



Adaptation Gap Report 2023 – Case Study

Gender-responsive adaptation: Health insurance for women in Senegal

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Climate change does not affect everyone equally. Therefore, adaptation action must consider, for example, that women are impacted differently and quite often a lot harder by the climate crisis.

Gender-responsive adaptation planning is founded on understanding how the climate crisis disparately affects people of different genders. For instance, women’s and men’s capacity to anticipate and respond to the climate crisis is strongly shaped by influence upon decision-making and long-standing inequalities in resources and information. This includes disparities in their access to clean water, sanitation and health care; their ability to earn a living; and the increasing time spent on care and domestic responsibilities in the context of a changing climate (United Nations Entity for Gender Equality and Empowerment of Women [UN-Women] 2023a; Rao *et al.* 2019; Intergovernmental Panel on Climate Change [IPCC] 2022).

However, acknowledging the gender-differentiated impacts of the climate crisis is just the first step towards making adaptation policies gender-responsive. To effectively build both women’s and men’s adaptive capacity and resilience, adaptation planning must propose tangible policy solutions that tackle the underlying root causes of gender inequalities (Jerneck 2018; Sultana 2021). These transformative solutions range from improving women’s access to economic resources and opportunities to reducing the risk of gender-based violence and alleviating the time spent on and drudgery of unpaid care and domestic work amid environmental and climate shifts (UN-Women undated; MacGregor, Arora-Jonsson and Cohen 2022).

An example of extending health insurance coverage to women farmers in northern Senegal illustrates the steps needed to incorporate two critical gender policy design features: the recognition of gendered risks and policy action to address them. These form the bedrock of gender mainstreaming in adaptation planning and implementation.

Like many developing countries,¹ Senegal has been making strides to incorporate gender considerations into its national adaptation strategies and policies. This can be seen in its 2020 nationally determined contributions to the Paris Agreement, for example.² Developed in consultation with women’s organizations, this framework is paving the way for tailored solutions attuned to the needs of women in the northern parts of the country, where desertification is extending from the Sahara, leading to decreases in rainfall and drought and jeopardizing rural livelihoods, especially those of women (United Nations Development Programme [UNDP] undated).

Over two thirds of women in Senegal work in agriculture, yet they often lack equal access to climate-adaptative agricultural practices and associated capacity-building compared with men.³ Furthermore, their mounting domestic and care responsibilities in the context of the climate crisis, including more time spent fetching water and fuel, cooking and caring for family members, have taken precedence over income-generating activities, leaving women with little time to work the land and secure economic stability.⁴

To document these challenges, a survey was conducted in 2022 in partnership with local women’s organizations, such

¹ For instance, as at March 2023, 98 per cent of the national adaptation plans submitted to the United Nations Framework Convention on Climate Change mention gender in climate change adaptation (NAP Global Network 2023).

² The commitment to adopt a gender approach to the implementation of policy actions is reflected in the Senegal national adaptation programme of action developed in 2006. It is also highlighted in the country’s nationally determined contribution submitted in 2020 and is likely to be ingrained in its forthcoming national adaptation plan, which will lay the foundation for adaptation efforts in Senegal over the medium and longer term.

³ Survey data suggest only 5 per cent of the women had access to capacity-building on climate adaptation as opposed to 75 per cent of the men (Accelerating Impacts of CGIAR Climate Research for Africa 2022).

⁴ On average they devote between three and six hours per day to income-generating activities (UN-Women 2023b).

as the Réseau des Femmes Agricultrices du Nord (REFAN), a network of around 16,000 women farmers.

The survey revealed stark disparities. The responses of 400 women farmers illustrated the harsh reality that women in this region spent up to 12 hours daily on unpaid work due to their limited access to basic services and infrastructure, compared with the national average of five hours for women and two hours for men in that same year (Ross 2023; UN-Women 2023b). This unpaid care work often revolved around caring for household members who fell sick due to adverse conditions. The women surveyed declared health issues, whether related to their own well-being or that of a family member, as the main factor hindering their engagement in paid work.

In response to these challenges, Senegal's National Health Insurance has since late 2022 extended and adapted its services to meet the needs of rural women, with the active involvement of REFAN and support from UN-Women. This move has enabled women farmers to access an insurance system that can reduce the risk of income loss due to illness in the household.

Thanks to an active awareness-raising campaign and capacity-building led by local women's organizations, over 1,300 rural women enrolled in the national health insurance

for the first time, benefiting from provisions that cater to their needs and providing coverage for themselves and their households, reaching nearly 7,000 people overall (UN-Women 2023b).

Provisions include lower premiums, alternative payment options and sustainable mechanisms to finance insurance premiums through community-based savings groups (UN-Women 2023b). Complementing this insurance, financial products and services tailored to women's productive needs, such as access to savings, financing and risk-transfer mechanisms for income-generating activities, are being sought. At a total cost of less than US\$3.50 per insurance participant a year to partially cover insurance premiums and help reach potential beneficiaries, this measure not only bridges gaps but is also cost-effective.

This adaptation of an existing public service to local needs underscores a long-standing argument: for adaptation efforts to be truly effective in managing climate risks while closing gender gaps and structural inequalities, it is imperative to challenge top-down approaches (Resurrección 2021; IPCC 2022). Policy processes must allow communities to lead the way, harnessing their adaptive knowledge, and gender policy design features should be crafted in close collaboration with women's rights organizations.

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