

Welcome to the #SPorgWebinar

# How can social protection respond to the risks, vulnerabilities and opportunities of women and girls in crises?



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WEBINAR SERIES  
**ASPPECTS**  
Practice Exchange on Adaptive Social Protection (ASP)



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Department  
for International  
Development



## How can social protection respond to the risks, vulnerabilities and opportunities of women and girls in crises?

### **Speakers:**

Palak Rawal, Gender and Social Protection Consultant, World Bank

Alexandra Irani, Social Development Advisor, FCDO Lebanon

Lorenzo Rovelli, Innovation Project Coordinator, Senegal, UN Women with a contribution on video from President of the Network of Women Farmers of the North (REFAN)

Stefanie Bitengo Ombati, Programme Coordinator, M&E & MIS - National Social Protection Secretariat, Government of Kenya

**Moderator:** Ed Archibald, Lead Technical Adviser, STAAR



## Speakers



### **Palak Rawal**

Gender and Social Protection Consultant,  
World Bank

Palak Rawal is a Gender and Social Protection Specialist Consultant in the Social Protection & Jobs Global Practice at the World Bank. She supports the learning and application of gender-responsive social protection programs. Specifically, she supports the safety net project in South Sudan by designing the gender-based violence prevention and response strategy. Prior to this, she has worked with the Asian Development Bank on designing economic inclusion programs in South Asia and with the Government of India on strengthening public service delivery. Her core interests lie in supporting sustainable livelihoods and advancing gender equality. She holds a master's degree in public policy from the National University of Singapore.



### **Stefanie Bitengo Ombati**

Programme Coordinator, M&E & MIS - National Social  
Protection Secretariat, Government of Kenya

Ms Bitengo is a social protection specialist with over 30 years of work in social development, specifically promoting gender, social & economic inclusion of vulnerable populations through social protection policy and legislation development, programme design and implementation both at national and community levels. Over the years, Ms Bitengo has garnered extensive experience in providing strategic and programmatic guidance to implementers at all levels in the social protection space. Currently, she is coordinating the roll out and implementation of harmonized systems for delivery of social protection in Kenya. Key of this is the Enhanced Single Registry (ESR) for social protection under the Kenya Social and Economic Inclusion Programme (KSEIP).



## Speakers



### Alexandra Irani

Social Development Advisor, FCDO Lebanon

Alexandra Irani is a social development adviser at FCDO Lebanon whose work is focused on social protection, gender equality and social inclusion. Prior to joining FCDO, she worked with various UN, international organisations, and academia on human development programming and social policy with a focus on poverty measurement, cash transfer programming, youth employment and labour rights.



### Lorenzo Rovelli

Innovation Project Coordinator, Senegal, UN Women with a contribution on video from President of the Network of Women Farmers of the North (REFAN)

Lorenzo is the Innovation Specialist of UN Women's Women Economic Empowerment team, based at the Regional Office for West and Central Africa, in Dakar. He is currently focusing on the development of programmes and policies leveraging innovative approaches, technologies, and partnerships to address the needs of rural women and strengthen their economic empowerment and resilience to shocks. In the past he has been designing and leading innovative programs to accelerate sustainable development at the intersection of women and youth economic empowerment, digital technology, financial inclusion, social protection, climate change, and access to energy in West Africa and the Caribbeans.

## Moderator



### Ed Archibald

Lead Technical Adviser, STAAR

Ed is an independent consultant with experience in the design and implementation of social protection systems across Africa, Asia and the Middle East. He is currently Lead Technical Adviser on STAAR, and has also worked with the World Bank, Asian Development Bank, UNICEF, FCDO and Save the Children. Previous roles span multilateral agencies, government, NGOs and the private sector. These include Chief of Social Policy at UNICEF Malawi, Head of the Australian Government aid programme in Sri Lanka, a Director at AusAID/DFAT headquarters, and Policy Leader at the Cape York Institute.

## Share your questions to the speakers!

✈ type them in the **Q&A** box

Please state your name/organisation, and if your question is directed to a specific speaker.

🐦 Also, you are invited to interact with us on Twitter using **#SPorgWebinar**





# How can social protection respond to the risks, vulnerabilities and opportunities of women and girls in crises?

**Palak Rawal**

Gender & Social Protection Consultant  
World Bank Group

May 2, 2023



**Women and girls are among the most vulnerable groups**

**They are disproportionately impacted during crises**



# Good gender design = Good technical design

## Critical priority for the World Bank Group:

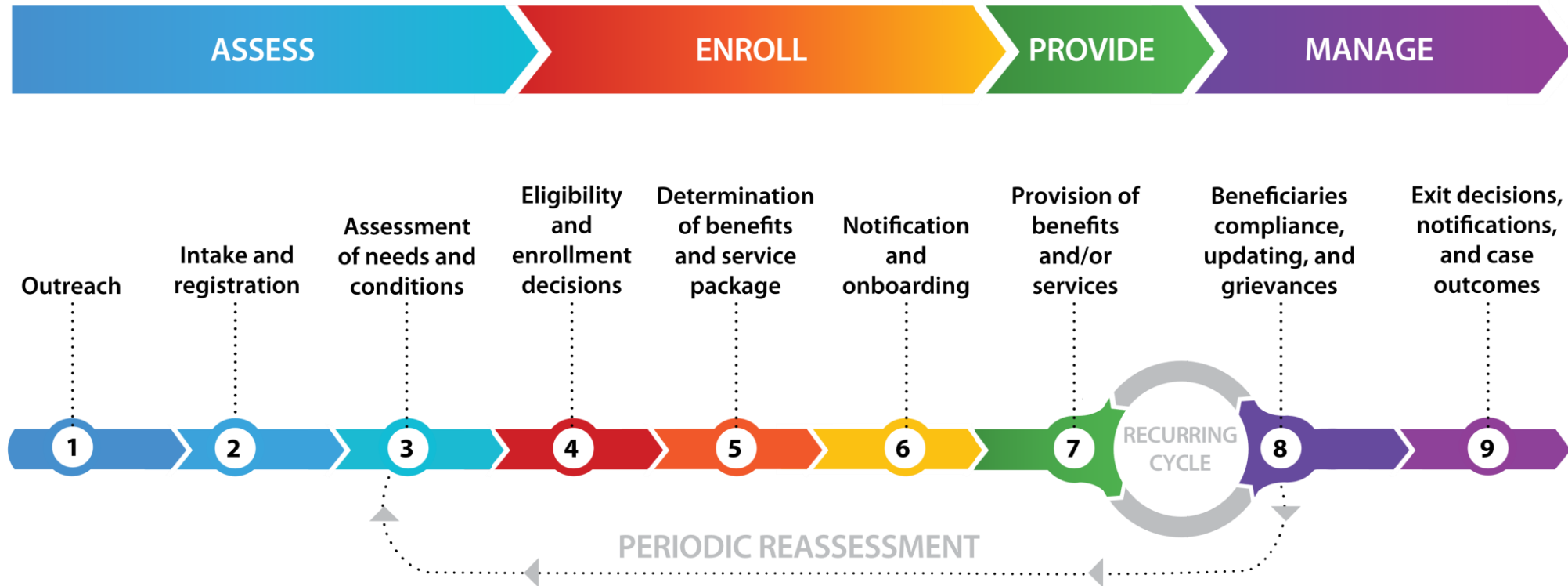
- IDA20 Commitment on women's productive economic inclusion
- Update of the WBG Gender Strategy 2024-2030

**Social protection is especially well placed to close gender gaps and accelerate gender equality across different outcome areas** (human capital, jobs, access & control over assets, voice & agency, curbing gender-based violence, shifting harmful social norms, building resilience to shocks)





# The World Bank Group is harnessing the potential of social protection programs to amplify outcomes for women and girls



There are entry points to close gender gaps and empower women through intentional program design and implementation tweaks. Thoughtful programs include multiple gender design features along the project cycle, which add up to significant gains.

# Learning from example – South Sudan Safety Net Project

## Context

Fragile and conflicted affected country

Culture of violence and impunity emerged from decades of conflict in South Sudan

Restrictive gender and social norms increasing the risk of Gender-Based Violence (GBV)

GBV is a significant barrier to human capital development

Incidents of GBV tend to be normalized and underreported

## Project Objectives

Provide temporary income opportunities to selected poor and vulnerable households and strengthen safety net delivery tools in South Sudan

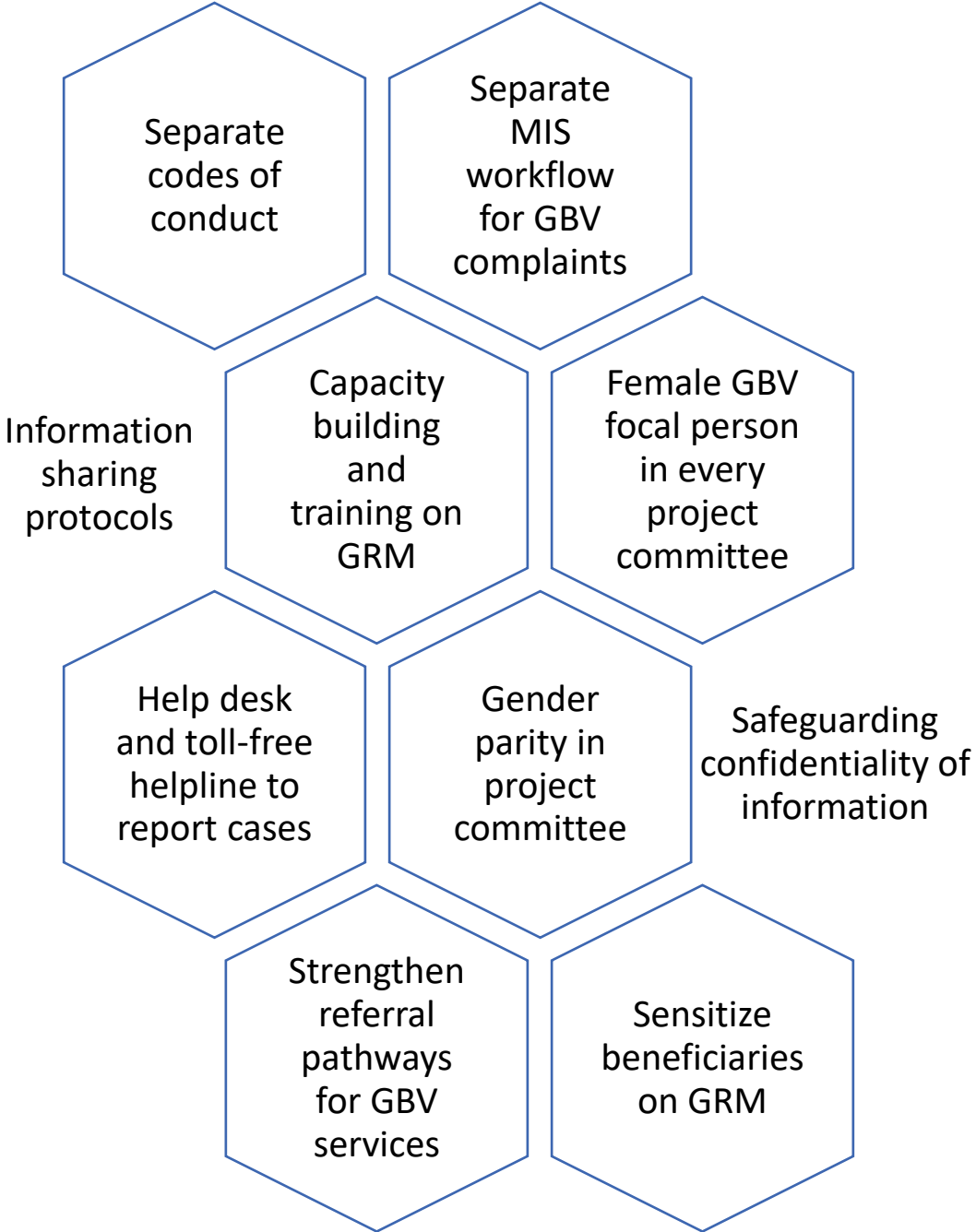
Three main components:

- (1) Labor-intensive public works plus
- (2) Direct income support
- (3) Strengthen delivery of safety net tools

# GBV-sensitive Grievance Redress Mechanism



**Follows a Survivor-Centric Approach**



# Carrying forward the Gender-Responsive Approach



## Data collection exercise



Adapt all cash plus training modules

Introductory gender and GBV module

Refine the community engagement plan

### Introductory Gender and GBV session

#### Notes for facilitator on Gender:

Intro: Every culture has expectations of how men and women should act and what their roles are in society. These expected roles are known as **gender roles**. Fulfilling the roles expected by the community can give women or girls a sense of belonging. These roles can also limit the activities and choices of women and girls and make them feel less valued than men.

When gender roles are forced to be fulfilled, everyone (women, their family, and their community) suffers. How?

- In many communities, women are expected to be wives and mothers.
- I) Some women would prefer to follow other interests, or want to have only a few children, but their families and communities do not give them this choice. II) And some women are unable to have children.
- If a woman or girl is expected to have many children, she may have less chance to learn new skills or go to school. Most of her time and energy will be spent taking care of others' needs.
- Or, if a woman is unable to have children, her community may value her less than other women.

Many communities value men's work more than women's work. How?

- For example, if a woman cooks, cleans, and cares for the children all day, it is often still

### SESSION 7 – COUPLES' SESSION

### SUPPORTING CHILDREN'S EDUCATION AND POSITIVE PARENTING

#### Target group

- Safety net project beneficiaries and their spouses

#### Sub sessions

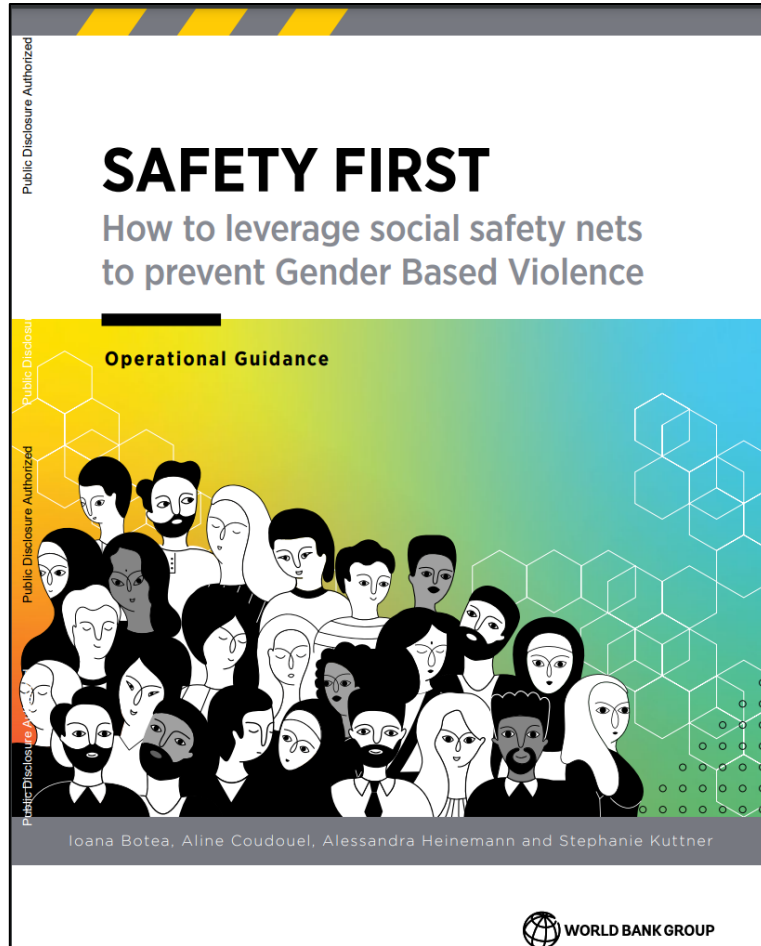
- Value of children's education
- Value of treating children equally
- Value of preventing early marriage

#### Material Required

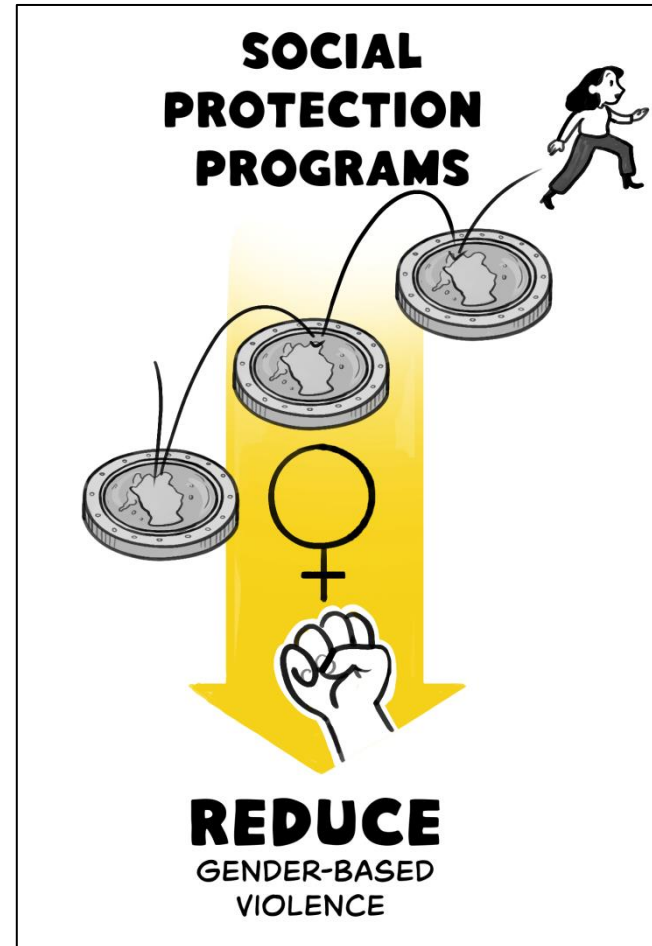
- Visuals of children (boys and girls) studying.
- Visuals of parents supporting children
- Flip chart sheets and markers



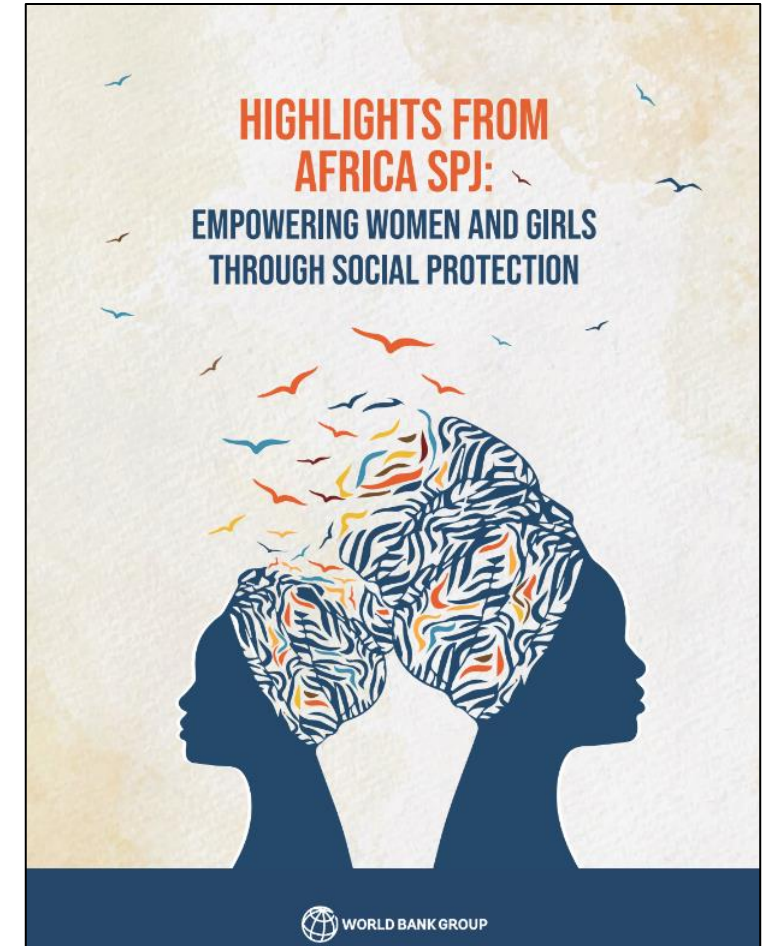
# We have developed a set of resources that can help



[www.worldbank.org/safetyfirstreport](http://www.worldbank.org/safetyfirstreport)



[bit.ly/safetyfirstcourse](http://bit.ly/safetyfirstcourse)



[www.worldbank.org/wgehighlights](http://www.worldbank.org/wgehighlights)

# Thank you

**Palak Rawal**

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# HOW CAN SOCIAL PROTECTION RESPOND TO RISKS, VULNERABILITIES & OPPORTUNITIES OF WOMEN AND GIRLS IN CRISES

*Stefanie Bitengo*

*Programme Coordinator , M&E MIS*

*NATIONAL SOCIAL PROTECTION SECRETARIAT - KENYA*

# INTRODUCTION

Broadly, the overall objective of social protection in Kenya is to **combat poverty, inequality and vulnerability to risks and contingencies over people's life cycle, including shocks and in fostering inclusive growth and development – Currently:**

- **Poverty levels in Kenya stand at 36.1 per cent**  
*(2015/16, KIHBS)*
- **Inequality between men and women is widespread** and remains one of the major obstacles to sustained human development in the country - *(INEQUALITY TRENDS AND DIAGNOSTICS IN KENYA 2020)*
- **In addition, the SP sector continues to face fragmentation of programming resulting in duplication and inconsistencies in the operation and implementation of social protection in the country**

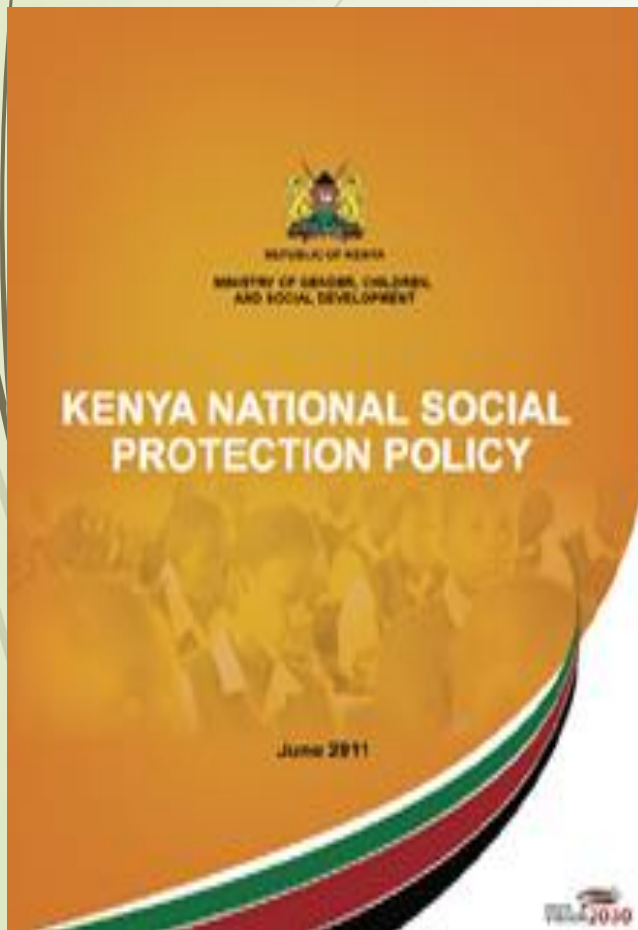


# OUR SITUATION AT POLICY LEVEL .... responding to risks, vulnerabilities & opportunities of women and girls in crises

- Specifically, key policies - The KNSPP, 2011, & the Revised, Kenya Social Protection Policy, 2023 recognize the fact that men and women, and boys and girls, are affected differently by the same risks and face different types of risks, recommends assessment of the implications for both males and females of any planned social protection activity at every level **however the policy does not explicitly state strategies on gender in SP and assumes that targeting poverty and vulnerability will address gender based vulnerabilities**

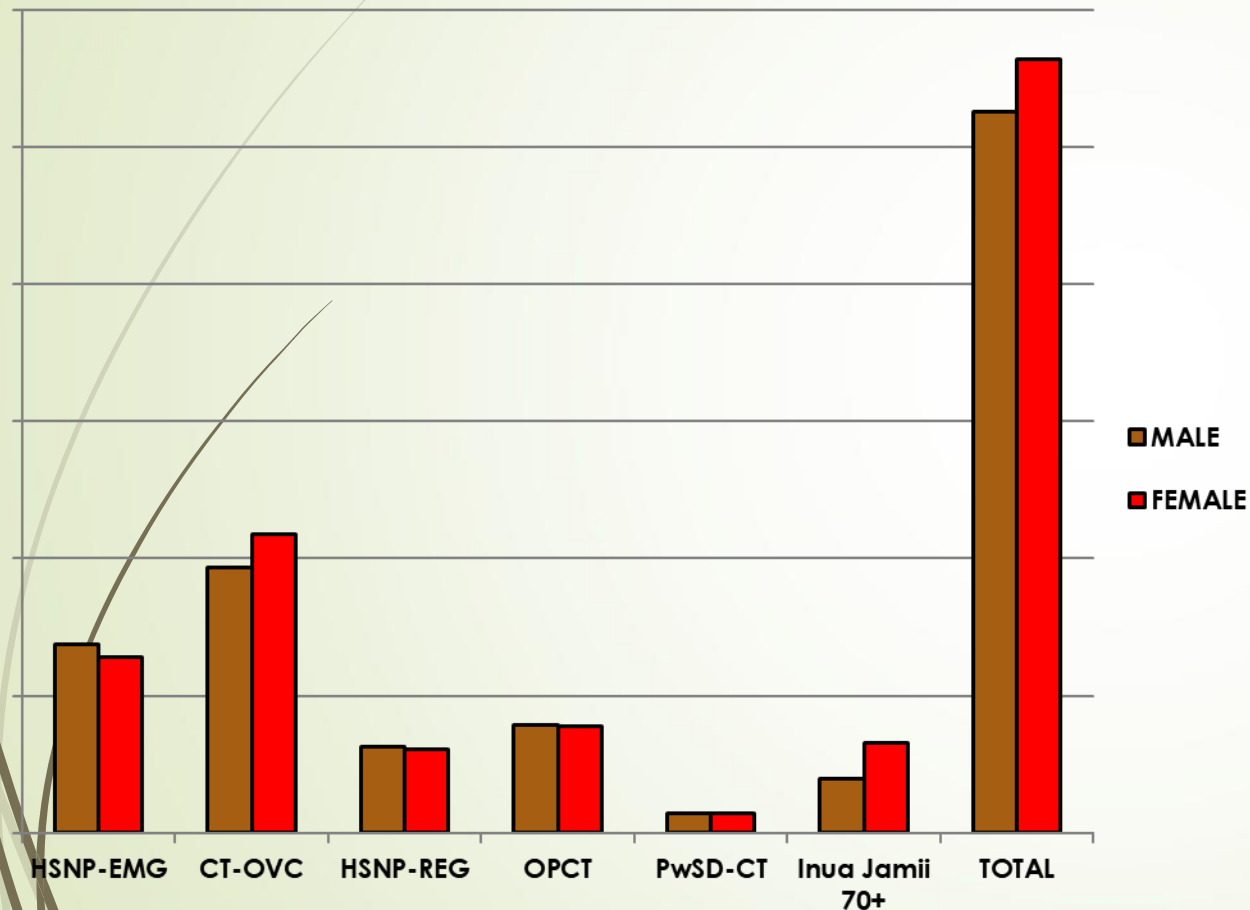
*There is need therefore to:*

- Ensure policy coherence and actualization of Social Protection policies on Gender Responsive Interventions at National and County levels with very explicit and harmonized gender specific measures across all the sectors implementing SP interventions



# Programme Design- Current Social Assistance Programmes by Gender

Programme Beneficiaries by Gender



## Kenya's programmes are poverty targeted

- 52% of beneficiaries in the CTs are women while 48% are men.
- Women representation is highest amongst the over 70 yrs at 62%
- 60% Caregivers in the CTs are women

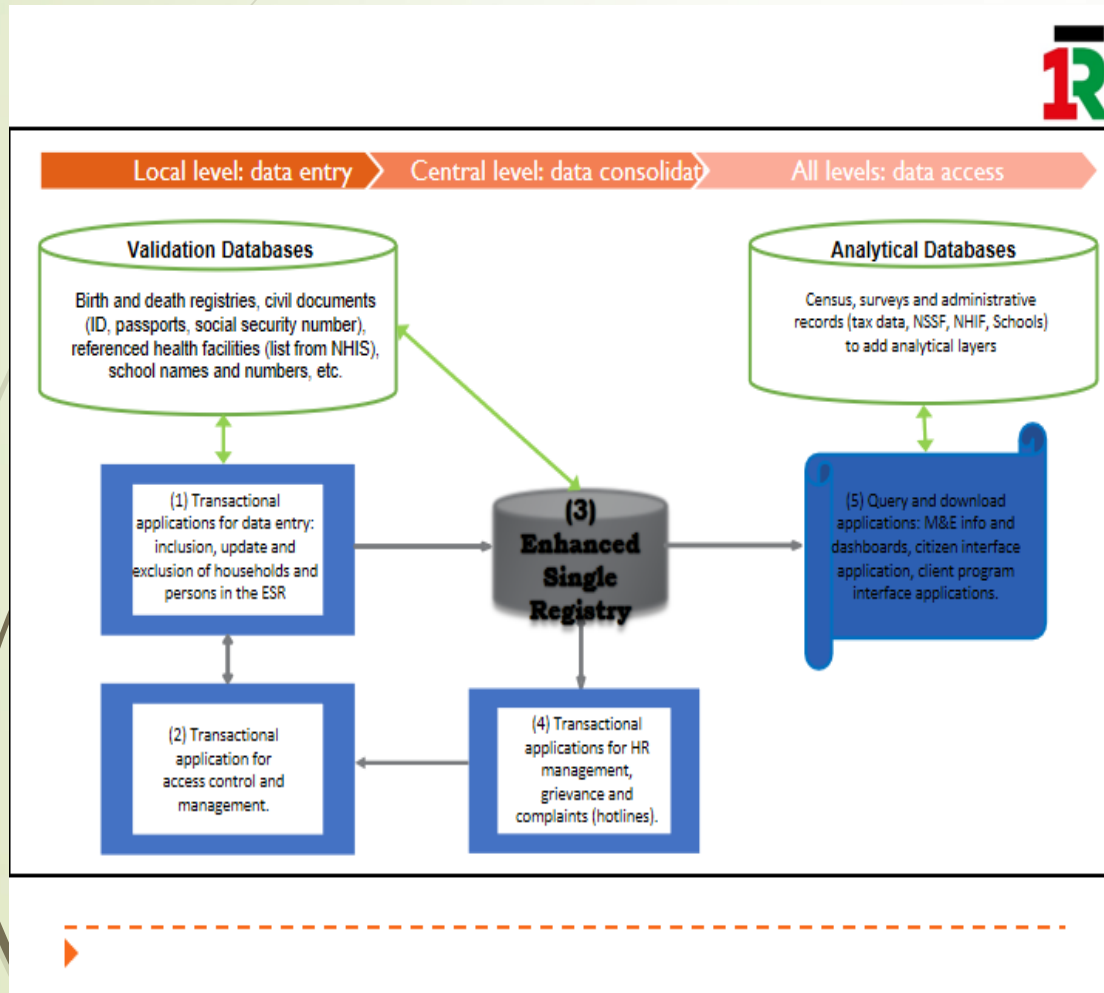
*The cash transfer programmes lay a foundation for rolling out gender specific interventions along a vertical expansion framework – Need exists to strengthen gender analysis of the programmes*

# PROGRAMME DESIGN- THE ENHANCED SINGLE REGISTRY UNDER THE KENYA SOCIAL & ECONOMIC INCLUSION PROGRAMME (KSEIP)

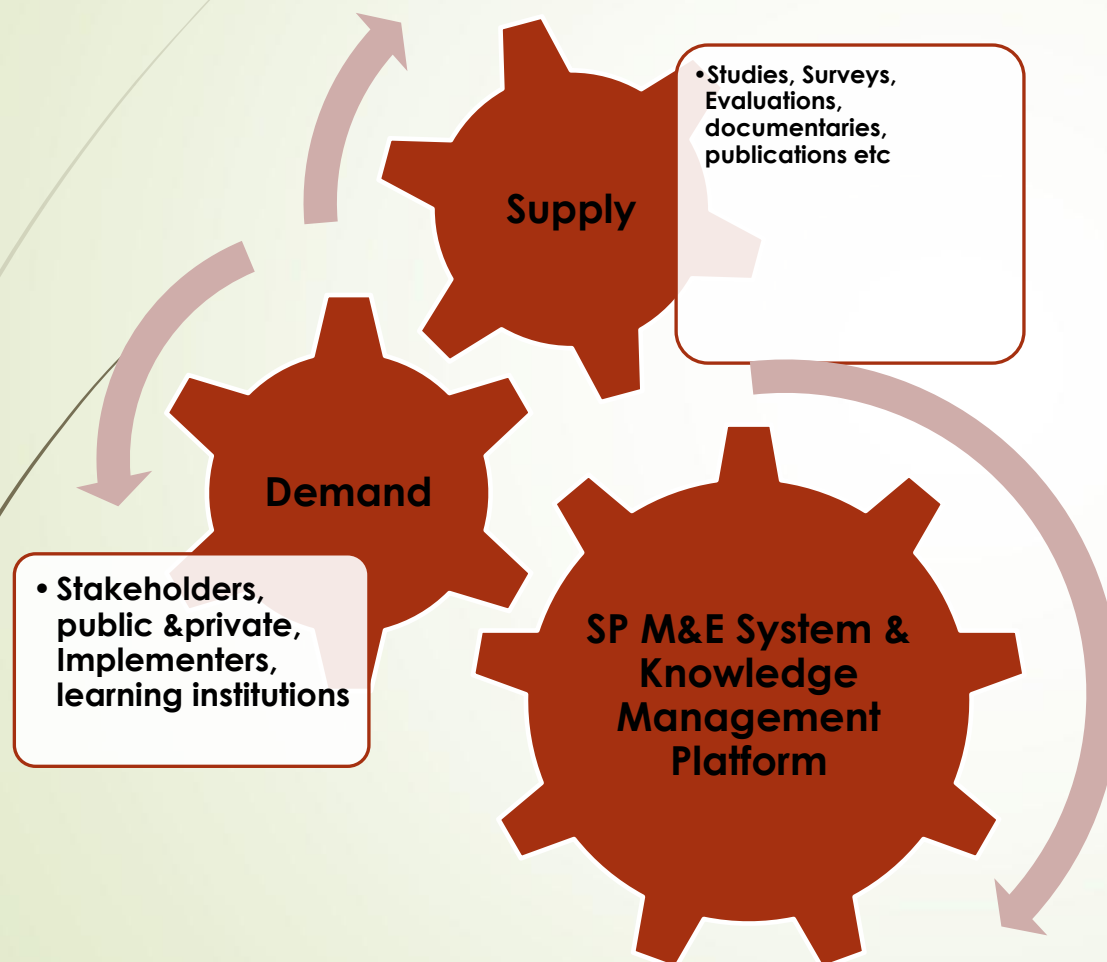
The KSEIP

Currently supports the Nutrition Improvement through Cash & Health Education (NICHE) & Economic Inclusion, although poverty targeted the programmes are layered on the CTs and are designed with gender sensitive outcomes

- Support information's systems that can enable engendered data collection and facilitate design and roll out of gender sensitive interventions
- As a socio economic data base the ESR, can support development of programs that broaden pro-poor & shock responsive gender sensitive programming of vulnerable & marginalized populations along the lifecycle



# SUPPORTING GENDER SENSITIVE MONITORING AND EVALUATION & LEARNING



## Strengthening M&E, R&L

- Support building evidence for:
  - Continuous collection of gender disaggregated data for gender sensitive analysis, planning and programming
  - Evidence based policy decision making & scale up of gender based interventions (vertical & Horizontal)
  - Evidence based budgetary support
  - Capacity building for engendered SP programmes
  - Building partnerships for gender response interventions



Thank you  
Find me @ [ombatibit@gmail.com](mailto:ombatibit@gmail.com)



Foreign, Commonwealth  
& Development Office

# Gender Responsive and Inclusive Social Protection The Case of Lebanon

Alexandra Irani, Social Development Adviser, FCDO Lebanon

# The UK's International Commitments

**National Social Protection Floors** adopted in 2012

**Agenda 2030 for Sustainable Development.**

- **SDG 1.3** to **end poverty** for everyone everywhere, including by implementing nationally appropriate social protection systems and measures for all
- **SDG 5.4** to achieve **gender equality** and empower all women and girls, including by recognizing and valuing unpaid care and domestic work through the provision of public services, infrastructure and **social protection policies**.

**Together to Achieve Universal Social Protection by 2030** (USP 2030) initiative

**63rd session of the Commission on the Status of Women (CSW 2019)** focused on social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls.

# What do we do about it as FCDO?

The UK's international development strategy (IDS) identifies gender equality as one of four key priorities and frames the commitment to women and girls around the "Three Es":  
**Educating** girls • **Empowering** women and girls • **Ending** violence

Strong evidence demonstrates that gender-responsive social protection can support the achievement of ***all these goals***

## Policy priorities

- » Expand the coverage of social protection to close the gender gap and reach more women and girls, at risk households and survivors of violence
- » Strengthen social protection policies, programmes and systems to address gender risks and inequalities and support the impact pathways to reduce Gender-based Violence (GBV)
- » Create opportunities for social protection to empower and transform women's and girls' lives by pairing it with other complementary measures on health, education and GBV.



# Through STAAR, embedded UN Women positions to work on gender and inclusion in social protection (2022/2023)

## **Gender Equality and Social Inclusion (GESI) Adviser**

- Strengthen GESI in Lebanon's National Poverty Targeting Programme (NPTP) housed at the Ministry of Social Affairs (MoSA).
- Programmatic support, knowledge generation, capacity building, and improve coordination.
- Qualitative Gender Assessment and Training Series.

## **GESI Field Officer**

- Provide field-level technical support.
- Provide field monitoring and reporting on the NPTP programme.
- Provide inputs to advocacy, knowledge building, and communication efforts.

# Contributing to sector wide coordination and integration of GESI

## Opportunities and successes

- Coordination between donors supporting GESI in social protection (Norway and Canada) and providing complementary support.
- WFP – UN women partnership on GESI in social assistance allows better specialization and focus.
- Providing technical and research support to on-going programmes and research pieces to ensure GESI mainstreaming.

## Challenges

- Not having a running programme causes delays in the implementation of activities that have different sources of funding and priorities.
- Working on systems building and policy reform in the midst of a severe economic crisis and an on-going public sector strike.

# Workplan

Activity	Collaborators
<p><b><u>Partnership:</u></b> Renewal of WFP-UNW partnership on gender mainstreaming in NPTP and setting up a partnership on livelihoods, basic assistance, and food security programming.</p>	WFP, MoSA
<p><b><u>Research:</u></b> Brief on the impact of the economic crisis on women's employment in Lebanon AND A portrait of women's access to income security and adequate protection and implications on ageing through the lifecycle.</p>	ILO
<p><b><u>Research:</u></b> Gender analysis of the Vulnerability Assessment of Syrian Refugees (VASyR) and the Multi-Sector Needs Assessment (MSNA). 2022</p>	UNHCR, WFP, LHF, Humanitarian Aid and Civil Protection
<p><b><u>Technical Mapping:</u></b> Mapping of social assistance services administered through social development centres across the country.</p>	MoSA, WFP
<p><b><u>Technical Mapping:</u></b> Mapping backlash and resistance against gender equality and the prevention of GBV work of NGOs in Lebanon.</p>	UN Women's Political Participation programme
<p><b><u>Monitoring and Evaluation (M&amp;E):</u></b> Development of an M&amp;E framework and tools to assess the effectiveness of cash-for-work programmes.</p>	UN Women's Economic Empowerment team
<p><b><u>Focal point:</u></b> Gender and GBV focal point in the Livelihoods sector Representing UN Women in the Social Protection Forum and the Basic Assistance Working Group.</p>	UN sector working groups

# UN Women – WFP 2022 partnership on NPTP

In line with UN Women's Gender Assistance Strategy to UN Agencies to mainstream gender in the NPTP.

Gender research, data analysis

**NPTP gender qualitative assessment (Component 1)**

Gender capacity building

**MoSA staff training series (Component 2)**

Programmatic support

**Gender review of NPTP Standard Operating Procedures (SOPs) (Component 3)**

# Component 1: NPTP Qualitative Assessment

## **Gender and social inclusion analysis of the NPTP (April/June 2022)**

The objective of this analysis was to examine 1) how NPTP affected women, girls and other marginalised groups and 2) how the programme can improve its processes to ensure safe, accessible, and inclusive social assistance.

### **Methodology:**

ATM observations (5 high traffic sites), ATM interviews (60), mostly with women and female-headed household (FHH) beneficiaries, Key Informant Interviews (22): WFP Field Monitors, WFP Management, MoSA Social Workers, MoSA Management, Other cash actors and in-depth Interviews (41): Mostly with women and FHH beneficiaries.

### **Main findings on key research areas:**

**Empowerment, agency, and decision-making** – positive effects with less shame among women in accessing assistance and mixed findings on economic participation.

**Case management and referrals** needs to be improved with better access to information on services.

**GBV and intra-family dynamics** – no effect on GBV with general improvement in family dynamics.

**Risk of exploitation and abuse** – no cases at ATMs but overcrowding made women feel uncomfortable and was mitigated by WFP and MoSA.

## Component 2: MoSA staff training series: capacity building on GESI and GBV

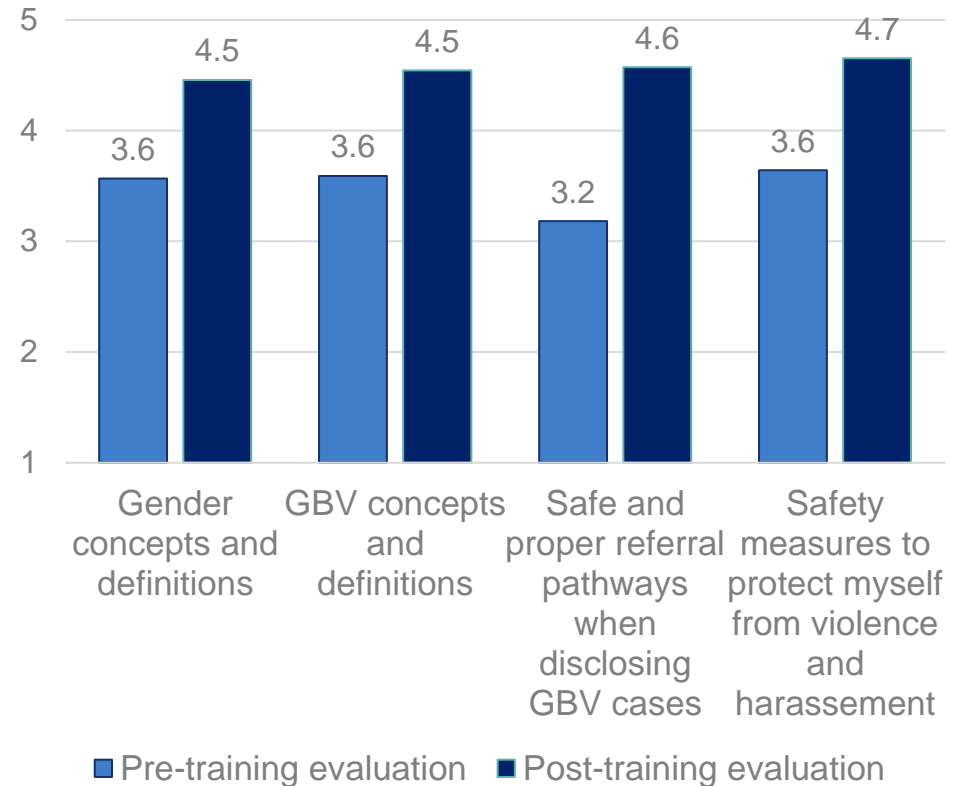
- Implementation: August-September 2022
- 1-day training series (**25 training sessions – 505 trainees**)
- **Attendees:** All social workers, heads of social development centres, coordinators, referral focal points working on NPTP
- Training day consisted of three sessions:
  1. GESI core principles
  2. GBV core principles and concepts
  3. GBV in the field: safe identification and referral pathways of GBV cases and safety and security practices for social workers.



# Training evaluation

- **Trainees highly rated the workshop;** overall, 98% of attendees agreed that the training allowed them to gain new skills and knowledge on gender, social inclusion and GBV to improve their work.
- Significant increase across all four measured indicators.
- Varying awareness levels on GBV.
- Presence of various and common forms of GBV.
- Different levels of awareness of referrals and various practices on what, how and who to refer and the referral process.

## I have a clear understanding of...



## Component 3: Gender review of NPTP SOPs

Provide a set of gender-inclusive recommendations and revisions to improve the SOPs.

The gender review is designed to guide the SOPs update process and to ensure the integration of gender, age and disability-sensitive standards into the planning, design, implementation, monitoring, evaluation and reporting of NPTP.

Based on the recommendations of the NPTP qualitative assessment and the MoSA training series, phase 2 of the UN Women – WFP partnership will also focus on a service mapping of MoSA social development centres, capacity building of MoSA social workers on GBV referral pathways, training specialised MoSA staff on case management, and an impact evaluation of NPTP





**ASPECTS – PRACTICE  
EXCHANGE ON ADAPTIVE  
SOCIAL PROTECTION:**

**How can social protection  
respond to the risks,  
vulnerabilities and  
opportunities of women  
and girls in crises?**

**2 May 2023**



**ACCESS TO GENDER-RESPONSIVE HEALTH AND CROP INSURANCE FOR RURAL WOMEN  
IN WEST AFRICA: GOOD PRACTICES AND INNOVATIONS**

**LORENZO ROVELLI  
UN WOMEN**



Credit: Yulia Panevina / UN Women

# GENDER-RESPONSIVE HEALTH INSURANCE FOR RURAL WOMEN IN SENEGAL



# SOLUTIONS POUR LE TRAVAIL DE SOINS NON RÉMUNÉRÉ DES FEMMES EN MILIEU RURAL DU SÉNÉGAL



## PROBLÈME

QUELS SONT LES DÉFIS DES FEMMES EN MATIÈRE DE TRAVAIL DE SOINS NON RÉMUNÉRÉ?

LES FEMMES EFFECTUENT 3 TYPES DE TRAVAIL NON RÉMUNÉRÉ:

### 1 TRAVAIL DE SOINS

Soins au mari, aux enfants, aux aînés, aux proches malades ou atteints par un handicap et à la belle-famille



45% des femmes doivent prendre soin au quotidien d'un proche ayant un problème de santé chronique ou porteur d'un handicap

45%

### 2 TÂCHES DOMESTIQUES

Préparation des repas, lessive, collecte ou achat d'eau et de bois de chauffage, entretien de la maison



### 3 TRAVAIL COMMUNAUTAIRE

Activités bénévoles pour la mairie, le village ou la communauté religieuse



♀ 4h  
♂ 0.5h

Les femmes consacrent 4 heures par jour aux travaux domestiques et la garde des enfants, contre 30 minutes pour les hommes.



12h

Parfois, j'attribue jusqu'à 12 heures par jour au travail de soins non rémunérés.



3h - 6h

Les femmes rurales limitent leurs activités génératrices de revenus (entre 3 et 6 heures par jour) en raison du travail non rémunéré.

## SOLUTIONS

QUELLES SONT LES SOLUTIONS POSSIBLES POUR RÉPONDRE À CES DÉFIS?

### 1 MODÈLES ADAPTÉS D'ASSURANCE SANTÉ

Développer un modèle de couverture et financement des soins de santé permettant une redistribution du travail de soins non rémunéré des femmes.

1. Adapter l'offre de services aux besoins des femmes en milieu rural et dans le secteur informel: via des primes d'assurance adaptées au niveau de revenus, et des canaux numériques pour faciliter l'adhésion.

2. Concevoir des mécanismes durables pour garantir le financement de ces services de concert avec les collectivités territoriales via groupes d'épargne, cotisations en nature et champs collectifs.



3. Renforcer la connaissance et l'adoption des services d'assurance par l'éducation et la sensibilisation via des canaux communautaires et numériques, et par l'adhésion de groupe via les coopératives.



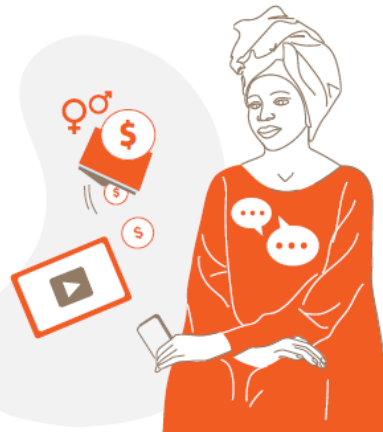
Formations en langues locales via le téléphone mobile et le canal vocal.

### 2 INCLUSION FINANCIÈRE ET NUMÉRIQUE

Travailler avec le secteur privé pour développer des produits financiers qui répondent aux besoins des femmes rurales liés au travail de soin non rémunéré :

1. Améliorer l'accès aux mécanismes formels d'épargne et assurance via le mobile money et digitaliser les mécanismes communautaires de financement existants (tontines)

2. Développer des outils numériques pour améliorer les compétences financières des femmes



### 3 STRUCTURES ET MODÈLES INNOVANTS DE GARDE D'ENFANTS

Investir dans les structures de garde d'enfants dans les localités rurales de concert avec les collectivités et les communautés.

Étudier la possibilité de créer des garderies communautaires



SMART<sup>UP</sup> VISUALS

### 4 INFRASTRUCTURE DE BASE ET DE SANTÉ

Investir dans l'infrastructure de base et dans des modèles innovants pour améliorer l'accès à l'énergie et à l'eau pour une réduction du travail domestique des femmes.



Explorer des mécanismes de paiement par répartition (Pay-as-you-go) pour faciliter l'accès des femmes aux énergies modernes et aux technologies solaires pour des usages domestiques et productifs.

### 5 CHANGEMENT DES NORMES SOCIALES

Promouvoir un changement des normes sociales pour une meilleure reconnaissance, réduction et redistribution du travail non rémunéré des femmes via un dialogue au niveau national et local, y compris avec les leaders religieux et communautaires, et son inclusion dans les Plans de Développement Local.



# GENDER-RESPONSIVE HEALTH INSURANCE IN SENEGAL

## Main findings from needs assessment:

- Rural women carry out huge amount of unpaid care work on a daily basis, sometimes **up to 12h/day**.
- The unpaid work done by women severely **limits their paid work** and therefore their ability to generate income.
- **Health conditions**, including both their health and that of family members, has a significant impact on rural women and hinders their ability to work.



### Up to 12 hours per day:

The time spent in unpaid care work by rural women



### 45%

The percentage of rural women who care for a relative with a chronic health problem or a disability on a daily basis



### 52%

The percentage of respondents who listed health as an impediment to income-generating activities (either personal sickness or that of a family member), making health the primary barrier to rural women's paid activities

# GENDER-RESPONSIVE HEALTH INSURANCE IN SENEGAL

## Main findings from needs assessment:

- Rural women are **interested** in instruments that could help them to redistribute care work or to build their resilience to shocks, such as financial and social protection services, in particular **health insurance**.
  - However, we found out that their **knowledge** and their **access** to these services are **very low**.
- ***Access to a health insurance model that is affordable and tailored to the women's needs could be an effective way to redistribute their unpaid care work***



Less than **7%**  
of women surveyed  
have health insurance



**85%**  
of women say they are interested  
in insurance schemes, especially  
health insurance, and are willing  
to pay for such a service



Between **70%** and **80%**  
of women would contribute more  
than 1,000 FCFA (1.6 USD) per month

# A TAILORED AND ACCESSIBLE HEALTH INSURANCE MODEL

Partnership with the **National Agency for Universal Health coverage (CMU)** to **adapt the supply and delivery of health insurance services** to the needs and constraints of rural women, allowing them to access a system to **redistribute** their unpaid care work, through **better access to health care financing**:



- **Establishment of mechanisms to adapt the supply of services** to the needs of women in rural areas, via **incentive arrangements through group membership** via a network of rural women REFAN, which led to more affordable premiums and flexible payments.
- **Strengthening demand for these services and knowledge of insurance** among women, through awareness raising via **women community relays** and **mobile trainings** in the form of audio modules accessible any time via the mobile phone in local languages (Wolof, Pulaar).
- **Designing sustainable and adapted mechanisms to facilitate financing** of these services and facilitate the enrollment of rural women, by leveraging the women's networks and groups, e.g. savings groups, collective fields, in-kind payments, contribution from municipalities, etc.
- As a result: **1,300 rural women** were able to access health insurance for the first time and gained access to health coverage for themselves **and their family members**, thus allowing access to essential social protection services to **7,000 vulnerable people**.





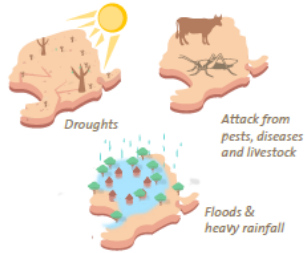
Credit: Yulia Panevina / UN Women

# GENDER-RESPONSIVE CROP INSURANCE FOR WOMEN FARMERS IN MALI



**MALI**

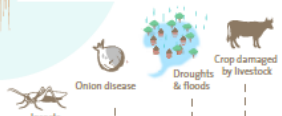
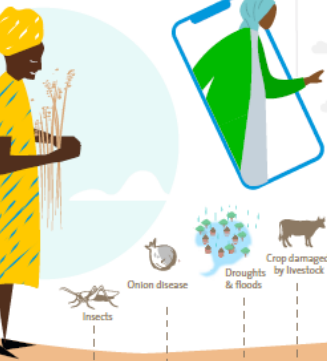
**MAJOR RISKS**



**KEY BARRIERS**

KEY BARRIERS FOR RURAL WOMEN TO ACCESS RESILIENCE BUILDING SERVICES

- Low *literacy* levels and lack of digital skills
- Lack of *financial skills* and limited *knowledge of insurance*
- Limited women's *mobile phone access and ownership*
- Limited *supply* of tailored financial and insurance products



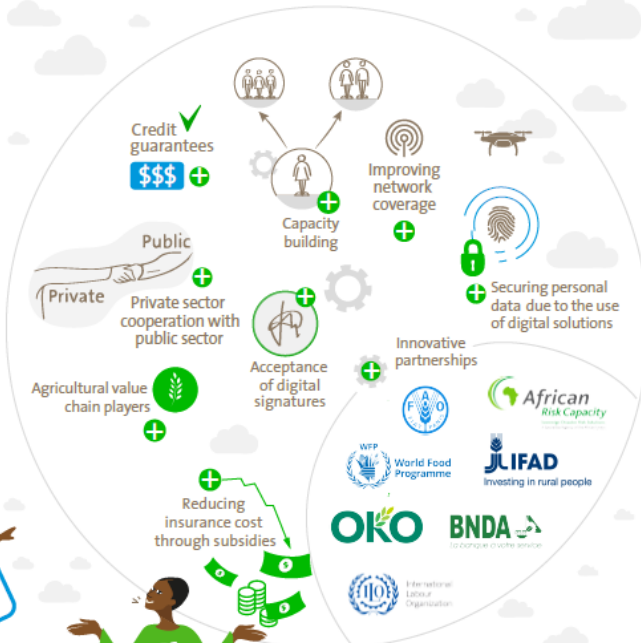
**KEY NEEDS**



- Digital financial inclusion for better *access to credit and insurance*
- Quality inputs, *technical advisory*, timely information and alerts
- *Financial skills and literacy* and bridging the trust gap
- Better access to *productive assets*, including for irrigation

**ECOSYSTEM**

INNOVATIVE PARTNERSHIPS TO DEVELOP TAILORED AND GENDER-SENSITIVE POLICIES AND SOLUTIONS FOR DISASTER RESILIENCE



HOLISTIC APPROACH

**SOLUTIONS**

BUNDLED SOLUTIONS FOR INCLUSIVE CLIMATE INSURANCE, CLIMATE SERVICES, AGRICULTURAL INPUTS AND CREDIT



**KEY TAKE-AWAYS**

- Need for improved access to *disaster risk financing* and transfer, as well as timely and accessible information and capacity building
- Innovative *partnerships* to co-develop policies and solutions for disaster resilience tailored to rural women's needs
- Rural women lack *information* on loans and insurances and on how to access them
- Bundled and *mobile-based solutions* for inclusive climate insurance and voice-based information with agriculture inputs or credit

**VISION & GOAL**



**MAKING RURAL WOMEN MORE RESILIENT TO CLIMATE CHANGE AND DISASTERS**



SMART<sup>UP</sup> VISUALS



# GENDER-RESPONSIVE CROP INSURANCE IN MALI

## **Challenges faced by women farmers:**

- ✓ Women smallholders in Mali face recurrent income losses, mostly due to drought and floods, which makes them less prone to invest in improved productive assets.
- ✓ Existing disaster insurance products fail to address the specific needs of women.

## **Solution proposed by insurtech OKO:**

- ✓ To better protect women smallholders against drought and flood risks through gender-transformative innovations that address the specific needs of women.

# GENDER-RESPONSIVE CROP INSURANCE IN MALI

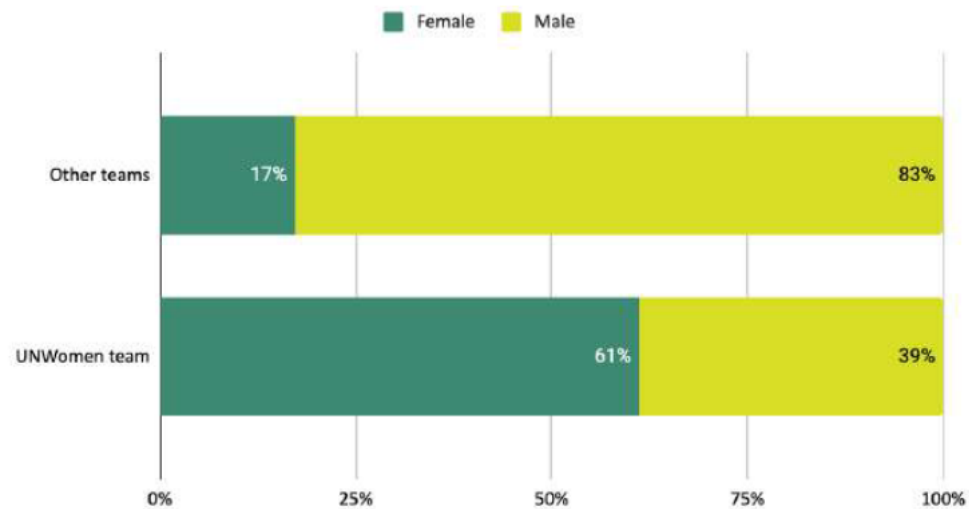
Main **measures and activities** designed with insurance provider OKO to better protect women smallholder farmers in Mali against drought and flood risks :

- ✓ Survey 330 women farmers, e.g. to learn what crops are grown by women
- ✓ Better balance OKO's workforce by creating a **team of female-only agents**
- ✓ Include **gender aspects in the trainings** delivered to the insurance agents
- ✓ Design a new **insurance product for women dominated crop (peanut)**
- ✓ Implement bundled products to facilitate women's access to credit

# GENDER-RESPONSIVE CROP INSURANCE IN MALI

## Key results:

### 1. Women-only sales team



Credit: OKO

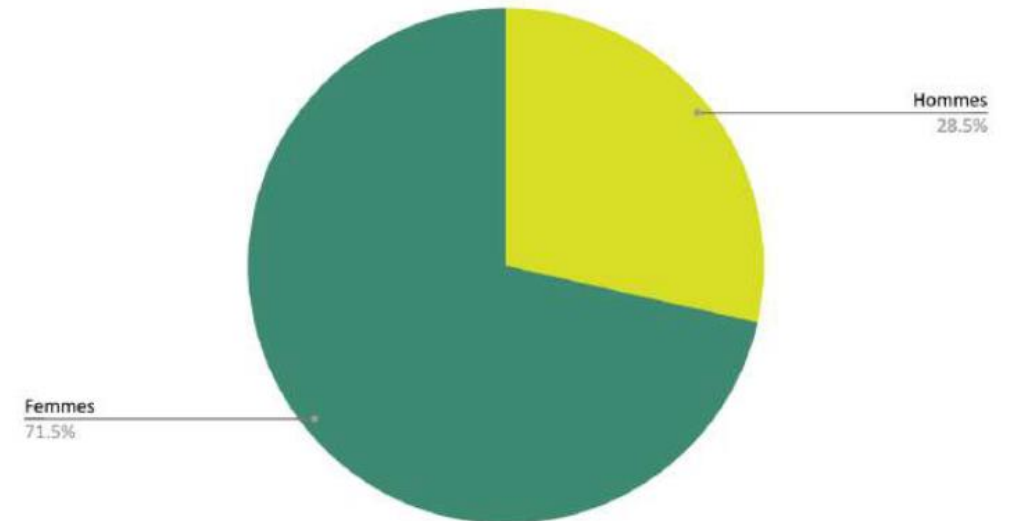
# GENDER-RESPONSIVE CROP INSURANCE IN MALI

## Key results:



Credit: OKO

## 2. Peanut insurance product



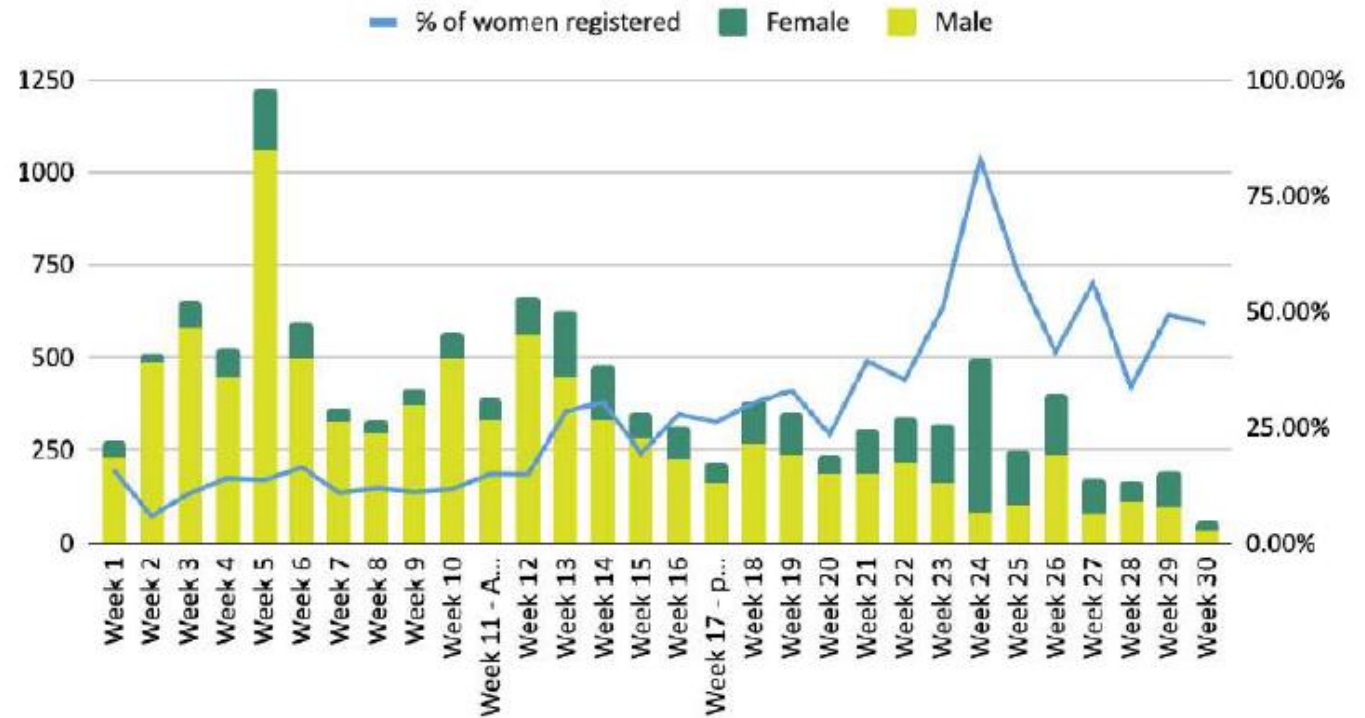
# GENDER-RESPONSIVE CROP INSURANCE IN MALI

## Key results:



Credit: OKO

evolution of gender gap: paying customers



# GENDER-RESPONSIVE CROP INSURANCE IN MALI

The project led to the following results:

- ✓ **1100 women smallholders** accessed crop insurance for the first time
- ✓ **11 jobs were created** for women in the agriculture insurance value chain
- ✓ OKO was able to **reduce its gender gap** across its customer base, by increasing the share of women from 18% to 25% in less than one year
- ✓ Project received a 2nd round of funding from Innovation Norway to **scale-up this approach** and ensure that 5000 more women will access crop insurance



Credit: Yulia Panevina / UN Women

# SOME KEY TAKE-AWAYS FROM UN WOMEN EXPERIENCE

# KEY TAKEAWAYS AND LESSONS LEARNT

- Gender-responsive and innovative social protection mechanisms must be **tailored to the needs** of the target women, but should also to the **specific context**, and leverage **existing opportunities**.
- **Gender-responsive approaches** not only have positive outcomes on women's access to insurance and other resilience building services, but also **make business sense** for the private sector.
- **Private sector** has unique expertise to develop innovative models and can be a good partner to develop innovative, gender-responsive social protection models, especially **insurance**.
- **UN Women**, together with other UN agencies, can provide **value addition** by making private sector-led innovations and solutions more **gender-sensitive** and tailored to the needs of women.



# THANK YOU



Credit: Yulia Panevina / UN Women

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How can social protection respond to the risks, vulnerabilities and opportunities of women and girls in crises?