



# Multi-Actor-Partnerships on Climate and Disaster Risk Finance and Insurance

Multi-Actor-Partnerships (MAPs) on Climate and Disaster Risk Finance and Insurance (CDRFI) aim to strengthen the technical understanding of CDRFI solutions and to spur an effective collaboration between civil society organizations, governments, and private sector stakeholders at the national and international level. Through a BMZ-funded project (2019-2022), MAPs have been initiated and partially established in the Caribbean, Lao PDR, Malawi, Madagascar, the Philippines, Senegal and Sri Lanka through local project partners with support from CARE Germany, MCII and Germanwatch.



While, at first sight, climate and disaster risk financing may not seem much more than a technical endeavor, its design and implementation come with socio-economic, political, and normative considerations. These include questions of risk ownership, payment capacity and responsibility, and inter- and intra-generational justice. As such, it requires a broad debate amongst all members of society and an effort to ensure that specifically the perspectives and requirements of those most affected by intensifying climate risks are included. Doing so will ultimately help to enhance the uptake and sustainability of risk finance solutions and build value for people.

International and most importantly local civil society and community-based organizations are experts in understanding and assessing at-risk community vulnerabilities and are crucial to inform, aggregate, and communicate the demand side requirements of disaster risk finance. As such, they are key to putting at-risk communities at the center of instrument design, implementation, and monitoring. Equally important are national civil society organizations that often act as development partners. Together with academia, they are indispensable to strengthen beneficiaries' capacities in a targeted manner, to monitor national and international policy-making, and to convene relevant stakeholders. These include local communities, the private sector, international humanitarian partners, and the governments of vulnerable countries and donor countries. Ideally, these actions will help to improve market and instrument design, inform national budget allocations, leverage international support and premium financing, and catalyze the delivery of adequate risk analytics, risk capital, and complementary programs on risk reduction and resilience building.

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## Caribbean (Antigua and Barbuda, Barbados, Grenada)

### Partner Organization

### Country Facts

**The Caribbean Policy Development Centre (CPDC)** is an umbrella body for Caribbean non-governmental organizations with the overall aim to build civil society organizations partnerships through engagement with people, governments and other key stakeholders, to influence the design and implementation of policies that empower and improve the lives of Caribbean people. CPDC focuses on four thematic areas which include Sustainable Development (including Climate Change), Good Governance, Trade and Economic Development and Capacity Building for the Caribbean NGO sector.

**Country size:** Small Island Developing States with tropical climates each with total populations between 98.731 (Antigua and Barbuda), 287.300 (Barbados) and 112.500 (Grenada) and a total size of 169.9, 166 and 132.8 mi<sup>2</sup>.  
**Key climate impacts:** Highly vulnerable to hurricanes and other natural hazards intensified by climate change, which include coastal inundation, erosion and sea level rise, an increase in tidal and storm surge levels, rising temperatures, changes in rainfall patterns, drought and more frequent and intense tropical storms and hurricanes.  
**Insurance penetration:** In the Caribbean, there are a few parametric insurance products offered by CCRIF SPC and CREAD. Namely, the Livelihood Protection Policy, COAST, and Flexible Hurricane Protection. However, the scope for micro/ meso level policies needs to be expanded to facilitate larger uptake from individuals across the region.

**MAP members:** Currently 38, including 26 CSOs representing farmers, fisherfolk and vulnerable populations; 10 individuals from the private sector and individuals from regional organizations/ companies such as CCRIF SPC, a Credit Union, the Environment Division of the Grenadian Government the University of the West Indies.

### Activities conducted:

- Successful MAP established with 38 members and three national focal points across the project countries.
- Successful RoundTable Discussion Series (Six Consultations).
- CPDC's [Risk Resilience Hub](#) hosts all the project materials and research and invites people to join the MAPs.
- CPDC produced several research and position papers as well as policy and educational material.
- Collectively > 220,000 views and engagements from the Social Media Campaign on CDRFI in the Caribbean.
- CPDC has developed a seven video educational awareness series with seven animated videos.

**Most important output:** Over 1000 people engaged in dialogues on CDRFI implementation in the Caribbean

### Key Learnings:

- For every country and sector, specific local research and knowledge is needed for successful interventions.
- More educational material on the benefits of CDRFI should be made available to CSOs and vulnerable groups.
- Capacity gaps on CDRFI and advocacy have been identified as major areas of future work with local CSOs.
- Improving the availability of financial resources to support CSO CDRFI initiatives which assist in the adaptation and recovery from natural hazards.
- Confidence in insurance companies and finance organizations need to be rebuilt to facilitate productive conversations with the aim of creating accessible and affordable CDRFI.
- The emerging benefits of the MAPs process is the creation of a regional partnership where individuals with similar mindsets are able to collaborate and advocate for the adoption of CDRFI solutions in the region. The MAP is a necessary CDRFI platform that could be the focal point for the development and assessment of CDRFI solutions and policies available in the region.
- Further to this, partners are all committed to the sharing and dissemination of project materials and activities to individuals, organizations, and groups across the Caribbean.



## Madagascar

### Partner Organizations

Since 1992, **CARE Madagascar** has implemented many initiatives for more than thirty years in many programmatic areas: education, water-sanitation, health, food and nutrition security and climate change, resilience and humanitarian and disaster risk prevention. With its partners at local, national and international levels, CARE is also a major actor in response to emergency situations that regularly affect the country (drought, cyclones, etc.)

Founded in 1974, **SAF/FJKM** is a national non-governmental organization present in the 22 regions of Madagascar. SAF/FJKM works on food security and nutrition, environment, disaster risk management, water-sanitation-hygiene and community health. Its mission focuses on human dignity, with the aim of making the community more responsible and active for their own sustainable and equitable development, to alleviate poverty through empowerment.

### Country Facts

**Country size:** Island country located in the Indian Ocean off the coast of southern Africa, with a land mass of 587,041 km<sup>2</sup>

**Population:** approx. 28 million in 2021. About 80% of the population are farmers and live in rural areas.

**Key climate impacts:** Madagascar is one of the African countries most severely affected by climate change impacts. The country experiences an average of 3 to 4 cyclones per year generating an annual loss of around \$ 100 Mio. Periodic drought is a significant issue in southern Madagascar, whereas flooding is more of a concern in the eastern part. Extreme weather events are a significant driver of persistent poverty, especially in rural areas.

**MAP members:** About 35 member entities from the 4 categories of actors are already committed to the operationalization of the MAP. The public sector is represented with 9 entities, including by Ministry in charge Agriculture and Livestock who is part of IGP. 4 members of the private sector from Insurance company, Microfinance Institution, and private platform. 20 CSO members (International NGO, National NGO, National and local network and platform), one Academia member (from University of Agronomy – Mention of Agroecology, Biodiversity, Climate Change).

### Key activities:

- Information, sensitization and consultation of the concerned actors about the MAP and CDRFI
- Capacity building of actors on topics related to CDRFI
- National thematic dialogues with local stakeholders
- Concertation with MAP members on the action plan and structure of the partnership
- Studies on relevant matters (CDRFI state of play, gender and CDRFI, funding model)

**Most important output:** The national MAP has defined its action plan and priorities for its operationalization.

### Key Learnings:

- CDRFI is a relatively new concept in Madagascar and intense awareness and advocacy are needed for its promotion and effectiveness;
- The establishment of the MAP is a slow and gradual process that requires the active involvement of each stakeholder and member and deeper understanding on the purpose of the platform. The participatory approach, capacity building, research and studies, and sharing of experiences are important elements of the process;
- The platform leadership, autonomy and ownership to perform their roles represents a challenge because it is multi-actor partnership, involving the public sector.



# Multi-Actor-Partnerships on Climate and Disaster Risk Finance and Insurance

## Malawi

### Partner Organization

**The Civil Society Network on Climate Change (CISONECC)** is a network organization for coordinating civil society initiatives for climate change management and disaster risk reduction. CISONECC exists to facilitate collaboration and provide policy positions to relevant stakeholders including government and policy makers on Climate Change Adaptation, Mitigation (CCAM) and Loss and Damage, Disaster Risk Management (DRM) in Malawi. CISONECC's work hinges on advocacy through collective engagement with duty bearers, individual-member lobbying activities, solidarity work with other CSOs networks and special model projects. CARE International in Malawi works with and provides support to CISONECC.

**MAP members:** 23 member institutions - 14 civil society organizations comprised of 10 national CSOs and 4 international CSOs; 4 government institutions (Department of Disaster Management Affairs, Ministry of finance and economic planning, Ministry of agriculture and food security, and Reserve Bank of Malawi); 3 academic and research institutions; one media institution (Association of Environmental Journalists) and one private sector institution (Insurance Association of Malawi)

### Key activities:

- Established a MAP on CDRFI as the first multi-stakeholder platform for advancing CDRFI in Malawi with a steering committee and 4 technical working groups
- Conducted an African regional conference on loss and damage and climate finance which brought actors from all African regions to dialogue on CDRFI
- Conducted 5 dialogue sessions for national stakeholders to dialogue of various specific topics in the broad CDRFI theme
- Conducted a dialogue with the national assembly (parliamentary committees on natural resources and climate change, women caucus, and budget and finance) on CDRFI
- Conducted awareness raising and learning activities on CDRFI in farming communities

**Most important output:** Establishment of a national MAP on CDRFI with a clear structure of a steering committee and 4 working groups, and terms of reference to guide the work of the MAP.

### Key learnings:

- As stakeholders' understanding of CDRFI concept is shaped by their sector of origin, it is important to build a shared understanding to facilitate the creation of a shared vision on CDRFI. This is best achieved by involving all stakeholders at each step of MAP engagement.
- It is important to include institutions that represent vulnerable populations in the MAP so that the work of the MAP is informed by the needs and priorities of the CDRFI beneficiaries. In case of Malawi, farmers are represented by the National Association of Smallholder Farmers.

### Country Facts

**Country size:** 118,480 km<sup>2</sup> with a population of 17,563,749 (National Statistic Office, 2018)

**Key climate impacts:** Climate change and variability have been a reality in the last decades and devastating climate shocks have increased in frequency. Most notable shocks are erratic rainfall, stormy rains, droughts, prolonged dry spells and strong winds. The changing climate has affected various sectors of the economy including agriculture, health, water, energy, transport, education, gender, forestry, wildlife and infrastructure.

**Insurance penetration:** According to the Reserve Bank of Malawi (2019), insurance penetration is at 2% with the majority of it being vehicle, medical and life insurance. Weather/climate related insurance is just emerging with most interventions still being implemented on pilot basis.



## Senegal

### Partner Organization

### Country Facts

**ENDA Energie** is a non-profit organization created in 1982 and a member of the International NGO ENDA. Its vision are societies in which people are self-reliant and resilient, have access to sustainable energy services and effective citizen control over natural resources. Its mission is to accompany the populations in the processes of transformation towards sustainable development. ENDA Energie is strongly committed to issues and actions related to energy, climate change, desertification and drought in Africa and disaster risk management, in a perspective of sustainable development. ENDA Energie is IGP member.

**Country size:** Population of 16.74 Mio on 196,722 km<sup>2</sup>  
**Key climate impacts:** Senegal is both a Sahelian country with a particularly arid and semi-arid northern area subject to frequent and severe droughts, and a coastal country confronted with the sea level rise which is a main cause of the coastal erosion and land salinization. The impacts of climate change also trigger floods, coastal population displacements, migration and worsen living conditions, including food insecurity and access to water. Senegal's climate vulnerability is also due to its low level of development (GDP in 2019 US\$ 1,584 per capita), which deprives it of sufficient resources to address the effects of these slow-moving hazards.  
**Insurance penetration:** Premiums as a % of GDP of 0.9% for Non-Life and 0.5% for life insurance (swiss re 2021). Senegal is a member of the African Risk Capacity.

**MAP members:** ca. 16 active members, including the Ministry of Environment and Sustainable Development and the Ecological Monitoring Centre (EMC) from the public sector, 2 institutions from the private sector, 3 academic institutions and 9 members from civil society and philanthropy. Wider cooperation partners include the further government institutions, ARC and additional national and international NGOs.

### Key activities:

- A multi-stakeholder community of practice working on the financing and insurance of climate and disaster risks was initiated to bridge sectors and silos working on climate, disasters and CDRFI.
- Numerous stakeholder workshops with representative from representatives of the Government of Senegal, civil society organizations, the private sector and farmers' organizations as well as women's groups to discuss the state of play, share experiences and plan activities.
- Stakeholders Consultation Workshop in May 2021 where representatives from national federations of farmers and civil society organizations met to build capacity on Index Insurance, to enhance information and knowledge on Climate Finance and Loss and Damage and reflect on an effective partnership on the CDRFI.
- ENDA has integrated some of the activities of the CDRFI project into the National Committee on Climate Change's (COMNAC) action plan for 2021, including thematic dialogues.
- Research and publications on CDRFI in Senegal as well as a reference document on Loss and Damage.

**Most important output:** A multi-stakeholder community of practice working on the financing and insurance of climate and disaster risks was initiated to bridge sectors and silos working on climate, disasters and CDRFI.

### Key Learnings:

- The MAP is a platform that has fostered better knowledge of climate risk insurance issues and has contributed to putting loss and damage on the agenda of national debates on climate change. This space has also made it possible to decompartmentalize approaches and create bridges in the implementation of strategies such as adaptation to climate change and disaster risk reduction.
- Stakeholders who used to work in silos on the international frameworks of the UNFCCC and Sendai were able through the MAP able to inform each other and coordinate on coherent initiatives. The capacity building and publications produced under the project were well appreciated by the beneficiaries.



## Lao People's Democratic Republic

### Partner Organizations

### Country Facts

**Community Development and Environment Association (CDEA):** CDEA aims to increase the access of underprivileged people in Lao PDR to increase their access to better living conditions through the efficient use of existing environmental resources in their communities. CDEA works with people at the grassroots level to ultimately improve living standards and increase income generation.

**CARE International in Lao PDR (CIL):** CIL has worked in both rural and urban areas to improve and support improved livelihoods of vulnerable groups since 1992. CARE Laos' programmatic focus is on supporting Marginalized Women and Girls (MWG) under two thematic areas: Women's Health and Women's Economic Empowerment and Resilience.

**Country facts:** Lao PDR is a landlocked country in Southeast Asia, primarily mountainous with lowlands along the Mekong River in the west. The population of 7,379,358 (WB 2021) is primarily rural and highly diverse, with ethnic minorities making up nearly half of the total population.

**Key climate impacts:** Temperatures will continue to rise and that dry seasons will get longer. Rainfall, storms, droughts and floods will become more severe and frequent. Rainfall will become more erratic and weather events such as droughts or floods will become more extreme.

**Insurance penetration:** Very limited for all types of insurance, and no existing agriculture insurance schemes.

**MAP members:** Four primary stakeholder groups of government (15 departments at 7 ministries, 1 mass organization and 1 national bank, plus 3 provincial disaster management committees), civil society (1 international and 3 local CSOs), the private sector (multiple banks and insurance companies represented under the National Bank of Lao PDR and the Insurance Association of Lao PDR), and farmer's organizations (multiple farmers' organizations represented under the Lao Farmers' Network).

### Key activities:

- Establishment of national MAP on CDRFI as the first platform to promote CDRFI solutions in Laos.
- Establishment three provincial sub-groups of the CDRFI MAP.
- Capacity building for national and provincial duty bearers on the meaning and importance of CDRFI, and creating a work plan towards a pilot of agriculture insurance in Laos.
- Regional Workshop to exchange learning about CDRFI solutions used in the region.

### Most important output:

Development of a platform Terms of Reference (ToR) with a leadership structure and division of roles and responsibilities, which in the process of being presented for formal approval and uptake by the government.

### Key Learnings:

- All successes rely on shared understanding among primary stakeholders about the meaning and importance of CDRFI solutions, and a shared vision of how these solutions may be developed and put into practice.
- Engaging with and collaborating closely the government from the start has ensured that the process toward piloting and implementing CDRFI solutions will be unified, with all actors putting their energy and resources in the same direction.



# Multi-Actor-Partnerships on Climate and Disaster Risk Finance and Insurance

## Sri Lanka

### Partner Organizations

### Country Facts

**SLYCAN Trust**, a non-profit think tank working on climate change, sustainable development, ecosystem conservation, animal welfare, and social justice, including gender and youth empowerment, on the national, regional, and global level.

**Chrysalis**, a Company Limited by Guarantee working to empower women and youth by fostering inclusive growth. We focus on creating inclusive businesses, promoting inclusive governance, addressing GBV and building resilient communities to face emergencies and Disaster Risk Reduction and are committed to ensuring Gender Equality in all that we do.

**Country size:** 65,610 km<sup>2</sup> tropical island nation with a population of approx. 22 Mio people.

**Key climate Impacts:** The country faces a multitude of climate-related hazards and risks, for example long-term changes in rainfall patterns, increasing day- and nighttime temperatures, shifting ecological boundaries, more prevalent agricultural pests and diseases, sea level rise, and extreme weather events such as floods, storms, or prolonged droughts.

**Insurance penetration:** Besides the universal crop insurance scheme run by the Government of Sri Lanka, insurance penetration as well as insurance literacy in the agriculture, MSME and plantation sector is low.

**MAP members:** Key stakeholders from the public sector, the private sector, civil society, communities, and academia were actively and continually engaged in the consultations, capacity-building, and data collection. This includes apex agencies and other critical actors on agriculture, the plantation sector, finance, MSME, insurance, sustainable development, and disaster management in the country.

**Key activities:** More than 30 physical, virtual, or hybrid events and consultations were conducted for stakeholder engagement, capacity-building, and data collection with approximately 2,100 direct participants and a further streaming audience of almost 8,000 people. SLYCAN Trust has also conducted a survey and group meetings with close to 600 members of farming communities and local supply chain actors in four selected districts to strengthen the evidence base and build local-level capacities. Findings from the local and national work have been highlighted in relevant forums and processes, such as the UNFCCC, the UN Food Systems Summit, and several virtual summits and workshop series.

**Most important output:** The foundation for long-term engagement and an enhanced MAP has been laid by increasing the awareness and capacities of key actors and identifying critical challenges, gaps, constraints, and opportunities for action. Through this process, CDRFI has also become part of more national discussions and is being integrated into new and upcoming national policies.

### Key learnings:

- There is considerable interest of key stakeholders to enhance the existing crop insurance mechanism or consider the development and implementation of additional risk transfer schemes in the country. There are opportunities for collaborative efforts to share expertise, collect evidence, or facilitate piloting of climate risk finance products.
- There is a need for sectoral and local-level interventions to build capacities and partnerships on topics such as financial literacy, climate-related business risks, entrepreneurial risks, managing labor, capital, logistics and markets, and interactions between climate and non-climate risks.
- Evidence from the local / national level plays a key role in engaging potential MAP actors and moving towards more formal partnerships and implementation. Closing existing knowledge gaps and contributing to the development of evidence-based plans, mechanisms, and frameworks on CDRFI in different sectors is vital.
- It is essential to make evidence available in local languages and more palatable for diverse stakeholders.



# Multi-Actor-Partnerships on Climate and Disaster Risk Finance and Insurance

## Philippines

### Partner Organization

### Country Facts

The **Institute for Climate and Sustainable Cities (ICSC)** is an international non-government group advancing fair climate policy and low carbon, climate-resilient development. Based in the Philippines, it is engaged with the wider international climate and energy policy arena, particularly in Asia. It is recognized for its role in helping advance effective global climate action and the Paris climate agreement.

**Country size:** Population of 115,559,009; 300,000 km<sup>2</sup> across more than 7,600 islands. 5<sup>th</sup> largest island country in the world.

**Key climate impacts:** Extreme episodic events such as typhoons, rain-induced landslides, flooding, and drought, coupled with slow onset events such as sea level rise, increase in ambient temperature, saltwater intrusion, among others.

**Insurance penetration:** As of 2018, private sector providers, largely health and life insurance companies, reported a three percent penetration rate; climate and disaster risk finance is definitely lower.

**MAP members:** around 20 member institutions - 2 from national government agencies, 3 local governments, 2 local/ grassroot organizations, 3 cooperatives, 2 private sector/ service

providers, 2 national NGOs, 3 academia, 3 legislative offices/ legislators. Wider current partnerships exist with regional collaboration and dialogue platforms and consortia and similar platforms.

### Key activities:

- Conducted an inception workshop that was attended by more than 50 individuals representing government and non-government actors, private sector, academe, and legislators.
- Conducted a series of national sectoral focus group discussion to officially convene the current country MAP consists of international and national non-government organizations and development partners, cooperatives, academe, private sector, national executive agencies, and legislative offices.
- Convened potential local MAP partners despite the pandemic by partnering with academic institutions representing the three major island groups of the country.
- Published a state of play discussion paper on the Philippine case in relation to CDRFI by collating local level experiences from the local FGDs conducted with the three regional academic institutions.
- Leads the publishing of a debt management paper through CDRFI discussion paper with MCII and in close coordination with the country's major finance decision-makers and economic planners.
- Organized and successfully conducted the regional MAP workshop in Bali, Indonesia with representatives from Laos PDR, Indonesia, Sri Lanka, Viet Nam, Philippines, and V20 group of ministers.

**Most important output:** Institutionalized MAP in the Philippines through an official house resolution filed in the Philippine Congress by the Committee on Climate Change leadership, which recognizes the importance of CDRFI and how formations such as the MAP can help address gaps with urgency.

### Key Learnings:

- Enabling policies and proofs of theory will be critical to ensure a sustained momentum for the MAP to become an influential force in crafting the country's CDRFI approaches and strategies.
- Local discussions reveal that willingness does not automatically translates to capacity of the most vulnerable sectors to avail CDRFI products, underscoring the need for predictable premium support.
- MAP as a discussion platform is making good progress in linking key stakeholders and so far, is making good connections across government and non-government actors.





## International MAPs

Through the international MAPs, the project partners are engaging in discussions at the regional and global level. Some partners (CARE, Germanwatch, MCII, SLYCAN Trust, ENDA Energie, ICSC) have been involved for example in InsuResilience Global Partnership (IGP) working groups and also partly in its High-Level Consultative Group (CARE, SLYCAN Trust, ICSC). Even more partners participated in international meetings and events such as COP, UNFCCC Subsidiary Bodies meetings, the UNDRR Global Platform or regional forums in person or virtually. We are striving for enhanced participation of CSOs in the global CDRFI debates to strengthen the voice of climate-vulnerable people as the end-beneficiaries of CDRFI products and initiatives.

## German Partners

### CARE

For CARE, climate justice means a future where the poorest and most marginalized have improved their wellbeing significantly. It's about a future where women and men can enjoy their human rights due to increased resilience to climate change, increased equality and a global temperature rise that is limited to 1.5°C. CARE International's climate work is coordinated through the CARE Climate Justice Center which works to coordinate and enable the integration of climate justice and resilience across CARE's development and humanitarian work. CARE Germany as an active member of the Climate Justice Center coordinates the project implementation as contract holder with the funder BMZ.

### Munich Climate Insurance Initiative (MCII) e.V.

MCII was initiated as a non-profit organization by representatives of insurers, research institutes, and NGOs in April 2005 in response to the growing realization that insurance solutions can play a role in adaptation to climate change, as suggested in the UN Framework Convention on Climate Change and the Kyoto Protocol. This initiative is hosted at the United Nations University Institute for Environment and Human Security (UNU-EHS). As a leading think tank on climate change and insurance, MCII is focused on developing solutions for the risks posed by climate change for low-income and vulnerable people in the Global South.

### Germanwatch e.V.

"Observing, Analyzing, Acting" - Under this motto Germanwatch has been engaged since 1991 for global equity and the preservation of livelihoods. The politics and economics of the North, with their global consequences, stand at the center of our work. The situation of marginalized people in the South form the starting point for our engagement for sustainable development. The political and globalized market structures of the North, as well as their resource-intensive mode of production, which is now being increasingly imitated, are influencing human lives worldwide. We advocate for a political, economic and social framework which can ensure a future for the people of the South, who are being pushed to the margins of society through unbridled globalization and whose very existence is threatened by the loss of their ecological and economic foundations of their livelihoods.

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