

**WHAT DOES SUCCESSFUL  
IMPLEMENTATION  
OF THE 'GETTING  
AHEAD OF DISASTERS'  
CHARTER LOOK LIKE?**

# INTRODUCTION

**Getting Ahead of Disasters: A Charter on Finance for Managing Risks will be endorsed by many different types of national government and organizations.**

Whilst it sets out a vision and direction of travel for the international community, it does not include specific commitments on how the principles contained within the Charter should be implemented. Implementation and change are vital for the Charter's vision to be realized, but will look different for each entity and organization. Endorsing the Charter is the first step – states and other endorsers should then make commitments on how they will seek to implement the principles. This companion piece is not a formal part of the Charter text, but provides some examples of what those commitments could, should, and must include in order to secure better futures for all.

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## Climate funds

Recognizing that these organizations provide essential resources across the most climate-affected countries, a climate fund could commit to the following, in line with the Charter principles:

- Integrate pre-arranged finance for disaster anticipation and response into investment strategies.
- Commit to scaling up investments in anticipatory action, offering more system-strengthening money but also triggerable funding that can be released ahead of a forecast disaster.
- Review the fund's support to different phases of the disaster risk management continuum, and provide additional support to phases that are chronically underfunded.
- Prioritize joined-up working with humanitarian and development actors with the explicit focus of ensuring financial instruments and investments fit together and enable a comprehensive management of disaster risks.
- Review the fund's portfolio of programmes in early warning and work, including with other stakeholders, to ensure these are joined up with related investments and programming to ensure action can be taken based on the early warnings.
- Develop stronger collaboration with local organizations as partners in design and implementation, channeling more funding across all phases of disaster risk management to the local level.

## Development agencies

Recognizing that these organizations provide essential resources across the most climate-affected countries, related to all different stages of disaster risk management and with a particular focus on long-term resilience building, a development agency could commit to the following, in line with the Charter principles:

- Increase the use of pre-arranged finance within the organization, for example increasing the use of crisis modifiers, which allow development programmes to pivot activities when a disaster occurs.
- Improve the integration of risk-information across all programmes, including developing systems and budgets that allow for flexibility in activities and focus, should a disaster arise. This should include consideration of how development programmes can incorporate anticipatory elements or be shock-responsive, for example in relation to social protection.
- Scale up investments in social protection systems and the reach of programmes so that they can be linked to pre-arranged finance to allow delivery of support before or after a disaster quickly and efficiently, reaching the most at-risk communities and marginalized people within them.
- Review support given to different phases of the disaster risk management continuum, and provide additional support to phases that are chronically underfunded.
- Review the agency's portfolio of programmes in early warning and work with other stakeholders to ensure these are joined up with related investments and programming to ensure action can be taken based on the early warnings.
- Prioritize joined-up working with humanitarian, climate and other actors with the explicit focus of ensuring financial instruments and investments fit together and enable a comprehensive management of disaster risks.
- Ensure resilience and recovery investments incorporate and incentivise disaster risk reduction activities.
- Develop stronger collaboration with local organizations as partners in design and implementation, channeling more funding across all phases of disaster risk management to the local level.

## Donor governments

Recognizing that these governments provide essential resources across the most climate-affected countries, a donor government could implement the following measures, in line with the Charter principles:

- Conduct a baseline assessment of how much of the donor agency's funding related to disasters is currently arranged in advance. Share this information publicly for benchmarking and accountability.
- Publicly commit to ensuring that a minimum of 10% of crisis financing from the donor agency is pre-arranged by 2030 in order to provide more reliable and quicker support to those affected by disasters.
- Ongoingly monitor and publish data showing where pre-arranged finance from the donor agency is currently focused, and commit to a strategy and target to increase support to the most vulnerable countries, particularly low-income countries and communities and countries threatened or affected by fragility or conflict.
- Use positions on boards of multilateral development banks and organizations to push for reform of instruments and approaches used to pay for disasters so that they enable early action, increasing the range of pre-arranged financial instruments available from, and used within, those organizations.
- Review the donor's portfolios of investments and programmes in early warning to ensure these are joined up with related investments and programming to enable action.
- Review support given to different phases of the disaster risk management continuum, and provide additional support to phases that are chronically underfunded.
- Develop a policy to ensure that when new funding is provided for early warning, an aligned contribution to early action in the country is also made, unless that capacity has already been built, and vice versa.
- Provide more disaster-related support in the form of grant finance, including via multilateral organizations and civil society organizations, to counter the growing indebtedness of the most vulnerable countries.
- Provide more flexible, multi-year and quality funding for local actors who are frontline responders in early warning and early action so that they are able to prepare, raise warnings and act in advance of disasters.
- Ensure a percentage of funding channeled through multinational, international organizations are provided to local actors for faster and more efficient early warning and early action planning and programming.

- Improve the integration of risk information in development programmes, including developing systems and budgets that allow for flexibility in activities and focus, should a disaster arise. This should include consideration of how development programmes can incorporate anticipatory elements or flex to be shock-responsive, for example, social protection programmes.
- Ensure that financial instruments channel money effectively to the local level, including giving local organizations better access to pre-arranged finance.
- Invest in Monitoring, Evaluation and Learning (MEL), requiring all funded programmes to publish data on timeliness and independent evaluation of development impact to contribute to global learning on how to improve the effectiveness of different financing approaches and instruments.
- Design disaster risk programmes and financing instruments so they target the most at-risk communities and marginalized people within them.
- Prioritize requests made by the countries most affected by climate change, for example by implementing the appeals made in the V20's Accra-Marrakesh Agenda.
- Support ODA eligible countries with premium subsidies to access climate risk insurance from regional risk pools, which are owned by member states, and can offer a reduced cost of insurance.

## Governments of nations particularly vulnerable to climate change

Recognizing that these governments are on the front line of protecting their citizens and responding to the climate crisis in their own territories, a national government could implement the following measures, in line with the Charter principles:

- Publicly commit to benchmarking, monitoring and increasing the use of pre-arranged finance<sup>i</sup> within the country. This could include contingency funds and budgets, contingent loans or insurance-related instruments.
- Adapt existing national and sub-national funds and budget lines so that resources are set aside ahead of disasters and can be easily accessed, delivering an appropriate level of funding in a timely way. Where disaster funds already exist, these could be reviewed to ensure they are more effective, for example setting up systems to ensure they are regularly replenished, or incorporating risk-informed triggers and decision-making so funds can be released as reliably and early as possible.
- For all types of pre-arranged finance, develop coherent and multi-stakeholder delivery plans that set out how money will be spent once triggered and how it will reach the most affected people. This can include instruments like contingent loans, such as CAT DDOs, and macro-level insurance policies, for example via risk pools like CCRIF and PCRIC.
- Work to improve social protection systems, and the coverage of programmes, so that they can be linked to pre-arranged finance to allow quick and efficient delivery of support before or after a disaster, reaching the most at-risk communities and marginalized people within them.
- Consider how transfers provided via social protection can reduce risks, as well as anticipate or respond to them, and make adjustments (for example to the type or timing of transfers), working with development partners and others as necessary.
- Connect work on early warning and forecasting with opportunities to shift action in response to disasters to be more anticipatory where possible. This could include activities like communication campaigns and evacuations, as well as sectoral initiatives, for example in relation to agriculture or infrastructure.

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<sup>i</sup> Pre-arranged finance is approved in advance of a crisis and is guaranteed to be released to a specific implementer when a specific pre-identified trigger condition is met (definition from [REAP's Glossary of Early Action Terms 2022](#)).



- Share monitoring data and information on the timeliness and impact of finance provided before and after disasters with other regional entities and national governments to enable lesson learning and the development of best practice.
- Develop mechanisms and fora to foster links and collaboration between different ministries involved in financing and implementing anticipatory, response and recovery support.
- Convene national dialogues around relevant topics – finance for disasters, early/anticipatory action, and so on – ensuring that a broad range of stakeholders are included.

## International Financial Institutions (IFI) or Development Banks (DB)

Recognizing that these entities provide essential resources across the most climate-affected countries, including for disaster risk reduction, emergency response, recovery and reconstruction, an IFI or development bank could commit to the following, in line with the Charter principles:

- Increase the range of pre-arranged financing instruments the IFI/ DB has on offer, including ones that can pay out before a shock based on forecast information, in order to increase finance for anticipatory action from its currently low base.
- Monitor and report on which countries benefit most from crisis financing provided by the IFI/DB, committing to a year-on-year increase in support flowing to the most at-risk communities, low-income contexts and communities and countries threatened or affected by fragility or conflict.
- Improve the timeliness of finance that is provided for disasters, for example reviewing all the IFI / bank's instruments and approaches to benchmark the speed with which they are disbursed, identifying blockages, developing new processes where necessary and committing to provide funding more quickly and reliably. Publish data on timeliness of finance to incentivise accountability.
- Provide more disaster-related support in the form of grant finance to counter the growing indebtedness of the most vulnerable countries.
- Adjust the climate risk financing instruments that the IFI / DB offers so that they incorporate robust delivery plans focused on reaching the most at-risk communities and marginalized people within them, so that funding is better targeted, more transparent and accountable.
- Improve the integration of risk-information in any development programmes, including developing systems and budgets that allow for flexibility in activities and focus, should a crisis situation arise. This should include consideration of how development programmes can incorporate anticipatory elements or be shock-responsive, for example in relation to social protection.
- Actively build collaboration across climate, humanitarian and development sectors by adopting holistic investment strategies that require and incentivise collaboration across the disaster management timeline.
- Support government to improve social protection systems and the reach of programmes so that they can be linked to pre-arranged finance to allow quick and efficient delivery of support before or after a disaster, reaching the most at-risk communities and marginalized people within them.

- Invest in, and publicly share Monitoring, Evaluation and Learning (MEL) information, requiring all funded programmes to publish data on timeliness and conduct independent evaluations of development impact to contribute to global learning on how to improve the effectiveness of different financing approaches and instruments.
- Ensure that financial instruments channel money effectively to the local level, including giving local organizations better access to pre-arranged finance.
- Prioritize requests made by the countries most affected by climate change, for example by implementing the appeals made in the V20's Accra-Marrakesh Agenda.

## International humanitarian organizations

Recognizing that humanitarian UN agencies, Red Cross/ Red Crescent National Societies and international non-governmental organizations provide essential resources and support, in particular in locations experiencing fragility, conflict and violence in addition to climate impacts, an international humanitarian organization could commit to the following, in line with the Charter principles:

- Improve the timeliness of all finance for disasters that is provided by the organization, for example reviewing all funds and approaches to benchmark the speed with which they are disbursed, identifying blockages, developing new processes where necessary and committing to provide funding more quickly and reliably. Publish data on timeliness of finance to incentivise accountability.
- Work with donors to increase the organization's use of pre-arranged financial instruments and approaches, including for unrestricted core funding, internal funds or contingency budgets, in order to provide more reliable and quicker support to those affected by disasters.
- Increase the amount and percentage of finance provided for anticipatory action, setting up or expanding anticipatory action windows within existing rapid response windows.
- Set a target or commitment for the percentage of funds that the organization will provide ahead of disasters, rather than after the shock, by 2030.
- Set a target or commitment for the percentage of funds that the organization will provide to local actors ahead of disasters, rather than after the shock, by 2030.
- Work with donors to invest in more research and independent evaluation connected to anticipatory action, in order to build a stronger evidence base and improve learning into where and how it can be most effective.
- Develop connections and coordination with early warning and forecasting initiatives in country, including with local actors and national platforms (such as those contributing to the Early Warning for All initiative), and linking them to the release of early humanitarian finance where possible.
- Investigate ways of improving the efficiency of funds so that more need is covered, for example using risk pooling approaches or insurance. IFRC, Start Network and UNICEF have all been experimenting with new approaches in this area.
- Hold more financing at local level to allow for increased speed, especially for anticipatory action.

- Increase collaboration with governments, for example linking with national social protection programmes, using government risk information where possible or supporting government-led contingency planning.
- Increase collaboration and coordination with local actors to ensure action on the ground is complementary, sustainable and considers community and local needs, risks and knowledge in design, planning and programming on early warning, risk analysis and early action.
- Increase collaboration with development partners by consciously linking with risk reduction programmes and building in risk reduction / risk-sensitive programming where possible.
- Develop stronger partnerships with local organizations as delivery partners, channeling more response and anticipation funding, with lower overheads.

## Local organizations and networks

Recognizing that local organizations and networks, including but not limited to national non-governmental organizations (NGOs) and civil society organizations (CSOs), are on the front line when a disaster strikes, play a pivotal role in all phases of disaster risk management, and have long established working relationship both with peer organizations and local communities, these organizations could commit to the following, in line with the Charter principles:

- Develop programmes and strengthen capacities to enable earlier support for at risk communities, particularly scaling up efforts to anticipate disasters so that impacts are mitigated.
- Increase use of pre-arranged financing within the organization, for example for unrestricted core funding, internal funds or contingency budgets.
- Advocate for access to and greater use of pre-arranged finance and anticipatory action in the international system.
- Set a target or commitment for the percentage of funding that the organization will provide ahead of disasters, rather than after the shock, by 2030.
- Advocate for the incorporation of local and indigenous knowledge of risk into the early warning and early action mechanisms of international systems, analysis and decision-making.
- Contribute knowledge, expertise and lessons learned, for example in relation to indigenous early warning systems and local knowledge of risks and appropriate actions, to inform the development of better financial instruments and approaches.
- Launch local governance initiatives to ensure inclusive management of early warning and early action approaches.
- Review the organization's portfolio of programmes to ensure that they are joined up with other initiatives across disaster risk management, for example ensuring that work in early warning is joined up with related investments and programming to ensure action can be taken based on the early warnings.
- Enhance links with external actors who have access to pre-arranged finance in order to pre-position effectively well in advance of a potential hazard, for example signing MoUs.
- Maintain an up-to-date 'pool' of local human resources who can be recruited or activated at short notice before a potential hazard or when a disaster strikes.
- Invest in, and publicly share, Monitoring, Evaluation and Learning (MEL) information on timeliness and development impact to contribute to global learning on how to improve the effectiveness of different financing approaches and instruments.

## Private sector entities

Recognizing that the private sector can play a role in providing technical support, data, information and risk solutions, a business could commit to the following, in line with the Charter principles:

- Collaborate with governments and organizations that provide finance for disaster response to understand their processes and needs, support risk understanding and increase the range and quality of affordable insurance-related instruments that can increase protection from climate risks
- Ensure that instruments pay out as quickly as possible, ideally embedding a requirement for contingency planning and links with delivery mechanisms that target the most at-risk communities and the most marginalized people within them.
- Investigate how to better incorporate risk reduction into financial instruments, starting from the design phase and creating incentives for disaster risk reduction where possible.
- Strive to increase the sharing of information and data as global public goods as much as possible, including measuring and reporting on the impacts of different approaches in order to drive learning, and supporting improved understanding and awareness of risks in climate vulnerable countries.
- Develop strategies for improving affordability and broadening accessibility to different financial instruments for climate risks.
- Support local and regional private sectors, working with existing initiatives such as regional risk pools, wherever possible to avoid duplication and instead focus on collectively reducing the protection gap.

