

Application for GIZ Gender Competition 2022

Project: InsuResilience Center of Excellence on Gender-smart Solutions
By: InsuResilience Global Partnership



1. What is the Centre of Excellence?

The InsuResilience [Centre of Excellence on Gender-smart Solutions](#) (CoE) was established to unlock the potential for gender-transformative action for Climate and Disaster Risk Finance and Insurance (CDRFI). The CoE aims to play a key role in identifying gender-equitable disaster risk management strategies, and guiding practitioners on innovative solutions to transform the CDRFI sector towards being more gender-informed and leading the way to greater gender-sensitivity, responsiveness and at best gender-transformation. To date, no other platform exists that collects, packages, generates and coordinates information and knowledge on gender-related aspects of CDRFI. By integrating gender-sensitive, -responsive and -transformative approaches within the CDRFI framework, the CoE provides an online information repository and a unique knowledge-exchange platform for stakeholders from the macro- to the micro-level.

The establishment of the CoE was mandated by the InsuResilience High-Level Consultative Group (HLCG), the highest governing body and strategic driver of the InsuResilience Global Partnership (IGP). As the HLCG prioritizes gender considerations in CDRFI, it endorsed a [Declaration on Gender](#).^[1] Part of this Declaration included the establishment of the CoE. The CoE had its soft launch on 7 December 2020, and was [officially launched](#) at COP26 on 9 November 2021. Already, since 2020, the Centre has spearheaded efforts to overcome gender gaps within the CDRFI sector.

2. Why is it needed?

At a time when climate-related disasters are predicted to push an additional 100 million people into extreme poverty by 2030¹, there is an increasing need for strengthened adaptation and resilience building mechanisms, especially for those populations most vulnerable to climate shocks, particularly women and children. Within this context, the evidence shows overwhelmingly that climate change impacts for women and men often differ. These impacts are more pronounced or severe in developing countries, with the prevailing view that gender differentiation is based on pervasive historical and existing inequalities and multidimensional social factors rather than biological sex. Consequently, women and girls are disproportionately affected by disasters. For example, it is estimated that women and children are 14 times more likely to die than men during natural disasters². Thus, there is a clear imperative to consider the gender-dimensions of CDRFI. At the same time, women are leaders in community-based natural hazard responses, risk reduction and contribute greatly to the recovery process of their families and to strengthening community resilience.

¹ Hallegatte et al, 2015.

² Soroptimist International of the Americas 2008. Soroptimist International of the Americas. 2008. Reaching Out to Women When Disaster Strikes. White Paper: Disaster Relief. Philadelphia, PA: Soroptimist International of the Americas. Available at: http://staging.soroptimist.org/whitepapers/wp_disaster.html

Yet, when gender dimensions are incorporated, they often remain vague, uncoordinated, not prioritized and lack the capacity, resources and monitoring mechanisms to ensure successful implementation. The inclusion of gender dimensions must be a priority to enhance government development policies, plans and programs whilst ensuring that women are given the platform to become powerful agents of change, especially through increased financial inclusion such as access and control over resources.

3. Promoting gender equality in the short, medium and long term

If gender-blind, a CDRFI business model can reinforce existing power structures between men and women and as a result, exacerbate vulnerability and risk to those most impacted by the adverse effects of climate change. Ideally, however, they would diminish inequalities and promote gender equality in line with Sustainable Development Goal 5 – to achieve gender equality and empower all women and girls. The main objective of the CoE is to play a key role in identifying gender equitable disaster risk management strategies, and support the design, promotion, and integration of gender-responsive and -sensitive approaches to CDRFI solutions.

With its context based in the InsuResilience Global Partnership, a grand multi-stakeholder coalition, the CoE is well positioned to lead a transformative agenda integrating gender across the sector of CDRFI from the policy level to implementation. To date, the Partnership has led the gender and CDRFI global agenda and built a foundation of knowledge and support, which can be leveraged by the CoE. The CoE has potential to scale up, fill the information gaps and support the implementation of gender-informed approaches. As it is intended to be a resource of information, exchange, learning and collaboration for organizations around the world, the CoE brings together expertise within its community for various contexts, countries and regions.

In the year that it has been accessible, several effective approaches have been used to spearhead efforts to overcome gender gaps within the CDRFI sector. This includes a sponsorship programme, together with the Access to Insurance Initiative (A2II), Women's World Banking and the Oxford University's Saïd Business School. Through this scholarship programme five senior officials from insurance regulatory agencies in developing economies and women leaders from their respective institutions participated in the "[Leadership and Diversity Programme for Regulators](#)". The CoE has also organised a series of events such as the interactive panel discussion series '[Live Talk](#)', attracting diverse audiences and driving forward the dialogue on gender-smart CDRFI. Through the Partnership's Gender Working Group, we work to engage a collaborative network of experts with knowledge exchange for gender-responsive approaches to CDRFI. This Group regularly meets with the purpose of sharing knowledge and building connections to lay the groundwork for the community to unlock the potential of applying a gender lens. This Group acts as a sounding board, steering committee and networking space, allowing the CoE to be more demand-driven in meeting opportunities and needs. We are also planning to launch an expert directory and advisory facility, which will make this information further accessible to those who need it and connect projects with gender experts

Through the publication and aggregation of resources such as analytical studies, policy briefs and case studies on gender-responsive and -sensitive approaches to CDRFI, the CoE builds an evidence-base of emerging good practices and effective strategies. The CoE contains a variety of resources such as research papers and guidance notes to support: 1) the design and implementation of integrating gender considerations in the various risk management processes, 2) identify gaps and unfulfilled opportunities in current methods. The purpose of the generated resources is to offer tangible suggestions to overcome gender-specific differences in the impact of climate and disaster risks related

to socio-cultural norms and the specific roles and vulnerabilities that these societal constructs create for women and girls.

In the short term, we expect to increase availability and circulation of knowledge and evidence of the gender-gap challenge in CDRFI. Effective approaches, best-practices and guidance will be shared with policy-makers and practitioners to help them develop and apply gender-informed approaches. Capacity building is also a key tenet, focusing on knowledge and financial capacity to advance gender-informed, sensitive and responsive approaches and encourage strengthening of gender diversity within the leadership of the CDRFI sector. This is also furthered through exchange in the Gender Working Group. The CoE offers an opportunity for ensuring open and transparent information flows with most relevant actors in the field.

In the medium term, we expect to see increased understanding and application of knowledge for gender-informed policy frameworks and implementation approaches of CDRFI. Through collaboration on leadership training programs, such as the aforementioned Leadership and Diversity Program for Regulators, women policy makers are empowered to facilitate implementation of gender-informed and innovative approaches to CDRFI.

In the long-term, we expect to enable InsuResilience Global Partnership members to use enhanced information and capacities to address gender-specific vulnerabilities and drive the financial inclusion of women, promoting co-benefits on gender dimensions within broader climate adaptation and resilience frameworks. By integrating women into decision-making, planning, implementation and monitoring processes, we will achieve more holistic and effective solutions for climate change policies.

4. The CoE has already demonstrated its potential for sector-wide transformative action

Promoting gender-smart solutions is at the heart of the CoE and we are pleased that this work has not only been acknowledged by partners in the CDRFI field but has also inspired practical changes in improving gender inclusion practices. As an example, this could be seen after Krishnan Narasimhan, Programme Manager of the UNCDF Pacific Insurance and Climate Adaptation Programme (PICAP), participated as a panelist in our 'Live Talk' on "Gender, Climate, and Disaster Risk Financing and Insurance." He then [wrote](#) that the learning from the Live Talk "prompted a series of affirmative actions to successfully integrate a Gender Equality and Social Inclusion approach within [our] programme". After participating in the official launch of the CoE, Bijal Brahmhatt, Director of the Mahila Housing SEWA Trust (MHT) in India, highlighted the importance of the CoE as "a hub for knowledge and learning, much needed in the climate action space, in particular, in managing climate risks with a gendered and inclusive approach." Under the collaboration with the CoE, MHT will conduct a study in 2022 analysing the barriers of financial inclusion of women in India to foster gender-informed CDRFI approaches in future.

In addition to such impacts, we are pleased that we are seen as an expert facility on Gender in CDRFI. Our CoE Lead, Tuga Alaskary, was invited to participate in a 'Technical Talks' session on "Women in Risk Finance" by the Global Risk Financing Facility, which is implemented and managed by the World Bank and the Global Facility for Disaster Reduction and Recovery (GFDRR). This session focused on how gender considerations can be integrated into the design of CDRFI, and also spotlighted the IGP Program Manager Astrid Zwick as a woman leader in CDRFI. This session was developed around the guidance note developed by the CoE entitled: Step by Step Guidance: A Gender-smart Approach to Monitoring and Evaluation (M&E) of Climate and Disaster Risk Finance and Insurance (CDRFI) Programmes.

5. Cooperation

We are pleased to share our goals of integrating gender considerations into CDRFI with a large number of stakeholders from different sectors. These range from governments, such as the government of Canada through Global Affairs Canada, to insurance programs such as the A2II and to local community grass roots organisations such as the Mahila Housing Trust. This could be seen at the official launch, which was jointly facilitated by the high-level chairs of the Gender Working Group, Canada's Climate Ambassador Patricia Fuller and International Advocacy and Partnership Coordinator for Southern Africa of CARE International, Chikondi Chabvuta. A number of other organizations showed their support at our [official launch](#), such as the African Risk Capacity, the non-profit think tank SLYCAN Trust, and Climate and Disaster Risk Reduction at the World Food Programme (WFP). All of them shared their ambitions to participate in, contribute to and foster the CoE . Furthermore, members of the [Gender Working Group](#) include countries, implementing programs, multilateral institutions, civil society and private sector organizations, academia, and initiatives. Through this consultative process, the CoE is forging ahead as a central platform for knowledge exchange and practical guidance and has a thriving community engaged in, and supporting, its further development.

GIZ has taken great strides to advance gender impact. The CoE builds on this firm foundation and positions GIZ as a global thought leader in gender transformative action. As a pioneer of a global platform for gender approaches, we also want to raise our profile within the organisation, promote gender-informed agendas and help shape the exchange of all GIZ gender champions.