

# Stories of Impact

*A series highlighting achievements in disaster risk management*

## Integrated Disaster Risk Management and Resilience in Morocco



**REGION:** MIDDLE EAST AND NORTH AFRICA  
**FOCUS:** PREPAREDNESS, RISK REDUCTION, FINANCIAL PROTECTION  
**COUNTRY:** MOROCCO



### RESULTS:

- Efforts since 2008 have led to a World Bank supported Integrated Disaster Risk Management and Resilience Program of \$200 million structured as a Program for Result (PforR), where disbursements are linked to the achievement of specific results — the first of its kind in the World Bank for climate resilience.
- In 2016, the Parliament approved a new disaster risk insurance law in Morocco, utilizing a dual-scheme based on the introduction of a market-based disaster risk insurance and the establishment of a solidarity fund.
- Morocco has also fundamentally reformed its existing National Fund against Natural Disasters in order to reposition it as a “Resilience Fund” focused on financing disaster risk reduction and resilience investments.

### PROJECT DESCRIPTION:

In Morocco, impacts from natural hazards cost on average about \$790 million every year, with floods driving the largest share of losses. Climate change is exacerbating the impact of weather-related events, with serious consequences for sustainable development in the country. In response, the Government of Morocco has invested significantly in understanding and quantifying the country's exposure to natural hazards and related vulnerabilities.

In a sustained effort since 2008, the Government of Morocco, the Global Facility for Disaster Reduction and Recovery (GFDRR), the World Bank, and the Swiss Government have been working together to build a proactive and integrated disaster risk management and resilience system for Morocco. As a proof of its leadership in addressing climate change issues, this year Morocco is hosting the 22nd Conference of Parties, and will emphasize the importance of comprehensive climate change adaptation and disaster risk reduction efforts.

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**GFDRR**  
Global Facility for Disaster Reduction and Recovery

## CONTEXT:

Morocco remains vulnerable to a number of different shocks from natural disasters. Impacts from these events have severely affected the country in recent years – flooding alone brought losses exceeding \$427 million between 2000 and 2013. Climate change threatens to increase the frequency and intensity of weather-related events, and development factors are increasing exposure to risk, such as the rapid urbanization along coastal areas threatened by sea level rise. To better address these growing risks, the Government of Morocco has developed an integrated approach to managing disaster risks and resilience with help from international partners to address various risks holistically.

## APPROACH:

Since 2008, the Global Facility for Disaster Reduction and Recovery (GFDRR), the World Bank, and the Swiss Government have partnered to provide disaster risk management assistance to the Government of Morocco. Initially, technical assistance and analytical work were provided to support the Government in developing an Integrated Risks Management strategy addressing multiple risks. GFDRR grants (US\$1.6 million) facilitated a national multi-hazard probabilistic risk assessment. In 2012, the Government requested a new lending operation which was approved by the World Bank's Board in April 2016. The lending operation is a \$200 million Program-for-Results (PforR) based on three pillars: promoting institutional reforms; incentivizing disaster risk reduction investments; and introducing disaster risk insurance and a solidarity fund to cover residual risk.

## NEXT STEPS:

Going forward, the focus will be on translating the strategy, policy reforms, and approaches of the Program-for-Results framework into concrete action. The program will be implemented over the next five years, and specific activities will build on the existing work and lessons learned from previous engagements. The program is based around three components: promoting institutional reform and capacity building; scaling up disaster risk reduction activities; and improving disaster risk financing and insurance. All of the components are considered essential for increasing Morocco's climate and disaster resilience.

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Learn more at [www.gfdr.org](http://www.gfdr.org)

\*ALL MONETARY VALUES IN USD



## LESSONS LEARNED:

**Upstream technical and analytical work pays off.** Without significant work done in building capacity and providing extensive technical assistance to lay the groundwork for a comprehensive approach to disaster risk management and resilience, the Program-for-Results program would not have been possible.

**Managing effectively multiple risks requires an integrated approach.** Coordination between several actors and institutions, as well as multidisciplinary expertise, is essential to reduce risks at sectoral level and follow a resilient development path.

**Technical assistance and analytical work alone is not sufficient to achieve risk reduction results.** Financial support – for instance, through a World Bank lending operation – can facilitate the operationalization of a comprehensive disaster risk management and resilience program to translate policy and reform proposals into concrete actions and results on the ground.