



Integrated Disaster Risk Management Approach for the Agricultural Sector

13th International Microinsurance Conference

9th November 2017 in Lima, Peru

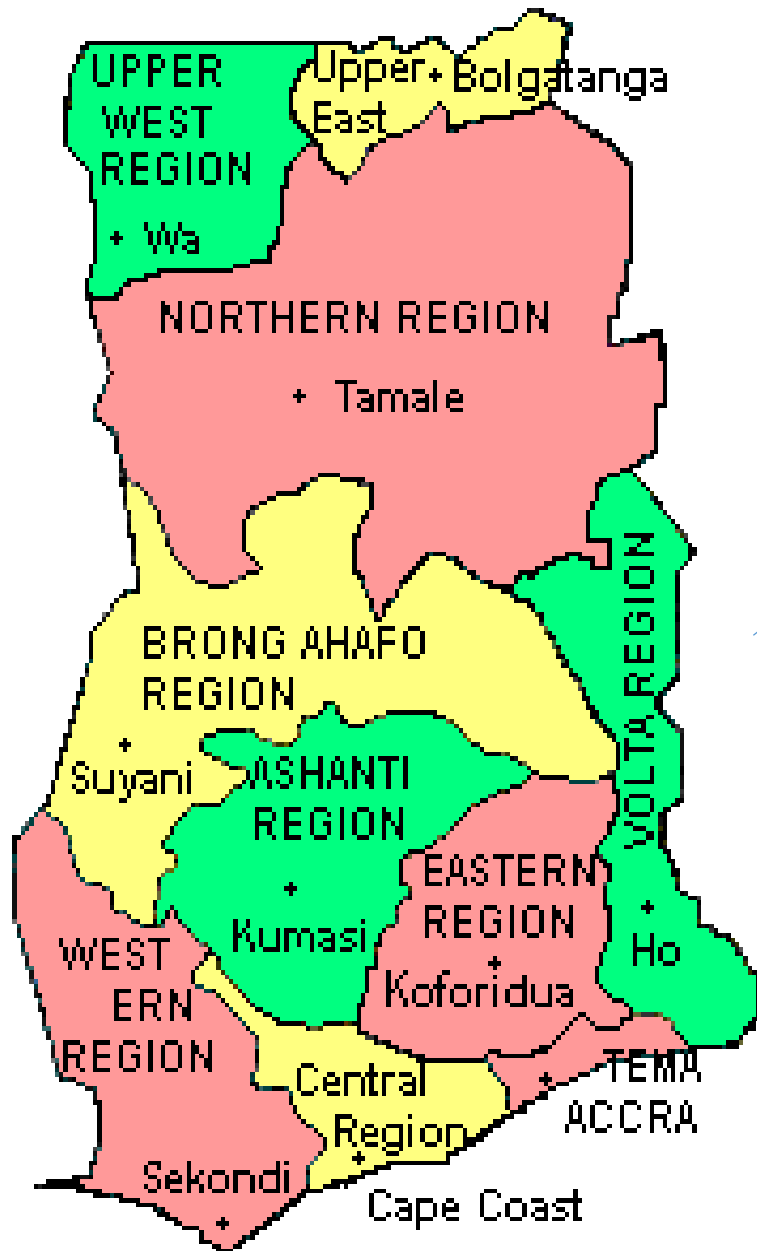
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INTRODUCTION – BRIEF COUNTRY PROFILE



Ghana is situated in West Africa, just above the Equator with Accra as its capital

won independence on March 6, 1957

Population is about 27 million

10 administrative regions , 216 Districts

Area: 238,537 Km² and about 550 km of coastline of sandy beaches

Official language is English

Ethnic groups: Akans, Dagombas, Ewes and Others

Local Languages: Twi, Fanti, Ewe, Ga and Dagbani.

INTRODUCTION – BRIEF COUNTRY PROFILE



Ghana Flag



Coat of Arms

Religion: Christian, Muslims, traditional and Others

Workforce: Basically an agricultural country

Climate: Temperatures are generally between 21 and 32 degrees Celsius

Education: Ghana operates a 12-year pre-university education

Economy: Main exports are gold, cocoa, timber

Currency: Ghana Cedi / Pesewa

International Affiliation: UN, ECOWAS, C'WEALTH, NAM
Constitutional Democracy -
President: H.E. Nana Addo Dankwa Akufo-Addo

NATIONAL DISASTER MANAGEMENT ORGANISATION (NADMO)

Prevention/
Mitigation

Preparedness

ACT 517
of Sept,
1996
Establis
hed
NADMO

Revise
d Act
927,20
16

Manage
Disaster
s and
Similar
emerg
encies

1. Prepare, monitor, evaluate and update national disaster plans
2. Provide public awareness, warning
3. Provision of relief, rehabilitation and reconstruction
4. Co-ordinate local and international support
5. Perform any other functions

Recovery and
Reconstruction

Response

Mission to
Mobilise
resources to
develop the
community's
capacity to
respond
effectively to
disasters

A Vision
to Build
a
Disaster
Resilient
Ghana

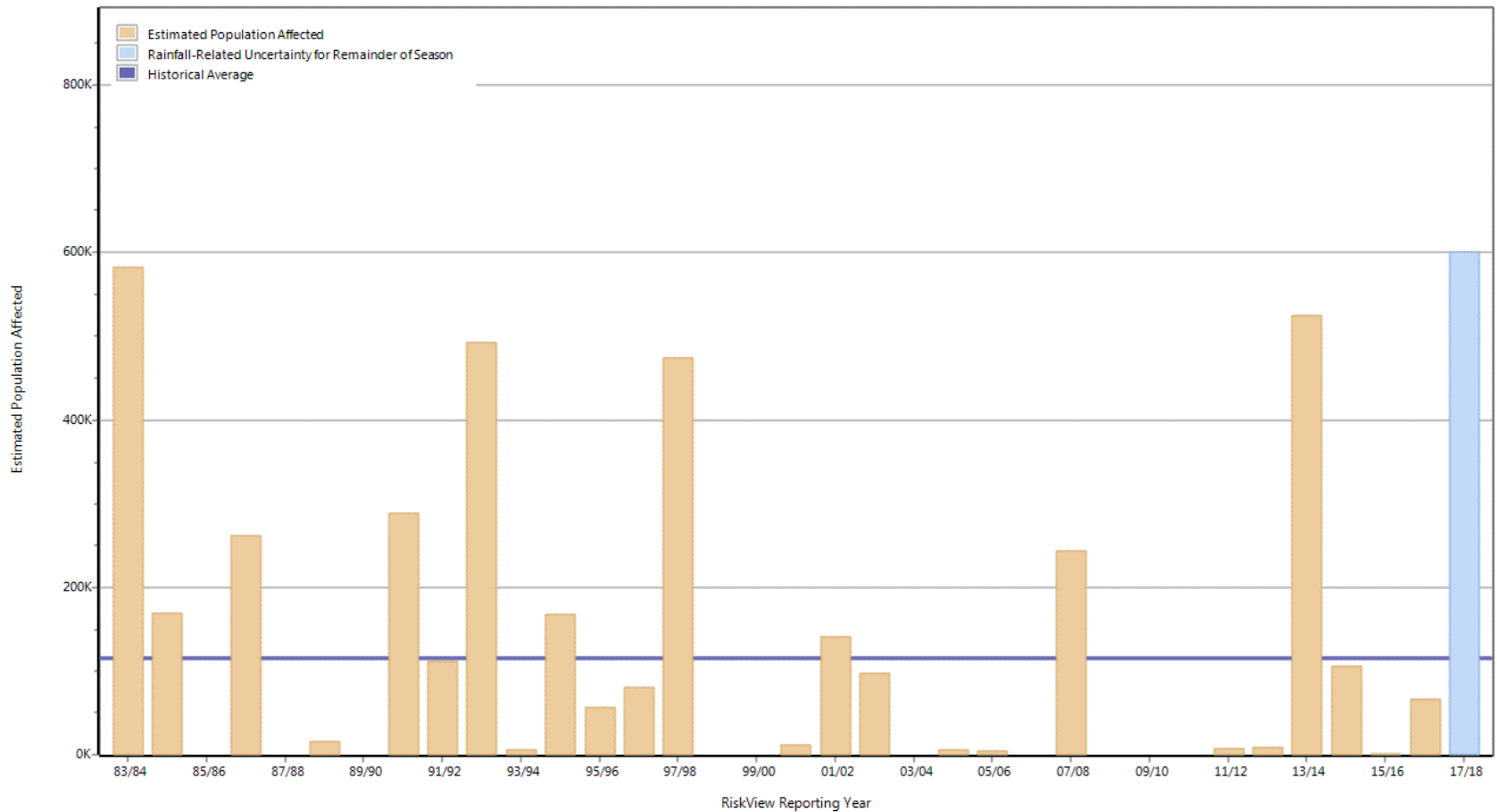


The Problem: Drought Events in Ghana

- Ghana has experienced severe droughts in the past
- Vulnerability analysis in two districts:
 - Among **major climate change hazards**: drought, delayed on-set of rain, erratic rainfall, early secession of rain
 - **Observed impact**:
 - loss of trees and livestock
 - increase in crop and livestock diseases
 - decrease in farm output and grazing areas
 - decrease in lagoons and rivers, more health problems



The Problem: Drought Events in Ghana





Integrated Climate Risk Management (ICRM)



On behalf of:
Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety
of the Federal Republic of Germany



- Prevention, Preparedness, Response and Recovery (PPRR) model is a standard in the DRM community
- NEW: Has been extended to include risk transfer and financial protection

Vulnerability Analysis conducted in two pilot districts

Climate Smart Agricultural Activities

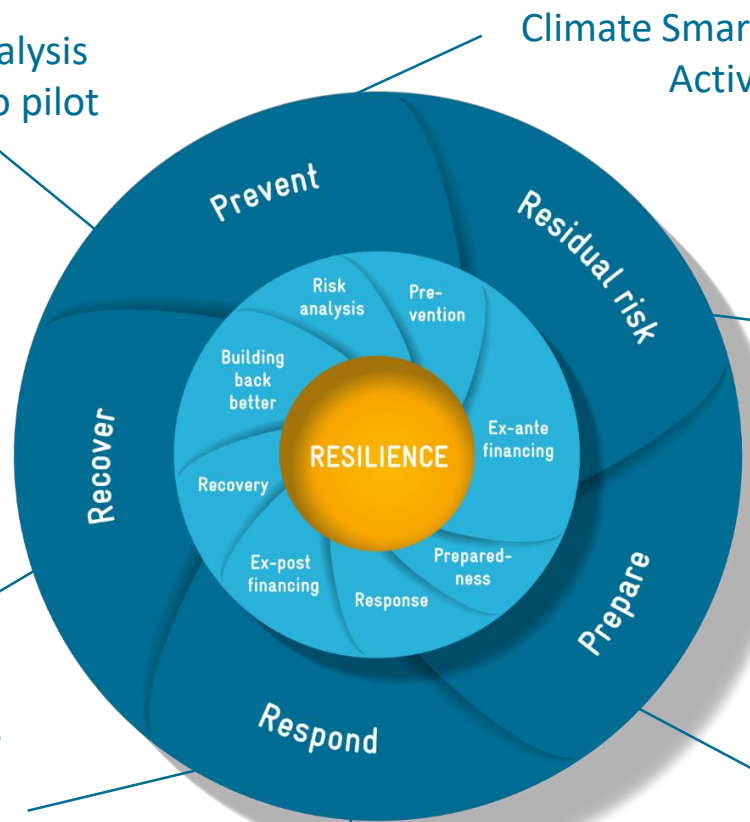
Drought insurance covering residual risk

Alternative livelihoods

Longer term response coordinated through extended national contingency plan

Emergency relief aid

120 day ARC Contingency Plan allowing for immediate, coordinated action





African Risk Capacity

- The African Risk Capacity (ARC) is a specialized agency of the African Union
- ARC enables participating Member States to prepare, manage and finance natural disasters
- ARC is structured as a group of ARC Agency and ARC Insurance Company Limited (ARC Ltd): 32 Member States (treaty signatories) ARC Ltd (8 countries purchased drought coverage to date)

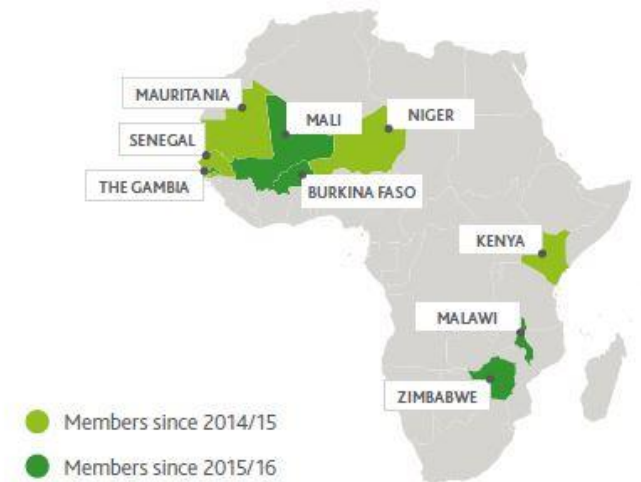
2014 PAYOUT

\$26.3 million
payout

3
countries

1.3 million
people

600,000
livestock





Ghana's way accessing the ARC

- 2016 Ghana has signed the Treaty (January) and the MoU (June)
- Regular TWG meetings
- Learning visit to the Gambia in July '17
- Customization of African RiskView finalized in Summer '17
- Contingency Plan Validation Workshop held in September '17
- Estimation of and budgeting for premium in October '17



ARC – 120-Day Contingency Plan

- Validation Workshop held in Sep. '17
- Core institutions: NADMO, MoF, GMET, MGCSP and MoFA
- Outlines how ARC funds will be used and monitored in case of pay-out within ARC eligibility and implementation criteria
- Outlines the general national drought conditions in the Northern, Upper East and Upper West Regions
- Activities to be pursued ARC funds with clear implementation timelines:
 - food distributions and cash transfers
- Estimates target population

Regions	Total Population	Total Farmer Population (Targeted popn.)	Estimated number of affected people under each pay out scenario			
			No Pay-out	Small pay-out (65%)	Medium Pay-out (80%)	Large Pay-out (100%)
Northern	2,786,205	681,101	N/A	442,716	544,881	681,101
Upper East	1,188,800	274,757		178,592	219,806	274,757
Upper West	792,533	181,776		118,154	145,421	181,776
TOTAL	4,767,538	1,137,634		739,462	910,108	1,137,634



Climate Smart Agriculture

- Baseline and Vulnerability Analysis has been conducted in two pilot districts; presented in July '17
- Intervention Planning Workshops in two pilot districts in September/ October '17
- Climate Smart Agriculture in 20 communities:
 - Soil management
 - Soil water conservation
 - Drought resistant seeds
 - Direct agricultural insurance and access to finance (VSLA)



Next Steps

1. Acquiring the Certificate of Good Standing from the ARC (prerequisite to purchase the insurance policy)
2. Calculating the insurance premium based on insurance parameters and including it in the budget for 2018
3. Developing a Trainer Pool on ICRM concept for partners (NADMO and MoFA) to increase sub-national's staff capacity (Oct. '17 – Jan. '18)
4. Implementing Climate Smart Agriculture pilot projects with communities
5. Implementation of the (extended) National Drought Contingency Planning Road Map (Jan – Apr. '18)
6. Dialogue with relevant government ministries towards incorporation of integrated risk management concept into national policy implementation planning e.g. GhNDC Investment Plan



Thank you!