

LIGHT-TOUCH EVALUATION OF THE GLOBAL SHIELD AGAINST CLIMATE RISKS' IN-COUNTRY PROCESS



SYNTHESIS REPORT

Author: Chandler Klein
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About the Centre for Disaster Protection

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ACRONYMS

ARC	African Risk Capacity
CDRFI	Climate and disaster risk financing and insurance
CH	Coordination Hub
CMU	Country Management Unit
CNE	Comisión Nacional de Emergencias (Costa Rica)
COP27	27th Conference of the Parties to the United Nations Framework Convention
CVF	Climate Vulnerable Forum
ENGFRD	National disaster risk financing strategy (Costa Rica)
FCDO	Foreign, Commonwealth & Development Office
G7	Group of Seven
GS	Global Shield
GSFF	Global Shield Financing Facility
GSSP	Global Shield Solutions Platform
ICC	In-country coordination
ICP	In-Country Process
MECCNA	Ministry of Environment, Climate Change and Natural Resources (The Gambia)
MoCC&EC	Ministry of Climate Change and Environmental Coordination (Pakistan)
MoF	Ministry of Finance
MoFEA	Ministry of Finance and Economic Affairs (The Gambia)
ND-GAIN	Notre Dame Global Adaptation Initiative
NDMA	National Disaster Management Authority
NDRMF	National Disaster Risk Management Fund (Pakistan)
RAG	Red-amber-green
RfS	Request for Support
SUGESE	General Superintendency of Insurance (Costa Rica)
TAC	Technical Advisory Committee (Pakistan)
TAG	Technical Advisory Group
V20	Vulnerable Twenty Group
WFP	World Food Programme



EXECUTIVE SUMMARY

This report presents a light-touch evaluation of the Global Shield against Climate Risks In-Country Process (ICP), aimed at generating practical learning for future ICP rounds. It draws on three country case studies in Pakistan, Costa Rica and The Gambia, and uses a qualitative, desk-based approach, triangulating document review with key stakeholder interviews. The evaluation focuses on two core areas: the logic and proportionality of the ICP process, and how the ICP's cross-cutting themes are applied in practice. Given its light-touch design, the evaluation does not aim to deliver definitive judgments, but rather to surface early learning and identify areas for further examination.

Overall, ICP participants viewed the ICP as an effective way to help countries articulate priorities and solutions for climate and disaster risk financing and insurance (CDRFI). At the same time, the findings indicate room for improvement, shaped by trade-offs between efficiency and depth, tensions between various cross-cutting themes, and the practical challenges of applying country ownership, transparency, inclusivity and complementarity in real-world settings. Key findings and learnings are:

- ICP participants mostly saw the ICP as fit for purpose, with benefits generally proportionate to the time and effort involved. Its value lay not only in the outputs or subsequent financing, but in the convening role of the process itself. However, returns were not linear. In countries where CDRFI systems were already relatively advanced and priorities well
- defined, the gap analysis added less marginal value. This points to scope for a more calibrated approach that aligns process intensity and sequencing with country starting conditions and government priorities.
- The complexity of the Global Shield architecture and differences in the way each Global Shield financing vehicle operates led to confusion. Parallel action across Global Shield actors, most notably financing decisions taken before the ICP concluded, sometimes created the perception that the ICP functioned as retrospective paperwork rather than a genuine gateway for mobilising and shaping support. This indicates the need for closer alignment across Global Shield actors, coupled with sharper communication to ICP participants on how it operates.
- In some cases, partner country expectations did not match how funding decisions were made or the level of support available. Clearer and earlier communication from Global Shield actors – on both the process and likely levels of funding – would help set realistic expectations and enable lead ministries to navigate the process accordingly.
- Country ownership emerged as a defining strength. It was strongest where the lead ministry had sufficient authority and capacity, a credible government champion was in place, the process was clearly understood, and deliberate mechanisms enabled interministerial engagement to move

beyond consultation toward influence. At the same time, placing countries firmly in the lead could, in some contexts and alongside other factors, shape the extent to which cross-cutting themes, particularly inclusivity, were realised. While country ownership is widely regarded as a critical aspect of the approach, applying it in practice inevitably involves trade-offs.

- In-Country Coordination (ICC) and the Global Shield Secretariat made efforts to promote transparency, yet, practice sometimes fell short of stated commitments. As participation widens, transparency requires clearer communication protocols and sustained commitment to openness, even when arguments for limiting disclosure emerge during implementation.
- Stakeholder participation in the ICPs was generally broad. However, translating participation into meaningful engagement proved challenging at times. Differences in technical language, baseline

knowledge, clarity of roles, and uneven entry points for engagement narrowed who could contribute with confidence. Clearer operational guidance on inclusivity, alongside more formalised country-level inclusion planning, would support a more intentional approach while better accounting for trade-offs with time and resources.

- Across the three case studies, ICPs took 14–19 months to complete; a timeframe which national actors largely saw as a natural consequence of country-owned, participatory processes. This highlights the need to revisit the assumed 6–12 month timeline, both to better reflect practice and to avoid perceptions that the ICP is inefficient or delayed.



BACKGROUND

The Global Shield against Climate Risks (the Global Shield) is a joint initiative of the Vulnerable Twenty (V20) Group and the Group of Seven (G7), launched at COP27 to facilitate “more and better pre-arranged protection¹ against climate and disaster related risks for vulnerable people and countries.” It is a global platform comprised of different governing bodies and three financing vehicles aligned under a shared financing structure: the Global Shield Financing Facility (GSFF) hosted by the World Bank, the Global Shield Solutions Platform (GSSP) hosted by Frankfurt School, and the Climate Vulnerable Forum (CVF)-V20 Joint Multi-Donor Fund (Global Shield, [n.d.](#); Global Shield, [2022](#)). This alignment is intended to streamline financing and move beyond a historically fragmented funding landscape, offering countries a more coherent entry point for accessing support (Global Shield, [2024a](#)).

At the heart of the Global Shield is the ICP, a multi-step process that culminates in a climate-vulnerable country submitting a Request for Support (RfS) for CDRFI. Based on this request, the Global Shield’s financing vehicles and partners design a tailored package of technical and

financial assistance (Global Shield, [2024b](#)). The core elements of the ICP alongside the role of key actors is summarised in Figure 1. The idea for the ICP emerged from reflection on the limitations of some earlier approaches to CDRFI support, particularly a tendency to be supply-led and not grounded in an evidence-based, demand-driven view of needs. This thinking is baked into the ICP’s design and articulated through four guiding principles that shape its implementation: country ownership, transparency, inclusivity and complementarity. At the time of writing, ICPs were underway or completed in 13 countries (Global Shield, [2025](#)).

1 For definitions of key terms refer to the Centre for Disaster Protection’s [Glossary of Terms](#).

Figure 1: Main elements of the ICP and key roles



2

EVALUATION APPROACH

2.1 Objectives and evaluation questions

The Global Shield Secretariat commissioned the Centre for Disaster Protection (the Centre) to undertake an independent, light-touch evaluation of the ICP. The evaluation was structured around two core focus areas and their associated evaluation questions, selected to support the primary objective of generating practical learning to inform future ICP rounds. The primary audience for the evaluation includes the Global Shield governance bodies, ICC mechanisms, and others involved in decisions related to the ICP. The findings may also be of interest to actors operating in the CDRFI space and beyond who are considering similar approaches to identifying country needs and developing context-appropriate solutions.

- **Area 1 (process logic):** Was the contribution of each step in the ICP proportional to the time and effort involved? What worked well, and where are the opportunities to improve or streamline?
- **Area 2 (cross-cutting themes):** To what extent were the cross-cutting themes (country ownership, transparency, inclusivity, complementarity) applied

in practice? What factors enabled or constrained their successful application?²

The first evaluation area focused on the logic of the ICP process itself. The ICP is intentionally front-heavy, with the aim of empowering countries to identify and prioritise their protection gaps to guide potential international support (demand-driven approach). This requires a significant upfront investment of time and effort, which raises questions about whether the process generates sufficient added value to justify both the investments made and the demands placed on government. In contexts where CDRFI is an established policy area with a history of external support, it also prompts questions about whether the ICP brings something genuinely new and meaningfully changes outcomes, and how it can be implemented in a lighter or more streamlined way. Examining the contribution of each ICP step helped to identify where the process is working as intended and where refinements could strengthen its overall value and additionality.

The second evaluation area examined how the ICP's

2 The two evaluation areas are closely interrelated. The ICP's cross-cutting themes underpin key aspects of the process logic and are intended to shape how the ICP functions in practice. However, for analytical clarity, the evaluation considered process logic and the application of cross-cutting themes separately.

cross-cutting themes of country ownership, transparency, inclusivity and complementarity were applied in practice. These principles are central to the Global Shield ethos and underpin the ICP's design. The evaluation therefore assessed the extent to which these themes were upheld under real-world constraints, including pressures to move funding quickly. By examining where and why the principles were applied successfully, and where they were not, the evaluation generated learning on how the ICP

can better deliver against its stated quality standards.

The evaluation focused on the ICP up to the submission of the RfS and does not cover the subsequent tailoring or implementation of the support package. It concentrated on the process rather than the substantive outputs, which are reviewed separately by the Technical Advisory Group (TAG).

2.2 Evaluation design overview

The evaluation took a qualitative, desk-based approach and drew on three country case studies selected by the Global Shield Secretariat: Pakistan, Costa Rica and The Gambia (see Figure 2). These cases were chosen to reflect geographic diversity and because their ICPs were among the first to conclude, creating an opportunity for early learning to inform subsequent rounds.

Using a case-based approach allowed the evaluation to look closely at how individual ICPs functioned in practice, while also comparing experiences across countries to identify common patterns and the conditions that shape performance. Separate, unpublished background papers were prepared for each country case study, and this report synthesises their findings.

Figure 2: Evaluation case study selection



3.3 Evaluation framework

To address evaluation area 1 and provide preliminary insights into where effort appeared to generate clear value versus diminishing returns, the evaluation applied a framework summarised in Table 1. For each step of the ICP, the framework examined costs (in terms of time and key inputs), evidence that intended benefits were realised, and stakeholder perceptions of proportionality, including whether comparable benefits could have

been achieved through simpler or existing processes. To examine the application of cross-cutting themes in practice (Evaluation Area 2), tailored criteria were developed for each theme, as summarised in Table 2. Together, these frameworks, which are fully detailed in Annex 1 and 2, guided the collection and testing of evidence.

Table 1: Summary of the evaluation framework for evaluation area 1

Step	Benefits	Costs
Stocktake and gap analysis ³	<ul style="list-style-type: none"> Improves understanding of the status of financial protection (stocktake), risks, vulnerabilities, and protection gaps (gap analysis) Materially shapes and gives credibility to the RfS 	Time Key activities/ inputs
RfS	<ul style="list-style-type: none"> Articulates a clear and sensible investment roadmap Mobilizes more and better technical and financial support⁴ 	
TAG review	<ul style="list-style-type: none"> Strengthens the quality and credibility of the gap analysis and RfS 	

Table 2: Summary of the evaluation framework for evaluation area 2

Crosscutting theme	Criteria ⁵
Country ownership	<ul style="list-style-type: none"> Lead ministry drives process and makes key decisions Interministerial engagement is active and sustained Visible government commitment to the Global Shield agenda
Transparency	<ul style="list-style-type: none"> Publication and dissemination of key outputs to ICP participants Accessible communication on processes and decisions to ICP participants
Inclusivity	<ul style="list-style-type: none"> Non-governmental stakeholders are broadly represented Non-governmental ICP participants engage meaningfully
Complimentary	<ul style="list-style-type: none"> Leverages existing coordination structures Takes advantage of prior work Solutions are integrated with existing efforts

3 While the stocktake and gap analysis are distinct steps in the ICP, they were implemented in parallel across all case studies and combined into a single output, the stocktake and gap analysis report. As a result, it was difficult to disentangle their respective timelines, costs and perceived benefits. Where relevant, distinctions are noted, but the two are largely discussed together. The stocktake's secondary role in reducing duplication and strengthening coherence, through identifying existing analyses, strategies and regulatory documents, is addressed under the fourth cross-cutting theme (complementarity) and is not given focus under question 1.

4 Assessment of this benefit was not conducted systematically due to timing constraints, as tailoring of the support package occurred during or after the interview period.

5 These criteria draw on the ICP guidance note and endeavour to reflect the Global Shield's interpretation of how they should be embodied in practice.

2.4 Methods and analysis

Each case study involved triangulating evidence from a review of process documents and semi-structured interviews with key stakeholders involved in the ICP. The document review covered process records such as letters of appointment, workshop materials, ICP

outputs, and background materials, including the ICP guidance note.⁶ Interviews were conducted remotely and are summarized in Table 3. It was done retrospectively, with data collection and analysis commencing after the submission of each RfS.

Table 3: Number of interviews conducted (by stakeholder category and country)

Stakeholder category	The Gambia	Pakistan	Costa Rica	Total
ICC	2	3	3	8
Global Shield Secretariat	1	1	2	4
Government institution	3	3	2	8
International development partner	3	4	3	10
TAG member	1	1	2	4
Private sector	1	1	1	3
Civil society	1	1	1	3
TOTAL	12	14	14	40

⁶ The ICP guidance note provides the necessary framework to guide the ICP. It states that Global Shield partner country governments may apply this framework in a flexible, context-specific way in line with the overarching principles.

We applied a simple red-amber-green (RAG) rating system to indicate the extent to which the intended benefits were realised in practice (under evaluation area 1) and cross-cutting theme criteria were met (under evaluation area 2). Separate RAG ratings were applied to each country case study to better facilitate cross-case comparison.

RAG ratings



'Good/met' (green) if interviewees consistently report that the criterion was met or the intended contribution was clearly delivered in practice. Where applicable, this is corroborated by at least three concrete examples and/or supporting documentary evidence, and there is no significant counter-evidence that weakens confidence in the overall assessment.



'Fair/partially met' (amber) if interviewees provide mixed or qualified views on whether the criterion was met or the intended contribution was clearly delivered in practice. Where applicable, some credible examples or documentary evidence may exist to corroborate a favourable view, but these are limited in number (fewer than three) and/or some counter-evidence is present.



'Poor/not met' (red) if interviewees generally report that the criterion was not met or the intended contribution was not clearly delivered in practice. Where applicable, no credible examples or documentary evidence exist to corroborate a favourable view and/or there is material counter-evidence.



'Not rated' (grey) if there is insufficient information to make a judgement.

2.5 Limitations

The evaluation was intentionally light touch: it did not aim to deliver definitive or exhaustive judgments, but rather to surface early learning and highlight areas where deeper examination may be useful. The following limitations should also be kept in mind when interpreting the findings:

- The Global Shield (GS) Secretariat selected the case study countries, introducing a potential source of bias.
- All interviews had to be conducted remotely, which can hinder understanding and rapport-building. Despite assurances of confidentiality, some interviewees – particularly those expecting to benefit from Global Shield support – may not have felt entirely comfortable speaking candidly. There was no direct evidence that this affected responses, but it is a recognised limitation in evaluations of this kind.
- The Centre served as TAG coordinator for both Pakistan and The Gambia. To avoid conflicts of interest, stakeholder perceptions related to the quality of TAG recommendations or TAG performance were not solicited.
- The evidence draws largely on interviews with actors directly involved in ICP implementation and does not systematically capture the perspectives of financing vehicles or senior members of Global Shield governance bodies operating at a more strategic, decision-making level. Some key stakeholders, such as the Gambia Government Focal Point, were also absent due to non-response.

3

OVERVIEW OF COUNTRY CASE STUDIES

Table 4 summarises key features of each case study process and country context while Figure 4 provides an overview of ICP timelines.

Table 4: ICP features and context for each country case study

	The Gambia	Pakistan	Costa Rica
Process features			
Lead ministry	Ministry of Finance and Economic Affairs (MoFEA) and Ministry of Environment, Climate Change and Natural Resources (MECCNAR)	Ministry of Climate Change and Environmental Coordination (MoCC&EC)	Ministry of Finance (MoF)
Government focal points	One official from MoFEA and one from MECCNAR	Two officials from MoCC&EC	Two officials from the General Superintendency of Insurance (SUGESE)
Support structure	Two consultants	UNDP	Two consultants
Targeted coordination forum	Taskforce ⁷ and the Inclusive Insurance Market Development Subgroup	Technical Advisory Committee (TAC) ⁸	Executive Committee ⁹
Unique process features		Provincial/regional consultations, mini-RfS process	

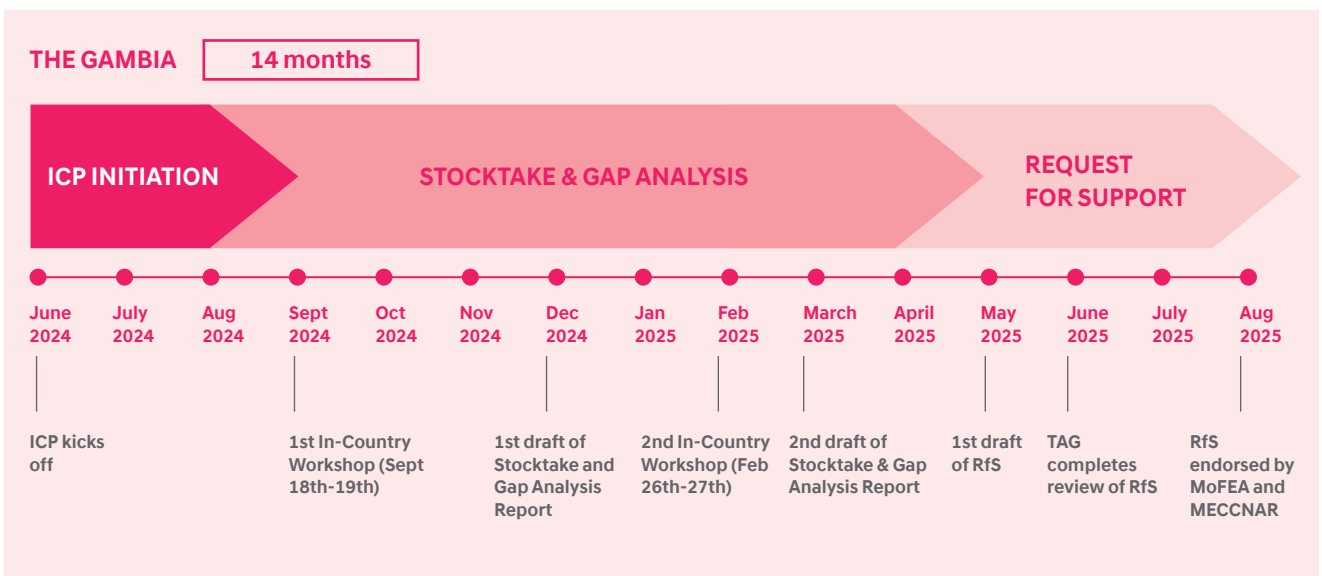
7 Membership included MoFEA, DCF (Chair), MECCNAR, NDMA, WFP, World Bank, GCCI, TANGO, CBG, UTG, National Coordinating Organisation of Farmers' Association Gambia, Gambia Women's Chamber of Commerce and the Support Structure Consultant.

8 Membership included MoCC&EC, the MoF, NDMA, the CVF-V20 Joint Multi-Donor Trust Fund, UNDP, and SDPI.

9 Membership included MoF, SUGESE, and Comisión Nacional de Emergencias (CNE).

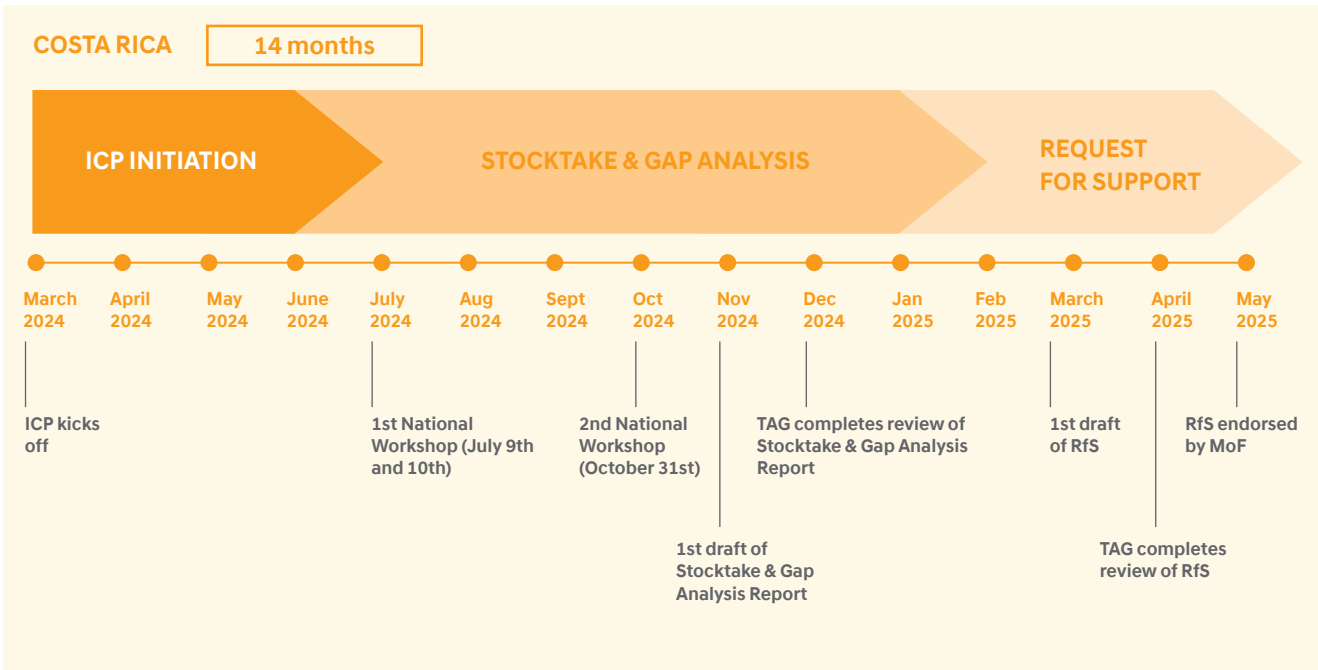
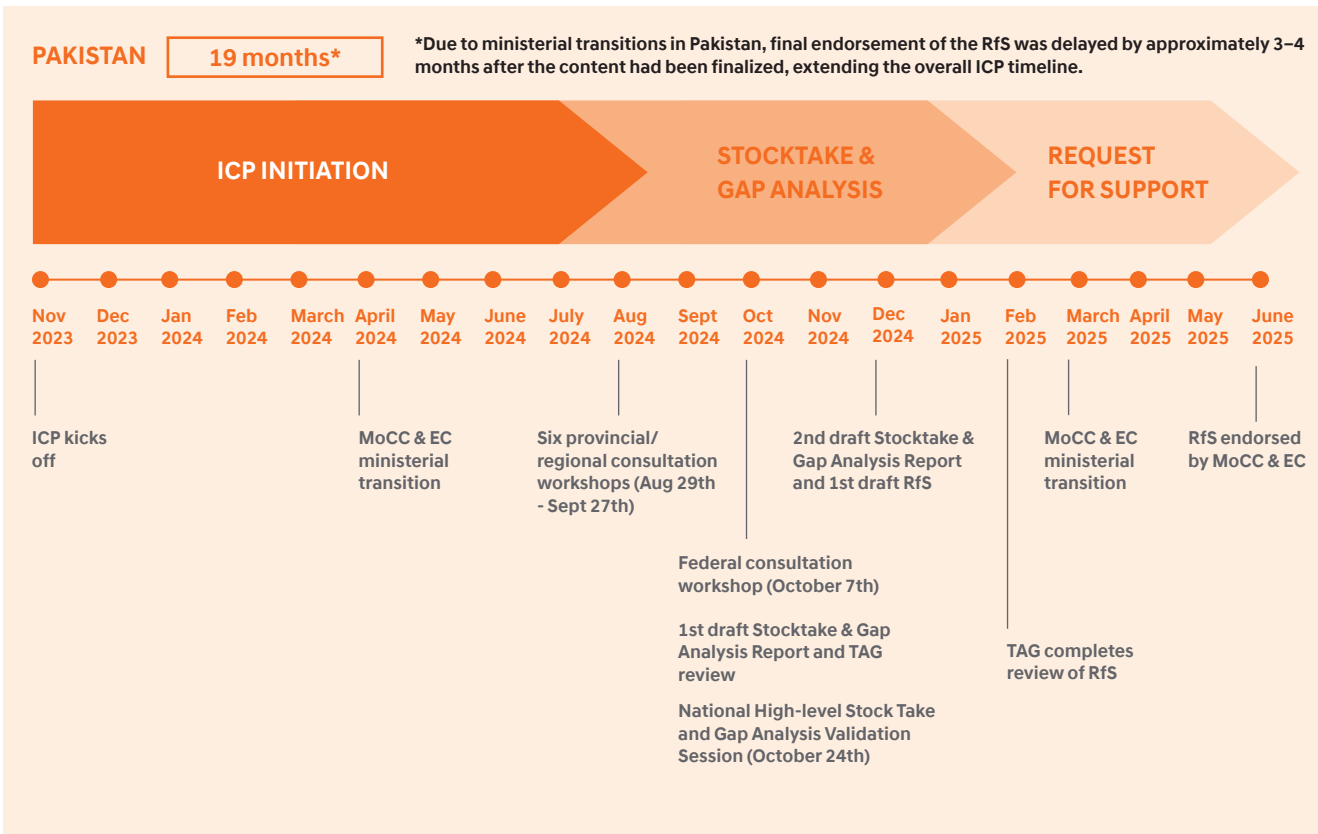
	The Gambia	Pakistan	Costa Rica
Country context			
Population	2.7 million	241 million	5.2 million
World Bank Income Classification	Low income	Lower-middle income	High income ¹⁰
ND-GAIN index score¹¹	Low (40.3)	Low (39.2)	Upper middle (53.9)
CDRFI strategy current and in active use	No	Yes	Yes
Transitions within the lead ministry or government focal point during the ICP	No	Yes	No

Figure 3: Simplified ICP timelines by country case study



10 Moved up from upper-middle income effective July 1 2025.

11 The Notre Dame Global Adaptation Initiative (ND-GAIN) Index scores countries on vulnerability to climate change and readiness to adapt. Higher scores indicate better overall adaptation capacity and lower vulnerability. [ND-GAIN Country Index rankings](#) | [ND-GAIN Index](#)



4

FINDINGS: PROCESS LOGIC

KEY LEARNINGS AND REFLECTIONS

- The ICP's value is not confined to the quality of its outputs or the financing that follows. Convening the right actors, structuring collective sense-making, and building relationships around CDRFI are meaningful outcomes in their own right, particularly in fragmented institutional settings.
- ICP participants mostly viewed the ICP steps as worth the time and effort involved. At the same time, the value of some steps, particularly the gap analysis, was lower in countries experienced in CDRFI who entered the process with a settled view of priorities. In these cases, the process validated and refined existing priorities. Earlier TAG inputs, embedded in decision-making, could enhance the practical value of TAG involvement.
- The Global Shield's architecture (comprised of the Secretariat, three financing vehicles, and governing bodies) was a source of confusion and clouded understanding of the ICP. At times, different Global Shield actors appeared to operate on distinct tracks. GSFF-funded components approved before submission of the RfS created the impression that the ICP does not always enable financing decisions but in some instances follows them, weakening the perceived value of the process.

This section addresses evaluation area 1, which examines whether each step in the ICP process appears proportionate to the time and effort involved, and where there may be opportunities to improve or streamline. The section is organised around the main steps of the ICP. For each step, the analysis considers:

- the cost (time and inputs required)
- the benefits delivered in practice (including an indicative RAG rating)
- stakeholder views on proportionality, including whether similar value could plausibly have been achieved through alternative approaches
- key observations on what worked well and what did not in terms of practical implementation (with issues related to the four cross-cutting themes addressed separately in Section 6).

The section concludes with a brief discussion of cross-cutting process considerations.

4.1 Stocktake and gap analysis

Table 5: Indicative costs and benefits of the stocktake and gap analysis by country case study

	Subcomponent	The Gambia	Pakistan	Costa Rica
Costs	Approx. time ¹²	6 months	11 months	8 months
	Key inputs	Various multi-stakeholder workshops, bilateral and group consultations, written contributions from Global Shield strategic partners, desk-review, iterative review by the national targeted coordination forums, TAG ¹³ and the GS Secretariat.		
Benefits	Improves understanding of the status of financial protection (stocktake), risks, vulnerabilities, and protection gaps (gap analysis)	●	●	●
	Materially shapes and gives credibility to the RfS	●	●	●

Costs

Across all case study countries, the ICC implemented a broadly similar and relatively intensive process to produce the stocktake and gap analysis report (summarised in Table 5). It was particularly demanding in Pakistan, where the ICC expanded the process to include six provincial and regional multi-stakeholder workshops, in addition to two national workshops, given the country's size and devolved governance structure. International partners sometimes characterised this step as slow and resource-intensive, with more than six months elapsing between ICP launch and the first draft. Those more closely involved in implementation, however, described the timeline as a reflection of the practical realities of the process: coordinating across multiple government institutions, accommodating

iterative technical review, and navigating political transitions.¹⁴ In some instances, it was even perceived to be rushed.

Benefits

Improves understanding

Across the cases, ICP participants did not see this step as dramatically altering underlying understandings of protection gaps or prompt a fundamental reordering of CDRFI priorities. Instead, its value lay in convening and synthesis. It brought together fragmented information and actors around a complex, cross-sector agenda, consolidating existing information into a single, credible reference point. By creating space for exchange among diverse institutions that do not routinely interact around

¹² Calculated as the time between the ICP kick-off workshop and delivery of the first draft of the stocktake and gap analysis report.

¹³ Completed in Pakistan and Costa Rica only.

¹⁴ In Pakistan, the ICP paused for approximately five months following the initial kick-off in November 2023 to accommodate an anticipated leadership transition within the MoCC&EC, with a new acting head appointed in April 2024. This pause largely explains the longer timeline observed for completion of this step in Pakistan.

this agenda (for the first time at such scale in all three case study contexts), ICP participants thought the process helped to connect institutions and build a strong foundation for future collaboration.

“It’s the first time everyone actually got together to discuss those issues and come up with a plan together...before this process, I had a siloed perspective. The process gave me the opportunity to see all the linkages and how we were able to work with different stakeholders.” - Participant of Gambia ICP

The strongest case was Pakistan (rated as ‘good’). In the absence of any up-to-date stocktake or diagnostic, stakeholders described the report as the “first of its kind.” A highly fragmented CDRFI institutional landscape meant that the consolidation of information and perspectives previously held in institutional silos was particularly valuable. Provincial-level consultations (not seen in other case study countries) reportedly generated geographically specific insights that were not fully visible to central planners and helped elevate priorities, such as livestock insurance.

“We learned a lot through this process. It highlighted gaps we hadn’t fully recognised before, especially in northern areas like Gilgit Baltistan, where glacier lake outburst flooding affects many livelihoods and lives. Overall, it made us much more aware of these risks.” - Participant of Pakistan ICP

In Costa Rica and The Gambia, the value-add was more modest, resulting in a rating of ‘fair’. This was particularly true in Costa Rica, where decision-makers entered the ICP with a relatively settled view of risks and gaps, informed by a recent national risk assessment conducted with UNDRR and priorities already articulated in the national disaster risk financing strategy (ENGFRD). Stakeholder representation during the consultations (see Figure 4) largely mirrored these

pre-existing priorities, particularly the emphasis on insurance solutions, limiting the scope for this step to materially shift understanding. Nonetheless, it is important to note that stakeholders still found the process very useful for translating established priorities into practical implementation choices.

“The gap analysis reflected what we had already been discussing.” - Participant of Costa Rica ICP

In The Gambia, a CDRFI strategy workshop convened shortly after the ICP by the World Bank with MoFEA, supported by GSFF funding, relied on a different pre-existing diagnostic rather than the stocktake and gap analysis report. This weakens the case that the step added something new and valuable to the landscape. Alternatively, this could point to a breakdown in coordination across the Global Shield multi-actor ecosystem, a wider challenge discussed throughout this evaluation.

Materially shapes and gives credibility to the RfS

Across all cases, the stocktake and gap analysis played a widely recognised role in conferring credibility on the RfS. As one interviewee put it, “the reason everyone is so confident in the RfS is because there is literally a document on the backend.”

However, evidence related to the gap analysis materially

“I really appreciate that there was a gap analysis happening because in Pakistan projects are usually made on the whims and wishes of people. Very rarely does it happen that there is a proper feasibility study ...Usually the donor tells you we are providing funding in XYZ areas and please submit your applications.” - Participant of Pakistan ICP

shaping the RfS is less persuasive. In each country, the TAG and stakeholders viewed the final RfS as broadly consistent with workshop discussions and the stocktake and gap analysis. Yet documentation rarely makes clear

why some priorities and solutions were elevated while others fell away. Where priorities were already largely settled and gains in understanding were modest, it is more difficult to argue that the RfS would have looked meaningfully different in the absence of the gap analysis. Moreover, some RfS elements, particularly those linked to GSFF-funded components in Pakistan and The Gambia, were also determined through parallel processes rather than from the stocktake and gap analysis itself (see Section 5.1). Taken together, these factors support a ‘fair’ rating across cases.

Proportionality

While the time and transaction costs were significant, stakeholders broadly considered the stocktake and gap analysis steps worth the effort. This was particularly true for the stocktake, which is relatively straightforward to compile and offers added value by identifying existing analyses, strategies, and documentation that the ICP can draw on to avoid duplication and support complementarity (see Section 5.4).

“[The stocktake] generated a level of analysis and documentation that had not existed before and proved useful for multiple policy processes.” - Participant of The Gambia ICP

A small number of respondents (primarily international stakeholders) suggested that a lighter approach, such as a desk-based review with more limited participation, could have achieved a similar output. However, such alternatives would likely have forfeited some of the benefits that may matter most, particularly the broad buy-in generated through a visible, participatory process. In a policy space that depends on inter-ministerial alignment, political backing, and donor confidence, and where the value proposition of arranging financing in advance is not universally accepted, legitimacy carries real weight.

At the same time, the variation across cases highlights that the return on this investment is not linear. The marginal value of this investment appears highest where baseline analytical clarity is low, institutional

responsibilities are fragmented, and the process is genuinely inclusive. As systems mature and priorities harden, the same level of process intensity may yield diminishing returns.

Stocktake and gap analysis: operational strengths and challenges

- A key limitation was the lack of consistent quantitative analysis of vulnerability across hazards (primarily due to data interoperability), which limits the ability to calculate the expected loss for different hazard types and prioritise gaps accordingly.¹⁵
- Across all case studies, ICP participants saw the combination of large forums and bilateral consultations as effective, supporting open exchange and relationship-building while also creating space for more focused technical discussion and supporting participation from actors less likely to speak up in larger settings.
- There was a tension between the need for orientation on CDRFI concepts (discussed further in Section 6.3) and the time available for dialogue during workshops. While participants required grounding in new concepts, some thought the volume of presentations limited opportunities for dialogue.
- A few participants felt that technical discussions sometimes moved too quickly toward identifying solutions, leaving less time to verify and validate the underlying analysis. Related to this, some stakeholders in Costa Rica and The Gambia were surprised that the second workshop focused on validating and prioritising identified gaps, when they were unclear how the longlist of gaps was initially determined.
- While generic ICP guidance and international technical inputs – such as the gender study conducted by Oxford Policy Management – were seen as useful starting points, their effectiveness depended on careful domestication. Investing time in adapting them to national systems emerged as a best practice in the Costa Rican context.

¹⁵ The ICP guidance note states that: “The scope and methodological approach will vary depending on the country context and the amount and quality of available data and models but should aim at generating the expected loss (EL) for different types and return periods of natural hazards.”

- The drafting process highlighted the challenge for the ICCs in balancing political and technical objectives. This meant identifying gaps without undermining their own institution’s credibility,

and maintaining technical precision while keeping outputs readable for political and institutional audiences. Addressing both required careful framing and strategic judgement.

4.2 Request for support

Table 6: Indicative costs and benefits of the RfS by country case study

	Subcomponent	The Gambia	Pakistan	Costa Rica
Costs	Approx. time ¹⁶	5 months	6 months	4 months
	Key inputs	Stocktake and gap analysis report, consultations, ¹⁷ written proposals from other actors, ¹⁸ iterative brainstorming and review by the national targeted coordination forums, TAG review, and GS Secretariat review.		
Benefits	Articulates a clear and sensible investment roadmap	●	●	●
	Mobilises more and better technical and financial support	●	●	●

16 Calculated as the time between the second draft of the stocktake and gap analysis report and the finalisation of the RfS document endorsement by the lead ministry.

17 This does not represent additional consultations beyond the ones mentioned in the prior steps.

18 In Pakistan, all types of actors (national ministries, provincial governments, private sector, civil society, international development partners) were asked to prepare a mini RfS to feed into the national RfS – a step unique to the Pakistan ICP. Around 15–20 proposals were received, including a contribution from the World Bank around the RAM project. In The Gambia, this step was not formally part of the process. However, it is known that the World Bank proposal to the GSFF for the CDRFI strategy and other actions was used as a direct input for compiling the RfS.

Costs

Except for Pakistan, where proposals were solicited from multiple actors to inform the RfS, compiling the RfS largely represented a continuation of earlier process steps. Most of the time devoted to this step (see Table 6) was spent on drafting, discussion among core stakeholders, iterative review and refinement.

Benefits

Articulates a clear and sensible investment roadmap

Across the case studies, most stakeholders regarded the RfS as a strong output. TAG reviews characterised the RfSs as generally “sensible” and “high quality,” albeit constrained by the limitations noted above, including the limited quantification of protection gaps. In both Pakistan and The Gambia, key government stakeholders expressed an intention to use the RfS as a blueprint for resource allocation beyond the scope of Global Shield coverage. On this basis, all case studies were assessed as ‘good.’

“The documents we produced are not just for Global Shield. They help us explain, even to other partners, what our priorities are.” - Participant from The Gambia ICP

At the same time, some underlying tensions emerged. First, expectations about what the RfS should be were not aligned. The ICCs often treated the RfS as a vehicle to propose interventions that could be directly funded, a reading reinforced by TAG comments pressing for budgets, timelines and more operational detail. Some representatives from the financing vehicles thought the RfS should be a problem statement, with solutions later designed by financing vehicles through competitive processes. This view rests on the idea that markets can generate more innovative responses to the challenges identified through the ICP. It could also help avoid prematurely selecting instruments without proper value-for-money assessment and may shorten the overall process timeline of the process. The ICP Guidance Note accommodates both interpretations, allowing the country to decide the preferred format. In several case study countries, this ambiguity led to cycles of revision and clarification that consumed time and effort and exposed

a deeper lack of shared vision within the Global Shield ecosystem. It also leaves an open question about country ownership when solution design is, in effect, outsourced. A fuller examination of the steps following submission of the RfS, which fall outside the scope of this review, is needed before determining the most effective approach.

Second, the Global Shield does not set indicative budget ceilings per country, on the principle that resources should be allocated according to need. In practice, this created challenges. In Pakistan, the ICC submitted an RfS with a price tag far beyond what the Global Shield could realistically fund, raising concerns about unrealistic expectations, reputational risk, and the deferral of difficult prioritisation decisions to financing facilities after submission, with potential implications for country ownership. In response, and to avoid similar outcomes, the Global Shield advised ICCs in Costa Rica and The Gambia to remove cost estimates altogether. While this reduced the risk of unrealistic requests, it echoes the previously discussed ambiguities about the purpose of the RfS and raises new questions about the RfS’s value as a tool for aligning national ambitions with likely resources.

“If we had known the amount [available from the Global Shield] earlier we could have actually prioritised our different areas that we think are important.” - Participant from Pakistan ICP

Mobilizes more and better technical and financial support

This evaluation covers ICP steps up to the submission of the RfS, and so does not systematically assess (or rate) whether this benefit was realised in practice.

However, across the cases, a question emerged about whether the ICP meaningfully enables financing decisions or instead follows them. This concern was most visible in Pakistan and The Gambia, where sizeable GSFF-funded projects (in Pakistan, USD25 million¹⁹; in The Gambia, USD10 million²⁰) were designed and had funding approved before the ICP had fully unfolded. The pattern reflects how GSFF, as a World Bank trust fund, must engage with the broader Global Shield initiative in a manner that is compliant with the World Bank’s institutional policies and operating model. This

means that they approve and channel funding through a separate track.²¹ Both of these projects were ultimately folded into their respective country's RfS and the final Global Shield support package, despite having been developed through separate timelines and decision channels.

“I’m not sure why it [the GSFF funded component] would be in the RfS, because it wasn’t part of the ICP. The World Bank was asked to explain how it aligned with the ICP, which is interesting given that the funding had already been approved through the GSFF. It does align, which is good, but what if it hadn’t? Then what would have happened?” - Participant from Pakistan ICP

It is worth clarifying that the GSSP's approach appeared to follow the ICP logic and priorities in the RfS, and the GSFF has an internal rationale for this way of working. Nonetheless, for many stakeholders, this blurred the logic of the process, making the ICP feel less like a gateway for mobilising support and more like a justification of decisions already taken.

Proportionality

Most interviewed stakeholders viewed the RfS as credible and its development as worth the time and effort involved. At the same time, ambiguity around the RfS's intended purpose, combined with its uneven use by different financing vehicles as a basis for funding decisions, may limit overall confidence.

RfS: operational strengths and challenges

- The adapted mini-RfS process in Pakistan helped broaden stakeholder buy-in and may be valuable in other large, decentralised contexts. However, the review and compilation process was labour-intensive, and limited provincial capacity often led to reliance on consultants with very short turnaround times (sometimes less than two weeks), some of whom had not reviewed the gap analysis or participated in workshop discussions, resulting in mixed submission quality. The support structure's rapid feedback and revision process, supported by assessment criteria, helped mitigate some of these methodological weaknesses.
- In Costa Rica, the support structure's preparation of short executive briefs and presentation slide decks was widely seen as strong practice, helping the Executive Committee navigate complex technical issues and engage efficiently with draft materials.

19 The Pakistan Resilient and Accessible Microfinance (RAM) Project, led by the World Bank Pakistan country office and co-financed by a USD25 million GSFF grant. The precise timeline of the World Bank country team's response to the GSFF call for proposals could not be pinpointed, but was said to be happening in parallel to the ICP. However, funding was reportedly approved by the World Bank Board in April 2025, several months before the RfS was endorsed by the MoCC&EC and formally submitted to the financing vehicles in June 2025. The co-financed activities were included in the RfS and reflected as part of the support package.

20 The Building a National Disaster Risk Financing System in The Gambia Project, led by the World Bank country office and financed through a USD10 million GSFF grant. The World Bank country team reportedly responded to the GSFF call for proposals in September 2024, as the stocktake and gap analysis were beginning to take shape. Funding was approved before the RfS was submitted to the financing vehicles. The project's core activities were reflected in the RfS and are expected to be reflected in the final support package (which has not yet been shared).

21 As a Global Shield financing vehicle, GSFF can implement funds through World Bank investment projects and, under exceptional circumstances, transfer them to other eligible organisations. Countries must submit direct requests to World Bank country management units (CMUs) for trust funds to respond. This means that identifying new activities for GSFF to fund requires country requests to be channelled directly to CMUs, in line with World Bank programming processes. In practice, this has led to situations where an RfS includes existing GSFF allocations linked to World Bank operations in the pre-implementation phase, rather than new activities identified through the ICP. This arrangement is intended to enable coherent World Bank engagement with partner countries. Consequently, GSFF implementation timelines and structures largely follow World Bank country programme and project cycles and are often not aligned with the ICP.

4.3 TAG review

Table 7: Indicative costs and benefits of the TAG review by country case study

	Subcomponent	The Gambia	Pakistan	Costa Rica
Costs	Approx. time ²²	1 month	1 month	1 month
	Key inputs	Desk review of ICP output and supporting documentation by the TAG Coordinator and a pool of independent experts.		
Benefits	Strengthens the quality and credibility of the gap analysis and RfS	●	●	●

Costs

As highlighted in Table 7, the TAG was allocated approximately one month to conduct each review and provide feedback on individual outputs. The outputs reviewed include the RfS (in all case study countries) and the stocktake and gap analysis reports (in Pakistan and Costa Rica only). ICC teams required additional time to engage with the feedback, including discussing internally and incorporating recommendations into revised drafts.

Benefits

The ICCs viewed the TAG review as useful in reinforcing confidence in the credibility of their deliverables and improving overall quality. There is evidence of ICC engagement with the review, with comparative analysis of drafts confirming partial uptake of recommendations, particularly those related to clarity, structure and presentation. More substantive, decision-shaping feedback was more unevenly incorporated. This included, for example, recommendations to place greater emphasis on money-out aspects (i.e. how CDRFI resources are and could be channeled effectively to affected groups) in Costa Rica, and suggestions in Pakistan to conduct value-for-money assessments to inform final instrument choices.

In some cases, partial uptake was due to the practical and political realities within country contexts. In others, there was a perception that “TAG experts were brought in too late”, with the review functioning as ex post quality control introduced after key decisions had already been locked in, although some recommendations may retain relevance during implementation. On this basis, the review is rated as ‘fair’: constructive and helpful, but not sequenced or embedded in decision pathways in a way that consistently enabled technical challenge to materially shape decision-making.

Proportionality

Most interviewed stakeholders considered the value of the TAG review proportionate to the effort and additional time it required, even where its scope for deeper quality enhancement was limited.

TAG review: operational strengths and weaknesses

- Optional follow-up discussions between TAG members and ICC teams were highly valued where used, providing clarification and enabling greater uptake of feedback, as evidenced in The Gambia and Costa Rica.

²² Calculated as the time between the RfS draft being shared with the TAG and the ICC receiving TAG comments.

- Including national experts on the TAG, as in Pakistan and Costa Rica, strengthened the relevance and country-specific grounding of the feedback.
- Early or extended engagement, including TAG input at the gap analysis stage (as in Pakistan and Costa Rica), enhanced the relevance of later feedback by giving the TAG greater visibility on design logic and decision rationales.
- Short lead times for reviews can constrain the TAG's ability to mobilise the most appropriate expertise from its expert pool, potentially affecting depth and fit of technical input.
- The scope of the review was not fully clear to all key stakeholders at the outset, creating uncertainty about how much revision would be required.

4.4 Overarching process considerations

National perspectives on the pace of delivery

Each ICP case study took between 14 and 19 months from kick-off to RfS endorsement (see Figure 3), longer than the projected 6–12 months (Global Shield, 2024b). The timelines felt uncomfortably long from the perspective of a few international actors, sensitive to broader pressure to show visible progress on climate finance delivery and an awareness that other elements of the CDRFI architecture, notably the Loss and Damage Fund, remain under scrutiny for slow operationalisation. That concern was not expressed by those working closest to implementation. National actors tended to see the timelines as a product of how the process unfolds in practice. Few identified clear ways to accelerate the process without undermining its perceived benefits.

Several stakeholders suggested that, in practice, the process already felt compressed at points, sometimes at the expense of quality. In Pakistan, for example, pressure from the lead ministry to deliver ahead of COP28 resulted in eight workshops being held within approximately two months, a three-day window between the final consultation and the first draft of the stocktake

and gap analysis report, and less than two weeks for many actors to develop proposals for the RfS. Similar though less-pronounced dynamics were observed in The Gambia and Costa Rica. While timelines were agreed with the Secretariat, they were ultimately seen as falling within the ICC's discretion.

Support structure seen as a key ingredient for successful delivery

While outsourcing tasks to the support structure carries risks for national ownership (see Section 6.1), stakeholders across all three cases viewed it as essential. Even with strong government engagement, ministries were sometimes seen as lacking the bandwidth to run the ICP (for example, it was described as “a big job for a small institution” like SUGESE in Costa Rica) and, in some cases, the necessary technical CDRFI expertise (as with Pakistan's MoCC&EC). A clear learning was the value of appointing senior, well-connected individuals within the support structure, whose relationships materially strengthened delivery.

5

FINDINGS: CROSS-CUTTING THEMES

KEY LEARNINGS AND REFLECTIONS

- Country ownership is strongest when: there is clarity on which decisions are within government discretion and what follows RfS submission; the lead ministry has sufficient authority and capacity; a credible government champion is in place; and deliberate mechanisms exist to enable interministerial engagement beyond consultation.
- The ICP approach involves inherent tensions and trade-offs. Placing countries firmly in the lead can constrain the application of other cross-cutting themes (particularly inclusivity), while efforts to deepen inclusivity often sit in tension with efficiency. The appropriate balance between these considerations is not always clear in practice.
- Making the ICP understandable to actors beyond the core group is challenging but necessary. As participation widens, transparency requires clear communication protocols and firm resolve to uphold the ICP's commitments to openness, even as concerns around sharing emerge during implementation.
- Differences in technical language, baseline knowledge and role clarity quietly narrowed who could contribute with confidence. Participation was strongest when there was early clarity on how each institution's mandate connected to the agenda, what level of engagement was expected, and why participation was worthwhile.

This section addresses evaluation area 2, which examines how each cross-cutting theme was applied in practice, highlighting both enabling and constraining factors. It is structured according to each theme (country ownership, transparency, inclusivity and complementarity) and the individual criteria that sit underneath them (defined in Annex 2), alongside an indicative RAG rating.

5.1 Country ownership

Table 8: RAG rating of country ownership criteria by country case study

Criteria	The Gambia	Pakistan	Costa Rica
Lead ministry drives process and makes key decisions	●	●	●
Interministerial engagement is active and sustained	●	●	●
Visible government commitment to the Global Shield agenda.	●	●	●

Lead ministry drives process and makes key decisions

Several ICP design features are intended to place governments firmly in the driving seat, and these were followed in each case study. Governments submitted a formal request to participate in the ICP, designated a lead ministry that endorsed core outputs, and appointed a government focal point to establish and lead the ICC (see Table 8).

Beyond these procedural steps, how government decision-making manifested in practice depended on the lead ministry's position within the governance structure, its capacity, and the presence of a strong government champion. In Costa Rica and The Gambia, these elements aligned. In Costa Rica, for example, the MoF was widely seen as having the mandate, political weight and resourcing to steer the process, supported by a strong champion in the insurance regulator, SUGESE. While the support structure drafted key outputs, the Executive Committee played a decisive role in setting priorities and shaping participation. The strong emphasis

on insurance-based solutions (see Section 6.4) – while perhaps presenting certain trade-offs with other ICP cross-cutting themes – reflects SUGESE's influential role.

“The prioritisation, the sectors, and the areas of interest are 100% of the country.” - Participant from Costa Rica ICP

In Pakistan, leadership from the MoCC&EC, while generally viewed positively, was undermined by ministerial transitions that disrupted continuity and weakened the presence of a consistent political champion.²³ The first transition was managed through a deliberate pause, which stakeholders widely regarded as sensible but illustrative of the trade-off between country ownership and efficiency. A second leadership change, however, could not be absorbed in the same way.

23 This is most clearly reflected in the delayed endorsement of the stocktake and gap analysis report, which remained pending at the time of writing.

In addition, while the MoCC&EC²⁴ was seen to have the formal mandate to coordinate the ICP, the nature of its leadership was shaped by limited in-house CDRFI expertise and Pakistan’s fragmented institutional landscape. Multiple agencies hold overlapping CDRFI mandates, and significant authority on disaster management, social protection and other key sectors sits at the provincial level. Leadership therefore centred on convening and coordination rather than directive or technical authority. While this model was viewed as appropriate and in some respects necessary, it constrained the depth of strategic control the ministry could exercise. It also contributed to greater reliance on the support structure UNDP, which played a more active and visible role than in other case studies. In a small number of instances, this blurred perceptions of who was leading the process.

Finally, in practice, the Global Shield Secretariat was not seen to be overly directive, and the process allowed flexibility at country level. At the same time, inherent power dynamics in a funder–recipient relationship, along with asymmetries in technical knowledge, inevitably shape how the process unfolds. Lead ministries are encouraged to take the driver’s seat, but key elements of the journey, including the route, speed, and rules of the road, are often set explicitly or implicitly by the Global Shield. This is not a critique so much as a reflection of the ICP’s embedding within a global initiative. However, for lead ministries to drive with confidence, clearer signals are needed on where the road leads and where the limits on country decision-making authority lie. Limited clarity around funding ceilings, decision pathways for shaping the support package, the Global Shield architecture (explored further in Section 5) means that country ownership is exercised within a set of constraints that are only partially visible.

“The power difference is based on expertise rather than authority. In some areas, we are not as grounded in the theory as the Global Shield Secretariat, which means we allow them a greater role. When they offer an opinion, we tend to agree.” - Participant from The Gambia ICP

Interministerial engagement is active and sustained

Across the case studies, there was a shared view that country ownership cannot sit with a small group of elites. Engaging multiple ministries was seen as essential to reflect how authority is spread across government and to ensure ownership endures beyond individual champions.

This criterion was rated as *met* in both The Gambia and Pakistan. In both cases, creating deliberate entry points that move engagement beyond consultation toward influence were key. In the Gambia, formation of the taskforce was dubbed “a key success factor” of the ICP, enabled by long-standing interministerial relationships. It provided a forum where topics such as domestic resource mobilisation and the role of insurance were “hotly debated” and detailed feedback was provided on draft outputs. In Pakistan, achieving this level of engagement was inherently more difficult given its size. Some limits to interministerial engagement remained, with a few respondents calling for the MoF’s more active involvement (discussed in Section 6.1). However, the successful call for proposals, which were incorporated into the final RfS, brought a broad base of government actors directly into decision-making.

Costa Rica presents a contrasting pattern. There, the ICC deliberately adopted a more centralised decision-making model to keep the ICP focused and time-bound. Interministerial engagement was largely confined to the

²⁴ This differed from the other case studies, where leadership typically rested with the MoF. The reasons for this decision were not clearly documented. Interviewees speculated that the MoCC&EC took the initiative to submit the letter of interest to participate in the ICP, and that the MoF may have lacked the capacity to coordinate the process alongside other competing priorities. The MoCC has limited budgetary control and implementation authority but is responsible for climate change policy development, international coordination, and mainstreaming climate action across sectors.

Executive Committee (comprising the MoF, SUGESE and CNE), with other government actors involved primarily through consultations. Despite invitations, the ministries responsible for social protection and environment were not actively involved. Given these absences, this criterion is rated as partially met.

Visible government commitment to Global Shield Agenda

It is difficult to disentangle domestic ownership from donor influence, or to rule out engagement driven primarily by the availability of external financing. However, several positive signals were identified, resulting in a ‘met’ rating. Recent disaster experience and political momentum appear to have created entry points in each of the case studies.

In Pakistan, the 2022 floods sharpened political interest in CDRFI, with the government advocating

for the loss and damage fund at COP27. The ICC’s choice to go beyond ICP guidance by conducting provincial consultations and emphasising institutional strengthening in the RfS also points to a longer-term orientation. Costa Rica entered the ICP with a strong prior track record. It was an early adopter of the World Bank’s Catastrophe Deferred Drawdown Option and has been called a “pioneer” in CDRFI (World Bank, 2024). Public statements by the MoF in late 2023 reportedly also elevated CDRFI to the national agenda. Finally, The Gambia is also considered relatively advanced and proactive in CDRFI despite its small size and low-income status. It first purchased African Risk Capacity (ARC) sovereign drought insurance in 2015, shortly after ARC’s insurance operations began in 2014 (Nyockeh, 2016). Further, active discussion during the ICP around whether to consider domestic resource mobilisation and MoFEA’s proactive engagement with the media around ICP events also signal emerging ownership.

5.2 Transparency

Table 9: RAG rating of transparency sub-criteria by country case study

Criteria	The Gambia	Pakistan	Costa Rica
Publication and dissemination of key outputs to ICP participants	●	●	●
Accessible communication on process and decisions to ICP participants	●	●	●

Publication and dissemination of key outputs to ICP participants

As Table 10 suggests, the record on the publication and dissemination of key output documents is mixed, resulting in a rating of partially met for all three case studies. Many of the shortfalls seem rooted in familiar concerns: inadvertently raising expectations prematurely, exposing the government to criticism or backlash, or releasing materials deemed insufficiently accessible or relevant to a broader audience. In Pakistan, for example, the ICC deferred broader circulation of the

stocktake and gap analysis report and the RfS among ICP participants until the support package is finalised, to manage expectations.

“They asked for a lot of information, and that information flowed only one way... I didn’t read the final document. Not because I wasn’t interested, but because it was never shared with us.”
 - Participant from Costa Rica ICP

Overall, greater clarity is needed on whom (Secretariat, ICC or other actors) is responsible for sharing specific outputs and information, when, and with whom. Given their coordinating role in-country, it would be reasonable

to expect that dissemination of information to ICP participants largely rests with the ICC.

Table 10: Dissemination of ICP information to different audiences, across all three country case studies

Document/Information	Public	Coordination Hub	ICP Participants	
			Core ²⁵	Peripheral
Stocktake & Gap Analysis	Yes ²⁶	Yes ²⁷	Yes	Partially
Request for CDRFI Support	Partially ²⁸	Yes	Yes	Partially
TAG recommendations on RfS	No	No	Yes	No

Accessible communication on process and decisions

While efforts by the Global Shield and ICCs to communicate on process and decisions were evident and appreciated across all three case studies, recurring gaps meant this criterion was only partially met. Information from the ICC on progress and decision-making did not consistently cascade beyond the core group. ICP participants outside day-to-day coordination often reported a drop-off in communication once consultations ended, as well as limited visibility on how decisions were taken. Confusion was also common about how the Global Shield operates, what it finances, and what follows the submission of the RfS. This was compounded by the platform’s split architecture, in which participating entities have functions and mandates beyond the

platform itself (see Section 5). In practice, uncertainty and weak feedback loops undermined some participants’ engagement and reduced clarity on how they could best contribute and connect their work to the process.

“There’s a lot of confusion around who the different actors within the Global Shield are, how they interact with each other, whether they even need to interact, and what their roles are. I think they themselves also don’t really know.”

- Participant from Pakistan ICP

25 Refers to members of the Taskforce in The Gambia, the Executive Committee in Costa Rica, and the Technical Advisory Committee in Pakistan.

26 Available for [Costa Rica](#) and [The Gambia](#). At the time of writing, publication of the Stocktake and Gap Analysis Report for Pakistan was still pending MoCC&EC endorsement.

27 Both documents were disseminated for all three country case studies to the Coordination Hub (CH) via the GS Secretariat managed listserv and verbally presented during various CH briefings.

28 The three summary RfS reports referenced are available online at the following links: [Costa Rica](#), [The Gambia](#), [Pakistan](#).

5.3 Inclusivity

Table 11: RAG rating of inclusivity sub-criteria by country case study

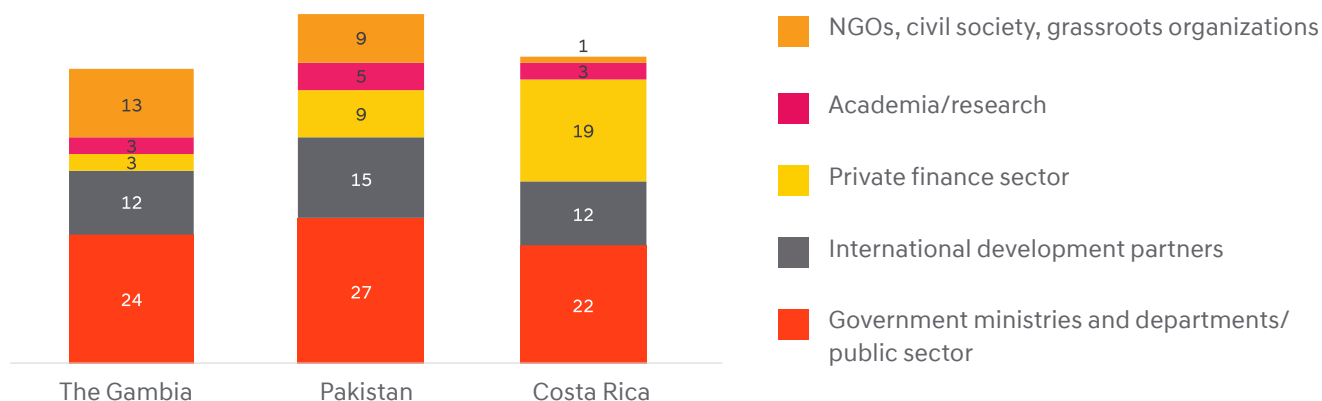
Criteria	The Gambia	Pakistan	Costa Rica
Non-governmental stakeholders are broadly represented	●	●	●
Non-governmental ICP participants engage meaningfully	●	●	●

Stakeholders are broadly represented

Figure 4 shows strong representation of institutional and technical actors. Across the three case studies, however, many stakeholders felt that civil society participation did not reflect the diversity of vulnerable groups that the ICP guidance note aimed to represent.²⁹ Many also called for direct community engagement, stressing that

lived experience cannot be replaced by expert input. As a result, the criterion is rated as partially met. This gap was most evident in Costa Rica, where only one civil society actor and one gender-focused public institution were recorded as attending, despite wider invitations.

Figure 4: Number of distinct organisations/institutions attending ICP multi-stakeholder workshops, by category and country case study³⁰



²⁹ For more detailed information on who participated, refer to the stocktake and gap analysis reports for each case study country (available for download from the Global Shield website).

³⁰ Figures reflect only in-person attendees. The support structure, Global Shield actors, and any institution names that were not legible or identifiable from the attendance sheets were excluded from the analysis. In Pakistan, attendance lists for the Multistakeholder Introductory Workshop and the National Stocktake and Gap Analysis Validation Workshop were unavailable and therefore excluded. Also, provincial level departments of national ministries were not counted separately. In Costa Rica, figures are based on the list of participating organisations and institutions provided in the workshop reports as attendance sheets were not available to directly verify.

ICP participants engage meaningfully

Each ICP incorporated multi-stakeholder workshops that participants generally described as open and conducive to discussion. However, some non-governmental participants struggled to contribute substantively. Despite sensitisation sessions in workshops and an online training delivered by GSSP on CDRFI the terminology could feel opaque, and some found it difficult to connect their work to the agenda. Bilateral consultations and interviews, used to varying degrees across countries, were widely seen as effective in bridging this gap. Overall, interviewees suggested that participation was strongest when there is early clarity on how each institution's mandate relates to the CDRFI topic, what level of engagement is expected, and why participation is worthwhile. Note that similar findings extend to interministerial engagement (Section 6.1).

The draft RfS was not circulated to all ICP participants for review in any of the cases, contrary to the suggested approach outlined in the ICP guidance note. However, some ICCs successfully introduced different channels for more substantive inputs beyond group and bilateral consultations. The Gambia ICC showed the strongest efforts, and so is rated as met. An Inclusive Insurance Market Development Subgroup gave the insurance sector a strong voice, helping temper ambition for insurance-related interventions. A Task Force (including one representative from academia, four from civil society, World Food Programme (WFP) and the World Bank) positioned some non-governmental actors closer to the decision space through the opportunity to review core ICP outputs, though participation was uneven in practice.

The Pakistan ICC made visible attempts to encourage co-production, including inviting written inputs and proposals to inform the RfS (discussed in Section 5), resulting in a rating of partially met. However, evidence of engagement by non-governmental actors is unclear beyond a contribution from the Pakistan Microfinance Network. By contrast, the Costa Rica ICC offered fewer avenues for influence and so is rated as not met. The overall direction was largely set in advance (see Section 5) and decision-making was reportedly concentrated among a narrow set of actors.

“When we arrived, there was already a certain consensus about where this was going. The conversation was very technical, very insurance-focused, and it was difficult for community perspectives to reshape that narrative.”

- Participant of Costa Rica ICP

Across all case study countries, how participant inputs were weighed in decision-making was less visible. As discussed in Section 5.1, stakeholders generally perceived alignment between consultation inputs and final documents, but there were limited concrete examples of influence beyond technical contributions from UN agencies and development partners.

Finally, it is worth noting that the ICP guidance is not specific about what constitutes meaningful engagement across different stages of the process, leaving open questions about whose voices should be included, how, and for what purpose. While deeper engagement and co-production can enrich the process, they also have implications for timelines and resourcing that must be considered.

5.4 Complimentarity

Table 12: RAG rating of complementarity sub-criteria by country case study

Criteria	The Gambia	Pakistan	Costa Rica
Leverages existing coordination structures	●	●	●
Takes advantage of prior work	●	●	●
Solutions are integrated with existing efforts	●	●	●

Leverages existing coordination structures

The criterion is met in Costa Rica and The Gambia, where new ICP-specific coordination fora were created which were not seen to duplicate existing structures. In Pakistan, new bodies were also created, but evidence is insufficient to assess performance against the criterion.

Takes advantage of prior work

Across the three ICPs, the gap analysis largely built on existing data and analysis, using desk review and targeted inputs from partners to synthesise prior work. For example, the gap analysis in Costa Rica relied heavily on the national risk assessment conducted with UNDRR support prior to the ICP. ICP participants thought the new analysis focused mainly on consolidation and adaptation to ICP decision-making needs. There was no material evidence of duplication, notwithstanding a potential omission in referencing a 2024 CDRFI diagnostic in The Gambia.³¹ This is in part a testament to the relevance of the stocktake step (discussed further in Section 5.1).

“You don’t see the Global Shield as a standalone effort... it fits into what was already being done nationally.” - Participant of Costa Rica ICP

³² Vulnerable communities are referenced in the objectives of each Area of Intervention, and the intention to support them is mentioned several times. However, the gap analysis report gives limited attention to “money-out” mechanisms. The RfS does not explore in detail how assistance will reach affected populations, beyond proposing an “analysis of the money-out mechanisms available in the country” as part of the plan to redesign the operation of the National Emergency Fund (FNE).

Solutions are integrated with existing efforts

In the Gambia, the criterion is rated as met. The RfS was widely judged by ICP participants (and the TAG review) to be well integrated with existing initiatives, strategies and policies, and no material concerns were raised. In Pakistan and Costa Rica, the picture was similarly positive, but with several possible areas for enhancement identified, resulting in a rating of partially met.

In Costa Rica, proposed solutions were not strongly linked to existing “money-out” mechanisms, such as social protection programmes.³² This may reflect several factors, including the operational leadership of the ICP by the insurance regulator (SUGESE); the framing of the process in relation to the national disaster risk financing strategy, which primarily focuses on how the government secures and manages financing for disasters; and the insurance-heavy composition of consultations alongside limited engagement from actors such as the ministry responsible for social protection and civil society. The ICP guidance frames disbursement as a core component of financial protection, and sidelining it risks weakening the impact of CDRFI for the vulnerable, risk-affected populations it is intended to support.

In Pakistan, achieving complementarity is inherently more challenging due to the country's large size and devolved governance structure, and several areas for better alignment were highlighted. For instance, the relationship between the RfS components and Pakistan's new disaster risk financing strategy developed by the National Disaster Risk Management Fund (NDRMF) was somewhat unclear. Further, a USD500 million Asian Development Bank policy-based loan to the MoF, which included a CDRFI component, only became known to at least some key actors driving the ICP shortly before

its approval in October 2024, after consultations had concluded and the gap analysis was well advanced. Again, these gaps in alignment tend to mirror shortcomings in participation – with scope for more active NDRMF and MoF involvement highlighted.



CONCLUSION AND RECOMMENDATIONS FOR FUTURE ICPS

Overall, this evaluation finds the ICP to be a credible and largely effective approach for supporting countries to articulate priorities for CDRFI. While not without frictions, the ICP represents a meaningful departure from more supply-driven models and is generally seen as a useful innovation within the CDRFI landscape.

In response to evaluation area 1, the evidence suggests the ICP steps are broadly proportionate to the time and effort involved and contributed something genuinely new and valuable. Value lies in the process itself, not only in the outputs it generates. However, the evaluation also finds that returns are not linear. In countries with more mature CDRFI agendas and settled priorities, some steps, notably the gap analysis, tended to validate and refine existing views rather than materially reshape them. The most significant threat to the integrity of the ICP process stemmed from fragmentation within the Global Shield architecture. Parallel processes and early financing decisions led some stakeholders to view the RfS as retrospective paperwork, serving to formalise decisions that had already been taken rather than shape them upstream.

In response to evaluation area 2, the ICP generally performed well against its cross-cutting themes, especially country ownership, which was widely regarded as a defining strength. At the same time, the evaluation highlights persistent tensions in how these principles play out in practice. Placing countries genuinely in the lead inevitably limits external leverage over inclusivity, complementarity and pace, while efforts to deepen participation often sit in tension with efficiency and delivery pressures. Transparency and meaningful engagement proved harder to sustain beyond core actors, particularly where communication protocols were weak, technical asymmetries were not actively addressed, and deliberate entry points for meaningful participation were not incorporated into process design. These findings do not undermine the ICP's principles, but rather underscore the trade-offs involved.

The following recommendations highlight key areas for consideration in future ICP iterations.

Improve alignment between Global Shield actors and communicate clearly how financing decisions unfold after RfS submission:

Recognising that the Global Shield financing vehicles do not function in the same way, the evaluation highlights the importance of Global Shield actors working in sync. In particular, they should strive to align on the ICP's purpose, funding timelines, and decision-making processes around funding to the greatest extent possible. At a minimum, there is a need to demystify the complex Global Shield architecture through sharper communication and provide more concrete signals to the ICC (and, where appropriate, ICP participants) on indicative funding parameters, how support packages are tailored, and what to expect as the process moves into implementation. Global Shield actors also need to align on the purpose of the RfS: whether it should function primarily as a problem statement or as a proposal for specific interventions. A more holistic review of the ICP – including the stages following RfS submission that fall outside this evaluation's scope – is recommended to guide this discussion.

Calibrate ICP intensity and design to the country's starting conditions and government objectives:

The ICP's flexibility is a clear strength, allowing governments to lead and adapt the process to country context. However, more deliberate tailoring of process intensity and design to where countries are in their CDRFI journey could improve value for effort. In contexts where priorities are already well established and unlikely to shift, selected steps could be applied more lightly or re-sequenced, for example by focusing multi-stakeholder consultations on the support package design phase rather than upstream during prioritisation. Similarly, where there is scope to inform strategic choices, situating aspects of the TAG's input earlier, or embedding it more directly within decision-making pathways, could enhance its practical value.

Revisit the 6–12 month ICP timeline assumption in light of implementation experience to avoid perception that the process is delayed:

The GS Secretariat should benchmark the time and coordination effort required across completed ICPs, and use this evidence to revisit the current indicative 6–12 month timeline. More realistic, evidence-based guidance

would help anchor expectations around the level of effort required for fully participatory, nationally owned processes, recognising it takes time but strengthens quality. In doing so, it may also help reduce incentives to prioritise speed at the expense of process quality and reduce any perception that the ICP is inefficient or delayed.

Introduce clearer, operational guidance on inclusivity and formalise country-level inclusion planning:

The Global Shield Secretariat's ICP guidance should move beyond high-level principles to provide clearer, operational direction on how to include ministries and non-governmental actors at different stages of the process, including options for who to engage, how, and for what purpose. This guidance should explicitly acknowledge trade-offs with time and resources, supporting context-appropriate choices, while recognising that the ICP's participatory elements were widely valued across case studies and stakeholder groups. Building on this, ICCs could develop a more robust inclusion plan for each ICP to reinforce a more deliberate approach to inclusivity. While the stakeholder mapping already identifies which actors should be engaged, such a plan could go further by clarifying the expected level of participation (e.g. inform, consult, co-produce or share decision-making authority), as well as the rationale and methods for engagement at different stages of the process. It could also include checkpoints and lines of responsibility to ensure the inclusion plan is applied consistently. Several specific recommendations follow, drawing on barriers and enablers observed across the case studies.

- ICCs should apply a stronger gender and inclusion lens to the stakeholder mapping conducted at the ICP's outset, drawing on relevant expertise to avoid late-stage involvement of key actors that limits their ability to influence decisions.
- ICCs should create deliberate entry points for participation that go beyond consultation, including targeted coordination groups for technical review and debate, and structured mechanisms for co-production, such as soliciting proposals³³ to inform the RfS.

33 For this to work effectively, it needs adequate time and capacity for preparing inputs, clear sequencing to build on the stocktake and gap analysis, and a robust, transparent system for assessing, scoring and prioritising proposals before shaping the national RfS. Without these measures, the final RfS risks reflecting the preferences of the most vocal contributors rather than a comprehensive, evidence-based view of risks and gaps. In addition, the risk of raising expectations for support needs to be carefully managed through clear communication and expectation-alignment measures.

- ICCs should track and clearly communicate how stakeholder inputs are incorporated.
- The ICCs, working with the Global Shield Secretariat, should provide early and tailored communication to stakeholders, clarifying why their participation is needed, what is expected of them, how it benefits them, and how the ICP and Global Shield operates.
- ICCs, with support from the Secretariat and partners, should consider methods to capture community voices directly, including targeted consultations, participatory tools, and financial or logistical support to reduce barriers to participation, particularly for vulnerable groups.
- ICCs should continue investing in building stakeholder capacity on CDRFI ahead of key engagement moments, including through targeted briefings, bilateral consultations and training (beyond those offered by GSSP), to enable less experienced but critical actors to engage more meaningfully with technical content.

Fulfil transparency commitments outlined in the ICP guidance note and strengthen communication protocols with ICP participants:

The GS Secretariat should clarify responsibility for fulfilling the individual transparency commitments outlined in the ICP guidance note, and work jointly with the ICC in each country to ensure the ICP is implemented in line with established transparency principles. The ICP guidance note should be updated to stipulate that each RfS explicitly describes the process by which the stocktake and gap analysis reports are translated into the final RfS. The ICCs should also devise clear communication protocols on what is shared, when, and by whom. This could include short written or virtual updates between major events to keep participants informed of progress, decisions and how feedback is being incorporated.

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ANNEX 1: AREA 1 EVALUATION FRAMEWORK (PROCESS LOGIC)

Step	Intended Value add	Evidence	Other indicators
Stocktake and gap analysis	Improves understanding of the status of financial protection (stocktake), risks, vulnerabilities, and protection gaps (gap analysis)	<ul style="list-style-type: none"> Concrete examples of new insights on risks and vulnerabilities identified through the gap analysis. Non-duplicative contribution to the knowledge base, either through the process or the outputs, with no equivalent up-to-date, comprehensive, and technically robust document or analysis available. Assessed as high quality by stakeholders, with TAG review confirming that defined quality criteria are met and no major gaps or deficiencies identified. Referenced in technical discussions beyond the ICP context. 	<p>Time and effort</p> <ul style="list-style-type: none"> Time required to complete step Activities and inputs <p>Alternatives and proportionality</p> <ul style="list-style-type: none"> Stakeholder perception on whether similar results could have been achieved another way Stakeholder perception on if the time and effort expended to complete the step was proportional to value delivered
	Materially shapes and gives credibility to the RfS	<ul style="list-style-type: none"> Clear line of sight between the gap analysis and the RfS, as reflected in TAG review and stakeholder perceptions Clear, consistent, and credible narrative explaining how the gap analysis was systematically interpreted and translated into the RfS, supported by documented methodology and coherent sequencing logic Trust in, and alignment around, the RfS explicitly attributed to the gap analysis and its underlying processes. 	

RfS	Articulates a clear and sensible investment roadmap	<ul style="list-style-type: none"> • TAG review assesses the RfS as meeting defined quality criteria, with no major analytical gaps or structural deficiencies identified. • Stakeholders regard the RfS as a credible culmination of the ICP and representation of a clear articulation of priority interventions/problems that previously did not exist. • Examples of the RfS used as a reference document in subsequent resource allocation, technical assistance, and coordination discussions beyond the formal ICP process.
	Mobilises more and better technical and financial support (not systematically assessed)	<ul style="list-style-type: none"> • A tailored support package is developed in direct response to the priorities and requests articulated in the RfS. • Concrete examples exist of funding flows and partnership engagements catalysed by the RfS that were not pre-committed or determined independently of the ICP.
TAG review	Strengthens the quality and credibility of the gap analysis and RfS	<ul style="list-style-type: none"> • Secretariat and ICC stakeholders report that TAG feedback was technically sound, decision-relevant, and strengthened the quality, credibility and trustworthiness of the final outputs. • Comparison of draft and final versions of the gap analysis and RfS demonstrates that substantive TAG feedback was incorporated. • Meeting records, written exchanges, and stakeholder testimony provide a coherent paper trail showing that TAG feedback was systematically reviewed and debated by the ICC.

ANNEX 2: AREA 2 EVALUATION FRAMEWORK (CROSS-CUTTING THEMES)

Cross-cutting themes	Criteria	Means of verification
<p>Country ownership</p>	<ul style="list-style-type: none"> • Lead ministry drives process and makes key decisions: Observable procedures such as having a designated lead ministry and government focal point, government-led consultations and coordination, and formal endorsement of core ICP outputs (stocktake, gap analysis and RfS) are applied. Lead ministry viewed as having mandate and authority to lead process, and perceived to be steering the process. The lead ministry and government focal points take key decisions (i.e. how the process is conducted, technical direction). The Global Shield actors are in a supporting role and the support structure reports to the government focal point. • Interministerial engagement is active and sustained: Relevant ministries beyond the lead ministry are represented in the process. Engagement goes beyond formal representation to include early and genuine opportunities to influence analysis and prioritisation. Government participants are provided with opportunities for substantive input, consultations enable meaningful exchange rather than tokenistic validation, and contributions are seriously considered in decision-making, even where not ultimately adopted. • Visible government commitment to the Global Shield agenda: Government signals a commitment to the ICP and the CDRFI agenda more broadly (e.g. public or private endorsements, presenting the process as nationally owned, allocating domestic resources, embedding ICP activities in government processes, continuity across political transitions, and framing outputs within a national vision). 	<ul style="list-style-type: none"> • Stakeholder perception • Attendance sheets • Targeted coordination forum and workshop minutes (where available) • Public statements, speeches or press releases

<p>Transparency</p>	<ul style="list-style-type: none"> • Publication and dissemination of key outputs to ICP participants: Key ICP output documents (stocktake, gap analysis, RfS) and TAG recommendations are disseminated to ICP participants, CH, and made publicly available on the Global Shield website. ICP participants also receive drafts of key documents. Unincorporated suggestions from ICP participants are documented in a dedicated section of the RfS. • Accessible communication on process and decisions to ICP participants: ICP participants receive timely, clear information and updates on process milestones, methodologies used, decisions made and next steps, shared in formats and languages that can be easily understood. 	<ul style="list-style-type: none"> • Coordination Hub emails • Global Shield Website • Stakeholder perception • Workshop presentations and reports • ICP output documents
<p>Inclusivity</p>	<ul style="list-style-type: none"> • Non-governmental stakeholders are broadly represented: All stakeholder groups relevant to financial protection (multilaterals/bilaterals, private sector, civil society, academia, and representatives of at-risk communities (including populations living in poverty, indigenous communities, women and girls, and people with disabilities)) are identified and represented in the process. • Non-governmental ICP participants engage meaningfully: Participation goes beyond formal representation to include early and genuine opportunities to influence analysis and prioritisation. Participants are provided with opportunities for substantive input (including review of RfS), consultations enable meaningful exchange rather than tokenistic validation, and participant contributions are seriously considered in decision-making, even where not ultimately adopted (i.e. workshop reports are consistent with outputs). 	<ul style="list-style-type: none"> • Stakeholder mapping • Workshop attendance records • Workshop reports • Stakeholder perception

Complementarity

- **Leverages existing coordination structures:** ICP makes use of existing fora (committees, working groups) where relevant, rather than creating parallel structures.
 - **Takes advantage of prior work:** The process builds on existing work (e.g. data/analytics, stocktakes, consultations, lessons). New work is commissioned only where necessary to fill material evidence gaps or to adapt existing analysis to the ICP's decision-making needs.
 - **Solutions are integrated with existing efforts:** The process maps relevant CDRFI strategies, policies, programmes and initiatives. Solutions are perceived to build on and scale existing efforts, create synergies, align with national frameworks and programmes, and are integrated into broader adaptation and resilience planning.
- Stakeholder perception
 - ICP output documents
 - TAG review of stocktake and gap analysis report (Pakistan and Costa Rica)
 - TAG review of RfS (all countries)

Contact information

Centre for Disaster Protection
WeWork
53 Eastcheap
London EC3M 1DT
United Kingdom

✉ info@disasterprotection.org
🌐 disasterprotection.org

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