A boy runs along the beach whose trees were significantly undercut by strong seas caused by Category 5 Tropical Cyclone Pam in Vanuatu in March 2015. Photo by: Dan McGarry
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Foreword

We are all too keenly aware of the devastating impact that disasters have had on our region. It seems that not one year goes by without us being hit by cyclones, tsunami, volcanoes and other hazards that impact our countries and our Pacific way of life.

The COVID-19 pandemic and all the challenges it ushered in was just another reminder that we can never do enough to be prepared for disasters. Our Pacific leaders and other political leaders have continuously and consistently emphasised the importance of taking whatever precautionary measures we have available to help our countries reduce exposure, vulnerability and risk to climate change and disasters of all kinds.

In July 2022, Pacific leaders declared that “the Pacific is facing a Climate Emergency that threatens the livelihoods, security and wellbeing of its peoples and ecosystems.” This elevated concern by leaders carries an implicit emphasis that more must be done across all development fronts at the national and subnational levels in our countries if we are to survive in the future.

A significant part of taking action to strengthen resilience to climate change and disasters is securing adequate and appropriate financing. We need financial resources to effectively address the range of resilience initiatives that we have. One such category of financing is Disaster Risk Financing which is intended to support efforts by countries to effectively respond to and recover from disaster events.

In August 2022, the Forum Economic Ministers Meeting, mindful of this specific challenge including the need to be strategic in how we determine priorities for disaster risk financing investments, requested the Pacific Islands Forum Secretariat to work closely with partner organisations and develop a ‘roadmap’ that could provide clarity to all countries as the measures each must undertake to strengthen financial protection against disasters.

I am pleased therefore that this Pacific Regional Disaster Risk Financing Roadmap and Guideline for Developing National Disaster Risk Financing Strategies has been developed. It lays out easy-to-understand priorities and a step-by-step process that all countries can pursue and ultimately help to ensure the increased resilience of our region.

I acknowledge with admiration and congratulate our friends in Samoa and Tonga who have already taken steps to strengthen financial protection against disasters at a national level through their respective disaster risk financing policies/strategies.

I urge all countries to develop their national strategies consistent with this Roadmap and Guideline. I also seek the support of our donors and development partners to help us realise this important aspect of resilience building.

Hon. Mark Brown Prime Minister and Minister for Finance and Economic Management
Government of the Cook Islands;
Chair, Forum Economic Ministers Meeting 2023
Acknowledgements

This Pacific Regional Disaster Risk Financing Roadmap and Guideline for Developing National Disaster Risk Financing Strategies has been developed under the auspices of the Disaster Risk Financing Technical Working Group (DRFTWG) of the Pacific Resilience Partnership.

A special acknowledgement is extended to the following who guided and supported the process of developing and refining the Roadmap and Guideline: Daniel Lund (Office of the Prime Minister, Fiji and Chair of the DRFTWG); Jeong Park (Australia Pacific Climate Partnership), Gabrielle Emery and Nazgul Borkosheva (United Nations Office for Disaster Risk Reduction), Krishnan Narasimhan, Praneel Pritesh and Akata Taito (United Nations Capital Development Fund - Pacific Insurance and Climate Adaptation Programme), Aholotu Palu and Akosita Drova (Pacific Catastrophe Risk Insurance Company), Dr. Jale Samuwai (Rocky Mountain Institute, Fiji), Samantha Cook and Tevi Obed (World Bank), Sharon Bhagwan Rolls (Shifting the Power Coalition), Vanessa Heleta (Talitha Project, Tonga), Jenna Young (Department of Foreign Affairs and Trade, Australia), Stephanie Zoll (independent consultant), Petra Seeto (independent consultant), Karlos Lee Moresi, Teea Tira, Ledua Vakaloloma, Linda Vaike, Atishma Lal and Kaloa Williams (Pacific Islands Forum Secretariat).

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The contributions and insights provided by numerous stakeholders across the Pacific region who took the time to support the development of the Roadmap through an online survey, key informant interviews and national workshops in the Solomon Islands, Kiribati and Vanuatu are gratefully acknowledged.

Financial and technical assistance to enable the development of the Roadmap and Guideline was kindly provided by the Australia Pacific Climate Partnership funded by the Government of Australia through the Department of Foreign Affairs and Trade, United Nations Office for Disaster Risk Reduction, the United Nations Capital Development Fund through the Pacific Insurance and Climate Adaptation Programme and the World Bank.
<table>
<thead>
<tr>
<th>Acronyms</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
</tr>
<tr>
<td>APCP</td>
<td>Australia Pacific Climate Partnership</td>
</tr>
<tr>
<td>CCA</td>
<td>Climate Change Adaptation</td>
</tr>
<tr>
<td>CF</td>
<td>Climate Finance</td>
</tr>
<tr>
<td>CCM</td>
<td>Climate Change Mitigation</td>
</tr>
<tr>
<td>COP</td>
<td>Conference of the Parties of the UNFCCC</td>
</tr>
<tr>
<td>CRF</td>
<td>Climate Risk Financing</td>
</tr>
<tr>
<td>DFAT</td>
<td>Department of Foreign Affairs &amp; Trade, Government of Australia</td>
</tr>
<tr>
<td>DRF</td>
<td>Disaster Risk Finance or Disaster Risk Financing</td>
</tr>
<tr>
<td>DRFTWG</td>
<td>Disaster Risk Financing Technical Working Group (of the Pacific Resilience Partnership)</td>
</tr>
<tr>
<td>DRM</td>
<td>Disaster Risk Management</td>
</tr>
<tr>
<td>DRR</td>
<td>Disaster Risk Reduction</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agriculture Organisation of the United Nations</td>
</tr>
<tr>
<td>FEMM</td>
<td>Forum Economic Ministers Meeting</td>
</tr>
<tr>
<td>FPF</td>
<td>Financial Protection Forum</td>
</tr>
<tr>
<td>FRDP</td>
<td>Framework for Resilient Development in the Pacific 2017 - 2030</td>
</tr>
<tr>
<td>GFDRR</td>
<td>Global Facility for Disaster Reduction and Recovery</td>
</tr>
<tr>
<td>IFRC</td>
<td>International Federation of Red Cross &amp; Red Crescent Societies</td>
</tr>
<tr>
<td>MFAT</td>
<td>Ministry of Foreign Affairs &amp; Trade, Government of New Zealand</td>
</tr>
<tr>
<td>NDMO</td>
<td>National Disaster Management Office</td>
</tr>
<tr>
<td>NDRFSFG</td>
<td>National Disaster Risk Financing Steering Group</td>
</tr>
<tr>
<td>PCRAFI</td>
<td>Pacific Catastrophe Risk Assessment &amp; Financing Initiative</td>
</tr>
<tr>
<td>PCRIC</td>
<td>Pacific Catastrophe Risk Insurance Company</td>
</tr>
<tr>
<td>PICs</td>
<td>Pacific Island countries</td>
</tr>
<tr>
<td>PIFS</td>
<td>Pacific Islands Forum Secretariat</td>
</tr>
<tr>
<td>PREP</td>
<td>Pacific Resilience Program (World Bank funded project at PIFS 2015 - 2022)</td>
</tr>
<tr>
<td>PRP</td>
<td>Pacific Resilience Partnership</td>
</tr>
<tr>
<td>RMI</td>
<td>Republic of the Marshall Islands</td>
</tr>
<tr>
<td>SPC</td>
<td>Pacific Community</td>
</tr>
<tr>
<td>StePC</td>
<td>Shifting the Power Coalition</td>
</tr>
<tr>
<td>TC</td>
<td>Tropical Cyclone</td>
</tr>
<tr>
<td>UNCDF-PICAP</td>
<td>United Nations Capital Development Fund - Pacific Insurance and Climate Adaptation Programme</td>
</tr>
<tr>
<td>UNDRR</td>
<td>United Nations Office for Disaster Risk Reduction</td>
</tr>
<tr>
<td>UNFCCC</td>
<td>United Nations Framework Convention on Climate Change</td>
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<tr>
<td>WB</td>
<td>World Bank</td>
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</tbody>
</table>
Executive Summary

1. In striving to strengthen the resilience of the region to the pervasive impact of climate change and disasters, Pacific leaders in 2016 endorsed the Framework for Resilient Development in the Pacific: An Integrated Approach to Address Climate Change and Disaster Risk Management 2017 - 2030 (FRDP). The FRDP advocates for measures to reduce the vulnerability and risk associated with climate change and disasters and to embed these within national and subnational development systems and processes ensuring that development for the future is risk-informed. It provides the emphasis for how resilience actions like disaster risk financing (DRF) should be undertaken. This is reinforced in global policy instruments such as the Sendai Framework for Disaster Risk Reduction 2015 - 2030 and the Paris Agreement on Climate Change 2015.

2. Several Pacific Island countries (PICs) have been impacted significantly by disaster events in recent years and in some cases, resulting in long-term damage to economic productivity, livelihoods and social welfare, posing significant fiscal risk and creating major budget volatility.

3. The purpose of the Pacific Regional Disaster Risk Financing Roadmap (Roadmap) - Part 1 of the document - is to provide clarity on the priorities for PICs to consider to strengthen financial protection against disasters. The guidance in the Roadmap draws from, and builds on, DRF capacity building that has been provided to PICs over several years using different media. There is an abundance of literature available that provides specialized guidance on the specifics of DRF. This Roadmap provides overarching guidance, identifying key considerations for countries to enable the development of national DRF strategies.

4. Part 2 builds on the Roadmap and is a guideline (Guideline) that outlines steps and related considerations that PICs can follow to develop their national DRF strategies.

5. The term ‘Disaster Risk Financing’ or ‘Finance’ (as context usage may dictate) denotes financial protection strategies including products and instruments that “aim to increase the resilience of vulnerable countries against the financial impact of disasters and to secure access to post-disaster financing before an event strikes, thus ensuring rapid, cost-effective resources to finance recovery and reconstruction efforts” (World Bank, 2018).

6. As part of an array of financing modalities, DRF does not exist in a vacuum. There is an inter-dependency between the different types of resilience financing (e.g. DRF, Climate Risk Financing and Climate Finance). Many of the investments they support (e.g. early warning systems, flood protection, evacuation planning, humanitarian response action) are also inter-dependent.

7. The sources of funding for the various DRF instruments and products are vast and quite diverse. An emergent opportunity for DRF in the Pacific relates to the decision of the 27th Conference of the Parties (COP 27) of the United Nations Framework Convention on Climate Change (UNFCCC) to establish Loss and Damage funds. The global commitment for Loss and Damage funding support to the Pacific augurs well for the future of DRF in the Pacific. There is potential for increased access to DRF instruments such as insurance to support the
financial protection efforts of Pacific Island countries, noting that the actual disbursement timeframe for Loss and Damage Funds is as yet unknown.

8. The ultimate goal for DRF is to strengthen financial protection against disasters thus contributing to the overall financial resilience of countries. This means that all countries should aim to fully understand disaster risk in their respective contexts; and, have access to, and make effective use of relevant financial instruments and products in order that they can more strategically and effectively address losses related to disasters.

9. In order to support effective DRF at the national level there are five (5) points of emphasis or “priorities” that PICs must address viz the need to:

   i. Ensure an inclusive and collaborative approach to DRF, valuing the diversity of views and interests, and embracing those views;
   ii. Strengthen the understanding of disaster risk;
   iii. Strengthen the understanding of DRF;
   iv. Develop and strengthen the enabling environment for DRF; and,
   v. Develop a strategic plan or policy at the national level to guide DRF.

10. As of June 2023, there are two PICs that have developed national DRF strategies/policies. The implementation of the Tonga Disaster Risk Financing Strategy 2021 - 2025 and the Samoa Disaster Risk Financing Policy 2022 - 2025 is being led by the respective Ministries of Finance of both countries.

11. The ‘Priorities’ in the Roadmap outline actions and guiding principles that are required to support PICs develop and implement their national DRF strategies. These priorities are captured in DRF ‘Good Practice Essentials’ which PICs are encouraged to pursue. These enable PICs to: (1) self-assess their state of DRF readiness, and (2) inform DRF capacity building requirements. The Good Practice Essentials are categorized in four (4) DRF Standards.
12. The Guidelines in Part 2 emphasise a 6-step process that PICs can pursue to develop a national DRF strategy. The 6 steps are:

i. **High-level Advocacy**: to ensure political level leadership and support for the development of a national DRF strategy

ii. **Organisation of the National DRF Steering Group**: establish national multistakeholder steering group to guide the development of a national DRF strategy and support its subsequent implementation

iii. **DRF Situation Analysis**: establish a baseline understanding of the DRF situation at the national level. This will include, but may not be limited to, a review of the country risk profile; review of the focus and depth of existing financial instruments and products supporting disaster response and recovery; review of the public finance management system and its capabilities and challenges; review of national disaster risk management governance arrangements including legislation, policies and plans; review of donor funding mechanisms and related requirements; review of other relevant literature; identify challenges and opportunities for new/additional financial instruments and products and for strengthening governance arrangements to support DRF.
iv. Drafting of National DRF Strategy: the national DRF strategy is developed by specialist technical assistance under the oversight and support of the multistakeholder steering group. The draft national DRF strategy will include the relevant background information and context; disaster risk profile; legal and institutional framework supporting DRF; principles guiding DRF at the national level; strategic priorities; list of roles and responsibilities of key actors; disaster funding assessment; implementation arrangements; and, results matrix/logframe.

v. Validation of the Draft National DRF strategy: the draft national DRF strategy is to undergo validation with the national steering group and then be finalized by the Ministry of Finance.

vi. Government Approval of the National DRF Strategy: following the finalization of the draft national DRF strategy by the Ministry of Finance it is then to be tabled in Cabinet for approval. The relevant Cabinet decision is the prompt for the commencement of the implementation process.

13. The Ministry of Finance will lead the implementation and continue engagement with the NDRFSG for this purpose. An important aspect of this is to ensure wide awareness and understanding of the intent and scope of the national DRF strategy. This will be critical to the sustainability of financial protection efforts.

14. Support for the implementation of the Roadmap and Guideline is being led by the Pacific Resilience Partnership’s DRF Technical Working Group (DRFTWG). The Pacific Islands Forum Secretariat (PIFS) coordinates the DRFTWG.
A young boy plays in water at the wharf in Mitiaro, Cook Islands.
Photo by: Melanie Cooper
PART 1 - PACIFIC REGIONAL DISASTER RISK FINANCING ROADMAP

Introduction

1. The Pacific Regional Disaster Risk Financing Roadmap (Roadmap) has been developed to provide guidance to Pacific Island countries (PICs) on how they can strengthen financial protection against disasters. The guidance in the Roadmap draws from, and builds on, DRF capacity building that has been provided to PICs over several years using different media.

2. The following sections lay out the specifics of the Roadmap, identifying strategic priorities to guide PICs. Background and contextual information supporting the Roadmap can be found in Appendix A.

Goal

3. The ultimate goal for DRF is strengthened financial protection against disasters contributing to the overall financial resilience of countries.

4. This means that all countries should aim to fully understand disaster risk in their respective contexts; and, have access to, and make effective use of relevant financial instruments and products in order that they can more strategically and effectively address losses related to disasters.

Challenges

5. Stakeholders in the Pacific have identified several challenges for Pacific Island countries as they strive towards strengthened financial protection against disasters. The challenges can be summarised as follows:

   i. The lack of strong leadership, human capacity and flexible and agile institutional arrangements to support DRF;
   ii. The need to ensure greater awareness and understanding of disaster risk;
   iii. The need to understand the range of DRF instruments and products;
   iv. The need for greater coherence of DRF with other forms of resilience-related financing and investments including DRR/DRM financing, Climate Change financing and social protection.

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1 The development of the Roadmap included stakeholder consultations undertaken between January and February 2023 through an online survey and key informant interviews.
v. The need to acknowledge and embrace the diverse needs of different stakeholders and also ensure that the needs of the most vulnerable are paramount when developing and implementing DRF instruments;

vi. The lack of financial resources to support DRF interventions;

vii. The need to strengthen DRF coordination, cooperation and collaboration at regional, national and subnational levels;

viii. The need for a more strategic approach to DRF at the national and subnational level in Pacific Island countries

Priorities

6. In order to support effective DRF at the national level there are five (5) points of emphasis or “priorities” that PICs must address viz the need to:

i. Ensure an inclusive and collaborative approach to DRF, valuing the diversity of views and interests, and embracing those views to enhance DRF;

ii. Strengthen the understanding of disaster risk;

iii. Strengthen the understanding of DRF;

iv. Develop and strengthen the enabling environment for DRF; and,

v. Develop a strategic plan or policy at the national level to guide DRF.

7. The priorities are presented as pin-drops in FIGURE 1 providing direction towards the goal of strengthened financial protection against disasters. It is pertinent to note, however, that although laid out sequentially, PICs do not need to address the priorities in a consecutive fashion as may be implied. Pacific Island countries are at different starting point for DRF.

FIGURE 1 - ROADMAP PRIORITIES
8. Climate change and disaster risk permeate all aspects of development. They affect the population, natural environment, and the built environment. As such, it is necessary to find a range of financial solutions to address wide-ranging needs and to this end it is essential to work closely with the national and local government, communities, private sector, civil society and NGOs, academia, media, and other interests.

9. It is imperative that there is strong and consistent leadership by the government through the Ministry of Finance supported by relevant Ministries and agencies. Across all PICs, the Ministries of Finance hold legal responsibility for managing public/development financing on behalf of the government and so the leadership of DRF at the national level falls within its purview.

10. Governments are mandated through various legislation to lead different aspects of development for example, health, agriculture, forestry and other sectors. Addressing disasters and reducing disaster risk is also a responsibility that governments bear through legislation. Governments, however, do not operate in a vacuum and work closely with different stakeholders to achieve resilient and sustainable development outcomes.

11. All the national stakeholder groups have a significant ‘value-add’ that they bring to DRF. The private sector for example can collaborate with the Government and other actors to develop customised solutions that target the needs of certain segments of the population (BOX 1).
12. Similarly, civil society actors can be, and have been, active in working with governments to support disaster response. The Shifting the Power Coalition (StPC) for example, is a “Pacific women-led feminist humanitarian network” (StPC 2020) established in 2016 to promote diverse women’s Pacific leadership in disaster management and humanitarian action. The StPC has developed rapid financing assistance to support its members throughout the region (BOX 2).

13. In addition to ensuring wide stakeholder participation in the process, there must also be a particular emphasis to address the needs of the most vulnerable in society: women, boys and girls, youth, the elderly, people living with disability, and others. These groups are amongst the least able to protect themselves and can be among the poorest (Hill 2020). Addressing the needs of the most vulnerable in our societies will help build their resilience and enable their effective participation in all aspects of nation building. Amongst a range of instruments, Adaptive or ‘shock responsive’ social protection, amongst several other instruments, can provide financing to support vulnerable groups to more effectively deal with disasters.

14. Including different actors in disaster risk financing will help ensure that the instruments and products that a country subscribes to are tailored to meet the needs of the different groups that require assistance.

15. Pacific stakeholders\(^2\) identified expected roles (TABLE 1) that they can play in supporting DRF. Although this is not an exhaustive list of stakeholders and their related roles, there is useful insight to inform DRF strategy/policy development and related capacity building initiatives.

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\(^2\) Through views expressed during online survey, key informant interviews on the Roadmap and Solomon Islands national DRF workshop held between January - March 2023.
### TABLE 1 – DRF ROLES OF STAKEHOLDERS

<table>
<thead>
<tr>
<th>STAKEHOLDER</th>
<th>DRF RESPONSIBILITIES</th>
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<tbody>
<tr>
<td><strong>National</strong></td>
<td>Leadership, organising and coordinating funding to all stakeholders; develop policy and budget for DRF; invest in different types of DRF as appropriate; evaluating DRF to ensure support is people-centred and sustainable; establish the enabling environment for DRF integration and planning; pass DRF policies and set parameters for the various DRF instruments based on the country risk profile; make decisions on the DRF instruments and have those in place before disasters happen; make resource allocation decisions once DRF instruments are called upon; ensure stakeholders have a thorough understanding of risk</td>
</tr>
<tr>
<td>(e.g., Ministry of Finance, Office of the Prime Minister/President, Ministry or Department of National Planning National Disaster Management Office, Ministry responsible for Hazard, Vulnerability, Exposure and Risk Information, all sectoral Ministries, Public Service Commission or equivalent agency)</td>
<td></td>
</tr>
<tr>
<td><strong>Local Government or Municipal</strong></td>
<td>Assessing localised risks and/or facilitating support to conduct assessments; Ensuring central government is appraised of key risk factors and concerns (i.e. weakened / vulnerable infrastructure); ensuring communities are engaged and have access to preparedness information etc; supporting national policy development and implementation; building capacity and awareness at community and local level; coordinating projects; working closely with donor and development partners; providing data collection and analysis support</td>
</tr>
<tr>
<td><strong>Community-based Organisations</strong></td>
<td>Community advocacy and awareness for DRF; data collection; support community access to DRF; coordinate and support DRF training for communities</td>
</tr>
<tr>
<td><strong>Private Sector</strong></td>
<td>Conduct risk assessments; advise government; develop products to address financing needs</td>
</tr>
<tr>
<td><strong>Development Partners</strong></td>
<td>Support national and local stakeholders with financing, technical advice and other capacity support</td>
</tr>
<tr>
<td><strong>Donor Agency or Financing Institution</strong></td>
<td>Provide financing support for DRF instruments</td>
</tr>
<tr>
<td><strong>Intergovernmental Organisations</strong></td>
<td>Advocacy and engagement; provide technical assistance; support understanding and access to DRF instruments; develop knowledge products</td>
</tr>
</tbody>
</table>

*Source: Summary Report of Roadmap Key Informant Survey and Key Informant Interviews and Solomon Islands National DRF Workshop Report, January - March 2023*
Key Messages

1. DRF, like other resilience building interventions, require a multi-stakeholder approach.

2. Strong and consistent leadership by government and especially the Ministry of Finance is essential to galvanize and maintain a wide base of support for DRF.

3. Governments need to cultivate relations and build trust with different actors. Each has their own unique value-add which must be understood and appropriately harnessed for DRF interventions relevant to community needs.

4. Work collaboratively and focus on addressing the needs of the most vulnerable including women, boys and girls, youth, the elderly, people living with disability, and others. These groups are least able to protect themselves and can be amongst the poorest in society.

A staff member of the Vanuatu Society for Disabled Persons stands in the ruins of the Society’s headquarters two days after Category 5 Tropical Cyclone Pam demolished it in March 2015. He had spent the night in the building, sheltering in that office until the wind drove him out.

Photo by Dan McGarry
A robust understanding of disaster risk is crucial in the use and/or development of financial solutions in DRF. Disaster risk is defined as “the potential loss of life, injury, or destroyed or damaged assets which could occur to a system, society or a community in a specific period of time, determined probabilistically as a function of hazard, exposure, vulnerability and capacity” (UNDRR 2016).

In the context of determining the types of DRF instruments suitable for different country contexts, it is important to have a solid understanding of why and how different segments of the population are at risk to disasters; how they are vulnerable and therefore more exposed to natural and other hazard events noting that exposure is not static and can change over time depending on how development progresses.

By understanding how and why people are vulnerable and exposed, different stakeholders like national and local government, civil society, donors and development partners can better help identify and provide solutions for such vulnerable communities to be more resilient.

It is important to know how people are typically affected by disasters and what their needs are to enable their effective response to and recovery from events, whether these are experienced over an extended period (e.g., to droughts) or to more sudden onset events like cyclones, earthquakes or tsunamis, natural and other hazards. BOX 3 provides a brief overview

**BOX 3 - SUMMARY OF DEMAND STUDY REPORTS: FARMERS - FIJI CLIMATE DISASTER RISK FINANCING AND INSURANCE**

The UNCDF-PICAP in 2021 published the results of a demand study undertaken in Fiji to determine appropriate risk financing requirements of approximately 320 farm owners and labourers (men and women between 20 -75 years of age) in rice, copra and sugar cane farming.

The study revealed how the various commodities were impacted by different hazards; how farmers were impacted in terms of lost productivity and income; and the type of financial services farmers had access to.

In terms of financial tools and instruments typically accessed to manage the impacts of hazards, farmers used a combination of savings (53.6%), loans (37.5%), insurance (31%) and financial assistance from families (31.2%).

Farmer preferences, however, for post disaster financial options indicated that the majority preferred a combination of savings, insurance and loans. It was clear that no financial product had a good reputation or high level of trust in the community. The study confirmed the need for thorough community stakeholder engagement to increase the uptake of any financial product.

In terms of product preferences, the study revealed the following:

- 60%: Three out of five of the groups said that they preferred bundled insurance products that present state life or health, life, the remaining two groups would not purchase bundled insurance.
- 40%: Two out of five of the groups said that they would prefer to purchase a risk financing product on their own rather than get that product from their farmer association. The remainder opted to purchase through an association.

Based on the findings of the study UNCDF-PICAP was able to conclude: that a parametric wind and rain combined pilot product was most likely to succeed as a financial product to address post disaster needs of farmers in addition to savings which the most used financial product; a positive perspective on the use of mobile money; groups were willing to pay for a more expensive product that would cover more risks but that the premiums should be affordable; a preference for purchasing policies by association rather than individually.

*Adapted from Summary of Demand Study Reports: Farmers - Fiji Climate Disaster Risk Financing and Insurance, UNCDF-PICAP 2021*

*Note: Demand studies have also been completed for Tonga and Vanuatu with studies underway for the Solomon Islands and Kiribati*

*Source: UNCDF-PICAP (2021)*
of a study undertaken by UNCDF-PICAP to determine the risk financing needs of farmers in Fiji.

20. As regards the built environment, it is also important to understand how, for example, buildings and infrastructure facilities (e.g., roads, bridges etc.) are at risk. Damage to these physical assets as a result of hazard events can be quite significant depending on the severity of an event.

21. The Pacific Risk Information System (PacRIS) managed by the Pacific Community (SPC) is a regional repository which contains detailed, country-specific information on assets, population, hazards and risk (PacRIS 2019). The country profiles provide an inventory of population and properties (residential, commercial, public and industrial buildings); infrastructure assets such as major ports, airports, power plants, bridges and roads; and major crops such as coconut, palm oil, taro, vanilla and others. The profiles also include data on hazards (earthquake, tsunami and tropical cyclones). The level of risk is derived as an estimation of potential loss to buildings and infrastructure etc. based on simulations of future events drawn using historical hazard, vulnerability and exposure data. For example, the Fiji country profile estimated average annual loss in relation to Tropical Cyclones to be USD76.5 million and to Earthquakes at USD3.1 million (PCRAFI Fiji Country Profile, September 2011). The information in the country profiles is currently being updated by SPC.

22. By strengthening an understanding of hazard risk, countries will better appreciate how disasters affect the economy which the population depends on to generate income and livelihoods. In turn, such an understanding will also help determine the mix of evidence-based financial solutions most appropriate to address the different needs of stakeholders.

Key Messages

- How hazards impact people, the built and natural environment needs to be understood to help shape DRF instruments that are relevant to the range of financial needs post event
- Risk information and data and other sources are available at national and regional level to countries to assist risk financing and other resilience building related needs
- Exposure changes over time as a result of increasing development and as such risk profiles should be updated periodically to ensure an accurate reflection of risk.

Kids having fun despite the impact of sea-level rise, Funafuti, Tuvalu. Photo by Tali Simeti
23. It is important for all actors in a national context, and particularly for those that are entrusted with leading DRF efforts, such as Ministries of Finance, to cultivate a sound understanding of the intent and scope of DRF and the types of financial instruments and products that are available to effectively address different layers of risk (FIGURE 2).

24. Disaster Risk Financing involves planning ahead to better manage the cost of disasters, ensure predictable and timely access to much-needed resources, and ultimately mitigate long-term fiscal impacts. Stakeholders responsible for evaluating and implementing the DRF strategy should consider four core principles (TABLE 2) that can provide a framework for evaluating policy decisions and financial instruments.

**TABLE 2 - CORE DRF PRINCIPLES**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td>Timeliness of Financing</td>
</tr>
<tr>
<td>For disaster response and early recovery, financing must be available early. Post disaster reconstruction takes longer to plan and program so a different schedule for financing will apply in that context.</td>
<td></td>
</tr>
<tr>
<td><strong>2</strong></td>
<td>Disbursement Mechanisms</td>
</tr>
<tr>
<td>The mechanisms for the conveyance of financing need to be fit-for-purpose to enable target beneficiaries to access as conveniently as possible. However, transparency and accountability are of equal concern. Disbursement mechanisms within and outside the government domain must balance speed with concerns about the effective use of the funds made available.</td>
<td></td>
</tr>
<tr>
<td><strong>3</strong></td>
<td>Risk Layering</td>
</tr>
<tr>
<td>Different hazards carry differing levels of magnitude or severity. Some may occur with more regular frequency than others. This means that different financial responses are needed to address these differing characteristics (different layers) as no single type of instrument may suffice for an event. (Figure 2).</td>
<td></td>
</tr>
<tr>
<td><strong>4</strong></td>
<td>Data and Analytics</td>
</tr>
<tr>
<td>Risk data and information, financial and other information enable governments and other stakeholders to identify and evaluate alternatives and make sound decisions about financial instruments and products.</td>
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</tr>
</tbody>
</table>

Source: World Bank, Core DRF Principles 2018; Narrative by Author
25. There are two (2) categories of DRF instruments: (1) **Ex-ante** (pre-event) instruments which support immediate response through, for example, dedicated national disaster funds and contingency budgets; (2) **Ex-post** (post-event) instruments, which allow governments to address recovery and reconstruction requirements through, for example, the insurance of public assets or reallocation of budgets (World Bank, 2015). FIGURE 3 illustrates the types of DRF instruments against their intended availability over a time period.

26. **Ex-ante** and **Ex-post** instruments can also be categorized based on their main purpose or function. In this regard there are five (5) typologies (Lund, PREP-PIFS 2021) as summarized in TABLE 3 below.

### TABLE 3 - DRF TYPOLOGIES

| **1** | Preparedness and Risk Reduction Instruments | These are instruments that enable pre-emptive financing to target groups in advance of a disaster event thus helping to minimize or reduce risk and loss. Examples: Forecast-based Financing (IFRC); Anticipatory Action Financing (FAO) |
| **2** | Risk Retention | These financial instruments enable users (e.g., governments) to absorb or retain the costs of the risk associated with a disaster. Example: National disaster funds or reserve funds |
| **3** | Risk Transfer | These are market-based instruments such as indemnity or parametric insurance and catastrophe bonds which enable the policy holder to transfer the risk of a loss to a wider group of stakeholders. Examples: Regional risk insurance pool (PCRIC); market-based parametric microinsurance (UNCDF-PICAP) |
| **4** | International Emergency Financing | This type refers to international funds (pre-arranged in advance of an event) such as credit lines and grants that can be accessed by meeting specific criteria established by a donor or provider. Examples: Asia Pacific Disaster Response Fund (ADB); Central Emergency Response Fund (United Nations) |
| **5** | Post-Event Policy Options | Governments may at times need to identify other types of financing e.g., through taxes or by redeploying existing budgets to help address or supplement financing requirements. |

*Source: An Overview of Climate and Disaster Risk Financing Options for Pacific Island Countries (Lund, PREP-PIFS, 2021)*
Adaptative Social Protection

27. While these traditional pre-event and post-event financing instruments help address response, recovery and reconstruction needs at national and local levels, an examination of adaptive social protection (ASP) is required as a vehicle to enhance assistance particularly to disaster-affected people, particularly poorer and vulnerable groups.

28. Adaptive or shock-responsive social protection is a tool that can be used to build household resilience to different types of disasters (e.g., natural hazard induced, health pandemics like COVID-19 and others). Properly informed with the relevant data; planned and programmed alongside existing safety nets (or through the creation of new ASP where none exist), risk reduction and resilience building initiatives; financed; and, supported with the relevant institutional arrangements and partnerships, ASP can be effective for DRF (Bowen et al, 2020).

BOX 4: ADAPTIVE SOCIAL PROTECTION IN TONGA

Adaptive social protection has been practiced in the Pacific. In 2018, the Government of Tonga channeled TOP 1 million through the Social Welfare Scheme for the Elderly and the Disability Benefits Scheme as additional support to beneficiaries following TC Gita. Likewise in 2020 during the COVID-19 pandemic and the impact of TC Harold, the Government again channeled financing through those schemes and to the Skills and Employment for Tongans project. Under the Tonga DRF Strategy 2021 – 2025 there is a specific priority to strengthen ASP through the establishment of an institutional coordination mechanism between the government, partners and donors; study options for ASP and cost them; design standard operating procedures; and, enhance existing management information systems for ASP supporting development of a social registry for poor and vulnerable groups.

Source: Tonga Ministry of Finance, 2021
Key Messages

- Disaster risk financing is financing to support disaster response, recovery, and reconstruction.
- Disaster risk financing is not intended to fund climate change adaptation or mitigation or disaster risk reduction, but it is integrally linked to those resilience measures.
- No single financial instrument or product will address all post disaster financing requirements.
- Speed of financing is of the essence to address immediate post disaster response, but longer-term recovery and reconstruction follow a different timeline.
- Financing needs to reach intended beneficiaries using the most effective mechanisms.
- Transparency and accountability are needed to help ensure the effective use of financing.
- Different types of information (e.g., risk information) need to be analyzed to help determine the appropriate financial solutions.
- Adaptive social protection requires examination to supplement existing support, particularly for poorer and vulnerable groups.

Five weeks after Tropical Cyclone Harold ravaged their home in April 2020, Pentecost Islanders of Vanuatu continue shelter under tarpaulin and recovered roofing iron.

Photo by Dan McGarry
29. Disaster risk financing requires a firm foundation. Governments need to invest, working collaboratively with all stakeholders, to put in place and maintain an enabling environment conducive to DRF ensuring consistency with principles of good governance for sustainable development: effectiveness, accountability and inclusiveness (UNDESA).

30. An approach developed in the Pacific to develop a robust enabling environment for DRF is to use ‘risk governance building blocks’ which are foundational to transforming development that is risk informed (UNDP 2016). Disaster risk financing is one of a range of interventions to ensure that development is climate and disaster resilient and therefore risk-informed. Risk governance building blocks (FIGURE 4) focus on three components of governance: people (the actors of development - leadership, capacity and knowledge), mechanisms (the underlying architecture for development - institutional arrangements, partnerships, coordination networks and the legal and policy framework) and processes (the procedures and products for development - budgeting processes, planning processes, tools, and products) (UNDP 2016).

31. The enabling environment for DRF requires a concerted and consistent effort by the government and all stakeholders to ensure that the essence of the risk governance building blocks are cultivated and strengthened. For example, in terms of ‘people’ and specifically the leadership of DRF, this must be strengthened in order to ensure there is clarity of direction and purpose amongst all stakeholders; that DRF is given prominence in resilience building; and there is consistency and commitment by the government to help encourage other actors to participate and contribute.

32. With regard to ‘mechanisms’ such as partnerships and networks, platforms need to be established and supported to ensure ongoing dialogue and active participation by all stakeholders. This enables increased sharing of experiences and learning in DRF and can enhance the identification and development of products and instruments. In March 2023, the Ministry of Finance and other stakeholders in the Solomon Islands convened in a workshop to discuss, amongst a range of issues, a structured approach...
to DRF. They identified the need to establish a ‘community of practice’ as a necessary mechanism to support DRF (Solomon Islands DRF Workshop Report, March 2023).

33. In terms of ‘processes’, planning and delivery systems and processes must support the identification and implementation of relevant instruments and products, for example at a community level, and sound monitoring, and evaluation must be effective to ensure the accountability required by governments and donors. Typically, the national Public Finance Management system would be the vehicle to facilitate all planning, delivery, reporting, monitoring and evaluation of DRF.

34. Investing time, resources and energy in strengthening the risk governance building blocks specifically for DRF would be a mammoth task. Fortunately for the Pacific, and as alluded to above, the effort has been underway in the region for several years. The work of the UNDP for example, to support countries to risk-inform development means that for DRF, the Ministries of Finance and other stakeholders are not starting at ground zero. There is a ‘critical mass’ that the national DRF effort can build on to ensure success.

Key Messages

- For DRF to be successful, governments, working closely and collaboratively with stakeholders, need to develop a strong enabling environment including developing or strengthening the relevant policies and legislation; strengthening leadership, human and institutional capacities including delivery systems for DRF; strengthen awareness and understanding at all levels.

- Risk governance building blocks which specify the need for strengthening ‘people’, ‘mechanisms’, and ‘processes’ provide a platform through which DRF can be effectively delivered.

Two children walking through a submerged road in Pusiju village, Vella Lavella Island, Western Province, Solomon Islands to reach their canoe shed.

Photo by: Zahiyd Namo
35. This Roadmap ‘priority’ builds on the global advice and good practices in DRF\(^3\). It also draws from the experience of Tonga and Samoa in developing their respective national DRF strategies/policies.

36. Disaster risk financing, as earlier explained, does not exist in a vacuum. It is one of several mechanisms that countries can utilize to strengthen overall resilience to climate change and disasters within the context of development. Therefore, planning for DRF should be through a systematic process of priority setting and build on and integrate with existing systems that ensure broader resilience is built (F Lung 2020). TABLE 4 outlines four considerations for DRF strategic planning.

**TABLE 4 - DRF PLANNING CONSIDERATIONS**

| 1 | Prioritise Risks | Using a disaster risk assessment as a first step, identify the priority risks that need to be addressed, for example, the loss and suffering associated with different risks. |
| 2 | Alignment | Well aligned DRF should not duplicate impact unintentionally. Alignment should ensure that people and communities are not missed out on the one hand, and on the other are overly financed due to duplication of effort. |
| 3 | Complementarity | DRF instruments should complement other forms of financing e.g., financing for DRR and CCA, incentivize them and vice versa, as investments in DRR should not provide a false sense of security since people need to be well prepared to finance response. |
| 4 | Integration with Long Term Planning | Including DRF in longer-term development planning and policies can support durability and effectiveness. DRF extends beyond DRM into climate change, agricultural development, economic development and poverty alleviation. Policies and plans in these areas need to include DRF where they are relevant. |

*Source: F Lung, 2020*

37. In developing national DRF strategies, PICs, based on their individual circumstances, are encouraged to ensure the following points, which could be considered as an operational framework:

1. that a strategy includes an assessment of risk to better understand how disasters impact people and assets differently;

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\(^3\) The publication “Aligning with the Bigger Picture: Thinking Strategically in Disaster Risk Financing” (F Lung, 2020) provides useful guidance on how countries can develop national DRF strategies. Similarly, extensive guidance is provided in “Financial Protection Against Natural Disasters - An Operational Framework for Disaster Risk Finance and Insurance” (World Bank, 2014)
(2) the identification of the financial solutions that best address the risks identified (Core DRF Principle 3 on risk layers - paragraph 24);

(3) the strategy clearly outlines the delivery mechanisms that will ensure financing reaches intended beneficiaries in an efficient manner and supports transparency and accountability concerns (Core DRF Principles 1 and 2 on timeliness of financing and disbursement mechanisms - paragraph 24); and

(4) the strategy supports the extended and longer term needs of building resilience by demonstrating linkages to, for example, relevant aspects of risk reduction such as the importance of investing in risk information.

38. Part 2 provides practical steps to develop a national DRF strategy, which includes a self-explanatory decision process diagram that is useful in formulating the DRF strategy/policy (FIGURE 5). A further description of the decision process diagram is found in Part 2.

**FIGURE 5 - DECISION PROCESS TO GUIDE GOVERNMENTS IN BUILDING FINANCIAL RESILIENCE**

Source: World Bank 2014
The Experience of Tonga

39. The Ministry of Finance in Tonga is anchoring the country’s DRF effort. The Tonga Disaster Risk Financing Strategy 2021 - 2025 was developed by the Ministry of Finance with technical assistance from the World Bank. It was approved by Government in 2021 and has been undergoing implementation since.

40. To oversee the development and subsequent implementation of the national DRF strategy, the Ministry of Finance established a dedicated unit ‘Aid Management and Resilient Development Financing Division’ (AMRDFD) in 2019 headed by a Deputy Chief Executive Officer. The AMRDFD is responsible for the Tonga’s DRF strategy, climate change financing and resilience mainstreaming into the planning and budgeting system (Resilience Financing - The Tonga Experience, PIFS, 2022).

41. The Tonga Disaster Risk Financing Strategy 2021 - 2025 strategy aligns to the Tonga Strategic Development Framework II (Tonga national development plan) and identifies six (6) priorities for action (BOX 5). The priorities reflect consistency with the overarching guidance for DRF strategies that has been developed globally. For example, the six (6) priority actions are prefaced by an examination of the risks faced by Tonga, which were compounded at the time of developing the strategy by the COVID-19 pandemic. The risk assessment, taking into account the potential complexity of multi-hazard risk, reinforced the “importance of pre-arranged finance and establishment of shock-responsive systems for cost-effective response and the speedy recovery” (Tonga DRF Strategy, 2021).

42. The potential for increased private sector participation and the development of social protection for shock response acknowledges the need for a diversity of instruments, provided through different mechanisms, to address the different risks that Tonga faces (Tonga DRF Strategy, 2021). The focus on the need for strengthening Public Finance Management systems acknowledges the importance of a robust enabling environment for DRF.

43. The Tongan experience in developing their national DRF strategy confirms the guidance provided in this Roadmap. The experience has yielded some important lessons which also serve as confirmation of the need for: a strategic approach to DRF; the importance of strong leadership by the Ministry of Finance and for strengthened human and institutional capacity; and the need for comprehensive disaster risk assessments and financial risk assessments to underpin strategic approaches to DRF (Resilience Financing - The Tonga Experience, PIFS, 2022).

BOX 5 - PRIORITIES OF THE TONGA DRF STRATEGY 2021 - 2025

Priorities - Tonga DRF Strategy 2021 - 2025

1. Identify and quantify disaster-related economic and financial risks, including those exacerbated by climate change
2. Review the portfolio of risk financing instruments annually to ensure they meet government objectives cost-effectively
3. Assess options to transfer risk to the private sector and strengthen domestic insurance markets
4. Strengthen disaster-related public financial management
5. Develop Adaptive Social Protection
6. Develop national DRM policy frameworks and plans and invest in national DRR priorities to mitigate and minimize the effect of future disaster shocks, including those exacerbated by climate change

Source: Tonga DRF Strategy, 2021
The Experience of Samoa

44. The Samoa Disaster Risk Financing Policy 2022 - 2025, established under the leadership of the Ministry of Finance with technical support from the World Bank, was developed to support improved understanding, assessment and planning for natural disasters (Samoa Ministry of Finance, 2022).

45. The policy was developed through a consultative process to ensure “engagement and shared responsibility for use of financing instruments” (Samoa Ministry of Finance, 2022). It aimed to provide clarity around the options available to enable immediate response to disasters and to enable the Government an objective basis to prioritize limited resources in a disaster response (Resilient Development Financing in the Pacific: The PREP Experience, 2022).

46. The priorities identified by Samoa (BOX 6), resonate with the priorities that Tonga identified. They reflect the opportunities for strengthening DRF through a series of lenses, for example: the need for a better understanding of disaster loss; a thorough climate and disaster risk analysis which will enable the identification of “cost-efficient” financing instruments; the need to enhance private sector insurance capability and increase insurance demand; and the need to strengthening the enabling environment for DRF.

47. Both Samoa and Tonga have followed their own pathways towards strengthening financial protection against disasters. Their experiences to date reflect the essence of the guidance being provided globally to countries that intend to develop national DRF strategies or policies.

48. With clarity around the pre-conditions for developing national DRF strategies, the next challenge is taking stock of the current state of DRF ‘readiness’ to help guide how each PIC can move forward, noting that PICs are at different starting points in their efforts to strengthen financial protection against disasters.

BOX 6 - PRIORITIES OF THE SAMOA DRF POLICY 2022 - 2025

<table>
<thead>
<tr>
<th>Priorities - Samoa DRF Policy 2022 - 2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identify and quantify disaster-related economic and fiscal risks</td>
</tr>
<tr>
<td>2. National Budget and Planning to be informed by Climate and Disaster Risk analysis</td>
</tr>
<tr>
<td>3. Explore options to transfer disaster risks to the private sector</td>
</tr>
<tr>
<td>4. Identify a cost-efficient combination of disaster risk financing instruments each year and report on these to the Cabinet and parliament annually</td>
</tr>
<tr>
<td>5. Build institutional capacity on disaster risk financing</td>
</tr>
</tbody>
</table>

Source: Samoa DRF Policy, 2021
Key Messages

Disaster risk financing does not exist in a vacuum and to be effective must be integrated into long term national planning for development resilience in PICs.

DRF strategies should:
- Include an assessment of risks;
- Identify financial solutions to address the risks;
- Include the delivery mechanisms that will ensure financing reaches intended beneficiaries in an efficient manner and supports transparency and accountability concerns over the use of finances;
- Support the extended and longer term needs of building resilience by demonstrating linkages to, for example, relevant aspects of risk reduction such as the importance of investing in risk information.
‘Good practice’ for enhancing and monitoring DRF

49. The previous section on ‘Priorities’ outlined a set of conditions and guiding principles that are required to support PIC efforts to strengthen financial protection against disasters through the development and implementation of national DRF strategies.

50. In this section, those ‘conditions’ and ‘guiding principles’ have been adapted in a simple framework - ‘Good Practice Essentials’ - that forms a basis to enable PICs to: (1) self-assess their state of DRF readiness, and (2) inform DRF capacity building requirements.

51. The Good Practice Essentials are adapted for DRF from the overarching guidance for resilience building, provided in the Pacific Resilience Standards (PRS) (PIFS, 2021). The PRS was developed to strengthen the effectiveness, quality and integrity of resilience building. The Good Practice Essentials are therefore complementary to the PRS, and provide specific coherent guidance on the measures needed to improve DRF in PICs.

Good Practice Essentials for DRF

52. The Good Practice Essentials are the standards of achievement that governments, organizations and communities can aspire, towards effective and efficient DRF. They provide a basis by which DRF ‘behaviour’ or performance can be positively transformed towards improved results.
53. The Good Practice Essentials are categorized in four (4) DRF Standards as per TABLE 5.

**TABLE 5 – GOOD PRACTICE ESSENTIALS FOR DRF**

<table>
<thead>
<tr>
<th>STANDARD</th>
<th>DRF Good Practice Essentials</th>
</tr>
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</table>
| **COORDINATE & INTEGRATE** | ▪ Integrate DRF into broader development decision-making  
▪ Adopt a multi-hazard & multi-sectoral, coordinated approach at regional, national and subnational levels  
▪ Invest in a strategic framework and national capacities for DRF |
| **INCLUDE** | ▪ In developing DRF solutions prioritize the needs and rights of groups most at risk including people with disabilities, women, youth, boys and girls, older persons, displaced/migrant persons, and people with diverse sexual orientation and gender identities (e.g., LGBTQI+)  
▪ Build the leadership and empowerment of groups most at risk as leaders and agents of DRF change |
| **INFORM** | ▪ Strengthen availability of risk and financial data and information  
▪ Share information on DRF in easy-to-understand language to all stakeholders  
▪ Ensure the design and development of DRF products value, support and reinforce national DRM arrangements and systems, knowledge and practice  
▪ Ensure evidence-based & certified curricula/training on DRF  
▪ Build upon DRF lessons and best practices shared through strong partnerships |
| **CAPACITATE** | ▪ Strengthen leadership to ensure clarity of strategic DRF direction and implementation  
▪ Strengthen national and subnational capacities, systems, and ownership to ensure timely & effective DRF  
▪ Build the enabling governance environment to strengthen and sustain DRF  
▪ Invest in strengthening Adaptive Social Protection to support DRF |

*Source: Author*

54. Through the Good Practice Essentials, governments and other stakeholders have an easy reference point to guide DRF strengthening and a basis for self-assessing progress and understanding capacity building requirements. Consistent with the structure of the PRS, it will be necessary to define an appropriate ‘sliding scale of good practice’ and ‘progress scorecards’ (PIFS, 2021) to move beyond this Good Practice Essentials framework and develop a full practical tool for DRF stakeholders.
Conclusion

55. This Roadmap has attempted to provide overarching guidance or ‘priorities’ to support the DRF efforts of PICs. It is not intended to duplicate the in-depth expert guidance provided regionally and globally by subject matter experts. Rather, it has attempted to strike a balance between ‘what’ needs to be done to strengthen financial protection against disasters, and ‘how’ it should be done.

56. Moving forward, PICs through their Ministries of Finance, are encouraged to contact the PIFS and work closely with PIFS and other members of the DRFTWG to progress DRF awareness and capacity building leading up to the development and implementn of national DRF strategies/policies.
PART 2 - GUIDELINE FOR DEVELOPING NATIONAL DRF STRATEGIES

Introduction

57. The purpose of this Guideline is to lay out a simple process towards achieving Roadmap Priority 5 in Part 1 (paragraphs 35 - 48) which is the development of a national DRF strategy. It also builds on and re-emphasises the messages under each of the Roadmap Priorities in Part 1.

58. As previously stated, PICs are at different points of readiness in terms of financial protection against disasters. For example, in some PICs, there might be active and ongoing conversations among stakeholders around aspects of Disaster Risk Management (DRM) - of which DRF is integral - and therefore some awareness and understanding of DRF will already be in place. Countries with a well grounded understanding in DRM/DRF may be able to accelerate progress towards a national DRF strategy. In such countries, the step-by-step process laid out hereunder may be adapted as needed, for developing a national DRF strategy.

Leadership of the National DRF Strategy

59. Leadership for developing a national DRF strategy is to be provided by the Ministry of Finance given its overall legislated role for responsible public finance management. In providing a leadership role, the Ministry of Finance may designate a member of staff and/or a unit to be responsible for organising and coordinating the development of the strategy and then subsequently its implementation. High level oversight is helpful to support the development of the strategy and this can provided at Chief Executive or senior executive level in the Ministry of Finance.

Inclusive Multistakeholder Support

60. Developing a robust national DRF strategy, the inclusion of a wide range of actors can help increase understanding, build capacities, and provide a space for addressing different actor interests. Though the leadership for a DRF strategy must be from the Ministry of Finance, the decision around the choice of specific financing instruments as part of a DRF strategy should include input and consultations with multiple stakeholders. While governments are responsible for reducing loss of life, safeguarding property, and ensuring prosperity, other parts of society also need to be part of the conversation. Consideration can be given to the following stakeholder groups to be part of the DRF strategy process:

- Government Ministries/Departments
- Local/Municipal/Island government

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4 Key ministries/departments are National Disaster Management Office, Ministry representing community affairs/rural development/local government, Ministry for social protection/welfare, Ministries of Agriculture, Fisheries, Infrastructure, Tourism, Health and Education
• State-owned enterprises/statutory authorities e.g. Provident Fund, Reserve Bank, Development Bank
• Civil society/NGOs e.g. those representing women, youth, boys and girls, elderly, persons living with disability
• Private sector e.g., insurance companies, commercial banks
• Local development partners e.g. UNDP, other UN agencies and other partners
• Local donor representatives e.g. DFAT, MFAT and others

61. The Ministry of Finance should identify and invite representatives of the key stakeholder groups identified above to join and support strategy development and also support the oversight of implementation.

Regional Technical Support

62. External technical and financial support for the development and subsequent implementation of national DRF strategies is the responsibility of the Ministry of Finance to arrange. At the Pacific regional level, the Pacific Resilience Partnership5 through its DRF Technical Working Group (DRFTWG) is able to work with the Ministry of Finance to organize the needed assistance.

6-Step DRF Strategy Planning Process

63. There are 6 basic steps for developing a national DRF strategy. The implementation of these steps can be pursued once the Ministry of Finance has undertaken initial preparatory measures identified above.

64. The timeframe for developing the national DRF strategy will differ from one country context to another and may be impacted by several factors including the availability of relevant stakeholders; availability of resources; time taken to gather relevant data and information; consistency of leadership and commitment to the process by all parties.

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5 Established by Pacific leaders in 2017 to support the implementation of the Framework for Resilient Development in the Pacific. The PRP is set up to support PIC capacity strengthening in several areas such as DRF.
65. Taking these factors into consideration, and based on experiential learning from similar strategic planning exercises conducted in PICs, it is broadly estimated that the development of a national DRF strategy could take between 4 - 6 calendar months to complete (including obtaining Government approval).

66. A generic planning process outline is at Appendix B. The outline adapts the 6-step process into a sequence of activities highlighting a required series of consultation workshops.

Step 1 - High Level Advocacy

67. High-level advocacy is typically undertaken prior to the commencement of a major strategic initiative to ensure political level leadership and support. It is critical to the success of national DRF efforts that political leaders (at national and local level) understand and provide their support. This is because DRF impacts all levels of the community. Advocacy contributes to a strengthened understanding and ultimately ensures consistency of future support.

68. While advocacy efforts can mostly be focused on political decision makers, adapted approaches can and should also be employed to garner the support of other key actors critical to DRF success such as leadership in civil society, the private sector and other organisations.

69. Noting that political and other decision makers typically do not have time to devote to garnering an in-depth understanding of disaster risk or financial instruments and products, advocacy must focus on providing simple and easy-to-follow targeted messaging designed to help them understand the issues to enable endorsement for developing a national DRF strategy.

70. The key messages to communicate simply in high-level advocacy discussions should be framed around the following:

i. How disasters have impacted the economy and set back development
ii. How people have been impacted and their challenges to respond to and recover from disasters
iii. Financial measures in place to support disaster response and recovery (or a lack of financial measures, thereof).
iv. The importance of a more strategic approach to financial protection against disasters
v. The importance of having high-level support for a more strategic approach

71. Advocacy efforts can be supported by regional level assistance through the DRFTWG membership. The PIFS is the coordinator of this type of support.
Step 2 - Organisation of the National DRF Steering Group

72. Convening a group of stakeholders representing different interests and providing different perspectives will enhance the development and implementation of a national DRF strategy. Once key stakeholders have been identified by the Ministry of Finance (see paragraphs 60 - 61), it is important to bring all the representatives together to ensure clarity of purpose of the group and of their collective and individual roles and responsibilities. The National DRF Steering Group (NDRFSG) must have balanced gender representation.

73. The NDRFSG is a ‘working committee’. Individuals identified for membership must have a balance of a strategic understanding of key issues pertinent to DRF/DRM and practical experience in relevant areas. The national DRF strategy development process will require a mix of skills and experience to be brought to bear. In addition, members must be able to make commitments in time to attend activities that are required such as in obtaining relevant data and information, reviewing documents and participating in workshops and meetings (both virtual and in-person). As such, those who are at a senior executive level in their organisations may not have the time to make towards such commitments. Middle to senior level advisors may be more appropriate for the demands of the process.

74. The Ministry of Finance should develop and circulate a draft Terms of Reference for the consideration of members of the NDRFSG. The Terms of Reference will outline the NDRFSG purpose, roles and responsibilities of members, establish reporting requirements and highlight a process for the development of the national DRF strategy.

75. At the appropriate time, the Ministry of Finance should convene a workshop for the NDRFSG with the purpose being to:

i. Appoint a Chair and Co-Chair of the NDRFSG
ii. Discuss and confirm the purpose of the NDRFSG and the roles and responsibilities of members;
iii. Finalise the draft Terms of Reference of the NDRFSG;
iv. Discuss and finalise a planning process for developing the national DRF strategy, and;
v. Assign tasks to NDRFSG members in relation to strategy development

76. The Ministry of Finance may request the support of the DRFTWG to help facilitate this initial workshop.
Step 3 - DRF Situation Analysis

77. A national DRF strategy depends in a large part on having a firm understanding of the relevant data and information which would underpin and substantiate its features such as strategic priorities. A situation analysis is a means by which the relevant data and information can be collected and analysed and then captured in a short study to be used in a planning process. It captures the base-line situation and provides the initial analysis on which the plan is built (SOPAC, 2009).

78. Under Roadmap Priority 2 and Priority 3 (in Part 1), there is an emphasis on the need for strengthened understanding respectively of disaster risk and DRF. Roadmap Priority 4 emphasises the need to strengthen the enabling environment for DRF in terms of for example, legislation and policies.

79. A DRF situation analysis should include (but may not be limited to) the following components:

i. a review of the country risk profile - to determine:
   a. who and what needs to be protected (e.g. people\(^6\), assets, crops)
   b. what hazards do they need to be protected against (e.g. cyclones, earthquakes, tsunami, drought, excess rainfall etc)
   c. what is the nature of protection that will best address needs

ii. review of the focus and reach of existing financial instruments and products (including related funding/donor mechanisms and requirements) - to determine
   a. the financial gaps and suitability against priority groups of the population, assets etc that require financial protection
   b. the need for additional financial products to address priorities

iii. examining the public finance management system and its capabilities and challenges in relation to DRF - to determine
   a. any systemic innovations/incentives to facilitate improved disbursement/delivery of finances to, for example, targeted priority groups

\(^6\) Vulnerable groups such as women, youth, elderly, small to medium sized business and rural communities can be challenged in terms of their access to financial resources to support disaster response and recovery needs. The review of the country risk profile should examine this in some depth.
b. enhancements required to strengthen monitoring and reporting of disbursed financing

c. human and institutional capacity strengthening requirements to enhance DRF

iv. review of national disaster risk management governance arrangements including legislation, policies and plans - to determine

a. enhancements required to legislation and policy to support effective DRF

b. opportunities for strengthened networks/partnerships for DRF

c. additional human and institutional capacity strengthening requirements

80. The publication ‘An Overview of Climate and Disaster Risk Financing Options for Pacific Island Countries’ (Lund, PREP-PIFS, 2021) provides a useful account of the types of DRF products and instruments available to Pacific Island countries as of April 2020. In addition, the United Nations University’s Institute for Environment and Human Security, in collaboration with UNCDF-PICAP and the United Nations Development Programme (UNDP), has developed complementary guidance in ‘Climate and Disaster Risk Financing Instruments: An Overview’ (PICAP, May 2021).

81. Figure 1 below7 outlines a decision process for developing a national DRF strategy which demonstrates how the findings of the DRF Situation Analysis will enable strategy development.

**FIGURE 1 - DECISION PROCESS TO GUIDE GOVERNMENTS IN BUILDING FINANCIAL RESILIENCE**

82. The DRF Situation Analysis report allows the NDRFSG to better understand the key issues pertaining to DRF at the national level and enable them to subsequently determine a mix of strategic options to address the issues identified. The report will require validation by all the members of the NDRFSG before the development of the strategy commences. This can be effectively achieved through the conduct of a workshop for the NDRFSG.

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7 Also listed as FIGURE 5 in Part 1.
The conduct of the DRF Situation Analysis requires specialist skills and prior experience. The NDRFSG may request the support of the DRFTWG to facilitate and supervise the process. However, members of the NDRFSG will need to play a significant role in gathering the data and information required to develop the situation analysis. Members may also elect to draft the situation analysis under the guidance of specialist technical assistance. This will enhance ownership of the analysis and subsequent identification of strategic priorities emanating from it.

**Main Points for the DRF Situation Analysis**

- Collate data and information
  - Country risk profile
  - Existing DRF instruments and products
  - National public finance management system
  - National DRM governance arrangements
- Undertake analysis of data and information collected (including fiscal gaps) to inform the subsequent development of strategic priorities for DRF
- The analysis of risk data and information should determine who and what needs to be protected (e.g. people, assets, crops); what hazards do they need to be protected against (e.g. cyclones, earthquakes, tsunami, drought, excess rainfall etc, and; what is the nature of financial protection that will best address identified needs
- Assess the public finance management system and DRM governance arrangements to identify needs for systems and capacity strengthening
- Ensure active participation by the NDRFSG in the situation analysis process
  Conduct a workshop to validate the findings of the situation analysis

**Step 4 - Drafting the National DRF Strategy**

The drafting of the national DRF strategy will involve an iterative process and may at times require the hands-on participation of the NDRFSG. The responsibility for the drafting of the strategy can be assigned to a specialist assigned to support the entire process of developing a national DRF Strategy and the DRFTWG can be requested to provide such assistance. The NDRFSG’s primary role is to provide oversight of the drafting process.

The draft national DRF strategy will draw from the DRF Situation Analysis. It must ensure that there is clarity in terms of how the identified financial instruments and products address the needs of national government and stakeholders in disaster response and early to long term recovery. In addition, a key consideration should be given to demonstrate financial instruments and products that support communities, particularly for vulnerable groups such as women, youth and elderly.

The draft strategy should also emphasise the range of institutional and human capacity building measures that are needed to enhance DRF. The effort to strengthen financial protection is on-going and the relevant institutions will require continuous capacity development to address emerging and future risks. In this connection, the drafting process should consider the **DRF Good Practice Essentials** highlighted in Part 1 (paragraphs 49 - 54) and the **Pacific Resilience Standards**.
87. To ensure comprehensiveness, the draft strategy may include the components listed below. The structure and format however, will ultimately be determined by the NDRFSG.

i. **Introduction** - explaining the purpose of the national DRF strategy and its overarching national policy context

ii. **Background** - providing an overview of the country and economy

iii. **Disaster risk profile** - highlighting hazard history and disaster impact on the economy/sectors and communities with emphasis on vulnerable groups such as women, youth, elderly, farmers, fishers and small to medium sized enterprises

iv. **Legal and institutional framework supporting DRF** - covering an overview of the DRM and financial management arrangements

v. **Disaster funding assessment** - covering funding objectives and gap analysis and evidence-based DRF solutions i.e. appropriate and affordable DRF instruments/mechanisms.

vi. **Strategic framework** - covering principles to guide DRF; strategic priorities and implementation arrangements (including human/institutional capacity building requirements and monitoring and evaluation)

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### Main Points for Drafting the National DRF Strategy

- NDRFSG can enlist technical assistance for the drafting process supported by the DRFTWG
- In terms of the country risk profile, ensure that the situation and needs of all stakeholders are highlighted including government and community with a focus on vulnerable groups
- In assessing funding requirements, ensure linkages to the needs of government and communities including vulnerable groups
- Identify legal, institutional and human capacity strengthening requirements
- Provide clarity on implementation arrangements including responsibilities of key actors and as well the monitoring and evaluation framework for strategy implementation

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### Step 5 - Validation of the Draft National DRF Strategy

88. The draft national DRF strategy will require validation by the NDRFSG before it can be submitted for approval by the Government. This can be achieved through the conduct of a workshop for the NDRFSG facilitated by a specialist with the support of the DRFTWG.

89. The validation will involve revisiting all aspects of the draft strategy to:

i. ensure accuracy in terms of the interpretation of data and information;

ii. confirm relevance/suitability of recommended priorities for the targeted beneficiaries given the findings of the analysis undertaken;

iii. ensure a logical flow and ease of comprehension of the document

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8 Adapted from the structure of the Tonga Disaster Risk Financing Strategy, 2021
90. When the validation of the draft strategy is completed during the workshop, the NDRFSG members should then focus on identifying key highlights to develop a summary brief (4 pages maximum) of the draft strategy. This can be used as a communications tool to ensure wide awareness and understanding of the strategy. The summary brief can also be appended to a policy paper seeking Government approval for the national DRF strategy (if it is considered too impractical to submit the strategy in its entirety).

### Main Points for the Validation of the Draft National DRF Strategy
- Conduct a NDRFSG workshop to facilitate validation of the draft strategy
- The validation is to ensure accuracy of the interpretation of data and information; confirm the relevance/suitability of recommended priorities for targeted beneficiaries, and; ensure a logical flow and ease of comprehension of the document
- Develop a summary brief of the national DRF strategy for ease of communications and awareness raising.

### Step 6 - Government Approval of the National DRF Strategy

91. The final step in the development process is the submission of the finalized national DRF strategy to Government for approval. The submission will be prepared by the Ministry of Finance. Depending on Government protocols, a draft of the submission may be shared for comment by the NDRFSG and the DRFTWG at the discretion of the Ministry of Finance.

92. Typically, Cabinet Memoranda are brief in nature. There can be explicit requirements for prior consultation and so these must be observed. As such the Ministry of Finance holds the responsibility for ensuring the relevant submission addresses all the requirements.

93. A potential narrative flow to use in a Cabinet submission is as follows:

i. **Introduction** - outlining the purpose of the Cabinet submission
ii. **Rationale** - outlining why a national DRF strategy is important for ongoing climate and disaster resilience building
iii. **Background** - an overview disaster history in the country and economic impact; highlighting impact on sectors and communities, especially vulnerable groups; explain how DRF can effectively support resilience building; link the draft strategy to relevant policy instruments at national, regional and global levels
iv. **Summary of National DRF Strategy** - explaining in brief the main focus of the strategy and how it will address national financial protection needs at all levels; the strategy in full or summary brief can be attached as an appendix to the submission
v. **Financial and Legal Implications** - a description of financing opportunities to support the implementation of the strategy and as well opportunities for strengthening legal framework to support DRF
vi. **Recommendations** - seeking Cabinet approval for the strategy and accompanying implementation arrangements
Implementation of the National DRF Strategy

94. The Ministry of Finance will lead the implementation and continue engagement with the NDRFSG for this purpose. At the point of commencing implementation, it may be necessary for the NDRFSG to revisit the contents of the strategy, including for example, key priorities, institutional arrangements for implementation, results matrix/logframe. This is important in case some significant time has lapsed between the finalization of the draft strategy and approval by Government.

95. An important aspect of this is to ensure wide awareness and understanding of the intent and scope of the national DRF strategy. This will be critical to the sustainability of financial protection efforts. The Ministry of Finance should therefore develop a communications approach to complement the national DRF strategy and ensure that resources are secured for awareness raising using the relevant media.

Conclusion

96. As stated at the outset of this brief guideline, PICs are at different starting points in their respective journeys towards strengthening financial protection against disasters. In view of this, the step-by-step guideline should be adapted as needed to fit the national context. Where required the strategy process may require additional steps to observe and so care must be taken to ensure these are attended to.

97. The ultimate test of the national DRF strategy is in its implementation. In this regard the Ministry of Finance is charged with ensuring a consistency of effort and that the monitoring, evaluation and reporting processes for the strategy are followed and adjustments made as may be needed based on the learning derived from implementation.

Main Points for Obtaining Government Approval of the National DRF Strategy
- Observe all relevant protocols for the drafting and finalization of the Cabinet submission
- Ensure the draft Cabinet submission is brief and succinct
- Highlight the key benefits of a national DRF strategy and in particular how it will support overall climate and disaster resilience building
Glossary of Key Terms

Adaptive social protection: A specific focus area within the wider field of social protection that is dedicated to identifying the ways in which social protection can be leveraged and enhanced to build household resilience to covariate* shocks (World Bank, 2020)

*Unexpected adverse events that affect areas or populations widely

Climate change financing: Local, national or transnational financing - drawn from public, private and alternative sources of financing - that seeks to support mitigation and adaptation actions that will address climate change (UNFCCC)

Climate risk financing: Financing to support comprehensive climate risk management including risk assessment, risk prevention and reduction, risk preparedness and emergency aid, disaster response and recovery (Adapted from Hirsch et al, 2019)

Disaster: A serious disruption of the functioning of a community or a society at any scale due to hazardous events interacting with conditions of exposure, vulnerability and capacity, leading to one or more of the following: human, material, economic and environmental losses and impacts.

Annotation: The effect of the disaster can be immediate and localized, but is often widespread and could last for a long period of time. The effect may test or exceed the capacity of a community or society to cope using its own resources, and therefore may require assistance from external sources, which could include neighbouring jurisdictions, or those at the national or international levels. (UNISDR, 2016)

Disaster risk: The potential loss of life, injury, or destroyed or damaged assets which could occur to a system, society or a community in a specific period of time, determined probabilistically as a function of hazard, exposure, vulnerability and capacity.

Annotation: The definition of disaster risk reflects the concept of hazardous events and disasters as the outcome of continuously present conditions of risk. Disaster risk comprises different types of potential losses which are often difficult to quantify. Nevertheless, with knowledge of the prevailing hazards and the patterns of population and socioeconomic development, disaster risks can be assessed and mapped, in broad terms at least.
It is important to consider the social and economic contexts in which disaster risks occur and that people do not necessarily share the same perceptions of risk and their underlying risk factors. (UNISDR, 2016)

**Disaster risk financing**

Financing that aims to increase the resilience of vulnerable countries against the financial impact of disasters and to secure access to post-disaster financing before an event strikes, thus ensuring rapid, cost-effective resources to finance recovery and reconstruction efforts. (Adapted from World Bank, 2018)

**Risk retention instruments**

Generally this refers to the amount of risk that a purseholder can bear. It includes financial instruments and products to help users to absorb the cost of risks e.g. national reserve funds, contingency budgets, disaster funds and externally arranged contingency financing instruments. (Adapted from Lund PREP-PIFS, 2021)

**Risk transfer instruments**

Market-based financial arrangements designed to share or transfer risk burdens to a wider pool of stakeholders or investors. These products help to provide additional financial liquidity in the event of a disaster. The most common examples are of risk transfer are indemnity-based insurance policies, parametric insurance products and catastrophe bonds. (Lund, PREP-PIFS, 2021)
Appendix A - Background Information for the Roadmap

1. The plight of Pacific Island countries (PICs) in terms of the perpetual battle they wage against the impacts of climate change and disasters is well documented and has been discussed extensively at the regional and global level by Pacific leaders, Ministers, senior officials, and various stakeholders. Pacific leaders have referenced climate change as an existential threat to PICs and have committed to several regional and global policy instruments to support PICs to deal more effectively with the adverse impacts of climate change and disasters.

2. In striving to strengthen the resilience of the region to the pervasive impact of climate change and disasters, Pacific leaders in 2016 endorsed the Framework for Resilient Development in the Pacific: An Integrated Approach to Address Climate Change and Disaster Risk Management 2017 - 2030 (FRDP). The FRDP advocates for measures to reduce the vulnerability and risk associated with climate change and disasters and to embed these within national and subnational development systems and processes to ensure that development for the future is risk-informed. This is to ensure that efforts to strengthen climate and disaster resilience are not seen and approached as stand-alone issues, but are an integral part of, development for the future. Sustainable national development for the future therefore relies significantly on the ability of Pacific Island countries to develop more resiliently to climate change and disasters. The Pacific is ramping up its efforts to combat climate change within the region and at the global level.

3. Several Pacific Island countries have been impacted significantly by disaster events in recent years and in some cases, resulting in long-term damage to economic productivity, livelihoods and social welfare. For example, in 2015 Tropical Cyclone (TC) Pam caused widespread damage to Vanuatu amounting to 63% of GDP, displacing an estimated 65,000 people and negatively impacting the livelihoods of over 80% of Vanuatu’s rural population (TC Pam Post Disaster Needs Assessment Report 2015). The 2015-2016 drought in the Republic of the Marshall Islands caused significant disruptions to national production, with a loss of 3.4% of RMI’s GDP (RMI Drought PDNA Report 2017). In 2016, TC Winston struck Fiji and caused damage and losses equivalent to 31% of Fiji’s GDP (TC Winston PDNA Report 2016). In 2018 Cyclone Gita caused economic loss to Tonga equivalent to 37.8% of GDP (TC Gita Post Disaster Rapid Assessment 2018). More recently in January 2022, the Hunga Ha’apai - Hunga Tonga volcanic eruption and tsunami, resulted in damage estimated to have an impact on GDP of 18.5% (Tonga Volcano and Tsunami GRADE Report 2022).

4. These figures present the stark reality of life in the Pacific and how disasters can significantly impact development for years to come. To address the economic and, as well, social losses associated with disasters, PICs have pursued various measures to reduce disaster risk and as well strengthen mechanisms for effective and efficient disaster response and both short- and longer-term recovery. Disaster Risk Financing (DRF) is one such mechanism.
Why a Disaster Risk Financing Roadmap?

5. The purpose of the Pacific Regional Roadmap for Disaster Risk Financing (Roadmap) is to provide clarity on the priorities for PICs to consider to strengthen financial protection against disasters.

6. The Forum Economic Ministers Meeting (FEMM) in August 2022 directed the Pacific Islands Forum Secretariat (PIFS) to work with partner organisations and develop additional guidance and to draw on the lessons learned from the experiences of Samoa and Tonga as the two countries (as of 2022) that had developed national DRF strategies/policies.

7. The Roadmap development process has been supported by the following members of the Pacific Resilience Partnership Disaster Risk Financing Technical Working Group: PIFS, Australia Pacific Climate Partnership (APCP) supported by the Government of Australia through the Department of Foreign Affairs and Trade; United Nations Office for Disaster Risk Reduction through its Subregional Office for the Pacific (UNDRR); United Nations Capital Development Fund through the Pacific Insurance and Climate Adaptation Programme (UNCDF-PICAP), and Pacific Catastrophe Risk Insurance Company (PCRIC).

8. The guidance in the Roadmap draws from, and builds on, DRF capacity building that has been provided to Pacific Island countries over several years using different media. Commencing in 2012 for example, officials of Ministries of Finance in the Pacific were provided first-hand DRF awareness and understanding through a series of regional workshops conducted by the World Bank in partnership with the Pacific Community (SPC). In addition, Ministries of Finance and other stakeholders have, since 2017 been able to access online DRF courses, tools and knowledge products through, for example, the Financial Protection Forum (FPF) supported by the World Bank and Global Facility for Disaster Reduction and Recovery (GFDRR). Further guidance on DRF was provided in the region through knowledge products developed respectively by PIFS and the United Nations Capital Development Fund - Pacific Insurance and Climate Adaptation Programme (UNCDF-PICAP) in 2021.

9. There is a significant abundance of literature available that provides specialized guidance to on the specifics of DRF. This Roadmap provides overarching guidance, identifying key considerations for countries to enable DRF strengthening. A separate companion guideline (to this Roadmap) will provide the specifics on the development of national DRF strategies.

What is Disaster Risk Financing?

10. Disaster Risk Financing exists alongside and complements an amalgam of financing modalities intended to support resilient and sustainable national development.

11. The term ‘Disaster Risk Financing’ or ‘Finance’ (as context usage may dictate) denotes financial protection strategies including products and instruments
that “aim to increase the resilience of vulnerable countries against the financial impact of disasters and to secure access to post-disaster financing before an event strikes, thus ensuring rapid, cost-effective resources to finance recovery and reconstruction efforts” (World Bank, 2018). It is important to note that while DRF primarily covers disasters that are occasioned by climate-related hazards (e.g. cyclones, droughts, excess rainfall/flooding etc.) and those that are geological in origin (earthquakes, tsunamis and volcanoes), it also includes financial instruments that can address disasters resulting from other types of hazards for example health pandemics.

12. FIGURE 1 below is a simplistic representation of the ‘space’ occupied by DRF in the context of the development continuum. It illustrates that DRF directly supports Disaster Preparedness, Response, Recovery and Reconstruction. It demonstrates how DRF sits alongside and complements other types of ‘resilience financing’ such as Climate Risk Financing (CRF) and Climate Financing (CF), to support and enhance prospects for resilient and sustainable development.
13. As part of an array of financing modalities, DRF does not exist in a vacuum. There is an inter-dependency between the different types of resilience financing (e.g. DRF, CRF and CF). In much the same way, many of the investments they support (e.g., early warning systems, flood protection, evacuation planning, humanitarian response action) are also inter-dependent.

**DRF, Climate Risk Financing and Climate Finance**

14. There is a kind of symbiotic relationship between DRF and CRF. The term CRF, covers financing for response, recovery and reconstruction for climate-related disaster events similar to DRF. However, it also includes financing to address resilience building including measures to address risk reduction and preparedness (Hirsch et al 2019). Hence, it spans the whole development continuum as shown in Figure 1.

15. Climate Finance, another commonly referred to category of resilience financing, “refers to local, national or transnational financing - drawn from public, private and alternative sources of financing - that seek to support mitigation and adaptation actions that will address climate change” (UNFCCC). As such CF is not specifically intended to address disaster response like DRF and CRF with the focus of CF instead being on CCA and Climate Change Mitigation (CCM). In relation to CCA, CF can cover measures such as the protection and restoration of forests to stabilize soils and slow water runoff, expand green spaces in and around cities to help cope with heat stress, protect and restore mangroves, marshes, and reefs to buffer coasts and absorb floodwaters (Global Centre on Adaptation, 2019). In terms of CCM, CF can cover retrofitting buildings to make them more energy efficient, adopting renewable energy sources like solar and wind, and helping cities to develop more sustainable transport such as electric vehicles, and promoting more sustainable uses of land and forests (GEF, 2023).

**TABLE 1 - INTERRELATIONSHIP BETWEEN CF, CRF AND DRF**

<table>
<thead>
<tr>
<th>Policy area</th>
<th>Climate Finance</th>
<th>Climate and Disaster Risk Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Services</td>
<td>A new solar array is funded. The concessional finance arrangements offer incentives to the recipient if comprehensive insurance for the investment is taken out.</td>
<td>Asset insurance is secured to cover cyclone damage, reducing the interest on the concessional loan and protecting the investment.</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>Climate Finance is used to retrofit a public building to withstand high wind speeds.</td>
<td>Flood insurance is taken out to cover potential damage to the building’s ground floor.</td>
</tr>
<tr>
<td>Private Property and Public Safety</td>
<td>Government invests in climate adaptation measures to reduce community vulnerability. Climate finance continues to fund critical development projects.</td>
<td>1) The community as a group invests in low-cost insurance to cover losses from extreme events. 2) The government joins a sovereign risk pool to increase liquidity required to manage national responses, increasing financial capacity to support communities.</td>
</tr>
<tr>
<td>Food Security</td>
<td>Farmers invest in drought-resistant crops and adjust growing methodology through technical assistance provided by an international NGO.</td>
<td>Recognising that extreme droughts could occur; farmers take out index-based crop insurance to insure their investment and reduce the risk of major losses due to a 1 in 15-year drought event. The business owner takes out flood protection insurance. The premium rate is reduced because a comprehensive flood risk management plan is in place.</td>
</tr>
<tr>
<td>Private Sector</td>
<td>A business owner receives training to improve the preparedness of her staff and increase the business’s capacity to withstand disaster events. The risk assessments conducted, and training identify that the business is highly exposed to losses from flooding.</td>
<td>The business owner takes out flood protection insurance. The premium rate is reduced because a comprehensive flood risk management plan is in place.</td>
</tr>
<tr>
<td>Localised Risk</td>
<td>A particular community is at risk of coastal inundation during a specific time of year. Climate finance has been used to help the community to improve the resilience of physical structures and increase coastal protection. However, it is clear that in ten years this particular piece of land will not be habitable. In the meantime, the community is not willing or prepared to move.</td>
<td>Government designs a cascaded evacuation protocol which is triggered and funded following a particular forecast-based trigger. This ensures there is a speedy pre-emptive measure for preventing the risk of a loss of life due to an inundation event.</td>
</tr>
</tbody>
</table>

Source: D Lund, PREP-PIFS, 2021
illustrates how CRF and DRF can protect CF investments thus supporting resilience building.

Opportunities for DRF

16. The sources of funding for the various DRF instruments and products are vast and quite diverse. In the Pacific, multilateral development banks such as the World Bank (WB) and Asian Development Bank (ADB) have featured prominently in providing mechanisms for international response financing, for example, the Catastrophe Deferred Draw Down Option or CAT-DDO of the WB and the ADB’s Asia-Pacific Disaster Response Fund. The International Monetary Fund’s Catastrophe Containment and Relief Trust, United Nations Central Emergency Response Fund are other examples of available products and funding for DRF. Similarly, the regional risk insurance pool provided by the Pacific Catastrophe Risk Insurance Company (PCRIC) provides immediate liquidity support to Pacific Island governments based on pre-determined parametric triggers (Lund PREP-PIFS 2021).

17. The publication ‘An Overview of Climate and Disaster Risk Financing Options for Pacific Island Countries’ (Lund, PREP-PIFS, 2021) provides a useful account of the types of DRF products and instruments available to Pacific Island countries as of April 2020. In addition, the United Nations University’s Institute for Environment and Human Security, in collaboration with UNCDF-PICAP and the United Nations Development Programme (UNDP), has developed complementary guidance in ‘Climate and Disaster Risk Financing Instruments: An Overview’ (PICAP, May 2021).

Loss and Damage Funds

18. An emergent opportunity for DRF in the Pacific relates to the decision of the 27th Conference of the Parties (COP 27) of the United Nations Framework Convention on Climate Change (UNFCCC). Under the Sharm el-Sheikh Implementation Plan (Decision-/CP.27), the COP 27, welcomed inter alia “for the first time, of matters relating to the funding arrangements responding to loss and damage...” and “also welcomes the adoption of decisions -/CP.27 and -/CMA.4 on matters relating to funding arrangements responding to loss and damage associated with the adverse effects of climate change.” (UNFCCC 2022).

19. This COP 27 decision has responded to the decades old attempt by developing countries to obtain financing to address loss and damage related to the adverse impacts of climate change. In connection with the decision at COP 27, the ‘Global Shield Against Climate Risks’ was launched with the objective of increasing protection for poor and vulnerable people by providing and facilitating substantially more and better pre-arranged finance against disasters” (Global Shield against Climate Risks: German G7 Presidency and V20 Concept for Consultation, September 2022).
Pledges have been received from a range of developed countries to support climate risk financing investments such as from Germany, Canada, Ireland and France in relation to the Global Shield Against Climate Risks; a pledge of USD211 million for disaster risk financing (social protection, government bonds, etc.) for vulnerable countries. New Zealand has pledged USD12 million over 3 years for early warning and disaster risk insurance support to Pacific countries (Huq and Joshi 2022).

The global commitment for Loss and Damage funding support to the Pacific augurs well for the future of DRF in the Pacific. There is potential for increased access to DRF instruments such as insurance to support the financial protection efforts of Pacific Island countries, noting that the actual disbursement timeframe is as yet unknown.

**Policy Context**

The overarching regional policy guidance for DRF in the Pacific is encapsulated in the FRDP. Goals 1 and 2 and the Guiding Principles of the FRDP provide the emphases for how resilience actions like DRF should be undertaken by national and subnational governments and administrations, civil society and communities, private sector, regional organisations and other development partners in the Pacific.

The foregoing builds upon and complements the global level policy guidance provided under for example, the Sendai Framework for Disaster Risk Reduction 2015 - 2030. Under Priority 4, the Sendai Framework identifies that at national, regional and global levels, “...the need to further strengthen disaster preparedness for response, take action in anticipation of events, integrate disaster risk reduction in response preparedness and ensure that capacities are in place for effective response and recovery at all levels” (Sendai Framework for DRR 2015 - 2030).

The Paris Agreement on Climate Change 2015 under Article 8, 4(f) recognizes risk insurance facilities, climate risk pooling and other insurance solutions as key areas to advance cooperation to advance loss and damage (UNFCCC 2015) (Lund PREP-PIFS 2021).

The Roadmap complements and addresses other regional policy commitments pertinent to broader disaster risk management, climate change and resilience building. Following the adoption of the FRDP, Pacific leaders continued to emphasize the importance of “strengthening humanitarian assistance, disaster preparedness and response” (Boe Declaration on Regional Security Action Plan, 2019). Pacific Disaster Risk Reduction Ministers meeting for the first time in September 2022 committed *inter alia* to “integrating climate and disaster risk management financing into national development strategies and strengthening of public finance management systems to enable access to and effective use of disaster and climate change financing for risk informed infrastructure and development, risk reduction, preparedness, response and recovery” (Declaration of the Inaugural Pacific DRR Ministers Meeting, 2022).
The Roadmap also builds on practical guidance and tools supporting resilience building in the Pacific such as the Pacific Resilience Standards 2021, which is a companion to the FRDP and usefully prescribes aspirational standards of achievement in different aspects of resilience building including disaster preparedness and response (Pacific Resilience Standards, PIFS 2021).

**Roadmap Implementation Support at Regional Level**

27. Supporting national level efforts in DRF are several regional and international development partners and donors. These actors are now well organized at the regional level in the Pacific under the umbrella of the Pacific Resilience Partnership (PRP).

28. The PRP was established by Pacific leaders in 2017 to guide and support the implementation of the FRDP. There are several technical working groups under the PRP to provide capacity support to Pacific Island countries on a range of resilience building issues. One such technical working group is on Disaster Risk Financing (DRFTWG).

29. The DRFTWG currently comprises membership of 18 countries/organizations that have an interest in measures to assist the increased financial protection of Pacific Island countries. The DRFTWG membership is open-ended and includes representatives of development partners (e.g. UNCDF-PICAP, UNDRR, APCP, UNDP, FAO), donors (e.g. MFAT, DFAT) multi-lateral development banks such as ADB and the WB, regional intergovernmental organizations (e.g. PIFS and SPC), private sector (e.g. PCRIC - regional risk insurance company) and other partners. Eight PICs are currently members of the DRFTWG: Fiji, Cook Islands, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu and Vanuatu.

30. In 2021 the FEMM approved an ‘operating framework’ for the DRFTWG which guides the scope of DRF capacity building support by partner and donor members to PICs. The operating framework identifies four (4) key areas of DRF support as follows:

   a. **Strengthened regional coordination of DRF** - To ensure improved advocacy, engagement and coordination of capacity building support focused on addressing the DRF needs of all PICs;
   
   b. **Knowledge brokering** - To ensure that PICs are provided with the relevant data and information and knowledge products to support
decision-making in relation to DRF. In addition, this element of the operating framework encourages peer-to-peer exchange and enhanced learning opportunities for relevant stakeholders at the national level, including Ministries of Finance, private sector actors and other groups. Knowledge brokering activities will ultimately aim to improve capacity to design, implement, and scale up DRF solutions in alignment with national, sub national and regional risk financing priorities.

c. **Promoting private sector engagement** - The development of context relevant suite of products and instruments to address the financial protection needs of the various segments of the population and sectors/interests in the economy is in part contingent on the participation of the private sector as both a user and provider of such products. There are limited avenues for PICs and partners to engage with and support the development of private sector-led insurance and social protection products. The DRFTWG is positioned to act as a regional conduit for enabling and promoting engagement with the private sector to address the financial protection needs of the various segments of the population and sectors/interests in the economy.

d. **Strengthen the enabling environment for risk financing at the national level** - In recognition that PICs exposure and risk profiles are diverse and defined by their specific environmental, social, political, and economic contexts. The challenges experienced by PICs were exacerbated and compounded by the direct and indirect impacts of COVID-19. The situation that PICs now face requires that each country revisit their existing financial protection arrangements and options and consider a longer-term and more comprehensive strategic and inclusive approach to the way they manage increasingly multi-scalar and interrelated financial risks. Such support can be provided in the form of technical assistance geared at enhancing the enabling environment for risk financing at the national level through for example, the development of robust national DRF strategies, advising on institutional change in the context of national Public Finance Management systems, improving outreach and engagement with national and regional stakeholders and providing information and knowledge products to enhance decision-making. (PIFS 2021)

31. The DRFTWG is anchoring this Roadmap. Some of the members listed above are reflected in the document in terms of some of the contributions already being made to DRF in the Pacific. Based on the guidance and support provided by and the focus of the DRFTWG as outlined above, PICs will hopefully be optimistic about the road ahead for DRF
## Appendix B - Generic National DRF Strategy Planning Process Outline

<table>
<thead>
<tr>
<th>Process Step</th>
<th>Objective</th>
</tr>
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<tbody>
<tr>
<td><strong>Step 1. High Level Advocacy</strong></td>
<td>Undertake high level advocacy to:</td>
</tr>
<tr>
<td></td>
<td>• Explain the nature and depth of disaster impact on the economy and people</td>
</tr>
<tr>
<td></td>
<td>• Explain the current range of financial instruments and products in place and examples of implementation</td>
</tr>
<tr>
<td></td>
<td>• Explain why there is a need to strengthen financial protection against disasters</td>
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<td></td>
<td>• The importance of a national DRF strategy and its benefits</td>
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<tr>
<td><strong>Step 2. Organising the National DRF Steering Group (National Workshop 1)</strong></td>
<td>Conduct National Workshop 1 to</td>
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<td></td>
<td>• Formalise National DRF Steering Group (NDRFSG)</td>
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<tr>
<td></td>
<td>• Clarify roles and responsibilities for NDRFSG members</td>
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<td></td>
<td>• Finalise DRF strategy planning process</td>
</tr>
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<td></td>
<td>• Assign tasks to NDRFSG members for strategy development</td>
</tr>
<tr>
<td><strong>Output:</strong></td>
<td>Workshop report</td>
</tr>
<tr>
<td><strong>Step 3. Desktop DRF Situation Analysis</strong></td>
<td>Establish a baseline understanding of the DRF situation in the country:</td>
</tr>
<tr>
<td></td>
<td>• Collate data and information</td>
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<tr>
<td></td>
<td>➢ Country risk profile</td>
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<tr>
<td></td>
<td>➢ Existing DRF instruments and products</td>
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<tr>
<td></td>
<td>➢ National public finance management system</td>
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<td></td>
<td>➢ National DRM governance arrangements</td>
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<td>• Undertake analysis of data and information collected (including fiscal gaps) to inform the subsequent development of strategic priorities for DRF</td>
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<td></td>
<td>The analysis of risk data and information should determine who and what needs to be protected (e.g. people, assets, crops); what hazards do they need to be protected against (e.g. cyclones, earthquakes, tsunami, drought, excess rainfall etc, and; what is the nature of financial protection that will best address identified needs</td>
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<td></td>
<td>• Assess the public finance management system and DRM governance arrangements to identify needs for systems and capacity strengthening</td>
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<td>• Ensure active participation by the NDRFSG in the situation analysis process</td>
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<tr>
<td><strong>Output:</strong></td>
<td>Draft DRF Situation Analysis report</td>
</tr>
<tr>
<td>Process Step</td>
<td>Objective</td>
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</table>
| Validation of Draft DRF Situation Analysis (National Workshop 2) | Conduct National Workshop 2 to:  
  - validate and prioritise key issues arising from the DRF Situation Analysis report with the NDRFSG  
  - identify DRF instruments and products that need to be reflected in the strategy and which require in-depth feasibility assessments  
  - identify improvements to public finance management systems and DRF/DRM governance arrangements to be reflected in the DRF strategy  
  - develop a preliminary results matrix with success indicators  
  - discuss implementation arrangements |
| **Step 4. Drafting of National DRF Strategy** | Specialist technical assistance supported by the NDRFSG and DRFTWG to develop a draft national DRF strategy |
| **Output:** Finalised DRF Situation Analysis report |
| **Step 5. Validation and Finalisation of National DRF Strategy** (National Workshop 3) | Conduct National Workshop 3 to finalise the national DRF strategy. The workshop is to:  
  - ensure accuracy in terms of the interpretation of data and information;  
  - confirm relevance/suitability of recommended priorities for the targeted beneficiaries given the findings of the analysis undertaken;  
  - ensure a logical flow and ease of comprehension of the document |
| **Output:** Finalised national DRF strategy |
| **Step 6. Approval of the National DRF Strategy and presentation to Government** | Development and submission of the national DRF Strategy for approval by Cabinet |
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