



# Gender & risk finance

Bridging gaps, building futures: gendered pathways in disaster risk financing for sustainable food systems

March 2024

“Women play a critical role in **global food production and food systems**, but they remain disproportionately food insecure compared to men. When women and girls have better access to information, resources, services, decision-making, education and economic opportunities, the result is increased food security and improved nutrition.”

***WFP Gender Insight Series 2023***

# Introduction

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**In 2023, more than 333 million people faced acute levels of food insecurity – a staggering rise of almost 200 million people compared to pre-COVID-19 pandemic levels.**<sup>1</sup> This alarming escalation underscores the profound challenges posed by the ongoing conflicts, the persistent impact of the now four-year-old COVID-19 pandemic, and the worsening climate crisis. These factors make it increasingly challenging to attain the goal of eradicating world hunger by 2030.

Furthermore, food insecurity does not affect everyone equally. It affects more women than men in every region of the world.<sup>2</sup> Pre-existing inequalities, compounded by the effects of the climate crisis and social, economic and political barriers further hinder women's capacity to cope with increasing climate and other shocks. These inequalities are exacerbated when coupled with unequal access to resources, lack of agency and inability to participate in decision-making processes.

The 2023 edition of [The State of Food Security and Nutrition in the World](#) highlights this disparity, revealing that as of 2022, 28 percent of women in the world are moderately or severely food insecure compared to 24 percent of men. Despite these disparities, women remain fundamental contributors to food security. They fulfil essential roles in food system, ensuring sustenance as food producers for their communities, while also shouldering the responsibility of meeting nutritional needs of their households and communities. Yet, their contributions often remain invisible and undervalued in policy and institutional frameworks, hindering them from reaching their full potential in improving food security.

WFP understands that the goals of Zero Hunger (SDG2) and Gender Equality (SDG5) are intrinsically linked and that there is no prospect of achieving one

without the other. Therefore, [WFP's Gender Policy 2022-2026](#) ensures that food and nutrition assistance is delivered in a manner that addresses the different needs, priorities and experiences of the women, men, girls and boys with whom it works. Understanding the power of gender equality for food security, WFP aims to optimize its presence, role and capabilities, to advance gender equality and women's empowerment as an integral part of its mission of saving lives and changing lives.

**In essence, food security and nutrition improve when women and girls are empowered with equal access to information, resources, services, decision-making, education and economic opportunities.**

However, women's empowerment cannot happen without **women's economic empowerment**. This means that, in order to realize their potential and advance their rights, women should have the ability to advance economically and have the power to make and act on economic decisions.

Women's economic empowerment serves as a catalyst that can have a positive impact on a variety of issues such as gender inequality, food security, poverty, gender-based violence, family dynamics and children's education and health, among otherS. However, achieving this economic empowerment is not an easy fix. It requires more than financial inclusion with tools such as savings, access to credit, insurance, trainings and technical assistance which would eventually lead to economic empowerment. It needs a more holistic and multidimensional approach, depending on structural circumstances at the community, household and individual level.

For over a decade, WFP has been using **Climate Risk Insurance** (CRI) to protect vulnerable households and communities from the impacts of climate-

1 World Food Programme, 2023

2. 2023 The State of Food Security and Nutrition in the World

related disasters. Given that women are not only disproportionately affected by the climate crisis but are also pivotal agents of change for both mitigation and adaptation efforts, WFP prioritises gender-responsive programme approaches.

If designed appropriately, programmes that increase access to CRI can be an essential tool in the strategy for bolstering women's economic empowerment and enhancing their resilience to extreme weather events. CRI can serve as a shock-responsive safety net that safeguards women, their households and livelihoods from climate-induced loss and damage, while also providing the opportunity to look ahead, invest in the future and not live in fear of the impacts of the next extreme weather event.

Currently, WFP supports CRI programmes in 27 countries in Africa, Asia, Latin America and the Caribbean at the micro, meso and macro level to strengthen financial protection against extreme climate shocks and build resilience for all women, men, boys and girls. At the national level, WFP partners with governments and regional risk pools to purchase insurance policies, or top-up premium finance for an existing policy, to release financing for WFP to respond early when a climate shock triggers a payout, thereby safeguarding vulnerable populations and communities. At the community level, WFP supports women to access inclusive insurance and other financial services such as savings and loans through the R4 Rural Resilience Initiative (R4). This enables vulnerable farmers or pastoralist households as well as micro, small and medium entrepreneurs (MSMEs) to build resilience and manage climate risks in the face of increasing uncertainty. By integrating various risk management strategies, these initiatives enhance resilience at the grassroots level, providing tailored support for different levels of risk severity.

WFP will present its experience from the field, spotlighting women who have harnessed WFP's climate risk insurance and related interventions to strengthen their resilience and ensure food security for their households. In Haiti, **Cevilia** shows us how access to inclusive insurance combined with trainings on financial education and gender equality can

empower farmers and strengthen their capacity to withstand various challenges in the agricultural sector. In Guatemala, **Wendy** shows us the importance of organizational, technical, financial and entrepreneurial skills in enhancing economic and social sustainability of farmers and their communities. In Cuba, **Martha** shows us the importance of linking farmers to social protection systems as well as the importance of agriculture insurance in ensuring food access and economic security for local farmers.

On a macro level, in The Gambia, **Fatou** shows us how timely assistance can safeguard households and communities from climate shocks and act as an essential lifeline in trying times. In Mali, **Ada** shows us how providing timely assistance can guarantee food security to the most vulnerable while also allowing families to meet their nutritional needs with dignity.

WFP will also feature interviews with gender experts who are partnering with its regional and country offices to make WFP's programmes more gender sensitive. **Katie Carlson** from the Regional Bureau of Nairobi offers a thoughtful perspective on the potential opportunities or areas of aspiration that could enhance the gender-sensitivity of Climate and Disaster Risk Financing and Insurance (CDRFI) programmes, while **Josefina Tamayo** from the Guatemala country office offers invaluable insights into how WFP Guatemala has adapted the insurance offering to different needs of the women it works with.

These beneficiary stories, combined with the unique viewpoints of WFP's gender experts, underscore the pivotal role of insurance in augmenting financial protection for the most vulnerable while fortifying their resilience against climatic shocks. Insurance might not be the silver bullet, still, it is an important component to achieve financial protection and build resilience, as demonstrated by the stories shared. By giving a voice to our beneficiaries and amplifying their stories, we hope to learn more about the areas where WFP can improve and adapt. We remain steadfast in our commitment to advance women's economic empowerment, while improving their food security and fostering inclusive approaches that safeguard livelihoods and foster resilience.

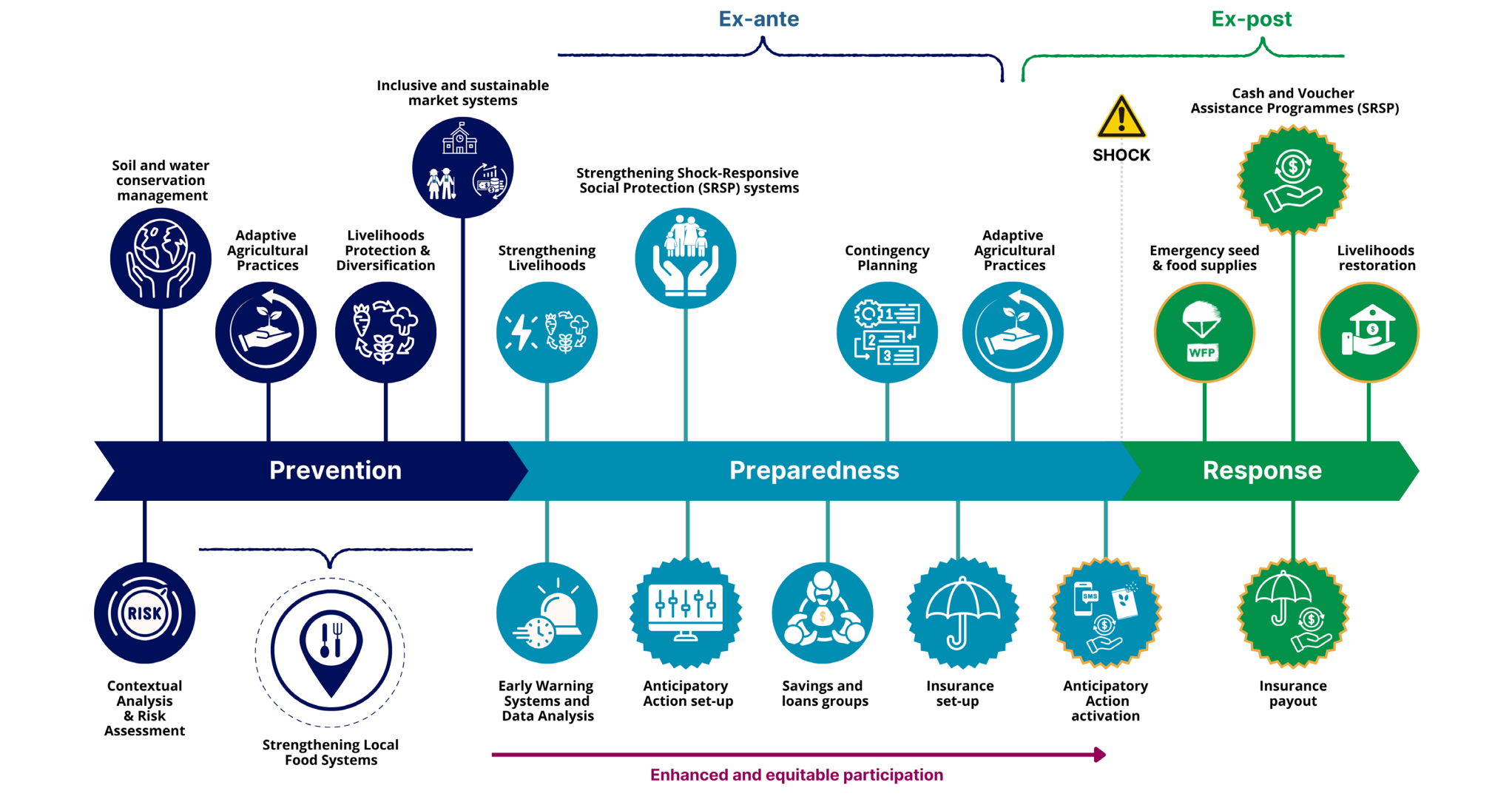
# Timeline

For decades, WFP has been at the forefront of designing and implementing resilience programmes that prevent crises and safeguard food security and nutrition in collaboration with governments and various partners. To meet the distinct national needs in the countries we serve, we are adapting and differentiating our strategies in country offices to multi-year Country Strategic Plans (CSPs) that incorporate WFP's entire humanitarian and development portfolio. These plans embrace a wide range of topics, from climate adaptation and urban resilience to gender equality and support for indigenous peoples. An important component of this evolved approach is the integration of climate and disaster risk financing and insurance (CDRFI) with a gender perspective. This integration aims not only to enhance resilience capacities and food system linkages between producers and consumers but also to ensure that financial strategies are inclusive, addressing the unique vulnerabilities and needs of vulnerable populations. By incorporating gender considerations into CDRFI, WFP can expand equitable financial protection while ensuring that the roles and needs of girls and women are central to planning and implementation. This shift underscores WFP's commitment to fostering long-term sustainability through a holistic and gender-responsive approach to climate and disaster risk and resilience.

To achieve its strategic objectives and confront the urgent challenges of inequality and food insecurity, WFP is dedicated to accelerating and broadening its integrated approach for climate risk management

and resilience. The timeline below (figure 1) aims to illustrate some of WFP's activities and instruments across prevention, preparedness and response phases, outlining a holistic strategy that merges with other programmatic areas to improve livelihoods and reduce community disparities and food insecurity. Significant focus is given to addressing crucial issues pivotal to achieving zero hunger, such as conflicts, migration and the climate crisis along with the support for native, indigenous and Afro-descendant populations, highlighting the organization's commitment to customized, impactful interventions.

In the context of escalating food insecurity, growing poverty, surging food and fuel prices and the intensifying climate crisis that brings new records for extreme weather, WFP is scaling up solutions that build resilience, provide financial protection and help communities to adapt. Adding to this comprehensive approach, WFP integrates a gender transformative perspective, ensuring that actions not only address the immediate food security needs but also challenge and transform unequal gender relations, guaranteeing enhanced and equitable participation of women, men, girls and boys. This ensures the empowerment of all individuals, enabling them to access, participate in and benefit from climate action. Below are some activities and instruments included in the various programmes of WFP country offices, demonstrating how they pinpoint and tackle the issue of escalating food insecurity among populations, all while embedding a gender transformative approach to strengthen the impact and sustainability of their activities.



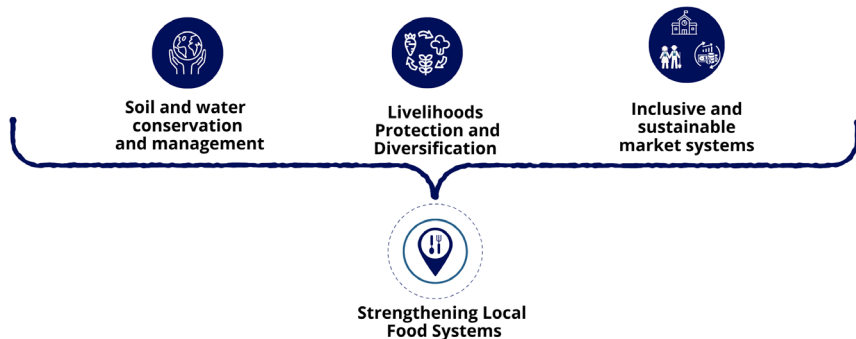
### Contextual Analysis & Risk Assessment

Strategic planning in countries includes contextual analysis and risk and vulnerability assessment to identify the main internal and external stressors that are affecting people's living conditions. Tools such as integrated context analysis (ICA), seasonal livelihoods programming (SLP), community-based participatory planning (CBPP), climate analyses such as the Consolidated Livelihoods Exercise for Analyzing Resilience (CLEAR) exercise, among others, have been used to provide information on historical food security and nutrition trends while informing both national and community-based planning.



### Strengthening Livelihoods

Building human capital and addressing other structural vulnerabilities lay the foundation for improved livelihoods. These, in turn, protect people from the cascading risks caused by the global climate crisis and other shocks and stressors – opening a pathway to sustainable solutions to hunger and malnutrition. Working closely with national counterparts and other partners, WFP's risk-informed, integrated programmes contribute to improving and adapting the livelihoods of the most vulnerable people in rural and urban areas.



Food system disruptions, driven by climate variability and extremes, globalization, conflict and inequalities, hinder access to essential food. WFP leverages its extensive experience in food procurement and distribution across 80 countries, actively addressing these issues. WFP's initiatives focus on improving midstream food system sectors such as transportation, storage, and processing. Programmes like Home Grown School Meals, fortification projects, infrastructure development, public food reserve enhancements, and support for smallholder farmers, through access to credit and capacity building, aim to create a more equitable and sustainable food future, with special attention to the needs and empowerment of women.



### Adaptive Agricultural Practices

Adaptive agricultural practices are a comprehensive set of activities tailored to enhance the resilience of food systems against climate change, environmental degradation, and socio-economic challenges. These are geared towards safeguarding food security and bolstering the livelihoods of vulnerable populations, especially smallholder farmers, through the promotion of sustainable and resilient farming methods that fortify the adaptive capacities of both agricultural systems and communities. This approach is fundamental in preparing them to effectively navigate and overcome the increasing challenges introduced by climate variability and other external factors, thereby ensuring sustained food security and livelihoods in the long-term.



### Early Warning Systems and Data Analysis

Derived from evidence-based analyses and risk assessments for conflict, natural or economic hazards which may affect current WFP operations or create new humanitarian needs, Early Warning Systems and Data Analysis inform decisions on resource allocation and operational readiness. Geographic Information Systems (GIS) allow us to visualize information generated, collected or assembled from various functions within WFP. Targeted geospatial analyses show the immediate impact of extreme events focusing on affected populations and existing assets or ground operations.



### Anticipatory Action

One of WFP's flagship programmes to manage climate-related risks is its Anticipatory Action (AA) for climate shocks programme, previously known as Forecast-based Financing (FbF). The AA programme enables the implementation and financing of actions before an extreme weather event has occurred based on weather forecasts. These anticipatory actions aim to prevent and mitigate – to the extent possible – the effects of extreme weather on the food security and nutrition of highly vulnerable people.



### Contingency Planning

Contingency planning, in the context of WFP, involves the preparation and formulation of action or operational plans designed to respond effectively to potential emergencies and crises threatening food security and nutrition. It focuses on analyzing specific events and emerging situations that may pose risks to society or the environment, thereby ensuring preparedness and operational readiness for various scenarios that could impact food availability and access, particularly in areas vulnerable to extreme weather events, conflicts and other disruptions. It establishes protocols in advance to enable timely, effective and appropriate responses to these challenges. This process is dynamic, necessitating regular updates and revisions to adapt to new information and changing circumstances.



### Savings and loans groups

Equipping rural communities with the tools to establish informal savings and lending methods supports sustainable food systems, empowers women and youth, reduces dependency and guides communities towards self-reliance. Access to credit is limited for rural communities, as formal financial institutions often consider farmers too high-risk due to their reliance on rain-fed agriculture, the increasing impacts of climate variability and change, irregular incomes, and low financial literacy levels. Village Savings and Loan Associations (VSLA) serve as a key avenue for financial inclusion, where WFP fosters sustainable food systems, community resilience and economic empowerment. Through VSLAs, communities can access loans to invest in their productive activities or other income-generating activities beyond farming, offering a crucial safety net for emergencies.



### Insurance

Since 2008, WFP has enabled food-insecure communities to access insurance protection and has enhanced the capacities of governments in disaster risk financing and response strategies. At the grassroots level, WFP advances inclusive insurance solutions through the R4 Rural Resilience Initiative. R4 incorporates different risk management strategies aimed at tackling both climatic and non-climatic factors contributing to vulnerability. Furthermore, WFP facilitates macroinsurance schemes by collaborating with national governments and regional risk pools like the African Risk Capacity (ARC) and the Caribbean Catastrophe Risk Insurance Facility (CCRIF SPC). Through these partnerships, WFP supports the purchase or top-up of insurance policies that fund WFP's assistance in the event of a catastrophic climate-induced disaster, ensuring timely response and support to vulnerable populations.



### SRSP systems

Supporting governments to scale up and enhance social protection is a key pathway towards a zero hunger world. WFP works with governments and partners to ensure that by 2030 people will have substantially increased access to national social protection systems that safeguard and foster their ability to meet their food security, nutrition and associated essential needs, and to manage the risks and shocks they face. WFP has a long history of supporting the design and delivery of nationally-led social protection, providing technical advice and/or implementing programmes on governments' behalf as needed. In addition, WFP's own programmes are often implemented in ways that are complementary to national social protection. Leveraging its presence and experience, WFP offers expertise across all elements of policy and programme design and delivery within the limits of WFP's mandate and capacities.

# Voices of our experts

## Interview

**Katie Carlson-Akuno**  
*Regional Gender Advisor, RBN*



**1. What are the gaps in integrating gender considerations into CDRFI programmes in Regional Bureau Nairobi (RBN) and how can gender transformative approaches be advanced?**

While CDRFI is a critical tool to help women and girls deal with the impacts of the climate crisis, historically, gender hasn't been very standardized or mainstreamed in how we do CDRFI programming at WFP beyond targeting women as beneficiaries. In the RBN region, we want to make sure that going forward, there is a structured and standardized manner in how we address gender barriers and different forms of exclusion within CDRFI programming in a more transformative way.

This also speaks to the bigger issue which is beyond just targeting women as beneficiaries. To ensure that our CDRFI programmes are effectively benefitting women, we need to understand the bigger picture by investing in gender analysis, understanding the community surrounding women and what it means for them to have access to CDRFI. When we fully understand the gender ecosystem and consider the actual drivers of problems is when our programmes

have the potential to become truly **gender transformative**.

**2. What are the potential opportunities or areas of aspiration that could enhance the gender sensitivity of CDRFI programmes?**

Firstly, we need to understand that **we can't achieve food security and positive nutritional outcomes without gender equality**. This is why WFP's Gender Policy is a great starting point. In the policy, one of



our primary objectives is to address the root causes of gender inequality that drive food insecurity. At this time, WFP needs more evidence to fully understand, in a meaningful way, what happens after women receive an insurance payout and what barriers could prevent them from fully benefitting from that payout or making decisions about using the money. This is because we are yet to fully understand and address the root causes of their heightened vulnerabilities to climate-related disasters.

CDRFI are appropriate for addressing the gaps in climate risk vulnerabilities in the short term, however, it is more reactive to a problem as opposed to preventative. It can play a stronger preventative role by addressing heightened vulnerabilities but, overall, we need to urgently structure and intentionally standardize gender transformative integration into CDRFI programmes so that we amplify our impact over time, both in terms of **immediate crisis response as well as long-term resilience and not being driven further and further into poverty due to climate shocks.**

In RBN, we are supporting WFP's country offices to partner with local organizations that have the expertise and proven impact in gender transformative work at the community level. While we provide them with the technical guidance, training and capacity building support at our end, we guide them to partner with local organizations that actually have staff on the ground because a true gender transformative approach requires transformation at both an individual and community level around the different norms and beliefs that can cause harm and inequality.

### 3 What strategic measures or next steps have been envisioned for the RBN region to seamlessly integrate gender considerations into the CDRFI programmes?

Currently, RBN is working with the CDRFI team to develop a gender integration roadmap for the region followed by specific engagement plans for different country offices like Somalia and Ethiopia. The gender team sits with the insurance team for in-depth sessions where we understand each other's work in detail. We take that understanding into developing a timeline and roadmap and also to identify different entry points that will guide us going forward. This will ensure that we do more effective programme design that integrates gender.

Our historical approaches have been gender responsive or gender-sensitive, not gender transformative. Up until now, we do not go beyond ensuring women receive payouts, without fully understanding the gender dynamic that women have to grapple with, which needs to change. We need to focus on shifting beliefs, attitudes and attachments to certain gender norms in a positive direction because evidence demonstrates that this will have multiplier effects across interconnected issues that are compounding climate vulnerability, such as family dynamics, poverty, gender-based violence, and children's educational and health outcomes, among others. Especially when there are limited resources in complex environments, it's not just the ethical thing to do but also the smart thing to do.

# Interview

**Josefina Tamayo Muñoz**  
*Senior Gender Advisor, WFP Guatemala*



## 1. How has WFP Guatemala been integrating gender considerations into its Village Savings and Loans (VSLs) and insurance activities.

To implement the **WFP Gender Policy** and empower women effectively, a strategy was devised using sustainable tools tailored to women's needs. Through direct consultations, and leveraging past gender knowledge from WFP, an empowerment strategy was formed, centered around the creation of **GACEM (Women's Empowerment Savings and Loans Groups** or *Grupos de Ahorro y Crédito para Empoderamiento de Mujeres* in Spanish). These groups organize women into collectives to enhance organizational capacities, develop financial management skills and promote a culture of savings and solidarity among women.

This strategy facilitated the achievement of gradual, articulated and verifiable results that contribute to generation of evidence for the "life change" that economic empowerment represents for women. It facilitates introduction of reinforcement tools, such as **parametric insurance**, which focus on sustaining economic activity and the productive process, thus supporting integrated empowerment and sustainability of actions in a practical way.

## 2. How has WFP Guatemala adapted the insurance offering to the different needs of women?

In Guatemala, women encounter **widespread inequality** in social, political and economic domains, which limits their access to economic resources including insurance coverage. In response, WFP Guatemala developed an insurance product specifically designed to meet the needs of women, while also being accessible to a broader population. This product is a parametric insurance that compensates for business interruption of productive activities. The insurance specifically covers livestock production activities such as egg, chicken, pork, or turkey meat production, as well as value-added processes like canning, flour making, sausage production, or food preparation, among others. By focusing on protecting

**women's economic activities** beyond just agricultural production – where women often face barriers in decision-making due to issues of land ownership – the insurance aims to enhance their and their organization's participation in the economy.

## 3. What are some of the challenges and opportunities for designing and implementing gender responsive risk financing programmes ?

In designing gender transformative programmes, a **key challenge** has been developing and testing tools for evidence generation, given the pervasive need to shift gender stereotypes. Adapting insurance schemes for women, especially **indigenous women**, requires culturally sensitive approaches, including developing materials in local languages and product structuring. Staff also require ongoing gender sensitivity training. Despite the requisite investments in time and resources, this process is crucial as this **gender transformative approach presents significant opportunities**. It also aligns with WFP's gender policy and local equity initiatives, fostering women's engagement with government and community institutions. This approach enhances women's participation at the local level, sustains their actions, and builds financial and social management skills.

**Insurance payouts** support women's investments in productive activities, fostering organizational processes and economic empowerment. GACEMs serve as effective platforms for integrating insurance with resilience-building activities and providing financial education. Strengthening GACEM linkages with formal value chains is a priority, aiming to create permanent platforms for anticipatory action, productive investment and sustainable insurance.

# Stories from the field

## HAITI



*Cevilia Legagneur,  
55, farmer*

### BACKGROUND

The department of Grand Anse stands as the breadbasket of the country's southern peninsula, providing food to over 41,000 school children through the homegrown school meals programme. WFP is establishing a new market that holds the potential to benefit 6,000 farming households through collaboration with the largest network of smallholder farmers in the region.

Many farmers faced significant crop losses following a prolonged drought from 2022 through 2023 that caused significant challenges in meeting their needs. Through flexible funding, WFP Haiti managed to secure premium support for the renewal of a parametric cover for over 3,400 farmers in Grand Anse, with a sum insured of US\$900. These insurance policies then had a payout triggered in late 2023.

### MEET CEVILIA

Cevilia Legagneur, 55, is an active member of the local Agricultural Producer Organization (OPA) – KAPMA. She heavily relies on her harvest of predominantly

**With the insurance money I've just received, I'm going to plant corn and peas, hoping to have a good harvest to pay my children's school fee.**

rain-fed crops to secure financial resources for her household, including paying for her children's school tuition. For her family, each lost season adds an extra burden. The extended dry spell, worsened by excessive rainfall, has made it challenging for her to fulfill some of her financial obligations.

With this insurance coverage and the payout she received, Cevilia will have the means to purchase new seeds and adequately prepare during the sowing period for the next cropping season, preventing her from falling into deeper debts. This financial support contributes significantly to alleviating some of the challenges she faces and empowers her to sustain her family's livelihood.

WFP's initiative in Haiti extends beyond building climate resilience with inclusive insurance coverage against deficits and excess rainfall for smallholder farmers. It also encompasses training in financial education and gender equality, strengthening local food systems, and facilitating access to new markets. This approach aims to empower farmers and strengthen their capacity to withstand various setbacks to their agricultural activities.

Interview conducted by: Stephanie Rigaud, WFP Haiti. Interview Language: French, Place and date of interview: Commune Marfranc in Grand Anse, January 2024

# HAITI

🕒 2022

📍 Grand'Anse, Sud, Nippes and L'artibonite

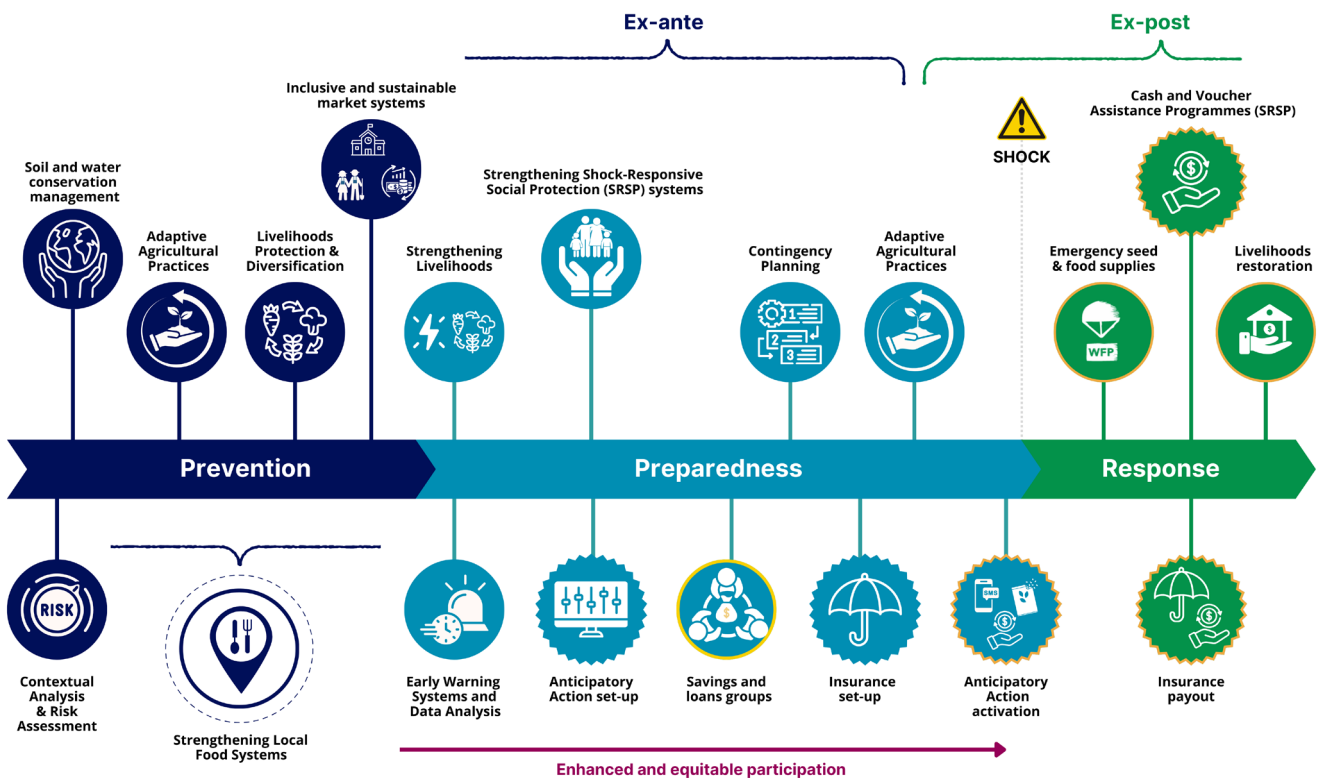
☔ 10,565 covered households

👥 of which, 50 percent were headed by women

👤 3,500 beneficiaries reached with an insurance payout

💰 US\$ 900

💵 Flexible funding



Note: In the case of Cevilia, despite AA and SRSP being instruments introduced by WFP in her department, they are not yet present in her commune. Cevilia participates in a savings and loans group not directly introduced or supported by WFP.

Figure 2: Timeline of WFP's activities and instruments in Haiti. This timeline reflects the activities that are currently implemented (colored icons) by the country office or planned activities (grey icons) for the upcoming years.

# MALI



**Ada Diallo,  
55, widow**

## BACKGROUND

Mali is extremely vulnerable to the impacts of the climate crisis. The country has faced recurrent droughts and floods which have negatively impacted Mali's most vulnerable communities, leading to deterioration of livelihoods and increased food insecurity. To safeguard the food security of vulnerable people and strengthen the country's capacity to effectively manage climate risks, WFP has been working with the Government of Mali and other humanitarian partners on sovereign and macro-level insurance through the Africa Risk Capacity (ARC) Replica programme, as well as strengthening linkages with government-led shock-responsive social protection systems.

## MEET ADA

Ada Diallo, is a 55-year-old widow and mother of 11 children, living in a town in Douentza, a region in central Mali. After her husband's death, the responsibility of the family fell solely on her. Occasionally, her eldest son, aged twenty, does his best to support her. However, his income is very low due to the precarious nature of casual work. This is therefore not enough to allow Ada to make ends meet. After her husband's passing, Ada, who made her living from agriculture, no longer has access to the small plot

**This assistance is a great relief for my children and myself. I feel reassured to feed my children with dignity.**

of land that together they rented from time to time, due to lack of financial means.

Following irregular rainfall during the 2022/23 season, WFP received US\$8.1 million in insurance payouts from the ARC Replica programme. This enabled WFP Mali to provide early food and nutrition assistance along with cash transfers through social safety nets, aligning with the national social protection system and allowing for an expansion of the Government's drought support to over 300,000 vulnerable people (more than half of whom are women) affected in 37 communes.








Ada was among WFP's beneficiaries who received food and nutritional assistance that was distributed in the form of cash, electronic card or coupon transfers that can be used to purchase food, through social safety nets that allows vulnerable families, like Ada's, to access a healthy and diversified diet.

*"When I was called for this assistance, I was twiddling my thumbs, wondering how to feed my family in the days to come. I only had cereals left for two days of meals," says Ada. Thanks to this support, fifty-year-old Ada says she is comforted, because she can feed her family without having to lend a helping hand.*

WFP plays a key role in strengthening the national social protection system in Mali by increasing assistance through innovative risk financing tools, such as ARC Replica. Other climate risk management programmes, such as Anticipatory Action (AA) and inclusive insurance, are being developed to strengthen WFP and the Government of Mali's ability to effectively manage climate and disaster risks.

Interview sourced from: <https://wfpwestafrica.medium.com/mali-renforcer-le-pouvoir-dachat-des-m%C3%A9nages-vuln%C3%A9rables-gr%C3%A2ce-aux-fillets-so-ciaux-a7459bdc2caf>

# MALI

-  2019
-  Kayes, Koulikoro, Sikasso, Gao, Mopti and Ségou
-  570,124 people covered
-  313,536 reached with the assistance
-  of which, 50 percent were women
-  US\$74 social safety nets  
US\$126 food assistance  
US\$46 nutrition assistance
-  KfW and USAID

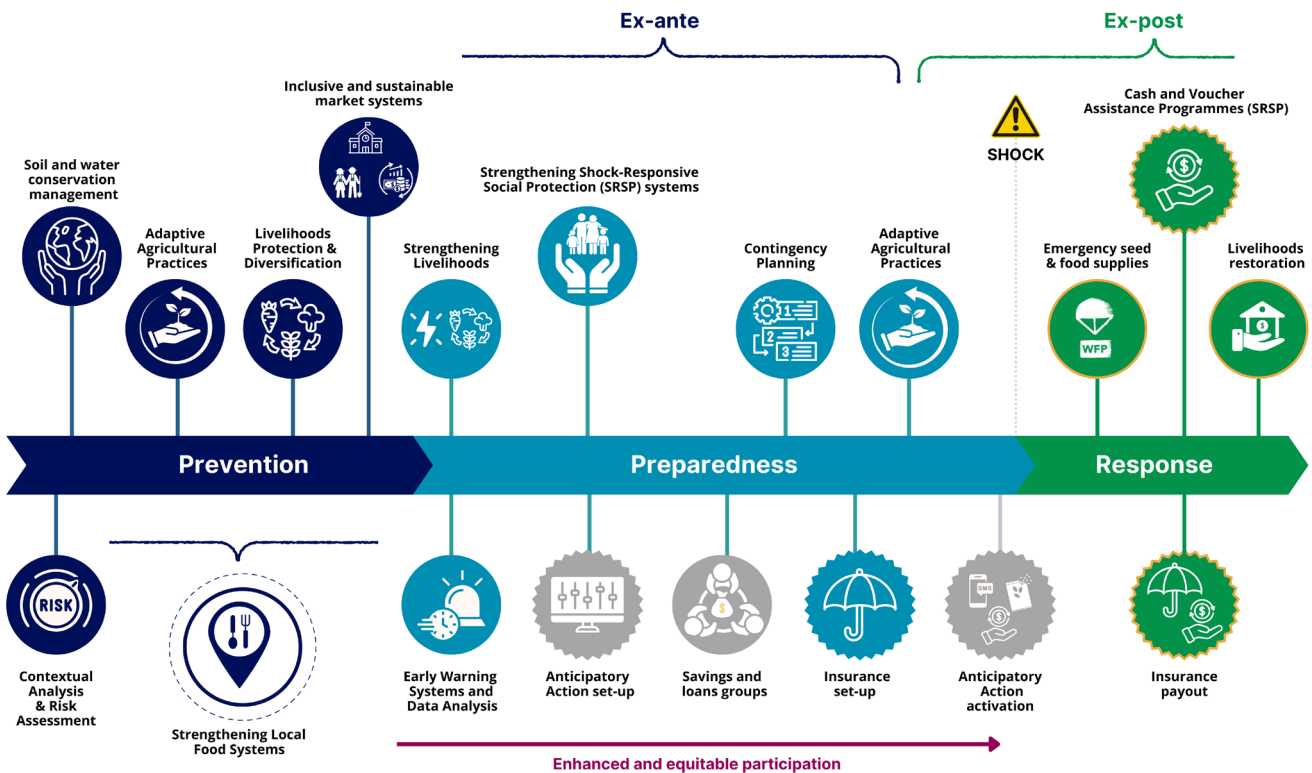
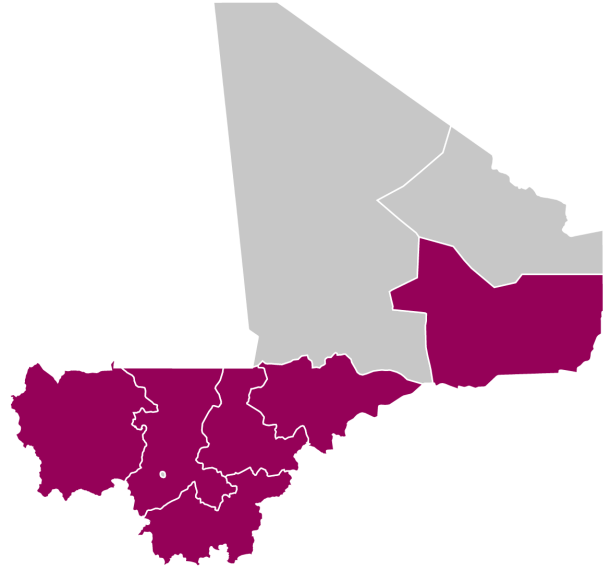


Figure 3: Timeline of WFP's activities and instruments in Mali. This timeline reflects the activities that are currently implemented (colored icons) by the country office or planned activities (grey icons) for the upcoming years.

# THE GAMBIA



**Fatou Janneh,**  
farmer

## BACKGROUND

The Gambia is **highly vulnerable to the impacts of climate change**, from rising temperatures, floods, storms, and droughts. This can have a negative impact on agricultural production, as 99 percent of it is rainfed, threatening the food security of the most vulnerable people.

WFP Gambia has been purchasing **macroinsurance policies** under the Africa Risk Capacity (ARC) Replica programme since 2019. These insurance policies provide WFP and the Government of the Gambia with the much-needed financial resources to respond immediately after a shock occurs, reducing the impact of drought on vulnerable communities.

## MEET FATOU

As a devoted wife and mother, Fatou Janneh's life revolves around caring for her sick husband and two beloved children, all while navigating the challenges of making a living as a farmer in The Gambia. Little did she know that the 2022/2023 rainy season would bring an unforgiving drought, Fatou is among the 153,902 people who had to face the consequences of crop failure and were in urgent need of food assistance.

*"Last year's (2022) delayed rains wreaked havoc on rice farms across our community; my humble plot of land was no exception. Although a small portion of my farm had*








**With this support, I could purchase rice, other essential food items, and even shoes for my children. The assistance helped us and provided our community with access to food, uplifting everyone's spirits.**

*water where I cultivated, it fell victim to the destructive force of animals like cows and donkeys before I could harvest anything. This left my family in dire straits, struggling to meet our basic needs," Fatou recalls with a heavy heart.*

Despite Fatou's relentless efforts, the burden remained overwhelming until WFP's assistance emerged as a beacon of hope. Following the irregular rains during the 2022/23 season, **WFP received over US\$187,00 in insurance payouts** under ARC Replica. These payouts allowed WFP to reach 6,528 people with cash transfers in 2023. Fatou received US\$130 (GMD 8,100), a lifeline that not only put food on the table but breathed life into a community on the brink of despair.

The assistance funded by the ARC Replica payout has been an essential lifeline for these farmers, ensuring they could meet their food and nutrition needs despite the drought conditions. As part of the country's risk financing and insurance approach, WFP Gambia has also started preparatory work to introduce an inclusive insurance scheme, including working on product design, conducting a dry run (where the index is monitored for a period to assess its performance prior to subscribing a policy) and establishing a microinsurance committee. The aim is to provide financial support directly to smallholder farmers after they experience a drought and a resulting reduction in their crop yields. These activities contribute to improved climate and disaster risk management and are a key component of the country's efforts to adapt to the climate crisis.

# THE GAMBIA

-  2019
-  Illiassa, Lower Badibou, Jarra West, Kiang Central, Upper Nuimi, Sandu, Wuli East
-  34,190 people covered
-  8,704 reached with the assistance
-  of which, 43 percent were women
-  US\$130
-  Flexible funding

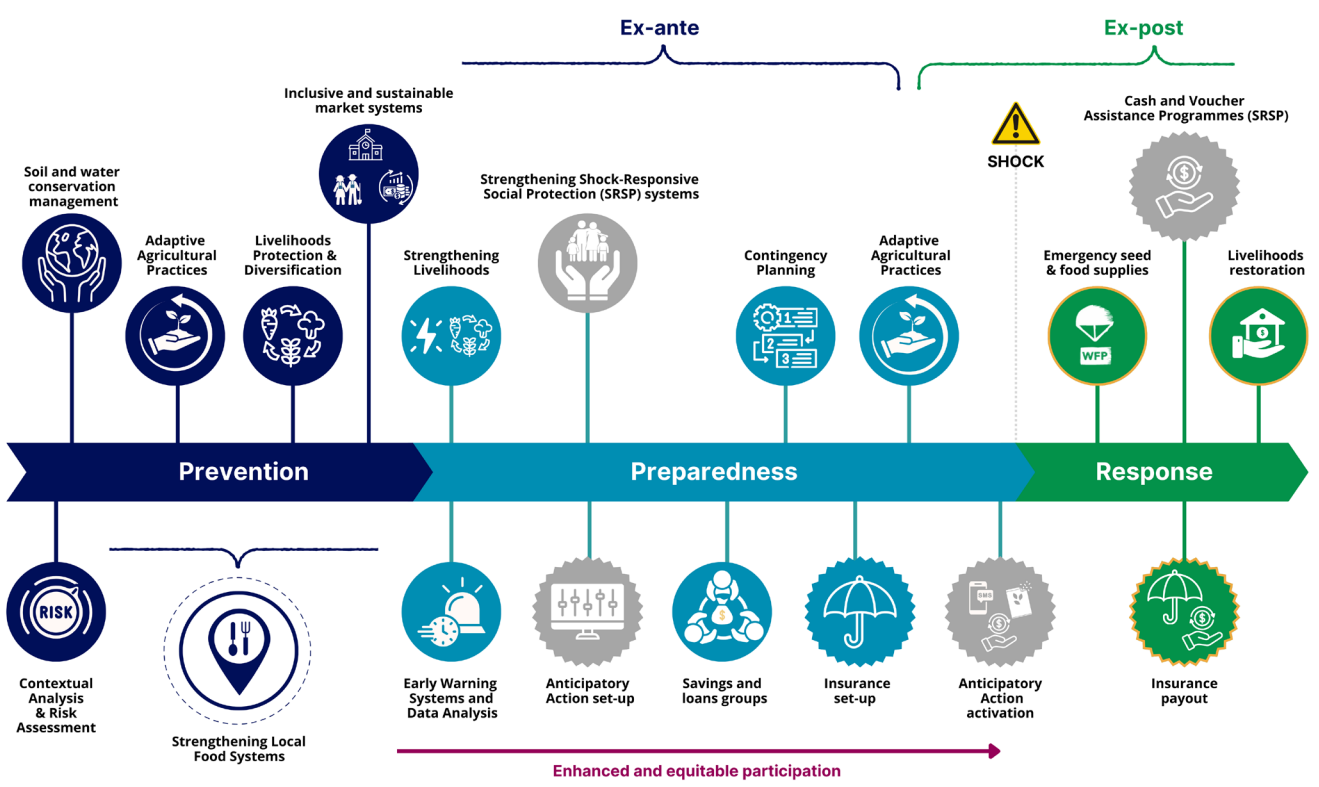
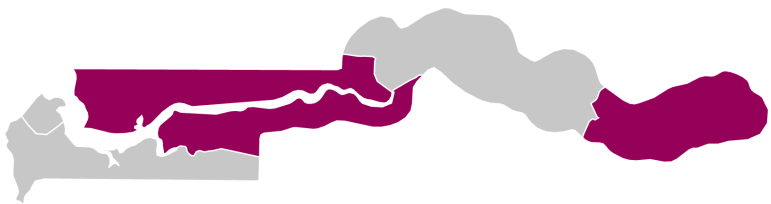


Figure 4: Timeline of WFP's activities and instruments in The Gambia. This timeline reflects the activities that are currently implemented (colored icons) by the country office or planned activities (grey icons) for the upcoming years.



# GUATEMALA



**Wendy Garcia, 19,  
farmer and climate monitor**

## BACKGROUND

The “Dry Corridor” refers to a geographical strip of land stretching across Guatemala, El Salvador, Honduras and Nicaragua where communities are particularly exposed to extreme weather events, oscillating between extended droughts and heavy rain and flooding, threatening people’s livelihoods and food security.

WFP Guatemala launched its climate insurance project in 2021, now covering 14,226 individuals across seven departments, **100 percent** located in the Extended Dry Corridor of Guatemala. The initiative’s backbone, GACEM (Savings and Credit Groups for Women’s Empowerment), empowers women with organizational, technical, financial, and entrepreneurial skills, enabling them to afford contributions to the premium and enhance their economic and social sustainability.

## MEET WENDY

Wendy García is supporting her community of La Mina, within the Dry Corridor of Guatemala, as a Climate Monitor. The 19-year-old is providing her community with precise climate information through interpreting weather forecasts, better understanding climate data,

**I want to learn everything about the weather to help my dad produce better.**








using the rain gauge and the agroclimatic sensor so they can take decisions with knowledge of the climatic conditions that can drastically affect agricultural production, mobility or economic activities, taking any necessary measures to prepare and cope.

Wendy’s interest sparked in 2022 when her community was affected by excessive rains, leading to crop losses for families. That was the year her family started participating in the parametric insurance programme implemented by WFP.

According to Wendy, the insurance payout helped her family to buy food due to partial crop losses. In 2023, her community was once again affected by climate extremes, however, this time the losses were due to prolonged drought, leading to reduced livestock production and decreased income from economic activities. Wendy and her family again received US\$256 from the insurance payout that helped them to purchase basic goods for the family.

The Anticipatory Actions project implemented by WFP Guatemala includes active surveillance and risk reporting for local communities.. Seven sensors installed in Chiquimula join a network of 20 across the eastern Dry Corridor, enabling climate monitoring and crop condition analysis. This initiative, part of the CGIAR/CIAT climate data network, supports agroclimatic boards to refine recommendations. Benefiting 55,000 Dry Corridor farmers, it enhances technical access and female participation, especially for young women.

# GUATEMALA

-  2021
-  Alta Verapaz, Baja Verapaz, Quiche, El Progreso, Chiquimula, Jalapa and Zacapa
-  14,226 covered households
-  5,300 beneficiaries reached with an insurance payout
-  of which, 55 percent were women headed households
-  US\$256
-  European Union, IFAD, KOIKA and Canada

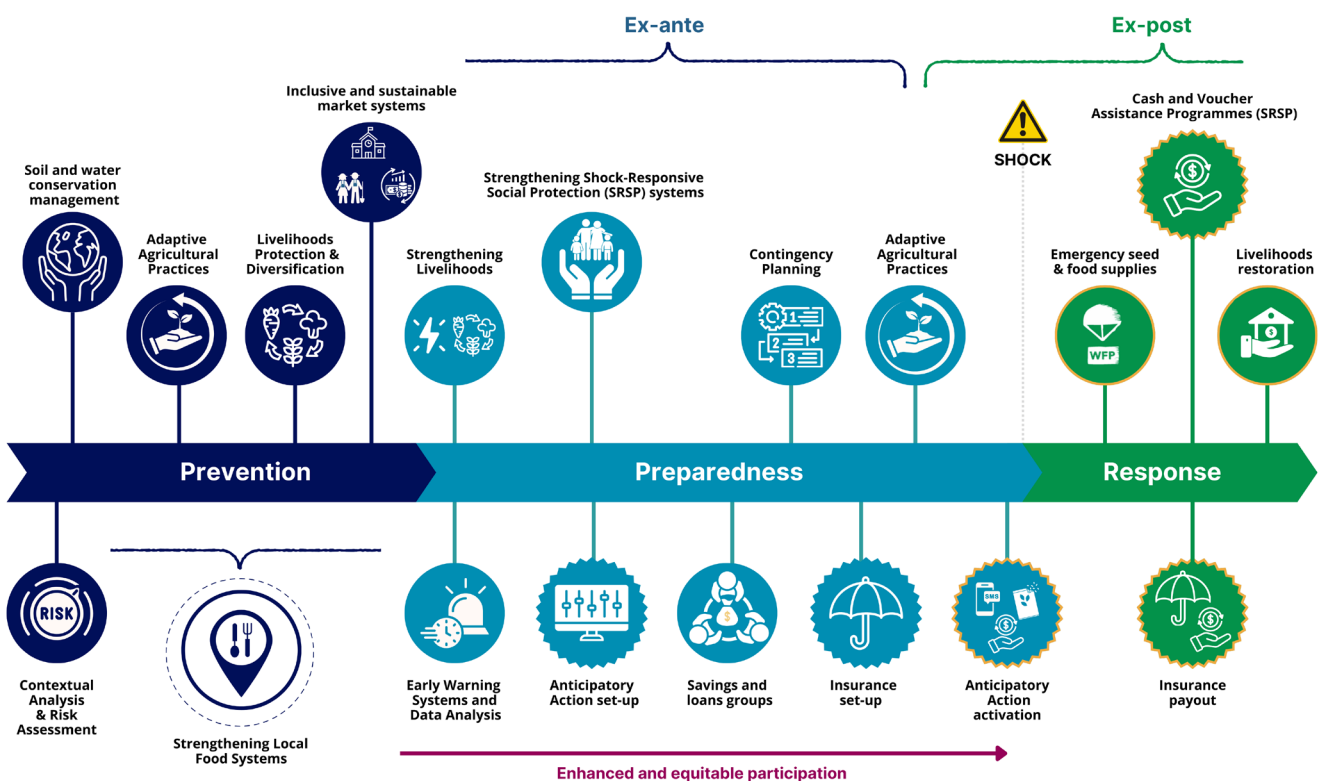
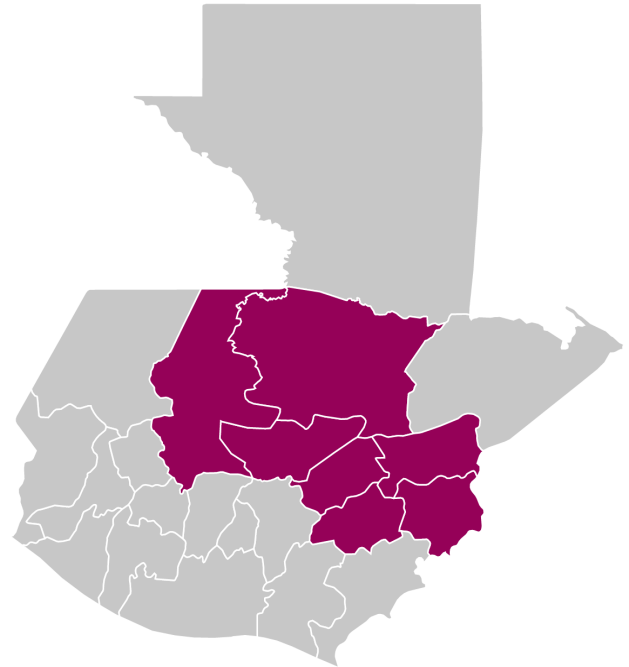


Figure 5: Timeline of WFP's activities and instruments in Guatemala. This timeline reflects the activities that are currently implemented (colored icons) by the country office or planned activities (grey icons) for the upcoming years.

# CUBA



**Martha Isabel,  
68, farmer**

## BACKGROUND

Seven of the thirteen municipalities of Holguín province in eastern Cuba are coastal and highly vulnerable to the increasing frequency and intensity of tropical cyclones and average annual temperatures. Country's authorities indicate increasing periods of drought, drop in yields of various crops, loss of coastal vegetation and damage from marine saline intrusion.

In 2022, WFP Cuba and IFAD initiated the *Gibara Verde x Ciento* project in Gibara, Holguín, to enhance the region's food system efficiency, resilience and sustainability amid climatic and economic challenges. The project aims to improve dietary diversity and quality in educational and community centers, benefiting schools, daycare, and Family Attention Systems (SAF). It has successfully involved four cooperatives, distributing over 47 tons of food weekly to support 930 children and 280 adults, reinforcing the connection between local agriculture and social protection systems.

WFP Cuba has been enhancing farmer resilience through 'preventive' insurance, which encourages participation in disaster risk reduction activities with premiums adjusted based on a vulnerability index. Using this approach, the local insurer *Empresa de Seguro Nacional (ESEN)* offers customized premiums in pilot areas. Launched in 2023, the +Resiliente insurance product is available to farmers in specific provinces involved with WFP projects. By 2025, WFP

**Now, we are not only guaranteeing the food consumption for social protection networks, but as a producer, I also know that my crops will have a landing place, ensuring my economic stability.**

and ESEN aim to expand this initiative, introducing parametric insurance to more Cuban farmers — a first in the country.

## MEET MARTHA

Martha Isabel, who became a landowner eight years ago, manages 0.75 hectares dedicated to various crops. She is among the 43 women contributing to the production at the Credits and Services (CCS) Radiel Rodríguez cooperative in Gibara, Holguín.

In addition to her work as a farmer, Martha has also been an insurance agent for ESEN for several years. Currently, Martha oversees training and explains the benefits of agricultural insurance to the cooperative's farmers, who can opt to join the insurance scheme.

Since December 2022, Martha has also been actively involved in the *Gibara Verde x Ciento* project. She reports significant benefits from the project for the cooperative members, including receiving inputs, technical exchanges and training on soil management, nature-based solutions and the cultivation of drought-resistant crops. On her farm, Martha anticipates the installation of a solar irrigation system, offering a sustainable alternative to conventional energy sources, particularly valuable in areas lacking electricity.

Notably, the project has facilitated a system of direct delivery and sales from producers to social protection systems. In just one year, Martha sold approximately 200 kilograms of produce to a local elementary school and a SAF, highlighting the transformative impact of the project with the dual benefit of ensuring food access and economic security for local farmers.

# CUBA

🕒 2023

📍 Las Tunas, Granma, Santiago de Cuba, Holguin, Guantánamo and Villa Clara

☂️ 688 covered households

👥 251 beneficiaries reached with an insurance payout

👩 of which, 25 percent were women

💰 US\$4,667

🏛️ WFP South-South and Triangular Cooperation, Korea International Cooperation Agency (KOICA), Russia, China, and Latter-Day

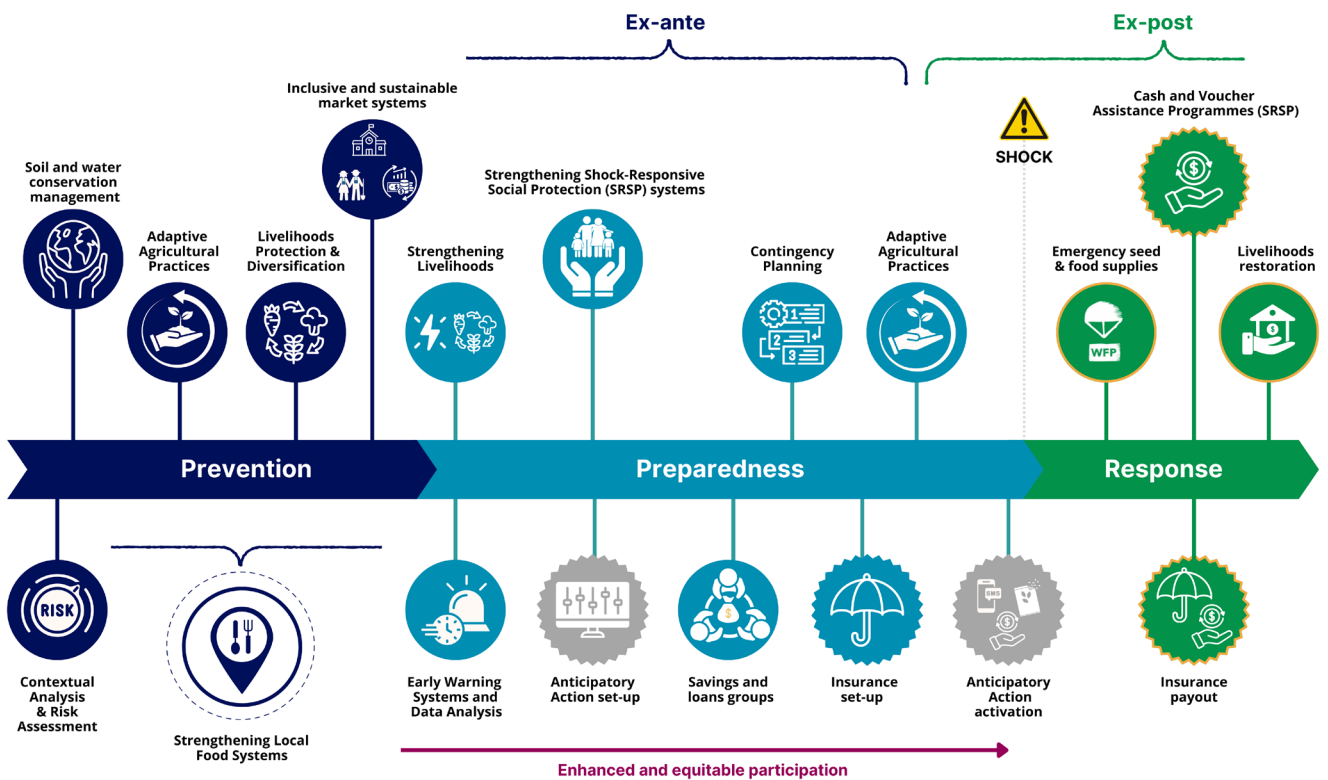
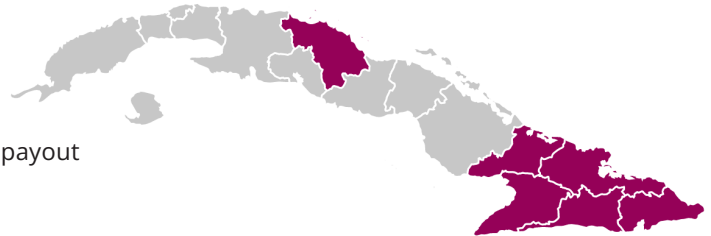


Figure 6: Timeline of WFP's activities and instruments in Cuba. This timeline reflects the activities that are currently implemented (colored icons) by the country office or planned activities (grey icons) for the upcoming years.

# Conclusion

The world cannot achieve zero hunger without simultaneously promoting gender equality and women's empowerment, both of which are essential for addressing the gap in vulnerabilities and improving society's resilience in the face of the climate crisis. When women, men, girls and boys are provided with equal access to and control over resources and services, equal opportunities, representation and an equal voice in their decision-making, families, communities and societies become more cohesive and resilient. As a result, achieving gender equality and empowering women, will not only enhance health, nutrition and education outcomes, it will also foster short- and long-term economic and social benefits for all, improving the wellbeing of future generations.

Facilitating women's access to and control of gender-responsive financial services is central to inclusive economic growth, food security and poverty reduction. The stories presented from Haiti, Guatemala, The Gambia, Mali and Cuba demonstrate how access to these solutions has strengthened women's capacities to manage climate risks and safeguard their food security.

In an effort to improve the gender-responsiveness of its CRI programmes, WFP was awarded a Technical Advisory Facility (TAF) from the InsuResilience Centre of Excellence (CoE) on Gender-smart Solutions, which offered recommendations on Gender-smart Monitoring and Evaluation of WFP's CDRFI programmes. Following an assessment of strengths, weaknesses, gaps and opportunities in WFP's micro, meso and macro level programmes, the recommendations are being taken into consideration to improve the gender-sensitivity of these programmes.

WFP remains committed to mainstreaming gender considerations across all its programmes and operations. Through its CDRFI programmes, WFP will identify and address the distinct needs and challenges faced by both women and men, designing and implementing programmes while applying a gender lens, and striving to enhance outcomes for women and their families without leaving any segment of the community behind.

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