



Students at Antanimora Secondary School in Mavoay, Boeny (Madagascar) engage in a tree-planting activity to support the school's nursery, housed in a UNICEF-provided greenhouse, September 2023. © UNICEF/UNI441013/Andriantsoarana



unicef 
for every child

**Innovative financing
for a safer future:
reshaping cyclone resilience
and child-responsive
disaster management**

Year 1 Results of the Today and Tomorrow Initiative

Report submitted by UNICEF Headquarters

November 2024

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Acronym List

ADRA	Adventist Development and Relief Agency
AIAS	Administration of Water Supply and Sanitation Infrastructures, Mozambique
ARC	African Risk Capacity
BMZ	Federal Ministry for Economic Cooperation and Development, Germany
BNGRC	Bureau National de Gestion des Risques et des Catastrophes, Madagascar
CCA	Climate Change Adaptation
CCI	Child Cyclone Index
CCRI	Children’s Climate Risk Index
CCRI-DRM	Children’s Climate Risk Index - Disaster Risk Model (subnational risk assessment)
CERF	Central Emergency Response Fund
COESP	Public Health Emergency Center of Operation, Mozambique
CSO	Civil Society Organization
DNAAS	Directorate for Water and Sanitation, Mozambique
DPHE	Department of Public Health Engineering, Bangladesh
DPOP	Provincial Directorate of Public Works, Mozambique
DRF	Disaster Risk Financing
DRR	Disaster Risk Reduction
DREAH	Regional Directorate for Water and Sanitation, Madagascar
DRM	Disaster Risk Management
ECD	Early Childhood Development
FAO	Food and Agriculture Organization
FCDO	Foreign, Commonwealth and Development Office, United Kingdom
FIPAG	Water Supply Investment and Asset Fund, Mozambique
GRiF/GSFF	Global Risk Financing Facility / Global Shield Financing Facility
HDP Nexus	Humanitarian-Development-Peace Nexus
ICS	National Communication Institute, Mozambique
IDP	Internally Displaced Person
INGD	National Disaster Risk Management Authority, Mozambique
LDC	Least Developed Countries
MCBP	Mother & Child Benefit Programme, Bangladesh
MHPSS	Mental Health and Psychosocial Support
MINEDH	Ministry of Education and Human Development, Mozambique
MoDMR	Ministry of Disaster Management and Relief, Bangladesh
MOPHRH	Ministry of Public works, Housing and Water resources, Mozambique
NAPHS	National Action Plan for Health Security, Mozambique
NDMO	National Disaster Management Office, Fiji
NGO	Non-governmental organization
OCHA	Office for the Coordination of Humanitarian Affairs
PCRIC	Pacific Catastrophe Insurance Company
PICTS	Pacific Island Countries and Territories
PNEC	National Cholera Elimination Plan, Mozambique
RRRC	Office of the Refugee Relief and Repatriation Commissioner, Bangladesh
RUTF	Ready-to-use therapeutic food

SCAP	UNICEF Sustainability and Climate Change Action Plan 2023-2030
SDG	Sustainable Development Goals
SGRC	Secretary for Disaster Risk Management, Madagascar
SGRLF	Safe, Green, and Resilient Learning Facilities climate-resilient schools' programme in Vanuatu and the Solomon Islands
SIDS	Small Island Developing States
SOP	Standard Operating Procedure
SRSP	Shock Responsive Social Protection
SETSAN	Mozambique Technical Secretariat for Food Security and Nutrition
TTI	Today and Tomorrow Initiative
UNFCCC	United Nations Framework Convention on Climate Change
UNFPA	United Nations Population Fund
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme
WHO	World Health Organization
WTW	WTW (formerly Willis Towers Watson)

Introduction

In January 2023, UNICEF launched the Today and Tomorrow Initiative (TTI). The ultimate goal of the TTI is to reduce the number of children directly impacted by climate-related disasters and to build the resilience of children, households, and communities to multiple hazards. The Initiative delivers financial and technical assistance to reduce children's exposure and vulnerability to climate change and disasters, engages children and young people in solutions, and strengthens essential social systems and services for children. The Initiative is designed to help narrow the climate and disaster protection gap for vulnerable children and communities and to increase the speed, quantity, and quality of climate and disaster risk finance (DRF) targeted for children.

The TTI is envisioned to evolve into an institutional **Global Integrated DRR and Climate Risk Financing for Children Platform**. This platform will build on UNICEF's humanitarian and development mandates in the context of climate change, by aligning its work on disaster risk reduction (DRR), preparedness, and anticipatory action, with emergency response, recovery, and sustainable reconstruction through build back better approaches. It also underpins our implementation with integrated DRF mechanisms, DRR and climate change adaptation (CCA) investments through innovative financing instruments, including parametric insurance.



UNICEF is building the world's 1st Global Integrated DRR and Climate Risk Financing for Children Platform.

UNICEF's Tropical Cyclone Policy is supported by the governments of Germany and the United Kingdom through the Global Risk Insurance Facility (GRiF, now Global Shield Financing Facility (GSFF)). Along with UNICEF's commitment of pairing US\$ 15 million in aligned climate and disaster risk management investments over three years, it represents the first pilot product for the design and realization of the Platform. This policy will be the focus of this report.

This report outlines the progress and results achieved during the first year period of the TTI pilot. As this is our first edition, we have taken great care to ensure it is comprehensive, informative, and provides substantial background on the vision of the TTI. Moving forward, UNICEF will provide more concise results updates while maintaining the quality expected. The report presents data on the beneficiaries served by country offices included in the pilot. This year marks the first instance of UNICEF conducting beneficiary counting for the TTI, and variations in methodology may exist, particularly given the multisectoral nature of interventions and the complexity of humanitarian response. We acknowledge the need for further guidance from the G7/V20 Global Shield Secretariat and other UN organizations to standardize and improve beneficiary counting methodologies moving forward.

Year 1 in review

Key outcomes



Increased resilience & preparedness on the ground



Increased speed & flexibility of emergency cyclone response



Piloted new approaches that transform how UNICEF does business

Targeted insurance coverage



US\$ 15m mobilized for the world's 1st parametric insurance policy for children



To protect up to **13.5m** vulnerable children and families*



Living in **8 countries** highly exposed to cyclones

Milestones achieved



High level announcement of the TTI at COP27



Flagship under UNICEF's Sustainability & Climate Change Action Plan (2023-2030)



Payouts for disaster response released within 72 hours



3 private sector industry awards for innovation

Results of the TTI

Today

> **US\$ 6.9m**

for disaster risk reduction, climate change adaptation & resilience building for children in 8 countries



Climate-resilient healthcare



Shock-responsive social protection



Climate-resilient education



Climate-resilient child-protection



Climate-resilient WASH



Early warning and preparedness



Climate-resilient nutrition



Youth engagement and advocacy



In partnership with national governments & local partners

Tomorrow

Parametric Risk Insurance paid out

> **US\$ 4m**

in rapid, flexible funding

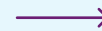
In response to

11



Cyclones

in



6



Affected countries



Today

Building the world's 1st Global Integrated DRR and Climate Risk Financing for Children Platform

Tomorrow



DRR/CCA & Preparedness

Anticipatory / Early action

Emergency Response & Recovery

* Estimated number of beneficiaries potentially reached based on the maximum coverage of the cyclone insurance policy.

UNICEF's role in addressing the triple planetary crisis for children

The triple planetary crisis of climate change, environmental pollution, and biodiversity loss has put virtually every child in the world at risk. During the first two decades of the 21st century alone, over 4 billion people were affected by disasters including extreme weather events, and over 1.2 million people lost their lives.¹

1 billion children

UNICEF's Children's Climate Risk Index (CCRI) shows that 1 billion children – nearly half of the world's 2.2 billion children – face extreme risks to the impacts of climate change



UNICEF's Children's Climate Risk Index (CCRI) shows **that 1 billion children – nearly half of the world's 2.2 billion children – face extreme risks to the impacts of climate change.**² More specifically, 920 million children suffer from the consequences of droughts, 570 million children are exposed to flooding and 400 million children (nearly 1 in 6 children globally) are exposed to cyclones- and this is likely to worsen as climate change intensifies.

Children are the least responsible for climate change and disasters, yet they bear the greatest burden of its impacts. Climate change-exacerbated disasters like floods, cyclones, and droughts devastate children and communities, causing loss of life, injuries, disruption of essential services, mental health impacts, and displacement. **Between 2016 and 2021, weather-related disasters caused the internal displacements of 43.1 million children in 44 countries.**³ Children are also physically and physiologically more vulnerable, with girls and children living with disabilities facing disproportionate impacts. In fact, the climate crisis is changing children and young people, by depriving them of their ability to grow healthy, thrive, and survive.

This crisis threatens to reverse decades of development gains, as evidenced by the fact that **over three-quarters of United Nations humanitarian appeals today involve extreme weather events—up from just over one-third in 2000.**⁴ To combat this growing challenge, it is crucial for both humanitarian and development actors to prioritize the needs and vulnerabilities of young people and future generations, while actively involving them in shaping sustainable solutions. An analysis of UN appeals reveals that **more than half (55 per cent) of crises are somewhat predictable,**⁵ highlighting the opportunity to invest in preventative measures that can mitigate the compounded impacts of hazards. There is widespread support among humanitarian agencies for placing greater emphasis on DRR within humanitarian settings, to break the cycle of escalating risks and growing humanitarian needs.

55% of crises



are somewhat predictable, highlighting the opportunity to invest in preventative measures that can mitigate the compounded impacts of hazards

UNICEF operates in more than 190 countries and territories, in close collaboration with the respective governments, working to save children’s lives, protect their rights, and support their development from early childhood through adolescence. Our approach prioritizes several key sectors including, **health, water, sanitation & hygiene (WASH), nutrition, education, child protection** and **social policy, including (shock-responsive) social protection** to improve the well-being of children and vulnerable communities as a whole.

As a dual mandate UN agency with significant on the ground presence, including in the most fragile contexts, UNICEF is at the forefront of efforts to bridge short-term humanitarian action and long-term development programming. Our Humanitarian-Development-Peace (HDP) Nexus approach to reduce vulnerabilities and risk, is designed to address immediate needs while building long-term resilience, with a strong focus on comprehensive disaster risk management (DRM). By combining these efforts, UNICEF not only responds to crises but also helps mitigate the underlying vulnerabilities that put children and communities at risk.

Since 2018, UNICEF has invested **over US\$ 250 million in DRR and recovery and continues implementing DRR programmes in over 150 countries**. Risk-informed programming and DRR are woven into UNICEF’s organizational strategies and policies, including the [Strategic Plan 2022-2025](#),⁶ the [Core Commitments to Children in Humanitarian Action \(CCCs\)](#),⁷ as well as the [Sustainability and Climate Change Action Plan \(SCAP\) 2023-2030](#).⁸

250
million

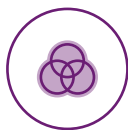
Since 2018, UNICEF has invested over US\$ 250 million in DRR and recovery and continues implementing DRR programmes in over 150 countries



UNICEF works with various national, subnational, and international partners to ensure that children and young people are prioritized in the disaster management cycle. We are co-leading efforts to integrate DRR in humanitarian action through a UN interagency working group to accelerate efforts to risk-informed programming in development, humanitarian, and peace actions established under the UN Senior Leadership Group on DRR for Resilience. We also lead humanitarian clusters and inclusive Accountability for Affected Populations, and support UN Country Teams and Humanitarian Country Teams to integrate risk considerations and resilience-building into relevant processes, such as the **United Nations Sustainable Development Cooperation Frameworks**, the **UN Common Country Analysis**, and the **Humanitarian Programme Cycle**. Our development programmes aim to reduce vulnerabilities and build resilience, contributing to the **Sustainable Development Goals**, the **Sendai Framework for Disaster Risk Reduction** and **UNFCCC Paris Agreement**.

By embedding DRR (including preparedness) and CCA measures into its programmes, UNICEF aims to break the cycle of recurring crises, strengthen community capacity to withstand disasters, and safeguard the rights and well-being of children, especially the most vulnerable, in both humanitarian and development contexts. Recognizing children and young people as essential agents of change, UNICEF empowers them to express their views, identify solutions, and promote behavioral change, setting an example for their communities.

In the context of comprehensive disaster risk management, UNICEF holds a strong comparative advantage due to its unique characteristics:



Integrated

UNICEF is one of the few UN agencies with a dual mandate, working across the HDP Nexus, through its presence before, during, and after a disaster, finding opportunities to build resilience for children at each stage of the disaster management cycle, including approaches to build back better.



Multi-hazard

UNICEF adopts a multi-hazard⁹ approach to identify and address the various hazards, shocks and stresses affecting children at national and sub-national levels.



Multisectoral

UNICEF implements response efforts and development programmes in a multi-sectoral manner to address the interlocking factors that affect a child's well-being (including health, education, nutrition, WASH, child protection and social protection) and cross-cutting areas, such as ensuring displacement-sensitive, disability, and gender inclusive approaches. Such efforts are aided by strong relationships with technical line ministries.



Trusted

Close government relationships and collaboration with local stakeholders position UNICEF as a trusted partner to enhance national and local disaster risk ownership. This places UNICEF in a strong position to introduce new concepts such as pre-arranged and trigger-based finance and to deliver sustainably by strengthening existing national systems.



Rights-based and inclusive

UNICEF puts the rights of children and young people at the forefront of humanitarian and development efforts. Our focus on children and youth also extends to their wider families and communities through a lifecycle approach, as well as considerations for the rights of future generations.



Last mile delivery

UNICEF's extensive global presence and robust relationships at national and local levels enable us to reach the most remote areas and serve the most marginalized and vulnerable children and young people.



A classroom completely ravaged by cyclones in 2023 in Antesenavolo, Madagascar. Nearly 100,000 students could not attend school for several weeks after cyclone Freddy hit the southeast and southwest of the country, where locals have noticed that extreme weather events are occurring more frequently in recent years. © UNICEF/UNI420008/Andriantsoarana



Today and Tomorrow Initiative Overview

At COP27, UNICEF announced the Today & Tomorrow Initiative (TTI), which is envisioned to evolve into an institutional, **Global Climate Risk Financing for Children Platform**. To address the growing impacts of climate-related disasters, the TTI utilizes a comprehensive risk management approach, integrating DRR and CCA investments and new innovative climate risk financing instruments, including parametric insurance.

The ultimate goal of the TTI is to reduce the number of children directly impacted by climate-related disasters and to build the resilience of children, households, and communities to multiple hazards. Through the delivery of financial and technical assistance, the TTI reduces children's exposure and vulnerability to climate change and disasters, engages children and young people in solutions, and strengthens the resilience of essential social systems and services for children. The Initiative is designed to help narrow the climate and disaster protection gap for vulnerable children and communities and to increase the speed, quantity, and quality of DRF targeted for children.

13.5
million



The first pilot instrument for the Platform is an innovative, parametric risk transfer product for tropical cyclone risk which provides protection for up to 13.5 million* children, women, and other vulnerable populations over the three-year pilot

The first pilot instrument for the Platform is an innovative, parametric risk transfer product for tropical cyclone risk, paired with investments for DRR and CCA. This product has the potential to provide protection for up to 13.5 million* children, women, and other vulnerable populations over the three-year pilot. UNICEF's Tropical Cyclone Policy was taken out and supported by the governments of Germany and the United Kingdom through the Global Risk Insurance Facility (GRiF, now GSFF), and UNICEF's accompanying commitment to pair US\$ 15 million in aligned climate and disaster risk management investments.

UNICEF's ability to develop and deliver results for children at scale across the humanitarian and development continuum forms the basis for the agency's unique role in the rapidly evolving global landscape of innovative finance. By applying its distinctive child lens to innovative finance mechanisms, including DRF solutions, UNICEF evaluates and determines where these tools can help facilitate better, faster solutions for children, and mobilizes the catalytic capital needed to create, launch, and scale up radical new innovative finance initiatives through its large global network of partnerships.

In the context of the tropical cyclone pilot, the TTI has two integrated components:

→ **Today Component**

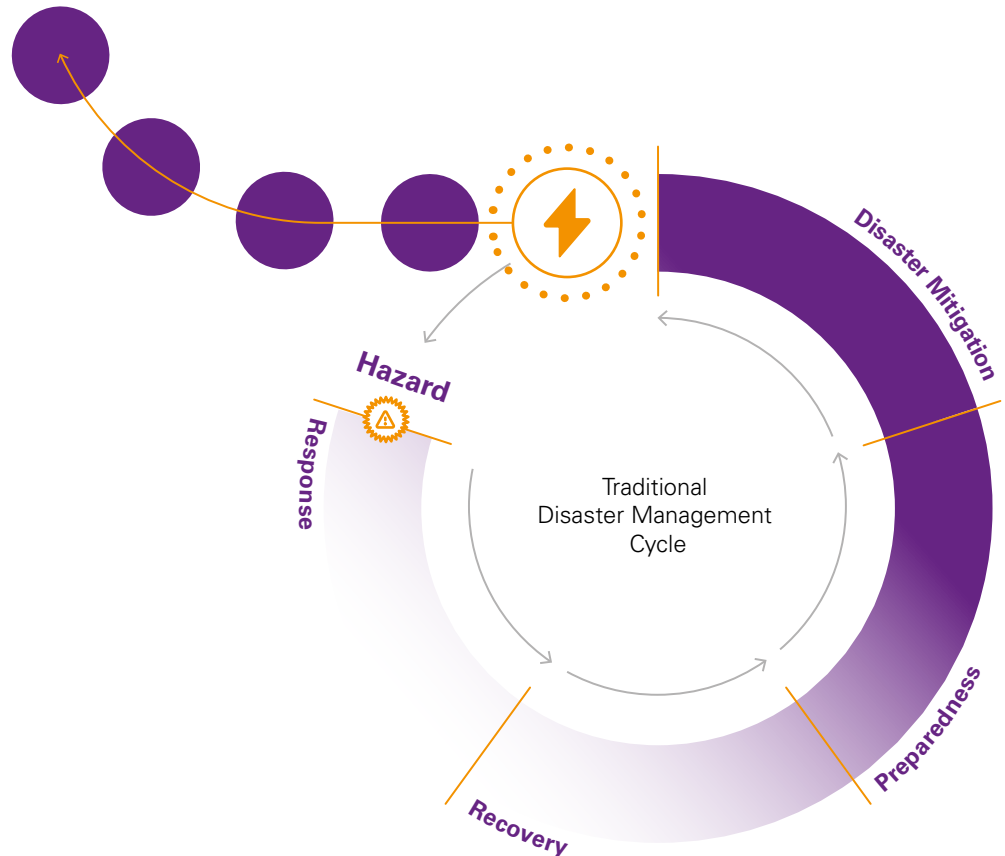
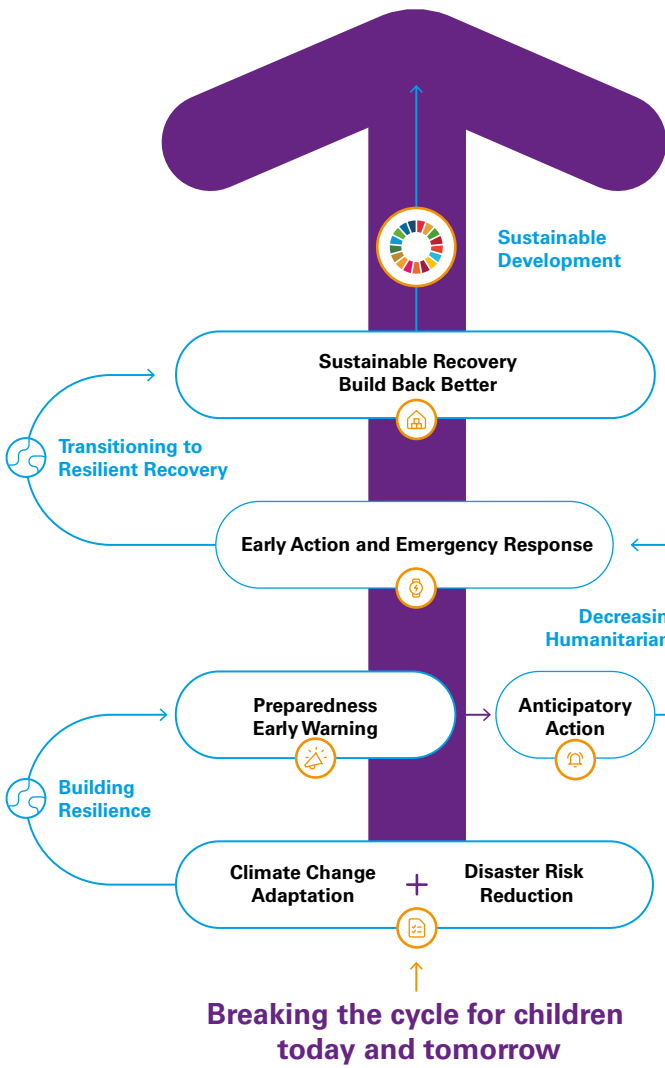
This component focuses on preparedness, risk reduction, low-carbon solutions and building the climate resilience of children and communities. In the context of the escalating and compounding effects of climate change, it is more important than ever to maximize innovative solutions that bridge across a unified set of actions in CCA, mitigation, DRR including preparedness, and anticipatory action. Funding supports cross-sectoral programmes aimed at climate-smart and disaster-resilient health, education, WASH, child protection and social protection systems, as well as meaningfully engaging children and youth in solutions.

→ **Tomorrow Component**

This component features a customized Parametric Risk Transfer insurance, funded under the GRiF/GSFF, providing up to **US\$ 99,613,645** in flexible funding over the three years of the pilot. The payouts provide rapid funding that complements other humanitarian funding streams, to provide early response and recovery support to build back better for affected children and households.

* The estimated figure of 13.5 million beneficiaries represents the potential reach of the maximum coverage under the insurance policy due to a worst-case scenario of highly intense and/or multiple disaster events across all covered countries. In such a scenario, UNICEF would have immediate access to approximately US\$ 50 million in insurance payouts to support emergency response and recovery efforts for children. The total insurance coverage of US\$ 99.6 million spans the entire three-year duration of the insurance programme. By leveraging the benefits of risk pooling, the policy provides an annual coverage limit of approximately US\$ 50 million, with statistical analyses indicating that the worst-case scenario occurring in all three consecutive years is highly improbable.

Breaking the disaster-response-repeat cycle for children Today and Tomorrow



The traditional reactive model related to disasters traps us in a cycle of disaster-response-recovery-repeat. Meanwhile, the financial burden from disasters is increasing, and governments face challenges in mobilizing necessary funds for breaking the cycle. Between 2005 and 2017, **only 4 per cent of the US\$ 137 billion in development assistance related to disasters was allocated to prevention, mitigation, and preparedness.**¹⁰

This trend persists, with funding primarily focused on emergency response, relief, reconstruction, and rehabilitation, while building disaster resilience at individual, community, structural and systems levels is poorly incentivized. The increasing frequency and severity of disaster events merits an urgency to act now to break this cycle – and not with a business-as-usual approach, but with one that can **‘tip the scales’ towards prevention and resilience.** Innovative financing can help unlock access to non-traditional funding, expertise, and partnerships—because we know that to address the climate crisis we cannot rely on business-as-usual; we also need new means of funding UNICEF’s life-saving work.

US\$ 15

saved in post-disaster recovery for every US\$ 1 invested in risk reduction & prevention*

US\$ 4

saved for every US\$ 1 invested in disaster-resilient infrastructure*

The TTI represents a breakthrough approach for children and youth, as it works on linking pre-arranged and/or trigger-based finance for early action and disaster response to investments in preparedness, DRR, and CCA, which amplify each other’s impact to better protect children. Research has shown that investing in resilience, DRR and early action interventions for climate **maximizes the efficiency of future emergency funding by up to 3 to 10 times**, depending upon the intervention. Moreover, for every US\$ 1 invested in risk reduction and prevention, up to US\$ 15 can be saved in post-disaster recovery, and every US\$ 1 invested in making infrastructure disaster-resilient saves US\$ 4 that would otherwise have to be spent on rebuilding.¹¹ Through the integration of ‘Today’ and ‘Tomorrow’ UNICEF aims to exponentially increase the return on investment compared to the business-as-usual disaster response.

UNICEF’s tropical cyclone policy

The TTI’s tropical cyclone insurance policy and related DRR and CCA investments, focus on **8 target countries: Bangladesh, Comoros, Fiji, Haiti, Madagascar, Mozambique, Solomon Islands and Vanuatu.** At the time of country selection for the TTI, these countries were classified as either Least Developed Countries (LDCs) and/or ranked amongst the global top 15 countries at risk from climate-related disasters.¹² These countries face high exposure to cyclones, and are characterized by social and economic vulnerabilities, including inadequate access to social services, that worsen the risk of increasingly frequent and intense cyclone impacts for children.

UNICEF analysis shows that **400 million children (nearly 1 in 6 children globally) are exposed to tropical cyclones** and this is likely to accelerate as high-intensity cyclones increase in frequency, as rainfall intensity grows, and as cyclone patterns shift.¹³ Tropical cyclones critically impact the infrastructure and services that are fundamental for the survival of children and young people, who experience such impacts with greater severity than other groups. Tropical cyclones can exacerbate food insecurity, the spread of diseases, a lack of access to safe water and sanitation and disrupt education. Children are also physically more vulnerable to cyclones, including at greater risk of injury and drowning. For these reasons, UNICEF selected tropical cyclones as the first hazard to focus on under the **Global Integrated DRR and Climate Risk Financing for Children Platform.**

400 million children



Nearly 1 in 6 children globally are exposed to tropical cyclones

* UNDRR

The Initiative holds a strong innovative component as to date, no ex-ante climate and disaster risk financing and insurance mechanism such as parametric insurance or alternatives are specifically targeted at children and youth.

The insurance policy is designed to address UNICEF's cyclone response needs for children and youth and provides payouts in the event of cyclones as measured by the specially developed **Child Cyclone Index (CCI)**. The index captures the impact of windspeeds on children (defined as 0 to 18 years old) in a given area and is aggregated at the national level. According to the index, 'smaller' payouts are triggered when windspeeds of 39 miles per hour affect at least one child. These events provide a so-called 'minimum payment', which is fixed per country. For more intense cyclones, payouts are calculated based on translating the CCI value per country into country-specific dollar sums and adjusting that sum for (regional) attachment and exhaustion points. The country-specific dollar sums per CCI unit have been set with view to differing risk contexts and response costs, considering, for example, variances due to economies of scale in Bangladesh, security risk and cost in Haiti, or high logistics costs for remote islands in the Pacific.

When a cyclone triggers an insurance payout, WTW (formerly Willis Towers Watson) - who monitors cyclone events in its function as UNICEF's calculation agent - issues an Event Report inclusive of CCI values in a given area. As UNICEF is able to recognize said event report as income, the **payout to be received by UNICEF country offices is released within 36 to 72 hours* after a cyclone has left the area.**

In addressing the situation and utilizing insurance payouts, UNICEF extends its focus beyond children to also consider the indirect consequences for parents, caregivers, and wider communities. In doing so, UNICEF's cyclone insurance also aims to complement the preparedness and disaster response actions financed by already existing and operational insurance schemes in the target countries, including governmental ones.

 **36 to 72 hours**

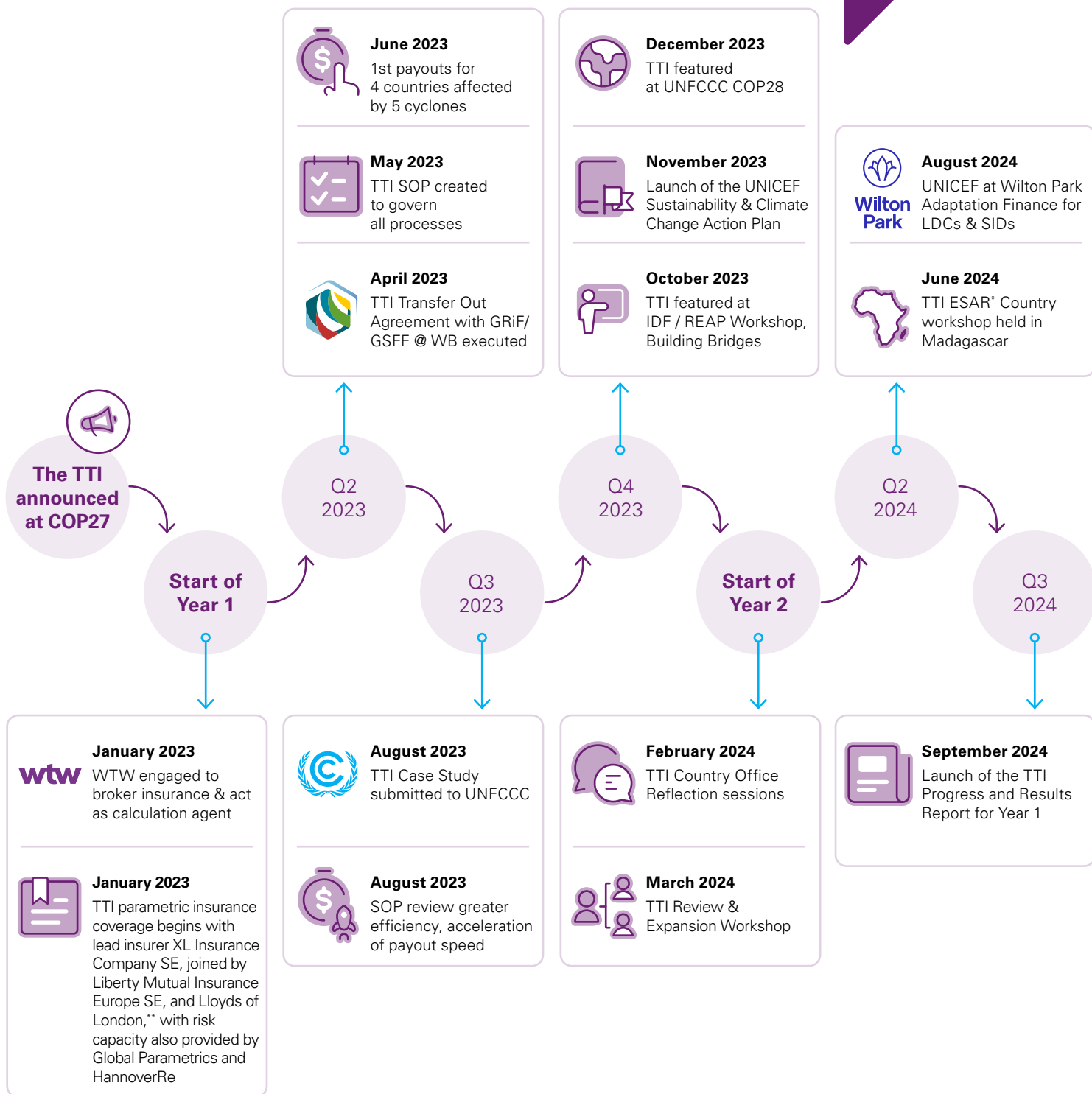


The payout to be received by UNICEF country offices is released within 36 to 72 hours* after a cyclone has left the area.

* Average timing as of September 2024.

Major achievements in Year 1

Timeline of the TTI Development



* ESAR is UNICEF's Eastern and Southern Africa Region.

** Lloyd's Syndicate 033 (Hiscox) and Lloyd's Syndicate 1458 (Renaissance Re).

Results of the Today Component:

Disaster Risk Reduction and Climate Change Adaptation Programming

6.9
million











UNICEF has paired the insurance payouts with US\$ 6.9 million in resources for DRR, CCA and anticipatory action interventions in the 8 pilot countries.

UNICEF has paired the insurance payouts with US\$ 6.9 million in resources for DRR, CCA, and anticipatory action interventions in the 8 pilot countries.

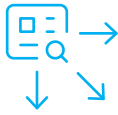
This achievement was made possible by embedding the TTI as a flagship under UNICEF's SCAP (2023-2030), ensuring that funds are effectively utilized to meet our target to directly support **30 million children in 100 countries with integrated climate change adaptation and disaster risk reduction solutions by 2030.**

These investments have enabled UNICEF to reduce disaster risks for children and build multi-sectoral resilience across the pilot countries by working closely with line ministries to strengthen government systems, including the shock responsiveness of key social services. Vulnerable children and communities in 8 countries were directly supported with climate resilience measures, including:

-  → Climate-resilient, low-carbon healthcare facilities and healthcare services
-  → Climate-resilient WASH facilities and services
-  → Climate-resilient schools and education services
-  → Climate-adaptive and/or shock-responsive social protection systems for vulnerable children and households in areas affected by cyclones and other climate hazards
-  → Climate-information systems including subnational children's climate risk data
-  → Child-responsive preparedness and early warning
-  → Capacity development and participatory mechanisms for children and young people to engage in DRR and green economy solutions
-  → Child sensitive climate and DRR policies

Snapshot examples

include:*



Bangladesh

UNICEF collaborated with government agencies to implement disaster resilient education facilities in Rohingya camps, to establish community-based multi-hazard early warning systems and develop a climate resilient WASH technology catalogue for Cox's Bazar.



UNICEF supported the government in integrating children's risk data into the national social protection system and provided cash transfers targeting children and youth. They conducted a WASH Bottleneck Analysis, considering climate and disaster risks to water resources, and enhanced neonatal care with climate-smart infrastructure improvements, such as solar power.



Comoros

By focusing on building local capacities and integrating DRR into government systems, these efforts go beyond the traditional disaster-response model, fostering **long-term resilience** and **reducing vulnerabilities**.

Madagascar

UNICEF integrated climate vulnerability indicators into the national social protection system, engaged children and teachers in the development of child-responsive early warning systems and school-based disaster preparedness, including inclusive cyclone and flood alert systems, and supported nature based solutions such as reforestation.



Mozambique

UNICEF provided technical assistance to government bodies for developing child-sensitive contingency plans, conducted extensive DRR and WASH training, and retrofitted infrastructure using build back better approaches.



UNICEF collaborated with the government to strengthen nutrition surveillance in disaster-prone areas, piloted an innovative Safe, Green, and Resilient Learning Facilities Schools Programme, and developed a children's climate and disaster subnational risk assessment model (CCRI-DRM).



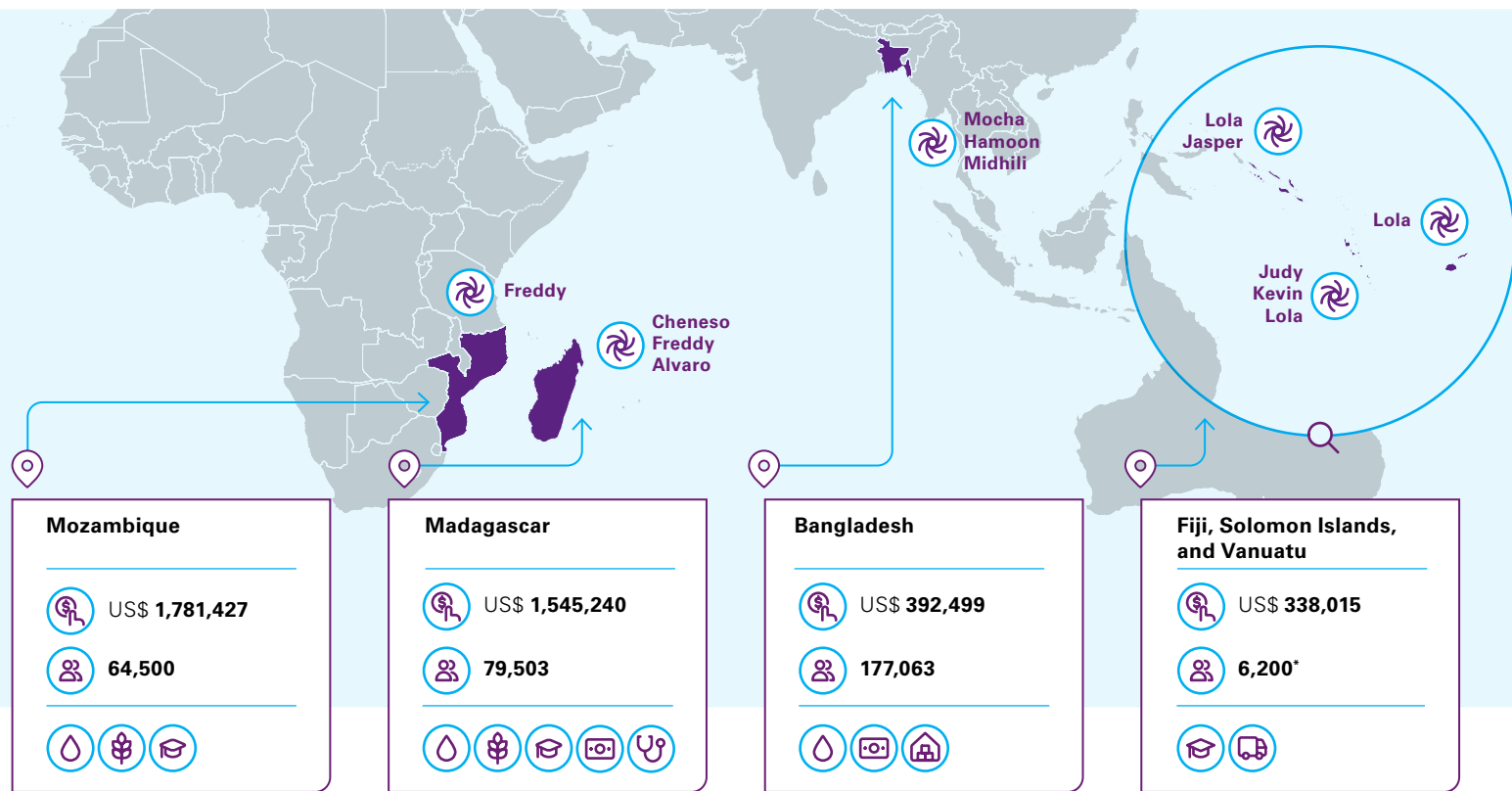
Pacific

* More detailed results are listed in the country profile chapters.

Results of the Tomorrow Component: Parametric Risk Transfer for Tropical Cyclones

UNICEF provides protection to children, women, and families through its climate risk insurance instrument for up to 13.5 million people in 8 countries across East and Southern Africa, Latin America, Asia, and the Pacific.

In 6 of the 8 pilot countries, the cyclone policy triggered over US\$ 4 million in insurance payouts during the 2023 period. 327,266 children, women, and vulnerable people directly benefitted from multisectoral disaster response and recovery.



Total payouts

US\$ 4,057,181

Total direct beneficiaries from payouts

327,266

Key

- Cyclones
- Total payouts per country
- Total beneficiaries from payouts per country

Type of interventions

- WASH
- Nutrition
- Education
- Health
- Humanitarian cash assistance
- Transport/logistics
- Contingency supplies

This year marks the first instance of UNICEF conducting beneficiary counting for the TTI, and variations in methodology may exist. These figures represent the direct beneficiary numbers supported by the insurance payouts and do not reflect UNICEF's wider response.

* To note: an additional 5,000 beneficiaries are expected from the 'Safe, Green, and Resilient Learning Facilities' climate-resilient schools programme which commenced in 2023, however the final count will only be available in 2026 due to ongoing implementation.



Placing the insurance

To place the bespoke parametric insurance for the 3-year pilot, UNICEF undertook an open and inclusive due diligence and brokering process under its Rules and Regulations during Year 1. This resulted in a highly efficient pricing at the lowest possible end of a competitive global reinsurance market. With the help of leading firm WTW, participating insurers XL Insurance Company SE, Allianz Risk Transfer, Lloyd's Syndicate 033 (Hiscox), Lloyd's Syndicate 1458 (Renaissance Re), and Liberty Mutual Insurance Europe SE are providing a combined cover of **US\$ 99,613,645** as of the end of Year 1.

UNICEF has ongoing dialogue with the regional risk pools (African Risk Capacity (ARC), Pacific Catastrophe Risk Insurance Company (PCRIC)), amongst others, that began prior to the TTI's launch in 2023. WTW recommended early engagement with these pools and played a key role in underwriting part of the programme when placing the policy. They expressed strong interest in joining the TTI at the outset, but unfortunately this proved unworkable at such an early stage. We look forward to potentially partnering with the regional risk pools as a central feature of TTI's next phase, such as via ARC replica policies and similar solutions.



Institutionalization

The TTI and **Global Climate Risk Financing for Children Platform** are flagship initiatives under [UNICEF's Sustainability & Climate Change Action Plan \(SCAP\) 2023-2030](#), launched in November 2023. Innovative financing is pivotal to realizing SCAP's ambitious goals, which include directly supporting **30 million children across 100 countries by 2030** through integrated climate change adaptation and disaster risk reduction solutions.



Acceleration of payouts

Through developing and refining TTI's Standard Operating Procedure (SOP) governing documents and processes agency-wide, UNICEF was able to accelerate the release of funds to the field. The average payout speed for eligible cyclones in 2023 was 5-6 days, which was reduced to within **36-72 hours** from an event payout notification by the end of Year 1. This improvement highlights the substantial reduction in time needed to release funds to country offices, enabling more immediate funding for responses after a cyclone. This strategic achievement was made possible through strong collaboration with our private sector partners, marking the first time that UNICEF and the insurance industry have worked together in this way.



Global recognition

The TTI has gained significant global recognition, winning three major awards with its partner WTW: the **AXCO Global Insurance Award: Excellence in Global Programmes**, the **Sustainable Insurance Initiative of the Year Award** at InsuranceERM's inaugural Climate Risk & Sustainability Awards 2023 and the **Systemic Risk Solution of the Year Award** at the European Risk Management Awards. The TTI was also featured at COP28 in Dubai, the 2024 World Economic Forum in Davos, and highlighted in a UNFCCC submission supporting the Loss and Damage Fund.



Multi-country learnings and knowledge exchange

Participants from UNICEF offices in Comoros, Madagascar, Mozambique, and Headquarters, along with WTW, gathered in Antananarivo, Madagascar for a technical workshop. The session focused on reflecting on the first year of implementation and incorporating learnings and recommendations from the field to enhance the pilot's effectiveness. UNICEF also met with Madagascar's Bureau National De Gestion Des Risques et Des Catastrophes (BNGRC) to share insights from the two-day knowledge exchange.



Bangladesh



CCRI ranking

15th

out of 163 countries for climate risk

A ranking closer to 1, means the country is among those where children face the highest climate risks.

CCRI hazard exposure value for tropical cyclones



A value closer to 10 signifies that children in this country experience high level of exposure to tropical cyclones.

Estimated number of children exposed to tropical cyclones

19.4 million

This indicator shows the estimated number of children under 18 living in areas exposed to extensive cyclone winds above 119 km/h (100-year return period).



Context

Bangladesh is one of the countries most affected by disasters and climate change due to its location on one of the world's largest deltas. The country ranks 15th out of 163 countries according to UNICEF's CCRI. This ranking reflects the severe challenges faced by children in Bangladesh, who are exposed to a combination of hazards, and face greater vulnerabilities because of inadequate essential services such as WASH, healthcare, and education. The southern coastal region experiences around 16 cyclones annually,¹⁴ especially during the monsoon season, putting 19.4 million children at risk.

The UNICEF Bangladesh country programme

UNICEF Bangladesh prioritizes several key areas to improve the well-being of children, including education, health, nutrition, child protection, social policy (including social protection) and WASH. In 2023, UNICEF Bangladesh reached 1.8 million people (73 per cent children), including 361,374 Rohingya refugees. The country office works with a range of partners to mainstream child-responsive DRR through its programme areas. Key partners include the Ministry of Disaster Management and Relief (MoDMR), Ministry of Education, Ministry of Health and Family Welfare, the Local Government Division, the Ministry of Women and Children Affairs, the Humanitarian Coordination Task Team, the Ministry of Environment, Forest, and Climate Change among others. UNICEF Bangladesh's programme focuses on disaster preparedness, response, integrating children's rights into DRR policies and sector specific plans, comprehensive school safety, developing disaster-resilient health facilities, and empowering local communities and disaster management committees through training and awareness programmes.




Cyclone events and overall response in 2023

Bangladesh was impacted by three tropical cyclones in 2023. UNICEF Bangladesh prioritized reaching vulnerable groups in isolated areas. They implemented mobile clinics and education units to deliver essential services such as vaccinations, healthcare and learning materials to affected communities, adapting their response to community needs, including marginalized children. Services were delivered via mobile health clinics, ensuring access for vulnerable communities in isolated areas. **UNICEF's contribution went beyond immediate response, fostering long-term development by improving social protection for mothers and children.**

UNICEF was instrumental in supporting the National Disaster Management Committee and the MoDMR’s national response efforts. They offered technical assistance, supported with resource mobilization, and built capacity among health workers, educators, and community leaders, ensuring that disaster response strategies were child-sensitive and inclusive. These comprehensive efforts not only provided essential support during cyclone events but also bolstered national policies to better incorporate considerations for maternal and child health and nutrition.

Use and beneficiaries of insurance payouts in 2023

All three cyclones triggered an insurance payout:

	Cyclone Mocha May, 2023	Cyclone Hamoon October, 2023	Cyclone Midhili November, 2023
Payout received per cyclone event 	US\$ 120,837	US\$ 135,837	US\$ 135,825
Disaster response focus in payout deployment 	Emergency WASH services to schools and health centers, implementation of disaster resilient WASH services in 25 schools and WASH rehabilitation to 8 sub-district health complexes	Humanitarian cash assistance for 1,829 households in hard-to-reach areas	Contingency supplies – including education kits, WASH emergency kits, and dignity kits
Payout beneficiary numbers 	73,174 Beneficiaries of which 16,913 were children, 29,412 were women or girls, 286 were people with disabilities, and 21,064 were Internally Displaced People (IDP)	5,889 Beneficiaries of which 2,557 were children, 2,346 were women, 1205 were girls and 105 were people with disabilities	98,000 Beneficiaries of which 37,867 were children, 49,490 were women or girls, and 2,744 were people with disabilities

The total payouts received by the country office in 2023 amount to US\$ 392,499, which were used to reach 177,063 beneficiaries. UNICEF’s response focused on providing essential services for children including WASH, health, nutrition, education, and social protection through the delivery of humanitarian cash assistance in Cox’s Bazar.

73,174
people



received emergency WASH services in Cox's Bazar

12,500
students



benefited from improved WASH services and hygiene education in 25 schools

1,829
households

A total of 1,829 host community households received humanitarian cash assistance in Pekua, Moheshkahli, Teknaf and Cox's Bazar Sadar Upazila, reaching a total of 5,889 beneficiaries, including 2,557 children



Deployment of payouts for Cyclone Mocha

Cyclone Mocha (Category 5) affected over 334,000 people in Cox's Bazar, damaging thousands of WASH facilities, learning centers, and homes, and leaving 110,000 people without clean water and sanitation. The cyclone triggered a minimum payment, which primarily funded WASH interventions in collaboration with the government and WASH partners, namely the NGO Forum, Dushtha Shasthya Kendra, and International Development Enterprise. Utilizing the insurance payout, UNICEF addressed underfunded urban WASH needs in St. Martins Island, where no other partners could respond. As a result, 73,174 people received emergency WASH services in Cox's Bazar. Additionally, 12,500 students benefited from improved WASH services and hygiene education in 25 schools, and 11,870 people in 8 sub-district health complexes benefited from WASH rehabilitation and health and hygiene promotion. Furthermore, 20 tube wells, 5 tap-stands, 250 latrines, and 500 handwashing devices were repaired using build back better approaches to increase resilience to future disasters. After Cyclone Mocha, 10 latrines and 5 handwashing devices were installed, and 67 feet of drains were cleared in Cox's Bazar.

Deployment of payouts for Cyclone Hamoon

Cyclone Hamoon affected 111,818 people in Chattogram, and led to extensive damage to houses and infrastructure, forcing 40,000 people into temporary shelters. This cyclone also triggered a minimum payment, and its response measures primarily included cash assistance in Cox's Bazar. A total of 1,829 host community households received humanitarian cash assistance in Pekua, Moheshkahli, Teknaf and Cox's Bazar Sadar Upazila, reaching a total of 5,889 beneficiaries, including 2,557 children. Beneficiaries were selected from two existing social protection programmes, the Mother and Child Benefit Programme (MCBP) simulation project (567 households) and the Income Generating Activity Project (1,262 households). The cash transfer focused on pregnant, lactating mothers and ultra-poor female-headed households who are typically excluded from funded initiatives. This approach enabled support for people in vulnerable areas where no other partners could provide assistance. The total value of the cash assistance transferred to the selected beneficiaries was BDT 8,282,899 (US\$ 74,959). The payouts complemented thematic funds to reach 1,829 host community households. Out of the 1,829 households, 897 received BDT 6,000 (US\$ 55) each and 932 households received BDT 3,000 (US\$ 28) as a top-up to the social assistance enabling UNICEF to leverage an existing system for greater efficiency. This unconditional cash transfer met various needs, including food, recovery of lost assets, clothing, education, health, and shelter, and demonstrated evidence of reducing the negative livelihood coping mechanisms of households. The payout was also used to strengthen UNICEF's operational capacity to coordinate emergency response immediately after cyclone Hamoon hit, and for longer term recovery and DRR/CCA efforts.

Shock responsive social protection to safeguard pregnant women in Bangladesh

Joly, a young mother and beneficiary of the Mother and Child Benefit Programme (MCBP) in Pekua

Joly, a 21-year-old young mother from Boksi Chokidar Para in Pekua Sadar Union (Cox's Bazar district), is married to Minhaz, a day laborer. She became one of the first beneficiaries of the MCBP simulation project when she enrolled in February 2023. Reflecting on her experience, she expressed how her life transformed after joining the MCBP programme facilitated by CARE Bangladesh. Joly learned valuable skills that empowered her to care for her family, especially her firstborn child. She emphasized how the knowledge she gained from CARE staff enabled her to make the most of government services available for pregnant and lactating women and young children.

For Joly, the programme was crucial in ensuring a safe pregnancy, delivery, and the overall well-being of her first child. She diligently attended all recommended antenatal and postnatal visits and recognized the significance of the first 1000 days of a child's life. Her baby was born in June 2023 at the Upazila Health Complex, underscoring the programme's encouragement of institutional delivery. This hospital delivery demonstrated her commitment to providing the best possible start in life for her child, who also received all the necessary vaccines.

Joly received a total of 10,000 taka (US\$ 85) from UNICEF via unconditional cash transfer (4,000 taka – US\$ 34 from the MCBP Programme and 6,000 taka – US\$ 51 from TTI). She utilized these funds to ensure her family's health and well-being after Cyclone Hamoon. The money was allocated for various essential needs, including purchasing nutritious food, postnatal care, regular health check-ups, and even repairing their home, which had been damaged by the cyclone and a recent flash flood.



 Joly and her baby. © UNICEF Bangladesh/Rashad Wajahat Lateef


Deployment of payouts for Cyclone Midhili

Cyclone Midhili caused widespread devastation in the coastal districts, destroying crops, disrupting electricity, causing floods, and displacing thousands, including 33,000 Rohingya refugees. In response, UNICEF used funds from a triggered minimum payment to provide emergency supplies such as education kits, WASH emergency kits, and dignity kits. UNICEF worked quickly with partners to repair pipelines and restore the water supply in Bhasan Char, ensuring access to clean water for affected children and families. This response helped protect children's health, maintain their access to education, and support their dignity in the face of disasters. At national level, contingency plans were signed with two NGOs to be prepared for future cyclones, and supplies were prepositioned to support 100,000 people, prioritizing the needs and safety of children in emergencies.

Integration with measures for disaster risk reduction and build back better

In 2023, UNICEF Bangladesh integrated DRR and build back better strategies with its emergency response efforts for Cyclones Mocha, Hamoon, and Midhili. UNICEF trained 323 participants from government, CSOs and UNICEF staff, as well as 270 Disaster Management Committee members on child-responsive DRR, disaster preparedness, early warning, and response. UNICEF improved school safety and preparedness by upgrading facilities, integrating disaster risk education, and training educators and students, creating safer and more resilient learning environments.

DRR efforts extended to education, health, and WASH sectors, focusing on building disaster-resilient infrastructure. UNICEF Bangladesh collaborated with the Ministry of Education and Office of the Refugee Relief and Repatriation Commissioner (RRRC), Ministry of Health and Family Welfare and local governments to enhance education and health system resilience and community disaster management capabilities. UNICEF also supported the development of climate-resilient WASH facilities designed for a 10-year return period, including constructing high-raised platforms and robust operation systems. These measures ensure the continuity of critical services for children and communities during disasters. Moreover, a taskforce led by the Department of Public Health Engineering (DPHE) was formed to map WASH facilities and develop a climate resilience WASH technology catalogue for Cox's Bazar. UNICEF is also closely working with the RRRC office and Ministry of Education to design and implement climate resilient education facilities in the Rohingya camps. Facilities were (and continue to be) designed and implemented with lessons learned from past disasters to ensure they apply build back better principles and provide adequate support during future disasters.

 A UNICEF-supported learning centre in Cox's Bazar being repaired after being partially damaged by Cyclone Hamoon.
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In collaboration with the Ministry of Environment, Forest, and Climate Change, UNICEF strengthened the integration of climate considerations into national health and environmental policies, developed climate-resilient health infrastructure, integrated climate data within the health system and trained healthcare professionals on climate-related risks.



To further strengthen resilience, UNICEF supported anticipatory action, DRR, and CCA initiatives, including the National Early Action Protocol for floods and cyclones. UNICEF also contributed to the Cyclone Preparedness Programme and national Early Warnings for All workshop, helping to establish community-based early warning systems that are inclusive of children and vulnerable populations. UNICEF enhanced risk communication, community engagement, and social and behavioral change initiatives to prepare communities for public health emergencies, heatwaves, and to promote communities to take their own action to recovery from cyclones and floods using build back better approaches.

By focusing on proactive measures and integrating DRR across all sectors, UNICEF Bangladesh has significantly improved disaster resilience and preparedness, ensuring that children are protected and supported before, during, and after disasters. This holistic approach to disaster management that combines proactive disaster preparedness with emergency response, ensures a smarter use of resources to meet immediate needs while investing in long-term resilience. The move to an integrated, informed approach is evident in the heightened focus on proactive disaster readiness, fostering community resilience, and incorporating child specific DRR principles throughout various sectors. For example, using the lessons learned from the cyclone responses, UNICEF Cox's Bazar Field Office integrated child centered DRR into education, WASH, child protection, nutrition, health, and social behavioral change programme implementation plans, as well as focusing on strengthening the humanitarian and development nexus.

Support to national disaster risk financing

UNICEF Bangladesh is advocating for innovative financing mechanisms to be adopted nationally, enhancing disaster management and recovery processes. UNICEF has been instrumental in shaping the Bangladesh National Strategy on DRF adopted in June 2024 and the UNDRR-led Bangladesh Disaster Risk Reduction Financing Strategy. Through support to government workshops and dialogues, UNICEF has recommended the following:

- Incorporate private sector involvement in policies and legal frameworks, including the National DRF Strategy to leverage additional resources and expertise.
- Conduct simulations to demonstrate the efficiency gains of anticipatory action financing compared to traditional post-disaster responses.
- Ensure that DRF is directed towards areas and groups with the highest risks and greatest needs, prioritizing vulnerable populations, especially children.
- Emphasize the importance of line ministries in DRF through their long-term development projects and provision of basic services, ensuring investments are disaster resilient.
- Establish clear connections between DRR financing and climate financing.

To increase host governments' interest and awareness on innovative financing and DRF solutions, UNICEF Bangladesh has engaged the government on the learnings from the TTI pilot. For example, UNICEF reflected on the successes and learnings from the WASH interventions implemented with the DPHE for Cyclone Mocha, at a district level climate resilient WASH workshop in Cox's Bazar. Such efforts aim to increase the government's capacity on DRF and integrate pre-arranged, trigger-based financing into national disaster management plans, to improve resilience and readiness for disasters.

Outlook 2024 and 2025

The TTI has enhanced UNICEF Bangladesh's ability to programme resources in a more integrated, risk-informed manner, combining DRR and CCA, with emergency response to better protect children and build community resilience. Moving forward, UNICEF will continue to enhance the capacity of its partners, including governments and CSOs, to establish climate and disaster-resilient systems, including:

- Training the Disaster Management Committees in 80 sub-districts and staff of the implementing partners in Cox's Bazar on child-responsive DRR and CCA.
- Supporting the Bangladesh Meteorological Department to develop a localized early warning system for lightning hazards.
- Strengthening child protection and health services in disaster-prone areas.
- Supporting the rollout of a disaster resilient and climate-smart curriculum.
- Implementing capacity-building initiatives to enhance government's understanding and management of DRF tools and their benefits for children and vulnerable populations.
- Completing a WASH inventory in Saint Martin, and establishing a climate resilient WASH intervention plan.
- Supporting implementing partners to integrate DRR and a climate resilience approach in their programmatic activities in education, WASH and child protection sector in Cox's Bazar Rohingya and host communities.
- Supporting disaster affected children and the most vulnerable communities to build back better and increase their resilience.

Comoros



INFORM Risk ranking

94th

out of 191 countries for climate risk

A CCRI value is not available for Comoros. UNICEF's CCRI does not include Small Island Developing States (SIDS) that have a land area less than 20,000sq/km due to data availability limitations. A ranking closer to 1, means the country is among those facing the highest climate risks and the lowest coping capacity.

INFORM Risk Value (0-10)



An INFORM risk value of 3.3 suggests moderate risk. However, it may not fully capture the existential threats faced by SIDS to disasters and climate change.

ThinkHazard cyclone hazard classification

High risk

A high risk hazard classification indicates that there is more than a 20 per cent chance of potentially damaging wind speeds in the next 10 years.



Country Context

Children in Comoros are exposed to several hazards, including floods, landslides, cyclones, storms, volcanic eruptions, earthquakes, and epidemics. Additionally, they face challenges from sea level rise, increasing temperatures, and water shortages due to climate change. Tropical cyclones are a frequent threat, leading to occasional landfalls. These cyclones pose the most significant economic risk in the country, accounting for approximately 64 per cent of the average annual losses. On average, Comoros faces annual direct losses of about US\$ 3.6 million due to winds, flooding, and storm surge associated with tropical cyclones. Emergency response costs for these cyclones average nearly US\$ 830,000 annually. In a rare 100-year event, direct losses could escalate to US\$ 43 million, with emergency response costs totaling US\$ 9.9 million.¹⁵

UNICEF Comoros' country programme

UNICEF Comoros' country programme focuses on education, health, nutrition, child protection, social policy (including social protection) and WASH. This work is implemented in close partnership with the government of Comoros, including the Ministry of Health, the Ministry of Education, the Commission for Social Protection Solidarity and Gender Promotion, the Ministry of Energy Water and Hydrocarbons, the Ministry of Finance, the Ministry of Agriculture and Environment, the Ministry of Environment, and the General Directorate for Civil Security under the Ministry of the Interior, which oversees DRR and emergency response. Whilst the integration of child-responsive DRR and CCA into the country programme and partnerships has previously been limited by funding constraints, the TTI funding is enabling efforts to enhance disaster resilience and preparedness in Comoros.

Cyclone events and overall response in 2023

Cyclone Cheneso was the closest cyclone to reach Comoros in 2023, however it did not make direct landfall. On January 20th, 2023, it was at its shortest distance to land, approximately 188 km southwest of Antsahé in Anjouan. While Comoros was strongly affected by secondary impacts of several passing cyclones, such as heavy rainfall, the insurance policy did not trigger in 2023 because windspeeds in Comoros did not reach the minimum threshold. Comoros' sovereign cyclone insurance provided by the ARC also did not activate during this period. Like UNICEF's policy, this insurance model is solely based on wind speed and does not account for rainfall.

In Comoros, cyclone-associated rainfall and floods significantly impact children and vulnerable communities, exacerbating their risk of drowning, injury, mental trauma, and disrupting essential services like healthcare, education, and safe WASH. These weather events also lead to infrastructure damage, displacement of families, and a surge in waterborne diseases, further threatening the well-being of children, particularly those living in communities located adjacent to rivers.

Integration with measures for disaster risk reduction

In 2023, UNICEF Comoros undertook a comprehensive approach to improve long-term resilience building through system strengthening. For example, maternal and neonatal health were addressed by updating strategies with the latest healthcare innovations. Key achievements included enhanced neonatal care, health personnel training, and infrastructure improvements like solar power and oxygen units. Moreover, UNICEF has strengthened Comoros' national social protection system by integrating children's risk data and offering cash transfers or in-kind assistance to target 302 children and youth. The families of these beneficiaries received support for socio-economic reintegration (such as returning children to school or vocational training) and assistance for families with severely malnourished children through a cash-plus scheme.*

In 2023, the Comoros country office partnered with the Ministry of Water and Energy to carry out a WASH Bottleneck Analysis considering climate and disaster risks to water resources. The resulting climate rationale assessed a range of risks, including those posed by cyclones. Water governance has been recognized as an ongoing bottleneck hindering advancements in the sector, even in the face of contributions from multiple partners.

UNICEF Comoros' primarily engages with the Ministry of the Interior's Civil Security General Directorate for DRM. In 2023, the country office sponsored the directorate's Secretary General to participate at COP28 in Dubai, United Arab Emirates, as part of the official Comorian delegation, to contribute to the integration of child-responsive DRR/ DRM in climate change negotiations and strengthen the visibility and voice of SIDS in climate debates. Collaboration with the Ministry of Environment in 2023, included joint support for a local conference of youth and inclusion of youth climate advocates in the COP28 delegation. Moreover, UNICEF Comoros is engaged in ongoing discussions with the Ministry of Health on integrated DRM, bridging the HDP Nexus in the context of the cholera epidemic. As a result, both UNICEF and the government are committed to programming that not only stops cholera transmission but also mitigates the risk of future epidemics.

* Cash-plus programmes offer complementary services to national social protection systems that reinforce the developmental impact of the cash benefits.

Outlook 2024 and 2025

The TTI has put UNICEF Comoros in a stronger position to partner with the government on DRR/DRM, and in turn to engage in DRF discussions. Specific activities earmarked to be funded include:

- Joint cross-sectoral DRR and preparedness including capacity building of government counterparts, district and community-level risk assessment, institutional preparedness, simulations, and child/youth engagement on cyclone and flood preparedness.
- Implement anticipatory action measures, such as preparing and disseminating early warning messages, reinforcing housing, schools, and WASH facilities, and evacuating people and assets.
- Capacity building and support to national WASH sector partners on the integration of CCA and DRR, including the development of action plans for risk informed WASH interventions.
- Collaborate with the government and WASH partners to strengthen water supply infrastructure resilience and enhance national expertise in sanitation.
- Support for the development of a national environmental education strategy including Action for Climate Empowerment, and DRR components.
- Support the implementation of climate smart and disaster resilient schools and education services in the most disaster affected areas/regions.
- Develop a catalogue of climate resilient options for infrastructures, detailing costs, and benefits.
- Capacity development and participatory mechanisms for children and young people to engage in innovative DRR and CCA solutions.



A rehabilitated classroom in Comoros, restored by UNICEF Comoros after Cyclone Kenneth in 2019. UNICEF's interventions included the rehabilitation of the entire school and the distribution of school kits to children affected by the cyclone, ensuring they have the resources to continue their education. © UNICEF Comoros/Rachad Mohamed



Moreover, UNICEF Comoros plans to scale up capacities to communicate the functioning and benefits of pre-arranged and trigger-based financing mechanisms, such as the parametric insurance approach part of the TTI to government partners in Comoros. In addition, UNICEF will explore the feasibility of a simple rainfall-related trigger specifically for Comoros, addressing rainfall and flood impacts from passing cyclones.

Haiti



CCRI ranking

29th

out of 163 countries for climate risk

A ranking closer to 1, means the country is among those where children face the highest climate risks.

CCRI hazard exposure value for tropical cyclones



A value closer to 10 signifies that children in this country experience high level of exposure to tropical cyclones.

Estimated number of children exposed to tropical cyclones

4.2 million

This indicator shows the estimated number of children under 18 living in areas exposed to extensive cyclone winds above 119 km/h (100-year return period).

Country Context

93 per cent of Haiti's surface area and 96 per cent of its population are at risk of at least two hazards, including cyclones, floods, earthquakes, landslides, and droughts, which are projected to be exacerbated by climate change.¹⁶ The high vulnerability to natural hazards has affected millions of people, including children, and caused extensive damage and economic losses, further compounding an already dire humanitarian situation. Haiti ranked the 10th most fragile country in the world in 2023 and remains the poorest country in the Latin America and the Caribbean region, ranking 163rd of 191 countries on the Human Development Index and the Gender Inequality Index.¹⁷


Haiti is in the midst of a complex crisis shaped by a worsening political and socioeconomic situation, increasing violence and unprecedented levels of insecurity, and a deep foundation of multidimensional poverty. This highlights the urgent need to build resilient communities and systems, including leveraging young people's potential to innovate and sustain solutions. It also illustrates a country context where it is particularly challenging to implement CCA and resilience-building interventions in general at scale.



UNICEF Haiti's country programme

UNICEF Haiti's country programme focuses on education, health, nutrition, child protection, social policy (including social protection) and WASH. This work is implemented in close partnership with the Haitian government. Since 2014, UNICEF has supported the government of Haiti's plan for cholera elimination, contributing to the reduction of the annual incidence and number of cases, until the elimination of the disease in the country in 2022. The plan includes several components: coordination and surveillance, early warning and response, medical care, and engagement with local authorities and communities. UNICEF is also strengthening disaster preparedness and multi-hazard early warning systems (cyclones, floods, droughts, and earthquakes) and scaling up efforts to implement climate resilient systems and infrastructure.



 A child plays on the rubble of his collapsed home in Bassin Bleu, Haiti, after a tornado on May 21, 2024. Amid multiple hazards like a cholera outbreak and the threat of a devastating cyclone season, UNICEF and partners are providing crucial support to affected families.
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Le Lijour

Cyclone events and insurance payouts in 2023

During the 2023 period, no tropical cyclones triggered the parametric insurance for Haiti. Cyclone Franklin was the closest cyclone to reach Haiti in August 2023, bringing heavy rainfall, however it did not make direct landfall.

Integration with measures for disaster risk reduction and build back better


In 2023, despite serious disruptions due to the emergency situation, UNICEF delivered development programmes worth US\$ 34.5 million and humanitarian assistance worth US\$ 44.2 million,* with a focus on maintaining essential health, nutrition, WASH, education, child protection, social protection services, and strengthening DRR and emergency preparedness.¹⁸ UNICEF provided tailored responses to vulnerable groups, including those in areas controlled by armed groups and displaced populations,

* Please note that these figures are attributed to UNICEF's wider funding streams and not specifically the TTI.

ensuring that children remained safe and supported during crises. UNICEF's support focused on improving service delivery and strengthening response and preparedness, enhancing accountability mechanisms and citizen participation, and integrating CCA and sustainability measures. For example, water filters and solar panels were installed in 10 schools in the Port-au-Prince area, with staff trained in their maintenance and use. This included the construction and/or rehabilitation of water supply systems in rural, urban and peri-urban areas in Saint Michel, Gros Morne, Lascahobas and Grand Sud. These interventions ensure reliable access to clean water and renewable energy during disasters, while training staff on their maintenance builds local capacity, making schools more climate resilient.

Outlook 2024 and 2025

Whilst continuing to respond to the ongoing complex emergency situation, UNICEF Haiti is supporting national partners, including Haiti's Civil Protection Authority, to prepare for the 2024 cyclone season (which is expected to accelerate the multi-crisis situation in the country and be particularly strong due to the La Niña event¹⁹). In July 2024, Haiti received a minimum insurance payout of US\$ 92,376 for cyclone Beryl, the operationalization of which will be included in the next annual report.

 Jeanne, 20 years old, organizes art activities and coordinates psychosocial support for children at internally displaced persons sites in Léogâne, Haiti, in collaboration with UNICEF partner Centre pour l'Education Communautaire et la Culture (CEDUCC). She also promotes good hygiene and essential family practices within her community.
© UNICEF/UNI626792/Opota



Madagascar



CCRI ranking

10th

out of 163 countries for climate risk

A ranking closer to 1, means the country is among those where children face the highest climate risks.

CCRI hazard exposure value for tropical cyclones



A value closer to 10 signifies that children in this country experience high level of exposure to tropical cyclones.

Estimated number of children exposed to tropical cyclones

12.9 million

This indicator shows the estimated number of children under 18 living in areas exposed to extensive cyclone winds above 119 km/h (100-year return period).



Country Context

Madagascar is the second most exposed country in Africa to multi-disaster risks, where cyclones, drought, floods, and other hazards have affected more than 11 million people, including over 5 million children, and cost an estimated US\$ 1 billion in damages in the past two decades.²⁰ Specifically, 12.9 million children in Madagascar face a high exposure to tropical cyclones. Children, who make up 50 per cent of Madagascar's total population, constitute the most vulnerable population group given their limited access to WASH, high poverty rates, inadequate social services for child health, nutrition, and child protection and low education levels.²¹ The country ranks 173rd out of 191 nations in the 2023 Gender Inequality Index,^{*} underscoring the critical need for gender-responsive disaster risk management interventions.

UNICEF Madagascar's country programme

UNICEF Madagascar's country programme focuses on education, health, nutrition, WASH, child protection and social policy (including social protection). The country office places a strong emphasis on incorporating the thematic of adolescent girls and climate change and environmental sustainability into its sector-specific programmes. This work is implemented in close partnership with governments, including the Ministries of Water, Sanitation and Hygiene, Health, Population, Justice, Youth and Sports, Public Security, Education, Technical and Vocational Training, Communication, and the Ministry of Environment, and Sustainable Development while collaborating and coordinating with the National Office for Disaster Risk Management (BNGRC) and the Emergency Preparedness and Management Unit within the Prime Minister's Office (CPGU). UNICEF Madagascar is the cluster lead for education, nutrition, and WASH, a member of the Protection Sector and leads the child protection sub-working group, with DRR and DRM considerations integrated into these sector specific engagements. In late 2023, UNICEF began co-leading the cash working group with the Ministry of Population and BNGRC to enhance SRSP.


* The closer the ranking is to 191, the higher the level of gender inequality.

Cyclone events and overall response in 2023

In 2023, Madagascar was hit by three major tropical cyclones. Between January 19 and March 03, 2023, two cyclones - Cheneso and Freddy – made landfall on the north, southeast and southwest coasts of Madagascar, directly affecting 277,400 people and disrupting education for over 180,000 students. Heavy rains created widespread flooding. Freddy hit the country twice, first in southeast and then in the west on its way back from Mozambique. Tropical Cyclone Alvaro, which formed in December 2023 and made landfall in Madagascar on January 1, 2024, also impacted the country, and whilst less severe, further compounded the challenges faced by affected communities.

UNICEF's response focused on providing essential services for children including WASH, health, and nutrition. UNICEF assisted the government to repair and rebuild schools, healthcare centers and hospitals, incorporating CCA measures to enhance future resilience. The disaster response efforts followed the country office's Emergency Preparedness Plan and closely coordinated with the National Cyclone/Flood Contingency Plan and the National Disaster Risk Management Policy.




In delivering response and reconstruction interventions, UNICEF Madagascar provided technical, financial, and logistical support to the Ministry of Education. The country office also worked with the BNGRC for post-disaster needs assessments and coordinated logistics with the World Food Programme (WFP). Additionally, UNICEF partnered with international NGOs such as CARE, Save the Children, Medair, and also the Regional Directorate for Water and Sanitation (DREAH) and engaged the private sector. UNICEF, in collaboration with WFP and other partners in the nutrition cluster, contributes to the data that informs the Integrated Food Security Phase Classification to guide interventions. Additionally, the country office collaborated closely with WHO support health providers and procure essential commodities, as well as with the United Nations Population Fund (UNFPA) for the prevention of gender-based violence and sexual exploitation and abuse.

 Children in Eastern Madagascar receive supplements at a health clinic, as the region continues to battle severe food and nutritional insecurity following Cyclone Freddy and cyclical droughts.
© UNICEF/UNI419147/Prinsloo



Use and beneficiaries of insurance payouts in 2023

Three cyclones triggered insurance payouts in 2023:

	Cyclone Cheneso January, 2023	Cyclone Freddy March, 2023	Cyclone Alvaro December, 2023
Payout received per cyclone event 	US\$ 77,046	US\$ 1,387,644	US\$ 80,550
Disaster response focus in payout deployment 	Education in emergencies assistance to the Secretary for Disaster Risk Management (SGRC), 3 Regional Directorates for Education, and 8 school districts, and CCA	Education in emergencies assistance to the SGRC, the Regional Directorate for Education and 40 school districts and CCA	Education, WASH, and nutrition emergency assistance to 30 schools, 4 water points and 1 health center/hospital
Payout beneficiary numbers 	12,470 Beneficiaries of which 12,000 were children, 5,819 were women or girls, 124 were people with disabilities, and 358 were IDPs	57,370 Beneficiaries of which 55,000 were children, 25,817 were women or girls, 356 were people with disabilities, and 850 were IDPs	9,663 Beneficiaries of which more than 7,000 were children, 4,100 were women or girls, and 6,000 were IDPs

UNICEF Madagascar received payouts of US\$ 1,545,240 in 2023, reaching a total of 79,503 beneficiaries. Cyclone Freddy was by far the most intense storm, while Cheneso and Alvaro were comparatively milder, triggering minimum payments. As UNICEF's Tropical Cyclone insurance policy was under finalization in January and March, the Madagascar country office received the payouts for Cheneso and Freddy only in June 2023.* As such, these funds were promptly allocated to urgent and ongoing response efforts, addressing the continued disruption and damage caused by the cyclones. Additionally, the payouts supported longer-term recovery interventions, with a specific focus on maintaining, rehabilitating and disaster proofing education facilities.

* The internal audit of insurance markets and contract signing were finalized in June. The policy, which began in January 2023, had insurers 'holding cover' and was ready to pay out for qualifying events once the insurance contract was completed.

Deployment of payouts for Cyclone Cheneso

Disaster response measures to Cheneso included:

- Education in emergency assistance to the Secretary for Disaster Risk Management (SGRC), 3 Regional Directorates for Education, and 8 school districts to ensure education resumes quickly after cyclone events.
- Field assessments to identify immediate needs in three regions, data collection and targeting for efficient response efforts.
- Support to the Ministry of Education for the delivery of school kits, recreation kits, Early Childhood Development (ECD) kits, learning materials, blackboards, and tables.
- Teacher training to facilitate a return to everyday learning situations.
- Provision of mental health and psychosocial support (MHPSS) to children and youth to cope with the cyclone's effects.

Rehabilitation and recovery measures, using forward-looking and building-back-better approaches:


- Integrated DRR, disaster response and CCA exercises were conducted with teachers and students to improve preparedness for future cyclones.
- The country office built on the experience and learnings from Cheneso and Freddy to sensitize and train officials within the Ministry of Education on DRR and CCA.

Deployment of payouts for Cyclone Freddy

Building on their prior response interventions, UNICEF Madagascar utilized the payouts when received in June 2023, to establish remaining and immediate response needs across 7 regions. Support included:

- Education in emergency assistance to the SGRC, the Regional Directorate for Education, and 40 school districts to ensure education resumes quickly after cyclone events, including temporary learning facilities where classrooms were destroyed.
- Support to the Ministry of Education for the delivery of school kits, recreation kits, ECD kits, learning materials, blackboards, and tables.
- Reconstruction of classrooms and sheet metal roofs in the Southeast region.
- Provision of materials and equipment to support the SGRC in multi-level coordination for response and future preparedness.



 Students at the Public Secondary School Antaninarenina in the Atsimo Andrefana region, return to classes after a two-week break caused by Cyclone Freddy. Despite the challenges, their smiles reflect resilience and hope as they resume their education. UNICEF and partners are on the ground, addressing urgent needs and working towards sustainable reconstruction in the face of climate change. © UNICEF/UN0831654/Andriantsoarana

Rehabilitation and recovery measures, using forward-looking, build back better approaches:

- Climate-resilient reinforcement of dykes.
- Reforestation of natural coastal flood defenses to reduce vulnerability to future cyclones.
- Distribution of DRR awareness-raising materials to the Ministry of Education and local DRR committees, children, and youth clubs to improve children's awareness and resilience.
- Conducted end-user monitoring to evaluate the effectiveness of cyclone response measures, for continuous improvement in preparedness and response.

The flexibility around the utilization of insurance payout was considered a significant benefit in this context, as it allowed the country office to respond effectively, while planning and procuring the resources for resilient reconstruction and recovery, thereby unlocking opportunities to build back better.

Due to the magnitude of Freddy, the government's tropical cyclone cover from the ARC also triggered a payout which was deployed in line with Madagascar's cyclone contingency plan. While not a recipient of any related resources, UNICEF – being part of the national humanitarian cluster, and cluster lead for WASH, education, and nutrition – implemented response interventions aligned with the national Contingency Plan prior to receiving the insurance payout in June. The Central Emergency Response Fund (CERF) and EU Echo also mobilized emergency funding, some of which supported the early activities of the UNICEF Madagascar Office.

72
hours



Cyclone Alvaro triggered a minimum payment received within 72 hours from the event payout notification.

Deployment of payouts for Cyclone Alvaro

Cyclone Alvaro in December/January was significantly weaker than Freddy and triggered a minimum payment received within 72 hours from the event payout notification in early January 2024. This accelerated payout speed was supported by the standardization of UNICEF's refined SOP process in August 2023. In effect, activities primarily focused on immediate response interventions in the South of Madagascar, including:

- Distribution of WASH kits and water purification products to 372 households in Morombe and Ambahikily.
- Provision of WASH services including the installation of water filters and hand washing devices in four accommodation sites in Morombe and the Health Centers of Morombe, Betioky, and Beroha.
- Disinfection of water points in four municipalities of Morombe.
- Distribution of 7 School-in-a-Box kits, along with play and emergency kits for preschoolers.
- Support to 30 schools with tarpaulins and temporary learning facilities.
- Provision of MHPSS for children in affected areas.
- Screenings for malnutrition to ensure timely interventions for children and vulnerable groups.
- Installation of temporary roofs for damaged administrative buildings and health centers.
- Capacity training with DRM focal point trainers in the education sector, to enhance disaster preparedness, response, and resilience within schools.

Integration with measures for disaster risk reduction and build back better

In 2023, UNICEF Madagascar carried out resilience-building programmes that combined DRR, emergency response, and build back better approaches under the TTI, aligning with broader DRR funding and efforts. This included:

- Enhancing the national social protection system's ability to adapt to climate change by incorporating climate vulnerability indicators into the social registry and co-designing a shock-responsive protection manual as part of the National Contingency Plan.
- Conducting cyclone preparedness training for 120 local stakeholders, including authorities, communities, and students.
- Engaging children and teachers in the development of child-responsive early warning systems and school-based disaster preparedness, providing inclusive cyclone and flood alert systems for all.
- Developing cyclone-resistant modular infrastructure for critical response and recovery plans and enhancing climate and multi-hazard resilience in schools and education services.
- Providing decision-making guidance for the Ministry of Education on child security and school suspension and conducting practical simulation exercises to enhance pupil and teachers' preparedness and response capacities.
- DRR/CCA club training to 250 educators (with 60 school clubs established).
- Implementing a system for managing risks of climate-related childhood illnesses, conducting climate vulnerability and adaptation assessments for various child-related sectors, and identifying hazard exposure and vulnerability indicators for subnational [CCRI-DRM](#).
- Reforestation through UNICEF's ['One student, One tree' programme](#).

One of TTI's most substantial impacts in Madagascar has been promoting integrated cross-sectoral programming across both development and humanitarian sectors. For UNICEF Madagascar the TTI has contributed to better alignment of response measures with DRR and resilience, making interventions more effective and reducing reliance on short term emergency responses, by providing financial resources that allow for longer term interventions after a shock. These contributions align with the country office's HDP Nexus Strategy. Based on this strategy, UNICEF Madagascar is collaborating across ministries including the Ministry of National Education, the Ministry of Water, Hygiene and Sanitation, the Ministry of Population and Solidarity, the BNGRC, and the CPGU attached to the Prime Minister's Office, as well as with communities to ensure the sustainability of

respective programmes. For example, UNICEF Madagascar supports BNGRC and CPGU advocating for an optimized national DRM platform for better resource deployment and coordination.

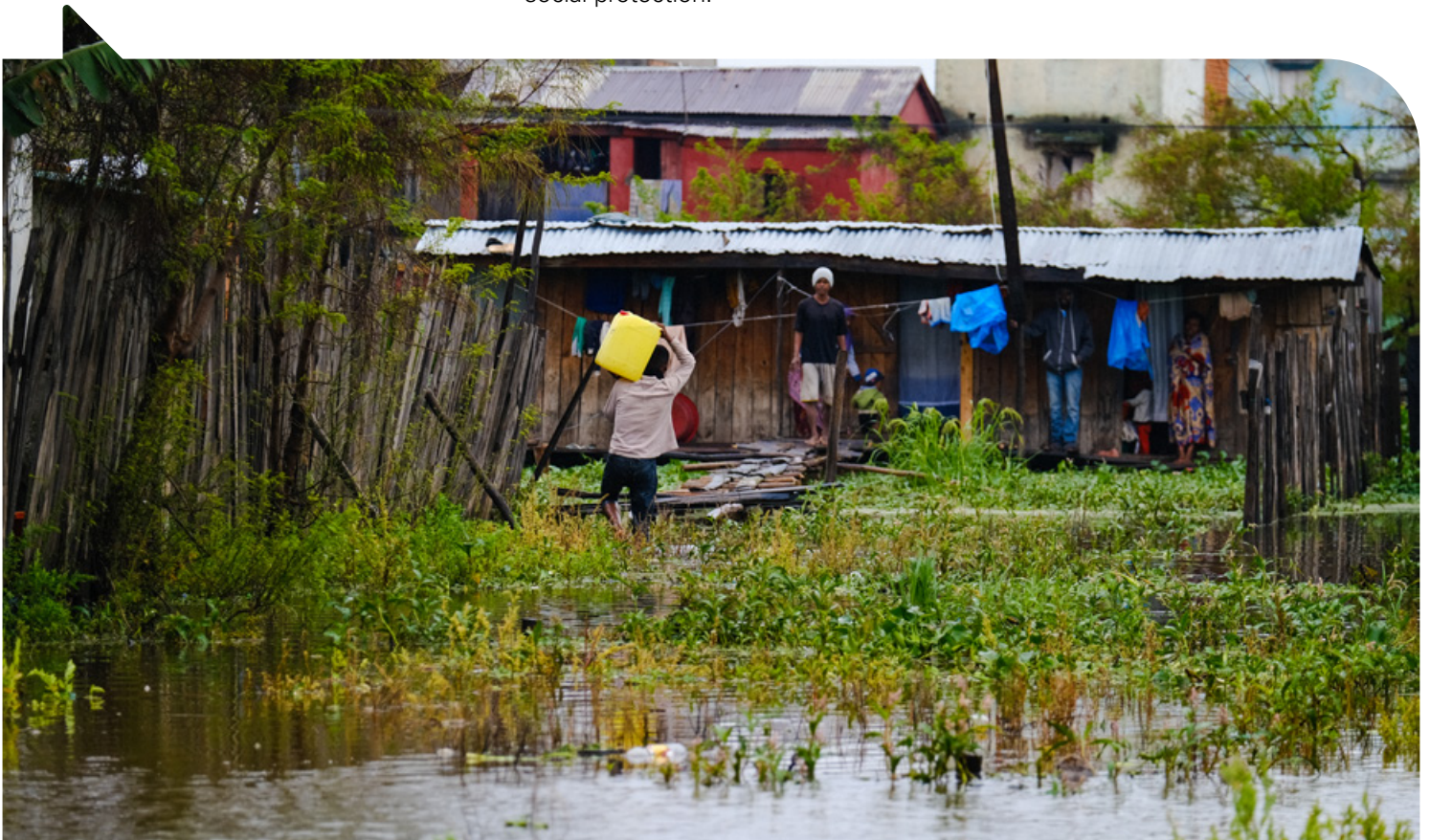
Outlook 2024 and 2025

As the TTI, including the cyclone insurance structure, receives high interest from the national government and international partners, UNICEF Madagascar aims to:

- Mobilize additional funding to implement interventions linked to the Today component of the Initiative to be able to implement anticipatory action pilots in the context of the programme.
- Provide a training for the humanitarian sector on child sensitive disaster risk planning.
- Ensure that national contingency plans will go beyond emergency response integrating elements of anticipatory action, early response, reconstruction, and recovery.
- Further align its insurance policy and payouts with nationally relevant instruments, such as the government's tropical cyclone insurance policy from ARC and related Final Implementation Plans.
- Strengthen the linkages between the TTI and the utilization of shock-responsive social protection.



In a neighborhood of Ankasina, Madagascar, Aristid, a father, searches for drinking water for his family. Despite the road being completely flooded, he must cross it. © UNICEF/UN0792870/Andrianandrasana



Madagascar disaster risk reduction and climate change adaptation clubs strengthen child awareness and resilience

After Cyclone Freddy, Christinah (15) and Rubin (17) joined their school's DRR/CCA club in the Fitovinany region, which is part of a 60-club network involving 1,200 members. Each club is led by a teacher trained by UNICEF (through the TTI pilot) in MHPSS and club management.


Before joining the club, Christinah and Rubin felt unprepared for the frequent cyclones. However, as club members, they've taken leadership roles, implementing DRR projects. For example, Rubin recounted how the club took proactive measures to safeguard the school's roofs by securing them with sandbags sourced from a nearby water body in anticipation of Cyclone Alvaro. The club also manages waste and maintains a school garden, building young people's green skills.


Christinah plans to use her waste management and agroecology knowledge to enrich the environment, while Rubin aims to start a new club when he enters high school. Their efforts have improved their school environment and promoted environmental stewardship.

Lorenah (14) is a committed member of her school's DRR/CCA club in Ambahive. The club has initiated environmental sustainability actions, including fencing the school, cleaning classrooms, and planting greenery. Lorenah and her clubmates have plans to raise their communities' environmental awareness and participate in reforestation. Concerned about the deteriorating environment, Lorenah wants to learn preservation techniques for future generations.

The DRR/CCA clubs, initially struggling for membership, now attract more students due to their contributions to the school and community. The 1,200 adolescents' collective efforts foster resilience against cyclones and other hazards, promising a brighter future.



 Christinah and Rubin pose with club supplies for early warning activities. © UNICEF Madagascar/2024/Tantely Soamanalina Raelina

 Lorenah, 14 years old. © UNICEF Madagascar

Mozambique



CCRI ranking

10th

out of 163 countries for climate risk

A ranking closer to 1, means the country is among those where children face the highest climate risks.

CCRI hazard exposure value for tropical cyclones



A value closer to 10 signifies that children in this country experience high level of exposure to tropical cyclones.

Estimated number of children exposed to tropical cyclones

5.5 million

This indicator shows the estimated number of children under 18 living in areas exposed to extensive cyclone winds above 119 km/h (100-year return period).



Country Context

According to UNICEF's CCRI, Mozambique is among the top 10 countries where children face the greatest climate and disaster risks. With over 60 per cent of its population residing along the extensive coastline, cyclones pose a significant and recurring risk to Mozambique, affecting 2 million people per year on average.²² With a very high hazard exposure value of 7.9 out of 10 for tropical cyclones, nearly 5.6 million children in Mozambique are at risk of severe impacts. Climate change is projected to reduce Mozambique's GDP by 9 per cent by 2050,²³ resulting in significant economic losses. This reduction will exacerbate existing vulnerabilities in the country, including high levels of poverty that affect over 80 per cent of children, the prevalence of endemic diseases like cholera and malaria, and unequal access to education and health services.

UNICEF Mozambique's country programme

UNICEF Mozambique prioritizes several key areas to improve the well-being of children, including education, health, nutrition, child protection, social policy (including social protection) and WASH. Given that Mozambique's vulnerabilities are structural and exacerbated by conflict and climate change, UNICEF Mozambique focuses strongly on the HDP Nexus. This approach ensures not only an effective response to disasters but also supports the government in building the resilience of people, communities, and institutions. To this regard, UNICEF Mozambique works closely with the ministries of Public works, Housing and Water resources (MOPHRH), Education and Human Development (MINEDH), Health (including Nutrition Department), with the Technical Secretariat for Food Security and Nutrition, the National Communication Institute (ICS) and with the National Disaster Risk Management Authority (INGD). Moreover, they collaborate with the Administração de Infraestruturas de Abastecimento de Água e Saneamento, Fundo de Investimento e Património do Abastecimento de Água, Ministry of Land and Environment, the National Health Institute (INS), Ministry of Gender, Children and Social Action and the Ministry of Justice. Furthermore, UNICEF leads the Nutrition, WASH and Education Clusters and Child Protection area of responsibility in country. Clusters are particularly active in the north, but following Cyclone Freddy, additional national-level clusters in WASH and Education have supported coordination, disaster preparedness, and response nationwide. UNICEF also serves as the lead for area Humanitarian Country Teams in Zambezia and Sofala provinces and leads national sector working groups such as education and WASH.

Cyclone events and overall response in 2023

Cyclone Freddy, the longest recorded cyclone globally, struck Mozambique twice: on 24 February in Inhambane Province with strong winds and heavy rains, and on 11 March in Zambezia Province with heavy rains and severe flooding affecting Zambézia, Sofala, Tete, and Niassa Provinces. Over 123 health facilities, 6 water supply systems, 250 water points, and 960 km of roads were damaged or partially destroyed. Additionally, the destruction of 3,754 classrooms impacted nearly 395,000 students and almost 7,000 teachers. In February, heavy rains were recorded in Maputo province, including Maputo city, dumping more than two months' worth of rain in nine days. These intense rains affected over 43,000 people, caused 10 fatalities, displaced 14,800 individuals, and damaged 35 health facilities. The extensive flooding, which contaminated water supplies and disrupted sanitation services, led to a rapid increase in cholera cases. By mid-May 2023, over 30,000 cholera cases were reported across ten provinces.²⁴ In total, Cyclone Freddy affected over 1.3 million people, with over 184,000 people temporarily displaced and over 250 lives lost in eight provinces.

UNICEF's overall response was multi-hazard, (addressing cyclone, flooding and cholera) and focused on WASH, education, health, and nutrition response interventions in collaboration with government bodies, UN agencies (WFP, World Health Organization (WHO) and the Office for the Coordination of Humanitarian Affairs (OCHA)), international and local NGOs (Solidar Suisse, CUAMM, Population Services International, Terre des Hommes Italy, Kukumbi), and the private sector (Pangia Ltd, Victory Infra). UNICEF also provided dedicated support to INGD for the information management function of the Emergency Operation Center, and the revitalization of provincial and district technical councils for DRM to enable preparedness and response interventions.



UNICEF's response activities supported the implementation of several national contingency and disaster response plans for Mozambique, including:

- National Emergency Operating Procedures
- National Cholera Elimination Plan (PNEC)
- Ministry of Health Cholera Response Plan
- National Guideline on the COESP (Public Health Emergency Center of Operation)
- National Action Plan for Health Security (NAPHS)
- Mozambique WASH Cluster Strategic Response Plan
- Mozambique Humanitarian Response Plan

Use and beneficiaries of insurance payouts in 2023

Cyclone Freddy triggered one insurance payout:

Cyclone Freddy February, 2023

Payout received per cyclone event

US\$ 1,781,427



Disaster response focus in payout deployment

WASH, education and nutrition, including rehabilitation and build back better



Payout beneficiary numbers

47,960 beneficiaries in WASH, 1,840 and 11,500 in education and 3,200 in nutrition



of which 41,287 were children, 26,399 were women or girls and 7,194 were people with disabilities in WASH, 901 were girls and 37 were children with disabilities in education and 320 were children with disabilities in nutrition

Cyclone Freddy triggered a payout of **US\$ 1,781,427 which was used to reach 64,500 beneficiaries**. The response interventions focused on WASH, education, and nutrition, including rehabilitation of water supply networks and school rooftops, as well as procuring nutrition supplies. As UNICEF's tropical cyclone insurance policy was still being finalized in January and March, the country office received the payouts for Cyclone Freddy only in June 2023. As such, part of the payouts were used for ongoing response actions as well as recovery, including reconstruction and build back better efforts.

The pay-outs provided through the UNICEF insurance programme provided critically needed resources, complementing other active risk financing mechanisms for response efforts in Mozambique. Due to the severity of the cyclone, the government's sovereign cyclone cover through PULA triggered a pay-out, supporting response efforts alongside other risk financing mechanisms. WFP's Replica cover for Mozambique did not trigger, given that WFP has selected a trigger that would pay out for more severe events (approved by government).

Deployment of payouts for Cyclone Freddy

In WASH, rehabilitation efforts included repairing and retrofitting WASH infrastructure to create a more resilient water supply system capable of providing essential services to children and communities to future hazards. For example:


- 23 water points and supply systems were rehabilitated in Niassa, Maputo, and Inhambane Provinces.
- 18 boreholes were rehabilitated in Tete using build back better approaches for enhanced water supply resilience. The enhancements included elevated aprons, widened diameters to prevent flood damage and waterlogging, and improved sanitary seals to prevent contamination.
- 2 new boreholes were constructed using the same resilience measures.

In education, UNICEF addressed structural issues to ensure that children have access to safer, disaster resilient schools, reducing the risk of cyclone damage and enabling continuous learning. In addition, payouts were used to provide essential learning resources to improve educational outcomes, learning continuity, and preparedness training was provided to students and teachers. For example:

- 23 schools in Zambezia and Inhambane provinces were improved with disaster resilient classrooms and sanitation blocks using build back better methodologies, and minor repairs to 32 classrooms in Inhambane.
- 53 schools in Sofala and Nampula provinces received basic learning materials, disaster preparedness manuals for students and educators, and first aid kits.
- Disaster preparedness training was provided to students, teachers, and staff, increasing their knowledge of how to respond effectively during disasters.

The aftermath of Cyclone Freddy disrupted food supplies and left communities vulnerable to malnutrition. To address this critical issue, UNICEF procured nutrition supplies, including ready-to-use therapeutic food (RUTF). This specialized RUTF is designed for the treatment of acute malnutrition, and it was administered to 3,200 cases, providing a lifeline for those in need.



 Anatalia, 14 years old, using the waterpoint at Landinho Primary School in Mozambique. The waterpoint at Anatalia's school was destroyed in March 2023 by Cyclone Freddy, which left students and teachers without easy access to water for more than six months. The waterpoint was rebuilt by UNICEF, improving access to water and WASH facilities for all students. © UNICEF/UNI550176/Franco

Integration with measures for disaster risk reduction and build back better

In 2023, UNICEF Mozambique expanded its work on disaster resilient WASH and education services, reaching 394,977 people (254,517 children) directly, enhancing their ability to withstand cyclone impacts. In addition, over 1 million people and over 560,000 children live in the catchment area of hospitals and healthcare facilities that were rehabilitated and strengthened with disaster resilience measures. Specifically, 395,000 people, including 203,820 children, benefited from WASH in healthcare facilities, and 690,800 people, including 356,453 children, benefited from district hospital rehabilitation and retrofitting, including installing reinforced roofing, secure doors and windows and using concrete blocks to better withstand floods and cyclones.

UNICEF also collaborated with national ministries and governmental bodies to implement systems strengthening for DRM and broader resilience-building measures for tropical cyclones. An overview:

National Disaster Risk Management Authority (INGD): Provision of technical assistance to develop child-sensitive National Contingency Plans and assisted INGD to conduct disaster needs assessments, involving government counterparts in cyclone-affected areas, and revised assessment tools and data analysis, to adapt to the context and situation and to capture the sector needs in terms of information that would be used to guide the response.





Ministry of Public Works, Housing, Water Resources and the Directorate for Water and Sanitation (DNAAS)*

Provision of DRR and WASH training in all 10 provinces covering cyclone and cholera preparedness, gender, disability, and prevention of exploitation and abuse. More specifically, trainings were conducted on disaster response and resilient recovery for key stakeholders including the government (the Water Supply Investment and Asset Fund (FIPAG), the Administration of Water Supply and Sanitation Infrastructures (AIAS), the Provincial Directorates of Public Works (DPOPs)), NGOs (Nossaude, Kukumbi, World Vision, Solidar Suisse) and UNICEF contractors (AfroDrill, Pangia, Victory Inra, HMR**). Rehabilitated WASH infrastructure damaged by Cyclone Freddy through build back better approaches. Prepositioned WASH supplies for natural hazards and public health emergencies. Constructed and expanded water supply systems, reaching nearly 150,000 children. Supported the planning and implementation of climate-resilient WASH facilities and services:

- 41 schools equipped with climate resilient WASH facilities in schools benefiting over 10,000 children.
- 79 healthcare facilities equipped with climate-resilient WASH services reaching 395,000 beneficiaries (203,820 children).
- 32 borehole rehabilitations, 2 new borehole constructions and 3 water networks rehabilitations and the provision of equipment for water quality monitoring and testing.



Ministry of Education and Human Development (MINEDH): Supported the design and construction of 495 disaster resilient classrooms nationwide – reaching approximately 49,500 children- with 230 more in progress.²⁵ Trained teachers, school councils, and disaster committees to create school emergency plans in cyclone and flood-prone areas. Introduced accelerated learning and catch-up programmes to address school interruptions due to hazards. Supplied 90 schools with Basic Emergency School Preparedness Plan (or the Plano de Emergência Básico para a Escola) Kits, benefiting approximately 45,000 children.



Ministry of Health: Developed a cholera WASH costing tool and identified micro-cholera hotspots with MOPHRH/DNAAS. Increased health center staff readiness and coordination in hotspot districts. Prepositioned WASH and health cholera supplies. Conducted continuous Acute Watery Diarrhoea and cholera surveillance. Developed district multisectoral cholera contingency plans.



Mozambique Technical Secretariat for Food Security and Nutrition (SETSAN): Conducted a post-disaster needs assessment, which led to an Integrated Food Security Phase Classification analysis on food insecurity and malnutrition to enable informed decisions on nutrition intervention targeting.

* DNAAS: A Direção Nacional de Abastecimento de Água e Saneamento.

** HMR Consultores Lda - Estudo Hidrogeológico, Fiscalização e Assessoria.



National Communication Institute (ICS): Enhanced ICS team readiness for cholera outbreak communication. Conducted routine risk communication and community engagement activities in areas affected by cholera disinformation and violence.

In addition to working with specific ministries and authorities, UNICEF's work brought together various national actors to address and reduce children's disaster risks. For example, UNICEF collaborated with 30 government representatives from the Ministry of Public Works and INGD on strengthening the WASH supply pipeline in the country, incorporating a HDP Nexus approach, through integrating the principles of the TTI. Moreover, UNICEF Mozambique used the TTI as entry point for discussions on integrated DRM with the Italian civil protection and CIMA Research Foundation, which are aiding INGD in enhancing their preparedness planning, early warning, and response capabilities.

Outlook 2024 and 2025

By integrating DRR and emergency response, the TTI has significantly enhanced UNICEF Mozambique's ability to allocate resources in a holistic, risk-informed manner, better protecting children and building community resilience. Initially used informally during the response to Cyclone Freddy, the integrated DRM approach was later expanded to include build back better principles. This transition from immediate life-saving measures to sustainable, resilient interventions was achieved through collaboration and capacity building with key government entities. Moving forward, UNICEF will continue to enhance the capacity of its partners, including governments and CSOs, to establish climate and disaster-resilient systems, including:

- Enhance and integrate learnings from the TTI on preparedness, DRR, and emergency response, with a focus on climate-calibrated interventions.
- Continue dialogue with INGD on integrated DRM and DRF, using the TTI as an entry point. To enhance government engagement, UNICEF will offer tailored information highlighting Mozambique-specific benefits and provide a broader perspective on DRF mechanisms beyond cyclone insurance.
- Focus interventions on strengthening child-responsive DRR and preparedness at the school level.
- Enhance the use of risk analytics from the payout confirmation process to improve response planning with national partners for cyclone events, ensuring targeted and effective interventions for children and vulnerable communities.
- Bolster government engagement around the TTI, involving the government in decision-making on potential future payout implementation plans.
- Utilize the TTI to increase engagement and enhance the government's familiarity with pre-arranged and trigger-based financing mechanisms, complementing their sovereign insurance cover provided by PULA.²⁶

Pacific

Fiji, Solomon Islands and Vanuatu

Regional and Country Contexts*

All three Pacific Island Countries and Territories (PICTs) included in the TTI pilot (Fiji, the Solomon Islands, and Vanuatu) are highly susceptible to disasters and climate change, including exposure to cyclones, floods, and sea-level rise.²⁷ Frequent natural hazards exacerbate structural challenges, such as remoteness and difficulties in boosting productive capacity and economic diversification. These issues are compounded by unemployment²⁸ and significant outward migration, particularly among young people.

Due to the uniquely challenging context with relatively small populations living across remote islands, these PICTs struggle to provide equitable, quality social services. Climate-resilient infrastructure and provisions for water, sanitation, agriculture, and food security are lacking.²⁹ Cyclone events worsen vulnerabilities, exacerbate the spread of disease, and disrupt critical sectors such as tourism and education. For example, in Fiji, cyclone events alone account for losses of up to five per cent of GDP.³⁰



The UNICEF Pacific multi-country office programme

UNICEF Pacific is a multi-country office based in Fiji, and with field offices in Federated States of Micronesia, Kiribati, Samoa, the Solomon Islands and Vanuatu and covering in total 14 PICTs. Key targets of the UNICEF Pacific's Multi-Country Profile 2023-2027, include improving disaster-resilient WASH infrastructure with gender-inclusive decision-making, supporting Line Ministries in updating climate and disaster risk health planning, enhancing early childhood education quality, promoting continued education, integrating risk-informed planning and budgeting into education systems and supporting governments in generating data for child-sensitive social policies and shock-responsive social protection. To foster collaboration in DRM and climate resilience, UNICEF Pacific works across all levels of government, including the respective Ministries of Education, Departments of Water Resources, Ministries of Health, Ministry of Environment & Climate Change, Ministries of Social Welfare & Social Protection, National Statistics Offices, National Disaster Management Offices (NDMO), Provincial Governments at sub-national level; the Council of Regional Organizations in the Pacific and Council of Social Services. In the Solomon Islands, UNICEF co-chairs a National Cash Working Group together with Save the Children and secretariat support from Oxfam Solomon Islands.

* CCRI values are not available for the PICTs. UNICEF's CCRI does not include SIDS that have a land area less than 20,000sq/km due to data availability limitations. Many SIDS face serious disaster risks that are not adequately reflected due to data limitations, and not captured appropriately in a multi-hazard index.

Cyclone events and overall response in 2023

In total Fiji, Vanuatu, and/or the Solomon Islands were affected by five different cyclones in 2023. In response to the cyclone events, UNICEF Pacific worked with the respective governments providing advisory, financial, and technical support in WASH, education, health, and child protection. Partners also included international and local NGOs like Adventist Development and Relief Agency (ADRA) and the Red Cross Society in Vanuatu and the Solomon Islands. All response interventions align with the [Pacific Multi-Country Profile 2023–2027](#) and Emergency Response Plans, coordinated with the government plans of Vanuatu and the Solomon Islands. In 2023, new regional resilience partnerships were initiated, including the Pacific Water and Wastewater Association and the Pacific Community as co-lead for the water security working group. UNICEF co-led the Pacific Risk Communication and Community Engagement group and coordinated response efforts with UN agencies including WHO (WASH) and the Food and Agriculture Organization (FAO) (nutrition). Example interventions for Cyclones Judy and Kevin include:

300,000
people




UNICEF helped design the registration process for the Ministry of Finance’s humanitarian cash transfer programme aimed at assisting 66,000 households and over 300,000 people, half of whom are children.



- In Vanuatu, UNICEF helped design the registration process for the Ministry of Finance’s humanitarian cash transfer programme aimed at assisting 66,000 households and over 300,000 people, half of whom are children. However, political instability delayed the cash distribution.
- As the education cluster co-lead, UNICEF reached over 5,000 students in Vanuatu with essential resources to continue education, including 110 tents, 41 school-in-a-box kits, and 12 ECD kits.
- As WASH cluster co-lead, over 40,000 people received safe water, and approximately 18,500 benefited from sanitation services due to strategic development and progress monitoring by UNICEF. WASH services also were restored in 10 health centers and 20 schools, and 36,696 people were provided with water services supported by rapid assessments.
- UNICEF distributed supplies to 18,441 people, including menstrual hygiene supplies for 8,643 women and girls.

Use and beneficiaries of insurance payouts in 2023

Five cyclones triggered insurance payouts in 2023:

	Cyclone Judy February 2023	Cyclone Kevin March 2023	Cyclone Lola October 2023	Cyclone Mal November 2023	Cyclone Jasper December 2023
Country	Vanuatu	Vanuatu	Vanuatu and Solomon Islands	Fiji	Solomon Islands
Payout received per cyclone event	US\$ 104,807	US\$ 72,100	US\$ 80,558	US\$ 40,275	US\$ 40,275
 Disaster response focus in payout deployment	Safe, Green, Resilient Learning Facilities (SGLF) climate-resilient schools programme	Safe, Green, Resilient Learning Facilities (SGLF) climate-resilient schools programme	SGRLF climate-resilient schools programme and transport, logistics, and needs assessments for remote islands	Transport and logistics	SGRLF climate-resilient schools programme and transport, logistics, and needs assessments for remote islands
 Payout beneficiary numbers	Beneficiary numbers incoming*	5,000 Beneficiaries**	1,200 Beneficiaries**	5,000 Beneficiaries**	
		of which 2,500 were women or girls, and 250 were people with disabilities	of which 600 were women or girls, and 60 were people with disabilities.	of which 2,500 were women or girls, and 250 were people with disabilities	

* To note: an additional 5,000 beneficiaries are expected from the 'Safe, Green, and Resilient Learning Facilities' climate-resilient schools programme which commenced in 2023, however the final count will only be available in 2026 due to ongoing implementation.

** Note: 5,000 of the beneficiaries received assistance for two different cyclones (i.e. the payouts for cyclone Lola in October reached the same 5,000 beneficiaries as the payouts for cyclone Jasper in December).

In total, UNICEF Pacific received US\$ 338,015 in insurance payouts, allowing them to reach 6,200 beneficiaries in 2023. Due to the parametric insurance policy structure and specifically its regional attachment point, all payouts except for Judy and Kevin*** in Vanuatu were minimum payments. In the Pacific, the 2023 insurance payouts were insufficient to fund individual responses due to high transport costs to remote islands. Instead, they supported logistical support for wider response actions funded by other sources and were dedicated to the ongoing implementation of the Safe, Green and Resilient Learning Facilities programme (SGRLF):

*** The payouts for Judy and Kevin came from the main insurance programme but were still relatively small compared to the impacts experienced.

The four Pillars of the SGRLF model



'Safe, Green, and Resilient Learning Facilities' (SGRLF) climate-resilient schools programme

UNICEF Pacific leveraged the flexibility of the insurance payouts from Cyclones Judy, Kevin, and Lola to develop the innovative SGRLF programme in Vanuatu and the Solomon Islands in collaboration with the respective Education Ministries.* The programme aims to strengthen the ability of education communities and students to handle extreme weather, climate change, and environmental challenges.

It will ensure schools can function during times of disasters and stability, improve attendance and learning outcomes, enhance children's health and well-being, and promote the inclusion of children with disabilities.

The approach is based on 4 pillars that will not only ensure a safe and healthy learning environment but also foster a curriculum that bolsters children's DRR and CCA education, engage children and their wider communities in innovative solutions and achieve multisectoral impacts.

 Students going to school with their UNICEF backpacks at École Publique Centre Ville in Vanuatu, 2023. © UNICEF/UN0820674/Shing

The programme is evidence-based, building on UNICEF Pacific's existing DRR programmes and incorporating findings from an ongoing UNICEF- Ministry of Education and Training study to enhance Vanuatu's education sector's climate resilience and sustainability. Moreover, it is being developed in alignment with the Tropical Cyclone Judy and Kevin Post Disaster National Assessment and Recovery Plan, Vanuatu's Climate Change and DRR Policy 2016-2030, Vanuatu's Revised and Enhanced First Nationally Determined Contribution 2021-2030 and the Solomon Island's 2023 Education Act and National Disaster Management Plan 2018. The programme is currently in the implementation phase and is expected to reach 5,000 beneficiaries.

Deployment of payouts for twin cyclones Judy and Kevin in Vanuatu

In February and March 2023, two Category 4 cyclones hit Vanuatu, affecting 149,000 people³¹ and damaging 390 schools, which disrupted learning for 75,000 students³² and caused 3.44 billion Vatu (approximately US\$ 29 million) in education sector impacts.³³ The initial total recovery cost was estimated at US\$ 50 million,³⁴ while early recovery costs were projected at around 3.3 billion Vatu³⁵ (approximately US\$ 27.5 million). As UNICEF's Tropical Cyclone insurance policy was still being finalized in January and March, UNICEF Pacific received the payouts in June 2023. Given the wide devastation to the education sector, UNICEF Pacific leveraged the flexibility of the insurance payouts to develop the innovative SGRLF programme in Vanuatu.

* The Ministry of Education and Training in Vanuatu and the Ministry of Education and Human Resource Development in the Solomon Islands.

Deployment of payouts for Cyclone Lola in Vanuatu and the Solomon Islands

Despite UNICEF and partners responding within 48 hours to the twin cyclones in Vanuatu in March, the severe Cyclone Lola in October added strain to recovery efforts, affecting 91,261 people and leaving thousands in need of safe WASH, nutrition, and health supplies. In the Solomon Islands, Temotu province was hit hardest affecting at least 2,054 people, with significant damage to education infrastructure, particularly on Tikopia and the Duff Islands. Communication challenges due to damaged solar and telecommunication towers, along with destruction of desalination plants and food crops, made the urgent provision of health, nutrition, and WASH supplies critical, leading the Ministry of Health & Medical Services to request UNICEF's assistance in early November.


UNICEF Pacific deployed the US\$ 80,558 insurance payouts to provide support to the design of the SGRLF programme in the Solomon Islands. The payout also contributed to logistical efforts to reach remote areas with critical supplies and the deployment of a needs assessment team, benefiting 5,000 people in the Solomon Islands, (2,500 women or girls and 250 people with disabilities). These activities helped to facilitate the Ministry of Health and Medical Services' delivery of emergency supplies including 500 WASH and dignity kits reaching 2,504 people.

Deployment of payouts for Cyclone Mal in Fiji

Cyclone Mal caused significant damage across Yasawa-i-rara, Mamanuca, Western Viti Levu, Kadavu, and other parts of Viti Levu, leading to flash flooding in low-lying areas of eastern Viti Levu, Lau, and Lomaiviti. Infrastructure, livestock, and agriculture were impacted, while communication, power, and transportation networks faced sporadic disruptions, leaving several communities isolated due to flooding and coastal inundation due to the heavy rainfall.³⁶ While the scale of the event was too small to trigger a payout from Fiji's governmental cyclone insurance policy from the PCRIC, UNICEF's insurance structure triggered a minimum payment. UNICEF utilized the payout to contribute to the transport of NDMO supplies, benefiting approximately 1,200 people, (600 women or girls, and 60 people with disabilities).

Deployment of payouts for Cyclone Jasper in the Solomon Islands

Cyclone Jasper made landfall in the Solomon Islands in December 2023. Due to the milder impact of Cyclone Lola in October, the damage from Jasper was less severe than Lola's impact on Vanuatu, which had already endured two strong twin cyclones. Nevertheless, the storm caused significant and partially unprecedented landslides,³⁷ disrupted transport routes and shipping, making access to remote islands difficult. The cyclone also compromised water services. UNICEF Pacific utilized the payout to support the SGRLF programme, logistical support for reaching remote islands, and needs assessments, complementing the assistance to 5,000 people after Cyclone Lola.

 Damage to a school in Melsisi, Pentecost Island (Vanuatu), from Cyclone Lola in October 2023, adds to the destruction left by Cyclone Harold.
© UNICEF/UNI461749/Olul



Integration with measures for disaster risk reduction and build back better

UNICEF Pacific implemented multi-hazard DRR and resilience-building measures across the region. Example activities in collaboration with national and subnational governments in 2023 include:

- Assisting the Ministry of Health (Fiji) in pre-positioning WASH supplies at the district level before and after Cyclone Mal.
- Supporting the health and nutrition clusters in Vanuatu to strengthen nutrition surveillance, conduct health facility solar electrification assessments to expand investments in climate-smart healthcare, and the establishment of vaccine buffer stock in the regional warehouse to mitigate risks of measles outbreaks.
- Implementing school based DRR programmes and the continuation of education during emergencies.
- Supporting the planning and reconstruction of climate-resilient schools and the setup of WASH facilities (in process for Vanuatu and the Solomon Islands).
- Supporting anticipatory actions for cyclones in Fiji, benefiting 1,000 people (500 women or girls, and 50 people with disabilities).
- Identifying relevant hazard exposure and vulnerability indicators via the development of a children's subnational [CCRI-DRM](#) (in process).

Outlook 2024 and 2025

Despite challenges in obtaining real-time data, initial disaster risk analytics on affected areas can provide early indications for focused efforts. UNICEF will improve data accessibility and integrate models, including the analytics underpinning the insurance mechanism amongst other data sources to identify the most vulnerable. The SGRLF programme will continue implementation in Vanuatu and the Solomon Islands, expecting to reach 5,000 beneficiaries by 2026.



Aerial view of flooded areas in Nicoadala district, Zambezia Province (Mozambique) in March 2023, following Cyclone Freddy. In response to Cyclone Freddy and the cholera outbreak, UNICEF delivered supplies to support the emergency response for affected children and families.
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Summary Reflections and Key Learnings

Summary Reflections

Catalysing the TTI's success through UNICEF's comparative advantages:

Integrated

The TTI exemplifies UNICEF's integrated dual mandate by bridging the humanitarian-development gap, enhancing resilience through comprehensive DRM, and unlocking innovative funding sources to respond efficiently to disasters, whilst building climate-resilient services for children.





Last mile delivery

The first-year results have demonstrated how UNICEF can use innovative finance for last-mile delivery in areas like St Martin's Island in Bangladesh and the remote islands of the Pacific, where few others can reach. This capability allows UNICEF to serve the most marginalized and vulnerable children, ensuring that no one is left behind.



Multisectoral and holistic

Through its multi-sectoral approach, the TTI promotes the integration of DRR/CCA and emergency response across all critical sectors to enhance the wellbeing and overall resilience of children, ensuring that interventions are aligned with their diverse needs including health, education, nutrition, WASH, child protection and social protection.



Trusted

The TTI showcases UNICEF's close relationships with host governments, working hand in hand to deliver DRR, preparedness, emergency response and recovery. The first year has also revealed opportunities to further strengthen these relationships, such as increasing governments' familiarity with insurance mechanisms and integrated DRM approaches. This is exemplified by the dialogue with INGD on integrated DRM and DRF, using the TTI as an entry point in Mozambique. This trust positions UNICEF as a key partner in introducing innovative concepts like pre-arranged and trigger-based financing and in implementing actions on the ground.



Rights-based and inclusive

The TTI reflects UNICEF's commitment to prioritize the rights of children and young people and extend support to their wider communities. By emphasizing gender and disability inclusivity, the TTI reaches the most marginalized children, ensuring that interventions are tailored to their specific needs. For example, the piloting of humanitarian cash transfers in Bangladesh, ensured the dignity of mothers by allowing them to use cash for their families' specific needs. Additionally, the TTI considers the rights of future generations by integrating capacity-building initiatives that empower young people to lead future DRM efforts, such as the school DRR and CCA clubs in Madagascar.



Catalytic

By focusing on children, women, and families, the TTI has a catalytic impact on broader human development. It drives meaningful change not just for the most vulnerable populations, but also for the overall resilience and development of communities, making a significant difference in both immediate and long-term outcomes.

Key Learnings

UNICEF's first year piloting the TTI has highlighted several critical learnings and areas where improvements are essential for maximizing the effectiveness of DRF for the protection of children:

Strengthened efforts to bridge the humanitarian-development gap to truly realize the Humanitarian-Development-Peace (HDP) Nexus

The first year has exemplified the value of a comprehensive DRM approach to enhance individual and societal resilience to disasters. Our country offices are pioneering new learnings in this area and contributing valuable insights at the institutional level. For example, an analysis conducted after Tropical Cyclones Kevin, Judy, and Lola in the Pacific highlighted how the recurrence of cyclones and their compounded effects exacerbate vulnerabilities, making recovery increasingly difficult for communities.³⁸ This underscores the need to bridge the gap between immediate humanitarian response and long-term development. By doing so, we can support communities not only in responding to immediate crises but also in building the resilience needed to withstand and recover from future cyclones. This includes strengthening essential services for children, ensuring these are maintained during disasters, which in turn reduces response needs. As a flagship initiative under UNICEF's [SCAP \(2023-2030\)](#), the TTI is innovating UNICEF's programming, and its learnings will be integrated across the institution.

By exploring innovative financing options, the TTI has demonstrated the ability to unlock new funding sources, ensuring that UNICEF can continue its life-saving work even in the face of increasing climate threats. To achieve greater results for children, UNICEF calls on donors to align funding with DRR, CCA, and humanitarian response needs, while encouraging active knowledge sharing and collaboration between the humanitarian and development sectors. Through these efforts, the TTI is paving the way for a more holistic approach to DRM, ensuring that essential services for children are robust and resilient in the face of climate threats.

Flexibility of payouts considered one of the most important benefits of the insurance

The flexibility of the TTI's insurance payouts has been a game-changer in emergency response, allowing for rapid and adaptive actions. **Flexible, non-earmarked funding enables the implementation of multi-sectoral response interventions and programmatic activities that might not be possible with other funding sources.** For example, in Bangladesh, the TTI supported urban WASH needs in St Martins after Cyclone Mocha, when no other partners had the resources to respond. In the case of Cyclone Alvaro, in Madagascar the cyclone event seems to have been too small-scale to mobilize any significant donor attention and therefore resources, so that the insurance payout constituted the only additional financial support received by the country office, alongside small internal allocations from the UNICEF Global Humanitarian Thematic Fund.

The flexibility has **enabled funds to be utilized based on the real needs of children** and communities, as demonstrated by the humanitarian cash transfer programme to households in host communities in Bangladesh. It has also allowed for the **piloting and scaling of innovative approaches**, such as the SGRLF climate-resilient schools programme under implementation in the Pacific.

Moreover, the flexibility of the insurance payout funds not only addressed immediate needs but also **enabled UNICEF to truly support climate resilience and build back better approaches, which in many cases are underfunded**. For example, the Mozambique country team noted that the TTI has supported filling a gap between emergency response and development activities by emphasizing build back better approaches in the country, and also, within UNICEF. Additional emphasis is needed, with one barrier being the need for highly specialized skillsets to employ resilience measures and reduce risks of maladaptation. This has led to a broader recognition within UNICEF, that in order to bridge the HDP Nexus, these highly specialized skills need to be further built out amongst UNICEF staff and the host countries. This highlights the need for donors to allocate more resources specifically for build back better initiatives, as parametric insurance alone is neither the most cost-effective nor feasible instrument to finance such efforts.

There remains a need for more robust evidence-based advocacy around the benefits of flexible funding approaches, including to critically assess whether the benefits justify the value for money. Specifically, it is important to determine whether the benefits of flexibility justify the cost of insurance premiums or whether these advantages could be better – and more cost-effectively – achieved through increasing the flexibility of traditional humanitarian finance. Donors are encouraged to document and disseminate the outcomes of using flexible and non-earmarked funds in crises, advocating for their broader application in traditional humanitarian funding frameworks.

Anneleen Van Uffelen, UNICEF Madagascar
Climate, Environment, Energy and Disaster Risk Reduction (CEED) Specialist

“Eighteen months into the Today & Tomorrow pilot, the flexibility of the funding has proven its most valuable attribute. We can direct funds towards the interventions and regions with the most significant gaps. For instance, cyclones can take different pathways that pre-allocated or sector-specific funding cannot reach. Flexibility in how we fund our response and sustainable recovery is a game changer for efficiency and cost-effectiveness.”



Accelerated payout and deployment turnaround times

Efforts to accelerate the distribution and utilization of response payouts within the TTI have been groundbreaking. Recognized by private industry as “*changing how the market does business*”, these rapid disbursements, combined with swift implementation of funds from UNICEF country offices, are a testament to the initiative’s innovative approach. In the pilot countries, funds have not only been made available within an impressive 36 to 72 hours but have also been **rapidly deployed to address critical needs for children and vulnerable communities, enhancing early response planning**. For example, UNICEF Bangladesh highlighted that the insurance mechanism improved the speed of access to financial resources for emergency response, enabling access to funds 1-2 weeks earlier than other allocations.

By transforming the speed and efficiency of funding payouts and implementation of funds, the TTI is not only helping communities recover more quickly but is also influencing broader industry practices in DRF. While experiences across countries vary, the first year clearly demonstrates the benefits of the speed at which insurance payouts can be accessed to implement rapid responses. Implementing the refined SOP was key in enabling UNICEF to streamline the payout process, and future annual reviews will be completed to ensure continuous improvement. UNICEF also intends to further strengthen payout turnaround times to fully capture the benefits of parametric insurance, including through leveraging the UNICEF Emergency Preparedness Plan Processes to support the development of scenario-based contingency plans for different cyclone event types and payout sizes.

The need to expand and leverage insurance analytics for disaster response planning

Working towards the objective to make swift turn-around times of insurance payouts a more standard practice, reflections from the ESAR workshop in Madagascar in June, 2024 further underscored the importance of understanding the size of expected payouts and the underlying data of the CCI. **Accurate and timely data, such as that provided by the CCI, is crucial for effective disaster response and ensuring funds are deployed where they are most needed.** Expanding and leveraging insurance analytics is especially critical in data-scarce contexts like the Pacific. This can make a significant difference both in supporting payout turnaround times and more broadly for UNICEF, governments, and partners’ responses.

UNICEF’s future work in DRF will focus on enhancing the efficacy of insurance mechanisms, ensuring the predictability of payouts and the robustness of the underlying risk analytics. UNICEF country offices noted that utilizing risk analytics can enhance preparedness for response efforts. This includes providing information on where children are most likely to be exposed and where critical services for children are likely to be impacted, ensuring that response efforts are targeted to those most at risk. This also requires a concerted effort from donors and DRF programmes to provide support for capacity-building and analytical tools.

Leverage efficient and fast disbursement channels, specifically Shock Responsive Social Protection (SRSP)

SRSP holds immense potential to address multigenerational poverty in 'peace times', which can be exacerbated by hazards like cyclones, while also providing immediate cash transfers during disasters, effectively bridging the HDP Nexus. **By leveraging efficient and fast disbursement channels, such as through existing social protection systems, UNICEF can ensure that funds are rapidly and efficiently utilized, directly target beneficiaries, and thereby maximize the impact and strengthen the resilience of communities against future shocks.** Integrating the TTI's rapid disbursement channels with existing and strong social protection mechanisms allows UNICEF to direct funds quickly to those most in need, minimizing delays and ensuring the dignity of affected communities through their ability to use cash for their specific needs.

The building and improving of social protection systems for them to remain functional and expand in a disaster is a critical element that UNICEF works on across its country offices. In Bangladesh, the TTI has enabled the piloting of humanitarian cash transfers, benefiting pregnant and lactating mothers of children between zero to four years in host communities who lack adequate funding, addressing critical gaps in response. The positive results from the programme have led the country office to consider it as a key intervention for future disasters.

Update the minimum payment feature

The current parametric insurance policy for tropical cyclones includes a 'minimum payment' (min-pay) feature, which provides payouts for smaller, less intense cyclone events.* While the min-pays are low, these are deployed on a 'no-regrets basis' and are intended to be of meaningful use to country offices' emergency response and recovery efforts. The Bangladesh country office has seen notable success in their use of minimum payments. While still useful, some country offices have noted that these payments may be too low to substantiate meaningful action, partly due to a tendency to distribute even min-pay equally across sectors within UNICEF. This issue will be addressed going forward, however, there remains valid grounds to adjust the size of the min-pay for the Pacific based on year 1 learnings, as well as improvements to the conditions based on which Comoros receives min-pay resources for cyclone events which trigger for Madagascar. UNICEF and WTW are exploring options to address these challenges and hope to develop and implement the proposed changes, pending future funding.

* Events with a CCI value greater than 0 but with a monetary value below the country/region-specific attachment point will not trigger standard insurance payments. Once the attachment point is reached, standard insurance payments are made based on the monetary value of the CCI for the specific cyclone event. For the CCI value to be above 0, at least one child must be affected by wind speeds of at least 34 knots (39 mph).

Enhanced government collaboration requires building internal capacities on disaster risk finance (DRF) and the implementation of insurance mechanisms

The TTI's first year has highlighted the need for stronger government collaboration and progress on the alignment with sovereign risk finance mechanisms. This requires greater capacities within UNICEF country offices to understand and communicate the workings of DRF and insurance mechanisms, as well as articulate how UNICEF's bespoke insurance solution performs in comparison and in complementarity to governments' sovereign insurance policies. Country offices continue to seek a deeper understanding of these insurance mechanisms, a need that UNICEF Headquarters and WTW can support. Opportunities for greater engagement with the government on DRF include:

- Strengthening synergies in payout deployment through continuing its close collaboration and coordination with national and subnational governments receiving risk pool payouts on the ground.
- Supporting broader contingency and response planning based on understanding of impact and enhancing the deployment of resources through capacity-strengthening of institutional capacities and national systems, such as national social protection systems.
- Engaging with risk analytics by identifying key geographies and target groups for DRF design.

Additionally, UNICEF will increase efforts to actively engage the individual regional risk pools to build and ensure strong complementarity of macrolevel parametric insurance solutions in the respective regions. For example, UNICEF will explore the possibility to conduct technical workshops with the regional risk pools and national partners to better align sovereign insurance covers and bespoke insurance products like the TTI cyclone insurance policy. Moreover, UNICEF will consider exploring the feasibility of utilizing other DRF instruments like ARC Replica policies, which offer the benefit of more naturally encouraging government ownership and collaboration but are less tailored to UNICEF's child-centered approach. This exploration will also help UNICEF compare the cost-benefit of Replica policies, which benefit from regional diversification, against a bespoke insurance mechanism offering global diversification benefits.


Future Work, and Call to Action

Future work

Looking ahead, UNICEF will focus on scaling up the TTI approach after its pilot phase. This will evolve into a **Global Integrated DRR and Climate Risk Financing for Children Platform**. The platform will build on the TTI's holistic, integrated approach to address a broader range of natural hazards that disproportionately affect children. It will be underpinned by a comprehensive suite of climate and DRF products, as well as DRR/CCA investments. This planned expansion of the TTI is part of UNICEF's proactive approach to managing climate risks, with an emphasis on preparedness and resilience-building under our organizational [Sustainability and Climate Change Action Plan \(2023-2030\)](#).

To support the transition from 'pilot to platform', UNICEF is developing a **3-year climate and DRF expansion strategy**, that will include the following elements.*

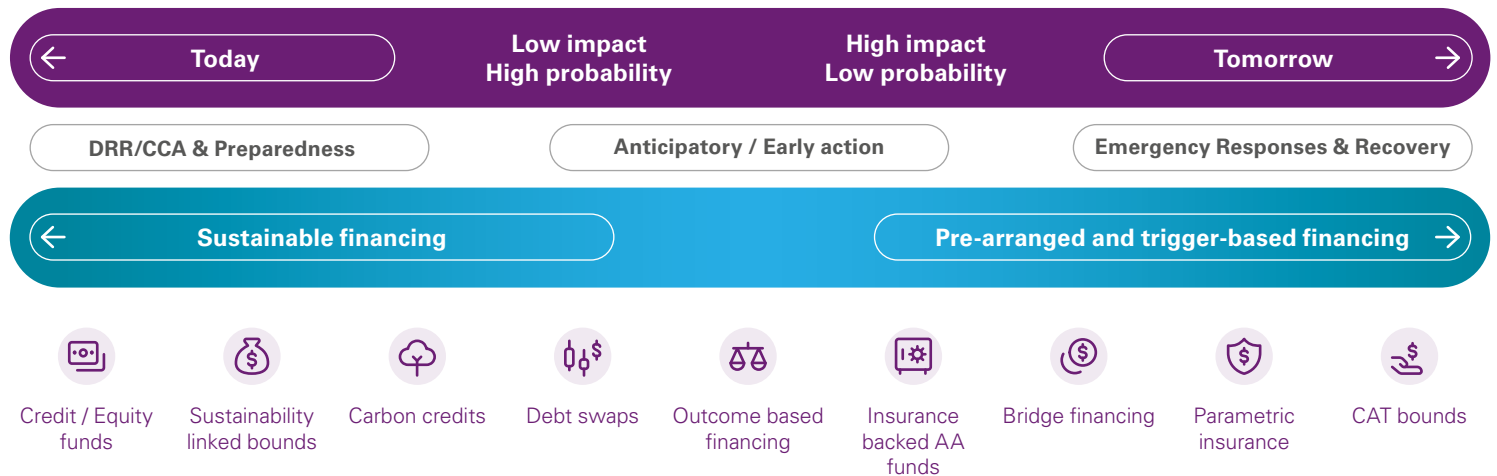
- Scaling up cyclone risk coverage, including to other geographies.
- Developing risk finance solutions for other hazards, such as droughts, floods, heatwaves, and earthquakes.
- Exploring pre-positioning financing not only when an event happens but before/ in anticipation of an event, e.g., through the development of an insurance-backed Anticipatory Action Fund.
- Exploring other disaster risk financing solutions outside of parametric insurance, as shown below.
- Further research and analysis of the return on investment for innovative climate risk financing products.

 Young girls from the Akamasoa center during the celebration of Earth Hour 2024 in Antananarivo (Madagascar), with the Ministry of Youth and Sports and the Scout Federation. Scouts and young people took part in awareness activities on climate change and a green skills workshop. © UNICEF/UNI567546/Ramasomanana



* Please note that the DRF concepts listed are intended for illustrative purposes and may be subject to change.

Spectrum of climate and disaster risk financing products to be considered under the Global Integrated DRR and Climate Risk Financing for Children Platform:



This upcoming expansion work will reflect and incorporate the key learnings and feedback obtained from the TTI's participating country offices outlined above, including enhancing the current tropical cyclone cover's minimum payment feature by purchasing additional insurance cover and adding a simple rainfall trigger. Beyond these additions, we look to improve the model further going forward, such as, by increasing country ownership and potential risk-sharing via partnering with the regional risk pools, and by measuring the combined impact of the TTI's integrated approach over the longer term.



Call to Action

As the climate changes, even more dangerous cyclone seasons and extreme hazardous events will continue to affect the lives of millions of children. Innovative finance that prioritizes the integration of preparedness, DRR, early action, response and long-term sustainable recovery is critical in unlocking new funding to help them survive and thrive. Transforming systems to keep essential services for children accessible, operational, and disaster resilient is imperative and benefits all of society.

- UNICEF calls on governments, businesses, and decision-makers to **protect the health, safety, learning, and opportunities of every child, by adapting essential social services to the realities of a changing climate**. We also emphasize the need to prepare children and young people to adapt and thrive in a climate-changed world by enhancing their green skills and adaptive capacities.
- UNICEF advocates for the **prioritization of children and young people in climate and DRF strategies and budgetary frameworks**, ensuring their inclusion in all efforts to manage the climate crisis effectively with the limited resources available.

- UNICEF urges all stakeholders to **break down the silos between their DRR, CCA and DRF portfolios** to enable a more practical and aligned implementation of these efforts. By integrating these areas, we can design cost-effective solutions, leading to more affordable insurance pricing.
- We further call on donors to **consider pre-arranging parts of their traditional grant resources and enhance the flexibility of these funds** to replicate the benefits of insurance through trigger-based grants, aligning with the Grand Bargain to ensure faster, more responsive relief delivery.
- We urge **further investment to support humanitarian and development actors in utilizing innovative finance such as for parametric insurance**, drawing on UNICEF's valuable learnings.

UNICEF urgently calls on private and public partners to **invest in the TTI**, a pioneering effort to close the critical financing gaps that leave children and youth vulnerable to disasters. This support is an investment in the future of millions of children. UNICEF is steadfast in its commitment to scale up the TTI beyond its pilot phase, with an ambitious vision to develop a **Global Integrated DRR and Climate Risk Financing for Children Platform** that builds upon UNICEF's comparative advantages. Together, we can ensure that no child is left behind in the face of growing climate threats.



On July 10, 2023, in Mananjary, Vatovavy - Iroandro, students stand in front of a tent provided by UNICEF as a temporary classroom. Nearly 100,000 students were unable to attend school for several weeks after Cyclone Freddy struck southeast and southwest Madagascar. The region has faced recurring droughts and extreme weather events, exacerbated by climate change. © UNICEF/UNI420111/Andriantsoarana

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