MALAWI:
Research on Loss and Damage, focusing on Programming and Policies

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REPORT

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CONTENTS

LIST OF ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
ARSDRR	Africa Regional Strategy for Disaster Risk Reduction
DCCMS	Department of Climate Change and Meteorological Services
DDRMC	Decentralised Disaster Risk Management Committees
DISTMIS	Division of Information, Management and Technology
DoDMA	Department of Disaster Risk Management Affairs
DoIWD	Department of Irrigation and Water Development
DoS	Department of Surveys
DRMC	Disaster Risk Management Committees
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
EAD	Environmental Affairs Department
FAO	Food and Agriculture Organisation
FEWSNET	Famine Early Warning Systems Network
FRLD	Funds Responding to Loss and Damage
GDP	Gross Domestic Product
GoM	Government of Malawi
GSD	Geological Surveys Department
HFA	Hyogo Framework of Action 2005 -2015
HIV	Human Immunodeficiency Virus
L&D	Loss and Damage
MDF	Malawi Defence Force
MDG	Millennium Development Goals
MGDS II	Malawi Growth and Development Strategy II
MoAFS	Ministry of Agriculture and Food Security
MoEST	Ministry of Education, Science and Technology
MoF	Ministry of Finance
MoGCSW	Ministry of Gender, Children and Social Welfare
MoH	Ministry of Health
MoI	Ministry of Information
MoLHUD	Ministry of Lands, Housing and Urban Development
MPS	Malawi Police Services
MVAC	Malawi Vulnerability Assessment Committee
NAPA	National Adaptation Programmes of Action

NDRMF	National Disaster Risk Management Fund
NDRMC	National Disaster Risk Management Committee
NDRM TC	National Disaster Risk Management Technical Committee
NLGFC	National Local Government Finance Committee
NSO	National Statistics Office
TSC	Technical Sub-Committee
UN	United Nations
UNFCC	United Nations Framework Convention on Climate Change
UNDP	United Nations Development Programme
WHO	World Health Organisation
WIMLD	Warsaw International Mechanism for Loss and Damage
WRU	Water Resource Unit

CHAPTER 1
Executive Summary

Malawi faces significant gaps in its programming and policies on Loss and Damage (L&D) related to climate change. These gaps hinder the country's ability to effectively respond to climate-induced losses, particularly in agriculture, infrastructure, and vulnerable communities. Key gaps include:

1.1 Policy and Institutional Gaps

a. Malawi has an opportunity to develop a comprehensive Loss and Damage policy framework that clearly defines responsibilities, funding mechanisms, and implementation strategies. This could enhance the country's response to loss and damage events and complement efforts to support resilience by providing a structured approach to addressing these challenges effectively.

b. Current policies, including the National Climate Change Management Policy (NCCMP) and the National Disaster Risk Management Policy (NDRMP), fall short of adequately addressing loss and damage (L&D) in the broader context of climate change. While these frameworks make significant strides in outlining strategies for adaptation and disaster risk reduction, they lack a comprehensive approach to tackle the multifaceted challenges posed by L&D, leaving critical gaps in response, recovery, rehabilitation and resilience-building mechanisms.

c. The integration of Loss and Damage into national planning frameworks remains inadequate, resulting in significant challenges in mobilising effective and targeted responses to address these critical issues.

1.2 Financial Gaps

a. **The country has not established a dedicated funding mechanism specifically for addressing Loss and Damage, which refers to the impacts of climate change that cannot be mitigated or adapted to.** Such a mechanism is essential for ensuring that development partners can collectively contribute resources to compensate and support affected communities and facilitate the recovery process following extreme climate events, such as cyclones, floods, or droughts. Without this structured financial support, vulnerable populations struggle to rebuild their lives and infrastructure, leading to prolonged hardships and increased socio-economic disparities in the aftermath of climate-related disasters.

b. **The current funding model relies heavily on sources that are often unpredictable and insufficient to meet needs, which poses challenges for long-term planning and sustainability.** By exploring alternative funding avenues, such as grants, partnerships, and community contributions, the country can create a more reliable and robust financial foundation that better supports our initiatives and goals.

c. **Access to global Loss and Damage (L&D) funding mechanisms remains significantly limited, particularly regarding initiatives like the Loss and Damage Fund established under the United Nations Framework Convention for Climate Change (UNFCCC).** This fund is designed to support developing countries that are particularly vulnerable to the adverse effects of climate change, such as extreme weather events and rising sea levels. However, the complexities of the application processes, alongside stringent eligibility criteria and the need for robust project proposals, often hinder access for many potential beneficiaries, including Malawi. Additionally, the funding available through these channels may not be sufficient to address the extensive and urgent needs arising from climate-related challenges, thereby leaving many projects underfunded or entirely unfunded. This situation underscores the critical need for enhanced mechanisms to ensure that vital L&D resources are adequately distributed and accessible to support affected communities in their efforts to adapt and recover.

1.3 Data and Research Gaps

a. **The existing climate impact assessment models are often insufficient in their ability to accurately quantify the diverse range of economic and non-economic losses resulting from climate change.** These models frequently lack the necessary evidence to account for localised environmental changes, leading to an underestimation of direct financial impacts, such as damage to infrastructure, loss of agricultural productivity, and increases in healthcare costs due to climate-related health issues. Additionally, they may overlook crucial non-economic factors, including the deterioration of ecosystems, loss of biodiversity, and the social and psychological effects on communities that face displacement or environmental degradation. Consequently, there is a pressing need

for enhanced methodologies that integrate interdisciplinary approaches, utilising advanced data analytics, stakeholder input, and scenario modelling to provide a more comprehensive and accurate assessment of climate change impacts. This would ultimately facilitate better decision-making and resource allocation for adaptation and mitigation strategies.

b. **The lack of comprehensive documentation and detailed reporting on slow-onset events, such as prolonged droughts and soil degradation, remains a significant challenge.** These phenomena contribute to long-term loss and damage in various ecosystems and agricultural systems. Droughts, characterised by extended periods of below-average precipitation, lead to water scarcity, impacting crop yields and exacerbating food insecurity. Simultaneously, soil degradation, resulting from factors like erosion, nutrient depletion, and improper land management practices, diminishes soil fertility and agricultural productivity over time. Without precise data and thorough analysis of these gradual changes, it becomes increasingly difficult to develop effective mitigation strategies, raise awareness, and allocate resources appropriately to address their long-term impacts on communities and the environment.

c. **The absence of localised vulnerability assessments significantly hampers the country's ability to identify and address the specific needs of high-risk communities.** Without tailored evaluations that consider factors such as socioeconomic status, geographic location, and exposure to environmental hazards, many vulnerable populations remain undetected and unsupported. This lack of targeted analysis can lead to inadequate resource allocation and ineffective response strategies during emergencies, ultimately exacerbating the risks faced by these communities. It is essential to develop detailed assessments that focus on the unique characteristics and challenges of each area to ensure that interventions are effective and equitable.

1.4 Capacity and Implementation Gaps

a. **The limited technical capacity observed among government institutions, local authorities, and civil society organisations (CSOS)** significantly hampers their ability to effectively develop and implement Loss and Damage (L&D) programmes. This inadequacy encompasses a lack of properly trained personnel, insufficient access to necessary technological tools, and a shortage of established frameworks for programme evaluation and adaptation. Consequently, these entities struggle to design tailored training initiatives that align with specific community needs, evaluate the impact of their efforts, and sustain ongoing development in skill enhancement. Addressing these challenges is crucial to fostering a more knowledgeable and capable workforce within these organisations.

b. **The limited technical capacity observed among government institutions, local authorities, and civil society organisations (CSOs)** significantly hinders their ability

to effectively develop and implement Loss and Damage (L&D) programmes. This issue includes a lack of properly trained personnel, insufficient access to essential technological tools, and an absence of established frameworks for programme evaluation and adaptation. As a result, these entities find it challenging to design tailored training initiatives that meet specific community needs, assess the impact of their efforts, and maintain ongoing development in skill enhancement. Addressing these challenges is crucial for fostering a more knowledgeable and capable workforce within these organisations. There is a significant lack of thorough training and awareness regarding Loss and Damage (L&D) frameworks and financial mechanisms, particularly at the district level. This gap in knowledge hampers the effective implementation and management of these essential frameworks. Many district-level personnel are not adequately equipped with the necessary skills to leverage available financial resources or understand the various L&D models that can enhance educational outcomes. As a result, the potential for improving workforce capabilities and optimising resource allocation remains severely underutilised, leading to missed opportunities for community development and improved productivity. Further investment in targeted training programmes and awareness campaigns is essential to address these shortcomings and empower district-level stakeholders to effectively engage in L&D initiatives.

c. **The lack of effective coordination among various government ministries, non-governmental organisations (NGOS),** and the private sector significantly hampers efforts to address loss and damage (L&D) related to climate change. This fragmentation often leads to overlapping initiatives, inefficient use of resources, and missed opportunities for collaboration. For instance, while some ministries focus on disaster response, others may prioritise climate adaptation strategies without integrating these efforts. Similarly, NGOS may engage in valuable grassroots projects, yet their impact can be diminished without alignment with broader governmental policies. The private sector, with its capacity for innovation and investment, often operates independently, further complicating the landscape. To combat loss and damage effectively, a cohesive strategy that fosters partnerships and clear communication among all stakeholders is crucial.

1.5 Legal and Governance Gaps

a. **Currently, Malawi does not have a comprehensive legal framework that mandates polluters or other responsible entities to compensate for losses incurred due to climate change.** This gap in regulation leaves individuals, communities, and ecosystems vulnerable to the adverse effects of climate-induced events, such as extreme weather, rising sea levels, and biodiversity loss. Without enforceable guidelines holding these parties accountable, the financial burden of recovery and adaptation falls disproportionately on those least capable of affording it, ultimately exacerbating social and economic inequalities.

b. **The insufficient enforcement of land-use policies and environmental regulations has resulted in heightened vulnerability for both communities and ecosystems.** This lax approach allows for rampant urban sprawl, illegal construction, and the unchecked exploitation of natural resources, which in turn exacerbates issues such as soil degradation, loss of biodiversity, and increased susceptibility to natural disasters. Consequently, areas that lack strict regulatory oversight face significant challenges, including pollution, inadequate infrastructure, and a decline in residents' overall quality of life. These compounded effects highlight the urgent need for stringent policy enforcement to safeguard environmental integrity and promote sustainable development.

c. **The lack of well-established community-driven governance structures for loss and damage (L&D)** significantly hampers the ability of affected populations to engage meaningfully in the decision-making processes that impact their lives. Without these mechanisms, crucial voices and perspectives are often overlooked, resulting in initiatives that may not align with the actual needs and priorities of the community. Effective governance frameworks should be designed to actively involve community members, ensuring they have a direct role in shaping the goals, strategies, and implementation of L&D programmes tailored to their context. This participatory approach enhances the relevance and effectiveness of the initiatives and fosters a sense of ownership and accountability among the stakeholders involved.

1.6 To bridge these gaps, Malawi should do the following:

a. **Develop a comprehensive National Loss and Damage Strategy** aligned with Global best practices in climate resilience and adaptation. This strategy should thoroughly assess vulnerabilities, identify key sectors at risk, and integrate innovative approaches to mitigate potential losses associated with climate change impacts. Additionally, it should prioritise stakeholder engagement, incorporating insights from local communities, policymakers, and experts to ensure the strategy is inclusive and effective. By establishing clear guidelines for implementation and monitoring, the National Loss and Damage Strategy can better equip the nation to address the physical and economic consequences of climate-related events while fostering sustainable development and resilience in the face of future challenges.

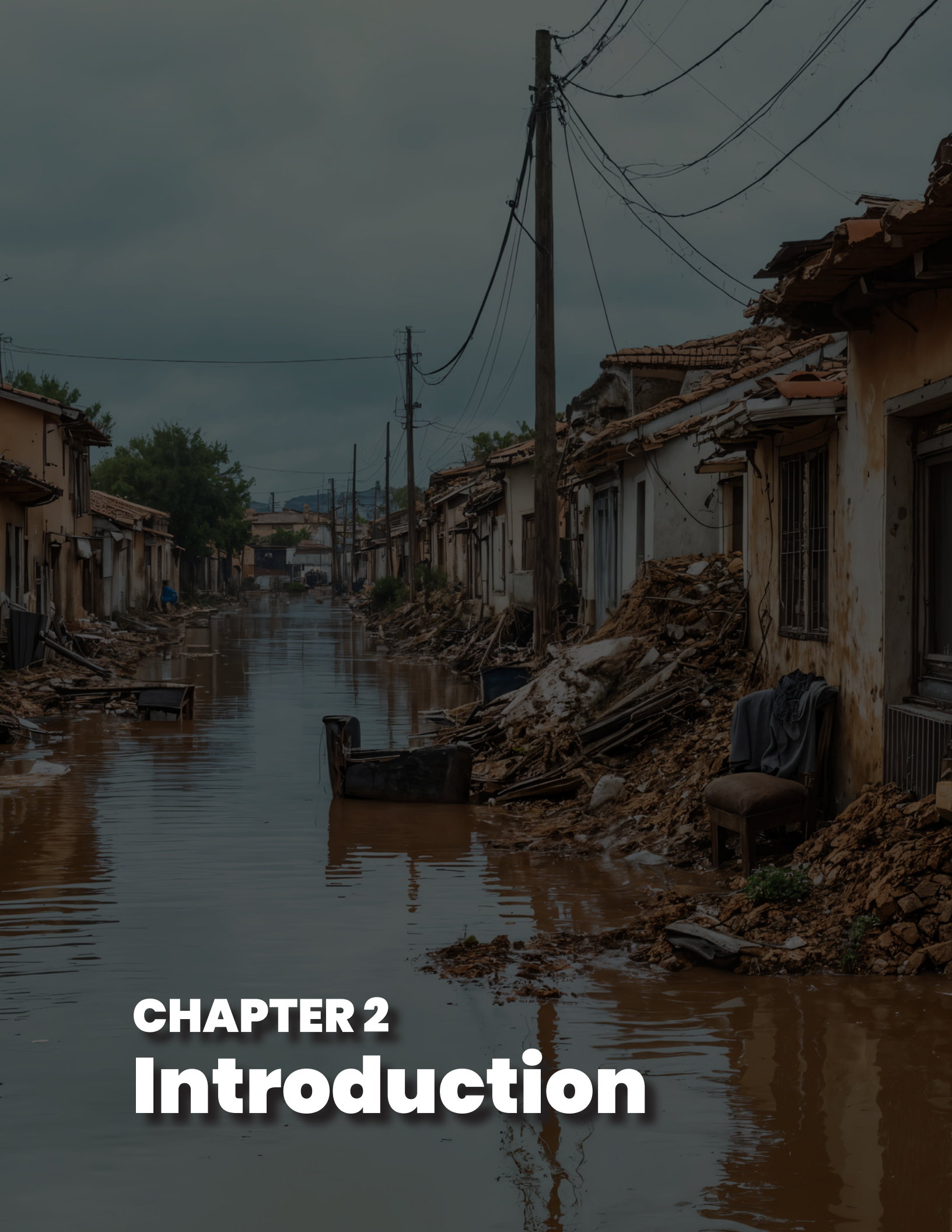
b. **Effectively strengthen financial mechanisms.** It is crucial to expand and improve the frameworks for climate insurance, ensuring they are accessible and tailored to meet the specific needs of vulnerable communities. This includes developing affordable and comprehensive insurance products that protect against climate-related disasters such as floods, droughts, and hurricanes. Additionally, enhancing access to international loss and damage (L&D) funding is vital, which entails streamlining application processes and increasing transparency in funding allocations. This can be achieved by establishing multinational partnerships to provide timely financial resources for communities

affected by climate change and promote innovative financing solutions that leverage both public and private sector investments. By prioritising these strategies, we can build resilience and support sustainable development in the face of climate challenges.

c. **Strengthen the methodologies for data collection and research to develop evidence-based policies and comprehensive compensation schemes.** This should include implementing robust statistical analyses, utilising diverse data sources, and ensuring community engagement to capture a wide range of perspectives. By prioritising transparency and accuracy in the data collection process, we can create informed policies that effectively address the needs of stakeholders and ensure fair compensation practices that are equitable and sustainable.

d. **Strengthen the effectiveness of our educational systems and workforce development. it is vital to build institutional capacity by increasing resources, training, and infrastructure in training organisations.** Additionally, we must integrate loss and damage initiatives into national planning frameworks, ensuring that these programmes align with economic goals, address skill gaps, and respond to the evolving needs of various sectors. This holistic approach will promote a culture of continuous learning, enhance workforce adaptability, and ultimately drive sustainable growth and innovation across the nation.

e. **Advocate for robust global support, particularly through mechanisms established by the United Nations Framework Convention on Climate Change (UNFCCC).** This includes promoting cooperative initiatives that enhance climate justice, ensuring that vulnerable populations, especially in developing nations, receive the necessary resources and technology to combat climate change. Emphasising the need for fair funding distribution and support for adaptation and mitigation strategies can empower communities disproportionately affected by climate impacts. Additionally, advocating for transparency and accountability in implementing climate policies will help build trust and encourage widespread participation in climate action efforts.



CHAPTER 2

Introduction

Malawi has been significantly affected by climate-induced disasters, leading to substantial economic losses and humanitarian challenges. Malawi has been proactive in formulating policies and strategies to address climate change, focusing on adaptation and mitigation. Key initiatives include the National Adaptation Plan (NAP) and the Strategic Programme for Climate Resilience (SPCR). Despite these efforts, significant gaps remain, particularly in addressing loss and damage (L&D) associated with climate change. A critical shortfall is the limited attention to non-economic losses and slow-onset events, which are central to the L&D agenda but receive minimal policy focus. Additionally, a lack of explicit recognition of losses that occur beyond adaptation capabilities indicates an insufficient distinction between adaptation and L&D at the national level. To bridge these gaps, it is recommended that Malawi establish a national L&D mechanism that builds upon existing institutions and approaches. This mechanism should enhance the understanding of L&D among government actors, address non-economic losses and slow-onset events through comprehensive monitoring and assessments, and include a finance facility to prioritise and channel resources effectively to vulnerable communities.

2.1 Overview and Objectives of the Study

Climate change is inflicting significant losses and devastating damage, especially in vulnerable developing nations such as Malawi. The urgency for comprehensive programming and well-crafted policy responses cannot be overstated, as they are essential for effectively addressing these multifaceted impacts and ensuring that affected communities receive the critical support they need. This study acknowledges the existing gaps in our understanding of how programming and policies can be enhanced to tackle loss and damage at national, regional, and international levels. With this in mind, the research undertook a thorough investigation of the current policies and programmes, shedding light on the deficiencies that hinder progress in mitigating climate-related losses and damages. In light of these challenges, the ACT Alliance Malawi Forum has taken a proactive step by commissioning research focused on the pressing issue of loss and damage in Malawi. This initiative aims to contribute to the development of more effective programming and policy frameworks that can better support the resilience of communities facing the harsh realities of climate change.

2.2 Purpose of the research

The goal of this research was to conduct a comprehensive analysis of existing policies, programmes, and gaps that exist in addressing climate loss and damage, ultimately leading to the development of recommendations for improved programming and policy frameworks.

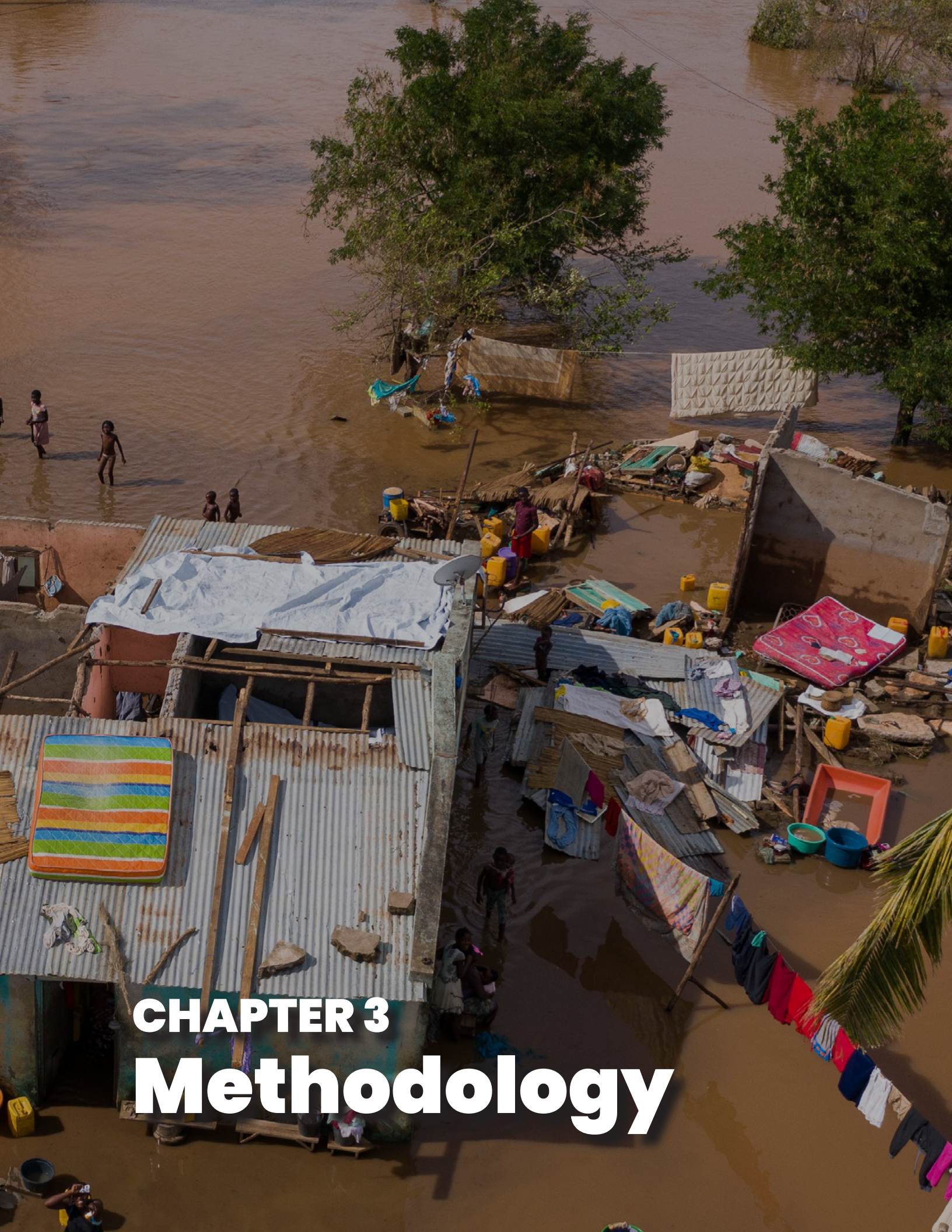
2.3 Objectives of the assignment

The research had the following specific objectives:

a. To review and assess current policies, plans and strategies, including existing gaps and opportunities, in addressing climate loss and damage in Malawi.

b. To identify gaps and challenges in designing and implementing loss and damage-related programmes in Malawi.

c. To provide actionable recommendations for improving policies and programming efforts to effectively address climate loss and damage in Malawi.



CHAPTER 3
Methodology

To conduct a comprehensive analysis of existing policies, programmes, and the gaps that exist in addressing climate loss and damage, ultimately leading to the development of recommendations for improved programming and policy frameworks. The following process steps were followed:

3.1 Literature Review on existing policies and programmes

The research adopted Bardach's comprehensive framework for policy analysis, known as the "eightfold path," which consists of the following critical steps: 1) defining the problem clearly by identifying specific issues related to climate change and its impacts; 2) gathering evidence through both qualitative and quantitative methods, including surveys, interviews, and existing data analysis; 3) developing a range of viable alternatives to address the identified problems, ensuring that those options were practical and relevant to the local context; 4) choosing criteria for evaluation that reflected the social, economic, and environmental priorities of Malawi; 5) projecting the potential results of each alternative through modelling and scenario analysis to forecast outcomes; 6) considering the trade-offs inherent in each option, such as economic costs versus environmental benefits; 7) making a well-informed decision based on the analysis; and finally, 8) telling the story by effectively communicating the rationale for the decision to stakeholders and the public. This structured approach enabled the research team to systematically analyse and evaluate complex issues, ultimately informing comprehensive and evidence-based decision-making. Furthermore, a thorough review of existing policies, strategies, and legal frameworks related to climate change adaptation, disaster risk reduction (DRR), and loss and damage (L&D) in Malawi was conducted to ensure that the recommendations align with current efforts and address any gaps in policy implementation. Key documents included:

3.1.1 National Policies

The following policies, strategies, reports and other relevant documents were reviewed at the national level.

a. **Malawi's National Adaptation Plan (NAP),** outlines strategic actions to enhance the country's resilience to climate change impacts.

b. **The Nationally Determined Contributions (NDC),** detail Malawi's commitments to reducing greenhouse gas emissions and promoting sustainable development in alignment with global climate agreements.

c. **The National Climate Change Management Policy,** establishes a framework for integrated climate change responses, ensuring that environmental considerations are incorporated into national development agendas.

d. **The National Disaster Risk Management Policy,** provides guidelines for identifying, assessing, and mitigating risks associated with natural disasters, thereby safeguarding communities and enhancing overall preparedness.

e. **The Malawi 2063 Vision,** paints a long-term picture of a prosperous and self-reliant Malawi, emphasising economic growth, social equity, and environmental sustainability.

f. **The National Resilience Strategy** aims to bolster communities' adaptive capacity by promoting sustainable livelihoods and fostering collaboration among stakeholders to manage climate-related challenges effectively.

3.1.2 International Agreements

International agreements on Loss and damage reviewed included the following:

a. **The Paris Agreement,** a pivotal global accord aimed at combating climate change, establishes a framework for countries to work collaboratively towards reducing greenhouse gas emissions and enhancing resilience to climate impacts. Integral to this agreement is the Warsaw International Mechanism for Loss and Damage, which focuses on addressing the adverse effects of climate change, particularly for vulnerable communities facing severe consequences.

b. **The Sendai Framework for Disaster Risk Reduction,** which plays a critical role in promoting a proactive approach to disaster management, emphasises the need for resilience-building and preparedness to mitigate the impact of natural disasters on societies and economies.

c. **The Santiago Network on Loss and Damage,** serves as a platform for knowledge sharing and support, facilitating the exchange of best practices and innovative solutions to address loss and damage associated with the effects of climate change, particularly in developing nations. Together, these initiatives form a comprehensive strategy for tackling the multifaceted challenges posed by climate change and enhancing global resilience.

3.1.3 Academic and Research Publications

Studies on climate impacts, resilience, and adaptation in Malawi from research institutions were analysed. Studies analysing climate impacts, resilience, and adaptation in Malawi reveal that climate extremes are eroding resilience and food security. The global climate crisis will affect Malawi through increased temperatures, while changes in rainfall are less certain. These studies are part of a broader effort to understand climate risks and build resilience in Malawi, focusing on how communities are adapting to the effects of climate change and how these efforts can be supported.

3.2 Existing Programmes Addressing Loss and Damage in Malawi

To systematically identify all existing programmes in Malawi that address the pressing issue of loss and damage, this research undertook a comprehensive mapping exercise. The primary aim of this

initiative was to create an exhaustive and detailed inventory of all past and current government-led programmes and initiatives specifically targeting the multifaceted challenges related to loss and damage. This mapping exercise scrutinised various sectors, including agriculture, disaster risk management, and climate change adaptation, to ensure a thorough understanding of the efforts made at both national and local levels. By collating data on programme objectives, implementation strategies, and outcomes, the research seeks to provide insights into the effectiveness and scope of these initiatives, ultimately contributing to a more cohesive response to loss and damage in Malawi.

3.3 Stakeholder Engagements

The comprehensive mapping exercise significantly contributed to identifying the existing programmes and key stakeholders actively involved in addressing loss and damage in Malawi. The survey team conducted this mapping exercise in Chikwawa, Blantyre and Phalombe districts. Through this initiative, the study recognised a diverse group of stakeholders, which included policymakers from various governmental departments, civil society organisations focused on climate resilience, climate change experts with extensive research backgrounds, local community leaders, relevant government agencies, and other entities pivotal to climate action. To gather detailed insights and perspectives, the study employed a qualitative approach for data collection. This included one-on-one sessions with key informants (KII) with targeted government departments, organisations and individuals. Additionally, the study facilitated in-depth interviews through focus group discussions, allowing for a robust exchange of views. This multifaceted strategy not only enriched the data quality but also ensured a holistic understanding of the challenges and opportunities related to loss and damage in Malawi. Appendix 1 provides a detailed list of the people who were interviewed.

3.4 Key Informant Interviews with Various Stakeholders

The research conducted key informant interviews (KII) with key stakeholders, including:

3.4.1 Government Ministries and Agencies (MDA)

a. **The Ministry of Natural Resources:** Responsible for overseeing the sustainable management and conservation of natural resources, including water, forests, and minerals. The ministry is responsible for developing policies and regulations to ensure environmental sustainability and promote responsible resource extraction practices.

b. **The Environmental Affairs Department (EAD):** EAD focuses on environmental protection initiatives, compliance with environmental laws, and the implementation of environmental impact assessments. It works to mitigate pollution and preserve biodiversity through various programmes and public awareness campaigns.

c. **The Department of Disaster Management Affairs:** Tasks include developing disaster risk reduction strategies, coordinating emergency response efforts, and conducting

training programmes for communities to enhance their resilience to natural disasters such as floods, earthquakes, and climate-related events.

d. **Department of Climate Change and Meteorological Services (DCCMS):** The Department of Climate Change and Meteorological Services in Malawi focuses on delivering dependable weather forecasts and climate data. This includes the dissemination of timely and precise weather and climate information. Their objective is to ensure the public is well-informed to make wise decisions in the face of changing weather conditions.

3.4.2 NGOS and Civil Society Groups

a. **Centre for Environmental Policy and Advocacy (CEPA):** Engages in advocacy for sustainable environmental practices and policies, conducting research on local environmental issues and mobilising community action for ecological conservation.

b. **Civil Society Network on Climate Change (CISONECC):** A coalition of civil society organisations dedicated to addressing climate change impacts, promoting awareness, and advocating for policies that support mitigation and adaptation efforts at both local and national levels.

3.4.3 Community Structures

a. **Community Leaders:** Influential figures within local communities who play a crucial role in mobilising residents, promoting social cohesion, and advocating for community needs in interactions with government and non-governmental organisations. They often act as a bridge between the community and external stakeholders.

b. **Vulnerable Populations:** This includes marginalised groups such as low-income families, women, the elderly, and individuals with disabilities. These populations often face greater risks from environmental degradation and disasters, making it essential to include their voices in planning and resource allocation to ensure equitable access to support and services.

c. **Area Disaster Response and Management Committees (ADRMC):** are crucial for disaster preparedness and response. They are trained in various aspects of disaster management, including rapid assessment, search and rescue, and relief efforts. These committees may be part of a larger structure, such as the National Disaster Risk Management Technical Committee. ADRMCS often involve volunteers and are responsible for coordinating activities at the local level, ensuring efficient responses to emergencies and aid distribution.

3.5 Case Studies and Field Observations

Case studies of communities experiencing extreme weather events (floods, droughts, cyclones) and assessments of their coping mechanisms were documented. Site visits were conducted in disaster-prone districts (e.g., Blantyre, Chikwawa, and Phalombe).

3.6 Data Validation and Triangulation

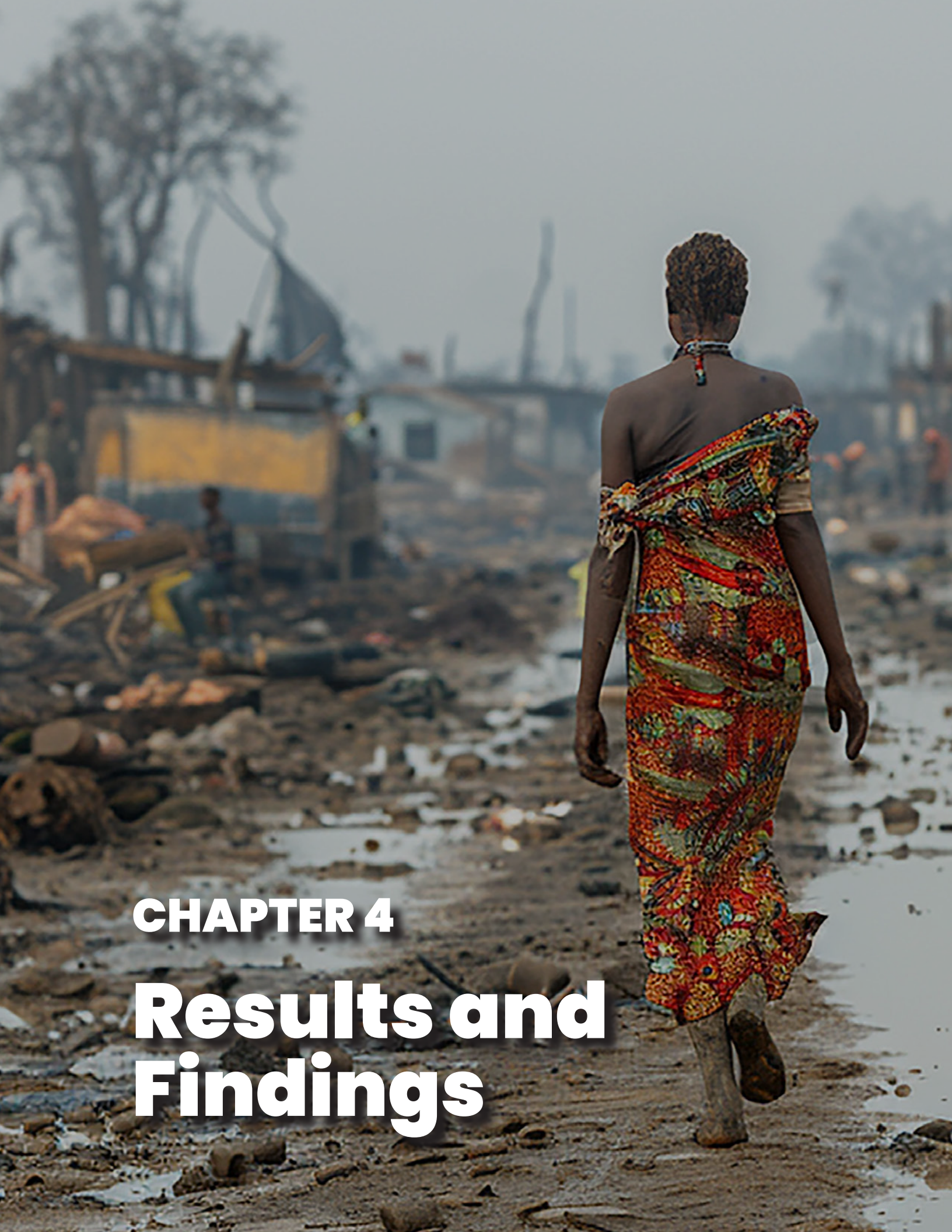
To ensure the accuracy of data findings from interviews, FGDs, surveys, and secondary sources were compared to ensure reliability. The research deliberately cross-checked government data with independent research and community responses.

3.7 Ethical Considerations

Research ethics involve obtaining informed consent, ensuring confidentiality and anonymity, and adhering to ethical guidelines, especially when working with vulnerable communities. Informed consent requires providing participants with sufficient information to make a voluntary decision about participation. Confidentiality and anonymity protect participant privacy. Ethical guidelines are crucial when engaging with vulnerable populations to protect them from potential harm or exploitation. These principles are fundamental to responsible research practices. To abide by these, the study did the following:

a. Obtained informed consent from interviewees and FGD participants.
b. Ensured confidentiality and anonymity where necessary.
c. Adhered to research ethics guidelines, particularly in engaging vulnerable communities

This approach provided a holistic assessment of L&D policies and programming in Malawi by integrating stakeholder perspectives, community experiences, and policy analysis. It has highlighted key gaps, funding mechanisms, and areas for improvement in L&D governance.



CHAPTER 4

Results and Findings

4.1 Analysis of existing policies and strategies

4.1.1 National Policies

Malawi's National Adaptation Plan (NAP)

Malawi has established a comprehensive framework to tackle the multifaceted challenges posed by climate change through its National Adaptation Plan (NAP) process. This initiative is designed to guide the country in systematically identifying and implementing both medium- and long-term strategies to adapt to the nation's increasingly complex climate variability and change. In alignment with this framework, Malawi has developed its National Adaptation Plan covering the period from 2021 to 2050. This forward-looking plan outlines the country's strategic approach to enhancing resilience against the diverse impacts of climate change across various sectors, including agriculture, water resources, health, and infrastructure. Specifically, it addresses vulnerabilities in these areas by prioritising interventions such as improved water management systems, climate-resilient agricultural practices, and the enhancement of public health systems to withstand climate-related health challenges. Moreover, the NAP provides detailed guidance for government entities at all levels, civil society organisations, the private sector, and other key stakeholders, outlining collaborative frameworks for effective implementation of adaptation strategies. By promoting participatory approaches, the plan ensures that the voices of local communities are included in decision-making processes, thereby fostering ownership and sustainability of adaptation measures.

Importantly, the NAP aligns with Malawi's broader development objectives, which include the Malawi Growth and Development Strategy (MGDS) and Malawi Vision 2063. These policies emphasise the significance of sustainable development and building resilience to climate change as central pillars of the nation's long-term vision for socio-economic growth and stability. To effectively implement the diverse initiatives outlined in the NAP, substantial financial investment is required. This encompasses both public funding and mobilisation of private sector resources, international climate finance, and partnerships with development agencies. Such investment is critical not only for the immediate implementation of specific adaptation projects but also for fostering long-term resilience and ensuring the sustainability of Malawi's developmental objectives in the face of inevitable climate challenges.

National Climate Change Management Policy

The Malawi National Climate Change Management Policy (NCCMP) was established to address the multifaceted challenges posed by climate change effectively and to promote sustainable development throughout the nation. This comprehensive policy aims to create a coordinated and harmonised approach to climate change management by integrating scientific research, stakeholder engagement, and local knowledge. A key focus of the NCCMP is to reduce the vulnerability of communities and ecosystems, particularly those most at risk due to climate-related impacts such as extreme weather events, fluctuating agricultural yields, and water

scarcity. The policy outlines specific strategies for enhancing adaptive capacity, including developing climate-resilient agricultural practices, the restoration of degraded ecosystems, and implementing effective disaster risk reduction initiatives. Furthermore, it emphasises the importance of collaboration between government agencies, non-governmental organisations, local communities, and international partners to ensure a cohesive response to climate change. By fostering awareness and capacity-building at all levels, the NCCMP aims to safeguard the livelihoods of Malawians while promoting environmental sustainability for future generations.

Key Objectives of the NCCMP

a. **Adaptation:** Enhance the resilience of communities and ecosystems to the adverse impacts of climate change.

b. **Mitigation:** Promote actions that reduce greenhouse gas emissions across various sectors.

c. **Technology Transfer and Capacity Building:** Facilitate the acquisition and dissemination of climate-friendly technologies and strengthen institutional and human capacities.

d. **Research and Systematic Observation:** Support research initiatives to better understand climate change dynamics and inform policy decisions.

e. **Education, Training, and Public Awareness:** Increase awareness and understanding of climate change issues among the public and stakeholders.

f. **Financing Mechanisms:** Establish sustainable funding sources to support climate change initiatives.

g. **Population Dynamics:** Address the interlinkages between population growth and climate change impacts.

h. **Cross-Cutting Issues:** Ensure that climate change considerations are integrated into all relevant sectors and policies.

The policy emphasises that its successful implementation requires the active involvement of all stakeholders, including government entities, non-governmental organisations, civil society, the private sector, and academia.

National Disaster Risk Management Policy

The Malawi National Disaster Risk Management Policy, established in 2015, aims to create a comprehensive framework for reducing disaster risks and enhancing resilience across the

nation. This policy was crafted in response to the increasing prevalence of both natural and human-made disasters, such as floods, droughts, storms, landslides, and earthquakes. The rising frequency and intensity of these events are largely attributed to factors like climate change, which exacerbates weather extremes, population growth that intensifies vulnerabilities, and environmental degradation stemming from deforestation and unsustainable land-use practices. The policy outlines a multi-sectoral approach, involving collaboration among government agencies, local communities, NGOs, and international partners, to foster a culture of preparedness and sustainable development. Key initiatives include the establishment of early warning systems, the promotion of community-based disaster risk reduction strategies, and investment in infrastructure improvements, particularly in high-risk areas. Additionally, the policy emphasises the importance of integrating disaster risk management into national development plans to ensure a holistic response to disaster challenges. Through these efforts, the government of Malawi seeks not only to mitigate the impacts of disasters but also to build resilient communities that can adapt to changing environmental conditions.

The following are the focus areas of the policy:

1. **Mainstreaming Disaster Risk Management into Sustainable Development:** Integrating disaster risk considerations into all development policies and planning processes to ensure that development efforts are resilient to disasters.

2. **Establishing a Comprehensive System for Disaster Risk Identification, Assessment, and Monitoring:** Developing mechanisms to systematically identify and monitor disaster risks, facilitating informed decision-making and proactive risk reduction.

3. **Developing and Strengthening a People-Centred Early Warning System:** Creating early warning systems that effectively communicate risk information to communities, enabling timely and appropriate responses to impending disasters.

4. **Promoting a Culture of Safety and Adoption of Resilience-Enhancing Interventions:** Encouraging awareness and education on disaster risks, fostering behaviours and practices that enhance community resilience.

5. **Reducing Underlying Risk Factors**: Addressing root causes of vulnerability, such as environmental degradation and socio-economic inequalities, to mitigate the impact of disasters.

6. **Strengthening Preparedness Capacity for Effective Response and Recovery:** Enhancing the capabilities of institutions and communities to respond swiftly and recover effectively from disaster events. By focusing on these areas, the policy seeks to significantly reduce the social, economic, and environmental impacts of disasters in Malawi, contributing to sustainable development and poverty reduction.

Malawi 2063 Vision (MW2063)

Malawi 2063 is the country's comprehensive long-term development blueprint designed to transform Malawi into an inclusively wealthy and self-reliant upper-middle-income country by the year 2063. This ambitious initiative focuses on several key strategic areas, including economic growth, industrialisation, infrastructure development, and social empowerment. The vision aims to elevate living standards for all Malawians by promoting sustainable economic practices, enhancing agricultural productivity, and fostering a vibrant private sector. Additionally, it emphasises the importance of education, health care, and social well-being to ensure that all citizens have the opportunity to thrive in a competitive global environment. By prioritising investment in technology and innovation, Malawi aims to develop a resilient economy that not only meets the needs of its population but also positions the country as a regional hub for trade and commerce. Through collaborative efforts involving government, private sector stakeholders, and civil society, Malawi 2063 strives to chart a path for sustainable development that leaves no one behind.

Key Pillars of MW2063

The vision is built on three main pillars:

1. *Agricultural Productivity and Commercialisation*

    a. Transforming agriculture from subsistence to large-scale commercial farming.
    b. Promoting value addition through agro-processing and manufacturing.
    c. Enhancing food security and exports.

2. *Industrialisation*

    a. Establishing a strong manufacturing sector to reduce import dependence.
    b. Promoting small and medium enterprises (SMEs).
    c. Encouraging investment in mining and energy production.

3. *Urbanisation*

    a. Developing modern and sustainable cities.
    b. Expanding infrastructure, including roads, housing, and public services.
    c. Promoting smart cities with improved technology and governance.

4. *Foundational Enablers*

To achieve these goals, MW2063 outlines seven key enablers:

a. **Mind-set Change:** Promoting self-reliance and an entrepreneurial spirit.

b. **Effective Governance Systems:** Strengthening institutions, the rule of law, and accountability.
c. **Economic Infrastructure:** Improving roads, energy, ICT, and water supply.
d. **Private Sector Dynamism:** Supporting businesses, investment, and innovation.
e. **Human Capital Development:** Enhancing education and health systems.
f. **Environmental Sustainability:** Promoting climate resilience and responsible resource management.
g. **Youth Empowerment:** Investing in young people for leadership and entrepreneurship.

National Resilience Strategy (NRS)

The Malawi National Resilience Strategy (NRS) for the period 2018-2030 is an extensive and strategic framework designed to significantly reduce the vulnerability of the Malawian population while bolstering resilience against both economic and environmental shocks. This initiative places a strong emphasis on tackling persistent issues such as chronic food insecurity, which affects millions, alongside the pressing climatic risks associated with climate change, including erratic rainfall patterns and increasing temperatures. Additionally, the strategy addresses the economic challenges that hinder Malawi's development, such as high unemployment rates and limited access to markets. The NRS seeks to implement innovative agricultural practices, improve infrastructure, and promote sustainable livelihoods, all aimed at enhancing food production and security. It also includes measures to strengthen social protection systems and empower communities through education and capacity building, ensuring that they are better equipped to withstand future shocks. By fostering collaboration among government entities, non-governmental organisations, and local communities, the NRS aspires to create a resilient society capable of thriving despite uncertainty.

Key Objectives of the NRS

1. *Resilient Agricultural Growth*

    a. Enhancing agricultural productivity and market access.
    b. Promoting climate-smart agriculture.
    c. Strengthening irrigation and soil conservation practices.

2. *Risk Reduction, Flood Control, and Early Warning Systems*

    a. Enhancing agricultural productivity and market access.
    b. Promoting climate-smart agriculture.
    c. Strengthening irrigation and soil conservation practices.

3. *Human Capacity Development*

    a. Investing in education and vocational training.
    b. Enhancing social protection programmes (e.g., cash transfers and food aid).
    c. Improving healthcare and nutrition programmes.

4. *Resilient Infrastructure and Governance*

    a. Strengthening public institutions and governance structures.
    b. Promoting investment in climate-resilient infrastructure.
    c. Encouraging private sector participation in resilience-building.

The success of the NRS depends on multi-sector collaboration, government leadership, and donor support. Challenges include financial constraints, weak institutional capacity, and climate change impacts.

5. *Nationally Determined Contributions*

In July 2021, Malawi submitted its updated Nationally Determined Contribution (NDC) to the United Nations Framework Convention on Climate Change (UNFCCC). This document outlines the country's commitments to tackle the urgent challenges of climate change. The updated NDC presents a comprehensive framework aimed at reducing greenhouse gas (GHG) emissions and enhancing resilience to climate change impacts. Malawi has set an ambitious goal to reduce its GHG emissions by 51% by 2040, compared to a business-as-usual (BAU) scenario. This target is divided into two categories: unconditional contributions, which can be achieved without external support, and conditional contributions, which require financial assistance and technology transfer from developed nations. By implementing sustainable practices across key sectors such as agriculture, energy, and forestry, Malawi aims to reduce its carbon footprint while promoting a sustainable development path that prioritises environmental integrity and community resilience.

a. **Unconditional Contribution:** A 6% reduction below the BAU scenario by 2040, achievable through domestic resources and efforts.
b. **Conditional Contribution:** An additional 45% reduction, contingent upon receiving international support in the form of finance, technology transfer, and capacity building.

Key sectors identified for mitigation include energy, agriculture, forestry, and waste management. Notably, soil conservation measures in agriculture are projected to account for almost half of the sector's mitigation potential. Recognising its vulnerability to climate change, Malawi has outlined several adaptation strategies focusing on:

    a. Enhancing climate resilience in agriculture and food security.
    b. Improving water resources management.

c. Strengthening disaster risk management.
d. Protecting ecosystems and biodiversity.

These strategies aim to safeguard livelihoods and promote sustainable development across the nation.

Malawi Disaster Risk Management Act, 2023

The **Malawi Disaster Risk Management Act, 2023 (Act No. 27 of 2023)** establishes a comprehensive legal framework that addresses the critical aspects of disaster preparedness, risk reduction, response, and recovery throughout Malawi. This ground breaking legislation was enacted in response to the widespread devastation caused by Cyclone Freddy in early 2023, which highlighted the urgency for a coordinated disaster management strategy within the country. The Act officially came into effect on 1 November 2023, following its assent by President Dr. Lazarus Chakwera.

The law outlines clear protocols for the identification, assessment, and management of disaster-related risks, emphasising a multi-sectoral approach that involves government agencies, non-governmental organisations, and communities. It aims to enhance the resilience of vulnerable populations by establishing effective early warning systems, improving infrastructure, and ensuring the availability of essential resources during emergencies. Additionally, the Act promotes community engagement and capacity-building initiatives to empower local residents to actively participate in disaster risk reduction efforts. Through these measures, the Malawi Disaster Risk Management Act serves as a vital tool to safeguard lives and livelihoods against future catastrophes.

Key Features of the Act

1. ***Institutional Framework:*** *The Act establishes several bodies to oversee disaster risk management:*

    a. **National Disaster Risk Management Committee:** Provides leadership in developing, coordinating, and implementing disaster risk management (DRM) strategies.
    b. **National Disaster Risk Management Technical Committee:** Provides technical support to the National Committee and the Commissioner for Disaster Risk Management (DRM).
    c. **Office of the Commissioner for DRM:** Responsible for developing, coordinating, and implementing DRM strategies and interventions.

2. ***Local-Level Structures:*** *The Act emphasises the establishment of DRM structures at the local level, including:*

a. **Local Authority Disaster Risk Management Committees:** Formed at district, town, municipal, or city levels to coordinate DRM activities within their jurisdictions.
b. **Area and Village Disaster Risk Management Committees:** Established at Traditional Authority and Group Village Headman levels to implement DRM programmes and activities at the community level.

3. *Disaster Preparedness and Response: The Act mandates the development of contingency plans and the establishment of an early warning system to ensure timely and effective responses to disasters.*

4. *Declaration of State of Disaster: It provides provisions for the declaration of a state of disaster and outlines procedures for mobilising resources and coordinating response efforts.*

5. *International Assistance: The Act contains detailed provisions on international assistance, facilitating the coordination and regulation of aid from external sources during disasters.*

6. *Funding Mechanism: A National Disaster Risk Management Fund is established to finance DRM activities, including prevention, mitigation, preparedness, response, and recovery efforts.*

4.1.2 International Agreements

Paris Agreement and Warsaw International Mechanism

The Paris Agreement and the Warsaw International Mechanism are both pivotal components of the global strategy to combat climate change, yet they serve distinct and complementary roles within the framework of international climate governance. The Paris Agreement, adopted in 2015, aims to limit global warming to well below 2 degrees Celsius above pre-industrial levels, with an aspirational target of 1.5 degrees Celsius. This treaty encourages countries to submit their nationally determined contributions (NDCs), which outline their specific commitments to reduce greenhouse gas emissions. The agreement also emphasises the importance of transparency and accountability, requiring nations to regularly report on their progress and enhance their pledges over time to ensure sustained action against climate change.

In contrast, the Warsaw International Mechanism for Loss and Damage, established during the 2013 COP19 in Warsaw, serves a different purpose: it addresses the impacts and losses resulting from climate-related disasters, particularly for vulnerable nations. It provides a framework for supporting countries facing severe climate-related challenges, such as rising sea levels and extreme weather events, by facilitating finance, technology transfer, and capacity-building initiatives. This mechanism aims to enhance understanding and action on loss and damage, promoting resilience and adaptation strategies for those most affected by climate change.

Together, these two frameworks represent a comprehensive approach to climate governance, integrating both mitigation efforts through the Paris Agreement and adaptive solutions through the Warsaw International Mechanism, ultimately striving for a sustainable and resilient global future in the face of climate change.

Paris Agreement

The Paris Agreement is a landmark, legally binding international treaty aimed at combating climate change, adopted in December 2015 during the 21st Conference of the Parties (COP21) to the United Nations Framework Convention on Climate Change (UNFCCC) in Paris, France. This pivotal accord unites nearly every nation across the globe in a collective effort to mitigate climate change and its impacts. The primary goal of the agreement is to limit the increase in global average temperature this century to well below 2°C above pre-industrial levels, with an aspirational target of limiting the temperature rise to 1.5°C, recognising that this could significantly reduce the risks and impacts of climate change.

To achieve these targets, each country must submit its own Nationally Determined Contributions (NDC), which outline their plans for reducing greenhouse gas emissions and fortifying resilience against climate impacts. The agreement also emphasises the importance of financial and technological support from developed nations to assist developing countries in their efforts to adapt to climate change and transition to renewable energy sources. Through regular progress reviews, known as the Global Stocktake, parties will assess their collective progress towards the agreement's long-term goals, creating a framework for accountability and advancing international cooperation on climate action.

Key features of the Paris Agreement include:

a. **Nationally Determined Contributions (NDC):** Each country is required to establish specific targets for reducing greenhouse gas emissions as part of their commitments under the Paris Agreement. These targets should reflect the country's unique circumstances, capabilities, and development goals. Additionally, nations must regularly report on their progress towards these targets, detailing the measures implemented, challenges faced, and forecasts for future emissions. This process allows for transparency and accountability and encourages countries to enhance their efforts in response to climate change over time.

b. **Global Stocktake:** Every five years, countries participating in the Paris Agreement will conduct a comprehensive assessment of their collective progress in meeting the Agreement's long-term climate goals. This process involves evaluating the effectiveness of their Nationally Determined Contributions (NDCs), which are individual commitments made by each nation to reduce greenhouse gas emissions and adapt to climate change. During

the global stocktake, nations analyse data, share best practices, and discuss challenges faced in implementation. Based on this evaluation, they update and enhance their NDCs to reflect greater ambition and alignment with the global targets of limiting temperature rise to well below 2 degrees Celsius, striving for 1.5 degrees Celsius, and fostering climate resilience.

c. **Transparency Arrangement and Compliance Mechanism:** The Transparency Arrangement and Compliance Mechanism is a structured framework designed to ensure openness and accountability within organisational operations. This mechanism outlines the processes that promote clear communication of relevant information to stakeholders, fostering trust and informed decision-making. Key components include regular audits, reporting requirements, and verification processes that help maintain adherence to established standards and regulations. Additionally, it provides guidelines for addressing any discrepancies or violations, ensuring that corrective actions are implemented efficiently. Through stakeholder engagement and clear communication channels, the Transparency Arrangement encourages feedback and collaboration, further enhancing compliance. Overall, it plays a critical role in upholding ethical practices and maintaining public confidence in the organisation's mission and activities.

Warsaw International Mechanism (WIM) on Loss and Damage

The Warsaw International Mechanism for Loss and Damage (WIMLD) was established during the 19th Conference of the Parties (COP 19) held in Warsaw, Poland, in 2013. This initiative emerged from extensive negotiations focused on addressing the impacts of climate change, particularly for vulnerable countries that bear the brunt of climate-related disasters. The WIM aims to provide comprehensive support to these nations, which face severe and often irreversible effects caused by climate change, such as extreme weather events, sea-level rise, and loss of biodiversity. By facilitating financial assistance, technical support, and capacity-building measures, the mechanism seeks to enhance resilience, promote adaptation strategies, and ensure that the needs of the most affected communities are prioritised in global climate action efforts. Its creation represents a significant step toward acknowledging and addressing the disproportionate impacts of climate change on developing countries and vulnerable populations around the world.

The WIM is designed to address three main areas:

1. ***Functions of the Mechanism of Loss and Damage:*** The Mechanism of Loss and Damage serves several critical functions aimed at addressing the impacts of climate change, particularly for vulnerable communities and ecosystems. It encompasses the following key aspects:

    a. **Assessment of Loss and Damage:** This function involves evaluating the extent of loss and damage resulting from climate-related events such as natural

disasters, rising sea levels, and extreme weather conditions. Comprehensive assessments help to quantify both economic and non-economic losses, including cultural heritage, biodiversity, and community resilience.

b. **Financial Support and Resources:** The mechanism mobilizes financial resources to support affected communities. This includes funding for rehabilitation, reconstruction, and adaptation efforts, as well as compensation for those who have experienced irreversible losses. These resources aim to enhance adaptive capacity and reduce vulnerability.
c. **Capacity Building and Technical Assistance:** A crucial function of the mechanism is to provide support through capacity building initiatives. This includes training, knowledge sharing, and technical assistance for local governments and communities to develop effective strategies for risk management, disaster preparedness, and resilience building.
d. **Facilitation of Stakeholder Engagement**: The mechanism facilitates collaboration among various stakeholders, including governments, NGOs, civil society, and the private sector. This multi-dimensional approach encourages shared responsibility and collective action in addressing loss and damage, promoting inclusive dialogue and participation.
e. **Research and Monitoring:** Ongoing research and monitoring are essential for understanding the dynamics of loss and damage associated with climate change. The mechanism supports studies and data collection efforts that inform policy decisions and improve response strategies, ensuring that interventions are based on the latest scientific evidence.
f. **Policy Development and Advocacy:** It plays a role in the development of policies that address loss and damage at local, national, and international levels. Advocacy efforts aim to raise awareness and prioritize loss and damage issues in climate negotiations, ensuring that they receive the attention and resources needed for effective action.

Through these functions, the Mechanism of Loss and Damage seeks to provide a comprehensive approach to minimising the impacts of climate change on vulnerable populations, while promoting sustainable development and resilience in the face of ongoing environmental challenges.:

2. ***Insurance and Risk Reduction:*** This encompasses a range of strategies aimed at mitigating the risks associated with climate impacts. Key components include the development of innovative insurance mechanisms that provide financial protection against climate-related disasters, such as floods, hurricanes, and wildfires. Risk financing solutions, such as catastrophe bonds and contingent credit lines, are designed to ensure that funds are readily available for immediate response and recovery efforts. Additionally, disaster preparedness programs focus on building resilience within communities by implementing training, establishing early warning systems, and investing in infrastructure improvements. These comprehensive approaches not only protect individuals and businesses from financial losses but also enhance overall community resilience against the increasingly intense effects of climate change.

3. ***Capacity Building and Technical Support:*** This initiative emphasizes empowering vulnerable nations to strengthen their resilience against the impacts of climate change. It involves a comprehensive approach that includes providing targeted technical assistance, which may encompass training programs, workshops, and resource materials tailored to specific local needs. Additionally, the initiative promotes the sharing of knowledge and best practices through collaborative networks and partnerships, enabling countries to learn from each other's experiences. Key areas of focus include improving disaster response strategies, enhancing sustainable agricultural practices, and developing innovative technologies for renewable energy. By fostering skills and resources, these efforts aim to ensure that nations are better equipped to mitigate risks, adapt to changing environmental conditions, and recover effectively from climate-related disasters.

The WIM is meant to provide a formal structure for addressing ***loss*** and damage caused by climate change, which goes beyond simple adaptation and is a key concern for many low-lying island nations and other vulnerable countries.

Interrelationship between the Paris Agreement and WIM

The Warsaw International Mechanism (WIM) is a vital component within the broader framework of the Paris Agreement, specifically tasked with addressing the critical issue of loss and damage associated with climate change. While the Paris Agreement primarily emphasises strategies for mitigating greenhouse gas emissions and adapting to changing climate conditions, the WIM focuses on the residual impacts of climate change that cannot be fully mitigated or avoided, such as extreme weather events, sea-level rise, and the loss of biodiversity.

Established during the 19th Conference of the Parties (COP19) in Warsaw in 2013, the WIM aims to enhance understanding of loss and damage impacts, facilitate access to finance, and promote the development of innovative solutions and technologies to assist countries facing these challenges. The mechanism seeks to provide concrete support to the most vulnerable nations, especially small island developing states and least developed countries, that are disproportionately affected by climate-related disasters.

The Paris Agreement outlines a comprehensive framework for global climate action, establishing long-term goals aimed at limiting global temperature rise and enhancing resilience. In this context, the Warsaw International Mechanism plays a pivotal role by ensuring that the impacts of climate change are being addressed holistically, particularly in terms of providing expertise and resources to countries grappling with irreversible damage caused by climate change. Through collaboration and support, the WIM aims to help nations not only cope with but also recover from these challenges, reinforcing the commitment to climate justice and equity on a global scale.

Sendai Framework for Disaster Risk Reduction

The Sendai Framework for Disaster Risk Reduction (SFDRR) is a comprehensive global agreement that was adopted in March 2015 during the World Conference on Disaster Risk Reduction held in Sendai, Japan. This non-binding framework serves as a pivotal guide for countries and regions aiming to mitigate disaster risks and minimise losses associated with natural hazards. The SFDRR outlines four specific priorities for action:

1. **Understanding Disaster Risk:** This involves investing in risk knowledge, data collection, and risk assessments to better understand hazards, vulnerabilities, and exposure to disasters.

2. **Strengthening Disaster Risk Governance:** Countries are encouraged to promote effective governance across all levels, ensuring that disaster risk reduction (DRR) is integrated into policies and management practices.

3. **Investing in Disaster Risk Reduction for Resilience:** This priority focuses on allocating resources and implementing measures that enhance resilience, such as building resilient infrastructure and community preparedness initiatives.

4. **Enhancing Disaster Preparedness for Effective Response:** It emphasises the importance of preparedness and response mechanisms, including early warning systems and community engagement in disaster response planning.

Additionally, the framework sets a global target to reduce disaster mortality, affect people's livelihoods, and damage to critical infrastructure, aiming for a holistic and equitable approach to resilience building. By encouraging collaboration among governments, communities, and various stakeholders, the Sendai Framework intends to foster sustainable development and ensure that vulnerable populations are better protected against disasters in the future.

The framework sets specific targets to monitor progress:

a. Substantially reduce global disaster mortality.
b. Substantially reduce the number of affected people globally.
c. Reduce direct economic losses relative to GDP.
d. Substantially reduce disaster damage to critical infrastructure and services.
e. Increase the number of countries with national and local disaster risk reduction strategies.
f. Enhance international cooperation and access to technologies.
g. Increase the availability and access to multi-hazard early warning systems and disaster risk information.

The Sendai Framework aligns with other global frameworks, such as the 2030 Agenda for Sustainable Development and the Paris Agreement on Climate Change, emphasising the interconnection between disaster risk reduction, climate change adaptation, and sustainable development.

The Santiago Network on Loss and Damage

The Santiago Network on Loss and Damage is a crucial initiative established under the United Nations Framework Convention on Climate Change (UNFCCC) during the 25th Conference of the Parties (COP25) held in December 2019 in Santiago, Chile. This network was created in response to the growing recognition of the severe impacts of climate change, particularly for countries that are highly vulnerable to its effects, including small island developing states and least developed countries.

To achieve its objectives, the Santiago Network facilitates access to a wide array of resources and expertise, ensuring that affected countries can implement strategies to cope with and adapt to climate-related adversities. It emphasises the importance of fostering cooperation and knowledge sharing among diverse stakeholders, which include national governments, international organisations, civil society, and the private sector. By promoting collaborative efforts, the Santiago Network seeks to create a more resilient global community capable of effectively responding to climate-related challenges and minimising future losses.

Key objectives of the Santiago Network include:

a. Support for Implementation: Helping vulnerable countries access practical solutions and tools to address loss and damage.
b. Capacity-Building: Strengthening the capacity of countries to implement and manage loss and damage-related activities.
c. Technology and Knowledge Sharing: Facilitating the transfer of knowledge and technology to countries most affected by climate change.
d. Finance Mobilisation: Supporting the mobilisation of financial resources to address the impacts of loss and damage.

The network is also part of ongoing international efforts to create a global response to the climate crisis and ensure that vulnerable countries are not left behind in the pursuit of climate justice.

4.2 Mapping Existing Programmes Addressing Loss and Damage in Malawi

The process of mapping existing programmes on Loss and Damage (L&D) in Malawi involved a comprehensive identification and evaluation of various initiatives aimed at addressing the impacts of climate-induced losses and damages. This mapping encompassed a wide range of entities, including government initiatives that outline policy frameworks and strategies designed to mitigate climate impacts and non-governmental organisation (NGO) projects that provide on-the-ground

support and community engagement. Additionally, it included donor-supported programmes offering financial and technical assistance for climate resilience projects and research efforts that analyse and document the socio-economic and environmental consequences of climate change. Efforts targeted by these initiatives address both economic and non-economic losses. Economic losses involve significant damage to infrastructure, such as roads, bridges, and agricultural facilities, alongside the detrimental effects on livelihoods, particularly for vulnerable communities relying on agriculture and natural resources. Non-economic losses, conversely, highlight the intangible impacts of climate change, including the erosion of cultural heritage, the displacement of communities, and the declining biodiversity that is crucial for ecosystems and local livelihoods. Overall, this comprehensive mapping aimed to provide a clearer understanding of the current landscape of L&D response efforts in Malawi, highlighting gaps and opportunities for enhanced coordination and effectiveness in addressing the multifaceted challenges posed by climate change.

Below are the existing programmes and efforts in Malawi that align with the Loss and Damage agenda:

4.2.1 Government Initiatives

Department of Disaster Management Affairs (DoDMA)

Role: Lead government agency in disaster risk reduction and response.

Activities:

a. Disaster preparedness and response
b. Humanitarian aid and early recovery programmes
c. Post-disaster needs assessments (PDNA) in flood/cyclone-affected districts
d. Contingency planning linked to climate-related events
e. The department has been given the power to relocate people from disaster-prone areas. Currently, the department is supporting the Nyachikazi Village in Nsanje, which is practising relocation where it relocates to the dry hilly side during the rainy season and goes back during the dry season. This would be a case study that the government would use to relocate people in other disaster-prone areas.
f. The Act also gives the department powers to create a fund which receives funds for loss and damage. Currently, the country does receive funding for loss and damage since it does not have a special account, which is a requirement for the Funds Responding to Loss and Damage (FRLD).

4.2.2 Malawi Vision 2063 (MW2063) & MIP-1

a. The text outlines specific targets aimed at enhancing climate resilience, improving disaster risk management, and establishing effective early warning systems. It emphasises the

importance of developing resilient infrastructure that can withstand environmental challenges while also promoting adaptive capacity building to empower communities.

b. This includes training programmes, resource allocation, and the implementation of innovative technologies to create sustainable practices that enhance preparedness and response to climate-related threats.

4.2.3 National Adaptation Plan (NAP) & Updated Nationally Determined Contributions (NDCS)

It incorporates key aspects of Loss and Damage, with a particular emphasis on climate resilience, the implementation of robust early warning systems, and the establishment of effective risk financing mechanisms. This includes developing targeted strategies for vulnerable communities to strengthen their adaptive capacities, ensuring timely alerts that can mitigate the impacts of climate-related disasters, and creating accessible financial solutions that empower stakeholders to recover and rebuild in the wake of climate events.

4.2.4 International and NGO-led Programmes

a. German watch's Climate Risk Index and its collaborative efforts on loss and damage

It aims to bridge the gap between climate science and real-world impacts in vulnerable regions. One key initiative involves engaging in comprehensive research and fostering policy discussions with Malawian civil society organisations (CSOs). This collaboration focuses on integrating the critical issues of loss and damage into climate change dialogues, emphasising the need for adaptive measures and financial support mechanisms. By elevating local perspectives and experiences, the partnership seeks to advocate for effective climate policies that address the unique challenges faced by Malawian communities affected by climate change.

b. UNDP Malawi

The United Nations Development Programme (UNDP) in Malawi focuses on enhancing community resilience to various challenges, including natural disasters and climate variability. Their initiatives are designed to strengthen disaster response mechanisms and facilitate early recovery efforts following crises. In addition to these critical areas, UNDP Malawi implements targeted programmes that support climate-resilient livelihoods, helping families and communities adapt to the impacts of climate change. These initiatives include training in sustainable agricultural practices, promoting the use of renewable energy sources, and developing alternative income-generating activities. Moreover, the organisation prioritises risk financing solutions to ensure that vulnerable communities have access to necessary resources following disasters. This includes establishing financial safety nets and insurance schemes that provide

timely assistance during times of need, thereby fostering greater economic stability and resilience in the face of environmental challenges.

c. Christian Aid Malawi

Actively engaged in climate justice advocacy, focusing on promoting equitable solutions to the impacts of climate change and amplifying the voices of marginalised communities affected by environmental degradation. Provides crucial support to communities in post-disaster recovery, helping them rebuild their livelihoods and infrastructure while emphasising resilience building to withstand future climate-related challenges. This includes training in sustainable agricultural practices, access to financial resources, and psychological support to empower communities affected by disasters.

d. CARE Malawi & Concern Worldwide

It develops and implements community-based adaptation and resilience programmes to improve the ability of vulnerable communities to cope with climate change and other environmental challenges. These programmes focus on sustainable agricultural practices, water resource management, and building local infrastructure. Frequently engage in cash transfer initiatives to support families in times of crisis, helping them meet immediate needs for food, healthcare, and shelter. Additionally, they provide comprehensive livelihood support, including training and resources for income-generating activities, to promote long-term economic stability. Their efforts include structured post-disaster aid that assists affected communities in the recovery process, ensuring they can rebuild and better prepare for future challenges.

e. Red Cross Malawi

The Red Cross Malawi is deeply engaged in various initiatives aimed at enhancing community resilience and well-being. Their key focus areas include forecast-based financing, which involves utilizing advanced data and predictive analytics to mobilize resources ahead of potential disasters, thus minimizing the impact on vulnerable populations. Additionally, the organization plays a vital role in emergency response, providing immediate assistance during crises such as floods, droughts, and disease outbreaks. Furthermore, Red Cross Malawi emphasizes disaster preparedness through training programmes and community education, equipping locals with the knowledge and resources needed to effectively respond to emergencies and mitigate risks. Through these comprehensive efforts, Red Cross Malawi strives to empower communities and enhance their capacity to withstand and recover from adverse events.

f. Christian Aid Relief and Development (CARD)

It has been actively engaged in humanitarian efforts that prioritise climate justice. This organisation focuses on implementing interventions specifically designed to address loss and damage caused by the adverse effects of climate change, particularly those impacts that exceed the ability of communities to adapt or mitigate effectively. Their initiatives include supporting vulnerable populations facing extreme weather events, resource shortages, and displacement due to climate-related factors. By advocating for policies that promote sustainable development and advocating for the rights of those affected, CARD aims to foster resilience and empower communities to combat the pervasive challenges posed by climate change.

g. Green Climate Fund (GCF) Projects

The Green Climate Fund (GCF) supports a variety of projects that specifically focus on enhancing climate resilience and implementing risk reduction strategies. An exemplary initiative is the "Saving Lives and Protecting Agriculture-Based Livelihoods" project in Malawi. This project aims to empower local communities by improving agricultural practices, strengthening food security, and providing education on climate adaptation techniques. By integrating sustainable farming methods and investing in climate-resilient infrastructure, the project seeks to minimize the adverse effects of climate change on vulnerable populations, ensuring that farming communities can sustain their livelihoods despite environmental challenges. Through these targeted efforts, GCF projects address immediate climate impacts and foster long-term resilience in communities most at risk.

h. World Bank: Malawi Resilience and Disaster Risk Management Project

The project aims to enhance the country's capacity to manage and mitigate the effects of natural disasters by strengthening multi-hazard early warning systems. This initiative focuses on improving the collection and dissemination of critical weather and disaster risk information, enabling timely responses to emergencies. Additionally, the project seeks to bolster emergency response mechanisms by ensuring that relevant agencies are well-coordinated and adequately equipped to handle crises. Furthermore, it emphasises the development of resilient infrastructure, which includes the construction and retrofitting of buildings and roads to withstand extreme weather events, ultimately fostering long-term sustainability and community safety.

i. African Risk Capacity (ARC)

Malawi is a member of the African Risk Capacity (ARC), an innovative financial initiative aimed at strengthening the resilience of African nations against climate-related disasters, particularly droughts. ARC offers sovereign drought insurance designed to

provide immediate funding for governments in the event of significant crop failures due to dry spells. This financial safety net enables countries like Malawi to respond swiftly to emergencies, mitigate the impact on vulnerable populations, and support recovery efforts. By utilising advanced forecasting tools and risk modelling, ARC helps member states assess their exposure to climatic risks, ensuring that timely assistance can be mobilised to enhance food security and protect livelihoods in the face of climate adversity.

4.2.5 Research and Civil Society Engagement

a. LUANAR and the University of Malawi, in collaboration with the Civil Society Network on Climate Change (CISONECC)

Focuses on crucial research and advocacy initiatives. Conduct comprehensive research aimed at understanding the impacts of climate change, specifically evaluating its effects on various ecosystems, agricultural practices, and local communities. The studies emphasise resilience-building strategies and adaptive measures to mitigate adverse outcomes. Actively engage in policy advocacy to promote the integration of Loss and Damage (L&D) considerations into national policies and strategies. This involves working closely with government bodies and stakeholders to ensure that climate-related risks and vulnerabilities are adequately addressed in national frameworks, enhancing the country's capacity to respond effectively to climate-induced challenges

b. Youth Networks (e.g., National Youth Network for Climate Change - NYNCC)

Mobilise young people to engage in climate advocacy by creating awareness and empowering them to act on critical issues such as climate change, loss, and damage. This includes organising campaigns, workshops, and events that educate youth about the impacts of climate change, encouraging them to participate in local and global climate initiatives, and advocating for policy changes that address the rights and needs of vulnerable communities affected by climate-related disasters. Through collaboration with policymakers and environmental organisations, we aim to amplify the voices of young people and drive meaningful action for a sustainable future.

4.3 The Fund for Responding to Loss and Damage (FRLD)

The FRLD is a crucial financial mechanism designed to assist vulnerable countries and communities facing the irreversible impacts of climate change. These impacts encompass a range of catastrophic events, including loss of lives, destruction of homes, degradation of cultural heritage, and significant damage to ecosystems that cannot be mitigated or avoided through adaptation strategies.

The concept of "Loss and Damage" has been a focal point of discussions within the United Nations Framework Convention on Climate Change (UNFCCC) for many years. This dialogue intensified during the 27th Conference of the Parties (COP27) held in November 2022 in Sharm el-Sheikh, Egypt, where participating nations reached a historic consensus to establish a dedicated fund to address these urgent needs.

The operationalisation of the Loss and Damage Fund took place at COP28 in December 2023 in Dubai. At this pivotal event, various countries made initial financial pledges; prominent contributors included the United Arab Emirates, Germany, the European Union, and the United States. These commitments reflect a growing recognition of the need to support those disproportionately affected by the adverse effects of climate change, ensuring that they have the necessary resources to cope with the devastating reality of loss and damage.

4.3.1 Purpose of the fund

a. To provide targeted financial assistance to developing countries that are particularly vulnerable to climate-related disasters, such as floods, droughts, cyclones, and rising sea levels. This support aims to address the urgent needs of communities facing these challenges, which often exceed their coping capacities.

b. Additionally, the initiative seeks to facilitate comprehensive rebuilding, recovery, and reconstruction, efforts in the aftermath of such catastrophic events, with a focus on areas where the extent of damage surpasses the adaptive capabilities of the affected nations. This includes funding for infrastructure repair, community resettlement, and the implementation of sustainable practices to enhance resilience against future climate impacts.

4.3.2 Types of Loss and Damage

a. Economic damage can manifest in various forms, including significant loss to properties, infrastructure, and livelihoods. This may involve destruction or severe harm to residential and commercial buildings, transportation networks, utilities, and public facilities, leading to substantial financial losses for individuals and communities. The interruption of business operations can result in job losses and diminished income, affecting the overall economic stability of the affected areas.

b. Non-economic impacts are equally profound, encompassing the tragic loss of life and long-term health consequences for survivors. Events such as natural disasters or conflicts can displace communities, resulting in loss of territory and the erosion of cultural heritage. The psychological toll on individuals and families, coupled with the loss of traditions and social networks, can have lasting effects on community cohesion and identity. Together, these dimensions highlight the multifaceted consequences that can arise from such catastrophic events.

4.3.3 Access to The Fund for Responding to Loss and Damage (FRLD) by Malawi.

It was agreed that World Bank would host the Fund for the next four years, subject to various conditions. The Bank is supposed to confirm if it accepts this conditionality.

Another unresolved issue surrounds how countries like Malawi will access the fund. Developing countries like Malawi argue that they should be able to apply directly to the Loss and Damage Fund, but others suggest that international agencies such as the UN Development Programme should act as intermediaries.

The Board will also need to agree how and when finances become available following natural disasters. The Loss and Damage Fund is meant to compensate countries for both extreme weather events and slow onset events, but it is not clear yet under circumstances countries like Malawi will be eligible to apply.

The unresolved questions over where the money will come from and how often the Fund will be replenished raises a lot of uncertainties. As things stand, developed countries like Malawi are merely "urged" rather than obligated to contribute, and pledges are nowhere near the sums needed.

4.4 Limited Specificity on Loss and Damage in Policies

a. National policies, such as the National Climate Change Management Policy, reference loss and damage (L&D) in an indirect manner, often categorising it as a cross-cutting issue within the broader frameworks of disaster risk management or climate adaptation strategies. This approach implies a recognition of L&D in the context of overall climate resilience, yet it lacks direct focus on the specific challenges and needs associated with L&D.

b. Furthermore, the absence of a dedicated National policy that fully addresses L&D has resulted in a fragmented approach to planning and implementation. This fragmentation can hinder effective response strategies, as the responsibilities and resources for addressing L&D may be dispersed across various sectors without coordinated efforts or adequate prioritisation. A standalone national policy focused solely on L&D would provide clearer guidance, facilitate better resource allocation, and enhance the overall effectiveness of strategies aimed at mitigating the impacts of climate change on vulnerable communities.

4.4.1 Inadequate Data and Research

a. Insufficient documentation of non-economic losses, such as the cultural, emotional, and spiritual impacts experienced by communities affected by climate change. These losses often manifest in diminished cultural heritage, increased mental health issues,

and disruptions to traditional practices, yet they remain largely undocumented in formal assessments.

b. A significant gap exists in the establishment of a centralised system designed to systematically track and quantify the various losses associated with climate change events. This is especially critical in rural areas, where the impacts may be less visible but profoundly felt. The absence of such a system hinders the ability to effectively monitor changes over time and to develop informed recovery and adaptation strategies.

c. Research and modelling efforts regarding slow-onset climate events, such as desertification and rising temperatures, are alarmingly limited at the local level. This lack of localised studies hampers our understanding of these gradual changes and their long-term effects on ecosystems and communities, ultimately impeding effective planning and response measures tailored to specific regional challenges.

4.4.2 Insufficient Financing Mechanisms for Malawi

a. Immediate Relief Focus: A significant portion of humanitarian funding is concentrated on immediate disaster response. For instance, it has been reported that 90% of the $5.2 billion donated in 2020 was allocated to immediate disaster needs, reflecting a tendency for donors to prioritise urgent relief efforts when disasters are most visible and in the news.

b. Medium and Long-Term Recovery Needs: Despite the pressing need for long-term recovery initiatives, funding directed towards these efforts remains limited. Research indicates that while immediate relief is crucial, supporting mitigation and long-term recovery is equally important to reduce the overall economic and human toll of disasters. However, only a small fraction of disaster giving is aimed at these longer-term solutions.

4.4.3 Weak Institutional Coordination

The query addresses the overlap between various institutions involved in disaster risk management and environmental governance in Malawi, specifically highlighting the Department of Climate Change and Meteorological Services, the Department of Disaster Management Affairs (DoDMA), and the Environmental Affairs Department. It also points to the lack of clearly defined roles in managing and responding to disasters.

4.4.4 Overlap Between Institutions

The coordination gaps among these institutions can significantly hinder effective disaster risk management and climate adaptation efforts. The DoDMA is primarily responsible for coordinating disaster risk management programmes, while the Environmental Affairs Department focuses on environmental sustainability and compliance. The Department of Climate Change and

Meteorological Services plays a crucial role in providing climate data and forecasts, which are essential for disaster preparedness and response.

a. Institutional Overlap: The overlapping responsibilities can lead to confusion regarding which agency is accountable for specific tasks, particularly during disaster events. For instance, both DoDMA and the Environmental Affairs Department may engage in activities related to environmental assessments and disaster preparedness, leading to potential duplication of efforts and inefficient resource allocation.

b. Coordination Mechanisms: Effective coordination mechanisms are necessary to bridge these gaps. This includes establishing clear communication channels and collaborative frameworks that define the roles and responsibilities of each institution. Such frameworks can help streamline efforts and ensure that all agencies work towards common goals in disaster risk reduction and climate change adaptation

4.4.5 Limited Community Participation and Local Inclusion

a. L&D (Loss and Damage) planning often neglects the input of vulnerable communities and their existing knowledge. Current policies frequently fail to acknowledge or integrate indigenous knowledge and local coping mechanisms, leaving these communities reliant on their own limited resources.

b. This top-down approach undermines the effectiveness of L&D initiatives. A more comprehensive strategy that incorporates multidimensional risks is needed, involving vulnerable groups in the planning and implementation phases to ensure effective and equitable outcomes

4.4.6 Focus on Immediate Disasters, Neglecting Long-Term Implications of Losses and Damages

a. Disaster risk reduction strategies often inadequately address long-term recovery and slow-onset events. Current programmes tend to favour immediate emergency responses, neglecting crucial aspects like psychological support and livelihood reconstruction.

b. Furthermore, issues such as land degradation, biodiversity loss, and salinization receive insufficient attention, despite their significant impact. More effective strategies must focus on decreasing vulnerability, encompassing both short-term interventions and long-term planning for a comprehensive approach to disaster preparedness and recovery

4.4.7 Lack of Legal and Policy Framework for Climate-Induced Displacement

a. Malawi faces challenges in addressing climate-related displacement due to the absence of specific legal frameworks and social safety nets for affected individuals.

b. This deficiency complicates the processes of resettlement, compensation for lost assets, and the rehabilitation of displaced populations.

c. While the government has general provisions for compensation, these are not tailored to climate-induced displacement, leaving disaster-vulnerable communities without adequate support.

d. The lack of specific legal provisions hinders effective planning and resource allocation, potentially exacerbating the hardships faced by those displaced by climate change.

4.4.8 Limited Capacity at Local Government Level

a. Ineffective Loss and Damage (L&D) strategies at the district and community levels are often due to resource constraints, inadequate training, and a lack of appropriate tools.

b. This is compounded by the absence of clear technical guidelines for integrating L&D into local government development planning. The rigidity in current strategies limits the ability to provide adequate training for human resources.

c. Effective L&D requires strategic planning, sufficient resources, and clear integration with development goals, with leadership playing a crucial role in the success of any L&D initiative, including employee motivation and vision creation.

4.5 Gaps in the existing policies and programming on loss and damage

Malawi faces significant challenges in addressing loss and damage (L&D) from climate change, particularly in the aftermath of events like Cyclone Freddy. While efforts are underway to build resilience, several policy and programming gaps hinder effective response and recovery.

a. Limited Recognition of Non-Economic Loss and Damage (NELD) and Slow-Onset Events

Malawi's climate policies often overlook non-economic losses such as cultural heritage, mental health, and biodiversity and slow-onset events like droughts and land degradation. These aspects receive minimal policy attention, despite their profound impact on communities. This is evidenced by communities in Chikwawa and Phalombe, who refused to relocate due to fear of leaving the graveyard where they buried relatives. It was also reported that some traditional leaders are refusing to relocate to maintain their chieftaincy.

b. Insufficient Climate Financing

The financial resources allocated for climate-related activities in Malawi are inadequate. For instance, the first 10-year Malawi Implementation Plan (MIP-1)

earmarked K31 billion for climate initiatives up to 2030, whereas Cyclone Freddy alone caused damages estimated at K750 billion. This disparity highlights the need for increased and prioritised climate financing. This was echoed during the Focus Group discussion in the three districts and interviews with government departments. There is a very limited budget allocated to loss and damage.

c. Weak Data Collection and Monitoring Systems

An effective L&D response requires robust data on climate impacts. However, Malawi lacks comprehensive systems to collect and analyse such data, making it challenging to quantify losses and advocate for international support. This gap hampers the country's ability to access compensation and implement targeted interventions.

d. Delayed Access to International Loss and Damage Funds

Malawi, after experiencing severe damage from Tropical Cyclone Freddy, requires significant financial aid for reconstruction. The newly established Loss and Damage Fund at COP28 represents a critical step in providing this aid. However, Malawi and other vulnerable nations face challenges. Uncertainties around fund accessibility, application processes, and disbursement timelines could delay vital recovery efforts. The delays caused by these uncertainties will hinder the rebuilding process and exacerbate the hardships faced by affected communities. Malawi estimated a need of $700 million for rebuilding after the cyclone. The fund's effectiveness hinges on addressing these procedural bottlenecks to provide timely assistance

e. Fragmented Policy Frameworks

In Malawi, there's a critical issue: a lack of coordinated effort between Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) policies. Despite both fields acknowledging climate change's role in disaster risk, the fragmentation of these policies leads to inefficiencies. This disconnect hampers the development and execution of comprehensive strategies needed to effectively manage climate-related losses. Addressing this incoherence is crucial for improving Malawi's resilience.

f. National Climate Change Management Policy (NCCMP, 2016)

1. Focuses on adaptation, mitigation, and capacity building.
2. Acknowledges climate risks but does not explicitly address loss and damage

g. Disaster Risk Management (DRM) Policy (2015)

1. Focuses on disaster preparedness, response, and recovery.
2. Strong in emergency response, but weaker on long-term loss and damage recovery.

h. Nationally Determined Contributions (NDCs)

1. Prioritise adaptation in sectors like agriculture, health, and water.
2. Loss and damage are referenced but not elaborated or costed.

i. Malawi Vision 2063 and Implementation Plan (MIP-1)

Aims for resilient growth but lacks concrete strategies for addressing irrecoverable losses (e.g., loss of cultural sites or biodiversity).

j. Lack of a Dedicated Loss and Damage Mechanism

1. There is no national policy specifically dedicated to loss and damage.
2. No financial mechanism to compensate or assist communities facing irreversible loss (e.g., land loss due to flooding or displacement).

k. Weak Institutional Coordination

1. Climate change efforts are fragmented across multiple ministries.
2. Coordination between DRM, environmental protection, and social protection is limited.

l. Insufficient Legal and Social Protection Frameworks

1. No legal protections for displaced communities or climate migrants.
2. Compensation schemes (if any) are unclear or inconsistently applied.

m. Absence of a Specific Loss and Damage Policy Framework

1. Malawi lacks a standalone policy explicitly addressing loss and damage.
2. Current frameworks (e.g., National Adaptation Programmes of Action - NAPA, and the National Climate Change Management Policy) mostly focus on mitigation and adaptation.
3. There's no comprehensive structure to deal with non-economic losses (e.g., cultural loss, psychological impacts).

n. Limited Financial Mechanisms

1. Malawi depends heavily on donor support and humanitarian aid post-disaster.
2. There is no national loss and damage fund or risk transfer mechanism (e.g., insurance or contingency funds) tailored to cover climate-induced loss and damage.
3. The country has limited access to international climate finance specifically earmarked for loss and damage.

o. Weak Institutional Coordination

1. Several agencies are involved in disaster risk management, but roles and coordination are often unclear.
2. Lack of an inter-sectoral framework to integrate climate loss and damage across health, agriculture, infrastructure, and social protection sectors.

p. Community-Level Inclusion and Capacity Building:

1. Local communities, especially vulnerable groups, are often excluded from planning and decision-making processes.
2. Traditional knowledge systems and local coping strategies are underutilised.
3. There's a lack of capacity-building programs for district-level actors on climate loss and damage.

q. Inadequate Early Warning Systems

While Malawi has made strides in issuing weather warnings, challenges persist in reaching rural populations due to limited access to communication technologies and difficulties in translating technical information into understandable formats. This limits the effectiveness of early warning systems in mitigating disaster impacts. The Department of Meteorological Services is negotiating with mobile phone operators to enable them to send area-specific warnings.

4.6 Compensation packages for Loss and damage

In Malawi, compensation packages for loss and damage (especially in the context of disasters, land acquisition, development-induced displacement, or climate change impacts) vary depending on the type of loss, source of funding, and responsible agency or organization. Here's a breakdown of how compensation is generally handled:

a. Land and Property Compensation (e.g., Government Projects)

When land is acquired for public use (roads, infrastructure, etc.), the Ministry of Lands provides compensation based on:

- Market value of land or property
- Disturbance allowance (usually 15% of the land value)
- Relocation assistance (transport costs)
- Loss of crops or trees (valued using agricultural extension service rates)

b. Disaster-Induced Loss and Damage (Floods, Cyclones, etc.)

Handled by:

- Department of Disaster Management Affairs (DoDMA)
- District Councils
- International organizations (e.g., Red Cross, UNDP)

Compensation or assistance may include:

- Temporary shelter
- Cash transfers (e.g., K20,000 to K50,000 depending on severity)
- Food, non-food items
- Reconstruction support (for homes and schools.

This is usually not compensation in the legal sense but humanitarian assistance.

c. Climate Change Loss and Damage (L&D)

Emerging area under UNFCCC mechanisms, where:

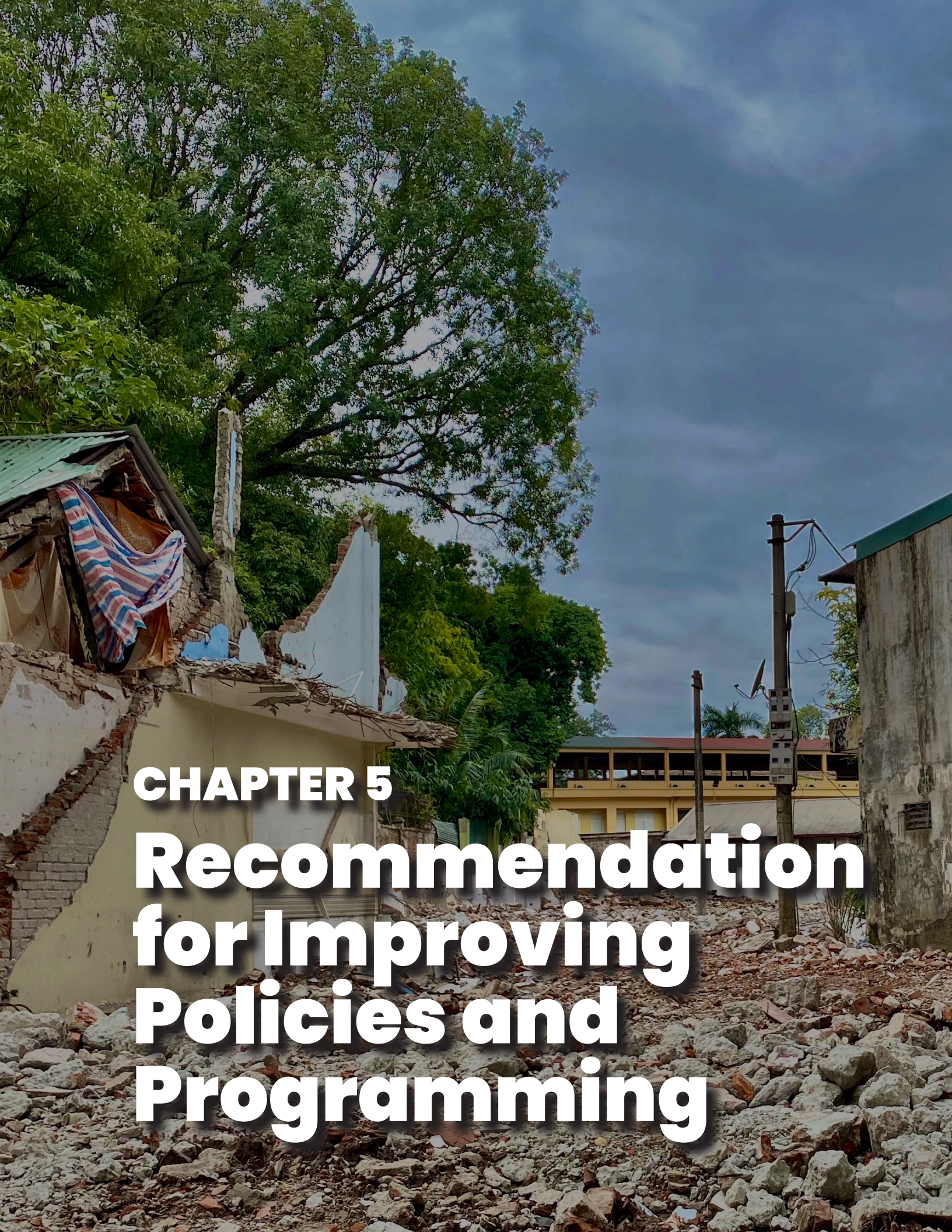
- Malawi may receive climate finance for communities affected by long-term climate impacts (e.g., drought, floods)

So far, no formal national compensation framework is in place, but policy discussions are ongoing, especially after COP27 and Malawi's vulnerability to Cyclone Freddy and others.

d. NGOs and Donor Projects

Compensation or resettlement support for project-affected people (e.g., from World Bank or EU-funded projects) often follow international safeguards, which may include:

- Full replacement value of lost assets
- Livelihood restoration plans
- Stakeholder consultations and grievance mechanisms



CHAPTER 5

Recommendation for Improving Policies and Programming

Malawi faces significant challenges due to climate change, experiencing both economic and non-economic losses from events such as floods, droughts, and cyclones. To effectively address these issues, the following actionable recommendations are proposed:

a. Enhance Early Warning Systems (EWS): Invest in strengthening climate information and early warning systems to improve preparedness and response to extreme weather events. This involves upgrading monitoring infrastructure, training personnel, and developing tailored communication channels to disseminate warnings effectively.

b. Integrate Gender Considerations into Disaster Risk Management (DRM): Develop gender-responsive Disaster Risk Management policies and action plans to address the specific needs of vulnerable groups. This includes conducting gender analyses, collecting sex-disaggregated data, and ensuring the active participation of women and marginalised communities in decision-making processes.

c. Strengthen Institutional and Technical Capacities: Align and enhance the capacities of national and sub-national entities to manage climate and disaster risks. This involves formulating and validating relevant legislation, such as the Disaster Risk Management bill, and providing technical support for its implementation.

d. Promote Pre-Arranged Financing Mechanisms: Implement financial instruments like parametric insurance and catastrophe bonds to ensure timely and predictable funding for disaster response and recovery. Collaborations with organisations such as the African Risk Capacity Group can facilitate swift insurance pay-outs to affected populations.

e. Establish a National Loss and Damage Framework: There is a need to develop a dedicated mechanism to address climate-induced losses. There is a need to focus on governance gaps while building upon existing institutions. This approach should include comprehensive assessments of non-economic losses and slow-onset events, which are currently underrepresented in policy frameworks:

    1. Develop a clear policy and legal framework for managing L&D funds.
    2. Align L&D funding with Malawi's National Adaptation Plan (NAP) and Nationally Determined Contributions (NDCS) under the Paris Agreement.
    3. Coordinate with existing disaster risk reduction (DRR) and climate adaptation efforts to avoid duplication.

f. Strengthening Legal and Policy Measures

    1. Develop legislation that defines loss and damage responsibilities, rights, and compensation mechanisms.
    2. Mainstream climate justice by ensuring the most affected populations receive adequate support.
    3. Advocate for global climate accountability, pushing for stronger commitments from high-emission countries.

g. Enhancing Community Resilience and Participation

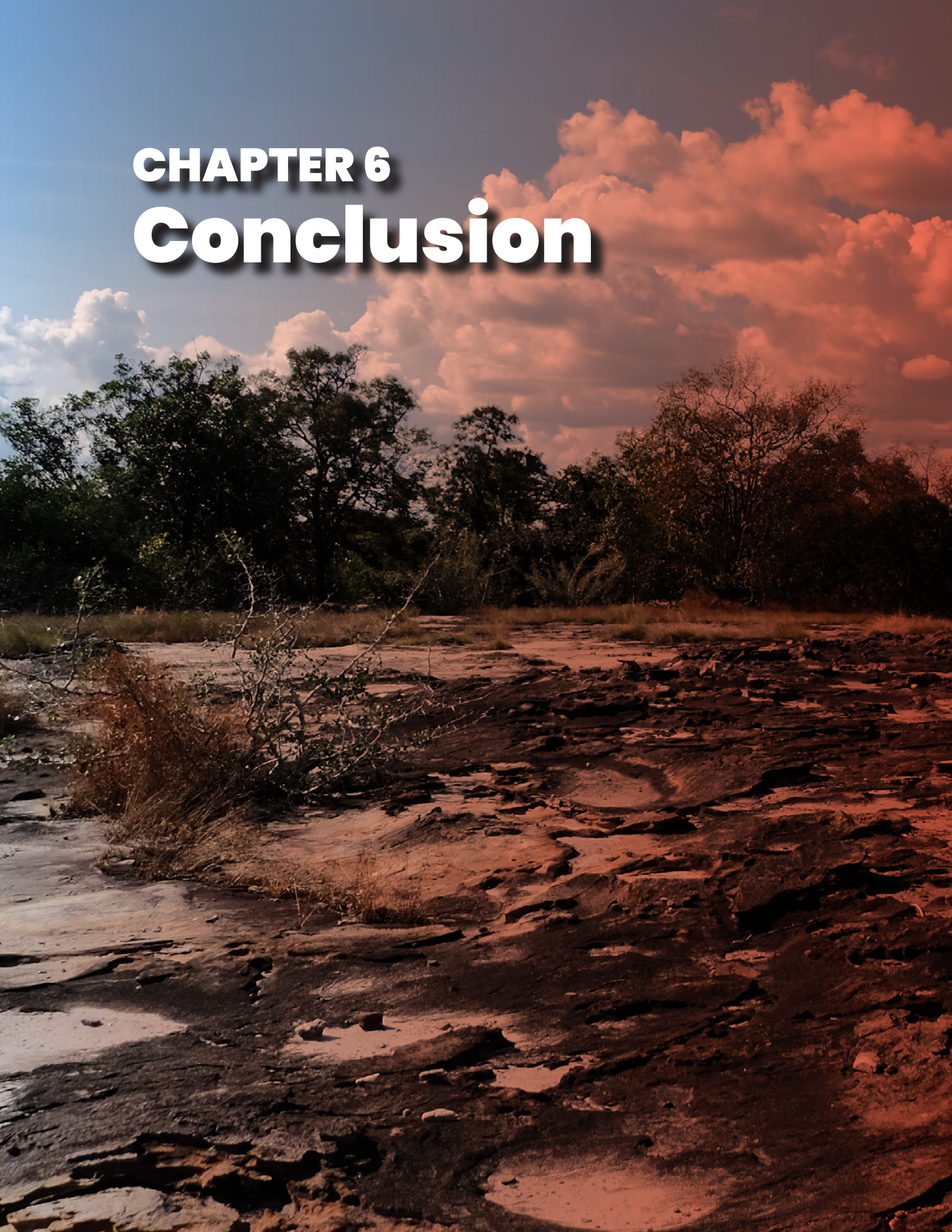
1. Engage local communities in designing and implementing L&D programmes, ensuring their voices are heard.
2. Support livelihood diversification (e.g., climate-resilient agriculture, eco-tourism) to reduce vulnerability.
3. Implement nature-based solutions, such as afforestation, wetland restoration, and sustainable land management.

h. Securing Sustainable Financing

1. Access international climate finance, including the Loss and Damage Fund, Green Climate Fund (GCF), and Adaptation Fund.
2. Develop national finance mobilization mechanisms, such as fair climate levies that do not place additional and undue burden on the vulnerable population, equitable insurance schemes, or public-private partnerships.
3. Enhance financial transparency and accountability to attract more donor and investor confidence.

i. Strengthening Governance and Institutional Frameworks

1. Establish a national Loss and Damage policy that aligns with the UNFCCC and the Santiago Network for L&D in light of national circumstances
2. Set up a dedicated national agency or strengthen existing institutions to coordinate L&D efforts.
3. Foster inter-ministerial coordination to integrate L&D into disaster risk reduction (DRR), climate adaptation, and development planning.
4. Collaborate with SADC (Southern African Development Community) and the African Union for regional disaster response mechanisms.
5. Engage with international organisations (e.g., UNDP, World Bank) for technical and financial support.
6. Participate in climate negotiations to advocate for Malawi's specific L&D needs.
7. Develop a National Loss and Damage Framework, aligned with the Warsaw International Mechanism and the Santiago Network and responding to the country's needs and priorities.
8. Explore funding sources and mechanisms that are fairly designed. These include bonds, sovereign risk pools and climate risk insurance.
9. Strengthen data systems to track both economic and non-economic losses.
10. Integrate loss and damage into the national budget and sectoral policies.
11. Build partnerships with NGOs, academia, and development partners for technical and financial support.
12. Empower community-based resilience planning and ensure the inclusion of vulnerable groups.



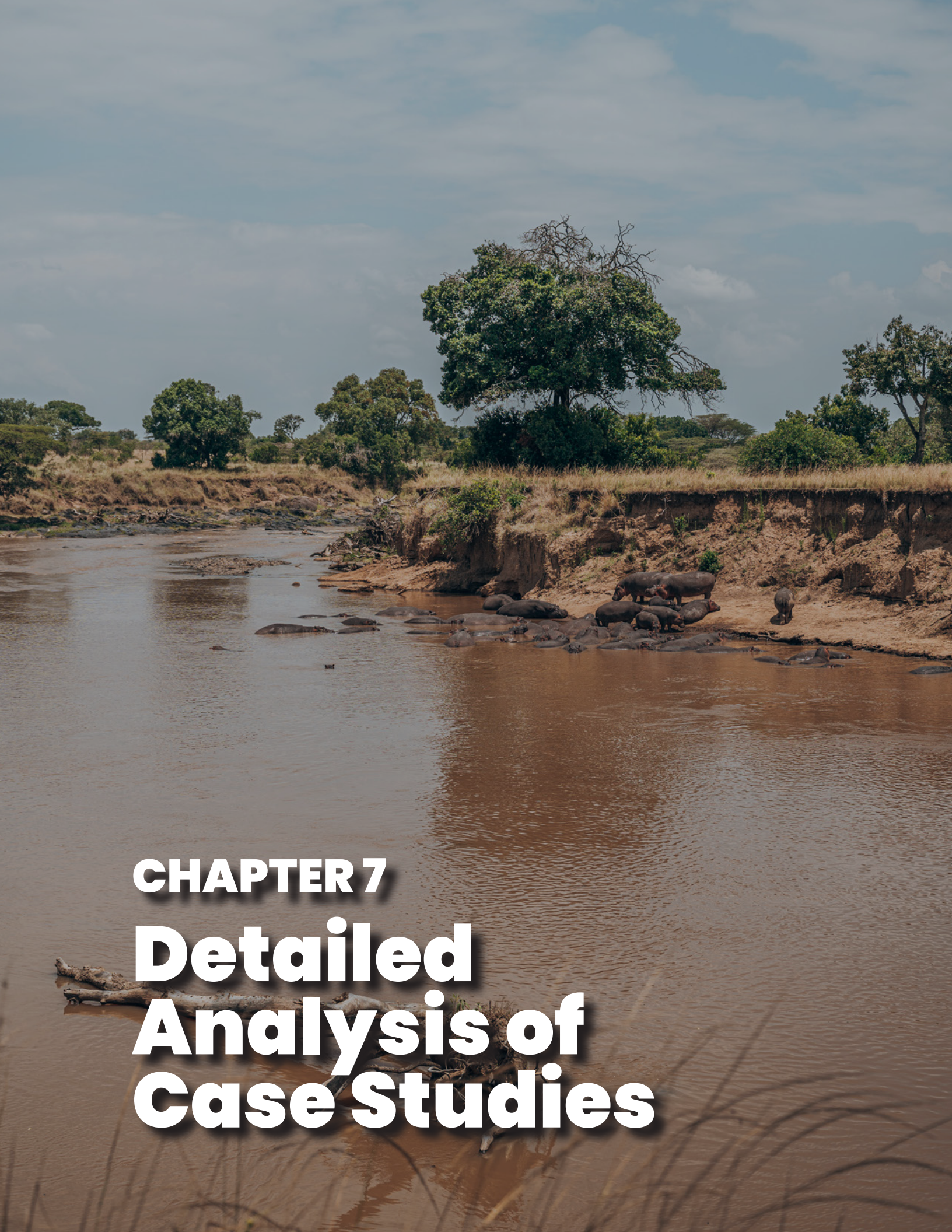
CHAPTER 6
Conclusion

Loss and damage associated with climate change impacts present a critical challenge for Malawi, a nation significantly vulnerable to climate-induced shocks such as severe floods, prolonged droughts, and devastating cyclones. The catastrophic effects of events like Cyclone Freddy, which struck in early 2023, causing widespread destruction and displacing thousands, and the increasingly frequent floods that inundate the southern and central regions of Malawi, underscore the urgent need for robust mechanisms to address both economic and non-economic losses.

These climate-related events not only disrupt lives and livelihoods but also reverse hard-won development gains, leading to increased poverty levels and straining the nations already limited financial resources. For instance, the aftermath of Cyclone Freddy resulted in estimated damages and losses amounting to millions of dollars, particularly affecting the agricultural sector, which is the backbone of Malawi's economy. While Malawi has made significant strides in climate adaptation and disaster risk management, such as implementing community-based early warning systems and drought-resistant crop varieties, loss and damage extend beyond what can merely be adapted to, necessitating a more comprehensive approach that includes targeted financing, technical support, and coordinated policy interventions.

The establishment of the Loss and Damage Fund at COP27 offers a ray of hope, but there is a pressing need for its transparent, accessible, and accountable implementation, particularly for frontline communities most impacted by climate extremes. For Malawi, effectively addressing loss and damage must encompass several key components: strengthening early warning systems to provide timely alerts to vulnerable communities; constructing climate-resilient infrastructure, such as flood barriers and sustainable water management systems; enhancing local capacity through training programmes that empower communities to respond to climate threats; and ensuring that the most affected populations—especially women, children, and smallholder farmers—are central to the formulation and execution of response strategies.

Furthermore, regional cooperation among neighbouring countries, global solidarity in climate action, and the active involvement of local stakeholders will be crucial in filling the gaps left by current adaptation and mitigation efforts. By leveraging collaborative networks and sharing resources, Malawi can better prepare for future climate impacts, safeguard vulnerable populations, and work towards sustainable development amidst a changing climate.



CHAPTER 7

Detailed Analysis of Case Studies

7.1 Loss and Damage in Blantyre, Malawi – The Aftermath of Cyclone Freddy

Malawi, particularly its southern region encompassing the vibrant urban centre of Blantyre, finds itself increasingly vulnerable to the devastating impacts of tropical cyclones, a trend inexorably linked to climate change. These powerful storms, which originate over the warm waters of the Indian Ocean, unleash torrential rainfall, fierce winds, and catastrophic landslides. As urban populations swell and unregulated settlements proliferate, cities like Blantyre face heightened risks that magnify their exposure to such natural disasters.

In March 2023, Tropical Cyclone Freddy made landfall in Southern Malawi, bringing unprecedented destruction to Blantyre and its surrounding districts. The cyclone unleashed a staggering 300 mm of rain within just 72 hours, coupled with wind speeds reaching a fierce 148 km/h. Areas such as Ndirande, Chilobwe, Soche, and Machinjiri—many of which are informal settlements—were particularly hard hit. The cyclone's aftermath was harrowing; it claimed the lives of over 500 people, rendered 30,000 homeless, and left deeply affected communities grappling with rising levels of stress, anxiety, and depression, significantly impacting vulnerable populations such as children and mothers. The floodwaters wrought havoc by demolishing churches, schools, and culturally significant community centres, while agricultural lands surrendered their harvests, devastating small-scale farmers and informal traders who depended on these livelihoods. Many clinics were submerged or rendered inaccessible due to prioritising mudslides, critically hindering emergency responses. The contamination of boreholes and water supplies ignited alarming cholera outbreaks, exacerbating the public health crisis in the wake of the cyclone.

Blantyre's susceptibility is magnified by factors such as rapid urbanisation, informal settlements in flood-prone zones like Soche East and Ndirande, and inadequate drainage infrastructure. The community's lack of disaster preparedness and early warning systems, combined with limited access to insurance or social safety nets for the urban poor, further compounds this vulnerability. Although the government and humanitarian agencies mobilised to provide temporary shelters, food, and medical care, delays in coordination resulted in thousands enduring days without adequate assistance. Survivors emerged from the wreckage lamenting their losses, particularly smallholder traders and homeowners who received little to no compensation. In light of these challenges, both Malawi and Blantyre are pressing for financial support through the Loss and Damage Fund established at COP27. Local advocacy groups are championing the call for resilient infrastructure and robust early warning systems, recognising loss and damage as not just a humanitarian issue but a vital matter of climate justice and human rights.

Thanks to support from the Red Cross, the district distributed MK12 million across four villages, each receiving MK3 million, aimed at recovery efforts. These allocations were utilised for vital community projects such as clearing drainage systems, constructing check dams, and providing plastic sheeting for temporary housing. Nevertheless, the district has faced significant hurdles in effectively addressing disaster-related issues. Reports from the Kajombo Area Disaster Risk and Management Committees indicate that some affected communities have begun rebuilding homes in locations previously devastated by Cyclone Freddy, posing a troubling challenge for future disaster preparedness.

To tackle these urgent concerns, the Department of Disaster Management Affairs (DoDMA) has enacted the 2023 Disaster Management Act, which empowers authorities to relocate citizens from high-risk areas. The district remains encumbered by numerous obstacles, including insufficient funding to implement loss and damage projects and the reluctance of some individuals to abandon high-risk zones. Furthermore, the Area Disaster Risk and Management Committee has expressed a dire need for essential materials to underpin response operations, such as rain gear, gumboots, torches, transport logistics, public address systems, and reliable communication tools. In summary, the situation in Blantyre highlights the urgent need for comprehensive financing mechanisms, grassroots resilience-building, and international accountability to tackle climate-induced loss and damage effectively. As climate events become more intense and frequent, urban centres like Blantyre must implement inclusive and sustained interventions to protect against the impacts of future disasters.

Figure 1. Displaced communities relocating to safe areas

7.2 The Human Cost of Climate Change in Chikwawa

Chikwawa District, situated in the southern region of Malawi, is recognised as one of the nation's most climate-vulnerable areas. This district, which lies adjacent to the winding Shire River, is consistently threatened by severe flooding, particularly during the torrential rainy season that typically occurs from December to March. The ongoing climate crisis has led to increasingly intense and frequent extreme weather events, leaving indelible scars on the landscape and drastically impacting the livelihoods of its residents. The catastrophic arrival of Cyclone Freddy in early 2023 epitomised these environmental challenges. Striking with unprecedented force, the cyclone unleashed torrential rains and fierce winds that resulted in widespread destruction,

displacing thousands and decimating crucial infrastructure, including homes, roads, and agricultural land. Already grappling with the effects of poverty and a predominantly low-lying terrain that exacerbates flood risk, Chikwawa District felt the full force of the cyclone's wrath. Agricultural losses were particularly devastating, as subsistence farmers, who rely on the land for their survival—saw their crops washed away, plunging many families into deeper despair. In the wake of Cyclone Freddy, the recovery process has been painfully slow. Many inhabitants continue to struggle with food insecurity and lack access to clean water, compounding the challenges faced by a community already on the brink. The clear urgency for climate resilience and adaptive strategies in Chikwawa District cannot be overstated, as the region grapples with the dual threats of climate change and socio-economic vulnerability.

The recent calamity, driven by the powerful Cyclone Freddy, resulted in intense flooding that displaced over 50,000 residents, wreaking havoc on the region's infrastructure. Roads, bridges, and essential services faced significant collapse, further exacerbating the situation and leaving many communities isolated. The agricultural sector suffered greatly, with more than 40,000 hectares of cropland—integral to local food security—turned into muddy ruins. Vital staples, including maize, cotton, and sugarcane, were obliterated, threatening the livelihoods of farmers and pushing the district into a severe food crisis. In addition to crop losses, the cyclone also claimed the lives of thousands of livestock, which are crucial for both food production and the economy. The destruction of essential agricultural tools and machinery hindered recovery efforts, making it nearly impossible for local farmers to resume their work. Furthermore, local markets were devastated; storage facilities that once held surplus goods were flooded, and trade routes were rendered impassable due to damaged roads. This effectively cut off access to basic goods and essential supplies, deepening the social and economic instability that the district now faces in the wake of this disaster.

On the social front, essential services were not spared; schools, health facilities, and water systems were submerged or swept away, greatly hindering service delivery and contributing to a broader humanitarian crisis. The non-economic toll was equally grave: thousands of households were displaced, with many families facing the heart-wrenching loss of homes and ancestral lands. Cultural sites, community structures, and places of worship were lost, leaving a void in the social fabric of the community. The psychological scars from the disaster were profound, particularly for children and women, compounding their vulnerabilities. Moreover, interruptions to education and healthcare services jeopardised long-term human development prospects for a generation.

In response to the overwhelming loss caused by recent disasters, the government of Malawi swiftly mobilised resources through the Department of Disaster Management Affairs (DoDMA). This effort included the coordination of emergency response initiatives in collaboration with various humanitarian agencies, such as the Red Cross, UN agencies, and local NGOS. Recognising the urgent need for comprehensive strategies, the country's National Resilience Strategy (2018–2030) and National Adaptation Plan emphasised the importance of disaster risk reduction and long-term resilience building. However, these strategic frameworks still fell short in offering detailed, localised implementation plans specifically aimed at addressing the critical issues of

Loss and Damage, leaving vulnerable communities without the necessary guidance and support to effectively mitigate future risks. Despite these governmental efforts, significant gaps were evident. Early warning systems proved insufficient and often delayed, leaving many communities without timely alerts to prepare. Temporary camps for displaced individuals lacked necessary amenities—adequate shelter, food, clean water, and healthcare services—leading to secondary crises, including outbreaks of disease. Furthermore, limited access to climate finance hindered recovery, translating into inadequate compensation for affected farmers and displaced families. The absence of a clear Loss and Damage fund or insurance mechanism to support rebuilding efforts compounded these issues.

The traumatic aftermath of Cyclone Freddy illuminated critical lessons to be learned: the urgent need to integrate Loss and Damage considerations into district-level planning, ensuring that climate adaptation funds effectively reach the most vulnerable populations. Community-based adaptation strategies and risk mapping are essential for improving preparedness and minimising future losses. Strengthening institutional capacity and fostering inter-agency coordination is vital for enabling prompt and effective responses. Moreover, policy reforms must embrace traditional knowledge and climate justice principles while establishing mechanisms for the recovery of both economic and non-economic losses. To mitigate the impacts of future cyclones, several recommendations have emerged: operationalising the Disaster Risk Management Act with a focus on Loss and Damage provisions; establishing a localised tracking and reporting system for Loss and Damage to steer programming and advocacy; integrating climate risk insurance schemes for vulnerable farmers and informal workers; and promoting inclusive recovery initiatives that actively involve women, youth, and marginalised communities in the rebuilding process. Additionally, it is crucial to strengthen district-level climate governance structures, such as disaster risk management committees, with appropriate training and resources.

The Mulilima Village Disaster Response and Management Committee (VDRMC) is pivotal in fortifying disaster management frameworks and enhancing regional community resilience. This document offers an in-depth analysis of its operational responsibilities, the structural dynamics of civil protection committees, key disaster response initiatives, challenges encountered by the community, the socio-economic losses suffered, and strategic recommendations for improvement. The VDRMC is primarily responsible for the formulation and execution of disaster preparedness and response strategies tailored to the specific needs of Mulilima Village. This involves the coordination of a comprehensive mitigation plan aimed at alleviating the impacts of diverse disaster scenarios. To ensure community involvement, the committee spearheads awareness programmes that equip residents with essential safety protocols. A notable initiative includes promoting tree planting as a dual-purpose activity that enhances environmental conditions while simultaneously advising against the construction of homes under trees, which poses significant hazards during storms and high winds. Additionally, the VDRMC advocates for the construction of homes with elevated foundations, substantially reducing susceptibility to flooding and other disaster-related damage. Within the Traditional Authority (TA) Mulilima, there are ten Group Village Headmen, each bolstered by their respective VDRMCS. This tiered structure facilitates effective local governance and disaster management at the grassroots level, empowering the

committee to respond adeptly to community exigencies. The VDRMC also serves as a conduit for relaying local issues to the Area Disaster Response and Management Committee (ADRMC), which operates at the TA tier, overseeing multi-village disaster management undertakings to ensure a cohesive regional response. In a parallel capacity, the ADRMC supervises broader disaster management activities and promotes collaboration among the various VDRMCS, while also acting as a crucial link to the District Civil Protection Committee for effective communication and resource distribution from district authorities.

Figure 2. Mulilima Village Disaster Response and Management Committee

Major Disaster Response Activities: One of the significant accomplishments is the establishment of a Protection Centre in collaboration with the Evangelical Association of Malawi (EAM) in 2018, which serves as a critical refuge during disasters, offering essential shelter and security for at-risk populations. In the wake of Cyclone Freddy's destruction in 2023, the Islamic Association of Malawi constructed 50 homes for families displaced by severe flooding. Each household not only received housing but also five goats, which play a vital role in livelihood restoration and maintaining economic stability. Furthermore, in 2024, over 266 households affected by drought received immediate relief, including the distribution of 100 bags of maize, addressing urgent food security challenges and providing crucial sustenance for vulnerable groups. The catastrophic flooding induced by Cyclone Freddy necessitated the relocation of villages such as Chatenga, Namila, and Mtuwana, highlighting the immediate demand for sustainable and resilient housing solutions. Continuous support is essential for the construction of robust homes capable of withstanding future disasters, ensuring the safety and durability of community infrastructure.

In conclusion, the catastrophic floods in Chikwawa serve as a stark reminder of the urgent need to confront the escalating loss and damage caused by climate change. Communities already

grappling with poverty are thrust further into peril, emphasising the necessity of international solidarity, equitable access to climate finance, and local empowerment to mitigate future harm.

Figure 3. The Road was cut off in Chikwawa

Figure 4. A village submerged in water (disasterphilanthropy.org)

7.3 Between the Hills and the Storms: Climate-Induced Loss and Damage in Phalombe

Phalombe District is nestled in the picturesque south-eastern region of Malawi, framed by the majestic Mulanje and Chiradzulu mountain ranges. This stunning geography, however, belies a harsh reality: the area is acutely susceptible to climate-induced disasters, including devastating floods, treacherous mudslides, and catastrophic landslides. The local population relies heavily on subsistence agriculture, with many residents residing in low-lying zones that are prone to waterlogging and severe soil erosion, creating a precarious existence.

In March 2023, Cyclone Freddy, one of the most prolonged and ferocious tropical cyclones on record, unleashed its fury upon southern Malawi, leaving Phalombe as one of the districts hardest hit. The cyclone wrought unimaginable destruction: over 130 lives were tragically lost in Phalombe alone, and more than 20,000 residents found themselves displaced, with many seeking refuge in overcrowded schools and makeshift camps. The storm obliterated over 6,000 homes, while precious crops—maize, pigeon peas, and a variety of vegetables—were swept away in a torrent of water. Critical infrastructure, including roads, bridges, and health facilities, was either washed away or rendered impassable, and entire hillside villages were engulfed, with grave sites unearthed by relentless mudslides.

In the face of this calamity, communities displayed remarkable resilience through various coping mechanisms: many sought refuges with relatives, congregated in overcrowded camps, engaged in collective rebuilding efforts using local materials, and received support from non-governmental organisations such as the Red Cross and World Vision, along with assistance from local authorities. Additionally, the establishment of Community-Based Disaster Risk Management Committees (CBDRMCS) emerged as a beacon of hope and organisation amidst the chaos. However, the response and recovery efforts encountered numerous challenges. The district grappled with weak early warning systems and inadequate disaster preparedness, along with poor land use planning that resulted in settlements in high-risk zones. Delayed humanitarian responses due to damaged access routes compounded the crisis, while the lack of post-disaster recovery financing particularly affected smallholder farmers and informal traders. There was also a significant gap in psychosocial support for children and families traumatised by the disaster.

To mitigate the impacts of future cyclones, several proactive recommendations have been put forth: implementing strategic relocation for those living in disaster-prone areas, enhancing weather monitoring and community alert systems, providing compensation or climate insurance for small-scale farmers, integrating psychosocial services into emergency response plans, investing in green infrastructure—including tree planting, terracing, and flood-resistant housing—and promoting community-led resilience building alongside improved access to climate finance at the local level.

Phalombe District personifies the human dimension of climate change, where lives, cultural heritage, and developmental progress are repeatedly threatened by natural disasters. Without dedicated funding mechanisms to address loss and damage, vulnerable communities remain

ensnared in a relentless cycle of suffering and recovery. This case underscores a profound call for climate justice, urging global support and fostering resilient local solutions to break the cycle and pave the way for a sustainable future.

Figure 5. Fallen electric poles blocked the road

Appendix 1: Pictures

Figure 1. A house in Chikwawa built by Islamic Relief

Figure 2. A Village Disaster Risk Management Committee Member at work without protective wear

Figure 3. One of the houses built by Former Presidents (Goodwill Ambassadors) in Phalombe District for the victims.

APPENDIX 2:
List of people interviewed

1.	Herbert Mwalukamo	Executive Director – CEPA
2.	Mr Moses Chimphepo	Director of Disaster Management - DoDMA
3.	Me Hastings Mwanjoka	Deputy Director of Recovery - DoDMA
4.	Mr Madalitso Mwale	Chief Response Officer - DoDMA
5.	Thandi Ngalande	Housing Officer – Chikwawa
6.	Tamanda Charity Machika	District Disaster Risk Management Officer - Chik wawa
7.	Samu Thom	Social Welfare Officer - Chikwawa
8.	Kelvin Moyo	Blantyre District Disaster Office
9.	Chimwemwe Kapichi	MEAL Officer - CISONECC
10.	Mr. Kelvin Harawa	DPD – Phalombe - 0888697451
11.	Fella Neema	Housing Officer Phalombe– 099775645
12.	Omega Mbewe	Physical Planner – Phalombe -0994738308
13.	Steven Kapito	Kajombo DRMC- Blantyre
14.	Mrs Elise Chiyamika	Kajombo DRMC- Blantyre
15.	Zex Kalema	AEDO – Mlilima ADRMC Chikwawa
16.	Chrissie Solomoni Mlilima	ADRMC Chikwawa
17.	Bernet Vinyo	ADC Chair –Mlilima ADRMC Chikwawa
18.	Mirriam Katandika Mlilima	ADRMC Chikwawa
19.	Robert Gressom Mlilima	ADRMC Chikwawa
20.	Sentilawo Mlongoti Mlilima	ADRMC Chikwawa
21.	Ronney Rashid Mlilima	ADRMC Chikwawa
22.	Wisely Thomson Mlilima	ADRMC Chikwawa
23.	Chrissy Kalepa Nkhumba	ADRMC Phalombe
24.	Alfred Chipendo Nkhumba	ADRMC Phalombe
25.	Rose Wadula Nkhumba	ADRMC Phalombe
26.	Ethel Boyce Nkhumba	ADRMC Phalombe
27.	Moses Kathumba Nkhumba	ADRMC Phalombe
28.	Godfrey Matitha Nkhumba	ADRMC, Phalombe
29.	Rayson Pagone – Secretary	Nkhumba ADRMC, Phalombe
30.	Symon Jonafani – Chair	Nkhumba ADRMC, Phalombe

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