



STAKEHOLDER COORDINATION MEETING ON CLIMATE AND DISASTER RISK FINANCING AND INSURANCE



Date : 29th September 2020

Civil Society Network on Climate Change (CISONECC)
P.O. Box 1036,
Lilongwe.

Email: cisonecc@cisoneccmv.org

Website: www.cisoneccmv.org

Twitter: [@cisonecc_malawi](https://twitter.com/cisonecc_malawi)

Facebook: [Civil Society Network on Climate Change](https://www.facebook.com/CivilSocietyNetworkonClimateChange)

ACKNOWLEDGEMENTS

CISONECC would like to thank the German Government through CARE German and CARE Malawi for the financial support towards the stakeholders' workshop. The workshop was supported under the project 'Multi-stakeholder Partnership on Climate and Disaster Risk Financing and Preparedness in the context of the InsuResilience Global Partnership' that CISONECC is implementing.

CISONECC further acknowledges all stakeholders thus financial institutions, government institutions, CSOs, media and academia present at the workshop whose valuable inputs contributed to the success of the workshop.

ACRONYMS

CISONECC	Civil Society Network on Climate Change
CSO	Civil Society Organization
CDRFI	Climate and Disaster Risk Financing and Insurance
PME	Participatory Monitoring and Evaluation
DoDMA	Department of Disaster Management
DCCMS	Department of Climate Change and Meteorological Services
IGP	InsuResilience Global Partnership
COVID-19	Corona Virus Disease of 2019
MAP	Multi-actor Partnerships
EWS	Early Warning System
DCCMS	Department of Climate Change and Meteorological Services

Table of Contents

ACKNOWLEDGEMENTS	2
ACRONYMS	3
1.0 Introduction	5
1.1 Background	5
1.2 Objectives.....	6
1.3 Expected Outcomes	6
2.0 WORKSHOP PROCEEDINGS	6
2.1 Opening Remarks.....	6
2.1.1 CISONECC National Coordinator.....	6
2.2 Presentation.....	7
2.2.1 Group Work 1	9
2.3 Presentation.....	20
2.3.1 Group Work 2	Error! Bookmark not defined.
2.4 Closing Remarks.....	24
2.4.1 Remarks from CISONECC National Coordinator	26
2.4.2 Remarks from DCCMS Director.....	26
3.0 Challenges.....	Error! Bookmark not defined.
4.0 Recommendations.....	27
5.0 Conclusion.....	27
ANNEXES.....	28

1.0 Introduction

1.1 Background

Climate change increases the frequency and intensity of extreme weather events worldwide threatening efforts to sustainable development and poverty reduction. According to World Bank (2018) and GIZ (2019), disasters force 26 million people into poverty each year. The cost of responding to disasters force countries to frequently divert longer-term development finance into short-term response measures affecting micro and macro economies.

Disaster risk finance and insurance solutions, when used as part of a comprehensive disaster risk management approach, enables more resilient economic development and helps protect lives, livelihoods, businesses, infrastructure, and public finances by strengthening disaster preparedness, rapid response, and recovery. The Sendai Framework calls upon national Governments to promote mechanisms for disaster risk transfer and insurance, risk sharing and retention and financial protection, as appropriate, for both public and private investment in order to reduce the financial impact of disasters on governments and societies, in urban and rural areas (UNDRR, 2015).

Malawi is among the most vulnerable countries to climate change because its economy is predominantly agro-based and largely rain-dependent. Considering that the rural population, which is in majority, is poor and directly depends on natural resources for its livelihood, the bulk of this population lacks the capacity to proactively finance climate change adaptation, mitigation and climate proofing activities. This highlights the importance of more predictable and reliable financing mechanisms to climate and disaster risk.

Understanding the importance of pre-arranged mechanism to financing disaster response, 70 players (countries, Civil Society Organizations, International Organizations, the private sector and academia) came together and created a partnership called the InsuResilience Global Partnership (IGP). IGP's main objectives is to protect the lives and livelihoods of poor and vulnerable populations from the consequences of disasters by enabling faster, more reliable and more cost-effective responses to disasters. This objective is two-fold: First, it helps countries to adequately respond to the human impact of climate change after the occurrence of disasters (ex-post). Second, it supports countries to better prepare for natural hazards through the use of prearranges climate and disaster risk financing and risk transfer solutions, including insurance (ex-ante)

Understanding the IGP's mandate and in order to encourage pre-determined mechanisms to financing disaster response, a project titled 'Multi-stakeholder partnership on climate and disaster risk financing and preparedness in the context of the InsuResilience Global Partnership' is being implemented in 6 countries including Malawi. In Malawi this project is being implemented by the Civil Society Network on Climate Change (CISONECC) with funding from Government of Germany through CARE Germany and CARE Malawi. The project's overall objective is to reduce the negative consequences of disaster and climate change on development opportunities and living

conditions of vulnerable Malawians through the creation of a multi-actor dialogue platform (MAP) at national level in order to promote the development and implementation of gender-equitable, poverty-oriented and human rights-based approaches to climate and disaster risk financing.

As such, CISONECC organized the first stakeholders' coordination meeting on CDRFI. The meeting targeted various stakeholders including the government, Civil Society Organizations, Private sector players, academia and the media. The meeting was held on 29th September 2020 at Linde Motel in Dowa.

1.2 Objectives

The meeting was organized to achieve the following objectives:

- To map the way forward in the operationalization of a multi-stakeholder platform on CDRFI
- To validate the InsuResilience MAPS project influencing strategy
- To deliberate and come up with stakeholders' positions on various CDRFI issues
- To strengthen linkages, coordination and collaboration between CDRFI stakeholders

1.3 Expected Outcomes

CISONECC expected to get the following outputs:

- Strengthened linkages, coordination and collaborations amongst players
- Clear stakeholders' positions on CDRFI issues
- A validated project influencing strategy
- Kick start the Malawi national MAP for CDRFI

2.0 WORKSHOP PROCEEDINGS

The meeting commenced with Mrs. Ruth Maganga, CISONECC's Programs Coordinator welcoming all to the meeting and asking for an opening prayer. Mrs. Maganga also led the group through a round of introduction before calling upon the National Coordinator for CISONECC to offer opening remarks.

2.1 Opening Remarks

2.1.1 CISONECC National Coordinator

Julius Ng'oma, CISONECC National Coordinator, began by welcoming all the participants present. He then disclosed that the meeting was a dialogue and a continuation from the previous meetings that have been done since the launch of the Climate and Disaster Risk Financing and Insurance (CDRFI) program. He hinted that the meeting was going to focus on climate and insurance.

The National Coordinator further shared that CISONECC under the InsuResilience MAPS project had done studies which among other things aimed at drawing up a list of stakeholders to champion CDRFI issues in Malawi. He added that the major objective of the meeting was to determine how

the identified stakeholders will be engaging with each other moving forward. This was to be done by drawing up concrete points in the operationalization of the Multi-Actor Platform (MAP) on CDRFI i.e. drafting the MAP terms of reference, and the choosing of the MAPs steering committee membership. This steering committee team is to be key in coordination of MAP dialogues and activities on CDRFI in Malawi.

Finally, Mr. Ng'oma shared the other objectives of the meeting which encompassed validating the project's influencing strategy, come up with stakeholder's position on CDRFI and to strengthen linkages, collaboration and coordination among stakeholders.



Picture 1: CISONCEC National Coordinator offering opening remarks

2.2 Presentation from Ministry of Health Official on COVID-19

In light of the Coronavirus Pandemic (COVID-19) that has also affected Malawi, CISONCEC mainstreams COVID 19 in its programming and operations. As such, during the meeting, a Nurse and Midwife Technician from the Ministry of Health; Kamuzu Central Hospital delivered a presentation on the same. The presentation was to enlighten the participants on the virus and most importantly, to share on the COVID-19 preventive measures that should be followed to curb the spread of the virus.

Sabina Kalumbe, began by emphasizing that COVID-19 is real. She then went on to share on the mode of transmission of the virus as well signs and symptoms that a COVID-19 positive person depicts. Furthermore, she explained on the various preventive measures that should be followed by the participants at the workshop to avoid contracting the virus such as wearing of face masks, regular washing of hands, regular use of hand sanitizers, and observing social distance.

In closing, Ms. Kalumbe, while referring to the recent COVID-19 statistics, appealed to the participants to religiously observe COVID-19 preventive measures despite the fact that active cases in the country were on a decrease.



Figure 2: Ms. Kalumbe making a presentation on COVID-19

2.3 Presentation on the InsuResilience MAPs project Influencing Strategy

Yamikani Mlangiza, Project Coordinator for the InsuRelience Project delivered a presentation on the overview of the influencing strategy for the InsuResilience MAPS Project. She began her presentation by explaining that the aim of the project is to enhance stakeholder collaboration among CDRFI actors thus Government, CSOs, private sector, development partners, academia and even the media.

She added that the project aims to establish a multi-actor platform (MAP) to enhance coordination of different stakeholders for mapping the way forward and influencing the much-needed change on CDRFI issues in Malawi. She then disclosed that the influencing strategy was developed in order to guide stakeholders' actions in dealing with CDRFI issues and that the influencing strategy focuses on issues that were raised during the inception meeting of the project.

Ms. Mlangiza went further to share on the influencing strategy in terms of the method of development, the context of the strategy, policy frameworks in line with CDRFI as well as the goal and vision in line with the project. Furthermore, she reminded the stakeholders of the five issues that had been prioritized during the Inception meeting. She then explained that the five issues had been reworked on and developed into six advocacy issues to be advanced through the influencing strategy. These advocacy issues are: Low stakeholder engagement in CDRFI policy processes; Limited stakeholder engagement in CDRFI initiatives; Limited stakeholder collaborations in the design and implementation of CDRFI interventions; Lack of transparency and accountability in the management of CDRFI funds; Limited availability of climate and disaster risk insurance products on the market; and Unaffordability of climate and disaster risk insurance products to vulnerable Malawians. Additionally, she added that the issues had been grouped into two themes from which strategic objectives were developed. The strategic objectives were outlined to be: CDRFI policies and initiatives are being designed, implemented, and monitored and evaluated through participatory

processes by 2022; and Operationalization of the climate change fund and use of proceeds for climate and disaster risk insurance subsidy by 2022

In Closing, she outlined the milestones and the expected outcomes from the advocacy work that will be done in line with CDRFI.



Figure 3: Ms. Mlangiza making a presentation on the draft InsuResilience MAPs Project Influencing Strategy

2.3.1 Plenary

Comment: Maynard Nyirenda from the Sustainable Development Initiative (SDI) suggested revising the goal of the strategy i.e. establishing MAPs as a key to achieving the set objectives since this sounds like shallow goal which can be achieved even before the timeline elapses. He added that the goal should be based on the result of the actual outcomes i.e. results at impact level.

- ❖ Can the first 2 milestones under objective number 2 be combined as they seem to be referring to the same thing?

Response: Both points raised are some of the things that we need to consider as we go through the various sections of the influencing strategy during the session of validating the strategy.

Comment: Isaac Tchuwa from the Malawi University of Science and Technology (MUST) wanted an update on the Carbon Tax and how the funds are being utilized, adding that the tax has been removed from the vehicle COF

Response: The tax is still being collected but has now been added to fuel price. However, the question should be where and how is the money utilized.

Comment: Limbikani Nundwe from the Reserve Bank of Malawi added that currently the levy is being managed by MERA. He added that as stakeholders we need to understand why the government has opted for this new arrangement so that our demands are informed.

- one participant commented that the money collected as Carbon tax still goes to Account Number 1.

Comment: Matthews Malata from the Association of Environmental Journalists added that there is need to secure strong political will if there is to be a significant change made on climate and disaster risk and finance insurance initiatives. Additionally, he wanted to know how the issues appearing in the influencing strategy had been identified and their messages developed.

Response: The issues and the messages had been identified and developed through a participatory process during the Inception meeting that was held in June 2020.

Recommendation: When dealing with Carbon Tax and its use to climate change financing, the Forest fund must also be considered not just the National Climate Change Management Fund (NCCMF)

Recommendation: Jolam Nkhokwe, Director for the Department of Climate Change and Meteorological Services recommended that as we talk about climate and disaster risk financing and insurance, we must also take into account the issue of early warning systems (EWS) and advocating for the participation of everyone on EWS because they play a major role in preparedness and response to disasters. Weather insurance knowledge should be trickled down to the grassroots so as to strengthen and make awareness of CDRFI initiatives a top priority for farmers in rural areas. Unless this is done, stakeholders will be talking to themselves.

Response: The National Coordinator disclosed that the meeting was meant to solicit further inputs to be incorporated in the influencing strategy. There are different elements that need to be factored in and validated before the influencing strategy is approved. As a team (the participants), there is need to seriously critique each and every element under discussion thus goal, objectives and even milestones.



Figure 4: Mr. Malata commenting on Carbon Tax

2.3.2 Group Work 1: Validation of the Influencing strategy: Prioritised Advocacy Issues and Strategic Objectives

The meeting participants were then split into two groups to discuss the strategic objectives, key messages, milestones, and outcomes of the two strategic objectives. One of the groups was tasked to discuss the first strategic objective whilst the other group discussed the second strategic objective.

The table below shows the selected advocacy issues and their corresponding strategic objectives that the stakeholders made input on.

Table 1: Selected advocacy issue and their strategic objectives

Prioritized Advocacy Issue	Strategic Objectives
<ul style="list-style-type: none"> • Low stakeholder engagement in CDRFI policy processes • Limited stakeholder engagement in CDRFI initiatives • Limited stakeholder collaborations in the design and implementation of CDRFI interventions • Lack of transparency and accountability in the management of CDRFI funds 	CDRFI policies and initiatives are being designed, implemented, and monitored and evaluated through participatory processes by 2022
<ul style="list-style-type: none"> • Limited availability of climate and disaster risk insurance products on the market • Unaffordability of climate and disaster risk insurance products to vulnerable Malawians 	Operationalization of the climate change fund and use of proceeds for climate and disaster risk insurance subsidy by 2022

Considering the above issues and their strategic objectives, the following were the feedback that came out of the group discussions:

- **Feedback on strategic objective 1** (*CDRFI policies and initiatives are being designed, implemented, and monitored and evaluated through participatory processes by 2022*)
- ❖ The objective is fine since the aspect of participation have been incorporated. However, the team worked under the assumption that the aspect of inclusion will be there from the grassroots level to the decision makers' level.
- **Feedback on strategic objective 2** (*Operationalization of the climate change fund and use of proceeds for climate and disaster risk insurance subsidy by 2022*)
- ❖ Strategic objective number two does not incorporate the issue of “Limited availability of climate and disaster risk insurance products on the market” hence an addition to the objective of the same was proposed as follows:
“Development of wide range of climate and disaster risk insurance products to vulnerable Malawians”
- ❖ Hence the strategic objective should be amended as follows:
“Promote the development of diverse insurance products and operationalize the climate change fund and use of the proceeds for climate and disaster risk insurance subsidy by 2022”



Figure 5: Stakeholders discussing the influencing strategy in a group

2.3.3 Group Work 2: Validation of the Influencing Strategy: Key messages and Milestones

Table 2: An extract from the influencing strategy indicating Key Messages and Milestones under each strategic Objective

Strategy	Milestones	Key Messages	Influencer	Targeted power holders	Means of influence
Strategic Objective 1: CDRFI policies and initiatives are being designed, implemented, and monitored and evaluated through participatory processes by 2022					
<p>Participatory monitoring of CDRFI policies and publication of the outcomes</p> <p>Build the capacity of stakeholders in the participatory monitoring and evaluation of CDRFI policies</p> <p>Create awareness within government and developmental partners' circles on the importance of multi-stakeholder involvement in the design and implementation of CDRFI initiatives and</p>	<p>Stakeholders capacity on PME is enhanced</p> <p>Stakeholders capacity on CDRFI is enhanced</p> <p>Government and donor officials are aware of the importance of multi-stakeholder collaborations in the design and implementation of CDRFI initiatives</p> <p>CDRFI are developed and monitored in a participatory manner</p>	<p>When other stakeholders are not involved in the design and implementation of CDRFI initiatives, and policy processes, it undermines the potential impacts of the initiatives</p> <p>To enhance accountability of CDRFI funds, multiple stakeholders need to be involved in CDRFI initiatives and policy processes</p> <p>Different stakeholders bring</p>	Civil Society	<p>Government officials</p> <ul style="list-style-type: none"> • Ministry of Agriculture • Ministry of Finance • Ministry of forestry and natural resources <p>Developmental partners</p> <ul style="list-style-type: none"> • World Bank • World Food Program • United Nations Development Program • German Cooperation for Development 	<p>Dialogue sessions</p> <p>Press briefings</p> <p>Stakeholder coordination meetings</p>

<p>policy processes</p> <p>Build the capacity of CSOs and other stakeholders on CDRFI to ensure their effective contribution to CDRFI initiatives and policy processes</p>		<p>different expertise, strengthening CDRFI processes</p>			
<p>Strategic Objective 2: Operationalization of the climate change fund and use of proceeds for climate and disaster risk insurance subsidy by 2022</p>					
<p>Build public support through media and public engagements</p> <p>Secure buy-in from relevant parliamentary committee, other parliamentarians, and relevant government ministries on the importance of introducing a weather insurance subsidy program for vulnerable Malawians</p> <p>Engage and network with like-minded NGOs to build</p>	<p>Public support on the introduction of a climate insurance subsidy is created</p> <p>The public is aware of the importance of climate and disaster risk insurance</p> <p>The buy-in from relevant government officials and parliamentarians is secured</p> <p>Stakeholders are advocating for climate and disaster insurance subsidy with a collective voice</p> <p>The climate change fund is operational</p>	<p>The climate change fund needs to start operating.</p> <p>Funds from the carbon tax should feed into the climate change fund</p> <p>There is need to set up a multi-stakeholder task force to develop the fund's operational framework that includes climate insurance subsidy for vulnerable Malawians</p>	<p>Civil society</p>	<p>Parliamentarian committees on</p> <ul style="list-style-type: none"> • Climate change and natural resource • Budget and finance • Agriculture and irrigation • Social and community affairs <p>Government officials</p> <ul style="list-style-type: none"> • Ministry of Agriculture • Ministry of Finance • Ministry of 	<p>Dialogue sessions</p> <p>Press briefings</p> <p>Newspaper articles</p> <p>Panel discussions</p>

momentum an CSOs voice		<p>Climate related disasters are on a rise, affecting the vulnerable Malawians the most</p> <p>Climate and disaster insurance subsidy will strengthen the resilience of Malawian communities to climate change and disaster risk</p>		<p>forestry and natural resources</p> <p>Developmental partners</p> <ul style="list-style-type: none"> • World Bank • World Food Program • United Nations Development Program <p>German Cooperation for Development</p>	
------------------------	--	--	--	--	--

Table 3: An extract from the Influencing strategy indicating Long-term and Intermediate Outcomes

Objective	Long-term outcome	Long-term indicator	Data collection methods and sources	Intermediate outcome	Intermediate outcome indicator	Data collection methods and sources
CDRFI policies and initiatives are being designed, implemented, and monitored and evaluated through participatory processes by 2022	Various stakeholders are being meaningfully involved in the participatory monitoring and evaluation of CDRFI initiatives	Number of CDRFI initiatives and policies that have been subjected to the PME strategy developed	<p>Monitoring and evaluation reports</p> <p>Media coverage</p> <p>Key ministries reports</p>	Stakeholders have the capacity to participate in the participatory monitoring and evaluation of CDRFI initiatives and policies	<p>Number of stakeholders trained in the PME of CDRFI</p> <p>Number of stakeholders trained in CDRFI</p>	Activity reports

	<p>Stakeholders are meaningfully involved in the CDRFI policy processes in Malawi</p> <p>There is increased transparency and accountability in the management of CDRFI funds</p> <p>There are increased collaborations amongst stakeholders in the design, development and implementation of CDRFI initiatives</p>	<p>through the InsuResilience MAPS project</p> <p>Number of stakeholders involved in the review and drafting of CDRFI policies in the country</p> <p>Number of stakeholders that are part of the steering committee for CDRFI funds e.g. ARC fund</p> <p>Number of new CDRFI initiatives introduced through stakeholders' collaborative efforts</p>		<p>Stakeholders have the capacity to design, develop and implement pro-poor and gender equitable CDRFI initiatives</p>		
Operationalization of the	Increase number of	Number of	Public reports	Stakeholders have	Number of	Activity reports

<p>climate change fund and use of proceeds for climate and disaster risk insurance subsidy by 2022</p>	<p>climate and weather insurance products on the market that are aimed at poor and vulnerable populations</p> <p>Climate and weather insurance products are affordable for the poor and vulnerable Malawians</p> <p>Increase in the number of people who are financially secured from climate disasters through weather insurance</p>	<p>climate and weather insurance products on the market</p> <p>The introduction of a weather climate insurance subsidy for vulnerable Malawians</p>		<p>the capacity to advocate for affordable CDRFI products for vulnerable stakeholders</p> <p>The operationalization of the climate change fund</p>	<p>stakeholders trained in advocacy</p> <p>The operation of the climate change fund</p>	<p>Speeches by key ministers, parliamentarians</p> <p>Media coverage</p> <p>Stakeholders messages quoted in speeches</p>
--	---	---	--	--	---	--

Feedback on above segments in regards to strategic Objective 1 (*CDRFI policies and initiatives are being designed, implemented, and monitored and evaluated through participatory processes by 2022*)

- ❖ The key messages sound like justifications instead of messages hence should be revised. They also need to target various power holders thus make them specific as they have also left out other stakeholders such as beneficiaries, development partners. A message cannot fit all hence need for review
- ❖ The outcomes are focusing much on participation leaving out designing and implementation and this is, therefore, something to be looked into.
- ❖ There is need to add on a section of ‘means of influence’
- ❖ Long term outcome not framed to reflect what we want to see for instance: improved stakeholder engagement on CDRFI policies can lead to increased transparency and accountability in management of CDRFI funds. It must also tally with the milestones thus increased capacity of stakeholders
- ❖ The intermediate outcome needs to be reframed to sound like an outcome. There is also need to think in line with the end result if its increased accountability or participation.

Feedback on the above segments in regards to strategic objective 2 (*Operationalization of the climate change fund and use of proceeds for climate and disaster risk insurance subsidy by 2022*)

- ❖ On key messages, more messages should be added including:
 1. Early Warning System messages to be accessible by all
 2. Lobbying with government arms on insurance subsidy
- ❖ On targeted power holders, the following should be added:
 1. Insurance association of Malawi
 2. Registrar of financial institutions
- ❖ On influencers, there is need to add the following:
 1. Private insurance companies
 2. Decision makers
 3. Registrar of financial institutions
- ❖ On means of influencing, training sessions should be added to the operationalization of the climate change fund and use of proceeds for climate and disaster risk insurance subsidy by 2022.

2.4 Presentation of key CDRFI issues

Yamikani Mlangiza, CISONNECC project coordinator gave a brief presentation of the key CDRFI issues which the influencing strategy is taking up. The aim of the presentation was to refresh the participants of the selected issues for further deliberation and drawing positions on:

The issues included:

1. Low stakeholder engagement in CDRFI policy processes
2. Limited stakeholder engagement in CDRFI initiatives
3. Limited stakeholder collaborations in the design and implementation of CDRFI interventions
4. Lack of transparency and accountability in the management of CDRFI funds
5. Limited availability of climate and disaster risk insurance products on the market
6. Unaffordability of climate and disaster risk insurance products to vulnerable Malawians

2.4.1 Group Work 3: Developing stakeholders' position on CDRFI

Following the presentation by Ms. Mlangiza, the participants went back into group to develop stakeholders' positions on the issues by responding to a series of questions that had been developed for this purpose.

Table 4: Consolidation of what came out of the group work

CDRFI Issues	<i>Lack of transparency and accountability in the management of CDRFI funds</i>	<i>Low stakeholder engagement in CDRFI policy processes</i>	<i>Unaffordability of climate and disaster risk insurance products to vulnerable Malawians</i>	<i>Limited stakeholder collaborations in the design and implementation of CDRFI interventions</i>
Why is it important to address this issue?	<ul style="list-style-type: none"> • Instills confidence from stakeholders • Encourages uptake of insurance products • Enhances quality of insurance products • Eliminates abuse of designated funds • Enhances proper alignment and mainstreaming to existing interventions 	<ul style="list-style-type: none"> • To raise awareness of stakeholders • To enhance ownership and management of the CDRFI initiatives • Helps to monitor CDRFI initiatives 	<ul style="list-style-type: none"> • Increase uptake of the insurance products • Reduce premiums 	<ul style="list-style-type: none"> • Promotes development tailor-made interventions • Enhances success of the interventions • Enhances ownership of the interventions
What policies do we have that support this issue?	<ul style="list-style-type: none"> • ATI (Act) • Public Finance Management Act • Public Procurement and Disposal 	<ul style="list-style-type: none"> • NCCMF • DRM policy DRM strategy • Gender policy 	<ul style="list-style-type: none"> • ATI • National Resilience policy • Public Finance Management Act 	<ul style="list-style-type: none"> • DRM policy – has clauses on collaboration • NCCMF • Financial services Act • Meteorological policy

	<ul style="list-style-type: none"> • Disaster Risk Financing Strategy 		<ul style="list-style-type: none"> • Public Procurement and Disposal • Disaster Risk Financing Strategy 	<ul style="list-style-type: none"> • National Agriculture policy
How will dealing with this issue benefit the country?	Will lead to reduced vulnerability on impacts of climate change	<ul style="list-style-type: none"> • Beef up the ownership and will improve resilience of the community • Increase demand of CDRFI initiatives since in due course there will be capacity building • Have an effective means of dealing with CDRFI initiatives 	<ul style="list-style-type: none"> • Reduce impact of climate disaster • Increasing resilience 	<ul style="list-style-type: none"> • Help in building capacity • Help in resource mobilization • Increase ownership
How does this issue align with varying stakeholder's interest?	Stakeholders will have access to information	All stakeholders involved in resilience building and resilience building	<ul style="list-style-type: none"> • Mandatory saving • Resilience building • Climate justice • High demand for products 	All stakeholders involved in different initiatives including CDRFI interventions hence it is in their interest

<p>What then should be done to deal with this issue?</p>	<ul style="list-style-type: none"> • Increased public awareness • Capacity building in structures • Advocacy • Establishment of platforms to check conformity to guidelines 	<ul style="list-style-type: none"> • Stakeholder analysis and mapping – they are many hence need for good representation • Capacity building to determine stakeholders' roles • Come up with a communication strategy to guide a process of awareness and getting feedback 	<ul style="list-style-type: none"> • Lobbying insurance companies to reduce their premiums • Aggregation of smallholders into groups or cooperatives 	<p>Capacity building – those designing should know what they are doing</p>
--	---	---	--	--

2.4.2 Plenary

❖ On lobbying Insurance Association of Malawi (IAM) to reduce premiums, what is the probability of this being achieved?

Response: If we mobilize farmers thus get significant numbers insured it will create the demand that can be reflected in the lowering of the premiums

Comment: A participant added that the case of distribution of premiums affects insurance. In lobbying for the reduction of the premiums, stakeholders will have to engage IAM to come up with new ways of reaching out to the people (farmers). It is not about the insurance companies cutting their profits but making it part of their contribution to saving lives.

❖ Are there enough policies that support CDRFI thus enough regulatory to cater for this and are they favorable?

❖ **Response:** No, Malawi does not have a policy on CDRFI but if there is a clause in any of the policies, that is what will act as an entry point to inform of such policies

2.5 apping MAP way forward

After all the deliberations on the InsuResilience MAPs project Influencing Strategy, Yamikani Mlangiza, CISON ECC Project Coordinator delivered a brief presentation on the MAPs in order to enlighten the stakeholders on the multi-actor platform (MAP). Ms. Mlangiza began by highlighting that the recent study on the state of play on CDRFI issues in Malawi has revealed that there are gaps in CDRFI thus the need to address these gaps. She added that CISON ECC cannot work alone hence the need to set up a team, a steering committee to define the way forward.

In terms of the steering committee, Ms. Mlangiza explained the proposed stakeholders for the committee with their roles in the committee. The stakeholders included:

1. **Reserve Bank of Malawi:** regulating finances
2. **Government (chairperson):** development and coordination
3. **Finance Companies:** design and provision of CDRFI products
4. **Development partners:** technical and financial assistance
5. **Community representatives:** beneficiaries
6. **Academia:** research and advocacy and capacity building
7. **Media:** advocacy and awareness raising

Following this, the stakeholders were tasked to nominate and elect who will be the steering committee's chairperson thus Government representative and a Private sector representative to be the co-chairperson. The elected were as follows:

Chairperson: Department of Climate Change and Meteorological Services – Jolam Nkhokwe due to the following reasons:

- ❖ Committed to the CDRFI work
- ❖ Has been engaged in all the meetings concerning the project
- ❖ DCCMS has an already existing link with the Ministry of Finance hence engaging the ministry on the financing issues will be easy

Co-Chairperson: Insurance Association of Malawi – Master Mbale for the following reasons:
Commitment to the process

- ❖ Have a larger interest in the provision of the insurance

Secretariate: Civil Society Network on Climate Change

Further, it was agreed that the MAP should be organised into thematic working groups. Additionally, it was agreed that the thematic working groups meeting should happen monthly virtually with the entire MAP meeting happening every quarter.

In closing the session, Mr. Ng'oma indicated that CISONNECC will share a report of what had transpired with the rest of the team. He added that CISONNECC will further propose the composition of the technical working groups, adding that the next forum of similar nature will be organized and called for hand in hand collaboration with the newly appointed chairperson of the MAP steering committee.



Figure 6: Mr. Hamela from DoDMA making a proposal on who should occupy the seat of the Chairperson

2.6 Closing Remarks

2.6.1 Remarks from CISONECC National Coordinator

Mr. Julius Ng'oma, CISONECC National Coordinator, thanked all the participants for their active participation and well-informed contributions that will help to polish up the influencing strategy as indicated at the beginning of the meeting. He added that the aim of the validation was to ensure that all stakeholders' views and issues are represented in the strategy since the influencing strategy will guide the implementation of the project.

In terms of the multi-actor platform (MAP), the National Coordinator expressed his elation at the election of the chairpersons for the steering committees. He stressed that they will be operationalized to map the way forward in CDRFI initiatives in Malawi and called on all the stakeholders present to support the process. He pledged that CISONECC will engage each and every stakeholder that were mentioned in the discussion

In closing, Mr. Ng'oma wished all participants all the best as they together with CISONECC will be working towards operationalization of the MAPs.

2.6.2 Remarks from DCCMS Director

The Director for the Department of Climate Change and Meteorological Service (DCCMS), Mr. Jolam Nkhokwe commended the participants for patronizing the meeting in large numbers. He emphasized that CDRFI is key to combating the impacts of climate change and that the discussions that happened at the meeting showed that progress is being made.

The Director disclosed that the issue of climate change brings about questions regarding how the country is faring in terms of raising awareness, readiness to disasters as well as response to the same. He added that efforts are being made to come up with a strategy to respond to climate change. He further highlighted that the 2020/2021 rainy season forecast is showing that Malawi will experience floods and inquired on how ready the country is in terms of preparedness and response. The Director went further to recall his sentiments during one of the plenary sessions on the issue of EWS and added that EWS will help the country to generate and disseminate effective messages to the nation so that people are ready for the effects and the extreme weather events. He reminded the participants on the disasters that struck the country in 2019. He highlighted that such coordination meetings will ensure implementation of strong CDRFI, effective response to disasters, resilient communities and a reduction in poverty levels.

In closing, he accepted his election as chairperson of the steering committee and appealed for the support of all stakeholders in the course of making the MAPs a success in the implementation of CDRFI initiatives and climate change response.



Figure 7: Mr. Nkhokwe, Director for DCCMS offering closing remarks

3.0 Challenges

The meeting was a success. Notwithstanding the fact, however, a few challenges were met in the course of organizing and conducting the workshop. Some of the challenges include:

- Some participants were not seriously following the COVID-19 preventive measures.
- The meeting started a bit later than the scheduled time as some participants arrived late. This affected time allocated for other sessions such as group discussions.

4.0 Recommendations

With the Challenges outlined above and the discourse from the meeting, the following are the recommendation:

- Ensure that everyone follows the COVID-19 preventive measures. The nurse should be advised to assist CISONECC on this in the prospective meetings.
- Emphasizing on time to the participants probably a day prior to the meeting as a reminder

5.0 Conclusion

With all the challenges faced in course of organizing and even conducting the workshop taken into account, it is right to conclude that the workshop was held successfully. All of the set objectives of the meeting were achieved as stakeholders were able to validate the InsuResilience MAPS project influencing strategy as well as provide further inputs to be incorporated in the strategy. As the meeting brought together various stakeholders, it was a means for strengthening linkages, coordination and collaboration between CDRFI stakeholders. Most importantly, CISONECC was able to coordinate and kick start the Malawi National MAP for CDRFI.

ANNEX 1: MEETING PICTURES



Phillip Nyasulu from TROCAIRE facilitating the morning sessions



Maynard Nyirenda from SDI facilitating the afternoon sessions



Isaac Tchuwa from MUST commenting offering input into the discussion



Chinsinsi Phiri from Ministry of Finance offering input into the discussion



Chimwemwe Kamwala from Christian Aid offering input into the discussion



Limbikani Nundwe from Reserve Bank of Malawi offering input into the discussion

ANNEX 2: Program for the stakeholders' coordination meeting on climate and disaster risk financing and insurance

TIME	ACTIVITY	FACILITATOR
08:00 - 08:30	Registration	CISONECC Secretariat
08:30 - 08:40	Opening Remarks and Introductions	Ruth Maganga – Programmes Coordinator
08:40 – 09:00	Opening remarks and Meeting Objectives	Julius Ng’oma - CISONECC National Coordinator
	Remarks	Jolam Nkhokwe – Director DCCMS
09:00 – 09:10	Presentation on COVID 19	Sabina – Nurse and Midwife Technician
09:10 – 09:50	Presentation of the InsuResilience MAPs project Influencing Strategy	Yamikani Mlangiza – InsuResilience Project Coordinator
09:50- 10:00	Feedback session	Phillip Nyasulu
10:00 – 10:30	GROUP PHOTO AND HEALTH BREAK	
10:30 – 11:15	Group work on validation of Influencing Strategy	All
11:15 – 12:00	Presentation and plenary	Phillip Nyasulu
12:00 – 13:00	LUNCH	
13:00 – 13:15	Presentation of key CDRFI issues	Ruth Maganga
13:15 – 14:30	Developing positions on key CDRFI issues (Group work + Plenary) Feedback session	Maynard Nyirenda
14:30 -15:30	Operationalization of the MAP for CDRFI	Julius N’goma
15:30 – 15:45	HEALTH BREAK	
15:45 – 16:00	Closing Remarks	Julius Ng’oma – CISONECC National Coordinator Jolam Nkhokwe – Director DCCMS
16:00	Closing Prayer and Logistics	CISONECC Secretariat

ANNEX 3: List of participants

N o	Name	M / F	Organization	Phone Number	Email
1	Gloria Kasonga	M	NASFAM	0997 956 393	Gkasonga@nasfam.org
2	Philip Nyassulu	M	TROCAIRE	0884 320 884	
3	Sabina Kalumbe	M	MOA	0999 632 546	Sabinakalumbe9@gmail.com
4	Mphatso Chiwewe	M	KCH	0881 990 473	Mphatso86@gmail.com
5	Enock Juma	M	DAPP	0888 305 160	ejuma@dapp-malawi.org
6	Mathews Malate	M	AEJ	0999 646 104	malatamathews@gmail.com
7	Ruth Maganga	M	CISONECC	0888 713 868	ruth@cisoneccmw.org
8	Yamikani Mlangiza	M	CISONECC	0882 886 878	yamikani@cisoneccmw.org
9	Lisa Banda	F	CISONECC	0882 949 547	lisa@cisoneccmw.org
10	Abel Chiwatakwenza	M	LUANAR	0993 362 431	Amkc2007@yahoo.com
11	Isaac Tchuwa	M	MUST	0881 370 817	itchuwa@mustac.mw
12	Julius Ngoma	M	CISONECC	0888 795 957	julius@cisoneccmw.org
13	Maynard Nyirenda	M	SDI	0888 749 928	menzonyirenda@yahoo.com
14	Limbikani Nundwe	M	RBM	0994 405 333	lnundwe@rbm.mw
15	Debra Mjima	M	CISONECC	0999 638 999	debra@cisoneccmw.org
16	Asatha Njunga	M	NFYD	0995 503 757	agatha@nfydmw.org
17	Lansen Chikopa	F	UP	0999 864 014	
18	Lloyd Mswana	M	MARAVI POST	0884 235 871	
19	Chancy Muloza	M	ZODIAK	0991 158 841	
20	Elisha Kapalamula	M	WORLD VISION	0999 373 537	Elisha_kapalamula@wvi.org
21	Arthur Lichenya	F	CARD	0888 647 088	Arthur.lichenga@cardmw.org
22	Jolamu Nkhokwe	M	DCCMS	0999 911 314	jnkhokwe@gmail.com
23	Chimwemwe Kanda	M	CHRISTIAN AID	0999 612 391	ckachepa@christainaid.org
24	Chinsinsi Phiri	M	MIN. OF FINANCE	0992 144 894	
25	Royd Hamella	M	DODMA	0995 193 635	
26	Brenda Twea	M	NATION PUBLICATIO	0888 210 317	Brendatwea.npl@gmail.com
27	Master Mbale	M	INSURANCE	0999 899 385	mmbale@niwgeneral.com
28	Denis Mzokomela	F	IAM	0999 890 622	
29	Shammie Nkhwazi	M	CISONECC	0999 483 881	
30	Ganizani Makina	F	DCCMS	0999 372 428	
31	Rashid Sautsom	M	MOF	0999 669 386	
32	Rankan Halale	M	CARD	0999 919 095	
33	A Katchale	M	AGRICULTURE	0999 944 174	

32	Juma Mmaseko	M	DoDMA	0882 183 960	
33	Yussue	M	EAGLES	0999 393 939	
34	Thokozire Jere	M	NRCS	0999 863 628	
35	Sosten Chiotha	M	LEAD	0991 144 448	schiotha@gmail.com
36	Lucious Nigonjo	M	LEAD	0888 354 085	