

RECOMMENDATION 3 OF 20

REGIONAL

Act within 30 days · by 28 October 2026

Pay for southern Africa's El Niño plan with African money before the rains fail

Related briefings: [Food and agriculture](#), [Water](#)

IN BRIEF

- The UN has a \$111.3 million plan to protect 11.9 million people in southern Africa before the El Niño drought, and about 80% of it has no money.
- African foundations and businesses should close the gap of about \$89 million through one shared grant, paid out through the regional disaster system when agreed warning signs are met.
- Zimbabwe and Mozambique should receive the first money, because they have already started early drought action.

Why this matters

The drought is close to certain. The World Meteorological Organization gives a nearly 100% chance that El Niño lasts from December 2026 to February 2027. The UN puts the chance of a very strong event above 90%. It also gives a 70% chance that rain from October to December will be worse than in any El Niño year since 1950.

The UN plan covers 13 countries. Its 84 early actions would reach 11.9 million people for \$111.3 million. About 80% is unfunded, and only 13 actions have their warning signs, activities and money agreed in advance. The UN says money that arrives after October may come too late for crops and livestock. It also says each dollar spent early can save up to seven dollars later.

The usual funders are pulling back. Money for food aid, emergency help for farmers and nutrition fell by an estimated 59% between 2022 and 2025. The World Food Programme (WFP) warns that El Niño could push 49 million more people into acute hunger by the end of 2027.

Africa's own insurance has been slow. The African Risk Capacity, the African Union's disaster insurance agency, paid Malawi \$11.2 million on 2 August 2024. That was months after Malawi

declared a drought in March. Money agreed in advance, and paid when a forecast is met, would reach families before the harvest fails.

Sources for this section (8)

- [WMO: El Niño update, August 2026](#)
- [UN OCHA: southern Africa El Niño preparedness alert, with the plan, its cost and its gaps](#)
- [FAO and WFP: the 59% fall in food and nutrition funding](#)
- [WFP: the El Niño warning](#)
- [AfDB: the African Risk Capacity's 2024 payout to Malawi](#)
- [African Risk Capacity: about the agency](#)
- [UNDRR: the African Union's continental early warning system](#)
- [TimesLive: SADC's preparations and its operations centre](#)

Four levels of action

1 What Africa asks of the world

The UN Central Emergency Response Fund, the UN's pooled emergency fund, and donor governments should pay the outside share of the plan before planting. They should pay under the same published warning signs as the African grant.

WHO	The UN Central Emergency Response Fund and donor governments
WHEN	Before the October to December planting season

2 What the African Union does

The African Risk Capacity and the African Union Commission's Africa Multi-Hazard Early Warning and Early Action System (AMHEWAS) agree common drought warning signs. They test them against local crop data. The system's 24-hour situation room in Addis Ababa then signals when money should be released.

WHO	The African Risk Capacity and the AU Commission
WHEN	Standards published by June 2027, before the 2027 to 2028 season

3 What regional groups do

The Southern African Development Community (SADC) runs a humanitarian operations centre in Nacala, Mozambique, which is part of the AMHEWAS network. It links the shared grant to national disaster agencies. The plan does not cover the Sahel. A Sahel version would run through the regional weather centre in Niger that belongs to the same network.

WHO	The SADC secretariat and its operations centre
WHEN	Grant agreed and unfunded actions published by 20 October 2026

4 Which country goes first, and why

Zimbabwe and Mozambique go first. Both have already started early drought action this season, so money can reach running programmes within days. Mozambique also hosts the SADC operations centre.

WHO	The national disaster agencies of Zimbabwe and Mozambique
WHEN	First payment by 28 October 2026

Before another country can do this

- ☒ Drought warning signs tested against local crop data
- ☒ Lists of households approved in advance for cash transfers
- ☒ A national disaster agency with the power to release money
- ☒ Mobile money or other ways to reach rural households

What does not carry over from the first country

- Zimbabwe and Mozambique have already started their plans. Other countries have only protocols or plans on paper.
- Mozambique hosts the SADC operations centre, which makes coordination easier.

Who else is ready

COUNTRY	WHY	SOURCE
Malawi	It has a preparedness plan, expects 2.6 million people in crisis and has received African Risk Capacity payouts before.	Source
Zambia	It has protocols or preparedness plans for early action in place.	Source
Lesotho	It has protocols or preparedness plans for early action in place.	Source
Eswatini	It has protocols or preparedness plans for early action in place.	Source

Has this worked before?

In 2016 Malawi paid \$4.7 million to the African Risk Capacity for drought insurance. The insurer's model used the wrong maize variety, so it did not pay out, although more than 6 million people were affected. Malawi received \$8.1 million only after member countries changed the rules. Warning signs must be tested against local conditions before the money is needed. [Source](#)

Bloomberg: Malawi's crop insurance in 2016

First steps

- 1** **AFRICAN UNION** the African Risk Capacity and AMHEWAS publish shared standards for drought warning signs by June 2027.
- 2** **REGIONAL GROUPS** three or more African foundations and farm businesses agree a shared grant by 20 October 2026, with the African Development Bank holding the money. By the same date, the UN and the SADC secretariat publish the unfunded actions with their warning signs and costs.
- 3** Zimbabwe and Mozambique: the first payment reaches their running drought programmes by 28 October 2026.

Who acts, and with what

WHO LEADS	The SADC secretariat and African foundations, with the African Development Bank holding the money; Zimbabwe and Mozambique go first
INSTRUMENT	A shared grant for early action, with published warning signs and payment rules
HOW PROGRESS IS CHECKED	Share of the \$111.3 million plan paid for and paid out before the October to December rains fail
SIGNAL TO CHANGE COURSE	Hunger warnings rise while the plan still has no money
WHAT STANDS IN THE WAY	Foundations may prefer their own programmes, with their own names on them. A shared fund needs an institution to hold the money that all sides trust. Warning signs that fail, as in Malawi in 2016, would damage trust in the whole approach.
COST AND MONEY	The plan costs \$111.3 million, of which about 80%, roughly \$89 million, has no money yet. African foundations and businesses pay the gap through the shared grant.

Who else contributes

WHO	CONTRIBUTION
The disaster agencies of Zimbabwe and Mozambique	Run the first funded actions
The UN's regional humanitarian office	Shares the plan, the warning signs and the budget lines
The African Development Bank	Holds and pays out the shared money
The African Risk Capacity	Advises on warning signs and on how the grant fits with insurance
Mobile money companies	Deliver cash when the warning signs are met

What each audience can do

Philanthropy

WHAT YOU CAN DO

Commit to the shared grant this month

WHAT YOU GAIN

Lives protected at a fraction of the cost of relief

AU and regional bodies

WHAT YOU CAN DO

Send the money through SADC's operations centre

WHAT YOU GAIN

A regional model for future shocks

Governments

WHAT YOU CAN DO

Approve warning signs and cash transfer lists in advance

WHAT YOU GAIN

Faster help and lower emergency spending

Business and investors

WHAT YOU CAN DO

Give cash, transport and mobile money services

WHAT YOU GAIN

Markets that stay stable through the drought

NGOs and civil society

WHAT YOU CAN DO

Prepare local warning and distribution in communities

WHAT YOU GAIN

Help that arrives before hunger does

The briefings behind this

Sector · Observed

Food and agriculture

Africa's hunger stopped rising in 2025 at the highest rate of any region, and the price of food, fertiliser and transport now decides who eats.

[Open the briefing](#)

Sector · Observed

Water

Most schools in sub-Saharan Africa lack basic water and toilets, a failure of national budgets that nothing agreed in New York will fix.

[Open the briefing](#)

Words used on this page

El Niño

A warming of the Pacific Ocean every few years that changes weather worldwide. In southern Africa it usually brings drought, and in the Horn of Africa it often brings floods. [Food and agriculture briefing](#) · [Glossary](#)

WMO

The World Meteorological Organization, the UN's agency for weather, climate and water. It coordinates forecasts and early warnings. [Food and agriculture briefing](#) · [Glossary](#) · [Source: wmo.int](#)

World Food Programme (WFP)

The UN's food aid agency. It depends on voluntary donations, which fell sharply in 2025. [Food and agriculture briefing](#) · [Glossary](#) · [Source: wfp.org](#)

African Risk Capacity

An African Union agency, set up in 2012, that helps governments plan for and respond to droughts and other disasters. Its sister company sells drought insurance to African governments and pays out when agreed conditions are met. [Food and agriculture briefing](#) · [Glossary](#) · [Source: arc.int](#)

African Union (AU)

The organisation of 55 African states, based in Addis Ababa. Its heads of state meet each February. It can suspend members after a coup. [Glossary](#) · [Source: au.int](#)

African Union Commission

The African Union's secretariat. It prepares decisions for heads of state and carries them out. [Glossary](#)

SADC

The Southern African Development Community, 16 states from the Democratic Republic of the Congo to South Africa. [Glossary](#) · [Source: sadc.int](#)