



CREST

Climate Resilient Education Systems Trial | Protecting Learning When Extreme Weather Crises Happen

Climate change is already disrupting education systems at scale. CREST is the world's first model to apply parametric insurance specifically to protect education continuity, shifting from reactive humanitarian aid to disaster risk financing (DRF) that protects learning before crises deepen.

242M

students had schooling disrupted by climate events in 2024
UNICEF, 2025

1 in 7

students worldwide - 1bn children live in countries at extremely high climate risk
UNICEF, 2024

<3%

of global humanitarian aid reaches education - first cut, last restored
ECW, 2024

\$97bn

annual financing gap to meet SDG 4; aid to education fell 12% in 2024
UNESCO GEM, 2024

THE PROBLEM

Climate shocks - droughts, floods, cyclones, and heatwaves - are forcing children out of school at unprecedented scale. Once disrupted, education is rarely quickly restored.

- Families resort to child labour, early marriage and other harmful coping strategies
- Learning loss at critical ages causes irreversible development setbacks
- Traditional humanitarian financing is reactive, underfunded and too slow to prevent harm
- Education is consistently absent from national disaster risk financing (DRF) design

THE OPPORTUNITY

CREST positions education as a core component of climate resilience, adopting parametric insurance to mitigate the effects of severe climate events on education.

When a pre-agreed trigger is reached:

- Cash is delivered to households via mobile money
- Remote learning and protection support is provided through IVR, SMS and calls to families.
- Ensure children don't lose key foundational skills like literacy and numeracy
- Families are not forced to choose between education and survival

CREST directly advances global commitments under the **Paris Agreement** and the **Sendai Framework for Disaster Risk Reduction**, which call for risk-informed, and inclusive approaches to resilience.

HOW CREST WORKS

CREST combines three pre-arranged components into a single integrated system. When satellite data detects a trigger event, the response is already in motion.

1

PARAMETRIC CLIMATE INSURANCE

Satellite-based triggers. Rules-based automatic payouts. Finance released before crises escalate.

2

PRE-AGREED EDUCATION RESPONSES

Cash to households and child safeguarding. Prevents dropout and harmful coping. Remote learning to avert learning loss

3

RAPID DELIVERY SYSTEMS

Mobile money. IVR, SMS, WhatsApp, print. Foundational literacy, numeracy, wellbeing.

POLICY CONTEXT

Global commitments to integrate education into climate and DRF systems are growing, reflected in SDG 4, SDG 13, the Paris Agreement, the Sendai Framework, and the Grand Bargain. CREST operationalises these commitments at programme level, generating the evidence needed to mainstream anticipatory education financing globally.

Rigorous evidence is being generated through an Oxford-led Randomised Controlled Trial, with process evaluation by the Centre for Disaster Protection (CDP).

In a landmark milestone for the programme, CREST has been formally incorporated into the **Government of Kenya's National Disaster Risk Financing Strategy 2026–2030**. This represents a critical step towards systemic, government-led scale of pre-arranged finance in education.



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CREST MILESTONES

In Kenya's 2025 Short Rains season, CREST triggered two parametric insurance payouts, releasing **nearly USD 650,000** to protect children's education across Garissa and Tana River counties.

Drought conditions breached satellite-monitored vegetation and rainfall thresholds, activating the insurance payout. Finance reached households within days.

Phase I (1 Nov – 20 Dec 2025) triggered a payout of over USD 626,000. A second payout followed in Phase II (21 Dec 2025 – 31 Jan 2026), bringing the seasonal total to approximately USD 650,000 - independently calculated and confirmed by ARC Ltd.

What the payouts funded:

- One-off mobile cash transfers to 7600 households to reduce harmful coping strategies during drought
- 8-week remote learning programme for 28,000 learners covering literacy, numeracy, psychosocial wellbeing, and child protection
- Structured learning support via IVR, SMS, WhatsApp and print across all participating CREST schools

This is proof of concept at scale: anticipatory education financing that works, is government-aligned, and can be replicated.

~USD 650K

total seasonal insurance payout triggered across two phases

7,600+

households receiving mobile cash transfers to sustain school attendance

28,000

learners supported via remote learning: literacy, numeracy & wellbeing

2

insurance payout phases - independently verified by ARC Ltd.

WHAT CREST DELIVERS

When triggered - immediate protection

Ongoing - systems strengthening

- Education-tailored early warning systems linked to national DRF architecture
- Disaster risk reduction embedded in school management plans
- Capacity building for local education authorities
- A replicable blueprint for integrating education into disaster risk finance globally

KEY LESSONS FOR PRACTITIONERS

- **Understand the linkages between climate and education disruption.** Design interventions that connect climate finance, social protection, and learning continuity.
- **Use pre-arranged finance, not reactive aid.** Parametric insurance triggers real-time monitoring - not waiting for a declared emergency. By the time traditional financing arrives, children may already have dropped out.
- **Embed education explicitly in national climate and DRF architecture.** When it is missing from design, it is missing from the response.
- **Use multi-disciplinary teams** - education specialists, climate experts, and social development practitioners are all essential to identify cross-sectoral vulnerabilities.
- **Use data to understand different experiences** - include age, location, and household type. The experience of a child in a remote pastoralist community differs greatly from one in a peri-urban setting.
- **Build the evidence base for scale.** CREST is generating rigorous evidence. Engage policymakers early - evidence is only powerful if it reaches decision-makers in the right form at the right time.

Programme Partners

Funder: UK Foreign, Commonwealth & Development Office (FCDO)

Lead Implementer: International Rescue Committee (IRC)

Insurance Partner: African Risk Capacity Ltd (ARC Ltd.)

Research Lead: University of Oxford (RCT)

Process Evaluation: Centre for Disaster Protection (CDP)