

VIRTUAL CONFERENCE

Advancing pro-poor and gender-just climate and disaster risk finance and insurance (CDRFI) in the era of loss and damage

Engaging and sharing:
Experience and expertise from
multi-actor partnerships and beyond

13-22 SEPTEMBER 2022



This project is supported by Engagement Global with funding from the German Federal Ministry for Economic Cooperation and Development (BMZ)

**ENGAGEMENT
GLOBAL**

Service für Entwicklungsinitiativen



Federal Ministry
for Economic Cooperation
and Development



Following Graphical Recordings by www.designdoppel.de

Climate and disaster risk finance: exploring the institutional landscape, gaps and needs

Date and Time: 13 Sept. 2022, 11:00-12:30 CEST

Climate and Disaster Risk Finance and Insurance (CDRFI) is a prominent topic in 2022. The G7, recognizing the lack of scale and fragmented landscape of donors and implementing organizations, has launched an initiative to improve financial protection of vulnerable people through the 'Global Shield against Climate Risks'. Financial protection against climate risks also features frequently in the Loss and Damage discussion inside and outside the UNFCCC, and specific initiatives like the L&D Financing Facility are emerging. This session discusses the state of the current climate risk finance architecture as well as key needs and entry points of improvement. Reforming the space is a challenging endeavor, but Civil Society Organizations and Multi-Actor Partnerships can play a significant role through their wide networks and local connections.

Moderation: Magdalena Mirwald (MCII) Paper presentation: Thomas Hirsch (Climate and Development Advice)

- **Dr. Astrid Zwick** (IGP)
- **Sara Ahmed** (V20)
- **Kairos dela Cruz** (ICSC)
- **Vositha Wijenayake** (SLYCAN Trust)
- **Sven Harmeling** (CARE)

Advancing pro-poor and gender-just climate and disaster risk finance and insurance

CDRFI

in the era of loss and damage

bit.ly/CDRFI-MAP

by design doppel

DISCUSSION PAPER: "outside the box" rethinking the climate and disaster agenda

the PROTECTION GAP is WIDENING

95% of losses are NOT COMPENSATED!

CDRFI is severely underfinanced!!

multi-actor Partnerships

"2022" COULD BRING some MOVEMENT!

RST Resilience and Sustainability Trust has potential!

Landscape is very fragmented

RE-UNITE and COORDINATE all actors, donors etc

COHERENT APPROACH

specific coordinators

in-country DIALOGUE specific needs and demands

V20 is Part of it

SOLUTION IS IN FRONT OF US Let's put it TOGETHER!

MAIN PILLARS



COLLABORATION HUB

FINANCIAL STRUCTURE

SUSTAINABILITY

to scale up action!

IMPORTANT:

FAILING forward

LOSS and DAMAGE FINANCE FACILITY

- Considerations for a LOSS and DAMAGE Finance Facility
- set up as an operating entity of the UNFCCC and PA
- should support existing regional approaches
- could channel additional fundings
- needs new and additional resources
- funding to come from countries
- will be needed for 20+ years
- should not be COMPETING but COMPLEMENTING

COULD BECOME an ESSENTIAL PILLAR in the larger architecture



virtual conference 13-22 september '22

CLIMATE and DISASTER RISK FINANCE:

Exploring the institutional landscape, gaps and needs

Building capacity and sharing knowledge on CDRFI: tools and approaches

Date and time: 14 Sept. 2022, 4-5:30 pm CEST

Climate and Disaster Risk Finance and Insurance (CDRFI) is a complex subject, and technical capacity gaps are one of the most named challenges of our MAP CSO partners and their member institutions. CDRFI is constantly gaining prominence, hence sharing knowledge and building capacity of new and existing stakeholders across different sectors, as well as educating beneficiaries and customers, is and will be a continuing endeavour. A number of CDRFI Knowledge Sharing Platforms and online courses have emerged in the last few years, particularly under the InsuResilience Global Partnership, the UNFCCC as well as from MAP partners. This session will introduce these different platforms, formally launch MCII's new MAP eLearning course on CDRFI and give ample opportunity for discussions on best practices and lessons learned.

Moderation: **Magdalena Mirwald**

Panel:

- **Jana Siebeneck** (IGP)
- **Christon Herbert** (CPDC)
- **Stefan Dierks** (UNFCCC)
- **Raul Fernandez** (MCII)
- **Yannick Schillinger** (UNU PACET)

Advancing pro-poor and gender-just climate and disaster risk finance and insurance

CDRFI

in the era of loss and damage

bit.ly/CDRFI-MAP

by designdoppel

The InsuResilience Centre of Excellence on Gender-smart Solutions



NAIROBI WORK PROGRAMME



RISK RESILIENCE HUB



PACET programme



E-CAMPUS



HOW do you REACH your target group?



virtual conference 13-22 september '22

BUILDING CAPACITY and SHARING KNOWLEDGE on CDRFI tools and approaches

MCII

Gender, equality, women empowerment and CDRFI: key considerations for effective actions

Date and Time: 15 Sept. 2022, 3-4 pm CEST/1-2 pm GMT

This session aims at taking a closer look at recent insights and emerging evidence on how to design CDRFI approaches in a gender-transformative manner. This session will bring together a panel of experts from a variety of countries and organizations to share experience and discuss key actions to take forward.

Planned panelists:

- **Christiana Adokiye George**, Head Gender Unit, African Risk Capacity
- **Shaila Safae Chalkasra**, Global Affairs Canada, socio-economic research and policy analyst: Emerging experience from the InsuResilience Centre of Excellence on Gender-smart Solutions
- **Fenitra Jeremiah**, SAF-FJKM: Gender-smart CDRFI in Madagascar: Insights from multi-actor partnership dialogues
- **Geneva Oliverie**, Caribbean Policy Development Centre: Gender-smart CDRFI in the Caribbean
- **Casey Morrison**, CARE Laos: Gender challenges for effective CDRFI in the Lao context

Advancing pro-poor and gender-just climate and disaster risk finance and insurance

CDRFI

in the era of loss and damage

bit.ly/CDRFI-MAP

by designdoppel

African Risk Capacity

our GOAL: building stronger and more resilient COMMUNITIES!
incorporate gender-responsive & gender-transformative approaches into the VISION 2025

\$ 2025

GENDER CHALLENGES
FOR effective CDRFI

MULTI-ACTOR PARTNERSHIP
in MADAGASCAR

support African governments with **PLANNING, PREPARING and RESPONDING TO NATURAL DISASTERS**

first global PLATFORM
COE Center of excellence for gender smart SOLUTIONS
cross-cutting ROLE



close GENDER GAP

tailored FINANCIAL SUPPORT

include VOICE of the PEOPLE

design WITH and not FOR US!

sector and context-specific approaches

Strengthen RESILIENCE

importance of DATA

WOMEN often don't BENEFIT because of:

no decision-making power

limited SOCIAL NETWORKS

no access to INFORMATION

heavy DAILY WORK

Lack of EDUCATION

Lack of MOBILITY

lack of public involvement

men's lack of confidence in women

but we have detailed knowledge about what is really needed!

it's a big OPPORTUNITY

especially for VULNERABLE GROUPS!

CHALLENGES for GENDER responsive ACTIONS



CARIBBEAN PERSPECTIVE



MEN benefit from 'GENDER-BLIND' INSURANCES

men and women have DIFFERENT APPROACHES to FARMING and TAKING RISK

virtual conference 13-22 September '22

GENDER, EQUALITY, WOMEN EMPOWERMENT and CDRFI:

Key considerations for effective actions



From Glasgow to Sharm El Sheikh: CDRFI and the UNFCCC process

Date and Time: 16 Sept. 2022, 12-1:30 pm CEST

The session will provide a space to discuss the connections and interlinkages between climate and disaster risk finance and different aspects of the UNFCCC process. Particularly in the lead-up to COP27, it is key for multi-stakeholders to engage in and contribute evidence to the discussion on loss & damage, facilitate dialogues, strengthen vertical integration, and identify entry points and potential synergies.

Moderation: **Ms. Vositha Wijenayake**, SLYCAN Trust

Panel:

- **Prof. Saleemul Huq**, ICCCAD
- **Dr. Christopher Bartlett**, Republic of Vanuatu
- **Ms. Vositha Wijenayake**, SLYCAN Trust
- **Mr. Sven Harmeling**, CAN Europe

Advancing pro-poor and gender-just climate and disaster risk finance and insurance

CDRFi

in the era of loss and damage

bit.ly/CDRFi-MAP

by designdope

BEFORE and **AFTER** Climate change

GLOBAL HUMANITARIAN HELP only came when there were CNN cameras
still: LATE + INADEQUATE!

slow impacts = no help

NO EVENT is 100% natural anymore!
it's CLIMATE CARNAGE!

we need to act on **TWO FRONTS**:

- pre-need disaster situation
- post-event situation

we focus on **LONG-TERM RESILIENCE** of vulnerable people

we need **VISIBILITY** and **EVIDENCE!**

US converted "Glasgow Facility" to just "Dialogue"

GLASGOW dialogue

achievements happened outside of the conference!
Scottish climate justice fund

no clear PURPOSE!
but TIMING is critical!

is it JUST TALKING for 3 YEARS?!

STAKEHOLDER ENGAGEMENT

- bring different perspectives together
- channel international climate finance
- let their contributions really contribute

INVOLVING PRIVATE SECTOR

"as reparations for the harm of our emissions"

could offer innovative product or data generation

they need a **BUSINESS PLAN**
give service + make profit

EXPECTATIONS for **COP 27**

work TOGETHER network and plan with each other

ADAPTATION and IMPLEMENTATION

address **LOSS & DAMAGE**

enhance **MITIGATION PLAN**

"we need to be **ACTORS**, not longer **OBSERVERS** of conversation"

"make **PUBLIC PRESSURE** it's about collective survival"

"keep in mind: we are doing this to **SUPPORT** the most vulnerable"

CLOSING STATEMENTS

virtual conference 13-22 September '22

FROM GLASGOW TO SHARM EL SHEIKH: CDRFi and the UNFCCC process

Pro-poor climate and disaster risk finance and insurance in the food sector: private sector experience and multi-actor partnerships

Date and time: 20 Sept. 2022, 9-10 am CEST/7-8 am GMT

Within the context of the overall conference, this session aims to share perspectives from domestic private sector stakeholders from various developing countries on climate risks in their operations and the potential role of CDRFI. It will seek to identify barriers and opportunities to pursue pro-poor CDRFI solutions in that context, and provide a space for private sector and civil society to engage across countries.

Panelists:

- **Ishan Rajasuriya**, Regional Manager, Ethical Tea Partnership Sri Lanka
- **Kavindu Ediriweera**, Director Youth Programme, SLYCAN Trust
- **N.N., ARO** (Madagascar): experience with index-based insurance in Southern Madagascar
- Moderated discussion

in the era of loss and damage

bit.ly/CDRFi-MAP

3 PERSPECTIVES from the private sector:



Ethical Tea Partnership

Vision:

- socially just
- environmentally sustainable
- thriving tea industry

300M kg CROP LOSS 2019-Q2 2022

needs:

- sufficient leaf crops
- Long term financing
- improved technology & INNOVATION
- evidence-based CLIMATE IMPACT analysis
- DIGITALIZATION for improved SERVICE & CONNECTIVITY between farmers

AGRICULTURAL INDEX INSURANCE

Objectives:

- Protect against CLIMATIC SHOCKS
- increase the CAPACITY of POOR HOUSEHOLDS
- Reducing FOOD INSECURITY

Needs:

- better ACCESS to FINANCIAL SERVICES in RURAL AREAS
- SATELLITE DATA to improve the offer
- STATE SUPPORT

What matters most to people?

small, informal incomes don't have PROTECTION

FAST & DIGITAL less paperwork

COMPLICATED to understand & AFRAID to lose money

Do it in groups!

Give a little payout every year!

Most important actions Governments can take

more AWARENESS about climate change, its risks & need of action

Improve SUPPLY CHAINS



virtual conference 13-22 september '22

PRO-POOR CDRFi IN THE FOOD SECTOR:
private sector experience and multi-actor partnerships

Report Launch:

Caribbean Emancipation 2030 : A Sovereign Debt and Climate Justice Initiative for Caribbean SIDs

Date and time: 20 Sept. 2022, 2pm (GMT-4, Guyana)

The research paper examines the economic situation in the region and the existing debt which has been exacerbated by climate change impacts. Proffering key solutions and recovery methods from the debt crisis, such as the importance of debt relief, restructuring and forgiveness. Finally, the importance of CDRFI is to curb the vulnerability of many Small Island Developing States (SIDs) of Antigua and Barbuda, Barbados and Grenada.

Moderation: **Christon Herbert**, Caribbean Policy Development Centre (CPDC)

Presentations:

- **Richard Jones**, Caribbean Policy Development Centre (CPDC)
- **Magdalena Mirwald**, Munich Climate Insurance Initiative (MCII)
- **Jwala Rambarran**, Economic Consultant

in the era of loss and damage

bit.ly/CDRFI-MAP

by designdope

the Caribbean Policy Development Centre

Sensitize on key policy issues

impact policy makers

putting people at the centre

vision of Caribbean sustainable development

Reduce NEGATIVE IMPACT of disasters on vulnerable groups

difficult situation globally

WAR FUEL PRICES CLIMATE DISASTERS

We have to find new, sustainable SOLUTIONS!

Caribbean SIDS

Small economies

small population

middle income

highly vulnerable to CLIMATE CHANGE

over 30B\$ in damage (70 years)

China: Largest creditor

huge PUBLIC DEBT

CARIBBEAN EMANCIPATION 2030

3 Objectives:

- 1 Allow SIDS to negotiate substantial reductions in their levels of debt
- 2 New Green Resilience Bonds
- 3 Economic Reform Programme

Sources of debt

funding development after the impact of CLIMATE EVENTS

Implications on the Citizens

it's moving REVENUE away from particular NEEDS

Negotiations with China

no formal attempt

what to negotiate in return?

CITIZENS should be part of decision making!

Geothermal energy

a GAME CHANGER!

the Report

highly technical, but a strong foundation!

there are other ASSESSMENTS on GENDER & CDRFI



virtual conference 13-22 September '22

CARIBBEAN EMANCIPATION 2030

A sovereign debt and climate justice initiative for Caribbean SIDS

Climate and disaster risk finance and Insurance: Experiences from Africa

Date and time: 21 Sept. 2022, 10:30-12:00 CEST

According to the African Regional Assessment Report of 2020 published by the United Nations Office for Disaster Risk Reduction (UNDRR), during the decade of 2008-2018, over 157 million persons were directly and indirectly affected by disasters in Africa. This is why Climate and Disaster Risk Finance and Insurance (CDRFI) is an important prominent topic for the continent. It is also why African stakeholders are pushing for financial protection against risks frequently in Loss and Damage discussions inside and outside the United Nations Framework Convention on Climate Change (UNFCCC). This session will explore how African stakeholders are currently utilizing CDRFI instruments to enhance financial protection for Africans through Multi-Actor Partnerships, single actor initiatives and the regional risk pool of the African Risk Capacity.

Presentation: **Vitumbiko Chinoko**, International Climate Negotiator, Climate Justice and Equity Tutor, African Group of Negotiators Expert Support (AGNES)

Moderator: **Lemekeza Mokiwa**, Interim Assistant Country Director – Programs, CARE International in Malawi |
Panel:

- **Julius Ng'oma**, National Coordinator, Civil Society Network on Climate Change
- **Bako Nirina Rabevohitra**, prevention and emergency management support unit, government of Madagascar
- **Emmanuel Seck**, Executive Director, ENDA Energie, Senegal
- **Koffi Konin**, Head of government services east and southern Africa, African Risk Capacity

Advancing pro-poor and gender-just climate and disaster risk finance and insurance

CDRFI

in the era of loss and damage

bit.ly/CDRFI-MAP

by designdoppel

Africa is most vulnerable for NATURAL DISASTERS

WE experience it EVERY DAY! everywhere

economic SECURITY → better RESILIENCE

WE need faster RECOVERY and financial PREPAREDNESS

strong county commitment
multisectoral collaboration

LESSONS LEARNED

do it right the first time
flexible engagement
consistent and sustainable participation

7 pro-poor PRINCIPLES for climate risk insurance

- needs-based solutions
- client value
- affordability
- enabling environment
- accessibility
- transparency
- sustainability

Malawi

SUPPORTED by german government

low stakeholder involvement

how to mobilize resources?

why MAP?

linking various stakeholders
awareness raising
providing feedback

working groups

Madagascar

highly affected by DROUGHTS and TROPICAL CYCLONES

INSURANCES → FOOD distribution → WATER & MEDICAL SUPPLY → Construct CLIMATE RESISTANT housing

help to save lives

ARC Insurance

INSURANCE RISK POOL

launching different MODELS

flood, drought, cyclone, epidemic, riskView

AFRICA has limited INSURANCE Culture

for EARLY WARNING!

Senegal

affected by DROUGHTS & DESERTIFICATION + COASTAL EROSION

ENHANCING INFORMATION & KNOWLEDGE → CDRFI index insurance

establishing a MULTI-STAKEHOLDER DIALOGUE → University, government, civil society

CAPACITY building Policy dialogue

DISCUSSION

some misunderstandings with member states

ARC → found SOLUTIONS

why is the government investing in private insurances?

← "PRE-MIUM"

government takes action to PROTECT their PEOPLE!

not sustainable, but necessary!

respond at scale

we need both!

climate actions + climate insurance

ADAP-TATION + MITI-GATION

virtual conference 13-22 september '22

CLIMATE and DISASTER RISK FINANCE and INSURANCE: Experiences from Africa

Building MAP in Asia: Contextualizing and Localizing CDRFI in Laos, Philippines, and Sri Lanka

Date and time: 23 Sept. 2022, 03:00PM (GMT +8 Manila)

This session focuses on country experiences of building the Multi-Actor Partnership in Laos, Philippines, and Sri Lanka for the past years.

Presenters from CARE International-Laos, Chrysalis, SLYCAN Trust, and Institute for Climate and Sustainable Cities will give an overview of local MAP-building processes that they have initiated during the consortium's first phase.

Presentation topics include: facilitation of enabling policy environments for climate and disaster risk financing and insurance (CDRFI), CDRFI in the agriculture & food security sectors, and research on pilot CDRFI products and initiatives.

Moderator: **Angelika Marie David**, ICSC

Presenters:

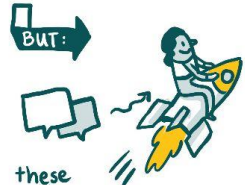
- **Casey Morrison**, Senior Climate Change and Gender Advisor, CARE International in Laos
- **Anuradhi Jayasinghe**, Consultant – Researcher, Chrysalis
- **Dennis Mombauer**, Director for Research & Knowledge Management, SLYCAN Trust
- **Angelo Kairos Dela Cruz**, Deputy Executive Director, Institute for Climate and Sustainable Cities (ICSC)

in the era of loss and damage

bit.ly/CDRFi-MAP

by designdope2

We had a Rich discussion



these Conversations must lead to ACTIONS!

DO it RIGHT the FiRST TIME
Or TRUST will be LOST!

industrialized countries need to do MORE and BETTER!

Work on AFFORDABILITY of CDRFi
do NOT SHiFT the burden to the local Communities



We need more PUBLIC PRESSURE

Challenges are CROSS-CUTTING



We need lots of PILOT PROGRAMMES

innovative solutions

Use a BOTTOM-UP-APPROACH

Promote FEMALE PARTICIPATION

It is Key to have a CONTACT POINT

enhance the
• COORDINATION
• COHERENCE
• COMPLEMENTARITY
of all stakeholders

virtual conference 13-22 september '22

CLOSING SESSION:

Key Learnings and take-aways across the conference



Closing session: key learning and take-aways across the conference

Date and time: 22 Sept. 2022, 1-2pm CEST/11-12 am GMT

The session will wrap-up key aspects of discussions, learnings and take-aways from the various conference sessions. It will do so by involving various panellists and by presenting graphical recordings which will highlight in an innovative way key considerations. These will then also be discussed of a panel of experts including:

- **Dr. Martin Kipping**, Head of Division Climate Policy, German Federal Ministry for Economic Cooperation and Development (BMZ)
- **Chikondi Chabvuta**, CARE International/Southern Africa, CSO representative in the High-Level Consultative Group of the InsuResilience Global Partnership (IGP)
- **Alpha Kaloga**, African Group of Negotiators/Guinea

Advancing pro-poor and gender-just climate and disaster risk finance and insurance

CDRFI

in the era of loss and damage

bit.ly/CDRFI-MAP

DISCUSSION

CDRFI in Laos

70% highly depend on FARMING

NO agricultural insurances yet

government farmers civil society private sector

4 KEY STAKEHOLDERS

CHALLENGES

- coordination across sectors
- lack of technical expertise
- sustainability
- learning exchange between provinces

LEARN FROM THE BEST

- engaging the GOVERNMENT from the beginning
- starting with CAPACITY BUILDING
- usefulness of SUB-GROUPS

CDRFI in Sri Lanka

FOCUS on SMEs

economic crisis

climate disaster risks

SME-sector is the BACKBONE of Sri Lankas economy

challenges for women

LEARN FROM THE BEST

- integrating SCIENTIFIC KNOWLEDGE
- factoring CLIMATE RISKS into production planning
- creating FLEXIBLE working environment
- strengthening MUTUAL SUPPORT SYSTEMS to secure livelihoods
- accepting climate risks and transferring it through adaptation strategies that strengthen MARKETING CHANNELS

I still got time to get water!

What is limiting CDRFI development?

- lack of awareness
- lack of cross-sector collaboration
- lack of understanding

matter of POLITICAL WILL

CDRFI on the Philippines

it's grounded on LAWS

addresses agricultural LOSS & DAMAGE

information campaigns

affordable and appropriate INSURANCE PRODUCTS

MAP as a DISCUSSION PLATFORM

local MAP

PARTNERSHIP with local UNIVERSITIES

KEY RECOMMENDATIONS

- maximize collaboration
- policy interventions
- go beyond pilot stage
- advance MAP in the new administration

next steps

SLYCAN Trust in Sri Lanka

BUILDING TRUST in insurance SYSTEMS

I had bad experience with life insurances...

Fill information gap

KEY COMPONENTS

- AWARENESS and CAPACITY BUILDING
- EVIDENCE and KNOWLEDGE from evidence to ACTION!
- MAP DEVELOPMENT
- connect STAKEHOLDERS on shared issues
- SUB-GROUPS work well
- FLEXIBLE MODES of engagement

NATIONAL level LOCAL level

what must CHANGE?

- fill knowledge gap
- GROW education
- formal agreements
- SCALE UP and REPLICATE
- find financial capacities
- expand PARTNERSHIPS
- share KNOWLEDGE

VERTICAL integration

rethink POLICIES

learn from EACH OTHER

what's NEXT?

continue to SUPPORT the most VULNERABLE!



virtual conference 13-22 september '22 hybrid/virtual

BUILDING MAP IN ASIA:

Contextualizing and localizing CDRFI in Laos, Philippines and Sri Lanka



Multi-Actor-Partnerships 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 pursued 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.