International Initiative for Impact Evaluation

Learning note

IMPROVING ACCESS TO RAINFALL-BASED AGRICULTURAL INSURANCE IN BURKINA FASO

November 2026



Introduction

Inclusive Guarantee (formerly PlaNet Guarantee), a broker specializing in micro-insurance, developed an agricultural insurance product in partnership with Innovations for Poverty Action (IPA), supported by the International Initiative for Impact Evaluation (3ie). The product aimed to cover small rural farmers in Burkina Faso against meteorological risks, particularly rainfall deficits, by using satellite data to trigger compensation payments during critical crop growth periods.

Issues

Despite a promising pilot phase in 2017 with a subscription rate of 22 per cent, uptake rates fell to 2 per cent in a sample midline analysis from 2020. The drop raised concerns about the effectiveness of the marketing intervention and the suitability of the product for farmers' needs.

Objective

This brief summarizes findings of a process evaluation conducted to understand the drivers of low uptake for the project, "Improving access to agricultural insurance based on a rainfall index in Burkina Faso," and proposes recommendations for increasing the uptake of agricultural insurance.



Key findings

Problems in the recruitment and training of marketers:

- An excessive workload and a lack of training limited the effectiveness of marketers.
- Disconnect between the communication tools planned and those actually used in the field.

Limitations in communication and awareness raising:

- Weak post-awareness follow-up, leaving many farmers with unanswered questions.
- Distrust of the product and misunderstanding of the claims process.

Limited confidence in the insurer:

- Farmers and urban migrants remained skeptical about the legitimacy and effectiveness of Inclusive Guarantee.

Logistical and socio-cultural difficulties:

- Language and logistical barriers, as well as farmers' general mistrust of insurance.

Recommendations

Strengthening the recruitment and training of marketers



- Increase the number of marketers and reduce their workload to cover target areas more effectively.
- Adapt training courses to the specific needs of marketers, including local language skills and the use of communication tools such as videos.

Improving communication strategy



- Intensify awareness-raising campaigns through a variety of channels (social networks, community radio).
- Set up regular debriefing sessions to adjust strategies based on feedback from marketers and farmers.

Overcoming logistical and social obstacles



- Develop local partnerships to access remote rural areas.
- Raise awareness of the practical benefits of insurance to overcome farmers' mistrust.

Adapting the product to farmers' needs



- Extend coverage to include additional agricultural risks, such as floods and pests.
- Simplify the claims process and promote success stories to boost the confidence of potential policyholders.

Strengthening post-subscription monitoring and support



- Set up post-subscription assistance services accessible by telephone or via local focal points to address farmers' concerns.

Involving agricultural cooperatives



- Work with cooperatives to organize awareness-raising sessions and train their members as ambassadors for the insurance product.
- Integrate the insurance product into the services offered by cooperatives, such as bundled offers with the purchase of inputs.

Conclusion

Agricultural insurance based on a rainfall index is an innovative solution to help small farmers better manage climatic risks. A novel feature of this project was an insurance marketing intervention targeted at urban migrant family members with familial ties to rural agricultural household members.

The failure of the second marketing phase shows that adjustments are needed. The recommendations presented here can inform the design of future insurance interventions, facilitate uptake of similar products, and improve farmers' resilience in the face of climatic hazards.

About this learning note

This brief is based on a process evaluation report published in 2026 entitled "Process evaluation of the project to improve access to rainfall-indexed agricultural insurance in Burkina Faso: A new marketing approach," authored by Aliou Mamadou Baguissa Diallo, Touba Bakary Paré, and Christelle Flore Makougoum Tchoupe. It was designed and produced by Akarsh Gupta.



International Initiative for Impact Evaluation

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