Presentation on Tunisia

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Here with you today from Tunisia

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Register

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Department

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Career

- Director General of the General Committee for the Administration of the State Budget at the Tunisian Ministry of Finance
- Responsible for preparing and monitoring budget execution in three sectors: Ministry of Agriculture, Water Resources and Fisheries, Ministry of the Environment, and the Ministry of Women, Family and Senior Citizens;
- Member of the project "PIRC" Integrated Project for Resilience to Natural Disasters, focal point for Pillar 3 on financial protection against natural disasters (Project financed by the World Bank, the French Development Agency, and the Tunisian Budget).

Risk Profile for Tunisia

Disaster threats

- Tunisia is vulnerable to natural disasters and climate change
- The most significant risks include: Floods, Droughts, Earthquakes
- Climate Change Increases the Frequency of Natural Disasters
- Socioeconomic vulnerability: Economy centred on agriculture and tourism, rapid urbanization, pockets of poverty, inadequate building standards, and inadequate or obsolete drainage systems

Major disasters, if any

- Nabeul flood (September 2018): recovery needs estimated at about TND 299 million (US$106 million). More than 300 homes destroyed and more than 2,500 affected.
- An earthquake of magnitude 5.6 (on the Richter scale) on February 20, 1957 in Jendouba, loss of 13 lives, collapse of buildings in the area between Bou Salem and Ghardimaou.
- Very frequent droughts (54% of reported catastrophic events between 1957 and 2018)
- During the period 1956-2010, 170 forest fires, averaging loss of 1,300 hectares per year. Between 2011 and 2020, the average number of fires occurred, resulting in 3,000 hectares of land lost per year, was 198.

Priorities for the next five years

- Define, adopt and implement a national disaster risk financing strategy (DRF strategy) that combines public financial instruments with insurance sector solutions
- Establish the foundations for the sustainable development of national insurance markets in order to transfer the risks threatening the country and facilitate the establishment of a more comprehensive financial response framework, capable of responding to a range of disasters and losses.

Risk Financing and Insurance in Tunisia

How it all started

Following the Nabeul floods in September 2018, the WG sent a request to the World Bank and AFD in 2019 for technical and financial assistance for disaster risk management.
Framework: Support to the Government's program for the prevention and response of natural disasters.
Estimated program cost: US$250 million). Program components (7 axes): 1.Disaster risk reduction; 2.Disaster preparedness; 3.Financial protection; 4.Emergency Response; 5.Reconstruction.
Cross-cutting areas: 6. Organizational and institutional strengthening and decentralization of disaster risk management responsibilities; 7. Awareness and understanding of risks.
PIRC project: 4 pillars (cost $125 million, implementation period 2021-2027)

Key Program Impacts

i) Implement an optimal financial response by providing Tunisia with a DRF strategy combining public mechanism (budget fund) and insurance solutions (mandatory CAT NAT insurance in 5 years);

ii) Implement legal, regulatory, and institutional reforms to develop the financial response and strengthen governance in the face of natural disaster risks;

(iii) Develop data management systems and risk modeling tools to inform decision making

iv) Raise awareness, disseminate and communicate disaster risk financing instruments

Key challenges

(i) Increased risk exposure: Floods, droughts and fires threaten vulnerable areas due to uncontrolled urbanization and environmental degradation.

(ii) Financial constraints: The lack of dedicated funds and budgetary pressure limit the post-disaster response capacity.

(iii) Limited risk coverage mechanisms: Few insurance solutions or innovative financial instruments (cat bonds, mutual funds).

(iv) Fragmented governance: Insufficient coordination between actors and limited decentralization of competences.

(v) Weak anticipation systems: limited data, incomplete risk mapping and poor early warnings.

Future ambitions: to provide Tunisia with a robust DRF system that combines prevention, financial protection, and rapid response to reduce human and economic losses from natural disasters. Boosting the insurance market and laying the foundations for innovative financial instruments, This is part of a broader vision of sustainable development and climate resilience.

The objectives of the week: To strengthen the skills of Tunisian actors, to present technical and financial tools, to facilitate the exchange of international experiences and good practices in the area of climate risk coverage,