Process evaluation of the project to improve access to rainfall-indexed agricultural insurance in Burkina Faso: A new marketing approach

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Note to readers

This process evaluation report has been submitted as part of the Agricultural Insurance Evidence Program. 3ie has copy-edited and formatted the content for publication.

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Executive summary

This report presents the results of the process evaluation of the agricultural insurance project developed by Inclusive Guarantee (formerly PlaNet Guarantee) in Burkina Faso. The insurance product was designed in partnership with Innovations for Poverty Action, and its corresponding evaluation was supported by the International Initiative for Impact Evaluation.

The product aims to protect small-scale farmers against weather risks, particularly rainfall deficits, through insurance cover based on satellite data. The project took an innovative approach by marketing the product to urban migrant household members with ties to rural family members, as described by Kazianga and Wahhaj (2020a, 2020b). However, a significant drop in the subscription rate from the pilot phase (22%) to the second phase (2%) highlighted several challenges.

This process evaluation was commissioned to understand the factors that contributed to this decline, and to inform the future design of similar insurance interventions. It revealed shortcomings in the strategy for raising awareness and engaging with farmers—primarily due to insufficient training of marketers, inadequate communication tools used in the field, and limited post-subscription follow-up. In addition, farmers expressed concerns about the limited coverage of the product, the complexity of claims procedures, and mistrust of the insurer.

Several recommendations were made to improve project implementation:

- Strengthen the recruitment and training of marketers: Increase the number of marketers, adapt their assignments according to local languages, and offer more in-depth training.
- Adapt the insurance product to farmers' needs: Extend cover to include risks such as floods and pests, simplify the claims process, and share success stories.
- Improve the communication strategy and follow-up: Intensify awareness campaigns via a variety of channels (e.g., radio, social networks), use videos to facilitate the transmission of information, and set up a regular feedback mechanism after awareness-raising sessions.
- Collaborate with agricultural cooperatives: Work with cooperatives to organize awareness-raising sessions, monitor farmers after they have subscribed, and integrate insurance into their offerings, particularly through combined products (e.g., insurance and input subsidies).
- Overcome logistical and social obstacles: Reduce mistrust of insurance and increase farmers' confidence through transparent communication on the concrete benefits of the product and compensation. Strategically choose the awareness-raising period.

The evaluation concludes that, despite the product's potential, implementation strategies must be overhauled in order to increase take-up.

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Acronyms

CVD	Village development council, *Conseil Villageois de Développement*
FCFA	West African franc
FGD	Focus group discussion
IG	Inclusive Guarantee
IPA	Innovations for Poverty Action

1. Introduction

1.1 Brief background of the study, "Improving access to agricultural insurance based on a rainfall index in Burkina Faso"

Inclusive Guarantee (IG; formerly PlaNet Guarantee), a broker and advisor specializing in micro-insurance and inclusive social protection, developed an insurance product for small rural farmers in Burkina Faso, in partnership with Innovations for Poverty Action (IPA) and with support from the International Initiative for Impact Evaluation (3ie). The product aimed to help smallholders cope with meteorological risks associated with agriculture by covering rainfall deficits. The insurance product uses high-resolution satellite data (at a scale of 10 square kilometers) to measure rainfall; compensation is triggered when it falls below a defined threshold at three key stages in crop growth: (1) germination, (2) growth, and (3) fruiting and flowering.

A novel feature of this intervention included an initiative to examine the links and information exchange between urban migrants and their relatives in rural agricultural households as a means of facilitating the latter's access to formal insurance. Urban migrants could thus serve as potential subscribers to this insurance, while their farmer relatives were the main beneficiaries.

A pilot study was carried out in 2017 with urban migrants in Ouagadougou and their relatives living in the surrounding villages.[1] The take-up rate among urban migrants was 22 percent, indicating that marketing the insurance through them represented a potentially viable strategy (Kazianga and Wahhaj 2020b). However, in the project's second phase conducted in 2020, this rate decreased significantly to 2 percent (a drop of 20 percentage points).

This process evaluation was commissioned to understand the reasons for this decline in take-up. It therefore presents findings from a retrospective study to understand the program, and the processes involved in the project, "Improving access to agricultural insurance based on a rainfall index in Burkina Faso: A new marketing approach."

1.2 Framework and timetable for process evaluation

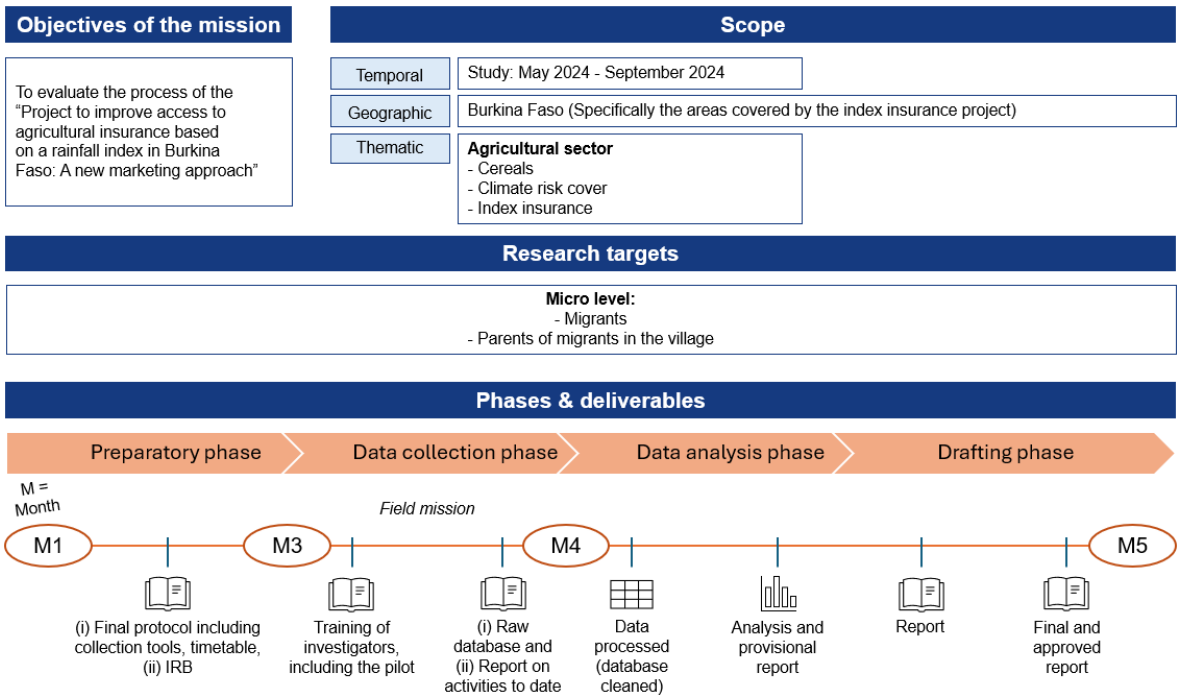
This process evaluation aims to analyze the factors that have influenced the take-up of insurance subscriptions, and to identify reasons as to why the insurance product experienced low take-up during a sample midline evaluation for the project. More specifically, this evaluation aims to:

- Evaluate how well the project was implemented, and how it was perceived by the intended program participants, to determine whether and to what extent it was implemented with fidelity to its initial design.
- Identify the constraints and contextual needs that may have influenced project implementation.
- Examine the factors that may have contributed to the fall in subscriptions.
- Propose recommendations to overcome the obstacles identified and to inform future design of similar interventions.

[1] The full intervention design is described in Kazianga and Wahhaj (2020a, 2020b).

This evaluation was carried out between May and September 2024 in four key phases: the preparatory phase, during which the methodological note and the evaluation protocol were drawn up by the researcher and validated by the project team at IPA level; the data collection phase; the data analysis phase; and the reporting phase (Appendix 1).

Figure 1: Objectives and description of the study



2. Methodology, study target, and data collection tools

2.1 Methodology

This evaluation was carried out using **a mixed methodology, which included the examination of secondary data (project documentation) and the collection of primary data (qualitative and quantitative surveys)**. **These data were triangulated** to generate findings on how the project was implemented and to identify factors associated with subscribing to the insurance product.

The methodology was implemented in three major stages: (1) secondary data collation; (2) design of primary data-collection instruments for surveying the target population (migrants and farmers), including instruments for focus group discussions (FGDs) and surveys of key informants in the health sector; and (3) primary data collection (Figure 2).

Figure 2: Overall methodological approach and types of respondents



2.2 Study participants

For **secondary data collection**, we consulted the project documents provided by IG. These included IG's awareness-raising guide used for marketing purposes, the minutes of weekly awareness-raising meetings and campaigns, image flyers used by marketers and awareness-raising facilitators, the Sahel Crop Insurance promotion strategy and intervention strategy, and IG power point presentations.

Primary data collection involved **qualitative surveys in** the form of **semi-structured interviews** with key stakeholders in the project, including representatives of IG and IPA, marketers, and village development advisers. These interviews provided an opportunity to explore their perspectives on and experiences with the agricultural insurance project.

It should be noted that the village development councils (CVDs) were not part of the original sampling frame presented within a protocol for this process evaluation. However, during this study IG informed the research team that the CVDs had acted as a focal point for rural populations, helping to mobilize them and raise their awareness. This role, essential to project implementation, led the research team to include interviews with three CVDs to enrich the results of this study.

Alongside the semi-structured interviews, **FGDs** were organized with parents of urban migrants in three randomly selected villages that had received the intervention. The data collection plan followed the research protocol by including women and men (with a minimum of four women per FGD), as well as: (1) program participants who had subscribed on their own; (2) program participants who had subscribed with the help of their migrant children in town; and (3) those who had not benefited from the subscription. Each FGD was to include least three people per subgroup. However, given the very low subscription rate, there were challenges in recruiting subgroup (2) FGD participants; as a result, FGDs in one village did not include this subcategory.

In addition to the qualitative surveys, **we conducted quantitative surveys in** the form of structured face-to-face interviews with migrants who had been contacted during the IG project implementation phase. The research protocol initially called for 312 migrants to be interviewed, with the possibility of non-responses. In the end, the research team succeeded in interviewing 360 migrants. The baseline sample for the original study comprised 1,411 households and 4,949 migrants.

The primary data (both qualitative and quantitative) provided the research team with robust information to gather a variety of perspectives, opinions, and experiences that stakeholders had with agricultural insurance. This resulted in a deeper understanding of the factors that may have positively or negatively impacted marketing of the insurance product. Finally, the key stakeholders interviewed as part of this process evaluation included two representatives of IG, two representatives of IPA, eight marketers, three village development advisers. Three FGDs were undertaken with the populations of three villages (360 migrants in total) (Figure 2).

2.3 Data collection tools

To collect qualitative data, interview guides were developed and used for each respondent category:

- An interview guide for IG managers
- An interview guide for IPA managers
- An interview guide for marketers
- An interview guide for village development council members (CVD)
- A specific interview guide for FGDs with parents of migrants
- A questionnaire for migrants (for quantitative data)

The study was carried out according to a precise schedule as indicated in the Appendix.

3. Data collection process

3.1 Recruitment and training of investigators

IPA recruited a sufficient number of qualified interviewers and supervisors to collect the quantitative and qualitative data. An IPA field manager with extensive experience in data collection activities coordinated the data collection and trained the enumerators. This training took place from July 22 to 25 using a participatory approach at Yam Pukri's premises on rue Naba Bilgo, Kalgondin in Ouagadougou.

Interviewers were introduced to the methodological approach of the study, instructed on how to approach respondents, familiarized with the questionnaire and how to harmonize expressions in local languages (particularly Mooré and Kasséna), and were instructed on completing the tablet questionnaire via Survey CTO® and transmitting data to the server. The training also included elements of risk assessment during data collection, personal safety measures, and the definition of communication channels within the data collection team.

Following this training, a pilot was conducted on Friday July 26 with a random sample of migrants to check the relevance of questions and comprehension by both respondents and interviewers. This pilot field-survey enabled the data collectors to familiarize themselves with real-life situations while providing a final opportunity to test the data collection tools and protocol. The pilot survey was followed by additional feedback and testing of interviewers to ensure alignment with survey protocols. The results of this evaluation revealed any misunderstandings or shortcomings on the part of the interviewers. The correction of these points led to a reinforcement of their skills.

The period from July 26 to August 8 was devoted to incorporating comments from the training sessions into the questionnaires and to the logistical preparations for data collection. Saturday August 10 was devoted to deploying the teams in the field and launching the actual data collection.

3.2 Ethical considerations

The data collection phase and analysis of the results were carried out in compliance with international ethical standards (Table 1). All members of the research team involved in data collection signed a confidentiality agreement concerning the data.

Table 1: Consent to participate in the interviews and confidentiality of the data collected

Ethical issues	Standards applied
Participants' rights	All participants in the data collection, whether quantitative or qualitative, were given detailed information about the study to enable them to decide freely whether to take part. Informed consent was sought from all participants. Social responsibility was also emphasized by communicating with participants in a way that was appropriate and adapted to the local context, to minimize any risks or harms from participating in the study.
Anonymity and confidentiality	All study participants were fully informed about the management and use of their data, as well as the measures taken to preserve their anonymity. Investigators and experts respected participants' right to provide information in confidence and trust.
Data protection	Personally identifiable information was stored securely to prevent any leakage. For the survey, this means that data were collected using tablets and an online platform secured by passwords. Once transmitted to the secure server, the data were erased from the tablets. Only members of the research team had access to the raw, non-anonymized data, thus ensuring the confidentiality of the information. The data available to the public is anonymized.

3.3 Data quality control and reporting

The interviewers were closely monitored to ensure the quality and relevance of the data collected. This was ensured through three main procedures:

- **Digitization:** The migrated questionnaire was digitized and programmed using Survey CTO®. This approach offers advantages in terms of reducing data entry errors on the part of the interviewers thanks to jumps and consistency checks integrated into the questionnaire programming.
- **Monitoring:** The interviewers' work was closely monitored during the field phase to ensure that the study's target population was interviewed and that the field collection procedure (as set out in the study protocol) was followed correctly. To ensure traceability, the respondents' GPS coordinates were systematically recorded in Survey CTO®, making it possible to check that the interviewer had visited the migrants. For the collection of qualitative data, the field manager travelled to the villages with teams to coordinate and supervise the collection of data from the CVDs and migrants' relatives.
- **Backchecking, high-frequency check, and dashboard:** A sample of interviews conducted by each interviewer was checked by a separate data collection officer following a backcheck procedure. In the case of the high-frequency check, the data from questionnaires administered to migrants were automatically transmitted to a Survey CTO® server after validation by the supervisor. Once the data arrived on the server, the data manager carried out an immediate daily check and reported any anomalies or inconsistencies to the interviewer via the supervisor. The interviewer would provide explanations and clarifications that would enable the identified error to be corrected. The dashboard was used to monitor data collection and to ensure that the quotas for the various subgroups of surveyed migrants were respected.
- **Data quality assurance:** After the collection phase, the data were imported to STATA 18® software for in-depth cleaning, including correction of inconsistencies,

consolidation of responses in the "other responses" sections to identify new modalities, and checks with field staff for any missing or aberrant data. Regular team meetings with the research consultant in charge of carrying out this process evaluation helped to ensure the quality of the data.

3.4 Limitations of the methodology used, and challenges encountered during the mission and mitigation strategies

Table 2 below sets out the challenges encountered during data collection, the mitigation strategies adopted to deal with them, and the limitations of the methodology used.

Table 2: Limitations of the methodology, challenges and mitigation strategies

Methodological limitations	**Mitigation strategies**
Recall bias	Given the time that elapsed between project implementation and completion of this process evaluation, some participants (e.g., marketers, migrants) could no longer remember certain aspects of the project with precision (e.g., amount of the insurance premium). This kind of recall bias can lead to errors in the data collected or problems with data validity. As a strategy to mitigate this limitation, we used more specific questions to guide participants' recollections.
Challenges encountered	**Mitigation strategies**
Difficulty finding participants (e.g., marketers, migrants, CVD)	We used the telephone directory compiled by IPA and IG during the project's implementation phase. As many migrants could no longer be contacted, we randomly selected a main list of 312 migrants, as well as two replacement lists of 312 migrants each. We then made telephone calls until we reached the quota set by the research protocol (312 migrants), while including a supplement to compensate for any withdrawals and non-responses. In total, 417 migrants were contacted. Similarly, the CVDs in service during the project implementation phase were no longer CVDs. Therefore we relied on those in service, who helped us to locate them. Of the 12 marketers recruited by IG to prospect for the insurance product, we were able to interview eight by calling their numbers several times until we were able to reach them. Of those not interviewed, one was away from Ouagadougou throughout the data collection period and three had inactive numbers.
Challenges encountered	**Mitigation strategies**
Diary constraints and interruptions to interviews with migrants	To carry out interviews with migrants, we had to adapt our timetable around their work schedules. We showed great flexibility by systematically aligning ourselves with their proposed appointments, waiting longer before starting certain interviews, and taking breaks for others.
Bad weather and special events in certain villages disrupted the data collection schedule	In one village, difficult weather conditions, particularly heavy rain, prevented data collection from taking place on the scheduled days, and the field team therefore postponed it. In another village, a special day slowed down data collection, leading to it being postponed until after the event. COVID also significantly impacted data collection due to restrictions and distancing.

4. Main results

This evaluation highlighted several key findings. First, it enabled an in-depth analysis of the marketing intervention for the agricultural insurance product. Second, it contributed to a better understanding among stakeholders of the product's characteristics and the project's objectives. In addition, the evaluation examined the product's suitability for the specific needs of the target populations and measured the extent to which they adopted it.

4.1 Insurance-product marketing process

4.1.1 Capacity of sales agents

- **Assessment of the number of sales agents in relation to the assignment's scope**
  Interviews with key informants revealed limitations in terms of staff numbers and training, which affected marketing of the insurance product at various levels. One key informant reported that, "*The scale of the work sometimes exceeded the sales agents' capacity to mobilize, particularly when migrants came to take out policies or obtain information. Sometimes there were not enough agents to receive these potential subscribers quickly, which sometimes led to impatience on the part of the latter, who are mostly workers or resourceful people in Ouagadougou.*"
  The problem was also present in rural areas, as one marketer (**M7**) pointed out*: "There wasn't enough time to do the job better. I was on my own and I had to visit 12 villages in 6 days to raise awareness and sell the product at the same time."* In other words, the lack of time, due to the heavy workload, prevented the strategy from being applied in the best possible way.
  A sufficient number of agents is required for mobilization, awareness-raising and subscription-enrollment activities. To prospect and market the product in rural and urban areas, IG recruited a total of 12 agents in several phases. A key informant explained: *"During the first phase in rural areas, four marketers were mobilized. For the next phase in urban areas, around five marketers were recruited, with zoning based on a list of contacts provided by IPA. After I left, the number of marketers increased, but I couldn't say by exactly how many."* Furthermore, not all of these sales agents were involved in marketing the agricultural insurance product. Of the eight sales agents interviewed, one (**M6**) said*, "We were only contacted to manage premium payments."*
  An IPA representative noted that, *"The marketing agents recruited by IG were not sufficient in number. The agents were temporary, and they were not aggressive enough to convince. The agents were not stable and so IG even asked IPA to propose interviewers."*
- **Sales agent training**
  As far as training is concerned, findings from the interviews suggested that longer, more in-depth sessions could improve marketers' skills and preparation, thereby increasing their chances of success in their assignments.
- **Sales strategies for the insurance product**
  Triangulation of information from IG documents and interviews with key informants reveals that the sales strategy planned by IG was indeed implemented by the marketing agents. In urban areas, it was carried out in three main stages: (1) the mobilization phase, wherein agents contacted migrants by telephone

following a defined protocol (Appendices R1 and R2), with each agent responsible for 134 migrants; (2) the awareness-raising phase, which aimed to explain agricultural insurance via FGDs according to a strategy described in a document (Appendix R3); and (3) the enrollment phase, wherein subscriptions were accepted directly in awareness-raising sessions because migrants were not otherwise available. In rural areas, mobilization was carried out with the help of resource persons such as the CVDs, and awareness was also raised via FGDs.

4.1.2 Communication

- **Language skills for sales agents**

  To convince prospective customers, sales agents must have a perfect command of the local language. An analysis of the documents provided by IG shows that the institution has recruited agents capable of expressing themselves in local languages, particularly in Mooré. **An IG manager** corroborated this observation: "*As the marketers were from the locality, they spoke the local language and that helped.*" However, two of the interviewed marketers highlighted the language barrier as a persistent obstacle in the field. **M8**: *"I myself…do not speak the Mooré language and as I was lucky enough to have followed the training phase with a cousin, so we did the work together; when we had to deal with people who spoke only Mooré, I had to go with him."* **M4***: "I was frank about my knowledge of the local language and when I couldn't make myself understood, someone in the group would help with the translation."*

  Some of the marketers interviewed stressed the importance of mastering the local language in the field. Some of them even suggested including learning local languages in the training process:

  M4*: "You also had to master the local language."*

  M2*: "Understand several local languages and be able to speak to them so as to be able to work in the field." M2_ZZ: "Training with a practical language phase to enable those who don't speak languages well to grasp certain terms."*

  To overcome the communication difficulties and the climate of mistrust, five of the eight marketers (62.5%) indicated that they had relied on translators or had collaborated with the CVDs.

- **Communication tools**

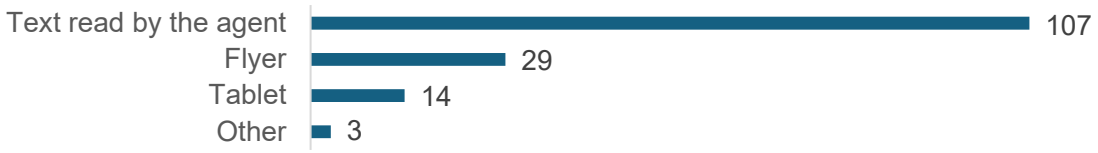
  Triangulation of the information reveals a discrepancy between the communication tools planned by IG and those used in the field. The agents' protocol states that during outreach, they should first present the compensation video (Appendix R2). Although this video was mentioned by IG as a key tool in its communication strategy, neither the marketers nor the migrants mentioned it, indicating a gap between the strategy and its implementation.

  One marketer (**M8**) said, *"We had to convince people verbally, without video, with memorized texts and flyers."* Most of the migrants confirmed that the agents read out a text, sometimes using flyers and tablets, and none had seen a video produced by IG (**Figure 3**), corroborating what the marketers said. In addition to the absence of this video, some marketers mentioned that at the end of their training, although they had been given tablets and a questionnaire for mobilization and awareness-raising, they had not been given any text to read.

  M2*: "No, it wasn't a text, we took a training course and had tablets with questionnaires, so that's what it was."*

An IG manager confirmed this: "*…the key points were taught during the training, but the marketers didn't have a text to use for prospecting. The training outlined the words that marketers should use to convince local authorities, CVDs, and the general public. There were image boxes to present the project during the awareness-raising activity. There was no video in my time, but if there had been videos, I would have appeared in them*."

Figure 3: Main communication tools reported by migrants



*Note: * Other includes the video recording made by the marketer as they were unable to see each other face-to-face (1), and photo support (2).*

- **Interactions between commercial agents and migrants/farmers**
  Marketers indicated that to facilitate communication with migrants/farmers, the protocol prescribed that they adopt active participation, courtesy, respect, and adaptability. These elements were essential in establishing trust with the target population and promoting ownership of the product. **M7**: *"I interacted in plenary. Everyone had the right to ask questions."* **M2**: *"In a very courteous and polite way, we were able to chat with them, so there were no worries in that respect."*
  The transcripts of farmer FGDs show a positive assessment of the commercial agents, with migrants perceiving the sales agents as approachable and friendly. According to participants, the marketers were respectful and courteous. The CVDs also noted the good interaction between sales agents and farmers. CVD**3***: "It went well; when they came, they asked a lot of questions about farming. There were no problems, no fights, no conflicts, and we were delighted to receive them."*
  However, the unfulfilled promise to return may have diminished the villagers' confidence in the project. M1*: "People weren't approachable and many complained because they said that the first team had been here, and they didn't get back to them straight away."*
- **Evaluation of communication by CVDs**
  Analysis of the interviews with CVDs reveals that some villagers have not yet heard of the agricultural insurance product. While one director of organizational services stated that everyone in his village had been informed, the other two reported gaps in information, for a number of reasons: one of the communal municipal directors mentioned the inaccessibility of certain farms, the existence of remote neighborhoods, the absence of a telephone network, a lack of time, and the fact that some agents said they were only targeting a sample and would come back later. The CVDs helped to disseminate information with the help of IPA surveyors, marketing agents, and by word of mouth. **CVD1***: "No, there are no people here who have not yet heard of this insurance in our village, not having subscribed yes, but they have all been informed."* **CVD2***: "Yes, some people did not get the information because the agents did not take enough time to cover the whole village. There are also inaccessible fields and very remote neighborhoods, and they don't have a network to call them to give out the information. What's more,*

the agents said they didn't need everyone, just a sample, because they were going to come back another time for the subscriptions." **CVD3***: "In our case, not everyone has received information about agricultural insurance, as there has been no awareness-raising, which means that many people have not heard of agricultural insurance*."

4.1.3 Coordination and supervision

- **Information not standardized for all marketers**

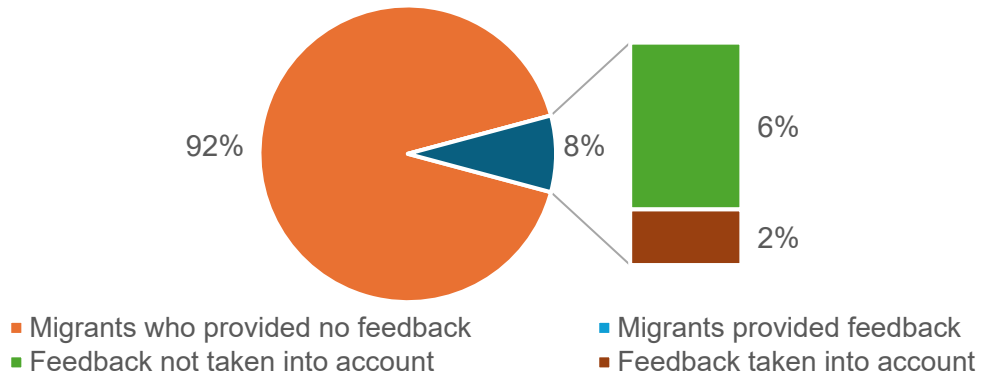
  Analysis of the IG strategy shows that the marketers were supervised by a manager and a coordinator. However, coordination was not uniform across all marketers, resulting in information asymmetry. In fact, some marketers received instructions to adjust the sales strategy, while others did not.

  Some marketers noted the absence of debriefings after field activities, which limited post-intervention follow-up. The lack of debriefing prevented the collection of useful information to adjust the strategy. However, some marketers did make suggestions and recommendations to IG based on their observations in the field. Of the eight marketers interviewed, six (75%) reported that no mid-term adjustments had been made, and feedback from the field had not been considered. **M5***: "There were no mid-course adjustments. Not even a debriefing at the end of our work."*

  It should be noted that two marketers (25%) mentioned adjustments in communication, with updated instructions for approaching migrants more effectively and referring them to IG if they had any doubts. The updated instructions reflect an effort to correct certain aspects of the project. **M8***: "Yes, there have been adjustments; we held a meeting at IG in Zone 1. It emerged from this meeting that if migrants/farmers had any doubts, the marketers should tell them that they could get in touch directly with the people in charge and, if possible, even go directly to IG for a better understanding."*

  It is also important to mention that the results reveal mixed opinions among the migrants as to whether the comments they made during the awareness-raising sessions were considered. Of the 144 migrants who took part in these sessions, 8 percent said that they had provided feedback, and 6 percent of these said that their feedback had not been considered (Figure 4). These results corroborate statements made by the marketers, whose opinions also differed as to whether suggestions based on feedback from the field were considered.

Figure 4: Percentage of migrants who provided feedback during awareness-raising sessions (n = 144)



- **Coordination and interaction of IGs and IPAs with CVDs**
  The CVDs reported that IPA took the initiative in making initial contact and providing explanations about the project. They actively collaborated with IPA and the marketers, playing a key role in communicating and mobilizing villagers. One CVD expressed confidence in IPA and hoped that they would return to continue the collaboration. **CVD2**: "*When they arrived, we had a good working relationship. I had their number, and I called all the time to see how things were going, but they always said they'd come back until their number didn't work*." **CVD3**: "*The IPA agents were polite and courteous. They behaved well and even stayed in the village without any problems. I can't remember how many days, but they slept in the village*."
  However, direct relations between CVDs and IG managers appear to be limited or non-existent. All three community development directors interviewed stated that they had had no contact with IG managers. **CVD2**: "*No, the IG officers never came*." **CVD3**: "*No IG official came to our village, only the investigators.*"

4.1.4 Monitoring project implementation

Monitoring of the project, which is crucial to guaranteeing its implementation and to garnering feedback, elicited varied perceptions from the marketers. Of the eight interviewed, two indicated that IG planned to call subscribers back to reassure them, but this mechanism was not applied as it was not included in their responsibilities. One marketer said that follow-up consisted of calling non-subscribers back to build confidence, while five others said they were not aware of any follow-up mechanism. Some also explained that the transfer of data to IG after awareness-raising made any subsequent follow-up impossible—a situation exacerbated by the COVID-19 pandemic.

M1*: "Normally, after subscribing, we'd say that we should call them all the time to reassure them, given that they've given their money and are expecting a return, but we weren't hired for that, but the procedure provided for calling subscribers back to reassure them."* **M4***: "No, as far as I know, there was no follow-up, or maybe other people came after us to do that."* **M5***: "As far as I know, there was no follow-up because after our awareness-raising phase, I wasn't contacted any more, then COVID-19 got involved and we weren't able to finish the work, and I didn't get any more follow-up."* **M1***: "People weren't accessible and many complained because they said that the first team had been there and they didn't get any more [contact] immediately."*

Interviews with the community development directors confirmed the lack of monitoring to assess mobilization effectiveness. They noted that, although a team had come to check the rainfall, no one had come back to discuss the project. **CVD2***: "No, there was no follow-up, nobody came back to talk to us about the project until today. They just said they'd be back."* **CVD1***: "Yes, there was a follow-up, they came to see if there was bad rainfall, but they saw that there were no losses for the first year. Yes, everything went well. They only stayed in the village for one day to check things out."*

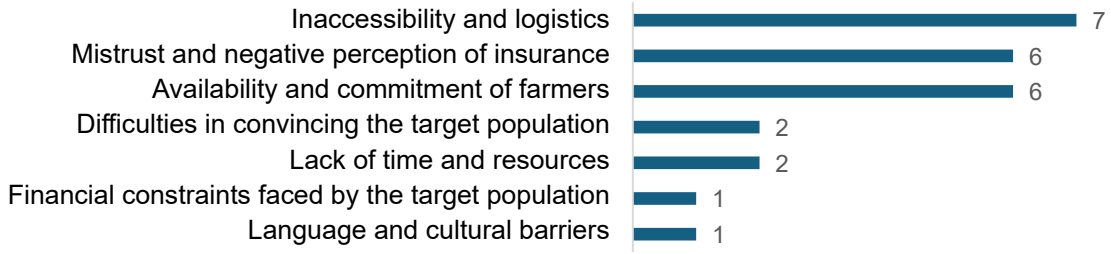
4.1.5 Challenges in implementing the marketing strategy

The main obstacles encountered by the marketers were logistical and accessibility problems. Access to villages and farmers was complicated by long distances, unfavorable weather conditions (rainy season), and the lack of a communications network (Figure 5).

In addition, farmers' mistrust of insurance, often perceived in a negative light, was also highlighted. Marketers reported attitudes of skepticism and fear of being cheated or the product being unreliable. They had also had doubts about insurance effectiveness and reliability, exacerbated by past negative experiences.

Farmers' availability and commitment were also challenges. Farmers were busy with their own activities and therefore often difficult to mobilize, and showed little interest in insurance. Financial constraints and language barriers also complicated take-up, limiting their ability to subscribe and fully understand the product.

Figure 5: Categories of challenges/obstacles encountered when selling agricultural insurance by number of occurrences, as cited by marketers



Responses from marketers included*:* **M7***: "There wasn't enough time to do the job properly. I was alone and I had to travel to 12 villages in 6 days to raise awareness and at the same time sell the product."* **M8***: "There was also the fact that some of the numbers didn't correspond to the people who were enumerated*." **M7**: *"The rainy season made it difficult to do the work*." **M1***: "The long distances."* **M4***: "Many of them [farmers] were more preoccupied with their work in the fields than waiting for us to sign [them] up."* **M2***: "The language problem because I didn't speak Mooré very well, so it was a bit difficult."* **M4***: "Their favorite phrase was "Have you come to steal from us again?"* **M5***: "People were scared, they said they'd already taken out insurance and it didn't work*." **M7***: "Lack of financial means."*

Other challenges cited by an IG representative:

- *"Convincing prospective customers; because agricultural insurance was a new product, we had to find the right words to make people understand this type of insurance."*
- *"Some migrant contacts didn't respond and didn't have the time."*
- *"Limited resources: for example, the use of personal contacts to find places to mobilize. Travel resources were limited according to the facilitators."*
- *"Some marketers have become demotivated at some point due to limited financial resources."*
- *"The accessibility of the villages, as in the center south, east and west, the winter campaign started early, so it wasn't easy for the animators to get around."*

A range of measures were implemented to overcome these obstacles:

- *"For the numbers that didn't go through, the marketers were well trained, determined and very willing."*
- *"As far as the message to the authorities is concerned, it's the exchanges that have helped—the people in charge of the town hall, for example, who wanted to get in touch with us to understand things better."*

- *“We told the marketers that we were reassuring them about the financial limits.”*
- *“I learnt that the second year wasn't too good according to a marketer who told me and I didn't try to go into the depths because I wasn't with the company anymore.”*

To overcome these obstacles and improve take-up of the agricultural insurance product, strategic adjustments had to be made to address logistical challenges, build farmers' confidence, and adapt the awareness-raising approach to the realities and needs of target populations. These adjustments, combined with more effective communication and better use of resources, could significantly increase the subscription rate and the overall success of the project.

4.1.6 Recommendations

The results presented in earlier sections of this report show that IG's intervention strategy had shortcomings, particularly in the recruitment and training of marketers. Although the mobilization and awareness-raising strategy were applied by the marketers, constraints such as workload prevented its optimal implementation. In addition, there was a mismatch between the planned communication tools (such as videos) and those used in the field.

A lack of mid-term adjustments and debriefing sessions by IG were also noted by most interviewed marketers. During the awareness-raising sessions, farmers expressed concerns about the limited coverage and cost of the insurance product, the claims process, and the legitimacy of the IG insurer. They also wanted better post-underwriting follow-up.

Finally, marketers faced logistical challenges, mistrust from farmers and language barriers, which hampered insurance promotion and sales.

Based on the results, the following recommendations are made to improve implementation of the intervention strategy and increase the take-up rate:

- **Strengthen the recruitment and training of marketers**: (1) Increase the number of marketers to better cover the target zones and reduce individual workload; (2) Offer longer, more in-depth training courses; and (3) Consider local languages spoken by marketers when assigning them to zones.
- **Increase responsiveness and adaptability**: (1) Incorporate a systematic debriefing process after field activities to gather feedback and make rapid adjustments; and (2) Establish regular feedback mechanisms and mid-course adjustments, based on feedback from marketers. This can include regular meetings to discuss challenges encountered and adjust strategies.
- **Improve IG's communication strategy and visibility**: (1) Strengthen IG's local presence (e.g., through local representatives or contact points) to establish direct communication with farmers and CVDs; (2) Improve transparency about IG's role and activities, providing clear information about the insurer's legitimacy and regulatory compliance; and (3) Include the videos provided for in the protocol to facilitate the transmission of information and understanding.
- **Overcome logistical and social obstacles**: (1) Develop local partnerships to improve access to difficult areas, while considering climatic conditions and communication challenges; (2) Raise farmers' awareness to reduce their mistrust of insurance, by emphasizing the tangible benefits of the product and addressing financial concerns; and (3) Increase resources to involve more stakeholders in activities.

4.2 Effectiveness of the sales strategy and understanding of the insurance product

4.2.1 Participation of migrants in awareness-raising sessions

The data show that awareness of the insurance product is not enough for someone to take out a policy; potential subscribers (or the target population) must participate in awareness-raising sessions. Out of 360 migrants, 95.3 percent had heard of agricultural insurance, but 58 percent of them had not attended the awareness-raising sessions. The primary reason given was a lack of information about the sessions, and some migrants said they had not received any follow-up after the surveyor's visit. A minority mentioned a lack of confidence, misunderstandings, or health problems.

Figure 6 shows that 74 percent of participants only attended one session. Given the low take-up rate, this may indicate that either one session was not enough to understand the project, or the sessions were not engaging enough to encourage repeat participation. These results highlight the need to improve the awareness strategy to make it more inclusive and attractive.

These results highlight the importance of the clarity of the explanations and the attitude of those involved in ensuring the success of the awareness sessions and, consequently, the adoption of the product.

Figure 6: Distribution of migrants who took part in awareness-raising activities, according to number of sessions attended (n = 144)

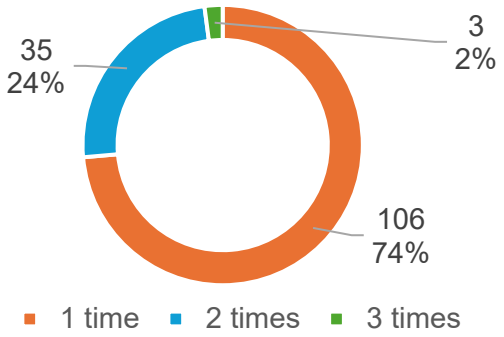
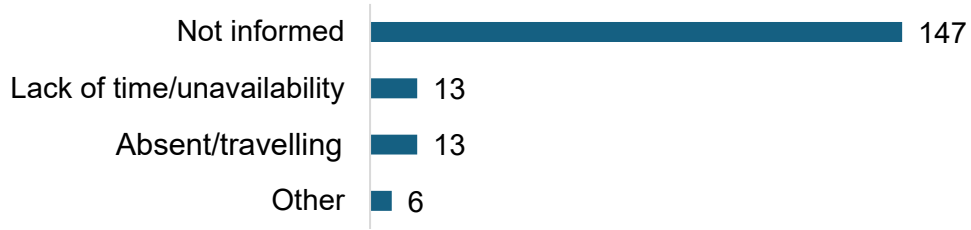


Figure 7: Primary reasons why migrants did not attend awareness sessions (n = 199)



*Note: * "Other" includes lack of confidence, lack of understanding of the product, and health problems.*

- **Opinion of the CVDs on awareness-raising and marketing**
  Analysis of extracts from CVD statements shows that community mobilization and awareness-raising efforts varied in their intensity and effectiveness. Initiatives such as door-to-door canvassing, meetings under the palaver tree (community gathering point), and individual interviews were carried out,

particularly where the community development directors were personally involved. Howeve1`2r, the lack of follow-up and failure to keep promises made to residents have limited the impact of these efforts.
To improve understanding and ownership of the agricultural insurance project, it is necessary to ensure clear, regular and transparent communication, with concrete follow-up of the commitments made during the initial interactions.
CVD1: "*It was thanks to the IPA's first visit that we understood the project and that people wanted to sign up. When the second people came back, there was no mobilization; they went back into the houses alone to talk to everyone, telling us they were going to come back with help such as dabas [hoes] or fertilizer, but since then we've seen nothing. Yes, it was the insurance people who said that*."
CVD3: "*They haven't come back. We haven't heard from them since their first visit, four or five years ago*."

4.2.2 Dissemination of information about the project and understanding by the target population

A **representative of IPA** pointed out, "*What we can learn from the design exercise is that the operation has more impact when we address the villagers than when we come to see the migrants. A radio campaign would also have been a very good communication approach. We didn't do it because we didn't want to spoil the design of the study*."

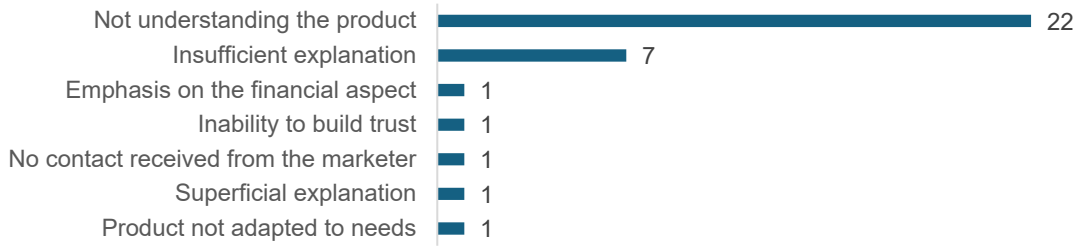
Despite good dissemination, communication was often perceived as superficial and without sufficient follow-up, which hindered understanding and commitment to the project. One of the CVDs emphasized the need for additional explanations for residents to understand the project. Another insisted that no mobilization or awareness-raising had taken place in his village. **CVD3***: "There wasn't even any awareness-raising, so there was no monitoring process in our village. I told you that it was only the surveyors who came to our village once."*

The data show that 95.3 percent of the 360 migrants had heard of agricultural insurance, mainly through insurance agents and close contacts. These channels appear to be essential for disseminating information. In rural areas, the main sources were the CVDs, marketers, and word-of-mouth. In Boala and Tampouy, all participants were informed, while in Koulgorin, 16 percent of participants were unaware of the product.

Of the 144 migrants who said they had taken part in the awareness-raising sessions, 87 percent said that the sessions went well. However, 13 percent expressed a negative opinion, mainly citing a lack of understanding of the project due to unclear explanations from the marketers. Other reasons mentioned included marketers' inability to establish trust, the emphasis placed on financial costs, superficial explanations of the project, the unsuitability of the product for local needs, and a lack of contact from the marketers: "*The marketer didn't explain the project properly to me." "The lady sales agent wasn't at all convincing." "I didn't understand her explanation or the objectives of the project."*

The migrants who rated the awareness-raising sessions as successful attributed their positive rating to a good understanding of the objectives thanks to the clear explanations, as well as the patience and courtesy of the marketers.

Figure 8: Primary reasons migrants found marketing agents unconvincing



Discussions with FGD participants revealed that communication and follow-up to awareness-raising sessions on the agricultural insurance product were inadequate. Testimonies indicate that the process of raising awareness and subscribing to the product was well organized at the outset but lacked follow-up.

Several participants from Boala and Tampouy villages, for example, mentioned that the initial information had been passed on by the CVD, and that agents had brought the participants together for a general presentation followed by individual interviews. However, there was no focal point to continue raising awareness, and no team returned after the first visit to ensure that the information had been properly understood. Some participants pointed out that the awareness-raising team only came once, with no follow-up. In contrast, participants in Koulgorin said they had only received a visit from the investigators.

These testimonies highlight a lack of follow-up and continuity in the awareness-raising process, which could affect farmers' ownership and understanding of the insurance product, thereby limiting the take-up rate.

4.2.3 Product sales in prospecting areas

Of the eight marketers questioned, three (37.5%) considered the campaign to have been a success, noting enthusiasm and willingness to take out insurance. On the other hand, four marketers (50%) considered it a failure, citing a low number of subscriptions due to farmers' mistrust, a negative perception of the project, fear of a scam, and financial difficulties. One participant noted that the results were mixed, with a low take-up rate despite the efforts made.

These divergences highlight the challenges of promoting agricultural insurance. While some marketers have generated interest, others have encountered significant resistance, highlighting the need to address issues of trust, communication, and financial access to improve future take-up of the product.

The FGDs show that, despite the interest shown by farmers, subscriptions are rare. In Tampouy, of 11 participants, four (less than 37%) had subscribed themselves, while seven (approximately 63%) had neither subscribed nor benefited from a subscription by their relatives. In Boala and Koulgorin, all participants said they had not subscribed and did not know anyone who had, either directly or through a relative.

Interviews with the CVDs indicate a limited number of subscribers. One CVD mentioned that a few farmers had subscribed, some after contacting their families in Ouagadougou, seeing the product as a form of security. The other CVDs reported that no subscriptions had been taken out in their villages, due to a lack of visits from commercial agents after the interviewers had visited.

4.2.4 Knowledge of a monitoring framework/platform and migrants' perceptions of the lack of local monitoring

Of the 292 migrants who answered the question on awareness of a framework, platform, or monitoring center, only approximately 1.7 percent said they were aware (Figure 9). The latter said they knew the IG office and/or a telephone number to call for information (Figure 10). Slightly less than 1 percent of these migrants said that knowing about the existence of a monitoring center or platform did not help them to better understand because they had never called or gone there for information.

Figure 9: Percentage of migrants aware of a monitoring framework/platform as part of the agricultural insurance project (n = 292)

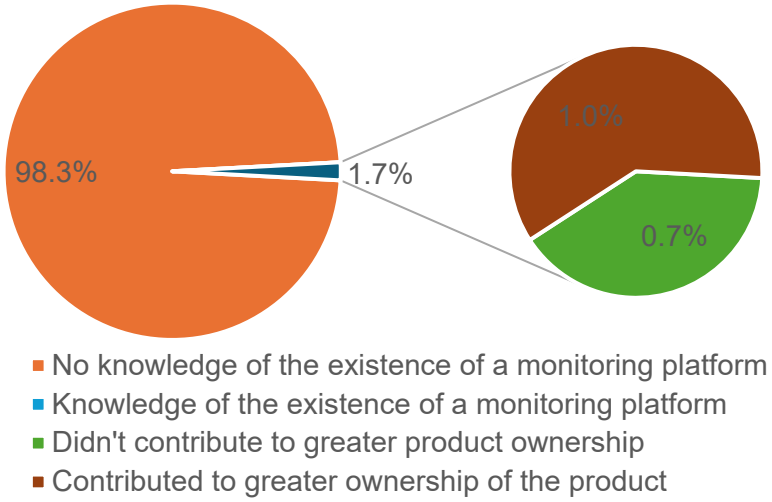
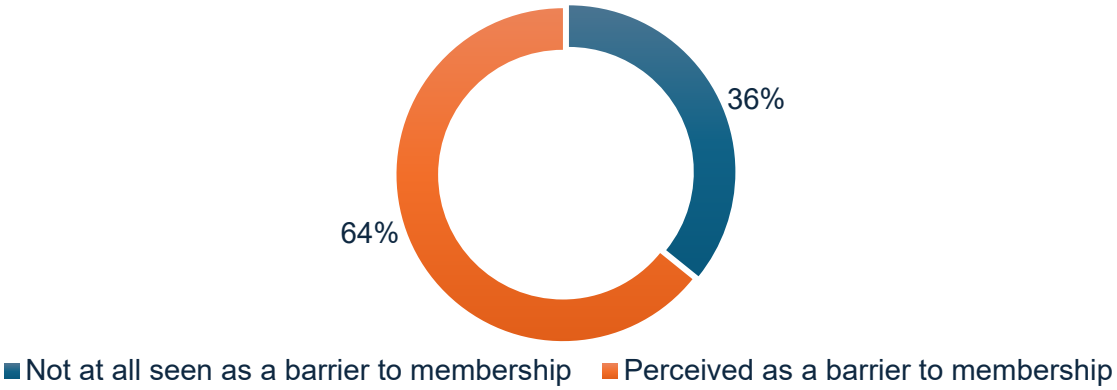


Figure 10: Platforms/places of follow-up reported by migrants



The results also show that out of 338 migrants who gave their opinion on the lack of local monitoring being an obstacle to subscribing to the insurance product, 64 percent perceived it as an obstacle to its adoption, as opposed to 36 percent who expressed the opposite (Figure 11).

Figure 11: Migrants' views on the lack of local monitoring as a barrier to taking out agricultural insurance



4.2.5 Recommendations

The main results presented in this second section suggest that information on the agricultural insurance product offered by IG was well disseminated, but there were still a minority of migrants and farmers left unreached. Awareness-raising often lacked depth and follow-up, resulting in an incomplete understanding of the product. Also, more than half of the migrants aware of the product did not take part in the awareness-raising sessions, often due to a lack of information about how they were held.

Although the marketers were considered convincing by a majority, shortcomings were noted in their explanations and mastery of the product. Awareness-raising efforts, although varied, suffered from a lack of follow-up. In the end, most migrants considered agricultural insurance to be useful, but some remained skeptical due to lack of trust, red tape, and financial constraints.

Based on these results, the following recommendations aim to improve the effectiveness of awareness-raising strategies, boost the confidence of potential policyholders, and ensure greater take-up of the agricultural insurance product:

- **Increase communication and awareness of the agricultural insurance product**
  - Step-up awareness campaigns to reach uninformed groups, using a variety of channels such as social networks, community radio, and posters in rural areas.
  - Improve the clarity and relevance of awareness-raising sessions to ensure a better understanding of the product, while adapting the content to the specific needs of different communities.
- **Create incentives for participation in awareness-raising sessions**
  - Offer incentives (e.g., discounts on insurance premiums) for those who attend sessions to motivate more active participation.
  - Make greater use of interactive and engaging approaches during sessions to make the information more captivating and relevant to participants.
- **Strengthen training and support for marketers**
  - Focus on specific features of the insurance product to improve their ability to explain and convince farmers and migrants.
  - Offer regular debriefing sessions to gather feedback from marketers, and adapt strategies accordingly.
- **Improve post-awareness follow-up and commitment**
  - Establish regular follow-up after the awareness-raising sessions, with local focal points or liaison officers answering questions and clarifying doubts among farmers and migrants.
  - Organize reminder sessions for participants to reinforce information and encourage active participation among those who were previously absent.

4.3 The proposed insurance product and the needs of migrants and farmers

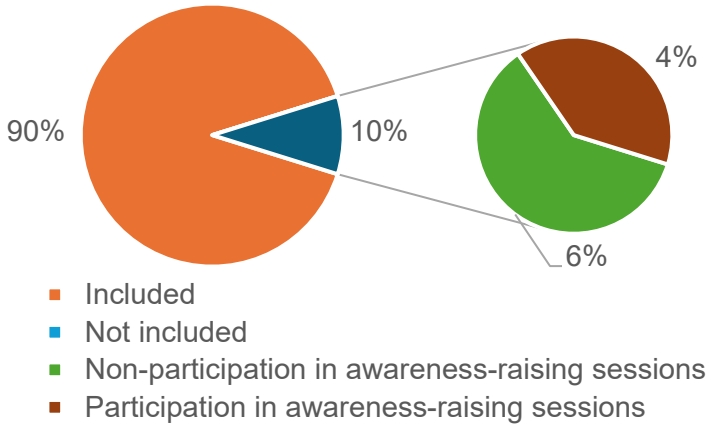
4.3.1 Understanding of the insurance product among migrants and farmers

- **Opinions of migrants and farmers on the characteristics of the insurance product**

  The data collected show that of the 343 migrants who knew about the agricultural insurance product, 90% said they had understood the project, while 10% had not

(Figure 12). Of the 10% of migrants who did not understand the project, 4% had nevertheless taken part in the awareness-raising sessions. These results are in line with the migrants' mixed opinions on how the awareness-raising sessions went.

Figure 12: Distribution of migrants according to their level of understanding of the agricultural insurance product and their participation in awareness-raising sessions (n = 343)



Analysis of discussions shows that farmers had a very limited understanding of the agricultural insurance product. Although they grasped the main objective of agricultural insurance—to protect farmers against losses due to climatic hazards—their understanding of the specific details of the product remained incomplete.

Most participants in the Boala village FGD said they had understood that the agricultural insurance product is intended to provide financial support in the event of losses that affect crops. The types of disasters mentioned included drought, flooding, lack of rain, fire and locusts. Some participants identified that the insurance mainly covers crops important to their livelihoods, such as maize, sorghum (red and white), millet, and others such as cotton and sesame. Regarding the cost and terms of subscription, some participants said they could not remember, while others mentioned specific amounts per hectare (such as 750 to 1,350 West African francs [FCFA] per hectare). They also pointed out the terms and conditions where payments were proportional to income per hectare.

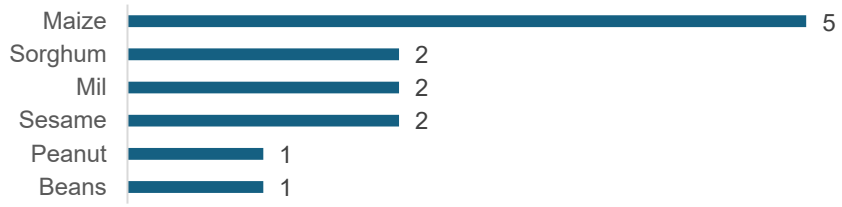
Participants in the Tampouy village FGD seemed to have a relatively clearer understanding of the agricultural insurance product. One participant mentioned that the cost of the insurance was 2,200 FCFA per hectare. He also highlighted the principle of compensation in the event of bad weather, such as drought, where compensation could reach 25,000 FCFA. Regarding the crops covered, one participant reported that the insurance mainly covered crops such as maize, sorghum, and millet.

However, in the village of Koulgorin, participants seemed to have understood less about the agricultural insurance product. They noted that the interviewers did not explain its financial terms in detail the, such as the cost per hectare. One of the participants mentioned that the interviewers did not address the terms and conditions and indicated that other people would come and give details. Only one participant identified maize as a crop covered by insurance.

Overall, understanding of the agricultural insurance product varies from village to village, with significant gaps observed in Koulgorin compared to Boala and Tampouy. The main sources of confusion concerned subscription costs and compensation terms. These differences underline the importance of clear communication and constant monitoring to ensure that farmers fully understand the benefits and conditions of the product.

- **CVD understanding of the agricultural insurance product**
  The responses from CVDs reveal an incomplete and partially correct understanding of the proposed agricultural insurance product. Indeed, all described the product as an insurance product designed to protect farmers against climatic risks, in particular crop failure due to drought or other bad weather. This reflects a lack of understanding of the situations, events, or conditions that are not covered by the insurance policy. There are also significant gaps in their understanding of critical details, such as the specifics of the area covered, the exact cost, compensation procedures, and the specific crops covered.
  These results suggest that the information provided to the CVDs was insufficient or poorly communicated, leading to an incomplete perception of the product. To improve take-up and satisfaction, it would be necessary to provide more detailed and clear explanations of all aspects of agricultural insurance.
  CVD1*: "In truth, we didn't understand everything, but what I did understand was that for us farmers, if they come to see that our crops have been spoilt by rain or that there's been a fire, they'll help us…They said that the insurance covers crops such as maize, white sorghum, red sorghum, and millet. I don't know how many hectares we can insure, or how much we have to pay for each hectare."*
  CVD2*: "They said that it was insurance for farmers and that to benefit from this insurance, you had to subscribe for 1,350 francs per hectare and in the event of drought they would compensate us. They also said that the product covered a number of crops such as maize, millet, and sorghum, as well as orchards. I didn't have a clear idea of what the compensation would be in the event of a disaster."*
  CVD3*: "The crops covered by the insurance are beans, sorghum, millet, and others that I can't remember. As for compensation in the event of a claim, I don't remember, but I don't think they talked about all that*."
- **Marketers' knowledge of insurance product features**
  Almost all marketers who took part in the survey indicated that the insurance product offered to farmers/migrants covered only one category of crop, and more specifically, cereals. However, it is worth mentioning that some respondents stated that they had forgotten which types of crops were covered. **M4:** *"I've forgotten, it's been so long."*
  Maize was one of the crops most often cited by participants (Figure 13). It is important to mention that sesame is not mentioned in the documents produced by IG.

Figure 13: Crops cited by participants



Regarding the price of the product, 87 percent of participants stressed that the price to be paid depended on the surface area to be insured. In fact, of the eight marketers surveyed, one said that he only knew that there was a question of reimbursement in the event of drought. **M6***: "As far as I know, there was talk of reimbursement in the event of drought."*

One participant pointed out that the price also depended on the crop(s) produced on the areas covered by the risk. **M7***: "The price was set according to the surface area and the speculation that was produced there."*

Table 3: Prices provided as examples by participants

Prices	Area	Number of times quoted
7,000	Hectare	1
2,000	Hectare	1
Just over 1,000	Square meter	1
2,100*	-	1

*Note: * This price was said to be the minimum cost by the respondent.*

The results of this survey highlight some marketers' lack of knowledge of the characteristics of the agricultural insurance product.

4.3.2 Suitability of the insurance product for the specific needs of local populations

- **CVD opinions**
  The three CVDs interviewed stated that the agricultural insurance product partially meets the needs of local populations. One CVD said that the product would be a great help to farmers faced with the constraints of climate change, and that it should also cover flooding. Another pointed out that the cost of the product is relatively affordable, while the last suggested that it would be worth considering increasing the amount of compensation. **CVD2**: "*Yes, the product meets people's needs, but if possible, if we could increase the amount of compensation a little, that would be good."*
- **Farmer opinions**
  Analysis of the FGD participants' responses shows that IG's agricultural insurance partially meets farmers' needs. It offers protection against drought, but floods and other natural disasters are not included. Participants feel that the insurance is beneficial because it provides some financial security in the event of loss, which is crucial to their livelihood between farming seasons. For example, most participants would rather have their relatives in town take out this insurance than send them a small sum of money. The compensation of 25,000 FCFA in the event of a poor harvest is considered more useful than the 1,225 FCFA received

in cash. Some also expressed confidence in adequate compensation based on an accurate assessment of losses.
However, participants would like to see broader coverage, including for agricultural inputs, and better communication on the terms and benefits of insurance. **Participant 2_Boala**: *“Yes, the insurance meets our needs*.” **Participant 5_Tampouy**: “*Yes, especially the fact of paying 1,225 FCFA and having 25,000 FCFA in case of bad rainfall*.” **Participant 4_Koulgorin**: “*That suits us well. The insurance is useful if we have a bad harvest because of drought*.”

- **Marketer opinions**
  Interviews with marketers revealed that six out of eight felt that the insurance product was well suited to the needs of local farmers and urban migrants. **M1**: “*The project meets the needs of villagers by offering appropriate solutions to claims*.” **M7**: *“The product is well adapted to local needs, especially given the scarcity of rainfall*.”
  Conversely, two marketers disagreed: one felt that insurance should cover all crops, while the other felt that the insurance offer was preconceived with no possibility of customization. **M4**: “*The project did not meet expectations, particularly as it did not cover all cultures [crops]*.” **M6**: “*The product was fixed and non-negotiable*.”
- **Migrant opinions**
  The results show that 95 percent of the 360 migrants questioned found agricultural insurance very useful, seeing it as a form of security in the event of a claim. *“[it is] very useful in the sense that if there's a lack of rain, we'll have something to eat without spending any money.”*
  On the other hand, 5 percent considered taking out insurance to be pointless, citing a lack of confidence, complex administrative procedures, difficulties in complying with the terms of the contract, financial constraints, little involvement in farming activities, and the absence of title deeds to plots of land. (*“Lack of trust”; “Insurance takes too long to pay out.”)*
  These results indicate that it is crucial for IG to adapt the product as closely as possible to the realities of farmers, while increasing transparency and communication and putting in place robust support for policyholders. By addressing these concerns, IG could improve farmers' acceptance of and satisfaction with the agricultural insurance product, thereby increasing its take-up rate.

4.3.3 Ownership of the project by local people and migrants

Although some marketers felt that the public had fully familiarized themselves with the agricultural insurance product, others thought the opposite, pointing out that this was reflected in the lack of subscriptions. One of these marketers specifically mentioned that the awareness period was too short to allow the population to fully understand and take up the product. This lack of time could have prevented real ownership, thus limiting the project's impact on the ground. Below are excerpts from the marketers explaining these results. **M3**: *“It happened over a very short period in 2020, just one month, and that was during COVID. In 2021, it only lasted two months, so I don't think people had the time to fully understand it*.” **M4**: “*You can't say that the population took ownership of the product, because many didn't really sign up*.” **M7**: “*No, the population didn't take ownership of the insurance product, because there were no subscriptions. In my area, only one person had signed up*.”

It is important to note that a low take-up rate does not automatically mean rejection of the product, but could rather reflect external barriers, such as unfamiliarity with the product, financial constraints, or a lack of confidence in the effectiveness of the insurance offered.

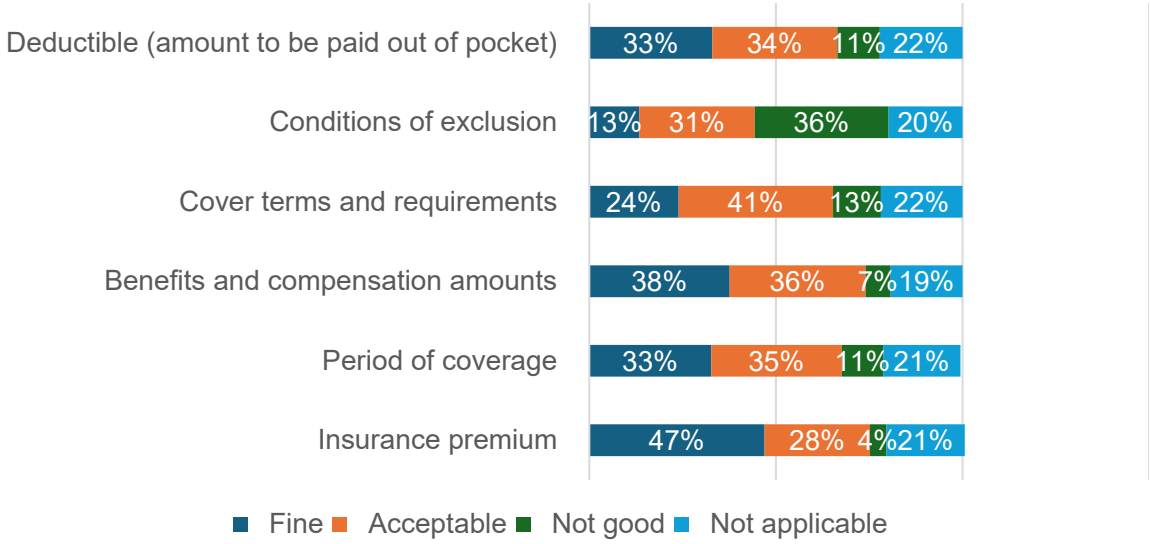
4.3.4 Migrants' perceptions of key aspects of agricultural insurance

The results presented in Figure 14 reveal migrants' varied perceptions of different aspects of the agricultural insurance product offered by IG, including:

- **Insurance premiums**: 47% of migrants who know about the product think that the amount of money the policyholder must pay to the insurer on a regular and/or one-off basis to maintain insurance cover is adequate, while 4% think it is not good, and 28% find it acceptable.
- **Exclusion conditions**: 36% of migrants consider the exclusions in the insurance policy (situations not covered) to be unsatisfactory, 13% consider them to be good, and 31% consider them to be acceptable.
- **Terms and conditions of cover**: 24% of migrants found the terms and conditions of cover satisfactory, 13% found them unsatisfactory, and 41% found them acceptable.
- **Benefits and compensation amounts**: 38% of migrants think that the benefits and amounts that the insurer undertakes to pay in the event of a claim are satisfactory, 7% find them unsatisfactory, and 36% find them acceptable.
- **Period of cover**: As regards the duration of insurance cover (i.e., the length of time the policy is in force), 33% of migrants find it satisfactory, 11% find it unsatisfactory, and 35% find it acceptable.
- **Deductible (amount to be paid out of pocket)**: When it comes to the amount the insured has to pay before the insurer pays out, 33% of migrants find it satisfactory, 11% find it unsatisfactory, and 34% find it acceptable.

These results show a diversity of opinions among migrants regarding the various aspects of agricultural insurance, with the majority of opinions ranging from positive to acceptable, but also notable concerns about certain conditions.

Figure 14: Migrants' perceptions of specific aspects of the agricultural insurance product offered by IG (n = 343)



4.3.5 Recommendations

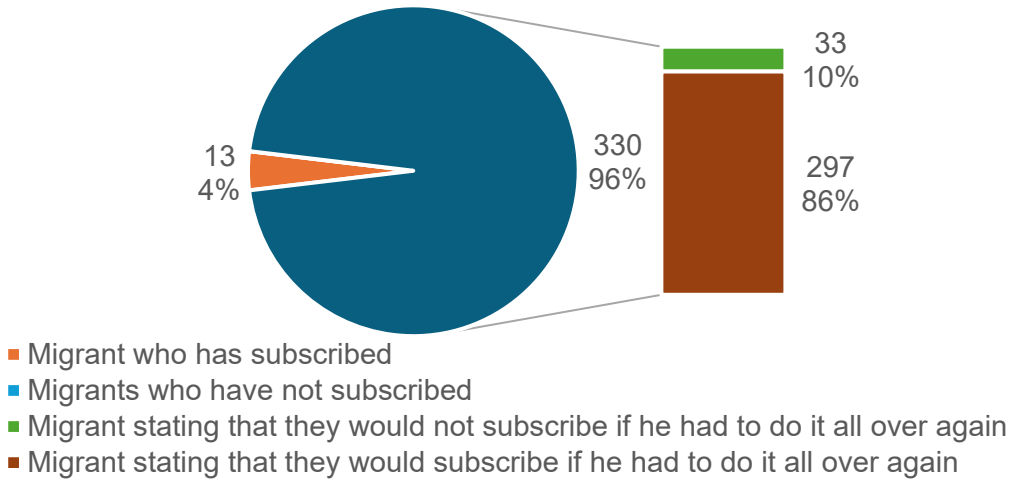
Based on these results, a number of recommendations have been made in addition to those set out in the first two sections:

- **Adapt the insurance product to farmers' needs**
  - Extend cover to include common risks such as floods, pests, and other agricultural speculations of importance to potential policyholders.
  - Simplify and clarify the claims and compensation process, and share testimonials of successful payments to build confidence.
- **Improve post-underwriting monitoring and support**
  - Establish an accessible helpdesk for farmers, with options for clarification or support after subscription, via channels such as helplines or village focal points.
- **Develop alternative solutions for non-subscribers**
  - Design combined products (e.g., insurance and input subsidies) and test them in regions with low take-up.
  - Explore partnerships with agricultural input suppliers to offer combined packages at a reduced rate for insurance policyholders.

4.4 Determinants of the decision to take out agricultural insurance

The data collected reveal that among the migrants informed of the existence of the agricultural insurance product, only 4% had taken out the insurance, while 96% had not. Of those who did not, 86% expressed their willingness to do so if offered a new opportunity. Conversely, 10% of non-subscribers indicated that their position remained unchanged, suggesting that they were not interested in the product, even if a new opportunity arose (Figure 15). These results suggest that there is significant potential for conversion among non-subscribers if additional efforts are made to raise awareness and to provide explanations and follow-up.

Figure 15: Percentage of subscribers versus non-subscribers



The reasons given by these non-subscribers whose position remained unchanged included:

- **No involvement in farming activities**: Fourteen migrants said that their families back in the village are no longer involved in farming, which means agricultural insurance has little relevance to them.
- **Lack of confidence**: Five participants expressed a lack of confidence in the product or the people involved in promoting it.

- **Lack of interest in the product**: Two participants indicated that they had no interest in the product.
- **Financial constraints**: Two participants pointed out that their financial situation was an obstacle to taking out the insurance product.
- **Complexity of procedures**: One participant explained that the procedures for obtaining insurance are perceived as complicated, which discourages potential policyholders.
- **Preference for direct money transfer**: One migrant said that his relatives in the village prefer to receive money directly from him.
- **Limited coverage**: One participant pointed to the fact that the product only covers certain aspects of agriculture.
- **Unfamiliarity with certain aspects of the product**: One migrant mentioned his lack of knowledge of the product price.

4.4.1 Factors which, according to marketers, encouraged subscriptions

- **According to marketers**
  Interviews with marketers also revealed a number of characteristics about the people who took out the agricultural insurance product. These include:
  - **Concern for financial security**: Of the eight marketers interviewed, three noted that policyholders were looking to protect their families in the event of a claim, seeing insurance as a way of supporting their parents and avoiding unexpected expenses.
  - **Pre-existing knowledge of the structure and the insurance product**: One marketer stated that unsolicited policyholders were often already familiar with the importance of agricultural insurance and knew the structure offering the insurance, which facilitated their commitment.
  - **Expectation of compensation in the event of a claim**: Two marketers explained that a key motivation for subscribing was the assurance of compensation in the event of a claim, which would relieve farmers and migrants of financial burden in the event of a poor harvest or adverse weather conditions.
  - **Good understanding of the project**: One marketer highlighted the fact that some policyholders were those who had fully understood the details and benefits of the insurance project, which shows the importance of clear and effective communication.
  - **Financial capacity**: One marketer explained that those who took out insurance generally had sufficient financial means to cover its cost, which suggests that ability to pay is a determining factor.
  - **Propensity to take risks**: One marketer highlighted the fact that some subscribers were prepared to take the risk of testing a new product. This indicates an openness to innovation and a willingness to invest in new agricultural solutions.
  - **Level of education**: One marketer noted that subscribers were mainly people with a certain level of education (in particular those who had been to school or who were literate) who therefore might find it easier to understand insurance concepts.
  - **Understanding of climatic risks**: One marketer highlighted that policyholders tended to have a good perception of the risks associated with climatic variations and recognition of the benefits that insurance could offer to mitigate these.

4.4.2 Factors that hindered subscriptions

- **According to marketers**

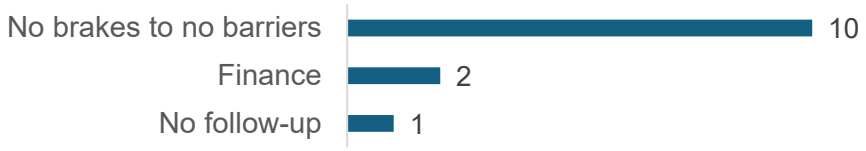
  Table 4 highlights specific characteristics of people who have not taken out an agricultural insurance product, as identified by marketers. The factors that influenced the decision not to take out insurance include a lack of knowledge about agricultural insurance, a lack of confidence, concerns about the usefulness of taking out insurance in the absence of a claim, and financial constraints.

  These characteristics show that subscribers were often better informed, more financially stable, and more open to adopting new solutions to protect themselves against agricultural risks, compared with those who did not subscribe. This highlights the need to improve awareness, communication and affordability to increase take-up of the product.

Table 4: Characteristics of non-subscribers to agricultural insurance products

Special features for people who have not taken out a policy	Number of times mentioned by marketers	Extracts from the marketers' comments
Financial constraints	3	**M8**: *"The financing aspect was lacking."*
		M1: *"Lack of resources, for a small part."*
		M3: *"Financial aspects."*
Lack of knowledge about agricultural insurance	2	**M8**: *"Lack of knowledge about agricultural insurance in general."*
		M8: *"No command of insurance."*
Lack of confidence	2	**M1**: *"Those who didn't subscribe were due to a lack of confidence in the future."*
		M3: *"Lack of confidence."*
Concern about the usefulness of underwriting	1	**M2**: *"He saw the subscription as an expense that he would spend at a loss because if there was no problem with the rain, was he going to be reimbursed or not?"*

Figure 16: Barriers to adopting the insurance product, according to migrants who have taken out insurance (n = 13)

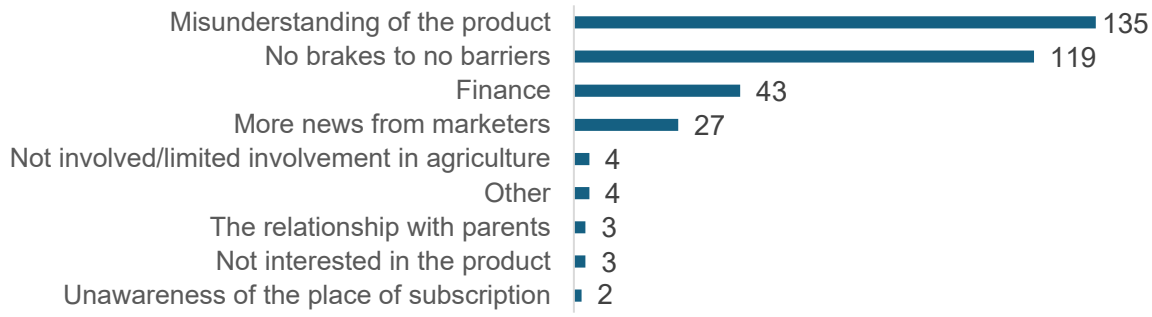


- **Migrants' opinions**

  Analysis of the data on obstacles to the product's adoption reveals that among those who took out a policy, two mentioned financial constraints and one cited a lack of follow-up. Among the migrants who had not taken out a policy, the majority cited a lack of understanding or comprehension of the product as the main obstacle to adoption (Figure 17).

  A large number also indicated that they had not encountered any obstacles. Other barriers highlighted by non-subscribers included financial constraints, lack of follow-up from marketers, the nature of the relationship with parents, lack of interest in the product, and unfamiliarity with where to subscribe.

Figure 17: Barriers to adopting the insurance product according to migrants who have not taken out insurance (n = 330)



*Note: * "Other" includes "not enough awareness," "not close to relatives in the village," "not contactable," and "lack of time."*

- **Farmers' opinions**
  The parents of migrants who took part in the FGDs highlighted the following as the main barriers to enrollment: (1) a lack of follow-up and feedback from agents; (2) a lack of money at the time the project was presented; (3) a lack of flexibility in the enrollment process; (4) a lack of trust in agents; and (5) a lack of documentation to remind villagers of the details about the insurance product.
  One of the participants from Boala Village pointed out that the agents could have offered interested people the opportunity to sign up directly on their first visit or to do so on their return, as electricity agents do. This lack of flexibility meant that those who were not ready to sign up immediately did not have the opportunity to do so later.
- **CVD opinions**
  Analysis of the data collected during interviews with CVDs reveals several challenges and obstacles that have prevented people living in the village from subscribing to the agricultural insurance product. These include: (1) mistrust of insurance products; (2) financial constraints; (3) a lack of understanding of the product; (4) a lack of recognition of the product's usefulness; and (5) the fact that agents did not get back to people after the initial contact (lack of follow-up and ongoing commitment from agents).
  CVD1*: "People didn't know about it, they didn't understand what it could do for them, basically they didn't see the importance of insurance."*
  CVD1*: "It's not that people didn't do a good job of raising awareness; on the contrary, they did a good job but it's just that people didn't see the importance."*
  CVD1*: "People wanted proof."*
  CVD1*: "It's just that, at the time, some people didn't have the means."*
  CVD2*: "The agents no longer came back to see us for an underwriting phase, so we didn't even know how to go about underwriting."*
  CVD3*: "I think that since they didn't come back to explain things better, there was no subscription."*

4.4.3 Differences between subscribers and non-subscribers

Analysis of the characteristics of migrants who subscribed to the agricultural insurance product and those who did not, according to their age and annual salary earned at the time the project was launched, reveals that there is no significant difference between the two groups. The results show that the average age of non-subscribers is around 39.62,

compared with 42 for subscribers. The average salary received at the time of the project was 388,000 FCFA for subscribers and 651,027.3 FCFA for non-subscribers. However, the comparison-of-means tests show that these observed differences are not significant (Table 4).

Regarding education levels, the results presented in Table 5 show that the majority of migrants in both groups (subscribers and non-subscribers) stated that they had no education. This group is followed by respondents with a primary-school level of education. It should be noted that the proportion of non-subscribers with a secondary level, traditional school education (22.73%), is significantly higher than that of subscribers (7.69%).

These results do not corroborate the claims made by marketers, who emphasized that subscribers primarily had a certain level of education and financial means, compared with those who did not subscribe.

Table 5: Comparison of means test

Variables	Group		Difference	p-value
	Subscriber (n = 13)	Non-subscriber (n = 330)		
Average age	42	39.62	-2.37	0.1997
Average annual salary [1]	388,000	651,027.3	263,027.3	0.1318

Note: [1] the salary received at the time of the project, expressed in FCFA.

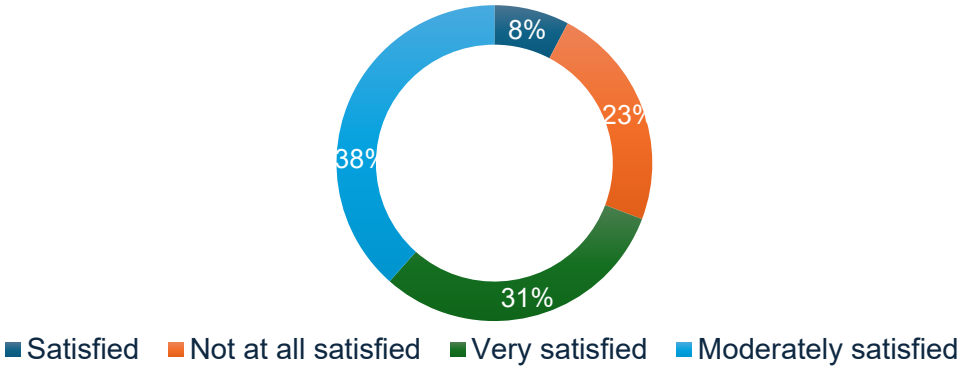
Table 6: Distribution of migrants according to their level of education and their subscription to the insurance product

Level of education	Non-subscriber	Underwriter	Total
Literacy (Baantare)	5	2	7
	(1.52)	(15.38)	(2.04)
No level	101	4	105
	(30.61)	(30.77)	(30.61)
Rural school	1		1
	(0.30)		(0.29)
Training in Arabic only	5		5
	(1.52)		(1.46)
Technical BEP level	1		1
	(0.30)		(0.29)
Primary level - Classical school	81	3	84
	(24.55)	(23.08)	(24.49)
Primary level - Ecole Franco Arabe	24	3	27
	(7.27)	(23.08)	(7.87)
Higher level - Classical school	21		21
	(6.36)		(6.12)
Higher level - Ecole Franco Arabe	6		6
	(1.82)		(1.75)
Secondary level - Classical school	75	1	76
	(22.73)	(7.69)	(22.16)
Secondary level - Ecole Franco Arabe	10		10
	(3.03)		(2.92)
Total	330	13	343
	(100)	(100)	(100)

4.5 Satisfaction and complaints from policyholders

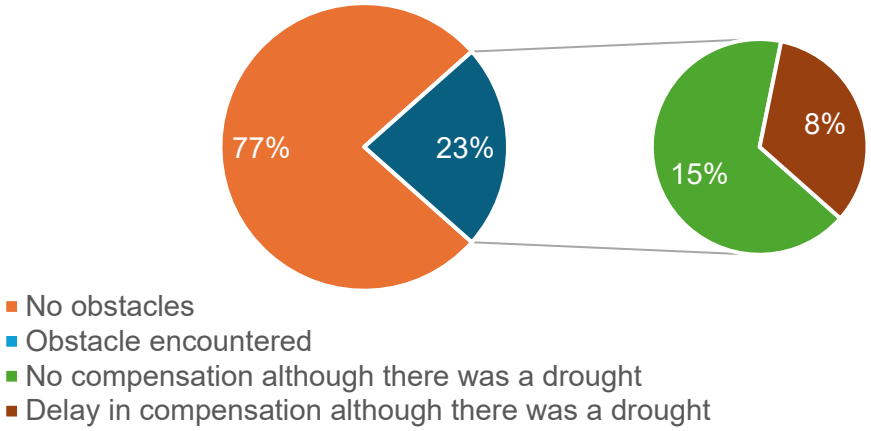
The survey of migrants reveals mixed opinions on the satisfaction they derived from taking out the agricultural insurance product. While 38% of policyholders said they were totally satisfied, 31% were partially satisfied, and 31% were dissatisfied (Figure 18). The main sources of dissatisfaction include the lack of follow-up, communication, and compensation. One policyholder even said that he did not know where to lodge his complaint following the lack of compensation. This feedback highlights the need to improve communication and follow-up to improve customer satisfaction.

Figure 18: Migrants who have taken out agricultural insurance, by level of satisfaction



Regarding obstacles encountered in using the insurance product, 77% of the 13 migrants who subscribed said they had not encountered any obstacles, while 23% had (Figure 19). More specifically, 15% of subscribers said they had not received any compensation despite the drought, and 8% reported a delay in receiving compensation. The latter stressed that they had not found any means of overcoming these obstacles.

Figure 19: Percentages of migrants with agricultural insurance who have encountered difficulties in using it



4.6 Stakeholder suggestions for greater take-up of insurance products

4.6.1 Suggestions for improving sales strategy in the future

Suggestions included better knowledge of the project, communication with farmers, time planning, and language and interpersonal skills.

- **Marketers' opinions**
  - **Mastery of content**: One marketer stressed the importance of thoroughly understanding the project to better explain it to farmers. His background in agriculture helped him, suggesting that knowledge in this area is an asset. This suggestion is corroborated by that of a key informant who was one of the people in charge of the project at IG: "***Involve the technical agricultural services****. Agricultural agents enjoy a great deal of trust and respect within rural communities. Their involvement in the communication and awareness-raising chain would strengthen the project's support and credibility in future campaigns*."
  - **Timing**: Participants felt that the timing of promotion for the insurance product was not optimal, stressing the importance of choosing the right moment to maximize farmer involvement.
  - **Language skills**: Some marketers stressed the need to master local languages to improve communication. One suggested that knowledge of multiple local languages would facilitate interactions.
  - **Interpersonal skills**: One marketer stressed the importance of a courteous and respectful attitude in building relationships of trust with farmers.
  - **Training time**: Some marketers indicated that more time was needed to train marketers, suggesting that in-depth training would improve their preparation.

Table 7 presents marketers' suggestions for adjustments to improve the sales strategy in future, according to theme.

Table 7: Adjustment proposals suggested by marketers, by theme

Proposals by theme	Number of times mentioned by marketers	Extracts from the marketers' comments
Awareness-raising, monitoring, and support	3	**M1***: "It would be a good idea to convince people and reassure them, because when you leave, they call their parents in town who don't know anything about it, so really do a good job and follow up to tell them that we've done this and that, to reassure them and ensure there's a follow-up."*
		M3*: "Do more monitoring to reassure people."*
		M3*: "To be closer to the population."*
Linguistic and practical training	2	**M2***: "Training with a practical language phase to enable those who don't speak languages well to grasp certain terms."* **M5***: "We need more time to train marketers."*
		M2*: "Include examples of beneficiary customers so that people can have more confidence."*
Revision of financial conditions	1	**M6***: "Adjustment to the levy rate, this needs to be revised downwards."*
Public communication skills	1	**M5***: "Recruit marketers who can speak in public."*
Timing and context of the campaign	1	**M4***: "The lesson is that the timing wasn't right. You also had to master the language of the area. So from now on we'll have to review all that."*

Marketers suggested that the product must be fine-tuned to improve understanding and acceptance by potential beneficiaries. Below are the main themes emerging from the marketers' comments:

- **Product coverage and adequacy**: Farmers expressed concerns about the limited coverage of insurance, including the absence of certain common risks such as floods and pests, as well as the failure to cover certain crops such as cotton. It was suggested that coverage should be extended to better meet agricultural needs.
- **Compensation process and payment guarantee**: There were questions related to the transparency and reliability of the claim's verification process. Farmers were looking for guarantees on the transparency and ability of the insurer to honor claims, with concrete examples or testimonials to reinforce confidence.
- **Cost and use of funds**: Concerns centered on the cost of insurance and the opportunity cost of those funds in the absence of a claim. Farmers feared that there will be no tangible benefit from the investment if no claims are made.
- **Confidence and legitimacy of the insurer**: IG's legitimacy was questioned, particularly regarding its license to operate and its head office. The insurer must strengthen its credibility and demonstrate its regulatory compliance to gain the trust of farmers.
- **Post-underwriting follow-up and support**: Farmers demanded ongoing follow-up and support after underwriting. An effective follow-up structure is essential to ensure good communication and customer loyalty.
- **Migrants' opinions**
  - **Step up awareness-raising sessions:** 70 migrants suggested increasing the frequency and scope of awareness-raising sessions, particularly via the media. It should be noted that not using the media was also justified by the need to avoid "information contamination" during the impact assessment.
  - **Set up focal points in villages**: 29 migrants suggested that IG work with local authorities and establish focal points to improve access to insurance.
  - **Adjust the procedures**: 18 migrants suggested that IG should simplify the compensation procedures and clarify the conditions related to land title deeds.
  - **Establish a climate of trust**: 13 migrants suggested honoring commitments to strengthen underwriters' confidence.
  - **Finding the right timing**: Three migrants suggested adapting offers and actions to key moments in the agricultural cycle.
  - **Use local support**: One migrant suggested integrating local resources and personnel to facilitate understanding and acceptance of the product.
  - **Evaluate the project**: One migrant suggested carrying out regular project evaluations to identify and correct any aspects that are not working.
- **CVD opinions**
  The CVDs made several suggestions:
  - **Improve awareness and mobilization around agricultural insurance**: They recommended continuous and increased awareness-raising, with more frequent and serious interventions, to better inform the population. Some suggested disseminating information in places of worship, such as mosques and churches, to reach more people. **CVD1**: "*Do more awareness-raising so that everyone understands*." **CVD2**: "*We need to maximize awareness-raising*

and be very serious because coming and doing three years before coming back is not serious." **CVD3**: "*For example, we can pass on information in the various places of worship [such as] mosques and churches*."

- They also proposed the creation of focal points in the villages to relay information, stressing the importance of involving the local authorities and organizing regular meetings with residents. They felt that this approach would encourage greater community involvement. **CVD2**: "*You also need to find a focal point in the village or even in the commune who will relay the information*." **CVD3**: "*You need to come back more often to talk to the villagers and involve the various village authorities, and then you'll see that people will be more interested and understand*."
- Regarding monitoring, it was suggested to establish teams to visit farmers in the field, which would encourage more subscriptions. **CVD2**: "*Putting a monitoring team in the fields will encourage farmers to subscribe."*
- Finally, they recommended choosing an appropriate intervention schedule, avoiding the winter season, and favoring actions three to four months before the rainy season. **CVD2**: "*Finally, avoid the winter season. Come three to four months before the rainy season*."

- **Suggestions from marketers for increasing subscription rates**
  Table 8 summarizes the recommendations proposed by marketers, grouped by theme.

Table 8: Recommendations from marketers, by theme

Recommendations by theme	Number of times mentioned by marketers	Extracts from the marketers' comments
Optimize awareness-raising efforts and adopting the right timing	5	**M7***: "Maximizing awareness."*
		M7*: "Choose the right period. The sales period will be favorable for underwriting. Avoid rainy seasons."*
		M7*: "Involve the CVDs and other village leaders to increase mobilization."*
		M7*: "Recruit enough staff to raise awareness, for example, three or four people in a village instead of one. This gives more visibility and confidence."*
		M7*: "Alert the technical agricultural agents working in the area."*
Increase training/preparation for agents	4	**M4***: "First of all, those responsible for the project must be well trained."*
		M4*: "Mastering the local language."*
		M4*: "Be courteous and respectful."*
		M5*: "We need more time to train marketers."*
Adopt a preventive approach and a reward system	4	**M2***: "Do a lot of campaigning well before the rainy season to explain things and raise people's awareness."*
		M2*: "Prospecting outside Ouaga."*
		M2*: "Giving away gadgets during campaigns."*
		M5*: "I think we need to provide small gifts or rewards for the marketers who come to raise awareness because the farmers were reluctant*

Recommendations by theme	Number of times mentioned by marketers	Extracts from the marketers' comments
		because the surveyors who came before us left them bags of omo [detergent thank you gifts] and we didn't."
Improve databases and adopting various awareness-raising channels	2	**M8***: "Making sure that the database is a reliable one; I'm talking about the respondents' contacts that they had given us."*
		M8*: "Use information channels such as the media and radio to raise awareness about agricultural insurance and claims, and above all to show people that you can be a small, medium, or large producer and that the campaign may or may not work."*
Use a transparent strategy and testimonials	2	**M1***: "Focus more on explanations and campaigns to raise awareness of insurance so that there is no ambiguity."*
		M1*: "Doing campaigns to show the beneficiaries to others for testimonials will attract people."*
Use focal points and local support	1	**M3***: "Have focal points in the villages to reassure people and let them know that in the event of a problem, they can turn to x or y for answers to their concerns and act as a link between the population and the insurer."*
Adapt the product	1	**M6***: "Add other sections if farmers ask for them."*

The recommendations provided by the marketers highlight crucial aspects to consider to improve the agricultural insurance campaign.

4.6.2 Suggestions for improving the agricultural insurance product

The suggestions made by the interviewees are presented in the table below. Among the most frequently mentioned recommendations were: (1) extending risk cover; (2) introducing options for inputs and fertilizers; (3) setting up focal points in the villages; (4) supporting and monitoring farming activities; (5) creating a climate of trust; (6) reducing the price of insurance policies; (7) extending the period of cover; and (8) increasing the amount of compensation. These suggestions aim to make the insurance product more inclusive, accessible, and better adapted to farmers' needs.

Table 9: Suggestions for improving the agricultural insurance project

Suggestions	Descriptions
Extend risk cover	A total of 62 migrants suggest including additional risks such as flooding, insect damage, and bushfires. A key informant who was once in charge of IG also made this suggestion: "*This insurance product meets 80 percent of the population's needs. However, the coverage area needs to be reassessed. What's more, it would be a good idea to extend the risk cover to include floods as well as drought. This would make the product even more useful and attractive*."

Suggestions	Descriptions
Introduce options for inputs and fertilizers	48 migrants suggested that the project should offer fertilizers at competitive prices for subscribers. It also offers support and regular monitoring of the agricultural activities of the people insured (for 14 migrants). This suggestion was also made by key informants responsible at the IPA level.
Allow downward adjustment of insurance policy prices	Seven migrants have proposed reducing the price of policies to make them more accessible
Extend period of cover	Seven migrants have proposed extending the period for which the insurance policy remains in force.
Increase number of benefits	Six migrants have proposed increasing compensation amounts to make them more meaningful for policyholders.
Offer repayable loans	Three migrants suggested offering loans repayable after the harvest to support farmers.
Offer various options for subscription plans	Two migrants suggested offering several plan options to meet the different needs of policyholders.
Extend the speculations covered	One migrant proposed to include more types of crops and farming practices in the insurance product cover.
Allow upward adjustment of bonuses and allowances	One migrant has proposed including a review of premiums and benefits to better meet the needs of policyholders.
Include cover for small plots of land	One migrant proposed to include coverage of farms smaller than one hectare.
Allow premium payment in several installments	One migrant has proposed including the option of allowing policyholders to pay insurance premiums in installments.
Allow direct subscription by farmers	One migrant proposed to include simplifying the process to allow direct subscription by farmers.

- **Suggestions from CVDs**

  Analysis of the data collected from the CVDs reveals specific agricultural insurance needs, in particular extended cover for primary risks (i.e., drought, floods, fire, crop disease, and destruction by animals). There was also a suggestion that insurance covers several crops (particularly major crops such as maize, sorghum, millet, beans, and groundnuts). One CVD (**CVD1**) made the following suggestion: "*Yes, our first concern is drought, and we need help for that. Our second concern is heavy rainfall, which can spoil our crops, so we also want them to include that in the insurance*."

  The CVDs also proposed more affordable premiums, suggesting 750–1,000 FCFA per hectare. The need for agricultural inputs and equipment was also raised. Finally, they stressed the importance of clear communication, as illustrated by the initiative of one local agricultural agent, to encourage people to take up the product.

  CVD1*: "The price is affordable, but if they could let us subscribe for 750 FCFA per hectare, that would help us."* **CVD2***: "Our priority needs are agricultural equipment, inputs, and insurance. But insurance can also cover fire and the destruction of fields by animals."* **CVD3***: "We also need to take into account flooding and crop disease, which often cause crops to turn red and reduce harvests."* **CVD3***: "The price must be favorable for us farmers, at 1,000 francs [FCFA] to insure one hectare, taking into account crops such as sorghum, millet, beans, groundnuts, and maize, because these are our main crops, so if they are*

included in the insurance product, we will be more motivated to take out agricultural insurance."

- **Suggestions from farmers**
  The farmers who took part in the discussion groups suggested several ways of improving the agricultural insurance product and the underwriting process:
  - **Timing and accessibility**: Respondents suggested placing the subscription period after the harvest (when farmers have more financial means) and adjusting the price of insurance to make it accessible to all.
  - **Extending cover**: Some would like to include health insurance to cover farmers in the event of inability to work, and to extend cover to crops such as sesame and groundnuts, as well as agricultural inputs, to better secure their investments.
  - **Role of cooperatives**: In Boala, participants recommended using cooperatives to facilitate collective purchasing, particularly for work equipment, and to subsidize inputs via these structures.
  - **Focal points:** Respondents proposed establishing local focal points for mobilization and information.
  - **Follow-up and advice**: The need for regular visits from insurance agents was expressed, as a means of receiving practical advice and reinforcing confidence in the product.
  - **Adaptation to local conditions**: One participant suggested adapting insurance to the location of fields and the nature of the soil, to ensure fairer compensation. It should be noted that this is already a measure undertaken by IG, indicating a lack of information among participants.

  In short, to encourage the take-up of agricultural insurance, IG should not only step up promotion but also tailor the product to farmers' needs, raise awareness, and offer more personalized follow-up.
- **Opinions of key informants responsible for the project at IG and IPA**
  A key informant formerly employed at IG indicated that it would be appropriate to review the targets initially defined. Why not broaden the scope beyond those directly targeted and include those who could subscribe on behalf of the communities? They also suggested that would be a good idea to approach associations and NGOs, which, as well as providing inputs and support, could incorporate an insurance line into their plans, thereby encouraging an increase in subscriptions. Raising the product's target would make it possible to include more villagers, who are often most willing to subscribe.
- **Suggestions from IG representatives**
  - **Improve the methodology**: Organize an initial face-to-face meeting with prospective beneficiaries before telephone campaigns to build trust. Involve agricultural technical agents (who are highly respected in rural areas) to a greater extent.
  - **Extend coverage**: Consider covering floods in addition to droughts. Target broader groups—particularly associations, NGOs, or other community partners.
  - **Reinforce resources**: Allocate a higher budget for marketers' travel. Review and validate contact lists before they are used by marketers.
  - **Do the opposite**: In other words, begin by canvassing migrants and make it their responsibility to refer their rural relatives and pay for their insurance. Some people in the village had referred their distant relatives; therefore the

family link was not strong enough for them to buy the insurance product. What we can learn from the design exercise is that the operation has more impact when it talks to villagers than when it comes to migrants.
    - **Adapt the timetable:** Offer the insurance product when the harvest is sold.

This product meets 80 percent of the population's needs; however, adapting strategies and increasing resources could significantly improve take-up.

4.6.3 Recommendations

The results show that the agricultural insurance project has not been widely adopted and has had a low take-up rate. This process evaluation highlighted several areas for improvement to increase take-up in the future, as well as recommendations from stakeholders. IG must not only promote the product, but also tailor its offering to farmers' needs, improve the skills of marketers, and put effective monitoring in place.

The recommendations in this section focus on the involvement of local agricultural cooperatives in implementing the proposals made in the previous sections:

- **Work with cooperatives to raise awareness:**
    - Organize awareness-raising and information sessions on the agricultural insurance product, in close collaboration with the cooperatives. As cooperatives have direct access to farmers and are perceived as reliable entities, they can reinforce the credibility of the message.
    - Set up training workshops with cooperative managers so that they become ambassadors for the product, explaining its benefits and responding to members' concerns.
- **Use cooperative networks to provide monitoring and support:**
    - Train cooperative representatives to play a support role, help farmers to understand the compensation process, and encourage them to stay involved.
- **Co-develop the product with cooperatives**:
    - Organize working groups with cooperative members to gather feedback and adapt insurance offers to the realities on the ground.
- **Integrate the insurance product into cooperatives' offerings**:
    - Develop packages that include insurance, making it easier and more attractive for farmers to take out insurance. The insurance product can be integrated into the services offered by cooperatives, as a package option with the purchase of seeds, inputs, or other services.
- **Increase landlords' responsiveness when it comes to financial decisions:**
    - This is vital to achieve awareness-related objectives.
- **Create a radio communication campaign**: This would inform and educate, helping migrants to accept and adopt the insurance product through progressive support.
- **Combine insurance with other products that are attractive to local people**: For example, a combined system of education + support + access to inputs with support over four or five years.
- **Create a physical presence for IG in every commune**: This would help to instill confidence in beneficiaries.

5. Conclusion

In conclusion, the agricultural insurance project developed by IG (formerly PlaNet Guarantee) represents a promising initiative to mitigate the climatic risks faced by small farmers in Burkina Faso, particularly those linked to rainfall deficits. However, the results obtained so far highlight the need to readjust several aspects of the project to maximize its impact and increase farmers' take-up of the product. Although the initial phase showed an encouraging take-up rate among urban migrants, the drastic drop observed during the second phase testifies to the obstacles to be overcome, whether related to communication, understanding of the product, or trust in the insurer.

One of the main challenges identified was a lack of awareness and post-subscription follow-up. It is clear that the training of marketers was not sufficiently thorough, and that the communication strategy did not always reach its target, leaving a significant proportion of farmers with an incomplete understanding of the product. In addition, logistical and social barriers, such as mistrust of insurance or language difficulties, have hampered efforts to promote agricultural insurance effectively. It is also crucial to address farmers' concerns about the limited coverage of the product, the perceived high cost, and the claims process, which seems complex to many.

Therefore, for the project to reach its full potential, it is recommended that significant adjustments be made to the strategy implementation. This includes not only improving the recruitment and training of marketers to make them more effective in the field, but also fine-tuning the product to meet farmers' specific needs by extending coverage to risks such as floods or pests. In addition, regular feedback and mid-course adjustment mechanisms must be put in place, thereby enabling feedback to be gathered from marketers and farmers, and strategies to be rapidly adjusted accordingly.

Another area for improvement concerns collaboration with local networks, particularly agricultural cooperatives, which could play a key role in promoting and disseminating insurance. As trusted local players, cooperatives can be effective relays for raising farmers' awareness, explaining the benefits of the product, and responding to their concerns. They could also be involved in post-subscription follow-up, ensuring continuity in the support provided to farmers, while strengthening their commitment and loyalty.

The introduction of innovative solutions such as combined products (e.g., insurance and agricultural input subsidies) could also offer interesting alternatives for non-subscribers and stimulate take-up in regions where insurance is struggling to attract. Partnerships with agricultural input suppliers to develop attractive packages at a reduced rate could facilitate the take-up of insurance by making it more attractive and financially accessible.

Finally, it is vital to work on improving the transparency and credibility of IG in the eyes of farmers, by highlighting testimonials of successful compensation, simplifying administrative procedures, and establishing accessible and responsive communication channels (e.g., focal points in villages, telephone helplines). The provision of post-underwriting support services is also crucial to ensure that farmers remain engaged and satisfied after underwriting.

In summary, the agricultural insurance project has the potential to become a powerful tool for resilience against climate risks for small farmers in Burkina Faso; however, it

requires an overhaul of its implementation, communication, and monitoring strategies. By building on the recommendations made in this report and working closely with local stakeholders (particularly agricultural cooperatives), IG will not only be able to improve the take-up rate of its product, but can also make a significant contribution to the financial security and income stability of rural communities, while strengthening their confidence in formal insurance mechanisms.

Online appendix

Research protocol

https://3ieimpact.org/sites/default/files/2026-11/TW13.1018-Ag-Insurance-PE-report-Research-protocol.pdf

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