

Scaling Inclusive Insurance for Climate Resilience: Addressing Extreme Heat and Drought with SCBF & Howden

SCBF - Howden Foundation partnership driving financial protection for vulnerable communities facing extreme heat and drought challenges

ZURICH, SWITZERLAND, September 8, 2025 /EINPresswire.com/ -- The [Swiss Capacity Building Facility \(SCBF\)](#) is proud to announce a strategic partnership with the [Howden Foundation](#), the philanthropic arm of global insurance group Howden. Together, the two organisations aim to tackle one of the most urgent challenges facing vulnerable communities today: climate-related shocks such as extreme heat and drought.



Through this partnership, SCBF and the Howden Foundation will co-fund initiatives that expand access to inclusive insurance and financial protection across emerging markets - empowering low-income households, women, smallholder farmers, and MSMEs to better withstand and recover from climate and economic shocks.

“At the core of this partnership is a shared commitment to building resilience for those most at risk,” said Sitara Merchant Carter, CEO of SCBF. “We’re delighted to welcome the Howden Foundation as a strategic partner. This collaboration reinforces the power of blended finance and cross-sector partnerships in delivering inclusive, scalable solutions to global challenges.”

Claire Harbron, CEO, Howden Foundation said - “We are thrilled to announce this two-year partnership with SCBF, who have a proven track record of supporting and scaling innovative, flexible and inclusive finance solutions for low-income households in the Global South. Through

this work, we are helping SCBF to bridge the insurance access gap, overcoming barriers to local engagement and providing meaningful support to those with the fewest resources to protect themselves from extreme heat and drought, including women, smallholder farmers, young people and small enterprises (MSME) in rural areas. As extreme weather events become more likely and more extreme, partnerships like this are absolutely critical for protecting lives and livelihoods, building resilience, and restoring dignity in the face of an increasingly unstable climate.”



Strategic Partnership

The partnership will support innovative, people-centric financial solutions by enabling financial service providers and social enterprises to test, design, and scale products that improve financial resilience, with an emphasis on providing access to those with the fewest resources to protect themselves from the challenges they are facing. These may include insurance mechanisms that protect against climate risks, savings and credit products that promote recovery, or bundled financial services tailored to vulnerable communities.

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The strategic partnership will co-fund initiatives to drive and scale innovative financial solutions, boosting resilience of low-income households against climate and economic shocks.”

SCBF

In addition to implementation, the SCBF - Howden Foundation collaboration will emphasise learning and

sector-wide knowledge sharing. Insights from funded projects will help inform future innovations, strengthen the evidence base for inclusive insurance, and mobilise broader investment in climate-smart financial services. By demonstrating practical, high-impact models, this partnership aspires to catalyse further investment in financial solutions that advance the Sustainable Development Goals (SDGs), particularly in the areas of climate adaptation, economic inclusion, and gender equity.

[Read here.](#)

About Howden Foundation

Howden Foundation is the corporate foundation of the global insurance group, Howden, extending the charitable work of the business and its people. They empower communities around the world who are facing the worst impacts of the climate crisis to take action to address it, such that they can prepare for, adapt to and recover from its increasingly devastating effects.

Working in partnership with these communities and the organisations that know them best, the foundation provides funding, support and technical advice wherever it is needed most.

About SCBF

The Swiss Capacity Building Facility (SCBF) is a membership-based public-private development platform dedicated to advancing responsible financial inclusion across emerging markets. Through catalytic funding SCBF supports innovations that improve the lives of low-income households, smallholder farmers, and MSMEs, with a strong focus on women and youth, particularly in rural communities.

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