



RESEARCH PROGRAM ON  
**Climate Change,  
Agriculture and  
Food Security**



# Index Based Flood Insurance

Pointers for a  
Communications and  
Uptake Plan

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IWMI, 3<sup>rd</sup> Nov '15, Dhaka



A water-secure world

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# What is Theory of Change and Impact Pathways ?

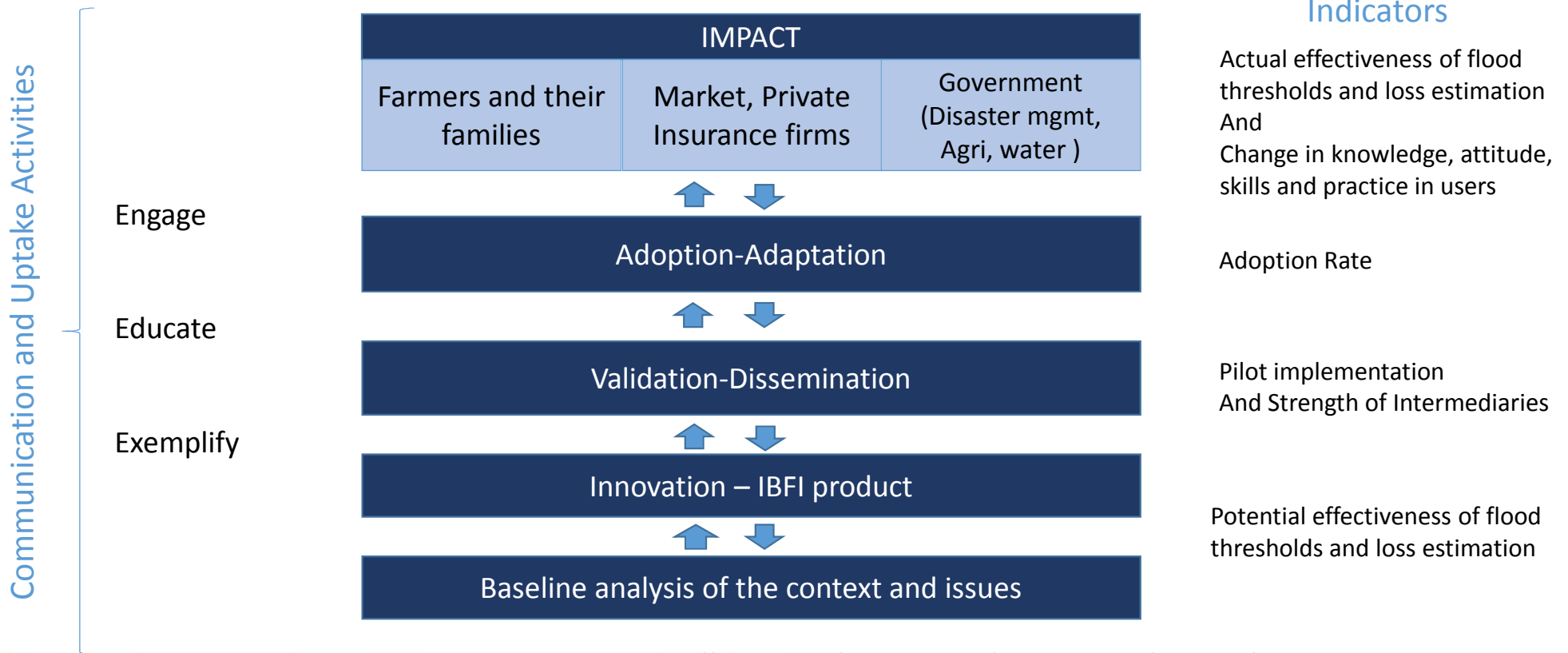
Frameworks which help in identifying causal links by which research achieves its intended benefits. A dialogue-based iterative process intended to generate a sequence of events and linking elements that is expected to lead to a particular desired outcome

## Role of Uptake & Communication

### Bridging the Gap – Catalyzing steps towards Impact



# IBFI Impact Pathway



\*\* Figure adapted from Impact Analysis for Research Planning (NAGA, Worldfish Centre Quarterly Vol 27 No. 3 & 4 Jul-Dec,2004

# Steps for developing IBFI Communication and uptake plan



# Example - Outcome 1

Introducing IBFI to key stakeholders and securing partnerships

## Introducing IBFI to key stakeholders and securing partnerships

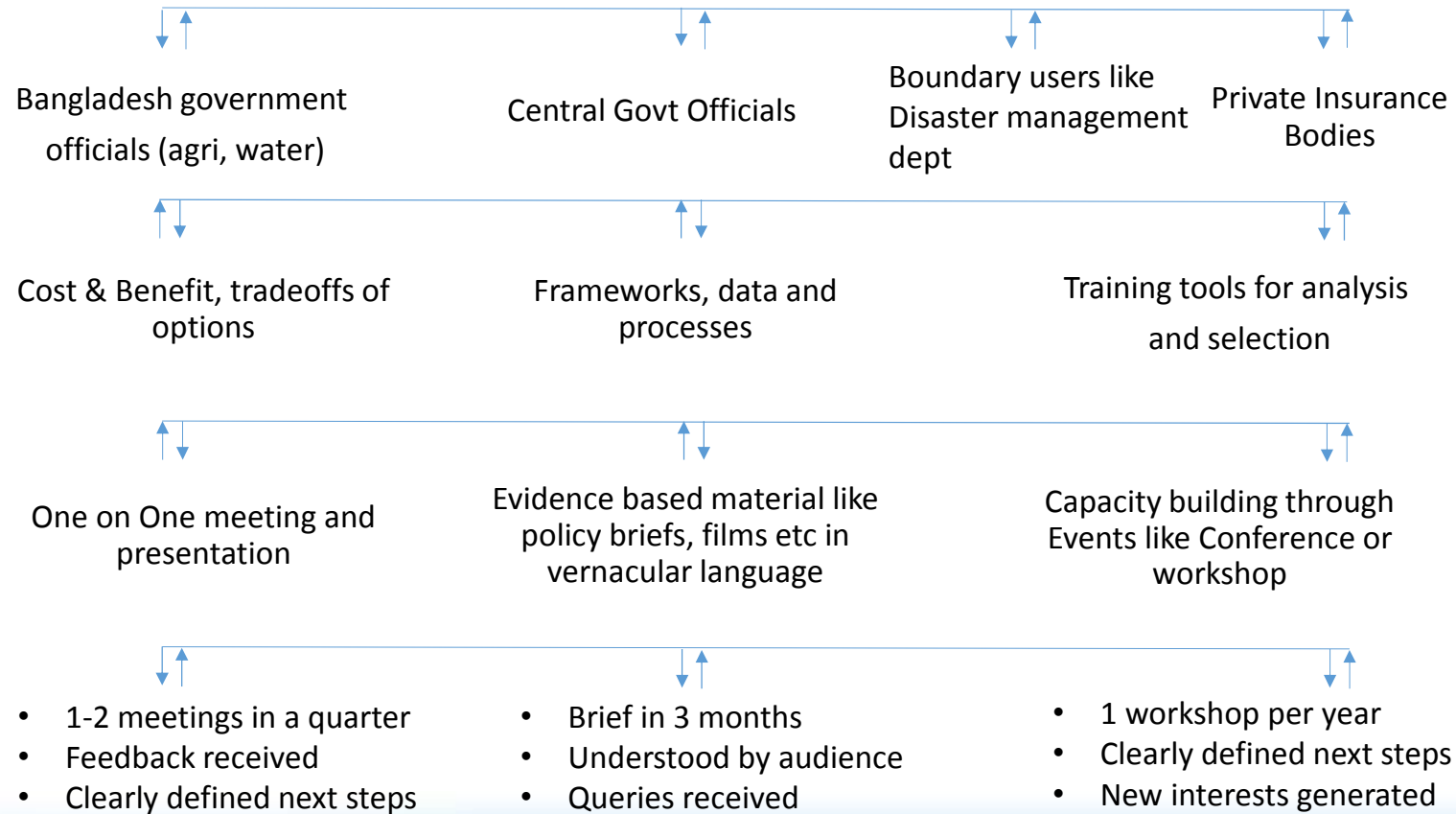
Outcomes Desired

Target Audience  
( In Bangladesh )

Research Outputs

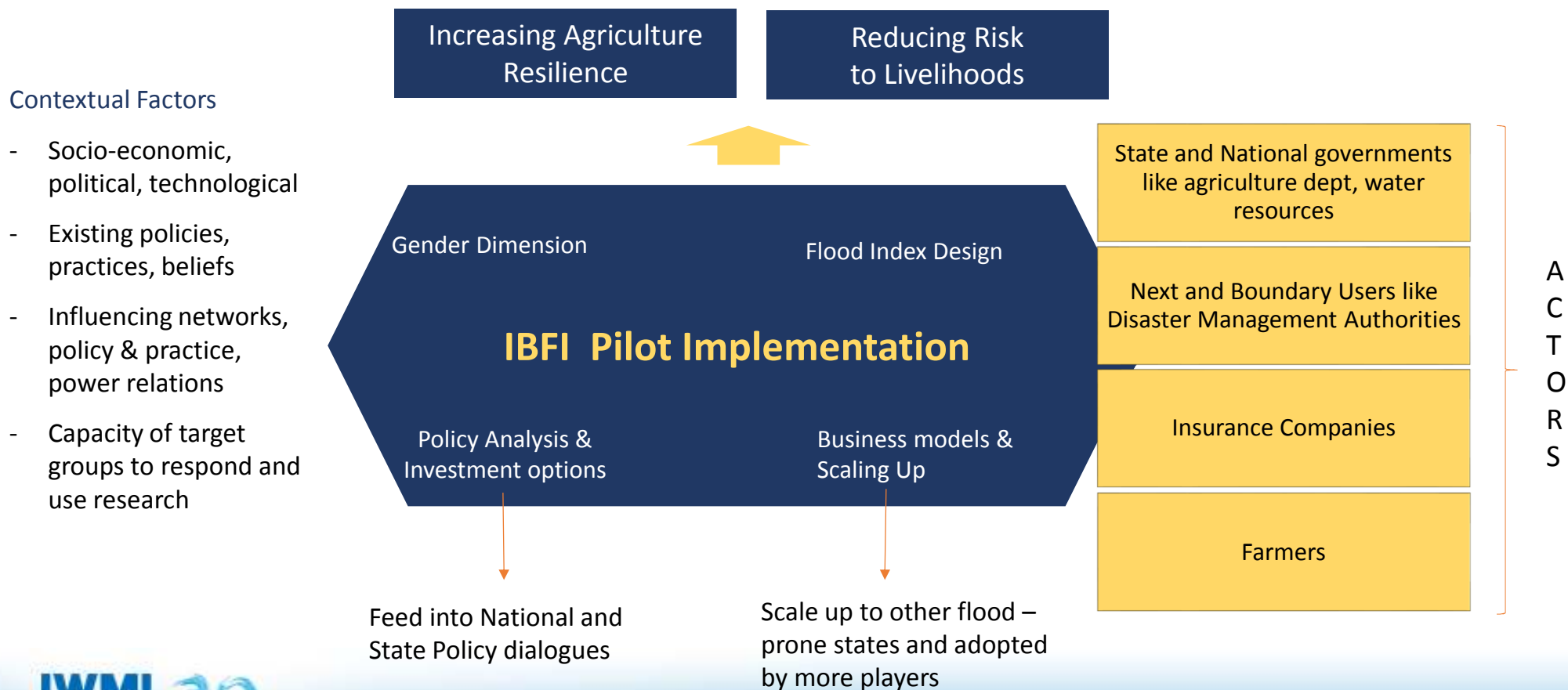
Communication activities and outputs

Timelines, Budget and Monitoring parameter



**\*\* The inception workshop being conducted in Bangladesh is an activity which leads to the larger outcome identified**

# IBFI – The Big Picture



# Questions

- Knowledge management
  - How do we capture and provide easy access to research related material between project partners – a closed platform ?
  - How do we provide access to information for people not directly involved in the project?
  - How do we organize ourselves internally to achieve this in terms of project coordination?
- Partners equally important in the communications & uptake process–
  - How do we divide the roles and responsibilities ?



# Outreach Products developed

**Increasing agricultural resilience and flood-proofing livelihoods in Bangladesh**  
 Remote sensing innovations for index-based flood insurance

Index-based flood insurance (IBFI) is an innovative approach to developing effective post-disaster relief for farmers, flood-prone communities. This project also integrates both modeling and satellite image proof-of-concept to provide remote flood forecasts, which could trigger timely response measures. Partners and technical solutions include development in collaboration with a range of expert advice and expertise from central and state government bodies, private insurance firms, community-based organizations (CBOs) and non-governmental organizations (NGOs). The project will pilot the selected locations of India and Bangladesh, making it the first attempt to develop IBFI on a large scale.

**Why index-based flood insurance (IBFI)?**  
 Growing population, poor management of land and water resources, and increased exposure to extreme climate events have left a large number of people vulnerable to floods. According to the United Nations Office for Disaster Risk Reduction (UNDRR), 2.1 billion people live in flood-prone areas, with 70 million experiencing yearly floods. Floods lead to damage and destruction and have an equally severely impacting infrastructure, agriculture and ecosystems. Agricultural communities are subjected to severe economic pressure from flood-induced losses.

Traditionally, flood-risk management has focused on engineered responses, such as dams and flood walls, or rebuilding activities and compensation after the event, particularly in the case of agriculture. However, over the last few decades, evidence has emerged that a broader approach through planning, building regulation and early warning systems can significantly reduce flood losses. Index-based flood insurance (IBFI) is one such solution that is both cost-effective and can better target post-disaster relief to compensate agricultural losses.

**5 facts about floods in Bangladesh**

1. 22 major flood events were recorded between 1990 and 2015.
2. 73,688 people were killed and 226 million affected by floods during 1976-2016.
3. 8% of houses are at very high risk and 26% are at high risk of being affected by floods and a further 66% are at a medium risk.
4. Major flood events were recorded in 1988, 1998, 2005, 2008, 2009 and 2011.

**The Inception Meeting on 'Index-Based Flood Insurance in Bangladesh'** will be held on November 4 and 5 at BRAC Hall, Dhaka.

This is being organized jointly by IWM and Institute of Water Modeling (IWM).

**5 Facts about Floods in South Asia**

- Between 1990 to 2015, SA floods accounts for 500 extreme events with an estimated economic losses of \$8 billion USD and causing 1.2 billion victims.
- Ganges basin covering parts of China, Nepal, India and Bangladesh

**Project Snapshot**  
 Index-based flood insurance (IBFI) is an innovative approach to developing effective post-disaster relief for farmers, flood-prone communities.

**IWM**  
 International Water Management Institute

**MAPP**  
 Multi-Agency Partnership for Flood Preparedness

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**Project: Index Based Flood Insurance (IBFI)**  
 Increasing agricultural resilience and Flood-proofing livelihoods

**Remote sensing innovations for index-based Flood insurance**  
**Why index-based Flood insurance (IBFI)?**

Growing population, poor management of land and water resources, and increased exposure to extreme climate events have left a large number of people vulnerable to floods. A report by The United Nations Office for Disaster Risk Reduction (UNDRR) in 2011 estimated that 800 million people live in flood-prone areas, with 70 million experiencing yearly floods. Floods lead to widespread destruction and human tragedy, severely impacting infrastructure, agriculture and ecosystems. Agricultural communities are subjected to severe economic pressure from flood-induced losses.

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**The 'IBFI' Proposition**  
 Index-based flood insurance (IBFI) is an innovative approach to developing effective post-disaster relief for farmers, flood-prone communities.

**Project Snapshot**  
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<http://ibfi.iwmi.org/>

# Food for Thought

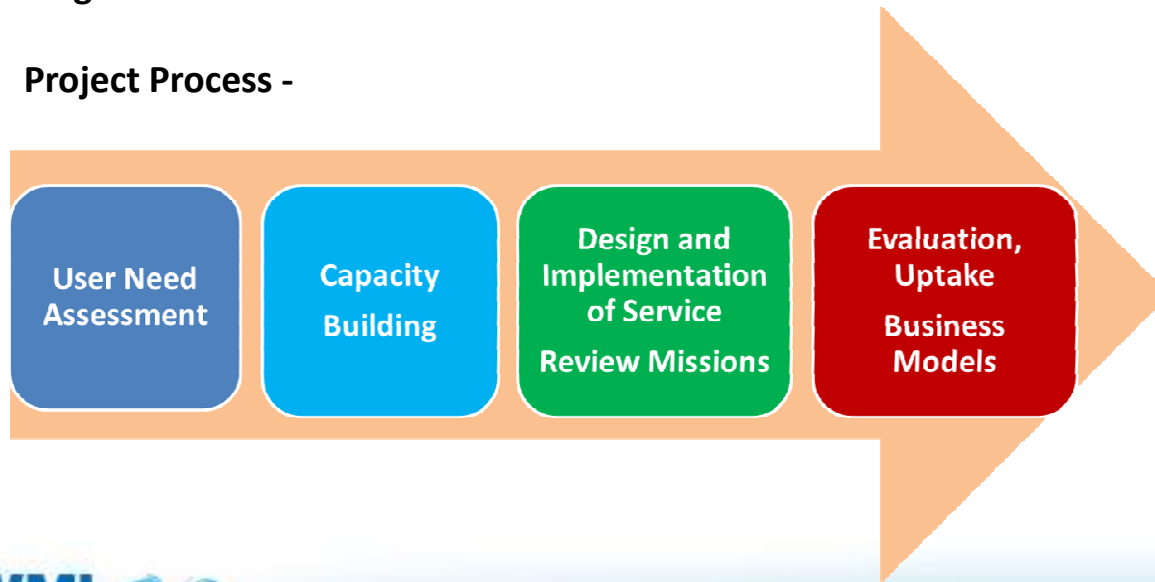
- Broadly what are the outcomes, intermediary outcomes, assumptions and preconditions for the IBFI project
- What information is crucial to communicate in 2015/16 and which channels are most effective (meetings, presentations, briefs, online)
- Roles and responsibilities for various activities

# Example – Smart ICT for Africa

**Outcome Desired** – A project which used ICT technologies for the benefit of poor, small, and remote farmers by providing direct and actionable advisories on weather, water and crop which would help them in managing their land resources better. The outcome desired was to make farmers comfortable using mobile technology and responding to the advice correctly

**Target** – Farmers in Africa

**Project Process -**



**Some C & U techniques used -**

- SMS messages in local languages – Arabic, Amharic
- Key stakeholders were identified and their information needs assessed
- Capacity building of institutions, officers
- Training session for the farmers and extension agents who are major influencers and formed the link between researchers and farmers
- Other communication material prepared in local language like training manual, website etc

# THANK YOU

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