

Insurance and
Risk Finance
Facility



Building integrated agricultural insurance agendas: **A framework for government action**

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The Financial Resilience in Agriculture (FRA) initiative is a project of the United Nations Development Programme (UNDP) Insurance and Risk Finance Facility in partnership with the Gates Foundation. The initiative aims to enhance the financial resilience and adaptation capacities of smallholder farmers against climate-related adversities through agricultural insurance. This includes designing and implementing innovative agricultural insurance programmes, anchored within a broader development agenda.

This paper presents a framework for government action to institutionalize agricultural insurance. The framework is structured around strategic pillars, coordination mechanisms and facilitation methodologies that enable governments to integrate agricultural insurance into national priorities.

The paper draws on key findings, evidence and best practices from three new studies commissioned by UNDP:

- Wageningen University & Research, *Global Impact Evidence of Agriculture Insurance on Development Outcomes*, 2025
- K.M. Dastur & Company Limited, *Institutionalizing an Integrated Agricultural Insurance Agenda to Create an Enabling Environment for the Development of Sustainable Agricultural Insurance Markets, De-risking the Agriculture Sector*, 2024
- Grant Thornton Bharat LLP, *Global Benchmark Study on Agriculture Insurance*, 2025
- Trilegal, *Global best practices – Comparative analysis report*, 2025.

The paper also incorporates insights from the UNDP FRA Community of Practice meetings held in 2024 in Goa, India, and in 2025 in Addis Ababa, Ethiopia.

Governments have the opportunity to transform agricultural insurance from fragmented pilots and weak business models into integrated, scalable systems. The framework offered in this paper empowers policymakers to build inclusive and resilient agricultural insurance markets that protect smallholder farmers and support national development goals.

Read, comment, join us.

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Introduction

Climate change is accelerating at an alarming pace, and low-income countries are bearing the brunt of its consequences, which include increasingly frequent droughts, floods and other climate-related disasters. Farmers in these countries are among the most vulnerable, with the agricultural sector absorbing about 23 percent of all disaster-related economic losses.¹ This is particularly concerning given that, in low-income economies, agriculture contributes over one-quarter of gross domestic product (GDP) and employs more than half the workforce.²

Smallholder farmers are also central to national and global food security, producing around one-third of the world's food. Yet most lack access to effective risk management tools like agricultural insurance. Globally, under 20 percent of the world's 608 million small-scale farmers are insured.³ The vast majority remain uninsured, including 97 percent in sub-Saharan Africa, nearly 80 percent in Asia and about two-thirds in Latin America.⁴ The absence of risk management tools not only affects farmers' climate resilience but also hinders public investments in climate transition and adaptation within the agricultural sector, undermining progress toward resilient, integrated food systems.

Agricultural insurance can help farmers manage the financial impacts of extreme weather, pests, diseases and market fluctuations. However, in many countries agricultural insurance has failed to scale beyond short-term, donor-driven pilots that are disconnected from national policies, markets and

financing systems. To address this gap, UNDP is implementing the Financial Resilience in Agriculture initiative in partnership with the Gates Foundation. UNDP is working with public and private partners in Africa, Asia and Latin America to bolster the financial resilience and adaptation capacities of smallholder farmers. FRA promotes integrated agricultural insurance agendas that align policy, regulation, programme delivery and financing.

This paper presents a framework for government action to institutionalize agricultural insurance. It sets out the institutional arrangements, policy considerations and coordination mechanisms required to embed agricultural insurance within broader national development agendas and position it as a driver of long-term resilience. The framework is structured around strategic pillars, coordination mechanisms and facilitation methodologies that can enable governments to integrate agricultural insurance into national priorities.

Drawing on global best practices and country experiences, the framework provides guidance to stakeholders on developing inclusive and resilient agricultural insurance markets. The institutionalization process as envisaged in the framework is nationally led, with governments aligning policies, regulations, programmes and financing mechanisms to their specific development contexts. UNDP FRA supports governments by providing technical assistance throughout the institutionalization process.

1 FAO, *The Impact of Disasters on Agriculture and Food Security 2023 – Avoiding and reducing losses through investment in resilience* (Rome, 2023). Available at <https://openknowledge.fao.org/items/cd76116f-0269-43e4-8146-d912329f411c>.

2 World Bank, "Agriculture, forestry, and fishing, value added (% of GDP) – Low income", DataBank. Available at <https://data.worldbank.org/indicator/NV.AGR.TOTL.ZS?locations=XM>; World Bank, "Employment in agriculture (% of total employment) (modeled ILO estimate) – Low income", DataBank. Available at <https://data.worldbank.org/indicator/SL.AGR.EMPL.ZS?locations=XM>.

3 FAO, "Small family farmers produce a third of the world's food", 23 April 2021. Available at <https://www.fao.org/newsroom/detail/small-family-farmers-produce-a-third-of-the-world-s-food/en>; ISF Advisors, "Protecting growing prosperity: Agricultural insurance in the developing world" (Washington, D.C., 2018). Available at https://isfadvisors.co/wp-content/uploads/2020/06/sep_2018_isf_syngenta_insurance_report_final.pdf.

4 IIED, "Making crop insurance work for small-scale farmers: A review of recent evidence", (London, 2025). Available at <https://www.iied.org/sites/default/files/pdfs/2025-04/22605iied.pdf>.

ETHIOPIA: Institutionalization and the Rural Finance Service Unit

Over the past two decades, Ethiopia has piloted more than 15 agricultural insurance models aimed at protecting smallholder farmers from climate-related risks. Despite the breadth of experimentation, most of these initiatives have not scaled. Efforts were often fragmented, with limited coordination among implementing agencies, insurers and government bodies, resulting in duplication and inefficiencies. Additionally, the lack of robust data infrastructure hindered the development of accurate and responsive insurance products, while low levels of financial literacy among farmers contributed to poor understanding and uptake of insurance services. The absence of a unified strategy and coordination mechanism among stakeholders further prevented these pilots from evolving into sustainable, large-scale solutions.

To address these systemic barriers in agricultural finance and insurance markets, the Ministry of Agriculture of Ethiopia announced the establishment of the Rural Finance Service Unit (RFSU) in June 2025. Mandated by the Ministry, the Unit is strategically positioned to influence agricultural finance and insurance from the demand side, ensuring that the needs and realities of diverse agricultural actors, including smallholder farmers, pastoralists, agri-SMEs and agribusinesses, are effectively addressed. At the same time, RFSU plays a catalytic role in enabling the supply side to deliver appropriate solutions through sustainable business models.

RFSU's strategic role was demonstrated during the development of Ethiopia's National Agri-Finance Roadmap (NAFIR). The Unit collaborated closely with the National Bank of Ethiopia, providing critical feedback and bridging gaps in stakeholder engagement. As a result, RFSU was invited to join a standing committee overseeing NAFIR's implementation.

The establishment of RFSU was supported by technical and financial assistance from UNDP and the Japan International Cooperation Agency (JICA), with additional ad hoc support from the World Food Programme (WFP), the African Development Bank (AfDB) and the International Fund for Agricultural Development (IFAD).

The initiative marks a significant step toward building inclusive, responsive and resilient agricultural finance and insurance systems in Ethiopia.

What is an agricultural insurance agenda?

An **agricultural insurance agenda** is a comprehensive plan that aligns four strategic pillars that **frame the collaboration between the government and the insurance industry** to deliver effective insurance solutions to smallholder farmers and their value chains. These pillars are:

1. Agricultural insurance policy
2. Agricultural insurance regulations
3. Agricultural insurance programmes
4. Agricultural insurance financing mechanisms.

The agenda brings together multiple stakeholders, including government ministries, insurance regulators, the insurance industry, specialized intermediaries and other market players, to help smallholder farmers manage climate risks.

What is agricultural insurance integration?

Within the context of rising risks, even large-scale agricultural insurance schemes in mature and fast-growing markets (such as India and Spain) are revising their approaches to sustain business models and deliver impactful agriculture solutions at scale. An **integrated agricultural insurance agenda** goes beyond aligning the four pillars: it incorporates them into broader national development strategies and adapts to evolving market and political dynamics. Through this integration, insurance can reach millions of smallholder farmers, create positive impacts on their lives and the planet, foster behavioural incentives for sustainable practices and support the development of resilient business models for public and private market players, ultimately ensuring long-term, transformative impact.

The **government plays a fundamental role** in this agenda by:

- **Providing strategic leadership (WHAT):** Setting the vision, appointing a well-established institution to house the agenda, coordinating stakeholders and driving alignment across the four pillars and with broader agendas to frame collaboration between multiple public entities and the insurance industry under evolving market conditions.
- **Institutionalizing the agenda (HOW):** Empowering institutions and local champions to develop

processes and structures to move plans and commitments into action, while also creating the right incentives to sustain engagement and ensure integration and effective implementation of policies, regulations, programmes and financing mechanisms to reach scale, sustainability and impact.

- **Fostering collaboration (WHO):** Facilitating partnerships between the public sector, insurance industry and other value chains and market players to ensure shared responsibilities and collective outcomes.

Box 2

SPAIN: Public-private partnership on agricultural insurance

Spain has a well-developed agricultural insurance system, primarily driven by National Agricultural Insurance Agency (Entidad Estatal de Seguros Agrarios, ENESA), under the Ministry of Agriculture, Fisheries and Food. Established in 1980 under the mandate of Law 87/1978, the Spanish system operates as a public-private partnership, with the government providing substantial premium subsidies and the private sector delivering the insurance products.

The system's economic solvency is protected through two key mechanisms:

1. Reinsurance provided by the Insurance Compensation Consortium, which covers excess claims.
2. A co-insurance pool of insurance companies, which collectively assume risk under a system managed by the Spanish Association of Combined Agricultural Insurance Companies (Agrupación Española de Entidades Aseguradoras de los Seguros Agrarios Combinados, Agroseguro).

Agroseguro coordinates all insurers offering crop insurance under the co-insurance scheme. As the managing entity, Agroseguro handles core operational tasks on behalf of the insurance companies in the pool. These include issuing receipts to policyholders, collecting payments, receiving claims and overseeing the assessment, valuation and settlement of claims by co-insurers. This structure ensures that farmers have access to efficient, transparent and reliable agricultural insurance services.

The Spanish agricultural insurance system is based on a mixed public-private model, in which the specialization of each stakeholder is essential. Public institutions involved include ENESA, the Ministry of Economy, Trade and Enterprise and the regional departments of the autonomous communities. Private stakeholders are represented by professional agrarian organizations, agrifood cooperatives and the insurance sector through Agroseguro.

Spain's model demonstrates how specialized roles and shared responsibilities can deliver efficient and transparent services.

Facilitation methodology: How UNDP enables implementation

The institutionalization of an agricultural insurance agenda requires a multifaceted and collaborative approach, involving coordinated efforts from governments, international organizations, private sector actors and local communities. Given the complexity of this endeavour, a dedicated approach is essential to empower stakeholders to leverage their resources, enhance decision-making and create the right incentives to move from knowledge into action. The facilitation methodology plays a crucial role in the institutionalization framework: it enables the implementation of the institutionalization process. The FRA facilitation methodology has been developed to support national stakeholders in their engagement efforts towards institutionalizing agricultural insurance, leveraging UNDP's local presence through Country Offices. The approach is designed to help identify the resources that stakeholders need to effectively drive institutionalization. It assists users in critically assessing and strengthening their resource base: the total set of resources (such as skills, values, time, technical tools and influence) they have available to achieve the desired goal (see Annex).

Institutionalizing an integrated agricultural insurance agenda is a complex and long-term process that demands sustained and evolving effort. It will only occur if policymakers make a decision to pursue institutionalization; act on that decision; and see that their actions are yielding sufficiently desirable outcomes to justify continued investment. As contexts, risks and priorities evolve, institutionalization must remain flexible and responsive to change. This means that throughout the process, ongoing learning, adjustment and innovation is needed.

In this context, **facilitation** is defined as: the process of engaging and enabling stakeholders to institutionalize an integrated agricultural insurance agenda.

The facilitation methodology underpinning the framework is designed to:

- Acknowledge and leverage the unique contributions of each stakeholder
- Motivate action that builds on these resources
- Strengthen stakeholders' resource bases to facilitate the achievement of desired outcomes.

The facilitation methodology provides a structured approach to support stakeholders in completing the tasks needed to implement an institutionalization agenda.

The core assumption behind the facilitation methodology is that UNDP's role is not to design and implement solutions directly, but to empower others to do so. UNDP works alongside stakeholders, supporting them to identify, access and mobilize the resources necessary to achieve institutionalization. The approach enables stakeholders to critically assess their resource base, identify gaps and determine which actors can provide the resources they need.

The methodology reinforces the need to anchor implementation efforts within existing local culture, market dynamics and national priorities, ensuring that actions are both contextually relevant and sustainable.

The four pillars of an agricultural insurance agenda

This section presents key principles based on global best practices to guide collaboration between governments and the insurance industry on the four pillars of an agricultural insurance agenda: policy, regulation, programmes and financing mechanisms. The goal is to ensure that smallholder farmers remain at the centre of agricultural insurance initiatives.

1. AGRICULTURAL INSURANCE POLICY

A strong agricultural insurance policy:

- Defines the government's vision for agricultural insurance as a tool to manage risk and support national priorities
- Establishes a dedicated institution to oversee the agricultural insurance agenda
- Provides guidelines to shape regulatory structures and enable a legal framework
- Clarifies the government's role in implementation, including in:
 - Financial support, such as subsidies
 - Risk pooling and reinsurance
 - Data management and product design
- Outlines a financing strategy, including its purpose, use and target beneficiaries.

Box 3

COLOMBIA: Strategic policy and subsidies

The Colombian government has actively supported agricultural insurance through policies that encourage private insurers to offer coverage, while the government provides premium subsidies.

Government support began in 1993 with the enactment of the Agricultural Insurance Law. This law aimed to promote crop-credit insurance by establishing the National Commission for Agricultural Credit (Comisión Nacional de Crédito Agropecuario, CNCA) and the National Fund for Agricultural Risks (Fondo Nacional de Riesgos Agropecuarios, FNRA), which was designed to provide reinsurance protection to companies offering agricultural insurance.

To further promote adoption, the government authorized premium subsidies for crop insurance.

Over time, CNCA increased the level of subsidy support to:

- 60 percent of the premium cost for any farmer
- 70 percent for medium and large farmers accessing credit through the Fund for the Financing of the Agricultural Sector (Fondo para el Financiamiento del Sector Agropecuario, FINAGRO)
- Up to 80 percent for small farmers accessing credit through FINAGRO.

Colombia's approach shows how targeted subsidies and legal structures can expand access and incentivize insurers.

Key actions for governments to establish an integrated agricultural insurance policy:

- Recognize the role of agricultural insurance in their policies, strategies, plans and national programmes
- Coordinate efforts across ministries to ensure policy coherence and efficiencies
- Allocate subsidies for agricultural insurance from the budget allocated for the implementation of their national programmes
- Align legislation across sectors to support the integration of insurance with other sectors' policies.

2. AGRICULTURAL INSURANCE REGULATION

Effective regulation ensures:

- Innovation and product development through regulatory sandboxes
- Clear risk-sharing frameworks among insurance industry players
- Guidelines for effective and scalable distribution mechanisms
- Incentives and penalties to promote industry best practices
- Transparent reporting requirements and grievance mechanisms
- Strong consumer protection principles
- Support for product innovation, including enabling mechanisms for parametric insurance and other climate-responsive solutions.

Box 4

INDIA: From guidelines to legal integration

In India, the Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme was introduced to protect farmers against crop failures by offering crop insurance bundled with agricultural loans taken from commercial banks. The scheme covers loss due to climatic and biological factors to maintain a farmer's credit eligibility. PMFBY protects over 41 million farmers and covers 62 million hectares, nearly one-third of the country's gross cropped area, helping de-risk agricultural investments and drive food systems transformation.

India has developed a mature agricultural insurance model without relying on specific laws, instead building on strong policies and political commitment. The scheme is deeply integrated into national development priorities such as food security, climate adaptation and financial inclusion. It is guided by a comprehensive operational manual that defines procedures and stakeholder roles, and is bundled with agricultural development programmes to reduce costs and increase uptake.

The model includes inclusive financing mechanisms, such as premium subsidies and alternative approaches, and actively engages the private sector in risk pooling and reinsurance. Monitoring and evaluation tools are used to measure impact and guide improvements.

India's experience demonstrates that a dedicated law is not essential for success; instead, institutionalization, integration into national planning and adaptability to evolving risks, especially climate-related risks, are key to building a scalable and sustainable agricultural insurance system. This approach offers valuable lessons for other countries on how strategic regulation, without a stand-alone law, can lead to large-scale impact.

Key actions for governments to establish an integrated agricultural insurance regulation:

- Build coordination between data regulatory authorities and insurance regulators to support product design
- Align regulatory frameworks with best practices from other countries.

3. AGRICULTURAL INSURANCE PROGRAMMES

A well-structured insurance programme:

- Defines roles and responsibilities between the government and insurance industry for product design, distribution and delivery
- Engages specialized market players in areas like data management, pricing and risk modelling
- Establishes risk-sharing mechanisms through:
 - National insurance companies
 - National, regional and global reinsurance
 - Public-private risk pooling backed by reinsurance
- Implements the programme in phases (pilot, scale-up, full-scale adoption)
- Integrates agricultural insurance into existing public programmes and financing mechanisms, such as agricultural extension services, input subsidies or credit schemes, to enhance uptake and operational efficiency
- Monitors and evaluates progress based on a predefined Theory of Change and expected outcomes.

Box 5

CHINA: Adapting to local realities

China's agricultural insurance programme is one of the largest in the world, with premiums reaching US\$21 billion in 2024. This achievement is largely attributed to strong political leadership and a robust subsidy mechanism, under which the central government covers 40 percent of premiums, provincial governments 20 percent and local governments up to 15 percent, leaving farmers to pay the remainder.

The programme is designed to address region-specific agricultural risks, resulting in tailored insurance products that reflect local farming practices. For example, crop insurance is offered in major grain-producing provinces, while specialized livestock insurance is available in pastoral regions. As a result, the Chinese government offers 270 varieties of insurance.

The government adopts a proactive and adaptive approach, launching pilot programmes to test and refine insurance products before scaling them up. This phased implementation ensures that products are responsive to the diverse needs of farmers across different agro-climatic zones.

China's methodology allows for scalability and flexibility, enabling the programme to effectively respond to emerging risks such as climate change and market volatility. The initiative is further strengthened by robust regulatory frameworks and public-private partnerships, including 35 insurance companies and a national agricultural reinsurance company established in 2020, which assumes about 20 percent of the risk.

China's success comes from its region-specific product design and phased implementation, backed by strong political leadership and financing.

Key actions for governments to establish an integrated agricultural insurance programme:

- Bundle agricultural insurance with services or products offered to smallholder farmers as part of the implementation of national programmes
- Acknowledge the contribution of agricultural insurance, based on evidence, to the achievement of the predefined outcomes of their national programmes
- Contribute to premium financing for an agricultural insurance solution.

Key actions for private service providers to establish an integrated agricultural insurance programme:

- Bundle agricultural insurance with services or products offered to smallholder farmers as part of service delivery models
- Acknowledge the contribution of agricultural insurance, based on evidence, to the achievement of the predefined outcomes of their service delivery models
- Contribute to premium financing for an agricultural insurance solution.

4. AGRICULTURAL INSURANCE FINANCING MECHANISMS

Key financing elements include::

- Identifying funding sources:
 - National budget allocations
 - Grants from donors, global funds and private sector players
 - Debt financing from development banks or impact investors
- Managing financing at different levels:
 - Government administration
 - Insurance industry and intermediary service providers
- Allocating funds for:
 - Smart subsidies for premiums
 - Catastrophic risk coverage
 - Infrastructure costs such as data and product development
- Ensuring financial sustainability and scalability.

Box 6

SENEGAL: Collaborative financing mechanisms

In Senegal, the National Agricultural Insurance Company (Compagnie Nationale d'Assurance Agricole du Sénégal, CNAAS) operates under a robust public-private partnership model, with ownership distributed as follows: 37 percent is owned by the government, 52 percent by private insurers, 7 percent by farmers' organizations and 1 percent by national private investors. This structure significantly enhances access to agricultural insurance across the country.

The government plays a central role by providing premium subsidies, which reduce the cost of insurance for smallholder farmers. This public support is further complemented by contributions from development partners, including the World Bank and other donors, who provide reinsurance and technical assistance. This collaborative financing approach eases the financial burden on private insurers and makes the system more sustainable.

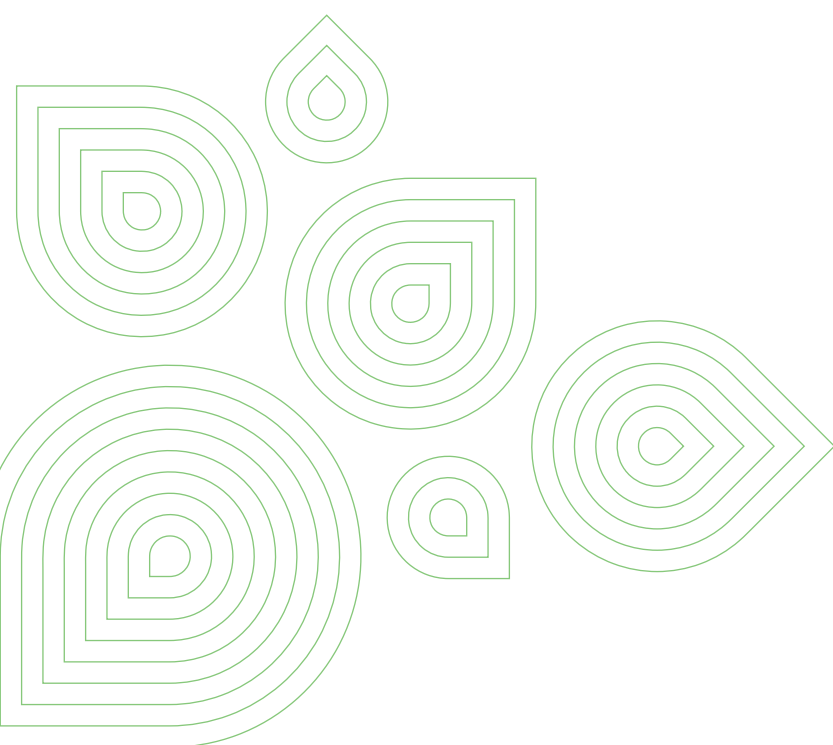
Senegal has also adopted sovereign risk financing mechanisms to complement its micro-level insurance strategy. The country is an active participant in the African Risk Capacity (ARC), a continental initiative that provides parametric insurance to African Union member states against drought and other climate-related disasters.

By combining public subsidies, private sector expertise and donor support, CNAAS enables more than 500,000 smallholder farmers to access affordable insurance coverage. This integrated approach strengthens farmers' resilience to climate-related risks and market fluctuations.

Senegal's model offers a compelling example of how coordinated fiscal support and innovative financing mechanisms can drive agricultural development and effective risk management.

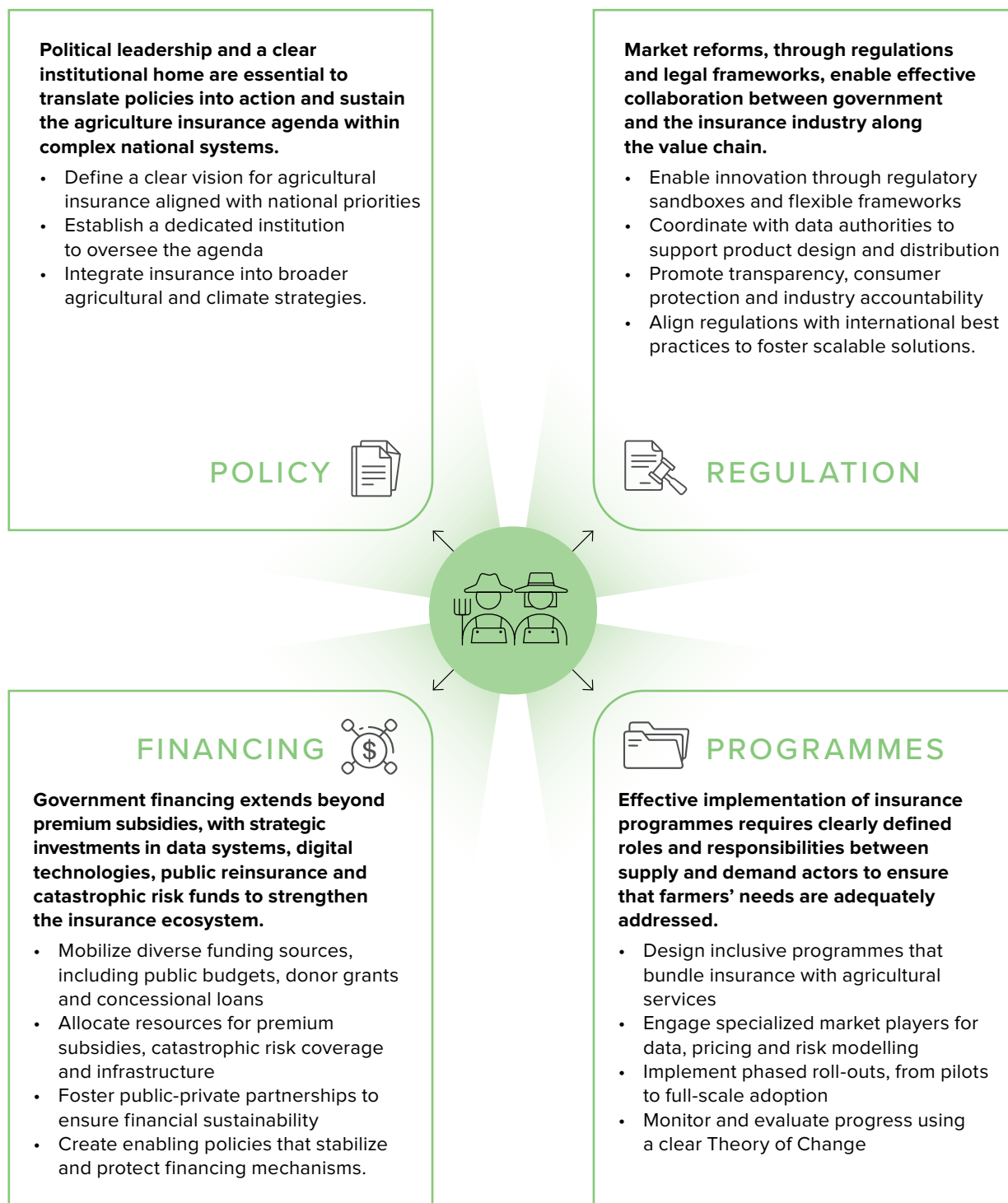
Key actions for governments to establish an integrated agricultural insurance financing mechanism:

- Mobilize multiple sources of funding, including:
 - Government budgets and public finance mechanisms
 - Grants from donors and foundations
 - Financing from global climate and development funds
 - Concessional loans and debt from financial institutions
 - Private sector investment through value chain integration
- Ensure long-term sustainability through supportive policies that protect and stabilize financing mechanisms



Government action plan for institutionalizing agricultural insurance

To institutionalize agricultural insurance as a driver of financial resilience and climate adaptation, governments must take deliberate and coordinated action along the four pillars. Given the diverse contexts of countries and their markets, these actions should be tailored to the role each government intends to play in the agricultural insurance market, their development objectives, and the maturity of their insurance sectors, in the short, medium, and long-term.



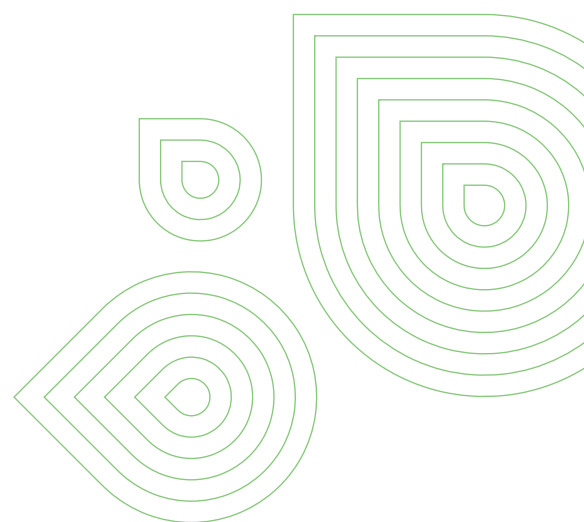
Conclusion

Agricultural insurance can play a pivotal role in de-risking investments that are critical for transforming food systems. By mitigating exposure to climate and market shocks, insurance markets function as an essential complement to agricultural finance and food systems transformation, reducing systemic risks in rural economies and enhancing resilience.

An integrated agricultural insurance agenda, incorporating policy, regulation, programmes and financing into development strategies and adapting to market dynamics, can provide the strategic instruments for advancing an agrifood policy framework that meets the specific requirements of agricultural finance in the context of complex and interdependent food systems.⁵

Appropriate government action is key to increasing private sector participation: insurance instruments can enable private sector lending by reducing risk exposure through mechanisms such as regional risk pools, government-backed reinsurance schemes, targeted insurance subsidies and the direct provision of tailored insurance products, like parametric insurance, that offer rapid payouts based on predefined triggers. Well-designed insurance subsidies can create strong incentives for private commercial insurers to enter the market, enhancing competition, promoting product diversification, encouraging innovation and contributing to the expansion of coverage across vulnerable farming populations.

By taking leadership across the four pillars of an integrated agricultural insurance agenda, governments can transform agricultural insurance from fragmented pilots and weak business models into integrated, scalable systems. The action plan presented in this paper empowers policymakers to build inclusive, resilient agricultural insurance markets that protect smallholder farmers and support national development goals.



⁵ ISF Advisors, “Role of government in rural and agri-finance: Building a market-based system to support sustainable growth”, Briefing Note No. 18 (Washington, D.C., 2025). Available at https://isfadvisors.co/wp-content/uploads/2025/04/ISF_Role-of-Government-in-Rural-and-Agri-Finance_2025_Full.pdf.

ANNEX:










The 9Buckets Framework

Within UNDP FRA's facilitation framework, the 9Buckets Framework serves as a key tool to support strategic resource management.

Designed to be user-friendly, it helps stakeholders better understand, assess and manage the resources needed to pursue their goals. The framework can be applied by individuals, groups or institutions to analyse their own resource base, as well as to gain insight into, and potentially contribute to, the resource base of others.

The framework identifies nine types of resources, each represented by a "bucket". Together, these buckets form a comprehensive resource base. When stakeholders possess the right mix of resources to make strategic decisions and act effectively, they are well-positioned to achieve their objectives. However, if resources are depleted or misaligned, success becomes more difficult to attain.

The 9Buckets Framework provides a lens through which stakeholders are encouraged to understand and manage their resource base to achieve desired outcomes. Resources may need to be added (such as evidence), removed (such as inaccurate assumptions), strengthened (such as the ability to make a business case), leveraged (such as a budget allocation that must be spent in 2025) or mitigated (such as a hierarchical position that limits control).

Bucket	Examples
 SKILLS & HABITS	Ability to make the business case for agriculture insurance to different kinds of stakeholders Ability to build and maintain healthy stakeholder relationships Ability to adapt content from the learning resource package to meet the needs of stakeholders
 INFORMATION & KNOWLEDGE	Evidence that agriculture insurance can influence development outcomes Examples of an integrated agriculture insurance agenda Knowledge of strategies for strengthening each resource bucket
 VALUES & ATTITUDES	Belief that agriculture insurance can influence priority development outcomes Self-confidence as a facilitator Comfort with experimentation and innovation
 DIALOGUE & SUPPORT	Relationships and interactions with other facilitators Feedback from experienced facilitators Partners with whom to practice facilitation
 CONTROL & INFLUENCE	Mandate to facilitate Opportunities to provide resources that influence desired outcomes Opportunities to engage with or provide resources to other stakeholders who can influence desired outcomes
 TOOLS & INFRASTRUCTURE	Map of the institutionalization process Community of Practice Learning resource package
 REWARDS & PENALTIES	Recognition for achieving desired outcomes through facilitation Visibility Criteria that link future funding to the achievement of outcomes
 TIME & ENERGY	Time to encourage or enable others' action Time to strengthen one's own facilitation skills Energy to listen actively to others
 MONEY	Budget to support others' implementation of workplan activities Funds for experimentation and iteration Funds for convening stakeholders



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