



Pacific Insurance and Climate Adaptation Programme

Gender Equality and
Social Inclusion Strategy



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The Pacific Insurance and Climate Adaptation Programme aims to improve the financial preparedness and resilience of Pacific Islanders against climate change and natural hazards through the development and implementation of market-based meso- and microinsurance schemes. The programme will offer an option for the national and sub-national governments to consider subscribing to a 'macro to micro' scheme, where a government level insurance policy pays out to individuals, to support the most vulnerable segments. Fiji, Vanuatu, Tonga, Samoa, the Solomon Islands, Papua New Guinea, and other Pacific Small Island Developing States will be covered under the multi-year programme.

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The field research in Fiji and Vanuatu were carried out by UNCDF technical specialists.

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List of Abbreviations

| | |
|--------------|--|
| PICAP | Pacific Insurance and Climate Adaptation Programme |
| PDNA | Post-disaster needs assessment |
| CDRFI | Climate and disaster risk financing and insurance |
| GESI | Gender equality and social Inclusion |
| PICs | Pacific Island Countries |
| TA | Technical assistance |
| IC | Investment Committee |

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1. Introduction

The United Nations Capital Development Fund (UNCDF) is jointly implementing the Pacific Insurance and Climate Adaptation Programme (PICAP) with the United Nations Development Programme (UNDP) and the United Nations University Institute of Environment and Human Security (UNU-EHS). The overall Programme objective is to improve the financial preparedness and build disaster resilience of Pacific Islanders against the impact of climate change and natural hazards, including vulnerable communities and small businesses.

The Pacific islands are extremely vulnerable to climate change and natural hazards, which disproportionately affect women, the disadvantaged and the marginalised population, given the Pacific's fragile infrastructure and limited availability of coping capacity resources (ILO, 2019¹; InsuResilience Global Partnership, 2018²; UNCDF, 2020³). These groups typically face financial barriers in terms of accessibility to insurance products and other forms of formal financial support necessary for economic recovery. Given that the availability of climate and disaster risk financing and insurance instruments (CDRFI) is slowly growing, it is crucial to ensure that those instruments are gender equitable and socially inclusive to include the most vulnerable and marginalised such as women, people with disabilities, the low-income population, the youth, workers in the informal economy and individuals enrolled in formal social protection schemes (like welfare recipients). Using a gender-lens to customise product design, determine distribution channels and eligibility criteria is a step towards providing equal opportunities, financial accessibility, and inclusion

to all societal groups (InsuResilience Global Partnership Secretariat, 2018⁴).

To achieve this purpose, PICAP adopts an inclusive market development approach to ensure that women and the most vulnerable are fully represented in climate disaster risk financing products (e.g., parametric insurance) truly 'leaving no one behind' in this digital era. Being attentive to different needs, specific vulnerabilities, and the society's capabilities and potential contributions is key to creating gender-responsive and socially inclusive climate financing instruments that can help mitigate climate change risks and reduce existing socioeconomic inequalities in line with the 2030 Sustainable Development Goals. This strategy also corresponds with the Australian Government's 'Pacific Women' initiative to harness methods for women's empowerment. The project's Pacific Practice Notes Series, *From Participation to Power: Women's Economic Empowerment in the Pacific*, states that by "deliberately considering gender dynamics and meaningfully pursuing women's empowerment, these programmes have reduced poverty and increased the economic opportunities and wellbeing of individuals, households, businesses and communities".⁵

This particular report describes PICAP's approach towards achieving and mainstreaming gender equality and social inclusion (GESI) in all of its activities and programming. The document reveals specific GESI considerations, mechanisms, and guidelines integrated within all project development efforts and delivery methods.

¹Retrieved from ILO (2019). Future of Work for Climate Resilience in the Pacific Islands. International Labour Organisation. https://www.ilo.org/suva/publications/WCMS_712546/lang-en/index.htm.

²Retrieved from https://www.insuresilience.org/wp-content/uploads/2018/11/insuresilience_applygender_181128_web.pdf

³UNCDF (2020). Economic Impacts of Natural Hazards on Vulnerable Populations in Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga, and Vanuatu. Retrieved from <https://www.uncdf.org/article/6318/climate-risk-insurance-literature-reviews>.

⁴InsuResilience Global Partnership (2018). Applying a Gender Lens to Climate Risk Finance and Insurance. Retrieved from https://www.insuresilience.org/wp-content/uploads/2018/11/insuresilience_applygender_181128_web.pdf.

⁵Commonwealth of Australia (Department of Foreign Affairs and Trade) (2021): From Participation to Power — Women's Economic Empowerment. Retrieved from <https://pacificwomen.org/wp-content/uploads/2021/12/Pacific-Practice-Note-Series-WEE.pdf>

The following sections of this document highlight the impact of natural hazards in the Pacific, specifically on women's livelihood, and it demonstrates their personal attempts at economic recovery.

Sections 4 and 5 describe the considerations of mainstreaming gender and social inclusion at all levels of PICAP programming and details how PICAP ensures that its market-based products

are GESI-responsive and sensitive by design. Specific know-how, key principles, and tools to design GESI-responsive projects are also revealed throughout the document. Lastly, section 6 shares a comprehensive Results Chain Framework with its corresponding indicators and components. These reveal the connection of specific programme activities to the project outputs and GESI outcomes to achieve the desired impact on the economy and the society as a whole.

2. Pacific overview

Pacific Island countries experience the highest levels of risks associated with natural hazards due to their geographic remoteness, frail infrastructure, lack of adequate climate and disaster risk financing instruments, and adaptation mechanisms.

Approximately 75% to 97% of the Pacific's population rely on the agricultural sector for survival, while others gravitate towards working in the informal sector and are involved in home-based trading activities. Across the region, cyclonic storms cause the highest level of economic losses, and to a lesser extent earthquakes, tsunamis, droughts and volcanic eruptions, mostly damaging subsistence agriculture and consequently people's livelihoods. The above characteristics increase the vulnerability of Pacific Islanders to the impact of natural hazards, disproportionately affecting

women, individuals in the informal economy, the poor, and the other disadvantaged groups (UNCDF, 2020⁶).

In 2016, Tropical Cyclone Winston — the biggest storm ever recorded in the Southern Hemisphere — impacted 62% of the Fiji population and caused F\$2 Billion in damage (20% GDP). It killed 44 people, injured hundreds and left 131,000 people homeless⁷.

A post-disaster needs assessment (PDNA) conducted by the Government of Fiji (2016) evidenced that cyclonic storms have a long-term and cumulative impact on GDP, the economy, employment opportunities, and consequently people's livelihoods. As a result, individuals are forced to resort to the informal sector as means to increase subsistence activities, while desperately awaiting the recovery of their agricultural assets, which typically require 5-10 years to return to pre-cyclone conditions. This not only exacerbates fragile livelihoods but delays the recovery of the battered national economy as a whole.

⁶Retrieved from <https://www.uncdf.org/article/6318/climate-risk-insurance-literature-reviews>.

⁷The World Bank. (2017). Resilience and Love in Action: Rebuilding after Cyclone Winston. Retrieved from <https://www.worldbank.org/en/news/feature/2017/11/07/resilience-love-in-action-rebuilding-after-cyclone-winston#:~:text=Winston%20%2D%20the%20biggest%20storm%20ever,leaving%20its%20communities%20completely%20devastated>.

3. Impact of natural disasters on women and other vulnerable groups

In terms of gender equality, the Pacific region's traditional societal norms confine women to domestic household responsibilities, limiting their educational prospects, political representation, and formal economic and financial participation. Women are thus discouraged to own personal bank accounts, acquire land and property assets, or build businesses. Pacific women's often weak financial status makes their livelihoods more prone to be hit the hardest in the event of a natural disaster (Thomas et al., 2019⁹).

Studies show that women's social characteristics such as age, ethnicity, level of education, presence in rural or urban areas are also contributing factors to the levels of impact natural hazards impose on them (Bogdan et al., 2019¹⁰). Additionally, gender-based violence in the region, which is much higher than the global average of 35 percent, increases even more when natural hazards strike and crisis mode is activated in the affected areas (UNCDF, 2020¹¹; World Health Organisation, 2021¹²).

Consequently, the Pacific's labour market shows that women tend to participate less in the labour force than men and are more likely to resort to unpaid work (ILO, 2019¹³). To generate income, women in the Pacific Islands typically grow and cultivate vegetables, care for small livestock, mainly pigs, beehives, and chickens, and engage in basket and mat weaving using pandanus leaves (voivoi). However, these are the very income generating sources that are the most impacted during cyclone season. For example, Cyclone Winston eliminated 71% of Fiji's livestock (Bogden, McPherlain, Chungu, and Yoon, 2019) (Bogdan et al., 2019¹⁴). Similar disasters in Papua New Guinea, Samoa, the Solomon Islands also show how droughts, earthquakes, and cyclones severely harm agricultural produce typically harvested by women. This worsens women's socio-economic positions, and because of women's pivotal roles, there are implications for the family and the community as well (Brun, 2018¹⁵; CARE, 2015¹⁶; Government of Samoa, 2013¹⁷; Government of Solomon Islands, 2014¹⁸, Government of Fiji, 2016).

⁹Retrieved from Thomas, A. S., Mangubhai, S., Vandervord, C., Fox, M., and Nand, Y. (2019). Impact of Tropical Cyclone Winston on women mud crab fishers in Fiji. *Climate and Development*, 11 (8), 699–709. <https://doi.org/10.1080/17565529.2018.1547677>.

⁹Retrieved from Bogdan, O., McPherlain, C. C., and Yoon, S. (2019). Gendered Impacts of Weather and Climate: Evidence from Asia, Pacific and Africa. WMO. https://library.wmo.int/doc_num.php?explnum_id=10106.

¹⁰Retrieved from <https://www.uncdf.org/article/6318/climate-risk-insurance-literature-reviews>.

¹¹World Health Organisation. Violence Against Women – Intimate Partner and Sexual Violence Against Women- Fact Sheet. Retrieved from <https://www.who.int/en/news-room/fact-sheets/detail/violence-against-women>

¹²Retrieved from ILO. (2019). Future of Work for Climate Resilience in the Pacific Islands. International Labour Organisation. https://www.ilo.org/suva/publications/WCMS_712546/lang-en/index.htm.

¹³Retrieved from Bogdan, O., McPherlain, C. C., and Yoon, S. (2019). Gendered Impacts of Weather and Climate: Evidence from Asia, Pacific and Africa. WMO. https://library.wmo.int/doc_num.php?explnum_id=10106.

¹⁴Retrieved from Brun, D. (2018). CARE Rapid Gender Analysis: Papua New Guinea - Highlands earthquake, 22nd of March 2018. CARE International. https://fscluster.org/sites/default/files/documents/care_rapid_gender_analysis_png_earthquake_28032018.pdf.

¹⁵Retrieved from CARE. (2015). Initial Rapid Gender Assessment Report: Papua New Guinea 2015 El Niño. CARE. https://reliefweb.int/sites/reliefweb.int/files/resources/15_10_30_care_png_el_nino_gender_analysis_october_2015.pdf.

¹⁶Retrieved from Government of Samoa. (2013). Samoa Post-disaster Needs Assessment: Cyclone Evan 2012. <https://www.gfdr.org/en/publication/samoa-post-disaster-needsassessment-cyclone-evan-201>.

¹⁷Retrieved from Government of Solomon Islands. (2014). Rapid Assessment of the Macro and Sectoral Impacts of Flash Floods in the

3.1 Women's experiences: Dealing with economic losses induced by natural disasters

In 2021, UNCDF conducted a survey in Fiji and Vanuatu to ultimately better grasp how women's socio-economic situations are impacted by losses from natural hazards. The sample included 35 women and seven men¹⁹ from Koro Island, the Tailevu Province, Viti Levu, Tanna Island, and Aore Island amongst others. Questions were structured to explore the availability of resources that aid climate adaptation and recovery mechanisms and to evaluate the area's general awareness and interest in weather-based parametric insurance products. While the sample is not fully representative of the Pacific, the survey results revealed interesting and informative data on women's coping experiences vis-a-vis economic losses incurred from natural hazards. The results,

highlighted below, resonate with other research findings (UNCDF, 2020²⁰).

Finding 1: All participating women were impacted by natural hazards, and around 94% experienced associated economic losses.

All women participants experienced cyclonic storms, heavy rains, floods, droughts, water shortages, and volcanic ashfall. Only 5.7% of women experienced none or insignificant damages while 94.3% faced devastating consequences, including loss of income-source, destruction of assets, increased debt, informal borrowing, and interruption to children's education.

FIGURE 1: Types of income generation activity that women engage in

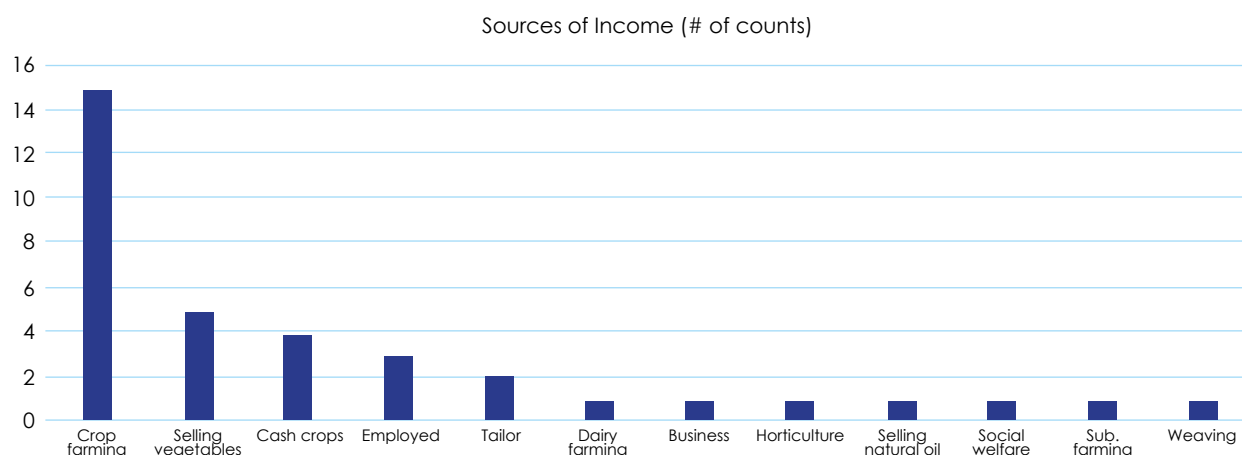


FIGURE 2: Typical types of losses incurred due to natural hazards.²¹



¹⁹The research used a combination of structured survey-based interviews and one focus group discussion.

²⁰Retrieved from <https://www.uncdf.org/article/6318/climate-risk-insurance-literature-reviews>.

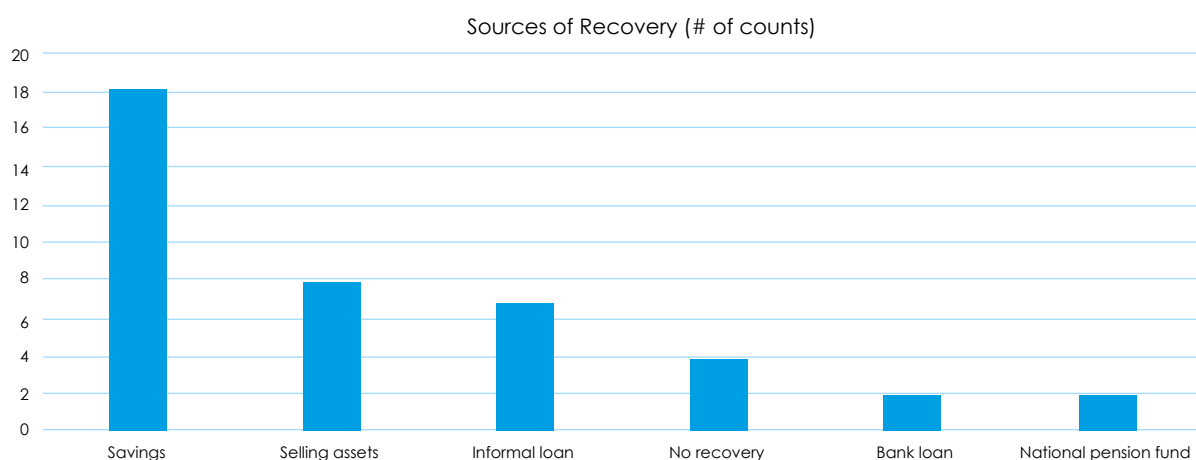
²¹More than one source of income or type of losses could be named in the survey.

Finding 2: Neither Government support nor (parametric) insurance policies were available to help women recover losses.

When asked about the types of resources used to recover from the impact of natural hazards, most women admitted to resorting to their personal savings, besides selling off assets. This depleted both their finances and possessions.

Only 8.6% of the women interviewed received support from certain national funds and from state institutions, usually in the form of food and seedlings. None of the women surveyed received financial support from Government-initiated stimulus packages, or other familiar support mechanisms, nor did they have access to insurance policies for weather-related damages.

FIGURE 3: Recovery methods and financial sources adopted



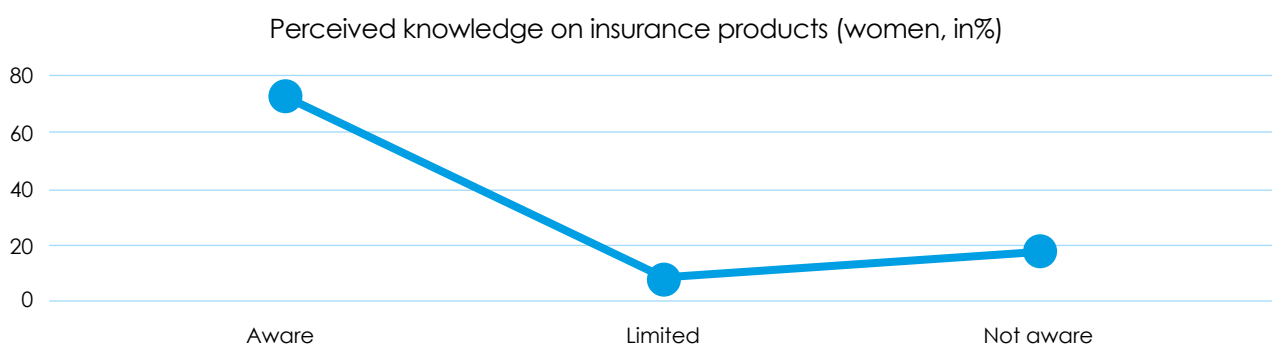
Finding 3: Most women consider themselves aware of and interested in insurance and parametric insurance products.

The sample showed that 73.5% of the women have a general understanding of insurance products, as opposed to the 17.7% that had none.

However, insurance subscription rates were only at 20%, dominated by bundled microinsurance and

car insurance policies. Women were then asked about their interest in signing up for parametric insurance policies for an annual premium of \$F100 for a total insured sum of \$F1,000. The results show that 88.6% welcomed the idea and declared that they would subscribe to the said policy should it be made available, as means to alleviate the impact of weather-related disasters and to fasten recovery.

FIGURE 4: Women's perceived insurance knowledge

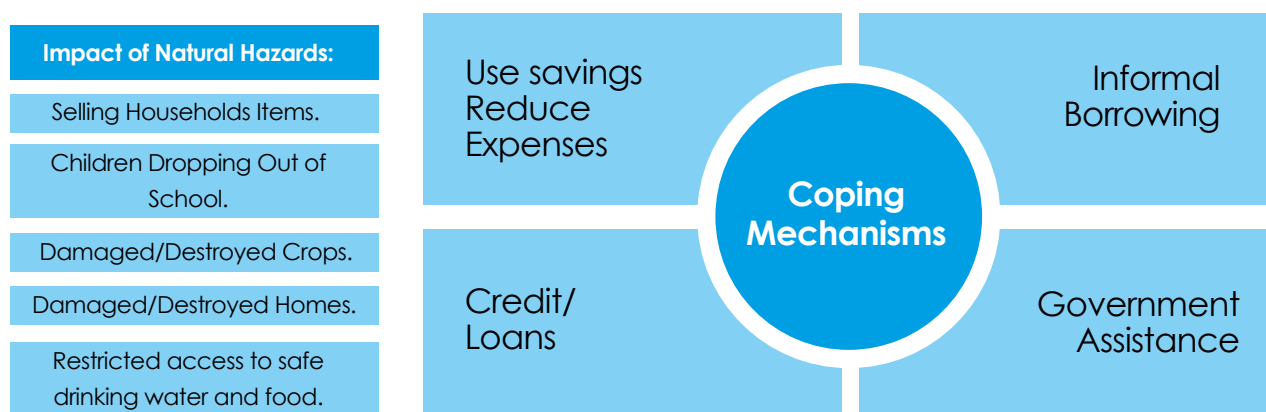


3.2 Individual experiences

Below are impact stories²³ of three women farmers from different educational, demographic, and socioeconomic backgrounds from Fiji and Vanuatu. Their realities post-natural hazards are reported to highlight the potential for fully-inclusive parametric insurance products that could alleviate their financial burdens, increase adaptation and provide support for efficient recovery mechanisms.

1. Ms. Filemu, 49, is educated at secondary school level. She lives with her husband and three children, with the family relying on vegetable farming to make ends meet, on an income of \$F600 a month (~US\$280). A potent cyclonic storm destroyed Ms. Filemu's crops, causing her to lose a full year's income. Even though the Government provided the family with seedlings, they still had to sell personal assets (such as their TV) to purchase the remaining vital farm inputs to recuperate. Ms. Filemu would appreciate an insurance cover against natural hazards to protect her and her family's livelihoods.
2. Ms. Kalani, 60, is educated up to secondary school level. She lives with her daughter and her grandchildren, on a monthly income of \$F600 (~US\$280) from dairy and cash crop farming. When her farm became flooded, the family was deprived of cash flow for weeks on end. Family members were unable to access safe drinking water, with no food support from the government. Ms. Kalani resorted to depleting her personal savings and reducing expenses by pulling her grandchildren out of school. Had Ms. Kalani been covered under a parametric insurance scheme, she would have had some cash on hand to ride out the tough patch, without having to pull her grandchildren out of schools.
3. Ms. Taufa, 50, is educated up to primary school level. She lives with her two employed sons, and owns a sugarcane farm that generates around \$F800 a month (~\$US381). When a cyclone damaged her house and destroyed her entire crop, Ms. Taufa was forced to rely on her sons, until her loan application was approved. She used the \$F10,000 (\$US4,763) credit to replant lost sugarcane, buy fertilisers and repair the house. Ms. Taufa is now indebted to the bank. If she had insurance cover, she would have received some financial compensation for her losses and it is likely that her exposure to debt would have been lower.

FIGURE 5: Impact of natural hazards and coping mechanisms



²³Impact stories are a reflection of women realities and experiences in the Pacific (based on the PICAP survey).

4. Gender equality and social inclusion in PICAP operations and programming

4.1 Rationales and objectives

International treaties and frameworks on global development and climate change, including the 2030 Agenda²⁴, the United Nations Framework Convention on Climate Change (UNFCCC)²⁵ and the Paris Agreement²⁶, recognise that the risks posed by the effects of climate change are gender sensitive, in that they usually impact on women, men and other vulnerable groups in different ways.

Target 13.B of the Sustainable Development Goals²⁷ (htt2) explicitly requires all United Nations Member States to “*promote mechanisms for raising capacity for effective climate change-related planning and management in least developed countries and small island developing States, including focusing on women, youth and local and marginalised communities*”. Similarly, the UNFCCC’s “Gender Action Plan” adopted

at the 23rd Conference of the Parties also calls for mainstreaming gender in climate change policies²⁸.

Women and vulnerable groups usually face the brunt of the effects of climate, on top of significant barriers in terms of accessing the formal financial sector and necessary insurance schemes. These variables make women and vulnerable groups more prone to the negative impact of climate change on their livelihoods. As our impact stories indicate, women drain their personal savings, take informal loans, and/or sell assets to repair damages and/or make up for income losses after natural hazards. This not only results in financial losses but prolongs the recovery process.

²⁴Retrieved from <https://sdgs.un.org/2030agenda>.

²⁵Retrieved from <https://unfccc.int/gender>.

²⁶Retrieved from <https://unfccc.int/topics/gender/workstreams/chronology-of-gender-in-the-intergovernmental-process>.

²⁷Retrieved from <https://sdgs.un.org/goals/goal13>.

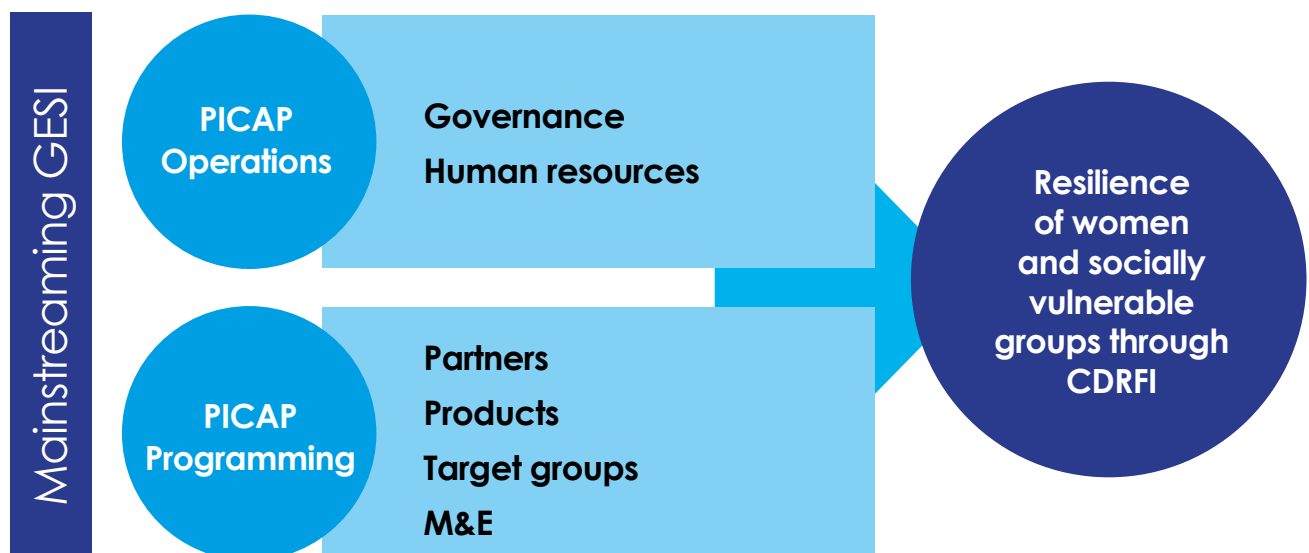
²⁸Compare to https://unfccc.int/sites/default/files/resource/cp2019_13a01E.pdf.

On a similar note, CDRFI instruments are also typically gender-biased and socially non-inclusive. This creates further hurdles for women and other marginalised communities to enroll in such programmes and schemes. Non-tailored product design and complex eligibility criteria requiring women to own a business and a personal bank account widen the gender equality and social inclusion gap (InsuResilience Global Partnership Secretariat, 2018²⁹).

For PICAP, GESI means creating inclusive market solutions that provide equal access to CDRFI

products to women and similar vulnerable groups. As such, the programme's strategy aims to mainstream gender equality and social inclusion across both its programming and operational dimensions. These include programme design, activities, partnerships, human resources, governance, and overall programme monitoring, evaluating, and reporting. The above considerations bring PICAP closer to its objectives of increasing the resilience of women and socially vulnerable groups through customised CDRFI.

FIGURE 6: Conceptual model - PICAP mainstreams GESI considerations on the operational and programming level



4.2 Mainstreaming GESI in PICAP operations

PICAP's GESI strategy starts from within. Mainstreaming GESI into programme operations begins with ensuring that gender considerations are included in the programme's decision-making framework and governance mechanisms. For example, mainstreaming GESI in internal human resource operations translate into the following action points.

- PICAP's recruitment and selection processes are transparent, tailored, and representative.
- The programme offers continuous Gender Equality and Social Inclusion workshops and learning opportunities, and awareness sessions.

- Performance measurement tools and internal evaluations are tailored, gender sensitive and specific.

It is also quite important to note that PICAP is governed by a well-represented independent Investment Committee whose members are contributing donor partners (Australia, New Zealand, Government of Fiji) and senior management representatives from UNCDF, UNDP and UNU-EHS, as well as from the Pacific Islands Forum Secretariat (PIFS).

4.3 Mainstreaming GESI in the Pacific Insurance and Climate Adaptation Programming activities

The second part of the strategy relates to using a gender-lens and a social inclusion perspective in activity programming and implementation. This relates to selecting and approaching potential programme partners, designing CDRFI and corresponding solutions, covering all segments and groups accordingly, and monitoring and

evaluating programmes implementation and results.

The Pacific Insurance and Climate Adaptation Programme maintains its GESI perspective in its activities by following the action plans and considerations outlined below:

Gender and Social Inclusion Considerations

- » Performing a gender-gap analysis³⁰ — using the PICAP project assessment tool (section 4) — before designing a new product and including the findings in the product design. Some guiding questions are provided below:
 - What specific mainstreaming and social inclusion measures are in place to ensure the automatic inclusion of women and vulnerable groups in the project?
 - How is accessibility to information on parametric insurance products ensured and equitable to women and other marginalised communities?
 - How is active feedback from women and vulnerable groups reflected in product iterations?
 - What accountability mechanisms are in place to ensure that the project is inclusive and is able to reach women and vulnerable groups?
- » Performing a gender-gap analysis of existing climate risk insurance products to evaluate whether:
 - Products are easily accessible for both women and men.
 - Products respond to women's and men's budget, protection needs and insurance preferences.
 - Products consider financial and socioeconomic positions of all society groups in terms of setting eligibility criteria for insurance subscriptions.
 - Distribution channels take into consideration information accessibility barriers between men, women, and marginalised groups.
 - Financial and insurance literacy programmes are initiated.
 - Communication tools and techniques are specifically tailored to different needs.
- » Collect sex-disaggregated data when subscribing beneficiaries to climate insurance, and upon submitting and disbursing insurance claims. This enables effective monitoring of insurance products, ensuring that all needs are successfully met.

³⁰The analysis is done at the project design phase. Based on the experiences, the analysis is updated.

5. Market development approach that promotes gender equality and socially inclusive CDRFI solutions.

The Programme supports a market development approach, where climate and disaster risk financing products are designed to meet the unique needs of economically and socially disadvantaged populations.

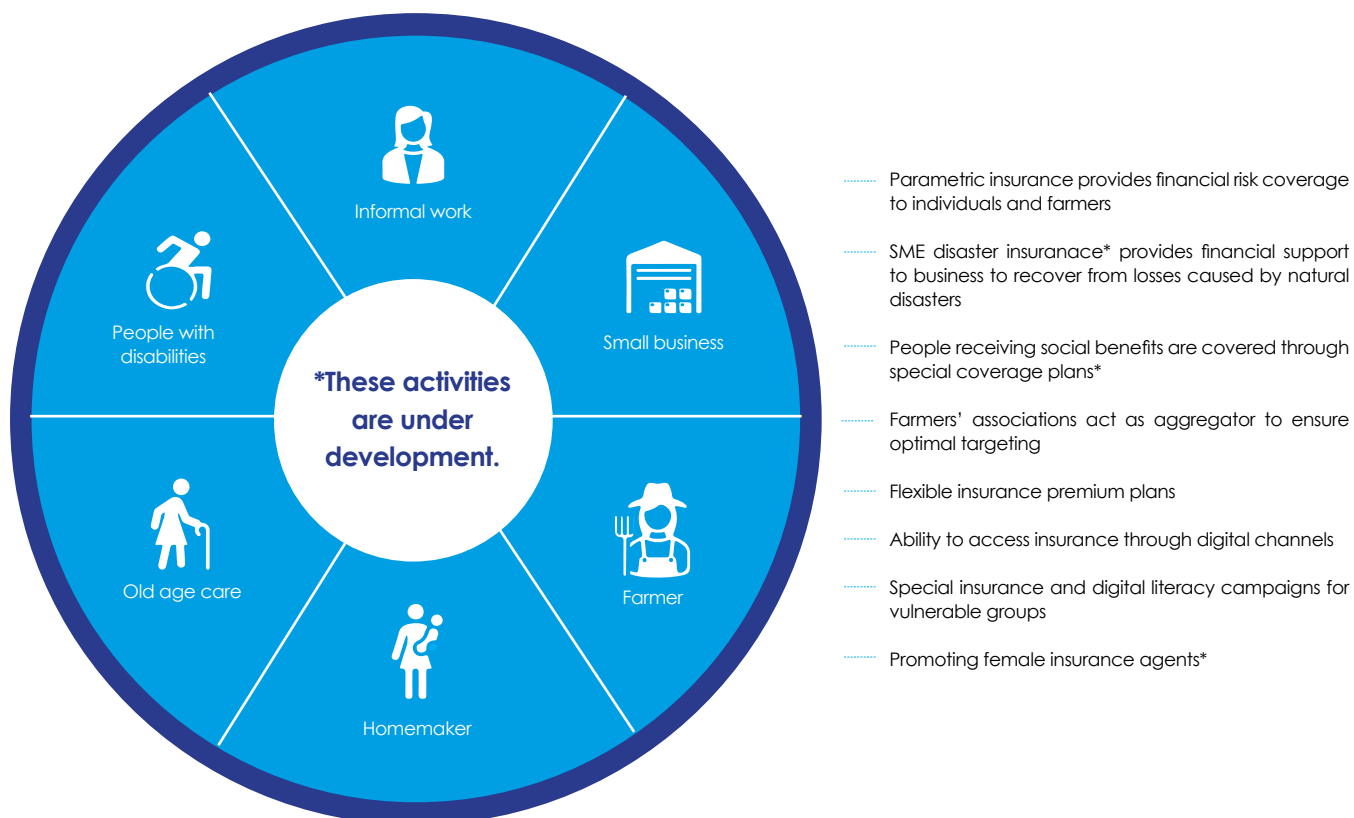
PICAP is committed to promoting inclusive insurance and climate disaster risk financing services in the Pacific. The programme fully acknowledges that climate change affects different societal groups in unique ways and recognises the need to build resilience against

climate-induced socioeconomic shocks.

Therefore, the products and initiatives supported by PICAP are designed to be GESI-responsive. PICAP launched its first parametric insurance product in Fiji on August 2021 following a gender-oriented and socially inclusive research method and workplan.

Summarised below is some of the key groups and vulnerable segments that PICAP covers, using a variety of initiatives.

FIGURE 7: Key segments and initiatives covered









5.1 GESI - responsive project design

The Programme has also developed a GESI assessment tool (below) that follows six basic principles for project design. The tool is deployed in the project's planning stage and is correspondingly updated during implementation.

Each project or initiative is assessed through a GESI lens to ensure that services and products offered are inclusive as well as to evaluate and identify any potential GESI gaps and additional considerations.

TABLE 1: GESI - responsive project assessment

| | | | |
|---|---|--|----------------------------|
|  | Principle 1: Relevant Use Cases | Products meets the needs of women and people with disabilities | Existing consideration |
|  | Principle 2: Easy Enrolment | Users can easily enroll for the product, e.g., suitable KYCs | |
|  | Principle 3: Accessibility | Services are made accessible, e.g., using at-home digital platforms | |
|  | Principle 4: User-Centered Communication | Product/project communication is suitable and sensitive to the needs of women and people with disabilities | Additional measures needed |
|  | Principle 5: Quick Access to Funds | Women and people with disabilities can access claims money quickly and hassle free | |
|  | Principle 6: Access to Ecosystem Services | Additional value-added services such as literacy and digital payments are available | |

To ensure that projects are Gender and Socially Inclusive, the programme also initiated the following actions:

- Dives into primary and secondary research to assess the needs and vulnerabilities of all women, disabled and low-income individuals, and other marginalised groups.
- Performs GESI assessments throughout project cycle.
- Engages in continuous capacity building workshops with the private sector and relevant stakeholders to raise awareness about Gender Equity and Social Inclusion.
- Completes a gender gap analysis that is reflected in national adaptation plans and policies designed for disaster risk financing and insurance.
- Conducts literacy campaigns on the concept of insurance, its role and benefits in increasing adaptation, and building the resilience of all gender and social groups in the community.
- Supports and partners with women-led associations and businesses, GESI experts and specialists.

5.2 Gender - sensitive distribution channels

When it comes to insurance, distribution channels play a significant role in product adoption rates.

GESI sensitive distribution channels

- Use of Mobile Wallets
- Use of Cooperatives as aggregators
- Employing female insurance agents
- Deploying mobile money agents

PICAP works with partners to test and support innovative distribution channels that are particularly suited to the needs of women and marginalised individuals.

The increasing use of mobile phone in the region and corresponding digital platforms and payments have made it easier for the programme

and its insurance partners to enroll customers, and to receive premium payments. PICAP's research shows that between 80% to 90% of females in Fiji own an internet active smartphone and engage in mobile wallet payments.

PICAP's current parametric insurance product is being offered through farming cooperatives and agri-agencies via advanced digital platforms to ensure inclusivity and maximum reach. The programme also works with leading telecommunication partners to create digital wallets and enable digital payments for faster onboarding and claim processing.

Programme evaluations show that women have been significantly more comfortable and interested in learning and enrolling in insurance schemes via their own cooperatives or through familiar female agents (women to women).

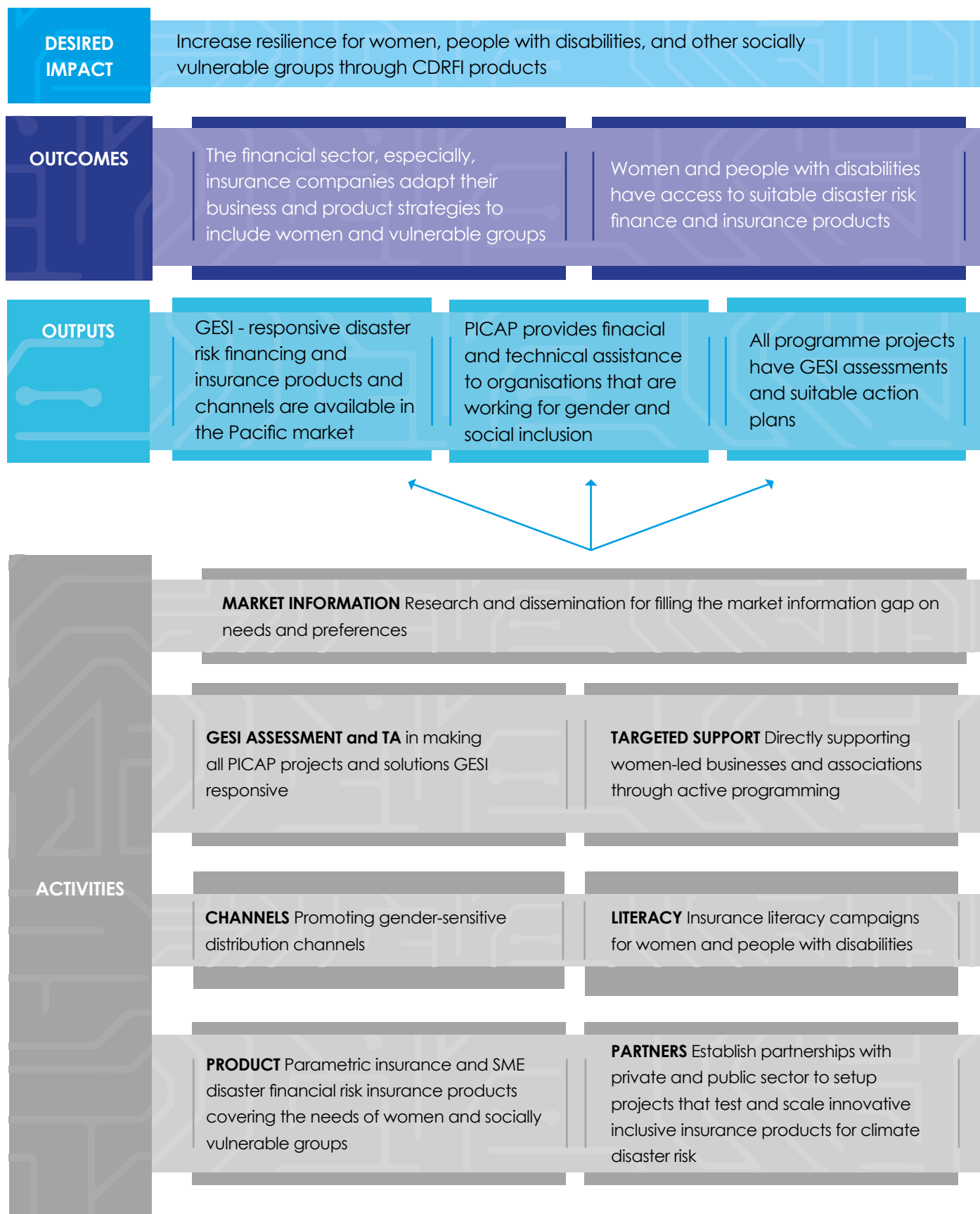
6. Results chain, targeting, monitoring and reporting

6.1 Results Chain

The results chain synthesises core project activities for mainstreaming gender equality and social inclusion, while establishing links between desired activities, outputs, outcomes, and desired impact.

FIGURE 8: GESI Results Chain

GESI Result Chain



6.2 Targeting

PICAP's results measurement and reporting framework requires the capturing of sex-disaggregated data at both the programme and the project levels. The Programme has an overall target of at least 50% gender coverage of its total outreach efforts.

The Programme also plans to expand its inclusivity indicators to include disability and economically disadvantaged sectors/people at the project level, especially for projects that leverage digital technologies. Working with partners such as the Department of Social Welfare in Fiji, the Programme is prioritising and assessing social groups that may benefit the most from current and future parametric insurance products.

6.3 Monitoring

In reference to the result chain components, the following indicators have been identified to evaluate and monitor PICAP's gender equality and social inclusion strategy measuring its continuous progress towards its objectives.

TABLE 2: Monitoring and evaluation indicators

| RESULTS CHAIN COMPONENTS | | INDICATOR(S) | SOURCE OF DATA |
|---|---|---|--|
| ACTIVITIES | | | |
| ACTIVITY 1 : PRODUCT | Parametric insurance and SME disaster financial risk insurance products for women and socially vulnerable groups. | <ul style="list-style-type: none"> Number of insurance products. Number of women clients. Number of customers receiving social benefits from the Government. | <ul style="list-style-type: none"> Activity and project reports. Review of available insurance products. PICAP Results Measurement Framework. |
| ACTIVITY 2: PARTNERS | Establish partnerships with the private and public sector to set up projects to test and scale inclusive insurance products for climate disaster risks. | <ul style="list-style-type: none"> Number of partnerships. Number of inclusive insurance projects that have completed GESI assessments. Recommendations that improve the inclusion of women. | <ul style="list-style-type: none"> Activity and project reports. Project appraisal document. |
| ACTIVITY 3: CHANNELS | Promoting gender-sensitive distribution channels. | <ul style="list-style-type: none"> Number of distribution channels revised or established, based on an analysis of gender-sensitive distribution channels. | <ul style="list-style-type: none"> Activity and project reports. Case studies. |
| ACTIVITY 4: LITERACY | Insurance literacy campaigns for women | <ul style="list-style-type: none"> Number of literacy campaigns for women implemented. Number of women reached through the literacy programmes. | <ul style="list-style-type: none"> Activity and project reports. Sample material made available to PICAP. |
| ACTIVITY 5: GESI ASSESSMENT and TECHNICAL ASSISTANCE (TA) | GESI ASSESSMENT and TA: in making all PICAP projects and solutions GESI-responsive. | <ul style="list-style-type: none"> Number of GESI assessments conducted. TA plan. | <ul style="list-style-type: none"> International Committee (IC) project appraisal document. Number of GESI assessments made available to PICAP |

| | | | |
|---------------------------------|--|---|--|
| ACTIVITY 6: TARGETED SUPPORT | Directly supporting women-led businesses and associations through active programming. | <ul style="list-style-type: none"> Number of women-led businesses and associations supported. | <ul style="list-style-type: none"> IC reports. Activity and project reports. |
| ACTIVITY 7: MARKET INFORMATION | Research and dissemination of information that aims to fill the existing market gap on women's needs and preferences. | <ul style="list-style-type: none"> Amount (number) of research conducted. Amount (number) of research publications successfully disseminated. | <ul style="list-style-type: none"> Activity and project reports. Research products made available to PICAP. |
| OUTPUTS | | | |
| OUTPUT 1 | GESI-responsive disaster risk financing and insurance products and channels are available in the Pacific market. | <ul style="list-style-type: none"> Number of GESI-responsive products launched. Number of women enrolled in the CDRFI products. | <ul style="list-style-type: none"> Activity and project reports. PICAP results framework. Customer enrollment data from partners (sex-disaggregated). |
| OUTPUT 2 | PICAP provides financial and technical assistance to organisations that are working towards gender and social inclusion. | <ul style="list-style-type: none"> Number of organisations supported/funded | <ul style="list-style-type: none"> PICAP quarterly report to the IC. |
| OUTPUT 3 | All programme projects have GESI assessments. | <ul style="list-style-type: none"> Number of projects with GESI assessments. | <ul style="list-style-type: none"> Activity and project reports. |
| OUTCOMES | | | |
| OUTCOME 1 | The financial sector, especially insurance companies, adapt business and product plans, and strategies to include women and vulnerable groups. | <ul style="list-style-type: none"> Number of insurance companies that adapt their business and product strategies to make them gender-sensitive and socially inclusive. | <ul style="list-style-type: none"> Activity and project reports. Case studies and interviews. |
| OUTCOME 2 | Women and socially vulnerable groups have access to needed disaster risk finance and insurance products. | <ul style="list-style-type: none"> Number of women and individuals receiving social benefits and enrolled in at least one CDRFI product. | <ul style="list-style-type: none"> Subscription numbers disaggregated by sex. |
| DESIRED IMPACT | | | |
| OVERALL IMPACT | Increased protection/ resilience of women, people with disabilities, and other socially vulnerable groups through CDRFI products. | <ul style="list-style-type: none"> Women use financial and insurance products to speed up natural disaster damage. Women avoid savings depletion and selling off assets as means of coping after natural disasters. | <ul style="list-style-type: none"> Survey. Secondary literature. Project/ programme evaluation. Government reports and publications. |

6.4 Reporting

Finally, in terms of GESI Strategy reporting, the programme will integrate:

- A GESI section at the end of each PICAP-related project report.
- A detailed GESI section reporting in PICAP's annual reports to its Investment Committee.

As the Programme matures, the integration of GESI reporting and monitoring will be expanded and fully integrated into PICAP's overall results framework.

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