At Sanbebe School in Mozambique, students gather with joy where classrooms once stood roofless after Cyclone Chido struck in December 2024. With support from the Government of Norway and the Today and Tomorrow Initiative, UNICEF helped repair school buildings and provide learning materials, enabling 1,370 students to return to safe classrooms and continue their education. ©UNICEF/UNI867682/Franco

unicef
for every child

Innovative financing for a safer future:

Reshaping cyclone resilience and child-responsive disaster management

Supporting governments to protect children from climate and disaster risks

Year 2 results of the Today and Tomorrow Initiative

Report submitted by UNICEF Headquarters

October 2025

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Acronym List

AA	Anticipatory Action
ARC	African Risk Capacity
BESP	Basic Emergency School Plan
BNGRC	National Office for Disaster Risk Management, Madagascar
CATS	Community Approaches to Total Sanitation
CCI	Child Cyclone Index
CCRI	Children's Climate Risk Index
CCRI-DRM	Children's Climate Risk Index – Disaster Risk Model
CCRIF-SPC	Caribbean Catastrophe Risk Insurance Facility – Segregated Portfolio Company
CENOE	National Emergency Operating Centre, Mozambique
CERF	Central Emergency Response Fund (United Nations)
CDRFI	Climate and Disaster Risk Finance and Insurance
CLAC	Climate Landscape Analysis for Children
ECHO	European Civil Protection and Humanitarian Aid Operations
FIVDB	Friends in Village Development Bangladesh
INGD	National Disaster Risk Management Authority, Mozambique
INFORM	Index for Risk Management
MCBP	Mother and Child Benefit Programme, Bangladesh
MCO	Multi-Country Office
PCRIC	Pacific Catastrophe Risk Insurance Company
RIMES	Regional Integrated Multi-Hazard Early Warning System for Africa and Asia
SCAP	Sustainability and Climate Change Action Plan
SIDS	Small Island Developing States
TTI	Today and Tomorrow Initiative
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
WASH	Water, Sanitation and Hygiene
WFP	World Food Programme
WTW	WTW, formerly Willis Towers Watson

Introduction

UNICEF launched the Today and Tomorrow Initiative (TTI) in early 2023 to help protect children from growing climate and disaster risks. **TTI stands out for its unique, innovative financing approach to support comprehensive climate and disaster risk management**. It mobilizes funds to drive **Today´s** actions that reduce risk and build long-term resilience, while also securing pre-arranged resources for rapid disaster response **Tomorrow**. These **efforts complement government initiatives** to address development risks linked to natural hazards, with a special focus on children´s needs. Crucially, it also builds capacity to mobilize private sector resources – especially through partnerships with the insurance industry – ensuring predictable and reliable funding for immediate action and long-term solutions that create a safer present and a more secure future for children.

Now in its second year of implementation, TTI´s innovative approach is already helping UNICEF to adopt a smarter, more sustainable way of supporting governments in managing climate and disaster risks. It also fosters a dialogue with governments and other partners on appropriate disaster risk financing mechanisms and their integration into sectoral development planning and programming. For example, UNICEF Pacific Multi-Country Office (MCO) signed a memorandum of understanding with the Pacific Catastrophe Risk Insurance Company (PCRIC) to strengthen capacities for designing and implementing innovative, child-centred disaster risk financing solutions in the education sector, in close coordination with the Ministries of Education of Fiji, Solomon Islands and Vanuatu.

Over US$**13 million** in Today funds

In the first two years of the TTI

Over US$**7.9 million** in insurance payouts

→ For the TTI **Today** component, UNICEF is providing dedicated funding, including through its commitments under UNICEF Sustainability and Climate Action Plan (SCAP) 2023–2030, while also leveraging existing resources to support programmes that make health, education, water, sanitation and hygiene (WASH), child protection, nutrition and social protection systems more resilient to climate and disaster impacts. **In the first two years of TTI´s pilot phase (2023–2024), UNICEF has paired the insurance payouts with over US$13.0 million in TTI Today funds**. This aligns with UNICEF's commitment to mobilize US$15 million over the three years of the pilot phase, through the Today component, to complement actions under the Tomorrow component.

→ For the **Tomorrow** component, the TTI pilot phase introduced a tropical cyclone parametric risk insurance product supported by the Government of Germany and the United Kingdom of Great Britain and Northern Ireland through the Global Shield Financing Facility (formerly the Global Risk Financing Facility). The insurance mechanism has the potential to protect up to 13.5 million children, women and other vulnerable individuals. **In the first two years of the pilot phase, over US$7.9 million in insurance payouts were made to the eight TTI countries. These payouts are often complemented by other humanitarian funding streams; however, in some cases, they have been the only source of humanitarian funding available to support response efforts to cyclone events**.

How the insurance works

The insurance policy is designed to address UNICEF 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 an event qualifies as a 'tropical storm', that reaches windspeeds of 39 miles per hour and affects at least one child. These events provide a **so-called 'minimum payment'**, which is fixed per country. For more intense windspeeds, that is, actual tropical 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 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 24 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 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.

More detailed information on the pilot approach, instruments and related institutional processes enabling its set-up can be found in last year's report *Innovative financing for a safer future: reshaping cyclone resilience and child-responsive disaster management – Year 1 results of the Today and Tomorrow Initiative*.

wtw

Looking ahead, the TTI approach is aligned with the overall goals of the forthcoming UNICEF Strategic Plan (SP) 2026–2029. It will contribute to Impact Result 5 – better protecting children from disasters, climate, and environmental risks. Under this result, UNICEF aims to reach 300 million children with climate-resilient water and sanitation, health, nutrition, and education services, and ensure 200 million children are covered by systems and services that reduce the risks of climate and environmental disasters.

Lessons from the TTI pilot phase are contributing to the realization of UNICEF's goal to develop the TTI approach into an institutional global integrated climate and disaster risk financing platform for children. This platform builds on UNICEF's dual humanitarian and development mandate in the context of climate change by aligning its work on disaster risk reduction, preparedness and anticipatory action with emergency response, recovery and sustainable reconstruction through 'build back better' approaches.

The present Year 2 report details progress made during the second year of the pilot phase, building on the results and lessons from Year 1. It includes insights from 2024 and outlines next steps for integrating TTI into UNICEF Climate and Disaster Risk Finance and Insurance (CDRFI) approach. Information for this report was gathered through semi-structured interviews with TTI UNICEF country office focal points, as well as a review of their 2024 Country Annual Reports and Consolidated Emergency Reports.

Students at Ambondro Primary Public School, Madagascar benefit from UNICEF's WASH programme, supported by Zonta International and implemented with the Ministry of Water, Sanitation and Hygiene. The initiative strengthens community resilience and promotes the empowerment of young girls and adolescents. ©UNICEF/UNI673536/Ramasomanana

Today and Tomorrow Initiative Year 2: **Key results and highlights summary**

In the first two years of the TTI pilot, UNICEF leveraged US$7.95 million in parametric insurance payouts alongside at least US$13.0 million in 'Today' resources to support disaster risk reduction, climate change adaptation and disaster response interventions across the eight pilot countries. These interventions directly benefited over 750,000 children and families (about 50 per cent of whom were girls and women), in part through last mile delivery enabled by innovative shock-responsive social protection.

TTI has garnered significant interest and funding from private sector donors, including corporations, foundations, and high-net-worth individuals. UNICEF's NextGen community — a network of investors, philanthropists, influencers, and creatives — is among those actively fundraising for TTI, contributing financial resources, expertise, and passion to support UNICEF's life-saving work. In 2024, about 45% of the TTI 'Today' component's funds came from private sector contributions.

This achievement has been made possible by embedding TTI as a flagship under UNICEF SCAP 2023–2030, ensuring effective use to meet UNICEF SCAP target of directly supporting **30 million children in 100 countries with integrated climate change adaptation and disaster risk reduction solutions by 2030**. It is important to highlight that this includes public and private sector contributions channelled through UNICEF National Committees.

Beyond TTI: Scaling up climate resilience under SCAP

While TTI is UNICEF's key strategic initiative under the SCAP to pilot the integration of CCA, DRR, and preparedness on the one side and response, recovery, and reconstruction on the other side, UNICEF continues to drive forward climate-related resilience building across other initiatives and programmes as well. More broadly, beyond the resources mobilized for the TTI Today component, in 2024, UNICEF allocated a catalytic fund of US$33.6 million to jump-start SCAP implementation worldwide. This global investment aimed to build UNICEF country offices capacity to assess climate risks and evidence, forge strategic partnerships and embed sustainability and climate action into national programmes. It also served as pre-investment support to unlock further financing, enabling the scale-up of pilot interventions and accelerating progress on policy change – demonstrating UNICEF broader effort to mobilize sustainable resources for climate adaptation and resilience.

Results of the Today component: **Disaster risk reduction and climate change adaptation programming**

Building on the progress from TTI Year 1, The 'Today' component continued to drive forward three core outputs:

- **Child-sensitive climate and disaster risk data, information and knowledge**
- **Risk-informed policies, plans, regulations and financing mechanisms**
- **Climate resilience technologies and actions at the community level**

Close collaboration with governments and relevant stakeholders at the national, regional and local levels remains central to the design and implementation of all interventions. As a result, vulnerable children and communities in the eight pilot countries have been directly supported with climate resilience measures.

While detailed information is provided in the country profiles in this report, key highlights include:

Child-sensitive climate and disaster risk data, information and knowledge

In the Comoros, the first **Climate Landscape Analysis for Children** (CLAC)[1] was developed in 2024 and launched in January 2025. The CLAC is a critical analytical tool, equipping government and stakeholders with the information and data needed to better understand and inform interventions that reduce the climate risks facing children.

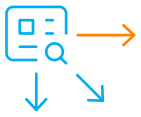
In Madagascar, a child-sensitive risk analysis at the subnational level using the Index for Risk Management (INFORM)[2] model was initiated in partnership with the National Office for Disaster Risk Management (BNGRC) and United Nations Development Programme (UNDP) to ensure that children's needs are central to climate and humanitarian planning.

In Mozambique, the Child Protection Information System (in the process of being finalized) will enhance data collection, accountability and evidence-based planning, critical for child protection services in emergencies and broader development efforts. The system will support the identification of vulnerable children and the design and delivery of interventions addressing their needs, before and after a disaster, based on the comprehensive case management approach.

In the Pacific: UNICEF initiated the development of a subnational Children's Climate Risk Index – Disaster Risk Model (CCRI-DRM) in Fiji, Solomon Island and Vanuatu to identify the geographical areas where the most high-risk children are located to allow governments to address specific actions to reduce the vulnerabilities.

A building in Pemba, northern Mozambique, stands in ruins after Tropical Cyclone Chido made landfall in December 2024. The intense winds and heavy rains tore through homes, clinics and classrooms across Cabo Delgado province, leaving families without shelter and cutting off power and communication. Before the cyclone hit, UNICEF positioned life-saving supplies across the region, allowing rapid relief once the storm moved on.
©UNICEF/UNI704904/Mendes

Child-sensitive climate and disaster risk reduction policies, plans, regulations and finance mechanisms

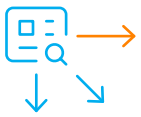


In Bangladesh, UNICEF supported the Ministry of Local Government, Rural Development and Cooperatives in developing the 2026–2040 Sector Development and Investment Plan for climate-resilient WASH.

In Mozambique, UNICEF supported the advancement of shock-responsive social protection in 2024, advocating for increased sector financing and the integration of shock-responsive elements into upcoming policy reforms.

In the Pacific, support to Fiji, Solomon Islands and Vanuatu focused on integrating child-sensitive climate resilience across key sectors policies and workplans – education, health, WASH and child protection – through partnerships with national climate and disaster management authorities.

Child-sensitive climate resilience technologies and actions on the ground



In Bangladesh, a unified Cash Plus[3] package was co-developed with the Cash Working Group to enable anticipatory action, triggering pre-cyclone payments that bridge immediate relief and long-term recovery.

In Haiti, in the context of the ongoing crisis, UNICEF worked on the rehabilitation and creation of 11 climate-resilient drinking-water networks to support vulnerable communities in hard-to-reach areas; the rehabilitation of latrines and hand-washing stations in schools and health-care facilities; and Community Approaches to Total Sanitation (CATS).[4]

In Madagascar, UNICEF expanded its climate change Ecovillage Programme from 6 to 21 villages. This included building climate-resilient infrastructures in 10 villages, such as multi-usage water infrastructure, solar-powered systems in schools, health centres and public spaces. Furthermore, it supported the design and completion of three sand dams to provide a long-term, climate-resilient water supply.

In Mozambique, over 150,000 people benefited from improved climate-resilient water services through innovative technologies and partnerships with private sector actors. This included climate risk assessments conducted with the Principles for Sustainable Insurance initiative of the United Nations Environment Programme[5] and a collaboration with LIXIL[6] to expand access to climate-resilient sanitation.

In the Pacific, **in Fiji**, the National Disaster Management Office, with UNICEF support, launched the 'Get Ready Disaster Happens' campaign, reaching 700,000 people with multilingual disaster preparedness messages and reinforcing UNICEF role as a key disaster preparedness and response partner.

Results of the Tomorrow component:
Parametric risk transfer for tropical cyclones

Insurance policy triggered US$**3,895,209** in payouts

In 2024, UNICEF continued to provide protection to children, women and families through its climate risk parametric insurance instrument covering up to 13.5 million people in eight countries across East and Southern Africa, Latin America, Asia and the Pacific. During this period, in countries affected by tropical cyclones (hurricanes in the Caribbean), the insurance policy triggered US$3,895,209 in payouts. At least 456,222 people directly benefited from multisectoral disaster response and recovery interventions (nutrition, health, WASH, child protection, education and social protection), including 291,745 children and 241,438 women and girls.

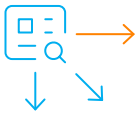
291,745
→ children
241,438
→ women and girls

The initiative covers up to **13.5 million** people across eight countries in East and Southern Africa, Latin America, Asia and the Pacific.

At least **456,222 people** directly benefited from multisectoral disaster response and recovery interventions.

School kits delivered to a school in Sambava, northern Madagascar, affected by Tropical Cyclone Gamane, April 2024. UNICEF and local representatives distributed supplies to help children return to school. ©UNICEF/UNI573311/Andriantsoarana

While detailed information is provided in the country profiles in this report, key highlights include:



Bangladesh – Tropical Storm Remal: Humanitarian cash transfers reached 1,961 households through the Government's Mother and Child Benefit Programme (MCBP) and Friends in Village Development Bangladesh (FIVDB) partnership, with 64 per cent of funds spent on medicine and food – highlighting the vital role of cash assistance in addressing urgent health and nutrition needs.

Comoros – Tropical Cyclone Chido: Distributed school kits to 22 schools by delivering existing supplies and procuring new ones, in coordination with the Primary Education Directorates of Mwali and Ndzuwani.

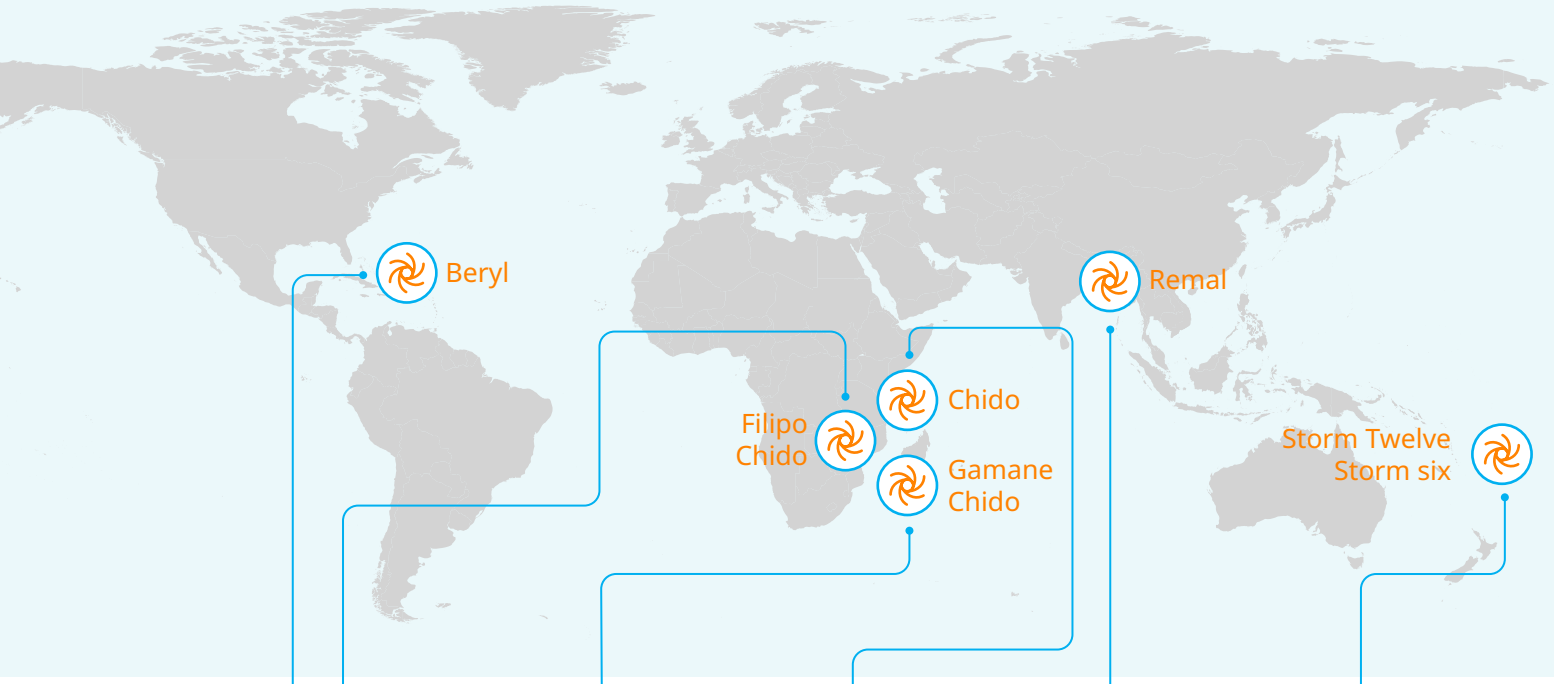
Haiti – Tropical Cyclone (Hurricane) Beryl: With Beryl causing limited damage, UNICEF Haiti integrated its response into ongoing humanitarian efforts, focusing on sustaining essential health and hygiene services to prevent further crisis escalation.

Madagascar – Tropical Storm Gamane: Supported replenishment and response efforts by providing and distributing school kits, plastic sheeting, recreational kits and early childhood development kits to 90 schools across 15 affected municipalities, ensuring continued access to safe learning environments.

Mozambique – Tropical Cyclone Chido: Rehabilitated 30 water points and two small water systems in Cabo Delgado, benefiting 8,076 people. Trained 32 WASH committees and community volunteers on hygiene promotion, reaching 61,325 people with key life-saving messages.

Pacific countries – minimum payouts: In coordination with national authorities, the MCO used the small payout to strengthen future response capacities through preparedness interventions. Working with the National Disaster Management Office and the Fiji Council of Social Services, UNICEF supported a mass media campaign during the cyclone season to raise awareness and promote preparedness.

2024 parametric insurance payouts, beneficiaries and sectors of intervention



Haiti
US$**92,376.02**
5,430

Mozambique
US$**3,254,317.82**
366,368

Madagascar
US$**192,376.04**
47,999

Comoros
US$**125,202.72**
16,746

Bangladesh
US$**138,564.06**
19,679

Fiji, Solomon Islands, and Vanuatu
US$**92,372.11**

Total payouts

US$**3,895,208.77**

Total direct beneficiaries from payouts

456,222

Key

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

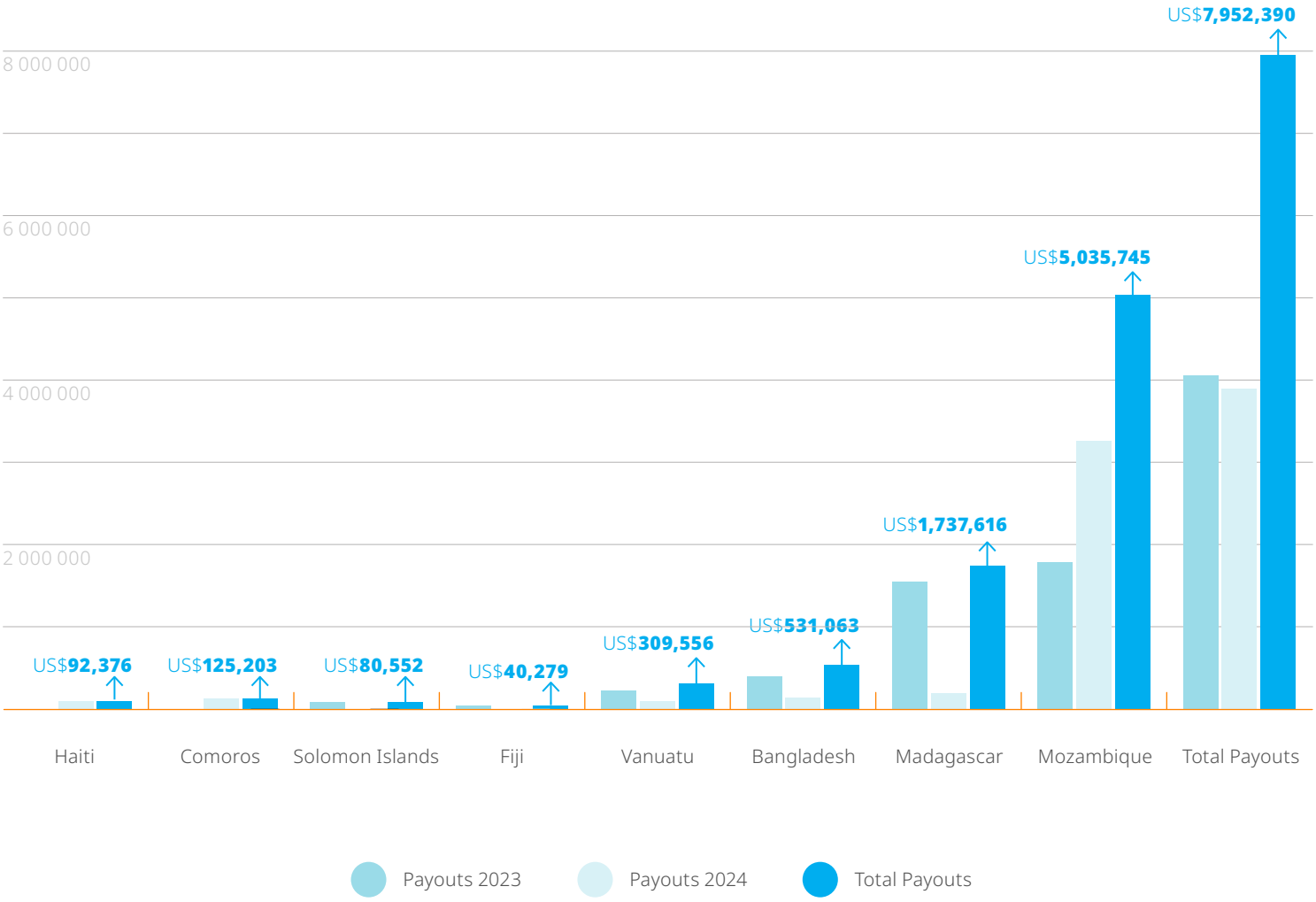
Type of interventions

- WASH
- Nutrition
- Education
- Humanitarian Cash Transfer
- Child Protection
- Social and Behaviour Change

The boundaries and names displayed on this map do not imply official endorsement or acceptance by the United Nations.

Displays the distribution of parametric insurance payouts per country for the period 2023–2024

TTI Tomorrow payouts 2023-2024



Children take part in recreational and sports activities organized by UNICEF at a displacement site for families affected by Cyclone Chido. These activities help restore a sense of normalcy, promote well-being and support children's recovery in the aftermath of the disaster.©UNICEF/UNI573346/Taylor

Learnings and way forward

Building on insights from two years of ongoing implementation of TTI through the pilot, this report highlights some selected key learnings and outlines a way forward to address and expand on these lessons.

Learnings

The Today component

Integrating climate and disaster risk into planning and programming

The implementation of TTI has fostered dialogue in participating countries, bringing together government and other key stakeholders on strengthening cross-sectoral coordination in areas such as nutrition, education, WASH and health to enable a more comprehensive approach to reducing underlying climate and disaster risk drivers and better align risk reduction interventions with disaster preparedness, response and recovery planning.

Building on these learnings, there is an opportunity to strengthen the TTI **Today** component by equipping country offices with the capacity to leverage risk assessment tools and identify the specific information needed in different contexts. The ongoing development of the subnational CCRI aims to provide the first comprehensive view of children's exposure and vulnerability to the impacts of climate change, including for the TTI pilot countries. The subnational CCRI is developed in collaboration with relevant government institutions. For instance, in Fiji, the CCRI is a joint initiative between UNICEF and the Ministry of Environment and Climate Change.[7]

These efforts form part of broader institutional initiatives on climate and sustainability data and evidence[8] under SCAP implementation. The ultimate goal is to enable country offices to better support governments in using risk information to allocate resources effectively, develop cross-sectoral programmes that build long-term disaster and climate resilience and improve humanitarian responses for children.

Enhancing capacities to systematically integrate and implement disaster risk finance tools

Over the past two years, UNICEF has increasingly prioritized strengthening internal and external capacities to systematically integrate and implement disaster risk finance tools. This involves building technical expertise in financial and risk literacy among staff at the global, regional and national levels and mobilizing additional resources to enhance preparedness and response capacities as well as in-country systems. This is a critical need for maximizing and justifying the use of pre-arranged and trigger-based finance approaches, especially market-based ones.

Building on these internal investments and growing technical expertise, UNICEF supported the establishment of 16 anticipatory action frameworks in 2024 in partnership with governments. These frameworks target risks related to droughts, floods and cyclones, demonstrating tangible progress in operationalizing risk-informed approaches.

However, despite these advances, mobilizing funding to integrate risk reduction into development planning – aimed at lowering the likelihood and potential impact of future crises – remains a persistent challenge. While public and private donors devote significant resources to addressing humanitarian impacts after they occur, securing financing resources to reduce climate risk in advance through investments in disaster

risk reduction, climate change adaptation, anticipatory action and preparedness remains challenging. UNICEF recent accreditation by the Green Climate Fund at the end of 2024[9] offers a new opportunity to leverage funding for disaster and climate risk reduction and adaptation interventions under the TTI Today component.

The Tomorrow component

Regarding learnings under the Tomorrow component of TTI, that is, the use of pre-arranged and trigger-based financial instruments such as parametric insurance to support cost-effective and impactful response to cyclone impacts, the learnings can be split into the two-overarching categories, namely instrument design and instrument implementation.

Instrument design

Regional insurance coverage under the minimum-pay feature

Over the past year, the minimum-pay feature has continued to play a critical role in enabling early response to lower-intensity events. The feature has successfully delivered on this objective either by mobilizing resources very early on and before sufficient traction could be gained with internal or external funding mechanisms or by even functioning as the only source of financing at all, enabling UNICEF to engage and complement the government´s response. In the Comoros, for example, the mechanism enabled UNICEF to promptly engage with the Government and offer financial support – an important step for a small office with limited humanitarian funding – which helped to position UNICEF as a key response partner. While immediate needs were met by the Civil Security Directorate and local civil society actors, this allowed UNICEF to complement those efforts by strategically allocating the payout toward medium-term recovery and preparedness priorities.

The minimum-pay feature, however, was not designed to support larger-scale emergency responses but to assist country offices in taking action to support or complement the government's response in less severe events. Minimum payments also serve as catalytic funds to initiate action to address the impact of a cyclone and mobilize additional resources, such as United Nations Central Emergency Response Fund Anticipatory Action (CERF AA) in the case of Bangladesh. Low-impact events typically attract little international attention, and resources are difficult to mobilize. Country offices with relatively lower response cost per child or larger and ongoing humanitarian operations, such as Mozambique and Bangladesh for example, have demonstrated the ability to deploy the minimum-payouts for a subset of meaningful response activities. In the Pacific, however, where the response cost per child are comparatively high,[10] the coverage under the minimum-pay feature proved somewhat too low , with the MCO indicating that doubling the current amount of US$50,000 per country per minimum-pay event to at least US$100,000 per country per event would be required as a minimum funding amount to help kick-start response activities, either through ‘main island operations’ or through funding logistics and transport to outer islands.

While regional differences and context-specific considerations were integrated when initially designing the country- and region-specific coverage under the main insurance programme, **this finding reinforces the need, identified in the Year 1 report, to further adjust the minimum-pay coverage prior to the programme's envisioned renewal for 2026, for instance by increasing this feature for the Pacific pilot countries**.

Instrument design

Relying on windspeed as the only hazard characteristic to capture cyclone-associated impacts through parametric index design

Cyclone impacts are typically characterized by strong windspeeds and heavy rainfall. To minimize complexity and achieve a favourable reception in the market, UNICEF pilot insurance design, the parametric cover using the Child Cyclone Index, however, focuses only on windspeed as the means to capture and proxy cyclone impact characteristics. In doing so, it follows international best practice and design features also mirrored by the cyclone-specific insurance products of, for example, the African Risk Capacity (ARC) in Africa, Caribbean Catastrophe Risk Insurance Facility – Segregated Portfolio Company (CCRIF-SPC) in the Caribbean and PCRIC in the Pacific. Rather than combining wind and rainfall in one policy, the pools have all opted to offer separate heavy rainfall policies instead, thereby minimizing the potential for basis risk in the respective offerings. In the case of actual cyclone events and larger payouts, UNICEF country offices have not highlighted a lack of ability to respond to the rainfall-associated cyclone impacts. For minimum-pay cases, however, UNICEF country offices of Bangladesh, the Comoros and Madagascar have highlighted that the payouts – while sufficiently high to support some meaningful action – could correspond better with the actual impacts experienced, which are generally not from destruction due to the winds of a tropical storm, but from the associated heavy rains. Building on this finding, **UNICEF will therefore explore piloting a simple, additional rainfall trigger and payout under the minimum-pay feature of the insurance mechanism** and thereby effectively increase the countries' minimum-pay allocation should both relevant triggers, that is, windspeed and rainfall levels, be met.

Balancing coverage targets with insurance needs in insurance programme design

One of UNICEF's objectives for the insurance programme was to secure a total insurance cover of US$100 million with annual premium financing of US$5 million. Achieving this objective was considered feasible when the insurance programme was first designed; however, insurance markets began to harden during the placement process in late 2022. In response to this, the structure of the programme – particularly its regional attachment points – was adjusted to modify the policy's underlying risk profile, allowing the pricing of US$100 million in coverage at a premium of US$5 million, while still ensuring a needs-based and tailored product design.

While this objective has widely been met, Cyclone Lola in the Pacific in 2023 may indicate a need to revert to the initial programme design for the Pacific. Due to the structure of the regional attachment point for the Pacific, Cyclone Lola only triggered minimum payouts for Solomon Islands and Vanuatu. Under the initial insurance design, UNICEF Pacific would have received a much larger payout from the main insurance programme, more closely aligned with on-the-ground conditions in both countries. However, not having made the adjustment to the Pacific's regional attachment point during the placement process would have likely reduced the total

insurance cover to around US$90 million instead of providing the targeted US$100 million in coverage. At the same time, however, this difference in overall cover would have had little impact on the programme's overall performance over the past two years; except for a more adequate payout for Cyclone Lola, the payouts for other events and other countries would have remained close to what has occurred. **Going forward, UNICEF will therefore reconsider some of the adjustments made to the main insurance programme while maintaining its objectives and continuing to obtain competitive insurance pricing**.

Instrument implementation

Over the past two years, country offices have advanced the use of insurance payouts for fast and effective deployment to support disaster response efforts, maximizing the value of a market-based, pre-arranged, trigger-based instrument. Leveraging the analytics behind the insurance instrument for preparedness and rapid post-disaster needs assessments and resource planning could further strengthen these efforts. **In practice, this means using the same risk models and information that trigger payouts to quickly estimate needs and guide decisions to allocate resources for preparedness and response**. While this approach has not been tested, it is planned for the next policy cycle in 2026.

The following sections provide further detail on the key learnings from this implementation, including the value, use and future potential of parametric insurance.

Key value of parametric insurance payouts

In addition to the speed and predictability of the insurance payouts, the flexibility of the resources seems to remain what country offices perceive as the key added value of the insurance instrument. First, because it allows to effectively tailor complementary and needs-based response interventions in collaboration with government authorities. Second, because it enables country offices to also focus on climate-resilient and longer-term recovery and building back better approaches. The latter is often not covered by traditional humanitarian response (or development) finance, which is why flexible humanitarian resources are so important.

Improving guidance for payout use and decision-making

To maximize the value of parametric insurance approaches and TTI´s risk management strategy, UNICEF has recognized the need for clearer guidance on using insurance payouts to address both short- and longer-term needs. Drawing on lessons from the eight TTI pilot countries, this work will develop more formalized payout use cases. The guidance will promote an iterative decision-making process that helps to identify the circumstances when resources should be used for immediate, climate-resilient response actions and the circumstances when at least parts of the payout could be considered for longer-term recovery or additional preparedness measures.

Developing such guidance can also include insights on best-practices, such as prioritizing a few sector-specific or cross-sectoral interventions instead of spreading resources across all sectors or factoring in context-specific transaction costs when selecting interventions.

Instrument implementation

Integrating market-based instruments into broader risk financing strategies

As the pilot develops and new initiatives are introduced, it is important to emphasize to the participating country offices and partners that, while market-based instruments – particularly parametric insurance – offer clear advantages for quick and flexible responses, they are not usually a cost-effective option for reconstruction and recovery. In resource-limited settings, especially for humanitarian organizations, exploring opportunities for other recovery financing instruments and grant funding from donors remains a more sustainable and suitable approach to fill this gap.

Looking ahead, it is crucial to consider how market-based and other pre-arranged instruments can be incorporated into broader, layered disaster risk financing strategies, maximising their unique strengths while recognising their limitations. This requires ongoing efforts to inform and support a process through which governments and humanitarian organizations are better equipped to understand how and when to incorporate disaster risk financing mechanisms into their planning and programming, tailored to their specific contexts, needs and risk management policies and processes. Donors are well placed to play a key role in enabling and supporting this process.

Students of Lomary Secondary School stand on a seawall that protects their school from the encroaching seawater in Navua, Fiji. Rising sea levels, driven by climate change, pose a significant threat to low-lying coastal communities and increase vulnerability to tropical cyclones. ©UNICEF/UNI693719/Ijazah

Way forward

Capacity-building and resource mobilization

Pending feedback from the Global Shield Financing Facility, UNICEF plans to update and renew its 'Tomorrow' cyclone insurance programme in 2026, reflecting lessons learned from the past two years. Planned improvements include increasing the Pacific's coverage under the minimum-pay feature and introducing an additional rainfall trigger. Furthermore, UNICEF is also proposing the introduction of an innovative, insurance-backed Anticipatory Action (AA) Fund for Drought, the first step toward expanding coverage to additional hazards under TTI. To achieve this objective, UNICEF is committed to combining donor-backed premium finance with an institutional allocation for resourcing the proposed AA Fund.

Delivering on these ambitions requires stronger institutional capacities. As part of the SCAP 2023–2030 roll-out, UNICEF is launching an internal capacity-building initiative on climate, environment and energy programming, including the integration of disaster risk financing into broader climate and disaster risk management approaches to strengthen resilience. UNICEF will seek to continue these efforts over the coming years, alongside enhanced advocacy and fundraising to mobilize increased investment in climate change adaptation, DRR and preparedness from public and private sources. As phase 1 (2025–2026) of UNICEF Climate Capacity-Building Programme, the initiative will begin with senior leadership training, followed by Phase 2 (from late 2025), which will provide sector-specific technical training for staff in WASH, Health, Education, Nutrition, Child Protection and Social Protection.

Amidst shifting global dynamics and increasing donor calls for stronger United Nations collaboration, TTI is evolving beyond a standalone UNICEF instrument. As the pilot phase nears completion, UNICEF is working to expand TTI into a Global Integrated DRR and Climate Risk Financing Platform for Children. This platform will combine a suite of risk financing products, extend to more countries, and cover additional hazards such as floods and droughts. To guide this transition, UNICEF is developing its first three-year institutional DRF Roadmap/strategy, aimed at promoting collaboration with other United Nations agencies and national governments, while engaging private sector partners to unlock sustainable, concessional financing for child-centred resilience.

Finally, **UNICEF will seek to hold several market and donor engagements to share its vision and collaboration opportunities for its TTI-related initiatives** in the third and fourth quarters of 2025, including milestones such as the New York Climate Action Week and the 30th Conference of the Parties of the United Nations Framework Convention on Climate Change (COP30). These engagements will concentrate on its institutional Disaster Risk Finance Roadmap, the potential development of the Small Island Developing States (SIDS) CDRFI platform, the potential insurance-backed AA Fund for Drought, as well as the possible renewal of the current tropical cyclone policy. They also aim to build strong technical and strategic partnerships to improve the climate resilience of children worldwide.

Bangladesh

Overview of 2024 disaster events and context

18.4 million
people impacted in 2024

In 2024, Bangladesh faced worsening humanitarian conditions as recurrent floods, cyclones, landslides and disease outbreaks severely affected communities, including 18.4 million people impacted by Cyclone Remal and subsequent monsoon floods between May and August. These disasters, the worst in decades, highlighted the country's extreme vulnerability to climate change and threatened hard-won gains in child well-being and essential services. At the same time, Bangladesh hosted over 1 million Rohingya refugees, more than half of them children, who continued to face significant challenges such as disease outbreaks, malnutrition, inadequate health-care facilities, limited education opportunities and restricted livelihoods. In response, UNICEF Bangladesh, in collaboration with the government and key stakeholders, worked across Health, Nutrition, Child Protection, Education, WASH, Social Policy and Social and Behavioural Change sectors leveraging insights from TTI to strengthen resilience and integrate long-term climate and disaster risk management into its programming.

Cyclone events and use of insurance payouts in 2024

US$**600 million**

Cyclone Remal resulted in a loss of approximately US$600 million and impacted 4.6 million people across 19 districts of the country.

Bangladesh was affected by two heavy storms in 2024, Tropical Cyclone Remal in May and Tropical Depression Dana in October. Tropical Depression Dana was too weak to trigger a payout from the insurance programme, whereas Tropical Cyclone Remal, although only qualifying as a tropical storm when making landfall, severely hit the southern part of Bangladesh, impacting 4.6 million people across 19 districts (2.24 million women, 1.79 million children aged 0–19 years, 61,889 pregnant women and 65,422 persons with disabilities) with 18 deaths reported. A total of 1.3 million people needed support, while Pirojpur, Khulna, Bagerhat, Satkhira, Patuakhali, Barguna, Bhola and Barisal were the most affected districts. Cyclone Remal resulted in a loss of approximately US$600 million across the country. In 2024, Cyclone Remal in southern Bangladesh, combined with the northern and eastern floods, caused damage to health-care facilities, temporarily disrupting primary health care services at the union level. As a result, over 1 million people faced significant challenges in accessing essential health care.

UNICEF Bangladesh received one payout of US$138,564 for Remal, through the insurance programme's minimum payment feature in 2024. While the storm had weakened when making landfall, it led to devastating floods requiring a much larger response. The country office deployed the payout alongside other funding to support activities integrated within UNICEF wider, multisectoral response in WASH, education, child protection, social policy and economic analysis for resilience, social and behavioural change, health and nutrition.

Cyclone Remal

Payout received after the cyclone	**US$138,564**
Disaster response focus in payout deployment	**Humanitarian cash transfer** Humanitarian cash transfers to 1,961 households, identified through MCBP, a social protection scheme of the Government of Bangladesh, in collaboration with the national non-governmental organization FIVDB. The majority of the households used the cash to purchase medicine (43 per cent), followed by food (21 per cent), which underscores the critical role of cash-based interventions in addressing immediate health and nutrition needs. **Education** Distribution of 183 family kits and 123 dignity kits. These kits are a vital part of UNICEF work during crisis to meet the basic needs of children and their families, ensuring good hygiene practices in schools, shelters and urban settings. These kits are often delivered during the first phase of an emergency response from UNICEF global supply hubs. One kit normally contains 11 items and is accompanied by a leaflet with user instructions. It is designed for a family of five (two adults and three children or adolescents) to address their hygiene needs for one month. **Child protection** Distribution of 353 education in emergency kits. UNICEF early childhood development kits are packed with a range of materials specifically for infants, toddlers and preschool-age children and their caregivers, items to keep them playing, interacting and learning, even in the midst of a crisis. Puzzles, toys, colouring pencils, building blocks and other items in the kit are essentially tools for promoting healthy growth and psychosocial well-being and for preserving childhood.
Payout beneficiaries	**19,679** of which 7,604 were children, 3,839 were girls, and 6,097 were women, and 270 were people with disabilities.

Cyclone Remal recovery
Cash transfers help Pramita stay healthy during pregnancy

On May 26, 2024, Cyclone Remal swept through the coastal areas of Bangladesh, affecting over 8.4 million people, including 3.2 million children. The cyclone devastated 150,000 homes and cut off road access to the worst-hit areas.

Pramita's life in Jelekhali, Munshiganj, was simple yet content. She shared her home with her husband, Debashish, his family and their livestock. Chores and the comfort of family marked daily routines. However, Cyclone Remal's arrival brought unprecedented upheaval as it ravaged the coastal regions of Bangladesh, affecting millions and destroying homes.

Roads were obliterated, trapping residents like Pramita and her family at home. Markets were also inaccessible. Thousands of people, including her husband, lost their income. At 8 months pregnant, Pramita faced heightened challenges.

The destruction hindered her access to medical care, safe drinking water and proper nutrition beyond dry food stocks. She became dizzy and weak.

Due to her circumstances, Pramita's household was one of the over 8,000 to receive humanitarian cash transfer from the Today & Tomorrow pilot.

"The support from UNICEF was timely. It alleviated our immediate financial burden, enabling me to focus on my health and my baby. Otherwise, my husband would have had to borrow money to cover these expenses," Pramita said.

Despite living in a severely cyclone-affected and remote area, Pramita quickly received the top-up funds through the pre-established payment mechanism of UNICEF's HCT programme, of which she was a participant. Similarly, upon receiving funds from UNICEF's parametric insurance payout, the government promptly allocated additional funds to cyclone-affected pregnant women and new mothers already registered in their systems, such as those in the MCBP or IGA programs.

Prompt assistance was also critical for Pramita's health: "I went for a checkup after we received the money... a week after the cyclone," she said. "The doctor diagnosed me with low hemoglobin levels and informed me that my weight had also dropped. I was prescribed four bags of blood and vitamins. We paid for two bags of blood transfusions and bought vitamins, fruits and other nutritious food as advised by the doctor."

The cash transfer supported Pramita's rapid recovery as she could receive vital medical care without incurring debt, improving her and her baby's well-being. As they recovered from Cyclone Remal's destruction, the HCT also helped them avoid the generational poverty that can result from long-term debt.

Pramita Mondol, 18, from Jelekhali, Munshiganj, Bangladesh, receives medical care after Cyclone Remal in May 2024. Floodwaters surrounded her home, cutting off access to health services. With support from UNICEF, Pramita received cash assistance that covered urgent treatment and helped her family recover from the disaster. ©UNICEF/UNI664979/Himu

Deployment of the payout for Tropical Storm Remal

UNICEF Bangladesh deployed the resources to complement other resources that went into supporting multisectoral response activities, providing critical support to thousands of children. Partially, this also relates to the comparatively low cost of operating shock-responsive protection systems in Bangladesh and a higher concentration of people in individual locations when compared with, for example, the Pacific or Madagascar.

US$**10.6 million**

In total, UNICEF Bangladesh received US$10.6 million in humanitarian funding to respond to the Remal floods and subsequent monsoon floods

In total, UNICEF Bangladesh received US$10.6 million in humanitarian funding to respond to the Cyclone Remal floods and subsequent monsoon floods. A total of US$2.3 million were allocated through United Nations CERF to address the cyclone impacts, while additional funding was received through the CERF-backed AA protocol for cyclones and floods in Jamuna basin, as well as other donors such as the European Civil Protection and Humanitarian Aid Operations (ECHO) and Japan, and through UNICEF own mechanisms such as flexible humanitarian funding and private sector donations. The Government of Bangladesh holds no sovereign insurance cover, and no other financing mechanism was triggered at the national level; local governments, however, mobilized some smaller support payments to help households in carrying out funerals for their lost ones. The United Nations Humanitarian Response Plan 2024 for the cyclone response focused on Barisal and Khulna divisions. The flexibility of the insurance payout was crucial in allowing UNICEF to support vulnerable mothers and children in Hatiya, a remote island in the Noakhali district, which was not covered by other response funds.

During UNICEF response to Cyclone Remal, sectoral collaboration was reinforced through established partnerships including: the Ministry of Women and Children Affairs, the Directorate General of Health Services and the Department of Primary Education, ensuring alignment between national and local efforts. Regular coordination meetings were held across UNICEF-led clusters and working groups to monitor progress and address emerging challenges, while field offices worked closely with the divisional and deputy commissioners to ensure an integrated and well-coordinated response. For the cash transfers, UNICEF worked with civil society partners such as SDA, FIVDB and Rupantar to identify and register pregnant women, lactating mothers of children aged 0–4 years and female-headed households experiencing extreme poverty for additional targeting as well as with the government's MCBP and the Income Generating Activity project, implemented by the Ministry of Women and Children Affairs).

During UNICEF's response to Remal, sectoral collaboration was reinforced through established partnerships including: the Ministry of Women and Children Affairs (MoWCA), the Directorate General of Health Services (DGHS), and the Department of Primary Education, ensuring alignment between national and local efforts

Wider engagements on disaster risk finance in Bangladesh

UNICEF Bangladesh continued its efforts to expand the MCBP database to include additional beneficiaries and to advocate for lowering the age at which pregnant and lactating mothers qualify for the MCBP to below 21 years as several, highly vulnerable mothers fall below the age of 18 years. The Bangladesh country office also worked to further intensify and strengthen direct communication with key government bodies, most importantly the Ministry of Disaster Management and Relief and the Department of Disaster Management to strengthen real-time coordination and decision-making in order to enhance the efficiency of emergency response, alignment with national disaster management strategies and to optimize resource allocation. In June 2024, the Government of Bangladesh also finalized the draft for its first national Disaster Risk Finance Strategy, which UNICEF is hoping to support in the future. Furthermore, UNICEF Bangladesh continued working closely with the government and other United Nations partners to develop and implement the CERF-backed AA protocol for cyclones and floods upon its activation in 2024.

Families wade through waist-deep floodwaters after severe flooding hit several regions in Bangladesh. UNICEF is on the ground supporting affected communities with life-saving assistance, including clean water, emergency shelter kits, hygiene supplies and nutritional support for the most vulnerable. ©UNICEF/UNI659062/Mukut

Integration with measures for disaster risk reduction and build back better

In 2024, UNICEF Bangladesh built on TTI-related funding and co-financing streams to progress the implementation of multisectoral and multi-hazard resilience-building aimed at bridging the humanitarian–development nexus and reducing the vulnerability of children and their families, including from cyclones. Related measures included:

Child-sensitive climate and disaster risk data, information and knowledge

- Improving the selection of humanitarian cash transfer participants by strengthening partnerships and data-sharing between the government and civil society organizations.
- Development of an additional database of up to 57,000 pregnant and lactating mothers, including but not limited to females below the age of 21 years.

Child-sensitive climate and disaster risk reduction policies, plans, regulations and finance mechanisms

- Support for the Ministry of Local Government, Rural Development and Cooperatives in developing the Sector Development Plan 2026–2040 as well as a sector investment plan for WASH to ensure climate-resilient services, including access to safe water and climate-resilient sanitation.
- Design and delivery of training for over 260 participants, including government officials and cluster members, on integrating climate risks in preparedness and emergency planning.
- Convening of 16 subnational meetings in climate-vulnerable districts, which were chaired by the Department of Women Affairs, to strengthen child protection programming and emergency response mechanisms. These meetings provided a structured platform to enhance preparedness, coordination and response strategies for major disasters, including Cyclone Remal, Cyclone Dana, the eastern flash floods and the north-eastern flash floods.

Child-sensitive climate resilience technologies and actions on the ground

- Investment in climate-resilient WASH facilities and cyclone-resistant health infrastructure ensured sustainable, disaster-proof services and integrated disaster response with long-term development goals. This included installing twin-pit latrines and constructing climate-resilient water points and sanitation facilities to maintain access to safe drinking-water and sanitation despite climate challenges. Pilot initiatives also reached highly vulnerable and marginalized areas such as Cox's Bazar District.

  Integration of climate-resilient infrastructure, such as raised water points and floating latrines, demonstrating the importance of innovative solutions, given their contribution to a reduction in diarrhoea cases and improved public health outcomes, and proving essential in ensuring continued access to water and sanitation during climate-related disasters.
- Co-development of the unified Cash Plus package with the Cash Working Group, with payments triggered before hazardous events to bridge the gap between immediate relief and long-term recovery after a cyclone impact as a component of anticipatory action.
- Building of climate-resilient and fire-resistant learning spaces, including the construction of climate-resilient schools with structures designed to withstand extreme weather conditions, ensuring continuity in education.
- UNICEF partners and volunteers received extensive training on disaster preparedness procedures, including securing learning centres with tie-downs during severe weather and protecting educational materials.

Outlook 2025

The Bangladesh country office plans to further build out activities and complementarity with the Today component, including through advocating for child-centred climate policies to mainstream children's rights and needs in national and local climate action plans. The initiative will also focus on expanding the humanitarian–development nexus strategy in Bangladesh, as well as enhancing data collection and monitoring of climate impacts and response interventions to facilitate more effective, forward-looking strategies that improve the resilience of vulnerable communities, particularly children, to climate-related challenges.

UNICEF Bangladesh will update the National Disaster Management Plan 2026–2030 as a member of the technical working committee launched by the Ministry of Disaster Management and Relief and collaborate with the government to create a disaster-resilient education system, focusing on climate-responsive curricula, resilient infrastructure and school-based disaster preparedness.

As an implementing partner in the Early Warning for All initiative, UNICEF will continue to work with Regional Integrated Multi-Hazard Early Warning System for Africa and Asia (RIMES), the Bangladesh Meteorological Department and the Flood Forecasting and Warning Centre in piloting early warning systems for lightning, floods and landslides for Bangladesh.

UNICEF will strengthen linkages with cyclone-related anticipatory action efforts through continuing to plan and implement payouts from UNICEF insurance mechanism to strengthen the CERF-backed AA and preparedness for cyclones and floods.

UNICEF will engage with the government and other technical partners such as the World Bank to support the operationalization of the national Disaster Risk Finance Strategy.

UNICEF delivers safe drinking water, water purification tablets, emergency medicines, hygiene and family kits to children and communities living in Dacope Upazila, Khulna District, one of the hardest-hit regions by Cyclone Remal in Bangladesh.
©UNICEF/UNI582167/Adhikary

Comoros

Overview of 2024 disaster events and context

60,000
people impacted in 2024

In 2024, the Comoros faced significant humanitarian crises, including a cholera outbreak and floods related to cyclone activity. The response to the intense cholera epidemic was a major priority and mobilized substantial effort and resources of the UNICEF Comoros team for a large part of the year. The epidemic, declared in February, marked the first epidemic since 2008, with over 10,540 cases and 152 fatalities as of October 2024. In May and June, heavy rains caused severe flooding in several locations, affecting an estimated 60,000 people. The flooding in May was associated with Tropical Cyclone Hidaya, which bypassed the Comoros but did not directly impact the islands.

Cyclone events and use of insurance payouts in 2024

In 2024, five passing cyclones affected the Comoros predominantly through associated rainfall, but only one of them, Tropical Cyclone Chido, triggered an insurance payment from UNICEF cyclone insurance.[11]

Cyclone Chido, a Category 4 storm, made landfall in the Comoros in December, bringing torrential rain, strong winds and landslides. Although the overall damage was less severe than initially forecast, significant impacts were reported, primarily affecting nine localities in Mwali and 19 in Ndzuwani[12]. At least five people were injured, and approximately 64,167 individuals were affected, of whom 47,000 were in Ndzuwani, where 171 people lost their homes and 140 were displaced. Preliminary reports indicated that nine schools and 218 houses were damaged or destroyed and about 45 per cent of crops were affected.

US$**125,325**

Because Chido only qualified as a tropical storm, not as a cyclone, when making landfall in the Comoros, it triggered minimum payment of US$125,325.

Deployment of the payout for Tropical Cyclone Chido

The General Directorate of Civil Security of the Ministry of Interior with the support from civil society partners, such as the Comoros Red Crescent, was able to effectively address immediate humanitarian needs, including through the resources provided by the Regional Emergency Preparedness Project for Inclusive Recovery (REPAIR)[13] – a regional climate risk finance initiative established in 2024 by the World Bank in partnership with the ARC. In this context, UNICEF leveraged the Cyclone Chido payout to coordinate with the government and complement these efforts by allocating resources toward short- and medium-term recovery priorities. These investments aim to reinforce national systems and institutional capacities for a more resilient recovery. Priorities included:

Cyclone Chido

Payout received after the cyclone	**US$125,325**
Disaster response focus in payout deployment	**Child protection** **Education** **Rehabilitation of cyclone-damaged schools and a victim care centre**: Repairing two schools in Ndzuwani: two classrooms in Dzindi and four classrooms in Mrmajou. Additionally, it involves reinforcing the roof of a victim care centre using more resilient materials to better withstand future cyclones. This intervention was designed in coordination with the General Directorate of Population and Gender of Mwali. **Transport and distribution of school kits**: Delivering school kits already in stock and procuring new kits to replenish supplies, covering a total of 22 schools. This intervention was designed in coordination with the Primary Education Directorates of Mwali and Ndzuwani. **Social and behaviour change** **Improvement of cyclone alert materials and communication equipment:** Reviewing and enhancing early warning materials and providing communication equipment to the government to support preparedness for future cyclones.
Payout beneficiaries	**16,746** of whom 14,718 were children, including 8,209 girls.

To implement response and recovery activities, UNICEF collaborated with the General Directorate of Civil Security, the General Directorate of Population and Gender of Mwali, the Primary Education Directorates of Mwali and Ndzuwani and local civil society actors, including the Comoros Red Crescent.

Wider engagements on disaster risk financing

While disaster risk financing gained relevance nationally in 2024, UNICEF Comoros country office had limited engagement due to capacity constraints, but foresees stronger involvement in 2025.

Students from Anjouan Island, Comoros, attend a sensitization session on cyclone alerts conducted by UNICEF and the General Directorate of Civil Security. The session helped them understand warning levels and follow emergency instructions to stay safe during cyclones
© UNICEF Comoros/William

Integration with measures for disaster risk reduction and build back better

In 2024, UNICEF Comoros collaborated with the General Directorate of Civil Security to develop a resilience-building programme aimed at reducing vulnerabilities and strengthening preparedness and humanitarian response to cyclone hazards. Implementation commenced in early 2025, in collaboration with key stakeholders such as the Ministry of Education, the Comoros Red Crescent and UNDP, marking a key milestone in promoting child-sensitive disaster risk reduction and climate resilience. By linking pre-disaster preparedness with post-disaster recovery, TTI has strengthened UNICEF Comoros capacity to assist the government in integrating resilience into the humanitarian–development nexus, ultimately supporting children both today and in the future. The plan represents a **step forward** in institutionalizing **child-sensitive disaster risk reduction and climate resilience** in the Comoros.

The preparatory phase focused on enhancing coordination mechanisms and building national capacities for child-sensitive disaster risk reduction planning and programming, contributing significantly to the improvement of national preparedness systems.

Other relevant activities included:

Child-sensitive climate and disaster risk data, information and knowledge

- The Multiple Indicator Cluster Survey launched in 2024 provided critical data enabling measurement of child-related Sustainable Development Goal indicators, highlighting progress in reducing maternal and child mortality and stunting, while also identifying gaps in learning outcomes and WASH.
- The first CLAC[14] in the Comoros, launched in January 2025, is a multisectoral assessment of climate change impacts on children, conducted in close consultation with key stakeholders, including adolescents, to ensure child and youth perspectives were reflected. The CLAC is a critical step toward informing UNICEF Comoros and partner interventions on climate action for children, in a context where the impacts of climate change are already evident and projected to worsen.

Outlook 2025

The CLAC in the Comoros will be instrumental in guiding UNICEF and partners in developing informed, targeted and context-specific strategies to reduce climate and disaster risks affecting the most vulnerable.

As part of its broader strategy to build long-term community resilience in areas affected by recurring shocks, UNICEF has made it a priority to integrate climate change adaptation into all its programmatic areas, including Health, Nutrition, WASH, Education, Child Protection and Social Protection.

In 2025, UNICEF Comoros will focus on strengthening the country's capacities to lead climate action across sectors, including enhancing disaster risk financing capacities. With support from external and internal UNICEF funding, efforts will prioritize breaking silos and advancing a cohesive, multisectoral approach to better integrate climate risk into both development and emergency programming.

Picture caption: Anjouan Island – A student holds a poster explaining cyclone alert levels and safety measures. The activity helps children learn how to respond effectively during cyclones. ©UNICEF Comoros/William

Haiti

Overview of 2024 disaster events and context

330,000
people impacted in 2024 by natural hazards

In 2024, Haiti experienced a significant escalation in armed group violence and the exacerbation of the humanitarian crisis. Alongside a displacement crisis affecting over 1 million people, UNICEF estimates a 70 per cent increase in children recruited by armed groups between mid-2023 and mid-2024. Natural hazards also impacted about 330,000 people, including 81,860 children and 66,639 women, across 9 out of the 10 country departments. These events significantly worsened Haiti health crisis and destroyed infrastructure, displaced large populations and accelerated the spread of diseases such as cholera and measles. Overall, an estimated 5.5 million Haitians, nearly half of the population and including 3 million children, were expected to require humanitarian assistance and protection in 2024. UNICEF, in collaboration with key stakeholders, focused on maintaining essential health, nutrition, WASH, education, child protection and social protection services for vulnerable groups, particularly those in disaster prone areas and communities controlled by armed groups.

Cyclone events and use of insurance payouts in 2024

In 2024, Hurricane Beryl, a major storm, struck Haiti on 2 and 3 July. As a result, UNICEF Haiti received an insurance payout of US$92,376.

Fortunately, Hurricane Beryl was a relatively weak storm, so that Haitian authorities lifted the hurricane watch warning on 3 July[15],[16] and damages remained comparatively minimal. The most notable impacts occurred along the southern coasts, where roads and farmlands were flooded and wind and rain caused some damage to fishing boats and other properties.

Guetty, a mother of four, receives hygiene kits from UNICEF staff and U-Reporters in Haiti's Northwest Department. After the May 21 tornado that destroyed more than 4,000 homes, UNICEF and the Civil Protection Agency (DPC) provided cash assistance to help vulnerable families recover and prevent further hardship. ©UNICEF/UNI582682/Le Lijour

Deployment of the payout for Hurricane Beryl

Due to the comparatively limited damage caused by Hurricane Beryl, UNICEF Haiti integrated its response interventions into its ongoing humanitarian efforts and focused on maintaining access to essential health and hygiene services, thereby preventing Beryl from further worsening the ongoing crisis. These response measures included:

Hurricane Beryl	
Payout received after the cyclone	**US$92,376**
Disaster response focus in payout deployment	**Child health and nutrition** **WASH** **Rehabilitation of cyclone-damaged schools and a victim care centre**: Repairing two schools in Ndzuwani: two classrooms in Dzindi and four classrooms in Mrmajou. Additionally, it involves reinforcing the roof of a victim care centre using more resilient materials to better withstand future cyclones. This intervention was designed in coordination with the General Directorate of Population and Gender of Mwali. **Transport and distribution of school kits**: Delivering school kits already in stock and procuring new kits to replenish supplies, covering a total of 22 schools. This intervention was designed in coordination with the Primary Education Directorates of Mwali and Ndzuwani. **Social and behaviour change** **Improvement of cyclone alert materials and communication equipment**: Reviewing and enhancing early warning materials and providing communication equipment to the government to support preparedness for future cyclones.
Payout beneficiaries	**5,430** of which at least 2,904 were children, of which at least 1,307 were girls, and up to 1,654 were women.

For Hurricane Beryl, UNICEF received no additional direct funding to support response measures. Moreover, given the small scale of the storm, the government's insurance policy from CCRIF-SPC did not trigger. Where possible, UNICEF Haiti coordinated its response efforts to Hurricane Beryl with the Government of Haiti and, for example, refrained from disseminating the prepared SMS messages as authorities considered the activation of the

service an unnecessary measure given Hurricane Beryl's limited impact.[17]

Wider engagements on disaster risk finance in Haiti

UNICEF Haiti is working closely with government bodies such as the Ministry of Social Affairs and Labour, the Ministry of National Education and Vocational Training and the Directorate General of Civil Protection, as well as international donors and the private sector, to reinforce shock-responsive and inclusive social protection frameworks. In 2024, for example, over 25,000 households benefitted from scaled-up cash transfer programmes allowing conflict-, flood- and poverty-affected families and children to access essential services such as health care, education and nutrition. UNICEF Haiti also contributed to the operationalization of the National Social Protection Policy with a focus on prioritizing the needs of children and families in vulnerable situations. These efforts enable UNICEF to leverage these systems for future hurricanes or insurance payouts under TTI, facilitating the mobilization of humanitarian cash transfers.

Over 25,000

households benefitted from scaled-up cash transfer programmes allowing conflict-, flood- and poverty-affected families and children to access essential services such as health care, education and nutrition.

Integration with measures for disaster risk reduction and build back better

As Haiti country office's primary focus is responding to the complex emergency situation, resilience-building efforts under the TTI Today component are integrated into other ongoing activities. Examples include the rehabilitation and creation of 11 climate-resilient drinking-water networks to support vulnerable communities in hard-to-reach areas, the rehabilitation of latrines and hand-washing stations in schools and health-care facilities, and CATS. UNICEF Haiti also continued to work with the government, including the Civil Protection Authority, to prepare for the hurricane season. In 2024, UNICEF Haiti mobilized preparedness resources to strengthen the capacity of the Civil Protection Authority in five priority departments.

A woman and child collect water from a tap at a displacement site in Jean Marie Césard School, Port-au-Prince. As violence escalates across the city, over 42,000 people have been displaced, many seeking refuge in overcrowded sites with limited access to basic services. UNICEF is providing clean water, mobile health services, and psychosocial support to affected families. ©UNICEF/UNI701779/Jean

Outlook 2025

Responding to the complex humanitarian situation will remain the priority for UNICEF in 2025. UNICEF Haiti will continue working with the government and other local as well as international stakeholders on improving the government's preparedness to hurricane events and other related hazards as well as strengthening the use and scalability of shock responsive social protection. Among other interventions, UNICEF will support the Civil Protection Authority in the development and/or updating of their multi-risk contingency plan and in the pre-positioning of emergency stocks before the hurricane season. In the event of a cyclone, UNICEF will provide the logistical, technical and organizational support necessary to the emergency operational committees at the departmental level and ensure an effective response to the crisis.

Madagascar

Overview of 2024 disaster events and context

1.71 million people in the country faced severe acute food insecurity

At the start of 2024, around 1.71 million people in Madagascar – 22 per cent of the population – faced severe acute food insecurity. Humanitarian challenges persisted throughout the year, primarily affecting three key regions: the Grand Sud, hit by ongoing drought limiting access to food and water; the Grand Sud-Est, struggling to recover from past cyclones amid rising illness and malnutrition; and the Far Northeast, hardest hit by Cyclone Gamane, which put further strain on local livelihoods. Including, but not limited to, funding provided through TTI, UNICEF, in collaboration with key stakeholders, continued to support resilience-building and crisis response across Madagascar, focusing on health, nutrition, child protection, education, WASH, social protection and social behavioural change.

Overview of 2024 disaster events and context

At the start of 2024, around 1.71 million people in Madagascar – 22 per cent of the population – faced severe acute food insecurity. Humanitarian challenges persisted throughout the year, primarily affecting three key regions: the Grand Sud, hit by ongoing drought limiting access to food and water; the Grand Sud-Est, struggling to recover from past cyclones amid rising illness and malnutrition; and the Far Northeast, hardest hit by Cyclone Gamane, which put further strain on local livelihoods. Including, but not limited to, funding provided through TTI, UNICEF, in collaboration with key stakeholders, continued to support resilience-building and crisis response across Madagascar, focusing on health, nutrition, child protection, education, WASH, social protection and social behavioural change.

1.1 million people in need of humanitarian support

In combination with the earlier impacts of Cyclone Alvaro, Cyclone Gamane displaced and left nearly 1.1 million people, including 950,000 children, in need of humanitarian support.

Cyclone events and use of insurance payouts in 2024

While still reeling from the impacts of Cyclone Alvaro in late 2023, Madagascar was hit by two tropical storm events in 2024. Cyclone Gamane, which weakened into a tropical storm upon landfall in March, brought heavy rainfall and severe flooding that submerged vast areas of rice fields. Overflowing rivers swept also through homes, roads and farmlands, dealing a heavy blow to infrastructure and livelihoods. As the storm moved southeast, it crossed the Masoala peninsula before exiting Madagascar on 27 March, amplifying the extent of flood-related destruction. In combination with the earlier impacts of Cyclone Alvaro, Cyclone Gamane displaced and left nearly 1.1 million people, including 950,000 children, in need of humanitarian support. Cyclone Chido, which mostly passed by Madagascar in mid-December, still qualified as a tropical storm when making landfall, leading to heavy rainfall and damaged houses.[18]

UNICEF Madagascar received payouts for both storm events, triggering the insurance programme's minimum payment feature given that both cyclones had weakened into tropical storms when arriving in Madagascar. In total, the insurance programme provided UNICEF Madagascar with US$192,376 in 2024 and enabled the country office to provide critical support to 47,999 beneficiaries. The TTI-funded response actions outlined below were delivered in combination with actions funded through other humanitarian resources.

Tropical Strom Gamane

Payout received after the cyclone	**US$92,376**
Disaster response focus in payout deployment	**Education** Support for the replenishment and response activities through the provision and distribution of school kits, plastic sheeting, recreational kits and early childhood development kits in 90 schools in 15 affected municipalities to ensure continued access to safe learning environments. **WASH** Emergency water treatment and sanitation efforts through water treatment devices (water makers), which were prepositioned and later distributed to households, alongside training on their use. Water point disinfection efforts to ensure access to safe drinking-water, following the effects of the flooding affecting their villages. **Field office and planning** Rapid situation evaluation and ad-hoc tailoring of contingency and regional response plans in collaboration with local authorities to fine-tune response efforts. Consultation meetings of young people on emergency preparedness and response informed and improved contingency plan, defined youth roles and practical skills (for example, first aid, first aid management and strengthening community infrastructure), identified the need for a youth coordination platform to link different villages (fokontany) with local authorities, and proposed creating a dedicated emergency number for rapid crisis reporting. UNICEF also engaged multiple local communities, involving 40 youth and 72 representatives from civil society organizations, authorities and United Nations agencies, to develop a contingency plan on cyclone and floods as well as worked with several local non-governmental organizations, such as AGIRS in Sava, in response delivery.
Payout beneficiaries	**33,102** of which 29,280 were children, 14,896 were girls, and 1,986 out of 3822 adults were women, and 96 were people with disabilities.

Deployment of the payout for Tropical Storm Chido

For Tropical Storm Chido, UNICEF used the flexible funds of the insurance payout to predominantly focus on the health sector, providing support through the following activities: [19]

Tropical Storm Chido	
Payout received after the cyclone	**US$100,000**
Disaster response focus in payout deployment	**Child health and nutrition** Training of health and community workers in the management of diseases related to disasters and, specifically, the cyclone impacts (for example, diarrhoeal diseases and respiratory infections). Increasing the cyclone-, flood- and overall climate-resilience of some of the most vulnerable health structures – for instance by installing anti-cyclone devices on roofs and identifying measures to protect vital equipment during cyclone events. Repairing and reinforcing solar structures and equipment for the electrification of the cold chains of health centres and training of health workers to improve safety in the face of natural hazards.
Payout beneficiaries	**14,897** of which 10,230 were children, of which 5,217 were girls, and 2,334 out of 4667 adults were women.

Deployment of the payout for Tropical Storm Gamane

For Tropical Storm Gamane, UNICEF Madagascar also received a US$800,000 allocation from the United Nations CERF's Rapid Response Window, which predominantly focused on supporting response actions in the areas of WASH, followed by education and child protection, with some of the related interventions being further strengthened through the insurance mechanism. Access to these financial mechanisms was critical, especially as neither the government ARC policy nor WFP Replica insurance triggered, given the relatively low windspeeds of the storm. For Tropical Storm Chido, the insurance payout under TTI was the only response funding received by UNICEF Madagascar as the ARC insurance mechanism did not trigger for the same reason as for Tropical Storm Gamane.

UNICEF cyclone insurance mechanism also enabled the country office to focus less capacity and time on additional resource mobilization and to leverage its assessment around the likelihood of receiving insurance payouts for Tropical Storm Gamane and Tropical Storm Chido for better pre-planning their overall response. The flexibility of the insurance payouts allowed UNICEF Madagascar to tailor subnational responses to

each storm's unique requirements, as resources were not limited to specific regions or sectors. Each storm affected different areas with varying socioeconomic vulnerabilities, necessitating distinct responses for each event.

In implementing the responses, UNICEF collaborated with various national and local actors through, for example, supporting the Ministry of Education in strengthening coordination at the national, regional and local levels as co-lead of the Education in Emergencies sector group.

Wider engagements on disaster risk finance in Madagascar

Beyond the implementation of its bespoke insurance mechanism, UNICEF Madagascar is working closely with the government on disaster risk financing. This includes UNICEF role as lead of the Cash Working Group and dedicated efforts to strengthen the quality, shock-responsiveness and use of social protection schemes, including UNICEF Universal Child Benefit programme. In response to the worsening humanitarian crisis during the 2024 lean season, for example, UNICEF was able to rapidly adapt the Universal Child Benefit programme to support 11,370 households across four communes through humanitarian cash transfers. However, despite the programme's success, several challenges persist as cash transfers can attract high administrative costs due to financial service fees, and a lack of adequate financial infrastructure and mobile networks in remote areas creates additional logistical challenges and costs during payment distribution. In the case of minimum payments from the insurance programme, these transaction costs thus limit the feasibility of deploying the comparatively small payouts through cash transfers.

Alongside WFP, the Food and Agriculture Organization of the United Nations, the United Nations Population Fund and the World Health Organization, UNICEF Madagascar also contributed to the development of an United Nations CERF funded AA protocol for cyclones and supported the implementation of the CERF AA protocol for drought, which activated in 2024. In the context of the cyclone-specific AA protocol, UNICEF Madagascar also expects the insurance payout's flexibility to enhance better complementarity and integration between future anticipatory action and response measures, allowing to either support or strengthen ongoing anticipatory action efforts or fund responses in geographies or sectors not yet addressed through anticipatory actions.

Students display their school kits inside a Temporary Learning Space in Sakariake, Itampolo, Madagascar. The kits, part of UNICEF's School-in-a-Box programme, provide essential learning materials to ensure education continues after disasters. ©UNICEF/UNI839745/Andrianantenaina

Integration with measures for disaster risk reduction and build back better

In 2024, UNICEF Madagascar carried out several resilience-building programmes with the aim of reducing vulnerability to cyclones and other climate risk, using Today funding as seed finance to leverage and facilitate wider programme interventions. This included:

Child-sensitive climate and disaster risk data, information and knowledge

- UNICEF initiated a child-sensitive risk analysis at the subnational level together with BNGRC and UNDP, using the INFORM model, to ensure children's needs and risk-informed planning are central to climate and humanitarian efforts.

Child-sensitive climate and disaster risk reduction policies, plans, regulations and finance mechanisms

- As Cash Working Group lead, UNICEF Madagascar continued to work with partners to raise awareness, advocate and mobilize action among the government and the private sector to reduce fees and expand existing networks in support of speeding up response delivery and reaching more isolated areas.

Child-sensitive climate resilience technologies and actions on the ground

- UNICEF continued its preparedness initiatives, pre-positioning of WASH supplies and decentralized cluster coordination, which were critical for the rapid response to Tropical Storm Gamane.
- UNICEF supported the training of 546 Risk Disaster Management Committees, including regional directors of national education, school district heads and pedagogical administration zone heads. The training focused on disaster risk reduction and climate change adaptation, enhancing coordination, emergency preparedness, response capacity, data collection, reporting and stock management. This approach, using the nexus model, aimed at improving recovery efforts, rebuilding more resilient systems and ensuring children could return to school and continue learning effectively.
- UNICEF also expanded its climate change Ecovillage Programme from 6 to 21 villages, building climate-resilient infrastructures in 10 villages, such as multi-usage water infrastructure, solar-powered systems in schools, health centres and public spaces; and, furthermore, supported the design and completion of three sand dams to provide a long-term, climate-resilient water supply.
- UNICEF and partners continued their support in the post-cyclone emergency and recovery regions of Vatovavy, Fitovinany and Atsimo Atsinanana, which have endured the devastating impact of successive cyclones since 2022. These efforts included establishing climate-resilient sanitation infrastructure, including latrine blocks and incinerators, and new climate-resilient water points in health centres for safe water access, as well as the distribution of water purification products.

Outlook 2025

Depending on sustained funding, UNICEF is committed to **strengthening the national social protection system** to support the expansion of the social registry and the universal child benefit to cover all vulnerable households in Madagascar, in partnership with the government. **This expansion can then be harnessed by humanitarian actors** in times of crisis to provide life-saving cash assistance either before, as anticipatory actions to mitigate impact, or after a crisis to hasten recovery.

UNICEF Madagascar is looking to develop an internal AA framework and forecast-based finance model for cyclones to complement the CERF-backed AA framework through strengthening UNICEF ability to intervene and address child-specific needs early on.

Key lessons learnt from the pilot underscore the value of flexible funding to shift from traditional emergency responses toward proactive, climate-resilient rehabilitation. They also highlight the need to integrate anticipatory and rapid response measures into multisectoral frameworks aligned with national policies such as Madagascar National Adaptation Plan, resulting in amplified recovery benefits. The country office will continue strengthening links between its cyclone insurance programme and AA approaches through complementary interventions, policy change and systems-building.

In alignment with these efforts, the country office recognizes the need to expand the Tomorrow component by introducing new financial instruments and strengthening early finance. This will address other hazards such as severe droughts in the south and frequent flash floods linked to El Niño, while also tackling the increasing frequency and scale of cyclones.

October 16, 2024 – Terabovo Primary Public School, Androy Region, Madagascar. Schoolgirls gather to collect water from the school's standpipe. Supported by Zonta International funding, the school benefits from UNICEF's WASH programme, which helps reduce vulnerability and strengthen community resilience while empowering young girls and adolescents.
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Mozambique

Overview of 2024 disaster events and context

510,804
people impacted in 2024

The situation for children in Mozambique deteriorated in 2024, exacerbated by multiple and simultaneous crises, including drought, cyclones, conflict in the north, disease outbreaks, displacement, political unrest and the effects of the 2022 fiscal shock. UNICEF continued to, with the support other contributors, build resilience and respond to crises across the sectors of Health, Nutrition, Child Protection, Education, WASH, Social Protection and Social and Behavioural Change; with an overview of the full extent of activities, collaborations and partnerships as well as humanitarian results captured in UNICEF Mozambique Consolidated Emergency Response Report and Country Annual Report for 2024.

Cyclone events and use of insurance payouts in 2024

Mozambique was affected by Tropical Storm Filipo, Cyclone Chido and several other damaging storms in 2024, causing severe devastation and affecting thousands of children. Tropical Storm Filipo occurred in March and impacted Inhambane, and Cyclone Chido struck Cabo Delgado and Nampula in December. Together, the storms of 2024 impacted nearly 510,804 people, caused 120 deaths and destroyed or damaged 104,744 homes, 127 health-care facilities and 744 schools. Over 66,000 students were left without safe learning environments and, in many areas, children were forced to hold classes under trees due to the destruction of classrooms, while health services are limited because of damaged facilities. The storms also destroyed significant sections of roads, hindering the movement of people and critical supplies.

The Nanlia Health Centre in Metuge District, northern Mozambique, was severely damaged by Cyclone Chido. The roof and walls were destroyed, leaving the facility non-operational. UNICEF delivered essential supplies and medicines, working with partners and the government to restore access to health services. © UNICEF/UNI706250/Taylor

In 2024, UNICEF Mozambique received two payouts totalling US$3,254,318, allowing the country office to provide support to over 300,000 beneficiaries. Cyclone Chido was by far the most intense storm of 2024 and triggered a payout of US$3,161,950, while Tropical Storm Filipo was milder, qualifying as a tropical storm only, and therefore paid out the insurance's minimum payment of US$92,368.

Over 66,000 students were left without safe learning environments.

Deployment of the payout for Tropical Storm Filipo

Mozambique utilized the minimum payment to focus only on education, supporting the roofing and retrofitting of 32 classrooms in Inhambane.

Tropical Strom Filipo	
Payout received after the cyclone	**US$92,368**
Disaster response focus in payout deployment	**Education**
Payout beneficiaries*	**3,200** of which 3,200 were children, including 1,568 girls.

Deployment of the payout for Cyclone Chido

Alongside utilising a share of payouts for cross-cutting support functions, such as supply and logistics, coordination, administration, finance, field office operations, and gender and disability mainstreaming, the disaster response measures implemented with the insurance payouts included: [20]

Cyclone Chido	
Payout received after the cyclone	**US$3,161,950**
Disaster response focus in payout deployment	**Child health and nutrition** Rehabilitation and equipment of six health-care facilities in Cabo Delgado and Nampula; Procurement of ready-to-use therapeutic food. **Child protection** Rehabilitation of damaged multipurpose centres in the Mecufi district; Provision of mental health and psychosocial support services; Family tracing and reunification support; Procurement of supplies (for example, recreational kits and tents); and protective behaviours and engagement through community viewing sessions.

* Gender-specific breakdown based on extrapolation from census data of children under 5 years of age is 51 per cent boys and 49 per cent girls.

Cyclone Chido

Disaster response focus in payout deployment

WASH

Rehabilitation of 30 water points and two small water systems in Cabo Delgado that benefited 8,076 people. Training of 32 WASH committees; training of community volunteers on hygiene promotion resulting in the delivery of key life-saving messages to 61,325 people.

Essential WASH supplies provided to 22,473 people and 14,852 women and girls were provided with menstrual hygiene supplies.

Social and behaviour change

Radio spots and debates produced and broadcast through provincial and community radios promoting life-saving preventive and protective behaviours. Multimedia mobile units deployed in hard-to-reach areas to promote preventive and protective behaviours and engagement through community viewing sessions.

Education

Establishment of 105 temporary learning spaces in Cabo Delgado and 55 spaces in Nampula;

Repairs of 40 classrooms in Cabo Delgado.

Gender and Disability

Disability and gender needs incorporated within the multisectoral needs assessments.

Partners trained to address specific needs of children and adolescents with disabilities by providing locally available assistive devices, referral to services and designing accessible communication materials.

Payout beneficiaries*

363,168
of of which 223,810 were children, including 110,062 girls, including 1,861 pregnant adolescent girls, and 84,269 women, including 21,311 pregnant mothers.

For Tropical Storm Filipo, the payout from the insurance programme was the only funding UNICEF Mozambique received to specifically respond to the cyclone impacts; however, the payout-backed interventions were complemented with activities funded by the Global Partnership for Education and the Government of Korea, through their prior contributions to UNICEF country programme as well as by UNICEF own regular resources. These activities included the distribution of learning supplies, the establishment of temporary learning spaces, and the construction of wind- and flood-resilient classrooms.

* Gender-specific breakdown based on extrapolation from census data of children under 5 years of age is 51 per cent boys and 49 per cent girls.

US$**4.6 million**

UNICEF Mozambique received around US$4.6 million in total funding specifically for the cyclone response

For Cyclone Chido, UNICEF Mozambique received around US$4.6 million in total funding specifically for the cyclone response, which consisted of the payouts received from the insurance programme, a US$1,400,000 allocation from United Nations CERF[21] and an allocation through the ECHO's crisis modifier of around US$100,000. Other disaster risk finance mechanisms that were activated in response to Cyclone Chido included WFP ARC Replica insurance, which paid out US$3,125,650 less than two weeks after landfall, as well as the government's cyclone insurance programme, which paid out US$683,804.

In implementing the response activities, UNICEF collaborated with the Government of Mozambique through sector ministries and the National Disaster Risk Management Authority of Mozambique (INGD), acting as the lead for the WASH, Nutrition, Education and Child Protection (sub)clusters. Furthermore, UNICEF collaborated with the private sector and water utility companies on the rehabilitation of water supply networks as well as with the National Directorate of Water Supply and Sanitation, provincial authorities and international civil society organizations on broader WASH matters. For health-related interventions, UNICEF coordinated with district and provincial health authorities to deliver primary health care services. Additionally, UNICEF closely collaborated with the Provincial Directorate of Education and engaged civil society organizations such as World Vision and ActionAid to provide protection services and recreational activities for affected children and caregivers.[22] As the number of partners and financial resources for the education sector were limited, UNICEF interventions and support facilitated essential last mile delivery, reaching children that otherwise would not be assisted.

Mozambique's Cabo Delgado Province was struck by Intense Tropical Cyclone Chido, causing widespread destruction to homes, schools and health facilities. Ahead of the storm, UNICEF prepositioned essential supplies, including medicines and water purification tablets, supporting affected communities with temporary clinics, therapeutic food, and life-saving health and sanitation supplies.
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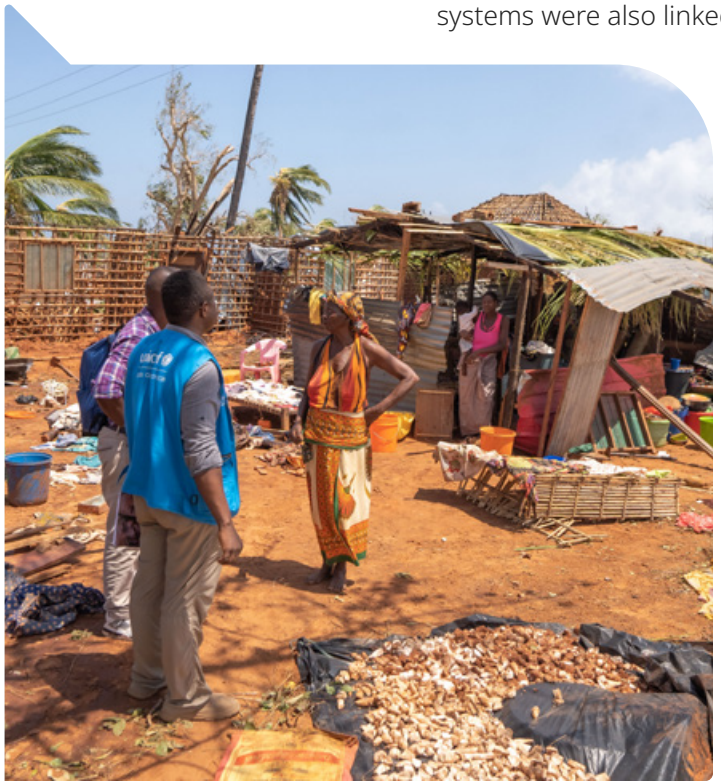

Wider engagements on disaster risk finance in Mozambique

In addition to supporting the government's response efforts through the TTI insurance programme, UNICEF Mozambique, in its capacity as co-chair of the Social Action Working Group, furthered multisectoral approaches and ensured that social protection systems were also linked with health and nutrition as well as civil registration services, to facilitate comprehensive support for vulnerable households. Additionally, UNICEF serves as the secretariat for the Adaptive Social Protection Working Group and is a member of the Anticipatory Action Technical Working Group, working to bridge the gap between humanitarian actors and the social protection sector. UNICEF also collaborated with the government and local stakeholders to contribute to the development and implementation of the United Nations CERF-funded AA protocol for cyclones and cholera, with the cyclone framework activating for the first time in 2025. Furthermore, the country office is working with the international development consultancy company Mokoro to explore the feasibility of a subnational financing mechanisms to support the recovery of critical community infrastructure after natural hazard events.

Benefits and impact of UNICEF insurance mechanism on response effectiveness in Mozambique

For Mozambique, the insurance mechanism has strengthened UNICEF response capacities in three major ways: (1) it provided critical resources for an otherwise underfunded emergency; (2) it enabled a faster response; and (3) it enabled a more tailored response, allowing, among other factors, for improved last mile delivery to ensure even the most vulnerable children had access to support.

Critical resources for an otherwise underfunded emergency

The total, immediate response requirement of UNICEF Mozambique for Cyclone Chido was US$10million,[23] roughly 46 per cent of which was actually funded. Around 70 per cent of the funds UNICEF had access to were made available through UNICEF insurance mechanism, speaking to the critical role insurance can play in otherwise underfunded emergency contexts. For Tropical Storm Filipo, which was a comparatively small event that garnered little to no media attention, no other resources were fundraised. Without the insurance payout, the country office would have faced significant challenges in responding to Tropical Storm Filipo. Although small, the insurance payout for Tropical Storm Filipo allowed UNICEF to enhance its response by complementing activities funded through the country budget. Without this payout, other budget items might have needed reprogramming, potentially straining the overall aims of UNICEF country programme in Mozambique.

Faster ability to respond

In both cases, that is Tropical Storm Filipo and Cyclone Chido, the insurance payouts were the first resources to arrive, positioning UNICEF as a first responder. In the case of Cyclone Chido, for example, the payouts were confirmed just three days after the event, which is far faster than the time it typically takes to mobilize support from other external sources. The predictability of the payouts not only enabled early planning, but also early and firm commitments with government counterparts and partners, allowing for the activation of key administrative processes such as startup letters, long-term agreements and contingency partnerships. Moreover, the automatic, trigger-based disbursement also reduces the need for time- and capacity-consuming proposal fundraising before, during and after the events, therefore freeing up staff to focus on immediate action. Paired with these lower administrative requirements as well as the predictability of funds, the speed with which the Cyclone Chido payouts arrived enabled UNICEF to facilitate several immediately needed response actions including the timely delivery of emergency supplies and rapid deployment of response teams for needs assessment in the health sector; immediate water trucking to displaced populations in transit camps and emergency borehole rehabilitation in the WASH sector; and the quick execution of post-disaster needs assessments in the education sector.

A more tailored, needs-based response

The flexibility and unconditionality of the insurance payouts allowed for a faster, more comprehensive and more multisectoral response. Traditional emergency funding often comes with restrictions around the sector or subnational geographies within which it can be deployed or, sometimes, focuses only on a very narrow set of immediate, live-saving interventions. In this way, the insurance payouts allowed UNICEF to also focus on often overlooked but essential interventions such as the timely procurement of supplies, less bureaucratic engagement modalities with partners and ad-hoc training and community-strengthening. Similarly, the flexibility of funds allowed UNICEF Mozambique to mobilize a response for hard-to-fund sectors such as education and child protection; provide last mile support to critically affected subnational areas that were not covered by the CERF, including displaced children in transit camps; and facilitate support even in regions without any immediate physical presence.

Integration with measures for disaster risk reduction and build back better

In 2024, UNICEF Mozambique carried out several resilience-building programmes with the aim of reducing vulnerability to cyclones and improving the effectiveness of preparedness and humanitarian response.[24] These included:

Child-sensitive climate and disaster risk data, information and knowledge

- Support for the National Emergency Operating Centre (CENOE) and INGD to strengthen their capacity in information management with a focus on digital data collection, storage, analysis and visualization of cyclone and other hazard impact data on people and infrastructure. A digital data management system, composed of Kobo ToolBox software for data collection, cloud-based storage and tableau for data visualization, was tested and validated for cyclones and other hazard events during the 2024/25 rainy season.
- Support for child-centred risk assessments, participatory climate risk analysis and the cost of inaction on children to contribute to integrate climate resilience into child-focused programming.
- Finalization of the Child Protection Information System to improve data collection, accountability and evidence-based planning, critical for child protection services in emergencies and broader development efforts.

Child-sensitive climate and disaster risk reduction policies, plans, regulations and finance mechanisms

- UNICEF Mozambique continued to contribute to the development of shock-responsive social protection throughout 2024, advocated for increased financing and disbursement to the social protection sector, as well as for the inclusion of shock-responsive elements in upcoming policy reforms.
- Jointly with other United Nations agencies and partners, UNICEF contributed to ongoing policy consultations and processes such as the national Early Warning for All initiative to support early warning and preparedness for multiple hazards, including cyclones.
- UNICEF and the Education Cluster supported consultations of INGD and the Ministry of Education and Human Development to look at alternatives to, or mitigating the risk of, using schools as cyclone shelters.
- UNICEF played a critical role in advancing system strengthening and policy advocacy within the WASH sector in Mozambique. UNICEF supported drafting the new Water and Sanitation Law and operationalizing the National Sanitation Roadmap, laying a foundation for sustainable WASH governance for increased climate resilience.

Child-sensitive climate resilience technologies and actions on the ground

- Collaboration with CENOE and INGD on local contingency, anticipatory action and response planning.
- Continuation of the SMS BIZ platform, a multi-hazard early warning system, which allowed UNICEF to provide life-saving emergency information before the storms, both Tropical Storm Filipo and Cyclone Chido, to 15,100 users.
- In collaboration with the Ministry of Education and Human Development, rehabilitation and reconstruction of 265 classrooms, benefiting 26,500 students.
- Enhanced protection of children from climate-related risks support for the joint development of Basic Emergency School Plan (BESP) with 83 school disaster preparedness committees in cyclone- and flood-prone areas.
- Strengthened provision of climate-resilient and sustainable water services for over 150,000 people through technological innovations and collaboration with the local and international private sector. Activities included, for example, the implementation of climate risk assessments together with the United Nations Principles for Sustainable Insurance initiative to ensure sanitation infrastructure is resilient to extreme weather events as well as a private sector partnership with LIXIL to expand access climate-resilient sanitation.

Outlook 2025

In 2025, UNICEF Mozambique is seeking to further advance TTI-related objectives, including:

- Support for the Ministry of Labour, Gender and Social Action in a comprehensive review of the social protection sector's readiness to shocks, including existing institutional arrangements, coordination and disaster risk funding mechanisms to feed into the road map for updating the National Social Security Strategy (ENSSB III) and advocate for the strengthened inclusion of shock-responsive elements into the strategy. Institutionalization and scale-up of Build Back Better (BBB) approaches across WASH, Health, Education and Social and Behaviour Change, ensuring anticipatory action, climate resilience and sustainable service delivery.
- The adoption of the BESP approach as part of the anticipatory action by the local education authorities.
- Test and strengthen complementarity between the CERF-funded AA framework for cyclones and UNICEF insurance policy and advocate for the consideration of complementarities between AA frameworks and insurance mechanisms with government entities and other stakeholders.
- Continue to strengthen government services, including preparedness and anticipatory actions, through supply pre-positioning and capacity-building for a timely response and last mile delivery.
- Intensify and scale investments in climate-resilient infrastructure and prioritize maintenance frameworks for long-term sustainability.

UNICEF Basic Emergency School Plan approach

The Basic Emergency School Plan (BESP, Plano Escola Básica de Emergência [PEBE]) is a school-based preparedness and response plan which aims to improve the capacity of education authorities and schools in promoting safe school environments and infrastructure, improving disaster management at the school level and strengthening emergency preparedness and response skills. Activities include raising awareness on disaster risk reduction and climate change, as well as building a culture of resilience among children. Furthermore, to build comprehensive and sustainable resilience, the BESP approach is integrated with the implementation of the resilient school reconstruction programme where the local contractors and school communities are trained in resilient reconstruction techniques, building back better concepts and regular infrastructure maintenance. This approach also includes trainings on undertaking small repairs using BESP kits where applicable and/or access to resources allocated via school grants provided through UNICEF.

Strengthening social services in the face of cyclone risks

With TTI 'Today' funds, UNICEF Mozambique strengthened community resilience to cyclones with multiple initiatives at the community and district levels, such as:

- collaborating with governments to develop child-sensitive preparedness and contingency plans,
- supporting local disaster risk reduction committees, and
- conducting post-disaster assessments to address the impacts of food insecurity and malnutrition on children.

TTI funding builds resilience, ensures safety and supports sustainable recovery

- **1,025 classrooms** strengthened for climate resilience
- **41,500 students** with new disaster-preparedness plans
- **160 temporary learning centres and classrooms** built for education continuity
- **3,200 children** received therapeutic food to avoid acute malnutrition
- **50 water systems** repaired for safe, reliable water access

In early 2025, students in northern Mozambique continued their education soon after Cyclone Chido in temporary learning centres and with school supplies pre-stocked as part of TTI-supported disaster planning. UNICEF also installed new roofs on damaged schools to enhance their resilience to future cyclones. As of December 2024, UNICEF has helped build over 1,025 climate-resilient classrooms in Mozambique. ©UNICEF/UNI796598/Franco

Fiji, Solomon Islands, Vanuatu

Overview of 2024 disaster events and context

Fiji, Solomon Islands and Vanuatu were still recovering from several cyclones that occurred in late 2023, and some faced challenges related to other types of natural hazards.

In 2024, Fiji, Solomon Islands and Vanuatu were still recovering from several cyclones that occurred in late 2023, and some faced challenges related to other types of natural hazards. A 7.3-magnitude earthquake struck Vanuatu on 17 December 2024, affecting over 80,000 people. In response, UNICEF provided rapid support for emergency relief efforts, including child-focused interventions that aided children and their caregivers.

In addition, in 2024, UNICEF continued to support recovery efforts following the response phase to Tropical Cyclone Lola in October 2023. In Vanuatu's hardest-hit areas – North Pentecost, North Ambrym and South Malekula – and Solomon Islands, emergency education support following Tropical Cyclone Lola enabled thousands of children to resume learning through temporary learning spaces, school supplies and psychosocial services. UNICEF also supported emergency preparedness, response and resilience building across the region through coordination, anticipatory action and the pre-positioning of supplies at strategic locations, including in Fiji. In partnership with International Federation of Red Cross and Red Crescent Societies (IFRC), UNICEF trained staff from over 18 national Red Cross societies and government agencies on emergency preparedness.

Cyclone events and use of insurance payouts in 2024

Fiji, Solomon Islands and Vanuatu were largely spared from major cyclones and tropical storms in 2024. Vanuatu was affected by **Tropical Storm Twelve** in February, and Fiji experienced **Tropical Storm Six** in December. Solomon Islands were not directly impacted by tropical cyclones or storms during the year. The impact of the events in Fiji and Vanuatu was relatively minor and triggered **minimum payouts** from UNICEF parametric insurance policy. UNICEF Vanuatu received **US$46,184**, and Fiji received **US$46,188**,[25] bringing the total regional payout to **US$92,372**.

In 2024, **minimum insurance payouts** allocated to UNICEF Vanuatu served as catalytic funding supporting innovative school rehabilitation efforts in partnership with the Vanuatu Ministry of Education

Deployment of payouts for Tropical Storms Twelve and Six

Tropical Storms Twelve and Six triggered only the minimum payouts for the affected countries. In this regard, given the flexibility allowed by the payouts, the MCO decided that the most effective approach was to co-mingle with other funds to support other activities. The payout funds supported the innovative school rehabilitation strategy and strengthened preparedness capacities, in collaboration with the Ministry of Education in Vanuatu.

Tropical Storm Twelve — Vanuatu

Payout received after the cyclone	**US$46,184.09**
Disaster response focus in payout deployment	**Education and WASH** The payout funds enabled UNICEF to continue the pilot an innovative approach in its emergency response in Vanuatu, emphasizing localization and support to community and school leadership. Vanuatu was affected by multiple tropical cyclones – Tropical Cyclone Harold (Category 5) in 2020, the Twin Cyclones (Judy and Kevin) in March 2023, Tropical Cyclone Lola (Category 4) in October 2023 and Tropical Storm Twelve in 2024. To strengthen the school's role in managing its own recovery, an approach was adopted where schools in remote locations took direct responsibility for implementing reconstruction activities based on an agreed design. This included overseeing labour and ensuring that the work was carried out in alignment with the planned improvements, fostering greater ownership and sustainability at the school level. UNICEF WASH and Education teams provided monitoring and technical assistance. In less than a year, and at half the standard cost of new classrooms, approximately 125 children were back to learning in a safe environment. **Supply and logistics** **Coordination**
Payout beneficiaries	Due to the relatively small size of the payouts and the comparatively high response costs in the Pacific, the insurance payouts were combined with other more substantial funds, which is why no beneficiaries will be tracked for these cases.

Tropical Storm Six — Fiji

Payout received after the cyclone	**US$46,184.09**
Disaster response focus in payout deployment	**Coordination** Given the comparatively weaker scale of the event, the government used their own resources to manage the response and did not request additional support from UNICEF. In this context, the MCO, in coordination with the national authorities, decided to utilize the relatively small payout to enhance future response capacities through preparedness interventions. To implement these activities, UNICEF Pacific MCO collaborated with the National Disaster Management Office and other institutions such as the Fiji Council of Social Services on mass media campaign conducted during the cyclone season, aimed at raising awareness and promoting preparedness.
Payout beneficiaries	Due to the relatively small size of the payouts and the comparatively high response costs in the Pacific, the insurance payouts were combined with other more substantial funds, which is why no beneficiaries will be tracked for these cases.

Wider engagements on disaster risk finance in Fiji, Solomon Islands and Vanuatu

Building on lessons learned and opportunities created through the implementation of the TTI parametric experience, UNICEF Pacific MCO has initiated discussions with relevant stakeholders on developing disaster risk financing instruments tailored to the region's specific natural hazards and geographical contexts. This includes:

- The development of the UNICEF Pacific Anticipatory Action for Children Facility, which integrates existing pre-financing agreements (for example, CERF AA, internal funds and UNICEF National Committees funds) into a dedicated fund covering various natural hazards to have funds available during emergencies. This fund aims to attract a broader range of contributions and enable the definition of clear indicators and metrics to effectively track progress and demonstrate impact.
- The design of cyclone hazard parametric risk insurance for institutions in the Pacific. In Fiji, for example, the parametric insurance – to be developed in coordination with relevant line ministries – is intended to cover schools and health-care facilities. Payouts will go directly to these institutions or sectors, enabling them to use the resources for relief and recovery. This approach also involves developing appropriate policies and strengthening both human and institutional capacities to ensure the effective deployment of resources for response and recovery activities.
- UNICEF Pacific MCO is the part of the CERF AA for Fiji. In 2024, the CERF AA was not activated.

Integration with measures for disaster risk reduction and build back better

In 2024, UNICEF Pacific continued to advance child-sensitive, climate- and disaster-resilient programming in Fiji, Solomon Islands and Vanuatu, using TTI-related funding and resources from other climate and disaster risk resilience-building projects. One of the key areas where the MCO has focused its efforts is the education sector, through the continued implementation of resilience programmes, in coordination with government and other relevant national and regional actors. The resilience programmes align with the implementation of the **Today** approach to strengthen the institutional and technical capacities of education communities and students to cope with disaster and climate risks, integrating policy development with the generation of information and knowledge to support actions on the ground.

Child-sensitive climate and disaster risk data, information and knowledge

- Conducted a regional study on the impacts of climate change in the education sector, which included the three TTI Pacific countries. The study captured the perspectives of adolescent girls and boys, providing insights to help integrate climate change considerations into future education programmes and strengthen the sector resilience.
- Co-developed a CCRI to inform child-sensitive climate resilience policies and programmes.
- Facilitated the completion and launch of a Multiple Indicator Cluster Survey in Vanuatu, expanding data on child and women's well-being to inform evidence-based planning.
- Completed WASH baseline assessment in health-care facilities in Fiji.
- Deployed a digital community feedback system in Fiji in collaboration with the Council of Social Services, enabling real-time input from cyclone-affected communities and enhancing service accountability.

Child-sensitive climate and disaster risk reduction policies, plans, regulations and finance mechanisms

- UNICEF supported Fiji, Solomon Islands and Vanuatu in integrating child-sensitive climate resilience across key sectors – education, health, WASH and child protection – through partnerships with national climate authorities. Specific actions include:
  - Revised school-based disaster risk reduction guidance in all three countries, ensuring inclusion of gender and disability considerations.
  - Updated or developed disaster risk reduction and education in emergencies policies in Fiji and Vanuatu to institutionalize risk-informed education planning.
  - Integrated climate resilience into water safety planning and school infrastructure reconstruction in Vanuatu, addressing hazards such as cyclones, droughts, saline intrusion and sea level rise.

Child-sensitive climate resilience technologies and actions on the ground

- Actions implemented encompass a variety of child-sensitive, climate resilience interventions at the school, community and system levels in Fiji, Solomon Islands and Vanuatu to enhance disaster preparedness and recovery, including:
  - UNICEF supported school-based disaster risk reduction and education in emergencies initiatives in Fiji, Solomon Islands and Vanuatu.
  - UNICEF completed the WASH Climate Rationale[27] for Solomon Islands, addressing risks such as cyclones, droughts, saline intrusion and sea level rise.
  - In Fiji, emergency preparedness was strengthened by pre-positioning WASH supplies and supporting UNICEF coordination role. UNICEF also helped the National Disaster Management Office to run the 'Get Ready Disaster Happens' campaign, reaching 700,000 people with disaster information in multiple languages.

These efforts around the three TTI Today outputs form part of a broader regional strategy, with similar activities being implemented or currently underway in other Pacific Island countries such as Kiribati, Nauru, Samoa, the Federated States of Micronesia, Tonga and Tuvalu, as part of UNICEF regional approach to child-sensitive climate action.

Outlook 2025

Based on the TTI experience, in 2025, UNICEF Pacific MCO signed a memorandum of understanding with PCRIC to strengthen capacities for designing and implementing innovative, child-centred disaster risk financing solutions, particularly in the education sector. UNICEF Pacific MCO, in collaboration with PCRIC and other relevant institutions such as the United Nations Capital Development Fund, will explore opportunities with the Ministries of Education of Fiji, Solomon Islands and Vanuatu to:

- Assess the feasibility of developing multi-hazard disaster risk financing instruments – such as parametric insurance – to support relief and recovery for all schools and Early Childhood Care and Education centres.
- Strengthen the capacities of national institutions – particularly in the education and disaster management sectors – for the effective and efficient deployment of resources disbursed through implemented disaster risk financing instruments.
- The Pacific MCO will participate in the development of the UNICEF regional SIDS platform for disaster risk financing. The Pacific has been considered a priority given the high vulnerability to natural hazards and the momentum generated by ongoing initiatives (for example, the memorandum of understanding with PCRIC,[26] the current TTI pilot and planned expansion, and anticipatory action frameworks in Fiji and Vanuatu; and the discussion on the development of a parametric insurance for schools and health-care facilities in Solomon Islands).

Endnotes

1 Climate Landscape Analysis Report for Children in the Comoros (French) (UNICEF, 2025).

2 INFORM is a global, open-source risk assessment for humanitarian crises and disasters. It can support decisions about prevention, preparedness and response.

3 The Cash Plus approach by UNICEF combines direct cash transfers with other 'plus' components, such as complementary services, training or livelihood support to strengthen the developmental impact of the cash benefit.

4 UNICEF CATS is a broad framework and umbrella term for community-based sanitation programmes that share the core goal of eliminating open defecation by fostering community demand, leadership and behaviour change.

5 United Nations Environment Programme Principles for Sustainable Insurance – Strengthening the insurance industry's contribution to building resilient, inclusive and sustainable communities and economies.

6 LIXIL is a global manufacturer of building materials and housing equipment, best known for its products in the water technology and housing sectors.

7 The development of the CCRI in Fiji is an ongoing process, and a draft version can be found at https://unosat-geodrr.cern.ch/apps/FJI/CCRI-DRM.

8 UNICEF Climate and Sustainability Data and Evidence, including a detailed description of the CCRI.

9 UNICEF was accredited by the Green Climate Fund in October 2024.

10 In the case of Small Island States such as those of the Pacific or the Caribbean, overall population numbers are typically lower than in larger countries. At the same time, response costs are often high due to, for example, the lack of readily available response, repair and recovery items in-country as well as the logistics cost associated with transporting and distributing such items to and within small island contexts. In effect, the per-person response costs in small island contexts are often higher than the per-person response contexts in other countries.

11 The Tomorrow parametric insurance is triggered when windspeeds of 39 miles per hour affect at least one child.

12 Southern Africa: Tropical Cyclone Chido – Flash Update No. 5, as of 17 December 2024 (Office for the Coordination of Humanitarian Affairs, 2024).

13 REPAIR: Building climate resilience in the Comoros (Global Shield Financing Facility, 2024).

14 Climate Landscape Analysis Report for Children in the Comoros (French) (UNICEF, 2025).

15 A more in-depth overview of related efforts is discussed in the 2024 Annual Report Investing in Children to Break the Cycle of Crisis (UNICEF, 2025).

16 Haiti Emergency – Situation Report No. 28, as of 5 July 2024 (Office for the Coordination of Humanitarian Affairs, 2024).

17 UNICEF work in these areas and response-related collaboration with local, national and international stakeholders including United Nations partner organizations.

18 Mozambique – Humanitarian impact of Tropical Cyclone Chido (ACAPS, 2024).

19 Anti-cyclone devices on roofs are special features – such as curved edges, vented barriers or protective screens – added to buildings to reduce the force of strong winds during cyclones. They help to stop dangerous air currents from lifting or damaging the roof.

20 A total of 201,000 payout beneficiaries were reached through social and behaviour change interventions.

21 Mozambique – Rapid response to provide life-saving support to those affected by Cyclone Chido (United Nations CERF, 2025).

22 UNICEF work in these areas and response-related collaboration with local, national and international stakeholders, including United Nations partner organizations.

23 Mozambique – Flash update No. 2 (Cyclone Chido) (UNICEF, 2024).

24 The interventions highlighted relate to interventions funded through allocations under TTI combined with funds from other programmes and donors, such as the Federal Ministry for Economic Cooperation and Development of Germany.

25 The event alert for tropical storm six was issued on 29 December 2024, the payout was transferred on 2 January 2025. However, this payout is added to the total received by the Pacific MCO in 2024.

26 Should the MCO memorandum of understanding with PCRIC translate into uptake of PCRIC Replica insurance for Fiji, Solomon Islands and Vanuatu, the renewal of UNICEF cyclone insurance structure will be adjusted to reflect this development. In line with UNICEF institutional disaster risk financing road map, doing so will follow a comprehensive risk management approach and seek to tailor UNICEF bespoke, global insurance policy to cover highly severe cyclone events in the Pacific, therefore providing an additional layer of protection, alongside potential Replica coverage.

27 Climate rationale is defined by the World Meteorological Organization as a document that "ensures that the linkages between climate and climate impacts, climate action and societal benefits fully ground in the best available climate data and science". A climate rationale outlines the logical connection between the current and/or anticipated climate change effects, their impacts on services and the proposed solutions. Guideline: Developing Climate Rationale for the WASH Sector (UNICEF, 2023).

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