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Incorporating Gender in Disaster Risk Financing and Insurance (DRFI) Projects: A Practical Guide

**Disaster Risk Financing
& Insurance Program**



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Global Shield
Financing Facility

This note provides guidance on how to incorporate gender considerations into DRFI interventions. The note's target audience(s) include World Bank staff working on DRFI-related programs, World Bank gender specialists, [Global Shield](#) partners, and other development practitioners working in risk financing. All are likely to draw value from the publication. The note was commissioned by the World Bank's Global Shield Financing Facility ([GSFF](#)).

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Contents

Introduction	5
Why Does Gender Matter in DRFI?	8
World Bank's Gender Strategy and Corporate Commitments	10
Entry Points for Gender in the DRFI Project Cycle	14
• Stage 1. Preparation	15
• Stage 2. Design	21
• Stage 3. Implementation	37
• Stage 4. Completion and Evaluation	39
Country Case Studies	40
APPENDIXES	44
Appendix 1 Key Terms	44
Appendix 2 International Enabling Environment for Gender and DRFI	46
Appendix 3 Select Data Sources	49
Appendix 4 Designing Gender-sensitive DRFI Activities: Guiding Questions	52
Appendix 5 M&E Guidance and Measuring Results in DRFI Activities	57
Appendix 6 Select Further Reading	75







Introduction







This note provides guidance for project teams to integrate gender considerations into disaster risk financing and insurance (DRFI) activities and policies. It is one element of a broader effort by the World Bank's Global Shield Financing Facility (GSFF) to equip disaster risk finance (DRF) practitioners and country counterparts (government, private sector, and nongovernmental organizations [NGOs]) with tools that enable them to systematically analyze and address gender inequalities that are relevant to DRFI¹.

GSFF was launched in November 2022 to help developing countries access more financing for recovery from natural disasters and climate shocks. GSFF has a dedicated gender strategy (2023) that maps out the overall high-level approach to integrating gender equality in facility-financed projects. The facility supports the Global Shield Against Climate Risks, a joint initiative by the G-7 and V20 to better protect poor and vulnerable people from disasters by prearranging more financing before disasters strike. The target audience(s) of this note include World Bank staff working on DRFI projects, gender staff at the World Bank, government counterparts, Global Shield partners, and other practitioners in the DRFI space.



This note contains **four sections**:



-  1 Overview of why gender matters in DRFI
-  2 Summary of the World Bank's gender strategy and corporate commitments and their relevance to DRFI
-  3 Entry points for gender in the DRFI project cycle
-  4 Country case studies

Six appendices provide further information on the following:

-  1 Key terminology and concepts
-  2 The international policy environment relevant to DRFI and gender
-  3 Select data sources
-  4 Guiding questions for gender analysis
-  5 Companion guide document: "Measuring Gender Results in DRFI Activities"
-  6 Further reading

Box 1 provides an overview of what the note covers at each stage of the project cycle and provides links for readers to jump directly to the various sections.

Box 1. Overview		
Stage	Actions	Where is this?
 <p>Preparation</p>	<p>Data collection and analysis—identify gender inequalities relevant to project scope:</p> <ul style="list-style-type: none"> • Use real-time personal support. • Use World Bank’s online gender tools. • Use desk-based information. • Consult data sources. • Add qualitative research. • Consult gender analysis checklist. 	<p>Click to jump to section</p> <p>Click for personal support options</p> <p>Click for desktop tools</p> <p>Click for select data sources</p>
 <p>Design</p>	<p>Design—link analysis to project actions:</p> <ul style="list-style-type: none"> • Conduct further analysis—more data may be needed to inform project activity design. • Conduct quality review of analysis. • Engage in gender policy dialogue with client. • Design activities to address gender inequalities identified in analysis. • Engage stakeholders to inform activity design and get a reality check. • Select monitoring indicators. 	<p>Click to jump to section</p> <p>Click for gender talking points for government engagement</p> <p>Click for sample result chain</p> <p>Click for indicator menu</p>

 <p>Implementation</p>	<ul style="list-style-type: none"> • Monitor and evaluate progress. • Train project teams. • Build capacity of counterparts and beneficiaries. 	<p>Click to jump to section</p> <p>Click for monitoring and evaluation dos and don'ts</p> <p>Click for implementation pitfalls</p>
 <p>Completion</p>	<p>Ensure that sex-disaggregated data and a formal analytical base that tells the gender story are available for completion reporting.</p>	<p>Click to jump to section</p>
<p>Case studies—Click to see case studies that show how some teams have incorporated the steps above.</p>		

Accompanying this note is a monitoring and evaluation (M&E) guide called “Measuring Gender Results in DRFI Activities: Illustrative Results Chain and Sample Indicators” (see appendix 5). This complementary document will help support sound project design, implementation quality monitoring, and consistent capturing of results. This note and the guide can be read and applied separately.





Why Does Gender Matter in DRFI?

Gender matters in DRFI because women and men experience different vulnerabilities and impacts from natural disasters, as well as differences in access to and use of financial instruments and insurance. Evidence from around the world documents these gendered impacts. Natural disasters affect men and women differently, and the negative consequences tend to be experienced disproportionately by women. Women often are less well-equipped to prepare for potential natural hazards, they tend to suffer disproportionately after a disaster occurs, and they generally have less access to emergency relief. In less developed countries, more women than men tend to die from disasters owing to gender gaps in access to information on disaster preparedness, access to shelters, and restricted mobility. Because of entrenched preexisting gender inequalities based on laws and social norms, women are also more likely to be displaced by disaster. Women's labor force participation rates tend to be lower than men's, and women often work in less lucrative sectors, including those most vulnerable to climate change, such as tourism, as well as in the informal and agriculture sectors. Women—particularly in rural areas—have lower levels of financial inclusion and literacy, meaning that they have limited access to financial products and digital services to receive cash transfers or insurance payouts. Lack of formal identity (ID) documentation can also constrain women's access to finance. As a result, women are less likely than men to successfully raise emergency money. Addressing gender disparities in DRFI strategies, in legal and regulatory frameworks, in the financial instruments themselves, and in delivery channels can go a long way to ensuring that women will benefit from financial protection at least as much as men. This is good development policy and helps to maintain women's economic participation and livelihoods postdisaster. Additionally, engaging women in disaster and climate risk management planning could bring new perspectives and insights that would enhance the effectiveness and sustainability of DRFI initiatives.

Gender disparities with implications for climate and disaster risk financing and insurance interventions include the following:

- ◆ In less developed countries, women and girls are more likely to die in a disaster because of, for example, gender gaps in access to information on disaster preparedness and in access to shelters, and limits to mobility that put them at a disadvantage². There are gender differences in disaster risks to life; fatality rates for females in disasters are usually higher than those for males (this can be due to social norms and restricted access to information). For example, in the wake of the 2004 tsunami, surviving men outnumbered women by almost three to one in Sri Lanka, Indonesia, and India.³

- ◊ Women and girls are more likely to be displaced because of a disaster. The United Nations (UN) estimates that 80 percent of people displaced by climate change are women, and women and girls make up around 50 percent of any internally displaced population⁴.
- ◊ Women can face greater vulnerability to some of the impacts of climate change and disasters because of historical and current gender inequalities based on laws and social norms. These inequalities can relate to power and control of resources, economic participation patterns, and levels of participation in decision-making. Globally, on average, women enjoy only 77 percent of the legal rights that men do, and nearly 2.4 billion women of working age around the world live in economies that do not grant them the same rights as men⁵.
- ◊ Women's labor force participation rate is just over 50 percent, whereas the rate for men is 80 percent⁶. Women work in less lucrative sectors than men and have fewer opportunities for business expansion or career progression. Women are more likely to work in climate-vulnerable sectors such as the informal and agricultural sectors. Many of the world's poorest women work informally in subsistence agriculture: women comprise 40 to 50 percent of the agricultural labor force in developing countries⁷. These women are often among the most affected by climate change, but their access to resources and participation in decision-making related to climate change adaptation are significantly limited.
- ◊ Women's unpaid care responsibilities—which are apt to increase during crises and disasters—have knock-on effects on women's labor force participation, wages, and job quality, resulting in reduced accumulation of assets with which to build resilience to disaster and climate shocks.
- ◊ Of 4 billion unprotected people globally, women are disproportionately excluded from social protection schemes; for example, only 26.3 percent of working-age women⁸ are covered by a pension scheme, compared with 38.7 percent of working-age men. Their more limited coverage by social protection leaves women even more vulnerable in case of disaster or shock.
- ◊ Women face barriers in access to information. For instance, mobile phones can be a valuable asset for receiving climate or shelter information or receiving cash transfers or insurance payouts. Yet 143 million fewer women than men in low- and middle-income countries own a mobile phone, and women are 15 percent less likely to use mobile internet services⁹.

- ◊ Women have lower levels of financial inclusion; they make up 55 percent of the world's unbanked adults, meaning that they have no access to financial services such as bank accounts or insurance¹⁰. As a result, women are less likely than men to successfully raise emergency money and more likely to rely on friends and family, who are unreliable sources. Women may be restricted from opening bank accounts in their own name without their husbands' permission, minimum balance requirements for opening an account can work against women, and a lack of formal ID documentation can also constrain women's access to finance, particularly in rural areas and the informal sector.
- ◊ Furthermore, women and girls face a heightened risk of gender-based violence (GBV) during and following disasters. In the absence of social protection schemes and in situations in which there is food insecurity combined with impunity for gender-based violence, women and girls are often exposed to sexual violence and exploitation as they attempt to gain access to food and other basic needs for their families and themselves. This situation has direct human, psychological, and economic costs, including through lost employment and productivity and increased demand for resources from social services and the justice and health care systems.



The World Bank's Gender Strategy and Corporate Commitments

The World Bank is committed to advancing gender equality through its work, and gender-related targets and commitments are embedded across its activities, including gender-related goals specified as part of the organization's 2018 capital increase and a range of gender equality targets as part of the International Development Association (IDA) IDA20 special theme on gender.

Following the first strategy developed in [2016](#), the "[World Bank Gender Strategy for 2024–30: Accelerating Gender Equality for a Sustainable, Resilient, and Inclusive Future](#)" is being rolled out to establish a clear direction forward for the World Bank's gender work, drawing on lessons from progress and responding to changes in the global economy and emerging challenges and opportunities. The new strategy prioritizes supporting innovation, financing, and collective action to end gender-based violence; elevating human capital; expanding and enabling economic opportunities; and engaging women as leaders.

The strategy has three objectives and six corresponding outcomes as follows:

Foundational well-being: **End gender-based violence and elevate human capital**

- 1 Accelerate progress in eliminating all forms of gender-based violence.
- 2 Build and protect human capital.

Economic participation: **Expand and enable economic opportunities**

- 3 Improve equal access to more and better jobs, including jobs of the future.
- 4 Expand ownership and use of economic assets.
- 5 Expand access to and use of services that enable economic participation.

Leadership: **Engage women as leaders**

- 6 Advance women's participation, decision-making, and leadership.

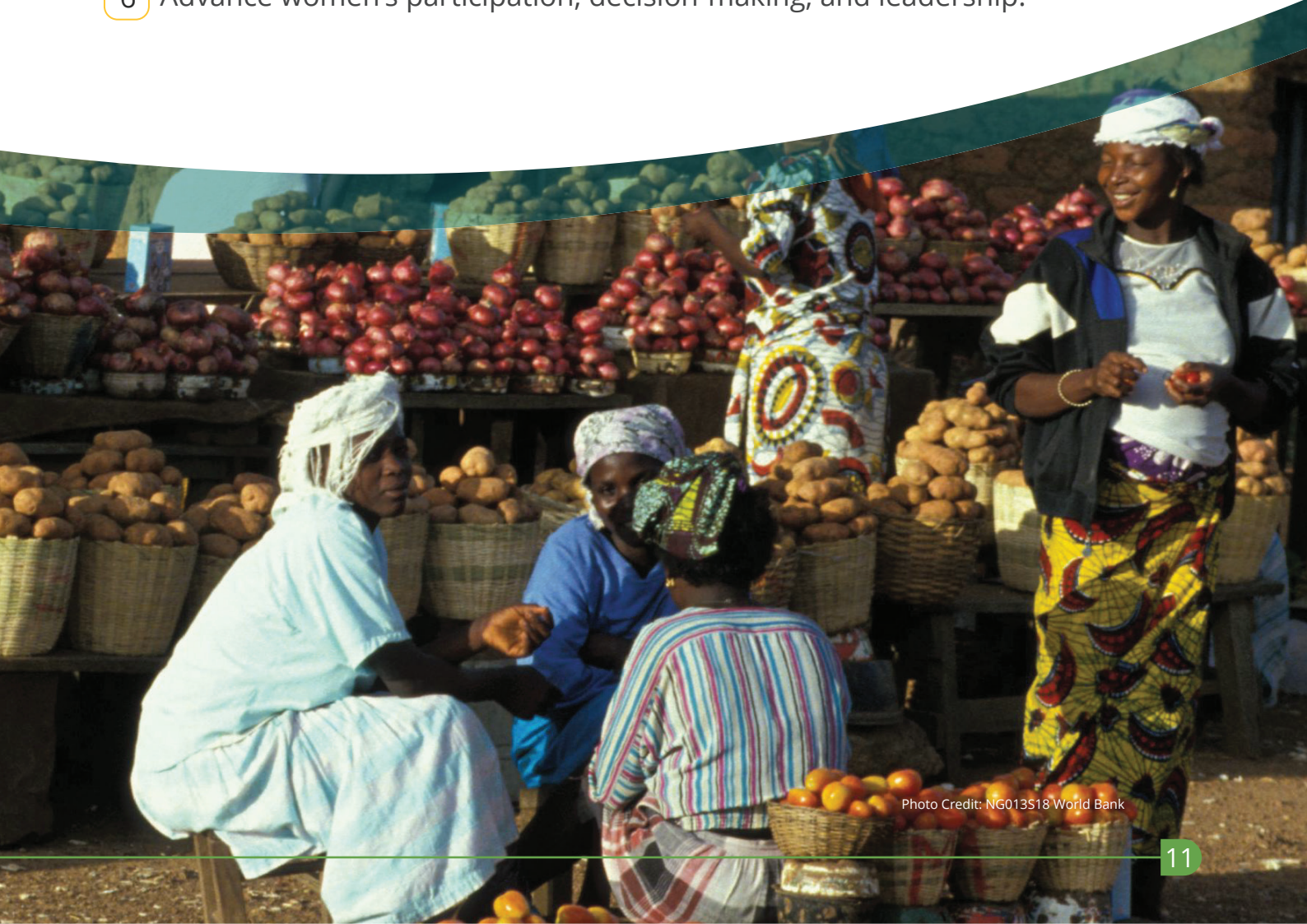
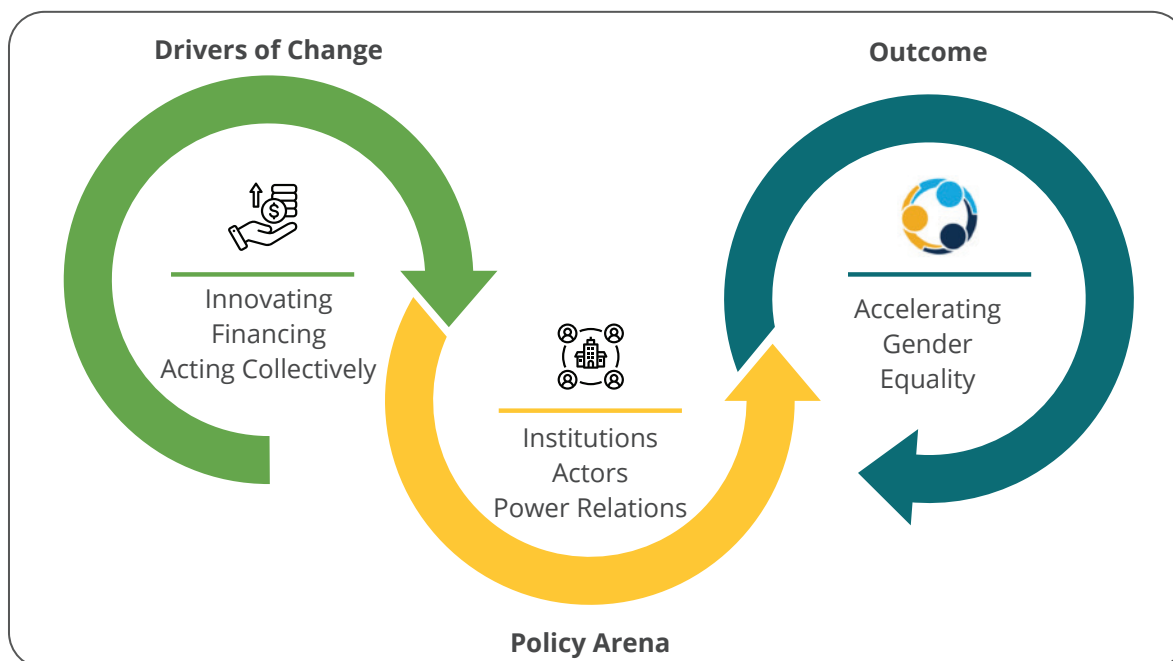


Photo Credit: NG013S18 World Bank

Figure 1 depicts the conceptual framework of the new strategy: drivers of change, policy arena, and outcome.

Figure 1. Conceptual framework of the 2024–30 World Bank Gender Strategy



Source: World Bank, "World Bank Gender Strategy 2024–2030: Accelerate Gender Equality for a Sustainable, Resilient, and Inclusive Future" (Consultation draft, World Bank, Washington, DC, 2023).

Note: The proposed conceptual framework for the new strategy focuses on three drivers of change: innovating, financing, and acting collectively. Innovating refers to promoting solutions (through data and evidence, digital tools, and analyses informed by behavioral insights) as well as learning from and refining solutions initiated by local leaders, businesses, and communities. Financing involves securing the necessary resources across the public and private sectors. Acting collectively recognizes that realizing gender equality objectives requires concerted engagement by public and private sector actors, community groups, civil society, and international agencies. The public and private sectors can leverage their mandates and comparative advantages to various degrees across the policy arena and drivers of change.

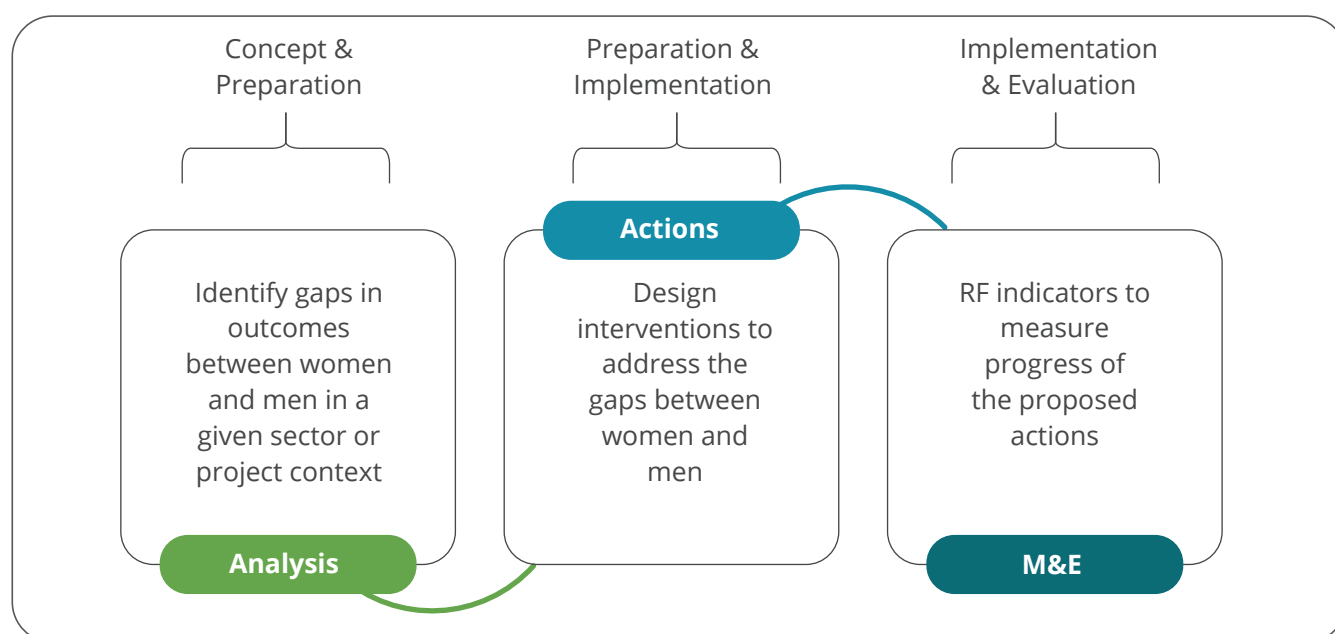


The World Bank has made significant progress in addressing gender inequalities in recent years. Nevertheless, opportunities and inequalities still exist, and DRFI is one area in which the potential to systematically include a gender dimension holds tremendous promise for protecting and enhancing women’s economic participation. Several fields of focus in the World Bank’s [Gender Strategy](#) are highly relevant to DRFI interventions—human capital, GBV, and economic participation are all areas in which setbacks are likely during and after disaster, and women’s leadership and engagement in climate action and disaster preparedness improve resource management and resilience. As the strategy points out, women are producers and adopters of climate change solutions on farms, in businesses, and at home, and they preserve natural assets. Women’s leadership, innovations, and decision-making in climate and environmental action are associated with improved sustainability, resource management, and climate resilience.¹¹

Supporting implementation of the Gender Strategy, the World Bank’s “gender tag”¹² systematically tracks projects that meaningfully address gender. The tag is a valuable tool for improving gender outcomes by building a gender results chain (figure 2). All three elements of the chain (analysis, actions, and indicators) must be included for a project to be eligible for the gender tag.¹³

The case studies in this document illustrate in detail how DRFI-relevant gender actions were incorporated into project design, following the gender tag sequence, and the section “Entry Points for Gender in the DRFI Project Cycle” shows where project stage activities intersect with corresponding tagging steps.

Figure 2. Gender tag sequence



Source: World Bank Gender Group

Note: M&E = monitoring and evaluation; RF = Results Framework



Entry Points for Gender in the DRFI Project Cycle

This section provides practical steps for integrating gender into the project cycle at four stages: preparation, design, implementation, and completion.

Overarching general questions to keep in mind when designing gender-sensitive DRFI include the following:

- ◆ How are women and men differently affected by climate change and disasters because of differences in their respective roles, rights, needs, priorities, and status? This includes investigation of policy and legal frameworks; social norms; labor force participation rates; differences in access to and control of resources and land; differences in access to financial services, including gender gaps in digital inclusion; and gendered differences in decision-making power, access to information, mobility, division of labor in households, and so on.
- ◆ How might project activities affect women and men differently? By identifying potentially differential impacts on women and men, constraints and opportunities for developing gender-sensitive DRFI interventions can be highlighted. For example, women are far less banked than men, so after a disaster strikes, if emergency payouts are available only to beneficiaries who have access to formal banking, more men than women will receive payouts.
- ◆ How can the project design specific activities that aim to reduce identified gender-related gaps, thus increasing gender equality? What existing information, data, and literature can the team draw on? How will knowledge gaps be identified and what is the plan to fill any gaps?

Specific questions to be considered when designing gender-related DRFI interventions will need to be calibrated according to the individual DRFI instruments, processes, and activities developed under each project.

As good gender practice related to DRFI evolves and the evidence base further develops, additional guidance on gender questions to examine on an instrument or activity basis will be forthcoming.

That said, **see appendix 4 for a list of guiding questions by topic:**

- a) legislation, policies, and rights;
- b) economic participation;
- c) access and control;
- d) decision-making power.

Teams can select from the list the questions and topics most relevant to their project.



Stage 1. Preparation

Gender should be considered as early as possible in the project cycle. The preparation stage is a critical juncture for project teams to engage with the government to conduct an analysis of gender gaps which may exist within the scope of a project and to determine how narrowing them may increase positive impacts on beneficiaries and contribute to the achievement of overall project objectives. On the basis of the gaps or issues identified, the project team may then begin to outline what action to take to increase gender equality. See box 2 for a definition of gender analysis.

Box 2. Gender Analysis Definition

Gender analysis is a process that describes existing gender relations in a particular environment by collecting and analyzing 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 to achieve development objectives.^a

a. See the Global Facility for Disaster Reduction and Recovery's (GFDRR) report, Balikisu, Osman, Mirtha Liliana Escobar, and Zoe Elena Trohanis, "Entry Points for Social Inclusion and Gender in Disaster Risk Management and Climate Resilience Development Policy Operations" and its appendix 4 for some questions that can guide a gender analysis in disaster risk financing and insurance.

A range of hands-on, in-person gender support is available to World Bank teams¹⁴, starting at the preparation stage. While the resources listed in box 3 are specific and internal to the World Bank, the structure of this support system may be replicated within other entities.

Box 3. World Bank Real-Time In-Person Support to Project Teams

Regional gender tag assessors provide an early assessment of the project's likelihood to meet the gender tag, based on which teams may want to seek out expert advice from

Certified gender tag experts These specialists provide upstream technical support to project teams.

Regional liaisons collaborate across and within geographic regions, thematic topics, and specific country offices. They foster a vibrant network of gender leads, experts, and focal points to facilitate knowledge flows and learning.

More details can be accessed by World Bank staff on the internal gender website: type "gender/" into the browser.

In addition to these personalized resources, the World Bank offers several desktop resources for project teams (see box 4). Not all of these are DRFI specific, but the concepts and lessons are transferable, and the development policy operations (DPO) Dashboard, for instance, is searchable by topics directly relevant to DRFI such as climate, disaster risk management, and finance. For other entities, a range of publicly available tools and publications are listed in appendix 6—some specific to DRFI, others more generally about gender and finance that have transferable lessons for DRFI.

Box 4. World Bank Desktop Gender Tools

- “Gender Good Practice Note” illustrates how task teams can identify strategic opportunities to narrow gaps between males and females within the scope of their project.
- Gender Tag DPO Dashboard covers all development policy operations (DPOs) that have obtained a gender tag from fiscal year 2020 onward with prior actions that address specific gender gaps.
- Good Practices Online Tool provides practical and concrete examples of World Bank projects with a strong results chain across the gender gap analysis, actions, and indicators. It illustrates the specific results chain for which projects have been tagged in a project appraisal document (PAD). It also includes helpful tips to encourage teams to use precise terms and wording to describe what specific gender gap the project is addressing and how.
- “Mind the Gap” is a quarterly newsletter that showcases projects that received the gender tag (and some that didn't) to offer insight and resources for learning about various approaches to closing gaps between males and females.
- Gender-Based Violence Projects Dashboard offers easy access to project information for operations working on gender-based violence prevention and response activities. The featured projects were gender tagged on the basis of the results chain presented in their project documents in line with the gender tag criteria.

More details can be accessed by World Bank staff on the internal gender website: type "gender/" into the browser.

Step 1. Analysis (identifying gender gaps relevant to project scope)

Building on some of the resources previously listed, **the project team needs to carry out a systematic gender analysis** (refer to box 2 for a definition) to identify the gender gaps that are most relevant to their projects.

Early-stage analysis for a World Bank project in Mauritania, for example, revealed significant gender gaps in mobile financial transactions, causing severe financing constraints, especially for women in rural areas. To increase financial inclusion and enable more women to receive emergency funds electronically at rates similar to those of their male counterparts, the project included the adoption of a law facilitating electronic payment services. The new law did not have a specific gender angle, but since women account for 54 percent of the rural population, the law is likely to pave the way to allow women better access to financial services.

Preparation-stage analysis may draw on the following:

Desk research

- Existing project studies and assessments (for example, World Bank studies such as Environment and Social Impact Assessments, Social Impact Assessments, [country gender landscapes](#) and [gender assessments](#), analytics conducted for other projects, [Country Climate and Development Reports](#),¹⁵ [Systematic Country Diagnostics](#), [Country Partnership Frameworks](#), and so on)
- Academic and grey literature
- Studies produced by ministries, local think tanks and universities or other international agencies, and the central bank and insurance supervisor (for instance, national financial inclusion strategies and demand- and supply-side survey results and datasets)

Data

- National socioeconomic and census data on mortality, morbidity, disaster losses (based on previous disasters), economic participation, business ownership, and time use surveys
- Social norms-related data such as ID ownership rates, educational attainment, time spent in unpaid work, mobility, GBV rates, women's sexual and reproductive health control and rights, customary practices for owning land and housing, and women's voice and influence in society
- Business environment-related data on labor force participation, informal employment, employment by type and sector, and registry data for firms owned or led by women
- Technology-related data on mobile phone ownership, internet access, and mobile banking

● Incorporating Gender in Disaster Risk Financing and Insurance (DRFI) Projects

- Legal gender differences overall that affect women's economic participation and empowerment, and specific legal stipulations around credit and finance and rights to assets such as land or property
- Data related to access to finance, including bank accounts, savings, credit, and insurance
- Social protection coverage
- Prevalence of female-headed households
- Internal and external migration data and any specific gender-based migration patterns

See appendix 3, Select Data Sources.

Qualitative research

- Focus group discussions
- Stakeholder consultations
- Interviews
- Surveys

Following are areas to consider when preparing the analysis.

Accessing data: **Accessing useful, high-quality data that are sex disaggregated and not outdated is a common challenge for teams.** Ideally, data should draw from both qualitative and quantitative information from the national, subnational, and local levels to provide as complete a picture as possible. See appendix 3 for data sources on gender-differentiated vulnerabilities and risks relevant to DRFI.

Conducting qualitative research: **Qualitative data can provide deeper insights into social and cultural norms, gender dynamics, and gender gaps** than might be available through quantitative data. However, conducting qualitative research can be expensive, as it is labor intensive, and a wide range of participants should be consulted for data accuracy.



Photo Credit: KE020502 World Bank

Collecting qualitative data also comes with its fair share of ethical and logistical challenges that are further complicated by marked gender differences in many countries. Ethical issues include informed and voluntary consent, particularly where there are power differentials between interviewers and interviewees (often poor women with little education); confidentiality of information shared; and assurance that no harm will come to participants. It is critical that women's views and perspectives be captured, an effort that requires skilled and knowledgeable interviewers, often female, and that interviews be conducted with men and women separately in locations safely accessible to both.

Timing of consultations also needs to be considered for it to be compatible with caring and other household responsibilities (for example, school hours). If need be, childcare provisions should be arranged, or women should be able to bring their younger children and babies with them to focus groups.

Stakeholder consultations **should include key parties from the public and private sectors, as well as civil society organizations (CSOs) and other development organizations.** They can provide valuable additional data and insights. See box 5 for some guiding principles.

Box 5. Guiding Principles for Stakeholder Consultation

- Ask general, overarching questions to start the discussion to leave room for information you may not expect.
- Avoid yes-no questions.
- Determine stakeholders' expectations: What do they hope to gain? What are they worried about losing?
- Determine stakeholders' interests, concerns, and goals.
- Get a sense of actors involved in each network, how they might be linked, and how influential they are.
- Present information plainly and simply; don't use overly technical language.
- Give people sufficient time to ask and respond to questions.
- Listen more than you talk.

Gender-sensitive stakeholder mapping¹⁶ may be required to identify key stakeholders and prioritize them on the basis of their level of influence and interest. Stakeholder groups may vary, depending on the type of DRFI project being implemented.

Teams will need to establish culturally appropriate engagement for each stakeholder group as well as to consider the gender context and engage both male and female stakeholders. Sensitivity to issues related to intersectionality is also warranted (see box 6).

With respect to government stakeholders, it is important to include a wide range of actors that represent the various DRFI policy areas covered by a project—for example, finance, disaster risk management, agriculture, or climate change. Importantly, the list should also include women’s institutions, such as a ministry of women or gender, or social development.

For example, a project in Lesotho conducted focus group discussions with local business owners, including women owners, to gain a better understanding about the challenges informal sector businesses face in accessing financial services. These discussions revealed significant challenges for firms in gaining access to financial services and relief grants, particularly for female business owners, who said they faced difficulties getting their husbands’ permission to open a bank account and get a loan. These women said they needed to get their husbands’ permission before trying to access finance.

Box 6. Intersectionality: An Overriding Consideration in Gender Analysis

Any analysis of potential gender gaps should take intersectionality into account. Inequalities can be accentuated when gender intersects with other characteristics, including race, age, sexual orientation, ethnicity, location, and disability, concentrating vulnerabilities in particular population groups. Individuals have multiple identities and can be excluded on the basis of one or more of them. Intersecting identities can create cumulative disadvantages. For example, in Antigua and Barbuda, the impact of Hurricane Irma posed more challenges to the women of Barbuda representing ethnic minorities since they had been excluded for a long time from decision-making processes regarding land redistribution on the island. Another illustration of intersectionality is that after a super cyclone hit Odisha, India, in 1999, women from low-caste groups were the hardest hit since they lacked robust houses to shelter in and social networks to help them cope during the disaster.

For a quick recap of key things to consider when embarking on a gender analysis, see box 7. Teams that may not have the resources or staff to carry out a gender analysis from scratch are advised to use existing gender analysis available for the country (see step 1).

Box 7. Checklist for Planning a Gender Analysis

- Conduct the gender analysis early on, during the design phase.
- Engage client in dialogue on gender disparities relevant to DRFI.
- Clarify the purpose of the gender analysis and how its results will be used.
- Develop a methodology for the gender analysis.
- Identify existing resources that can help with the analysis.
- Make sure the analysis aims to unearth gender gaps, and underlying root causes, that are immediately relevant to project objectives and that can likely be addressed by the project.
- Secure sufficient financing.
- Identify and engage appropriate gender expertise.
- Consider whether undertaking stakeholder mapping would be useful.



Stage 2. Design

Some gender gaps will have already been identified in stage 1. **Project teams then need to consider exactly how those gaps are relevant to the project development objective and how narrowing them may contribute to the achievement of overall project objectives.** It may also be necessary to **collect additional data** and information at this stage.

For example, a World Bank regional project in the Horn of Africa¹⁷ that aims to increase pastoralists' access to insurance, among other objectives, initially found that women appeared to have less interest than men in buying insurance. Further probing by the team in the field revealed that this did not reflect general reluctance or lack of information. Rather, it was a communication and marketing issue—the concept of “family insurance” resonated more with women, and the project therefore recalibrated messaging.

Box 8 provides a summary of tasks to be carried out during design, and the following sections go into more detail for each task.



Step 1. Further analysis of gender gaps and quality assurance of analysis

Analysis may carry over into stage 2, as more data may be needed to inform project activity design. Quality assurance of the analysis should also occur in stage 2. This commonly involves **checking the condition of data** based on factors such as accuracy, completeness, consistency, reliability, and timeliness. Often **additional data collection is required.** Project teams should ensure alignment of gender-related project activities with higher-level gender priorities articulated in

their organizations. For World Bank teams, this means alignment with Systematic Country Diagnostics, Country Partnership Frameworks, and Country Gender Action Plans, if applicable.

Box 8. Checklist of Project Preparation Stage

- Conduct further gender gap analysis to build on design-stage analysis if needed.
- Carry out data quality control.
- Engage in gender policy dialogue with clients.
- Design project gender actions based on gender gaps identified during analysis.
- Engage stakeholders to inform activity design and get a reality check.
- Select realistic and appropriate monitoring indicators.



Step 2. Policy dialogue with client on gender issues

Engaging in policy dialogue with client governments on gender issues relevant to the project under preparation should commence early in project design (see box 9). **Using good-quality gender data gathered as part of the analysis in these discussions can help to influence and focus attention on gender.**

For example, the World Bank produced an extensive report, "[Economic Impacts of Gender Inequality in Niger](#)" (2019), which was based on rigorous computable general equilibrium modeling. The report findings advanced a nascent national policy dialogue, which involved community influencers and local leaders and ultimately led to significant legislative reform around human development.



Box 9. Sample Talking Points for Government Engagement

- Incorporating gender considerations into disaster risk financing and insurance planning and policies is good development practice and smart economics. It improves both men's and women's financial protection and resilience in times of disaster, which can lead to quicker countrywide postdisaster recovery.
- Integrating a gender perspective in climate risk planning brings new insights that can enhance the effectiveness and sustainability of climate resilience and finance initiatives.
- Given the rise in climate change-induced natural disasters, the ongoing COVID-19 pandemic, and potential future pandemics, systematically incorporating gender considerations in DRFI can help safeguard and improve women's economic participation, thereby contributing to and solidifying national economic and social recovery.
- Micro, small, and medium enterprises (MSMEs) account for 90 percent of businesses, 60 to 70 percent of employment, and 50 percent of gross domestic product worldwide.^a As the backbone of societies, they contribute to local and national economies and to sustaining livelihoods. Women-run MSMEs are often more severely affected than men-run MSMEs by a lack of safety nets and social protection. The cash coverage of small businesses is less than that of larger enterprises, so small enterprises often lack assets to plan for and recover from disasters. Women-led MSME recovery therefore plays an important part in a nation's overall livelihood recovery, and care should be taken to include the specific needs of women-led MSMEs in DRFI planning.
- The main responsibility of unpaid work in almost all societies falls to women, with women performing 76.2 percent of total hours of unpaid care work globally—more than three times as much as men.^b As the burden of unpaid care work increases in disasters, this influences women's behavior and economic recovery, the survival of women-led firms, and the increased job losses by women. It also limits the ability of women to participate in community decision-making forums, making it even harder for women to have a voice and influence in recovery plans and processes.

a. United Nations. <https://www.un.org/en/observances/micro-small-medium-businesses-day>

b. ILO. https://www.ilo.org/asia/media-centre/news/WCMS_633284/lang--en/index.htm#:~:text=According%20to%20the%20report%2C%20Globally,over%20the%20past%2020%20years.

Second stage of tagging process

Step 3. Design of gender actions

The project team now needs to **design specific actions that will aim to narrow the DRFI-relevant gender gaps** for the project that were revealed during the analysis.

For example, a World Bank COVID-19-related intervention in Mexico addressed a significant gender gap in financial access (only one in five women was able to obtain emergency funds) by amending the country’s Credit Institutions Law, mandating the prioritization of programs and projects targeting women’s financial needs and gender parity in state development banks’ corporate governance structures.

Table 1 provides examples of gender inequalities that may surface through analysis and suggests interventions that project teams could design in response.

Table 1. Commonly encountered DRFI gender barriers and suggested remedial interventions

DRFI gender barriers	Remedial interventions
Business environment	
<p>DRFI strategies are silent on the differentiated needs of women.</p>	<p>Raise government awareness of the business case for gender-inclusive DRFI strategies.</p> <p>Guide governments to address women’s needs in DRFI strategies.</p> <p>Consult stakeholders of both sexes to inform strategy design.</p>
<p>Legal and regulatory framework is gender blind or discriminates against women.</p>	<p>Revise laws and regulations to eliminate discriminatory provisions.</p> <p>Align the legal and regulatory framework with the DRFI strategy’s gender priorities.</p>

DRFI gender barriers	Remedial interventions
<p>Implementation plans for DRFI strategies do not address the differentiated needs of women.</p>	<p>Ensure that the implementation plans support and facilitate the operationalization of gender-related objectives stipulated by DRFI strategies.</p> <p>Provide technical assistance for the implementation of DRFI strategies to address women’s needs.</p>
<p>Risk-based budgeting is gender blind.</p>	<p>Integrate communication about gender-related risk-augmenting factors into discussions with national budget oversight and approval entities.</p> <p>When conducting risk-based budgeting, consider the different natures and degrees of risks and vulnerabilities faced by women versus men.</p> <p>Incorporate investment for risk reduction, preparedness, response, and recovery into annual budget accounting for women’s needs.</p> <p>Evaluate the potential impact disaster expenditure on women’s needs to inform future budget allocations.</p>
<p>Public asset management is gender blind.</p>	<p>Identify the potential indirect impacts on women versus men of disasters on infrastructure and determine gender-sensitive remedial actions.</p> <p>Build the capacity of public agencies for disaster resilience to</p>

DRFI gender barriers	Remedial interventions
	<p>help them plan interventions that include gender considerations.</p> <p>Develop public asset management plans that are gender sensitive.</p>
Awareness and capacity	
<p>Public sector lacks awareness of, or has low capacity to address, the importance of gender in DRFI.</p>	<p>Conduct assessments or diagnostics to evaluate public sector gender awareness.</p> <p>Build the business or development case for incorporating gender into DRFI policies.</p> <p>Design sensitization programs for public sector personnel.</p> <p>Develop training curriculum on DRFI and gender.</p> <p>Provide training and capacity building to government entities on gender and DRFI issues.</p>
<p>Public sector has low levels of female staffing.</p>	<p>Invest in attracting and training female staff by the use of gender-neutral employment ads, revision of human resources policies, targeted training sessions, and incentives for females to apply.</p> <p>Encourage staffing quotas in ministries and project management units.</p> <p>Encourage and model the establishment of diverse teams.</p>

DRFI gender barriers	Remedial interventions
Data availability	
<p>Scarcity of sex-disaggregated data prevents the inclusion of gender considerations in DRFI activities and policies.</p>	<p>Increase human resources and institutional capacity for statistical systems.</p> <p>Provide technical assistance for sex-disaggregated data collection.</p> <p>Develop or design methodologies to produce statistical information.</p> <p>Encourage use of qualitative data, including surveys, focus group discussions, and sources from national, subnational, and local levels.</p>
Instruments/products	
<p>Product design or development and marketing do not take women’s needs into account.</p>	<p>Design stakeholder engagement strategy.</p> <p>Consult women before and during the product design process.</p> <p>Design or develop instruments that consider the risk management needs of women.</p> <p>Develop gender-sensitive marketing messages for insurance instruments.</p> <p>Expand the number of female agents to market and sell insurance instruments.</p>

DRFI gender barriers	Remedial interventions
<p>Risk analytics and modeling do not include gender considerations or data.</p>	<p>Integrate sex-disaggregated data, such as heads of household, occupational patterns, and locations, into the datasets that inform the vulnerability components of risk modeling.</p> <p>Use gender-based vulnerability data for product development in catastrophe and other risk-modeling and risk assessment frameworks.</p> <p>Use gender-based research for defining payout priorities.</p>
<p>Regional risk pools and sovereign instruments have limited room to consider gender.</p>	<p>Encourage regional risk pools and sovereign instruments to include gender considerations in their operations, policies, staffing, and decision-making processes.</p> <p>Foster collaboration and knowledge sharing among regional entities to strengthen gender-sensitive disaster risk financing efforts.</p>
<p>Private sector lacks awareness of, or has low capacity to address, the importance of gender in DRFI.</p>	<p>Engage and consult female stakeholders to inform private sector actions related to product design, development, and sale.</p> <p>Design gender awareness campaigns for private sector actors.</p> <p>Deliver training sessions to private sector actors.</p>

DRFI gender barriers	Remedial interventions
<p>Private sector has low levels of female staffing.</p>	<p>Incentivize training, hiring, and promotion of female staff.</p> <p>Encourage staffing quotas and diverse teams.</p>
Disbursement mechanisms	
<p>Disbursement mechanisms and payout procedures do not include gender-sensitive provisions (such as channels, modalities, and instruments).</p>	<p>Develop gender-sensitive information sharing and outreach mechanisms.</p> <p>Design disbursement procedures that include gender-sensitive provisions.</p> <p>Ensure that registering for benefits is as accessible for women as it is for men.</p> <p>Encourage or incentivize governments to design and commit to payout procedures that take gender differences into account and do not disadvantage female beneficiaries.</p>

Source: Excerpt from this guide’s companion piece, “Measuring Gender Results in DRFI Activities: Illustrative Results Chain and Sample Indicators” (see appendix 5).

Note: DRFI = disaster risk financing and insurance.

For further details and support in the process of designing DRFI gender activities, project teams should refer to appendix 4, which includes guiding questions for gender analysis that will help to uncover gender inequalities that are relevant to DRFI.

It is important to engage stakeholders as much as possible in step 3, designing gender activities, to ensure the relevance, feasibility, and sustainability of activities. It is particularly important to try to use the design process to empower women by actively looking for opportunities to encourage women's participation in government dialogue, women's business associations, and local women's groups in focus group meetings.

For example, in a flood response in Papua New Guinea, consultations with key stakeholders (government, business, church, and women's associations) were held to identify key priorities for recovery and reconstruction. Timely engagement with women's groups helped reality-test recovery priorities and needs, and thus led to an increased effort to address issues of access to health facilities for women.

As noted, stakeholder engagement likely started during the concept stage. Now, **during project design, teams should deepen and expand stakeholder engagement processes**, being mindful to be gender sensitive. Women's representatives from government and nongovernment sectors should be informed about and given an opportunity to participate in the design of project activities, including voicing concerns, and the possibility of developing partnerships with local women's nongovernmental organizations, small business associations, chambers of commerce, and so on can be explored.

For example, in Tunisia, a World Bank project informed the public and key actors by developing two communication campaigns with specific actions targeting women, vulnerable groups, and key stakeholders in the public and private financial risk management sectors, including insurance professionals and policyholders.

The project team should develop a stakeholder engagement plan that includes methods for consulting stakeholders, keeping in mind that stakeholder engagement activities for DRFI-related project activities may draw on or lend themselves to being combined with broader project consultations (for instance, in the context of the environmental and social framework process) to save time and resources. That said, there is likely to be considerable value in developing a DRFI-specific stakeholder engagement plan targeting key actors in this space, some of which will be nonstandard stakeholders for the World Bank (such as humanitarian actors and CSOs, disaster management organizations, insurance companies or cooperatives, and so forth). Ideally, projects should have the goal of providing equal outreach to men and women. Men are often easier to reach, so teams need to think through what else needs to be done so that women are contacted equally.

Questions to help determine engagement approaches:

- 1 Are there barriers or challenges to participating in decision-making and attending meetings that may affect women and men differently? How can those be addressed? Are extra resources needed so women are reached equally? What alternative outreach methods may need to be used?
- 2 How would women and men like to be consulted? How often? What would they like to discuss? Care should be taken to manage participant expectations. For example, it is important to communicate what is realistic in terms of frequency and time available for consultations, as well as meeting outcomes.
- 3 What are the key messages or outcomes expected from engagement activities? (For example, providing information, gathering data, making decisions regarding project aspects, and so on.)

Table 2 outlines a range of gender-sensitive approaches to engaging with project stakeholders.

Table 2. Gender-sensitive engagement approaches

Method	Description
Focus group discussions	Gathers a target group of people who have commonalities due to gender, economic activity, interest, or other aspects. This provides a platform to discuss a topic in-depth.
Community meetings	Brings the community together in one location at the same time; however, encouragement for women’s participation may be needed, and meeting locations and times considered given women’s potentially restricted access to transport as well as their care giving roles.

Method	Description
Individual or group interviews	Interviews are a good way to collect qualitative insights. They can be highly structured, or they can be open-ended. Semi-structured interviews are most commonly used and provide women with a more supportive environment to discuss sensitive topics than FGDs commonly do.
Community committees	A community committee/forum comprising of community representatives, and with a gender balance, is a good way to elicit gender-specific views and feedback.
Seasonal calendars	Undertaken with separate groups of men and women to understand land-based/economic activities and challenges throughout the year.
Transect walks	Entails walking between two points to intentionally cross or transect a community to gather community-level information on demographics, community infrastructure, livelihoods and needs.

There are **two common stakeholder engagement modes**:

-  **Engaging project stakeholders as “interested stakeholders” for the purposes of sharing information about the project and incorporating stakeholder perspectives into project design.** This may include exploring opportunities and interest from local women’s groups or relevant UN agencies or NGOs in knowledge exchange, mobilizing local women’s groups to participate in project-funded workshops and trainings, and seeking the guidance of local women’s groups to connect with local-level stakeholders and communities.

◆ **Engaging stakeholders as “delivery partners”** for the purposes of contracting with a local women’s organization or relevant UN agencies or NGOs to implement project activities (for instance, leveraging local organizations networks to increase access to and reach of mechanisms of delivery to women in at-risk populations, technical partnerships to gather data on gender inequalities in at-risk populations, partnerships with local women’s organizations to support training and capacity building, partnering for project monitoring, and so forth).

Commitment and efforts to closely coordinate with humanitarian and CSO actors will broaden project reach and effectiveness. GSFF will test and implement effective approaches to collaborate with CSO and humanitarian partners, taking into account experience and good practice information on various forms of engagement and principles for effective CSO and humanitarian partnership development to help crowd in humanitarian capacities and resources into DRFI.



Box 10 provides a **recap of key actions to consider for stakeholder engagement.**

Box 10 . Quick Checklist for Stakeholder Engagement

- Identify and consult with the leading community-based organizations or those that focus on gender equality and women's issues in the country.
- Consult with women's national- and sectoral-level business associations and identify champions among women-led and women-focused businesses.
- Engage with ministries and ministry-level government counterparts to identify gender experts and women's groups for consultation.
- Use inclusive communication strategies and tailor messaging and communication channels to overcome gender-related barriers to participation in public-private dialogue events and processes.
- Consider whether the stakeholders have the knowledge of and expertise on climate and disaster risk financing and insurance to provide guidance on integrating gender considerations related to these instruments. If not, consider how can this be addressed to ensure their meaningful participation.
- Budget time and money to undertake stakeholder engagement with women's groups at local and national levels to understand women-specific barriers to access to and benefit from CDRFI investments by governments.
- Track whether there is equitable representation of people of all genders among stakeholders at consultations and aim for gender balance in stakeholder meetings, dialogues, and working groups.
- Identify informal groups for consultation within communities.

Adapted from Katherine Miles and Irina Hauler, "Step by Step Guidance: How to Translate International Commitments into Action to Achieve Gender-Smart Climate Disaster Risk Finance and Insurance Solutions" (Deutsche Gesellschaft für Internationale Zusammenarbeit [GIZ], Bonn, Germany, 2021).

Third stage of tagging process

Step 4. Selecting gender indicators

At the design stage, the project team contributes to the **development of the results framework for the overall project and includes gender-specific indicators** related to the gender gaps that DRFI activities will address. In rare cases, it may be enough to track results simply via sex-disaggregated indicators or inclusion quotas; other activities may be more effectively tracked by “dedicated” gender indicators.

For World Bank teams, note the importance of reflecting in overarching, project wide indicators (that is, indicators related to the so-called project development objectives) what the project is trying to achieve with respect to gender. This helps to sensitize all project team members, as well as government clients, and elevates gender to a higher, more visible level.

It is important for project teams to invest in proper implementation monitoring via dedicated, realistic, and suitable indicators. This effort will better position projects to achieve desired outcomes around increasing women’s participation in DRFI-related decision-making and to enable women to benefit from financial protection just as much as men.

Currently, there is relatively limited research and analysis available to guide teams in developing result-tracking frameworks that properly capture gender dimensions, their related results, and emerging good practice in DRFI activities. As a step toward addressing this shortage, a companion piece to this guide was produced. The document “Measuring Gender Results in DRFI Activities—Illustrative Results Chain and Sample Indicators” (see appendix 5) puts forth a systematic way of looking at potential barriers to narrowing gender gaps in DRFI by suggesting appropriate intervention activities, as well as ways to measure their success.

In summary, the document provides a comprehensive list of gender-related DRFI barriers in six areas: the business environment, awareness and capacity, data availability, DRFI instruments and products, disbursement mechanisms, and cross-cutting issues. It provides an illustrative results chain for capturing gender inequalities in DRFI and progress made toward addressing them, and it also contains a menu of suggested indicators.

Appendix 5 also lists some general, fundamental do’s and don’ts to consider when it comes to M&E. These fundamentals are summarized in box 11.

Box 11 . Checklist of M&E Do's and Don'ts

DO's:

- ✓ Do consider monitoring and evaluation (M&E) from the outset and as an integral part of project design.
- ✓ Do ensure that gender is considered at all levels within the theory of change and results framework from output to outcome to impact levels.
- ✓ Do allocate budget to address gender data gaps.
- ✓ Do take into consideration counterpart or partner capacity when it comes to data collection.
- ✓ Do select indicators from a standardized list whenever possible.
- ✓ Do select indicators for which information is likely to be available and affordable to collect and that does not place burdensome demands on project beneficiaries.
- ✓ Do capture quantitative indicators and qualitative information.
- ✓ Do collect baseline data, set realistic targets, and collect results data as you go.
- ✓ Do consider that project results may manifest outside the project's formal completion date; collection of M&E data should begin while the project is underway and extend beyond its formal end date.
- ✓ Do consider the strengths of and gaps in the results measurement system that will generate the data on indicators.
- ✓ Do set up sex-disaggregated indicators and targets.

DON'Ts:

- ✗ Don't select too many indicators. Focus on those most important for measuring key outcomes and managing project activities.
- ✗ Don't simply sex-disaggregate data—the indicators selected need to be tailored to the particular barriers to disaster resilience for women beneficiaries.
- ✗ Don't limit indicators to outputs. Projects should strive to incorporate indicators that measure outcomes or even impact-level results, such as the adoption of gender-sensitive budgeting processes.
- ✗ Don't consider project activities as static; use ongoing data collection to refine and course-correct, if necessary.

Specific indicators to be selected for each project will depend, of course, on individual projects. For example, a World Bank financial inclusion project in Morocco addressed a gap in access to credit for women-owned businesses through the adoption of regulations allowing microfinance institutions to expand service delivery to MSMEs and increase the maximum lending size for microcredit, thus improving their gender outreach. To document progress, the program used an increased share of active female microborrowers.



Stage 3. Implementation

Monitoring gender progress during implementation

Building on World Bank's accountability for gender at the design stage (tracked via the gender tag),¹⁸ the new gender strategy emphasizes the importance of accountability for gender outcomes during implementation. Of course, this focus on results orientation and accountability is also a cornerstone of gender work carried out by other organizations and institutions—tracking gender progress in implementation is a critical way to stay on track; course-correct, if necessary; document success or the lack thereof; and therefore, contribute to capturing lessons learned during a project's lifetime.

It is important for the project team to include properly trained gender M&E experts who can do this task effectively.

Recent implementation quality reviews at the World Bank indicate the following **points to consider that may cause implementation monitoring to fall short:**

- Underuse of existing reporting mechanisms (for instance, comparatively little elaboration of gender progress is generally present in World Bank's biannual implementation status reports);
- Lack of resources to monitor implementation (especially in [development policy financing](#));
- Unrealistic indicators (lack of reliable data at the national level); and
- Lack of predetermined coordination mechanisms for monitoring and no discussion beforehand of implications of changing responsibilities, on either World Bank's or the government's side.

These points, of course, apply to projects of any nature, not only with respect to gender and DRFI. However, it is particularly vital to engage in regular and systematic vigilance and stocktaking for gender-related DRFI activities because the evidence base of what works and what doesn't in terms of including men and women equitably into DRFI schemes is still relatively limited.

Evaluating gender progress during implementation

For World Bank projects, **midterm reviews should take care to dedicate room and resources to report on gender-specific implementation progress.** Gender results must be reflected in the review to ensure that gender progress is properly captured, along with gender-related lessons and recommendations for correcting and/or improving gender-related activities under implementation.

Commissioning other types of evaluations or reviews during implementation can also be helpful to gain more in-depth insights into gender progress. This could include conducting a **survey** or running **focus group discussions** with female beneficiaries who have received disaster payouts to assess their experience of accessing the payouts, how they have used them (for instance, banked them, paid school fees, bought food and household items, and so on), whether they have experienced negative impacts related to receipt of payments (such as increased household tensions and intimate-partner violence), the amount of time spent in accessing payouts, the method of receiving the payouts, the mode of transport and cost of transport (if relevant) to receive the payouts, payout decision-making within households, and how payouts resulted in gender differences in well-being and decision-making power.

Note that **implementation monitoring is best supported and encouraged by including, ex ante, appropriate gender indicators in a project's results framework and by planning and budgeting for follow-on activities** such as surveys, focus group discussions, and so forth.

Capacity building and training activities

Invest in teamwide gender capacity building and training. Identify and require capacity building that demonstrates links between gender and DRFI across teams so that advancing gender equality throughout the project is appreciated and fostered. This should include training on the gender dimensions of different types of DRFI instruments. Developing broad appreciation for gender strengthens the capacity and resources for, and likelihood of, integrating gender dimensions throughout the project.

Invest in gender capacity building of clients, local institutions and partners, and female beneficiaries. The sustainability of gender-sensitive DRFI interventions depends on the quality of gender-balanced participation and representation in project activities. To this end, gender capacity must be built within government and local organizations and among female beneficiaries. Some suggestions for entry points are as follows:

- **Build the capacity of government counterparts**, both in “soft” terms of gender awareness and in more tangible areas such as statistical capacity to collect data (sex-disaggregated or other data), gender-responsive budgeting, and potentially gender-balanced recruitment, nondiscriminatory human resources policies, public service delivery, and so on.
- **Build the capacity of local institutions and delivery partners**—training and mentoring of female staff, financing the creation of new positions to address gender gaps in staffing, helping build skills in and awareness of gender-sensitive activity delivery, and sex-disaggregated data collection and use.
- **Improve capacity among female beneficiaries.** Include key entry points for augmenting the capacity of female beneficiaries, thus improving overall development outcomes (for example, financial literacy training, leadership training, coordinated representation through women-led organizations, and women’s participation in local disaster risk management committees).

Continuous engagement with the client and effective management of client staff turnover are critical commonly cited lessons with respect to capacity-building activities.



Stage 4. Completion and Evaluation

Implementation completion and results reports (ICRs)

ICRs and their equivalents in other organizations and institutions are an integral part of efforts to increase development effectiveness through a continuous process of self-evaluation, lesson learning and application, sharing of knowledge, and accountability for results. The World Bank’s ICRs assess the extent to which a project achieves its objectives efficiently in the form of an outcome rating, and they rate the risk to development outcome, as well as the bank’s and the borrower’s performance. Since ICRs are undertaken by staff who were not part of project implementation, it is vital for task teams working on DRFI components to ensure that sex-disaggregated data and a formal analytical base that tells the gender story are available for completion reporting. To pave the way for the completion report, teams should think about the following:

- Collecting sex-disaggregated data and commissioning or drawing upon existing gender analysis at the concept and design stages.
- Making sure that gender considerations, activities, and expected results relevant to DRFI activities are clearly described in the project appraisal document.
- Checking that specific gender-related indicators for DRFI activities are included in the design and that they are realistic and measurable.

- Seeing that ongoing monitoring and reporting of DRFI activities include meaningful tracking of gender progress and lessons (implementation status reports).
- Where resources allow, commissioning of mini-reviews or other evaluative activities during project implementation to provide more detailed assessment of gender progress and documenting of lessons to inform future projects.



Country Case Studies

This section showcases two **short country-specific case studies based on World Bank projects to illustrate how different types of DRFI interventions have successfully applied a “gender lens”** in design and implementation.

The studies focus on increasing female financial inclusion among pastoralists by narrowing the gender gap in account ownership, and reducing gender gaps in access to finance for women-owned businesses.

Full-length versions of World Bank case studies are also available. The full length version of [Case Study 1](#) is here, and [Lesotho’s](#) can be accessed here. The full case studies each contain a more detailed summary of activities, a section that describes exactly how a gender lens was applied to the project via analysis, development of gender-relevant activities based on the analysis, and selection of appropriate monitoring indicators—that is, each case study follows the gender tag sequence (see figure 2). Each case study closes with a box of “knowledge nuggets” emerging from the project that contain valuable lessons that are transferable to other projects.

Case Study 1. De-risking, Inclusion, and Value Enhancement of Pastoral Economies (DRIVE) Project

The DRIVE project enhances pastoralists' access to financial services for drought risk mitigation, includes them in value chains, and facilitates livestock trade in four countries in the Horn of Africa. It presents an innovative approach to address climate change, increase resilience, and improve access to markets to enhance the livestock value chain. It protects pastoralists against drought with a package of financial services, mobilizes private investment in pastoral value chains, and facilitates regional livestock trade.

See this short overview [video](#).

The project consists of two main components, both of which contain gender-specific activities that respond to gender differences that emerged during the project’s design phase.

KEY FIGURES DRIVE
(DE-RISKING, INCLUSION AND VALUE ENHANCEMENT OF PASTORAL ECONOMIES IN THE HORN OF AFRICA)

4 COUNTRIES
Regional project designed in Djibouti, Ethiopia, Kenya, Somalia under the HOA Initiative. Other countries may join.

2 OBJECTIVES
Strengthen pastoralists' financial resilience to droughts & improve their inclusion in the livestock value chains.

5 YEARS
Effectiveness has been confirmed in all 4 countries. Implementation period is from Sept 2022 to Oct 2026.

\$360.5 M
Total project amount, mobilizing IDA grants & loans (\$327.5m) and TF (\$28m GRIF, \$5m HOA MDTF).

Component 1 provides an integrated package of financial services to build the climate resilience of pastoralists: (a) savings, (b) drought index insurance, (c) digital accounts, and (d) financial education and awareness. These activities are implemented with women's specific needs in mind, tackling the problem of women having less access to financial services than men. For example, the project facilitates the opening of savings accounts, considering the differentiated needs of women savers by supporting marketing strategies for financial products and a financial education and outreach program tailored to women's groups. The program supplements written materials with graphics to overcome literacy-related obstacles and delivers information via radio or comic strips.

Component 2 facilitates pastoralists' access to markets and helps enhance value chains by supporting private investment in livestock value chains to link producers to markets. This is done via a facility to de-risk private investment and support local productive capacities. This financial de-risking includes an element that focuses on women and youth business enterprises in pastoral areas, which will support livelihood diversification and promote gender equality.

The project tracks gender-related progress by monitoring, and capturing via indicators, increasing awareness and education about financial products among females and account ownership rates for women pastoralists.

Case Study 2. Lesotho Competitiveness and Financial Inclusion Project

The Lesotho project aims to increase access to business support services and financial products for MSMEs and entrepreneurs, targeting especially women and youth. Related DRFI activities aim to strengthen the financial resilience of MSMEs to climatic and pandemic shocks. Special attention is devoted to women-owned MSMEs, which are particularly vulnerable to climatic shocks because they have less access to financial services than male-owned businesses. The project consists of three components. DRFI-relevant gender considerations and actions are contained in component 1.



Component 1 financial inclusion and resilience of MSMEs, supports improvements in government-to-business digital services to more effectively serve MSMEs, improving their access to financial services and strengthening their resilience to climatic shocks. DRF-related activities are supporting the government in establishing a risk-layered approach to financing disaster response, including establishing an MSME resilience window within a Ministry of Finance contingency fund to ensure that in times of crisis funds are available to support MSMEs. The design of the window takes account of gender differences, including establishing targets to ensure that women-owned MSMEs do indeed receive relief funds in the event of shocks. Other project considerations include expanding business registration, digital penetration, and mobile money, all of which will benefit women-owned MSMEs.

Component 2 scaling support for entrepreneurship and MSMEs, supports the setup of an entrepreneurship hub and seed financing facility, scaling the Lesotho Enterprise Assistance Program for MSMEs and expanding small- and medium-enterprise participation in high-potential value chains.

Component 3 project management and implementation, supports project management, and special attention is devoted to promoting equal participation of women in all decision-making bodies under the project.

The project tracks gender-related progress by monitoring, and capturing via indicators, the value of financing (seed funding, grants, partial credit guarantee, credit infrastructure improvements, and resilience funding) accessed by enterprises through the program (amount in US dollars of which a percentage is accessed by enterprises that are women-owned). The project also intends to conduct an impact evaluation in partnership with World Bank's Africa Gender Innovation Lab and to conduct a targeted survey aimed at tracking women's experience of accessing payouts.

Importantly, **growing numbers of non-World Bank DRFI projects are also integrating gender equality elements.**

The African Risk Capacity (ARC) Group (comprising ARC Agency, a specialized agency of the African Union, and ARC Insurance Company Ltd., a hybrid mutual insurer) was established to help African governments improve their capacities to better plan for, prepare for, and respond to extreme weather events and natural disasters. The group provides member states with capacity-building and contingency-planning services, access to state-of-the-art early-warning systems, and risk-pooling and transfer facilities. The ARC Group has a gender strategy covering capacity building, knowledge development, and policy dialogue and advocacy on gender. In addition to the strategy, the ARC Group has a focus on gender mainstreaming in its internal operations to ensure gender-sensitive staff members and gender-responsive systems and procedures.

For a decade, the World Food Programme (WFP) has been using climate risk insurance to advance the protection and resilience of communities affected by extreme climate events. More recently, WFP has integrated insurance into a broader bundle of risk financing instruments that are accessible for governments and smallholders in climate risk areas in Africa, Asia, and Latin America and the Caribbean. Sovereign insurance or macro-level insurance is one approach in which WFP partners with national governments and regional risk pools to purchase an insurance product or top up premium finance for an existing policy to finance WFP's assistance when a climate shock triggers a payout. WFP's meso- and microinsurance programs, under the R4 Rural Resilience Initiative, target vulnerable farming or pastoralist households as well as micro, small, and medium entrepreneurs to support access to insurance through an integrated risk management approach. For women and the families they take care of, as climatic events occur, this insurance acts as a safety net that they can count on to help them through the difficult times. Furthermore, insurance is most effective when integrated with other risk management tools that improve productivity and the household asset base while reducing the underlying vulnerability to disasters and increasing saving opportunities that help people absorb idiosyncratic and less extreme shocks.

The following **appendices provide further information on key terminology, the international DRFI gender policy environment, data sources, gender analysis, and M&E guidance as well as a list of select further reading.**

APPENDICES



Appendix 1 - Key Terms

Table 1.1 Key definitions and concepts

Agency	The capacity to make decisions about one’s own life and act on them to achieve a desired outcome, free of violence, retribution, or fear. ^a
Gender	The social, behavioral, and cultural attributes, expectations, and norms associated with being male or female. ^b
Gender analysis	Using a combination of qualitative and quantitative data to understand if, how, and why women and men are affected differently within a particular context or sector. ^c
Gender-based violence	An umbrella term for any harmful act that is perpetrated against a person’s will and that is based on socially ascribed (that is, gender) differences between males and females. Gender-based violence includes acts that inflict physical, mental, or sexual harm or suffering; threats of such acts; and coercion and other deprivations of liberty, whether occurring in public or in private life. ^d
Gender equality	How gender-related factors determine the way in which women and men relate to each other and the resulting differences between them in power. ^e
Gender mainstreaming	A process that systematically integrates gender perspectives into legislation, public policies, programs, and projects. This process enables women’s and men’s concerns and experiences to be made an integral dimension of the design, implementation, monitoring, and evaluation of policies and programs in all political, economic, and societal spheres with the goal of achieving gender equality. ^f
Gender-smart solutions	Solutions that achieve the overall objectives of an intervention while closing relevant gender gaps in the process. ^g
Risk	The combination of the probability of an event and its negative consequences. ^h

<p>Risk financing</p>	<p>Involves the retention of risks combined with the adoption of an explicit financing strategy to ensure that adequate funds are available to meet financial needs should a disaster occur. Such financing can be established internally through the accumulation of funds set aside for future use or obtained externally through prearranged credit facilities. The banking sector, capital markets, and international lending institutions are sources of risk financing.ⁱ</p>
<p>Sex-disaggregated data</p>	<p>Use of separate measures for males and females on a specific indicator. For example, the data it would show the percentages of both the male and female adult populations with secure tenure rights to land. In DRFI climate and disaster risk financing and insurance, it may be relevant to consider which risk management options women prefer versus men prefer; for example, approaching the community or depleting savings, versus not spending for education or selling assets.</p>
<p>Strategic approach to mainstreaming</p>	<p>Use of diagnostics and analytics to identify the key gaps between males and females in a country or sector and constraints to agency that will be targeted through operations to achieve clearly articulated results.^j</p>

- a. World Bank 2014.
- b. World Bank 2011.
- c. UN Framework Convention on Climate Change (UNFCCC).
- d. IASC 2015.
- e. World Bank 2011.
- f. UN 2002.
- g. World Bank 2016.
- h. UN International Strategy for Disaster Reduction (UNISDR), "UNISDR Terminology on Disaster Risk Reduction," (UNISDR, Geneva, Switzerland, 2009).
- i. Organisation for Economic Co-operation and Development (OECD) 2012.
- j. World Bank 2016.



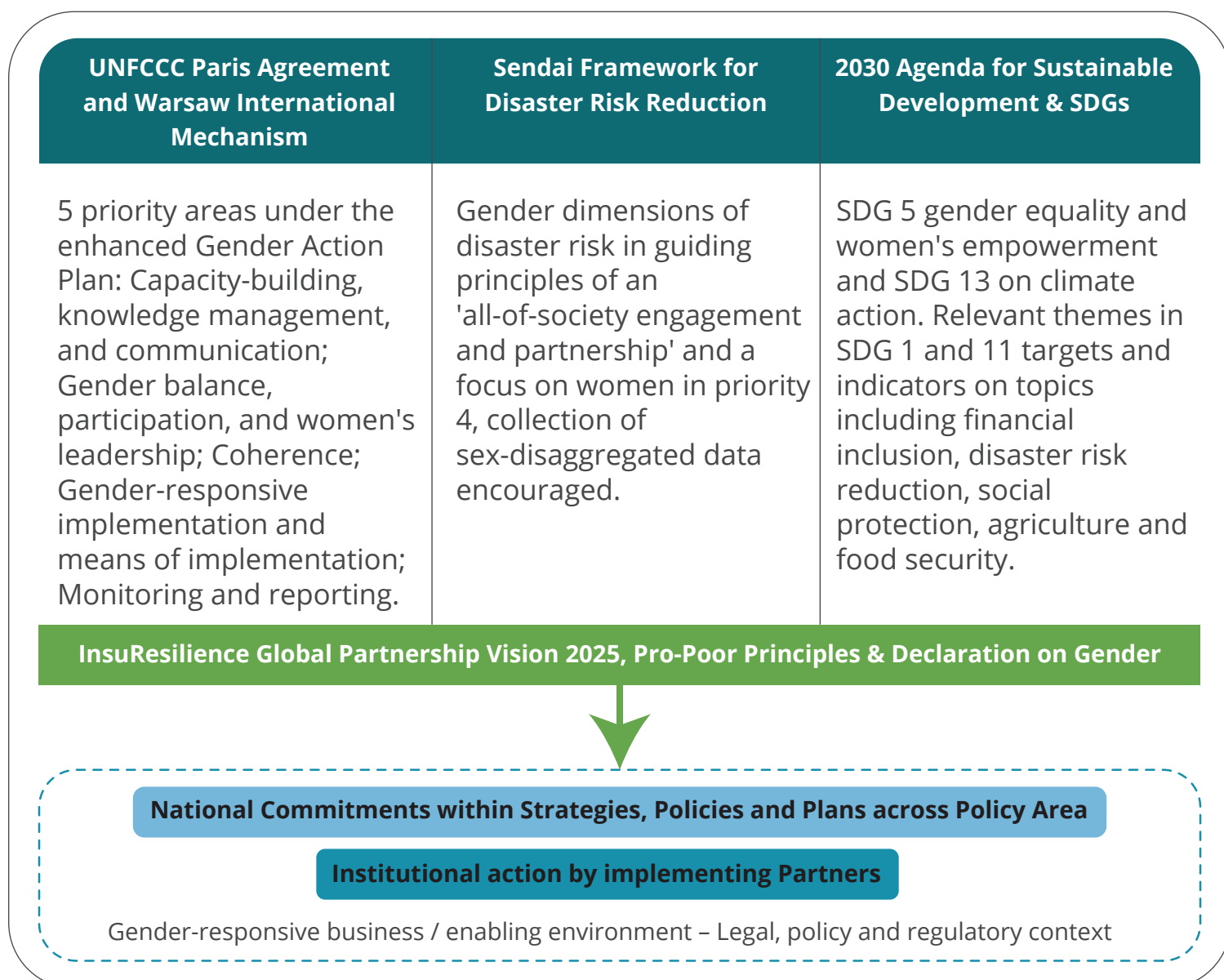
Appendix 2 - International Enabling Environment for Gender and DRFI

Several international frameworks are relevant to the interconnections between gender equity and DRFI, providing broad support for global and country-level action for gender-sensitive DRFI. According to the InsuResilience Centre of Excellence on Gender-Smart Solutions,²⁰ the global disaster risk financing agenda sits within the Sendai Framework for Disaster Risk Reduction (commonly referred to as the Sendai Framework), the 2030 Agenda for Sustainable Development Goals, and the United Nations Framework Convention on Climate Change (UNFCCC) Paris Agreement. In addition to these international frameworks is the recognition of the universal human right of gender equality, as defined in the Universal Declaration on Human Rights (UDHR) and in the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), in particular, general recommendation 37²¹ of the CEDAW committee on the gender-related dimensions of disaster response. These international commitments address common themes, including “recognizing the gender dimensions of vulnerability, collecting sex-disaggregated data, ensuring women’s participation in leadership and the consultation of gender experts and women. These commitments and themes can inform national-level strategies, policies and plans across diverse policy agendas that incorporate DRFI instruments.”²²

Figure 2.1²³ illustrates the three main international frameworks relevant to DRFI policy and shows the link from these global agreements to the InsuResilience Global Partnership for Climate and Disaster Risk Finance and Insurance (IGP), whose members are supporting developing countries to translate these international commitments to country-level action. See below for an explanation of the IGP.



Figure 2.1. International DRFI policy environment



Source: Katherine Miles, "Toolkit for Policymakers: A Gender-Responsive Approach for Climate and Disaster Risk Finance and Insurance" (InsuResilience Global Partnership, Bonn, Germany, 2022).

Aligned with these international frameworks are critically important partnerships that have been established to further advance the international DRFI agenda. For example, World Bank is a member of IGP. IGP was officially launched at the UN Climate Change Conference COP23 in November 2017, which brought together the Vulnerable Twenty (V20), the Group of Twenty Plus (G-20+) countries, civil society, international organizations, the private sector, and academia. IGP has produced a [Declaration on Gender](#) that provides voluntary commitment for members of the Partnership to strengthen their efforts to develop gender-responsive and gender-sensitive approaches to DRFI. IGP is encouraging its members to strive for their programs to be gender responsive²⁴ by 2025.²⁵ It has established a [Centre of Excellence on Gender-Smart Solutions](#) (mentioned above) that provides leadership

for global knowledge-sharing efforts on gender and DRFI and is emerging as a growing pool of resources for DRFI-gender practitioners. Users have free access online to a range of resources, including training materials, tool kits, policy notes, and research papers produced by member organizations such as the UN, NGOs, humanitarian and multilateral organizations, and donor countries.

A new, more ambitious initiative has recently been established at the international level. The Global Shield against Climate Risks (GS) was launched in 2022 at COP27. It is a joint initiative between the G-7 and V20, working closely with other partners to scale up action and support for poor and vulnerable people and countries facing increasing risks of losses and damage from climate change. The GS “gathers activities in the field of climate risk finance and preparedness together under one roof,”²⁶ with the aim of making the international DRFI architecture more coordinated, collaborative, and coherent. The GS thus addresses current weaknesses in the financial protection structure in climate-vulnerable economies via prearranged finance which can be disbursed quickly and reliably before or just after disasters happen. It expands instruments of financial protection for governments, communities, businesses, and households, thereby lessening the impact of disasters, making vulnerable economies resilient, safeguarding sustainable development, and protecting lives and livelihoods. World Bank is one implementing partner under the GS.



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Appendix 3 - Select Data Sources

Regional and Country Resources

- ◆ Studies produced by ministries, local think tanks, and universities
- ◆ Regional and national socioeconomic and census data on mortality, morbidity, economic participation, business ownership, and time use surveys
- ◆ National land registry data (if sex disaggregated)
- ◆ Business register data on women-owned businesses
- ◆ National demand- and supply-side financial inclusion datasets

World Bank Resources

- ◆ World Bank Gender [Data Portal](#) is an open data tool for sex-disaggregated data and gender statistics covering demography, education, health, access to economic opportunities, public life and decision-making, and agency.
- ◆ World Bank [Global Findex](#) Database contains 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.
- ◆ [Women, Business, and the Law](#) compiles data on laws and regulations that affect women's economic opportunity across eight topics (mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets, and pensions) for some 190 countries.
- ◆ World Bank Enterprise Surveys' [gender chapter](#) provides information about women's entrepreneurship and economic participation in the labor force across 144 countries.
- ◆ Poverty and Inequality [Platform](#) is an interactive computational tool that offers quick access to World Bank's estimates of poverty, inequality, and shared prosperity for more than 160 economies around the world.
- ◆ [Little Data Book on Gender](#) presents sex-disaggregated data for more than 200 countries on demography, education, health, economic opportunities, and political participation. The book's summary pages cover regional and income group aggregates.

- ◆ ProsperityData360 female economic participation [reports](#) are a data generation tool which provides comprehensive country snapshots of the context in which female entrepreneurs and workers operate.
- ◆ Country Gender [Assessments](#) offer detailed country-level assessments of persistent gender gaps across the four pillars of World Bank's first gender strategy (human endowments, economic opportunities, ownership and control of assets, and women's voice and agency). Recent assessments increasingly include climate change-related topics.
- ◆ [We-Data](#) collects data on female business ownership and directorship in 170 countries.
- ◆ Disaster Risk Country [Profiles](#) provide a preliminary view of disaster risk at the national level and distribution of risk across regions of the country and types of assets.
- ◆ [World Development Indicators](#) are a compilation of cross-country comparable data on development.
- ◆ [ID4D Global Dataset](#) provides annual estimates of global ID coverage estimates, including sex-disaggregated information and a dedicated report on gender-based legal barriers to women's access to ID.
- ◆ World Bank country gender [landscapes](#) and [assessments](#).
- ◆ [World Bank Systematic Country Diagnostics and Country Partnership Frameworks](#)

Non-World Bank Sources

- ◆ [FAOSTAT](#) data portal from the Food and Agriculture Organization of the UN provides food and agriculture data for over 245 countries and territories and includes sex-disaggregated data from household surveys across 10 areas (production, consumption, income, capital, inputs, access to markets, labor, technology adoption, infrastructure, and social).
- ◆ [Gender and Land Rights Database](#) from the Food and Agriculture Organization presents data on differences between men and women in legal rights and access to land in 80 countries.
- ◆ [GSMA Mobile Gender Gap report](#) provides regional- and country-level data on the mobile gender gap on an annual basis.

- ◆ [FinScope consumer survey](#) from FinMark Trust provides data from national surveys and financial diaries used by low-income households to describe how they manage their financial lives.
- ◆ [FinScope MSME survey](#) from FinMark Trust is a nationally representative survey focusing on small businesses and their financial service needs.
- ◆ [ILOSTAT](#) from the International Labour Organization provides sex-disaggregated data on unpaid work, population and labor force, employment and unemployment, wages, working time, labor income and inequality, the informal economy, competitiveness, and industrial relations.
- ◆ [Gender Climate Tracker](#) from the Women's Environment and Development Organization provides information, data, and resources to understand and track progress on integrating gender equality mandates into climate policy at global and local levels.
- ◆ [Environment and Gender Information](#) from the International Union for Conservation of Nature provides data and analysis on the environment and gender.
- ◆ [Women's Empowerment in Agriculture Index](#) from the International Food Policy Research Institute is a data tool that comprises two subindexes, one that assesses the degree to which respondents are empowered in agriculture and one that measures gender parity.
- ◆ [Social Institutions and Gender Index](#) from the OECD Development Centre presents data on discrimination against women in social institutions (formal and informal laws, social norms and practices) across 179 countries.
- ◆ [Global Gender Gap Report from the World Economic Forum's Gender Gap Index](#) ranks countries according to gender gaps in four key domains (health, education, economy, and politics) to gauge the state of gender equality in a country.





Appendix 4 - Designing Gender-Sensitive DRFI Activities: Guiding Questions

The following guiding questions for gender analysis relevant to DRFI are broken down by key topics: (a) legislation, policies, and rights; (b) economic participation; (c) access and control; and (d) decision-making power.²⁷

Table 4.1. Questions for gender analysis

Legislation, Policies, and Rights	
<p>What are the legislative and policy frameworks relevant to DRFI? How do they impact women’s rights?</p>	<ul style="list-style-type: none"> • Are the different capabilities and vulnerabilities between females and males, as well as the structural causes of gender inequality, addressed in disaster risk management and climate change policies and legislation? • Are the differences between females and males addressed in public financial management systems, government registration processes, and social protection schemes? • Are there customary law practices that may affect females’ asset ownership? • Are there legal gender differences that affect females’ economic empowerment?^a
Economic Participation	
<p>What does the gendered division of labor look like?</p>	<ul style="list-style-type: none"> • What is the percentage of wage employment by females/males? • What is the percentage of business ownership by females/males? • What percentage of females/males are in the workforce and in leadership positions in DRFI authorities, ministries such as finance

and environment, the central bank, and insurance companies? Does this affect these agencies' capacity to work on gender issues?

- What is the percentage of females/males in (formal and informal) employment in relevant sectors and value chains (for instance, agriculture, fishery, farming, and so forth)?
- In the agricultural sector, what is the proportion of female/male producers by crop, and what are their roles within the value chain?
- What are female/male rates of participation in the formal and informal economies, both part-time and full-time?



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Access and Control

Who has access to and control over resources and services?

- What percentage of females/males own property and land?
- What percentage of females/males own a mobile phone?
- What percentage of females/males have access to internet services?
- What percentage of females/males have identity documents?
- What percentage of females/males have bank accounts? Does this differ for married versus unmarried women? Are there additional barriers for women to access financial services?
- What proportion of females/males have insurance access?
- What proportion of females/males have access to credit? To what extent does this change when attempting to access credit after a disaster?
- From what types of organizations (financial service providers, producer organizations, input suppliers, and so on) do women currently access services and products?
- What are the gender gaps in savings?
- Are there sex-disaggregated data on the beneficiaries of insurance payouts?
- Do any insurance providers (risk carriers such as microinsurance mutual benefit associations or aggregators that can serve as distribution channels) specifically target female clients or members?

- Are there constraints (risks and barriers) to females' mobility in specific spaces?
- What are the financial and insurance literacy needs and constraints faced by females/males?
- Which communication channels or media do females/males have access to and prefer?
- What risk management mechanisms do females/males have access to or rely on (such as insurance, selling assets, informal lending, or removing children from school)? How do they intersect with ethnicity and geography?
- Who has access to services such as education and health?
- Who belongs to organizations or informal networks that help them to access resources?



Photo Credit: Quang Nguyen Vinh / pexels

Decision-Making Power

Who has decision-making power?

- To what extent do females participate in DRFI decision-making and planning?
- What are the rates of domestic and other gender-based violence?
- What kinds of decisions do females in a household make on their own or participate in (household management and spending decisions, schooling for children, family planning, division of chores, ability to decide how to spend one's own income, and so on)?
- What is the child marriage rate?

a. [See World Bank, "Women, Business and the Law" \(Washington, DC: World Bank, 2023\).](#)



Photo Credit: ArtHouse Studio / pexels



Appendix 5 - M&E Guidance and Measuring Results in DRFI Activities: Illustrative Results Chain and Sample Indicators

A. Fundamental M&E Do's and Don'ts

Some fundamental considerations to keep in mind when building a project's monitoring framework to track gender-related progress are listed below.²⁸

DO's

- ✔ **Do consider M&E from the outset and as an integral part of project design.** Articulating anticipated project results, indicators, and targets at the earliest possible stage will increase the likelihood that outcomes will be achieved and project objectives will be met.
- ✔ **Do allocate budget to address gender data gaps.** This may include establishing methods or adapting any existing systems to enable and support sex-disaggregated data collection.
- ✔ **Do take into consideration counterpart or partner capacity when it comes to data collection.** Training or technical assistance may need to be provided, including building capacities of national statistical entities, the private sector, or civil society organizations.
- ✔ **Do select indicators from a standardized list whenever possible.** Using standardized indicators will enable aggregation of results over time, facilitate corporate reporting, and contribute to the global knowledge base on good practice gender-sensitive DRFI programming.
- ✔ **Do select indicators for which information is likely to be available and affordable to collect and that does not place burdensome demands on project beneficiaries.** Overly time-consuming and cumbersome data collection processes are likely to discourage follow-through by project participants and are not a cost-efficient use of time and resources.
- ✔ **Do capture quantitative indicators and qualitative information.** Although quantitative indicators are easier to verify and are directly comparable between individuals, qualitative information is important and provides complementary information that is helpful in determining the "why" behind quantitative indicators. This information can reveal the underlying issues affecting projects, whether impeding or contributing to their success.

- ✔ **Do collect baseline data, set realistic targets, and collect results data as you go.** Collecting baseline data during pre-implementation will inform target setting.
- ✔ **Do consider that project results may manifest outside the project's formal completion date.** Collection of M&E data should begin while the project is underway and extend beyond its formal end date. Baseline data are a critical first step toward effectively measuring an intervention's benefits. Intermediate and final outcomes of a given intervention may take time to emerge.
- ✔ **Do consider the strengths of and gaps in the results measurement system that will generate the data on indicators.** Reported data are only as good as the system that produces them. Ensuring that adequate systems and resources (people, budget, equipment) are in place to collect, analyze, and report data is critical. It is advisable to use the client's results measurement system rather than setting up a parallel one. Including an M&E systems assessment during preparation as part of the institutional assessment will help identify areas that need to be strengthened.
- ✔ **Do set up sex-disaggregated indicators and targets.** Consider adding indicators to track women's social and economic well-being, as well as **measures of empowerment and agency** such as participation, control of productive resources, and decision-making. Too often, project teams limit their focus to indicators related to the project's tangible outcomes, such as people covered by DRF schemes and insurance and funds received by beneficiaries. It is equally important for M&E to encompass outcomes related to improvements in well-being, community and household decision-making, negotiation power, and so on. If these intangible outcomes are not captured, project findings will not reflect at a more holistic level whether the desired development goals are being achieved.



DON'Ts

- ❌ **Don't select too many indicators.** Focus on the indicators which are most important for measuring key outcomes and managing project activities. Dealing with a long list of indicators that do not provide useful information for course correction or measuring progress is a waste of time and effort. Make sure indicators are SMART: specific, measurable, achievable, relevant, and time bound.
- ❌ **Don't simply sex-disaggregate data.** Ensure that the indicators selected are tailored to the particular barriers to disaster resilience for women beneficiaries. Frequently, projects just track the percentage of women who participate in or are covered by DRF schemes or insurance and go no further in designing and measuring progress toward reducing the specific barriers faced by women in DRF schemes.
- ❌ **Don't limit indicators to outputs.** Projects should strive to incorporate indicators that measure outcome or even impact-level results such as the adoption of gender-sensitive budgeting processes. Similarly, effects such as a strengthened decision-making ability and increased well-being, confidence, and life satisfaction may also manifest at the impact level.
- ❌ **Don't consider project activities static; use ongoing data collection to refine and course-correct, if necessary.** Continuous monitoring of data during implementation allows projects to draw on real-time information to make adjustments that improve delivery and outcome achievement.

B. Measuring Gender Results in DRFI Activities: Illustrative Results

Chain and Sample Indicators

We provide here an illustrative results chain that project teams can draw on to identify common gender barriers relevant to DRFI programs, suggested interventions to lower them, associated outcomes, and indicators that can be used to measure results. It is laid out in a framework that is easy to read and use.

The results chain will help teams at design stage to plan gender activities, select realistic and measurable indicators to monitor, and assess the effectiveness of gender activities during implementation and at project completion. The idea behind the illustrative results chain is to encourage teams to take a systematic approach to tackling DRFI gender inequalities relevant to their project's scope and objectives.

The document includes a high-level objective and set of underlying assumptions for addressing gender inequalities in DRFI. The results chain provides a list of common

barriers as the starting point, then examples of interventions needed to lower the barriers, and examples of measurable indicators for tracking performance. Definitions are provided for all indicators included in the results chain.

Whenever possible, project teams should endeavor to use the predefined standardized indicators in the framework if relevant to project objectives, as this will allow for results to be systematically aggregated across projects to tell the “bigger” gender story and start creating a body of evidence of good practice interventions that yield results.

The results chain facilitates robust performance monitoring, enabling stakeholders to track progress and identify areas that may require adjustments over time. It also promotes accountability by setting explicit expectations, including those for government agencies, financial institutions, donors, and other partners. It also fosters continuous learning and adaptation by offering a systematic process for reviewing and analyzing results.

Objective

Extend reach and coverage of DRFI by responding to the differentiated needs of women, reducing gender disparities, and enhancing the effectiveness and inclusivity of disbursement channels.

Assumptions

- Gender-responsive DRFI is crucial for effective and equitable disaster preparedness, response, and recovery.
- Narrowing gender gaps in DRFI will contribute to reducing vulnerability and increasing the adaptation and resilience of families, communities, and countries.
- Collaboration between the public and private sectors, civil society and humanitarian organizations, and women's groups is essential for successful implementation.
- Women play an active role in disaster preparedness, response, and recovery efforts. Acknowledging and including them in DRFI programming will have positive effects on results.
- Government resource constraints and existing barriers to women's social and economic inclusion are key drivers of gender-differentiated impacts of disasters.

Table 5.1 Illustrative results chain: Gender in DRFI activities

Parameters and barriers	Intervention	Outcome	Indicators ^a
Business environment			
<p>DRFI strategies are silent on the differentiated needs of women.</p>	<p>Raise government awareness of the business case for gender-inclusive DRFI strategies.</p> <p>Guide governments to address women’s needs in DRFI strategies.</p> <p>Consult stakeholders of both sexes to inform strategy design.</p>	<p>DRFI strategies that respond to the needs of men and women^b</p>	<p>Number of diagnostic studies (output)</p> <p>Number of stakeholder engagement events on gender-related issues (output)</p> <p>New or enhanced DRFI strategy includes specific components addressing gender constraints (IO)</p>
<p>Legal and regulatory framework is gender-blind or discriminates against women.</p>	<p>Revise laws and regulations to eliminate discriminatory provisions.</p> <p>Align legal and regulatory framework with DRFI strategy’s gender priorities.</p>	<p>Improved enabling environment for DRFI</p>	<p>Number of diagnostic studies (output)</p> <p>Number of new or enhanced laws, regulations, amendments, codes, or government policies recommended to support access to DRFI that include a specific component addressing gender constraints (output)</p> <p>Number of new or enhanced recommended laws, regulations or amendments, codes enacted, or government policies adopted to support access to DRFI that include a specific component addressing gender constraints (IO)</p>

Parameters and barriers	Intervention	Outcome	Indicators ^a
<p>Implementation plans for DRFI strategies do not address the differentiated needs of women.</p>	<p>Ensure that implementation plans support and facilitate the operationalization of gender-related objectives stipulated by DRFI strategies.^c</p> <p>Provide technical assistance for the implementation of DRFI strategies to address women’s needs.</p>	<p>Improved institutional setup (readiness and capacity) for implementation of DRFI strategies</p>	<p>Number of training or capacity-building events on gender-related issues (output)</p> <p>Number of diagnostic studies (output)</p> <p>Number of procedures or practices to address gender constraints in DRFI implementation plans recommended for improvement (output)</p> <p>Number of recommended procedures or practices that were improved to enable operationalization of DRFI implementation plans (IO)</p>
<p>Risk-based budgeting is gender-blind.</p>	<p>Integrate communication about gender-related risk-augmenting factors into discussions with national budget oversight and approval entities.</p> <p>When conducting risk-based budgeting, consider the different nature and degree of risks and vulnerabilities faced by women versus men.</p> <p>Incorporate investment for risk reduction, preparedness, response, and recovery in annual budget, accounting for women’s needs.</p> <p>Evaluate the potential impact of disaster expenditure on women’s needs to inform future budget allocations.</p>	<p>Improved annual budget allocations and budget management, based on available information, including the needs of women</p> <p>Government budget-related decisions for DRFI helping narrow gender gaps</p>	<p>Number of diagnostic studies (output)</p> <p>Number of training or capacity-building events on gender-related issues (output)</p> <p>Annual reports or publications of expenditures addressing gender considerations (IO)</p> <p>Evaluation framework developed (IO)</p> <p>Budget allocations reflect different degrees of risks faced by women and men (IO).</p>

Parameters and barriers	Intervention	Outcome	Indicators ^a
<p>Public asset management is gender-blind.</p>	<p>Identify potential indirect impacts, for women versus men, of disasters on infrastructure and determine gender-sensitive remedial actions.^d</p> <p>Build capacity of public agencies in disaster resilience to help them plan interventions that include gender considerations.</p> <p>Develop public asset management plans that are gender sensitive.</p>	<p>Practices of public asset management are enhanced to incorporate gender considerations</p>	<p>Number of training or capacity-building events on gender-related issues (output)</p> <p>Number of diagnostic studies (output)</p> <p>Number of public asset management plans that are gender responsive (IO)</p>
Awareness and capacity			
<p>Public sector lacks awareness of, or has low capacity to address, the importance of gender in DRFI.</p>	<p>Conduct assessments or diagnostics to evaluate public sector gender awareness.</p> <p>Build the “business case” for incorporating gender into DRFI policies.</p> <p>Design sensitization programs for public sector personnel.</p> <p>Develop training curriculum on DRFI and gender.</p> <p>Provide training and capacity building to government entities on gender and DRFI.</p>	<p>Enhanced public sector awareness of the importance of gender in DRFI and increased capacity to address gender in DRFI policies and interventions</p>	<p>Number of diagnostic studies (output)</p> <p>Number of training or capacity-building events on gender-related issues (output)</p> <p>Number of public servants who acquired new knowledge of gender bias issues (IO)</p>

Parameters and barriers	Intervention	Outcome	Indicators ^a
<p>Public sector has low female staffing levels.</p>	<p>Invest in attracting and training female staff: gender-neutral employment ads, revision of HR policies, targeted training sessions, incentivizing females to apply.</p> <p>Encourage staffing quotas in ministries and PMUs.</p> <p>Encourage or model the establishment of diverse teams.</p>	<p>Enhanced government agencies' diversity to further the design and implementation of gender-responsive DRFI</p>	<p>Number of training or capacity-building events on gender-related issues (output)</p> <p>Number of female staff trained (output)</p> <p>Number of female staff hired (output)</p> <p>Number of female staff in management or leadership roles (output)</p> <p>Number of ministries or PMUs that committed to staffing quotas (output)</p>
Data availability			
<p>Scarcity of sex-disaggregated data^e prevents the inclusion of gender considerations in DRFI activities and policies.</p>	<p>Increase human resources and institutional capacity for statistical systems.</p> <p>Provide technical assistance for sex-disaggregated data collection.</p> <p>Develop or design methodologies to produce statistical information.</p> <p>Encourage use of qualitative data, including via surveys, focus group discussions, and sources from national, sub-national, and local levels.</p>	<p>Improved availability, quality of, and accessibility to sex-disaggregated statistics and data</p> <p>Strengthened collection and availability of sex-disaggregated data</p> <p>Building of more comprehensive, efficient, and relevant disaster response plans</p>	<p>Number of new sex-disaggregated data collection systems set up (IO)</p> <p>Number of staff with improved skills (IO)</p>

Parameters and barriers	Intervention	Outcome	Indicators ^a
Instruments or products			
<p>Product design or development and marketing do not take women’s needs into account.</p>	<p>Design stakeholder engagement strategy.</p> <p>Consult women before and during the product design process.</p> <p>Design or develop instruments that consider risk management needs of women.</p> <p>Develop gender-sensitive marketing messages for insurance instruments.</p> <p>Expand the number of female agents to market or sell insurance instruments.</p>	<p>Improved availability of insurance instruments covering women’s needs</p> <p>Improved marketing mechanisms to reach women beneficiaries</p> <p>Improved reach of insurance instruments</p>	<p>Number of stakeholder engagement events (output)</p> <p>Number of new or improved gender-responsive financial solutions developed (output)</p> <p>Number of new or improved gender-responsive financial solutions in place (intermediate outcome)</p> <p>Number of new or improved gender-responsive financial solutions used (output)</p> <p>Number of beneficiaries (individuals, farmers, households, or businesses) covered by or with access to prearranged financial mechanisms (sex disaggregated) (output)</p>
<p>Risk analytics and modeling do not include gender considerations or data.</p>	<p>Integrate sex-disaggregated data (such as on heads of household, occupational patterns, and locations) into the datasets that inform vulnerability components of risk modeling.</p> <p>Use gender-based vulnerability data for product development in catastrophe and other risk modeling and risk assessment frameworks.</p> <p>Use gender-based research to define payout priorities.</p>	<p>Risk analytics and modeling consider the differentiated needs of women and the impact of disaster on them.</p>	<p>Number of knowledge products or ToRs that include protocols and guidance to incorporate gender into risk analytics and modeling (output)</p> <p>Number of new or improved risk analytics or technologies that include gender considerations (output)</p>

Parameters and barriers	Intervention	Outcome	Indicators ^a
<p>Regional risk pools and sovereign instruments have limited room to consider gender.</p>	<p>Encourage regional risk pools and sovereign instruments to include gender considerations in their operations, policies, staffing, and decision-making processes.</p> <p>Foster collaboration and knowledge sharing among regional entities to strengthen gender-sensitive disaster risk financing efforts.</p>	<p>Regional risk pools and sovereign instruments reflect increased awareness of the gender dimension of their models.</p>	<p>Number of knowledge-sharing events (output)</p> <p>Number of participants in knowledge-sharing events (output)</p> <p>Number of participants with increased awareness of gender dimension in regional risk pools and sovereign instruments (IO)</p>
<p>Private sector lacks awareness of, or has low capacity to address, the importance of gender in DRFI.</p>	<p>Engage and consult female stakeholders to inform private sector actions related to product design, development, and sale.</p> <p>Design gender awareness campaigns for private sector actors.</p> <p>Deliver training sessions to private sector actors.</p>	<p>Enhanced private sector awareness of gender aspects of DRFI</p> <p>Increased knowledge or capacity of private sector actors to address gender in their work</p>	<p>Number of consultation events that include male and female participants organized (output)</p> <p>Number of awareness campaigns designed and carried out (output)</p> <p>Number of training events administered to the private sector (output)</p> <p>Number of private sector actors who acquired new knowledge of gender bias issues (IO)</p>
<p>Private sector has low female staffing levels.</p>	<p>Incentivize training, hiring, and promotion of female staff.</p> <p>Encourage staffing quotas and diverse teams.</p>	<p>Increased number of female staff in private sector DRFI entities</p>	<p>Number of female staff trained (output)</p> <p>Number of female staff hired (output)</p> <p>Number of female staff promoted (output)</p> <p>Number of firms that committed to staffing quotas (output)</p>

Parameters and barriers	Intervention	Outcome	Indicators ^a
Disbursement mechanisms			
<p>Disbursement mechanisms and payout procedures do not include gender-sensitive provisions (such as channels, modalities, or instruments).</p>	<p>Develop gender-sensitive information-sharing and outreach mechanisms.</p> <p>Design disbursement procedures that include gender-sensitive provisions.</p> <p>Ensure that registering for benefits is as accessible for women as it is for men.</p> <p>Encourage or incentivize governments to design or commit to payout procedures that take gender differences into account and do not disadvantage female beneficiaries.</p>	<p>Improved information-sharing and outreach mechanisms</p> <p>Country disbursement mechanisms consider and address differences between men and women</p> <p>Improved reach of final beneficiaries through inclusive payout channels and mechanisms (access to finance or digitalization)</p>	<p>Number of new information-sharing and outreach mechanisms designed (output)</p> <p>Number of new information-sharing and outreach mechanisms implemented (IO)</p> <p>Number of new or improved disbursement mechanisms implemented (IO)</p> <p>Number of beneficiaries (individuals, farmers, households, or businesses) covered by or with access to prearranged financial mechanisms (sex disaggregated) (OUT)</p> <p>Number of beneficiaries (individuals, farmers, households, or businesses) who have received payouts from prearranged financial instruments (sex disaggregated) (OUT)</p>
Cross-cutting issues^f			
Social norms (such as GBV, mobility, care responsibilities)			
Overarching legal framework (for example, land and property rights, inheritance laws, and so on)			
Financial inclusion			
Technology			
Access to information			
Financial literacy			

Indicator List: Gender in DRFI

Number	Indicator	Type	Description
1.	Number of consultation events organized that were attended by both women and men	Output	Number of events organized to collect inputs and identify the different needs of men and women. Potential partners to support effective consultation with women and men include the following: local CSOs; women’s trade unions; local-level government structures, formal or traditional, in which women participate; women’s collective organizations, such as self-help groups and cooperatives; and NGO networks. Some examples of engaging women and men more extensively than only via consultations include community participatory monitoring, information accessibility and transparency, open public meetings, complaint handling and grievance procedures, management information systems and project website information systems, and NGO monitoring.
2.	Number of consultation events organized that were targeted exclusively at women	Output	Number of events organized exclusively for women to collect inputs and identify their needs. Potential partners to support effective consultation with women include the following: local CSOs; women’s trade unions; local-level government structures, formal or traditional, in which women participate; women’s collective organizations, such as self-help groups and cooperatives; and NGO networks. Some examples of engaging women more extensively than only via consultations include community participatory monitoring, information accessibility and transparency, open public meetings, complaint handling and grievance procedures, management information systems and project website information systems, and NGO monitoring.
3.	Number of diagnostic studies	Output	Number of reports completed by the project that address gender explicitly. Reports may include feasibility studies, sector or market studies, diagnostic assessments, business plan or strategy and implementation plans, operations manuals, and policy reports. Knowledge management publications are included.
4.	Number of stakeholder engagement events on gender-related issues	Output	Number of stakeholder events, workshops, training events, seminars, conferences, and so forth organized by the project to connect with project stakeholders with a view to explore gender-related issues.

Number	Indicator	Type	Description
5.	Number of training or capacity-building events on gender-related issues	Output	Number of training or capacity-building events organized by the project with a view to increasing gender-related knowledge. Capacity-building events are designed to enhance attendees' ability to convert their acquired knowledge into a desired result.
6.	Number of training events on gender sensitivity administered to the private sector	Output	Number of training or capacity-building events on gender sensitivity given for the private sector. Gender sensitivity is awareness of how people think about gender so that individuals rely less on assumptions about traditional and outdated views on the roles of men and women. Gender sensitization precedes gender sensitivity by raising awareness about behaving in a manner sensitive to gender justice and gender equality issues.
7.	Number of staff who acquired new knowledge of gender-biased issues (disaggregated by sex)	Output	Number of staff who have increased their capacity and acquired new knowledge and skills from the project intervention. Increased capacity may result from training (formal and nonformal), workshops, capacity building, and the like.
8.	Number of new or enhanced laws, regulations, amendments, codes, or government policies recommended to support access to DRFI that include a specific component addressing gender constraints	Output	Number of new or enhanced laws, regulations, amendments or codes or government policies recommended for improvement to support women's access to DRFI. They all should include a specific component addressing gender constraints. Examples of gender constraints include but are not limited to access to ID or financial services.
9.	Number of procedures or practices to address gender constraints in DRFI implementation plans recommended for improvement	Output	Number of procedures or practices recommended for improvement to support women's access to DRFI.
10.	Annual reports or publications of expenditures addressing gender considerations	Output	Binary indicator that measures whether annual reports and other publications of expenditures address the gender considerations defined in the corresponding planned budget allocations.
11.	Evaluation framework developed	Output	Binary indicator that measures whether the government developed an evaluation framework to assess to what extent the budget allocations and corresponding expenditures responded to gender considerations. The framework is expected to inform future allocations, assessing the use of public resources authorized by the legislature.

Number	Indicator	Type	Description
12.	Number of new or improved gender-sensitive financial solutions developed	Output	Number of new or improved financial instruments developed by the project that meet women’s needs. Counted under the indicator are products that are gender sensitive; those that consider risks, management needs, and behaviors of women, such as family coverage (given that women are commonly more involved than men in the care of their family); coverage bundled with a savings plan (as women tend to be better savers than men); and group coverage (which is often cheaper for women to access).
13.	Number of female staff in management or leadership roles	Output	Number of women who hold leadership positions in public institutions. Leadership positions are individual or group positions in charge of guiding a group, association, or organization.
14.	Number of ministries and PMUs that committed to staffing quotas	Output	Number of ministries or PMUs that agreed to include staffing quotas to work toward gender staffing balance.
15.	Number of female staff trained	Output	Number of female employees who have received training in a particular area or skill. It indicates the total number of women in the company or organization who have undergone training programs or educational initiatives.
16.	Number of female staff hired	Output	Number of women who have been employed or recruited for positions within an organization or company. It indicates specifically the total number of female individuals who have been newly hired or brought on board to work as staff members.
17.	Number of firms that committed to staffing quotas	Output	Number of companies that have publicly committed to implementing staffing quotas as part of their employment practices to promote diversity and inclusion within their workforce.
18.	Number of new information-sharing and outreach mechanisms designed	Output	<p>Number of information-sharing and outreach tools designed to raise awareness and increase the effectiveness of available disbursement mechanisms and payout procedures to better reach and include women.</p> <p>Information-sharing mechanisms are the processes, systems, and frameworks put in place to facilitate the exchange and dissemination of information among individuals, organizations, or entities. They enable the</p>

Number	Indicator	Type	Description
			transfer of data, knowledge, insights, and resources, allowing collaboration, coordination, and decision-making. Information-sharing mechanisms include direct communication, database, and information systems; data-sharing agreements; standardized formats and protocols; information portals; data intelligence; and sharing platforms.
19.	Number of female staff in management or leadership roll number of new or improved risk analytics or technologies that include gender considerations	Output	Number of risk analytics or technologies that have been created to include new or enhanced designs to use in gender considerations when conducting risk assessments or analyses. These considerations may involve recognizing and addressing gender-specific vulnerabilities, impacts, and patterns.
20.	Number of knowledge products or ToRs that include protocols or guidance for incorporating gender into risk analytics and modeling	Output	Number of guidance documents or terms of reference that include gender-related factors or considerations for risk analytics or modeling. These factors may include collecting sex-disaggregated data, analyzing risks with a gender lens, or making modeling assumptions that account for gender-based differences in risk.
21.	New or enhanced DRFI strategy that includes specific components addressing gender constraints	IO	Measures whether a new or enhanced DRFI strategy includes a specific component addressing gender constraints or differences in access to information or ability to sign up for and receive funds, differentiated impacts of disasters on women versus men, and so forth.
22.	Number of new or enhanced recommended laws, regulations, or amendments, codes enacted or government policies adopted to support access to DRFI that include a specific component addressing gender constraints	IO	<p>Number of recommended new or enhanced laws, regulations, amendments, codes, standards, or policies that address gender constraints to access DRFI and are enacted by the relevant legislative body. Primary legislation that requires enactment of further legislation to have practical effect will not be reported as an outcome until the enactment of such secondary legislation.</p> <p>The indicator also includes laws and amendments to laws and regulations to remove legal obstacles to women's rights (for instance, inheritance, property ownership, family law, banking, sexual harassment, and requirement for male signatures on banking or business documents).</p>
23.	Number of recommended procedures or practices that were improved to enable operationalization of DRFI implementation plans	IO	Number of procedures or practices recommended for improvement to enable the operationalization of DRFI implementation plans to better serve women. This could include, but is not limited to, specific products to support DRFI strategy policy objectives, institutional responsibilities, and delivery timelines.

Number	Indicator	Type	Description
24.	Budget allocations reflecting different degrees of risks faced by women and men	IO	Measures whether budget allocations address the different degrees of risks faced by women and men and whether gender considerations have been considered in the design, implementation, reporting, tracking, monitoring, and evaluation of budget policies. It also considers whether budgets have removed or eliminated gender bias. Examples of allocations addressing different risks faced by women and men include, but are not limited to, ensuring that shelters accommodate the unique needs of women, taking into account differences in information access by women and designing realistic disaster-related communications, setting in place GBV-related services, and so on.
25.	Number of public asset management plans that are gender responsive	IO	Number of public asset management plans designed to incorporate and consider gender-specific factors and concerns in the management and utilization of public assets. These plans aim to ensure that asset management practices are inclusive and equitable with regard to gender, taking into account the unique needs and roles of people of all genders in the utilization and benefit from public assets. They may include integrating gender considerations across asset management and disaster resilience planning for asset investment and maintenance, including gender-disaggregated analysis when considering asset prioritization in asset registries and so forth.
26.	Number of staff with improved skills (disaggregated by sex)	IO	Number of staff who have increased their capacity and acquired new knowledge and skills from project activities. Increased capacity may result from training (formal and nonformal), workshops, capacity building, and other activities.
27.	Number of public servants who acquired new knowledge of gender bias issues	IO	Number of public servants who increased their capacity and acquired new knowledge and skills from project activities. Increased capacity may result from training (formal and nonformal), workshops, capacity building, and so on.
28.	Number of female staff promoted	IO	Number of female employees who have progressed in their careers by advancing to positions of greater responsibility, authority, or seniority within a company by promotion.
29.	Number of new sex-disaggregated data collection systems deployed or implemented	IO	Number of data collection systems deployed or implemented under the project that allow for the collection of sex-disaggregated data, contributing to the strengthening of national statistical systems and better-informed government decisions.

Number	Indicator	Type	Description
30.	Number of new or improved gender-responsive financial solutions in place	IO	Number of new or improved financial instruments that are implemented by the project. Counted under the indicator are financial solutions available in the marketplace that are gender-responsive products developed through the project's recommendations.
31.	Number of new information-sharing and outreach mechanisms implemented	IO	<p>Number of information-sharing mechanisms and outreach mechanisms implemented with the support of the project that allow better access to and inclusion of women.</p> <p>Information-sharing mechanisms are the processes, systems, and frameworks put in place to facilitate the exchange and dissemination of information among individuals, organizations, or entities. They enable the transfer of data, knowledge, insights, and resources, allowing collaboration, coordination, and decision-making. Information-sharing mechanisms include direct communication, database, and information systems; data-sharing agreements; standardized formats and protocols; information portals; data intelligence; and sharing platforms.</p>
32.	Number of new or improved disbursement mechanisms and payout channels implemented	IO	Implementation of new or improved disbursement mechanisms and payout channels used to access payouts that address gender considerations. Gender-responsive mechanisms are designed with an understanding and consideration of the societal and cultural factors involved in gender-based exclusion and discrimination in the most diverse spheres of public life.
33.	Number of new or improved gender-sensitive financial solutions used	OUT	Number of new or improved financial instruments operational in the market which are used by potential beneficiaries.
34.	Number of beneficiaries (individuals, farmers, households, or businesses) covered by or with access to prearranged financial mechanisms (sex disaggregated)	OUT	<p>Number of beneficiaries covered by prearranged financial mechanisms. Persons eligible to receive payouts are individuals who are covered by or have access to prearranged financial instruments through operations supported by World Bank. Financial instruments may include insurance or budget allocations, for example.</p> <p>Businesses eligible to receive payouts are ones that are covered by or have access to financial services through operations supported by World Bank. Beneficiaries include microenterprises, small and medium enterprises, and large businesses. Financial instruments may include insurance or budget allocations, for example.</p>

● Incorporating Gender in Disaster Risk Financing and Insurance (DRFI) Projects

Number	Indicator	Type	Description
35.	Number of beneficiaries (individuals, farmers, households, or businesses) who have received payouts from prearranged financial instruments (sex disaggregated)	OUT	<p>Number of persons or businesses that have received payouts from financial instruments because of the project intervention. Personal payouts were made from prearranged financial instruments through operations supported by World Bank. Financial instruments include insurance and budget allocations.</p> <p>Businesses received payouts from services in operations supported by World Bank. Beneficiaries include microenterprises, small and medium enterprises, and large businesses. Financial instruments include insurance and budget allocations.</p>

Note: CSOs = civil society organizations; GBV = gender-based violence; HR = human resources; PMUs = project management units; ToR = terms of reference.

^a Includes outputs, intermediate outcomes (IO), and outcomes (OUT).

^b Note that a list of “must-have” criteria is being researched and established to specify concrete gender-related elements that a DRFI strategy must contain to be considered gender-inclusive (forthcoming under the Enhancing Financial Resilience to Natural Disasters and Climate Change project [P180867]).

^c This may include specific products to support DRFI strategy policy objectives, institutional responsibilities, and delivery timelines.

^d “Stretch goal” that needs further thinking and research but may hold some promise, such as time away from damaged schools during or after disaster and potentially different return times, by sex or changed mobility behavior following destruction of infrastructure such as bridges—with implications for business activities.

^e Both for exposure to disaster and its impact on women.

^f Addressing the root causes that underly the barriers present in these cross-cutting areas does not require a specific DRFI angle. Thus, teams are encouraged to draw on suggested interventions under each topic listed in the World Bank’s internal guide “Gender in EFi: Monitoring Progress and Capturing Results.” Also, consult World Bank’s regional Gender Innovation Lab’s research on evidence-based interventions on what works in reducing gender gaps across a range of topics and sectors, and browse resources such as the Gender Group’s [Thematic Policy Notes](#) or the World Bank’s [toolkit](#) on addressing barriers to female entrepreneurship.



Photo Credit: Mehmet Turgut Kirkgoz / pexels



Appendix 6 - Select Further Reading

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Miles, Katherine, and Irina Hauler. 2021. "[The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance Frameworks to Support National Action](#)." Policy report, InsuResilience Global Partnership, Bonn, Germany.

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Osman, Balikisu, Mirtha Liliana Escobar, and Zoe Elena Trohanis. 2022. "[Entry Points for Social Inclusion and Gender in Disaster Risk Management and Climate Resilience Development Policy Operations](#)." Global Facility for Disaster Reduction and Recovery guidance note. World Bank, Washington, DC.

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World Food Programme. 2023. [“Gender and Risk Finance—From Micro to Macro—Examples of Inclusive Disaster Risk Financing in LAC and West Africa.”](#) Rome.

Notes

¹This note complements work done by World Bank’s Global Facility for Disaster Reduction and Recovery (GFDRR) and draws on project examples from the group’s 2023 [“Gender-Responsive Entry Points to Strengthen Financial Resilience to Disasters and Climate Shocks: Guidance Note.”](#) GFDRR’s note provides examples of gender gaps, actions, and indicators relevant to DRFI-related policy operations, and this note provides step-by-step guidance on how teams can incorporate gender-relevant DRFI actions into the project cycle.

²Alvina Erman et al., “Gender Dimensions of Disaster Risk and Resilience: Existing Evidence” (World Bank, Washington, DC, 2021). Importantly, men are overrepresented in risky and rescue professions globally, which also contributes to high mortality outcomes among men. For instance, men account for 70 percent of flood-related deaths in Europe and the United States

³Oxfam International, “The Tsunami’s Impact on Women (Oxfam Briefing Note, Oxfam, Nairobi, Kenya, March 2005),

<https://oxfamilibrary.openrepository.com/bitstream/handle/10546/115038/bn-tsunami-impact-on-women-250305-en.pdf> <https://policy-practice.oxfam.org/resources/2005-a-year-of-disasters-129062/>.

⁴Office of the United Nations High Commissioner for Human Rights, “Climate Change Exacerbates Violence against Women and Girls,” United Nations, July 12, 2022,

<https://www.ohchr.org/en/stories/2022/07/climate-change-exacerbates-violence-against-women-and-girls>.

⁵World Bank, “Women, Business and the Law” (World Bank, Washington, DC, 2023), xiii.

⁶International Labour Organization (ILO) data retrieved from World Bank Gender Data Portal ([SL.TLF.ACTI.ZS](#)).

⁷World Bank Gender Innovation Lab, “Top Policy Lessons in Agriculture,” September 2022,

<https://openknowledge.worldbank.org/server/api/core/bitstreams/3083cf98-6099-5cec-96ae-eebb4788c50d/content>.

⁸ILO, World Social Protection Report 2020–22: Social Protection at the Crossroads—in Pursuit of a Better Future (Geneva, Switzerland: ILO, 2021),

https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_821426.pdf.

⁹The Global System for Mobile Communications Association (GSMA), “The Mobile Economy 2021” (GSMA, London, 2021), https://www.gsma.com/mobileeconomy/wp-content/uploads/2021/07/GSMA_MobileEconomy2021_3.pdf.

¹⁰Asli Demirguc-Kunt, Dorothe Singer, and Leora Klapper, *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19* (Washington, DC: World Bank, 2021),

<https://www.worldbank.org/en/publication/globalindex>.

¹¹ILO (2015). See also United Nations Framework Convention on Climate Change (UNFCCC), “Dimensions and Examples of the Gender-Differentiated Impacts of Climate Change, the Role of Women as Agents of Change and Opportunities for Women” (FCCC/SBI/2022/7, Synthesis report for the 56th session of UNFCCC, Bonn, Germany, 2022); and International Panel on Climate Change (IPCC), *Climate Change 2022: Impacts, Adaptation and Vulnerability* (Working Group II Contribution to the Sixth Assessment Report of the IPCC, 2022).

¹²The World Bank uses a gender tag to mark its operations that close gender gaps via analysis, design, and indicators for results. There has been a dramatic rise in the share of operations that are gender tagged, from 50 percent in 2017 to 92 percent in 2022.

¹³Project teams initiate the gender tag protocol at the Project Concept Note (that is, identification) stage. They subsequently update tag information at the preparation stage, reflecting any additional analysis undertaken or insights gained as the Project Appraisal Document (PAD) is developed and finalized. Projects are assessed for the tag following Board approval and considered to meet tag requirements if the final PAD includes a results chain addressing a gender gap.

¹⁴International Finance Corporation (IFC's) [Gender and Economic Inclusion Group](#) is also a source of valuable knowledge and resources. See, in particular, BMZ, GIZ, IFC, and Women's World Banking, "Mainstreaming Gender and Targeting Women in Inclusive Insurance: Perspectives and Emerging Lessons—A Compendium (GIZ, Bonn and Eschborn, Germany, 2017).

¹⁵The extent to which gender is addressed in Country Climate and Development Reports (CCDRs) has varied under this relatively new core diagnostic product. Both stocktaking and an initiative to formulate guidance on systematic inclusion of gender dimensions in CCDRs are underway. An introductory note, "Using Gender Analysis to Strengthen Country Climate and Development Reports," is available, to World Bank staff internally.

¹⁶Gender-sensitive stakeholder mapping examines the commitments, capacities, and efforts of various women and men (and girls and boys), as well as organizations, in mainstreaming gender and in advancing gender equality and women's empowerment. The benefits of gender-sensitive stakeholder mapping include identifying and understanding the positions and interests of all program stakeholders; building commitment to, and ownership of, project activities among the communities and individuals involved in the project; strategic partnering; identifying potential risks to achieving project goals; and identifying the stakeholders who actively support, are blind to, or oppose gender equality.

¹⁷See Country Case Study 1.

¹⁸World Bank's gender tag constitutes quality assurance at the design stage but does not capture implementation quality.

¹⁹This might also have to involve engaging specifically with national statistics agencies as well as financial sector regulators, central banks, and insurance supervisors.

²⁰InsuResilience Centre of Excellence on Gender-Smart Solutions is an online repository of information and knowledge exchange platform on gender-related aspects in CDRFI. It has on offer an extensive collection of guidance notes, tool kits, and policy papers on all aspects of gender-smart CDRFI. It also hosts webinars on topical issues. See <https://coe.insuresilience.org>.

²¹GR37 is a landmark instrument and marks the first time that a UN treaty body addresses the linkages between human rights and climate change. It is a significant instrument which draws upon the Sendai Framework for Disaster-Risk Reduction, Paris Agreement, United Nations Framework Convention on Climate Change, and the Sustainable Development Goals. It is also significant since it specifically sets out how climate change is a women's human rights issue and how it links to conflict, migration, and displacement. It makes clear that state parties can and should be held accountable for the impact that climate change has on women and girls.

²²Katherine Miles, "The Nexus between International Gender and Climate and Disaster Risk Finance and Insurance Frameworks to Support with National Action" (Policy Report, InsuResilience Global Partnership, Bonn, Germany, 2022).

²³Katherine Miles, "[Toolkit for Policymakers: A Gender-Responsive Approach for Climate and Disaster Risk Finance and Insurance](#)" (InsuResilience Global Partnership, Bonn, Germany, 2022).

²⁴"Gender responsive" or "responsiveness" and "gender-responsive CDRFI," according to the InsuResilience Secretariat's Gender Working Group key terms and concepts for gender publication, refer to the following:

Intentionally employing gender considerations to affect the design, implementation and results of programs and policies including budgets. Gender-responsive activities and documents reflect people of different gender's realities and needs, in components such as site selection, project staff, content, monitoring, etc. Gender-responsiveness means applying understanding of gender-specific vulnerabilities and needs, valuing all people's perspectives, and respecting and understanding their experiences. Gender-responsive programs open space for discussing, challenging, and engaging with inequitable gender structures, systems, divisions, and power relations. They can provide the opportunity for participants to question, experiment and challenge gender inequities.

²⁵See "InsuResilience Global Partnership Vision 2025,"

https://www.insuresilience.org/wp-content/uploads/2022/10/vision2025_211022.pdf.

²⁶See Federal Ministry [of Germany] for Economic Cooperation and Development (BMZ), "Global Shield against Climate Risks,"

<https://www.bmz.de/en/issues/climate-change-and-development/global-shield-against-climate-risks>.

²⁷Adapted from "Gender Analysis in Non-Traditional Sectors (Guidance Note, UN Women, New York, 2022),

[Gender-analysis-in-non-traditional-sectors-en.pdf \(unwomen.org\)](https://www.unwomen.org/en/news/stories/2022/10/gender-analysis-in-non-traditional-sectors).

³⁰ Adapted from World Bank's [Using Digital Solutions to Address Barriers to Female Entrepreneurship](#).



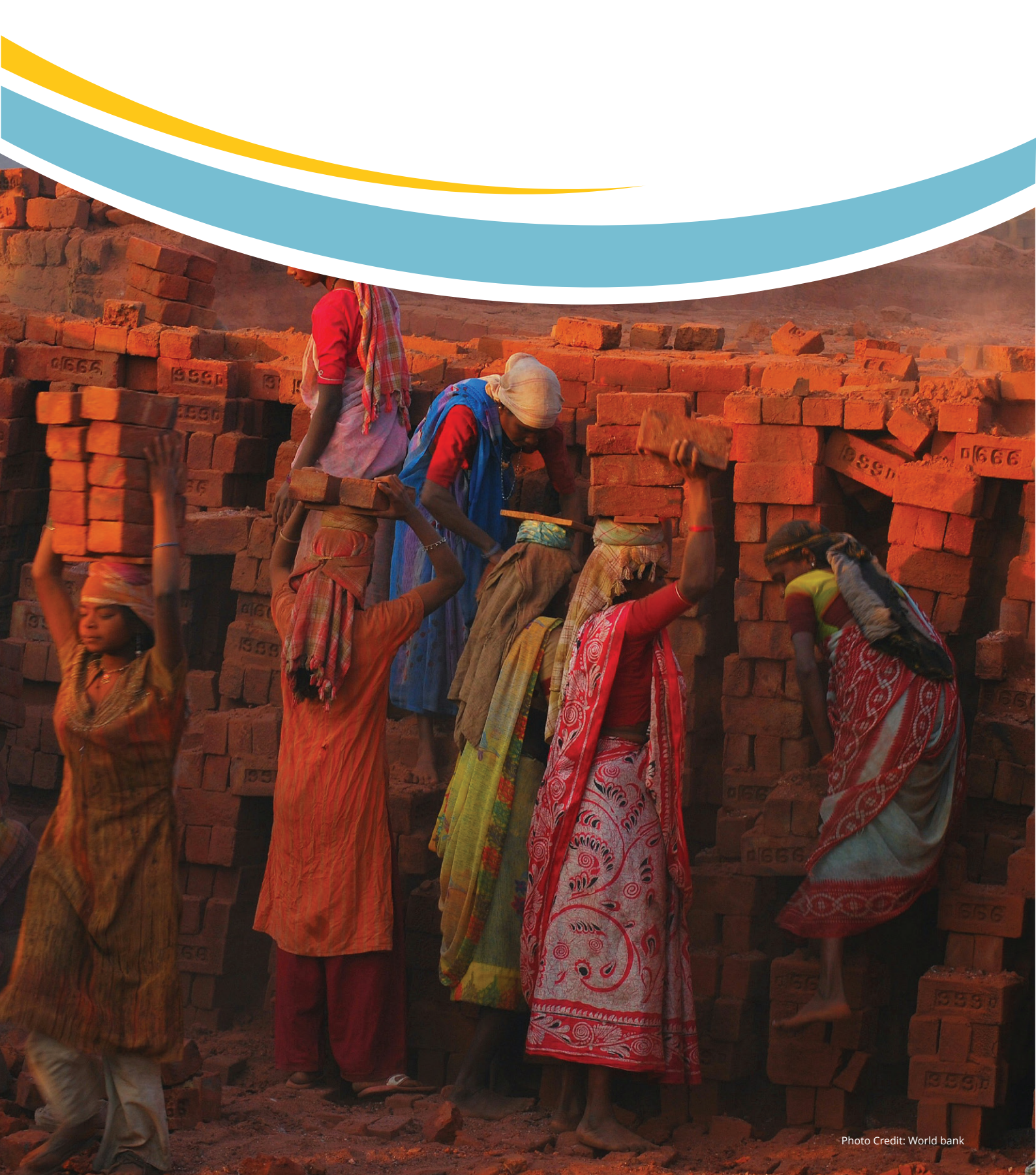


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Disaster Risk Financing & Insurance Program



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