

SCALING RESILIENCE



**A REPORT OF THE HIGH-LEVEL POLICY AND
TECHNICAL WORKSHOP ON INDEX-BASED
LIVESTOCK INSURANCE IN THE IGAD REGION**
JUNE 24 – 26, 2019, ILRI ETHIOPIA CAMPUS



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ABOUT THE WORKSHOP

The workshop, held from 24 to 26 June 2019 at the ILRI Campus in Addis Ababa, Ethiopia, was jointly organized by the International Livestock Research Institute (ILRI), the World Bank, the Technical Center for Agricultural and Rural Cooperation (CTA), the Food and Agriculture Organization of the United Nations (FAO), and the Intergovernmental Authority on Development (IGAD).

The three-day workshop comprised of a high-level policy roundtable on the first day, followed by technical workshops on the second and third days.

Two critical presentations set the scene on the first day by highlighting the impact of drought on livestock and global trends in disaster risk mitigation. This was followed by a high-level policy roundtable discussion that focused on current disaster-risk mitigation approaches and related policy dimensions implemented by: Djibouti, Eritrea, Ethiopia, Kenya, Somalia, South Sudan and Uganda. A key highlight of the first day was the unanimous support from ministerial and ministerial-level delegates for the idea of a regional index-based livestock insurance scheme. This scheme will allow countries and actors to optimize economies of scale while leveraging existing synergies in awareness creation, marketing and product development.

On the second and third days, senior government officials responsible for designing and implementing response strategies to climate shocks for increasing resilience shared the progress made by their respective countries in managing impacts of drought on agricultural and livestock resources. Similarly, key private sector actors from the regional insurance and global reinsurance industry shared comprehensive accounts of their experiences and key challenges in the implementation of index-based livestock insurance as a commercial venture. A key activity of the technical workshop was the drafting of a regional implementation roadmap for creating an effective index-based livestock insurance scheme: tailored to each country's unique context.

This report captures the deliberations during this landmark forum which provided a platform for different actors from political, private sector, donor, pastoralist and research communities to connect on the potential and possibilities around index-based livestock insurance for the greater Horn of Africa.

Workshop Website

The workshop's detailed agenda, presentations, speakers' biographies, photos and further information are available online at <https://livestockinsurance-igad-conference.org>

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EXECUTIVE SUMMARY

Drought threatens the livestock sector, a key contributor to the economies of IGAD member states. With increasing frequency, unpredictability and intensity of drought due to the effects of climate change, traditional coping strategies by pastoralist communities have become less effective. This is compounded by environmental factors and demographic changes. These challenges inspired the introduction of index-based livestock insurance in Kenya and Ethiopia in 2008 by the International Livestock Research Institute (ILRI) with the support of various donors, partners and international university collaborators. This innovative insurance scheme uses a satellite-based indicator of forage availability known as the Normalized Difference Vegetation Index (NDVI) to trigger indemnity pay-outs before droughts become severe for insured pastoralists so as to enable them to buy fodder, feed supplements, water and veterinary medicines to sustain their herds until grazing conditions have improved.

The World Bank, through its Disaster Risk Financing and Insurance Program (DRFIP), helps countries to ensure that their populations are financially protected in the event of a disaster. Through funding and expertise, DRFIP supports countries to develop and implement tailored financial protection strategies that increase the ability of national and local governments, businesses, agricultural producers, and low-income populations to respond more quickly to disasters and gain resilience.

DRFIP is a joint initiative of the World Bank Group's Finance, Competitiveness, and Innovation Global Practice and the Global Facility for Disaster Reduction and Recovery (GFDRR). It was established in 2010 to improve the financial resilience of governments, businesses, and households against natural disasters. The initiative supports governments to implement comprehensive financial protection strategies and brings together sovereign disaster risk financing, agricultural insurance, property catastrophe risk insurance, and scalable social protection programs. Often, it also helps governments to work with the private sector to facilitate public-private partnerships. One such partnership was the technical support for the Kenya Government and other partners to develop the Kenya Livestock Insurance Program (KLIP), which was officially launched in October 2015.

Drawing lessons from these schemes, ILRI, IGAD, the World Bank, CTA, and FAO are now exploring the feasibility of scaling livestock insurance across seven IGAD member states to secure improved livelihoods for more than 22 million pastoralists in the region. This was the agenda of a High-Level Ministerial Policy Roundtable and Technical Workshop on Index-Based Livestock Insurance in the IGAD Region hosted by ILRI in Addis Ababa, Ethiopia from 24-26 June, 2019. The forum brought together more than 80 senior government policymakers, livestock sector and insurance experts, and private sector managers from the seven participating countries: Djibouti, Eritrea, Ethiopia, Kenya, Somalia, South Sudan and Uganda.

The specific aims of the forum were:

- To explore challenges of standard relief interventions in protecting pastoralist livelihoods;
- To present the working mechanism of index-based livestock insurance and demonstrate its potential impact as a risk transfer and complementary disaster reduction instrument in the context of arid and semi-arid lands (ASALs) of the IGAD region;
- To share experiences from countries that are implementing agricultural disaster risk finance schemes under Public Private Partnerships (PPPs);
- To highlight institutional roles and responsibilities, including policy and regulatory agencies as well as development partners, in implementing index-based livestock insurance;

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- To identify potential areas for regional cooperation, especially in product and service quality and explore the potential for establishing systems for evaluating insurance products offered and their minimum quality standards;
- To develop networks, share information and discuss opportunities for scaling up index-based livestock insurance products in the region, including options for mobilization of the necessary organizational and financial resources.

During the forum in Addis Ababa, the 10-year journey of implementing index-based livestock insurance in Kenya and Ethiopia was reviewed. Delegates discussed the fiscal and social impacts of drought and attendant political instability and insecurity. They also showcased member states' needs and progress in addressing drought shocks in this sub-sector, and expressed an interest in collaborating in a regional initiative on including index-based livestock insurance schemes within the framework of their respective disaster management strategies. Some of the aspects requiring attention were identified as sustainably managing and scaling up of index-based livestock insurance; given the migratory lifestyle of pastoralists. The forum observed that unlike in other parts of the world, such as the Latin American and Caribbean regions, the livestock sub-sector in the Horn of Africa is not optimised to enhance efficiency and unlock growth. Not only does index-based livestock insurance have the potential to provide market-oriented protection for the sub-sector, but it also provides a safety net for the vulnerable pastoral communities to manage shocks from drought and avert loss of their main productive assets.

The technical workshop, held on the second and third days of the forum, featured discussions on key elements in designing and implementing successful livestock insurance schemes at national and regional levels, with presentations from ILRI and the World Bank, as well as reflections on lessons and challenges from national and international implementation stakeholders. Providing the private sector perspective were representatives from key players in the global insurance and re-insurance industry. Further, countries had the opportunity to present their experiences in dealing with frequent and severe droughts, and drafting action plans for implementing risk transfer mechanisms including index-based livestock insurance.

An overall road-map towards the implementation of a regional initiative was discussed, drawing from unanimous support by participants in order to enjoy the benefits of a regional implementation approach. These include: maintaining peace during periods of drought by reducing the risk of conflict and spread of diseases; making a business case by providing a large sustainable pool of risks; and sharing infrastructure. Calls were made for tailoring the approach to be in tandem with the stages of development of the livestock insurance industry in individual countries.

IGAD has taken up the responsibility of championing the regional initiative and encouraging dialogue. National governments agreed to refine the developed action plans while reviewing necessary policy and legal frameworks to provide a conducive environment for implementation; supported by the private sector, research institutions and non-governmental organisations.



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BACKGROUND

The livestock sub-sector plays a critical role in the socio-economic development of the IGAD region. Livestock sustains national economies and livelihoods of pastoralists, besides contributing to social development of many African societies in a variety of ways. Drought poses a major threat to the livelihoods of pastoralists and the livestock economy in IGAD member countries. It has devastating impacts on livestock and pastoralists who depend on them. Strategies traditionally used by pastoral households to cope are increasingly becoming less effective as the spatial distribution of drought-related shocks progressively widens and extreme events occur more frequently.

The cost of drought intervention is high. Governments in the IGAD region, in close collaboration with a range of development partners, have for decades implemented relief interventions with varying degrees of success. Traditional interventions often failed to protect livelihoods during major drought shocks; in addition, the costs of interventions such as cash and food transfers are often unsustainable and create dependence on the international relief industry to avert large scale famine and destitution.

In 2008, as a strategic response to this threat ILRI with the support of various donors, initiated an innovative index-based livestock insurance scheme to protect pastoralists from the impact of drought. The index-based livestock insurance scheme uses a satellite-based indicator of forage availability known as the Normalized Difference Vegetation Index (NDVI) to trigger indemnity payouts before droughts become severe for insured pastoralists so as to enable them to buy fodder, feed supplements, water and veterinary medicines to sustain their herds until grazing conditions have improved. This insurance product was first commercially offered in Marsabit County (in Northern Kenya) in 2010 by a consortium of partners. In 2012, this insurance product began to scale in Kenya beyond the pilot site in Marsabit into Isiolo and later Wajir. In the same year, the index-based livestock



Strategies traditionally used by pastoral households to cope are increasingly becoming less effective as the spatial distribution of drought-related shocks progressively widens and extreme events occur more frequently



insurance scheme was launched in Borana, southern Ethiopia and has been operational in the area since then providing insurance to over 14,000 pastoralists. Since 2015, the insurance scheme has been adopted by the Government of Kenya through the Kenya Livestock Insurance Program (KLIP): a public-private partnership currently providing subsidized insurance to 18,000 pastoral households across 8 counties in Kenya. A similar insurance product has been also launched in the Somali region of Ethiopia under the led Satellite Index Insurance for Pastoralists in Ethiopia (SIIPE) World Food Program (WFP) program.

Building on evidence of positive impacts generated from successful piloting and scaling of index-based livestock insurance in Kenya and Ethiopia, ILRI, the World Bank, CTA, FAO, and IGAD are exploring the feasibility of implementing livestock insurance as a risk transfer mechanism across seven IGAD member states, with the objective of securing improved livelihoods for more than 22 million pastoralists.

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WORKSHOP HIGHLIGHTS

DAY 1: 24 June 2019 - High-Level Ministerial Policy Roundtable

The first day was dedicated to the high-level policy roundtable which was preceded by welcome and opening remarks. There were also sessions to set the scene on the impact of droughts on livestock and global trends in disaster risk mitigation.

Welcome Remarks

Welcoming participants to the forum, **Jimmy Smith**, ILRI's Director-General, noted the low levels of ranking and investment in the livestock sub-sector globally, and particularly in Africa's development priorities by governments and development partners. This is despite the sector's contribution of about 40 percent of the agricultural Gross Domestic Product (GDP) of the continent and its importance in maintaining the livelihoods of millions of people. He contrasted this with the situation in countries in Latin American and the Caribbean (LAC) region, which have optimized the sector and are net livestock exporters: unlocking an important contribution to their growth and development.

Smith outlined ILRI's role in developing livestock insurance, noting that for over 40 years, in line with its mandate, ILRI has worked to harness science to address challenges to livestock production in Africa and globally. The search for sustainable solutions for the protection of livestock-dependent livelihoods in regions facing unpredictable climatic and other environmental conditions led ILRI to venture into index-based livestock insurance 10 years ago. He encouraged participants to consolidate the experiences, lessons and recommendations from individual countries in designing a framework for scaling livestock insurance in the IGAD region and the rest of Africa in future. This would protect the pastoralist community from drought that periodically contributes to the boom and bust cycles in their livestock sector.

Livestock insurance offers a viable safety net for the most vulnerable communities and according to **Caroline Cerruti**, Senior Financial Sector Specialist at the World Bank, it also protects an important sub-sector of the economy, and contributes to peace building and prosperity. In Kenya, 500,000 farmers now have index-based crop insurance demonstrating that it is possible to scale up index-based insurance.

Sabdiyo Dido Bashuna, CTA's Senior Technical Advisor on Agribusiness, called on IGAD countries to consider better ways of addressing vulnerability of pastoralists' livelihoods. She acknowledged that the past decade of implementing index-based livestock insurance has yielded key lessons and

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deeper understanding of pastoral economic systems including the pastoral production system; pastoralists' social structures and how they make decisions; their behaviour toward markets; new ideas, innovation, environment; as well as effectiveness of development approaches. She observed that livestock insurance offers an opportunity to sustainably catalyse a market-orientated response to enhance resilience. Further, Bashuna noted CTA's continued interest in contributing to such sustainable ways of intervening in managing drought shocks to keep households from losing their main productive assets and descending into the indignity of poverty. Bashuna challenged the private sector to innovate service delivery models that work best for the pastoralist community.

The livestock sub-sector is very valuable to the agricultural economies of IGAD countries. Its contribution to the agricultural sector GDP varies from between 3 percent in Djibouti to 54 percent in Somalia. However, the productivity of livestock owners and pastoralists is often impacted negatively by the effects of climate change. Whereas it is not possible to change the weather, the circumstances that it creates can be altered. **Chimimba David Phiri**, Director of FAO's Sub-regional Office for Eastern Africa, expressed hope that, by the end of the workshop, the benefit of the livestock insurance scheme would be appreciated by all and that IGAD countries would integrate this tool into their disaster risk management plans and roll it out collectively across the region.

He cited estimates that countries in the region lose up to 2 percent of GDP due to production-related losses and migration; with the heaviest burden shouldered by small-scale livestock producers, many of whom are already poor and among the most vulnerable. Noting that index-based livestock insurance is an important financial instrument for addressing challenges due to drought, Phiri reaffirmed the need to develop a common approach to leverage economies of scale and optimize synergies with countries that have developed adequate and scalable systems.

Representing the Director of the IGAD Center for Pastoralist Areas and Livestock Development (ICPALD), **Adan Bika** said his organisation continues to work with partners towards developing livestock insurance and providing support in the development of enabling policies. He noted that Kenya's and Ethiopia's pilot programs were success stories. Bika further noted that IGAD has decades of experience, capacity and knowledge in the livestock sub-sector that it can share with stakeholders. He noted that throughout its transformation from an organization with the singular purpose of responding to devastating droughts of the 1980s and 1990s to its current status as a regional economic community, IGAD has retained the focus on resilience at its core.

Opening Address by Ethiopia's State Minister for Livestock and Fisheries

The State Minister for Livestock and Fisheries in Ethiopia's Ministry of Agriculture (MoA), **H.E. Gebregziabher Gebreyohannes** expressed concern that the contribution of livestock production to Ethiopia's economy is disproportionately low, despite the country having a large animal population: numbering 120 million ruminants. He attributed this to inefficient production systems, characterized by low input and output, poor market infrastructure, under-developed veterinary services, feed shortages and the prevalence of animal diseases.

Despite these constraints, H.E. Gebreyohannes offered a confident and positive outlook. Livestock contributes 16 to 19 percent of Ethiopia's GDP and 35 percent of agricultural GDP. The sub-sector supports Ethiopia's efforts towards poverty reduction, improved nutrition security, job creation, income diversification and resilience of smallholder households, besides providing exports of meat and dairy products. H.E. Gebreyohannes noted that livestock also supports other sector activities such as crop cultivation with 15 million oxen currently in use. Further, he observed that market demand continues to rise: driven by population growth, urbanization and increasing incomes. Meeting the growing demand and building climate-resilient sustainable livestock production will require development of comprehensive interventions to suit both pastoral and mixed livestock systems, he said.

To this end the Ethiopian government, with support from ILRI and the Bill and Melinda Gates Foundation (BMGF), conducted a livestock sector analysis and has developed a master plan to guide livestock development among other policy initiatives. The master plan is a valuable document for policymakers and development partners – providing guidelines for foreign and domestic investment.

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The Ethiopian government has also drafted legislation that allows pastoralists to use livestock as collateral for loans although credit provision cannot succeed without a successful insurance scheme



Faced with the reality of persistent and recurrent droughts, Ethiopia recognised index-based livestock insurance as an important policy initiative. Index-based livestock insurance is currently implemented by ILRI, the World Food Program (WFP) and local insurance companies in Ethiopia to provide protection against loss of livestock assets based on prediction of climate variables and grazing resources. The Ethiopian government has also drafted legislation that allows pastoralists to use livestock as collateral for loans although credit provision cannot succeed without a successful insurance scheme. He expressed his desire to see the workshop deliberations provide a wealth of information to move forward in the important policy conversation on index-based livestock insurance.

Lightning Talks: Impact of Drought on Livestock in IGAD Countries and Global Trends for Managing Disasters

The opening session was followed by short presentations by representatives of FAO and the Center for Disaster Protection summarizing key trends and facts relating to the impact of drought on livestock in IGAD countries as well as global trends in managing disasters.

The first presentation by Ricarda Mondry, Livestock Development Officer at FAO Sub-regional Office for Eastern Africa, gave an overview of livestock-related data disaggregated by type. The data indicated that Ethiopia is estimated to have the largest livestock population in the IGAD region, followed by South Sudan. The presentation also noted that about 70 percent of the IGAD region is arid and semi-arid.

Rising temperatures and more unpredictable rainfall occasioned by climate change directly impacts livestock viability. Data from the last 22 years (1996-2018) demonstrated an increasing number of months with poor forage conditions. This resulted in decreased livestock quality and prices, thereby negatively impacting livelihoods. The 2011 drought impacted 12 million people in IGAD countries while the one in 2012 affected more than 17 million people.

Sophie Evans, Head of Country Programs, Center for Disaster Protection, noted that total losses from drought were placed at about USD 104 billion by 2018, with less than half the livestock insured. This increased the humanitarian burden with USD 40 billion needed for aid in 2018. Preventive mechanisms are therefore more effective. According to Evans, every dollar spent on early intervention can save up to USD 3 in disaster response, with insurance a key component of pre-disaster mitigation strategies. There is need to mobilize finances in the pre-disaster phase to save money and lives. One way to do this could be through collaborations for disaster risk financing to ensure that investments end up where they are needed.



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Ensuing discussions highlighted the need to conduct accurate livestock census and strengthen data gathering to inform decision-making and for governments to engage with disaster preparedness in a more robust way including establishing structures to help disseminate information and encourage learning.

Ministerial Policy Roundtable: Towards a Climate-Resilient IGAD Region: Policy and Planning to Minimize the Costs of Droughts

The introductory session was followed by a high-level policy roundtable discussion on current drought-risk management approaches and related policy dimensions implemented by participating countries.

Senior policymakers and representatives of the IGAD Executive Secretariat discussed the social and fiscal costs of frequent and severe droughts to the regional economy. and current drought-risk management strategies. They shared insights and experiences on what has worked, what has not, and the risk-financing policy frameworks required in the region.

In the panel discussion were: **H.E. Gebregziabher Gebreyohannes**, State Minister for Agriculture, Ethiopia; **H.E. Joy Kabatsi**, Minister of State for Agriculture, Animal Industry and Fisheries, Uganda; **H.E. Harry Kimtai**, Principal Secretary, Ministry of Agriculture, Livestock, Fisheries and Irrigation, Kenya; **H.E. Hamza Said Hamza**, Minister for Humanitarian Assistance and Disaster Management, Somalia; **H.E. James Janka Duku**, Minister of Livestock and Fisheries, South Sudan; **Dr Tsegai Tesfay**, Director of Livestock Production, Eritrea and **Moussa Ibrahim Cheik**, Director of Animal Health, Djibouti.

Moderating the Ministerial Policy Panel, **Andrew Mude**, Manager at the African Development Bank (AfDB)'s Agricultural Research, Productivity and Sustainability Division, noted that countries in the IGAD region are acutely aware of the need to make considerable investments in building resilience. If climate risks are to be mitigated, it is essential that budget allocations are made to build food and nutrition security, generate employment and assure sustainable and equitable economic growth and opportunity; particularly in ASAL areas.

Through interactive discussions with the moderator and other senior experts and policymakers, the panelists presented a snapshot of the state of their livestock industries.

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In Ethiopia, the government is committed towards ensuring equitable distribution of development resources. This includes having all ministries mainstreaming activities in the pastoral areas, through infrastructure, health and school facilities. Emergency responses to addressing shocks are in place, with early warning systems as part of the national disaster risk management strategy. The government has developed a livestock masterplan with USD 600 million allocated towards coping with drought, with additional allocations from partner contributions.

In Kenya, index-based livestock insurance fits within the broader government agenda on livestock management and has contributed towards reducing conflict amongst the pastoralist communities. With regard to disaster management, the government formed the National Disaster Management Authority (NDMA), incorporating different sectors; as well as a ministry dedicated to the development of ASAL regions and strategic food reserves. The 2010 Constitution introduced a devolved system of government prioritizing issues of sustainability.

In the remaining countries, there are no active livestock insurance programs though drought risk management strategies are in place to mitigate against drought shocks. These include: water harvesting; development of small dams; enhancing household incomes through livestock production; and efforts at mainstreaming disaster management in the livestock policy. The need for studies to understand the livestock sector and the potential for introducing livestock insurance was emphasized.

Some of the emerging issues from the ensuing discussion were:

- The livestock sector tends to be undervalued and its full economic potential is not appreciated. Under-funding of livestock development is a common theme among all countries, and participants said they would need to address these with their respective governments.
- Livestock keeping communities tend to migrate and often live in regions where vegetative cover is limited: climate risks are highest here and drought has become more frequent.
- Drought contributes to political instability and cattle rustling in some parts of the region.
- Water harvesting, conservation and access are critical concerns for livestock keepers and their communities.
- Building resilience among livestock keepers and pastoralists is currently focused on building infrastructure where they live, supporting market access and improving livelihood by supporting a shift to climate smart agricultural practices.
- Livestock insurance is a critical component of protecting pastoralists from climate shocks.

Lightning Talk: Index-Based Livestock Insurance and Disaster-Risk Management – Tracing East Africa’s Journey

The second lightning talks were given by Zachary Atheru, Program Manager for the IGAD Climate Prediction and Application Center (ICPAC) and Andrew Mude of the African Development Bank. Atheru expressed his organization’s willingness to volunteer as the convening body for the index-based livestock insurance program for the region. Mude, after outlining the history of index-based livestock insurance in Eastern Africa, identified what he considered as the key components of a sustainable index-based livestock insurance scheme. Both presenters appreciated the fact that the index-based livestock insurance initiative was grounded on strong research that serves a development agenda. The knowledge and experience that partners have gained from piloting livestock insurance in Kenya and Ethiopia proves that the scheme can now be scaled quickly, given available clarity around the necessary steps, namely:

- Clarity on objectives and target population
- Understanding the legal and institutional framework
- Financing mechanism
- Insurance and reinsurance considerations



In Kenya, index-based livestock insurance fits within the broader government agenda on livestock management and has contributed towards reducing conflict amongst the pastoralist communities



- Operational considerations
- Assistance or support needed

One outstanding issue cited was the challenge of developing accepted standards for measuring and monitoring the product quality of index-based livestock insurance.

Panel: Making Livestock Insurance Work for the Pastoral Economy

The afternoon featured sessions on different actors' perspectives and experiences in the 10-year journey of piloting and implementing index-based livestock insurance in Kenya and Ethiopia. In a panel discussion moderated by Charles Stutley, a Disaster Risk Financing Consultant with the World Bank, senior public and private sector partners reviewed critical success factors, challenges and lessons learnt from implementing a public-private partnership model of livestock insurance in Ethiopia and Kenya. The panel comprised of Ethiopia's Minister for Agriculture, **H.E. Gebregziabher Gebreyohannes**, and Kenya's **H.E. Harry Kimtai**, Principal Secretary for Agriculture, Livestock, Fisheries and Irrigation, together Asfaw Benti of Oromia Insurance Company (OIC) of Ethiopia and **Isaac Magina** represented Swiss Re.

In Kenya, the use of index-based livestock insurance started as a flagship program in a deliberate move by the government in 2013. Before then, the country was losing up to USD 100 million due to the effects of drought. In order to develop it, the most vulnerable were identified. Through open tender for insurance companies, a consortium was brought-in to implement KLIP, with ILRI and World Bank providing technical support. On average, 18,000 households (about 1.4% of pastoralists) are covered annually, with over USD 7 million paid out to date since the launch in 2015.

In Ethiopia, Oromia Insurance Company (OIC), is involved in index-based livestock insurance. The strategy now is to scale- up the experience of OIC so that pastoralists in other areas also benefit from this scheme. The Ministry of Agriculture is also keen on building on the experience of OIC and other insurance companies that implement weather-based crop insurance to formulate a national agricultural insurance policy as a basis for engaging insurance companies to invest, among others, in pastoral communities.

Take-home messages from the discussion that ensued include:

- Index-based insurance is an asset (livestock) protection strategy, and does not insure against death but rather against scarcity of forage resources in pastoral settings. Such a pre-emptive intervention is deemed to be more effective than post-drought interventions. For instance, in the Afar region of Ethiopia, it was found that restocking sheep and goats costs about 6.5 times more than supplementary feeding. Similarly, in Northern Kenya, it is three times more expensive to restock than to keep animals alive throughout a drought.

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- Index-based insurance is a market-driven, knowledge-intensive and consultative approach that demands a high degree of precision in contract design, context-specific awareness creation measures and efficient supply chains.
- Successful index-based livestock insurance schemes necessitate strong public-private partnerships, committed leadership, sustained financial support and effective coordination of actors.
- Kenya and Ethiopia have implemented effective livestock insurance programs that separately demonstrated: i) possibility of voluntary purchase of insurance premiums by pastoralists and efficacy of premium subsidies; and ii) viability of embedding index-based insurance within the framework of wider national climate risk and humanitarian assistance strategies.
- Premiums paid out by the Government of Kenya total about USD 2.5 million annually. Despite successfully benefitting 18,000 Kenyan livestock farmers and pastoralists, the reach is still limited: standing at 1.4% of pastoral households. However, if the market is scaled to reach 22 million livestock farmers and pastoralists in the IGAD region as proposed, the market potential will prove highly attractive to private sector partners and drive down premiums. It was recommended that governments consider zero-rating livestock insurance as taxes significantly increase premium rates. It also emerged from discussions that government subsidies for similar insurance products are common around the world.
- The existing index-based livestock insurance programs have shown the importance of engaging with central governments to address policy or regulatory issues.
- Lack of awareness on the index-based livestock insurance product among the pastoralist community is the second most serious challenge facing the initiative and will hamper the scalability of a regional livestock insurance program. The need for funding for public awareness campaigns was emphasized.

The last session of the first day was a roundtable by ministerial and ministerial-level policymakers on: *“Looking Ahead: Is the IGAD Region Ripe for Scaling Index-Based Livestock Insurance?”* Moderated by the World Bank’s **Caroline Cerruti** and **Evie Calcutt**, Senior Financial Sector Specialist, and Financial Sector Specialist, respectively, the session drew on a synthesis of preceding sessions, and explored the possibility of designing and implementing a regional index-based livestock insurance scheme. The discussions focused on opportunities, challenges, requisite policy frameworks and institutional arrangements for such a regional index-based livestock insurance scheme.

“The most significant outcome of the first day was the expression of overwhelming support ministers and ministerial-level representatives for the idea of a regional approach to scaling up resilience in the IGAD region, and specifically, for incorporating livestock insurance in the overall disaster risk mitigation toolbox.”

The support was a common thread running through the concluding remarks from the Ministerial representatives.

DAY 2: 25 June 2019 - Technical Workshop

The technical workshop convened on the second day started out with reflections and highlights from the ministerial policy roundtable discussions of the previous day, which were flagged in preparation for the technical sessions. It was acknowledged that livestock insurance is not an easy innovation to implement and must have several components working together, including public and private sector partnership and collaboration with development partners.

This was followed by presentations summarizing key elements in designing successful livestock insurance schemes. The first series of presentations were made by Francesco Fava, a Senior Scientist at ILRI, James Sina, a Financial Sector Specialist with the World Bank and Nathan Jensen, an Economist with ILRI. Following this session, frontline implementers – both government technical experts and private

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Index-based insurance is a market-driven, knowledge-intensive and consultative approach that demands a high degree of precision in contract design, context-specific awareness creation measures and efficient supply chains



sector insurance companies from Kenya and Ethiopia – gave a firsthand account of lessons learned and challenges faced in implementing livestock insurance. Using a mix of plenary and breakout work sessions, senior technical experts delved into the details of designing and implementing effective livestock insurance schemes at national and regional levels. This effort resulted in a framework for the design and implementation of livestock insurance.

Experiences in Addressing Drought Shocks to the Livestock Sector

Country representatives shared progress updates in their respective countries' agricultural sectors; and more so how they have been able to deal with the devastating effects of drought. Presentations from Eritrea, Somalia, South Sudan and Uganda also addressed the potential for index-based livestock insurance in each respective country.



Using a mix of plenary and breakout work sessions, senior technical experts delved into the details of designing and implementing effective livestock insurance schemes at national and regional levels. This effort resulted in a framework for the design and implementation of livestock insurance

A noteworthy highlight is that different countries are at markedly different stages with respect to the adoption of index-based livestock insurance as a risk transfer mechanism. Participants underlined the centrality of the livestock sector, as well as challenges and severe impacts of drought on the sector and the economy in general. They stressed the urgent need for appropriate strategies to mitigate and minimize such impacts.

Towards a Regional Livestock Insurance Initiative

Further discussions focused on requirements for the design and actualization of a regional insurance scheme. A framework for the phased designing of an index-based livestock insurance scheme was summarized as:

1. Conceptualization
2. Diagnostics
3. Preparation
4. Implementation
5. Sustainable scaling

Implementation must be underpinned by:

1. A robust policy framework for holistic drought risk management

The policy framework would cover both a Disaster Risk Finance Strategy and Livestock Risk Management Strategy. Several of the countries have these in place and where they are not available there is commitment to develop them with support from partners.

2. Mobilization of the private sector through enabling strategy and regulatory environment

Governments must take the lead in creating strategic frameworks in which a market for index-based livestock insurance is established, and in developing and supporting an enabling business environment, while leaving the private sector to implement and scale-up the product. Kenya has successfully done this with the PPP model developed for KLIP. Other requirements include: a sound insurance regulatory framework, generation of data and developing infrastructure to drive down the cost of service provision, and providing targeted premium subsidies for the livestock insurance.

3. Regional cooperation in implementing an index-based livestock insurance scheme for success

A regional intervention will leverage economies of scale and ensure the long-term sustainability of the scheme and private sector profitability. It will encourage regional cooperation and sharing of data and service provision infrastructure.

To move this agenda forward, countries indicated their willingness to:

- Implement policies that support proactive management of drought risk, such as resilience building;



- Raise prominence of the livestock sector in drought risk management endeavors; and
- Consider implementation of index-based livestock insurance as part of their overall resilience building efforts.

Sessions' contributors included: Hassan Bashir, Richard Kyuma, Asfaw Benti, David Wanyama, Rupak Manvatkar, Masresha Taye, James Matthew, Federica Carfagna, James Sina, Francesco Fava, Charles Stutley.

DAY 3: 26 June 2019 - Technical Workshop

Following reflections on discussions from the previous day, the technical workshop moved to focus on (i) country specific activities for implementing an index-based livestock insurance scheme and (ii) refining country-specific preliminary action plans for implementation.

The final plenary sessions were used to consolidate views and discuss next steps in developing an index-based livestock insurance scheme.

Outcomes from the Workshop Sessions

- **All countries recognized the centrality of the livestock sector for their economies and that drought is a major risk faced by pastoral populations.** They emphasized the need to implement strategies for resilience building and infrastructural development in pastoral drylands and ASAL areas generally. Several initiatives and strategic frameworks have been developed in the region, with variable level of investment among countries.



Governments must take the lead in creating strategic frameworks in which a market for index-based livestock insurance is established, and in developing and supporting an enabling business environment, while leaving the private sector to implement and scale-up the product





- **The pledge to support pastoralists through livestock insurance received unanimous backing.** Participants agreed that instruments for financial protection of livestock against drought are needed to protect pastoralists before droughts become disastrous. Representatives from each country drafted a preliminary action plan towards implementing a livestock insurance scheme which will be presented to their policy-makers for review and integration into the current drought response mechanism.
- **Government representatives and the private sector players expressed interest in a regional implementation approach.** The benefits identified were: i) **Regional peace building:** It is recognized that during times of drought, pastoralists cross borders placing increased pressure on scarce resources which in turn can increase the risk of conflict and spread of transboundary animal diseases; ii) **Sustainability:** Private sector players emphasized that a larger pool of insured risks is essential for the financial sustainability of an insurance scheme, and can also contribute to reducing insurance premiums; iii) **Shared infrastructure:** Many fixed costs for an insurance scheme can be shared (specialist expertise in product development, pricing, marketing, capacity development, data analysis and repository, electronic registry, and awareness creation materials); iv) **Competition:** A regional approach would also be useful in crowding in competition for service provision – at local insurance provider and extension levels and further at the reinsurance levels.
- **Countries are at different stages of development and a regional approach would have to be tailored to the needs of each country.** Only a few countries have significant experience in the agricultural insurance sector. Index-based livestock insurance has successfully been implemented in Kenya and Ethiopia; a technical, socioeconomic and operational feasibility study has been completed in Somalia; a technical assessment is underway in Uganda, and awareness has been raised in Djibouti, Eritrea and South Sudan.
- **Recognizing that insurance needs to be delivered as part of a package, key elements of a program to enhance the resilience of pastoralists by protecting livestock were identified.** These include: support to livestock value chain and animal health; weather data advisory services; financial inclusion of pastoralists (savings, credit and insurance); awareness creation and financial literacy; premium subsidies; digital infrastructure for product distribution and delivery of payout.
- **The IGAD secretariat welcomed the willingness of the member countries to collaborate on addressing drought-related shocks.** IGAD recognizes the potential of index-based livestock insurance and had previously convened a regional livestock working group meeting in February 2019 to discuss how livestock insurance could be useful to the member countries.

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Kenya is now seeking to scale it up with the participation of counties and pastoralists. To date, the scheme has insured 18,000 pastoral households, delivered over USD 7 million of payouts and protected about USD 52 million worth of livestock assets



Country Views on Implementing Index-based Livestock Insurance

- **Ethiopia underscored the Government’s commitment to developing pastoral areas, managing water resources better and linking pastoralists to markets** – as detailed in the Ethiopian Livestock Master Plan. The index-based livestock insurance scheme is being implemented in two regions and the Government is working towards developing a policy framework for a broader agricultural insurance scheme.
- **Kenya noted the benefits of their livestock insurance scheme based on a public-private partnership: simplicity, speed of response, and mobilization of private capital.** Kenya is now seeking to scale it up with the participation of counties and pastoralists. To date, the scheme has insured 18,000 pastoral households, delivered over USD 7 million of payouts and protected about USD 52 million worth of livestock assets. The Government created an enabling environment and provided premium subsidies so that the private sector can expand the scheme.
- **Somalia expressed willingness to move to implementation of an index-based livestock insurance program, based on the findings of a recent ILRI and World Bank feasibility study.** Drought outstretches people’s ability to acquire food and spurs migration, and therefore an index-based livestock insurance scheme could mitigate the influx of internally displaced persons.
- **Uganda confirmed firm interest in moving towards implementing an index-based livestock insurance program in its pastoral areas, based on the findings of the Uganda Agriculture Insurance Scheme Study by the World Bank.** The Minister of State recognized the key contribution of livestock to the Ugandan economy and supported a regional implementation approach considering the interaction of livestock herders in Kenya, Uganda and South Sudan.
- **Djibouti was primarily interested in the scheme as a support to the livestock value chain,** since it is a strategic point for livestock trade.
- **Eritrea and South Sudan gained exposure to the livestock insurance scheme during the workshop and committed to exploring the potential further.** Both countries considered the starting point would be a feasibility analysis of the technical, operational and financial viability of such a scheme.



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Drought outstretches people’s ability to acquire food and spurs migration, and therefore an index-based livestock insurance scheme could mitigate the influx of internally displaced persons



KEY RECOMMENDATIONS IN DESIGNING AND ACTUALIZING A REGIONAL INSURANCE PROGRAM

1. Having in place robust policy frameworks for holistic drought risk management

These policies include: Disaster Risk Finance Strategy and Livestock Risk Management Strategy. Several of the countries have these in place and where they are not available the countries committed to developing them with support from development partners.

2. Mobilizing the private sector through enabling strategy and regulatory environment

Governments need to take the lead in creating the strategic frameworks for market development for index-based livestock insurance and in supporting an enabling business environment, while leaving the private sector to implement and scale up the product, as Kenya has successfully done with the public-private partnership model developed for the Kenya Livestock Insurance Program (KLIP). Other required interventions include: creating a sound insurance regulatory framework, generating data and developing infrastructure to drive down costs of service provision, and providing targeted subsidies for the livestock insurance premiums.

3. Regional cooperation in implementing the index-based livestock insurance scheme to ensure its success

Although country-tailored implementation modalities for index-based livestock insurance schemes would be necessary, regional cooperation mechanisms are needed to create a conducive environment for investments in data and service provision infrastructure, and shared services. A regional intervention is critical to ensure the long-term sustainability of the scheme and private sector profitability.

Critical areas of support to countries for designing and implementing index-based livestock insurance schemes:

1. Premium financing to allow them to develop strategies for supporting the scheme.
2. Awareness creation and development of appropriate infrastructure that could include electronic registration, sales and distribution.
3. Development of comprehensive and coordinated disaster risk financing strategies with strong monitoring and evaluation.

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Governments need to take the lead in creating the strategic frameworks for market development for index-based livestock insurance and in supporting an enabling business environment





WAY FORWARD

To move this agenda forward, countries indicated their willingness to implement policies that support proactive management of drought risk, such as resilience building, raise the profile of the livestock sector in drought risk management, and consider the implementation of index-based livestock insurance as part of their overall resilience building efforts. Key action points include:

- IGAD to provide coordination in advancing policy dialogue among its member states on adoption of risk transfer mechanism to address recurrent drought shocks to the livestock sector. IGAD to encourage dialogue and support further engagement on implementing the regional livestock insurance initiative in all IGAD member states with support of organizers of the workshop. IGAD is also tasked with building synergies among its member states towards this regional partnership.
- National governments will continue to refine their way forward as developed and presented during the workshop. This should include the continued facilitation and promotion of PPP by national governments for the roll out of index-based livestock insurance through strengthening, reviewing, developing and implementing necessary policies and legal frameworks to provide a conducive environment for private sector investment.
- Research institutions, non-governmental organizations and other development partners will continue to support the refining and development of index-based livestock insurance products and associated implementation modalities.
- The private sector to take a proactive role in supporting the development and evolution of index-based livestock insurance through offering a viable insurance product taking cognizance of the circumstances of pastoralists in the ASALs of the region.

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To move this agenda forward, countries indicated their willingness to implement policies that support proactive management of drought risk, such as resilience building, raise the profile of the livestock sector in drought risk management



MINISTERIAL POLICY ROUNDTABLE

Monday, 24th June 2019

07:30 – 08:30 Registration

08:30 – 09:30 Welcome and Opening Remarks

Jimmy Smith, Director General, ILRI

Representatives from World Bank, CTA, FAO, IGAD

Dr. Gebregziabher Gebreyohannes, State Minister for Agriculture – Ethiopia

09:30 – 10:00 Lightning Talk

“Impact of drought on livestock in IGAD countries and global trends for managing disasters”

Presenters: *Ricarda Mondry*, Livestock Development Officer, FAO Eastern Africa

Sophie Evans, Head of Country Programs, Center for Disaster Protection

Moderator: *Sabdiyo Dido*, Senior Agribusiness and Value Chains Advisor, CTA

10:00 – 10:15 Coffee Break

10:15 – 12:00 Ministerial Policy Panel

Towards a Climate-Resilient IGAD Region: Policy and Planning to Minimize the Costs of Droughts

Senior policymakers and the IGAD Executive Secretary will discuss the social and fiscal costs of frequent and severe droughts to the regional economy and current drought disaster-risk mitigation strategies. They will share insights and experiences on what has worked, what has not, and the risk-financing policy frameworks required in the region.

Expert Voices:

John Plevin, Financial Sector Specialist, World Bank

Jimmy Smith, Director General, ILRI

Sophie Evans, Head of Country Programs, Center for Disaster Protection

Moderator: *Andrew Mude*, Manager for the Agricultural Research, Productivity and Sustainability, African Development Bank

12:00 – 12:30 Lightning Talk

“Index-Based Livestock Insurance and Disaster Risk Management – Tracing East Africa’s Journey”

Presenters:

Andrew Mude, Manager for the Agricultural Research, Productivity and Sustainability, African Development Bank

Guleid Artan, Director, IGAD Climate Prediction and Application Centre (ICPAC)

Zachary Atheru, Programme Manager, IGAD Climate Prediction and Application Centre

Moderator: *Francesco Fava*, Senior Scientist, ILRI

12:30 – 13:45 Lunch Break

13:45 – 15:00 Panel: Making Livestock Insurance Work for the Pastoral Economy

This panel will review critical success factors, challenges and lessons learnt from implementing a public-private partnership model of livestock insurance in Ethiopia and Kenya. The panel will also highlight roles of each partner and the economic value of livestock insurance in the drought-risk mitigation toolbox.

Panelists:

Harry Kimtai, Principal Secretary, Ministry of Agriculture, Livestock, Fisheries and Irrigation – Kenya

Gebregziabher Gebreyohannes, State Minister for Agriculture – Ethiopia

Hassan Bashir, CEO, UMMA

Asfaw Benti, CEO, Oromia Insurance Company

Isaac Magina, Vice President Public Sector and Agriculture Specialist, MEA Public Solutions, Swiss Re

Moderator: *Charles Stutley*, Disaster Risk Finance Consultant, World Bank



15:00 – 15:30	Coffee Break
15:30 – 17:00	<p>Looking Ahead: Is the IGAD Region Ripe for Scaling Index-Based Livestock Insurance?</p> <p>Led by senior policymakers, and drawing on a synthesis of preceding sessions, this moderated session will explore the possibility of designing and implementing a regional index-based livestock insurance scheme. Opportunities, challenges, requisite policy frameworks and institutional arrangements will be discussed.</p> <p>Moderators: Caroline Cerruti, Senior Financial Sector Specialist, World Bank Evie Calcutt, Financial Sector Specialist, World Bank</p>
17:00 – 17:15	<p>Concluding Remarks and Way Forward</p> <p>H.E. Hussein Mohamud Sheikh Hussein – Minister of Livestock, Forestry and Range, Somalia H.E. Joy Kabatsi – Minister of Animal Resources, Uganda H.E. James Janka Duku – Minister of Livestock and Fisheries, South Sudan</p>

TECHNICAL WORKSHOP

Tuesday, 25th June 2019

07:30 - 08:30	Registration
8:30 - 09:00	<p>Welcome Remarks and Reflections on Ministerial Policy Roundtable</p> <p>Polly Ericksen, Program Lead, Sustainable Livestock Systems, ILRI Sabdiyo Dido, Senior Agribusiness and Value Chains Advisor, CTA</p>
09:00 - 10:30	<p>Designing Successful Index-Based Livestock Insurance Schemes</p> <p>Designing the Livestock Index-Insurance Product: Francesco Fava, Senior Scientist, ILRI Operationalizing Livestock Index-Insurance Schemes: James Sina, Senior Financial Sector Specialist, World Bank Insurance Quality and Impact for Pastoralists: Nathan Jensen, Economist, ILRI</p> <p>Moderator: Ricarda Mondry, Livestock Development Officer, FAO Eastern Africa</p>
10:30 - 11:00	Coffee Break
11:00 - 12:00	<p>Lessons Learnt from Implementing Index-Based Livestock Insurance Schemes: Implementers' Views</p> <p>Richard Kyuma, Coordinator, Kenya Livestock Insurance Program Rupak Manvatkar, Climate Solutions Team Lead, WFP Ethiopia Masresha Taye – Former Country Coordinator, ILRI Ethiopia</p> <p>Moderator: Sabdiyo Dido, Senior Agribusiness and Value Chains Advisor, CTA</p>
12:00 - 13:00	<p>Lessons Learnt from Implementing Livestock Index-Insurance Schemes: Private Sector Perspectives on How to Make it Work</p> <p>David Wanyama, CEO, Takaful Insurance for Africa Isaac Magina Vice President Public Sector and Agriculture Specialist, MEA Public Solutions, Swiss Re Asfaw Benti, CEO, Oromia Insurance Company</p> <p>Moderator: Hassan Bashir, CEO, UMMA</p>
13:00 - 14:00	Lunch Break
14:00 - 14:30	<p>Addressing Challenges Highlighted by Public and Private Sector Players</p> <p>Moderator: Andrew Mude, African Development Bank</p>



ANNEX 1 – Workshop Program

14:30- 15:00	Country Experiences in Addressing Drought Shocks to the Livestock Sector
	Short presentations from IGAD countries on government initiatives in addressing drought shocks and potential for livestock insurance
	Moderator: Wafula Kinyanjui , ICPALD
15:30 - 16.30	Designing a Regional Index-Based Livestock Insurance Initiative
	Phases for designing a livestock insurance scheme (James Sina , Senior Financial Sector Specialist, World Bank) Feasibility studies in the IGAD region (Francesco Fava , Senior Scientist, ILRI) Experience and lessons learnt on regional approach to disaster risk transfer mechanisms Federica Carfagna , R&D Director, Africa Risk Capacity Lessons and experience on business placement James Matthew , Associate Director, Alternative Risk Transfer, WillisTowersWatson
	Moderator: Duncan Khalai , Research Officer, ILRI / Caroline Cerruti , Senior Financial Sector Specialist, World Bank
16:30- 17:30	Framework to Implement a Regional Index-Based Livestock Insurance Initiative
	Based on the discussions held during the day, this session will provide to the countries a framework to design and implement a livestock insurance scheme; pre-conditions; what to think about; critical success factors.
	Facilitator: Charles Stutley , Disaster Risk Finance Consultant, World Bank
	Dinner
Wednesday 26th June 2019	
09:00 - 9.20	Reflections from Previous Day
	Yihnew Zewdie , Program and Partnerships Manager, ILRI
09:20 - 10.00	Current and Future Support in Enhancing Resilience for Pastoral Communities
	Development partners (World Bank, CTA, AfDB, CDP, USAID, WFP) and IGAD,FAO, AU, ILRI Facilitator: Evie Calcutt , Financial Sector Specialist, World Bank
10:00 - 11:00	Country Activities Towards Implementing Index-Based Livestock Insurance
	Breakaway session for refining country-specific action plans for implementing risk transfer mechanisms.
	Facilitation: Polly Ericksen , Program Lead, ILRI and technical experts (CTA,World Bank, IGAD, FAO & ILRI)
11:00 - 11:30	Coffee Break
11:30 - 12.30	Plenary Presentations on Country-specific Implementation Plans
	Moderator: James Sina , Senior Financial Sector Specialist, World Bank
12:30 -12:45	Closing Remarks
	Closing Lunch



ANNEXES

ANNEX 1 – Workshop Program

ANNEX 2 - Participants

No.	Name	Organization
1	Abdi Jama	IGAD
2	Abdikadir Mohamed	KLMC
3	Abdikarim Khalif Dhalac	Ministry of Livestock Forestry and Range, Somalia
4	Abduwali Sulaiman	Ministry of Humanitarian, Somalia
5	Adan Bika Gamba	IGAD
6	Agustino Atilio	DG Planning, South Sudan
7	Andrea Minetti	ICRC, Ethiopia
8	Andrew Mude	African Development Bank
9	Andrew Mugobo	World Vision Kenya
10	Anne Wangalachi	World Bank/ILRI
11	Asfaw Benti	OIC
12	Awol Adem	WFP
13	Beloy Tulu	NBE
14	Beth Njoroge	ILRI
15	Caroline Cerruti	World Bank
16	Charles Stutley	World Bank
17	Charles Wambua	APA Insurance
18	Claire Horton	USAID
19	Chimimba David Phiri	FAO
20	David Wanyama	Takaful Insurance of Africa
21	Davoux Dominique	European Union
22	Dubale Admasu	USAID
23	Duncan Khalai	ILRI
24	Enock Sing'oei	Syngenta
25	Ermias Kiflay	Ministry of Agriculture, Eritrea
26	Evie Calcutt	World Bank
27	Federica Carfagna	ARC Agency
28	Francesco Fava	ILRI
29	Gebregziabher Gebreyohannes	Ministry of Agriculture, Ethiopia
30	Getahen Erena	OIE
31	Gifawosen Tessema	
32	Habtamu Getachew	Ministry of Agriculture, Ethiopia
33	Hailemeleket Teklegiorgis	Rural Financial Services, Ethiopia
34	Hamza Said Hamza	Ministry of Humanitarian Assistance and Disaster Management, Somalia
35	Harry Kimtai	Ministry of Agriculture, Livestock, Fisheries and Forestry, Livestock, Kenya
36	Hassan Bashir	Umma
37	Hassan Mohamed Hassan	Economic Planning, Djibouti
38	Isaac Magina	SwissRe



ANNEX 2 - Participants

39	James Janka Duku	Ministry of Livestock and Fisheries, South Sudan
40	James Mathew	Alternative Risk Transfer
41	James Sina	World Bank
No.	Name	Organization
42	Jimmy Smith	ILRI
43	John Corbett	AWhere
44	John Kang Gang Yat	Livestock Production and Range Management, South Sudan
45	John Plevin	World Bank
46	Joy Kabatsi	Ministry of Agriculture, Animal Industry & Fisheries, Uganda
47	Juliet Sentumbwe	Animal Resources
48	Kabore Youssouf	African Development Bank
49	Kipkorir Koskei	ARC Agency
50	Mekonnen W. Gebriel	MOA
51	Mohamed Ali Mohamed	World Vision -Kenya
52	Mohamed Omar Nur	Ministry of Agriculture, Somalia
53	Mohamed Safi Seyadou	Directorate of Economic Planning, Djibouti
54	Moussa Ibrahim Cheik	Directorate of Animal Health, Djibouti
55	Muhumed Hussein	Office of Prime Minister/Financial Planning, Somalia
56	Muktar Sheikh Hussein Jimale	Ministry of Humanitarian, Somalia
57	Musa Lukwago	Ministry of Finance , Uganda
58	Nathan Jensen	ILRI
59	Nathaniel Scott	USAID
60	Njoki Kahi	ILRI
61	Osman Abdi Adar	SomReP
62	Paul Opio	FAO
63	Polly Ericksen	ILRI
64	Racho Godana	Amfratech
65	Ricarda Mondry	FAO
66	Richard Kyuma	KLIP-SDL, Kenya
67	Rupak Manvatkar	WFP
68	Rupsha Banerjee	ILRI
69	Sabdiyo Dido Bashuna	CTA
70	Sebsebe Zwede	GIZ
71	Semere Tesfaye	Regional Economic Cooperation, Ethiopia
72	Shire Muse	Ministry Adviser, Somalia
73	Solomon Zegeye	Nyala Insurance Ethiopia
74	Sophie Evans	Centre for Disaster Protection
75	Temesgen Berisso	USAID
76	Thomas Were	CTA
77	Tzeggai Tesfai Bekele	Livestock Research
78	Vincent Githinji	SDL, Kenya
79	Wafula Kinyanjui	IGAD



80	Zachary Atheru	IGAD
81	Zeresenay Ghebremedhin	NICE
82	Zerihun Lemma	IIRR-Ethiopia

ANNEX 3 – Speakers and Facilitators

- Anne Wangalachi, Communications and Agribusiness Consultant, World Bank Group
- Andrew Mude, Manager for the Agricultural Research, Productivity and Sustainability Division in the Agriculture and Agro-Industries Department, AfDB;
- Asfaw Benti, Chief Executive Officer of Oromia Insurance SC (OIC);
- Caroline Cerruti, Senior Financial Sector Specialist, World Bank;
- Charles Stutley, Agriculture Economist.
- David Wanyama, Chief Executive Officer, Takaful Insurance Africa;
- Duncan Khalai, Market and Capacity Development Specialist, ILRI;
- Federica Carfagna, Director of Research and Development, African Risk Capacity Project;
- Francesco Pietro Fava, Senior Scientist, Sustainable Livestock System Program, ILRI;
- Gebregziabher Gebreyohannes, State Minister for Agriculture, Ethiopia;
- Harry K. Kimtai, Principal Secretary, State Department of Livestock, Ministry of Agriculture and Irrigation, Kenya
- Hassan Bashir, Chief Executive Officer, Umma
- Isaac Magina; Vice President Public Sector and Agriculture Specialist, Middle East and Africa, Public Sector Solutions, Swiss Re;
- James Muli Sina, Disaster Risk Financing and Agriculture Insurance Consultant, World Bank Group;
- Jimmy Smith, Director General, ILRI;
- John Plevin, Financial Sector Specialist, World Bank;
- Masresha Taye, Doctoral Researcher, Institute of Development Studies, United Kingdom;
- Matthew James, Associate Director, Willis Towers Watson;
- Nathan Jensen, Economist, ILRI
- Polly Ericksen, Program Leader, Sustainable Livestock Systems, ILRI
- Ricarda Mondry, Livestock Officer, FAO Sub regional Office for Eastern Africa;
- Richard Kyuma, Program Coordinator, KLIP, State Department of Livestock, Ministry of Agriculture and Irrigation, Kenya;
- Rupsha Banerjee, Social Scientist, Institutions and Innovation, ILRI-CGIAR;
- Sabdiyo Dido Bashuna, Senior Agribusiness and Value Chains Advisor, CTA;
- Sophie Evans, Head of Country Programs, Centre for Disaster Protection;
- Wamalwa Kinyanjui, Animal Health Expert, IGAD Center for Pastoral Areas and Livestock Development (ICPALD);
- Yiheneh Zewdie, Program and Partnerships Manager, Drylands Innovations, ILRI
- Zachary K. K. Atheru, Program Manager Climate Diagnostics and Prediction at the IGAD Climate Prediction and Applications Centre (ICPAC)



ANNEX 4. Organizing Committee**ILRI**

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