CARE International submission on information on 'best practices, challenges and lessons learned from existing financial instruments at all levels that address the risk of loss and damage associated with the adverse effects of climate change'.

March 2016[1]

Introduction

CARE International welcomes the opportunity to submit to the Warsaw International Mechanism on Loss and Damage information on 'best practices, challenges and lessons learned from existing financial instruments at all levels that address the risk of loss and damage associated with the adverse effects of climate change'.

CARE has been engaged in the loss and damage debate for many years and contributed with reports and technical inputs to the emergence of the loss and damage mechanism.[2] From CARE's perspective, climate change is one of the greatest injustices of our time as people living in poverty all over the world, who have done the least to contribute to greenhouse gas emissions, are worst affected by climate change impacts. In our daily work in emergency hotspots around the world we are increasingly seeing how climate change erodes livelihoods. Investing into proactive adaptation is crucial, and CARE has gained a lot of experience e.g. in community-based adaptation and disaster preparedness and has developed and promoted tools (e.g. Climate Vulnerability and Capacity Assessments, CVCA). However, we also increasingly see the impacts that are happening despite and beyond actual adaptation efforts, which should be at the core of the loss and damage debate and the WIM's work, recognizing the linkages between pro-active adaptation and dealing with occurring losses.

This also means that those countries and actors who have **contributed most to the causes of climate change have a particular responsibility in covering costs that those affected have to bear**. In that regard the WIM also needs to promote the scaling-up of public finance support to poorer countries, and innovative instruments which can **generate new and additional finance at large scale** to address loss and damage, as well as to scale up adaptation (some of the interesting instruments discussed include aviation or maritime levies or carbon pricing, fossil fuel extraction levies etc.).[3]

The below submission does not address the full spectrum of loss and damage associated with climate change impacts, due to certain focus areas of CARE experience. It focuses on aspects related to the role of the most vulnerable in relation to financial markets and instruments, such as insurance, **mostly based on CARE's programme experience.** However, we expect the WIM to look into the full spectrum, addressing rapid onset as well as slow onset, and economic and non-economic loss and damage, including permanent and irreversible damage. The WIM also has a role to play in filling gaps on issues/instruments where there is

---

[1] Contact: Sven Harmeling, Climate Change Advocacy Coordinator, sharmeling@careclimatechange.org

[2] See e.g. Inputs at ExCom2 meeting (http://unfccc.int/adaptation/workstreams/loss_and_damage/items/9428.php); CARE/ActionAid/WWF, 2012, 2013 and 2015

[3] See e.g. CAN International submission on innovative sources of finance, May 2015, http://www.climatenetwork.org/sites/default/files/can_position_innovate_sources_of_finance_final_may2015_0.pdf

fewer experience and attention (e.g. climate-related displacement from permanent losses), and should not limit its work to instruments which currently seem to receive significant attention (such as insurance).

Addressing the needs of the most vulnerable people and communities

CARE early on welcomed the adoption of a specific Action Area in the WIM's work plan in relation to a better understanding of how particularly vulnerable segments of the population are affected by climate change loss and damage, and how their needs could be addressed. This must be at the centre of the WIM's work on financial instruments.

Poor and marginalised women and men face multiple and complex challenges – with insecure livelihoods, conflict, natural disasters and the degradation of natural resources exacerbating and reinforcing poverty and marginalisation. Climate change is now undermining already fragile ecosystems and livelihoods, and changing natural disaster patterns – leading to competition for and conflicts over resources, and jeopardising development gains. Unequal distribution of resources and power imbalances in the home and the community are at the root of poverty and marginalisation for women and men. The capacity to adapt to climate change, and to manage its impacts, and the changing dynamics between women and men interact and overlap because both are shaped by the distribution of resources and power between different social groups.

CARE invented Village Savings and Loan Associations – whereby women in poor communities set up their own savings and loan groups, enabling them to save money, and lend to each other when the need arises – such as illness, droughts or falls in income – or when opportunity beckons, such as the chance to start or improve a small business.[4]

Ordinary events, such as climate-related disasters, considered 'routine' in the lives of others constitute a 'risk' in the lives of the poor. They may include the following:

- Illness resulting in missing out on wage days during the agricultural season.
- Sudden death of an earning member of a family and the attendant funeral expenses.
- Motherhood, which necessitates expenditure on health care and life events such as the naming ceremony, etc. Naturally, precious wage labour days are lost in the period of maternity.
- Disability arising out of a work situation gone out of control - e.g., injury on a construction site or due to an agricultural implement or machinery.[5]

Conventional community-based risk reduction measures like grain banks and village task forces, good though they may be, cannot protect the poor from the consequences of loss. Hence, in the event of a disaster, the community is largely dependent on external relief and rehabilitation measures.

Evidence shows that the more projects integrate **social protection**, disaster risk reduction and climate change adaptation, the more likely they are to improve the livelihoods of poor people. Globally, social protection mechanisms are progressively being identified as important modalities for achieving and scaling up disaster risk reduction and climate change adaptation.

Lessons learnt and recommendations

CARE's programme experience underlines the need for particular attention to the needs of the most vulnerable in order to design and apply financial instruments which are at their service, be it public grants, social protection tools or insurance or other instruments. Particular lessons learnt and recommendations include:

[4] http://www.careinternational.org.uk/fighting-poverty/working-out-poverty/financial-inclusion
[5] CARE India, 2010

- **A renewed focus on supporting poor and at risk populations with a particular emphasis on women** :
  - Consolidating models for engaging with men and women to strengthen women's participation;
  - In order to help people in the most climate vulnerable areas fully adapt their livelihoods, broad livelihood options will be required, including skills that benefit those who migrate to city areas;
  - Strengthen community self-management, including through Self-help groups, Village Saving and Loan Associations, which also builds resilience in communities through stronger financial buffers and increased solidarity (including to individuals outside of such groups) in times of crisis and increased vulnerability.
  - Provide broad support, also outside the formal or most important agricultural/livelihood sectors, mostly dominated by men, as those alternative livelihood strategies taken up more often by women, (often small scale and outside the formal economy), like small animal husbandry, informal shops or service delivery, are crucial for the resilience of the household.

- **Understanding and responding to the risk situations and perceptions of the poor**:
  - Ensure sufficient and adequate capacity-building of staff engaged in financial instruments
  - Promoting participatory risk and Climate Vulnerability and Capacity (CVCA) assessments
  - Applying participatory monitoring and evaluation approaches and tools, incl. with an aim of reducing dependency on social protection through improving resilience
  - Timeliness of cash transfers, as some evaluations show that the cash transfer prevented affected households from selling productive assets, and helped to generate income.
  - Timely processing of insurance claims is key to ongoing participation, and efficient ways of assessing the incurred losses and damages in cooperation with the affected population are important to allow this

- **Adequate access to financial services, financial inclusion and financial literacy:**
  - Consider options and modalities for the use of voluntary savings (e.g. in Self-Helf Groups or VSLAs) to facilitate access to micro insurance and micro pension, where appropriate ;
  - Promoting financial literacy and education e.g. in the context of insurance programmes in relation to clearly explaining risk profiles, claims covered by the insurance products, transparency towards non-claimants, and as part of a comprehensive education approach (risk, insurance, product education and product logistics);
  - Linking training to microfinance initiatives appears to improve access by the poor and the outcomes of those who take up credit;
  - Ensuring that training materials are prepared in varying ethnic languages is key to improving access amongst the poorest households to microfinance;
  - Using payout methods which take account of the poor's situation (e.g. many don't have bank accounts);
  - Groups such as Village Savings and Loan Associations (e.g. in Tanzania) and Self-Help Groups (India) have been shown by CARE and others to be effective in empowering women and mobilizing savings to support both the productive and consumption needs of poor households;

- **Integrated planning for social protection and climate resilience**
  - Social protection planning, which is an important basis for social protection financial instruments, must be climate-informed
  - Incorporate flexibility into programs in areas prone to recurrent and/or prolonged climate-related crises, including "crisis modifiers" or similar mechanisms, to enable for programs to quickly transition to relief and recovery programming in order to safeguard development gains.

Annex: case examples

CASE STUDIES FROM VIETNAM: CASH AND MICROFINANCE PROGRAMMING[6]

Various programs in Vietnam supported by development partners are already using an integrated approach to supporting resilience and reducing vulnerability to shocks, and show potential for replication and scale-up. The following case study provide some interesting examples on how cash transfer programming has been applied for livelihood diversification and as part of disaster recovery, and an example of an integrated climate change adaptation microfinance scheme run by CARE International in Vietnam.

In 2009, in the aftermath of typhoon Ketsana, which tolled 286 deaths and affected 4 million people, several cash transfer programs by various organisations were implemented in Vietnam as response to the emergency. From four projects, over 18,000 households received cash transfers ranging between 300,000 - 1.5 million VND (15-75 US$). In the following years, further cash transfer projects were also implemented (including by CARE) for livelihood recovery following disasters. Evaluations show that the cash transfer prevented affected households from selling productive assets, and helped to generate income. However, evaluations on long term impact of these cash transfers have not yet been undertaken.

SCALING UP WEATHER INDEX-BASED INSURANCE FOR SMALL HOLDER FARMERS IN INDIA[7]

India now administers the world's largest weather index-based insurance market, reaching tens of millions of farmers each year. The National Agricultural Insurance Scheme (NAIS) is India's major nation-wide insurance program which is supported through a premium subsidy. Premium subsidies vary by insurance program and by state, but in general the farmer pays between 25 and 40 percent of the premium and the government provides a subsidy for the remaining 60 to 75 percent.

In states or union territories that choose to participate in NAIS, insurance for food crops, oil seeds and selected commercial crops is compulsory for all farmers that take Seasonal Agricultural Operations (SAO) credit from financial institutions, and is voluntary for non-borrowing farmers. If regional crop yield measurements fall below a pre-specified threshold, the participating farmers in that region become eligible for a payout.

The state-sponsored Agriculture Insurance Company of India covers the claim up to the premium, then the local and national governments contribute equally to cover the remainder. For commercial crops, the premium rates are based on risk calculations, and the government does not subsidise claims.

RESULTS

- Reaches approximately 24 percent of farm households nationwide, and both poor and middle income farmers buy insurance.
- Insurance supports adaptation through allowing farmers to be more innovative: a randomised control experiment in Andhra Pradesh, India, showed that weather index based insurance prompted a shift toward more profitable, higher risk farm production systems.

[6] CARE Vietnam, 2015
[7] CARE Vietnam, 2015

- Timely processing of claims is key to ongoing participation; difficulties in the administration and financing of NAIS led to systemic delays in the settlement of claims (up to 9-12 months or more) and poor risk classification, resulting in adverse selection and inequity between farmers in nearby insurance units. In 2010, the Government of India introduced a better accounting system in 50 districts to address this challenge. Up-front subsidies were introduced to reduce farmers' financial liability, reducing the insurance unit size to village level to increase accuracy, threshold yields were adjusted, and coverage based on weather indices for failed planting, prevented sowing and post-harvest risks was introduced.
- A private sector partnership to implement a weather-based crop insurance scheme helped expand the insurance platform. Around 40 crops are insured under the category and the project now covers over million farmers.

Powering voluntary savings: experience from India

« Community based organisations like SHG are well positioned in serving financial services, but the members are often constrained to avail these services because of their inability to pay premiums for micro insurance and micro pension at one go. Often, the providers of these services do not offer facilities to pay premiums in easy instalments convenient to the community. Therefore, the latent demand for such financial services could not be realized. There exists an opportunity to use the voluntary savings within the group to facilitate access to micro insurance and micro pension. Such voluntary savings can also be used to meet festivals, education, emergency and consumption needs and thus preventing the loan funds from being diverted to unplanned expenses.

Continuous capacity building of staff is very crucial in this process, at the time of implementation many practical difficulties would come at the start, for instance while promoting the product always a commitment that the voluntary savings will be used to cover Micro Insurance and Micro Pension. The commitment creates anxiety among the community that from day one they are covered under Micro Insurance. In the event of any death / accident, the affected members put up a claim and expect them to be settled. On the contrary, the cover under insurance commences only when the premiums are paid in full. The voluntary savings are accrued over a period to effect payment of premiums and get enrolment into insurance. . As a learning, the program facilitated enrolments into micro insurance as soon as the first voluntary savings are made. This was possible because the premiums for micro insurance was minimal as compared to the premiums for micro pension which required more time to reach the level of premium amounts. «[8]

Insurance literacy: experience from India[9]

"CARE views insurance as not a one-off, one-time solution but as an on-going strategy of risk management embedded well with the livelihood strategies and options of the communities. Therefore, it follows an approach of utilizing the existing social capital built through livelihoods and micro finance interventions that are predominant in the form of SHGs and CRGs. The 'Insure Lives and Livelihoods' Program of CARE focuses on reaching the poor and the most vulnerable communities in the rural and coastal villages of tsunami affected districts in Tamil Nadu. Insurance, in any form has not reached over 90 percent of these communities.

[8] CARE India, 2oxxb
[9] CARE India, 20xx

The ILAL program developed structured curriculum for each of these programs and ensured their effectiveness. These programs aimed at enhancing the knowledge and skill levels of the participants. The programs were offered in a mix of English and Tamil in order to enable all participants to understand.

The Insure Lives and Livelihoods (ILAL) program takes a holistic, broad based approach to insurance education involving components such as risk education (dealing with risks and vulnerabilities), insurance education (dealing with risk management practices), product education (dealing with product features) and financial literacy (dealing with financial services, processes etc). It is of the view that mere focus on the product features would not help much in enabling communities to understand the significance and relevance of micro insurance. Changing the attitude and inculcating a culture of insurance amongst communities emphasizes the need for comprehensive education. Such an approach helps in ensuring better renewal rates of policies; adherence to established TAT for renewals, claims settlement etc; control over frauds and repudiation of claims. It also fosters community participation in enrollment, renewals, claims management etc and overtime leads to improving the overall program efficiency and sustainability.”[10]

Community self-management in Ethiopia[11]

In Ethiopia, partners are making headway towards breaking a “dependency culture”, in which communities receive food or money without the option of ownership or contributing to the sustainability of local activities. The PfR implementing partner, Support for Sustainable Development (SSD), works with communities, local leaders and pastoral women to raise awareness, and organize groups to create community action plans, and manage rangelands and water. Communities themselves identify hazards, vulnerabilities, and the capacity they have to deal with them. Women participate in all groups and awareness is raised on livelihood diversification through savings and credit groups, strengthening the skills required for cash saving and management for emergencies, and the activities have already begun to show a profit. SSD provides follow-up guidance and savings and business plans for group members; it has stimulated women’s independence and financial insurance for future hazards. The money saved, for example, can go towards paying for food during droughts or investing in water harvesting infrastructure during the rainy season. In addition, women’s often family-oriented role means that resilience-building can begin to be nurtured in younger generations.

VSLAs increasing community resilience in crisis situations[12]

Traditional solidarity implies that house-holds share their “visible” resources, i.e. goods which everyone can see. Up to 50% of food distributions that reach households are often shared with neighbors or friends and family in need, in most cases in the way of a cooked meal. Cash transfers, on the other hand, are not shared as much, but are rather used to purchase grains or cattle. Successive crises have eroded communities’ ability to support each other. Many poor families often have to call on a distant family member in the city.

However, VSLA groups, particularly when they operate in network, play a key role in supporting vulnerable groups, such as displaced families, until food supplies are distributed, as described by Reymonde Guinda from Bandiagara, in the Mopti region, Mali:

[10] CARE India, no date
[11] Partners for Resilience, 2013
[12] CARE International, 2015

"In February 2012, many families fled from the conflict in Timbuktu and arrived in our village. Among them was a widow with 5 children whom I knew, so I welcomed them into my house. As the number of displaced families increased, our VSLA group looked for houses to accommodate them.

We collected various utensils (buckets, plates, cups, pots, firewood, mats, etc.) as well as millet and rice for each family. We each brought what we could spontaneously. Some women cooked daily meals thanks to the money they made from income generating activities started with VSLA loans. We also spent 200,000 CFA ($330) from the fund to give cash to the displaced families. When partners reached our village two months later, we helped displaced families to register to receive blankets, money and millet. It helped them get some food and it eased our burden".

In communities that take part in VSLA activities, vulnerability tends to decrease, while it seems to increase each year in communities that don't, especially in northern parts of Niger and Mali where natural resources become scarce. In some cases, because of the intensity of the crisis, some VSLA groups might refuse to integrate new members or to share their benefits (ex. grain banks). As VSLA groups become more inward-looking, the impacts are fewer on the whole community. However, the majority of groups support non-members with credits or grains purchase. Solidarity leads to the creation of new groups, until there remain only a few dozen non-VSLA households left.

The benefits which VSLA women enjoy in terms of market gardening activities, seeds distributions, credits etc. impact the whole community. As VSLA groups grow and mature, the assistance provided to vulnerable families is increased and the community becomes more resilient, as is demonstrated by this woman from a VSLA group in Tori, in the Mopti region of Mali:

"The 2014 crisis wasn't as devastating as it could have been: families stored some food, they avoided waste and they had enough to eat. With their experience of previous crises, some families even stored grain for two years and reduced the amount of grain they normally use. Women in our VSLA group bought more land in order to produce more. We developed more income generation activities and invested a lot in market gardening; the proceeds of the sales enabled us to diversify our diet. In the past, some women were forced to sell their livestock, jewels or clothes in order to buy food. But nowadays with VSLA activities we don't do this anymore ".

VSLA groups are seen as a key strategy for women, men and their communities to become more resilient. VSLA activities become more and more popular, and families turn to them to diversify income. Many groups are created spontaneously, in-creasing the impact of development aid by partners.

Collective savings and loans help women cope with El Niño fuelled drought

http://careclimatechange.org/case-studies/collective-savings-and-loans-help-women-cope/

Collective savings and access to loans have helped a group of women in Ethiopia cope longer with the ongoing drought, but now resources are running out.

The El Niño weather system has caused an extreme drought in Ethiopia. Crops have failed completely in large areas of the country. More than 10 million people depend on food assistance from the government and aid agencies like CARE. The El Niño weather system has caused an extreme drought in Ethiopia. Kedija Abra Umer, a mother of six, lives in one of the worst affected areas in the region of East Hararghe.

Kedija Abra Umer, a mother of six, lives in one of the worst affected areas in the region of East Hararghe. Kidija is the leader of one of the Village Savings and Loans Groups for women set up by CARE in the area several years ago.

The drive to her village takes us through endless dry fields of ruined sorghum crops.

"We never encountered this kind of drought in our life before," says Kedija.

"The current drought has exposed us to different kinds of problems, including lack of food for ourselves and for our livestock. The water shortage is so serious that there is not enough for livestock to drink and crops are drying up. Of all the ponds in our village, only one still contains some water. We have not been able to plant and harvest vegetables, which are source of income for people in normal time. We never faced this kind of problem before."

Had it not been for the savings and loans groups, the community would be even worse off, Kedija believes.

"The drought has forced us down several levels, but that does not mean we are the same position we were before we organized into the groups. Group members have access to emergency loans and this will be done in discussion among the members so that the worst affected can get money to purchase food for family members and protect their children from hunger," she explains.

Being able to take up small loans from the collective savings box makes all the difference for people who have no access to formal financial services. Until the current drought, Kedija's group had made steady progress with the use of their savings.

"Before we organized into savings and loans groups, we lived in huts roofed with grass and we used to sell our bulls for less money while they were still young. This was because we did not have access to loans," Kedija explains. *"After we organized into the groups, we could access money through loans. We managed to avoid selling our young bulls and keep them until they got bigger and fatter. Then we could sell them for a good price, enough to construct a house roofed with corrugated iron sheet."*

Kedija is the leader of one of the Village Savings and Loans Groups for women set up by CARE in the area several years ago. "We never encountered this kind of drought in our life before" says Umer.

"Before this drought, we took a collective loan from our group and bought and planted potato tubers. We got a good harvest and gained a good income of 10,000 birr [475 US$]. With this money we bought livestock, reproduced them and benefited a lot. The other groups learned from us, engaged in the same practices and benefited the same way. All this was because we organized into groups and could access loans from the savings box. We will continue with the group and we will even educate our children to accept and practice it because of its benefits," she says.

However, with both harvests of last year having failed, the women have no more money to set aside and the groups' accumulated savings are no longer enough to cope.

"Due to the current drought, we have not been able to save as much money as before, and so the amount of savings has declined. Some people are now moving from the village to stay with relatives in other areas. As a result we have fewer members in the groups. A person without food to eat cannot think of saving and is not motivated to do so. A hungry person cannot work and get money to save," Kedija points out.

"There will always be a solution as long as we have food for ourselves and for our livestock, but if a person has nothing to eat, there is no solution for any problem. If the current drought continues, the problems will get more severe and the hunger will be stronger."

CARE is supporting the government's assistance to people affected by the drought by providing emergency food supplies, clean water and helping vulnerable communities prepare for the next crisis. Umer is clear on what her community needs to be better prepared:

"In the future, it will be better if we have access to loans, livestock supply and feed for livestock, as we have received before, so we can engage in fattening. In doing so, we can increase our income, benefit more and we will also be better able to cope with drought."

By Anders Nordstoga/CARE

Hayan response: Experience from the Philippines[13]

"The livelihood recovery package is not only aimed at recovering livelihood assets to meet short term food security and other basic needs, but also strengthening the resilience of people and communities to mitigate future shocks and address longer term needs through: 1) cash grants to vulnerable households to enable them to immediately restart quick impact livelihood activities; 2) cash assistance to community managed organizations (CBOs) to establish group managed enterprises; and 2) series of capacity building activities to CBOs. This combination of assistance was intended at supporting beneficiaries at the individual level as well as strengthening collective capacities of communities. Disaster risk reduction (DRR) was mainstreamed in program interventions. As in the shelter activities, participatory approaches such as the bayanihan or mutual aid system were embedded in the livelihood activities and processes to ensure sustainability and linkage of recovery and rehabilitation with resilience-building.

CARE reached a total of 9,738 households with 46,742 individuals from 107 communities in seven municipalities in Leyte and Panay. Of this number, 5,359 households from 47 communities have received two tranches of cash grants and a series of capacity-building activities to address gaps in appropriate skills, support communities in sustaining livelihoods, maximize available resources, and promote the protection of lives and livelihood assets.

Core activities implemented for the cash transfer household beneficiaries were: 1) community-led beneficiary selection; 2) orientation and planning; 3) cash distribution and implementation; 4) capacity building. For the community enterprises (CEF), the core activities were: 1) proposal preparation and approval; 2) sub-grant signing and disbursement of funds; 3) enterprise establishment and operation; 4) capacity building; and 5) technical assistance, monitoring and assessment.

Results from the internal evaluation showed that some barangays are on their way to recovery especially those who were able to diversify their livelihoods. However, many were not yet back to pre-Haiyan situation, especially in areas where coconut farming was the main or sole source of income, but they are finding ways to sustain their food security through other sources such as planting root crops, hog raising, renting farm equipment, and tending convenience store.

About 59% of respondents (who were cash transfer beneficiaries) were able to earn income which ranges from below P500 to P30,000. The highest number of respondents or about 34% have incomes that range from P1,200 – P3,000. Majority or 88% said income went to purchase of food and the rest are for education (2%), other basic needs (4%), rolling capital/reinvestment (5%), and shelter repair (1%)."

[13] CARE Philippines, 2016

References

CARE India, 2010: From Compensation to claims. Benefits of Micro Insurance for the Poor.

CARE, ActionAid/WWF, 2012: Loss and Damage: Tackling the Limits to Adaptation. An international framework to address loss and damage from climate impacts. http://careclimatechange.org/wp-content/uploads/2015/06/loss-and-damage-tackling-the-limits-to-adaptation.pdf

CARE, ActionAid/WWF, 2013: Loss and Damage: Tackling the Climate Reality. http://careclimatechange.org/wp-content/uploads/2013/10/tackling_the_climate_reality.pdf

CARE, ActionAid/WWF, 2015: Loss and Damage: Climate Reality in the 21st Century. http://careclimatechange.org/wp-content/uploads/2015/11/Loss-and-damage-climate-reality-in-the-21st-century.pdf

CARE International, 2015: The resilience champions. When women contribute to the resilience of communities in the Sahel through savings and community-based adaptation. http://careclimatechange.org/wp-content/uploads/2015/09/The-resilience-champions-report-EN.pdf

CARE Vietnam, 2015: Rethinking resilience: Social protection in the context of climate change in Vietnam. https://www.care.org.au/wp-content/uploads/2015/11/Learning-Series-2-Rethinking-Resilience-EN-2015_09_21.compressed.pdf

CARE Philippines, 2016: SHO Hayaan response final report. (Forthcoming)

CARE India, no date: Financial Literacy Education Strategy. Demystifying Insurance.

Partners for Resilience, 2013: Putting community resilience into practice. Initial lessons learned. http://www.preventionweb.net/publications/view/33447

Henry, K., 2014: Where The Rain Falls (WtRF) Learning Report. Synthesis of key learnings from WtRF Climate Change Adaptation Projects in Africa, Latin America and Asia. http://wheretherainfalls.org/wp-content/uploads/2015/10/WtRF-Learning-Event-Report.pdf