

## Application for GIZ Gender Competition 2023

**Project:** InsuResilience Center of Excellence on Gender-smart Solutions

**Part of:** Global Shield Against Climate Risk (former InsuResilience Global Partnership)

### 1. Promoting gender equality

Climate change impacts for women and men can overwhelmingly differ due to pervasive historical and existing gender inequalities caused by unequal power relations and structures, discriminatory laws and customs, and unequal access to and control over resources. Consequently, women and girls are disproportionately affected by disasters. Thus, there is a clear imperative to consider the gender-dimensions within the context of Climate and Disaster Risk Finance and Insurance (CDRFI).

The [InsuResilience Centre of Excellence on Gender-smart Solutions \(CoE\)](#), is an initiative launched under the [InsuResilience Global Partnership \(IGP\)](#) and now continuing under [Global Shield Against Climate Risks](#), which works to increase financial protection for vulnerable people and countries by substantially enhancing CDRFI solutions to address protection gaps. The CoE seeks to provide gender-sensitive, -responsive and -transformative approaches to CDRFI solutions to address the differential gender-specific impacts of climate change. It aims to ensure open and transparent information flows with relevant actors to support and promote south-south and north-south knowledge exchanges. In the past, the CoE has worked towards this objective by identifying gender mainstreaming as a cross-cutting objective under the [Vision 2025](#) and drafting the [Declaration on Gender](#), which was endorsed by the High-Level Consultative Group of the InsuResilience Global Partnership. As a repository of information and knowledge exchange platform, the CoE aims to fill information gaps on the vulnerabilities of women and marginalized communities that experience climate-related disasters.

One of the CoE flagship programmes is the **new [Technical Advisory Facility \(TAF\)](#)** that offers free, tailor-made advisory support on gender-smart approaches to CDRFI. The TAF is open to institutions working on climate risk management in the Global South, which are currently implementing or seeking to implement CDRFI mechanisms within their activities. Organized based on three distinct thematic cycles, the CoE, alongside a consultant on gender-related matters, have already provided guidance to **six different organizations**, and are in the process of helping **four more**. The first cycle centred around the topic of “Gender-smart approaches to Monitoring & Evaluation”, and the beneficiaries included the World Food Program (WFP), the UN Capital Development Fund (UNCDF), and the UN Development Programme (UNDP). The second cycles focused on the topic of “Integrating gender and CDRFI considerations into the policy development process at the national and institutional level”, and included ICLEI, StartNetwork, and the WFP regional offices of Ethiopia and Barbados. Four more organisations will start their advisory cycle in the beginning of 2024. During the four-month long TAF cycles, beneficiaries were provided with an in-depth gap analysis, tailored recommendations, and concrete next steps for their activities.

As a knowledge repository, it is important for the CoE to engage with the wider CDRFI and gender community. The CoE does this through the [Gender Working Group \(GWG\)](#), a space for discussion and collaboration with representatives from over 40 organizations ranging from the public and private sector, to NGOs, and civil society. During the most recent meeting of the GWG in July 2023, where over 30 organizations were present, it became clear that one of the main obstacle for organizations to overcome during the development of gender-responsive CDRFI approaches is access to experts. To overcome this gap, the CoE has recently launched the [Expert Directory](#). The directory is currently collecting expert profiles and is designed to help find the right experts and speakers, as this has proven difficult in the past for the niche topic of Gender and CDRFI. The purpose is to have an easily accessible location where collaboration on climate disaster, gender, inclusion, financing, and insurance fosters.

To further engage with diverse audiences and drive forward the dialogue on gender-smart CDRFI, the CoE has hosted three different “LiveTalks” in collaboration with Farm-D. **The CoE LiveTalk series** is based on existing guidance notes published by the CoE, and expertise gathered during meetings of the Gender Working Group, as well as an insight from the TAF cycles. The Live Talks bring together experts from different sectors to discuss relevant topics. In the past year we have held the



following webinars: “Poverty and Gender -Related Barriers to CDRFI” in LiveTalk 05; on International Womens Day “Exploring New Frontiers in Gender-Smart Climate and Disaster Risk Finance Policymaking” in Live Talk 06; and ahead of the 16 Days of Activism [LiveTalk 07](#) examined the connections between “Gender-Based Violence and CDRFI”.

Inspired by the prize money for the 2<sup>nd</sup> place of the GIZ Gender Award in 2022, the CoE **commissioned illustrations to raise awareness** about the link between gender roles and climate disasters as well as social norms and climate finance. Posting these illustrations showed an increase in interactions, likes and followers on [LinkedIn and has helped to visualise topics in CoE key publications more easily.](#)

In addition to these activities, the CoE continues to provide opportunities for women and guidance to organizations through some of its long-term projects. This includes hosting published reports, guidance notes, case studies, and more provided by members of the GWG and commissioned by the CoE **on the [knowledge repository](#) that address** the topic of CDRFI and Gender to enhance the audience understanding of the nexus topic. The CoE promotes high-potential women leaders in the development of inclusive and gender-smart CDRFI solutions by **sponsoring women within insurance regulators to take part in inclusive policy trainings**, provided by Women’s World Banking, and creating spaces for collaborations. As the CoE transitions to work under the Global Shield (GS), it will become an integral part of the In-Country Process in ensuring that participatory stakeholder process and the resulting financial support provided to countries by the GS will be gender-responsive.

## 2. Gender as a quality feature of our work

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. For example, the Gender Working Group (GWG) engages a collaborative network of experts with knowledge exchange for gender-responsive approaches to CDRFI. During the most recent meeting of the GWG a survey was conducted with some of the members to learn more about the impact of the CoE on their work. When members were asked whether the work of the CoE and the GWG has improved their understanding of gender informed policy frameworks and implementation approaches to CDRFI almost 80% of respondents agreed/strongly agreed. The survey also revealed that over 60% of respondents agree that their institutions have applied gender-informed policy frameworks and implementation approaches for CDRFI. As a sounding board, steering committee, networking and collaborative space, the GWG provides a glimpse of the impact that CoE events, knowledge, and guidance have had on our members’ work.

The CoE does not only apply gender as a quality feature, but through the TAF we have helped organizations take a gender-responsive approach by providing recommendation on how to advance their strategies through a gender-lens. While reflecting on the action plan and recommendations in the cycle on “Gender-smart M&E of CDRFI programmes”, a representative of the WFP Caribbean Multi-country office (Barbados) said “We are going to be using some of [the recommendations] ... to showcase that this is where we need to go, and this is where the opportunities are. So you have done half that work for us, we are very grateful”. In addition, a ICLEI representative on the TAF support on integrating gender and CDRFI considerations into the policy development process and policy content

at the institutional level exclaimed that "The [TAF] has made a lot of sense, and has been very useful ... I hope we can use it to translate to other projects. And bring this forward for ICLEI at an institutional level to have a gender strategy.". This small sample of feedback provides a picture of **the impact that the CoE's work through the TAF has had on beneficiaries.**

In addition to such impacts, CoE advisors have been recognized as experts on Gender by the **wider CDRFI community.** Our CoE Lead, Jennifer Phillips, was invited to present the CoE at the 2023 [Daring Cities Conference](#) by ICLEI on "A Just and Equitable Climate Emergency Response". The presentation emphasized the importance of sex-disaggregated data for the advancement of CDRFI approaches and incorporated knowledge gained from the TAF facility, as well as the CoE's own [Glossary of Terms for Gender and CDRFI.](#) The CoE also organized a panel of experts to speak on the importance of Gender and Social Inclusion under the Global Shield at the [InsuResilience Annual Forum,](#) which brought together representatives from the V20 and G7 that came together to reflect on previous work and showcase how the Global Shield will build upon the work done by the IGP. The panel included representatives from IRFF, UNCDF, PICAP, WFP and provided lessons learned from the CoE TAF and the application of a gendered lens to CDRFI.

Jennifer Phillips will also added to the conversation on the importance of gender-smart climate disaster risk financing solutions by **presenting at COP 28** during the event "[Gender, Age, and Climate: Inclusive Disaster Risk Financing Solutions for Women, Youth, and Elderly People in Pacific](#)". The panel discussion strategies to overcome challenges related to gender and age inequalities in insurance, such as creating dedicated spaces for women, youth, and elderly people to participate in awareness sessions and addressing domestic violence that may arise from insurance payouts will be discussed.

### 3. Implementing feminist core principles

In 2023, the CoE further enhanced its efforts to overcome gender gaps within the CDRFI sector through the development of inclusive and diverse programmes. This includes the aforementioned **Technical Advisory Facility,** whose [third cycle](#) on applying a gender-lens to CDRFI investments is underway, and includes BlueOrchard Finance Ltd, CLIMBS Insurance from the Philippines, the Multilateral Investment Guarantee Agency (MIGA), and the Global Shield InsuResilience Solution Fund (ISF). Our experienced gender consultant, Katherine Miles, will support selected organizations in tackling their specific needs and challenges in relation to integrating a gender-lens to CDRFI investment during the next four-months. Looking forward to the new year, the CoE is working to develop more thematic cycles to engage with a wider range of organizations and stakeholders.



To help address the gender gap in inclusive insurance, the CoE alongside the Access to Insurance Initiative (A2II), continued to fund **scholarships for the 'Leadership and Diversity Program for Regulators'**. Through this scholarship programme, five senior officials from insurance regulatory agencies in developing economies and high-potential women leaders from their respective institutions participated in the programme taught by Women's World Banking and the Oxford University's Saïd Business School. The current cohort includes participants from Nigeria, Zimbabwe, Argentina & Mexico with a **total of 38 recipients of the CoE scholarship from 2019-2023.**

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.** A core feminist principle of the CoE is to understand how different gender norms affect men and women differently during the application of CDRFI solutions. For this, the blog post "[Gender and Disaster Risk – What's Men Got To Do With It](#)" explores the intersections between constructed masculinities and gendered obstacles faced by men raising awareness that feminist core principles need to include a view on masculine norms as well. On the topic of implementing and integrating gender considerations, the CoE completed a report on the

[“Gender-Responsiveness of InsuResilience Projects”](#) that looked at the successes, opportunities, and challenges for gender mainstreaming within the IGP. Further, the CoE published a Case Study to better understand [“Gender and Poverty-Related Barriers of the Urban Poor to Access CDRFI” together with the](#) grassroots organization Mahila Housing Trust in India. 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 as well as for men

As the **IGP transitions into the Global Shield**, the work of the CoE will continue to provide guidance and knowledge for the development of gender-smart CDRFI solutions. The development of the Global Shield provides more spaces for the CoE to prepare countries and projects with the tools they need to create inclusive and gender-smart CDRFI instruments. The CoE will become a valuable tool for the Global Shield’s [In-Country Process \(ICP\)](#) in ensure that principles under the Declaration on Gender and learnings accumulated over the years applied tangibly. As part of the ICP, countries will conduct stocktake and gap analyses through a participatory stakeholder process that help them identify some of their most immediate protection gaps regarding climate and disaster risks. Alongside the stocktake and gap analysis, **the CoE will fund a gender analysis for each country** that specifically addresses the needs and challenges of women, and marginalized groups in the respective country. The gender analysis will provide countries with the knowledge needed to draft a “Request for Support” to the Global Shield that includes gender-responsive solutions. The CoE has potential to scale up, fill the information gaps and support the implementation of gender-informed approaches.

#### 4. Cooperation

As it is intended to be a repository of information and platform for exchange, learning and collaboration for organizations around the world, the CoE brings together expertise within its community for various contexts, countries and/or regions. We are pleased to share our goals of integrating gender considerations into CDRFI with many 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 organizations such as the Mahila Housing Trust. In its support of the imperative work that the CoE conducts, **Global Affairs Canada has agreed to further fund the CoE until March 2026 with an additional 500.000 Euros to their existing contribution.** Thanks to this generous contribution, the CoE will be able to continue flagship programs, and expand to create gender trainings, and more. In recognition that gender mainstreaming within the Global Shield requires institutional collaboration, CoE members meet monthly with colleagues from the Global Shield Financing Facility (GSFF) to share best practices from the respective work on gender and CDRFI. The CoE is also part of working groups such as the “Making Insurance Work for Women” from the Micro Insurance Network to better understand the needs of women in different areas of CDRFI, as well as the Mahila Housing Trust Advisory Board

All existing programmes are collaborative endeavors that integrate a wide range of perspectives. The TAF is a space where beneficiaries are not only provided with guidance, but also share their own expertise that can then be applied to the work of the CoE. The ‘LiveTalk’ series is hosted in strong partnership with FARM-D and provides a wide range of perspectives and knowledge by including participants from academia, the private sector, NGOs, civil society and more. The GWG is a space where collaboration between the CoE as well as other members foster to further promote the inclusion of women in climate disaster risk financing. The scholarship for the ‘Leadership and Diversity Program for Regulators’ is a collective effort between the CoE, A2ii, Women’s World Banking, and the Oxford University’s Saïd Business School that brings together women from all over the world. The promotion of feminist principles and gender inclusion in climate disaster risk financing is a collaborative effort that the CoE seeks to foster in all areas of its work.