



**ENDA ENERGIE**

**Multi-Actor Partnership on Climate  
and Disaster Risk Financing and  
Preparedness in the context of the  
InsuResilience Global Partnership**

**Baseline Study in Senegal**

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## List of Acronyms

Agence Nationale de l'Aviation Civile et de la Météorologie	ANACIM
Caisse Nationale de Crédit Agricole du Sénégal	CNCAS
Catholic Relief Services	CRS
Centre d'Etudes et de Recherches sur les Energies Renouvelables	CERER
Centre de Suivi Ecologique	CSE
Centre d'Etudes Régional pour l'Amélioration de l'Adaptation à la Sécheresse	CERAAS
Commission Nationale pour le Développement Durable	CNDD
Compagnie Nationale d'Assurance Agricole du Sénégal	CNAAS
Conseil National de Concertation et de Coopération des Ruraux	CNCR
Consortium pour la Recherche Économique et Sociale	CRES
Deutsche Gesellschaft für Internationale Zusammenarbeit	GIZ
Direction de la Protection Civil	DPC
Direction de l'Environnement et des Etablissements Classés	DEEC
Global Facility for Disaster Reduction and Recovery	GFDRR
Initiative Ecosystème des Entreprises Inclusives de l'Énergie Solaire	IEEIES
Initiative Prospective Agricole et Rural	IPAR
Innovation Environnement Développement	IED
Institut National de Pédologie	INP
Institut Sénégalais de Recherches Agricoles	ISRA
International Union for Conservation of Nature	IUCN
La Banque Agricole du Sénégal	BAS
Ministère de l'Économie, des Finances et du Plan	MEFP
Ministère de l'Élevage et des Productions Animales	MEPA
Ministère de l'Agriculture et Equipement Rurale	MAER
Organisation for Economic Coopération and Développement	OECD
Platform for Agricultural Risk Management	PARM
United Nations Développement Program	UNDP
United Nations Food and Agricultural Organisation	UN FAO
United States Agency for International Développement	USAID
Université Gaston Berge	UGB
World Food Program	WFP

# 1 Introduction

Studies have shown that, Africa is the most vulnerable continent to the negative impacts of climate variability and change (Carabine et al.<sup>1</sup>, 2014; Porter et al., 2014<sup>2</sup>). Some of these impacts include, floods, droughts and sea-level rise having severe consequences on health, access to potable water, and local livelihoods especially agriculture, (World Bank, 2010)<sup>3</sup>. According to Adenle et al., (2017)<sup>4</sup>, in order to effectively address these challenges, there should be an integrated approach which they classified as 4Cs. These 4Cs are Climate education, Climate governance, Climate finance and Climate projections. The importance of climate financing and insurance could therefore not be overemphasized in developing countries as they contribute to poverty reduction and development. The positive correlation between climate change impacts and the cost of responding to disasters compels developing countries to frequently divert longer-term development finance into short-term response measures. Hence, there is a need to shift from reactive crisis management to investing in prevention and early preparedness actions.

This document contains findings of studies conducted on Climate and Disaster Risk Financing and Insurance (CDRFI) in Senegal. It is organised into 4 sections. The first which is the introductory section describes the background of the study, its objectives, method, and expected outputs and outcomes. The second section describes the country context with highlights on the CDRFI processes, identifies some key CDRFI initiatives as well as key players in the country. It highlights lessons on what works well and what needs to be improved. In relation to the objectives of the project, assessment has been made on the level of engagement of all relevant stakeholders with specific highlights on Civil Society organisations (CSOs). This assessment is documented in section 3. Following that, is section 4 which is a discussion around the current gaps that the study identified. In the final sections recommendations have been made for policy development and CSOs.

## 1.1 Background of the study

Countries that embrace a comprehensive disaster risk management approach which includes disaster risk finance and insurance solutions, are likely to have resilient economic development that protects infrastructure, lives and livelihoods. In addition to these benefits may be a strong public finance base which could strengthen disaster preparedness, rapid response, and recovery. According to the WFP (2019), "Climate risk insurance could play an important protection role for poor households exposed to climate risk, protecting people from different types of shocks and levels of vulnerability and enabling people to boost their productivity".

On the other hand, climate risk and risk prevention financing mechanisms (climate insurance in the agricultural sector, country risk pools, social security systems, new forecast-based finance approaches, etc.) is a complex area to respond to. Often there is only a small degree of transparency and

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<sup>1</sup> Carabine, E., Lemma, A., Dupar, A., Jones, L., Mulugetta, Y., 2014. What's in for Africa? The Intergovernmental Panel on Climate Change (IPCC) (Fifth Assessment Report)

<sup>2</sup> Porter, J.R., Xie, L., Challinor, A.J., Cochrane, K., Howden, S.M., Iqbal, M.M., Lobell, D.B.a.T., M.T., Food security and food production systems. Climate Change 2014: Impacts, Adaptation, and Vulnerability. Part A: Global and Sectoral Aspects. Contribution of working group II to the Fifth Assessment Report of the Intergovernmental Panel on Climate Change. Cambridge University Press, UK, PP. 485-533.

<sup>3</sup> World Bank, 2010. World Development Report - Development and Climate Change. World Development Report, Washington, D.C.

<sup>4</sup> Adenle, A.A., Ford, J.D., Morton, J., Twomlow, S., Alverson, K., Cattaneo, A., Cervigni, R., Kurukulasuriya, P., Hug, S., Helfgott, A., Ebinger, J.O., 2017. Managing Climate Change Risks in Africa - A Global Perspective. Ecological Economics 141, pp. 190 - 201.

understanding at the national level in vulnerable developing countries. However, a more transparent approach by actively engaging all relevant stakeholders especially civil society organisations (CSOs) could contribute largely to the success of these financing intervention.

Funded by the German Ministry for Economic Cooperation and Development (BMZ), a consortium of civil society organisations (lead by CARE - Germany) is implementing the project titled **“multi-actor-partnership on Climate and Disaster Risk Finance in the context of the InsuResilience Global Partnership (IGP)”**. In addition to global level influencing work, the core of the project is focused on national-level engagement, capacity development and the establishment of multi-actor partnerships on climate risk finance. The project countries are Laos, Sri Lanka, Malawi, Madagascar, **Senegal**, Philippines, Caribbean. The implemented period is between November 2019 and April 2022. In Senegal, the project activities are implemented by ENDA Energie under the coordination of German Watch.

The envisaged overall impact of the project is that the negative consequences of disasters and climate change on the development opportunities and living conditions of particularly vulnerable population groups in selected developing countries are reduced by effective, poverty-oriented and human rights-based implementation of measures to finance resilience building to climate and disaster risks.

Within Senegal, in order to achieve this goal, a number of activities have been planned which include;

- Setting up and maintaining a Multi Actor Platform in Senegal (involving; stakeholder mapping, assessing the state of play on CDRFI in senegal, organizing MAP workshops and conferences, continuous meetings with MAP stakeholders)
- Research on CDRFI approaches and slow-onsets at the national level and contributing to writing a paper on slow-onset events.
- Capacity building for local actors especially, national CSOs to enable active participation in the MAP
- Engage in knowledge exchange activities on CDRFI at the national and regional level through thematic dialogues, workshops and webinars.

## 1.2 Objectives of the baseline study

As part of the first activity, ENDA Energie conducted an assessment on the state of play of CDRFI initiatives in Senegal with the following specific objectives:

- To have an overview and understanding of CDRFI processes at the national level;
- To identify key players of the CDRFI processes in the country excluding civil society, such as government institutions, national implementing actors/ institutions, private sector organisations, and other relevant stakeholders involved in the CDRFI;
- To engage and have interactions with key players in their country around CDRFI related discussions, debates and activities;
- To identify existing national civil society organisations that are actively engaged in or interested about CDRFI processes in the country (i.e., CDRFI funding proposal development, project implementation, policy participation, interactions with implementing actors or Board members, etc.);
- Gather relevant information and data which will help inform/ guide the discussions during the national stakeholder workshops and the regional workshops as well.

## 1.3 Methodology

The study was organised in 3 main steps:

The first one was a desktop study to map out key stakeholders engaged in CDRFI activities as well as a review of the initiatives in the country. This process gave an overview of which actions have taken place and the institutions involved. Some relevant documents were also identified and reviewed.

As a second step, a project summary in a form of a flyer was produced and in addition to official letters signed by the director of ENDA Energie. These were sent to identified stakeholders to seek their consent for the interviews and engagement in the national MAP process.

As the third step, expert interviews were conducted with the key stakeholders engaged. Though the original plan was to have face to face interviews with these stakeholders, the outbreak of COVID 19 did not make this possible. The plan was changed to have virtual interviews with the target stakeholders mostly using Zoom and skype. Semi-structured questions were used as a guide for the interviews. On the other hand, sometimes due to poor internet connectivity questions were sent to the identified stakeholders to respond and submit to ENDA Energie via email exchanges.

## 1.4 Expected outcomes and outputs of the state of play

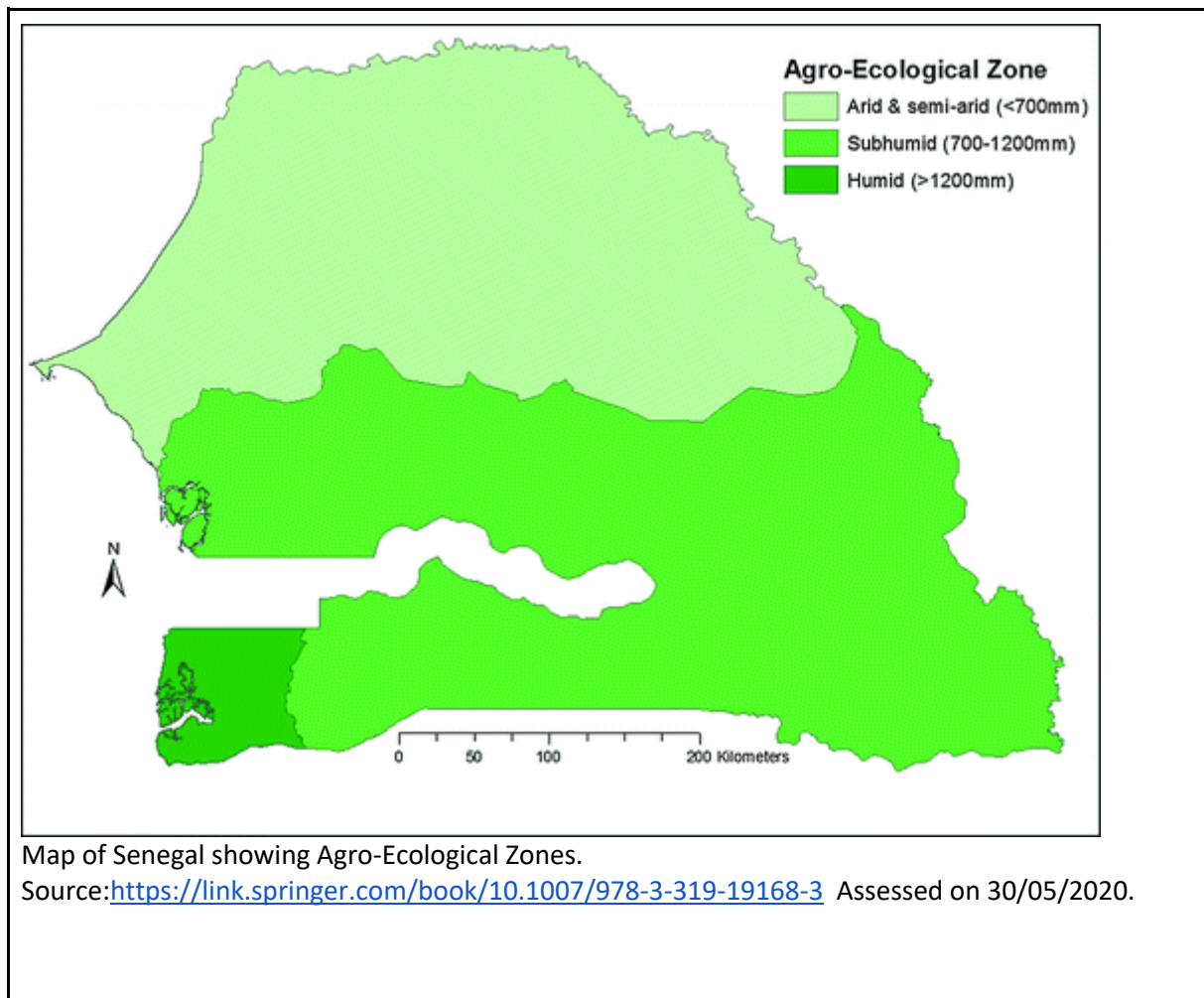
The output of the study includes; a list of identified stakeholders, audio recordings and transcripts of interviews conducted, and an in-depth report of the study. As outcomes, the study enabled ENDA Energie to have a better understanding of the CDRFI process in the country as well as the engagement of key stakeholders in preparation for the launch of the multi-actor platform to be established.

## 2 Climate and Disaster Risk Financing processes in Senegal

In this second session information on the general country context and the consideration of CDR in policies has been provided. It also highlights various steps that the government have engaged in when it comes to financing climate and disaster risks.

### 2.1 Country context and consideration of CDR in national policy documents.

Senegal is located in West Africa, with a population of 15.4 million (2016) its economy is largely based on agriculture which employs 81% of the rural population (World Bank, 2012). Over the years, the country has invested a lot in agriculture with an observed expenditure increase of 7% per annum between 2003 and 2010 (World Bank, 2012). Main crops produced are rice, millet, groundnut and sorghum. As many african countries, Senegal is exposed to climate risks such as floods, droughts, increasing temperatures and sea-level rise. The impacts of these risks have been observed to be destruction of urban infrastructure, low crop yields, land degradation, and salinization of soil and underground water.



Based in the Sahel region of the continent, “Senegal is highly exposed to the negative financial impacts of natural disasters driven by exposure to hydro-meteorological hazards, urban expansion into flood risk zones and widespread livelihood dependence on rain-fed agriculture” (GFDRR, 2012). The country has been concerned with its exposure to impacts of climate and disaster risk events. It has therefore taken part in the UNFCCC processes in developing relevant policy documents aiming to address the climate related challenges. The country has produced the following climate change policy documents

- 1st National communications (1997),
- National Adaptation Plan of Action (NAPA), 2006.
- Second and Third National communications (2010, 2016 respectively)
- Intended Nationally Determined Contributions (INDC), 2015.

Senegal has also made immense efforts in considering climate and disaster risk in its major economic policies and strategies. Some of these economic policy documents are

- Document de Politique Economique et Sociale (DPES) 2011 - 2015
- Stratégie Nationale de Développement Economique et Sociale (SNDES) 2013 - 2017
- Plan Sénégal Emergent (PSE) adopted in 2014- 2018 (horizon to 2035)

It has been observed that, due to the country’s exposure to climate risk which translates into negative impacts on its main sectors such as agriculture, a serious consideration of solutions to these challenges is inevitable. However, considering the integrated approach to managing climate risk by Adenle et al.

(2017), with their 4Cs (climate finance, climate education, climate governance and climate projections) climate financing is an important area which equally needs much attention and consideration. However, it is noted that, CDRFI is not well prioritized in the development strategy policy documents mentioned above.

## 2.2 National Approaches to Climate and Disaster Risk Financing and Insurance

Over the past years the government of Senegal has set up a number of mechanisms (financial and legal) to respond to climate disasters risk: This section provides highlights on these actions taken by the government.

- In 1997- Le Fonds de Calamité de Projets Agricoles (Minist dev communautaire, et de l'équité sociale)
- 2002 -Le Fonds de Solidarité National (Ministère du Développement Communautaire, et de l'équité sociale)
- 2003 - Le fonds de bonification d'intérêts (ministère de l'agric)
- In 2005, Le Fonds de Garantie de Projets Agricoles was established.
- Fonds de Sécurisation (Ministry of Agriculture) A fund to provide partial credit guarantees to farmers- helping them manage adverse events"
- Organisation des Secours en Cas de Catastrophe (ORSEC)

The setting up of these funds have been positive steps in addressing CDR, as they have helped in managing impacts of some disasters. For instance, the calamity fund was used in responding to floods in 2004 and 2009.

However there have been a number of challenges associated with the administration of the funds. It has been observed that, the funds allocated are relatively small in the context of potential losses; rules of access to the funds are unclear; there are difficulties and delays in accessing funds from these mechanisms. The other challenge is that, funds have multiple purposes such that, they are usually solicited for other needs, therefore in the event of disasters, the remaining resources are not sufficient to effectively address the need. And also, the number of beneficiaries of micro insurance schemes are usually low.

In view of the related challenges, in **2004**, the government of Senegal passed **the agro sylvo pastoral orientation law (la loi d'orientation agro sylvo pastorale)**. In this law the state has the duty to protect agro sylvo pastoral activities against natural disasters. The state also has the responsibility to consult with farmer associations to ensure the implementation of various policies in support of agricultural insurance.

**In 2007**, the state called on ten insurance companies to provide insurance for the agric sector in the country. However, due to the high risk involved the insurance companies did not show interest.

In 2009 the government of Senegal decided to introduce agriculture insurance for small scale farmers in the country. It therefore established the "**Compagnie Nationale d'Assurance Agricole du Sénégal (CNASS)**". CNASS was set up as a public-private partnership to support rain-fed small scale agricultural activities against the impacts of drought through micro insurance. The government subsidises 50% of the premium for all farmers, however, the number of beneficiaries remained low. To make CNASS very effective, there was a need for more capacity building for the effective administration of the insurance

scheme. The government therefore made a request from the World Bank to assist in responding to this capacity development needs.

In 2012, with financial and technical support from the **Global Index Insurance Facility of the World Bank (GIIF)**, there was the implementation of a project on **Agricultural Weather Index Insurance**. Through this project, the CNASS received a lot of capacity building support in providing index insurance to small scale farmers. The project provided index-based insurance for groundnut, maize and millet farmers for protection against drought. A total number of index insurance policy issued was 42,393 with payouts made following low rains in 2013 and 2014.

With a growing interest in agric insurance, the government developed an interest to engage in macro-level insurance. It therefore, joined **The Africa Risk Capacity (ARC)** Initiative. The ARC was created in 2012 by the African Union as an “index-based weather risk insurance pool and early response mechanism that combines the concepts of early warning, disaster risk management, and risk finance”<sup>5</sup>. Senegal was actively engaged with the AU in the set-up process of the ARC (from the conception to the creation of the institution). The nation purchased it’s first round of the risk insurance policy against droughts in **2014** and received a payout amounting to \$16.5 million. Following the payout, the government implemented response activities such as food distribution and subsidised sales of animal feed to affected households. Total beneficiaries were around 925,000 people, and 570,000 cattle also benefiting through subsidised sales of animal feed. To deepen the interventions, more than 3,200 metric tonnes (MT) of food commodities (out of 18,000 MT) were pre-positioned in food insecure areas. Pre-positioning facilitates the speedy delivery of food and reduces the risk of delays, thus reaching beneficiaries in a timelier manner<sup>6</sup>.

With this positive impact of the ARC insurance policy, the state has not stopped but continuously been engaged in purchasing more policies from ARC. **In 2019 it purchased another insurance policy called ARC Replica**. This project is being implemented by the Government of Senegal, led by the Direction de la Protection Civile (DPC). Its unique characteristic is the setting up of a mechanism to invite humanitarian institutions to jointly purchase insurance policies with governments. This is to enable a more cost-effective use of international resources and ensuring a wider coverage of the climate risk insurance. The government purchased an insurance policy against drought in July 2019 alongside the START Network (Catholic Relief Services, Action against hunger, Oxfam, Plan International, World Vision and Save the children). Due to the indication of an impending drought in relation to low rainfall, the government received a payout of 12 million USD and the START network USD10 million in december the same year. In January 2020, both partners (the government and the start network) had a joint inception workshop to plan the implementation of the response actions. It aims at reaching 30,000 households through cash interventions and food distribution. Target beneficiaries are small scale farmers and livestock keepers.

It can be ascertained that, Senegal has had a progressive process when it comes to responding to CDR over the years. It begun with considering CDR in its major economic development policy document complemented by the establishment of various funding mechanisms. To deepen its interventions, the government established a special institution for the provision of agric index insurance which was fortified with an intervention from the GIIF of the World Bank. Still with the aim of improving its efforts,

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[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/707074/African-Risk-Capacity.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/707074/African-Risk-Capacity.pdf)

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[https://unfccc.int/files/cooperation\\_and\\_support/financial\\_mechanism/standing\\_committee/application/pdf/alaskary\\_additional\\_resources\\_payouts\\_and\\_successes.pdf](https://unfccc.int/files/cooperation_and_support/financial_mechanism/standing_committee/application/pdf/alaskary_additional_resources_payouts_and_successes.pdf)



the government of Senegal is engaged in Macro-level insurance for its population. In addition to all these approaches, the government has created favourable environment for non-state actors to engage in CDRFI activities. These are described in detail in the next session.

### 3 CDRFI Initiatives and Key Actors in Senegal

Due to the importance of climate financing, many stakeholders working on climate change in Senegal have contributed a quota in trying to address the issue. In this session, some key CDRFI initiatives by non-state actors have been documented. The session also provides findings on the mapping of all key stakeholders engage in this process. Since each of the stakeholders have unique specific roles, they have also been analysed in this session.

#### 3.1 Climate and Disaster Risk Finance and Insurance initiatives implemented in Senegal

Over the past years, many non-state actors in Senegal have led some CDRFI initiatives in the country. Some of the insurance products offered in the country have been: CNAAS provides the following products: Area-yield based index insurance covering multiple perils for crops; Named-peril crop insurance; Weather-based index insurance covering rainfall deficit for crops (groundnut and maize); Livestock mortality insurance; Farm equipment insurance (multi-risk) and weather Index insurance. Some of these initiatives are as follows :

##### 3.1.1 R4 Rural Resilience Initiative launched in 2012 to 2016:

R4 is an integrated risk management strategy that combines four risk management components: improved resource management through assets creation (risk reduction), insurance (risk transfer), livelihoods diversification and microcredit (prudent risk taking), and savings (risk reserves). First phase was financed by the USAID. The objective of the R4 was to enable vulnerable rural households to increase their income and food security in the face of increasing climate risks. It partnered with ongoing insurance initiatives thereby strengthening community and country ownership. The main activities included: the offering of insurance schemes for poor farmers enabling optional premium payments in kind (labour) instead of cash. This protected farmers' investments against droughts. R4 enabled households to invest in riskier but more remunerative enterprises, as well as in seeds, fertilizers and new technologies to increase their agricultural productivity. Small-scale savings, which are used to build 'risk reserves' were established<sup>7</sup>.

##### 3.1.2 Improving agricultural risk management in sub-Saharan Africa: remote sensing for index insurance", 2012-2016:

The implementing Institutions of this project were IFAD WFP, FEWSNET, IRI, ISRA, CIRAD and CERAAS. The project developed and tested seven innovative remote sensing methodologies over two crop seasons in Senegal. Beneficiaries were small holder farmers.

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[https://www.indexinsuranceforum.org/sites/default/files/Factsheet\\_13%20WFP%20R4\\_2019\\_WEB\\_190329.pdf](https://www.indexinsuranceforum.org/sites/default/files/Factsheet_13%20WFP%20R4_2019_WEB_190329.pdf)

### 3.1.3 Feed the Future « Naatal Baye » 2012 to 2018:

Implementing partners were USAID, IPAR, MEAR, CNAAS, ASPRODEB, ANACIM, Inclusive Guarantee. The project activities included capacity building of national stakeholders engaged in agricultural index insurance. It also improved income and food security for producers through the adoption of technological innovations, access to basic services, agricultural inputs and financial services.

### 3.1.4 Platform for Agricultural Risk Management (PARM) (2015 - 2019):

This project was led by FAO, WFP and the World Bank, Ministry of Agriculture and Rural Equipment (MAER), CNASS, ANACIM, ISRA, Ministry of forest and water and IRI. The main activities included: i) assessing and prioritizing agricultural risks; ii) identification of the right tools to manage agricultural risks; iii) developing capacities on ARM; and iv) mainstreaming ARM into policy

Quick overview of CDRFI and Institutions involved.

Initiatives	Institutions
Agricultural Weather Index Insurance (2012- 2016)	GIIF, CNAAS, ANACIM and Planet Guarantee (private)
ARC (2014/2015)	DPC, CNASS, ASPRODEB and WFP
R4 (Risk Reduction Risk transfer Prudent risk taking Risk reserves) (2011 to 2016)	WFP, Oxfam America, IRI, CNASS
Improving agricultural risk management in sub-Saharan Africa: remote sensing for index insurance”, 2012-2016	IFAD, WFP, FEWSNET, IRI, ISRA, CIRAD and CERAAS
Platform for Agricultural Risk Management PARM (2015 -2019)	FAO, WFP and the World Bank and MAER
Feed the Future « Naatal Baye » 2012/2019	USAID, MEAR, CNAAS, ASPRODEB, ANACIM And Inclusive Guarantee
ARC Replica (2019/2020)	DPC, CNAAS, START Network (oxfam, CRS, Plan international, World vision, Action against hunger, save the children), CNCR, WFP and ASPRODEB
R4 (Phase 2) (2020 – 2023)	Funded by the GCF, Implemented by WFP, Oxfam America, IRI, CNASS and ONG La Lumiere

Figure 1: Overview of CDRFI Initiatives and institutions involved in Senegal

## 3.2 Key Actors of CDRFI initiatives in Senegal

The key actors identified have been categorised into 5 main sectors (National, Private, Academia, Multi-lateral, CSO and INGO). The various initiatives which each actor engaged in has been identified with their key contributing roles. Finally, observations on the engagement of each sector has been done. Table 1 below contains this information.

Table 1: Key actors of CDRFI activities in Senegal

Sectors	Actors	Roles of each actor	Remarks
National	MEFP	The ministry of finance and Economic planning is usually responsible for administering all national finance issue and as such has been receiving the ARC payout on behalf of the country.	
	MAER	It was engaged in ARC, ARC Replica, Feed the Future	
	MEPA	Works with CNAASS to provide insurance for livestock keepers	
	MDES	Ministère du Développement Communautaire, et de l'équité sociale	
	DPC	It is the focal point for ARC and ARC replica.	
	CNAAS (50%)	CNAASS is a public-private partnership organisation established to provide agricurural insurance to small scale farmers. It works closely with most of the actors of agricultural insurance,	
	ANACIM	Agricultural Weather Index Insurance, Feed the Future	
	CSE		
	DEEC		
	CRAD	CIRAD engaged in crop monitoring within the R4 initiative.	
Private	CNAAS (50%)	Offers training for representatives of farmer association on crop insurance to equip them for community sensitisation.	
	Inclusive Guarantee	It has been present in Africa since 2011. It has been part of the, Feed the Future, and others. It has been responsible for the feasibility study, and insurance product development, monitoring and offers trainings as well.	
	FEWSNET	Improving agricultural risk management in sub-Saharan Africa: remote sensing for index insurance", 2012-2016	
	BAS		
	(UPIC)		

Academia/ science	IPAR	It is a think-tank organisation with 3 strategic areas of work (Research, facilitation of political dialogues and Capacity building: It works in 3 countries in the subregion (Senegal, Niger, and Mauritania) It was engaged in the Feed the Future initiative; it conducted impact assessment on the linkages between agric index insurance and agric loans.	It's a unique feature to have collaborations between 2 academic institutions
	UGB	Conducts impact assessment; trains students on agricultural risk management ;	
	ISRA	ISRA, engaged in crop monitoring in the R4 initiative CIRAD, CERAAS (CROP monitoring).	
	CERAAS	Engaged in Crop monitoring in the R4 initiative	
Multi-lateral organisations and INGOs	World Bank -GIIF	GIIF has been in existence for 10 years. It designs insurance products ; provides technical and financial support to insurance companies on agric weather index insurance, provides meteorological and agonomic advise, partners with ASPRODEB for sensitisation activities.	
	GIZ		
	IRI	It is engaged in remote sensing and engaged in the R4, Improving agricultural risk management in sub-Saharan Africa: remote sensing for index insurance”, 2012-2016	
	FAO	Funded the PARM project ;	
	IFAD	Improving agricultural risk management in sub-Saharan Africa: remote sensing for index insurance”, 2012-2016	
	WFP	Leads the implementation of the R4 program, provides financial assistance to students for trianing on agricultural risk management ; provides administrative and logistical support on the ARC replica programme ; WFP supported CNAAS to train frammers, developed communication and awareness-raising tools,	
	KWF		
	USAID	Funded Feed the Future project,	
Civil Society Organisations	CNCR	Active in lobbying and advocacy for climate financing	
	ASPRODEB	Engaged in awarness raising programmes,	
	CARITAS	Works closely with Catholic Relief Services	
	IED Afrique	Led the implementation of a project of decentralisation of climate fund, financed by DfID.	
	La Lumiere	It is the operational partner in the R4 phase 2	

	Shalom International		
	Green Senegal		
	CRES		
International Non-governmental Organisations	Start network: Oxfam CRS Plan international Action against Hunger	They are engaged in the implementation of the ARC programme	

### Important Consultations and Exchange structures

- GDSP: Groupe de Dialogue Social et Politique (plateforme nationale) piloté par le CNCR au niveau national
- Global Network of Civil Society Organisations for Disaster Reduction (GNDR) It is an international network of organisation working on disaster risk reduction. There a branch of this network is also in Senegal and they meet one in a while to share experiences. Though the networks focus
- Platform Nationale de reduction de risk et catastrophe
- Comité pour le Développement et la promotion de l'assurance Indicielle -CDPAI (committee for the development and promotion of index insurance - led by WFP. It Engages stakeholders for on CDRFI for discussions. It was established in 2014/2015, and meets at least once every 3 months to establish strategies to better ensure a synergy of their interventions - The group does not include CSOs. Its main focus is on development and promotion of index insurance with target beneficiaries mainly being commercial farmers. However, does not use a multi actor approach, each member is on its own. (members include, OXFAM, CNASS, World Bank, ISRA, ANACIM, USAID, Coopération Canadienne, IPAR, Banque Agricole, Ministère des Finances, Agriculture, l'UCAD, l'UGB)
- Plateforme Nationale d'Appui au financement de la Résilience des territoires: This is led by a IED afrique help knowledge sharing on how to access climate finance. Detailed information about this platform is documented in Annex A.
- The GIIF in 2019 organised a training workshop in conjunction with UNECA and ARC in Dakar for West and Central African french speaking countries. This was a one-time event but the idea is to have a knowledge sharing platform in relation to climate insurance.
- COMNACC
- FONGS
- CONGAD

## **3.2.1 What worked well**

### **3.2.1.1 Positive collaborations between state and non-state actors**

It has been observed that most of the organisations had collaborations in many of the Initiatives with each one assigned specific roles with respect to their expertise. Such collaborations are healthy for effective programming and provides maximum benefits to the beneficiaries. The diagram below gives an idea of how interaction among partners looks like, (refer to figure 2). The implementation process of the ARC initiative has been a very good example of the collaboration that exist between different actors. The process started with a national inception workshop which engaged different stakeholders including private, INGOs, and CSOs (CNCR, ASPRODEB). This led to successful elaboration of a contingency plan.

### **3.2.1.2 Consideration of the poor**

It has been observed that most of the initiatives were targeted at the rural poor and this gives assurance of high impacts of the various interventions. For instance, insurance policies offered by CNASS are targeted at small scale farmers and not commercial farmers. Secondly, through the interviews, it was realised that, since 2013, the government has set up a unified national register (Registre Nationale Unifie) which is a database of all poor household. This register is used for selecting beneficiaries of the ARC initiatives where by poor households are prioritised. Again, the R4 initiative also offers the opportunity for poor farmers who are not able to pay for their premium in cash to do so in kind. All the institutions we interviewed noted that, building resilience of the the poor, is one of the main drivers of their CDRFI initiatives.

### **3.2.1.3 Gender Inclusion**

Through interviews with national institutions, it was realised that, the government has put in place measures at the national level to promote gender inclusion. Some of these are ; the creation of the national women observatory ; the institution of a national parity law ; and the establishment of a direction of equality and equity.

In almost, in all the CDRFI Initiatives, gender considerations are made. CNASS at the local level works mostly with women associations.

Secondly, non-governmental initiatives such as interventions by Planet Guarantee and the GIFF considered gender in their work as “Women’s groups were used as delivery channels” ; the designed insurance products focused on crops that are mainly cultivated by women. Moreso, 50% of the the staff members were women.

Thirdly, within the 4R initiative, women clients were primarily targets of the project design. Attention was also given to gender equity in leadership positions of project management committees; sensitization actions were conducted for women beneficiaries and they were engaged through specific distribution channels. Additionally in the ARC replica for example, interventions led by OXFAM has targeted a total of 31942 beneficiaries. From these, there are 15713 males, 16229 females with 6317 were children under 5 years.

Finally, most of the various interventions use a sex-disaggregated client and pay-out data.

### **3.2.1.4 Progressive interest in agric index insurance**

Our interviews with some national scientific research institutions revealed that, though the number of people engaged in agric insurance have been low over the years, a continuous growth in the numbers

of people taking insurance coverage has been observed. For instance, the numbers of index insurance subscribers have increased from 60,000 (Year) to 200,000 subscriptions in 2020.

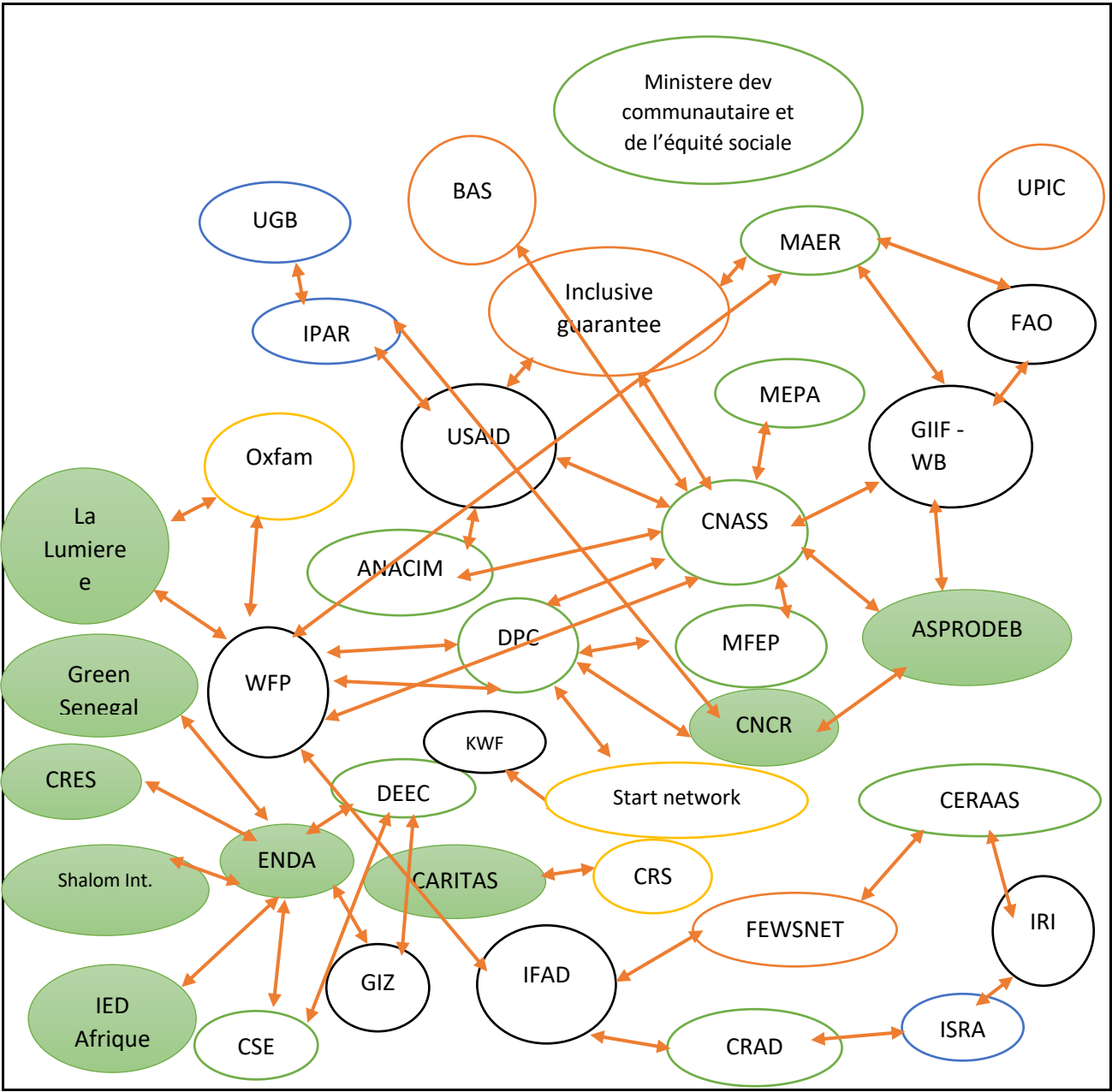
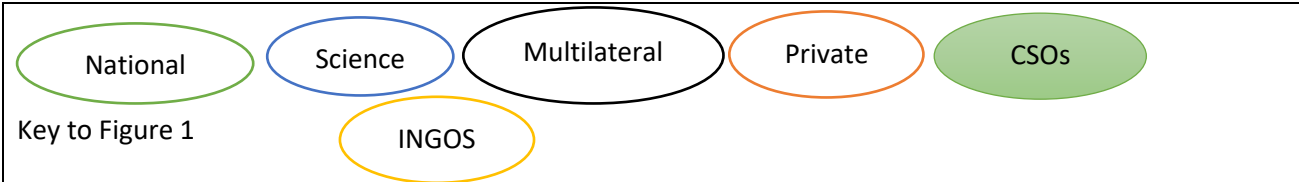


Figure 2: Collaborations between CDRFI actors in Senegal



## 3.2.2 What did not work well

### 3.2.2.1 Outbreak of Disease

It has been observed that, sometimes the outbreak of diseases prevents interventions to be made in a timely manner. This has been experienced in both of the ARC initiative. The commencement of the interventions in 2014/2015 were a bit delayed by the outbreak of the Ebola disease in the sub-region. A similar challenge was encountered with the ARC replica due to the outbreak of COVID19. However, despite these limitations, various ways were identified to overcome them.

### 3.2.2.2 Low interest of local communities to purchase insurance policies

Although, the number of people taking insurance policies are growing, these numbers are still considerably low as compared to the total number of small-scale farmers nationwide. This might be due to low knowledge on insurance products and its advantages.

## 4 Discussions on current gaps in the CDRFI in Senegal

Though Senegal could be identified as a leading example in the aspect of CDRFI within the sub-region, there are a number of gaps that need to be addressed. These are as follows :

- **Inadequate opportunities for knowledge sharing:** It was realised within the study that, though there are many actors engaged in the CDRFI process at the national level with diverse collaborations, there are limited opportunities for these stakeholders to jointly share their knowledge and experiences. One of such opportunity which could foster knowledge sharing is the existence of the committee for the development and promotion of index insurance (Comité pour le Développement et la promotion de l'assurance Indicielle –CDPAI) led by WFP. This committee engages stakeholders for on CDRFI for discussions. Its main focus is on development and promotion of index insurance with target beneficiaries mainly being commercial farmers. However, the committee does not use a multi actor approach as CSOs are not engaged.
- **Low engagement of CSO :** It has been observed that, CSOs within the country are not well engaged in the CDRFI process. This might be due to a number of reasons. Firstly, CDRFI actors prefer engaging community-based organizations such as women groups and farmer associations who are normally direct beneficiaries of such initiatives. Secondly, national level CSOs who engaged are mostly active at the operational level and not in the project design. This limits their ability to strongly influence the outcomes of the initiatives. Thirdly, there is inadequate information on CDRFI initiatives resulting in limited knowledge of CSOs. Moreover, weak collaboration between CSOs and public, private and academic institutions has been observed.
- **Low level knowledge on CDRFI amongst the general population :** Unlike other measures of responding to the perils of climate change variability and change ; such as adaptation and mitigation, knowledge on climate financing and insurance is not widely shared among the general population. Due to this, the number of actors engaged, especially CSOs are comparatively low. As a result of the low level of sensitisation and awareness raising, in most cases where a group of farmers gets insured by an association, it seldomly happens that some individuals of the group remain unaware of the of the insurance policy taken, until they are due to receive payout.
- **Inadequate consideration of the IGP pro poor policy :** At the national level, though there are considerable efforts to reach the poorest of the population who are mostly affected by



disasters. However, this is still not enough as most of the interventions are directed to the rural poor leaving the urban poor behind. Efforts to include the most poor could be improved if much consideration is given to the IGP pro-poor principles.

## 5 Recommendations

Two sets of recommendations have been stated following the study of the CDRFI process in Senegal. The first is targeted at influencing policy actions and the second at civil society engagement.

### 5.1 Recommendations targeted at Policy

#### 5.1.1 Improve communication efforts at the national level:

To overcome many challenges of the CDRFI process in the country, there is the need for all stakeholders engaged to improve their level of communication on the project's activities. Improvement in the communication could help to sensitize vulnerable populations to be engaged in the process such as subscribing to agric insurance policies. This will go a long way to build their resilience in responding to climate and disaster events.

#### 5.1.2 Consideration of IGP pro-poor principles :

A high level of considerations of the IGP propoor principles by key stakeholders (government, private, science) in designing CDRFI programmes could go a long way to maximise impacts. These principles are highlighted in the figure below :

1. **IMPACT** - Create positive and lasting change for poor and vulnerable people
2. **QUALITY** - Implement adequate and high quality climate and disaster risk finance and insurance solutions that address the needs of poor and vulnerable people.
3. **OWNERSHIP** - Ensure demand-driven approaches through environments that are conducive to stakeholder action, with a focus on the agency of end users.
4. **COMPLEMENTARITY**- Develop a mix of synergistic climate and disaster risk finance and insurance solutions building from existing institutional frameworks.
5. **EQUITY**- Climate and disaster risk finance and insurance solutions should provide inclusive and targeted support to promote equitable growth.

Figure 3:IGP pro - Poor principles

#### 5.1.3 Encourage knowledge sharing at the sub-regional and regional levels

From our interviews, it was realised that there are no regional knowledge sharing platforms. This could possibly be attributed to 2 reasons :

- Firstly, most of the countries are engaged in different CDRFI process with different levels of progress. For instance, Senegal has been in the process for almost 10 years whereas neighbouring countries such as Côte d'Ivoire, Cameroon, Nigeria started quite recently. Though these differences exist, it is a good opportunity for the countries who are recently

commencing to learn from those who have been in the process for a considerable number of years.

- The second challenge is language barrier. Most of the countries where there have convincing results, apart from Senegal are English-speaking (Zambia, Kenya, etc.) and for that matter differences in the language does not facilitate communication. However, the World Bank in its work, is strengthening regional capacities by organising training sessions for countries with common official language. These kinds of training sessions are held bi-annually.

## 5.2 Recommendations targetted at CSO engagement

### 5.2.1 Capacity building is needed

The subject of climate financing and insurance is fairly new in the country therefore capacity of CSOs needs to be strengthen in order to have them actively engaged in the process. With a strengthen capacity, CSOs can be effective in

- sensitisation of local communities on the advantages of engaging in CDRFI initiatives to improve community ownership.
- monitoring of CDRFI initiatives and advocating for the benefit of the most vulnerable.
- Serve as agents for building synergies between actions and initiatives.
- National CSOs can be key agents for advocacy and lobbying for the development of CDRFI projects to be gender sensitive and promotion of human rights and environmental safeguards) E.g., of CNCR in the establishment of the calamity fund for agriculture
- CSO could influence objectives of CDRFI initiatives (E.g of La Lumiere with Second phase R4)
- National CSOs could serve as key actors for documenting, knowledge sharing and capacity building

## 6 Conclusion :

Adopting a multi-actor partnership approach in addressing climate and disaster risk will go a long way to maximise impacts of the initiatives. One respondent of our interview remarked in that, « La plateforme que compte mettre en place le projet MAP est une occasion pour eux d'apprendre de ce qui se fait ailleurs, et c'est bienvenu » (i.e. The platform which the MAP project is trying to set up will be an opportunity for knowledge sharing).