Gender Working Group
Key terms and Concepts for Gender, as it relates to Climate and Disaster Risk Finance and Insurance.

Final Version

This document aims to provide clear definitions for commonly used terms and key concepts related to the intersection of gender and climate and disaster risk finance and insurance (CDRFI). It was jointly developed by members of the InsuResilience Gender Working Group.

The list of terms and concepts draws from the foundational documents of the Partnership, including the Pro-Poor Principles and the Vision 2025, as well as other studies that were relevant in shaping activities of the Partnership.

The document builds on the Glossary on the InsuResilience Website, which contains a longer, more general list of definitions and concepts of CDRFI used within the InsuResilience Global Partnership.

While not explicit in this document, it is important to acknowledge that equality will only be achieved by taking an intersectional perspective that includes consideration of gender as well as disability, age, sexual orientation, race, ethnicity, level of income, class and all other characteristics of people that may result in structural discrimination and increased vulnerability to climate and disaster risk. Further, we acknowledge that this is not an exhaustive list of gender-related terms but is an initial starting point for those interested specifically in gender and CDRFI as per the InsuResilience mandate.

Term/Concept	Definition	Source
Access to and control over resources	'Access to resources' implies that all people, regardless of their gender, are able to use and benefit from specific resources (including material, financial, human, social and political ones). 'Control over resources' implies that people of all genders can obtain access to a resource and can also make decisions about the use of that resource. For example, control over land means that a person can access land (use it), can own land (can be the legal title-holders), and can make decisions about whether to sell or rent the land.	UN WOMEN
Agency	According to social science, agency refers to the capacity of an individual, or a group, to make choices and to act on the choices made. A person can exercise agency in many different ways: as individuals and collectively within the family, and through their participation in markets, politics, and other formal and informal networks.	WFP 2021 Includovate 2019

	Specifically relating to gender and CDRFI, agency could be reflected in a person's ability to make decisions on purchasing a financial product, the use of an insurance payout, or having control over how household finances are spent and saved.	
Differential exposure to climate and disaster	Exposure refers to the presence of people; livelihoods; species or ecosystems; environmental functions, services, and resources; infrastructure; or economic, social, or cultural assets in places and settings that could be adversely affected, with the understanding that women, men, girls and boys, could be exposed differently to climate and disaster related hazards. For example, more men than women died from Hurricane Mitch in Central America because more were engaged in open-air activities (and therefore exposed) when it struck.	IPCC 2018
Differential vulnerability to climate and disaster	Vulnerability refers to the propensity or predisposition to be adversely affected. Vulnerability encompasses a variety of concepts and elements, that can be specific for a person´s gender, including sensitivity or susceptibility to harm and lack of capacity to cope and adapt. Disasters and changes in the climate affect people differently and can magnify existing gender inequality. For example, both women and men are vulnerable to climate change and disasters, but women often bear more of the burden. This higher vulnerability is not due to biological or physical differences, but is formed by the cultural, social, institutional, and legal context. Subsequently, this gendered vulnerability is not an intrinsic feature of women and girls but rather a product of their marginalization. For example, cultural norms can constrain women's access to emergency warnings and disaster shelters, thereby increasing their vulnerability to the disaster.	Ashraf & Azad (2015) IPCC 2018 UNFCCC 2015
Empowerment	Empowerment refers to the process of building capacities through which an individual can make choices and take decisions about his or her own life. Empowerment is related to self-determination and ability of a person to control their own destiny.	WFP 2021 UNICEF 2017
Empowerment of Women and girls or Women's Empowerment	Women's empowerment refers to the process through which women obtain and exercise agency in their own lives, with equal access alongside men to resources, opportunities and power. Women's empowerment involves awareness-raising, building self-confidence, expanding choices, increasing access to and control of resources and reforming institutions and structures. These actions will contribute to gender equality, rather than perpetuate discrimination and oppression.	WFP 2021
Equality of opportunity	Equality of opportunity is where all people, irrespective of their gender, are theoretically equally able to take advantage of opportunities and undertake something that is of interest or value to them regardless of their position in the social hierarchy.	WFP 2021
Equality of outcome	Equality of outcome is where all people, irrespective of their gender, benefit from an intervention, policy, project or program equally. Equality of outcome is considerate of the fact that equality of opportunity may not exist; which	WFP 2021

	means that interventions are tailored to the specific circumstances, needs and interests of marginalised groups to achieve equality of outcome.	
Financial Inclusion	Financial inclusion means that individuals and businesses have equal access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way and offered in a well-regulated environment. There is a growing evidence that increased levels of financial inclusion – through the extension of savings, credit, insurance, and payment services – contributes significantly to sustainable economic growth.	InsuResilience Global Partnership Glossary
Gender accommodating	Like the concept of gender sensitivity, gender accommodating means not only being aware of gender differences but also adjusting and adapting to those differences. However, gender accommodating does not address the inequalities generated by unequal norms, roles and relations (i.e., no remedial or transformative action is developed). A gender accommodating action could be providing childcare so that women can attend training.	UNICEF 2017
Gender analysis	Utilizing critical examination through a combination of qualitative and quantitative data in order to understand if, how, and why people with different genders are affected differently within a particular context or sector. Gender analysis is a tool for documenting and understanding the lives of people with different genders; for example, their circumstances, needs, interests, roles, responsibilities, relations, activities, opportunities, vulnerabilities, capacities, participation, power, command of resources and exercise of human rights.	UNFCCC 2016 Miles and Wiedmaier-Pfister 2018 WFP 2021
Gender balance or Equal representation/participation	This is a human resource issue calling for equal participation of women and men in all areas of work (international and national staff at all levels, including at senior positions) and in programmes that agencies initiate or support (e.g. food distribution programmes). Achieving a balance in staffing patterns and creating a working environment that is conducive to a diverse workforce is expected to improve the overall effectiveness of policies and programmes, and to enhance agencies' capacity to better serve the entire population.	UNICEF 2017
Gender-based constraints	Constraints that people face that are a result of their gender. An example of constraints women farmers face might be not having title to their land, male-dominated cooperative membership or being more tied to their homes preventing access to extension services. Constraints that are not based on gender are referred to as general constraints.	UNICEF 2017
Gender-based violence (GBV)	Gender-based violence (GBV) refers to any act that is perpetrated against a person's will and is based on gender norms and unequal power relationships. It encompasses threats of violence and coercion. It can be physical, emotional, psychological, or sexual in nature, and can take the form of a denial of resources or access to services.	UNHCR 2019
Gender-based violence in emergencies (GBViE)	In emergencies, such as conflict or natural disasters, the risk of violence, exploitation and abuse is heightened, particularly for women and girls. At the same time, national systems and community and social support networks may weaken. An environment of impunity may mean that perpetrators are not held to account. Pre-existing gender inequalities may be exacerbated. Women and adolescent girls are often at particular risk of sexual violence, exploitation and abuse, forced or early marriage, denial of resources and harmful traditional practices. Men and boys may also be survivors.	UNICEF 2017

Gender bias	Gender bias is the difference in the way people are treated based on their gender, resulting in decisions that favour one gender, often this is favoring men and/or boys over women and/or girls.	UNICEF 2017 Cambridge dictionary
Gender considerations	The differences that arise in people's reality due to gender. For example, gender considerations for access to a bank account could include whether gender determines if a person is able to open one, if gender enables or prevents physical access to a banking service where required, if gender influences access to a phone where online banking is possible. To take gender into consideration is to use gender as factor of analysis and integrate understanding of difference due to gender into programs and policies.	InsuResilience Global Partnership 2018 Gender Smart Investing Glossary
Gender differences	Typical differences between men and women that are specific to a particular culture and influenced by its attitudes and practices. Gender differences emerge in a variety of domains, such as careers, communication, and interpersonal relationships.	APA Dictionary of Psychology
Gender gap or disparity	Statistical differences (often referred to as "gaps") between men and women, boys and girls that reflect an inequality in some quantity.	UNICEF 2017
Gender equality	The concept that all people have equal conditions, treatment and opportunities for realizing their full potential, human rights and dignity, and for contributing to (and benefitting from) economic, social, cultural and political development, regardless of their gender. Gender equality implies that the interests, needs and priorities of individuals are taken into consideration, recognizing the diversity of different groups and that all human beings are free to develop their personal abilities and make choices without the limitations set by stereotypes and prejudices about gender roles. Gender equality is a matter of human rights and is considered a precondition for, and indicator of, sustainable people-centered development.	UNICEF 2017 UN WOMEN UN Sustainable Development Goals
Gender equity	The process of being fair to all people regardless of their gender. Gender equity may involve the use of temporary special measures to compensate for historical or systemic bias or discrimination. It can refer to differential treatment that is fair and positively addresses a bias or disadvantage that is due to gender roles or norms or differences between the sexes. Equity ensures that all people have an equal chance, not only at the starting point, but also when reaching the finishing line. It is about the fair and just treatment of all sexes that considers their different needs, cultural barriers and (past) discrimination of a specific group.	UNICEF 2017
Gender focal points	A gender focal point is a key staff member within an organization dealing with its gender mainstreaming strategy and building capacities among his or her colleagues for incorporating gender into their work, in terms of content and processes. The Gender Focal Points role is advocating for increased attention to and integration of gender equality and women's empowerment in the agency's policy and programming.	UN Women Training Centre 2016 Gender & Chemicals 2018
Gender impacts	The differentiated impacts for people of a policy, program, disaster, or climate change due to gender differences or gender disparities. Alternatively, the impacts of a policy, program, disaster, or climate change on gender norms and gender as a social and cultural construct.	InsuResilience Global Partnership 2018

	Note: Through further research, InsuResilience Global Partnership will endeavor to explore this term further and provide an updated definition.	
Gender inclusive	Gender inclusiveness is a process and refers to how well people of all genders are included as equally valued players in initiatives. Gender-inclusive projects, programmes, political processes and government services are those which have protocols in place to ensure people of all genders have been actively and meaningfully engaged, both as a collective and as individuals, in the processes that impact their communities to promote their interests in decision making, and in oversight. Whether a gender-inclusive project is gender negative, neutral, positive, or transformative, depends on the actions implemented as a result of the engagement.	UNDP/UNEP 2015
Gender just/equitable climate action	Climate action that actively addresses the disproportionate effect of climate change on women, and the structural disadvantages such as limited access to resources, more restricted rights, limited mobility, and a limited voice in shaping decisions and influencing policy.	WEDO
Gender lens	Gender is a lens through which to view how people of different genders experience climate and disaster impacts and examines their ability to speak, engage in and develop solutions and policies to combat climate change. This way of seeing is what enables one to carry out gender analysis and subsequently to mainstream a gender perspective into any proposed program, policy or organization.	UN WOMEN UNFCCC, UN Women and WEDO (2018) Workshop National Gender and Climate Change Focal Points. 6-7 December, COP 24, Katowice, Poland
Gender mainstreaming	Gender mainstreaming is the process of assessing the implications for people of different genders of any planned action, including legislation, policies and programmes. It is a strategy for making gendered concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes so that all people benefit equally, and inequality is not perpetuated on the basis of gender. The primary objective behind gender mainstreaming is to design and implement development projects, programmes and policies that: 1. Do not reinforce existing gender inequalities 2. Attempt to redress existing gender inequalities 3. Attempt to redefine women and men's gender roles and relations towards gender equality	WFP 2021 UNICEF 2017
Gender marker	A measure of the integration of gender based on a set of criteria into programming along a continuum of harmful to transformative. It enables organizations and policy makers to track, improve on, and support more effective gender integrated programming. For example, CARE Gender Marker is an open tool that allows teams to assess their projects.	CARE International 2020
Gender negative/exploitative	Gender inequalities are reinforced in the activities to achieve development outcomes. For example, building on the financial literacy of men and excluding women. This reinforces existing structural barriers to women's financial inclusion while improving men's understanding of CDRFI to promote development outcomes.	UN WOMEN CARE International 2020

Gender neutral / blind	This term refers to the failure to recognize that the roles and responsibilities of people of different genders are assigned to them in specific social, cultural, economic, and political contexts and backgrounds. Projects, programs, policies and attitudes which are gender blind do not take into account these different roles and diverse needs. They maintain the status quo and will not help transform the unequal structure of gender relations. A gender blind CDRFI activity may be an education session on CDRFI that is not underpinned by a gender analysis, where no childcare options are provided so mainly men (who are not the traditional caretakers) attend and provides written materials when most women in the community are illiterate.	UNICEF, UNFPA, UNDP, UN Women
Gender norms	Accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community (also, "gender roles"). They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at a point in time. Gender norms are ideas about how people should be and act based on their gender. Internalized early in life, gender norms can establish a life cycle of gender socialization and stereotyping.	UNICEF, UNFPA, UNDP, UN Women
Gender Parity	Gender parity is another term for equal representation of women and men in a given area, for example, gender parity in organizational leadership or higher education. Working toward gender parity (equal representation) is a key part of achieving gender equality, and one of the twin strategies, alongside gender mainstreaming.	UN WOMEN
Gender positive	Gender is central to achieving positive development outcomes, and improving gender norms, roles and access to resources is a key component of project outcomes. Gender positive projects will undertake (intersectional and context-specific) gender analysis at the beginning, implement the findings with the goal to improve marginalized people's circumstances and undertake monitoring and evaluation with a focus on collecting and using insights from sex-disaggregated data. It does not aim to transform gender relations or norms in the community.	UN WOMEN CARE International 2020
Gender responsive or responsiveness and Gender-responsive CDRFI	Intentionally employing gender considerations to affect the design, implementation and results of programmes 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. *Note: The InsuResilience Secretariat is commissioning a series of publications to further identify what a good gender-responsive programme looks like.*	InsuResilience Secretariat; based on UNDP/UNEP 2015
Gender roles	Gender roles refer to social and behavioral norms that, within a specific culture, are widely considered to be socially appropriate for individuals of a specific sex. These often determine the traditional responsibilities and tasks assigned to people of different genders (see gender division of labor). Gender-specific roles are often conditioned by household structure, access to resources, specific impacts of the global economy, occurrence of conflict or disaster,	UN WOMEN

	and other locally relevant factors such as ecological conditions. Like gender itself, gender roles can evolve over time, in particular through the empowerment of disadvantaged groups such as women and transformation of masculinities.	
Gender sensitive and Gender-sensitive CDRFI	Gender sensitivity acknowledges the gender-differential vulnerabilities to climate change and disasters between people of different genders due to the dynamics of socially constructed behaviours, norms and relationships. It considers the evidence of factors that can result in gender differences in climate change and disaster vulnerabilities, risks and impacts, as well as access and usage of insurance. A gender sensitive program may conduct a gender analysis, acknowledge differentiated vulnerabilities and incorporate this knowledge into activities. For example, providing childcare so that women can attend training. Gender sensitive action does not address gender relations or the distribution of power to achieve sustainable outcomes. *Note: Through further research, InsuResilience Global Partnership will endeavor to explore this term further and provide an updated definition.*	Miles and Wiedmaier-Pfister 2018 CARE International 2020
Gender-smart	Any action or activity that is gender sensitive, responsive and transformative. It incorporates gender considerations specific to the cultural and social context at all stages and aims to achieve gender equality. Gender smart also refers to the integration of gender analysis for better social and financial outcomes, recognizing that CDRFI can impact people differently based on their gender and that there are different opportunities within CDRFI initiatives for men and women.	InsuResilience Secretariat Gender Smart Investing Glossary
Gender statistics	Gender statistics are defined as statistics that adequately reflect differences and inequalities in the situation of people with different genders in all areas of life. Gender statistics are defined by the sum of the following characteristics: (a) data are collected and presented disaggregated by sex as a primary and overall classification; (b) data reflect gender issues; (c) data are based on concepts and definitions that adequately reflect the diversity of women and men and capture all aspects of their lives; and (d) data collection methods take into account stereotypes and social and cultural factors that may induce gender biases.	UN DESA 2016
Gender transformative or transformation	Transforming unequal gender relations to promote shared power, control of resources, decision- making, and support for the empowerment of people of all genders. Programs that are gender transformative aim to overcome structural challenges and barriers by incorporating strong actions based on intersectional and context specific gender analyses. Programs might create opportunities for individuals to actively challenge gender norms, promote positions of social and political influence for people marginalised based on their gender in communities, and address power inequities between persons of different	UN WOMEN CARE International 2020 WFP 2021

	genders. They create an enabling environment for gender transformation by going beyond just being gender inclusive, and integrating gender issues into all aspects of program and policy conceptualization, development, implementation and evaluation. Gender transformation is substantial changes in gender relations towards equality between people of all genders. *Note: Through further research, InsuResilience Global Partnership will endeavour to explore this term further and provide an updated definition.*	
Inclusivity	The quality of trying to include many different types of people and treat them all fairly and equally.	Cambridge Dictionary
Intersectionality	Intersectionality is an analytical tool for studying, understanding and responding to the ways in which gender intersects with other identities and how these intersections contribute to unique experiences of oppression and privilege. It starts from the premise that people live multiple, layered identities derived from social relations, history and the operation of structures of power.	AWID 2004
Intersectional analysis	Intersectional analysis aims to reveal multiple identities, exposing the different types of discrimination and disadvantage that occur as a consequence of the combination of identities. It aims to address the manner in which racism, patriarchy, class oppression and other systems of discrimination create inequalities that structure the relative positions of people of different genders. Intersectional analysis posits that we should not understand the combining of identities as additively increasing one's burden but instead as producing substantively distinct experiences. It is therefore an indispensable methodology for development and human rights work.	AWID 2004
Sex-disaggregated data	Data that is cross-classified by sex, presenting information separately for men and women. When data is not disaggregated by sex, it is more difficult to identify real and potential inequalities. Sex-disaggregated data is necessary for effective gender analysis.	UNICEF, UNFPA, UNDP, UN Women
Sex-disaggregated statistics	Sex-disaggregated statistics are data collected and tabulated separately for women and for men. They allow for the measurement of differences between women and men in various social and economic dimensions and are one of the requirements for obtaining gender statistics. Gender statistics are more than data disaggregated by sex, however. Disaggregating data by sex does not guarantee, for example, that concepts, definitions and methods used in data production are conceived to reflect gender roles, relations and inequalities in society. (See also gender statistics.)	UN DESA 2016
Structural barriers/causes	Gender inequalities in social structures, based on institutionalized conceptions of gender differences. Conceptions of masculinity and femininity and expectations, judgements, and prescribed rules about behavior of people with different genders create and maintain gender inequality in social structures. Social and cultural environments, as well as the institutions that structure them and the individuals that operate within and outside these institutions, are engaged in the production and reproduction of gender norms, attitudes and stereotypes which can be barriers to equity and equality.	UNICEF 2017
Structural discrimination	A form of discrimination resulting from policies and institutionalized norms, despite apparently being neutral, that have disproportionately negative effects on certain societal groups.	UNICEF 2017

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