

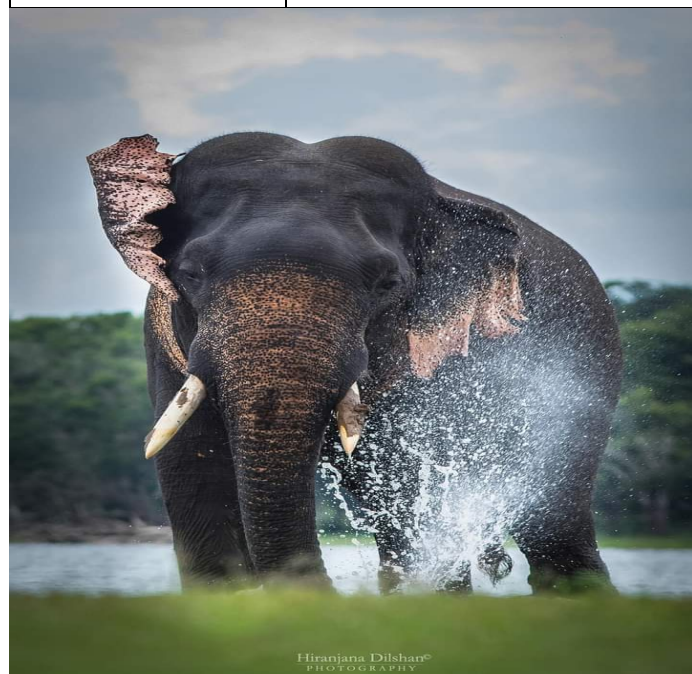
## Darwin Initiative Main Annual Report

It is expected that this report will be a **maximum** of 20 pages in length, excluding annexes)

**Submission Deadline: 30<sup>th</sup> April 2021**

### Darwin Project Information

Project reference	25-004
Project title	Livelihoods Insurance from Elephants (LIFE) in Kenya and Sri Lanka
Country/ies	Kenya and Sri Lanka
Lead organisation	International Institute for Environment and development (IIED)
Partner institution(s)	AB Consultants (Kenya) and Institute for Policy Studies (Sri Lanka)
Darwin grant value	£337,666
Start/end dates of project	01/06/2018 – 31/03/2022
Reporting period	April 2020- Mar 2021, Annual Report 3
Project Leader name	Paul Steele
Project website/blog/social media	<a href="https://www.iied.org/livelihoods-insurance-elephants-life-kenya-sri-lanka">https://www.iied.org/livelihoods-insurance-elephants-life-kenya-sri-lanka</a> <a href="https://www.iied.org/covering-elephant-tracks-can-insurance-compensate-farmers-for-wildlife-damage">https://www.iied.org/covering-elephant-tracks-can-insurance-compensate-farmers-for-wildlife-damage</a> <a href="https://drive.google.com/file/d/1VPCX23Ox6_9XIIjV22yvt07z3PhPi3yJ/view">https://drive.google.com/file/d/1VPCX23Ox6_9XIIjV22yvt07z3PhPi3yJ/view</a> <a href="https://www.ips.lk/talkingeconomics/2021/01/11/human-elephant-conflict-can-insurance-help-affected-communities/">https://www.ips.lk/talkingeconomics/2021/01/11/human-elephant-conflict-can-insurance-help-affected-communities/</a>
Report author(s) and date	Paul Steele, Cinzia Cimmino, Dilys Roe, Barbara Chesire-Chabbaga, Anne Kamau, Zipporah Muchoki, Betty Chebet, Athula Senaratne, Manoj Thibbotuwawa, Milanthi Sarukkali, Heli De Alwis, Holly Dublin – 05/05/2021



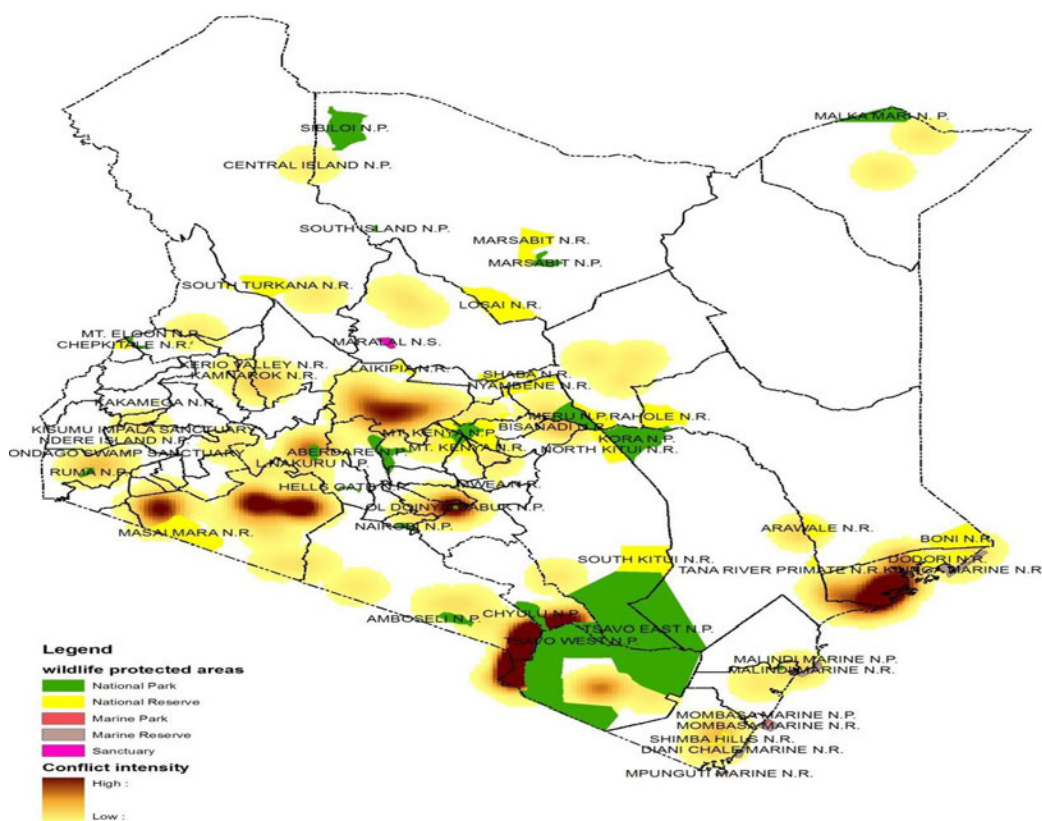
# 1. Project summary

Human wildlife conflict in Kenya occurs frequently in the dryland areas which boast most of the wildlife population in the country. The top 5 counties that have had the highest reported incidences of human wildlife conflict include Taita Taveta County, Narok, Lamu, Kajiado and Laikipia counties. The 10 wildlife species that are responsible for the most human wildlife conflict incidences are elephants, buffaloes, hyenas, hippos, leopards, baboons, monkeys, snakes and crocodiles with elephants being responsible for the highest incidences of crop raiding and the highest number of reported threat incidences.

This project is facilitating private markets in Kenya to insure small scale women and men farmers against damage caused by Human Wildlife Conflict (HWC), primarily from elephants. This will provide support for insurance in Kenya within the counties or regions where HWC is a serious threat to livelihoods and to biodiversity and there is interest from private insurers to address this gap in the market.

Human Wildlife Conflict (HWC) imposes major economic and human costs on poor women and men farmers in many parts of the world, particularly around protected areas. In many cases this leads to killing of wildlife by local people, either directly in defence or from revenge, or through their support for illegal killing by external poachers.

In Kenya, the project is working in two counties in the south of the country with severe human elephant conflict: Taita Taveta (Tsavo ecosystem) and Kajiado (Amboseli ecosystem) as shown in the map below. The project is designing and implementing an insurance scheme which will enrol up to 1000 households of the most vulnerable households within the first year of implementation. The project will aim to target at least 10% female headed households or 100 households by the end of the first year of implementation.

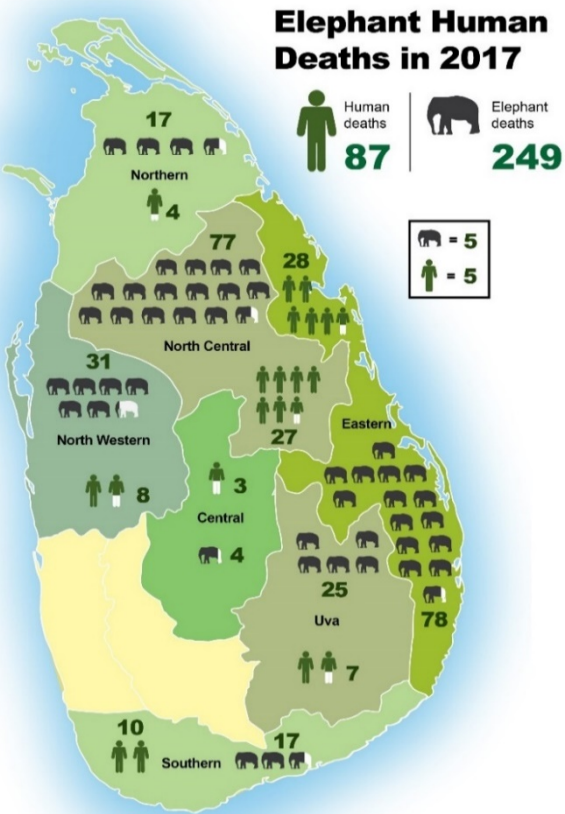


Source: National Wildlife Conservation Status Report, 2015-17

The map above shows the Human-elephant conflict hotspots in Kenya with pilot areas of Tsavo in Taita Taveta county and Amboseli in Kajiado county.

HEC has been reported from 7 out of 9 provinces in Sri Lanka. In 2017, HEC resulted in 87 human deaths and 249 elephant deaths (Figure...). The conflict has been most intensive in Eastern and North Central provinces. Besides the life threat, communities living in affected areas encounter crop and property damages on daily basis that incur immense cost on their livelihoods.

In Sri Lanka, the Project is focused on two districts, namely Kurunegala and Anuradhapura. A pilot insurance scheme specially designed to cover the wild elephant risk is planned to be implemented targeting 1000 farm families who faced the threat in these two districts. These districts have mainly been selected considering their high vulnerability to HEC and involvement with the World Bank supported Ecosystem Conservation and Management Project (ESCAMP) from which the LIFE project has requested support to implement the pilot. Targeted beneficiaries of pilot scheme would include villages and community groups covered by ESCAMP interventions to mitigate HEC. As in Kenya, it is expected to cover 10% women headed households by pilot insurance scheme.



**2. Project partnerships**

Within Kenya, the project partner is AB Consultants, an independent market driver that seeks to increase penetration of insurance and other financial services in Kenya and other parts of the sub-Saharan Africa, focusing on micro-insurance and inclusive insurance. AB Consultants have become instrumental to the main government reform process to set up a private insurance scheme for Human Wildlife Conflict. Through the project, AB Consultants carried out research among communities, brought together stakeholders in the country to have a shared understanding of the problem, and have now designed a product informed by research. The product has been approved by the Insurance Regulatory Authority (IRA) and has already attracted an underwriter and reinsurer for implementation.



@AB Consultants

AB Consultants with IIED at national consultative forum, May 2019

In Sri Lanka, the partner is the Institute of Policy Studies (IPS) which was established by an Act of Parliament in December 1988. The IPS has established itself as the foremost economic policy research institute in the country and has gained recognition in the South Asian region for its independence and excellence in analytical research. IPS have played an active role to prepare workplans and budget, design field survey materials and recruit a team of actuaries.



@ Institute of Policy Studies

IPS team with Participatory Appraisal team in Ehetuwewa, Kurunegala District

In Sri Lanka, the project has also formed close links with government through the Department of Wildlife Conservation (DWC) whose mission statement is to “To conserve wildlife and nature by the sustainable utilization of men, material and land through participatory management, research, education and law enforcement and ensure the maintenance of biodiversity and forest cover as exist today”. The Director General Mr. Sooriyabandara of the DWC was the chief guest at the Darwin inception workshop. <http://www.ips.lk/ips-iied-explores-possibility-private-insurance-mitigate-human-elephant-conflict/>

The project has also developed close links with the World Bank in Sri Lanka who agreed in 2016 the \$45 million World Bank Ecosystem Conservation and Management Project (ESCAMP) which includes activities to address HWC among rural households. <http://www.worldbank.org/en/news/press-release/2016/09/05/government-of-sri-lanka-and-world-bank-sign-agreement-to-protect-sri-lankas-ecosystems> This World Bank loan project

is providing support for electronic and vegetative fencing to prevent damage by elephants and has agreed to co-finance the Darwin insurance pilots (see later sections).

The project has been implemented in a participatory way with both the Kenyan and Sri Lankan teams learning from each other's experience through monthly zoom calls of 1.5 hours each where AB Consultants, IPS and IIED have participated.

In Sri Lanka, the project has developed close links with the British High Commission in Sri Lanka. WE have held bilateral meetings with the BHC and held a webinar for all staff and been invited to bid for other BHC funded work in Sri Lanka.

In Sri Lanka, the project has met with the CBD Biodiversity focal point in the Ministry of Environment.

### **3. Project progress**

This is reported against the application log-frame from 8<sup>th</sup> February 2019 and a change to outcome indicators request 18<sup>th</sup> Jan 2020 as requested by the reviewer of the first annual report. There were further limited changes to the logframe in September 2020 when the project was extended by a year to 2022.

#### **3.1 Progress in carrying out project Activities**

##### ***Kenya project progress***

The first output is to provide technical support to a national scheme to insure HWC in Kenya based on the 2013 Wildlife and Conservation and Management Act. The activities in our workplan under this output completed are:

- Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by AB Consultants with IIED support)
- Year 1 national meeting
- Design insurance scheme by AB Consultants with IIED review

Future activities include:

- Prototype of claims reporting and verification systems in the pilot regions of Taita Taveta and Kajiado counties. This will take place in early May.
- Implementation of insurance scheme in Kenya (insurance company & AB Consultants)
- Year 3 national meeting
- Monitoring of uptake, implementation and effectiveness (in terms of reduced elephant mortalities and reduced damage and loss) through household surveys and interviews with insurance companies. (AB Consultants)
- Write up experience lessons learned and recommendations

In year 2 the project received a boost by being the sole funder and co-organiser with the Ministry of the national consultative forum on insurance and HWC on 15<sup>th</sup> May 2019.

<http://abconsultants.co.ke/gallery/> At the consultative forum, the cabinet secretary committed to a Taskforce to come up with measures the government and the private sector could collaborate on to mitigate compensations arising from human/wildlife conflicts through insurance schemes. On 27 May 2019, the Taskforce was formally launched to develop recommendations including those on financing mechanism for suitable compensation schemes to include but not limited to government allocations, and on practical approaches to mitigate human/wildlife conflict with a full 5-year financial plan and explore ways of creating an independent human-wildlife Conflict Fund. The Taskforce included the Principal Secretary State Department for Wildlife, a former director of Kenya Wildlife Service, and representatives from non-state conservationist organisations, the Insurance Regulatory Authority, the insurance industry and the Ministry of Tourism and Wildlife and was chaired by the Chief Administrative Secretary in the Ministry of Tourism and Wildlife. AB was invited to be a member.





On 3 December 2019, the cabinet secretary for Tourism and Wildlife in Kenya announced plans to hand over the government compensation to the private sector to help victims of the human-

wildlife conflict. The Taskforce has been designing a potential insurance scheme with some of the private insurance companies present at the national consultative forum – see photo. AB Consultants was the lead drafter on the taskforce sub-committee to develop the premiums for insurance from human-wildlife conflict across the country.

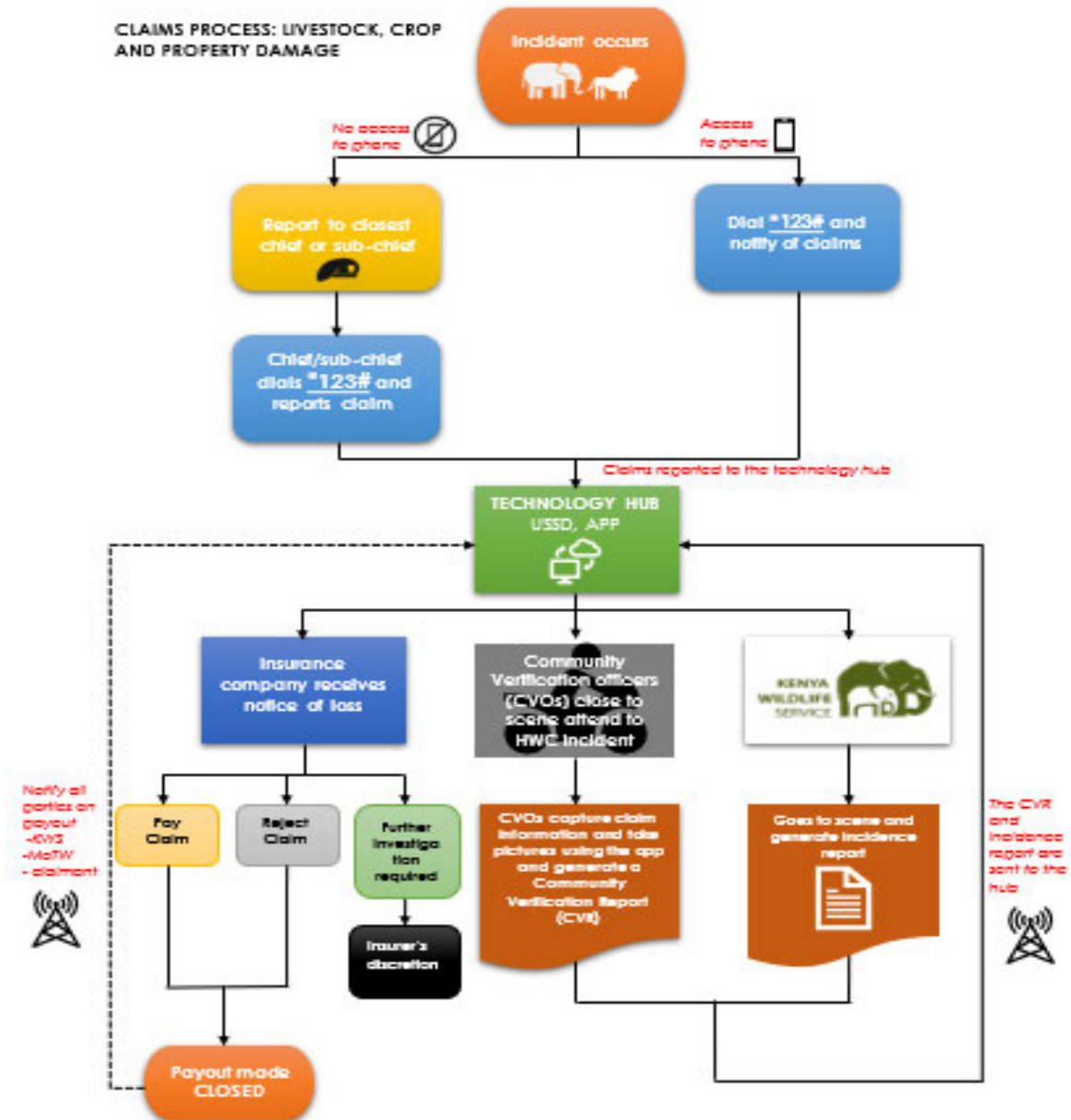


Kenyan Insurance Industry Representatives at the national consultative forum  
@AB Consultants

In year 3 the project supported the development of the insurance product by the industry and in February 2021 this product was formally approved by Insurance Regulatory Authority (IRA) which is insurance regulator in Kenya. AB Consultants together with the project partners Jubilee and Minet have formed an implementation and steering committee which meets weekly to prepare for the nationwide launch of the HWC product.

KENYA PROJECT IMPLEMENTATION PARTNERS	
AB Consultants: Claims verification 	AfricaRe: Reinsurer 
Minet: Insurance broker & claims administration 	Jubilee Insurance: scheme underwriter 

AB has also spent the last 6 months developing a software platform that will be used for verification of HWC claims in communities as per the claims process below:



AB Consultants is also planning to do a remote prototype of the USSD platform and app that was developed for claims reporting and claims verification respectively in early May. Due to the pandemic travel restrictions and the short testing period given by the system developer, AB Consultants recruited and trained User Acceptance Testers (UATs) in the two pilot regions to do the prototype. This will inform any amendments that would be necessary before the pilot.

### Sri Lanka progress

Output 2 is to provide technical support to **pilot insurance schemes in Sri Lanka**. Activities completed include:

- Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by IPS with IIED support)
- Design insurance scheme by IPS with IIED review
- Inviting proposals from leading insurance providers for pilot insurance scheme and selection of SANASA insurance as a research partner to implement the pilot
- Negotiations with the World Bank supported Ecosystem Conservation and Management Project (ESCOMP) for getting a one-year subsidy support for farmers to pay premiums

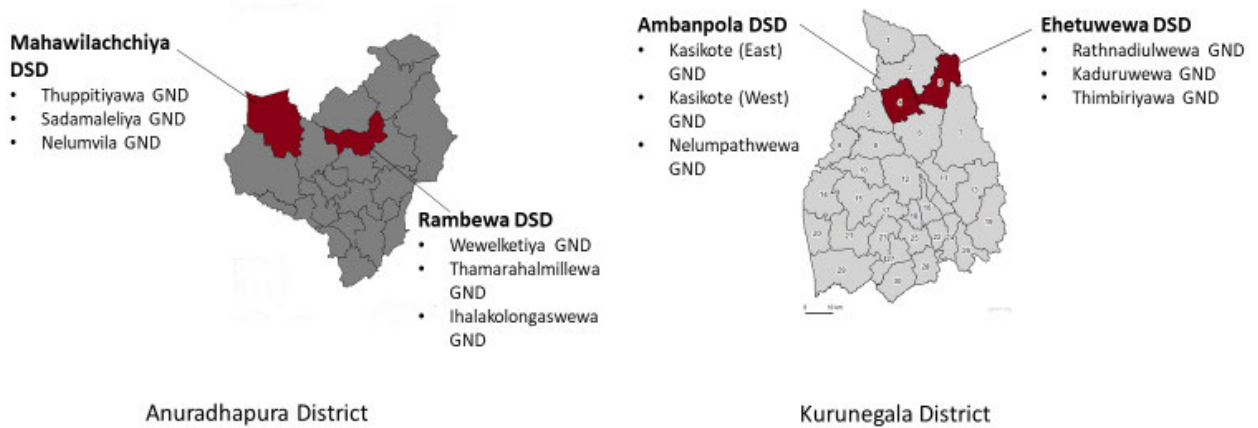
Future activities include:

- Implementation of insurance scheme in Sri Lanka (SANASA Insurance)

- Monitoring of uptake, implementation and effectiveness (in terms of reduced elephant mortalities and reduced damage and loss) through household surveys and interviews with insurance companies. (IPS)
- Write up experience lessons learned and recommendations for roll out by IPS

The IPS held detailed discussions in mid-2019 with the Department of Wildlife Conservation, local governments and the World Bank to identify pilot areas in Anuradhapura and Kurunegala Districts of the North Central Province - shown in the map below (although exact locations will be subject to agreement with the private insurance providers and the ESCAMP team).

### Project Locations



Participatory rural appraisal (PRA) was carried out in the pilot Districts to develop village maps and an understanding of HWC and interest in private insurance. This was used to design a 200-household survey for detailed data.

The IPS team have hired an insurance actuarial company, formerly Spark Actuarial now Millman Inc to help design the insurance pilot and calculate the premiums. IIED, IPS and Millman held discussions with four private companies shown in the figure below. During discussions it was discovered that Ceylinco had a previous wild elephant insurance cover.

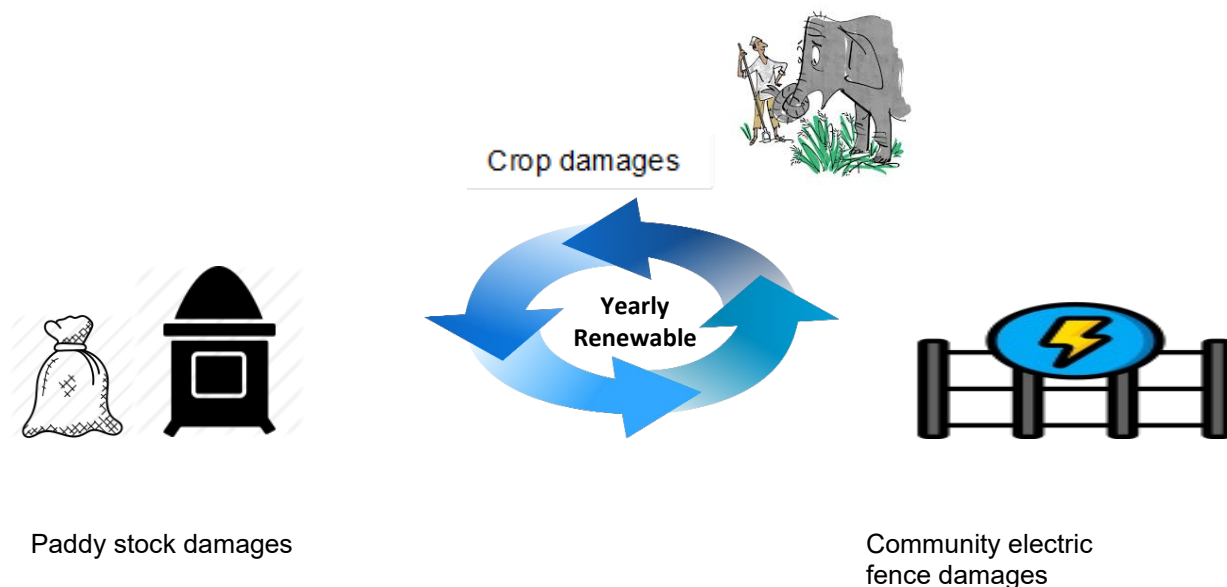
#### Insurance Companies...



During the IIED Team Leader sabbatical in year 2. The IPS team and IIED also focused on identifying donor funding to pay the initial year of premiums for the scheme. IPS and IIED began discussions with the World Bank to pay the initial premiums for the first year to SANASA the chosen insurance company.



After partnering with World Bank Ecosystem Management and Conservation Project (ESCAMP) the insurance product was redesigned upon the comments made by the World Bank and ESCAMP team. Since the government compensation scheme has already been established to compensate the deaths, injuries and property damages due to elephant attacks were removed from perils covered in the insurance product. The World Bank requested to focus more on crop losses, home garden losses and stored grain losses due to elephant attacks. Moreover, ESCAMP has implemented community-managed electric fencing projects in Kurunegala and Anuradhapura Districts where HEC is found to be intense. Considering damages occur to those fences by wild elephants, ESCAMP requested to include an add on coverage for losses to the electric fences from elephant attacks. After considering all the comments made by the World Bank and ESCAMP, SANASA, the selected insurance provider, redesigned the insurance product covering, crop losses (including home gardens), paddy stock losses and community electric fence losses occurred by elephant attacks.



During the 3<sup>rd</sup> year these discussions continued with a series of detailed suggestions on insurance product design and required levels of premiums. The pilot project was planned to implement in ESCAMP project sites located in Anuradhapura and Kurunegala Districts. This was finalized in a joint field trip in April 2021 by IPS, SANASA insurance company and the World Bank ESCAMP project.



Sri Lanka Field visit to Ehatuwewa, Kurunegala in April 2021 @Ruwan Samaraweera, IPS,

## Global level progress

The third output is to agree **global best practice** on the role of private insurance in addressing HWC. Activities completed are:

- A **communication strategy** developed to engage key experts and practitioners working in conservation and insurance: *draft completed by IIED*
- In the second and third year of the project **international experts** from conservation organisations and the insurance industry will join the national workshops – for the second year, we led a World Bank webinar on human wildlife conflict insurance

Future activities include:

- At the end of the project an **international workshop** will be organised bringing together stakeholders from Kenya and Sri Lanka and international experts to link to other processes such as the IUCN HWC Taskforce and other channels.
- A final **report and video** will disseminate lessons learned

The communication strategy has been agreed by the project team of AB Consultants and IPS.

Another major dissemination event was to have been a session organised by the Darwin project at the International Conference on Human Wildlife Conflict and Co-existence <http://www.hwctf.org/conference> This was due to be held on 1-3<sup>rd</sup> April 2020 but unfortunately due to COVID-19 was rescheduled to later in 2021.

### 3.2 Progress towards project Outputs

Output 1 “*In Kenya, a national scheme for HWC insurance designed and implemented by project end for female and male farmers by private insurance companies*” is behind schedule initially with a delayed start to the project and a long negotiation over partnerships and roles and then the arrival of COVID-19 and lockdown in Kenya. As parliamentary approval is required for the national insurance scheme, followed by about a year of pilots which have been delayed by COVID 19, completing this output may be challenging by project end.

Indicator 1.1: “By January 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally” has been met - the situation analysis has been complete - <https://pubs.iied.org/G04411/>

Indicator 1.2 “By end of year 1 insurance scheme designed and agreed with insurance company “. This is fully achieved with the project joining forces with the Ministry of Tourism and Wildlife and the decision to hand over the government funded compensation scheme for HWC to the private sector as part of the Task Force deliberations. The Government of Kenya launched its Taskforce report in December 2019 <http://www.kws.go.ke/content/human-wildlife-compensation-report-2014-2017-launched> and <https://www.tourism.go.ke/wp-content/uploads/2020/07/Task-Force-on-Human-Wildlife-Conflict-Compensation-Schemes-Final-Report.pdf>. To implement the Report, final agreement with the insurance companies has now been reached and it is hoped that the Taskforce findings for the government to fund the pilots will be approved.

1.3 By end of year 2 at least 1000 households have been enrolled in the insurance scheme. Delayed as while the Task Force has given the project, wide national policy and political prominence with AB Consultants as key members of the Taskforce, it has inevitably also slowed the start of pilot implementation. To address this and make effective progress, the Darwin project is meeting with Insurance companies to use our funds to implement the prototype for the national private insurance scheme in Kajiado and Taita Taveta counties. Due to travel restrictions within the country, the remote testing will kick off in early May following the recruitment of 160 User Acceptance Testers in the two regions, Taita Taveta and Kajiado.

Indicators 1.4 and 1.5 have been delayed due to COVID.

Output 2: “*In Sri Lanka, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies*” is largely on track. Unlike Kenya, where the intended output is a national scheme, the output in Sri Lanka is a pilot to be implemented. This is therefore intrinsically more manageable than the Kenya output. The

challenge facing the Sri Lanka pilots is that with the Easter bombings followed by COVID, the tourism industry has been hard hit and may not be viable financing for the premiums beyond the first year.

2.1 By March 2019 situation analysis has been completed to clarify nature and extent of HWC problem nationally and within pilot site – completed in year 1

2.2 By the middle of Y2 insurance scheme designed and agreed with insurance company – fully completed due to delays following East bombings in April 2019. The first year of premiums have been secured from the World Bank.

2.3 By end of year 2 at least 500 households in pilot area have been enrolled in the insurance scheme – delayed due to field work delays following Ester bombing attacks and then COVID, but the SANASA insurance company have indicated that this enrolment is possible.

Indicators 2.4 and 2.5 are delayed due to COVID.

Output 3: “*Global best practice agreed for the role of private insurance in reducing human wildlife conflict*” is on track.

3.1 Global review of extent of HWC and role of private insurance – completed year 1

3.2 Communication strategy developed to identify and engage with global experts from conservation community and insurance industry from public and private sectors – drafted year 1 and approved by partners in year 2 with implementation started.

3.3 Sharing of lessons learned from Kenya and Sri Lanka through annual dialogues involving country participants and global experts World Bank hosted webinar in November 2019 [https://collaboration.worldbank.org/content/sites/collaboration-for-development/en/groups/hwc-network/documents.entry.html/2020/01/27/webinar\\_human-wildl-LJv0.html](https://collaboration.worldbank.org/content/sites/collaboration-for-development/en/groups/hwc-network/documents.entry.html/2020/01/27/webinar_human-wildl-LJv0.html)

3.4 or 3.5 delayed by COVID but a Sri Lankan video film maker has been identified who can film in Sri Lanka and Kenya in year 4.

### 3.3 Progress towards the project Outcome

The anticipated outcome for this project is “Improved conservation of *Loxodonta Africana* and *Elephas Maximas* and reduced negative impacts of wellbeing of poor farmers through reduced human wildlife conflict in Kenya and Sri Lanka”. The revised outcome indicators were emailed to Darwin on 18 January 2020 as requested by the reviewer of our first annual report. They are:

- 0.1 Reported elephant fatalities or reported attacks on elephants by human reduced by 10% by project end from an established baseline
- 0.2 Number of insurance claims to commercial insurance providers by female and male headed households relative to number of reported elephant attacks on humans
- 0.3 Number of insurance claims paid out to female and male headed households by commercial insurance providers relative to number of insurance claims submitted
- 0.4 Number of insurance claims to commercial insurance providers paid out within 60 days to female and male headed household claimants

Despite delays with the Sri Lankan Easter bombings, with finalisation of the project partner in Kenya and now the COVID virus – it is possible to record gradual progress against the project outcome. Whilst the actual indicators have yet to be achieved, implementation in both countries indicates likely future progress with private insurers, government, development partners, civil society and affected households. Insurance companies have been agreed upon in both countries, sources of premium payment for the pilots have been secured (government spending in Kenya and donor financing from the World Bank in Sri Lanka) and field surveys and participatory rural appraisal indicate a willingness by affected households to use insurance and even moderately co-finance premiums.

### 3.4 Monitoring of assumptions

Outcome assumptions:

1. Elephants' fatalities and losses due to HWC does not change significantly due to other factors such as change in rainfall and climate, changes in farming practices and change in use of other techniques to prevent HWC such as electric fencing:

*Comment: This assumption holds true and insurance is being tied to changes in technique to reduce HWC in order to minimise this risk*

2. Government holds or can access data on elephant fatalities via MIKE/PIKE data

*Comment: National and local data turns out to be better and this has been collected*

3. Government holds or can access data on pre-project levels of loss and damage (via existing, uninsured claims):

*Comment: This assumption does not fully hold true as data only available on human deaths and injuries but not available on crop damage – but development of insurance will collect crop level claims.*

4. Land holding provides a useful proxy for relative wealth and data on this can be collected as part of the insurance enrolment process:

*Comment: Not tested but we have no reason to expect that this should not hold true*

*Output 1 and 2 Kenya and Sri Lanka assumptions*

1. Insurance companies are willing to partner on the project

*Comment: this assumption is definitely the case with insurance companies in both countries identified.*

2. Households in pilot site are interested in taking out insurance against HWC and willing to participate in the project:

*Comment: This assumption has held true following field surveys and participatory rural appraisal*

3. Government remains committed to private insurance as an option for mitigating HWC:

*Comment: This assumption is holding true as evidenced by strong government engagement in both Kenya and Sri Lanka*

4. HWC remains a problem and claims are made:

*Comment: It is too early to test this assumption. HWC is definitely a problem, but the insurance scheme has not yet been implemented (although in both countries many claims continue to be made against the government compensation schemes).*

*Output 3: global best practice*

- 1. Useful lessons emerge from the two country case studies that are of interest to the wider conservation community

*Comment: strong interest from web inquires and face to face meetings including Mozambique, Botswana and Bhutan with another LIFE project starting in Sabah (Malaysia) modelled on the Kenya and Sri Lanka Darwin funded work*

### 3.5 Impact: achievement of positive impact on biodiversity and poverty alleviation

The anticipated impact of this project is: "Sustainable private insurance schemes reduce impacts of human wildlife conflict on livelihoods of poor women and men and elephants' deaths thus improving achievement of the Sustainable Development Goals and Convention on Biological Diversity".

It is too early to assess a contribution to this impact since the insurance schemes have not yet been implemented. However, we see no reason to expect that the project will not contribute. In Kenya, more than 65 per cent of wildlife live outside of national parks and can encroach on villages any day. An estimated 35 people are killed by elephants each year in Kenya. More than 100 African elephants are killed every day; in 2011 alone, almost 12 per cent of the population was destroyed. This is primarily by ivory poachers, but local people may be involved or turn a blind eye as they resent wild elephants. Kenya's elephant population has plummeted from about 167,000 to 35,000 within 40 years. Meanwhile Kenya's human population of 40 million is predicted to reach nearly 100 million by 2050 putting further pressure on natural ecosystems and wildlife. Initial fieldwork in Kenya has borne out these dynamics.

In Sri Lanka, during the five-year period of 2011-2015, there were 414 human deaths due to elephant attacks (over 80 deaths per year), and 6320 incidents of property damages (DWC 2015). The data is not collected on a gender disaggregated basis but generally both women and men are affected. On the other hand, 1147 elephants died due to this problem over the same period - an average of 230 a year or over 4 elephants killed per week. Sri Lanka's situation analysis has reiterated these issues.

#### **4. Contribution to the Global Goals for Sustainable Development (SDGs)**

The project will support SDG 1, *“End poverty in all its forms everywhere”* and SDG 15 *“Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss”* by reducing income loss due to HWC from elephants and reducing elephant fatalities. SDG 1 will be supported by increasing rural incomes of women and men farmers in Kenya and Sri Lanka. Often the farmers affected by HWC are some of the country's poorest farmers living in remote rural locations with limited access to services. SDG 15 on halting biodiversity loss will be addressed by reducing fatalities of elephants due to farmers killing these animals for protection against HWC. So far it is too early to identify contribution to these SDGs, but the project is on track to address them.

#### **5. Project support to the Conventions, Treaties or Agreements**

The project's outcome of Improving the conservation of *Loxodonta Africana* and *Elephas Maximus* and reducing poverty among affected households through reduced human wildlife conflict (HWC) in Kenya and Sri Lanka and its methodologies to achieving this are very relevant to the CBD and, in particular, to the following articles: 8. In-situ Conservation (8e sustainable development adjacent to protected areas; 8j equitable sharing of benefits; 11. Incentive Measures (economically and socially sound measures that act as incentives for conservation); 12. Research and Training (12b encourage research which contributes to conservation); 17. Exchange of Information (facilitate the exchange of information relevant to conservation).

During his sabbatical visit to Sri Lanka in January 2020, the IIED Team Leader met with the Sri Lanka CBD focal point at the Ministry of Environment and briefed her on the Darwin LIFE project objectives and activities. She was very supportive and agreed that HWC was a major threat to biodiversity in Sri Lanka and that private insurance could provide one possible solution. The IIED Team Leader helped IIED colleagues draft indicators on HWC to input into the post 2020 CBD negotiating process

#### **6. Project support to poverty alleviation**

In Kenya, the project has been instrumental in shaping the recommendations of the Task Force on HWC and insurance, which affects some of the most marginalised pastoralists living in Kenya. The project partner AB Consultants has designed a microinsurance scheme which is intended to enrol up to 1000 households of the most vulnerable households within the first year of implementation, including at least 10% female headed households or 100 households by the end of the first year of implementation. As the insurance implementation has not yet started, these poverty reducing impacts cannot yet be measured, but the severe impacts of HWC on poor women and men has been borne out by the field work conducted.

In Sri Lanka, HWC also affects some of the poorest households including the North-central Province where the insurance pilots are planned. Once COVID restrictions are relaxed, the

project is intended to put insure 500 households with at least 10% female headed households or 50 households within a year in the pilot areas. As the insurance implementation has not yet started, these poverty reducing impacts cannot yet be measured by field work suggests that affected households have low levels of income.

## **7. Consideration of gender equality issues**

HWC imposes significant costs to female farmers. Female farmers may be involved in guarding their crops at night (some such households were met during field work) and may face significant costs from loss and damage (death, injury, property damage and crop damage). These are likely to be particularly severe for female headed farming households.

By ensuring that female farmers are particularly targeted for insurance enrolment, the project will entail that female farmers also face reduced loss and damage from HWC.

Financial inclusion and access to financial services such as banking and insurance is a major challenge for women in both Kenya and Sri Lanka. Women face considerable discrimination and cultural and institutional blockages to these services, particularly in Kenya. The project will work with the insurance companies identified to ensure that women are not discriminated against and indeed are actively encouraged to take out private insurance for HWC.

The project will measure its contribution to gender equity by collecting gender disaggregated data on the number of female and male farmers impacted by HWC. It will also measure the number of female and male insurance policy holders, claimants and pay-out recipients. The project targets that at least 10% of insurance policy holders must be women. As the insurance implementation has not yet started, these gender equality impacts cannot yet be measured.

## **8. Monitoring and evaluation**

Monitoring and evaluation is central to this project as the core activity is monitoring and assessing the effectiveness of private insurance for mitigating HWC to improve biodiversity (measured in reduced elephant fatalities and reduced poverty (measured in reduced loss and damage from HWC). Thus, the project has started this year in both Kenya and Sri Lanka with a baseline of published and survey data of the extent and scale of HWC in both biological and social terms.

The insurance schemes have now been designed and once implemented in year 4, will then be followed up with a thorough monitoring and evaluation of this insurance scheme according to biological, poverty related and gender dis-aggregated criteria. A related aspect of the project's monitoring and evaluation will be to assess the nature and seriousness of the insurance claims made and whether they are genuine or fraudulent.

Project activities and outputs are monitored by monthly team zoom calls of IIED, the Kenya team (AB Consultants) and the Sri Lanka team (Institute for Policy Studies, IPS). These calls involve each team from Kenya and Sri Lanka reporting for 45 minutes on their progress and then discussion and shared lesson learning. Several lessons have been shared in this way between Kenya and Sri Lanka on designing the insurance schemes including premium calculations, risks to be insured, claims reporting and verification and how to finance premiums.

## **9. Lessons learnt**

Having two project countries in Africa and Asia generally continued to work very well this last year. It stretched the budget and required additional monitoring and quality control by IIED – but it allowed the two countries to learn extensively from each other and share different approaches which gave further lessons. Sabah, Malaysia was also added as a sister project during the year so the was learning across three countries.

Kenya and Sri Lanka took different approaches to finance the insurance premiums in the first year. Kenya benefitted from the strong government buy-in with the national consultative forum and the creation of the Task Force where AB Consultants played a lead role. This led to a government political commitment to hand over the government compensation scheme to a private sector insurer. Whilst this has slowed down the implementation progress it has

increased the policy leverage of the project and allowed the project to facilitate a recommendation that government should pay for the insurance pilots as a prototype for the roll out of the larger national scheme.

By contrast in Sri Lanka, the government has not made a commitment to hand over their compensation to the private sector insurers despite evidence during the field survey and participatory rural appraisal that the scheme is very slow and sometimes ineffective. Thus, the pilot has had to turn to donors – in this case the World Bank to finance the initial one year of premiums during the pilot period. This will be combined with development of a financing strategy where more longer financing will be identified including hopefully government funding particularly if the government can be persuaded to hand over their compensation scheme to the private sector.

The lesson learned is that private insurance is likely to be easiest to implement where the government has already committed to hand over their compensation scheme to the private sector. This also avoids complications over duplication with affected households eligible for both government compensation and pay-outs from private insurance cover.

## **10. Actions taken in response to previous reviews (if applicable)**

The 2020 annual report review requests details evidence of World Bank commitment to fund the insurance premiums. Whilst agreement has been reached in principle with the World Bank ESCAMP project, an agreement has not yet been reached in writing. This evidence will be provided in writing to Darwin as soon as it is available in the next 4-6 weeks.

The 2020 annual review report also requests that “In relation to COVID-19.

(a) Provide details of measures the project has taken in relation to health and safety of project staff and beneficiaries.

(b) Evaluate the implications of continued lock down for the remaining period of the project and alternative options to deliver project activities. Based on this evaluation make Change Request to DEFRA.

In response to delays in project implementation due to COVID we have made a change request to Darwin for a one year no cost extension and this has been approved. Please see section 14 below for further details.

## **11. Other comments on progress not covered elsewhere**

As mentioned in the sections below on legacy, this Darwin project has led to growing interest from other countries. In Malaysia, IIED is now working with a national NGO on a GEF Small Grant Project for \$42,000 to apply insurance to the Borneo elephants of Sabah. Here is the Summary from the successful GEF application: “With less than 1,500 individuals left in the wild in Sabah, Bornean elephants (*Elephas maximus borneensis*) are under severe threat (currently listed as Endangered, IUCN Red List). Because of forest exploitation and conversion to other land-uses (notably oil palm plantations), the species faces habitat loss and fragmentation leading to increased human-elephant conflicts (HEC) with retaliation acts where local farmers poison or shoot elephants to protect their crops and belongings. Unofficial statistics in Sabah shows that up to 20 elephants may be killed every year because of HEC. Addressing HEC and pioneering community engagement in elephant conservation in Sabah has been a focus of the NGO Seratu Aatai which will lead this project.

To make sure elephants are able to survive in their wild habitat and enhance local support for elephant conservation in the State, Seratu Aatai has previously shown the need to increase people’s resilience to HEC and acceptance of agricultural losses. One venue that needs to be explored could be in the form of payments such as private insurance. Such as an approach working with private insurance actuaries to design Livelihood Insurance From Elephants (LIFE), as it is used in Sri Lanka and Kenya with the support of the international think tank, the International Institute for Environment and Development (IIED) <https://www.iied.org/covering-elephant-tracks-can-insurance-compensate-farmers-for-wildlife-damage>. The work by Seratu Aatai in Sabah will be linked up to these LIFE programmes in Sri Lanka and Kenya to form the

LIFE Sabah programme to promote mutual learning. Together this international consortium with Malaysian expertise and community participation will design and pilot test insurance for human elephant conflict in eight villages in Tongod District to scale up to a Sabah wide insurance scheme.”

## **12. Sustainability and legacy**

The project has been working with Kenyan and Sri Lankan national level decision makers in the public and private sector from the very start of the project to ensure that the experience and lessons learned are continued beyond the life of the project.

In Kenya the project’s profile has been hugely enhanced by being the sole co-funder and co-organiser with the Ministry of Tourism and Wildlife of the national consultation forum on HWC and insurance in mid May 2019, which led to the Task Force where AB Consultants have been playing a leading role.

In Sri Lanka, the project had a lower profile but has recently enhanced its leverage by having the World Bank agree to co-finance the insurance premiums for the pilot areas in the first year. The buy-in from this large development partner will significantly increase the power of the project to convince the government to continue funding the pilots if they prove viable and to develop a national scheme – possibly even by handing over the government compensation scheme to the private sector as Kenya has decided.

The web-based information provided by the project has already generated significant interest from other countries where HWC is an issue in both Africa (Mozambique and Botswana) and in Asia (Bhutan and Malaysia (Sabah)). There has been interest to replicate the scheme in Botswana (from Continental Re) and from government officials in Mozambique. AB have done a concept note for Botswana and plan to work on a high-level concept note for Mozambique. The Darwin LIFE team held a conference call with Government of Bhutan officials and UNDP to discuss collaboration, and with Seratu Aeti, a Malaysia NGO who want to start an insurance pilot learning from LIFE <https://www.facebook.com/gajahkinabatan/>. Further details of this successful GEF project are given above.

## **13. Darwin identity**

The Darwin initiative was given visibility on all project flyers and workshops.

During the sabbatical of the IIED Team Leader he met on 31<sup>st</sup> January 2020 with the British High Commission Prosperity Officer who was responsible for UK government funding to Sri Lanka including Darwin. The BHC was very pleased to be briefed on the Darwin LIFE project and welcomed opportunities for the High Commission to join Darwin LIFE events.

Overall, the Darwin Initiative LIFE project is a distinct programme. Its identity is understood by the project partners, AB Consultants and the Institute of Policy Studies of Sri Lanka. It has also been explained to the government counterparts the Ministry of Tourism and Wildlife in Kenya and the Department of Wildlife Conservation in Sri Lanka.

## **14. Impact of COVID-19 on project delivery**

Unfortunately, COVID has affected progress in the last 12 months. Both our projects in Kenya and Sri Lanka have been extensively delayed by the COVID-19 pandemic as our project partners and the private insurance companies selected have not been able to travel to rural areas to sell their insurance products to households affected by human-elephant conflict. Indeed, in both countries travel from the capital city to rural areas was legally prohibited.

In the case of Kenya, the project was fortunate in catalysing a national reform of the government wildlife compensation scheme to hand it over to private insurance industry. However, this policy decision was part of a national Task Force appointed by the Cabinet Secretary for Tourism and Wildlife and the work of this task force was significantly delayed by COVID-19. The task force report recommending private management of the wildlife



compensation scheme was recently handed over to the Minister so hopefully the pilots can now go ahead assuming COVID-19 does not worsen in Kenya.

In Sri Lanka for several months' movement was restricted in rural areas. COVID-19 and its economic implications caused a downturn in many insurance companies in Sri Lanka so some of the companies who had originally indicated interested in the LIFE project dropped out. However, we were fortunate that one company SANASA remained engaged, but a lengthy negotiation process was necessary to persuade them that the LIFE project approach would provide sustainable financing for the insurance premiums even after the LIFE project budget is over.

Given the unforeseen nature of the COVID-19 pandemic there have been no options possible to mitigate this time change. We have been constantly monitoring the COVID-19 situation with regular monthly calls with our in-country partners in Kenya (AB Consultants) and Sri Lanka (Institute of Policy Studies). However, given the medical and legal constraints, travel was restricted and our partners health and safety were paramount, so we had to hold off on field activities.

For all these reasons we requested and received a one-year extension to our Darwin LIFE project to 31<sup>st</sup> March 2022 which will allow the Darwin project activities to be effectively completed.

## 15. Safeguarding

Please tick this box if any safeguarding or human rights violations have occurred during this financial year.

If you have ticked the box, please ensure these are reported to [ODA.safeguarding@defra.gov.uk](mailto:ODA.safeguarding@defra.gov.uk) as indicated in the T&Cs.

IIED has the following relevant safeguarding policies:

- Anti-Fraud and Bribery Policy
- Anti-Harassment and Anti-Bullying Policy
- Complaints Policy
- IIED Disciplinary Procedure
- Safeguarding Policy
- Staff Code of Conduct 2020
- Whistleblowing Policy.

These policies guide our approaches to zero tolerance for bullying, harassment, sexual exploitation and abuse, protection for whistleblowing, safeguarding and the code of conduct staff are obliged to uphold to ensure high quality work and partnerships. The policies also detail the process of how to register, investigate and respond appropriately and sensibly to issues raised that are related to safeguarding, disciplinary procedures, and whistleblowing. We monitor updates in Government and Charity Commission guidance and review our policies and procedures accordingly. No safeguarding issues have been reported during the reporting year.

## 16. Project expenditure

Please expand and complete Table 1. If all receipts have not yet been received, please provide indicative figures and clearly mark them as Draft. The Actual claim form will be taken as the final accounting for funds.

**Table 1: Project expenditure during the reporting period (1 April 2020 – 31 March 2021)**

Project spend (indicative) since last annual report	2020/21 Grant (£)	2020/21 Total Darwin Costs (£)	Variance %	Comments (please explain significant variances)
Staff costs (see below)				
Consultancy costs				
Overhead Costs				
Travel and subsistence				
Operating Costs				
Capital items (see below)				
Monitoring & Evaluation (M&E)				
Others (see below)				
<b>TOTAL</b>				

Highlight any agreed changes to the budget where this is +/- 10% of the budget. Have these changes been discussed with and approved by Darwin?

## Annex 1: Report of progress and achievements against Logical Framework for Financial Year 2020-2021

Project summary	Measurable Indicators	Progress and Achievements April 2020 - March 2021	Actions required/planned for next period
<p><b>Impact</b></p> <p><i>Sustainable private insurance schemes reduce impacts of human wildlife conflict on livelihoods of poor women and men and elephants' deaths thus improving achievement of the Sustainable Development Goals and Convention on Biological Diversity</i></p>		<p>Governments and local communities in Kenya and Sri Lanka made more aware of role of private insurance in equitable sharing of costs or benefits of human elephant conflict</p>	
<p><b>Outcome</b></p> <p><b>Improved conservation of <i>Loxodonta Africana</i> and <i>Elephas Maximus</i> and reduced negative impacts on wellbeing of poor farmers through reduced human wildlife conflict (HWC) in Kenya and Sri Lanka</b></p>	<p>0.1 Reported elephant fatalities or reported attacks on elephants by human reduced by 10% by project end from an established baseline</p> <p>0.2 Number of insurance claims to commercial insurance providers by female and male headed households relative to number of reported elephant attacks on humans</p> <p>0.3 Number of insurance claims paid out to female and male headed households by commercial insurance providers relative to number of insurance claims submitted</p> <p>0.4 Number of insurance claims to commercial insurance providers paid out within 60 days to female and male headed household claimants</p>	<p>Data collected on elephant attacks and fatalities in pilot areas in Kenya and Sri Lanka, but too early to assess decline in numbers.</p> <p>Insurance scheme design completed with private companies .</p>	<p>Insurance scheme rolled out in pilot locations</p> <p>Insurance scheme evaluated</p>

<p><b>Output 1.</b> In <b>Kenya</b>, national scheme for HWC insurance designed and implemented by project end for female and male farmers by private insurance companies</p>	<p>1.1 By March 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally</p> <p>1.2 By the middle of Y3 insurance scheme designed and agreed with insurance company</p> <p>1.3 By end of year 3 at least 1000 households have been enrolled in the insurance scheme</p> <p>1.4 By middle of year 4 at least 50% of claims made by enrolled households have been settled satisfactorily</p> <p>1.5 By end of project, insurance scheme has been evaluated and successfully demonstrated to reduce elephant fatalities and reduce farmers' losses from HWC</p>	<p><i>Situation analysis completed in year 1</i></p> <p><i>Insurance scheme designed by AB Consultants in dialogue with national Taskforce on Insurance and Human Wildlife Conflict, but pending formal partnership with insurance company</i></p> <p><i>Planned for year 4</i></p> <p><i>Planned for year 4</i></p> <p><i>Planned for year 4</i></p>	
<p>Activity 1.1: Inception meeting by MoENR, KIPPRA and AB Consultants including 1 X IIED staff member</p>	<p>Inception meeting completed in January 2019</p>		
<p>Activity 1.2: Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by AB Consultants with IIED to review)</p>	<p>Situation analysis completed</p>		
<p>Activity 1.3: Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by AB Consultants with IIED support)</p>	<p>Field surveys undertaken by AB Consultants and reviewed by IIED</p>		
<p>Activity 1.4: Year 2 national meeting</p>	<p>Consultative Forum held</p>		

Activity 1.5: Design insurance scheme including prototype by AB Consultants with insurance companies and IIED review	Insurance scheme designed by AB Consultants with members of the National Taskforce on Insurance and Human Wildlife Conflict	Implementation of insurance scheme in Kenya (insurance company & AB Consultants)
Activity 1.6 Implementation of insurance scheme in Kenya (insurance company & AB Consultants)	Ongoing weekly meetings with the project implementation partners, Jubilee and Minet in preparation for the product launch.	
Activity 1.7 Year 3 national meetings of Taskforce of HWC		
Activity 1.8 Monitoring of uptake, implementation and effectiveness (in terms of reduced elephant mortalities and reduced damage and loss) through household surveys and interviews with insurance companies. (independent organisation contracted by AB Consultants)		
Activity 1.9 Write up experience lessons learned and recommendations for roll out by AB Consultants		
<p><b>Output 2.</b></p> <p>In <i>Sri Lanka</i>, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies</p>	<p>2.1 By March 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally and within pilot site</p> <p>2.2 By the middle of Y3 insurance scheme designed and agreed with insurance company</p> <p>2.3 By end of year 3 at least 500 households in pilot area have been enrolled in the insurance scheme</p> <p>2.4 By middle of year 4 at least 50% of claims made by enrolled</p>	<p>Situation analysis completed in year 1</p> <p>IPS hires insurance actuarial company to design insurance scheme but pending formal agreement with private insurance provider</p> <p>Planned for year 4</p> <p>Planned for year 4</p>

	households have been settled satisfactorily  2.5 By end of project government has committed to roll out scheme nationally and insurance company(ies) have been appointed	Planned for year 4	
Activity 2.1. Inception meeting by DWC and IPS including 1 X IIED staff member		Inception meeting completed in year 1 (January 2019)	
Activity 2.2. Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by IPS with IIED to review)		Situation analysis completed in year 1	Relevant findings to be published as an IPS Research Report
Activity 2.3: Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by IPS with IIED support)		Field surveys completed in year 2 annex)	
Activity 2.4: Design insurance scheme by IPS with IIED review		Completed with SANASA insurance company in year 3	Implementation of insurance scheme in Sri Lanka (insurance company supervised by DWC)
2.5 Implementation of insurance scheme in Sri Lanka (		Planned for year 4. IPS to carry out post-evaluation survey to assess the impact of insurance scheme covering concerns of both parties, farmers covered by the insurance as well as insurance provider	
Activity 2.5: Financing plan developed by IPS with IIED support for insurance premiums		Undertaken as a series of bilateral meetings with key stakeholders from public and private sector during January 2020	
<b>Output 3.</b> Global best practice agreed for the role of private insurance in reducing human wildlife conflict	3.1 Global review of extent of HWC and role of private insurance  3.2 Communication strategy developed to identify and engage	Global review completed in year 1  Communication strategy completed and reviewed by team in year 2	

	<p>with global experts from conservation community and insurance industry from public and private sectors</p> <p>3.3 Sharing of lessons learned from Kenya and Sri Lanka through annual dialogues involving country participants and global experts</p> <p>3.4 Documenting of lessons learned in Kenya and Sri Lanka undertaken at end of project</p> <p>3.5 Visualisation of lessons learned in Kenya and Sri Lanka through a video at the end of the project</p>	<p>Annual dialogue replaced by monthly zoom calls of full Darwin team involving Kenya and Sri Lankan partners to share good practice and experience (see example minutes in annex). Session at major Oxford conference on Human Wildlife Conflict postponed by COVID and now delayed until 2021/22.</p>	
Activity 3.1: Produce project flyer and project web page (IIED)		Flyer and webpage completed in year 1	
Activity 3.2: Literature review of existing experiences of HWC insurance and compensation schemes and other high-risk insurance schemes (IIED)		Literature review published on web in year 1	
Activity 3.3: Development of a communications strategy for the project to engage with global public and private experts and practitioners in conservation community and insurance industry by IIED with inputs from Ab Consultants in Kenya and IPS in Sri Lanka		Communications strategy agreed with Kenyan and Sri Lankan partners in this period of year 2	
Activity 3.4: Comparative analysis (synthesis) of lessons learned from the two countries based on the two national reports – IIED		Synthesis to be completed in year 4	
Activity 3.5: Produce a video of lessons learned (IIED with AB and IPS)		Video film maker identified in Sri Lanka who would film there and then travel to Kenya to work with AB Consultants and film there	To be completed at end of year 4
Activity 3.6 Final international workshop bringing the two countries plus Namibia plus other conservation organisations together – needs some time for IIED to do logistics, time to develop agenda		Initial findings shared with World Bank webinar on November 2019 (see weblink in text) Invited to share interim findings at international Oxford	Final workshops to possibly be made into an African and Asian regional workshop in year 4

	international conference on human wildlife conflict but delayed to 2021/22 due to COVID.	
Activity 3.7: Dissemination and outreach activities - presentations at conferences, engagement with IUCN HWC Taskforce	Oxford International Conference to be organised by IUCN HWC Taskforce <a href="http://www.hwctf.org/conference">http://www.hwctf.org/conference</a>	



## Annex 2: Project's full current logframe as presented in the application form (unless changes have been agreed)

Project logframe with changes from 8<sup>th</sup> Feb 2019 and outcome indicators submitted on 18<sup>th</sup> January 2020 as requested by reviewer of first annual report and updated logical framework submitted with budget request in September 2020

Project summary	Measurable Indicators	Means of verification	Important Assumptions
<p><b>Impact:</b> (Max 30 words) Sustainable private insurance schemes reduce impacts of human wildlife conflict on livelihoods of poor women and men and elephants' deaths thus improving achievement of the Sustainable Development Goals and Convention on Biological Diversity</p>			
<p><b>Outcome:</b> (Max 30 words) <b>Improved conservation of <i>Loxodonta Africana</i> and <i>Elephas Maximus</i> and reduced negative impacts on wellbeing of poor farmers through reduced human wildlife conflict (HWC) in Kenya and Sri Lanka</b></p>	<p>0.1 Reported elephant fatalities or reported attacks on elephants by human reduced by 10% by project end from an established baseline</p> <p>0.2 Number of insurance claims to commercial insurance providers by female and male headed households relative to number of reported elephant attacks on humans</p> <p>0.3 Number of insurance claims paid out to female and male headed households by commercial insurance providers relative to number of insurance claims submitted</p> <p>0.4 Number of insurance claims to commercial insurance providers paid out within 60 days to female and male headed household claimants</p>	<p>0.1 Human elephant fatality data already collected by government in both Kenya and Sri Lanka (MIKE and PIKE data)</p> <p>0.4 Number (disaggregated by gender and relative wealth) of policy holders in the new schemes</p>	<p>Elephants fatalities and losses due to HWC does not change significantly due to other factors such as change in rainfall and climate, changes in farming practices and change in use of other techniques to prevent HWC such as electric fencing</p> <p>Government holds or can access data on elephant fatalities via MIKE/PIKE data</p> <p>Government holds or can access data on pre-project levels of loss and damage (via existing, uninsured claims)</p> <p>Land holding provides a useful proxy for relative wealth and data on this can be collected as part of the insurance enrolment process</p>
<p><b>Outputs:</b> 1. In <b>Kenya</b>, national scheme for HWC insurance designed and</p>	<p>1.1 By March 2019 situation analysis has been completed to clarify nature and extent (number of</p>	<p>1.1 Insurance coverage and claim data collected by private insurance involved in national scheme for</p>	<p>Insurance companies are willing to partner on the project</p>

<p>implemented by project end for female and male farmers by private insurance companies</p>	<p>incidences, extent of losses) of HWC problem nationally</p> <p>1.2 By the middle of Y3 insurance scheme designed and agreed with insurance company</p> <p>1.3 By end of year 3 at least 1000 households have been enrolled in the insurance scheme</p> <p>1.4 By middle of year 4 at least 50% of claims made by enrolled households have been settled satisfactorily</p> <p>1.5 By end of project, insurance scheme has been evaluated and successfully demonstrated to reduce elephant fatalities and reduce farmers' losses from HWC</p>	<p>HWC – with gender disaggregated data supported by project support</p> <p>1.2 Insurance coverage and claim data collected by private insurance involved in national scheme for HWC – with gender disaggregated data supported by project support</p> <p>1.3 Insurance company data on number of policies issued</p> <p>1.4 Insurance company data on claims made and paid, triangulated with households' survey data on satisfaction with scheme</p> <p>1.5 Data on elephant fatalities collected from government and project surveys on household loss and damage from HWC</p>	<p>Households in pilot site are interested in taking out insurance against HWC and willing to participate in the project</p> <p>Government remains committed to private insurance as an option for mitigating HWC</p> <p>HWC remains a problem and claims are actually made</p>
<p><b>2. In <i>Sri Lanka</i></b>, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies</p>	<p>2.1 By March 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally and within pilot site</p> <p>2.2 By the middle of Y3 insurance scheme designed and agreed with insurance company</p>	<p>2.1 Project reports documenting situation analysis</p> <p>2.2 Project reports documenting design process and criteria, letter from insurance company indicating agreement to the proposed scheme</p>	<p>Insurance companies are willing to partner on the project</p> <p>Households in pilot site are interested in taking out insurance against HWC and willing to participate in the project</p>

	<p>2.3 By end of year 3 at least 500 households in pilot area have been enrolled in the insurance scheme</p> <p>2.4 By middle of year 4 at least 50% of claims made by enrolled households have been settled satisfactorily</p> <p>2.5 By end of project government has committed to roll out scheme nationally and insurance company(ies) have been appointed</p>	<p>2.3 Insurance company data on number of policies issued and numbers of claims made and paid</p> <p>2.4 Insurance company data on claims made and settled, triangulated with households' survey data on satisfaction with scheme</p> <p>2.5 Letter from government confirming satisfaction with pilot and commitment to national roll out; letter from insurance companies indicating willingness to cover the scheme</p>	<p>Government remains committed to private insurance as an option for mitigating HWC</p> <p>HWC remains a problem and claims are actually made</p>
<p><b>3. Global best practice agreed for the role of private insurance in reducing human wildlife conflict</b></p>	<p>3.1 Global review of extent of HWC and role of private insurance</p> <p>3.2 Communication strategy developed to identify and engage with global experts from conservation community and insurance industry from public and private sectors</p> <p>3.3 Sharing of lessons learned from Kenya and Sri Lanka through annual dialogues involving country participants and global experts</p>	<p>3.1 Global review report published on IIED and partner websites</p> <p>3.2 Communication strategy made available via IIED</p> <p>3.3 Minutes and attendance records at workshops, copies of presentations on IIED website</p> <p>3.4 Production of a final report and video with an international workshop by project end</p>	<p>Useful lessons emerge from the two country case studies that are of interest to the wider conservation community</p>

	<p>3.4 Documenting of lessons learned in Kenya and Sri Lanka undertaken at end of project</p> <p>3.5 Visualisation of lessons learned in Kenya and Sri Lanka through a video at the end of the project</p>		
<p><b>Activities</b> (each activity is numbered according to the Output that it will contribute towards, for example 1.1, 1.2 and 1.3 are contributing to Output 1)</p> <p>Activities for Output 1: “In <b>Kenya</b>, national scheme for HWC insurance designed and implemented by project end for female and male farmers by private insurance companies”:</p> <p>1.1 .1Inception meeting by MoENR, KIPPRA and AB Consultants including 1 X IIED staff member</p> <p>1.1 Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by AB Consultants with IIED to review)</p> <p>1.2 Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by AB Consultants with IIED support)</p> <p>1.3 Year 2 national meeting</p> <p>1.4 Design insurance scheme including prototype by AB Consultants with insurance companies and IIED review</p> <p>1.5 Implementation of insurance scheme in Kenya (insurance company &amp; AB Consultants)</p> <p>1.6 Year 3 national meetings of Taskforce of HWC</p> <p>1.7 Monitoring of uptake, implementation and effectiveness (in terms of reduced elephant mortalities and reduced damage and loss) through household surveys and interviews with insurance companies. (independent organisation contracted by AB Consultants)</p> <p>1.8 Write up experience lessons learned and recommendations for roll out by AB Consultants</p> <p>Activities for Output 2: “In <b>Sri Lanka</b>, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies”:</p> <p>2.1 Inception meeting by DWC and IPS including 1 X IIED staff member</p>			

2.2 Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by IPS with IIED to review)

2.3 Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by IPS with IIED support)

2.4 Design insurance scheme by IPS with IIED review

2.5 Implementation of insurance scheme in Sri Lanka (to be assessed by a post-evaluation survey to be conducted by IPS)

2.6 Financing plan developed by IPS with IIED support for insurance premiums

2.7 Monitoring of uptake, implementation and effectiveness (in terms of reduced elephant mortalities and reduced damage and loss) through household surveys and interviews with insurance companies. (IPS)

2.8 Write up experience lessons learned and recommendations for roll out by IPS

2.9 Commitment by government to roll out scheme nationally and insurance company(ies) appointed by DWC with technical support from IPS and IIED

Activities for Output 3: **“Global best practice agreed for the role of private insurance in reducing human wildlife conflict”**:

3.1 Produce project flyer and project web page (IIED)

3.2 Literature review of existing experiences of HWC insurance and compensation schemes and other high-risk insurance schemes (IIED)

3.3 Development of a communications strategy for the project to engage with global public and private experts and practitioners in conservation community and insurance industry by IIED with inputs from AB Consultants in Kenya and IPS in Sri Lanka

3.4 Comparative analysis (synthesis) of lessons learned from the two countries based on the two national reports – IIED

3.5 Produce a video of lessons learned (IIED with AB and IPS)

3.6 Final international workshop bringing the two countries plus Namibia plus other conservation organisations together – needs some time for IIED to do logistics, time to develop agenda

3.7 Dissemination and outreach activities - presentations at conferences, engagement with IUCN HWC Taskforce

## Annex 3: Standard Measures

**Table 1 Project Standard Output Measures**

Code No.	Description	Gender of people (if relevant)	Nationality of people (if relevant)	Year 1 Total	Year 2 Total	Year 3 Total	Total to date	Total planned during the project
Established codes								
14A	Kenya inception workshop	50% female	Kenyan and UK	1				
14A	Sri Lanka inception workshop	20% female	Sri Lankan and UK, US	1				
14B	Sri Lanka economic conference	20% female	Sri Lankan, Indian, Nepalese, Australian	1				
14A	Kenya national consultative forum on insurance for human wildlife conflict	10% female	Kenyan and UK		1			
14A	Kenyan field work	25% female	Kenyan		1			
14A	Sri Lankan participatory rural appraisal (May 2019)	30% female	Sri Lankan		1			
14A	Sri Lanka household survey	30% female	Sri Lankan		1			
14A	Sri Lankan participatory rural appraisal with IIED (January 2020)	20% female	Sri Lankan and UK		1			
14A	World Bank webinar	20% female	Multinational		1			
14A	Kenya Taskforce	20% female	Kenyan			1		
14A	Sri Lankan insurance design field trip	10% female	Sri Lankan			1		

**Table 2 Publications**

<b>Title</b>	<b>Type</b> (e.g. journals, manual, CDs)	<b>Detail</b> (authors, year)	<b>Gender of Lead Author</b>	<b>Nationality of Lead Author</b>	<b>Publishers</b> (name, city)	<b>Available from</b> (e.g. weblink or publisher if not available online)
Kenyan national consultative forum report	Report	AB and Ministry of Tourism and Wildlife	Female	Kenyan	n/a	<a href="https://abconsultants.co.ke/consultative-forum-on-innovative-human-wildlife-conflict-compensation-schemes/">https://abconsultants.co.ke/consultative-forum-on-innovative-human-wildlife-conflict-compensation-schemes/</a>
Kenyan national task force report	Report	Ministry of Tourism and Wildlife	Female	Kenyan	n/a	<a href="https://www.tourism.go.ke/wp-content/uploads/2020/07/Task-Force-on-Human-Wildlife-Conflict-Compensation-Schemes-Final-Report.pdf">https://www.tourism.go.ke/wp-content/uploads/2020/07/Task-Force-on-Human-Wildlife-Conflict-Compensation-Schemes-Final-Report.pdf</a>
Kenya situation analysis	Report	AB Consultants	Female	Kenyan	n/a	<a href="https://pubs.iied.org/G04411/">https://pubs.iied.org/G04411/</a>
LIFE project page	website	IIED	Male	UK	n/a	<a href="https://www.iied.org/livelihoods-insurance-elephants-life-kenya-sri-lanka">https://www.iied.org/livelihoods-insurance-elephants-life-kenya-sri-lanka</a>
Sri Lanka literature review	Report	IPS	Female	Sri Lankan	n/a	<a href="https://pubs.iied.org/G04410/">https://pubs.iied.org/G04410/</a>
Insurance blog	Blog	Insurance industry	Female	USA	n/a	<a href="https://www.iii.org/insuranceindustryblog/tag/microinsurance/">https://www.iii.org/insuranceindustryblog/tag/microinsurance/</a>
Sri Lanka blog	Blog	IPS	Male	Sri Lanka	n/a	<a href="https://www.ips.lk/ta-kingeconomics/2021/01/11/human-elephant-conflict-can-insurance-help-affected-communities/">https://www.ips.lk/ta-kingeconomics/2021/01/11/human-elephant-conflict-can-insurance-help-affected-communities/</a> <a href="https://www.youtube.com/watch?v=KsRmWjJD0FU">https://www.youtube.com/watch?v=KsRmWjJD0FU</a>

## **Annex 4 Onwards – supplementary material (optional but encouraged as evidence of project achievement)**

Malaysia GEF Small Grants Project successful funding award letter

Evidence of World Bank commitment to the project in Sri Lanka (to follow)



## Checklist for submission

	Check
<b>Is the report less than 10MB?</b> If so, please email to <a href="mailto:Darwin-Projects@ltsi.co.uk">Darwin-Projects@ltsi.co.uk</a> putting the project number in the Subject line.	yes
<b>Is your report more than 10MB?</b> If so, please discuss with <a href="mailto:Darwin-Projects@ltsi.co.uk">Darwin-Projects@ltsi.co.uk</a> about the best way to deliver the report, putting the project number in the Subject line.	no
<b>Have you included means of verification?</b> You should not submit every project document, but the main outputs and a selection of the others would strengthen the report.	yes
<b>Do you have hard copies of material you need to submit with the report?</b> If so, please make this clear in the covering email and ensure all material is marked with the project number. However, we would expect that most material will now be electronic.	no
Have you involved your partners in preparation of the report and named the main contributors	yes
Have you completed the Project Expenditure table fully?	yes
Do not include claim forms or other communications with this report.	