Flood Resilience Alliance

Progress Report Year 5

Zurich Flood Resilience Alliance Phase II

progress /ˈprɑːɡres/

noun

1   the process of improving or developing, or of getting nearer to achieving or completing, something

2   movement forward or toward a place

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Year 5

Contents

The Zurich Flood Resilience Alliance is a multi-sectoral partnership which brings together community programs, new research, shared knowledge, and evidence-based influencing to build community flood resilience in developed and developing countries. Our vision is that floods should have no negative impact on people's ability to thrive.

This report presents progress-to-date as of Year 5 of Phase II of the Zurich Flood Resilience Alliance — highlighting the impact and change we are seeing as a result of our community engagement, learning, research, and advocacy work.
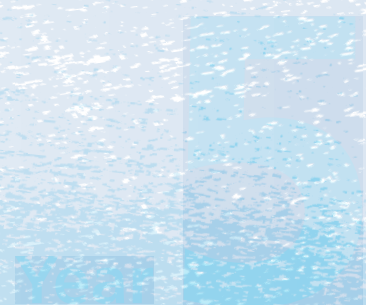
Rescuing cattle and household belongings, June 2022 flood at Kanicharitabari © Mijanur Rahman FF, FRP, ASOD
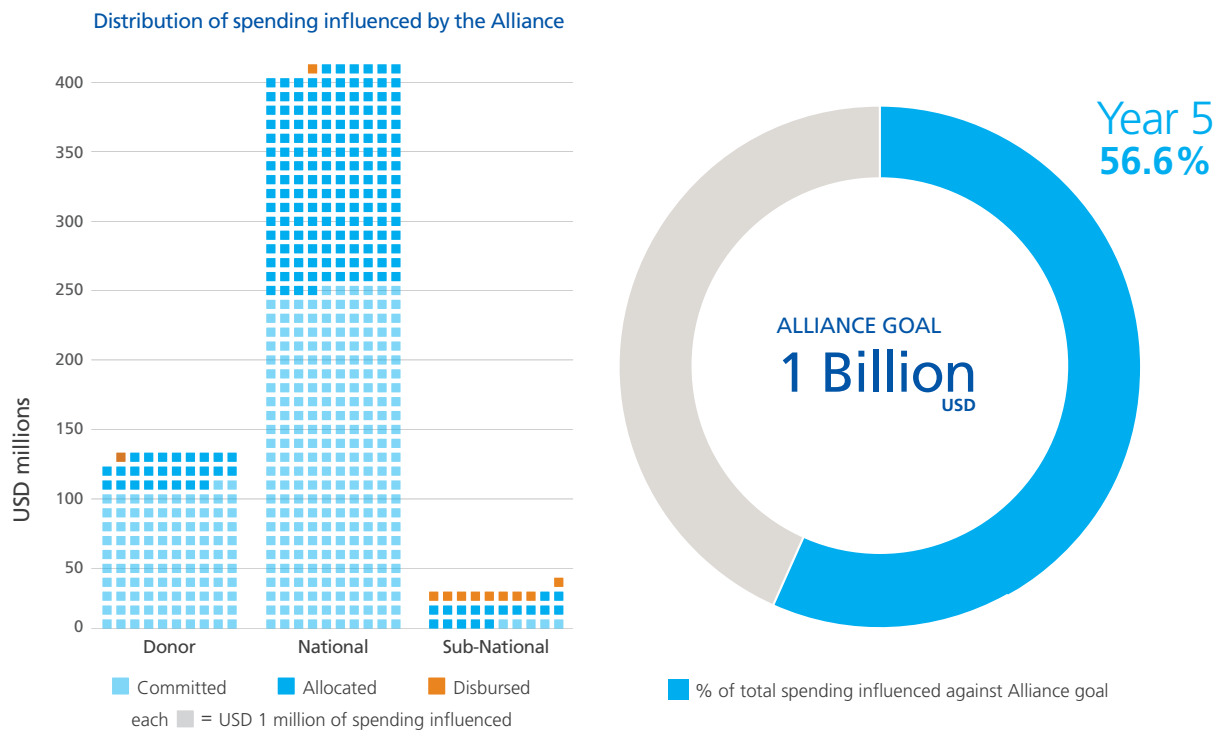
1.0 Introduction

In 2022, the Alliance continued to make significant progress towards our goals to improve flood resilience spending, policy, and practice. Since 2018, we have impacted over 874,000 people and influenced over USD 566 million of funding for flood resilience through our community programming and advocacy and by strategically using resilience data, research, and knowledge. In our work, **building resilience means more than solely achieving numeric targets: building resilience is a long-term, multi-faceted process**. Therefore, we work to *deepen* and *broaden* our impact in the places we work by continually leveraging our long-term, flexible funding, our collaborative model, and our rigorous evidence-driven approach.

Figure 1. People impacted through Alliance community programming and advocacy

874,000
people

2 million
people

Impacted to date

impacted through our work

target impact

At the UN Climate Action Summit in 2019, the Alliance committed to helping make 2 million people more resilient to flooding. This commitment led to the development of two definitions of impact: substantive (lives positively impacted) and enduring (lives transformed), which take into consideration the variety of partners and types of interventions contributing to achieving the objective of increased resilience. The numbers above represent combined and cumulative substantive and enduring impact achieved across the full Alliance country cohort since the beginning of our Phase 2 work in 2018. This impact has been achieved through both direct community work and advocacy.

Figure 2. Flood resilience spending influenced by the Alliance

Distribution of spending influenced by the Alliance

USD millions (y-axis): 0, 50, 100, 150, 200, 250, 300, 350, 400

Categories (x-axis): Donor, National, Sub-National

- ◼ Committed
- ◼ Allocated
- ◼ Disbursed

each ◻ = USD 1 million of spending influenced

ALLIANCE GOAL
1 Billion USD

Year 5
56.6%

◼ % of total spending influenced against Alliance goal

The Alliance is advocating for an additional USD 1 billion from public and private sources towards climate-smart, risk-informed development. To determine our spending influenced, we weight individual spending wins by the estimated Alliance role in influencing that spending. However, this weighting is difficult to estimate. Especially at the global level, the sheer number of variables that contribute to shifting the stance, rhetoric, and decisions of global-level decision-makers is difficult to separate out. In response to this challenge, we have chosen to be highly conservative.

A flooded primary school in Thiès, Senegal © Practical Action

Building resilience takes time. **The long-term nature of Z Zurich Foundation funding to the Alliance** has given us the space, time, and flexibility to achieve meaningful change. Five years into Phase II of the Alliance program, we are seeing significant outcomes and co-benefits emerging from our community programs. There is growing evidence that Alliance approaches and good practices have aided communities to better manage their flood risk and reduce flood impacts. Importantly, long-term funding has enabled our teams to pause and learn in order to build on their work and maximize the impact of their programs. For instance, in Nepal, we

piloted a new parametric insurance scheme based on the knowledge, trust, and relationships built over 10 years of Alliance engagement in the project area (see Story 3.2).

Flexible funding paired with our highly **collaborative model** of working has allowed us to take advantage of new opportunities to advance our goals. We have collectively adapted our advocacy to the shifting global context, while remaining focused on strengthening financing and global action on climate change adaptation (CCA). We have also been responsive to internal knowledge demands, and the resulting peer-to-peer learning has enabled country teams to expand engagement to areas outside of their traditional focus, such as implementing Nature-based Solutions and advocating for local financing for resilience. Notably, teams who joined the Alliance in 2021 have been able to integrate the learning and experience of our other teams into their own programs. As a result, they are already achieving exciting and tangible outcomes, such as empowering communities to advocate for their resilience needs and integrating community resilience priorities into sub-national and national policies and plans.

Our rigorous **evidence-driven approach** to understanding resilience needs and opportunities has allowed us to fill knowledge gaps inherent in government and donor decision-making around flood resilience, disaster risk reduction (DRR), and CCA. Due to this, we have been well-positioned to influence donor funding towards otherwise underfunded areas like Loss and Damage and resilience good practices. We have been particularly successful at using our resilience data to obtain co-financing to implement and scale our community resilience programs.

To learn more about *how* the Alliance is achieving change, please see our Foundations for Change series.

Community brigades in Tabasco, Mexico conduct training on early warning systems © Mexican Red Cross

Rehana, a Local Resilience Agent in Bangladesh, uses an app-based alert system to warn community members about flood events © Practical Action

2.0 Advocacy

As of the end of 2022, we have achieved 56.6% of our overall program target of influencing USD 1 billion of funding towards resilience and climate-smart, risk-informed development (Figure 2).

The money we have influenced in 2022 includes:

- **Donor funding towards evidence-backed resilience projects and interventions.** This money has supported implementation of innovative pilots and replication and scaling of evidence-supported good practices. In Zimbabwe, Practical Action secured USD 1.7 million from USAID to implement interventions related to livelihood strengthening and DRR capacity-building across Chimanimani district. These interventions were selected based on resilience gaps identified via the Alliance program.

- **National and sub-national investment in resilience programs**. This consists of both government investment in resilience good practices (e.g., investment in or scaling of Alliance-recommended initiatives) and shaping programs in the pipeline to better support resilience. In both OECD and non-OECD contexts, the national level has been a key entry point for influencing significant funding towards flood resilience. In Peru, the Alliance influenced select national reconstruction programs focused on structural flood interventions to integrate non-structural measures (e.g., flood risk awareness) and climate projections.

- **Local budgets for resilience.** Local governments have increased allocations towards DRR and CCA. Alliance teams achieved this by tapping into local planning processes and using data on community resilience gaps and needs to justify the importance of local financing and direct its allocation (see Story 4.1).

We have also achieved the uptake of Alliance language, ideas, and recommendations in policies and policy dialogues. At the global level, we influenced decision-making related to CCA and the formation of new initiatives related to early warning systems and Loss and Damage (see Story 2.1). At the national and sub-national levels, we influenced the integration of Alliance good practices, resilience measurement data, and research on early warning systems, Loss and Damage, and integrated flood management into disaster risk management (DRM) policies and frameworks. For example, the National Strategy for Resilience Communities in Mexico now includes the Mexican Red Cross' community brigades model as a key approach for improving community DRM and resilience.

Stories from the field

Building national-to-global momentum around Loss and Damage

"[In Bangladesh,] rural households — the direct sufferers of climate change — spend almost US$2 billion on disaster preparedness and response. In absolute terms, this is more than double the government climate and disaster risk reduction spending and over 12 times higher than multilateral international financing to Bangladesh's rural population"

– IIED, 2019[1]

During COP27 in 2022, the global community agreed to set up a new fund for Loss and Damage (L&D) — the consequences of climate change that exceed people's ability to adapt. This is a significant step forward for the globe's most vulnerable who are at the frontlines of climate action and paying for climate disasters.

The Alliance has been working for many years to bring these otherwise invisible voices to the global stage, where developed countries have historically been reticent to address L&D, despite the consistent and increasingly urgent requests of developing nations. To do this, the Alliance has conducted advocacy grounded in research that draws on the lived experiences of frontline communities that we work with. This research provides concrete evidence in support of establishing and resourcing a comprehensive approach to averting, minimizing, and addressing L&D.

The Alliance used multiple channels, from direct engagement with national governments and the COP26 Presidency to influencing other non-governmental organizations (NGOs) to work in concert with Alliance organizations, to pressure the global community to act on the issue. Many Alliance teams influenced their national governments to push the COP27 Presidency to include L&D as an agenda item. In Indonesia, Mercy Corps' evidence on local climate risk and impacts in Pekalongan was integrated into Indonesia's COP position statement on L&D.

Our long-term engagement with the Scottish government was particularly consequential. Over several years, we have lobbied Scottish government, via the Scottish NGO coalitions and bi-laterally, to push for L&D finance. The Alliance was then invited to present at the 2022 Scottish Loss and Damage Conference, where we presented our locally-grounded research and our framework illustrating the different components of L&D that need to be addressed. Our framework and messaging were taken up by the Scottish government and shaped their strong leadership in mobilizing the global community around L&D at COP27.

At COP27, nations agreed to set up new funding mechanisms for L&D. The UNFCCC Transitional Committee has one year to present proposals as to how these would actually work. The Alliance continues to influence this to ensure that L&D funding is additional to adaptation funding, and that the new fund is operationalized in ways that reach the local-level and support the most marginalized to adapt and build resilience to climate change.

1 https://www.iied.org/sites/default/files/pdfs/migrate/16643IIED.pdf

CRAG and Community members cleaning Hiacinth from Belka Nala to drain out water easily © Sahjalal FF, FRP ASOD

3.0 Community Programming

Alliance community programming covers a broad range of activities, including:

- Establishing community brigades;

- Developing Nature-based Solutions;

- Strengthening livelihoods;

- Protecting community assets; and

- Improving critical services such as early warnings and water, health, and sanitation.

These activities are layered with continual efforts to build risk awareness and establish strong relationships between communities and local government. Most of these interventions go beyond preparedness and response to support DRR and long-term resilience.

Five years into Phase II, the impact of our community programs is becoming increasingly visible:

- **Communities we work with and who experienced floods in 2022 reported that their assets were better protected and that they experienced fewer losses**. This was due to effective early warning systems, climate adaptive technologies (e.g., plinths), financial buffers, and improved response coordination and evacuation (see Story 3.1).

- **Communities are empowered to engage around their resilience**. This has largely been achieved through capacity-building, the generation of community-based resilience measurement data, and the establishment of community-based groups responsible for DRM. Communities are better able to self-organize to manage their disaster risk, advocate for their needs, and take advantage of socio-economic opportunities.

- **Local cross-sectoral collaboration and coordination has improved**. This includes collaboration between communities and government and between government departments that have previously worked in silos. In some cases, communities are now coordinating with government around early warnings, disaster preparedness and response with relatively low involvement from Alliance country teams, suggesting fundamental improvements in community-government relationships.

For many Alliance country teams, their community programs have served as a key entry point for engaging in sub-national and national advocacy. This advocacy has led to the replication and scaling of Alliance good practices such as early warning systems and community brigades by donors, governments, and other NGOs. There is also growing government interest in Alliance community resilience measurement data, and a broad range of stakeholder interest in replicating community-based flood insurance schemes, livelihood-support interventions, and capacity-building efforts around disaster preparedness and response.

Stories from the field

How our community programs are enabling better community-level disaster risk management

Over the past year, flooding events have showcased how Alliance community programming supports the protection of assets and reduction of losses, reducing devastation in otherwise catastrophic events.

In **El Salvador**, community-based groups established by Plan conducted response operations in coordination with local institutions and the national civil protection system during floods in October 2022. The community groups in El Majahaul and San Diego provided early warnings and took the lead in evacuating community members to safe shelters. The community groups also cleared clogged drains and fallen trees. The improved DRR, preparedness, and response were the result of interventions around contingency planning, early warning systems, solid waste management, and capacity-building on preparedness and response facilitated by Plan with communities and local and national governments.

In **Bangladesh**, communities better coped with a series of weather events that occurred between late 2021 and 2022, including floods, heavy rains, and hailstorms. Practical Action and Concern Worldwide's plinth-raising efforts supported community members to protect their assets, and improvements in early warning meant that people received messaging that enabled them to protect their agricultural products and livestock. As Mabia, a community member from Purboholdibari noted, "We have strong community-based organization working on flood resilience, we have raised homestead, school ground and cattle shelter that protect us from flooding, we the village people take shelter along with belongings and [are] able to [reduce] loss of lives and properties." Due to improved relationships between local government and communities, local governments in Alliance project areas are increasingly working with communities to repair damaged infrastructure and distribute relief and other support for households.

In **Nepal**, unseasonal, post-monsoon floods occurred in September 2022 in the Lower Karnali basin. Community-based groups strengthened by Practical Action provided timely early warnings and swiftly evacuated vulnerable community members to program-supported safe shelters. Furthermore, due to improved early warning communication channels established by Practical Action, people are actively seeking out risk information: community members now call gauge readers themselves to ask about river levels before floods occur. Because of increased risk awareness and effective early warning messaging, most people were able to evacuate their livestock from their households to safer places. People also saved their household belongings by keeping them on raised platforms. There was no loss of human life.

Stories from the field

Setting up an innovative index-based flood insurance scheme

There have been growing calls for new risk transfer mechanisms as climate risks and extreme events exacerbate poverty and vulnerability. However, insurance schemes accessible to local communities and businesses are limited in developing countries. Index-based flood insurance (IbFI) schemes — insurance in which payout is triggered based on a pre-determined index (e.g., rainfall level) and therefore can be made quickly following an event — are a promising avenue for supporting rural communities in developing countries.

IbFI schemes, however, require a number of foundational elements, including: significant trust between insurance holders and insurance providers, clear agreements regarding what weather parameter will trigger what level of payouts, an accepted way to measure those parameters, and a pricing mechanism that works for both insurance holders and providers. Accurate measurement of the agreed parameter is particularly challenging because it hinges on the existence of local meteorological monitoring stations that provide weather data and early warnings that are trusted by all stakeholders. Estimating the insurance pricing mechanism also requires sufficient historical data on flood events and resulting losses. Additionally, local insurance administration requires intensive capacity enhancement interventions, such as IT capacity development, insurance agent licensing, insurance data management, etc.

In Nepal, Practical Action designed and piloted an IbFI product in the Lower Karnali Basin, leveraging the strong foundations they have built there over almost a decade of Alliance community programming and advocacy. The Lower Karnali Basin is prone to rainfall-induced flooding; a key part of Practical Action's work here has focused on implementing and refining early warning systems. This has necessitated building strong relationships with and between government and communities to provide early warning systems that people trust and can use to protect lives and assets and coordinate disaster preparedness and response.

The insurance scheme was designed based on a study conducted in partnership with Durham University, leveraging Practical Action's deep knowledge of the area. Alliance partner, the Zurich Insurance Group, advised on insurance in ways that were foundational to the project design and provided a letter of support to the InsuResilience Solutions Fund. With a more refined proposal in hand, Practical Action received funding from InsuResilience for an initial pilot, and funding from the Asia Disaster Preparedness Center to geographically expand the scheme.

Once the pilot insurance product was approved by the Nepal Insurance Authority, Practical Action worked to promote and build broad buy-in to the scheme among local government, communities, and other organizations. Within two weeks of its introduction, the insurance product had been purchased by 12 cooperatives providing cover to 935 flood-affected households (including 217 from outside the project area) — an exceptionally high demand for a brand-new and untested scheme.

Mercy Corps is working alongside communities in Sweimeh, Jordan to support the development of a community advocacy plan © Mercy Corps

4.0 Knowledge

The generation and provision of high quality and targeted knowledge continues to be a key driver of our advocacy and community programs. In 2022, knowledge generated via Alliance tools — the Flood Resilience Measurement for Communities (FRMC) tool and the Post-Event Review (PERC) methodology — and research provided decision-makers and communities with the information they needed to prioritize resilience action. Alliance knowledge has enabled enhanced understanding of resilience gaps and opportunities and supported the development of contextually grounded recommendations for reducing risk. Thus, country and global Alliance research (see Box 1 for examples of our research) are building the evidence base on resilience good practices and providing country-level evidence to support advocacy across scales.

Alliance teams have used Alliance data and evidence to consistently illustrate resilience gaps and opportunities. Improved access to resilience data and understanding of systemic issues has:

- **Supported improving government coordination of resilience efforts**. In Malawi, government engagement in the FRMC process demonstrated where district offices could better coordinate to address inter-linked resilience issues. Now, previously-siloed district-level DRM clusters are jointly developing a District Contingency Plan and resilience solutions.

- **Improved understanding of the importance of building resilience**. In Kuwait, results from LSE's PERC gained the attention of senior policy makers and researchers, who are now interested in approaches to measuring community resilience to extreme heat and flood risk. Additionally, governments and donors are investing in resilience projects and initiatives backed by Alliance evidence.

- **Empowered communities to advocate for their resilience needs**. In Jordan, community committees established by Mercy Corps are using FRMC data and their advocacy training to develop policy papers and advocate to local government for improved policies and practices.

Knowledge derived through application of Alliance tools, implementing interventions, and tracking outcomes and impact has also supported internal learning on what works to build community resilience. As a result, many teams are expanding beyond their traditional organizational focus and ways of working. Teams that have not typically implemented early warning systems work are now doing so. Teams that have not typically conducted advocacy are now integrating advocacy into their community programs. Teams are more critically analyzing the co-benefits and potential maladaptation of proposed interventions and projects. This is an exciting change illustrating how Alliance knowledge approaches support organizations to grow their resilience work and expertise and implement stronger community programs.

Year **5**

Box 1. Examples of Alliance Research in 2022

Alliance teams conduct significant research to inform their programs and advocacy, using it to develop evidence-backed recommendations targeted at dialogues related to resilience policy and practice. A core and growing body of work is our post-event review (PERC).

Research products developed in 2022 include (but are not limited to):

- **"Falling through the gaps: how global failures to address the climate crisis are leading to increased losses and damages"** — This research presents country case studies from communities at the frontlines of climate change. A related policy brief and infographic illustrating the spectrum of economic and non-economic losses and damages that need to be minimized were widely disseminated and taken up at COP27.

- **"A fair share of climate finance"** — This research identifies who in the international community fell short of their commitments towards mobilizing USD 100 billion of climate finance. Alliance advocacy using this evidence contributed towards new commitments from countries to "pay their fair share".

- **"Foundations for Change: How the Zurich Flood Resilience Alliance is building ecosystems for advocacy"** — This report consists of a tip sheet and case studies on how Alliance teams are conducting successful advocacy. It is being shared externally to highlight how the Alliance achieves impact beyond traditional community programming, and internally to support peer-to-peer learning on conducting advocacy.

- **"2020 floods in Tabasco: Lessons learned for strengthening social capital"** — This policy brief, based on a PERC analysis of the 2020 floods in Tabasco, Mexico, calls for greater investment in social and human capital to build resilience. This policy brief was shared with key stakeholders and received local media coverage.

- **"Learning from the 2020 floods in Thiès: Strengthening urban planning to reduce flood risks in Senegal"** — This policy brief, based on a PERC analysis of the 2020 floods in Thiès, Senegal, highlights an ongoing need to strengthen urban flood risk planning and management. Study results were presented to key local stakeholders at a workshop on solid waste management for vulnerable populations.

- **"2021 floods: will Europe heed the warnings?"** — This policy brief, based on a PERC analysis of the floods resulting from the 2021 weather system "Bernd" in Central Europe discusses the challenges posed to DRM by the floods. This policy brief and related op-eds have been picked up by national media outlets; the authors were also invited to present on key findings at European insurance forums.

Stories from the field

Increasing local-level financing for resilience

In Bangladesh, Concern Worldwide and Practical Action have strategically leveraged their research and evidence on local-level governance gaps to advocate for comprehensive, local-to-national policy change that will support better local risk governance. In 2021, Practical Action Bangladesh conducted a Post-Event Review (PERC) of the 2020 floods caused by Cyclone Amphan. This PERC revealed significant gaps in the capacity of local government to manage disaster risk; one of the key drivers of this risk was the lack of local-level financing for DRM.

Combining evidence from the PERC, FRMC, and their own local-level work that showed the effects of limited financial resources, Concern and Practical Action developed targeted policy briefs and presentations/workshops on improving local allocations for DRR and CCA. They actively shared this knowledge at the local and national levels, and with major relevant CSO alliances (e.g., the National Char Alliance of Bangladesh). This collective advocacy using consistent evidence and messaging has warmed the government to the idea of establishing special budgets for Char areas. After a series of dialogues arranged by Concern, a national program (the Local Government Support Program) has allocated money to local governments (Union Parishads) for DRR and CCA; this is the first time they have formally allocated money into this sector.

At the local level, Concern influenced Union Parishad allocations towards DRR and CCA by providing a platform for the community-based groups they are working with to share, with high-level government officials, their experience, needs, the importance of long-term resilience, and how these issues are linked to limited local spending on DRR and CCA. Officials present agreed on the importance of increasing local-level funding for DRR and CCA, and this endorsement received media coverage. As a result, Union Parishads in Alliance project areas have increased their allocations towards DRR and CCA for 2022-2023, with money specifically going towards Nature-based Solutions and resilience issues identified through the FRMC process.

Flood Resilience Alliance

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