An Alliance view: the contribution of businesses to disaster resilience

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Interviewees: David Nash – Head of Adapting to Climate Change, Z Zurich Foundation
Chris Anderson – Climate Resilience Programme Manager, Practical Action

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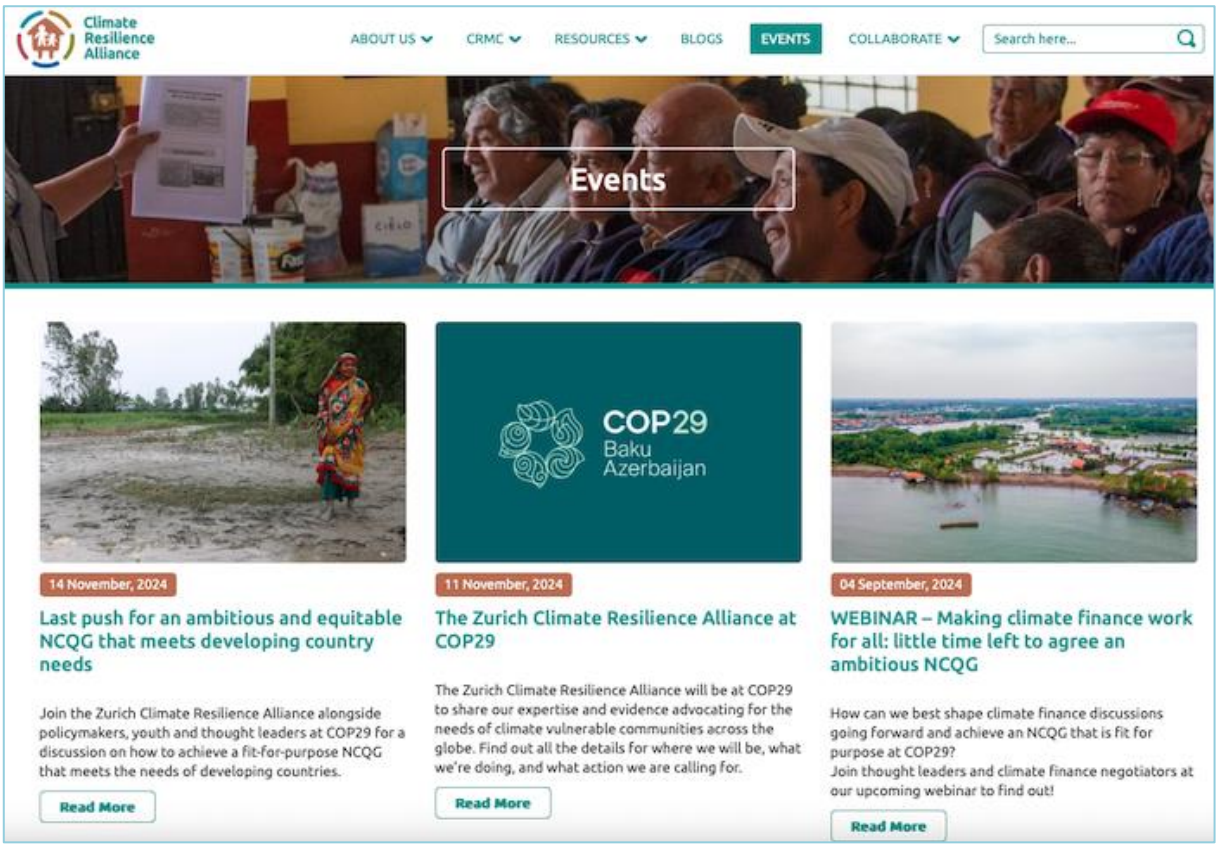
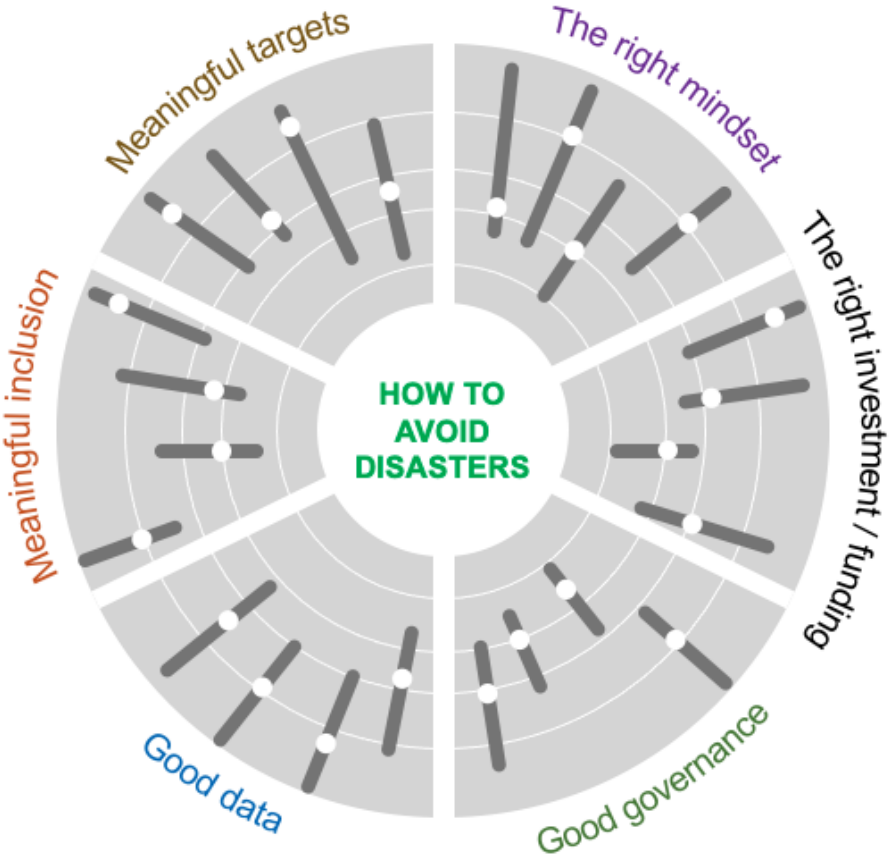


Image source: Zurich Climate Resilience Alliance website

David and Chris,

Thank you for making the time to talk with me about the activities of the Z Zurich Foundation and Practical Action, including your work together (with other partners) in the Zurich Climate Resilience Alliance. I'm looking forward to also discussing your thoughts on how businesses of all sizes and operating in different sectors can contribute towards disaster and climate resilience, and also urban resilience.
I'll typically short-cut the name of the Zurich Climate Resilience Alliance to "the Alliance" in this interview.

During our conversation I will probably draw upon the Disasters Avoided initiative that Ilan Kelman, Ana Prados and I work on. This initiative focuses on *how we can prevent disasters from happening*, and it includes a six-point model we have created which outlines common factors we see to avoiding disasters. It has linkages to my work in urban resilience, a field I also work in, and it will be great to hear your thoughts on the challenges to urban environments also.



The Disasters Avoided model: G Byatt, I Kelman & A Prados

Could we start with some context about the work of the Z Zurich Foundation (which I know is a charitable organisation) and Practical Action, and how, working together, your organisations work on initiatives for the Zurich Climate Resilience Alliance?

David: *Delighted to be here. I joined the Zurich Insurance Group (Zurich) in 1987, so I have been with the organisation for quite some time. I worked first in life insurance and then had an opportunity to switch into providing support to communities. My work in the latter area began with me running a programme of work in India that was focused on organisational capacity building. The genesis to the work was to see how, as a major corporation with a range of skills, we could apply them to help NGOs and others to advance and grow (i.e. the capacity building). We supported people to think about how to make their NGO resilient and organised, with for example strategy work, financial and HR planning. It is the idea of investing in the capacity of organisations to equip them to be able to do more "on the ground", which is a theme that has continued since.*

This was my first experience in how business engagement and philanthropy can meaningfully work: instead of providing handouts that can support quick wins and obvious physical things, we wanted to see how business support and philanthropy can provide longer-term resilience for communities and organisations such as NGOs.

Subsequent to this, I ran a mental health organisation in India for four years, based in Chennai, a role that arose through the earlier programme I was running (I continued to be attached to Zurich through this time). I learnt a great many things during this experience, I must say. This role then led to conversations within Zurich in 2013 about an idea that was forming to support society on flood risk management (floods being an area of focus for insurance, of course). Since 2013 I have been involved in flood resilience work, which has more recently evolved into climate resilience action and support, in both urban and rural areas around the world.

There are so many things that we can do in climate resilience, and we are continually seeing and learning how climate resilience and development are tightly interwoven. Whilst devastating disaster events continue to occur, we are trying to do our bit to help people to avoid the disaster, to avoid fatalities and avoid people being displaced.

***Chris:** Thanks for the opportunity to be part of this discussion Gareth. I am the climate resilience programme manager for Practical Action, having joined them in 2013 – about the same time as David moved into the flood resilience work at Zurich. Prior to joining Practical Action I had been with Oxfam for many years, focusing on humanitarian support. What led me into disaster risk reduction (DRR) and resilience was through some activities I was undertaking in South America, where we saw that there needed to be a greater focus on tackling the underlying causes of how disasters can occur and the criticality of appropriate development linking into better humanitarian response.*

This activity prior to 2013 led me to develop the DRR mainstreaming thinking and approach for Oxfam, which led into joining it up with development to enable people to see interconnections in their work – for example, to what extent development work can address root causes of exposure to hazards, and how humanitarian response can build on this.

Moving forward to my work with Practical Action, with climate change and climate resilience more broadly I and my team work with communities over the long-term to understand what makes them exposed and vulnerable and what practical capacities they need and can implement to be resilient against them. From our experience in working with communities, we believe it is possible to foresee and prevent the worst impacts of natural hazards when they occur.

Practical Action asked me in 2013 to lead their efforts on the flood resilience measurement for communities, which was a great opportunity to combine the social change process with a rigorous action-research programme. DRR-focused work can sometimes be immediate and short-term to achieve focused outcomes, and whilst we understand this, we know that systemic change can take a long time and require a long-term approach.

Being able to work with the Z Zurich Foundation, a partner with a long-term perspective that is willing to fund a long-term endeavour to generate evidence in order to understand true causes, and then galvanise different members of the system to address these root causes over time, is key. I am also supporting the mainstreaming of climate resilience more broadly across Practical Action to expand the way we incorporate it into all of our work.

Gareth: Thanks for this comprehensive overview, David and Chris. I appreciate the context and shared ethos that drives the Z Zurich Foundation and Practical Action, and how it guides your support for the Alliance both organisations are involved in.

Regarding the Z Zurich Foundation (the Foundation), I know that in June 2024 the Foundation published its 2023 Impact Report – which marked fifty years of Zurich supporting societies around the world, alongside its corporate foundation. A lot has changed in the world in 50 years. How do you see the Foundation's work evolving in the coming years?

Linked to this question, it would be great to understand the areas of focus of the Zurich Climate Resilience Alliance. I know that millions of people are being supported through the work that it does, and I noted the emphasis you both place on looking at the long-term horizon. Are there recent projects, initiatives and success stories that you could highlight to our readers?

Zurich Climate Resilience Alliance – overview of impact achieved (by end of 2023)

Images source: Zurich Climate Resilience Alliance website

David: *The Foundation's roots date back to 1972, when the Zurich Group turned 100 years old, which spurred a decision to start proactively supporting communities, mostly in a localised way and mostly in Switzerland at the time, such as supporting staff to help with small local projects where Zurich had offices and the like. This approach continued until 2008, which is when we decided to broaden our approach, linked to when Zurich appointed its first Corporate Responsibility Officer. Discussions about what to do led to the development of a new global strategy to support broader aspects of resilience around the world.*

This is when the Foundation became global in its thinking and long-term in its approach. Zurich sought to address why an insurer would invest in community action, and what they can do that would be useful in the community space? The questions they asked led the Foundation to look at the impact of natural hazards, since the policies Zurich sells and the claims that they pay out include those that result from such hazards, and they are a significant challenge for people around the world to deal with when they happen.

As part of its first Corporate Responsibility strategy, Zurich decided to make flood resilience one of its flagship initiatives and created the Zurich Flood Resilience Alliance funded by the Foundation. Our joint focus was on how we can "get ahead of the curve" and seek to address why flooding events happen and cause major losses to people, sometimes tragic losses, and what we could do to help make communities more resilient to flooding hazards. We worked on this from 2013 to 2018, and it was in 2018 that we reviewed what we had learned so far and looked at how we could continue to move forward in a strategic way.

We were increasingly seeing the need for climate adaptation in our flooding work, and as we went through our second phase of work, from 2018 to 2023-24, we saw there was a clear connection between climate change and the risks from it and the development issues that underpin where resilience can arise from.

Along the way, we had also seen first-hand the extent of community action that needs to take place, and that a systemic approach was key to try to solve the problem holistically.

To continue with the thread about taking a systemic approach, we have had some fruitful conversations with governments about ways of working, and how our methods may support and amplify change and greater resilience on a broader scale. To solve the challenges of people living with the many hazards that exist, we need a systemic approach for it to be scalable.

This work has led us to our current and next phase of evolution, which is about climate resilience and how we can target, in a focused way, what really needs to change in our systems, and how can we influence change through design. The Foundation team has a 2035 horizon with its new 10-year holistic strategy. We know that it will take time to help people whose systems currently work to a greater or lesser degree, and to see how these same or similar systems can sometimes be adapted. Moving the change agenda is a long-term aim for us at the Foundation. We are investing in programmes that build on evidence and continue to capture evidence and data to support a long-term view on how we can influence it.

The Foundation itself has adopted this mantra through all its programme work. We are using it in our social equity field, where we are looking at the challenges that communities face that get in the way of development. Again, we are looking at how to break through barriers. There are crossovers in all the activities we carry out, working towards our 2035 horizon of system change by design. It's part of us seeking to do things above and beyond what we can invest in ourselves, to use our money as a lever and hopefully sometimes to be a multiplier of change.

Gareth: Thanks for these clear insights into the Foundation's formation and its direction, David. I picked up on a few points to the Foundation's approach that relate to our Disasters Avoided model and approach, including the vital importance of good data to help create meaningful targets to strive to achieve, underpinned by good governance and always with the right mindset. Am I right in thinking that the Foundation is an independent part of the Zurich Insurance Group?

David: *The Foundation is a separate charitable foundation funded by various members of the Zurich Insurance Group (Zurich). It is the main vehicle by which Zurich delivers on its global community investment strategy. .*

A key interest of Zurich is that, as a Group, it is the right thing to do, to be involved in supporting climate adaptation and transition efforts globally. Zurich launched in 2024 its Climate Transition Plan, which assesses the requirements for a transition towards a Net-zero economy, for which adaptation and resilience building is a key part. Activities in this space include thinking about the insurance product and services that Zurich has available today and is it fit for purpose for the future, does it need to change and if so, how?

Zurich applies a climate risk lens to the work it does with customers, for example when assessing their risks and providing advice for how to better manage that risk – for which the Foundation fits into through our work in the community space, whilst noting that the Foundation exists as a charitable organisation.

Gareth: Thanks for this additional context, David. Your points about the Group just now reminded me of my liaison in the past with some of your Risk Engineering people, and the practical work they undertake with customers around the world.

David: *Risk engineers indeed focus on detailed reviews and support for customers. A lot of what Zurich does is about risk management, rather than "What policy would you like to buy from us?" Insurance products are one of a range of tools in a risk management toolkit. If you can manage your risk to an affordable level (affordable being all about context), then insurance is hopefully doing its job.*

I'll leave Chris to talk about some of the projects the Alliance is undertaking.

Chris: *I'll start with some background about Practical Action if I may. We were founded in the 1960s by EF 'Fritz' Schumacher who wrote the book, Small is Beautiful, which is all about giving people the means of control over their own situation and solutions. Some journalists have continued to comment on this book.*

As of 2024, we have something like 15-16 country programmes, as a medium-sized NGO (Non-Governmental Organisation). We currently focus on four main sectors of work: (1) regenerative agriculture, (2) urban essential services, (3) climate resilience and (4) energy access. We are working on our new strategy at the moment, including how we can continue to tie all of our work together in the best way (for example, how climate resilience threads across all our activities).

You both mentioned risk engineering just now. I think what makes Zurich and Practical Action good partners in this Alliance is that Zurich is an insurer that sees the long-term picture and is focused on reducing residual risk, and risk analysis and risk management is a long-term focus for ourselves at Practical Action also.

We know there are different causes of events, including disasters, that can be analysed and learned from. Practical Action started working with Zurich in the UK initially back in 2005 (we've been working together for a long time), with a small grant that started a meaningful conversation, and we have been evolving our thinking jointly about resilience since.

Fundamental to the original Zurich Flood Resilience Alliance programme of work that was launched in 2013 was a focus on a detailed understanding with communities on what it is that puts them at risk and makes them vulnerable. Back then it was focused on flooding; now we are looking at climate hazards, of which flooding is one aspect. Working with all partners in the Alliance we jointly developed in that phase of the Alliance the Flood Resilience Measurement for Communities (FRMC) approach, which is:

- *a social change process, and*
- *a way of looking at all the aspects and characteristics of resilience with communities and other stakeholders which presents back to them what they are telling us, and jointly coming up with solutions that improve their resilience,*
- *once solutions are agreed, how can they work together with local government to develop a long-term vision and pathway for what needs to be addressed (which relates to David's point about us being a catalyst).*

Since the Flood programme of work has changed to the Climate Resilience programme of work, as David described, we have jointly developed as an Alliance of partners the Climate Resilience Measurement for Communities (CRMC).

Once a CRMC measurement has been carried out, ourselves at Practical Action (and others in the Alliance, depending on the need) directly support some of the agreed interventions required, and for those where we may not have specialists we connect with others (as do other partners in the Alliance). We are very much in the business of supporting local development, planning and budgeting, and we have success stories of governments taking the plans developed from community work and putting them into their own plan.

Examples include Early Warning Systems (EWS), adaptive livelihoods and Nature-based Solutions to reduce the impact of hazards. On EWS, we apply a systems framework to look at the EWS end-to-end – in ethos, looking at it from the end recipient of an EWS Alert (noting that people's needs range greatly, from young to old) right through to the satellite that is making the Earth observations from above, and everything in between that make it possible for everyone in communities, including the most vulnerable and marginalised, to take action early enough to reduce the impacts of an oncoming hazard.

An example of how we have been effective is in Peru, a country where Practical Action has been working for some 15 years. A real game-changer for us has been to see our work from a government's perspective. Oftentimes, governments are committed to resilience initiatives such as EWS. What makes the initiatives happen in the ground are practical operational actions that get worked out. We have been working with the Peruvian government over time to address weaknesses in the system and to agree with them how to the weaknesses can be tackled, and for them to build their capacity. One of the major blockages at first in this work was a need for downscale climate modelling and flood modelling so that we have locally relevant and accurate information to support communities to make informed decisions. The predominant model available in the past to support this type of work was to use expensive high-tech monitoring stations, which because they were expensive could not be deployed at scale, and were also hard to maintain, inevitably requiring specialists who may not be in country. We developed a low cost and locally available model using 3D printing technology and Raspberry Pi language code to develop a much lower cost sustainable climate station model, which has now been adopted and scaled out across Peru.

We are working in close partnership with the Peruvian Hydro-met service who have committed money in their own budgets money to scale the model to about 500 monitoring points across a number of river basins the country.

So, we work out technologies starting at a small scale, along with all the social aspects including the brigades required, evacuation routes and community awareness, safe shelters, and we always think alongside this small-scale work about how to replicate a model more broadly. We do similar work in Bangladesh, Bolivia, Ecuador, Nepal and Senegal as well.

Gareth: Thanks for this example about Peru, Chris. I talked with someone in the Arup International Development team recently (I WILL INCLUDE A LINK HERE TO THE INTERVIEW WITH ARUP ONCE IT IS FINALISED), and one of the points we discussed was a programme of work they have worked on to support resilient schools infrastructure in Peru. Ensuring EWS is in place to support schools (as well as other needs) is part of overall community and societal resilience. This example makes me think of the value of having a systems approach and the right mindset to avoiding disasters, and also shows how different parties can be working on separate projects, sometimes with no direct linkage at all, which are in fact part of an overall system to support resilience.

Is your work on EWS linked to the Early Warnings for All (EW4All) initiative being undertaken around the world, led by the UN and with multiple parties in the public and private sectors?

Chris: *Yes, our EWS work is linked to the EW4All initiative where that initiative is operational. As of 2024 it is on the ground in certain countries. We are working with the International Federation of the Red Cross (IFRC) in Ecuador at the moment, for example. Ourselves at Practical Action are supporters of the EW4All initiative globally, and are working to embed the "last mile EWS requirements" for what is required at the ground level. We aim to take evidence of what works to help decision-makers including governments to improve the release of funding for investments which work on the ground.*

Gareth: Just continuing on the EW4All discussion, there is another good example to draw upon as part of avoiding disasters and how the private sector can work with the public sector about this. In 2024, I held an interview with the Chief Executive Officer and Chief Security Officer of Everbridge, and one of their specialists in Early Warnings, to discuss their work to support society, including their role in the EW4All initiative. We discussed the importance of ensuring that the most appropriate type of EWS technology is used, to make it practical and maintainable by local communities over the long term, which aligns with the point you made about your work in Peru.

Chris: *That's a good point. There are four pillars to the EW4All initiative, and we support each of them. For example, one pillar is on observation, monitoring, analysis, and forecasting - our work to improve local, low-cost monitoring with communities is one example of ensuring the technology is appropriate and sustainable.*
Another is focused on preparedness and response capabilities, where we work with communities to ensure they have the training, knowledge, and resources of what to do and where to go when they receive an alert.

I should add that the IFRC is one of the Zurich Climate Resilience Alliance partners, and they are a lead in the EW4All initiative globally, so there is an example here of tie-ins to each other on multiple fronts to develop systemic solutions.

Gareth: I know that UNDRR are part of the EW4All initiative. Do the Z Zurich Foundation, the Zurich Climate Resilience Alliance, and Practical Action liaise with the UNDRR team?

David: *We do indeed. My colleague in the Foundation, Michael Szönyi is part of our Climate team and he is part of the organising committee for the 2025 Global Platform for DRR that UNDRR is organising and running in Geneva in June 2025.*

Gareth: Ilan, Ana and I are pleased to liaise with UNDRR in various ways, and we have supported them on a few fronts this year – including the GAR Special Report 2024 and a Words into Action report on the science-policy-society ecosystem. I have been liaising with them recently about the importance of the private sector to supporting disaster resilience.

I can also see how your work including the Climate Resilience Measurement for Communities (CRMC) relates to the Sendai Framework for Disaster Risk Reduction 2015-2030.

Chris: *One point I should mention about the CRMC design and approach was that it was set up to create a global dataset of resilience and risk, and it is being applied in approx. 350 communities so far. Whilst there are some differences between the first version FRMC and the new CRMC, both are allowing us to continue to gather data from a wide diversity of contexts and different regions to draw out specific lessons and trends, and what drives risk. We hope that the joined-up perspective we are taking, linking the ground level and first-hand experience through to a global data level, can make our input worthwhile and tangible for global-level discussions, and also to work with research partners.*

David: *There are certainly some tie-ins in what we do to the Sendai Framework's targets.*

The CRMC has three different purposes. It started off as an attempt to measure resilience, to "put a stake in the ground" on quantifying change and to demonstrate that change is happening. As part of this, and as part of the challenge we are seeking to address with our systemic approach, we think about how we can "prove a negative" – that is to say, why you are better off taking proactive action even though nothing happened. The measures we want to track are about meaningful measurement for meaningful benefits (one of the points in the Disasters Avoided model). Over time we have seen that we want to assess the capability of the system itself, to understand key interlinkages and strengths and weaknesses. So, when we are thinking about interventions in certain parts of the system, we want to see how we can leverage the strengths we know are in place and counteract or overcome some of the weaknesses.

The design of what we do is then tweaked to suit the specific local need. It's about taking a common approach and idea and adapting it to a specific context. Resilience is very localised, in our experience. One community is different to the next, even when they are close to each other and are affected by the same hazard at the same time. There are differences enough to make the things we do slightly different.

A major benefit of using the CRMC toolkit at the community level, we feel, is that the needs are local community-focused and are tailor-made (of course appreciating lessons from elsewhere), and they are undertaken in total participation with each community – meaningful inclusion, you could say.

The community owns what comes out of the work and they own the outcomes to ensure they are sustainable and adaptable. We draw analysis and trends across all communities we work with to see data trends. The toolkit is, we hope, a genuinely workable approach to resilience building. We seek to create through the Alliance and also our ***Urban Climate Resilience Programme*** *(which uses the same tools and approach) space to do analysis, to then carry out action on the ground, which creates the right kinds of interventions that create impact locally, and then feed outcomes back into the central team to assess outcomes and monitor where else to focus on for wider systems change.*

Gareth: I appreciate the overview of the CRMC structure, Chris and David.
One of the factors in our Disasters Avoided model is *meaningful engagement*, which resonates with your approach. I don't want to assume the CRMC is linked to the Sustainable Development Goals (SDGs), but are there linkages to it?

It would be great to understand your work in the urban space, too.

David: *I don't think we deliberately set out to link the CRMC solution to the SDGs, however, what has emerged is a recognition that you build resilience by good development, and therefore the CRMC and the SDGs are entwined. Anything that is good development (be it clean sanitation, good health, good access to an economic market or something else) is good for resilience. The two activities go hand in hand. If you get the solutions for them right and build a climate lens into your work, recognising that a hazard can change and solutions need to be adaptable to account for change, you can protect and adjust development to suit. In this sense, all the SDGs are represented, since this approach covers all 17 aspects they cover. Our view is that climate (SDG 13) spans across them all.*

This way of working, to appreciate adaptability and flexibility, is a key point when it comes to working with partners to identify challenges and find good solutions. Rather than have ready-made solutions that are sector-specific, we look at how we can apply a systems approach, in which we analyse what is required through an assessment, and we then explore and agree (with meaningful engagement with communities) what the best solution should be, at least for an agreed timeframe (not knowing or anticipating what it may be when we start the review). For example, we might find that focusing on governance and social capital achieves meaningful targets and benefits more than quickly implementing a specific WASH solution.

We are lucky to have a set of partners who work in a multi-faceted way, and who share a common outlook and approach.

Gareth: One of the points you alluded to just now David is making the time to think about what we truly do need to invest in – that is, the right investment. Chris also mentioned the approach taken for the EWS work in Peru; that it's not about jumping straight to the latest tech solution, it requires careful thought.

I assume this is the same principle for your urban-specific work? I appreciate that the CRMC and other Alliance resources can be used for teams that focus on urban environments (such as municipal authorities). We do of course keep seeing examples of disasters occurring in cities and towns around the world, and they are being impacted by climate change.

David: *From the Foundation's perspective, we started thinking seriously about urban needs in 2020-2021. We found that through our focus on flooding, the needs of urban areas for resilience became apparent. We wanted to see if the context in which we were working was delivering value.*

We also started thinking about how the Foundation's work could link in more directly to the activities of most people who work for Zurich, which was inspired by questions from our Board of Trustees, related to how more Zurich people could become involved in the Foundation, such as participating in volunteering. This was the genesis for our urban resilience programme, typically in locations where Zurich has a presence.

Hazards exist everywhere of course, urban and rural, and we know that cities cannot simply be analysed as wealthy or poor. We felt it would be of value to develop connections with Zurich's stakeholder groups, for example we have linkages with the Commercial Insurance, with Zurich's customers, brokers, other distributors and suppliers. Perhaps some of these businesses may be on a journey of investing in resilience, and at different stages of progression, and are there ways that we can support them with this in a meaningful way?

Many businesses are understandably investing in climate change in the climate mitigation space, since they recognise they need to be working on decarbonisation. Whilst this is of course important, we also need to address the hazards we face now and how we can be resilient against them. Adaptation is a key part of how we engage with our stakeholders within Zurich, linked to the Foundation's Advocacy strategy to scale up joint impact.

We look to demonstrate how our experience shows that certain things work in certain places, and we aim to bring other organizations to collaborate with us in a way that can help them understand how they can be good community partners at the same time in the local communities they are part of. We follow the same broad pattern for our urban work as we do elsewhere, in that we invest the time to understand how communities work through a systems approach what the key challenges are and how to address them.

We work with city partners on this on the systemic city level – for example we work with the Resilient Cities Network (RCN) and the C40 Cities group who are embedded in city infrastructure, amongst others.

Gareth: There are tools like the City Resilience Index that are made freely available for city (and town) reviews, of course.

***David:** It's good that you raise this example. The City Resilience Index (CRI) and the CRMC are similar to each other in terms of structure. Indeed, we have adapted one of the CRMC lenses we use to try to ensure that it links into the CRI, and we have looked to see how people can use both tools together. So, for people who are used to using the CRI, they can use the CRMC also since it is similar.*

Gareth: I appreciate all the examples that you are providing. If I carry out Sustainability and Climate-focused hackathons in future, such as those that I have carried out in conjunction with Zurich and others in the past, I will look to use the CRMC as part of these fast-paced and energetic workshops.

Gareth: We touched upon some of the language used in DRR and disaster resilience earlier. I'd like to quickly get your view on a particular point relating to how we describe disasters. In our Disasters Avoided work we are advocates for the movement to stop calling disasters "natural", which is supported by UNDRR and the #NoNaturalDisasters campaign. Our premise is that a hazard can be natural, but a disaster is not. I wondered if you both had any thoughts on this. We focused on this point in our September 2024 Newsletter, including interviews with Anita van Breda of WWF and Kevin Blanchard who helped start #NoNaturalDisasters.

Chris: *Just to fuse together the last discussion point about urban resilience and this question – the future of disasters, in general, is arguably urban because of the rapid growth of urban centres, migration of poor and marginalised people into urban settings, poor land use which includes the poor and marginalised being forced onto land which is vulnerable to climate and disaster hazards.*

Poor infrastructure and central services that struggle to keep pace with growth, both in developing and also the developed economies. This tells you all you need to know in terms of disasters not being natural. It is already happening – we are seeing more urban humanitarian disasters, and the trends are that it will continue.

We can surmise that climate change is making climate hazards more unpredictable and sometimes more intense, which adds to the problem, but the actions we take as human groups are the ones that are putting people at risk, fundamentally. It is more about social inequality and marginalisation, poverty, poor land use, overall population growth of urban and peri-urban centres – all these things are human-made. Whilst they are manageable in theory, we all know that there are many challenges and problems to doing so.

What we can say is that the increase in impacts being caused is currently outstripping the ability of the humanitarian sector to support affected communities, and to help them prepare and avoid disasters in the first place. It is becoming a semi-permanent feature of humanitarian work. We are trying to get ahead of the curve by advising on how to improve urban resilience and how cities and communities are developed, but it is a major challenge – there are no two ways about it. We are also confronting traditional beliefs around disasters. Addressing societal and religious beliefs and thought processes takes time, but it is key to get people to take action.

Gareth: We emphasise very strongly the first factor of our Disasters Avoided model, the right mindset. This seems to resonate strongly with everyone we talk with.

David: *Having the right mindset is absolutely key. To give you an organisational perspective, my colleague Michael and I have been steadily advocating for many years within Zurich that a disaster is not natural, and therefore we should not refer to "natural disasters". Disasters can be (not always) linked to natural hazards, sometimes climate-induced (whilst noting that some disasters can be human-made such as war and major Cyber-attacks that can cost an organisation many millions of dollars).*

We discuss with our Zurich colleagues how it is the decisions and actions of humanity that can put people in peril. Take floods as an example. I remember attending World Water Week in Stockholm a number of years ago, when the Global Resilience Partnership (GRP) was first launched, and I talked with the CEO of the GRP who pointed out to me that a few Millenia ago, the Ancient Egyptians relied upon floods of what we now call the Nile Delta to ensure the land was fertile for enough time during the year.

Therefore, floods are not always a disaster. They are a disaster when we put ourselves in harm's way, for example building (often inadequately too) on flood plains and not heeding warnings. The way and locations where humanity functions, including how urban centres have grown, is a core cause of a disaster.

"Why does a natural hazard turn into a disaster?" is a much more interesting question to ask than "What do we do about natural disasters?" There is a lot we can do if we think about things in different terms. I appreciate that it is a continual campaign everywhere around the world.

Gareth: Your point about flooding, David, reminds me of the good work we have seen undertaken in Bangladesh and Viet Nam – two countries that I have researched and written about on our Disasters Avoided website. It also makes me think of the way fire can be part of a natural ecosystem, and how it has been the actions of humans that have introduced vulnerabilities to fire, such as living in fire-prone areas and not being prepared for them. I lived in Australia for many years, and I have researched good actions taken in Australia in a whole range of ways (for which I have used a systems approach to study them) to avoid wildfire disasters, noting that lessons have been learned from disasters that have occurred (our Case Study summary is available on our Disasters Avoided website, along with others relating to wildfires, floods and other hazards). This again links to the vital role that local communities need to play, including indigenous peoples who have knowledge on how to manage natural cycles such as flooding and fire.

David: *It is a huge challenge to address, but as you rightly say, there are examples of valuable action being taken around the world (and to repeat my earlier point, we know that local context is always key).*

There are some statistics about urbanisation that are worth considering, for example from Our World in Data. I discovered that it is undeniable that people are, on average, better off in cities, however a quarter of the urban population around the world lives in slums. Inequality in urban places is enormous, and the inequalities that exist give rise to many challenges with urban resilience, in many ways (not only climate hazards, but many others). People who are not in good urban areas (in the developed as well as the developing world) face many challenges. New Orleans is just one example of this (there are unfortunately a great many others we could raise). We know that the poorest neighbourhoods were the most affected by the flood that occurred as a result of Hurricane Katrina.

Gareth: Thanks for these points. Two things to finish on, if I may.
First, do you do any work on small islands including the SIDS network? Ilan and I do work in this area.
Second, do you have any final thoughts on whether it is good business for a business to include within its resilience activities support for broader societal and community resilience?

David: *From a business engagement point of view, one thing that has always stayed with me about why it is in a business' interest to consider broader community resilience as part of their own activities is a situation that I remember occurred to a business in Jakarta (Indonesia's largest city). Zurich risk engineers had been working with the business owner to support them with managing their risk. This factory had many good resilience measures in place for itself, but a major flood that occurred effectively isolated it. Nobody could get to work, and supplies could not get to the location either. No business is an island. Whilst they could implement good resilience measures for themselves, on that occasion their operational resilience was sorely tested and needed to find ways to address a broader problem.*

I would say this example relates to any business, and regardless of the sector(s) and geography(ies) they are in. Whether they are reliant and dependent on the community around them (for workers and customers), or whether they need their suppliers to be able to reach them to produce goods and products, they should be focusing on how they can best support the overall resilience of the area (whilst noting that we can't fix everything, there may be inherent weaknesses against certain hazards that are hard to solve), and logistics connections too. There's only so much we can do, but if we act together, we can be stronger and more resilient (we are all in the same boat so to speak, all helping to make sure it is watertight).

Chris: *Whilst Practical Action doesn't currently work on SIDS, one of our partners in the Climate Resilience Alliance, the IFRC, began a programme in 2024 to apply the CRMC approach in Fiji.*

We work with businesses in all our areas of work, from energy and off-grid energy supply, to waste management in urban settings, on regenerative agriculture and trying to improve macro-agricultural systems and how they support sustainability. We also link into work to develop parametric insurance models, for example in Nepal, so we do have a lot of activities with different businesses. We see the role of the private sector is key, whether they are a smallholder farmer or a large corporation like Zurich. It is fundamental to understand the ongoing viability of local livelihoods and the threats they face, and broader supply chains that wrap up to international and global levels.

Gareth: Thank you very much for this discussion, David and Chris. I'd like to finish by asking if you have any publications you would like to point our readers towards?

I have found the Solutions Finder on the Climate Resilience Alliance website very useful, I want to mention.

Chris:

All of our resources should be available on the Alliance website:

Home - Zurich Climate Resilience Alliance

People can follow us through the following channels:

LinkedIn - https://www.linkedin.com/company/zcralliance

X - Zurich Climate Resilience Alliance (@ZCRAlliance) / X

YouTube - Zurich Climate Resilience Alliance - YouTube

Newsletter sign up - https://zcralliance.org/?signup=true

Email - info@zcralliance.org