

# START READY

## RISK POOL 01

MAY 2022 – APRIL 2023

SUMMARY REPORT

## WHAT IS START READY?

Start Ready is a financing mechanism that provides communities with protection from climate risks. It is helping to shift the way that humanitarians are working, from responding to crises, to protecting communities ahead of their onset. Start Ready prepositions funds for crises that happen with regular and predictable patterns of recurrence, like floods, droughts, and heatwaves. Once a pre-agreed threshold is met, NGOs implement contingency plans so that they can anticipate, and respond early, to climate risks. Start Ready pools risks and funds, allowing Start Network to stretch funding and offer greater protection to communities for less. The concept of Start Ready was launched in 2021 at COP26, and the first Start Ready Risk Pool went live in May 2022. Start Ready complements Start Network's existing Start Funds, providing more diverse funding to humanitarian organisations for recurring disasters that can be modelled and predicted.

### START READY RISK POOL 1

In the first Start Ready risk pool, Start Network provided protection to 590,019 people in 8 countries, from 10 climate risks. Over the course of 12 months, Start Ready was activated 8 times. NGOs received pre-agreed funding so that they could anticipate, and respond early, to drought in Zimbabwe, Senegal and Somalia; heatwaves in Pakistan; a cyclone in Madagascar and riverine/fluviial flooding in the Democratic Republic of the Congo. A total of £2,854,861 was disbursed to 15 agencies as a result of thresholds being met, funding 19 projects and directly reaching around 283,275 people before, during, and after hazard or impact onset. Seven donors contributed to the first Start Ready risk pool: The UK Foreign, Commonwealth & Development Office, Margaret A. Cargill Philanthropies, IKEA Foundation, Irish Aid, the French Ministry for Europe and Foreign Affairs, the Netherlands Ministry of Foreign Affairs and Swiss Re Foundation.



By marrying a combination of global finance principles of risk pooling to make funds stretch further, data modelling to anticipate disasters before they strike, and local humanitarian action to ensure the most vulnerable can be reached, Start Ready is protecting more lives and livelihoods from loss and damage caused by climate change.”

**KAZI AMDADUL HOQUE**  
Chair of the Start Ready Governance Committee  
& Senior Director of Friendship-Bangladesh



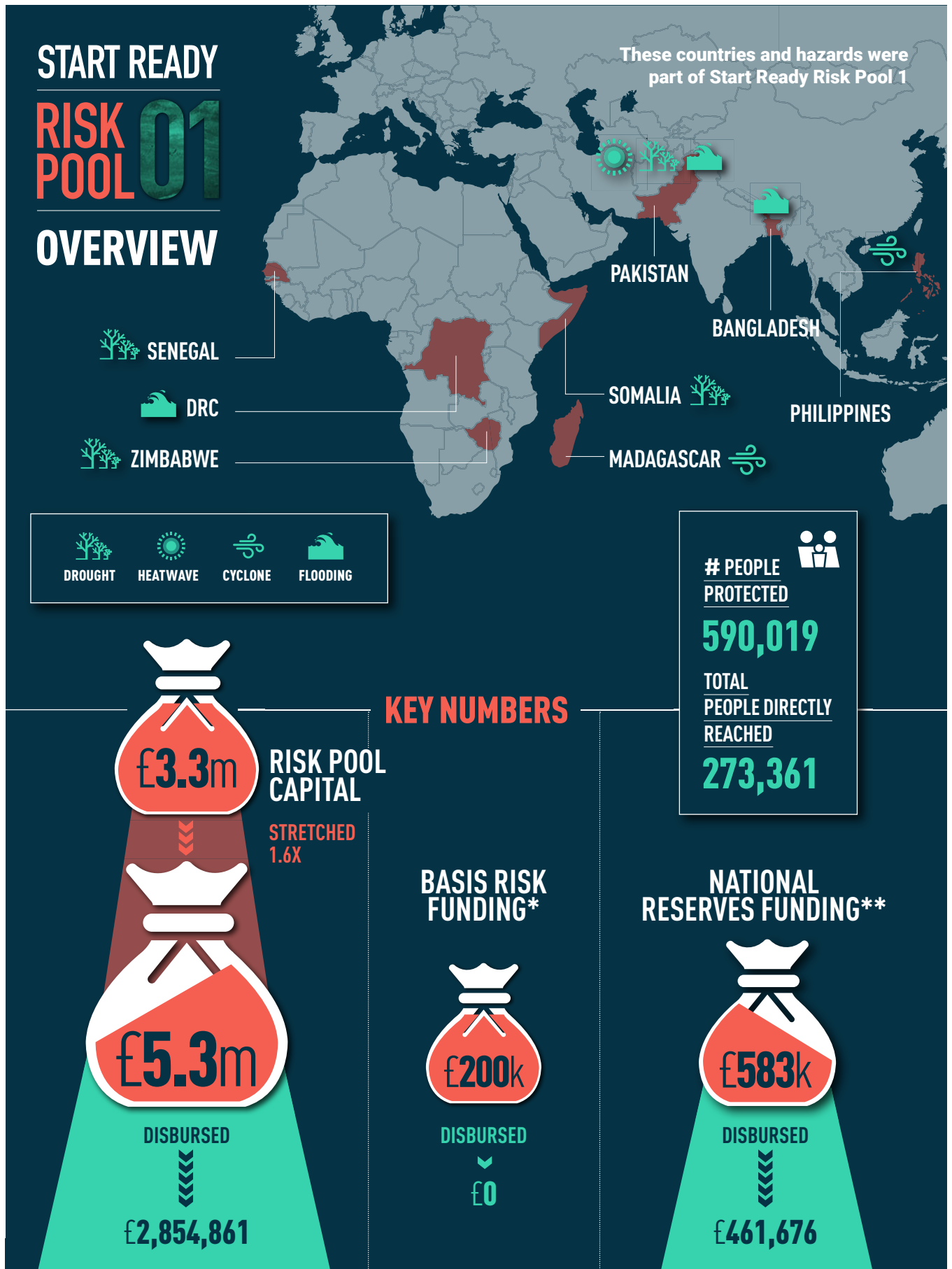
The climate emergency is escalating rapidly, and humanitarian funding is not keeping pace. We are delighted that the vision of Start Ready has become a reality. Pre-emptive climate risk financing is revolutionising the humanitarian sector by making funding more efficient and effective. Start Ready is helping communities become more resilient to climate risks – and save more lives.”

**CHRISTINA BENNETT**  
CEO  
Start Network



Our engagement with Start Network was excellent. We engaged in the development of a contingency plan with them, where all partners gave their input. Last year our response was delayed because of lack of planning, but this year we started working on the project 2-3 months before the actual response began”.

**HELP FOUNDATION**  
STAFF MEMBER  
Pakistan Heatwave Intervention, Multan

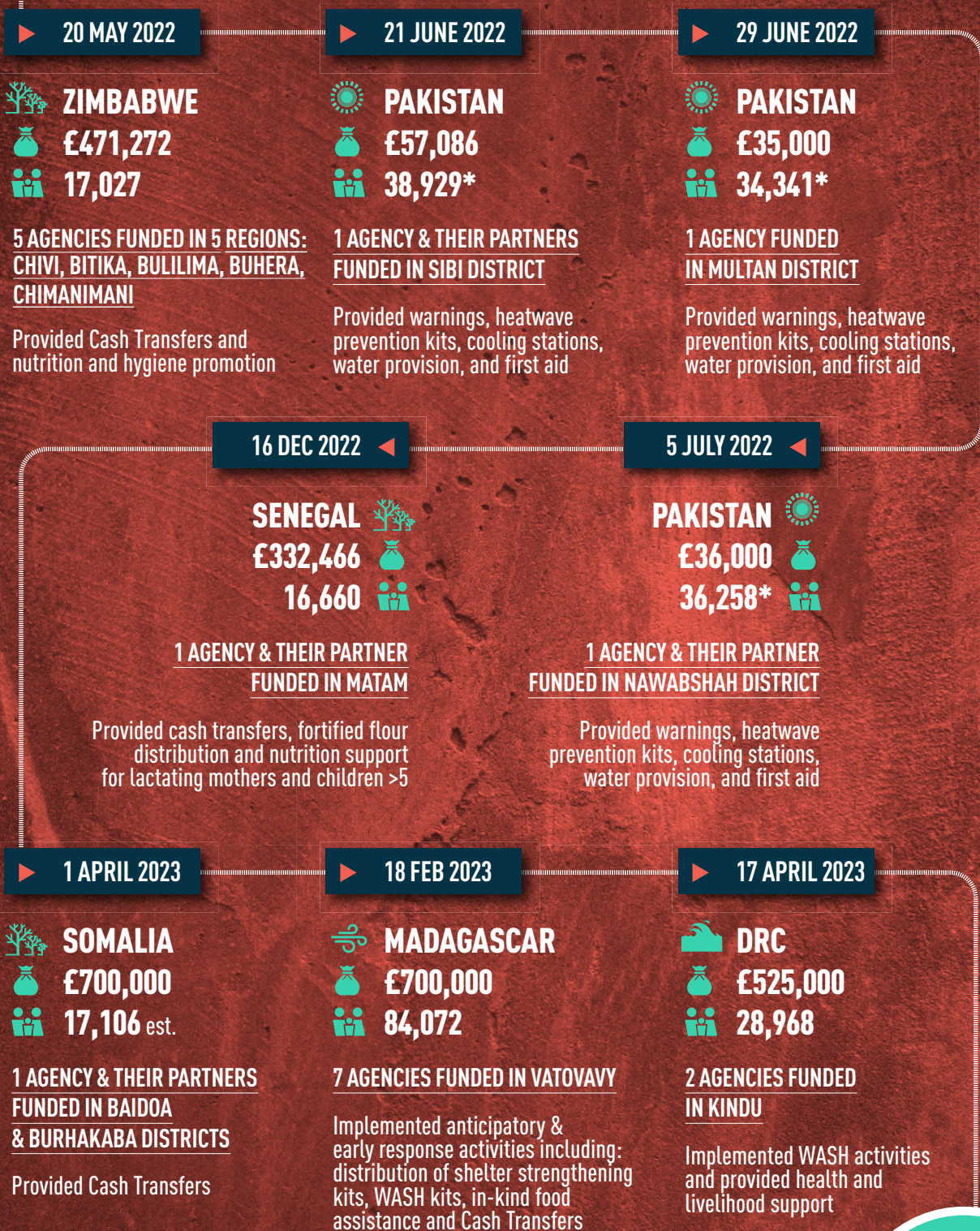


\* **Basis Risk Funding:** The difference between what a scientific model predicts and what actually occurs. Because of basis risk, the DRF model may not always activate financing when it is needed. If this happens, the Start Ready Basis Risk funding is available to provide some level of assistance.

\*\* **National Reserves Funding:** Funds separated out from the Start Ready pooled fund and allocated to each country for seasonal readiness activities. These activities improve the capacity of Start Network members to act in advance of crises.



# START READY RISK POOL 1 ACTIVATION TIMELINE



**IN TOTAL  
£2,854,861  
WAS DISBURSED**

▶ DISBURSEMENT DATE    🌳 DROUGHT    ☀️ HEATWAVE    🌀 CYCLONE    🌊 FLOODING    💰 AMOUNT (GBP)    👥 # PEOPLE REACHED

\* Reach figures for mass communication activities are not included in this figure



## ACCELERATING LOCALLY LED ACTION THROUGH START READY:

Start Network's vision is for a locally led and proactive humanitarian system that is accountable to people affected by and at risk of crises. Through Start Ready, Start Network has been able to:



**Increase locally led governance and decision-making.** The involvement of local actors in Disaster Risk Financing technical working groups, DRF governance groups, and the Start Ready Governance Committee as well as Start Network Hubs has helped to increase locally-led governance and decision-making.



**Provide funding directly to local actors.** 20% of funds disbursed through Risk Pool 1 went directly to local NGOs. Start Network is working to increase this number through its Tiered Due Diligence\* and Programme Partnership approaches\*\*.



**Increase local involvement in programme design.** As Start Ready financing and contingency plans are arranged in advance, time and space is made available to work with local actors in new and deeper ways. In Risk Pool 1, 37% of contingency plans attached to Start Ready were led by local actors, where they were the lead or convening agency.

\* All organisations admitted as members of Start Network go through a robust due diligence process. We have redesigned this to open up membership to a wider spectrum of organisations.

\*\* The Start Network Programme Partnership approach is a process to enable local and national organisations to access programme funding directly, instead of through sub-grants from Start Network members (normally INGOs).

## START READY IS INFLUENCING THE WIDER SECTOR:

The world's current approach to dealing with loss and damage caused by climate change is no longer fit for purpose. Humanitarian needs are growing, but crisis management continues to be slow and reactive. This results in suffering that could have been avoided and funding that could be used more efficiently. The humanitarian sector requires significant investment and innovation that can boost the resilience and adaptive capacities of communities to manage growing climate risks.

In the first year of Start Ready, the programme is being used to influence the wider sector. From May 2022 to April 2023, Start Network participated in several global policy influencing opportunities where Start Ready was showcased.

### START READY ADVOCACY

- At COP27, Start Network hosted a session in the Locally Led Adaptation Pavilion. The session focused on how Start Ready was addressing climate risks through a locally led and globally connected funding model.
- At the Global Dialogue Platform in December 2022, Start Network shared learnings from Start Ready activations with the global anticipatory action community.
- At the annual Humanitarian Networks and Partnerships Weeks in April 2023, Start Network presented key lessons and insights from Start Ready after its first year of operation.



## NATIONAL RESERVES

National Reserve funds have been ring-fenced to be used by Start Network members to support anticipatory action approaches wherever possible. Start Ready provided 5 pots of no-regrets funding for the main purpose of preparedness and readiness activities. This funding was drawn-down in a decentralized manner in Pakistan, DRC, Madagascar and Philippines. In Philippines and Madagascar, for example, where Start Network members are faced with a very short lead-time for cyclones, funds were used to stock items, to provide training and to validate beneficiary databases ahead of a potential Start Ready activation.



Photo © MaM

## BASIS RISK

**Basis Risk is the difference between what a scientific model predicts and what actually occurs. Because of basis risk, the DRF models within Start Ready may not always activate financing when it is needed. For this reason, for Risk Pool 1, funding of £200,180 was reserved to be released in case of these events.**

During the risk pool, there was only one application from Start Network members in Pakistan for a flooding event. The application was not approved by the Start Ready Governance Committee following technical advice, because the application was found to not constitute a basis risk event. Specifically, the Governance Committee recognised that humanitarian needs were very high<sup>1</sup>, however, the application was not successful because model error had not occurred. This is because the thresholds set were not reached and contributing sources of flooding were outside of the model domain.



## THE START READY GOVERNANCE COMMITTEE:

The Start Ready Governance Committee oversees Start Ready. Candidates were selected following an open call for applications and a selection process. The 9 Start Ready Governance Committee members come from four continents as well as from different sectors including the humanitarian, development, climate, financial and the private sectors. Reflecting Start Network's desire to increase decision-making power of local actors, the Committee includes representatives from both local and international NGOs, with the Committee Chair currently coming

from a local NGO. Members were inducted into the programme and sat for the first time in April 2022 to make key decisions for Start Ready. This was the first Start Network Governance Committee ever to be held in more than one language. The primary function of the Committee is to structure Start Ready funding. To do this, the Committee draws on technical expertise as well as a capital model. The Committee allocates pre-positioned Start Ready funding across all countries and risks as well as funding to the National Reserves and Basis Risk funds.












<sup>1</sup> Funding to support humanitarian needs from flooding were released via national reserves and the Start Fund.



# RISK MODELLING FOR START READY

The Start Ready portfolio covers a diverse range of climate risks, many of which are not traditionally modelled by catastrophe vendor companies. Start Network has worked with its partners to develop innovative DRF models to understand the risk and position triggers for early actions. Table 1 summarises the risk modelling and DRF trigger model for each climate risk in Year 1 of Start Ready:

**TABLE 1: SUMMARY OF RISK MODELLING AND DRF TRIGGER MODEL FOR EACH COUNTRY RISK**

COUNTRY	RISK	DRF TRIGGER MODEL	NOTES
<b>SENEGAL</b>	 <b>Drought</b>	Africa Risk View (ARV) crop drought risk model	National coverage
<b>ZIMBABWE</b>	 <b>Drought</b>	Africa Risk View (ARV) crop drought risk model	Country divided into 4 agroecological zones, each with its own trigger
<b>SOMALIA</b>	 <b>Drought (crop)</b>	Africa Risk View (ARV) crop drought risk model	National coverage
<b>SOMALIA</b>	 <b>Drought (rangeland)</b>	Africa Risk View (ARV) crop rangeland drought risk model	National coverage
<b>PAKISTAN</b>	 <b>Flood</b>	JBA flood forecast model	Indus basin covered. National and district threshold must be breached
<b>PAKISTAN</b>	 <b>Heatwave</b>	Start Network temperature forecast model	6 cities covered, each with its own trigger point
<b>PAKISTAN</b>	 <b>Drought</b>	Start Network drought forecast model	3 provinces covered with different trigger indicators used for each (NDVI, VHI and CHIRPS)
<b>DEMOCRATIC REPUBLIC OF THE CONGO</b>	 <b>Flood</b>	JBA flood forecast model	One district, planned expand to three
<b>BANGLADESH</b>	 <b>Flood</b>	JBA flood forecast model	Four districts in Jamuna River Basin
<b>PHILIPPINES</b>	 <b>Tropical cyclone</b>	510 cyclone forecast model	3 provinces covered with payouts associated to a 'moderate', 'high' and 'very high' impact activation
<b>MADAGASCAR</b>	 <b>Tropical cyclone</b>	Meteo bulletins	18 districts

# RISK POOLING TO MAXIMISE EFFICIENCIES AND STRETCH FUNDS FURTHER

**Start Ready is a risk pool.** This means that instead of funding being held in different countries for different risks, funds are spread across a portfolio of countries and risks with the idea that not all risks will materialise within a given year. This allows Start Ready to stretch donor funding further than before and prevents limited funding from sitting on standby, waiting to be used. **Through risk pooling, Start Ready was able to stretch funds 1.6 times.**

**Start Ready Capital Model:** The Start Ready capital model, Remetrica by AON, helps Start Ready to structure funding across different countries and risks efficiently and effectively. Here is how it works:

## 01

*The capital model considers the risk of each climate hazard included in the Start Ready risk pool.*

## 02

*This risk information is inputted in the form of a loss profile which contains a mixture of historical and synthetic events for each climate hazard and the estimated affected populations.*

## 03

*Combining this information with details of the financial coverage proposed for each climate risk, potential Start Ready disbursements can be simulated for the whole risk pool and the risk of insolvency (i.e. running out of funds following Start Ready activations) can be estimated. The risk of insolvency of a given risk pool is decided by the Start Ready Governance Committee.*

With Start Ready operational for the first time, The UK Government Actuary’s Department (GAD) and The Centre for Disaster Protection (CDP) undertook an independent review of Start Ready modelling to assess its effectiveness, quality assure the capital model, and outline areas for future development.<sup>2</sup> This review found that:



The pool has a reasonable amount of diversification, balance of risks, and allocations to ensure effectiveness of risk pooling is achieved.



The structuring and modelling of the pool aligns well with the principles and practices outlined as the aims it is trying to achieve.



The modelling conducted is of sufficient quality to ensure that they are consistent with trigger mechanisms and coverage amounts.



Going forward, Start Ready should refine the key indicators for decision-making and strengthen the learning framework linking it to Start Network’s objectives.

<sup>2</sup> <https://start-network.box.com/s/4xy5ckxxngbk49vayq7kanaulxsq05mn>

# START READY RISK POOL 1 ACTIVATIONS

THIS SECTION OF THE REPORT UNPACKS EACH START READY ACTIVATION FOR RISK POOL 1. DISASTER RISK FINANCING AND ANTICIPATORY ACTION ARE STILL NEW APPROACHES AND START NETWORK HAS A COMMITMENT TO LEARNING IN ORDER TO IMPROVE THESE APPROACHES. FOR EACH ACTIVATION, KEY LEARNINGS AND IMPROVEMENT POINTS ARE ALSO HIGHLIGHTED.

## PAKISTAN HEATWAVES

€128,086  
AWARDED VIA

3  
START READY  
ACTIVATIONS

PROJECTS IMPLEMENTED:



3  
SIBI Implementing agencies: Care International + local agency - BSDSB  
MULTAN Implementing agency: local agency- HELP Foundation  
NAWABSHAH Implementing agencies: HelpAge + local agency - CSSP

THRESHOLDS REACHED:  
21 JUNE - 5 JULY 2022

109,528  
PEOPLE REACHED

57,381

52,147

PEOPLE REACHED  
WITH MASS  
SENSITISATION  
PROGRAMMING

3,000,000



Community members receiving information on how to stay safe during heatwaves  
©GLOW Consultants

Between March and mid-June 2022, Pakistan witnessed extreme heat, with temperatures reaching peaks of 50 degrees Celsius. This was the highest temperatures seen in Pakistan for over 60 years<sup>3</sup> and the Pakistan Meteorological Department reported average daytime temperatures of 5-8°C above average.<sup>4</sup>

The Start Ready activation enabled Start Network members to establish cooling stations and sabeels<sup>5</sup> as well as to share behavioral messaging to better prepare at-risk communities for the extreme heat. Agencies targeted specific at-risk groups such as daily wagers, who work outside and are more at-risk from the effects of heatwave. Agencies also delivered heatwave kits for heatstroke prevention to day labourers, created referral pathways to healthcare facilities, and delivered training and resources for heat stroke recovery for at-risk community members.

3 The Extreme Heat Pummeling India and Pakistan Is About to Get Worse (Published 2022). (2022). [online] 28 Apr. Available at: <http://www.nytimes.com/2022/04/28/world/asia/india-extreme-heat-wave.html/> [Accessed 17 Aug. 2023]  
4 public.wmo.int. (2022). Successive heatwaves in India and Pakistan highlight role of early warnings. [online] Available at: <https://public.wmo.int/en/media/news/successive-heatwaves-india-and-pakistan-highlight-role-of-early-warnings>.  
5 Sabeels are small cubicles serving water, food, milk and sherbat.



Labourers drinking the water provided at a temporary cooling facility set up as part of CARE International and local agency BSDSB's heatwave response in Sibi ©GLOW Consultants



## KEY LEARNING:

Although it was beneficial to have contingency plans developed in advance which enabled programming to be delivered faster, activities were still not implemented before the worst of the hot weather. Most recipients interpreted it as a crisis response. This was due to the threshold for activating the heatwave disaster risk financing system relying on a heat index of both heat and humidity.



This kit should be given out during the months of March and April so that people can get a benefit from it during the hottest months of Multan."

RECIPIENT KJ, Multan



## IMPROVING THE DISASTER RISK FINANCING SYSTEM IN PAKISTAN:

*In response to this learning and to ensure that the heatwave model is activating in anticipation of the most extreme heat, the heatwave model in Pakistan was adapted so that the model threshold only considers temperature.*

# ZIMBABWE DROUGHT

£471,270  
AWARDED

5  
PROJECTS  
IMPLEMENTED

**BULILIMA** Implementing agency: Plan International  
**CHIMANIMANI** Implementing agencies: CAFOD + Caritas Mutare  
**BIKITA** Implementing agency: Tearfund + local agency: FACT Zimbabwe  
**BUHERA** Implementing agency: GOAL  
**CHIVI** Implementing agencies: Action contre la Faim (ACF) + local agency Nutrition Action Zimbabwe (NAZ)

THRESHOLDS REACHED:  
20 MAY 2022

17,027  
PEOPLE REACHED



9,237

7,790

ARC Replica is a partnership between African Risk Capacity, African Union member states as well as civil society and other humanitarian agencies. ARC Replica helps African countries proactively manage climate-related risks through disaster risk insurance. In Zimbabwe, Start Ready funding was layered with ARC Replica. Funding was released via the ARC Replica model, Africa Risk View, but at a lower threshold to the ARC Replica policy which was purchased. The aim was to ensure that Start Ready was complementing the work of ARC Replica which addresses more large-scale droughts and to prevent the uptake of negative coping mechanisms by the most vulnerable communities for moderate sized drought events.

**A 4-year continuing drought pattern in Southern Africa** meant that rainfall was below average in Zimbabwe and across much of the region, with drought conditions ongoing at the start of the season.<sup>6</sup> This resulted in failed crop establishment, forcing most farmers to replant several times. Late plantings were then affected by a prolonged dry spell, which impacted secondary livelihood strategies (such as seasonal on-farm labour, livestock sales, and harvesting).<sup>7</sup>

In anticipation of a worsening situation, Start Ready was activated to fund 5 projects which were implemented ahead of the peak hunger season in 2022. The intervention came at a point when no other actors were supporting communities to address food insecurity. Activities primarily included cash assistance to help at-risk communities address immediate food shortages.



Community member receiving cash distribution  
©Nutrition Action Zimbabwe

<sup>6</sup> Famine Early Warning Systems Network (FEWSNET). Southern Africa, Key Message update Dec 2021. Accessed <https://fews.net/southern-africa/key-message-update/december-2021>.

<sup>7</sup> Zimbabwe Vulnerability Assessment Committee ZimVAC. 2022 Rural Livelihoods Assessment Report. Accessed <https://reliefweb.int/report/zimbabwe/zimbabwe-vulnerability-assessment-committee-zimvac-2022-rural-livelihoods-assessment-report>



The project had a significant impact, with communities reporting **nearly 90% of their income was coming from the cash assistance by the end of the project**. Household's monthly income had also increased, with the number of **households earning less than USD\$50 reducing by around 16%** in some regions - indicating the high impact of the cash amount among low-earning households, as well as the relevance of the programme at a time when other sources of income were not available. **By the end of the project, the percentage of households with a Food Consumption Score (FCS)<sup>8</sup> in the 'Poor' category fell from 21% to 3.7%**. Start Ready filled a valuable gap, when the impacts of a poor season were already being felt by particularly vulnerable groups.



Food insecurity challenges started hitting our community as early as June... Cash distributions were the best form of assistance; we do not only face food insecurity challenges, we are also struggling to meet non-food expenses"

**COMMUNITY MEMBER** Focus Group Discussion, 11/12/2022

## KEY LEARNING:

Programme evaluations have shown that Start Ready is adding value to the disaster risk management system in Zimbabwe. However, Start Network members are looking at shifting the Start Ready activation season (when thresholds are to be monitored/reached) to an earlier season trigger that would enable them to act in an even more anticipatory way and better complement the work of other agencies. This new system would trigger earlier than the ARC Replica insurance policy (which triggers based on outcomes of the season) and would include actions to mitigate crop losses due to drought. ARC Replica would then cover community members at the end of the season to try to prevent households resorting to negative coping mechanisms if their harvest is poor due to a bad or even failed rainy season.



## IMPROVING THE DISASTER RISK FINANCING SYSTEM IN ZIMBABWE:

*In order to build a more anticipatory DRF drought system in Zimbabwe, various anticipatory drought models have been identified which could potentially be used moving forward, including the WFP model for drought, UNESCO drought model and the 510 Netherland Red Cross drought model. After skill testing, a new model will be identified along with pre-agreed thresholds so that Start Ready is able to release funding earlier to better mitigate the impacts of drought.*

<sup>8</sup> The FCS is calculated by asking how often households consume food items from the 8 different food groups (plus condiments) during a 7-day reference period.



Community member receives cash in anticipation of drought in Senegal

© Action contre la Faim

## SENEGAL DROUGHT

£332,466  
AWARDED

1 PROJECT IMPLEMENTED   
MATAM Implementing agency: Action Against Hunger [ACF] with local partner- FAFD [Fédération des Associations du Fouta pour le Développement]

THRESHOLDS  
REACHED:  
20 MAY 2022

16,660  
PEOPLE REACHED  
 8,324  8,336

Drought is becoming a recurring problem in Senegal, with reports of drought happening each year.<sup>9</sup> The secondary impacts of drought in Senegal include: food insecurity, decreased crop yields, loss of livestock, migration and malnutrition. The impact of drought on livelihoods and food security is a particular problem for rural communities who make up 57% of the Senegalese population, most of which are employed in agropastoralism.<sup>10</sup> In November - December 2022 the Cadre Harmonisé analysis<sup>11</sup> indicated 28.9 million people in West Africa and the Sahel were in IPC levels 3-5 (serious - extremely critical), with acute child malnutrition exceeding the emergency threshold of 15% in Senegal.<sup>12</sup>

Similarly to Zimbabwe, Start Ready in Senegal complements the ARC Replica programme. Start Ready releases funding via the Africa Risk View model at a lower threshold with the aim of preventing the uptake of negative coping mechanisms by the most vulnerable communities for moderate sized drought events. In March, well ahead of the peak hunger season in June- August, the Start Ready activation enabled ACF, via their local partner, FAFD (Fédération des Associations du Fouta pour le Développement), to distribute cash to 1,149 households. **Post distribution monitoring indicated that 99% of the surveyed population reported they had received assistance early enough to help anticipate the lean season, and 79% of households spent the assistance they received on food stocks. 61% of households reported they had an acceptable coping strategy index, indicating that the lean season was having a lower impact on at-risk communities.**

9 ACAPS: <https://www.acaps.org/en/countries/senegal>

10 Government of Senegal, <https://www.sec.gouv.sn/programmes-speciaux/programme-durgence-de-developpement-communaut-aire-pudc>

11 The Cadre Harmonisé is a unifying tool that helps to produce relevant, consensual, rigorous, and transparent analyses of current and projected food and nutrition situations.

12 The Food Crisis Prevention Network: <https://www.food-security.net/en/map-library/sahel-et-afrique-de-louest-28-9-millions-de-personnes-en>



## KEY LEARNING:

Start Network members noted that the cash was given before the peak of the hunger period and did result in less deterioration across the hunger period itself. However, where feasible, cash should be provided even earlier before households' scores begin to deteriorate. Also, Start Ready processes should be adapted in Senegal so that local NGOs are able to directly receive funds.



The time is right but there was a better time .... the month of August because the farmers will be in the middle of the wintering period, they go to the fields and the harvest has not yet started”

COMMUNITY MEMBER focus group discussion



## IMPROVING THE DISASTER RISK FINANCING SYSTEM IN SENEGAL:

The drought model is being improved in Senegal by updating community vulnerability data which will improve the model's accuracy. The Start Network Programme Partnership approach is being implemented in Senegal which is a process to enable local and national organisations to access more programme funding directly, instead of through sub-grants from Start Network members (normally INGOs).

## SOMALIA DROUGHT



Staff interviewing a displaced community member during data collection. Photo © Oxfam

 **£700,000 AWARDED**




**1 PROJECT IMPLEMENTED**  
BAIDOA AND BUURHAKABA REGION  
Implementing agency: Save the Children

**THRESHOLD CONFIRMED:**

 **23 FEB 2022**

**17,106 PEOPLE REACHED**

    
**10,264** **6,842est**

In February 2023, the post-Deyr rainy season IPC<sup>13</sup> Analysis in Somalia indicated that 6.5 million people would face IPC level 3 or worse acute food security outcomes between April and June 2023. Within this context, at least 1.5 million people had already been displaced as a result of drought since January 2021 to sites in Baidoa and Buurhakaba.

The Start Ready activation enabled Save the Children, as part of a larger and coordinated response funded also by an ARC Replica pay-out, to target these displaced populations who were most at risk of famine and acute food insecurity. A total of \$4.2 million was released to Start Network members and their partners, with £700,000 coming specifically from the Start Ready activation. While the nature of the prolonged and compounded crisis meant that the effects of a poor season would be felt by communities not only during the April-June period, this funding enabled actors who were already working to provide humanitarian assistance in the area to scale up their efforts to support displaced communities with especially at-risk populations. 51,318 people were supported with three months of cash grants.

**AS A RESULT OF THIS WORK, FOOD AVAILABILITY MEASURED FOLLOWING THE PROJECT STAGE IN JULY INDICATED THAT CASH DISTRIBUTIONS HAD CAUSED AN IMPROVEMENT IN FOOD SECURITY, WITH ALL RESPONDENTS REPORTING FOOD AVAILABILITY AT A SUFFICIENT LEVEL OR ABOVE. 95% OF RESPONDENTS REPORTED 'GOOD' OR 'VERY GOOD' LEVELS OF FOOD AVAILABILITY.**

## KEY LEARNING:

An external evaluation is underway which is looking at critical questions such as: 'Did this cash programme have a significant impact in a region that was already experiencing such severe food insecurity?' and 'How are instruments such as ARC Replica and Start Ready positioned and utilised within such a protracted crisis?' Start Network continues to learn and explore how Start Ready activations can add the best value to the disaster risk financing system in Somalia



## IMPROVING THE DISASTER RISK FINANCING SYSTEM IN SOMALIA:

*The evaluations being undertaken will provide more insight about the future strategy for Start Network's disaster risk financing systems within Somalia as well as areas for improvement. There are multiple options being explored including; adapting the system in Somalia so that Start Ready activations occur prior to a rainy season which would*

*enable more anticipatory programming. Start Network members are also looking to expand the disaster risk financing system in Somalia. The Somali government is piloting a flood anticipatory action system in collaboration with WFP. Start Network is supporting the initiative by giving technical support and also exploring funding possibilities.*

<sup>13</sup> The Integrated Food Security Phase Classification (IPC) provides a common scale for classifying the severity and magnitude of food insecurity and acute malnutrition, which improves the rigour, transparency, relevance and comparability of food security and nutrition analysis for decision-makers.



Local communities prepare for the impact of the cyclone  
Photo Credit: ©Catholic Relief Services (CRS)



## MADAGASCAR CYCLONE

**£700,000**  
**AWARDED**



**7**   
**PROJECTS**  
**IMPLEMENTED**

**VATOVAVY** Implementing agencies: Save the Children, CRS, Doctors of the World, Medair, Care International  
**ATSIMO ANDREFANA** Implementing agency: Action Against Hunger  
**TULEAR** Implementing agency: Welthungerhilfe

**THRESHOLD CONFIRMED:**  
18 FEB 2023



**84,072**  
**PEOPLE REACHED**



  
**42,203**

  
**41,869**

Cyclone Freddy made landfall in Madagascar on February 21 and exited on February 22; and again approached the island’s west and southwest coasts on March 05 from the Mozambique Channel after impacting South-East Africa. This was the longest-lasting and highest accumulated cyclone energy (ACE) producing tropical cyclone ever recorded, and the 3rd deadliest cyclone ever recorded in the Southern Hemisphere. With a 3-day lead-time before the cyclone hit landfall, Start Ready was activated. Anticipating cyclones is difficult given the short lead-time to act and the uncertainty of a cyclone’s path. Drawing on years of **experience anticipating cyclones through Start Network’s Start Fund**, first activities were able to reach some communities before the impact of the cyclone.

As a part of the Start Ready programme, £170,000 of National Reserves were granted to Start Network members and were used in January 2023. These funds enabled members to prepare procurement processes, pre stock relief items, and prepare response teams ahead of time. This was reported as critical to building organisational capacities to respond quickly within the short lead-time. National Reserves funding was one of the key factors in enabling Start Network members to begin reaching at-risk communities ahead of the cyclone within 24-48 hours of the forecast.

Agencies implemented a variety of activities, including evacuation shelter improvements, emergency healthcare provision, and shelter and livelihood repair activities. These activities spanned from 2 days before landfall to two months after, using a mix of anticipation and early response to encourage recovery.

Communities were able to receive better support and a higher quality of protection due to anticipatory investment in evacuation shelters, and multipurpose cash and cash for work reduced the impact of resultant flooding on communities. Community members also utilised cash for recovery needs, including reconstruction of shelters, and repairing livelihood items.

**64% OF COMMUNITIES WHO RECEIVED IN-KIND SUPPORT REPORTED THEY WERE ABLE TO COVER THEIR BASIC NEEDS BEFORE AND DURING THE IMMEDIATE AFTERMATH OF THE CYCLONE. DOCTORS OF THE WORLD, WHO REACHED THE AFFECTED COMMUNITY ON THE DAY OF LANDFALL TO PROVIDE MEDICAL SUPPORT, NOTED THAT START READY ENABLED THEIR WORK TO BE 4-5 DAYS SOONER THAN IT NORMALLY WOULD HAVE BECAUSE FUNDS WERE PREPOSITIONED.**



*Volomborona is a local community in the fokontany (village) of Tsiatosika in Madagascar. Recent inflation in the country combined with the impacts of previous cyclones have increased community vulnerability and have negatively impacted the livelihoods of the 360 households in the community. Cyclone Freddy further exacerbated this increasingly difficult situation. Heavy wind and rainfall forced community members to abandon homes. Flooding of rice fields negatively impacted livelihoods and food availability.*

*CARE was one of the Start Network members implementing pre-agreed activities as part of the Start Ready activation. CARE’s work took place a few days before Cyclone Freddy made landfall and before formal needs assessments had been conducted, which normally take place 7-10 days after a cyclone makes landfall. This was possible due to the pre-planning that had occurred through Start Ready. CARE distributed WASH kits, household kits and tarpaulins to 53 households in the fokontany. These kits helped to mitigate the immediate severity of the cyclone on the lives of community members; the tarpaulins enabled roofs to be covered, while the WASH kits and household kits helped to protect community health. In neighbouring fokontany, the provision of in-kind food assistance helped to address some food insecurity to help enable parents to return their children to school.*

## KEY LEARNING:

The cyclone model could be strengthened so that it utilises updated vulnerability data and should consider other secondary impacts of cyclones such as flooding.



## IMPROVING THE DISASTER RISK FINANCING SYSTEM IN MADAGASCAR:

*Some pieces of work are now underway to update the vulnerability data for the cyclone model. The aim is to integrate national vulnerability data, including information provided by BNGRC’s<sup>14</sup> Risk Atlas. The Start Ready technical team is looking to*

*integrate flood impact as an indicator informing the model trigger threshold. The development of more sophisticated iterations of the model will depend on resource availability, however the aim is to achieve this in stages over the next few years.*



# DRC FLOOD



Data assessment in Kindu ©MIDEFEHOPS

<p><b>£523,084</b> AWARDED</p>	<p><b>2</b> PROJECTS IMPLEMENTED KINDU Implementing local agencies: AFPDE, MIDEFEHOPS</p>	<p>THRESHOLD CONFIRMED:  17 MARCH 2023</p>	<p><b>28,968</b> PEOPLE REACHED  <b>17,814</b>  <b>11,154</b></p>
------------------------------------	---	--	---

In DRC, during the 2022-2023 flood season, significant flooding occurred in South Kivu and Maniema due to heavy rainfall and a rise in the Congo River’s water level. Start Ready was activated and two local agencies, AFPDE and MIDEFEHOPS, implemented pre-agreed contingency plans to respond to the impacts of flooding.

AFPDE’s provided medicine to six healthcare facilities, ensuring free medical services for approximately 25,992 community members affected by the floods with heightened healthcare needs. Hygiene kits and water purification products were distributed to 2,166 women and girls, improving their well-being. AFPDE also constructed six boreholes to enhance clean water access. Activities were supported by local government ministries.

MIDEFEHOPS focused on community livelihoods negatively impacted by the flooding and offered agricultural training, distributed agricultural kits, and provided financial assistance to 810 households. **90.25% of communities who received agricultural kits said that the assistance had a positive impact on their household incomes.**

Start Network members were able to request Start Ready National Reserves funds in January, 3 months before the trigger in March, and carried out preparatory and anticipatory activities. This allowed for a more smooth transition when the model triggered in March as the two local agencies had already been working with communities and other stakeholders and had their teams in place.

## KEY LEARNING:

Anticipatory action and disaster risk financing are still very new approaches in DRC. This first Start Ready activation in DRC allowed Start Network members to test the disaster risk financing system, shedding light to operational and logistical challenges leading to delays in executing activities within the anticipation window. These challenges serve as valuable lessons for refining the system in the coming year.

## IMPROVING THE DISASTER RISK FINANCING SYSTEM IN DRC:



*Currently, the disaster risk financing system only covers one risk, river flooding, within one area - Kindu. There are many other risks that threaten communities in DRC. Start Network members in DRC are looking to increase the risks and also the area covered through disaster risk financing systems attached to Start Ready. The DRC Hub<sup>15</sup> is underway to develop contingency plans in Kinshasa and Isangi, increasing the operational area of the flooding DRF system.*

## EXPERIENCE FROM RISK POOL 1 HAS ENABLED KEY LEARNINGS SUCH AS:

- 01** For hazards with short-lead times, early or rapid action is not feasible without national reserve funding (or agencies significantly pre-financing) through Start Ready. National reserve funding is essential in supporting members to act in an anticipatory way.
- 02** Disaster Risk Financing activations cannot succeed without members' full engagement and buy-in; without members' commitment to act in this rapid and prearranged way, and their efforts to work around normal logistics processes/normal governmental requirements, a forecast would not be possible to result in actual early action.
- 03** Disaster risk financing systems must continually improve and iterate (technically & operationally) so that they are fit for purpose. Given that Start Ready is a new programme, Start Network will continue to work with members to improve Disaster risk financing systems and encourage more anticipatory interventions.
- 04** In order to be successful, Start Ready requires flexible funding which is unearmarked, and can be spent at any point during the 12 month period when the risk pool is live. Within a given year, depending on how risks unfold, there could be more or less triggers and activations. This fluctuation is a normal, and expected, aspect of risk pooling.

<sup>15</sup> Start Network hubs are collectives of local, national and international organisations or humanitarian responders operating in the same country or region. Hubs come together through a vision of system change, to tackle the deep-rooted issues in humanitarian responses within their countries.



## CONTACT US AT

[startready@startnetwork.org](mailto:startready@startnetwork.org)



ACTED ACTION AGAINST HUNGER UK ACTIONAID APPUI AUX FEMMES DÉMUNIES ET ENFANTS MARGINALISÉS (AFEDÉM) ASSOCIATION FOR GENDER AWARENESS & HUMAN EMPOWERMENT (AGAHE) ASSOCIATION DES FEMMES POUR LA PROMOTION ET LE DÉVELOPPEMENT ENDOGÈNE (AFPDE) AGE INTERNATIONAL AGRICULTURAL DEVELOPMENT ASSOCIATION (PARC) ALIANCE FOR INTERNATIONAL MEDICAL ACTION (ALIMA) ARAB RENAISSANCE FOR DEMOCRACY AND DEVELOPMENT (ARDD) ASOCIACIÓN DE SERVICIOS COMUNITARIOS DE SALUD (ASECSA) AZAT FOUNDATION BRAC INTERNATIONAL BRIGHT STAR DEVELOPMENT SOCIETY BALOCHISTAN (BSDSB) CADENA CATHOLIC AGENCY FOR OVERSEAS DEVELOPMENT (CAFOD) CARE INTERNATIONAL UK CARITAS BANGLADESH CARITAS GOMA CARITAS INDIA CARITAS SRI LANKA CATHOLIC RELIEF SERVICES CHRISTIAN AID COMMUNITY DEVELOPMENT FOUNDATION (CDF) CESVI COMMUNITY WORLD SERVICE-ASIA CONCERN WORLDWIDE CORDAID DEVELOPMENT ORGANIZATION FOR COMMUNITY DOCTORS OF THE WORLD DOABA FOUNDATION DORCAS RELIEF & DEVELOPMENT EHSAR FOUNDATION ENCOURAGE THE HUMAN DEVELOPMENT (EHD) ENVIRONMENTAL PROTECTION SOCIETY (EPS) FARMERS DEVELOPMENT ORGANIZATION GOAL HEALTH AND NUTRITION DEVELOPMENT SOCIETY (HANDS) HELPAGE INTERNATIONAL UK HELP FOUNDATION HUMANITY & INCLUSION UK INITIATIVE FOR DEVELOPMENT AND EMPOWERMENT AXIS (IDEA) ISLAMIC RELIEF LASOONA LAAR HUMANITARIAN DEVELOPMENT PROGRAMME (LHDP) MANZIL ORGANIZATION BALOCHISTAN MECHANISM FOR RATIONAL CHANGE (MRC) MEDAIR MERCY CORPS MIDEFEHOPS ASBL MUSLIM AID MUZAFFARABAD POVERTY ALLEVIATION PROGRAMME NARI DEVELOPMENT ORGANIZATION (NDO) NATIONAL INTEGRATED DEVELOPMENT ASSOCIATION (NIDA)-PAKISTAN NORTH-EAST AFFECTED AREA DEVELOPMENT SOCIETY (NEADS) OXFAM GB PEOPLE IN NEED PACIFIC ISLANDS ASSOCIATION OF NON GOVERNMENTAL ORGANISATIONS (PIANGO) PLAN INTERNATIONAL PARTICIPATORY RURAL DEVELOPMENT SOCIETY (PRDS) PRO-VIDA QATAR CHARITY RURAL COMMUNITY DEVELOPMENT SOCIETY (RCDS) RELIEF INTERNATIONAL RURAL EMPOWERMENT AND INSTITUTIONAL DEVELOPMENT (REPID) RURAL DEVELOPMENT ORGANIZATION (RDO) BUNER SAMI FOUNDATION SAVE THE CHILDREN UK SOCIETY FOR MOBILIZATION ADVOCACY AND JUSTICE (SMAAJ) SOLIDARITÉS INTERNATIONALE SUKAAR FOUNDATION THARPARKAR SUSTAINABLE ENVIRONMENT AND ECOLOGICAL DEVELOPMENT SOCIETY (SEEDS) - INDIA SANGTANI WOMEN RURAL DEVELOPMENT ORGANIZATION (SWRDO) TEARFUND TROCAIRE VEER DEVELOPMENT ORGANIZATION WAR CHILD WELFARE ASSOCIATION JARED WELTHUNGERHILFE (DEUTSCHE E.V.) WORLD JEWISH RELIEF WORLD VISION YOUTH ORGANIZATION - PAKISTAN YUGANTER