



LIVE TALK 05: Addressing Poverty and Gender-related Barriers to accessing Climate Risk Finance and Insurance for Urban Poor

24 January 2023, 2:30- 3:30 pm (CET)

Event Page for registration: [LIVE TALK 05: Addressing poverty and gender-related barriers of urban poor to accessing Climate Risk Finance and Insurance // FARM-D](#)

Time	Agenda Item
14:30 (10 mins)	<p>► Introduction</p> <p>Words of welcome from Care International (co-chair of the Gender Working Group) and the InsuResilience Centre of Excellence on Gender-smart Solutions, followed by a participant poll.</p> <p>Questions (Create Word Cloud)</p> <ul style="list-style-type: none">• What poverty-related barriers to accessing Climate and Disaster Risk Finance and Insurance (CDRFI) do you know?• What additional barriers to CDRFI are particularly relevant in the urban context?
14:40 (15 mins)	<p>► Presentation 1: Poverty-related barriers to accessing climate and disaster risk financing and insurance, with a particular focus on gender</p> <p>Vartika Shukla, Climate Finance and Gender Consultant to the InsuResilience Secretariat</p> <p>International policy frameworks have placed CDRFI firmly on the global agenda, as orientation for national level implementation. These frameworks acknowledge the relevance of gender-sensitive and responsive approaches to reduce existing gender inequalities and take climate change action. Gender-responsive CDRFI and the related strategies and instruments lie at the convergence of these multiple international policy priorities and global commitments, adopted as national level commitments, and translated into action on the ground. This presentation will highlight examples of poverty-related barriers to accessing climate and disaster risk financing and insurance, with a particular focus on gender.</p>
14:55 (25 mins)	<p>► Panel Discussion: Why are we lacking CDRFI solutions for Urban Poor? What are approaches for solution?</p> <p>Panel discussion: Interactive panel discussion on the various barriers (regulatory, business, social) in designing CDRFI products for urban poor population. Panellists from different organisations will share their experience and provide their perspective on what can be done to ensure that CDRFI reaches poor and vulnerable women as well as men in countries most vulnerable to the impacts of climate change.</p>

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	<p>Moderator: Vartika Shukla</p> <p><u>3 panellists:</u></p> <ul style="list-style-type: none"> • Rajeswari Namagiri Gorana, Mahila Housing SEWA Trust (MHT), India • David Jacome-Polit, ICLEI/Urban Infrastructure Insurance Facility (UIIF) • Beatriz Vaca, Microinsurance Catastrophe Risk Organisation (MiCRO) • Zahrah Nesbitt-Ahmed, Centre for Disaster Protection <p>Potential discussion questions (Divided according to expertise):</p> <ul style="list-style-type: none"> • What are specific barriers or disincentivising factors for grassroots organisations and credit cooperatives for engagement into CDRFI in urban poor communities? (Rajeswari Namagiri Gorana) • How is UIIF combining urban infrastructure insurance with the interests of women and other vulnerable groups? Also, what role does data play in developing solutions for vulnerable groups, especially in urban areas? (David Jacome-Polit) • What are some lessons learned for CDRFI from examples of gender-responsive social protection systems that could have positive impacts on the urban poor? (Zahrah Nesbitt-Ahmed) • What are the barriers (and opportunities) for the insurance sector, from a regulatory or public policy standpoint, to developing CDRFI products that address the needs of the urban poor? (Beatriz Vaca)
15:15 (8 mins)	▶ Audience Q & A
15:50 (2 mins)	▶ Closing Remarks
16:00	▶ Close