women? Are there additional barriers to women in accessing financial services?</li> <li>• What proportion of women and men have access to credit? To what extent does this change when attempting to access credit after a disaster?</li> <li>• What types of organizations (financial service providers, producer organizations, input suppliers, etc.) do women currently access services and products from?</li> <li>• Is there sex-disaggregated data on the beneficiaries of insurance payouts?</li> <li>• Do any insurance providers (risk carriers such as microinsurance mutual benefit associations<sup>74</sup> or aggregators who can serve as distribution channels) specifically target female clients or members?</li> <li>• Do security or cultural concerns inhibit women from entering certain public or private sector spaces (e.g. are there spaces where women are not permitted without a male companion) to access services? Are there other constraints (risks and barriers) to women’s mobility in specific spaces?</li> <li>• What are the financial and insurance literacy needs and constraints faced by women and men?</li> <li>• Which communication channels or media do women and men have access to and prefer?</li> <li>• What risk management mechanisms do women and men have access to or rely on (e.g. insurance, selling assets, informal lending, removing children from school)? How do these intersect with ethnicity and geography?</li> <li>• Who has access to services such as education and health?</li> <li>• Who belongs to organizations or informal networks that help them to access resources?</li> </ul>

## Decision-making power

Who has decision-making power?

- Who participates in the decision-making in the household, the public sector and the private sector, in informal and formal power structures?
- To what extent were and are women able to provide input into developing and implementing disaster risk reduction plans? How did and do women, including women stakeholders, inform the decision-making processes?
- Is there national level sex-disaggregated data on access to finance, financial literacy and digital skills?
- What are women's and men's capacities to exercise bodily autonomy, in the household, community, or state?
- What are the rates of domestic and other forms of gender-based violence at the national and sub-national levels? Is there data on changes in this rate post-disaster? Is there data on changes in GBV as a consequence of the COVID-19 pandemic?
- What barriers do women and other vulnerable social groups face in meeting their needs and interests?
- What kinds of decisions do women in a household decide on their own or participate in (household management, schooling for children, family decision-making, family planning, etc.)?
- Do women's bargaining power and decision-making within the household impact financial decisions such as the purchase of climate and disaster risk insurance policies, or the use of payouts?

Another important dimension to analyse is **stakeholder involvement in CDRFI schemes**, and how that may influence gender equality provisions in CDRFI programmes.

**TABLE 2**  
**Stakeholders and gender issues for CDRFI programmes**

Stakeholder type	Questions for gender analysis in CDRFI
<p><b>Financial sector:</b></p> <ul style="list-style-type: none"> <li>• Insurance companies serving as commercial or mutual/cooperative insurer, government insurer and reinsurer</li> <li>• Intermediaries that sell insurance on behalf of insurers: Insurance agents and insurance brokers including banks, MFIs, financial cooperatives or fintech</li> <li>• Stakeholders and gender issues for CDRFI programmes</li> </ul>	<ul style="list-style-type: none"> <li>• Are there underwriters that are willing to or used to working with women? Which incentives could stimulate such behaviour?</li> <li>• Which aggregators/distribution channels are willing to or used to working with women? If there are no such organizations, which ones can be supported to change their practices?</li> </ul>
<p><b>Agricultural sector intermediaries:</b> Agribusinesses or cooperatives</p>	<ul style="list-style-type: none"> <li>• Are these intermediaries working with men and women?</li> <li>• Are complementary risk management measures (like climate resilient seeds) equally available for women and men?</li> </ul>
<p><b>Civil society organizations:</b> NGOs, consumer protection associations, savings and credit groups, community-based funds, women’s associations and networks</p>	<ul style="list-style-type: none"> <li>• Which NGOs or associations provide data or assume roles that help women to understand and access CDRFI?</li> </ul>
<p><b>Data and support services:</b> Meteorology and weather institutes, information technology and technical support providers, loss assessors, agricultural extension services (private and public), veterinary and other animal health services, mobile network operators, universities and research institutes</p>	<ul style="list-style-type: none"> <li>• Do extension services consider female clients in any way?</li> <li>• Is loss and damage data sex-disaggregated?</li> </ul>
<p><b>Government bodies and donors:</b> Ministries, authorities, regulators, central banks, insurance supervisors, and other government bodies in finance, agriculture (crops, livestock, fisheries, forestry), disaster management and water and natural resource management</p>	<ul style="list-style-type: none"> <li>• Do the macro-level CDRFI schemes consider women’s needs (see the example from African Risk Capacity<sup>75</sup>)?</li> <li>• Are policy frameworks, strategies and action plans truly gender-sensitive?</li> </ul>

**TABLE 3**  
**Stakeholders and gender issues for CDRFI programmes**

Gender issue identified	Examples of programme interventions
Women have low levels of property or land ownership due to legal constraints or social norms.	Offer insurance coverage that provides payouts for economic losses rather than asset-based losses. <sup>76</sup>
Macro CDRFI schemes are gender-blind.	Create an advisory facility to support schemes that integrate gender, including by developing a gender policy or collecting sex-disaggregated data to inform payout priorities and use.
Men’s agricultural participation centers around export commodities which attract insurance opportunities, while women primarily farm crops not covered by CDRFI schemes..	Identify which crops are farmed by women and create insurance opportunities targeting those crops.
Cultural beliefs prevent women from mixing in public with men.	Design financial literacy trainings that are delivered to men and women separately, in spaces that both women and men can access.
Women experience affordability constraints on purchasing coverage due to their lower levels of assets and income.	Women may be able to afford CDRFI if the coverage is bundled well and distributed effectively (group policies are generally more affordable than individual ones, costing up to 70 per cent less). <sup>77</sup>
Women’s unpaid care work limits their economic activity and increases with climate shocks and disasters.	National DRR plans can define sectors such childcare infrastructure for young children requiring the most parental supervision as high payout priorities for sovereign risk pools. <sup>78</sup>
GBV is exacerbated by climate shocks and disasters resulting in physical, psychological, societal and economic costs through lost employment and productivity.	Frame GBV as a material risk, view GBV reduction as an essential investment in resilience that might reduce future claims payouts, and set priorities for payouts <sup>79</sup> from sovereign risk pools to prevent and address GBV risks post-disaster. <sup>80</sup>
Women and men have different preferences and needs for CDRFI products.	Create insurance products that consider risks, management needs and behaviours of women: e.g. family-coverage (women are generally more involved than men in care more for the entire family); bundled coverage with a savings plan (women tend to be better savers than men); or group coverage (women tend to be more engaged in mutual assistance). <sup>81</sup>
Providers (underwriters, distribution channels and government agencies) may not offer products and payouts that work for women.	Identify the types of aggregators (e.g. MFIs or cooperatives) that work with and are trusted by female clients.
Gender-based digital exclusion impacts women’s access to CDRFI when digital means are used.	Create programme interventions that enable women to access payouts easily, such as the roll-out of e-wallets.

### 5.3 Developing programmatic recommendations

The gender analysis must be used as a basis for developing a suite of accompanying **recommendations**. A useful gender analysis should assist in understanding the best approaches to addressing gender inequalities and identify strategies to mobilize women's rights and empowerment within a given proposed or implemented development programme or approach. In the area of CDRFI schemes, the gender analysis needs to provide recommendations that highlight challenges and vulnerabilities, as well as identify opportunities and the potential for change.

Table 5 provides some examples of **potential programme interventions** that may follow from issues identified in the gender analysis and help to develop concrete recommendations, which could be then drawn on for design and implementation (see Section 6).

### 5.4 Quick checklist for data analysis

- Ensure that analysis of intersectionality covers all elements of the data, examining cross-cutting issues such as ethnicity, age, sexual orientation, geography, etc.
- Consider change at both the formal and informal levels
- Ask guiding questions:
  - What are the legislative and policy frameworks in this sector? How do these impact women's and girls' rights?
  - What are the different roles and responsibilities of women and men? What does the gendered division of labour look like?
  - Who has access to and control over resources and services?
  - Who has decision-making power?
- Analyze how stakeholders might influence gender equality in CDRFI programmes
- Develop recommendations that identify opportunities for positive change around women's rights and gender equality within CDRFI schemes

# 6. USING THE FINDINGS OF GENDER ANALYSIS

Gender analysis is always a means to an end; it is only effective when its findings and insights are fully utilized throughout all phases of development policy and practice.<sup>82</sup> Thus, collecting the data, carrying out the analysis, and compiling the recommendations is only the beginning of the process of mainstreaming gender in CDRFI. It is critical that the results of the gender analysis are fully incorporated into policy planning, implementation, monitoring and interventions in order that they have real impact on development processes, outcomes and results. This is valid for both development partners, who may require data to be monitored, and implementing partners who are the ones collecting and reporting data regularly.

## 6.1 The gender analysis report

The **gender analysis report** (also referred to as a gender assessment, or gender action plan) will document findings and is the basis for further work. The information and data collected are synthesized into a narrative that highlights the trends, insights, gaps and problems as well as opportunities and proposals to challenge existing gender inequalities that will be addressed in the design of CDRFI programme interventions. The structure of a gender analysis report should include the following areas (see also Annex 5):<sup>83</sup>

A methodology and a description of the process of the gender analysis, including data sources, data collection methods, references, stakeholder mapping and the framework of guiding questions for analysis.

A broad overview of gender equality issues related to the programme and geographic context, as well as relevant international examples and literature if desired.

A detailed description and analysis of gender in the four areas of enquiry covered by the guiding questions (see Section 5), namely: legislative and policy

frameworks; roles and responsibilities of women and men; access to and control over resources and services; and decision-making power.

Recommendations of entry points for addressing gender equality during the project or programme's implementation.

**Communicating the results** of the gender analysis is a crucial step. This can include directly informing stakeholders and others of the results by sharing the gender analysis report or holding a round table meeting. It could also involve presenting the findings through alternative means of communication such as newsletters, social media and websites.<sup>84</sup> A summary could also be made available in local languages.

## 6.2 Gender mainstreaming into the programme cycle

The results of the gender analysis form the basis for mainstreaming gender equality into all steps of the project or programme cycle and results framework, including in the following areas:<sup>85</sup>

- **Situation Analysis:** Gender analysis directly informs the background or context analysis, highlighting relevant gender inequalities and potential benefits or adverse impacts from the project or programme activities in the CDRFI sector.

**Theory of Change (ToC) and Theory of Action (ToA):** The gender analysis provides the data, evidence base and knowledge needed for developing a ToC by identifying gaps and needs, and the causal linkages to gender equality issues. It also provides the information needed to identify the optimal solutions to be included in a ToA.

- **Risk Assessment Framework:** The findings from the gender analysis can also be incorporated into gender-differential climate and disaster



### BOX 17

#### Guidance on developing gender-smart solutions for CDRFI<sup>86 87</sup>

The Centre for Gender-Smart CDRFI, part of the InsurResilience Global Partnership, provides guidance on developing gender-smart CDRFI solutions, including tips on how to develop and implement an institutional gender strategy, how to build capacities on gender-smart CDRFI, and how to integrate gender-smart CDRFI into national policies, strategies and planning. Solutions include:

- Enhancing women's leadership and participation in CDRFI policy decision-making.
- Creating institutional coordination and collaboration mechanisms between policymakers from diverse policy areas to inform the integration of gender-smart CDRFI.
- Capacity-building to raise awareness of the gender dimensions of CDRFI and its contribution

to resilience building as part of a risk-layering approach.

- Collecting sex-disaggregated data and providing gender analysis to generate insights on policy content and gender-smart CDRFI.
- Engaging stakeholders with women's groups and experts on gender to inform the use of gender considerations in CDRFI strategies and instruments.
- Integrating gender considerations into the content of climate and disaster risk financing strategies.
- Supporting implementing partners to create institutional gender strategies and frameworks.

risks and needs insights to inform programme development.

- **Results Framework:** This must reflect the gender analysis results and show consistency between the issues identified in the gender analysis and the proposed programme interventions. Examples of potential interventions can be found in Table 5 on recommendations for programmatic work and in Box 15.
- **Budget:** Gender equality priorities must be reflected in the budget, which should include

sufficient financial resources for all planned gender-related activities, including hiring gender expertise, collecting sex-disaggregated data and all other substantive activities.

- **Monitoring and Evaluation (M&E):** The gender analysis should be used to establish a baseline against which progress can be measured, and should be reflected in the M&E framework. This includes gender-sensitive indicators and targets (see Box 16).<sup>88</sup>

#### BOX 18

#### Examples of gender-sensitive M&E indicators<sup>89</sup>

The World Food Programme (WFP) in Guatemala enables people to access microinsurance and other financial services to be able to better self-manage the impacts of climate shocks, with women especially targeted. The M&E indicators for the programme are all disaggregated by sex, age, region, and the insured's productive activity. Example indicators include:

- Number of food insecure and nutritionally vulnerable people accessing financial products
- Percentage of organizations with profitable ventures led by women.
- Percentage of organizations with savings and credit groups led by women.
- Number of women's organizations trained on financial products.
- Percentage of community organizations and local institutions (including women's organizations and institutions) whose members have knowledge of the actions (including gender-responsive actions) they can take to prepare and respond to climate shocks and stressors.
- Percentage of women claiming they have more power/influence over group decisions and resources, including decisions over the loans and savings they bring home.

### 6.3 Quick checklist for using the findings of gender analysis

- **Develop** a gender analysis report based on the findings of the analysis
- **Communicate** the results via a variety of channels
- **Use** the results of the gender analysis to form the basis for mainstreaming gender equality into the project or programme results framework, including:
  - Situation Analysis
  - Theory of Change and Theory of Action
  - Risk Assessment Framework
  - Results Framework
  - Budget
  - M&E, including indicators and targets

# 7. CASE STUDY: GENDER ANALYSIS OF CLIMATE RISK INSURANCE IN ETHIOPIA<sup>90</sup>

**Background:** Managing Risk for Rural Development: Promoting Microinsurance Innovations (MRRD) was a four-year grant project implemented by the MicroInsurance Centre at Milliman (MIC@M) and funded by the International Fund for Agricultural Development (IFAD), with the goal of increasing resilience, strengthening capacity to manage risks, and improving the livelihoods of poor rural households that depend on off- and on-farm income in China and Georgia, as well as Ethiopia.

Part of the MRRD project involved a joint research initiative in collaboration with George Washington University's Capstone Program and INSURED (Insurance for Rural Resilience and Economic Development) to develop guidance on how to improve the delivery and increase the value of agricultural and climate risk insurance to women clients.

**Expertise:** The gender analysis was conducted by student researchers from George Washington University, who were supported by an advisory committee of industry experts, including gender experts, from MIC@M, IFAD, the German Agency for International Cooperation, ILO, InsuResilience, the Platform for Agricultural Risk Management (PARM), Women's World Banking, and the World Food Programme (WFP).

**Data collection:** A global **desk study** on making climate insurance gender inclusive was conducted. This was complemented by fieldwork in the northern Tigray region of Ethiopia. In order to better understand the types of information that can improve the design of

gender-inclusive climate risk insurance programs, the research team met with over 120 smallholder farmers in six rural communities and carried out 12 **focus group** discussions centered around issues related to insurance delivery and ways to create more gender-responsive insurance programs. The research emphasized the importance of using **gender-sensitive research** methodologies to ensure that women's voices were heard and their needs and constraints were understood. These methodologies included separate focus groups for women and men, with women-only groups providing a supportive environment where women could openly share their experiences, ideas, wants and needs.

**Data analysis:** Some of the issues examined in the focus group discussions included:

- Potential distribution channels. Women and men participants were asked to identify, discuss, and rank various channels and organizations according to the levels of frequency and ease with which they accessed them and their trustworthiness. Groups also discussed how likely they were to purchase insurance through those channels.
- Value-added services and bundling. Specific gender roles, risks, and responses in the context of agriculture were identified and prioritized in order to identify ways to improve the value and composition of insurance programs, including whether it was effective to bundle them with other services.

- Marketing and education. Participants discussed sources of information that they used and trusted in order to identify dissemination approaches that would reach both women and men effectively.

**Findings and implementation:** Gender analysis revealed both similarities and differences between women and men, which could feed into the design of agricultural and climate risk insurance in the Ethiopian context. These included:

- Women farmers in Tigray were far less likely than men to interact with local agricultural extension agents or cooperatives, making these channels less effective for delivering products or information to women. For insurers, this type of knowledge is key when determining distribution partnerships.
- Women wanted to understand the details of their insurance more than men, further underlining the need to select appropriate channels for women and to invest in gender-sensitive client education.

The MRRD team disseminated the findings of the gender analysis in the form of a blog post briefing note. A related product from the MRRD project includes a checklist for designing and implementing agricultural and climate risk insurance with a focus on including the female farming community. The MRRD highlighted the following five action areas as **recommendations** for future work:<sup>91</sup>

- Identify groups within the female farming community and develop gender-sensitive demand assessments.
- Provide gender-responsive insurance literacy materials and disseminate through gender-responsive channels.
- Provide advocacy and capacity building for gender-responsive insurance solutions with governments and providers.
- Create distribution partnerships with private sector and civil society actors.
- Strengthen data infrastructure to capture sex-disaggregated data in the insurance workstream.

## Annex 1. Overview: Steps and Tools for a Sector-Specific Gender Analysis

Steps	Tools
<p><b>Planning for Gender Analysis</b></p> <ol style="list-style-type: none"> <li>Purpose of the gender analysis <ul style="list-style-type: none"> <li>• <b>Clarify</b> the purpose of the gender analysis and how the results will be used</li> <li>• <b>Ensure</b> the parameters are as specific as possible</li> </ul> </li> <li>When to conduct the gender analysis <ul style="list-style-type: none"> <li>• <b>Conduct</b> the analysis during the design phase of programme development</li> </ul> </li> <li>Who should be involved in the gender analysis? <ul style="list-style-type: none"> <li>• <b>Identify</b> and engage appropriate gender expertise</li> <li>• <b>Undertake</b> stakeholder mapping</li> </ul> </li> <li>How will the gender analysis happen? <ul style="list-style-type: none"> <li>• <b>Secure</b> sufficient financing</li> <li>• <b>Develop</b> a methodology for the gender analysis</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>• Illustrative workplan</li> <li>• Specific tools for gender analysis methodology and process</li> <li>• Sample terms of reference</li> </ul>
<p><b>Data Collection</b></p> <ol style="list-style-type: none"> <li>General principles for gender analysis data collection <ul style="list-style-type: none"> <li>• <b>Ensure</b> that the data collected is gender-sensitive</li> <li>• <b>Make sure</b> that women’s as well as men’s voices are heard</li> <li>• <b>Combine</b> macro-, meso- and micro-level information</li> <li>• <b>Include</b> both qualitative and quantitative data</li> </ul> </li> <li>Sources of data <ul style="list-style-type: none"> <li>• <b>Identify</b> existing sources of data</li> <li>• <b>Note</b> where data gaps exist, and plan for collecting missing data</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>• Potential sources of existing data</li> </ul>
<p><b>Data Analysis</b></p> <ol style="list-style-type: none"> <li>Cross-cutting principles in data analysis <ul style="list-style-type: none"> <li>• <b>Ensure</b> analysis of intersectionality cuts across all elements of data</li> <li>• <b>Consider</b> change at the formal as well as informal levels</li> </ul> </li> <li>Questions for gender analysis <ul style="list-style-type: none"> <li>• <b>Ask guiding questions:</b> <ul style="list-style-type: none"> <li>• What are the legislative and policy frameworks in this sector?</li> <li>• What are the <b>roles and responsibilities</b> of women and men?</li> <li>• Who has access to and control over resources and services?</li> <li>• Who has decision-making power?</li> </ul> </li> </ul> </li> <li>Develop programmatic recommendations <ul style="list-style-type: none"> <li>• <b>Develop</b> recommendations that identify opportunities for positive change around gender equality.</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>• Guiding questions for gender analysis</li> <li>• Examples of gender issues and potential programme interventions</li> </ul>
<p><b>Using the Findings of Gender Analysis</b></p> <ol style="list-style-type: none"> <li>The gender analysis report <ul style="list-style-type: none"> <li>• <b>Develop</b> a gender analysis report based on the analysis findings</li> <li>• <b>Communicate</b> the results via a variety of channels</li> </ul> </li> <li>Gender mainstreaming into the programme cycle <ul style="list-style-type: none"> <li>• <b>Use the results to mainstream gender into the programme results framework</b>, including the situation analysis; theory of change and theory of action; risk assessment framework; results framework; budget; and M&amp;E</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>• Sample structure for a gender analysis report</li> </ul>

## General Tools and Analysis

- Practical examples
- Compilation of key resources
- Quick guide to the gender issues in the sector

## Annex 2. Gender and CDRFI Glossary

**Access:** The ability of women and men to use a resource and take advantage of an opportunity. The ability to use a resource does not necessarily imply the ability to define or decide the use of that resource and vice versa.

**Control:** The ability of women and men to make decisions about and derive benefits from resources and opportunities.

**Equal opportunity:** The absence of gender-based discrimination; the right to be treated without discrimination, especially on the grounds of sex, race, or age.

**Gender:** The socially constructed roles and relationships, personality traits, attitudes, behaviours, values, relative power and influence that society ascribes to the two sexes on a differential basis. Gender is relational and refers not simply to women or men but to the relationship between them.

**Gender analysis:** A methodology that describes existing gender relations in a particular environment by collecting and analysing sex-disaggregated data and other qualitative and quantitative information. It organises and interprets, in a systematic way, information about gender relations to make clear the importance of understanding gender differences in order to achieve development objectives.

**Gender-based violence:** Violence targeted at individuals or groups on the basis of their gender. Examples include sex-selective abortion; differential access to food and services; and sexual exploitation and abuse, including trafficking, child marriage, female genital mutilation/cutting, sexual harassment, dowry/bride price abuse, honour killing, domestic or intimate partner violence, deprivation of inheritance or property, and elder abuse.

**Gender equality:** Gender equality entails the concept that all human beings, both women and men, are free to develop their personal abilities and make choices

without the limitations set by stereotypes, rigid gender roles, or prejudices. Gender equality means that the different behaviours, aspirations and needs of women and men are considered, valued and favoured equally.

**Gender equity:** Fairness and justice in the distribution of responsibilities and benefits between women and men. To achieve this, temporary positive measures must often be put in place to compensate for the historical and social disadvantages that prevent women and men from operating on a level playing field. Equity is a justice-based means—equality is the human rights-based result.

**Gender identity:** A person's perception of having a particular gender, which may or may not correspond with their birth sex.

**Gender mainstreaming:** The strategy for implementing greater equality for women and girls in relation to men and boys. Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and social spheres.

**Gender roles:** A set of prescriptions for action and behaviour assigned to men and women by society according to cultural norms and traditions.

**Gender-sensitive CDRFI:** Acknowledges the gender-differential vulnerabilities to climate change and disasters between people of different genders due to the dynamics of socially constructed behaviours, norms and relationships. It considers factors that can result in gender differences in climate change and disaster vulnerabilities, risks and impacts, as well as access and usage of insurance.

**Gender-smart CDRFI:** Any action or activity that is gender sensitive, responsive and transformative in CDRFI. It incorporates gender considerations specific to the cultural and social context at all stages, and aims to achieve gender equality. Gender smart also refers to the integration of gender analysis for better social and financial outcomes, recognizing that CDRFI can impact people differently based on their gender and that there are different opportunities within CDRFI initiatives for men and women.

**Intersectionality:** An analytical tool for understanding and responding to the ways gender identity intersects with and is constituted by other social factors such as race, age, ethnicity and sexual orientation.

**Multiple-track strategy for gender mainstreaming** (also known as dual mandate, or twin-track): Incorporating both gender-targeted interventions to support gender equality and women's empowerment in specific social groups, specific organizations and/or processes as well as gender-integrated efforts to ensure that gender equality is integrated across the substantive work of all sectors. Also known as using vertical as well as horizontal programming.

**Practical gender needs and strategic gender interests:** Practical gender needs are identified by women as immediate perceived necessities, and usually relate to inadequacies in living conditions such as water

provision, health care, or employment. Strategic gender interests tend to challenge gender divisions of power and control, and traditionally defined norms and roles.

**Productive work:** Work done by both men and women for pay in cash or kind. It includes market production with an exchange-value and subsistence/home production with actual use-value as well as potential exchange-value. For women in agricultural production, this includes work as independent farmers, farm wives and wage workers.

**Reproductive work:** Childbearing/rearing responsibilities and domestic tasks done largely by women, required to guarantee the maintenance and reproduction of the labour force. It includes not only biological reproduction but also the care and maintenance of the existing work force (partner and working children) and the future one (infants and children attending school).

**Sex:** The biological characteristics that define humans as female or male.

**Sex-disaggregated data:** Data that is collected, analysed and presented separately on men and women.

**Women's empowerment:** The process of supporting new norms, policies and legislation that develop women's capacities with a view to participating actively in shaping one's own life and that of one's community in economic, social and political terms.

## Annex 3. Sample Term of Reference to Conduct a Gender Analysis in CDRFI

### 1. Background to the assignment<sup>92</sup>

A clear description of why a gender analysis is required should be elaborated and should include references to previous studies (national reports on gender issues, sector-relevant supporting data, monitoring reports, evaluations, etc.) that identified gender inequalities in the sector, or other inputs that generated gender-related questions to be answered. It is important that the background information indicates clearly the kind of inputs required for the subsequent design (or redesign) of the deliverables, or describes the inputs identified in the gender analysis report that are needed in terms of policy and procedural guidelines.

### 2. The assignment

**Objectives:** State clearly what exactly will be studied under the gender analysis, including target groups, scope, etc., as well as specific research questions to be answered.

**Methodology:** Broadly specify the research methods to be used, including both participatory methods with qualitative data and quantitative sex-disaggregated data. Specify whether the person or team conducting the analysis will be working with other national or international gender experts or with disaster, climate, finance or insurance sector specialists.

**Deliverables:** Note the desired length of the gender analysis report, as well as any other deliverables as required (e.g. inception report, first and final drafts, etc.). Specify that in addition to presenting the gender

issues identified in the analysis, the report must also provide recommendations for programming.

### 3. Competencies, education and experience

Education: The gender expert should have:

- A postgraduate university degree in social or environmental sciences or another relevant discipline such as finance, preferably with a specialization in gender.
- Academic or professional training in the field of gender and development.
- Academic or professional training in social research methods.

Technical and functional experience: The gender expert should have:

- A minimum of five years' practical experience in the field of gender equality and gender mainstreaming.
- Formal training in gender analysis and demonstrated expertise in mainstreaming gender in projects and programmes.
- Thorough understanding of the gender context in country.
- Familiarity with gender analysis tools and methodologies.
- Strong communication skills and the ability to work in a team and liaise with various stakeholders at different levels.

Languages: Fluency in written and spoken [local language/English] is required. (NB: If only English is listed as required, suggest to include that 'Local language [where relevant] would be an asset'.)



## Annex 4. Sample Structure for a Gender Analysis Report

### 1. Introduction

Brief description of the aims and objectives of the gender analysis, and a brief overview of the project or programme to which it contributes.

### 2. Methodology

Explanation of the methods and process used to conduct the gender analysis, including data sources, data collection methods, stakeholder mapping and the framework of guiding questions for analysis.

### 3. Gender equality in the various sub-sectors of climate and disaster risk finance and insurance

Broad overview of gender equality issues in CDRFI and the related policy areas/sectors and relevant geographic area to contextualise the analysis.

### 4. Gender analysis narrative

Detailed analysis of gender in the four realms of enquiry covered by the guiding questions. The information and data collected should be synthesized to highlight the gender-differentiated trends, insights, gaps and problems in:

- Legislative and policy frameworks
- Roles and responsibilities
- Access to and control over resources and services
- Decision-making power

### 5. Recommendations

Overview of potential project or programme entry points for creating gender-differentiated impacts, followed by specific recommendations on how the proposed project or programme interventions will challenge existing gender inequalities. These can follow the general structure of the programme document (if relevant), so that the recommendations are straightforward to integrate. The recommendations should:

- Identify potential activities, outputs and results, based on the gender issues identified in the analysis.
- Suggest gender-sensitive indicators and sex-disaggregated baseline data.
- Provide budget estimates for gender-related activities.
- Provide recommendations to mainstream gender equality into the M&E methodology.

### Annexes

Additional details, which could include a list of stakeholders and data sources consulted, times, locations and participants of focus group discussions, draft results framework, etc.

## Annex 5. Key Resources

### Gender mainstreaming

United Nations (2013) [Mainstreaming a Gender Perspective into all Policies and Programmes in the United Nations System: Report of the Secretary-General \(E/2013/71\)](#)

UN Women (2022) [Handbook on Mainstreaming for Gender Equality Results.](#)

UN Women (2020) [Gender mainstreaming: A global strategy for achieving gender equality and the empowerment of women and girls.](#)

UN Women (2014) [Gender Mainstreaming in Development Programming: Guidance Note.](#)

### Gender analysis

CARE (2017) [Rapid Gender Analysis Toolkit.](#)

CARE (2021) [Gender Marker.](#)

C. March, I. A. Smyth, M. Mukhopadhyay (2005) [A Guide to Gender-Analysis Frameworks.](#)

Sida (2015) [Gender Analysis – Principles and Elements.](#)

UNDP (2016) [How to Conduct a Gender Analysis: A Guidance Note for UNDP Staff.](#)

UNDP (2001) Learning and Information Pack: Gender Analysis.

UNIDO (2021) [Guide to Gender Analysis and Gender Mainstreaming the Project Cycle.](#)

World Bank (n.d.) [The Social Inclusion Assessment Tool.](#)

### Gender in CDRFI

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

K. Miles and I. Hauler (2021b) [Step by Step Guidance: How to translate international commitments into action to achieve gender-smart CDRFI Solutions.](#)

K. Miles and M. Wiedmaier-Pfister (2018) [Applying a Gender Lens to Climate Risk Finance and Insurance.](#)

K. Miles and M. Wiedmaier-Pfister (2019) [Integrating Gender Considerations into Different Models of Climate Risk Insurance.](#)

IFAD (2020) [Making agricultural and climate risk insurance gender inclusive: How to improve access to insurance for rural women.](#)

OECD (2022) [Development Finance for Gender-Responsive Climate Action.](#)

FARM-D and InsuResilience Global Partnership (2020) [Integrating Gender Responsive Strategies into Climate and Disaster Risk Finance and Insurance Solutions: Live Talk 01.](#)

Green Climate Fund (GCF) (2017) [Mainstreaming Gender in Green Climate Fund Projects: A practical manual to support the integration of gender equality in climate change interventions and climate finance.](#)

Caribbean Policy Development Centre (CPDC) (2021) [Gender and Climate and Disaster Risk Finance and Insurance: A focus on small-scale farmers in Antigua and Barbuda, Barbados and Grenada.](#)

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

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