ILO EVALUATION

- **Evaluation Title:**   **Global action network to make agriculture insurance work better**

  - **ILO TC/SYMBOL:**   **GLO/13/39/UCD**

  - **Type of Evaluation :**   **Independent external final evaluation**

  - **Country(ies) :**   **Switzerland (project activities in Bangladesh and Senegal)**

  - **Date of the evaluation:**   **September to November 2017**

  - **Name of consultant(s):**   **Forwaves - Maria Zarraga**

  - **ILO Administrative Office:**   **SFU**

  - **ILO Technical Backstopping Office:**   **Enterprises**

  - **Date project ends:**   **31.03.2018**

  - **Donor: country and budget US$** **The Regents of the University of California (UC-Davis) $2,000,012**

  - **Evaluation Manager:**   **Aida Lindmeier**

  - **Key Words:**   **Final independent project evaluation Social Finance**

This evaluation has been conducted according to ILO's evaluation policies and procedures. It has not been professionally edited, but has undergone quality control by the ILO Evaluation Office

International Labour Organization

Impact Insurance Facility

(Enterprises Department)

Final Evaluation Report

"A Global Action Network to advance the agriculture insurance" project

(Project Code: GLO/13/39/UCD)

FOR**W**AVES Crafting change

December 9, 2017

▪ **Title:** *"A Global Action Network to advance the agriculture insurance"*

- **ILO project reference code:** GLO/13/39/UCD

- **Evaluation type:** Independent evaluation

- **Evaluation timing:**

    – Internal evaluation preparation: September 2017
    – Evaluation implementation: October – November 2017

- **Countries covered:**[1]

    – People's Republic of Bangladesh
    – Republic of Senegal

- **Evaluation approved by EVAL on:** *Date to be added after approval*

- **Project start and end dates:** October 2014 to March 2018. The initial project end date was September 2017 and was extended to March 2018 during the evaluation.

- **Name of evaluation consultants:**

    – Maria Zarraga – Managing Director, Forwaves Consulting (main evaluator)
    – Claude Hilfiker – Forwaves Expert, Forwaves Consulting (reviewer)

- **Name of evaluation manager:** Aida Lindmeier, Impact Insurance Facility (Enterprises Department), HQ

- **ILO Office administrating the evaluation:** Impact Insurance Facility (Enterprises Department), HQ

- **UN agency participating in the evaluation:** ILO

- **Donor & Project budget (at time of reporting):**

  USAID / University of California in Davis (UCD) → USD 2'000'012.—

- **Cost of evaluation (at time of reporting):** CHF 8'400.-- → USD 8'472.—

- **Key words:** Agricultural insurance, Index Insurance Innovation Initiative (I4), Basis risk, Behavioural change, Bundling, Capacity Building, Client Value Assessment, Communities of practice, Consumer education, Customer-centred approach, Final evaluation, Global, Action Network (GAN), Global Index Insurance Facility (GIIF), Inclusive growth, Inclusive insurance markets, Index insurance, Impact Insurance Facility, Knowledge management, Microinsurance, Small and medium-sized enterprises (SMEs), Product, Access, Cost and Experience (PACE) added value analysis framework, Peer Learning Platform, Public-private partnerships, Public risk reinsurance, Reinsurance, Responsible insurance, Risk transfer, Rural Development, Smallholder farmers, Value Chains.

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[1] Countries are hereinafter referred to as "Bangladesh" and "Senegal" to facilitate the text reading.

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LIST OF ACRONYMS

CNAAS	National Agricultural Insurance Company of Senegal
CO	Country Office
CPFA	Professional Centre of Training in Insurance
DWT	Decent Work Technical Support Team
GAN	Global Action Network
GDP	Growth Domestic Product
GIIF	Global Index Insurance Facility
HQ	Headquarters
I4	Index Insurance Innovation Initiative
ILO	International Labour Organization
KPIs	Key performance indicators
MFIs	Microfinance institutions
OECD-DAC	Organisation for Economic Co-operation and Development - Development Assistance Committee
PACE	Product, Access, Cost and Experience
PLP	Peer Learning Platform
RBM	Results-Based Management
SDG	Sustainable Development Goals
SMEs	Small and medium-sized enterprises
SWOT	Strengths, weaknesses, opportunities and threats
TOC	Theory of Change
ToR	Terms of Reference
UCD	University of California, Davis
UN	United Nations
USAID	United States Agency for International Development
WBG	World Bank Group
WFP	World Food Programme

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EXECUTIVE SUMMARY

BACKGROUND & CONTEXT

Summary of the project purpose, logic and structure

"A Global Action Network to advance the agriculture insurance" project is a two-and-a-half-year project awarded by the United States Agency for International Development (USAID) to the regents of the University of California, Davis (UCD) and ILO. It began in late 2014 with the aim of addressing the identified gaps in agriculture insurance in form of community of practitioners to advance practitioner knowledge on how to provide better agriculture insurance in selected countries.

The *purpose* of the project is to expand innovations in agriculture insurance and ensure quality implementation on the ground through the coordination of the Global Action Network (GAN). This will help accelerate the availability and adoption of agriculture (index) insurance as part of a broader risk management strategy. The project *objective* is to provide a forum for thought leaders in agriculture insurance to discuss key issues, identify constraints, explore solutions, undertake evaluation and research, explore synergies on agriculture insurance projects, and promote lessons learned, best practices and quality standards on insurance.

The project has *three main components:*

(1) Establish and coordinate the activities of the GAN consisting of a **community of experts** who discuss key issues in the pursuit of best practices in agriculture insurance; (2) **Build capacity** of practitioners and governments in two focus countries through the coordination of country strategies / work plans, exploring collaborations with existing initiatives, developing and conducting trainings for practitioners; and (3) **Promote "responsible" scaling of agriculture insurance** to the broader insurance community by repackaging and disseminating lessons into knowledge products, tools and training modules. Component 2 is rolled out in Bangladesh and Senegal, the selected focus countries.

As Secretariat of the GAN, the ILO plays a lead role in setting up and coordinating the activities of a consortium of thought leaders from the development, private sector, and research communities, while working in selected countries to build local capacity to implement agriculture insurance.

Present Situation of the Project

The project was launched in October 2014 and is in its final stage. The intervention was initially extended to September 2017. During the evaluation, the project was further extended to March 2018, in order to organise an additional GAN Working Group Meeting in March 2018. The project set up the Global Action Network and launched the GAN Kick-off meeting in November 2014. The project zeroed down key issues discussed during GAN Working Group Meetings to selected work streams and submitted papers on (1) assessing the client value of index insurance products; (2) bundling agriculture insurance with financial and non-financial services; and (3) consumer education on index insurance. Publications and knowledge products based on the GAN work, lessons learned and good practices were disseminated to the broader insurance community. The project organized 14 GAN events (i.e. conferences, webinars and trainings) to advance knowledge in agriculture insurance, some of which were combined conferences. This included annual GAN Working Group Meetings. In focus countries, the project set up 7 training workshops. A Peer Learning Platform (PLP) meeting on agriculture insurance was also held in Kenya, in 2017, with government officials representing 9 countries, namely Bangladesh, Ethiopia, Ghana, Kenya, Nigeria, Pakistan, Tanzania, Uganda and Zambia.

Purpose, scope and clients of the evaluation

This final evaluation covered the project "A Global Action Network (GAN) to advance the agriculture insurance". The purpose of the evaluation is to assess whether the project as a whole provided the right type of support to achieve its objectives in the right way, draw lessons for future activities, and provide an evidence-based assessment of project deliverables.

The evaluation covers the period from its design in 2014 to present day (November 2017), in order to provide a complete perspective of the project's development, evolution and status. The evaluation assessed the Facility's contribution towards a global practitioner knowledge-base, also drawing on examples from country activities in Bangladesh and Senegal.

The evaluation included the Facility team, GAN members and donor representatives who are also the intended users of this evaluation.

Methodology and limitation

Different evaluation tools were combined to ensure an evidence-based qualitative and quantitative assessment. The methodological mix has included document review, semi-structured individual interviews and direct observation. The desk study includes the analysis of a set of project documentation, including progress reports, a financial statement, event / workshop reports and highlights, and surveys conducted by the project. One main limitation is that the evaluation only captures a limited number of views on the overall project, based on the Terms of Reference (up to 18 people in total). The majority of beneficiary representatives interviewed are GAN members involved in the project Component 1. As no logic model was available, the evaluation proposes a model (Figure 2) to be further discussed by the project team.

The evaluation work was conducted from 4 October 2017 to 29 November 2017 in close coordination with the Impact Insurance Facility and resulted in the following findings, conclusions and recommendations.

MAIN FINDINGS & CONCLUSIONS

Findings

A) RELEVANCE AND STRATEGIC FIT

The original project strategy and objectives are highly consistent with beneficiaries' requirements, global partners' and donors' priorities. The project document presents in general a sound intervention logic to achieve planned results. The project capitalized on ILO comparative advantages in knowledge management and facilitated the dissemination of knowledge to the broader agriculture insurance community. Lack of exploiting all planned synergies between project components reduced knowledge sharing and transfer.

B) PROJECT PROGRESS AND EFFECTIVENESS

During the period between October 2014 and December 2016, the project has achieved approximately 82% of expected outputs planned for 2014-2016, following project amendments. At the current stage, the project has achieved 89% of all expected outputs planned for 2014-2016. The project has not yet finalized the project progress report for 2017. GAN members perceive project events and the annual GAN Working Group Meetings as very valuable and of very good quality. The interactive format of GAN Working Group Meetings is highly appreciated by participants. The GAN meetings allowed to share knowledge, experience and case studies, and to facilitate discussions and consensus on best practices, emerging trends and models. The project managed to improve knowledge in this sector and repackaged lessons learned from the work of the GAN into knowledge products and tools. Various programmes were discussed. While no proposals for donor groups were prepared as initially planned to facilitate GAN's work, this was reported as being useful for an eventual second phase of the project.

Several stakeholders mention that more could have been done. The project scope was revised several times during the project, resulting notably in changes in timing and a reduced scope in focus countries. While the original project strategy was consistent with countries' requirements, the number of expected outputs was reduced in focus countries. The revised intervention and reduced number of trainings proved to be insufficient to create an enabling environment for broader market development in Bangladesh and Senegal.

C) SCALE AND EFFICIENCY

The project successfully brought together thought leaders in agriculture insurance, academicians and practitioners, with diverse backgrounds and affiliations. During GAN meetings, participants discussed various key issues in the pursuit of best practices, focusing on selected work streams. The project disseminated knowledge products to the broader agriculture insurance community. At this stage, project stakeholders note that additional key players would need to be involved in GAN Working Group Meetings, notably to explore how governments could support efforts to scale up agriculture insurance. Several interviewees raised the importance of further strengthening collaboration with local initiatives, in order to conduct pilot tests, integrating the quality standards, tools, methodologies, guidelines and emerging good practices developed or identified by the GAN.

Project partners are in general satisfied with project resource utilization. Resources were managed according to expected project outputs, based on the project contract amendments.

D) EFFICIENCY OF MANAGEMENT ARRANGEMENTS

The management arrangements between the donor and the Facility were in general adequate, following rules and procedures of partner organizations. The presence of an ILO staff / country project coordinator was instrumental in Senegal, as it facilitated project implementation and coordination with key stakeholders, such as the partner training institute. The absence of a country project coordinator in Bangladesh made the project implementation more challenging.

The evaluation found evidence that project management, planning and reporting mechanisms need to be further improved with regards to project monitoring, in particular outcomes monitoring.

E) IMPACT AND SUSTAINABILITY

While it is too early to evaluate the project impact, the sustainability of the project is at the current stage not secured. The project is in its final stage and there is an interest in scaling up the GAN concept. However, no exit strategy has been developed for the different project components.

Conclusions

These findings lead to the following **conclusions:**

Conclusion 1 on relevance and strategic fit:

The project strategy and objectives are highly relevant for project stakeholders, in particular for GAN members who appreciate the creation of a center of excellence offered through interactive meetings among thought leaders and a knowledge sharing platform. The creation of the GAN answers the need of strengthening coordination and collaboration among the agriculture insurance community and advancing global knowledge. Systematic transfer of lessons learned and synergies between project components and different groups of stakeholders have not yet been fully exploited to reinforce the intervention's depth and impact - in particular in bringing together the GAN and government representatives from the Peer Learning Platform, and transferring more systematically lessons learned between focus countries and the GAN.

Conclusion 2 on progress and effectiveness:

The project has been very successful in setting up the Global Action Network. The project implemented a range of GAN conferences, webinars and trainings to advance agriculture insurance. Events were highly rated by participants, representing various development, private sector and research communities. It took time for project partners to clarify the scope of intervention. Modifying the project scope changed the intervention structure, as compared to the initial project framework. It should be noted that the initial project objectives were particularly ambitious considering the project duration and budget allocated, requiring revising priorities.

Conclusion 3 on scale and efficiency

The project results are highly satisfactory with regards to all GAN activities, justifying donor investment. Interviewees are in general satisfied with the project resource utilization and with the GAN knowledge products. The latter focus on key agriculture insurance issues selected by the consortium of GAN thought leaders. Although the project delivered most expected outputs, the project did not reach full scale, in particular with regards to initial expected outcomes in focus countries. A comprehensive end-to-end intervention proves to be necessary to achieve broader market development, general awareness and capacity building of practitioners and governments in focus countries. This requires strengthened collaboration and synergies with local key stakeholders and existing programmes. A project duration of at least 2 to 5 years and more resources would need to be carefully planned in advance, including ILO staff and experts, in order to test and translate global innovative knowledge into local practice and policy.

Conclusion 4 on efficiency of management arrangements

The management arrangements of the project are in general adequate, supported by a good collaboration between the organizations involved. Project reporting mechanisms between donors, focus countries and ILO Headquarters need to be strengthened, should the project undergo a second phase, to improve project implementation. A project coordinator would also need to be appointed in each focus country. While the project did not involve country focal points when discussing project amendments, it is important to manage stakeholders' expectations and receive sound feedbacks on the eventual impact of envisaged changes on the ground. Project planning and monitoring, timely requirements collection and scope definition can be improved to facilitate smooth project implementation. The project logical framework will be more instrumental if improved. Project outcomes should notably be better agreed upon among all project

partners, clearly communicated and monitored on a regular basis. This would also better serve GAN members' requirements. Stronger reporting on all project activities and outcomes would allow to better tackle emerging challenges as they occur and capture all project best practices and lessons learned. The importance of good planning and monitoring for successful project results is no longer to be proven and allows a project team to tackle upfront risks, issues and feasibility components.

Conclusion 5 on impact sustainability

While it is too early to assess the project impact, the intervention sustainability and financial viability is not secured. An exit strategy is instrumental, ideally at an earlier stage, to define strategic steps and avoid losing momentum towards the end of the project. Based on the very positive feedback from GAN beneficiaries and the requirement for project additional activities, a second phase of the project would be useful to consider, ensuring a more sustainable intervention. The project has the potential to contribute to responsible growth through strengthening small-scale farmers' ability to access financial services and integrate into wider national, regional and global value chains.

In the opinion of the evaluator, the project is of high relevance to all actors involved. The project has achieved highly satisfactory results through its work with the GAN. There is potential for improving more outcome-oriented monitoring. If the project pursues a second phase, including a more comprehensive project implementation in focus countries as initially planned, multiplying convergence activities with existing projects, rather than a stand-alone project, can reduce resource implications and contribute to a more sustainable intervention.

Lesson learned

A lesson learned is the importance to provide technical assistance to focus countries with a holistic approach including not only capacity building workshops but also strengthening local coordination with key stakeholders and local initiatives, through end-to-end projects, with the support of a national project coordinator.

Emerging good practice

An emerging good practice pertains to the GAN concept that serves the need of strengthening coordination and collaboration among various stakeholders. The GAN contributes to advance agriculture insurance through getting thought leaders to work together on defined work streams, in an interactive way. The GAN creates synergies among stakeholders who have traditionally worked more in silos.

RECOMMENDATIONS

From the conclusions above, the evaluation derives the following recommendations.[2]

Recommendation 1 (from conclusions 1, 3 and 5) proposes to USAID/UCD and ILO HQ a project second phase to continue GAN meetings and activities, reinforce its activities in focus countries and further exploit synergies between the 3 project components for a comprehensive knowledge management process and sustainable intervention. This would allow to further develop global innovative knowledge and to test and translate it into local practice and policy. Priorities and expected outcomes should be closely discussed with all project stakeholders involved. *Priority / Importance: High – Resource implications: High*

Recommendation 2 (from conclusions 2, 3 and 4) to ILO HQ: Establish solid project management tools, methodologies and results-based management (RBM) guidelines. This would encompass regular outputs and outcomes monitoring and a stronger reporting mechanism between project donors, ILO and focus countries. *Priority / Importance: High – Resource implications: Low*

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[2] In order to operationalize these generic recommendations, **sub-recommendations** have been formulated in the evaluation report, distinguishing short-term and medium-term recommendations, whereby the short-term sub-recommendations are the ones that could be implemented in the current final phase of the project.

INTRODUCTION

The ILO Impact Insurance Facility of the Enterprises Department commissioned a Final Independent External Evaluation of "A Global Action Network to advance the agriculture insurance" project (Project Code: GLO/13/39/UCD). The evaluation is conducted by Forwaves Consulting. The evaluation team is constituted of two Forwaves Experts in Evaluation, namely Ms. Maria Zarraga (evaluator and Forwaves managing director) and Mr. Claude Hilfiker (reviewer and Forwaves expert).

Guided by the Terms of Reference (ToR) of August 2017 (see latest version of 25 September 2017 in Annex 2), the independent evaluation work was undertaken between 4 October and 29 November 2017 in close coordination with the ILO evaluation manager Ms. Aida Lindmeier.

The evaluator submitted the draft Inception Report on 10 October 2017. This was followed by a desk review based on documents provided by the ILO Impact Insurance Facility team. Evaluation interviews with members of the Global Action Network (GAN) were well organized, and took place in majority during the GAN Working Group Meeting at ILO Headquarters (HQ), in Geneva, Switzerland, on 17 and 18 October 2017. The evaluator participated in this two-day project event, allowing direct observation. Additional meetings and Skype interviews took place on 16 October 2017 and between 19 October and 27 November 2017 with GAN members, donor and focus country representatives and the Impact Insurance Facility team.

(A)   PROJECT DESCRIPTION AND CONTEXT

(i)   Description

"A Global Action Network to advance the agriculture insurance" project is a two-and-a-half-year project with a budget of CHF 2'000'012 awarded by the United States Agency for International Development (USAID) to the regents of the University of California, Davis (UCD) and ILO. It began in October 2014 with the aim of addressing the identified gaps in agriculture insurance in form of community of practitioners to advance practitioner knowledge on how to provide better agriculture insurance in selected countries.

The project has three main components:

1. Component 1: Establish and coordinate the activities of the action network consisting of a **community of experts** that discusses key issues in the pursuit of best practices in agriculture insurance.

2. Component 2: **Build capacity** of practitioners and governments in 2 focus countries through the coordination of country strategies / work plans; exploring collaborations with existing initiatives; develop and conduct trainings for practitioners.

3. Component 3: **Promote "responsible" scaling of agriculture insurance** to the broader insurance community by repackaging and disseminating lessons into knowledge products, tools and training modules.

Component 2 is rolled out in:

- Bangladesh; and
- Senegal.

The project focuses on setting up a Global Action Network (GAN) on agriculture insurance to help accelerate the availability and adoption of agriculture (index) insurance as part of a broader risk management strategy.

The project is managed from the ILO Headquarters Impact Insurance Facility in Geneva, where the Secretariat of the GAN is located, in collaboration with the University of California in Davis. The ILO plays a lead role in setting up and coordinating the activities of a consortium of thought leaders from the development, private sector, and research communities who are engaged in developing agriculture insurance markets, while working in selected countries to build local capacity to implement agriculture insurance. A Senior Technical Officer is responsible at ILO Headquarters for managing the three project components.

Target groups:

- The target group for *Component 1* include organisations, institutions and individuals who are thought leaders engaged in the development of agriculture insurance markets.

- For *Component 2*, the target group includes a combination of macro players such as insurance regulators, ministries of agriculture, social protection agencies and meso/micro players including insurance organizations (providers and distribution channels).

- The target groups for *Component 3* incudes microinsurance organizations or providers in all developing countries who are the audiences for the knowledge products and with whom the project shares lessons from project activities.

While the direct recipients of the project are more meso and macro players, the *ultimate beneficiaries* of the project are the *low-income farmers* who, through the activities implemented with such players, will have better access to insurance, thus enabling them to adopt improved production processes and make more productive decisions.
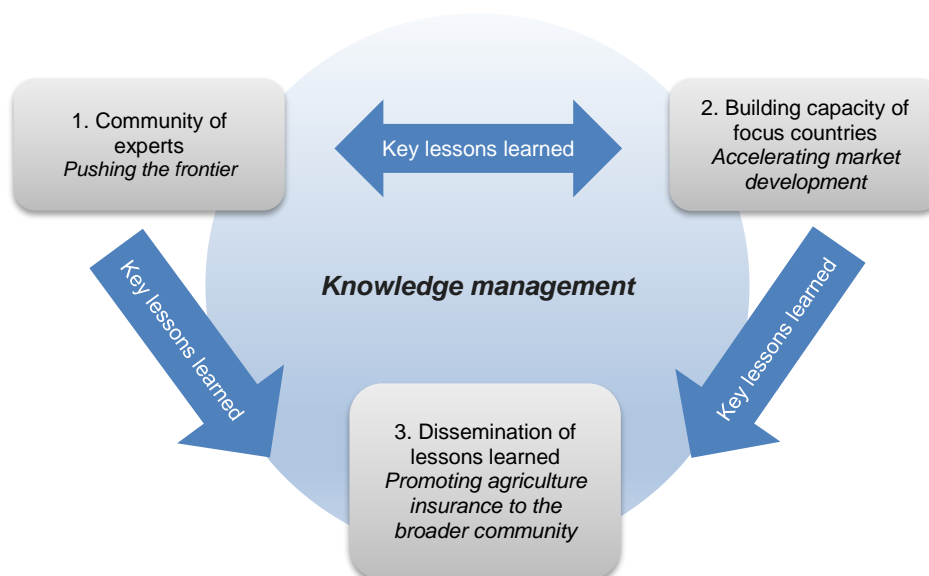

Figure 1 – Diagram of project components (based on project document)

The details of the three project components are following:

Component 1

Establish and coordinate the activities of an action network consisting of a community of experts
The Global Action Network is a vibrant community of experts in agriculture insurance that discusses emerging topics, key issues, and good and next practices. This network is seen to perform functions including:

- Debate issues and ideas and develop work plans based on them;
- Facilitate consensus on best practices; harness best practices from existing and new programmes, elicit challenges and emerging next practices;
- Identify strengths and weaknesses of various programmes; and
- Prepare proposals for donor groups to facilitate its work.

To facilitate the network's work, sub-groups are formed to focus on key topics such as research and innovation, implementation at scale and reinsurance.

Component 2

Build capacity of practitioners and governments in two focus countries
The Facility helps the Action Network support agriculture index insurance market development in two focus countries. The objective is to enhance communication with and collaboration of efforts at the country level,

which can lead to synergies and better utilization of locally available funds, resulting in better outcomes on training and the creation of an enabling environment.
To ensure quick adoption of insurance in the focus countries, the Facility:

- Coordinates initiating activities at the country level with key stakeholders, collaborates with existing local initiatives, and (if necessary) builds local networks. Integration and synergies with local programmes help prevent duplication of effort;
- Develops strategies to appropriately position agriculture index insurance instruments within the country's risk management efforts;
- Organises, conducts and participates in local agriculture insurance fairs to get stakeholders together, share insights, and link insurers with potential distribution channels; and
- Assists the Action Network in conducting trainings on agriculture (index) insurance.

Component 3

Promote "responsible" scaling of agriculture insurance to the broader insurance community

To accelerate the adoption of better agriculture insurance practices, the Facility:

- Repackages lessons learned from the work of the Global Action Network and the capacity building activities in focus countries into knowledge products and tools;
- Disseminates knowledge products in a variety of formats such as case briefs, publication of emerging insights, posting of research findings and participation in relevant forums; and
- Develops and maintains an agriculture-specific section in the Facility website to complement existing platforms, enables cross posting, and at the same time promotes lessons learned to the agriculture insurance industry not necessarily reached by existing platforms.

Bangladesh and Senegal have been selected as **focus countries for Component 2**.

The main goal of the project in both countries is to accelerate the development of inclusive agriculture insurance market. The specific objectives for each country are following:

Bangladesh:

- Coordinate relevant stakeholders and existing projects to leverage all the synergies;
- Build capacities of key players through a sustainable approach with local training institute and targeted knowledge sharing events; and
- Develop a demonstration case through providing targeted technical assistance to one of the initiatives in coordination with other on ground partners.

Senegal:

- Coordinate relevant stakeholders and existing projects to leverage all the synergies;
- Harmonise consumer education initiatives by the National Agricultural Insurance Company (CNAAS) and its partners; and
- Assess client value of CNAAS products to inform operational improvements.

The project organized 14 GAN events between 2014 and 2017, including yearly GAN Working Group Meetings, to advance knowledge in agriculture insurance. Some events were organized in conjunction with other conferences. The GAN established 3 working groups focusing on specific work streams.[3] This resulted into 3 final or draft publications. (See Annex 4). The GAN Kick-off meeting took place in November 2014, in Mexico City, Mexico. In 2015, the project organized 6 GAN events, including 1 webinar and the annual GAN Working Group Meeting. The latter was co-organised in April 2015, in London, United Kingdom, with the Africa Programme at Chatham House, after the conference on *"Microinsurance in Africa: Enabling development through risk reduction"*. In 2016, the project set up 7 GAN events including 2 webinars and 2 training workshops[4]. The GAN Working Group Meetings that took place in May 2016 and

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[3] Work streams: (1) assessing the client value of index insurance products; (2) bundling agriculture insurance with financial and non-financial services; and (3) consumer education on index insurance.
[4] Training workshops were organized in Manila, Philippines and Nairobi, Kenya.

October 2017 were organized at ILO HQ in Geneva, Switzerland. (See detailed list of project events in Annex 9).

The project was launched in both focus countries in November 2015. In Bangladesh, the project organized 5 training workshops[5]. In Senegal, the project coordinated relevant stakeholders and contributed to the national consumer education on index insurance strategy by providing a draft strategy paper in April 2016. The intervention in Senegal also included 2 training workshops on pricing in microfinance in October 2015 and on consumer education and client value in December 2016. A Peer Learning Platform (PLP) meeting was also organized for policymakers representing 9 countries, in Nairobi, Kenya, in July 2017.

(ii)   Conceptual framework of the project

The intervention logic of the project is as follows:

Purpose: *Expand innovations in agriculture insurance and ensure quality implementation on the ground through the coordination of the Global Action Network (GAN). This will help accelerate the availability and adoption of agriculture (index) insurance as part of a broader risk management strategy.*

Objective: *Provide a forum for thought leaders in agriculture insurance to discuss key issues, identify constraints, explore solutions, undertake evaluation and research, explore synergies on agriculture insurance projects, and promote lessons learned, best practices and quality standards on insurance market development and programming to the insurance and broader development communities.*

Change agenda: *Expand innovations; promote responsible and sustainable scaling of agricultural insurance.*

The diagram below provides a description and illustration of how and why a desired change could be expected to happen in the particular context of this project (proposal for logic model). The evaluator took the initiative to propose a **logic model (Theory of Change – TOC)** based on the project document. While the Outcome 1 is based on the standard project framework, the Outcome 2 is a complementary sustainable project framework.

By combining both frameworks, this model involves more government representatives and includes pilot tests, notably based on internationally agreed quality standards.

This could be useful for an eventual second phase of the project, while capitalizing on the current project achievements. This logic model allows hence going one step further than the original project framework, integrating key learnings and project activities that contribute to create positive conditions for a sustainable intervention and enabling environment.

This proposal would need to be discussed more in detail by the project team and partners, notably to assess the feasibility to shift in this direction should the project undergo a second phase.

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[5] In Bangladesh, the project organized 1 training workshop in 2015, 3 in 2016 and 1 in 2017. (See Annex 9)

IMPACT

Enhanced availability and adoption of agriculture (index) insurance as part of a broader risk management strategy

OUTCOMES

STANDARD PROJECT FRAMEWORK

O1
Expanded innovations in agriculture insurance (AI) through the coordination of the GAN and further development of quality implementation in focus countries.

COMBINED WITH

SUSTAINABLE PROJECT FRAMEWORK

O2
Strengthened "GAN+" coordination between the GAN and government representatives (Peer Learning Platform - PLP)

OUTPUTS

Component 1
Strengthened global knowledge in AI through GAN coordination efforts at the international level

Component 2
Strengthened capabilities and market development in AI through enhanced coordination, strategies and capacity building in selected focus countries.

Component 3
Accelerated adoption of better AI by the broader insurance community through the promotion of responsible scaling of agriculture insurance.

Component 4
Strengthened global knowledge in AI through GAN and Peer Learning Platform (PLP) coordination efforts and tripartite consultations

Component 5
Assistance / coordination in defining AI quality standards and their implementation through advanced distribution models in development / country programmes

PROCESSES

Set up a community of practice (GAN) to provide a forum to discuss key AI issues

Define and publish best practices, quality standards and tools

Transform global knowledge into training materials, knowledge products and tools

Conduct capacity building / knowledge sharing activities based on needs analysis / strategies developed in focus countries

Disseminate knowledge products and tools in a variety of formats among the broader insurance community

Set up a community of practice including the GAN and the PLP to provide a forum to discuss AI issues with all key stakeholders

Define / Agree on AI quality standards and other key issues to be integrated in specific development / country programmes (pilot tests)

Provide technical assistance / coordination to design, monitor and evaluate these pilot tests (including capacity building)
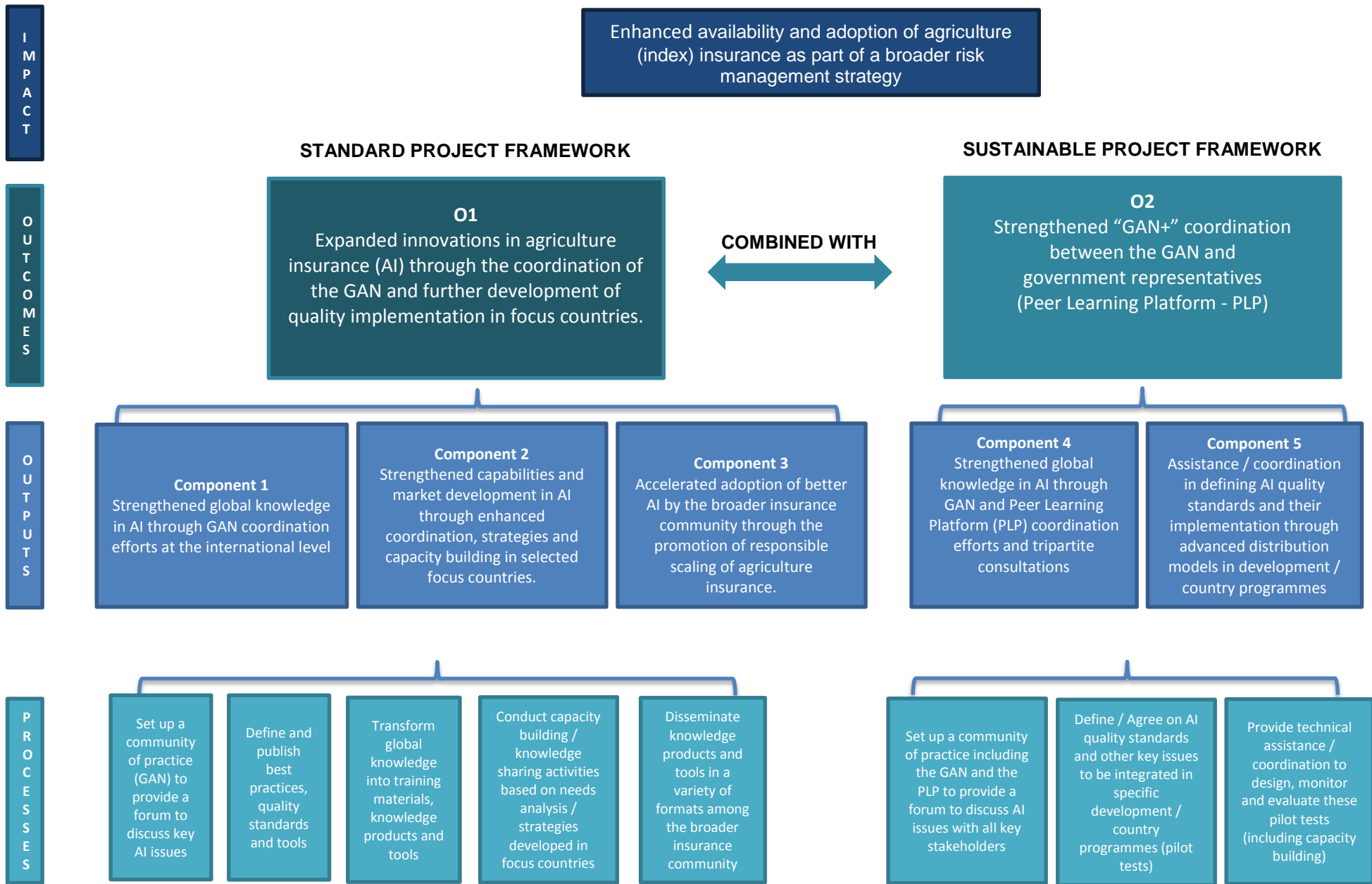
Figure 2 – Proposal for GAN logic model

(iii)   General context

Agricultural development is one of the most powerful tools to end extreme poverty, boost shared prosperity and feed a projected 9.7 billion people by 2050 according to the World Bank. In 2016, analyses found that the 65% of poor working adults work in the agricultural sector, which accounted for one-third of global gross-domestic product (GDP) in 2014.[6] There have been many initiatives in the developing countries to support inclusive growth to pull the rural poor out of poverty. While these initiatives aim at increasing the productivity of smallholders, it is challenging to curb farmers' exposure to risks, such as drought and flooding. Due to financial institutions' resistance to agricultural lending, small-scale farmers have limited access to financial services and are unable to secure funds to take advantage of new technologies and market opportunities. While risks become even more sever due to climate change, risk transfer instruments such as insurance can play a significant role. Unfortunately, insurance is rarely available, especially for small-scale farmers in developing countries. Despite many efforts initiated in developing agriculture insurance at the international level, there is still a lack of communication and coordination, and limited collaboration across programs that can potentially create synergies. There is a need for a venue to discuss among the multiple players and stakeholders emerging topics and issues that are critical in charting the way forward.

The project is managed by **ILO's Impact Insurance Facility.** The latter was set up in 2008 (initially under the name of Microinsurance Innovation Facility) to support the development of quality insurance products for low-income households. The project started in October 2014 and had an initial duration of 2.5 years. After different contract amendments, the project has been extended to September 2017. During the evaluation, the project was further extended until 31 March 2018 for a total duration of 3.5 years, in order to conduct an additional GAN meeting in March 2018 that will be financed with the remaining budget of the project.

The project objectives are in alignment with the Impact Insurance Facility's strategy for 2014-2018, namely (1) accelerating the development of insurance markets in selected countries; (2) supporting innovations by working with leading organizations to develop breakthrough solutions; and (3) building capacities to put knowledge into practice with extensive dissemination of lessons learned. While the Facility established itself over the past years as *a critical knowledge hub*, it was obvious that there was a clear lack of coordination and collaboration between agriculture insurance key players. The latter include governments, research organizations, local insurance companies, financial institutions, international reinsurers, technology service providers and international development organizations.

(B)   SCOPE, PURPOSE, METHODOLOGY AND LIMITATIONS OF THIS EVALUATION

(i)   Scope

The evaluation is for the three main components of the project that is currently in its final implementation stages.

The evaluation covers the period from its design in 2014 to present day (November 2017), in order to provide a complete perspective of the project's development, evolution and status. The evaluation assessed the Facility's contribution towards a global practitioner knowledge-base, also drawing on examples from country activities in Bangladesh and Senegal.

(ii)   Key purpose

The evaluation serves three purposes:

- Project's performance: assess whether the project as a whole provided the right type of support to achieve its objectives in the right way;

- Learning for improvement in the future; draw lessons for future activities; and

- Accountability to the donors, the ILO constituents, and the key stakeholders of the project: provide an evidence-based assessment of project deliverables.

The evaluation objectives are therefore to evaluate the achievements of the project against its objectives and provide detailed recommendations solidly based on the evaluator's analysis and lessons learned that could be replicated or should be avoided in the future.

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[6] Information according to The World Bank: http://www.worldbank.org/en/topic/agriculture/overview.

The recommendations focus on the following two aspects:

- *Assess the planned vs. delivered progress (against the log frame, work plans and overall strategic objectives); and*

- *Identify good practices and lessons learned that would contribute to enhancing the adoption of a systemic approach in the ILO's portfolio of knowledge management development projects.*

        (iii)   Criteria and Questions

The evaluation is based on the OECD-DAC evaluation criteria. Accordingly, project quality has been assessed against the following main evaluation criteria:

- **Relevance:** the extent to which project objectives were consistent with beneficiaries' needs.
- **Effectiveness:** the extent to which the project's immediate objectives were achieved, or are expected to be achieved, taking into account their relative importance.
- **Impact and Sustainability**: related to an analysis of the project's contribution to broader, long-term, sustainable development changes. Evaluation questions of this nature aim to assess the likelihood that the concept developed by GAN can be implemented and or even scaled up and replicated by intervention partners after major assistance has been completed.
- **Efficiency:** the extent to which the project delivered its outcomes and outputs with efficient use of resources (including management arrangements), including efforts / successes in soliciting private public partnerships for the most cost-effective implementation of activities. This will include the extent to which the resources available were adequate for meeting the project objectives.

Key evaluative questions are defined on pages 3-4 of the ToR, among which selected questions (mentioned below) have been translated into interview questions which are presented in Annex 1 (attached to the report).

Relevance and strategic fit
- *Are the objectives of the project consistent with beneficiaries' requirements, global partners' and donors' priorities?*
- *Does the project capitalize on ILO comparative advantages in knowledge management?*

Progress and effectiveness
- *To what extent has the project achieved its objectives and successfully reached its target group according to the logframe/workplan?*

Scale and efficiency
- *Has the project reached sufficient scale and depth to justify the donor investment?*
- *How efficient was the project in utilizing project resources to deliver the planned results?*

Efficiency of Management Arrangements
- *Was the management arrangement and governance arrangement of the project adequate?*
- *Was there a monitoring & evaluation system in place and how effective was it?*

        (iv)   Methodology

The evaluation is in adherence to ILO's evaluation policy guidelines, standards and ethical safeguards, the Norms and Standards of the United Nations Evaluation Group (UNEG) and the Evaluation Quality Standards of the Organisation for Economic Co-operation and Development - Development Assistance Committee (OECD-DAC). The methodological framework to conduct this evaluation is based on the ToR (Annex 2).

The evaluation balances the need for organizational learning with the purpose of ensuring accountability to the project owners. While maintaining independence, the evaluator has applied a participatory approach seeking the views of all groups of project stakeholders based on the ToR (Annex 2).

Enrolling key stakeholders in the evaluation process, e.g. involving the Facility team in the discussions on key findings, conclusions and recommendations, facilitated organizational learning and allowed the team to understand the main findings and to provide concrete feedback.

Different evaluation tools were combined to ensure an evidence-based qualitative and quantitative assessment. The evaluator has emphasized on cross-validation of data through triangulation and an assessment of plausibility of the results obtained. The methodological mix has included document review, semi-structured individual interviews and direct observation.

The desk study includes the analysis of existing progress reports, event reports and surveys as well as a survey through a very short evaluation questionnaire (Annex 5). Conclusions and recommendations have been based on evaluation findings (deductive reasoning).

The list of persons interviewed and documents consulted are presented in Annexes 3 and 4 to this report.

The evaluator worked freely and without interference. All project stakeholders interviewed were ready to openly share their views. Information obtained during data collection was comprehensive, consistent and clear.

> (v) Main limitations to this evaluation

The evaluation only captures a limited number of views on the overall project, based on the ToR (up to 18 people in total) with a main focus on Component 1. The evaluation ToR (Annex 2) planned to only interview GAN and / or Community of Practice members. This led to 15 interviews including 8 direct project beneficiaries who are all part of the GAN network, the target group for Component 1. These interviewees shared their feedback on the GAN Meetings. Although no missions were planned to Bangladesh and Senegal, additional interviews were organized upon request of the evaluator with focal points, in both focus countries, in order to be able to draw examples from country activities and assess the delivered progress against the logframe and work plans and overall strategic objectives, as requested in the ToR[7].

> (vi) Clients

The principal clients for this evaluation are the Facility team, GAN members and UCD and/or USAID donor representatives. The Facility team, GAN members and stakeholders in project countries will use the evaluation findings and lessons learned as appropriate.

Key stakeholders interviewed include:[8]

- Impact Insurance Facility team at ILO Headquarters (HQ) (2);
- Donor: UCD (2); and
- Global Action Network and/or Community of Practice members (8); and
- Focus country focal points in Bangladesh and Senegal (2).

FINDINGS AND ASSESSMENT

This section presents the findings of the evaluation and provides an assessment of project quality against the evaluation criteria.

(A) RELEVANCE AND STRATEGIC FIT

Relevance assesses the extent to which project objectives were consistent with project key stakeholders' priorities.

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[7] Annex 2

[8] The list of key stakeholders is presented in Annex 3. The former USAID donor representative who is no longer involved in the project was not available to participate in the evaluation. A very short interview took place with the USAID officer replacing her. The partner training institution in Senegal was also not available.

> The original project strategy and objectives are highly consistent with beneficiaries' requirements, global partners' and donors' priorities. The project document presents in general a sound intervention logic to achieve planned results. The project capitalized on ILO comparative advantages in knowledge management and facilitated the dissemination of knowledge to the broader agriculture insurance community. Lack of exploiting all planned synergies between project components reduced knowledge sharing and transfer, in particular between the GAN and focus countries.

◈ ***Are the objectives of the project consistent with beneficiaries' requirements, global partners' and donors' priorities?***

The project is relevant for developing countries and the community of practice in agriculture insurance. Creating a platform for thought leaders to discuss key issues, extracting lessons from pioneers, facilitating learning in focus countries and sharing success and challenges is highly relevant for all stakeholders.

The GAN contributes to accelerating the availability and access to agriculture (index) insurance that can protect farmers from climate-related shocks that trap them in poverty. This allows them to make greater investments in production, such as new technologies, better equipment and agricultural inputs, and to access market opportunities. This shows the link between agriculture insurance and the United Nations (UN) Sustainable Development Goals (SDGs). Agricultural insurance contributes to the following SDGs: no poverty, zero hunger, decent work and economic growth and climate action.[9]

The intervention hence contributes ultimately to a shared goal among all actors, namely alleviating poverty through promoting responsible scaling of agriculture (index) insurance and broader risk management strategies. Better income generation and more stabilized production improves smallholder farmers' lives by keeping a minimum standard of life and reducing negative coping strategies.

(i)   Relevance for the Global Action Network (GAN)

The GAN is a vibrant community of experts in agriculture insurance that discusses emerging topics and good and next practices. Enhancing global knowledge on index insurance and building capacity of practitioners is of high relevance to GAN members.

All participants interviewed value the forum of discussion offered by the GAN, and being aware of latest insurance innovations and relevant case studies. They appreciate the interactive format of GAN meetings, working in small groups, bringing together researchers and practitioners. The GAN's multi-stakeholder approach notably responds to academicians' requirements to know what information is needed to conduct policy relevant research.

All participants interviewed were not aware that the GAN is run in the context of a project and that it is in its final stage. It was reported that it would have been useful to more carefully explain the GAN at the beginning of the project and what level of commitment is expected from participants, to better manage their expectations. All interviewees value the importance of continuing discussions with a solution-driven approach. Several interviewees would welcome, over and above expected outputs, clearer expected outcomes of GAN Meetings and work streams. They would also appreciate to know, prior to the meetings, what specific problems the GAN working groups are meant to solve.

According to GAN interviewees, the presentations and discussions on various topics, such as client value, bundling, basis risk and customer education, allowed them to tackle issues with a holistic approach. Key topics for GAN members are following:

▪ Several interviewees suggested to focus in priority on advancing knowledge in quality assessment of agriculture insurance products and distribution channels and delivery mechanisms. Government representatives should notably be involved in these discussions, according to interviewees. The latter mention that public partners could integrate specific quality standards, emerging good practices, tools and guidelines in pilot projects to be implemented on the ground.

While low quality products can obviously jeopardize trust beneficiaries and key players build in agriculture insurance products, GAN members raised the concern that setting industry standards can be challenging due to the immaturity of index industry markets and limited data available on products

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[9] Namely SDGs 1, 2 8 and 13 (See http://www.un.org/sustainabledevelopment/sustainable-development-goals/)

and client value. The lack of data accessibility, availability, accuracy and affordability was discussed during GAN meetings as some countries have the data and others do not.

▪ A few participants also mentioned the importance of tackling behavioural change, notably during the last GAN meeting, as this is an important factor to be taken into consideration in the implementation of agriculture insurance scaling up programmes. During GAN meetings, presentations included the notion of behavioural economics to be tackled in consumer education, looking at individuals' and institutions' economic decisions. These can include non-rational decision-making based on psychological, social, cognitive, and emotional factors. Several interviewees mentioned that this would merit future attention and elaboration by the GAN, and that involving community representatives would be important. Better understanding the reality of smallholder farmers would also help verify current assumptions on farmers' ability and willingness to pay for insurance.[10]

(ii)   Relevance for focus countries and governments

The project objectives, as initially described in the project document, are highly relevant for both selected focus countries, namely Bangladesh and Senegal. Governments can use insurance as a vehicle to achieve public policy objectives and play a key role in providing subsidies. However, there is often a lack of clarity regarding premium subsidies, implementation capacity and data capacity. It is important to involve governments and secure inter-ministerial buy-in, involving notably the Ministries of Agriculture and Finance, as there is a clear lack of awareness and inter-country knowledge sharing. The knowledge platform, such as the one set up by the project for government officials, the Peer Learning Platform (PLP), is highly consistent with countries' needs as it provides the opportunity to share experience, knowledge, tools and best practices.

◈ *Does the project capitalize on ILO comparative advantages in knowledge management?*

Knowledge is a key intangible asset for countries and organizations represented by the GAN community. The knowledge developed by the GAN allows its members to improve their interventions and innovate to enhance the availability and adoption of agriculture (index) insurance.

The project provides resources, know-how and tools to facilitate the knowledge acquisition, storage and dissemination to a wider community. The logic model proposed by the evaluation (Figure 2) includes the knowledge management process used by the project.

Project partners highly appreciate ILO's experience in organizing quality meetings and workshops, structuring webinars and setting up peer learning events. The organization's capacity to reach out to a wider community is also highly appreciated by project stakeholders. The dissemination of knowledge to the broader community is, at present stage, not monitored and there is no evidence of an outreach strategy developed at the beginning of the project.

The knowledge management process in the Diagram of project components (Figure 1) shows that it was initially planned to share lessons learned between all project components. The project managed the different components without exploring all synergies between the GAN community, government representatives (PLP) and focus countries. Participants in the GAN meetings were not aware of the existence of capacity building activities conducted by the project in Bangladesh and Senegal (Component 2). Many interviewees expressed a strong interest in receiving case studies describing focus countries' experience in this project.

Webinars and the virtual knowledge management platform provided on the Facility's user-friendly website are very appreciated by all interviewed. These tools are useful to reach out to a lot of interested people. According to several participants, this could be further developed through a tool dedicated to the community in addition to the Facility's newsletter on microinsurance. Such tool could also eventually facilitate matching ministries of agriculture in different countries and strengthening peer learning, as suggested during interviews.

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[10] It was mentioned during interviews that existing initiatives currently monitor in various countries the expansion of the use of index insurance and behavioural change, according due importance to this issue.

(B) PROJECT PROGRESS AND EFFECTIVENESS

◆ *To what extent has the project achieved its objectives and successfully reached its target group according to the logframe/workplan?*

During the period between October 2014 and December 2016, the project has achieved approximately 82% of expected outputs planned for 2014-2016, following project amendments. At the current stage, the project has achieved 89% of all expected outputs planned for 2014-2016. The project has not yet finalized the project progress report for 2017. GAN members perceive project events and the annual GAN Working Group Meetings as very valuable and of very good quality. The interactive format of GAN Working Group Meetings is highly appreciated by participants. The GAN meetings allowed to share knowledge, experience and case studies, and to facilitate discussions and consensus on best practices, emerging trends and models. The project managed to improve knowledge in this sector and repackaged lessons learned from the work of the GAN into knowledge products and tools. Various programmes were discussed. While no proposals for donor groups were prepared, as initially planned to facilitate GAN's work, this was perceived as useful for an eventual second phase of the project. Several stakeholders mention that more could have been done.

The project scope was revised several times during the project, resulting notably in changes in timing and a reduced scope in focus countries. While the original project strategy was consistent with countries' requirements, the number of expected outputs was reduced in focus countries. The revised intervention and reduced number of trainings proved to be insufficient to create an enabling environment for broader market development in Bangladesh and Senegal.

As requested in the ToR (Annex 2), the evaluation assessed the planned versus delivered progress against the logframe, work plans and strategic objectives. The expected outputs and outcomes, based on the project document, are described in Annex 8. Project progress against project objectives and outcomes can be found in Annex 13. It should be noted that modifications in the project scope occurred during the project. The project did not provide an updated project document and logframe.

The modifications in the project scope were based on thorough discussions with donors, their priorities and suggestions. Adjusting project objectives and methods was done through an iterative process that was appreciated by project partners, reflecting the innovative nature of the intervention. However, some interviewees mention that laying the groundwork more in advance could have enabled the project to have a greater impact and achieving more outcomes at the present stage. A few interviewees propose to dedicate a specific amount of time and budget to allow the project to collect requirements, based on a more thorough needs analysis, and to define a more robust project scope, should the project go through a second phase. The ILO implemented a set of outputs, as requested by donors, giving more emphasis on advancing global knowledge in agriculture insurance through GAN meetings (project component 1). This evaluation assessed project progress against updated expected outputs.

All interviewees report that the project was successful in setting up the Global Action Network (GAN). The Facility started to build the GAN with a network of initially 7 to 8 organizations and that grew over time. To date, the community of practice includes 80 experts in agriculture insurance (listed in Annex 12), with 28 women and 52 men. The GAN includes various stakeholders such as research organizations, development agencies and reinsurance companies.

Since November 2014, the project organized 1 GAN Kick-off Meeting and 3 annual GAN Working Group Meetings with an average of 31 participants. The intervention includes also 4 webinars reaching out to the broader agriculture insurance community, with an average of 91 participants. The project organized 5 additional meetings on agriculture insurance in Germany, France, Morocco, the Netherlands and Kenya and 2 training sessions in the Philippines and in Kenya.

In focus countries, the project organized 5 training workshops in Bangladesh with 123 participants in total and an average of 25 participants per session. In Senegal, 2 training workshops were organized.[11] The reduction of expected outputs by the project in focus countries allowed allocating these resources to 1 Peer Learning Platform (PLP) meeting for government officers representing 9 countries. The project conducted essentially capacity building workshops in focus countries and initiated some work with key stakeholders in Senegal to harmonize the national financial education framework. This proved to be insufficient to respond to countries' requirements. It was reported that interventions need to take into account all project components required for the local industry to integrate responsible scaling of agriculture insurance. It is

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[11] The project was not in a position to provide the number of participants in Senegal during the evaluation.

also important, according to interviewees, to conduct a market analysis, customer needs analysis and understand the production cycle and customers' constraints.

According to project progress reports for 2014-2015 and 2016, the project achieved 91% of expected outputs in 2015 and about 66% in 2016, based on available information. A few working group activities were delayed. Work on reinsurance was reduced or not perused due to low interest of GAN members to carry out work related to the creation of public pools for reinsurance.

A more exhaustive list of conferences, webinars and training workshops and number of participants can be found in Annex 9.[12] Some events organized by the project were in conjunction with other forums or conferences.[13] The Facility set up conferences with partners such as the USAID/BASIS Index Insurance Innovation Initiative (I4) and the Global Index Insurance Facility (GIIF) of the World Bank Group.

At the present stage, due to some delays, the paper on "The Product Value Assessment tool (PVAT)" that was shared with GAN members in October 2017 is being finalized. An additional GAN meeting will take place in March 2018.

Key project events are following:

2014	**November**	**GAN Kick-Off Meeting - Mexico City, Mexico**
2015	**April**	**Annual GAN Working Group Meeting, London, United Kingdom**
	May	2 focus countries selected (Bangladesh and Senegal)
	September	Work plans drafted and revised (Bangladesh and Senegal)
	October	Training on pricing in microfinance, Dakar, Senegal
	November	Working Group Meeting and Knowledge Session, Dhaka, Bangladesh
		Collaboration agreement between ILO and Academy of Learning, Dhaka, Bangladesh
		Training on microinsurance for microfinance institutions (MFIs), Dhaka, Bangladesh
	December	Joint Working Groups Meeting[14], Dakar, Senegal
2016	March	Training on microinsurance distribution, Dhaka, Bangladesh
	April	Draft consumer education on index insurance strategy (for Senegal)
	May	**Annual GAN Working Group Meeting, Geneva, Switzerland**
		Training on claims management in microinsurance, Dhaka, Bangladesh
	December	Training on insurance responsibility, Dhaka, Bangladesh
		Training on consumer education and client value (for CNAAS), Dakar, Senegal[15]
		Pilot training on index insurance consumer education, Zambia
2017	July	Peer Learning Platform for Policymakers, Nairobi, Kenya
	August	Training on key performance indicators (KPIs) for microinsurance, Dhaka, Bangladesh
	October	**Annual GAN Meeting Group Meeting - Geneva, Switzerland**

Table 1 – Key project events

Component 1 - *Global Action Network (GAN)*

The Facility did an excellent job in organizing and facilitating GAN Working Group Meetings, conferences, webinars and training workshops. As illustrated in Annex 10, the average ratings for the main criteria evaluated (i.e. Satisfaction, Relevance, Likelihood to attend future events, Organization of event and Materials handed out) are all above 4 (5 being the highest). Participants appreciate the content, agenda and relevance of meetings and trainings.

To facilitate discussions during GAN Working Group Meetings, the Facility provided 3 think pieces based on ILO team's understanding of specific issues and challenges. Subject matters have been successfully zeroed down to the key topics listed below tackled by Working groups and resulting in publications (Annex 4):

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[12] The list provided by the project does not contain all events reported in the project progress reports, such as the trainings that took place in Senegal on pricing in microinsurance from 26 to 28 October 2015 and on consumer education and client value in December 2016.

[13] For example, the 2015 Impact Insurance Forum that took place in November 2015 in Casablanca was a pre-conference to the International Microinsurance Conference organized by the Munich Re Foundation and the Microinsurance Network.

[14] The meeting was attended by representatives from the National Agricultural Insurance Company of Senegal (CNAAS), World Food Programme (WFP), Planet Guarantee, USAID and ILO. Two working groups (an agriculture insurance working group created within ILO's market development project and the Risk Transfer working group initiated by CNAAS) discussed their plans and how these can be harmonized in the future.

[15] Date not available in the second project report and the list of events. Interviewees were not in a position to provide more details on training workshops organized in Senegal.

- A tool for *assessing the client value* of index insurance products (Working group 1);
- A concept note on *public risk reinsurance* (Working group 2);
- Guidelines on *bundling agriculture insurance with financial and non-financial services* (Working group 3); and
- Guidelines on *consumer education* for index insurance (Working group 3).

According to some interviewees, most experts used to focus mainly on the agriculture insurance product itself. Adding value for customers is now perceived as essential for GAN members. Consumer education and value added services can help customers understand better agriculture insurance. The GAN provides a context for comprehensive discussions looking at agriculture insurance through the lenses of customers, valuing a customer-centred approach.

The GAN conducted also discussions on public reinsurance. A few interviewees expressed that tackling this issue is complex, taking into account different perspectives of various stakeholders and public-private partnership related challenges. Despite a lower interest of GAN members in this topic, GAN meetings allowed to conduct some discussions on this subject matter, notably on alternatives, such as smart subsidies, where governments would cover ultimate catastrophes and act as a "reinsurance for reinsurers". It was also suggested during interviews to further explore alternatives when index insurance does not perform appropriately.

According to several GAN members, prioritizing the GAN work and clarifying next steps would be helpful. This could mitigate the risks mentioned by interviewees of remaining at the stage of "discussing issues", or "being yet another working group" amongst other initiatives in the index insurance community.

Some interviewees mentioned that stronger linkages between GAN meetings would be useful, as some topics seem to be repetitive. Although this is positive for new comers, regular participants would expect more continuity in the work of the GAN. More continuity is also expected in the development of the client value assessment tool, systematically including the changes agreed upon in previous meetings.

The Facility conducts feedback surveys at the end of project events. These results are not always available. Some key criteria like "relevance" are not systematically included in the surveys. Internal project information and documents are not systematically centralised, while it would facilitate a more global view on all project activities and results.

All GAN interviewees express a strong interest in and willingness to continue participating in GAN meetings as also illustrated in Annex 10[16]. They mention that the work accomplished should not sit on a shelf and that working groups should be kept small enough to ensure the interactive format that contributes to the success of GAN meetings. Several interviewees underlined the challenge for the Facility to keep a good balance between practitioners and academicians, while involving more relevant stakeholders, such as government officers. Some participants proposed or supported the idea that GAN meetings be organized as side events to the World Bank Group's (WBF) Global Index Insurance Facility (GIIF) conferences. They also value the fact that joint meetings would reduce travel costs

Component 2 - Capacity Building in focus countries

Focus countries, namely Bangladesh and Senegal were selected in May 2015. The document on the focus countries selection only includes information on Bangladesh and Senegal against selection criteria that are listed in Annex 11. A clear comparison analysis with other potential candidate countries, namely India, Nigeria, Philippines, Sri Lanka and Zambia is not available. Initially, three countries were selected: Bangladesh, Ethiopia and Senegal. It was agreed that the project would not finance the intervention in Ethiopia, as it would benefit from external funds. Ethiopia was finally not in a position to continue the project, due to the unavailability of these funds. The project collaborates with training institutions in both focus countries to train direct beneficiaries and create a multiplier effect through training of trainers (TOT) workshops.

In **Bangladesh**, an agreement was signed in November 2015 between the ILO Impact Insurance Facility and Academy of Learning Limited to develop a sustainable and viable delivery business model for microinsurance capacity building training programmes. This event attracted the media attention. The project successfully delivered 5 training workshops in Bangladesh to 113 direct beneficiaries and 10 TOT

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[16] Average satisfaction rates (see « Likelihood of attending future events »)

participants. All workshops were highly rated. The project also facilitated contacts between country representatives and potential donor organizations.

In **Senegal**, a Joint Working Groups Meeting was organized in December 2015. The meeting was attended by representatives from the National Agricultural Insurance Company of Senegal (CNAAS), World Food Programme (WFP), Planet Guarantee, USAID and ILO. Two working groups (an agriculture insurance working group created within ILO's market development project and the Risk Transfer working group initiated by CNAAS) discussed their plans and how these could be harmonized in the future. The project also involved the Global Index Insurance Facility (GIIF) of the World Bank Group (WBG) and worked with the Professional Centre of Training (CPFA) based in Dakar to organize 2 training workshops. The project contributed to harmonize the national strategy for consumer education on index insurance and submitted a draft strategy paper in April 2016. Based on this strategy, operational tools and methodologies were developed by the project with the objective to better position agriculture index insurance within the country's risk management efforts. The pilot test utilizing these tools was finally conducted in Zambia. This was due to a lack of reactivity of project partners in Senegal, most probably due to the unavailability of top management during elections, as mentioned during interviews. Some interviewees report that, while first results in Zambia are encouraging, there are no resources to further monitor and evaluate this initiative. There are no plans to follow-up on this pilot test at the current stage. The evaluation found no evidence that the project participated in agriculture fairs as initially planned.

The project also established a Peer Learning Platform (PLP) for government and policy makers. A two-day PLP workshop took place in July 2017 in Nairobi, Kenya. Representatives from Bangladesh, Ethiopia, Ghana, Kenya, Nigeria, Pakistan, Tanzania, Uganda and Zambia were present. The objective of the PLP meeting was to stimulate government involvement to achieve greater scale and impact with agriculture insurance through inter-country knowledge and experience sharing. The GAN meetings included brainstorming on a public risk reinsurance facility, notably exploring if such facility could provide less costly insurance rates. Participants also discussed what type of support governments could provide at different stages of product growth to tackle uncertainty due, for example, to weak data availability and viability of new schemes. GAN members welcome the idea of bringing both GAN and PLP platforms together to advance discussions on common issues, as it would be beneficial to capitalize on stronger synergies between both platforms.

Component 3 – Disseminating knowledge products to the broader insurance community

The project disseminated knowledge products with lessons learned from the GAN to a larger target audience and partner organizations such as the World Bank, the German Society for International Cooperation (GIZ) and Swiss Re. Cross posting with these organizations and their ability to reach out to a large number of stakeholders allows to further disseminate GAN knowledge products. In 2017, a linkage was also developed with the Website of University of California, Davis for cross posting of material, webinars and updates.

(C) SCALE AND EFFICIENCY

◈ *Has the project reached sufficient scale and depth to justify the donor investment?*

The project successfully brought together thought leaders in agriculture insurance, academicians and practitioners, with diverse backgrounds and affiliations. During GAN meetings, participants discussed various key issues in the pursuit of best practices, focusing on selected work streams. The project disseminated knowledge products to the broader agriculture insurance community. At this stage, project stakeholders note that additional key players would need to be involved in GAN Working Group Meetings, notably to explore how governments could support efforts to scale up agriculture insurance. Several interviewees raised the importance of further strengthening collaboration with local initiatives, in order to conduct pilot tests, integrating the quality standards, tools, methodologies, guidelines and emerging good practices developed or identified by the GAN.

According to interviewees, GAN meetings should also include: governments, insurance / reinsurance, banks, other development organizations, agriculture industry representatives, farm unions and aggregators in general. More engagement of GAN members, between GAN yearly meetings, was mentioned several times as a desirable improvement. Anecdotic evidence shows that GAN members tend to want to take part in all work streams. It was hence suggested that the Facility team pre-selects group members for each work stream based on their expertise.

◈ *How efficient was the project in utilizing project resources to deliver the planned results?*

> Project partners are in general satisfied with project resource utilization. Resources were managed according to expected project outputs, based on the project contract amendments.

Project partners appreciate the fact that the ILO managed resources in a transparent way and often cooperated on budget adjustments to enable additional activities, originally not envisioned in the budget and scope. Some interviewees expected initially the project to allocate more resources to advance GAN group works, under the guidance of group leaders, and that ILO would conduct more expert work internally. It should however be noted that ILO staff is not allocated full time to the project. It was also reported that high-level experts would need to be involved in the project more in advance, due to their busy schedules.

While resources were reduced in focus countries, according to some interviewees, a more holistic approach and intervention remain highly relevant, based on country needs. This would include strengthened coordination with relevant stakeholders (including the Ministry of finance) to leverage synergies, more research work and technical assistance at the national level. It was reported that 2 to 5 years would be necessary to reach and monitor expected outputs and outcomes.

(i)   Financial progress

The project Statement of Income and Expenditure for the period from October 2014 to 31 December 2016 shows that at 64% of project implementation period, the project had spent 66% of total funds (USD 2'000'012). The project experience shows that local support staff is essential in focus countries to facilitate project implementation. It was also mentioned during interviews that allocating additional time to the project can be challenging for ILO HQ project staff, considering the workload required by other projects run in parallel. Activities, allocated time and budget need to be carefully planned in advance in order to ensure feasibility of project implementation. Conducting more activities in focus countries would logically require a higher budget, including additional travels by project staff. The initial budget for focus countries is equivalent to 10% of the total budget for Bangladesh and 9% for Senegal. Expenditure disaggregated by countries is not available and would be useful for future interventions.

(D)   EFFICIENCY OF MANAGEMENT ARRANGEMENTS

◈ ***Was the management arrangement and governance arrangement of the project adequate?***

> The management arrangements between the donor and the Facility were in general adequate, following rules and procedures of partner organizations. The presence of an ILO staff / country project coordinator was instrumental in Senegal, as it facilitated project implementation and coordination with key stakeholders, such as the partner training institute. The absence of a country project coordinator in Bangladesh made the project implementation more challenging.

◈ ***Was there a monitoring & evaluation system in place and how effective was it?***

> The evaluation found evidence that project management, planning and reporting mechanisms need to be further improved with regards to project monitoring. A stronger reporting mechanism would be useful between project donors, ILO and focus countries.

Since 2014, the project delivered one project progress report for 2014-2015. The progress report for 2016 was not requested by donors, and hence not available when the evaluation started. It was then provided by the Facility for the evaluation desk review. There was no mid-term evaluation. The project conducts event surveys and publishes regularly event reports on the Facility's website. This information is very useful, as reported by several GAN members. Links to these reports are included in the progress reports.

The initial work plan in the project document neither presents any key milestone nor deadline. It includes an overall budget without disaggregating it per country. Expected outcomes are not specifically tagged with time limits for their achievement. The logical framework was not updated based on the project scope adjustments and does not include any indicator. This might explain why some GAN participants expect more clarity regarding expected outcomes of the GAN work and why there is no evidence of monitoring / reporting of project results against expected outcomes. Results against project objectives are in great majority formulated in the progress reports as completed outputs. They do not address outcomes, such as e.g. extent of applicability of workshop inputs into practical work of participants.

There is no reporting mechanism between the ILO and focus countries apart from event reports. It was mentioned during interviews that focus countries sometimes require stronger support. More frequent

updates would allow tackling challenges as they occur. The lack of more detailed reporting led, for example, to the absence of information on the follow-up with participants, on pre-defined training outcomes, after training workshops in Senegal. There is also no extensive information in progress reports on the draft strategy on consumer education on index insurance, developed in Senegal. Country representatives were not involved in discussions led by ILO and donors on project scope amendments. [17]

(E) IMPACT AND SUSTAINABILITY

While it is too early to evaluate the project impact, the sustainability of the project is at the current stage not secured. The project is in its final stage and there is an interest in scaling up the GAN concept. However, no exit strategy has been developed for the different project components.

It is not clear if and how key project partners would be taking over activities in the future and how the financial sustainability could be ensured at the international and national levels. A few interviewees proposed and / or support the idea of having different partners involved in pursuing the GAN work and of an eventual cost sharing. It was however mentioned that one organization should take the lead to coordinate such activities and that the ILO has the knowledge management capacity to run such intervention.

(F) GENDER ISSUES ASSESSMENT

Equality of gender is a priority to the ILO. The ILO policy on equality between women and men that is expressed in the Director-General's Circular no. 564 (1999), calls for integrating gender equality into all aspects of ILO work. There is no evidence of specific operational guidelines used by the Facility team to integrate gender and diversity in its work. The GAN project has involved both men and women in its project events with 35% of women. (See consolidated list of GAN members in Annex 12.) While the balance between men and women is in general perceived as positive, a few interviewees mention that more women could be involved. They also mention that gender issues will be an important topic to tackle in further discussions, notably on consumer education, as many end customers are women. In general, efforts should be systematic and go beyond the number of selected female team members, experts and participants. Practical guidance and training provided by ILO Headquarters would be needed to apply ILO policy on Equality of gender.

(G) TRIPARTITE ISSUES ASSESSMENT

The project has created a Peer Learning Platform (PLP) for government representatives. The sustainable project framework proposed by the evaluation (Figure 2) aims at strengthening the coordination and collaboration between the GAN and the PLP. GAN members also mention that it would be useful to involve aggregators representing employers and workers such as for example farmers' unions or farmers' associations. This could reinforce in the future tripartite dialogue on key agriculture insurance issues. Thus it would contribute to accelerating the adoption of better agriculture practices supported by emerging insights provided by the GAN.

(H) INTERNATIONAL LABOUR STANDARDS ISSUES ASSESSMENT

International labour standards are legal instruments drawn up by the ILO's constituents. These standards set out basic principles and rights at work. Although the GAN project does not contribute directly to promoting compliance with international labour standards, the initiative contributes to raising awareness and building capacity of countries. This allows establishing broader risk management strategies to mitigate risks and uncertainty faced by smallholder farmers, contributing to more productive and decent work.[18] The project expressed interest in creating more synergies and collaboration with other ILO programmes and projects. By helping farmers access financial and non-financial value added services, small-scale farmers can take more advantage of existing market opportunities. The project team supports the idea that the intervention has the potential to contribute to strengthening small-scale farmers' ability to integrate into wider national, regional and global value chains in partnership with policy makers, tackling challenges to build a more enabling environment for inclusive and responsible growth to reduce poverty and hardship.

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[17] Anecdotic evidence shows that no country work plan was shared with the focus country, after request, while this would have facilitated the implementation work and future discussions.

[18] While it was mentioned by several interviewees that it could appear incidental that the GAN is hosted by the ILO, although this is of low importance to participants, it was also mentioned during interviews that the project is actually in line with ILO's Outcome 5 on « Decent work in the rural economy » (ILO Programme and Budget 2016-2017).

Such endeavour requires multi-stakeholder and notably inter-ministerial collaboration on employment and agricultural sector policies.

CONCLUSIONS

The findings and assessment above lead to the following conclusions:

Conclusion 1 on relevance and strategic fit:

The project strategy and objectives are highly relevant for project stakeholders, in particular for GAN members who appreciate the creation of a center of excellence offered through interactive meetings among thought leaders and a knowledge sharing platform. The creation of the GAN answers the need of strengthening coordination and collaboration among the agriculture insurance community and advancing global knowledge. Systematic transfer of lessons learned and synergies between project components and different groups of stakeholders have not yet been fully exploited to reinforce the intervention's depth and impact - in particular in bringing together the GAN and government representatives from the Peer Learning Platform, and transferring more systematically lessons learned between focus countries and the GAN.

Conclusion 2 on progress and effectiveness:

The project has been very successful in setting up the Global Action Network. The project implemented a range of GAN conferences, webinars and trainings to advance agriculture insurance. Events were highly rated by participants, representing various development, private sector and research communities. It took time for project partners to clarify the scope of intervention. Modifying the project scope changed the intervention structure, as compared to the initial project framework. It should be noted that the initial project objectives were particularly ambitious considering the project duration and budget allocated, requiring revising priorities.

Conclusion 3 on scale and efficiency

The project results are highly satisfactory with regards to all GAN activities, justifying donor investment. Interviewees are in general satisfied with the project resource utilization and with the GAN knowledge products. The latter focus on key agriculture insurance issues selected by the consortium of GAN thought leaders. Although the project delivered most expected outputs, the project did not reach full scale, in particular with regards to initial expected outcomes in focus countries. A comprehensive end-to-end intervention proves to be necessary to achieve broader market development, general awareness and capacity building of practitioners and governments in focus countries. This requires strengthened collaboration and synergies with local key stakeholders and existing programmes. A project duration of at least 2 to 5 years and more resources would need to be carefully planned in advance, including ILO staff and experts, in order to test and translate global innovative knowledge into local practice and policy.

Conclusion 4 on efficiency of management arrangements

The management arrangements of the project are in general adequate, supported by a good collaboration between the organizations involved. Project reporting mechanisms between donors, focus countries and ILO Headquarters need to be strengthened, should the project undergo a second phase, to improve project implementation. A project coordinator would also need to be appointed in each focus country. While the project did not involve country focal points when discussing project amendments, it is important to manage stakeholders' expectations and receive sound feedbacks on the eventual impact of envisaged changes on the ground. Project planning and monitoring, timely requirements collection and scope definition can be improved to facilitate smooth project implementation. The project logical framework will be more instrumental if improved. Project outcomes should notably be better agreed upon among all project partners, clearly communicated and monitored on a regular basis. This would also better serve GAN members' requirements. Stronger reporting on all project activities and outcomes would allow to better tackle emerging challenges as they occur and capture all project good practices and lessons learned. The importance of good planning and monitoring for successful project results is no longer to be proven and allows a project team to tackle upfront risks, issues and feasibility components.

Conclusion 5 on impact sustainability

While it is too early to assess the project impact, the intervention sustainability and financial viability is not secured. An exit strategy is instrumental, ideally at an earlier stage, to define strategic steps and avoid losing momentum towards the end of the project. Based on the very positive feedback from GAN beneficiaries and the requirement for project additional activities, a second phase of the project would be useful to consider, ensuring a more sustainable intervention. The project has the potential to contribute to

responsible growth through strengthening small-scale farmers' ability to access financial services and integrate into wider national, regional and global value chains.

In the opinion of the evaluator, the project is of high relevance to all actors involved. The project has achieved highly satisfactory results through its work with the GAN. There is potential for improving more outcome-oriented monitoring. If the project pursues a second phase, including a more comprehensive project implementation in focus countries as initially planned, multiplying convergence activities with existing projects, rather than a stand-alone project, can reduce resource implications and contribute to a more sustainable intervention.

LESSON LEARNED AND EMERGING GOOD PRACTICE

(i) Lesson learned

A holistic approach and an end-to-end project implementation is necessary in focus countries to conduct a sustainable intervention aiming at positioning agriculture index insurance instruments within developing countries' risk management efforts and ensuring quick adoption of insurance. Focusing on delivering capacity building to practitioners and monitoring outputs proved to be insufficient to achieve expected outcomes. Strengthening local coordination with existing initiatives and key stakeholders, including tripartite stakeholders, is essential to create relevant synergies and better utilize locally available funds.

(ii) Emerging good practice

The project was set up with strong awareness of the lack of coordination and collaboration among the community of experts in agriculture insurance. The Global Action Network (GAN) clearly contributes to advance the agriculture insurance through the GAN concept. The GAN allows thought leaders, such as academicians and practitioners, to work together on defined work streams in an interactive way. The GAN creates synergies among stakeholders who have traditionally worked more in silos. This also allows academicians to continuously define and provide policy relevant research work, based on the requirements of practitioners. The latter can contribute to laying the groundwork for innovative solutions to specific challenges they face.

RECOMMENDATIONS

From the conclusions above, the evaluation derives the following recommendations. Short-term recommendations address possible improvements on the *on-going project* before its end in March 2018. Mid-term recommendations are useful for a possible *project second phase*.

Recommendation 1 (from conclusions 1, 3 and 5) proposes to USAID/UCD and ILO HQ a project second phase to continue GAN meetings and activities, reinforce its activities in focus countries and further exploit synergies between the 3 project components for a comprehensive knowledge management process and sustainable intervention. This would allow to further develop global innovative knowledge and to test and translate it into local practice and policy. Priorities and expected outcomes should be closely discussed with all project stakeholders involved. *Priority / Importance: High – Resource implications: High*

Short-term:
a) Review priorities at USAID/UCD and ILO Headquarters and country levels; Establish a project proposal and revised logical framework (reviewing in particular outcomes and adding indicators), allocating realistic time frames and resources; manage stakeholders' expectations.

b) Prepare proposals for donor groups to facilitate the GAN work (as planned in project document).

c) GAN Working Group Meeting: (i) Communicate to all stakeholders the project context, its different components, achieved results against expected outputs and outcomes; Share Bangladesh and Senegal case studies (Component 2) with GAN members and the broader community; Share documents and define problems to be solved by group works in advance; Ensure continuity between GAN meetings and in the development of tools; Explain how activities and expected outcomes integrate into a clear route map for intended changes.

Mid-term:
d) *Project synergies, visibility and sustainability:*

1. Involve additional relevant GAN members, including tripartite stakeholders.

2. Strengthen transfer of lessons learned between all 3 project components.

3. Establish relevant synergies to ensure the continuity of the GAN concept and activities on the mid- and long-term, including the GAN and the PLP.[19]

4. Develop agriculture insurance-related convergence activities among GAN members and beneficiary countries.[20]

5. Prepare for an eventual replication or upscaling of the project in partner countries (e.g. with members of the Peer Learning Platform).

6. Create videos and blogs as suggested in the project proposal to scale up the impact of the GAN initiatives locally and at the international level.

> **Recommendation 2** (from conclusions 2, 3 and 4) to ILO HQ: Establish solid project management tools, methodologies and results-based management (RBM) guidelines. This would encompass regular outputs and outcomes monitoring and a stronger reporting mechanism between project donors, ILO and focus countries. *Priority / Importance: High – Resource implications: Low*

Short-term:
a) Project progress reports should also include progress against expected outcomes, using the logical framework and relevant quantitative and qualitative indicators. Systematizing regular and centralized monitoring with clear guidelines, templates and reporting formats would be useful as this is a key element for successful project implementation (including monitoring of gender-related objectives).

b) Exit strategies should be discussed and drafted well in advance and not only towards the end of the project. Financial viability should be included.[21]

Mid-term:
c) Project planning would include:

1. Allocate appropriate time and budget to project planning, including collecting requirements, defining the project scope and creating a work breakdown structure.

2. Provide and formalize a Project Scope Statement agreed upon by all key stakeholders including country focal points.[22]

3. Conduct a feasibility and risk analysis to ensure revised country work plans, budgets and resources are realistic.[23]

4. Conduct a market analysis in focus countries and a customer needs analysis.

5. Budget allocation: (i) Allocate budget to GAN Working Groups to advance work between GAN meetings; and (ii) Allocate and plan sufficient resources to focus country activities, including a country project coordinator[24] and ILO staff, based on their availability and workload. Involve country focal points in discussions related to updating country work plans, activities and outcomes.

6. Ensure the number and frequency of GAN or specific working group meetings is adequate considering expected outcomes and availability of experts.

7. Plan a mid-term evaluation to enable the project to identify good practices and draw lessons for possible improvement during the project.

8. Establish a reach out strategy, notably for the wider insurance community, with expected outputs and outcomes.

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[19] Explore potential synergies with intra- and inter-institutional stakeholders and programmes that contribute to provide financial stability to farmers and other actors in the agricultural value chain.

[20] Even if the project does not manage these programmes, establish clear expected outcomes, a reporting mechanism and monitor pilot tests' progress.

[21] Ideas shared by interviewees for the exit strategy include organizing GAN side-events to the meetings of the GIIF (World Bank Group). While several members mentioned the importance of continuing to provide and further develop the Facility's website, offering a specific GAN knowledge sharing platform, it was however mentioned that this would not replace the unique value of GAN meetings. Cost-sharing and a repartition of work among GAN members was also mentioned as a possible way forward. However, an organization, ideally the ILO, based on GAN successful meetings, should in any case take the lead.

[22] The project scope statement should notably include a clear description of roles and responsibilities, management arrangements, a revised logical framework, risk analysis and mitigation measures.

[23] Projects should systematically assess management inputs based on project staff workloads, taking into consideration change management processes at country level and consultative processes that take time, and are necessary to ensure a sustainable project set-up.

[24] Working with a country project coordinator facilitates project and exit strategy implementation in focus countries.

ANNEXES

Annex 1   -   Inception Report *(Attached to this document)*

Annex 2   -   Terms of Reference

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International Labour Organization

TERMS OF REFERENCE:
FINAL INDEPENDENT EXTERNAL EVALUATION OF

"The Global Action Network to advance the agriculture insurance"
project
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INTRODUCTION AND BACKGROUND

The ILO's Impact Insurance Facility is currently in the final implementation stages of the project with University of California in Davis where it has assumed the role of the secretariat to the Global Action Network to advance agriculture insurance, also known as the GAN. This two and a half year project with a budget of CHF 2,000,012 awarded by the United States Agency for International Development to the regents of University of California, Davis begun in late 2014 with the aim of addressing the identified gaps in agriculture insurance in form of community of practitioners to advance practitioner knowledge on how to provide better agriculture insurance in selected
countries. It:

a) Establishes and coordinates the activities of the action network consisting of a **community of experts** that discuss key issues in the pursuit of best practices in agriculture insurance.

b) **Builds capacity** of practitioners and governments in 2 focus countries through the coordination of country strategies/work plans; exploring collaborations with existing initiatives; and developing and conducting trainings for practitioners.

c) **Promotes "responsible" scaling of agriculture insurance** to the broader insurance community by repackaging and disseminating lessons into knowledge products, tools and training modules.

DETAILS OF PROJECT COMPONENTS
Component 1: Establish and coordinate the activities of an action network consisting of a community of experts
The Global Action Network is a vibrant community of experts in agriculture insurance that discusses emerging topics, key issues, and good and next practices. This network is seen to perform functions including:
 • debate issues and ideas and develop work plans based on them
 • facilitate consensus on best practices; harness best practices from existing and new programmes, elicit challenges and emerging next practices
 • identify strengths and weaknesses of various programmes
 • prepare proposals for donor groups
To facilitate its work, sub-groups are to be formed to focus on key topics such as:
 • Research and innovation – development and design challenges and attention to understanding the clients drive from the insurance products/contracts
 • Implementation at scale – understanding the needs of the client base and expanding delivery channels and/or bundling of agriculture insurance with other products or services
 • Reinsurance – develop on-going industry engagement with reinsurers to help in overcoming market obstacles and develop modalities for risk financing

Component 2: Build capacity of practitioners and governments in two focus countries
The Facility will help the Action Network support agriculture index insurance market development in three focus countries. The objective is to enhance communication with and collaboration of efforts at the

country level, which can lead to synergies and better utilization of locally available funds, resulting in better outcomes on training and the creation of an enabling environment.
To ensure quick adoption of insurance in the focus countries, the Facility will:

- Coordinate initiating activities at the country level with key stakeholders, collaborate with existing local initiatives, and (if necessary) build local networks. Integration and synergies with local programmes will help prevent duplication of effort.
- Develop strategies to appropriately position agriculture index insurance instruments within the country's risk management efforts.
- Organise, conduct and participate in local agriculture insurance fairs to get stakeholders together, share insights, and link insurers with potential distribution channels.
- Assist the Action Network in conducting trainings on agriculture (index)insurance by
    - Consolidating and adapting existing training and tools
    - Creating new training modules
    - Conducting training of trainers
    - Coordinating implementation of training programmes amongst insurance providers

Component 3: Promote "responsible" scaling of agriculture insurance to the broader insurance community
To accelerate the adoption of better agriculture insurance practices, the Facility will
- Repackage lessons learned from the work of the Global Action Network and the capacity building activities in focus countries into knowledge products and tools
- Disseminate knowledge products in a variety of formats such as case briefs, publication of emerging insights, posting of research findings and participation in relevant forums
- Develop and maintain an agriculture-specific section in the Facility website to complement existing platforms, enable cross posting, and at the same time promote lessons learned to the agriculture insurance industry not necessarily reached by existing platforms. These can include insurance companies, microfinance institutions, distribution channels like banking correspondents, and technology service providers. The activity will be done in collaboration existing channels and platforms, such as FarmD and the Microinsurance Network's Agriculture Working Group, to ensure multiplication of outreach and enhanced visibility.

Target groups
The target group for Component 1 include organisations, institutions and individuals who are the thought leaders engaged in the development of agriculture insurance markets
The target group for Component 2 include a combination of macro players such as insurance regulators, ministries of agriculture, social protection agencies; and meso/micro players including insurance organizations (providers and distribution channels).
The target group for Component 3 are microinsurance organizations and providers in all other developing countries who are the audiences for the knowledge products and with whom we would like to share lessons learned from Component 1 activities.

While the direct recipients for the Components are more meso and macro players, the ultimate beneficiaries of the project are the low-income farmers who, through the activities implemented with such players, will have better access to insurance, thus enabling them to adopt improved production processes and make more productive decisions.

PURPOSE SCOPE AND CLIENTS OF THE FINAL EVALUATION
The evaluation will be conducted following the ILO's Evaluation Policy Guidelines, in line with the United Nations Evaluation Guidelines, norms and standards.
In line with the results-based approach applied by the ILO, the evaluation will focus on identifying and analysing results through addressing key questions related to the evaluation concerns and the achievement of the outcomes/immediate objectives of the project using the logical frameworkwork indicators. The evaluation will address the ILO evaluation concerns as defined in the ILO policy guidelines for results-based evaluation.

Purpose
The evaluation is expected to:
- Assess the planned vs. delivered progress (against the log frame, work plans and overall strategic objectives);
- Identify good practices and lessons learned that would contribute to enhancing the adoption of a systemic approach in the ILO's portfolio of knowledge management development projects.

Evaluation scope

The evaluation will cover the period from its design in 2014 to present day (September-October 2017), in order to provide a complete perspective of the project's development, evolution and current status. The evaluation will commence in September 2017 and conclude by the end of October 2017.

The evaluation will assess the Facility's contribution towards a global practitioner knowledge-base, and also drawing on examples from country activities.

Clients of the evaluation

a) The Facility team

b) A number of GAN members

c) The donor, UCD and/or USAID

Evaluation criteria

The evaluation will address the following criteria:

- *Effectiveness:* the extent to which the project's immediate objectives were achieved, or are expected to be achieved, taking into account their relative importance;
- *Impact and Sustainability*: related to an analysis of the project's contribution to broader, long-term, sustainable development changes. Evaluation questions of this nature aim to assess the likelihood that the concept develops by GAN can be implemented and or even scaled up and replicated by intervention partners after major assistance has been completed.
- *Efficiency:* the extent to which the project delivered its outcomes and outputs with efficient use of resources (including management arrangements), including efforts/successes in soliciting private public partnerships for the most cost-effective implementation of activities. This will include the extent to which the resources available were adequate for meeting the project objectives.

Evaluation questions

A more detailed analytical framework of questions and sub-questions will be developed by the evaluator in agreement with the evaluation manager:

a) Relevance and strategic fit:

- *Are the objectives of the project consistent with beneficiaries' requirements, global, partners and donors' priorities?*
- *Does the project play on ILO comparative advantages in knowledge management?*
- *Was the original project strategy and objectives appropriate for achieving planned results?*

b) Progress and effectiveness:

- *To what extent has the project achieved its objectives and successfully reached its target groups according to the logframe/workplan?*
- *Concerning wider development practitioners, how far has the ILO added value to debates on providing better agriculture insurance?*
- *What obstacles did the project encounter in project implementation? What recommendations could be considered for future projects of a similar nature?*

c) Scale and Efficiency

- *Has the project reached sufficient scale and depth to justify the donor investment?*
- *What kind of changes should be made to the way Facility manages project to maximise impact of its interventions?*
- *How efficient was the project in utilizing project resources to deliver the planned results?*
- *How efficient was the project in delivering on its outputs and objectives?*
- *How successful has the project been able to solicit partnerships in supporting the project implementation and the beneficiaries?*

d) Effectiveness

- *Was the management and governance arrangement of the project adequate?*
- *Was there a clear understanding of roles and responsibilities by all parties involved?*
- *How effectively did the project management monitor project performance and results?*
- *Was there a monitoring & evaluation system in place and how effective was it?*

METHODOLOGY TO BE FOLLOWED
The following methodology will be used during the evaluation:

Document Review:
The independent evaluator will read and review the core set of Facility documents and request any additional documentation required. The desk review will involve extracting the relevant data from the documents and information provided by the ILO, such as the donor agreement, concept note with logical framework, work-plans, progress reports, minutes of workshops (where applicable), monitoring reports as well as relevant topic website. (The list of which is provided in Annex 1) Information from the document review will be used to write the inception report.

Interviews:
Upon approval of the inception report the consultant will be conducting individual interviews with the Facility team, GAN members (by Skype where possible) and donor representatives. Meetings will be scheduled in advance by the Facility, in accordance with the evaluator's requests and consistent with these terms of reference. A tentative list of individuals to be interviewed will be shared separately in form of Annex 2. As this is a knowledge extraction and dissemination project, all work under this project was carried and/or coordinated by the HQ team. However we do encourage the evaluator to interview the participants of the communities of practice/GAN to assess the quality and importance of the community of practice/global action network events.

The evaluation will be based upon the ILO's evaluation policy guidelines which adhere to international standards and best practices, articulated in the OECD/DAC Principles and the Norms and Standards for Evaluation in the United Nations System approved by the UnitedNations Evaluation Group (UNEG). More specifically the evaluation will be conducted in accordance with *EVAL Protocol No 2: High-level Evaluation Protocol for DWCP Evaluation*

EXPECTED OUTPUTS
The evaluator will produce an inception report and a concise final report according to the ILO evaluation guidelines and reflecting the key evaluation questions. The quality of the report will be determined by conformance with ILO Checklist No. 5 (Preparing the Evaluation Report), Checklist No. 6 (Rating the Quality of Evaluation Reports) including completion of the ILO Templates for the Executive Summary, each lesson learned and good practices identified. Adherence to these checklists will be considered a contractual requirement when submitting evaluations to ensure full remuneration of the contract. The maximum length of the final report should be no more than 30 pages (excluding annexes).

It is suggested to structure the report as follows:

· Executive Summary with key findings, conclusions and recommendations
· Purpose, scope, clients and methodology
· Description of major findings that emerged from data analysis and interviews by criterion
· Good principles and effective models of intervention (if applicable).
· Clearly identified conclusions and recommendations
· Lessons for organizational learning, good practices and good principles
· Appropriate annexes including country case studies

The report should include specific and detailed recommendations solidly based on the evaluator's analysis and, if appropriate, addressed specifically to the organization/institution responsible for implementing it. The report should also include a specific section on lessons learned that could be replicated or should be avoided in the future.

Ownership of data from the evaluation rests exclusively with the ILO. The copyright of the evaluation report will rest exclusively with the ILO. Use of the data for publication and other presentations can only be made with the written agreement of the ILO.

RESOURCES AND MANAGEMENT
In order for the final evaluation to be carried in a timely manner and according to ILO standards, the evaluation process will be managed by an ILO official (Ms. Aida LINDMEIER, SFP/ ENTERPRISES) working as an evaluation manager who, with support from project staff will:

- Provide logistical and administrative support to the evaluator throughout the process and ensure project documentation is up to date and easily accessible.

- Provide support to the evaluator throughout the process, receive first draft, collect comments from different stakeholders of the evaluation and liaise for the final submission of the evaluation report by the evaluator.
- Assure the good quality of the evaluation report using EVAL's check-lists.

Assignment administration
To ensure independence of all deliverables, all submissions will be made through the Evaluation Manager (Aida Lindmeier lindmeier@ilo.org). The consultant will work closely with both the Evaluation Manager, ILO EVAL HQ and the Facility team.

WORK PLAN and TIMEFRAME

The evaluation will start in October 2017 and will be completed no later than 20 November 2017. The total level of effort (LOE) is expected to be 14 days, and will be paid upon delivery of the Final Evaluation Report with the accompanying templates completed. The evaluation consultant will be remunerated at a negotiated rate that is reasonable and customary. The ILO will cover the costs of a single mission to Geneva (if consultant is based elsewhere).

Activities	Description	Number of work days	Timeframe (tbc)
Inception Report	The inception report should describe the conceptual framework planned for undertaking the evaluation. The inception report must contain a work plan which indicates the phases of the evaluation, the approach, the timing, key deliverables and milestones.	1 day	By 10 October 2017
Final set of evaluation questions and schedule of interviews	Finalise the set of evaluation questions with evaluation manager and the interview schedule (in coordination with the lab team)	1 day	10 October 2017
Desk review	Read and review the core set of Facility documents. Request any additional documentation required.	1 day	October 2017
Skype interviews	Conduct brief Skype or face to face interviews with a number of GAN members. Skype interviews should also include an interview with the donor.	2 days	17-18 October 2017
Geneva interviews (2 days mission-if consultant is not in GVA)	Meet with the Facility team*	1 days	October 2017 (date TBD)
Debriefing	Upon completion of interviews and desk review the evaluator will conduct a debriefing with the Facility team. This will provide further input to the consolidated report & will provide an opportunity for the Facility team to understand the main findings of the evaluations and provide concrete feedback.	2 days	October 2017 (date TBD)
Draft report	Produce a short (no more than 30 pages) report (templates and annexes not counted in the page numbers) addressing the above evaluation questions. Integrate feedback from the ILO and the donor.	2 days	November 2017
Consolidated Feedback	Consolidate feedback, include lessons/best practices/areas of	2 days	November 2017

	improvements/change management ideas and submit draft to the evaluation manager		
Final report	Finalized and deliver the final evaluation report.	2 days	By 20 November 2017

RESPONSIBILITIES AND PROFILE OF EVALUATION CONSULTANT

EVALUATION CONSULTANTS	
Responsibility	**Profile of consultant/team (qualifications and requirements)**
• Drafting the inception report, producing the draft reports and drafting and presenting a final report; • Providing any technical and methodological advice necessary for this evaluation; • Ensuring the quality of data (validity, reliability, consistency and accuracy) throughout the analytical and reporting phases. • Ensuring the evaluation is conducted as per TORs, including following ILO EVAL guidelines, methodology and formatting requirements.	• A minimum of 5 years professional experience in midterm, final or post-project evaluations and/or impact assessment of externally funded projects. • Understanding and experience of M&E methods and approaches (including quantitative, qualitative and participatory), information analysis and report writing. • Strong report writing skills in English Added Advantage: • Experience of conducting evaluations for ILO or any UN Agency

The ILO Code of Conduct for independent evaluators applies to all evaluation consultants. The principles behind the Code of Conduct are fully consistent with the Standards of Conduct for the International Civil Service to which all UN staff is bound. UN staff is also subject to any UNEG member specific staff rules and procedures for the procurement of services. The selected consultant shall sign and return a copy of the code of conduct with their contract

Expression of Interest
Interested parties are requested to submit the Expression of Interest (EoI) including the following documents to lindmeier@ilo.org no later than 25th of August 2017:

- Technical proposal explaining what kind of expertise would be mobilized to undertake the evaluation. The technical proposal should outline the methodology and approach to be applied with indication of understanding/experience with market systems and/or knowledge management approach in private sector development (no more than 5 pages)
- Cover letter outlining how the candidate(s) meet(s) the desired profile;
- Curriculum Vitae
- Financial proposal outlining professional fees and any additional costs
- Examples of a previous evaluations conducted

ANNEXES:
ANNEX 1 will include relevant documents such as:
Project documents/concept note with logical framework
Work-plans
Progress reports (where applicable)
Event evaluation reports
Publications (papers, briefing notes, annual reports)

ANNEX 2 will include list of interviewees:
SFU Facility team (up to five people),
Donor (up to three people)
Up to ten Global Action Network and or Community of Practice members

ANNEX 3 - LIST OF PERSONS INTERVIEWED

N°	Name and organization
1	Mr. Pranav Prashad, Senior Technical Officer / Project Manager, Impact Insurance Facility, Enterprises Department, International Labour Organization (ILO), Geneva, Switzerland
2	Mr. Josh Ling, Director of Financial Sector Initiatives, Mercy Corps, Mexico City, Mexico
3	Ms. Tara Steinmetz, Assistant Director, Feed the Future Assets & Market Access Innovation Lab, University of California, Davis, USA
4	Mr. Swapnil Soni, Underwriter Agriculture, SCOR Global P&C SE, Zurich, Switzerland
5	Mr. Wei Xu, Senior Underwriter, SCOR Global P&C SE, Zurich, Switzerland
6	Ms. Coralie Martin, EA Consultant, New York, USA
7	Mr. Andrea Stoppa, Consultant (representing IFAD), Rome, Italy
8	Mr. Daniel Osgood, Lead Scientist, Financial instruments Sector Team, IRI, Columbia University, New York, USA
9	Ms. Andrea Camargo, Chief Strategy Officer, MICRO, London, UK
10	Mr. Moussa Dieng, Market Development Officer, ILO DWT/CO-Dakar, Senegal
11	Ms. Jennifer Denno Cissé, Senior Risk Advisor, U.S. Agency for International Development (USAID), Washington DC, USA[25]
12	Mr. Craig Churchill, Team Leader, Impact Insurance Facility, Enterprises Department, ILO, Geneva, Switzerland
13	Mr. Hasan Raman, Managing Director, Academy of Learning ltd, Dhaka, Bangladesh
14	Mr. William Dick, Consultant, World Food Program, London, UK
15	Mr. Michael Carter, Professor and Director BASIS Research Program, Department of Agricultural & Resource Economics, University of California, Davis, USA

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[25] Ms. Cissé joint the GAN project very recently. She was very shortly interviewed with regards to her feedback on the last GAN Meeting she participated in. (The GAN Meeting took place in Geneva on 17-18 October 2017). The former USAID officer involved in the GAN project was not available to participate in this evaluation.

ANNEX 4: DATA COLLECTION INSTRUMENTS AND BIBLIOGRAPHY

Description of data collection instruments:

The main data collection instruments used in this evaluation are following: project data, semi-structured questionnaires, interviews and project workshop surveys. The evaluation also included a very short survey including a SWOT analysis that was distributed to interviewees.

Bibliography:

1. ILO Evaluation Guidelines and Check-Lists

2. DAC Guidelines and Reference Series, Quality Standards for Development Evaluation, OECD-DAC, OECD 2010

3. United Nations Evaluation Group (UNEG) Norms and Standards for Evaluation (latest version: June 2016)

4. PROJECT DOCUMENTS

   1.1 Project document (Scope of Work document with logical framework and project approved budget)
   1.2 Amendments to project agreement between ILO and UCD n°1 (December 2015), n°2 (April 2016) and n°3 (December 2016)
   1.3 First Progress Report, From October, 2014 to December, 2015
   1.4 Second Progress Report, From January 2016 to December 2016
   1.5 Work related to USAID – UCD – GAN project in 2017 (list of activities)
   1.6 Project Statement of Income and Expenditure as at 31-Dec-2016
   1.7 Evaluation reports and overall ratings for the project events, trainings and webinars
   1.8 Progress

   Project event highlights:

   1.9 GAN Kick-Off Meeting, Summary Report, Mexico City, Mexico, 10 November 2014
   1.10 GAN Working Group Meetings, Meeting Highlights, London, United Kingdom, 28-30 April 2015
   1.11 Joint IIF – GAN Knowledge Sharing Forum "Assessing value from index insurance products", Summary Report, Paris, France, 16 September 2015
   1.12 2015 Impact Insurance Forum, Summary Report, Casablanca, Kingdom of Morocco, 3 November 2015
   1.13 GAN Working Group Meetings, Meeting Highlights, Geneva, Switzerland, 3-4 May 2016
   1.14 Symposium on making agriculture insurance work, Geneva, Switzerland, 4 May 2016
   1.15 Highlights from First Peer Learning Platform for Policymakers held in Kenya

   Publications:

   1.16 The ILO's Impact Insurance Facility, Annual Reports (2014, 2015 and 2016)
   1.17 How to conduct a PACE client value assessment, A technical guide for microinsurance practitioners, Version 1.0, Michal Matul and Eamon Kelly, January 2012, Microinsurance Innovation Facility, ILO
   1.18 Measuring Index Insurance Quality, Quentin Stoeffler (University of California in Davis - UCD), Thomas Barré (UCD) and Michael Carter (UCD), April 2015, BASIS I4 (UCD) USAID
   1.19 Helping farmers understand index insurance: Guidelines for consumer education interventions (Paper N°45), Camyla Fonseca, August 2016, Impact Insurance Facility (ILO), USAID, BASIS I4 (UCD), GAN
   1.20 Bundling to make agriculture insurance work (Paper N° 47), Premasis Mukherjee, Manoj Pandey and Pranav Prashad, June 2017, Impact Insurance Facility (ILO), USAID, BASIS I4 (UCD), GAN

Other project documents:

1.21   Stocktaking of agricultural insurance training modules, A thought-provoker for the working group on: Market development and consumer education

1.22   Public reinsurance Pool for Risk and Uncertainty, A thought-stimulator for the working group on: Risk pricing

1.23   Seven guidelines for index insurance education

1.24   CNAAS[26] national consumer education on index insurance, Camyla Fonseca, 19 April 2016

1.25   Index insurance consumer education in Zambia, Project design and initial results, December 2, 2016, Global Index Insurance Facility (World Bank Group), Risk Shield, Financial Sector Deepening (FSD) Zambia, Impact Insurance Facility (ILO).

Relevant topic website:

1.26   Relevant topic website: http://www.impactinsurance.org/.

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[26] National Agricultural Insurance Company of Senegal (CNAAS)

Annex 5 - Evaluation survey and results

QUESTIONNAIRE

ILO FINAL INDEPENDENT EVALUATION

Project: "A Global Action Network to advance the agriculture insurance" (GLO/13/39/UCD)

ANNEX 1: Document to be distributed and collected at the end of meetings

Please mention your role in the project:
☐ Facility Team
☐ Donor representative
☐ Beneficiary representative

    A. *How satisfied are you overall with the project outcomes? (Please mark your answer with a cross.)*

1 = Very dissatisfied	2 = Somewhat dissatisfied	3 = Somewhat satisfied	4 = Very satisfied

Comments:

    B. *Please provide any additional comment in the SWOT table below:*

STRENGTHS (S)	WEAKNESSES (W)

OPPORTUNITIES (O)	THREATS (T)

Thank you for your participation!

SURVEY RESULTS

Satisfaction rate:

	1 = Very dissatisfied	2 = Somewhat dissatisfied	3 = Somewhat satisfied	4 = Very satisfied
Facility Team			1	2
Donor representative			1	
Beneficiary representative			1	6

- ✓ **Facility Team = 3.6**
- ✓ **Donor = 3**
- ✓ **Beneficiary representatives (GAN) = 3.8**

The survey reflects mostly the satisfaction rate regarding the GAN meetings as 100% of beneficiaries are GAN meeting participants. 11 interviewees shared their feedback through this very short survey.

Additional comments added by interviewees are summarized in the table below based on the project strengths, weaknesses, opportunities and threats (SWOT).

Comments:

- I think that bringing together a community of researchers and practitioners such as the one that gathered at the GAN meetings is very useful.

- The project outcomes are satisfactory, in a) providing a forum for key players from different sectors in agricultural insurance to interact (through a core Facility Team) on their work and for specific issues; b) that Safe Minimum Standards/Basis Risk was developed conceptually and via a specific tool (PVAT) and tested; and c) several important issues were worked on methodically e.g. bundling, PPPs, regulatory, consumer education and financial literacy etc. The only area for which limited outcomes arose related to reinsurance.

- The workshop has general filled my expectations. Regarding organization, the room shifting was frequent, but not everybody has been (clearly) informed!

- In-person discussions were very stimulating, but there was a lack of engagement and clarity around what the group would/should be achieving in between the annual meetings.

- With a little more resources and a project duration from 3 to 5 years, we could have done better while ensuring sustainability of the project with local partners.

STRENGTHS (S)	WEAKNESSES (W)
▪ Excellent forum for discussing innovations and issues related to the operation of risk management programs in developing countries with a specific focus on index insurance; ▪ Engagement of a group of key experts and practitioners; (2x) ▪ Very diverse set of stakeholders attending; ▪ International network; ▪ Networking opportunity; ▪ Multi-stakeholder and partner approach (with several development agencies and UN organizations); ▪ Small group; ▪ Very interactive forum; ▪ Design of the program keeps everyone involved; ▪ Scope of the workshop is well defined; ▪ Practice and solution-oriented; ▪ Very well prepared previously; ▪ Knowledge sharing; ▪ Learning about the perspectives of different stakeholders; ▪ Being updated on different projects, tools and sources; ▪ Highlight was the 2015 meeting in London, where work streams were formed and stream leaders led stimulating discussions amongst the wider group. They were well prepared based on pre-work done by members of the individual work streams. ▪ A platform bringing together policy makers was created to further advance agriculture policies' reform and implementation.	• Local government / Farm Union / agricultural industry etc. representatives are missing; • Insurance/Reinsurance are under-represented; • Some actors missing (governments, local insurers); • Representatives from some other stakeholders are missing, e.g. governments and aggregators. • Challenges in achieving more operational outcomes with a community that meets only once a year. However, such a challenge was inherent in the way the GAN was set up. • Lack of engagement in between in-person meetings leading to in-person discussions that were not really connected to those of previous meetings. • Not many on the ground activities; • Insufficient number of meetings between policy makers; • Very limited project resources and project duration.
OPPORTUNITIES (O)	**THREATS (T)**
• A sustainable and long-term solution of index insurance for the local farmers; • Better clarity on the objectives of the group; • Bringing more actors (see weaknesses); • Provide pre-readings so that the starting point of in-person meetings could be further progressed; • Create work streams (like was done in 2015) with individuals deliberately selected for each stream; • Increasing scope gradually; • Keep the community connected; • Dissemination of networks' discussions and findings. • Paris Agreement; • Green Climate Fund; • Satellite technology; • Involve missing key stakeholders in focus countries.	• Threat of becoming « yet another working group » amongst other initiatives and working groups, such as those organised by the GIIF for the index insurance community; • Not finding the right balance of attendees between academics and practitioners. The number of academics was always large. • The only threat I can think of is if dissemination of project results is not done appropriately, this would lead to misinterpretation of project findings. • Basis risk and client value assessment of index agriculture insurance products; • Does not work commercially; • No threat identified (2x).

Annex 6 – Emerging Lesson Learned

Evaluation Title: Final Evaluation of the project "A Global Action Network to advance the agriculture insurance"	**Project TC/SYMBOL:** GLO/13/39/UCD
Name of evaluators: Maria Zarraga, Claude Hilfiker	**Date:** 29 November 2017

The following Lesson Learned has been identified during the course of the evaluation. Further text can be found in the conclusions of the full evaluation report.

LL Element	Text
Brief summary of lesson learned (link to project goal or specific deliverable)	A **holistic approach and an end-to-end project implementation** is necessary to conduct a sustainable intervention, such as positioning agriculture index insurance instruments within developing countries' risk management efforts and ensuring quick adoption of insurance. Focusing on delivering capacity building to practitioners and monitoring outputs proved to be insufficient to achieve expected outcomes. Strengthening local coordination with existing initiatives and key stakeholders, including tripartite stakeholders, is essential to create relevant synergies and better utilize locally available funds. In the case of the project, a sound intervention logic was initially established. Narrowing down the project scope changed the intervention structure and possible outcomes, while reducing its impact.
Context and any related preconditions	An **appropriate timeframe and budget** should be allocated to the project. Taking into consideration the internal resources required / available for the project and notably creating a work breakdown structure, conducting a feasibility study and defining and managing risks inherent to the project will contribute to an effective and sustainable intervention.
Targeted users / Beneficiaries	Project stakeholders at the national level would welcome interventions that respond more closely to their **requirements** and often need **additional support**. ILO staff would welcome conducting end-to-end projects in focus countries allowing **testing advanced best practices, tools and methodologies**, such as those discussed and developed by the Global Action Network (GAN) and its partners. The entire community of experts in agriculture insurance benefit from new **case studies on comprehensive interventions** that build capacity of practitioners and governments to accelerate market development.
Challenges / negative lessons – Causal factors	Conducting end-to-end projects is challenging notably due to their complexity and multi-stakeholder requirements. Stakeholders' expectations should be carefully managed with regards to the scope of the project. Outcomes should be carefully monitored. Behavioural change issues should be also taken into consideration.
Success / positive issues – Causal factors	There is a strong interest of all parties involved in the project to further develop linkages with countries, and notably tripartite stakeholders, to test and apply learnings, emerging good practices, tools and methodologies on the ground.
ILO administrative issues (staff, resources, design, implementation)	Such endeavour would require additional resources. These should be assessed realistically in order not to jeopardize the success of the intervention. A set of alternative solutions including co-financing with partner initiatives on the ground could be envisaged.
Other relevant comments	

Annex 7 – Emerging Good Practice

Evaluation Title: Final Evaluation of the project "A Global Action Network to advance the agriculture insurance"	**Project TC/SYMBOL:** GLO/13/39/UCD
Name of evaluators: Maria Zarraga, Claude Hilfiker	**Date:** 29 November 2017
The following emerging good practice has been identified during the course of the evaluation. Further text can be found in the full evaluation report.	

| GP Element	Text
Brief summary of the good practice (link to project goal or specific deliverable, background, purpose, etc.)	The project was set up with strong awareness of the lack of coordination and collaboration among the community of experts in agriculture insurance. The Global Action Network (GAN) clearly contributes to advancing the agriculture insurance through the GAN concept. The GAN allows thought leaders, such as academicians and practitioners, to work together on defined work streams in an interactive way. The GAN creates synergies among stakeholders who have traditionally worked more in silos. This also allows academicians to continuously define and provide policy relevant research work, based on the requirements of practitioners. The latter can contribute to laying the groundwork for innovative solutions to specific challenges they face.
Relevant conditions and Context: limitations or advice in terms of applicability and replicability	Facilitating the alignment of stakeholders' goals, while they have different mandates, is key to conduct GAN Working Group Meetings. This was successfully achieved by ILO Impact Insurance Facility. Relevant conditions include the possibility of ensuring the continuity of the GAN, as it became an important platform for network members who perceive it as complementary to other existing networks and meeting formats.
Establish a clear cause-effect relationship	Advancing agriculture insurance requires the contribution of multiple stakeholders and experts. GAN meetings allowing more in-depth exchanges and contributions from selected thought leaders in a more restricted group are complementary to those organized by other existing networks. The GAN concept includes the repackaging of lessons learned and best practices into knowledge products that are disseminated among the broader community of practice. This further contributes to advancing agriculture insurance at a larger level with possible multiplier effects.
Indicate measurable impact and targeted beneficiaries	Measurable outcomes and impact would include *increased number of*: (1) existing schemes that incorporate new insights to improve quality at scale; (2) agriculture insurance-related convergence activities among GAN members and beneficiary countries; and (3) lessons learned transferred between country programmes that test emerging practices and tools, the GAN and the broader community in agriculture insurance. While the direct GAN beneficiaries are the participants in the GAN meetings, the ultimate beneficiaries remain small-scale farmers. Countries and the entire community of experts benefit in general of such initiative fostering continuous innovation and knowledge transfer.
Potential for replication and by whom	The creation of GAN meetings can be replicated and should benefit from the expertise and know-how of ILO Impact Insurance Facility who established the GAN. Capacity in terms of knowledge dissemination, such as provided by the ILO, is also a key success factor for implementing the GAN concept.
Upward links to higher ILO Goals (DWCPs Country Programme Outcomes or ILO's Strategic Programme Framework)	This emerging good practice is in line with ILO Outcome N°5 on « Decent work in the rural economy » (ILO Programme and Budget 2016-2017) as advancing agriculture insurance contributes to this goal.
Other documents or relevant comments	

V. Expected Outputs and Outcomes

The activities proposed above are expected to result to the following outputs and outcomes:

Activities	Output	Outcome
Community of experts • Convene face to face meetings of entire network- discussion of technical issues • Create and convene meetings of sub groups • Extract best and next practices and commission research papers on identified topics	Key issues discussed; activities coordinated; best practices and lessons generated and with inputs from stakeholders through: • 3 Network meetings • 8 face to face or online technical/sub-group meetings • 6 project evaluations • 2 research papers on identified "frontier topics"	• Continued discourse on frontier topics on agriculture insurance • Consolidation and better awareness of existing initiatives and lessons learned • 20+ existing schemes incorporate new insights to improve quality at scale • New initiatives to tackle knowledge gaps
Capacity building in focus countries • Coordinate and collaborate with existing local initiatives • Develop and commission/coordinate trainings • Organize knowledge sharing events	• Focus country work plans • 3 Stakeholder meetings • 2 new training modules • 6 trainings of trainers and practitioners in-country • 2 agriculture events / fairs • 2 peer learning events • Training inventory	*Note: outcomes at country level are expected take more than 2 years to materialize* • Government and key stakeholders equipped with good practices, tools and processes • Better regulation and policy environment • More players offer quality agriculture insurance
Dissemination of lessons • Knowledge packaging and production • Develop agri section in website • Dissemination and outreach	Lessons repackaged and shared in the form of: • 6 thematic briefs on key issues • 6 case briefs based on project evaluations • 20 emerging insights • 3 videos • 4 event summaries • 6 blogs • 2 webinars • Agri section in Facility website	• Greater visibility of agriculture insurance • 50+ implementers acquire knowledge and skills • 5+ new/adapted agriculture microinsurance schemes with decent quality and scale

Annex 9 – List of project events

Date	Type Event	Title	Location	Participants	Satisfaction	Relevance	Likelihood to attend future event	Organization of event (f.e. logistics)
November 10, 2014	Forum	Global Action Network kick-off meeting	Mexico City, Mexico	29				
April 27, 2015	Conference	Microinsurance in Africa: Enabling development through risk reduction	London, United Kingdom	40				
April 28 to 30, 2015	Conference	Global Action Network Working Group meeting	London, United Kingdom	40	4.33			4.4
May 7, 2015	Conference	Reducing risks, insuring losses, increasing resilience: Climate risk insurance as a contribution to climate change adaptation	Berlin, Germany					
August 27, 2015	Webinar	Webinar on "How can index insurance be bundled with other financial and non financial services"	Online Event	99	3.94	4.11	4.52	
September 14 and 15, 2015	Forum	Global Index Insurance Conference: Building Innovative Solutions in Agriculture Insurance	Paris, France					
September 16, 2015	Forum	Joint IIF – GAN Knowledge Sharing Forum "Assessing value from index insurance products"	PACIFICA Townhall, Paris, France	78	4.46			4.4
October 29, 2015	Webinar	Webinar on "Customer education in agriculture insurance"	Online Event	44	4.38	4.38	4.62	
November 3, 2015	Forum	Impact Insurance Forum 2015	Casablanca, Morocco	75	4.73			4.73
November 25-26, 2015	Training	Pathways towards greater impact: Improving your MFI's microinsurance offering	Dhaka, Bangladesh	38	4.54			4.35
February 25, 2016	Webinar	Webinar on "The role of governments in scaling up agriculture (index) insurance"	Online Event	169	3.82	4	4.35	
March 28-29, 2016	Training	Managing microinsurance distribution	Dhaka, Bangladesh	22	4.19			3.69
May 3-4, 2016	Forum	GAN working group meeting	Geneva, Switzerland	29	3.8			4.3
May 4, 2016	Conference	Symposium on making agriculture insurance work	Geneva, Switzerland	59	4			4.43
May 10-13, 2016	Conference	International Conference Adaptation Futures 2016	Rotterdam, the Netherlands					
May 25-26, 2016	Training	Claims management in microinsurance	Dhaka, Bangladesh	27	4.59			3.95
May 31-June 1, 2016	Training	Managing microinsurance distribution	Manila, Philippines	42	4.25			4.31
September 16, 2016	Webinar	Second webinar on "The role of governments in scaling up agriculture (index) insurance"	Online Event	51	3.9	3.93	4.47	
October 27-28, 2016	Training	Providing insurance responsibly	Nairobi, Kenya	12	4.8			4.6
December 19-20, 2016	Training	Providing insurance responsibly	Dhaka, Bangladesh	26	4.8			4.55
July 4-5, 2017	Conference	Peer Learning Platform for Policymakers	Nairobi, Kenya	25	4.83			4.78
August 7-9, 2017	Training	Key performance indicators for microinsurance	Dhaka, Bangladesh					
October 17-18, 2017	Conference	GAN meeting	Geneva, Switzerland	26	4.25			4.44
AVERAGE					**4.33**	**4.11**	**4.49**	**4.38**

Annex 10 – Project events: Average satisfaction ratings

Project events: Average satisfaction rates

Project events: Average satisfaction rates
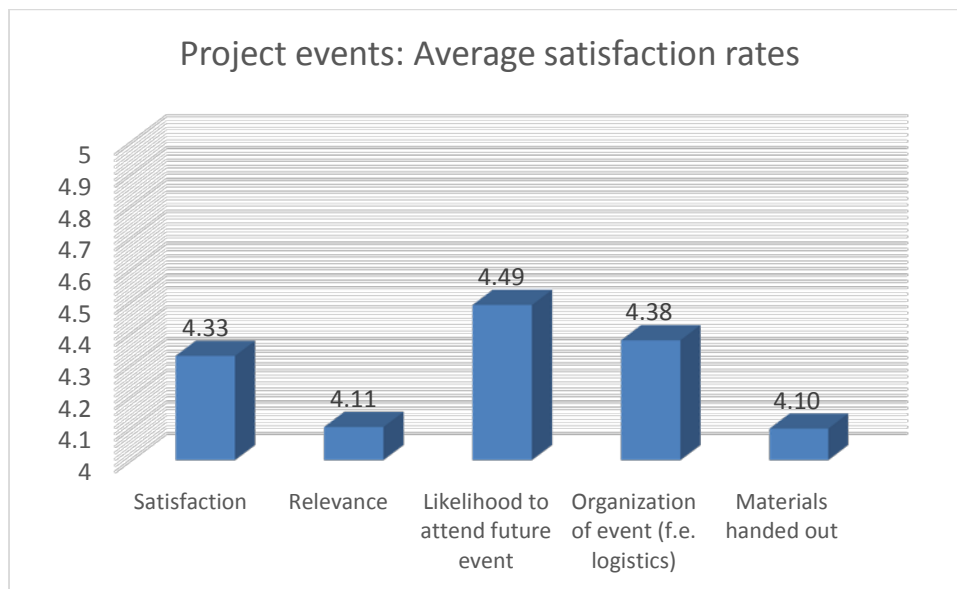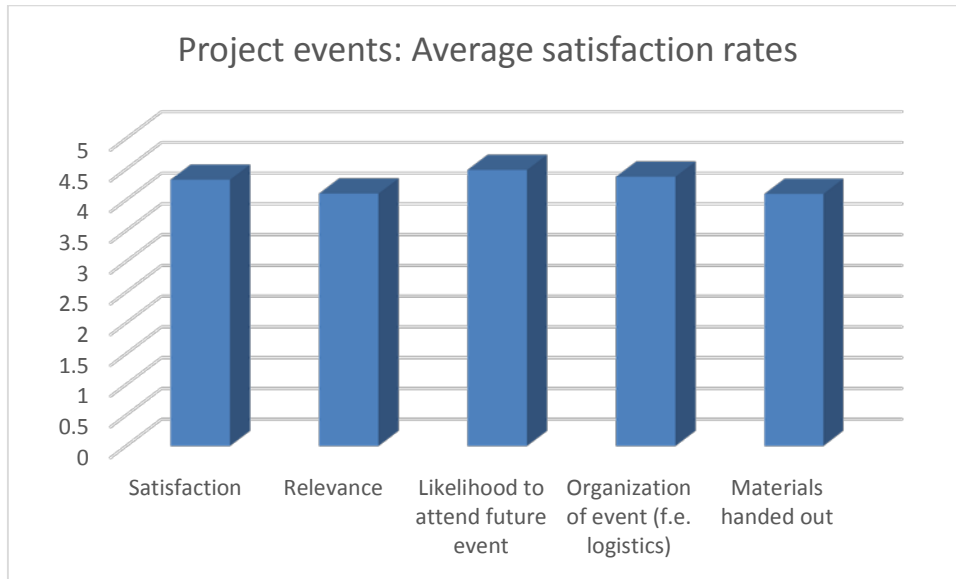
Annex 11 – Selection criteria for focus countries

1. Size of the bottom of the pyramid. This shows potential outreach and the extent of possible impact of the interventions.
2. Government demand and support for market development. This includes the presence of favourable regulation and the presence of champions in the government.
3. Penetration of microinsurance. This demonstrates the extent to which financially-excluded population has access to insurance. Particularly when the size of the potential market is huge and the penetration is low, there is great potential in providing insurance to those who need it the most.
4. Availability of supply-side infrastructure. This includes the presence of local insurers and distribution channels or aggregators that already engage in financial transactions with the financially-excluded population, as well as institutions that can be trained to offer training at the local level.
5. ILO local presence and operations of existing ILO partners. This refers to the existence of on-the-ground ILO coordinators or ILO partners operating in the country, local contacts and connections, and the extent to which local activities have been organized in the country.

Annex 12 – Consolidated list of GAN members

Title	Last name	First name	Email	Institution
Ms	Grant	Hannah	hannah.grant@giz.de	A2ii
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Mr	Dick	William	williamdick@intamail.com	World Food Program

Annex 13 - Progress against project objectives and outcomes

The analysis is done based on the ToR to assess the project planned versus delivered progress (against the logframe, work plans and overall strategic objectives). While expected outputs were modified during the project, the project logframe (Annex 8), including outcomes, was not updated. More detailed information on the project progress against the amended expected outputs can be found in the evaluation report.

COMPONENT 1 **Establish and coordinate the activities of an action network consisting of a community of experts** *The Global Action Network is a vibrant community of experts in agriculture insurance that discusses emerging topics, key issues, and good and next practices. This network is seen to perform functions including:* 1.1 Debate issues and ideas and develop work plans based on them; 1.2 Facilitate consensus on best practices; harness best practices from existing and new programmes, elicit challenges and emerging next practices; 1.3 Identify strengths and weaknesses of various programmes; and 1.4 Prepare proposals for donor groups to facilitate its work.	1.1. **Achieved** - GAN meetings allowed to debate issues. Working Groups (WG) focused on three selected key issues and delivered expected outputs. The project experienced some delays in delivering papers on measuring and tracking client value and on guidelines for bundling financial and non-financial services. Work on reinsurance was reduced / not perused due to low interest of GAN members to carry out work related to the creation of public pools for reinsurance. 1.2 **Achieved** - The project Facilitated consensus on best practices during GAN meetings. The GAN harnessed best practices from several programmes, elicited challenges and emerging next practices. 1.3 **Achieved** – During GAN meetings, participants identified strengths and weaknesses of several programmes that were presented and discussed. 1.4 **Not Achieved** - While no proposals for donor groups were prepared (as initially planned) to facilitate GAN's work, this was reported during interviews as useful for an eventual second phase of the project,
OUTCOMES O1.1 Continued discourse on frontier topics on agriculture insurance O1.2 Consolidation and better awareness of existing initiatives and lessons learned O1.3 20+ existing schemes incorporate new insights to improve quality at scale O1.4 New initiatives to tackle knowledge gaps.	O1.1. **Achieved** – The project allowed a continued discourse on frontier topics on agriculture insurance through 14 GAN conferences, webinars and trainings, including yearly GAN Working Group meetings. O1.2. **Achieved** - GAN meetings allowed to consolidate and create better awareness of existing initiatives and lessons learned, notably through the dissemination of GAN knowledge products. O1.3. **Not monitored / No evidence** – The project did not monitor this outcome. O1.4. **Achieved** – The project contributed to improve knowledge in agriculture insurance and worked on 3 key work streams: (1) assessing the client value of index insurance products – including the development of a client value assessment tool; (2) bundling agriculture insurance with financial and non-financial services; and (3) consumer education on index insurance.
Component 2 **Build capacity of practitioners and governments in two focus countries** *The Facility helps the Action Network support agriculture index insurance market development in two focus countries. The objective is to enhance communication with and collaboration of efforts at the country level, which can lead to synergies and better utilization of locally available funds, resulting in better outcomes on training and the creation of an enabling environment.*	

To ensure quick adoption of insurance in the focus countries, the Facility:	
2.1 Coordinates initiating activities at the country level with key stakeholders, collaborates with existing local initiatives, and (if necessary) builds local networks. Integration and synergies with local programmes help prevent duplication of effort;	2.1. **Not achieved**
2.2 Develops strategies to appropriately position agriculture index insurance instruments within the country's risk management efforts;	2.2. **Partially achieved** – No strategy was developed in Bangladesh to position agriculture index insurance within the country's risk management efforts. This was partially achieved in Senegal (see below under country specific objectives).
2.3 Organises, conducts and participates in local agriculture insurance fairs to get stakeholders together, share insights, and link insurers with potential distribution channels; and	2.3. **Not achieved**
2.4 Assists the Action Network in conducting trainings on agriculture (index) insurance.	2.4. **Achieved** – All expected outputs were achieved according to the project amendments (5 training workshops in Bangladesh and 2 in Senegal). The reduction of expected outputs in focus countries, including trainings, allowed allocating these resources to the organization of 1 Peer Learning Platform (PLP) meeting for government officers representing 9 countries in July 2017.
Bangladesh and Senegal have been selected as **focus countries for Component 2.**	
The main goal of the project in both countries is to accelerate the development of inclusive agriculture insurance market. The specific objectives for each country are following:	*Country specific objectives:*
Bangladesh:	*Bangladesh:*
B.1 Coordinate relevant stakeholders and existing projects to leverage all the synergies;	B.1 **Not achieved**
B.2 Build capacities of key players through a sustainable approach with local training institute and targeted knowledge sharing events; and	B.2 **Partially achieved** – The number of trainings was reduced by the project. This did not allow initiating a sustainable approach, notably through training of trainers (TOT) workshops. 10 participants benefited from TOT in Bangladesh.
B.3 Develop a demonstration case through providing targeted technical assistance to one of the initiatives in coordination with other on ground partners.	B.3. **Not achieved**
Senegal:	*Senegal:*
S.1 Coordinate relevant stakeholders and existing projects to leverage all the synergies;	S.1. **Partially achieved** - A Joint Working Groups Meeting took place in December 2015 and brought together several key stakeholders, including CNAAS, WFP, Planet Guarantee, USAID and ILO to harmonize their plans in the future. It was reported that involving the Ministry of Finance would be instrumental to strengthen such intervention.
S.2 Harmonise consumer education initiatives by the National Agricultural Insurance Company (CNAAS) and its partners; and	S.2. **Partially achieved** - Project country stakeholders were consulted to collect their feedbacks on the project draft consumer education on index insurance strategy.
S.3 Assess client value of CNAAS products to inform operational improvements	S.3. **No evidence**
***OUTCOMES** at country level are expected to take more than 2 years to materialize*	
O2.1 Government and key stakeholders equipped with good practices, tools and processes	O2.1 **Partially achieved** through training workshops
O2.2 Better regulation and policy environment	O2.2 **Not achieved**
O2.3 More players offer quality agriculture insurance.	O2.3 **No evidence / Not monitored**

Component 3	
Promote "responsible" scaling of agriculture insurance to the broader insurance community	3.1 **Partially achieved** - The project repackaged lessons learned from the work of the GAN into knowledge products and tools. Lessons learned from capacity building activities in Bangladesh and Senegal were not repackaged into knowledge products.
To accelerate the adoption of better agriculture insurance practices, the Facility:	3.2 **Achieved** - The project shared event reports and several publications (see Annex 4) on the Facility's website and disseminated GAN product knowledge to the wider agriculture insurance community.
3.1 Repackages lessons learned from the work of the Global Action Network and the capacity building activities in focus countries into knowledge products and tools;	3.3 **Achieved** – The project regularly updates Facility website. This enables cross posting and at the same time promotes lessons learned to the agriculture insurance industry. According to several participants, this Facility's website could be further developed through a tool dedicated to the GAN community, in addition to the Facility's newsletter on microinsurance.
3.2 Disseminates knowledge products in a variety of formats such as case briefs, publication of emerging insights, posting of research findings and participation in relevant forums; and	
3.3 Develops and maintains an agriculture-specific section in the Facility website to complement existing platforms, enables cross posting, and at the same time promotes lessons learned to the agriculture insurance industry not necessarily reached by existing platforms.	
OUTCOMES	O3.1 **Achieved** – The project contributed to a greater visibility of agriculture insurance through project events, cross posting and dissemination of GAN knowledge products to partner organizations such as the World Bank, the German Society for International Cooperation (GIZ) and Swiss Re that can reach out to a very large number of stakeholders.
O3.1. Greater visibility of agriculture insurance	
O3.2. 50+ implementers acquire knowledge and skills	
O3.3 20+ existing schemes incorporate new insights to improve quality at scale	O3.2/3/4 – **No evidence / Not monitored**
O3.4 5+ new/adapted agriculture microinsurance schemes with decent quality and scale.	*There is no evidence of achieved outcomes as the project does not monitor outcomes after having disseminated knowledge products to the broader agriculture insurance community.*