

DRF for Agriculture and Climate Resilient Livelihoods

5-8 March 2024 | Glenburn Lodge
and Spa, Muldersdrift, South Africa

AGENDA

Disaster Risk Financing
& Insurance Program



SUPPORTED BY
WORLD BANK GROUP

Background

In Sub-Saharan Africa, agriculture is a vital sector, accounting for an average of 17.2% of GDP. About 940 million people in Africa rely on agrifood systems for their livelihoods (FAO, 2023). Growth in the agriculture sector is two to four times more effective in raising incomes among the poorest compared to other sectors (World Bank, 2015). Yet agricultural households and rural economies are particularly vulnerable to extreme weather events like droughts and floods, which can damage productive assets, exacerbate food insecurity and result in poverty traps. According to FAO, between 2008 and 2018, Sub-Saharan and North Africa experienced approximately \$30 billion USD in crop and livestock production losses, which is equivalent to the annual calorie intake of 82 days per capita. About 1% of smallholder farmers in Africa were insured in 2016/2017, compared to more than 15% in Latin America and nearly 50% in Asia. Poor households suffer disproportionately more because of limited access to financial products and services to prepare before a shock, to cope during a shock, and to recover after a shock. Enhancing financial inclusion is crucial to improve the financial resilience of farmers and rural economies in the face of climate change.

Disaster Risk Financing and Insurance (DRFI) solutions are increasingly being used by many countries globally to increase the financial resilience of rural households and businesses. To meet the growing need for DRFI solutions, the World Bank continues to provide thought leadership and technical assistance to enhance the capacity of policy makers and practitioners to improve financial resilience of vulnerable rural households and businesses to climate shocks and disasters.

Main objectives

This workshop aims to deepen knowledge on DRF for agricultural livelihoods and foster regional collaboration among practitioners, technical counterparts, and policymakers of Sub-Saharan African countries. This builds on a series of 12 online webinars starting in 2021. The workshop will conclude with a call to action to address the most binding constraint identified by participants.



Image courtesy of Vumelana: <https://www.vumelana.org.za>



Programme Overview

DAY 1: Tuesday 5 March			
Time	Title	Outline of the session	Presenters
08:00-08:30	Registration	Registration	
08:30-09:00	Welcome	<ul style="list-style-type: none"> Opening remarks of World Bank FCI Practice Manager Opening remarks of USAID representative 	Ms. Consolate Rusagara: Practice Manager, Finance Competitiveness and Innovation, World Bank Moffatt Ngugi: Former lead of Food Integrated Systems, USAID Resilience & Food Security Bureau
09:00 - 11:00	Master the Disaster Game and the fundamental principles of DRF	<ul style="list-style-type: none"> To provide context and reflect on options for financing disasters at national level 	Evie Calcutt: Senior Financial Sector Specialist, World Bank
11:00 - 11:15	Coffee Break		
11:15 -12:45	The rationale for disaster risk finance in agriculture: Choosing your financial instruments	<ul style="list-style-type: none"> The Rationale for disaster risk finance in agriculture Risk Retention/budgetary instruments <ul style="list-style-type: none"> Financial Reserves, Grain Reserves, Budgetary reallocation Contingent Credit incl CRW Risk transfer/market-based instruments Agriculture insurance by types, coverage, distribution levels etc 	Qhelile Ndlovu: Financial Sector Specialist, World Bank
12:45 - 13:45	Lunch		
13:45 – 14:45	The state of agriculture finance and financial inclusion of rural households in SSA	<ul style="list-style-type: none"> Overview of agriculture finance in SSA. De-risking lending to the agriculture sector, incl Agriculture Credit Guarantee Schemes Climate finance for agriculture, status, trends, and enablers. 	Fatou Fadika: Senior Financial Sector Specialist, World Bank
14:45-15:00	Coffee Break		
15:00 -16:30	Country Presentations	<ul style="list-style-type: none"> Introductions and learning objectives of country delegations 	Country delegates
16:30 – 17:00	Syndicate Groups		



Programme Overview

DAY 2: Wednesday 6 March			
Time	Title	Outline of the session	Presenters
08:00 - 08:15	Day 1 Recap		Qhelile Ndlovu
08:15 - 09:45	Facilitating scale-up and sustainability of DRF solutions	Panel discussion: The rationale for prioritizing financial resilience for agricultural livelihoods, practical experience with scaling up solutions, and the key gaps and opportunities to increase coverage and achieve sustainability of DRF solutions	<ol style="list-style-type: none"> Ms Maleshoane Lekomola, Budget Controller, Ministry of Finance, Lesotho Mr Sammy Makove, Former Commissioner of the Insurance Regulatory Authority, Kenya Ms Sara Ahmed, Finance Advisor to the Vulnerable Group of Twenty (V20) Ministers of Finance of the Climate Vulnerable Forum (CVF), Ghana Ms Sylvia Mwangi, ZEP-Re, DRIVE Project Manager, Kenya Mr Jerry Gidion, Vice President Property & Specialty Underwriting, Swiss Re Africa Limited, South Africa
09:45 - 10:00	Coffee Break		
10:00 - 11:00	REPAIR	<ul style="list-style-type: none"> Introduction to REPAIR <ul style="list-style-type: none"> Description objectives and proposed design Description of project status and process of participation Q & A 	Caroline Cerruti: Lead Financial Sector Specialist, Finance Competitiveness and Innovation, World Bank
11:00 – 12:30	Deep dive into Crop Insurance	<ul style="list-style-type: none"> Landscape of crop insurance AYII – considerations for design and implementation The case of Kenya’s AYII program Q & A 	Emily Coleman: Agriculture Insurance Consultant, World Bank John Plevin: Senior Financial Sector Specialist, World Bank Kennedy Ahinanga: State Department of Agriculture, KAIP Coordinator, Kenya
12:30 – 13:15	Lunch & Parallel ‘Lunch and Action’: How to join REPAIR		
13:15 - 14:45 Incl coffee break	Deep dive into Livestock Insurance	<ul style="list-style-type: none"> Landscape of livestock insurance IBLI – considerations for design and implementation Country example: Kenya’s experience of IBLI Q & A 	Emily Coleman: Agriculture Insurance Consultant, World Bank, Evie Calcutt: Senior Financial Sector Specialist, World Bank Maurice Onyanga: State Department of Livestock, DRIVE PIU Coordinator, Kenya
14:45 - 15:00	Coffee Break		
15:00-16:00	Data: Closing the agricultural data gap	Increasing availability of agricultural production data is critical to enable financial protection for producers. This session will introduce the 50 X 2030 Initiative, the process for countries to join the initiative and overall opportunities to leverage this data for agriculture insurance programs in the region	Masako Hiraga: Senior Economist, Statistician, World Bank, 50 x 2030 Initiative
16:00 - 16:30	Syndicate Groups		
17:00 - 18:30	Sunset game drive and networking		



Programme Overview

DAY 3: Thursday 7 March			
Time	Title	Outline of the session	Presenters
08:30-09:00	Day 2 Recap		Emily Coleman
9:00 – 10:00	Data and Analytics for DRF in agricultural	<ul style="list-style-type: none"> Data requirements for agriculture insurance, Earth Observation and the Next Generation of Drought Indices (NGDI) Q &A 	John Plevin: Senior Financial Sector Specialist, World Bank
10:00- 11:00	Institutional arrangements for agriculture insurance 1	<ul style="list-style-type: none"> Public private partnership framework and roles and responsibilities of public and private sectors Presentation of different arrangements; highlighting policy priorities and pros and cons. <ul style="list-style-type: none"> Co-insurance pool: Uganda Agriculture Insurance Scheme (UAIS) Bundling with input scheme: Zambia Farmer Input Subsidy Program (FISP) Q &A 	Qhelile Ndlovu: Financial Sector Specialist, World Bank Uganda delegation Zambia delegation
11:00-11:15	Coffee Break		
11:15 – 12:15	Institutional arrangements for agriculture insurance 2	<ul style="list-style-type: none"> Government as reinsurer of first and last resort: the case of Mongolia IBLI program Livestock indemnity insurance for social protection: the case of Rwanda’s National Agriculture Insurance Program (NAIP) Q & A 	Ulziibold Yadamsuren: Former PIU Coordinator and First Head of Mongolia Re (virtual) Joseph Museruka: Ministry of Agriculture and Animal Resources, National Agriculture Insurance Program Manager, Rwanda
12:15 – 13:30	The art of effective communication	High-level theory and interactive exercise on communication and presentation.	Sumitra Nydoo: Award winning media correspondent. Founder of Inspire media.
13:30-14:30	Lunch		
14:30- 15:45	Strategy design exercise	<ul style="list-style-type: none"> Design a 3-year strategy to improve or scale-up your country’s DRF and insurance program for agriculture 	Qhelile Ndlovu: Financial Sector Specialist, World Bank Emily Coleman: Agriculture Insurance Consultant, World Bank
15:45- 16:00	Coffee with Syndicate Groups		
16:00 –18:30	Free time		
18:30 – late	Braai and networking over marimba music		



Programme Overview

Day 4: Friday 8 March			
Time	Title	Outline of the session	Presenters
08:30-09:00	Syndicates report back	Presentation of Syndicates key take aways	Syndicate leads
9:00-10:30	Negotiation Part 1 Getting the best terms to implement your DRF Strategy	Understanding the fundamentals of negotiation, and difference between negotiation and selling. Deepen awareness and capacity for planning, managing discomfort, body language, delivering proposals and standing your ground.	The Gap partnership
10:30-10:45	Coffee Break		
10:45-12:15	Negotiation Part 2 Getting the best terms to implement your DRF Strategy	Understanding the fundamentals of negotiation, the process and the language of negotiation and practice core negotiation skills. Overall improve skills to influence stakeholders through strategic thinking, planning and effective negotiation.	The Gap Partnership
12:15- 13:00	Call to action	Presentation of Country takeaways and action plans	Country delegates
13:00 - 14:00	Lunch		
14:00 – 14:15	Closing remarks and certificate awards	Closing remarks of World Bank FCI Practice Manager	Mr. Olivier Mahul: Practice Manager, Crisis and Disaster Risk Finance, Finance Competitiveness and Innovation, World Bank

Panelists

Wednesday 6 March 2024
Facilitating scale-up and sustainability of DRF solutions

Panel discussion: The rationale for prioritizing financial resilience for agricultural livelihoods, practical experience with scaling up solutions, and the key gaps and opportunities to increase coverage and achieve sustainability of DRF solutions



Ms Maleshoane Lekomola
Budget Controller, Ministry of Finance,
Lesotho



Mr Sammy Makove
Former Commissioner of the Insurance
Regulatory Authority, Kenya



Ms Sara Ahmed
Finance Advisor to the Vulnerable Group
of Twenty (V20) Ministers of Finance of
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Ghana



Ms Sylvia Mwangi
ZEP-Re, DRIVE Project Manager,
Kenya



Mr Jerry Gidion
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