



Gates Foundation



UNDP Financial Resilience in Agriculture Community of Practice 2025 – Ethiopia

Summary Report

June 2025

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Overview

The 2025 UNDP Financial Resilience in Agriculture (FRA) Community of Practice (CoP), held in Addis Ababa, Ethiopia, convened over 100 participants from 24 countries to strengthen peer-to-peer learning on agricultural insurance and support government ownership and institutionalization of their own agendas.

Co-hosted by [UNDP Ethiopia](#) and the [Ethiopian Ministry of Agriculture](#), with organizational support from the [UNDP Insurance and Risk Finance Facility \(IRFF\)](#) and funding from the [Gates Foundation](#) and the [Japan International Cooperation Agency \(JICA\)](#), the CoP built on momentum from the [inaugural 2024 CoP in India](#).

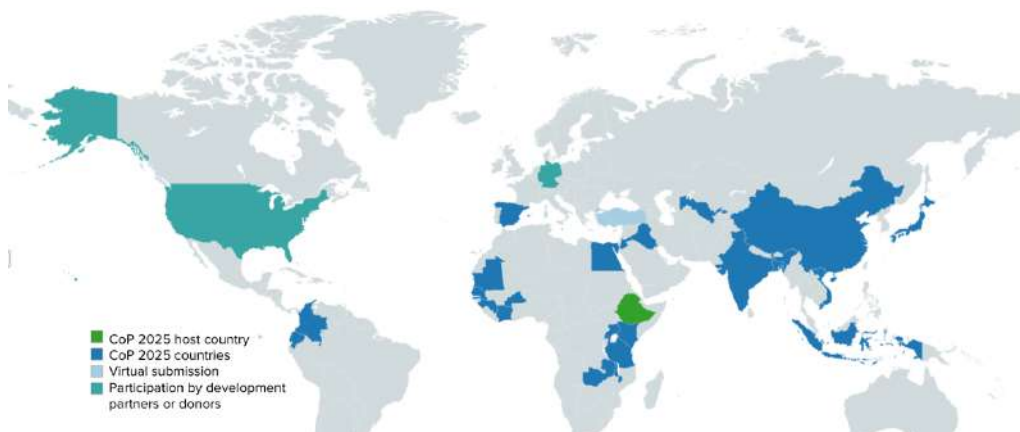
UNDP tools presented: UNDP FRA Institutionalization Framework; Institutionalization & Financing Worksheets

Objectives

- Strengthen peer-to-peer learning and collaboration among countries designing or implementing national agricultural insurance agendas.
- Support government ownership and the institutionalization of agricultural insurance, ensuring alignment with national policies and systems.
- Explore innovative financing and policy models to scale agricultural insurance for smallholder farmers.

Participation

Countries physically represented (24): Bangladesh, Burkina Faso, China, Colombia, Côte d'Ivoire, Ecuador, Egypt, Ethiopia, Guinea, India, Indonesia, Iraq, Japan, Jordan, Kenya, Malawi, Mauritania, Senegal, Spain, Tanzania, Uganda, Uzbekistan, Vietnam, Zambia. Video submission: Türkiye.



High-level Summary

Following a powerful opening day focused on Ethiopia’s experience, the FRA Community of Practice engaged in two days of in-depth dialogue and collaboration aimed at strengthening the institutionalization and financing of agricultural insurance.

The discussions reinforced that while legal frameworks are vital for program sustainability, countries like India and Indonesia demonstrate that significant progress can be made through clear operational manuals, cross-ministerial coordination and well-structured pilot programmes. In contrast, more mature programs in Spain and China show how laws and binding policy instruments help define institutional roles, unlock subsidy mechanisms and ensure continuity across political cycles.

A key highlight and foundational element of the conference was the presentation and application of the **UNDP FRA Institutionalization Framework**. Designed as a practical guide for governments, the framework outlines four pillars: policy, regulation, financing and programmes. It provides a roadmap for countries to move from fragmented pilots to robust, government-led systems. The framework emphasizes the importance of political leadership, an institutional “home” for agricultural insurance, enabling legal and regulatory environments, strategic public investment and effective coordination between public and private actors.

On the last day, delegates explored the **financing pillar** in depth. In breakout sessions, participants reflected on how to structure financing strategies and stakeholder engagement, and several countries shared practical insights. Presentations from **Colombia, Indonesia, Senegal and Zambia** illustrated how governments are using diverse approaches—including premium subsidies, public reinsurance and public insurers—to improve affordability, manage risk and expand market access. The donor panel, moderated by Sammy Ssenyimba of the Gates Foundation, further emphasized the importance of moving beyond fragmented pilot initiatives toward **system-level investments** at the intersection of agriculture, finance and climate resilience.

Looking ahead, sustainability will depend on continuous investment in research, pricing and data systems, along with stronger integration of sustainable agriculture into insurance models. Embedding agricultural insurance within government policies and regulations, and keeping **farmers’ needs and trust at the center**, will be critical to building inclusive, long-term solutions.

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Day 1

Summary

Day 1 of the **2025 Financial Resilience in Agriculture (FRA) Community of Practice** convened over 100 stakeholders from Ethiopia and across the globe to chart a path forward for agricultural insurance in Ethiopia and beyond. With agriculture contributing 32% of Ethiopia's GDP, 64% of employment and 79% of exports, participants agreed that agricultural insurance is a necessity for resilience and inclusive growth.

The day's centerpiece was the formal introduction of Ethiopia's **Rural Finance Service Unit (RFSU)** by **Dr. Sofia Kassa, State Minister at the Ministry of Agriculture**, and **Dr. Getachew Mekonnen, Head of the RFSU**. Positioned as a national coordination mechanism to address over 16 uncoordinated pilots implemented without clear government involvement, the RFSU is designed to align government agencies, insurers, development partners and private sector actors toward **scalable, locally owned solutions** for agricultural finance and insurance. "We are now moving from pilots to permanence—institutionalizing solutions, investing in governance systems, and laying the foundation for a well-functioning, inclusive agricultural finance market," affirmed **Dr. Girma Amente, Minister of Agriculture, Ethiopia**.

Throughout the day, participants acknowledged Ethiopia's progress while engaging deeply with ongoing challenges. One of the most pressing is **insurance affordability**, with pilot premiums in some cases exceeding those once seen in India before major reforms. **Ajay Singh of UNDP India** shared how India reduced average crop insurance premiums from 18% to 10% through long-term policy commitment, the use of remote sensing and a shift to technology-driven pricing systems.

Another critical issue discussed was **access to credit**—with less than 10% of formal banking credit currently reaching Ethiopian farmers, insurance alone cannot provide risk protection without parallel reforms in rural finance. This point was reinforced by **cross-country experiences** that emphasized the importance of bundling insurance with credit and extension services. **Mr. Yared Mola, CEO of the Ethiopian Insurance Association**, highlighted how **pricing misalignment** between reinsurers and local conditions continues to distort costs and reduce uptake, while also pointing to the need for better data and localized risk models.

Delegates also stressed that **awareness and trust among farmers** remain limited. While supply-side readiness is growing, demand will only materialize with deliberate investment in **financial literacy, outreach and user-friendly claims processes**.

The day also included a thoughtful **fireside conversation** between **Dr. Getachew Diriba, Senior Advisor to the Minister of Agriculture and Principal Coordinator of the Ethiopian Food Systems Transformation and Nutrition**, and Ajay Singh. Dr. Diriba urged Ethiopia to study global experiences, such as India’s, not for replication but for reflection: “The question is not what to copy, but what to adapt and what to avoid.”

India’s [PMFBY crop insurance scheme](#)—now the largest in the world, insuring 41 million farmers—was offered as a key example of what can be achieved when technology, policy and market engagement converge. Its success rests on **public–private partnerships**, digital innovation and integration with agricultural credit.

Day 1 reinforced that Ethiopia is poised for coordinated action. With the RFSU in place, continued support from UNDP, JICA and other partners, and strong political will, Ethiopia is laying the foundation for a national insurance ecosystem.

Opening Session

Speakers:

- Dr. Samuel G. Doe, UNDP Resident Representative, Ethiopia
- Dr. Ramiz Alakbarov, UN Resident and Humanitarian Coordinator, Ethiopia
- H.E. Dr. Girma Amente, Minister of Agriculture, Ethiopia
- Samuel Ssenyimba, Senior Program Officer, Gates Foundation

Key Messages:

- Dr. Doe underscored the importance of leadership and institutions in building resilience and noted UNDP Ethiopia's commitment to inclusive governance and climate resilience.
- Dr. Alakbarov highlighted Ethiopia's leadership in developing agricultural insurance frameworks and called for embedding resilience in national policies.
- H.E. Dr. Amente emphasized agriculture's centrality to Ethiopia's economy and outlined the announcement of the Rural Finance Service Unit (RFSU) as a critical milestone.
- Mr. Ssenyimba stressed the Gates Foundation's commitment to supporting country-led efforts and scaling innovations that center on farmers' needs. He noted the importance of moving beyond pilots to build systems that deliver lasting financial resilience.



Top left: Dr. Samuel G. Doe; Top right: Samuel Ssenyimba; Lower left: Dr. Ramiz Alakbarov; Lower right: H.E. Dr. Girma Amente

High-Level Panel: Building Financial Resilience in Ethiopia through Agricultural Risk Management

Speakers:

- Moderator: Dr. Samuel G. Doe, UNDP Resident Representative, Ethiopia
- Albab Abdela Ahmed, Advisor to State Minister H.E Dr. Eyob, Ministry of Finance, Ethiopia
- Dr. Sofia Kassa, State Minister, Ministry of Agriculture, Ethiopia
- Yared Mola, CEO, Nyala Insurance & President, Ethiopian Insurance Association
- Jotework Ayele, Senior Advisor to Governor Mamo Mihretu, National Bank of Ethiopia

NBE Presentation:

The presentation by Jotework Ayele underscored Ethiopia's commitment to building sustainable, inclusive agri-finance systems through institutionalization and strategic alignment of fragmented efforts.

Context and Policy Landscape

- Ethiopia has a coherent financial inclusion policy aimed at promoting financial stability.
- A national goal is to ensure that 70% of the population, including rural, women, and urban poor populations, have access to interest-free banking by 2025.
- Despite overall economic growth, many remain excluded, especially in agriculture, which contributes 32% of GDP and is central to inclusive finance efforts.

Rationale for a National Agri-Finance Implementation Roadmap ([NAFIR](#))

NAFIR was designed to address systemic issues in agri-finance:

- Absence of a national strategy for scaling agri-finance
- Fragmented initiatives
- Limited data on agri-finance
- Weak stakeholder coordination

NAFIR's Strategic Objectives

- Create a unified national strategy to scale up agricultural finance
- Integrate agri-finance within institutions and government plans
- Develop a centralized data system to track gaps and progress
- Establish a multi-stakeholder coordination mechanism

Development Process of NAFIR

- Nov–Dec 2024: NAFIR concept initiated
- Jan–Feb 2025: Review of global, African, and Ethiopian experiences

- April 2025: Stakeholder consultations, surveys, and validation workshops
- May 2025: Final document launched at the Ethiopia Finance Forum and formally approved

Key Constraints Identified

Financing Constraints

- Structural barriers hinder loan access for farmers
- High credit risk and cost deter lending
- Regulatory burdens delay creditworthiness assessments

Coordination Constraints

- Financial illiteracy among borrowers
- Weak risk management systems
- Poor linkages between domestic and international financial institutions

Game-Changing Pillars for Scaling Agri-Finance

These interventions draw inspiration from India, Brazil, and West African models:

1. National Agri-finance Accelerator (NAFA)
 - a. Incentivizes agricultural lending
 - b. Aims to address structural credit constraints
2. Farmer Access to Streamlined Financial Services (FAST)
 - a. Modeled on farmer credit card systems in India and West Africa
 - b. Links financial services to the national ID system
 - c. Explores QR codes or similar digital tools for farmer identification
3. Agri-Finance Centre of Excellence (CoE)
 - a. Central hub to address coordination challenges across the agri-finance ecosystem

Supporting Frameworks and Partnerships

- UNDP/IRFF with Ministry of Agriculture
- Disaster Risk Financing collaborations (WFP, ATI, Pula, BMZ)
- Ongoing insurance access expansion projects for smallholder farmers

Panel Discussion Highlights:

Main messages:

1. Climate Investment & Policy Leadership

- Over **\$240 million** in coordinated resources mobilized from national and international partners.
- Ethiopia has planted **40 billion seedlings**, an initiative led by the Ministry of Finance to address climate resilience.

- The Ministry of Agriculture is aligning financial inclusion, climate adaptation, and sector transformation under strong institutional leadership.

2. Agriculture and Risk

- Farmers remain highly **vulnerable to climate-related risks**.
- Agriculture is inherently risky and requires effective mitigation strategies, including **access to credit and insurance**.
- While the government has introduced **tax incentives**, many farmers still lack financing to adopt improved technologies.

3. Insurance Sector Realities

- Only four insurers are active in agriculture:
 - **Ethiopian Insurance Corporation, Africa Insurance, Oromia Insurance, and Nyala Insurance.**
- Activities are concentrated in **Oromia, Amhara, Tigray, Somali, and Afar**.
- Insurance products include **crop, livestock, forestry, and aquaculture**, using both **index-based** and **multi-peril** models.

4. Major Constraints

- Most pilots remain **donor-led**, with limited government ownership.
- **High reinsurance dependence** (70% of pilot risk), pushing premiums beyond farmers' reach.
- Limited capacity among insurers and **low awareness** among farmers.
- Financial literacy efforts are in progress, but **lack of accessible finance** remains a bottleneck.

5. Strategic Direction & National Strategy

- Ethiopia lacks a **cohesive national agricultural insurance strategy**.
- Stakeholders emphasized the need to move beyond fragmented, short-term pilots to a **coordinated and scalable model**.
- A proposed strategy would involve:
 - A **national task force**
 - Enabling legislation (e.g., **Agricultural Insurance Proclamation**)
 - Incentives for private sector engagement
 - Integration of insurance with broader rural finance policies

NAFIR and Market-Based Approach

As part of the **National Agri-Finance Implementation Roadmap (NAFIR)**, the panel identified two game-changing mechanisms:

1. Financing and Risk Sharing Facility

- Includes **pre-financing** and risk-sharing mechanisms.
- Underwriting is shifted to **financial institutions**, with eventual **foreign financial sector participation**.
- Emphasis on **market-based funding** (development partners > treasury).

2. Stakeholder Coordination & Bundling

- Mechanisms to link government, private sector, and development partners.
- Promotes **data warehousing**, bundling of insurance with credit, and minimizing direct government intervention.

- The government's role is to **create an enabling environment**.

Ongoing and Additional Needs

- **Farmer profile registration** and **digitization** (e.g., fertilizer input tracking) are underway but costly and complex.
- Requires support from the **National Bank of Ethiopia**, private sector, and donors.
- **Financial extension services** are expanding to rural areas, with focus on awareness and capacity building.

Panel Conclusion

Ethiopia is laying the groundwork for a **national agricultural insurance strategy** to tackle climate risk and financial vulnerability in farming. The panel called for scaling beyond donor-driven pilots toward **coordinated, market-based solutions** that integrate finance, data, and private sector engagement. Despite efforts to raise awareness and pilot products, **high costs, weak institutional capacity, and lack of farmer-level data** continue to hinder progress. A national task force, enabling legislation, and strategic incentives were broadly supported as essential to transition from fragmented initiatives to a **sustainable, homegrown model** that supports rural resilience and long-term sector transformation.

Key Questions Raised

- What **government incentives** are available for risk financing and insurance?
- How is the government working to **reduce costs** of lending for small-scale farmers?
- What are the implications of **forex risk** in agriculture insurance, as noted by AfDB?
- Could **Uganda's experience** (with 10+ active agricultural insurers) offer a model for Ethiopia?

Announcement of the Rural Finance Service Unit (RFSU)

Speakers:

- Dr. Sofia Kassa, State Minister, Ministry of Agriculture
- Getachew Mekonnin, Head of RFSU

Dr. Sofia Kassa – Overview of RFSU’s Importance

Dr. Sofia emphasized that without systemic risk protection, farmers will continue to absorb shocks alone. Over **\$1 billion USD** has been spent on fertilizer provision, but financial products remain poorly tailored. While more than 15 agricultural insurance models have been piloted in Ethiopia, few have scaled due to limited risk capital and fragmentation.

The RFSU aims to change this trajectory by transitioning from scattered pilots to government-led systems that support well-functioning and inclusive agricultural finance and insurance markets. It will coordinate national policy, finance, and data efforts to build institutional capacity, attract private investment, and align ongoing initiatives. Established under **Proclamation 1263/2021**, which gives the Ministry of Agriculture the legal authority to oversee agricultural finance, with technical and financial support from **UNDP and JICA**, and additional assistance from **WFP, AfDB, and IFAD**, the RFSU's mission is to drive sector transformation through sustained in-country capacity development.

Getachew Mekonnin – The Case for the RFSU

Getachew outlined the structural challenges facing Ethiopia’s agricultural finance and insurance systems:

- **Financial Access Barriers:**
 - Less than **10% of bank credit** is directed to agriculture.
 - Barriers include high risk, lack of collateral, and high transaction costs.
- **Insurance Gaps:**
 - Penetration is below **0.4%**.
 - Key issues include low awareness, high premiums, and insufficient data.

Despite 20 years of pilot programs by multiple stakeholders, scaling remains elusive due to weak government ownership, fragmented lessons, and limited local capacity. The RFSU is a strategic shift toward **institutionalizing successful models**, serving as Ethiopia’s **central coordination and implementation unit** for agri-finance and insurance.

Objectives of the RFSU

- **Coordination & Synergy:** Improve multi-stakeholder coordination, align efforts in agri-finance and insurance, and promote public-private partnerships.
- **Policy Advocacy:** Influence national policies to support farmer resilience and access to financial and insurance services.
- **Data for Solutions:** Build centralized data infrastructure and leverage data for product development and performance monitoring.
- **Evidence & Knowledge Management:** Generate and share insights to inform policy, improve programs, and support scale-up of inclusive finance solutions.

RFSU Theory of Change

Goal: To define and strengthen the government's role in building a **resilient and inclusive agricultural finance and insurance market**, closing the financial gap and supporting the broader transformation of Ethiopia's agricultural sector and farmers' well-being.

Key Outputs

- 1. Policy Advocacy**
 - Establish agriculture-focused policy frameworks for public institutions
 - Define incentives to engage the private sector
- 2. Coordination & Synergy**
 - Form a multi-stakeholder task force
 - Launch a public-private partnership forum
- 3. Data for Solutions**
 - Develop a framework for agricultural finance data infrastructure
 - Create digital tools for data analysis
- 4. Evidence & Knowledge Management**
 - Document lessons from pilots and innovations
 - Conduct impact assessments and produce knowledge products

Core Activities

- **Credit Unit**
 - Diagnose the finance and insurance ecosystem
 - Design enabling policy frameworks
 - Advocate for private sector investment incentives
- **Insurance Unit**
 - Identify stakeholders and define their interests
 - Lead a multi-stakeholder task force
 - Coordinate public-private dialogue on insurance development
- **Partnership Platform**
 - Create frameworks for digitized data use

- Provide training on data analysis, product development, and financial literacy

RFSU Organizational Structure

The **Rural Finance Service Unit (RFSU)**, housed within the Ministry of Agriculture, is designed to coordinate Ethiopia's efforts to expand inclusive and resilient agricultural finance and insurance. It works in collaboration with **government partners** (e.g., MoF, ATI, NBE, MoPD, EDRMC), **private sector actors** (e.g., financial institutions, insurers, tech platforms), and **development partners** (e.g., UNDP, JICA, WFP, IFAD, AfDB).

The RFSU operates through three core units and one integrated platform:

1. Credit Unit

- Advocates for affordable rural credit policies
- Supports regulatory reforms and financial literacy
- Builds stakeholder capacity and develops partnerships

2. Insurance Unit

- Leads policy and regulatory efforts for agricultural insurance
- Coordinates insurance programs and educates both farmers and insurers
- Partners with insurers and tech providers to scale delivery

3. Data & Partnership Platform

- Conducts market research and develops risk models
- Manages data infrastructure (e.g., climate, yield, agronomy)
- Distributes digital solutions (e.g., InsurTech, mobile money) and financial literacy tools

Together, these components drive **Farmer Solutions** by expanding:

- Access to finance
- Access to insurance
- Bundled, data-informed services

This structure supports the RFSU's mission to institutionalize inclusive rural finance systems, improve coordination, and scale sustainable solutions across Ethiopia.

Read more and provide your feedback in the [Consultation Paper](#).



Plaque to commemorate the announcement of the Rural Finance Service Unit.

Scaling Agricultural Insurance: Lessons from India

Speakers:

- Moderator: Dr. Getachew Diriba, Senior Advisor to the Minister of Agriculture and Principal Coordinator of the Ethiopian Food Systems Transformation and Nutrition
- Ajay K Singh, PMFBY National Project Director, Government of India, and UNDP Focal Point

Presentation by Ajay K Singh, UNDP India

Key Achievements of PMFBY (2024–2025)

Record Enrolment and Coverage

- 41 million farmers insured across 23 provinces—an all-time high.
- ~40% crop insurance penetration nationally over Gross Cropped Area.

Technology-Driven Operations

- 60% of insured crop area now uses remote sensing-based yield estimation.
- CCE-Agri App used for 47% of yield assessments in 22 states; 100% digital coverage in Madhya Pradesh.

Digital Integration & Automation

- National Crop Insurance Portal (NCIP) expanded to cover field-level data, claims, and monitoring.
- DigiClaim ensures direct claim payments and penalizes delays.
- KRPH Helpline (14447) and WhatsApp Chatbot offer real-time farmer support.

Premium Rationalization

- 32% drop in premium rates (2023–25 vs. 2020–21).
- Led to lowest premium costs since 2017 and expanded coverage to 8.5 million more farmers and 10 million more hectares.
- Alternate Risk Transfer Mechanisms (ARTMs)
- Adopted by 8 provinces with varied risk-sharing models (e.g., profit-loss sharing, capped liability).

Weather Infrastructure Expansion

- 23,000 Automated Weather Stations and 173,000 Rain Gauges deployed across 9 provinces through the WINDS portal.

Governance and Data Validation

- 90% of insured acreage now validated using digital land records in 13 provinces, improving transparency and efficiency.

Fireside Reflections: Lessons from India's Success

- **Public–Private Partnership was the real gamechanger:** Linking banks and insurers with agricultural credit made insurance scalable and efficient.

- **Government Frameworks & Incentives:** Mandatory priority sector lending (40% of bank credit) helped push agricultural credit and insurance access. Loans are automatically bundled with insurance.
- **Private Sector Involvement:** Insurers were incentivized to innovate and scale. Three-year contracts gave them stability to invest.
- **Data & Technology:** Introduction of tech and granular state-level data cut premiums nearly in half (e.g., from ~18% to 10%), making insurance more affordable and effective.



Ethiopia's Two-Decade Pilot Journey: Voices from Partners Implementing Agricultural Insurance

Speakers:

- Moderator: Mergessa Miressa, ZEP-RE Country Director
- Dejene Dadi, CEO, Oromia Coffee Farmers' Cooperative Union
- Belay Tulu, Insurance Supervision Director, National Bank of Ethiopia
- Dagmawi Assefa, Country Director, Pula
- Solomon Zegeye Mengesha, Director Emerging Consumers, Nyala Insurance

Key Messages:

1. **Transitioning from pilots to institutionalized large scale programmes requires coordination and leadership.** Over the past 20 years, Ethiopia has piloted various insurance models. While these initiatives brought valuable insights, they often remained fragmented. Strong government leadership and institutional frameworks are needed to integrate these learnings into scalable national systems.
2. **Farmer trust is critical for adoption and scale.** Low awareness, high basis risk and complex claims processes have limited uptake. Farmer-centered approaches, inclusive product design, and improved communication are vital to build trust and demand for insurance products.
3. **Public-private partnerships strengthen market capacity.** Collaboration between national insurers, cooperatives and development partners has shown potential in developing tailored insurance solutions, expanding risk capital and overcoming operational barriers.
4. **Data and technology drive product innovation and efficiency.** Access to reliable data enables more accurate pricing and claims management. Digital platforms and satellite-based solutions were identified as key tools to address basis risk and operational costs.
5. **Enabling policy and regulatory frameworks are essential.** The National Bank of Ethiopia and other regulators play a crucial role in creating a conducive environment for agricultural insurance by supporting innovation, ensuring oversight, and incentivizing market participation.
6. **Lessons for scaling: integration with rural finance systems.** Insurance solutions should be bundled with rural credit and financial services to provide holistic risk management for smallholder farmers and make offerings more attractive and impactful.
7. **Voices from the field provide critical insights.** Oromia Cooperative shared first-hand experiences that underscored the importance of designing solutions tailored to local realities and ensuring that products respond to the unique challenges of Ethiopia's diverse agricultural contexts.

Partnering for Resilience in Ethiopia: Dialogue with Development Partners

Speakers:

- Moderator: Charu Bist, UNDP Deputy Resident Representative
- Awol Adem Abdu, WFP Programme Policy Officer, Insurance Specialist
- Masresha Taye, African Development Bank Climate Risk Financing Lead
- Yuhi Miyauchi, Representative, JICA Ethiopia
- Sharon Onyango, IFC Inclusive Insurance Specialist

Key Messages:

This session explored how development partners are engaging to support scalable and sustainable agricultural insurance in Ethiopia, with a focus on innovative partnership models.

1. **Innovative partnerships reduce delivery costs and expand access.** Awol Adem Abdu (WFP) shared how WFP restructured its partnership approach in Ethiopia, collaborating with the Government, African Trade Insurance Agency (ATI) and Pula. This shared-cost model halved the insurance premium to 6% and eliminated distribution costs by working through farmer organizations instead of microfinance institutions. The approach, piloted in six districts and now expanded to sixteen, reaches 122,000 clients and requires little to no subsidy as the product is offered free under this structure.
2. **Multi-actor collaboration fosters sustainability.** Yuhi Miyauchi (JICA) described how JICA's support for Ethiopia's Rural Finance Service Unit (RFSU) is building national capacity and creating an enabling environment for public-private partnerships in agricultural insurance. JICA's focus on technical assistance and institutional development has laid a foundation for long-term systems change.
3. **Development partners as enablers of systemic change.** Masresha Taye (AfDB) emphasized the importance of aligning climate finance instruments with agricultural insurance to mobilize resources and drive resilience for vulnerable populations. AfDB's work focuses on leveraging blended finance models to de-risk investments in rural markets.
4. **Embedding insurance into rural systems is key to resilience.** Sharon Onyango (IFC) highlighted inclusive insurance strategies that prioritize women and youth, showing how bundling insurance with rural credit can empower smallholders and expand financial inclusion.
5. **Scaling requires innovation and aligned incentives.** Speakers agreed that effective public-private partnerships must align incentives across actors to address affordability, accessibility, and operational bottlenecks. Successful examples from WFP and IFC demonstrate how innovative design and equitable cost-sharing can achieve scale without over-reliance on donor subsidies.

Day 2

Summary – Key Messages

Government Leadership Is Non-Negotiable for Institutionalization

- Across all sessions, country examples reaffirmed that agricultural insurance is not naturally profitable as a stand-alone product, without integration into broader agendas, and requires sustained public sector leadership to become viable. Governments must:
 - Set a clear vision and embed it in national priorities (e.g., food security, financial inclusion).
 - Establish or designate dedicated institutions to coordinate across ministries and sectors.
 - Lead the budgeting and financing process, often from Ministries of Finance or Agriculture.

Examples:

- **China** uses a central-local subsidy model with the Ministry of Finance in a leading role.
- **Senegal** established CNAAS, a majority publicly owned (around 55%) insurance company, as the lead agency.
- **Uganda** relies on the Bank of Uganda to align agricultural insurance with broader financial development goals.

UNDP FRA Institutionalization Framework as a Government Action Tool

- Enock Sing'oei (UNDP IRFF) presented the UNDP FRA Institutionalization Framework, a practical product to guide governments in designing and embedding agricultural insurance into national systems.
- This framework provides governments with actionable tools across four pillars—policy, regulation, financing and programmes—to transition from fragmented pilots to robust, government-led solutions.
- The presentation highlighted the importance of political leadership, institutional homes for agricultural insurance, enabling regulatory environments, and strategic public investment.
- The session emphasized that institutionalization is not about replicating one model but about aligning instruments, leadership, and legal scaffolding to national contexts.

Operational Guidelines Can Precede Legal Frameworks—But Must Be Structured and Institutionalized

- Most successful programs did not begin with laws but with manuals, guidelines and coordination mechanisms. Legal frameworks eventually followed to solidify roles and ensure continuity.
- The strategic sequencing—piloting before legislating—is often more effective.

Examples:

- **India and Indonesia** operate without comprehensive laws but use detailed operational manuals to define stakeholder responsibilities and timelines.
- **Spain** has had a robust legal foundation since 1978, with unchanged structures even after EU accession, but driving a dynamic system.

Financing Models Must Fit Local Contexts

- Governments use diverse financial instruments depending on institutional maturity, market development, and political will. These include:
 - Premium subsidies
 - Bundled input programs
 - Public-private reinsurance arrangements
 - Investments in public insurance entities and data systems

Examples:

- **Colombia** bundles insurance with credit and offers 50–60% subsidies via FINAGRO.
- **Zambia** integrates insurance into the Farmer Input Support Programme (FISP) with 40–50% subsidies.
- **Uganda** uses the Agriculture Credit Facility (ACF) as a risk-sharing tool that encourages credit uptake and layered insurance.
- **China** provides over 75% of premium subsidies through a coordinated national model involving 35 insurance companies.

Sustainability Requires Proof of Impact

- Countries emphasized the need to demonstrate return on investment to justify continued or expanded public financing. This includes:
 - Regular monitoring and evaluation
 - Evidence of improved farmer outcomes and creditworthiness
 - Framing insurance as a public good linked to resilience and national development goals

Examples:

- **Colombia** tracks repayment improvements and loan performance among insured farmers.
- **Senegal** ties insurance to national food security metrics.
- **Uganda** uses ACF evaluations to monitor both credit and insurance uptake impact.

Cross-Sector and Multi-Stakeholder Coordination Is Critical

- Institutionalization depends on alignment between ministries, insurers, donors, farmer groups and regulators. Programs that thrive:
 - Have shared governance models (e.g., Spain’s four-actor structure)
 - Engage farmers in design and rollout (India, Indonesia)
 - Invest in data infrastructure and digital tools to increase efficiency and reduce costs

Examples:

- **India** deploys mobile yield estimation and penalties for late claim payouts in the absence of formal legislation.
- **Spain's** coordination among public, private, and farmer organizations keeps the system responsive and adaptive.
- As summarized by Enock Sing'oei (UNDP IRFF), institutionalization is not about replicating one model, but about designing and aligning instruments, leadership, and legal scaffolding to national realities. The most advanced systems blend political commitment, technological investment, and collaborative governance to build durable, scalable insurance programs for farmers.



Mature Agriculture Insurance Programmes: Role of Government

Speakers:

- Moderator: Miguel Solana, Global Advisor, UNDP Insurance & Risk Finance Facility
- Wenjun Long, Professor, Research Center for Rural Economy of Ministry of Agriculture and Rural Affairs, P.R. China.
- Ajay K Singh, PMFBY National Project Director, Ministry of Agriculture & Farmers Welfare, India, and UNDP India Focal Point
- Noor Avianto, Deputy Director for Food and Agriculture, Bappenas, Philippines
- Enrique Estefania-Salazar, Researcher, CEIGRAM-Universidad Politécnica de Madrid, Spain
- [\(Video message\)](#) Bekir Engürülü, General Manager of Agricultural Insurance Pool Operation Company and Agricultural Insurance Pool Board Member (TARSİM), Türkiye

Key Messages:

1. Government Leadership is Non-Negotiable

All panelists agreed: agricultural insurance is not profitable on its own. **Strong government leadership and public funding are essential.**

- **China's** program, the largest in the world on premium volume, is built on a **central-local co-financing model**, with 75%+ of premiums subsidized. The Ministry of Finance leads, supported by policy coordination across ministries and 35 insurance providers.
- **Indonesia** embedded agricultural insurance into its **national food security agenda**, with cross-ministerial collaboration between Finance, Agriculture, Planning, and technical agencies.
- **Spain** runs one of the most established programs globally, anchored by an **autonomous insurance agency**, a public reinsurer, private pooled insurers, and strong farmer associations.
- **India** treats insurance as a **national public good**, using a highly structured manual-driven framework to substitute for the absence of a formal law.
- **Türkiye** acknowledged that insurance cannot function without state support, noting the government's role in managing climate and crisis-related risk.

2. Institutional Models Rely on Clear Roles and Collaboration

Effective implementation requires **well-defined roles** across public and private actors:

- **Spain's four-part model** (autonomous agency, public reinsurer, private insurers, and farmer organizations) shows how **institutional clarity drives scale and legitimacy**.
- **Indonesia** and **India** emphasized the need for **inter-ministerial teams** and **technical institutions** to design inclusive products and manage complexity.
- **China** institutionalized coordination by giving leadership to the Ministry of Finance—on the logic that “who controls the budget sets the direction.”

3. Legal Frameworks Vary—But Operational Clarity is Essential

While some countries rely on **laws**, others operate under **detailed manuals and policy directives**:

- **Spain's** program is underpinned by a legal framework dating back to 1978, which has endured through major policy transitions, including EU accession.
- **China** lacks a formal law but has a strong set of inter-ministerial documents that define principles and roles. A detailed implementation manual clearly defines roles, timelines, and penalties for each stakeholder, ensuring accountability. The manual includes provisions to prevent moral hazard (e.g., farmers must insure only their own crops) and mandates timely claims processing (e.g., insurers must pay within 30 days or face penalties).
- **India**, operating without a law, uses **implementation manuals** that assign timelines, penalties, and responsibilities to all stakeholders—effectively functioning as enforceable policy.
- **Indonesia** is drafting a roadmap and legal structure to expand crop coverage and include private actors more systematically.

The session raised the critical question: **Should legal frameworks precede or follow pilot implementation?** While views varied, the consensus favored starting with pilots and manuals, then codifying lessons into law once models are proven. However, laws have proven effective against political cycles ensuring sustainability in the long run.

4. Data, Technology, and Capacity Investment Are Multipliers

Investments in **technology, research, and capacity building** help drive efficiency, reduce costs, and build trust:

- **Spain** invests in research and data systems to reduce uncertainty and premiums.
- **India** deploys mobile-based yield estimation tools, digital claim systems, and structured training programs to build capacity and trust.
- **China** and **Indonesia** also highlighted meteorological data and cross-agency tech integration as crucial tools.

5. Trust and Awareness Are Important as Tools

Farmer **awareness and confidence** are prerequisites for uptake:

- In **China**, participation is voluntary and driven by perceived value.
- In **India** and **Indonesia**, outreach efforts—including social media, field-level training, and farmer organization engagement—were cited as essential to scale participation and reduce skepticism.

Key Takeaways

- **Public financing, clear institutional roles, and trust-building** are foundational to scaling agricultural insurance.
- **Legal frameworks** can cement coordination and accountability—but well-enforced **manuals and policy documents** can substitute in early phases.
- **Technology and data systems** help lower premiums and improve delivery, while **inclusive design** requires strong stakeholder engagement from the outset.

- Institutionalization is a **step-by-step process**—requiring political leadership, cross-sector collaboration, and an evolving vision rooted in national priorities.



Presentation: Institutionalization Framework

Presenter: Enock Sing'oei

The agricultural insurance agenda is structured around a **Four-Pillar Strategy—Policy, Regulation, Programs and Financing**—which together provide a comprehensive framework for collaboration between government and the insurance industry. This approach is designed to ensure that solutions are not only technically sound but also inclusive and scalable for smallholder farmers.

At the center of this effort is **strong government leadership**. The agenda is typically housed in a dedicated institution, with the government setting the overall vision and coordinating across sectors. This alignment helps embed insurance into broader national priorities, including climate adaptation, social protection, and financial inclusion.

Integrated implementation is a key feature of mature systems. Here, ministries and private sector actors weave insurance into their own service models and mandates—whether through agricultural extension, credit, or social programs—while harmonizing regulatory, policy, and financing instruments to enable bundled products and shared risk frameworks.

Ultimately, the success of agricultural insurance hinges on **sustainable financing**. Countries must draw on a mix of public budgets, donor resources, private investment, and global climate or development funds. Long-term viability is achieved through smart subsidy design, effective risk-sharing, and investment in the infrastructure that underpins delivery.

Framework for Government Action to align the Agriculture Insurance Agenda



Breakout Groups: Institutionalization Framework

This interactive session brought together country teams grouped to reflect on their national approaches to agricultural insurance. Held in parallel breakout spaces anchored by a brief presentation from delegates from an “anchor” country, the session provided a structured opportunity for peer exchange and collaborative planning. Participants mapped key stakeholders, analyzed engagement strategies, and explored alignment opportunities to advance the institutionalization of agricultural insurance in their respective contexts through the UNDP FRA Institutionalization Framework.

The exercise revealed that the institutionalization of agricultural insurance varies widely across countries, reflecting different levels of policy maturity, coordination, and institutional entry points. A review of 20 countries shows a progression from **nascent interest** to **mature, embedded systems**, with most falling somewhere in the early to middle stages of implementation.

Maturity Spectrum

Mature/Embedded Countries

- **China, Japan and Spain** stand out with deeply institutionalized programs. They have clear legal mandates, long-standing subsidy frameworks, and dedicated agencies managing agricultural insurance at scale.
- Entry points include **ministries of finance and agriculture**, supported by embedded regulatory and statistical agencies.
- In Japan, strong public-private coordination and mandatory participation underpin the system. In Spain a strong yet flexible legal framework and constant investment in data and research has led to greater premium affordability and allows for innovation and agility to adapt to private sector innovation. In China, a national reinsurance enterprise allows for sustainable and affordable coverage.

Implementation Underway

- **Indonesia, Jordan, Kenya, Tanzania, and Uganda** are in mid-stages of institutionalization.
- These countries often have pilot programs in place and are formalizing coordination mechanisms like **steering committees** or inter-ministerial task forces.
- Entry points often include **ministries of agriculture and finance**, with strong roles for national insurance regulators or public reinsurance schemes (e.g., CNIF in Kenya, BAPPENAS in Indonesia).

Early Planning

- Countries like **Zambia, Vietnam, Uzbekistan, Ethiopia, Ecuador, Egypt, and Malawi** are laying the foundation for institutionalization.
- Typical actions at this stage include **policy drafting, creation of national strategies**, and proposals for **working groups or steering committees**. Notably, the launch of Ethiopia's Rural Finance
- Entry points vary: some start with **ministries of agriculture**, while others engage through **disaster risk management units, central banks, or climate/environment ministries**.

Very Early Stage

- **Guinea and Bangladesh** are early on in their institutional journeys. Coordination platforms are not in place or in a proposal stage.
 - However, they show growing momentum, with stakeholders proposing alignment with existing frameworks like the **PNDA** (Guinea) or drafting concept notes (Bangladesh).
- 3) Common Entry Points for Institutionalization

While **ministries of agriculture** are often the most visible entry points for agricultural insurance—thanks to their proximity to farmers and deep technical expertise in agricultural systems—they **cannot operate in isolation**. Their ability to scale and sustain insurance initiatives depends heavily on the **engagement of finance ministries**, which control **budget allocations, subsidy design**, and broader fiscal policy. In many countries, **other institutional actors**—from insurance regulators to climate agencies—play essential supporting or catalytic roles, depending on how insurance is positioned.

Key Entry Points for Institutionalizing Agricultural Insurance:

- **Ministry of Agriculture**
Typically the frontline institution, ministries of agriculture bring sector knowledge, links to extension services, and alignment with food security goals. They often lead initial insurance pilots and farmer outreach. This is seen in countries like **Ethiopia, Vietnam, Kenya, and Jordan**. However, without coordination with finance authorities, these efforts risk fragmentation or underfunding.
- **Ministry of Finance**
A **critical enabler**, the finance ministry ensures fiscal sustainability through **subsidy financing**, risk layering strategies, and co-financing models. Ministries of finance have taken a lead role in **China, Indonesia, Egypt, and Zambia**, shaping long-term viability through national budget support.
- **Insurance Regulators**
Bodies such as insurance commissions ensure that agricultural products are sound, protect consumers, and maintain market stability. Their role is central in countries like **Jordan, Kenya, Indonesia, and Uzbekistan**, especially when expanding into index or parametric products.

- Disaster Risk Management (DRM) Units**
 When insurance is framed as part of a resilience strategy, DRM units become key collaborators—particularly in **Zambia, Ethiopia RFSU, and Tanzania**—helping to embed insurance into national disaster response systems.
- Central Banks and Development Finance Institutions**
 These institutions enable the integration of insurance with rural credit and financial inclusion programs. In **Uganda, Guinea, and Bangladesh**, central banks or DFIs have supported bundling of insurance with lending, especially for smallholder farmers.
- Environment and Climate Ministries**
 As agricultural insurance increasingly responds to climate shocks, these ministries play an important role in shaping policy and justifying investment. In **Tanzania, Vietnam, and Uzbekistan**, climate ministries have helped position insurance within broader adaptation and mitigation agendas.

Coordinating Structures and Challenges

Many countries are converging on the need for **steering committees, working groups, or dedicated insurance focal units**. However, some ongoing challenges include:

- **Lack of clear mandates** and institutional home for agricultural insurance
- **Poor coordination** between ministries and partners
- **Limited awareness** at the national and local level
- **Fragmented pilots** not linked to policy frameworks
- **Insufficient state commitment or budget allocation**

Summary

Countries are advancing agricultural insurance institutionalization through diverse but increasingly structured pathways. Ministries of agriculture and finance remain central, with growing roles for insurance regulators, DRM units, and climate agencies. While few have achieved full maturity, many are progressing steadily with support from technical partners and peer learning.

To sustain this progress, national actors must formalize coordination, clarify institutional roles, and anchor insurance in broader agricultural, financial, and climate policy agendas.

Agricultural Insurance Institutionalization: Cross-Country Summary Table

This table summarizes the institutionalization status of agricultural insurance programs across countries. Each row represents a country and includes the stage of institutionalization, coordination mechanisms, challenges, and peer ideas.

Country	Institutional Stage	Inter-ministerial Platform (Yes/No)	Coordination Mechanisms (existing/planned)	Main Challenges	Peer Ideas Found Useful
Bangladesh	Very Early	No	Planned: working groups, draft CNS/policy	Lack of coordination; piece-meal initiatives	Stakeholder commitment; coordination unit at ministry
Burkina Faso	Not Explicitly Stated		Stakeholder engagement across ministries		
China	Mature/Embedded	Yes	Mandated by law	Data sharing; claims management; legal use of tech	
Ecuador	Early Planning / Implementation Underway	No	Planned: steering committee	Limited knowledge; lack of info/tech	Study visit to Japan
Egypt	Early Planning	No	Planned: national steering committee	Fragmented roles; public-private coordination	Use of digital tools for targeting/bundling
Indonesia	Implementation Underway	Yes	Planned: strengthen national team		
Iraq	Very Early	No	Maybe soon	Need for financial support & technical expertise	
Côte d'Ivoire			Broad stakeholder inclusion		

Japan	Mature/Embedded	Yes	Mandated by law		Collaborate with ag dev bank
Jordan	Implementation Underway	Yes	Steering committee	Budget allocation for premium subsidy	Governance & institutionalization
Kenya	Implementation Underway	Yes	Steering Committees	Weak regulatory framework	
Malawi	Early Planning		Engagement with ministries and development partners	Policy support, capacity and legal frameworks	
Spain	Early Planning	No	Proposed: National steering group	Awareness, capacity, lack of coordination	MOA-led coordination platform with rotating stakeholder chairs
Tanzania	Implementation Underway	Yes	Proposed: Coordination mechanism & technical committee	Lack of leadership, coordination challenges	Dedicated leadership via coordination mechanism
Uganda	Implementation Underway	Yes	Not specified		
Uzbekistan	Early Planning		Broad stakeholder alignment with government & private actors	Need stronger coordination and market development	
Vietnam	Early Planning	No	Not specified	Farmer awareness; weak data/infrastructure	

Zambia	Early Planning	Yes	Presidential Delivery Unit active; proposed NSC	Staff turnover; low awareness	Inclusive farmer protection; risk pool sharing
Ethiopia	Early Planning	No	None active; proposed national working group	Unclear mandates; resource gaps	India's crop estimation tech
Ethiopia (RFSU)	Early Planning	No	Proposed: RFSU focal point & technical advisory group	Mandate clarity; coordination gaps	India – crop estimation technologies
Senegal	Early Planning	Yes	CNASS-led coordination; bundled products; parametric models	Fragmentation of channels; limited awareness in fisheries; weak subsidy framework	Risk pool model (30/70); legal framework LOA 2001; youth/women integration through education
Guinea	Very Early	No	Proposed working group; align with LOA, PNDA, PNIASA	Lack of legal framework; no stakeholder mapping; weak state engagement	Institutionalized models from peers; central coordination structures; risk layering

Panel: Financing Models for Agri-Insurance Programmes

Speakers:

- **Moderator:** Edgar Aguilar, Value Chain Resilience Specialist, UNDP Insurance & Risk Finance Facility
- Julian Garcia, Vice President, FINAGRO, Colombia
- Moustapha Fall, Director General, Compagnie National d'Assurance Agricole (CNAAS), Senegal
- Winnie Muliisa, Head of Agriculture Credit Facility, Bank of Uganda.
- Zandonda Tembo, National Coordinator – Farmer Input Support Programme (FISP), Ministry of Agriculture, Zambia

Key Messages:

1. What to Finance — Diverse Government Approaches

Governments use a mix of subsidies, reinsurance, and public investments to support agricultural insurance.

- **Colombia (Julian Garcia, FINAGRO):**
Provides **50–60% premium subsidies** bundled with credit to make insurance more accessible for smallholders through second-tier financial channels.
- **Zambia (Zandonda Tembo, FISP):**
Bundles insurance within the **Farmer Input Support Programme**, with **40–50% subsidies**, encouraging farmer uptake by integrating with input delivery.
- **Senegal (Moustapha Fall, CNAAS):**
Operates a **national public-private insurance company** (CNAAS), 60% publicly owned, enabling investment in product scale-up and delivery.
- **Uganda (Winnie Muliisa, Bank of Uganda):**
Highlighted the **Agriculture Credit Facility (ACF)** as a public-private financing mechanism supporting both credit and insurance uptake. Emphasized that **risk-sharing** with financial institutions encourages lending and allows insurance to be layered in gradually, especially in underserved areas.

2. Who Leads and How — Institutional Champions

Leadership and budget advocacy vary across countries, but institutional credibility and alignment with broader financial policy are key.

- **Senegal (Moustapha Fall):**
CNAAS, as a dedicated entity, coordinates with multiple ministries to secure budget support and lead implementation.
- **Zambia (Zandonda Tembo):**

The Ministry of Agriculture leads through FISP, with insurance advocacy incorporated into broader food security and resilience narratives.

- **Colombia (Julian Garcia):**
FINAGRO spearheads investment cases by showing how bundled insurance aligns with rural development priorities, enabling cabinet-level visibility.
- **Uganda (Winnie Muliisa):**
The **Bank of Uganda**, through the ACF, plays a unique role as a **financial regulator and program administrator**, helping position agriculture insurance as part of a broader financial inclusion and credit market development agenda. Coordination with the Ministry of Finance ensures policy alignment.

3. Sustainability and Return on Investment

Securing recurring government support requires strong results-based cases.

- **Colombia (Julian Garcia):**
Uses **impact indicators** to demonstrate how bundled insurance mitigates credit risk, increasing farmer repayment rates and productivity.
- **Senegal (Moustapha Fall):**
Ties insurance results to national resilience and food security goals, and strengthens **M&E capacity** within CNAAS.
- **Zambia (Zandonda Tembo):**
Acknowledged the need for more robust **feedback loops** to track how insurance contributes to input use and farmer outcomes.
- **Uganda (Winnie Muliisa):**
Emphasized **cost-efficiency and results measurement**. The Bank of Uganda evaluates ACF's performance not just in credit disbursement but in **risk mitigation** through insurance uptake, aiming to justify longer-term donor and public sector investment.

Edgar Aguilar (UNDP IRFF): Summed up that successful agricultural insurance financing depends not only on **how much** governments invest, but also on **how strategically** they align that investment—across ministries, with clear institutional champions and with strong mechanisms for demonstrating impact.



Day 3

Summary

During Day 3 of the 2025 FRA Community of Practice, Edgar Aguilar introduced a conceptual framework outlining the foundational elements of **agricultural insurance financing**. The presentation emphasized that financing must be closely aligned with policy, regulatory and programmatic pillars to enable a coherent and scalable agenda. Government leadership was highlighted as essential—not only in setting the vision but also in coordinating ministries to ensure agricultural insurance is integrated within broader national objectives such as agricultural development, climate adaptation, social protection and financial inclusion.

A key message from the session was that **sustainable financing requires the mobilization of diverse funding streams**, including national budgets, donor grants, concessional debt and private sector capital. Delegates reflected on how financing operates at different levels—nationally, programmatically and operationally—and discussed the importance of supportive policy environments, risk-sharing mechanisms and bundling insurance with other services to ensure efficiency and reach. The ultimate goal is long-term resilience, made possible by diversified and nationally embedded financing models.

Following the presentation, country teams gathered in small, cross-country breakout groups to explore how the financing pillar applies in their own contexts. Using structured worksheets based on the UNDP FRA Institutionalization Framework, they mapped current and planned financing instruments, key government stakeholders and the political and technical feasibility of various approaches—ranging from premium subsidies to public reinsurance and data infrastructure investment. These collaborative sessions sparked meaningful exchanges, allowing delegates to compare financing challenges, identify common bottlenecks, and share insights on how to strengthen fiscal support for agricultural insurance at scale.

In the final segment of the session, a high-level **donor panel**, moderated by **Sammy Ssenyimba of the Gates Foundation**, offered forward-looking reflections. Panelists emphasized a growing interest in **moving beyond pilots toward systems-level investments** that bridge agriculture, finance, and climate priorities. Sammy highlighted the need for donor strategies that are responsive to farmer decision-making and grounded in real-world adoption challenges.

Dr. Hassan Bashir of the African Development Bank (AfDB) reinforced the importance of **scale and public ownership**, noting that many insurance programs falter due to high distribution costs, limited private sector investment, and weak public sector engagement. He stressed that agriculture is not alone in being a loss-making sector—aviation, auto, and health insurance also often operate at a loss but remain viable because they generate long-term investment value for insurers.

Representing the **InsuResilience Solutions Fund (ISF)**, **Norah Becerra** affirmed that while **premium subsidies remain critical** for smallholder inclusion, they must be tied to broader resilience goals. Going forward, ISF will only support projects that incorporate **climate-smart agriculture (CSA)**, reflecting the principle that **risk transfer must be accompanied by risk reduction**. Together, these discussions underscored that financing agricultural insurance at scale requires not just capital—but institutional commitment, cross-sectoral coordination and a focus on long-term sustainability grounded in farmer-centered design.



Breakout Groups: Financing Framework

Country teams reflected on which financing tools are in place, planned, or still under consideration, and identified the key agencies needed to drive progress.

The session highlighted that while many countries have identified useful financing mechanisms, few have fully activated them. Success will require not just the right tools, but also clear institutional leadership and compelling messaging to unlock public support.

To address this, each group developed a short internal pitch to make the case for increased investment in agricultural insurance. These exercises reinforced the importance of aligning financing strategies with national priorities and speaking the language of fiscal decision-makers.

The analysis of agricultural insurance financing across nine countries reveals a spectrum of financing tools either in place or planned. Countries like **Zambia** and **Kenya** stand out for their relatively advanced financing ecosystems. Zambia has established four out of five core instruments—**premium subsidies, public reinsurance schemes, catastrophic risk fund, and public insurance entities**—all integrated within national programs such as the Farmer Input Support Programme (FISP). Kenya similarly demonstrates strong public infrastructure, with **premium subsidies and public reinsurance** fully in place and additional mechanisms like **weather-index insurance and data modeling investments** functioning alongside public-private initiatives.

Jordan, Côte d'Ivoire, and Burkina Faso have one or two instruments in place and others under active planning. For example, Jordan is preparing a **premium subsidy system** under its Takaful Fund and has an **in-place catastrophic risk fund**, but lacks broader infrastructure. Côte d'Ivoire similarly reports **premium subsidies as in place/planned** and is progressing on an **ARC subscription**, suggesting targeted commitment to macro-level risk pooling. Burkina Faso has **premium subsidies** in both place and planning phases, though other instruments remain undeveloped.

The financing ecosystems for agriculture insurance in Egypt, Ecuador, Bangladesh, and Guinea are more incipient. Egypt is planning **public reinsurance** and developing its Solidarity Fund as a primary financing channel, but most tools remain conceptual. Bangladesh has **public insurance entities** and data initiatives underway, but **premium subsidies and other mechanisms remain under discussion**. Guinea is the only country in this group with an **in-place catastrophic risk fund**, as well as FODAR, an agricultural development fund, but lacks coordination and regulated insurance institutions. Ecuador operates a **national premium subsidy program**, with a planned pilot for **parametric insurance**, but lacks reinsurance or risk funds.

Agricultural Insurance Financing Instruments – Cross-Country Summary

This table aggregates financing instruments reported by each country. Only instruments that are in place or planned are shown. “In Place” and “Planned” statuses are differentiated in the cells.

Country	Premium Subsidies	Public Reinsurance Schemes	Catastrophic Risk Fund	ARC	Public Insurance Entities
Bangladesh					In Place
Zambia	In Place	In Place	In Place		In Place
Côte d'Ivoire	In Place / Planned		Not planned	Planned	
Egypt		Planned			
Ecuador	In Place				
Burkina Faso	In Place / Planned				
Guinea			In Place		
Jordan	Planned		In Place		
Kenya	In Place	In Place			None

Reshaping Strategies: Advancing the Future of Agricultural Insurance

Speakers:

- Moderator: Samuel Ssenyimba, Senior Program Officer, Gates Foundation, Agriculture Finance, Impact Investing
- Dr. Hassan Bashir, African Development Bank
- Kindie Fantaye, Head, Climate Adaptation and Resilience, AGRA
- Nakada Shunichi, Senior Advisor, Japan International Cooperation Agency (JICA) Economic Department
- Norah Becerra, Head of Programme Coordination Unit, InsuResilience Solutions Fund (ISF)

Key Highlights:

This high-level session brought together voices from global development finance, agricultural resilience, and climate adaptation to reflect on how to shift agricultural insurance efforts from pilot projects to sustainable, integrated systems. Moderated by **Samuel Ssenyimba** of the Gates Foundation, the panel emphasized that while product innovation is important, the real barrier to adoption is often the **disconnect between farmer incentives and insurance design**. Farmers make complex trade-offs under financial pressure, and unless insurance aligns with their priorities and realities, uptake will remain low. Sammy highlighted the Gates Foundation's pivot toward supporting **systemic approaches** that bring together finance, agriculture, and climate agendas under a shared framework for scale.

Shunichi Nakada from **JICA** presented Japan's perspective on scaling agricultural insurance through public-private partnerships (PPPs). He emphasized the need to move beyond pilot programs by addressing two core bottlenecks: **distribution channels** and **data systems**. JICA supports efforts to establish integrated platforms such as **national farmer IDs** linked to agricultural programs and satellite-based **loss assessment models**. He warned that programs relying on permanent subsidies are not viable long-term and called for "**transformative subsidies**" that gradually give way to market-driven solutions. Awareness and farmer education are central to JICA's approach, particularly in contexts where premium subsidies are minimal or absent.

Kindie Fantaye, Head of Climate Adaptation and Resilience at **AGRA**, discussed how the organization works across 15+ countries to support financial inclusion for smallholder farmers. AGRA does not directly fund programs but plays a catalytic role by **mobilizing capital from large partners** (e.g., Gates Foundation, Mastercard Foundation, Green Climate Fund) and channeling it through local financial institutions. AGRA's **blended finance approach** supports banks, microfinance institutions, and cooperatives in developing tailored credit and insurance products for farmers and agri-SMEs. Kindie underscored the importance of ensuring that financial products are aligned with **climate resilience and food system transformation goals**, and not delivered in isolation.

Dr. Hassan Bashir from the **African Development Bank (AfDB)** offered a candid analysis of why agricultural insurance has struggled to scale in Africa. Key obstacles include **high distribution costs**, **low investment from private insurers**, and **weak public sector ownership** of insurance as a national tool. He highlighted the pervasive problem of project-based, externally driven interventions that do not build trust or institutional continuity. Dr. Bashir called for a transition toward a **systems-based model**, where governments play a stronger convening role, and risk is pooled to attract private sector participation. He also noted that insurance in Africa is not unique in being loss-making—other sectors such as aviation and auto also operate at a loss but are supported because they bring **investment income** and broader economic benefits.

Norah Becerra, representing the **InsuResilience Solutions Fund (ISF)**, emphasized that agricultural insurance must be embedded within broader **climate-smart agriculture (CSA)** strategies. ISF supports programs that link insurance to CSA practices, recognizing that risk reduction and risk transfer need to go hand in hand. She pointed out that **premium financing** remains one of the most urgent gaps in the system, especially for smallholder farmers. Without reliable mechanisms to cover even modest premiums, participation will remain low, and insurance will fail to reach those who need it most.

Key Takeaways:

- **Scaling requires systemic integration**, not standalone projects. Programs must connect insurance with CSA, credit, and digital platforms.
- **Subsidy models must evolve**—from temporary incentives to sustainable, market-aligned frameworks.
- **Trust and ownership** are as important as technical design. Public institutions must be equipped and empowered to lead, and private sector partners must see long-term value.
- Investment in **distribution, data infrastructure, and farmer engagement** is critical to unlock demand and lower operational costs.

This session made it clear that the future of agricultural insurance depends not just on new tools, but on a new mindset—one that places farmers at the center, leverages blended capital, and embraces collaboration across finance, agriculture, and climate systems.

Field Visit: Oromia Coffee Farmers' Cooperative Union

On the final day of the FRA Community of Practice 2025, participants visited the Oromia Coffee Farmers' Cooperative Union (OCFCU), one of Ethiopia's largest and most successful farmer-owned organizations, located just outside Addis Ababa.

The OCFCU represents over 400 coffee-producing cooperatives and more than 500,000 smallholder farmers across the Oromia region. The visit offered participants a hands-on perspective of how farmer cooperatives are tackling climate and market risks through innovative financial and agricultural practices.

Key Highlights of the Visit:

- **Farmers' Voices:** Delegates heard directly from cooperative members about how they are responding to climate shocks, accessing credit and insurance and improving their livelihoods.
- **Resilience Practices:** The Union showcased its efforts in promoting climate-smart agriculture, including shade-grown coffee techniques, soil conservation and diversification into other crops to build resilience.
- **Insurance Integration:** OCFCU shared its experiences piloting weather index insurance and crop insurance products in partnership with development agencies and insurers, helping farmers mitigate production risks.
- **Cooperative Strengths:** The cooperative model demonstrated its power in aggregating farmer demand, improving access to finance, and negotiating better market prices for coffee exports.

The visit included a tour of OCFCU's coffee processing and export facilities and a traditional Ethiopian coffee ceremony. Delegates reflected on the lessons for embedding financial resilience tools—such as insurance—within value chains and cooperative systems.

This field experience grounded the CoP discussions in real-world examples and highlighted the importance of farmer-led initiatives and inclusive financial systems in building rural resilience.

Annex

Speaker biographies



Awol Adem Abdu

Programme Policy Officer, Insurance Specialist, World Food Programme

Awol Adem Abdu (Mr.) is an Agricultural Insurance Specialist with over 15 years of experience spanning the World Food Programme (WFP), Ethiopia's insurance industry, and the agriculture and food security sectors. He has led and contributed to a range of initiatives focused on strengthening agricultural insurance systems, improving smallholder farmers' resilience, and advancing food security in vulnerable communities. Awol holds academic qualifications in Economics, Environmental Protection, and Development Economics, bringing together strong technical expertise and hands-on experience in both development and humanitarian contexts.



Noor Avianto

Directorate of Food and Agriculture, Ministry of National Development Planning, The Republic of Indonesia

I was graduated from Bogor Agricultural University-Indonesia for Bachelor Degree of Agriculture and Resource Economics and Utsunomiya University-Japan for Master Degree of Agriculture Economics. Started 2006, I am working in Directorate of Food and Agriculture, Ministry of National Development Planning, The Republic of Indonesia. Now, I am Deputy Director and responsible to formulate the national planning document for some issues: agriculture input and infrastructure, financial inclusion (including agriculture insurance and finance), livestock and animal health. In line with my task, I coordinate with across ministries/agencies, especially with Coordinating Ministry for Food, Ministry of Finance, Ministry of Agriculture, other relevant ministries, State Own Enterprises, Development Partners (FAO, IFAD, UNDP, JICA, WB, etc), and farmer organizations.



Dagmawi Assefa

Country Director, Ethiopia, Pula

At Pula, Dagmawi led the market entry efforts into Ethiopia, orchestrating high-level engagements with governmental and non-governmental entities. Leveraging an expansive delivery network reaching over 7.5 million farmers, positioning Ethiopia as Pula's potential largest market. Responsible for all commercial activities, he manages client relationships with Government, Development agencies, NGOs, and Social Enterprises both locally and internationally. Leading a team of 150+ staff, he oversees operations to ensure seamless project deployment. Additionally, he drives fundraising efforts with international development corporations and partners.



Jotework Ayele

Senior Advisor to H.E Governor Mamo Mihretu, National Bank of Ethiopia (NBE)

Jotework Gudeta Ayele serves as a Senior Advisor to the Governor at the National Bank of Ethiopia, where she has been instrumental in driving substantial reforms across the financial sector. Her work, characterized by over 15 years of dedicated service, focuses on enhancing credit infrastructure, agricultural financing, financial inclusion, and supporting private sector development. Jotework's leadership was pivotal in the development and implementation of the National Warehouse Receipt System in Ethiopia, a landmark initiative that has significantly bolstered agricultural financing and credit availability.

Her efforts have extended beyond technical reforms to include the facilitation of public-private dialogues, thereby improving operational barriers and access to finance for businesses. As part of the founding team of the Network of Ethiopia's Women in Finance (NEWFin), she has actively championed gender equality and sought to increase the representation and participation of women within the financial sector. This initiative aligns with her commitment to creating an inclusive financial landscape in Ethiopia.



Hassan Bashir

Senior Consultant, Climate Insurance, Policy & Governance, AfDB

Dr. Hassan Bashir is a seasoned leader with over 27 years of experience across Africa's private, development, and academic sectors, having founded and scaled companies in insurance, healthcare, technology, and agriculture. He currently serves as Senior Consultant on Climate Insurance, Policy, and Governance at the African Development Bank, where he contributes to the design of the \$1 billion ACRIFA facility. He advises regulators, universities, multilateral banks, and private firms on climate risk, insurance, governance, and strategy. Bashir is also a member of the High-Level Panel on Closing the Climate Protection Gap at the Centre for Disaster Protection in London and teaches sustainable entrepreneurship and leadership at USIU-Africa.



Kindie Fantaye

Head of Climate Adaptation and Resilience, AGRA

Currently Dr Fantaye is serving us the Head of Climate Adaptation and Resilience at AGRA. Previously, he was a Principal Scientist at the International Maize and Wheat Improvement Center (CIMMYT) where he served for 14 years. He has more than 200 scientific publications on climate risk management, climate change and variability, food security, digital climate services and bundled agricultural services including insurance, climate smart agriculture, and productivity growth and yield gaps in Africa. His current interest and engagements are on climate adaptation, climate risk management and resilience building of African smallholders.



Norah Becerra Farfan

Head of the PCU, Insuresilience Solution Fund - Frankfurt School

Norah Becerra has extensive experience in development finance, having implemented projects globally on behalf of different international organizations and donors. She joined Frankfurt School in 2007 and since 2020 she works as Head of the Programme Coordination Unit, supporting associations of insurers, re-insurers and other partners in the development of concepts for insurance solutions for the poor and vulnerable as well as monitoring ISF project's implementation.



Dejene Dadi

CEO, Oromia Coffee Farmers' Cooperative Union

Mr. Dejene Dadi is the General Manager of Africa's largest Coffee Growers Union. The Union of Oromia Coffee farmers Cooperatives (OCFCU). The Union is Ethiopia's success story, exporting traceable, Fairtrade, Organic, and various eight certified coffees all over the world. Mr. Dejene has over 20 years of experience in various positions in government, non-governmental organizations, and private businesses. He has demonstrated the ability to form strong teams and effectively cooperate with diverse departments to implement new tasks and procedures and fulfill all milestones.



Dr. Getachew Deriba

Senior Adviser to the Minister of Agriculture

Principal Coordinator of the Ethiopian Food Systems Transformation & Nutrition (EFSTN) initiative at the Agricultural Transformation Institute (ATI)

Dr. Deriba is a key figure within Ethiopia's agricultural development landscape, bridging policy, coordination, and action across ministries, research institutions, and international partners. His leadership in orchestrating Ethiopia's food systems transformation—grounded in nutrition, climate resilience, and finance integration—has elevated the country's global profile, including at major international summits.



Enrique Estefania-Salazar

Researcher, CEIGRAM-Universidad Politécnica de Madrid

Enrique Estefania-Salazar is a researcher at the Research Centre for the Management of Agricultural and Environmental Risks (CEIGRAM). He holds a degree in Agricultural Engineering and Science, along with a double Masters in Agronomic Engineering and Agricultural, Food, and Natural Resource Economics from the Universidad Politécnica de Madrid (UPM). His research focuses on developing financial tools for managing environmental risks in Sub-Saharan Africa, particularly in the areas of agricultural insurance and option contracts. He has

contributed to World Bank and European Union projects on the adoption of new technologies and environmental risk management tools in developing countries.



Kindie Fantaye

Head of Climate Adaptation and Resilience, AGRA

Currently Dr. Fantaye is serving as the Head of Climate Adaptation and Resilience at AGRA. Previously, he was a Principal Scientist at the International Maize and Wheat Improvement Center (CIMMYT) where he served for 14 years. He has more than 200 scientific publications on climate risk management, climate change and variability, food security, digital climate services and bundled agricultural services including insurance, climate smart agriculture, and productivity growth and yield gaps in Africa. His current interest and engagements are on climate adaptation, climate risk management and resilience building of African smallholders.



Julian Garcia

Vice President of Strategic Affairs and Sustainability, Financing Fund for the Agricultural Sector - Finagro

Julian García is the Manager of Economic Research at the Financing Fund for the Agricultural Sector (Finagro) and is currently in charge of the Vice Presidency of Strategic Affairs and Sustainability. He has worked at the Directorate of Sustainable Rural Development of the National Planning Department, the National Federation of Coffee Growers, the National Coffee Research Center (Cenicafé), and the Center for Regional Coffee and Business Studies (Crece), among other institutions. Julian has a bachelor's degree in animal production from Universidad de Caldas - Colombia. He holds a master's degree in economics from Universidad Nacional de Colombia – Bogotá, and a PhD in Development Studies from the University of Sussex in the United Kingdom – at the Institute of Development Studies.



Dr. Sofia Kassa

State Minister, Agricultural Investment and Input Supply Development Sector, Ministry of Agriculture

Dr. Sofia Kassa is a distinguished agricultural researcher and leader, holding a PhD in soil sciences. She currently serves as a state minister at the Ministry of Agriculture, where she leads the Agricultural Investment and Input Supply Development sector. Renowned for her expertise and leadership, Dr. Sofia has played a pivotal role in

formulating and implementing investment strategies, advancing agricultural technologies, and strengthening policy frameworks.

A trailblazer in rural development, she was instrumental in establishing the Rural Finance Service Unit in collaboration with UNDP and JICA, and other development partners aiming to improve access to agricultural finance and insurance and empower smallholder farmers. Her work focuses on fostering innovation, promoting sustainable agricultural practices, and building strategic partnerships to drive national development.



Wenjun Long

Professor, Financial and Insurance Research Office of the Research Center for Rural Economy, Ministry of Agriculture and Rural Affairs, P.R. China

Dr. Long Wenjun is professor at the Financial and Insurance Research Office of the Research Center for Rural Economy, Ministry of Agriculture and Rural Affairs. He is also a Visiting Scholar at Cornell University, an Adjunct Professor at China Agricultural University, and an Adjunct Research Fellow at the Center for Financial Security, PBC School of Finance, Tsinghua University. His primary research areas include rural policy and rural finance. In recent years, he has led over 60 research projects, including those funded by the National Natural Science Foundation, the National Social Science Foundation, the China Insurance Regulatory Commission, and soft science projects under the Ministry of Agriculture. He has published 23 monographs and more than 200 academic papers.



Getachew Mekonnin

Head of the Rural Finance Service Unit, Ministry of Agriculture, Ethiopia

With over 15 years of experience in access to finance, Getachew specializes in the design and implementation of innovative, high-impact programs funded by major donors, including the World Bank, USAID, Mastercard Foundation, FCDO, Sida, and the ILO. His expertise spans agricultural finance, agricultural insurance, MSME lending, and blended finance instruments such as credit guarantees, benefiting smallholder farmers, agri-MSMEs, and vulnerable populations. Having held leadership positions as an Access to Finance Team Leader, Program Director, Country Program Manager, Senior Advisor, and Specialist, he has extensive knowledge of Ethiopia's financial ecosystem, fostering sustainable development through innovative solutions.

Academically, Getachew holds a Bachelor's degree in Economics from Addis Ababa University and a Master's degree in Economics from Indira Gandhi University. He has also completed specialized training in agricultural

finance, SME banking, and inclusive insurance at renowned institutions such as the Frankfurt School of Finance & Management (Germany), the Boulder Institute of Microfinance (Netherlands), and the Coady International Institute (India).



Solomon Zegeye Mengesha

Director Emerging Consumers, Nyala Insurance Company

Solomon Zegeye Mengesha is a seasoned insurance and development expert based in Addis Ababa, Ethiopia, with over 25 years of experience in agricultural and inclusive insurance. He currently serves as Manager of General, Micro Agricultural, and Inclusive Insurance Business at Nyala Insurance S.C., where he has led multiple donor-funded climate resilience and microinsurance initiatives benefiting tens of thousands of smallholder farmers and pastoralists. Solomon holds an MSc in Agricultural Economics from Haramaya University and a BA in Economics from Addis Ababa University, along with a Diploma in Life Insurance from Office Management Inc., USA.



Yared Molla

CEO Nyala Insurance, President of Ethiopian Insurance Association (EIA) and President of the African Insurance Association (AIO)

Yared Molla has been in the insurance industry for over 27 years. Before joining Nyala Insurance seven years ago, he worked for Ethiopian Insurance Corporation. After assuming the role of CEO at Nyala Insurance, he has stirred the company to the forefront of the insurance business as it became the most profitable insurer in the country for almost half a decade. Under his leadership, Nyala grossed a profit of ETB184 million in 2019/20, which is a record-high in the private insurance industry and ETB15.5Pct higher compared to the preceding financial year. Its gross written premium also reached almost half a billion birr, while having an asset of over ETB2.1 billion. African Insurance Organization (AIO) bestowed upon Yared the prestigious 'CEO of the Year' award for his leadership capability and contributions to the insurance industry.



Sharon Onyango

Inclusive Insurance Specialist, IFC

A part-qualified actuary with over 12 years' experience in inclusive insurance product and market development in Africa and Asia. This includes experience in the development of index insurance products. Currently leading IFC's inclusive insurance program for East and Southern Africa.



Ajay K Singh

PMBFY National Project Director, Government of India and UNDP Focal Point

Leading the Agriculture Financing and Farm Risk Protection and Resilience Program of Govt. of India. Responsible for Strategy, Planning and Execution of Public Policy to ensure Inclusive and Risk Resilient Farming through Financial and Insurance Interventions. Professional with experience across Finance and Insurance space for Risk Transfer & Resilience through Public-Private Partnership, Policy Advocacy, Inclusive Public Welfare through Financial Interventions and Policy Design.



Nakada Shunichi

Senior Advisor, JICA Economic Department

Nakada Shunichi, senior advisor on Agriculture at JICA since 2016. He has been supporting areas including nutrition, food safety/quality management, and food value chains. Before JICA, he worked for the Japanese Ministry of Agriculture for over 20 years in various fields including food safety, environment and agriculture, bioenergy, fruit farming promotion, and trade policy. He was also dispatched to the International Renewable Energy Agency (IRENA), working on long-term prospects for bioenergy supply and demand, and to the Philippine Department of Agriculture as a policy advisor.



Masresha Taye

Climate Risk Finance and Insurance Lead, African Development Bank

Masresha Taye is a member of the De-risking Agricultural Finance and Climate Resilience (DAFCR) team at the African Development Bank, where he leads work on climate risk financing and insurance within agri-food systems. With over 12 years of experience, Masresha is a practitioner engaged in development, research, and policy initiatives focused on climate risk financing, insurance, and innovative financial solutions across Africa, including in fragile and conflict-affected settings.



Belay Tulu

Director, Insurance Supervision, National Bank of Ethiopia

Belay Tulu is the Director of Insurance Supervision at the National Bank of Ethiopia (NBE). He is an Associate of the Chartered Insurance Institute and has worked in various roles within NBE since 1987. His current role involves facilitating the development of insurance sector capacity, including actuarial expertise, and promoting climate risk finance.



Miyauchi Yuhi

Representative, JICA Ethiopia Office

Mr. Miyauchi has extensive experience supervising environmental management projects, including sewage and waste management, across Africa and Asia. He also spearheaded reforms of the procurement system at JICA HQ. Since 2021, he's been leading the Agriculture and Natural Resource Management Section and DX Section at the JICA Ethiopia Office, overseeing approximately 10 projects. These projects cover areas such as financial access (including agricultural insurance), rice, horticulture, nutrition, and irrigation.

Links

Papers

- RFSU consultation paper: <https://irff.undp.org/paper/building-resilient-agricultural-finance-and-insurance-markets-ethiopia-rural-finance-service>
- FRA consultation paper: <https://irff.undp.org/publications/advancing-smallholder-farmers-resilience-and-adaptation-climate-change>

Communications

- Press release: <https://www.undp.org/ethiopia/press-releases/ethiopia-announces-new-government-unit-expand-access-agricultural-finance-and-insurance>
- Recap video: <https://youtu.be/F7iUTc0XGqs>
- Photos and comms materials: <https://trello.com/b/3BAJ0dUJ/undp-financial-resilience-in-agriculture-community-of-practice-2025-ethiopia>