

Home RoadMap

Promoting Index-based Weather Insurance for Small Holder Farmers in Burkina Faso

Review CEO Endorsement and Make a recommendation

Basic project information

GEF ID

8032

Countries

Burkina Faso

Project Name

Promoting Index-based Weather Insurance for Small Holder Farmers in Burkina Faso

Agencies

UNDP

Date received by PM

10/1/2018

Review completed by PM

12/4/2019

Program Manager

Katya Kuang-Idba

Focal Area

Climate Change

Project Type

FSP

PIF CEO Endorsement

Project Design and Financing

1. If there are any changes from that presented in the PIF, have justifications been provided?

Secretariat comment at CEO Endorsement Request

DS, November 30, 2018:

Cleared. Changes vis-a-vis PIF stage have been justified, and are in line with the objective of the project.

Response to Secretariat comments

2. Is the project structure/ design appropriate to achieve the expected outcomes and outputs?

Secretariat comment at CEO Endorsement Request

DS, November 30, 2018:

Partly unclear. The overall approach seems clear and sound, however, several issues remain as follows:

(1) Project component 2 seems underbudgeted, please explain how it will be possible to achieve the envisaged outputs with limited funding, or alternatively adjust the

component;

(2) Please explain how Output 2.2, the development of a weather index insurance scheme, incorporates gender dimensions, given that currently the output reads

"Develop a weather index insurance scheme incorporating gender dimensions...".

(3) Please explain what Output 2.3 "Ensure insurance is provided bundled with access to credit and agricultural inputs" is, and how it would in practice be

implemented. The way the output is currently formulated seems unclear.

(4) the envisaged budget for Knowledge sharing, of currently \$445,770 seems sizable and might possibly be reduced to aid other components;

(5) Please ensure that the LDCF funding will under no circumstance be used to subsidize premiums; the LDCF portion can be used for preparatory activities such as

climate risk modelling, data acquisition and gathering, insurance underwriting and regulatory framework, laws and guidelines. Currently, the project proposal includes

a suggestion for a subsidy scheme that is unfeasible under the LDCF framework. Instead, the insurance scheme should aim to become self-sufficient and financially

sustainable over time, in order to not rely on additional external funding for its operation.

(6) Please explain how the project will learn from and apply lessons from CIRDA program as it pertains to climate information systems and providing accurate and

timely weather data to feed into the risk insurance scheme.

DS, July 15, 2019:

Comments cleared.

Response to Secretariat comments

BL, 14 May 2019:

(1) Following comments 2-4 and 2-5 under, a total of US\$ 158,500 has been freed up from component 3 and within component 2 to reinforce it.

Budget notes 8 to 17 (Project Document, X. Total budget and work plan, p44-55) detail how the budget is planned to be used in order to achieve the envisaged outputs. The budget has been elaborated in close cooperation with the national consultant expert in IBWI for agriculture, the relevant ministries and agencies, in particular the National Meteo Agency, and the UNDP country office.

(2) A gender analysis has been carried out during project development and an action plan has been developed in order to correctly include gender in this project. They are available as Annex G of the PRODOC.

The results of the gender analysis have led to the following recommendations, which are included in the project design:

- Regarding the target population: Since women are not cultivating in Gorom-Gorom, instead of spreading the 20 000 targeted insured people in all three Municipalities evenly in proportion to their population, it is suggested that only 20% of the targeted insured are in Gorom-Gorom and the rest spread evenly in Safané and Tchériba with a specific target of 30% of women, as 30% is assessed to be an ambitious but achievable target.
- Regarding activities:
- o Especially target women for capacity building activities in order to tackle the gender imbalance regarding insurance;
- o Develop complementary measures specific to women, especially in Gorom-Gorom, in order for women to benefit from the project. It is proposed to support women especially to access credit (for cattle breeding in Gorom-Gorom), to support their market gardening (maraîchages) activities where they exist (Mouhoun) and to support their access to agricultural inputs;
- o Mainstream gender aspects and set quantitative targets for women when relevant in the Project Result Framework for all project outcomes.
- Regarding project organization: At least 30% of the operational organization staff for the implementation of the project should be composed of women, in order to make sure women are fully involved in the implementation and management bodies of the project. Women will therefore be encouraged to apply and knowledge of gender mainstreaming will be integrated in the ToRs of the main project positions. The operational organization staff will also be trained to be able to use tools for analysis and integration of gender issues. These measures will ensure that specific impacts on women and other vulnerable groups will be kept in mind in the implementation of the project.

The gender action plan sets sex disaggregated indicators that are included in the Project Result Framework.

(3) As mentioned in Section II Strategy of the PRODOC, "the design of this project integrates lessons learnt from previous IBWI projects in Burkina Faso and elsewhere, among which bundling insurance together with access to credit and other complementary measures aiming at reinforcing the target population's resilience and revenues increases the impact of insurance".

As mentioned in the description of component 2 in Section IV, it is important to note that the IBWI only covers the residual risk when other adaptation options have been adopted and implemented. This is why it is provided as part of a "resilience package", bundled together with access to credit and complementary measures supporting more resilient agricultural practices. This will make IBWI a catalyst for further resilience building.

In practice, distributors and aggregators will play a key role in implementing this approach. Indeed, even though situations may vary in different locations, microfinance institutions will most of the time be the main distributors of the insurance, coupling them with loans. Farmer organizations will often act as aggregators, either contracting insurance policies in the name of their interested members as a group or at least accompanying them during the agricultural season by distributing the complementary agricultural inputs (resilient seed and agricultural techniques).

This will be carried out in close link with component 1 of the project that will build capacities both of these actors and of the direct beneficiaries.

(4) As the proposed project is a first such trial in the country, paving the way for nation-wide insurance projects, the knowledge sharing component is a central part of the project. The initial budget allocation for the knowledge component (component 3) was significant because it embedded an impact evaluation (output 3.3). Based on the GEF's comment, it has therefore been decided to withdraw this output, and to reallocate the resources (US\$ 158,500) for component 2, as advised under

comment 2.1. Evidence-based impact assessments indeed are data-heavy, require regular field surveys and data generation and specialized expertise, making this activity too costly.

(5) The budget has been modified accordingly.

As detailed in section IV, component 2, as well as Section V Project Management, Cost efficiency and effectiveness of the PRODOC, the proposed project aims to become self-sufficient and financially sustainable over time and does take into account the relevant literature on index insurance, suggesting that while premium subventions are a powerful tool to support insurance uptake, experience has shown that premium subsidies tend to become permanent and are therefore a long-term budget cost[1]. The suggested premium subsidy scheme was very selective as it aimed at enabling vulnerable groups such as women or the poor to access the insurance scheme, which all consultations carried out during project development showed was an important priority for stakeholders. It was also limited in time. However, the budget has been modified in order to ensure that no LDCF funds will be used to subsidize insurance premiums.

(6) As explained in Section V Project Management, Cost efficiency and effectiveness of the PRODOC, the proposed project builds on the results and lessons learnt from CIRDA (called SAP/IC in the documents). The proposed project will indeed use the infrastructure and human capacities built by SAP/IC while implementing its main lessons in particular the need for more tailored and reliable agromet advisories to reach the last mile.

3. Is the financing adequate and does the project demonstrate a cost-effective approach to meet the project objective?

Secretariat comment at CEO Endorsement Request

DS, November 30, 2018:

Cleared, pending the incorporation of comments under Question 2 above.

DS, July 15, 2019:

Comment cleared.

Response to Secretariat comments

4. Does the project take into account potential major risks, including the consequences of climate change, and describes sufficient risk response measures? (e.g., measures to enhance climate resilience)

^{[1] (}a) Are subsidies to weather-index insurance the best use of public funds? A bio-economic farm model applied to the Senegalese groundnut basin, Agricultural Systems, Volume 156, 2017, Pages 149-176.

⁽b) The Perverse Effects of Subsidized Weather Insurance, Omri Ben-Shahar & Kyle D. Logue, Standford Law Review, Volume 68, Issue 3, March 2016, page 571.

Secretariat comment at CEO Endorsement Request

DS, November 30, 2018:

Cleared.

Response to Secretariat comments

5. Is co-financing confirmed and evidence provided?

Secretariat comment at CEO Endorsement Request

DS, November 30, 2018:

Unclear. The project document currently states in the Annex that co-financing letters are provided in a separate document, however, no such document is available in GEF Portal. Please submit full documentation including co-financing letters for all sources listed in Table C. Furthermore, please double check if the type by source is listed correctly in Table C, as currently for instance government co-financing of \$24 million is listed as in-kind co-financing, which seems unreasonably high given the definition of in-kind financing. Kindly double check all sources of co-financing and ensure that Table C is accurate.

DS, July 15, 2019:

Co-financing letters have been provided and match the stated sources in Table C, however, \$24 million of government co-financing is still listed as in-kind. Please clarify whether this is accurate.

DS, August 1, 2019:

Comments cleared. Co-financing categories have been revised, and the \$24 million in government co-financing is now listed as grant contribution.

Response to Secretariat comments

BL, 25 July 2019

The 24 million USD co-financing from the Ministry of Agriculture will specifically contribute to reinforcing climate information infrastructures and investment in the development and implementation of risk management measures for agriculture. There was an error during the selection of the co-financing category at submission. The nature of this co-financing is that of a public investment and it will be leveraged to directly contribute to the outcomes of the project.

BL, 14 May 2019:

The co-financing letters have been re-sent with the revised package. Table C has been revised. The nature of the co-financing according to GEF7 as been qualified as investments mobilized.

6. Are relevant tracking tools completed?

Secretariat comment at CEO Endorsement Request

DS, November 30, 2018:

Partly unclear. Please provide adaptation indicators in separate excel file or PDF and submit along with revised package.

DS, July 15, 2019:

Tracking tool is still missing from the submission. Please upload as separate Excel file.

DS, August 1, 2019:

Comment cleared.

Response to Secretariat comments

BL, 25 July 2019

Tracking tool has been uploaded in the roadmap section of the portal.

BL, 14 May 2019:
A separate excel file with core indicators now accompanies the resubmission package
7. Only for Non-Grant Instrument: Has a reflow calendar been presented?
Secretariat comment at CEO Endorsement Request N/A
Response to Secretariat comments
8. Is the project coordinated with other related initiatives and national/regional plans in the country or in the region?
Secretariat comment at CEO Endorsement Request DS, November 30, 2018:
Cleared.
Response to Secretariat comments
9. Does the project include a budgeted M&E Plan that monitors and measures results with indicators and targets?
Secretariat comment at CEO Endorsement Request DS, November 30, 2018:
Cleared.
Response to Secretariat comments

10. Does the project have descriptions of a knowledge management plan?
Secretariat comment at CEO Endorsement Request DS, November 30, 2018:
Cleared.
Response to Secretariat comments Agency Responses
11. Has the Agency adequately responded to comments at the PIF stage from:
GEFSEC
Secretariat comment at CEO Endorsement Request
Response to Secretariat comments
STAP
Secretariat comment at CEO Endorsement Request DS, November 30, 2018:
Cleared.

Response to Secretariat comments

GEF Council

Secretariat comment at CEO Endorsement Request

DS, November 30, 2018:

Partly unclear. Please address comments made by the GEF Council members, including the United States, and submit response matrix along with revised package.

DS, July 15, 2019:

Responses to STAP comments have been provided in the designated section (Annex B) in GEF Portal. However, the Agency's responses to the comments provided by the United States are still missing from that very Annex B in GEF Portal. Please insert them in the relevant section.

DS, August 1, 2019:

Responses to U.S. comments are still missing from Annex B in GEF Portal. Please note that this information has to be inserted in GEF Portal entry mask-sending it as an attached document is insufficient. Please provide the responses to U.S. comments in Annex B in GEF Portal.

GEFSEC, 12/31/2019 - This comment is cleared.

Response to Secretariat comments

BL – 20 Sept 2019

Responses to US comments have been included in Annex B of the Portal.

BL – 25 July 2019

Response to comment has been provided on 14 May 2019.
BL, 14 May 2019:
We believe the elaboration of the PRODOC and CEO endorsement addressed the comments made by the GEF Council members, including the United States, at PIF
stage in the following way (the information is also available in the CEO Endorsement Request, in Annex B):
As UNDP prepares the draft final project document for CEO endorsement, the United States urges UNDP to:
x Provide more information on what climate data and information will feed into and sustain an
index-based weather insurance system and how that information will be communicated in a
way that is digestible, timely and useful for policy-makers and other stakeholders;
☐ The climate data will include those collected by the meteorological network, such as rainfall and temperature, with a preference for land collected on land instead o satellite data. The data will be supplied through the meteorological network and delivered through existing communication channels, although the project will also have provision to improve the network and the communication channels through an assessment early on. Climate data will be complemented with agronomic
information collected in the field and which will vary from area to area based on local contexts and to ensure that the products proposed are adapted to local farmers' needs. Information will be shared through online databases, from which different stakeholders will be able to extract and use the data that is relevant for their use and specifically tailored communication means will be used to ensure they can reach the intended users (e.g. through the use of sms-based alerts). Further information on
the climate information system are also presented in the report prepared by the national consultant for the PPG.
x Expand on the criteria that will be utilized during the selection process of pilot programs in component 2;
☐ The project will need to reach people that can benefit from those insurance products, while ensuring that they are also appealing to insurance providers in terms of
prospect. The pilot programs will be decided upon based on a variety of factors, including vulnerability of farmer's to climate change, and the willingness of providers
to serve those areas, availability of relevant climate information (including through upgrade or installation of meteorological equipment), accessibility to the mobile network.
x Provide more information on how the component 2 insurance scheme will be structured,
including how participants will be selected and provide specific details on how LDCF funds will
be used for the insurance-related components of this project;

☐ See section IV: Results and Patnerships as well as section X: total budget and workplan, in particular budget notes 8-16.

x Take into account the changes in baseline projects that have taken place since the development of the PIF, such as the shift from la Stratégie de croissance accélérée et de développement durable (SCADD) to le Plan national de développement économique et social (PNDES) due to a government change, including how UNDP will mitigate any complications that arise if new baselines do not fit within national priorities; This has been the case (see section II Development challenge, section V Project management as well as section VIII Project Management of the PRODOC) and consultations have shown that the proposed project is very well aligned with national priorities, as proven for example by the high co-financing (24millions USD) approved by the Ministry of agriculture.
x Expand on ways in which Ministries involved in this project will coordinate with each other, including through planned institutional arrangements between Ministries; and, The Project Board will be the main tool to ensure participation and coordination of Ministries and governmental agencies, whose responsibilities are laid out in the stakeholder engagement plan. The PB will meet regularly and the project manager will be responsible for coming up with revisions should the stakeholder engagement plan prove inadequate and failed to ensure coordination among the different government actors involved. x Take into account the challenges that UNDP may face in implementing this project given security challenges are now increasing in the areas referenced in the PIF. This has been the case in selecting the target area. As mentioned in section III STRATEGY of the PRODOC: "At the PIF stage the project was exclusively targeting the Sahel region, which is a vulnerable zone due to scarce rain. However, discussions with all stakeholders during the inception workshop have led to widening the geographical scope due to the security situation in the region and the innovative aspect of the project. The project still covers the Sahelian Municipality of Gorom-Gorom in the Oudalan Province." The remaining risks linked to security are treated in section XII Risk Management as well as Annex H: UNDP Risk Log of the PRODOC.
In addition, we expect that UNDP in the development of its full proposal will: x Engage local stakeholders, including community-based organizations, environmental nongovernmental organizations and the private sector in both the development and implementation of the program; This has been the case at every stage of the project development with the participation of all stakeholders to consultations (launch workshop, national consultations, validation workshop)

x Clarify on how the implementing agency and its partners will communicate results, lessons learned and best practices identified throughout the project to the various stakeholders both during and after the project. □ This is the object of component 3 and 4 detailed in the PRODOC and CEO Endorsement
Convention Secretariat
Secretariat comment at CEO Endorsement Request
Response to Secretariat comments Recommendation
12. Is CEO endorsement recommended?
Secretariat comment at CEO Endorsement Request DS, November 30, 2018:
Not yet. Please address comments under Question 2, 5, 6 and 11, and submit revised package. Please respond to individual GEF Secretariat comments in the relevant sections in GEF Portal.
DS, July 15, 2019:
Not yet. Please address remaining comments above. Please also provide the project taxonomy in the relevant field in GEF Portal, along with Rio Marker categorization (which should be Rio Marker 2 for Adaptation).
DS, August 1, 2019:

- •Responses to U.S. comments are still missing from Annex B in GEF Portal. Please note that this information has to be inserted in GEF Portal entry mask sending it as an attached document is insufficient. Please provide the responses to U.S. comments in Annex B in GEF Portal.
- •In addition, please clarify the execution arrangements. In GEF Portal, it says that the project be executed by "GEF Agency". A letter with the title "LETTRE STANDARD D'ACCORD ENTRE LE PNUD ET LE GOUVERNEMENT POUR LA FOURNITURE DE SERVICES DE SOUTIEN" is attached to the submission but is not signed.
- •GEFSEC, 11/29/2019 Not cleared. Please correct the following:
- •- Please remove vehicle purchase and related costs from the proposal. The GEF strongly prefers all vehicle purchases to be done with co-financing. Please either provide a justification for why this is not being done, and or, provide a cost basis demonstrating how it is more cost effective to buy a vehicle and hire a full time driver, as per the prodoc (which provides no cost information). Furthermore, it is not immediately clear from the Prodoc the total amount of days throughout the project cycle the vehicle will be used for, the total cost, and what will become of the vehicle once the project closes.

GEFSEC, 12/31/2019 - Not yet. GEF PPO has reviewed the CEO ER and provided the following comments. Please address and resubmit for consideration:

- 1. On Taxonomy: Agency should select keywords under Climate Change Adaptation that best describes this project as it is, the taxonomy is insufficient
- 2. On Project Preparation Grant: Agency should populate the fields for the PPG.
- 3. On M &E Agency should not charge Audits under M & E Audits are to be paid from PMC. Translations cannot be paid from M&E
- 4. On Agency's Execution arrangements: We do not see the Program manager's approval / GPU Manager clearance on the proposed executing arrangement; neither we see a letter originating from the country requesting for execution services. However, as has been seen in most UNDP projects, this project has the standard MOU signed between UNDP and the Government indicating a charge of \$14,675,000 for executing services. Please amend.
- 5. There is an executing function that can be carried out by UNDP (Senior Supplier) which states "The Senior Supplier role must have the authority to commit or acquire supplier resources required" this has to be removed from the ProDoc or the responsible has to be changed to the Governmental Executing Agency
- 6. In the budget one finds in the ProDoc (page 54) section PMC, besides the amount mentioned above (\$14,674) that needs to be removed unless all conditions are met (the Program manager's approval / GPU Manager clearance on the proposed executing arrangement; neither we see a letter originating from the country requesting for execution services), there is another budget line for \$75,000 for travel and DSA mission expenses of UNDP CO to monitor the project this has to be paid from the Agency Fee please remove this cost from the budget.
- 7. All co-financing letters are in French please provide English translations for Co-financing letters once submitted, we will in a position to review their consistency with the figures in Table C in Portal.

GEFSEC, 3/23/2020 -

- 1) Cleared
- 2) Noted. Will follow up with ITS.
- 3) Not cleared. These costs seem to still be under M&E. Please clarify or amend.
- 4) Cleared.
- 5) Cleared.
- 6) Not cleared. Please advise why the vehicle charge remains
- 7) Cleared.

GEFSEC, 5/14/2020 - 3 is cleared. Please indicate why the vehicle charge cannot be covered by the USD \$24.5 million of co-financing. Additionally, the 75k also needs to be removed.

GEFSEC, 6/24/2020 - These comments are cleared and CEO endorsement is being recommended.

Response to Secretariat comments

BL - 20 Sept 2019

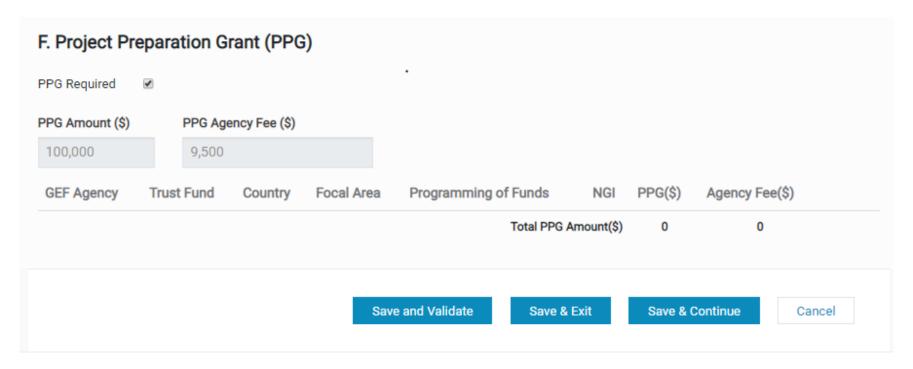
In the GEF Portal, the Executing Partner was wrongly indicated. It should read as "Ministry of Environment and Sustainable Development and the partner Type "Government". The required change has been communicated to the GEF Sec IT department as the Portal does not allow us to make the changes.

Signed Letter of Agreement between UNDP and the Government of Burkina Faso for support services has been uploaded in the Portal on the Road Map section.

JP -

Response to Secretariat comments

- 1. More keywords that fit the project in the taxonomy were selected in the portal.
- 2. The fields in the PPG section was not available to fill up.



- 3. The Audit and translation costs are now entered under PMC.
- 4. The DPC costs are now covered by UNDP TRAC resources.
- 5. In the project organization structure the senior supplier was replaced by the Development Partner as per the updated UNDP project document template. The updates in the template follow recurrent GEF's comment on UNDP's submissions and was adapted to respond to these comments in a more coordinated manner. The development partners are the MEEVCC and the Ministry of Agriculture and Water Development.
- 6. (i) the DPC costs are now covered by UNDP TRAC resources, not LDCF. (ii) these expenses are also covered by UNDP TRAC resources and represent the costs for travel related to the project implementation (both representation at international events and regular field visits) which is considered to go beyond the project fee provided by the LDCF. In the budget lines, the share of expenses covered by LDCF resources and by UNDP TRAC resources was made clearer by adding a line specifying the source of funds.
- 7. The English translation of the letters of co-financing and the revised UNDP letter of co-financing stating the nature of co-financing have been uploaded in the portal. Due to the delay in the expected day of approval of the project, some of the co-financing is now outdated, therefore the co-financing from the FAO project

(ending in 2019), as well as the projects "Strengthening climate information and early warning systems in Africa for the development of resilience and adaptation to climate change in Burkina Faso" and "Adapting natural resource dependent livelihoods to climate induced risks in selected landscapes in Burkina Faso: the Boucle du Mouhoun Forest Corridor and the Mare d'Oursi Wetlands Basin" were withdrawn. Additional co-financings are being explored but the current version only includes two co-financing (UNDP and the Ministry of Agriculture).

Response 01/04/2020

- 3) All audit costs and translation costs were withdrawn from the M&E budget.
- 6) In addition to the procurement of one car under the project budget, vehicle charge remains considering that a single vehicle to cover the overall implementation support (ie. field visits and project team mobility) is not sufficient. It was therefore estimated that an additional car will be needed for 135 days over the project duration. With a daily renting cost (with driver) in Burkina Faso at XAF 65,000 (about US\$108.70), this was budgeted at US\$14,675. This option is far more cost-effective than procuring a second car and paying the salary of a second driver. It should be noted that the first vehicle will be needed full time by the project team. Considering that there are about 250 working days per year, and the project will be implemented over 5 years, the cost of buying a car and paying the salary of a driver (\$52,000 + 300*12*5 = 70,000) is far more cost-effective than renting a car full-time (\$168,750).

CG - 27/05/2020

The vehicle charges (car and motorbikes, for a total of US\$58,000) are now charged to the TRAC co-financing, resulting in adjustments in the budget. Changes are highlighted in yellow. Regarding the US\$75,000, if the GEF refers to the budget line 33, note that this is budgeted under TRAC co-financing. However, this amount was reduced (to US\$17,000) and the description revised to "Additional international travels to communicate on the project and field visits to monitor the project implementation. Y1-Y5"

In addition, please note that in the M&E section a note has been added below the table (both in the CEO ER p30 and Project Document p37) to clarify that the costs in this table are not additional to the costs in the total budget presented in section X of the project document "This table aims at providing more clarity on the overall M&E activities to be conducted during implementation, and the indicative costs are not additional to the total budget presented in section X of the project document (no double-costing)."

Review Dates

Secretariat comment at CEO Endorsement Request

Response to Secretariat comments

First Review

Additional Review (as necessary)		
Additional Review (as necessary)		
Additional Review (as necessary)		
Additional Review (as necessary)		

Response to Secretariat comments

Secretariat comment at CEO Endorsement Request

CEO Recommendation

Brief Reasoning for CEO Recommendations

The UNDP project, *Promoting Index-based Weather Insurance for Smallholder Farmers in Burkina Faso*, requesting \$4.8 million in financing, aims to strengthen the resilience of smallholder farmers to the adverse impacts of climate change by providing access to index-based weather insurance (IBWI) for crops, accompanied by complementary measures that will bolster community resilience. The project looks to creating enabling conditions for advancing an index-based weather insurance system in Northern Burkina Faso, pilot an insurance program for small-scale producers (involved in sorghum, corn, niebe, and sesame production) to minimize the damage induced by climate risks, and capture and disseminate lessons learned from the index-based weather insurance experience. The project is designed around 3 components, which will delivery upon the following outcomes: (i) Enabling conditions for advancing an IBWI system in Burkina Faso developed; (ii) IBWI piloted for small scale producers to minimize vulnerability to climate risks; (iii) Lessons learned from the IBWI experience documented and disseminated. This project is innovative for the country, in which rural households face considerable weather-related risks, but where a very small percentage of the population have access to and rely on weather insurance. As a rest of project activities, 20,000 people will be insured and have access to WBWI. The project will also lay the groundwork for developing a national IBWI for agriculture. Relevant ministries will benefit from comprehensive targeted capacity building exercises to make this a reality, which will also contribute to the project's sustainability. By reinforcing the whole insurance ecosystem of Burkina Faso, these activities will enable national actors, including ministries, local authorities, insurers and credit institutions to take ownership of the project and continue it independently as a large part of the entry costs will have been covered by the proposed project.