



Insurance and
Risk Finance
Facility

Financial Resilience in Agriculture 2.0

Agricultural Insurance System Transformation Operational Framework

Engaging with partners to develop and deliver impactful,
economically viable and scalable country-led solutions

OCTOBER 2026

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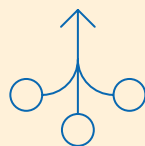
Executive Summary

Agricultural insurance will only contribute to broader public objectives at scale when it becomes part of the systems that shape agricultural risk management, agricultural finance, climate adaptation, among others—not when it is developed as a standalone market. Achieving this requires moving beyond addressing individual market constraints towards **deliberately shaping the agricultural insurance system around nationally defined public objectives – and thereby driving system transformation.**

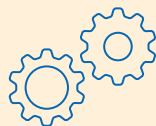
System transformation results from interconnected and mutually reinforcing system changes that, through their cumulative effects over time, reshape how the system functions. This document lays out an **Operational Framework for Agricultural Insurance System Transformation** (Section 1), which presents **a structured approach for translating desired system change into coordinated actions**, identifying and empowering the country actors best positioned to lead these actions and aligning the resources required to turn action into actual system change. The Framework is structured around three interconnected elements: **country actors**, the **resources** they require and the **actions** through which they drive system change.



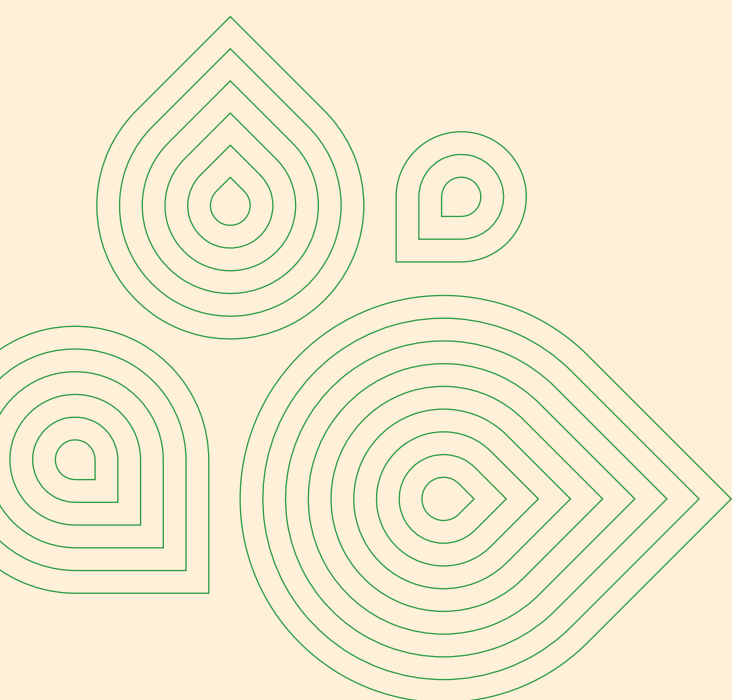
Country actors are central to the Framework. Achieving system change requires coordinated action across public and private stakeholders, anchored in government leadership. The Framework therefore focuses on **identifying and empowering the country actors best positioned to take action, facilitate and lead change**. These actors lead their own system transformation processes, supported by aligned and complementary engagement from development partners and donors. In this way, the Framework reinforces **country ownership, leadership and accountability**, rather than prescribing insurance products or interventions.



Resources enable country actors to translate their ambition into actions. The Framework adopts a **resource-based approach that aligns the resources required by country actors** to effect system change, supported by a facilitation approach that enables these resources to be mapped, mobilized, leveraged and made available where they are needed. These resources extend beyond financial and technical expertise to include institutional capabilities, relationships and networks, influence and decision-making authority, incentives, and time and energy.



Actions are the means through which country actors facilitate and lead change. With the relevant actors and the resources aligned, the Framework provides a structure for **translating desired system change into coordinated actions through which country actors can achieve actual system change.**



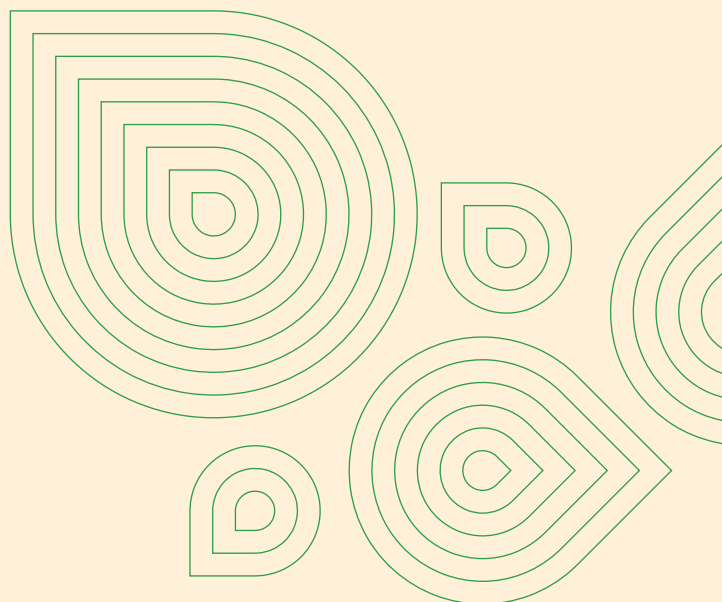
Country-led solutions bring these elements together: the **public objective (why)** that sets the direction, the **country actors (who)** who lead and facilitate, the **resources (enablers)** they require to act and the **coordinated actions (what/how)** through which they pursue the desired system change. Country-led solution 1 illustrates this approach through the institutionalization of agricultural insurance in **Ethiopia**, led by **the Rural Financial Service Unit**.

The **FRA Global Platform** (Section 2) extends the resource-based approach beyond individual country processes, creating a continuous two-way flow between country experience and the wider ecosystem. Through the Platform, country actors are linked to political attention, evidence, partnerships, solutions and other resources that can advance system change. At the same time, the Platform turns country implementation experience into shared evidence, frameworks and practical approaches that can inform action elsewhere. In this way, country-led solutions become part of a wider process that can inspire, inform, empower and multiply agricultural insurance system transformation.

Section 3 presents five further country-led solutions led by the **Cooperative Bank of Oromia and the Agricultural Transformation Institute in Ethiopia**, the **Tanzania Agricultural Insurance Consortium** in the **United Republic of Tanzania** and the **Agro Insurance Consortium** in **Uganda**. These emerging, context-specific innovations demonstrate how **system change can be achieved in practice**. Where different country-led solutions pursue the **same desired system change in support of a similar public objective**, their experiences can be synthesized into **exemplars, or FRA Models**, capturing approaches that can be adapted, replicated and scaled across countries. Other country-led solutions that have emerged from in-country implementation will be presented in upcoming publications.

By providing a common reference point, the Framework enables partners **(in particular, development partners and donors)** to identify where their support is needed, to complement rather than duplicate one another and to direct resources towards the institutional capabilities and system functions required for sustained change. By applying the Framework, partners can **coordinate and align the technical and financial support they provide around country-led priorities and the resources required to empower country actors**. In this way, the Framework provides a shared basis for partners to engage with country-led processes while allowing their respective expertise, networks and resources to remain complementary rather than fragmented.

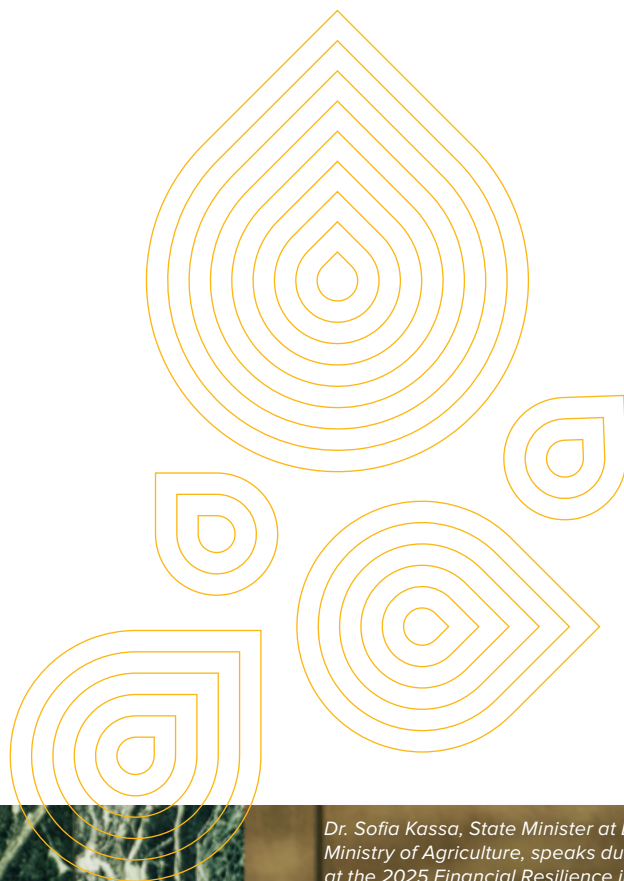
The Operational Framework draws on global best practices and the experience generated through the implementation of the UNDP Financial Resilience in Agriculture (FRA) Initiative, funded by the Gates Foundation.



The Framework in action: Ethiopia and the Rural Financial Service Unit

Ethiopia provides an example of how the Framework can connect individual country-led solutions and their respective system changes within a broader process of system transformation.

Country-led Solution 1 is presented first because the **Rural Finance Service Unit (RFSU)** provides the institutional mechanism through which multiple country-led solutions are facilitated, coordinated and connected. This includes **Country-led Solutions 2 and 3**, presented in **Section 3**, each of which contributes to a specific system change within Ethiopia's agricultural insurance system. By connecting these with other country-led solutions not unpacked in this paper, the RFSU enables their respective system changes to accumulate, interact and reinforce one another over time, contributing to system transformation.



Dr. Sofia Kassa, State Minister at Ethiopia's Ministry of Agriculture, speaks during a panel at the 2025 Financial Resilience in Agriculture Community of Practice in Addis Ababa, Ethiopia.

Institutionalizing agricultural insurance in Ethiopia: the leading role of Ministry of Agriculture's Rural Finance Service Unit (RFSU)

PUBLIC OBJECTIVE*

Increase access to agricultural finance and strengthen agricultural risk management to enable farmers and agricultural enterprises to invest, manage climate and production risks, and sustainably increase agricultural productivity and incomes, as articulated in Ethiopia's National Agri-Finance Implementation Roadmap (NAFIR) 2025–2030 and Ethiopia's Food Systems Vision 2030.

other country-led solutions

other country-led solutions

DESIRED SYSTEM CHANGE

The Ministry of Agriculture institutionalizes agricultural insurance as an integral component of agricultural finance and food system transformation through a specialized Unit (RFSU) to reach scale, build sustainable business models for supply and demand actors and generate lasting impact.

RATIONALE

By establishing or strengthening an institutional home for agricultural insurance within public structures, governments can provide the leadership, coordination, and oversight needed to align policy, regulation, programmes and financing into a coherent agricultural insurance agenda.

ACTIONS & RESOURCES	ENABLING ENVIRONMENT	MARKET FOUNDATIONS	BUSINESS DEVELOPMENT
 LEAD ACTOR Ministry of Agriculture, Rural Finance Service Unit (RFSU)	- Align activities with other MoA units and programmes; Institutionalize and scale pilot initiatives - Convene other national institutions (Ministry of Finance, National Bank of Ethiopia, others) to advocate for regulatory, policy and financing reforms - Engage private sector actors to develop farmer-centric solutions - Coordinate the technical and financial support provided by development partners to align with national priorities.	- Build the case for a unified climate-risk data system. - Deliver capacity building for demand-side institutions (financial institutions, value-chain actors). - Run a MEL framework and document lessons for policy and for other countries.	- Help public programmes and financial institutions set up insurance desks (Country-led Solutions 2 and 3). - Bring insurers and demand-side actors together to co-develop farmer-centred solutions. - Turn successful pilots into institutionalized programmes.
 OTHER ACTORS Agricultural Transformation Institute (ATI), National Bank of Ethiopia (NBE), Cooperative Bank of Oromia (CBO), and Association of Ethiopian Insurers (AEI)	NBE: Collaborate with RFSU in the implementation of the NAFIR; Lead the NAFIR policy reforms that attract and regulate the insurance industry. - Create incentives for financial institutions to use insurance as a risk-mitigation instrument.	AEI: Collaborate with the RFSU to Establish the Multi-Purpose Risk Sharing Platform (MRSP); Deliver capacity building for insurers at technical and executive levels. - Development partners: Channel technical assistance and financing through the RFSU, in line with NAFIR priorities.	CBO: Embed agricultural insurance in their lending portfolio (more details in Country-led Solution 2) ATI: Institutionalize the insurance component of the Input Voucher System (IVS) Programme (more details in Country-led Solution 3). AEI: Co-design products with demand-side institutions identified by the RFSU.

*The public objective is reached through the accumulation of system change across all country-led solutions. This page shows one solution's contribution.

Institutionalizing agricultural insurance in Ethiopia: the leading role of the Rural Finance Service Unit (RFSU)

The **Global Platform** connects country processes like the RFSU to political attention, evidence, partnerships and solutions across the wider ecosystem that can advance system change. Ethiopia illustrates how this two-way flow works in practice. Alongside the in-country coordination described in Country-led

Solution 1, the Global Platform connected Ethiopian actors to ecosystem resources, while enabling resources from Ethiopia to inform other countries. This process supported the institutionalization of agricultural insurance through the RFSU as follows:



Research and evidence

Ethiopia's RFSU was informed by the FRA Institutionalization Framework;¹ its principles were translated into a practical government-led structure, generating implementation lessons that can feed back into the Framework and inform future country applications.



Community of Practice

The first FRA CoP in India² inspired Ethiopian government counterparts by exposing them to practical models of institutional leadership in agricultural insurance, helping shape the decision to establish the RFSU, which was launched at the next CoP in Addis Ababa.³ Following the event, Ethiopia conducted a peer learning mission to Rwanda to learn from its experience in strengthening coordination and institutional ownership.⁴



Strategic partnerships

The RFSU empowered the Ministry of Agriculture to move from partner engagement to partner orchestration by creating a shared entry point through which UNDP, the African Development Bank (AfDB), the International Fund for Agricultural Development (IFAD), Japan International Cooperation Agency (JICA), the World Bank and the World Food Programme (WFP) could align technical assistance, financing and implementation support around Ethiopia's national agenda.



Events and global convenings

Ethiopia's experience has informed wider policy and practice discussions at major convenings, including the International Conference on Inclusive Insurance,⁵ the African Insurance Organization Conference, the Africa Climate Summit and others, and will continue to inform climate-focused forums as an example of government-led agricultural insurance system transformation.



Digital engagement

Video interviews,⁶ online storytelling⁷ and media engagement⁸ have multiplied the reach of Ethiopia's experience beyond in-person exchanges, spotlighting the RFSU as a country-led model from which other governments and partners can learn.

1 UNDP, "Building integrated agricultural insurance agendas: A framework for government action".

2 UNDP, "UNDP Financial Resilience in Agriculture Community of Practice kicks-off in India".

3 UNDP, "UNDP Financial Resilience in Agriculture Community of Practice 2025: High-level summary report".

4 UNDP, "Building resilient agricultural insurance systems: Lessons from Rwanda", 30 September 2025. Available at <https://www.undp.org/ethiopia/blog/building-resilient-agricultural-insurance-systems-lessons-rwanda>.

5 UNDP, "UNDP at the International Conference on Inclusive Insurance 2026". Available at <https://irff.undp.org/events/undp-international-conference-inclusive-insurance-2026>.

6 UNDP Sustainable Finance, "Ethiopia's new 'Rural Finance Service Unit' is helping farmers access agricultural finance and insurance services", June 2026. Available at <https://www.linkedin.com/feed/update/urn:li:ugcPost:7465348471416377344/>.

7 UNDP, "Investing in smallholder farmers means investing in sustainable development", 30 June 2025. Available at <https://www.undp.org/blog/investing-smallholder-farmers-means-investing-sustainable-development>.

8 Ethio Business, "Ethiopia needs an agricultural bank", YouTube, 27 November 2025. Available at <https://www.youtube.com/watch?v=F-Z7swCMY1I>.

The same approach is being applied across partner countries in different regions beyond the five FRA implementation countries (Bangladesh, Ethiopia, India, Uganda and the United Republic of Tanzania), with the mix of actors, resources and actions enabled

by the Global Platform's workstreams adapted to each country's priorities and context. Section 3 presents additional country solutions, and upcoming UNDP publications will unpack the Framework in action in further countries.

The evolution of FRA

UNDP Financial Resilience in Agriculture initiative (FRA) has been working with governments, the insurance industry and partners to support the development of inclusive and resilient agricultural insurance markets that reach millions of smallholder farmers, build resilient business models for public and private market players and deliver long-term, transformative impact.

Leveraging in-country experience and global evidence, the initial **UNDP FRA Theory of Change**, presented in a consultation paper in 2024,⁹ was complemented with further thought leadership – the **Institutional Framework** and the outline of **Government Pathways** for transformation¹⁰ – to **broaden the agricultural insurance agenda from a focus on market development towards a systems transformation approach**. This approach is anchored in nationally defined public objectives and supported by coordinated action across public and private actors.

Furthering this approach, the “Agricultural Deep Dive”¹¹ positioned **increased access to agricultural finance for smallholder farmers as a public objective** and highlighted the role of insurance in providing risk intelligence and risk transfer to incentivize investment in risk reduction and climate adaptation, strengthen resilience and ultimately support insurability. This reinforces a perspective in which the primary goal

is not **the development of the insurance market itself** (i.e., **increased number of farmers insured**); instead, the main goal is embedding agricultural insurance in broader agricultural finance systems that contribute to **public objectives** (i.e., **increased access to affordable financing**).

Building on these conceptual advances, global cases and the accumulated country experience that FRA has gained through implementation, this publication further develops the initial Theory of Change, which articulates what the initiative wants to achieve into a more structured Operational Framework that defines how it can be achieved.

Together, the Theory of Change, this Operational Framework and the Country-led Solutions constitute FRA 2.0.



Government representatives and partners take part in a workshop on institutionalizing agricultural insurance at the 2025 FRA Community of Practice in Addis Ababa.

9 UNDP, “Advancing smallholder farmers’ resilience and adaptation to climate change” (New York, 2024). Available at <https://irff.undp.org/publications/advancing-smallholder-farmers-resilience-and-adaptation-climate-change>.

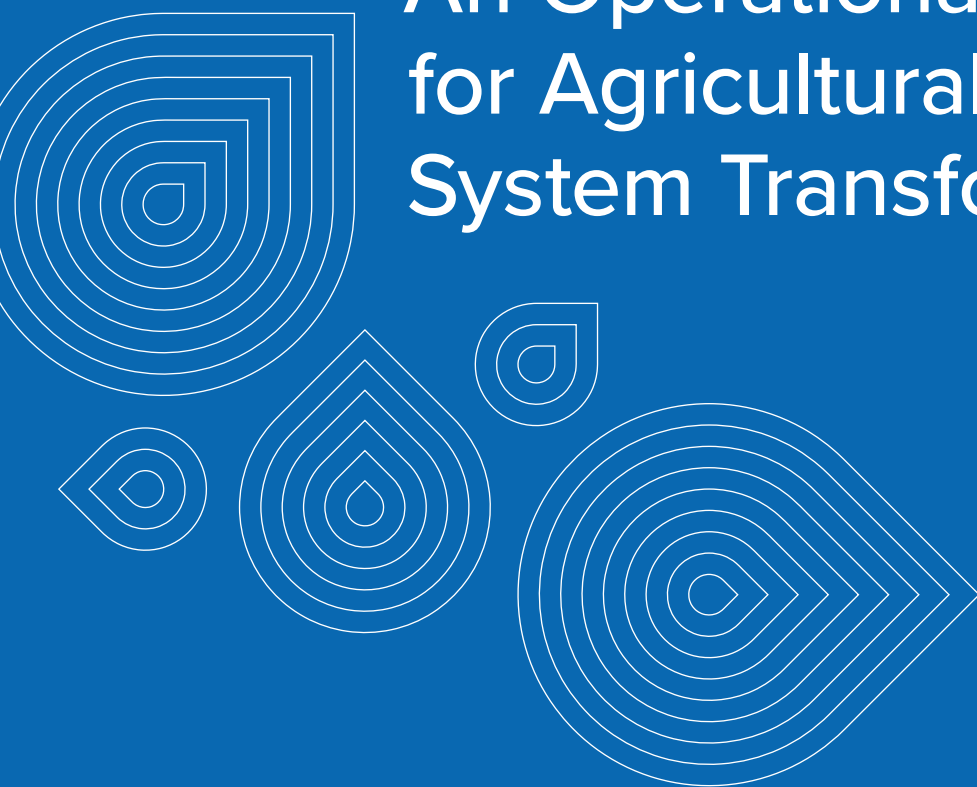
10 UNDP, “Building integrated agricultural insurance agendas: A framework for government action” (New York, 2025). Available at <https://irff.undp.org/training/building-integrated-agricultural-insurance-agendas-framework-government-action>; UNDP, “Government pathways to transform agricultural insurance systems” (New York, 2026). Available at <https://irff.undp.org/report/government-pathways-transform-agricultural-insurance-systems>.

11 UNDP and ISF Advisors, “Agricultural Deep Dive” (New York, 2026). Available at <https://irff.undp.org/paper/agricultural-insurance-deep-dive>.

SECTION

1

An Operational Framework for Agricultural Insurance System Transformation



System transformation results from interconnected and mutually reinforcing system changes that, through their cumulative effects over time, reshape how a system functions. This **Operational Framework for Agricultural Insurance System Transformation provides a structured approach for translating desired system change into coordinated actions**, identifying and empowering the country actors best positioned to lead and facilitate these actions and aligning the resources required to turn actions into actual system change. The Framework is therefore structured around three interconnected elements: **country actors**, the **resources** they need and the **actions** through which they drive system change.



THE OVERARCHING GOAL:

Public objectives

The public objective establishes the direction for system change. The fundamental question FRA 2.0 seeks to address is:

“What public objective is the country trying to achieve, and how can agricultural insurance be embedded into broader systems that contribute to that effort?”

This question positions **governments as market shapers**, with a central role in providing leadership and stewardship to guide a purpose-driven process of institutionalizing the agricultural insurance agenda. Therefore, the new thinking explicitly introduces a shift from addressing systemic barriers that constrain market development towards **actively shaping system change around a clear public objective**, creating the conditions for markets to

function sustainably and for country-led solutions to generate impact and scale within viable business models. This evolving perspective has been shaped and reinforced through dialogue with government officials and other stakeholders across the UNDP FRA Community of Practice (CoP) meetings held in Goa, India (2024), Addis Ababa, Ethiopia (2025) and Beijing, China (2026).¹²



COUNTRY ACTORS:

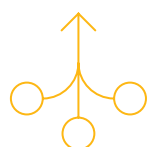
The agents of change

With the public objective establishing the direction for change, **FRA 2.0 focuses on identifying and empowering the country actors best positioned to lead it**. Rather than focusing primarily on capacity-building through training or ad hoc consultancies, FRA 2.0 **partners with country actors and engages them through a process that strengthens their agency and accountability to enable the resource base they need for change**.

Country actors are embedded in the agricultural insurance system as well as the broader systems that shape and are shaped by it, including agricultural finance and risk management. **Agricultural insurance is rarely their primary mandate; rather, it is one of the instruments through which they can advance their institutional mandates and contribute to broader public objectives**. They therefore bring different mandates, capabilities and influence to the change process, while ultimately being accountable for contributing to the public objectives set by their institutions and their country.

¹² UNDP, “UNDP Financial Resilience in Agriculture Community of Practice kicks-off in India”, 23 April 2024. Available at <https://irff.undp.org/events/undp-financial-resilience-agriculture-community-practice-kicks-india>; UNDP, “UNDP Financial Resilience in Agriculture Community of Practice 2025: High-level summary report” (New York, 2025). Available at <https://irff.undp.org/paper/undp-financial-resilience-agriculture-community-practice-2025-high-level-summary-report>; UNDP, “2026 Recap: Financial Resilience in Agriculture Community of Practice, Beijing”. Available at <https://irff.undp.org/2026-recap-financial-resilience-agriculture-community-practice-beijing>.

Country actors include public and private actors – all those who **lead, facilitate and contribute to the change process**. While each one has a distinct role and function within the system, “**country actors**” is used as the common reference throughout this publication. The different roles and types of action they undertake are further illustrated in Section 3, Country-led Solutions.



RESOURCES:

Nine core ‘buckets’

FRA 2.0 facilitates processes through which country actors become empowered to lead, facilitate and contribute to system change by aligning the resources they need to make decisions and take action. To enable this alignment, FRA 2.0 uses a **9Buckets lens**¹³ to broaden perceptions about what constitutes a resource base.

A **resource-based approach** starts from the premise that every person and institution brings resources that may enable or constrain change. It builds on the assets, capabilities and relationships that already

exist, while identifying where resource bases need to be adjusted to enable different decisions and actions. Effective action depends on aligning the resources country actors require with those they can access and mobilize. Where gaps remain, they must be addressed or treated as design constraints so that actions and pathways are realistic and implementable.

The 9Buckets lens calls attention to **nine types of resources**, each represented by a “bucket”. Together, the buckets form a resource base. When an actor’s buckets are filled with the resources it needs to make strategic decisions and act effectively, it is well positioned to achieve its objectives. When its resources are depleted or misaligned, success becomes more difficult to achieve. Resources may need to be added (such as evidence), removed (such as inaccurate assumptions) or strengthened (such as the ability to make a business case). Sometimes, the presence of one resource exposes an actor to risks that require other resources for mitigation (such as a budget allocation that must be spent in the current period, or a hierarchical position that limits control).

The 9Buckets lens can be applied by any actor to manage its own resource base or to gain insight into, and potentially contribute to, the resource base of others.

FIGURE 1

Examples of resources that can support agricultural insurance system change

Bucket	Examples
 SKILLS & HABITS	Ability to make the business case for agriculture insurance Ability to design and deliver agriculture insurance solutions Ability to build and maintain healthy partnerships
 INFORMATION & KNOWLEDGE	Evidence that agriculture insurance can enable public objectives Examples of country-led solutions that have enabled system change Understanding of agriculture insurance value chains

¹³ The 9Buckets lens was inspired by the Employee and Agent Empowerment Toolkit, CGAP, 2018, <https://www.cgap.org/sites/default/files/2025-09/CC-Guide/CGAP-Employee-Agent-Empowerment-Toolkit.pdf>

Bucket	Examples
 VALUES & ATTITUDES	- Belief that agriculture insurance can enable public objectives - Shared vision of a desired system change - Comfort with experimentation and innovation
 DIALOGUE & SUPPORT	- Relationships with agricultural insurance specialists - Troubleshooting assistance from actors that have experienced similar change processes - Encouragement from actors that believe in the change effort
 CONTROL & INFLUENCE	- Authority to make decisions or provide resources - Co-ownership of solutions through integrated agricultural insurance agendas - Involvement of actors with high levels of influence
 TOOLS & INFRASTRUCTURE	- FRA Global Platform - Climate data infrastructure - Strong monitoring, evaluation and learning (MEL) system
 REWARDS & PENALTIES	- Recognition for achieving agreed-upon targets or outcomes - New market opportunities made possible by change - Criteria that link future funding to sustained change
 TIME & ENERGY	- Time to participate in coordination activities - Patience for iteration - Public or political attention
 MONEY	- Budget allocation for implementing change - Funds for experimentation and iteration - Funds for convening stakeholders

ACTIONS:

Translating public objectives into system change and back

The public objective sets the direction and country actors lead the change process and necessary resource alignment. The **actions** provide the means through which desired system change can be pursued and actual system change achieved. The Framework provides a practical structure for moving from the public objective to the desired system change and the coordinated actions required to achieve it, while linking the resulting system change back to the public objective.

Step 1:

Country actors understand how insurance can contribute to public objectives and make a deliberate choice to use agricultural insurance as an instrument to contribute to a specific public objective. This

choice sets the direction for identifying the desired system change (step 2) and determining the actions and resources required to achieve it (step 3).

Step 2:

Country actors build a shared vision around the desired system change they want to pursue, through a co-creation process in collaboration with other relevant actors, and based on the specific country context, including their understanding of the barriers and opportunities within the agricultural insurance system.

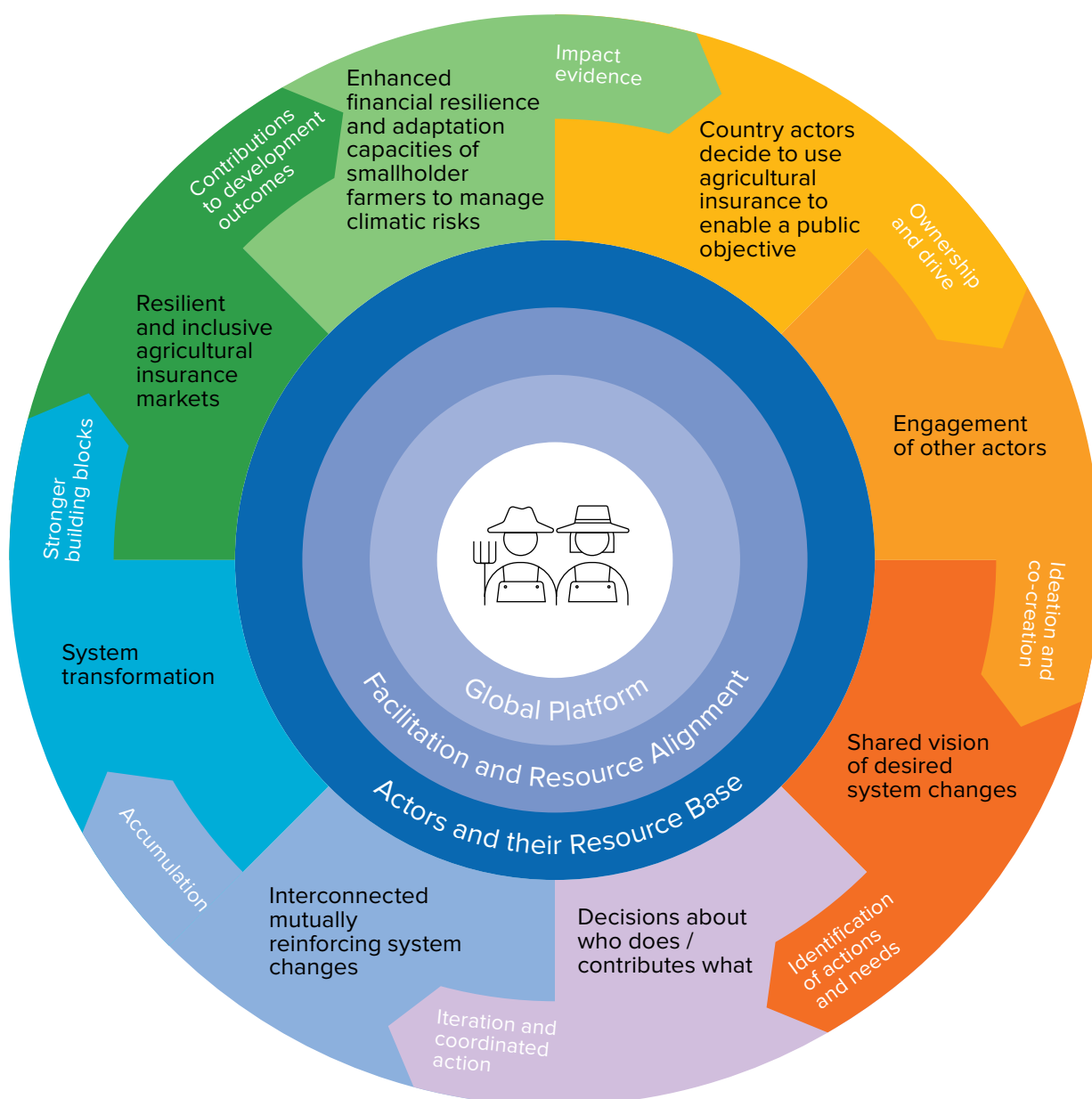
Step 3:

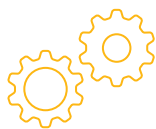
Country actors determine, iterate and take the coordinated actions required to pursue the desired system change. These actions bring together the complementary contributions and mandates of different public and private actors and, when supported by the resources required to act, can turn desired system change into **actual system change**. The actions address specific barriers, across different parts of the agricultural insurance system.

FIGURE 2

FRA Operational Framework:

How country actors translate public objectives into system change





COUNTRY-LED SOLUTION

Connecting market-level action to system change

Country-led solutions bring together the country actors, resources and coordinated actions required to pursue a desired system change in support of a public objective. They connect the **why, who, how and what**: the **public objective** that sets the direction (why), the **country actors** with the mandate and agency to lead change (who), the **resources** that enable them to act (how) and the coordinated **actions** through which they pursue the desired system change (what).

The country-led solutions presented in this paper operate at different levels. **Country-led Solution 1** connects multiple, mutually reinforcing system changes through the institutionalization and coordination of agricultural insurance in Ethiopia. It therefore illustrates how interconnected system changes can contribute to system transformation. **Country-led Solutions 2-5**, presented in **Section 3**, each focus on a specific system change and the coordinated actions through which country actors pursue it.

Within each country-led solution, actions may operate at the market level – addressing specific barriers, actors or market functions – but they become part of a **system-level approach when they are deliberately aligned with a public objective and contribute to a desired change in how the agricultural insurance system functions**. A country-led solution therefore brings together complementary actions that, taken together, can generate system change.

For each solution, one country actor takes the lead, based on its mandate, position and ability to mobilize other actors. The lead actor does not act alone: the solution depends on the complementary roles of other public and private actors, which may contribute finance, regulation, technical expertise, data, distribution, risk-bearing capacity or access to

farmers. Making these roles explicit clarifies who is responsible for what, how actors connect and how their contributions collectively advance the desired system change.

UNDP FRA supports these country-led solutions by facilitating processes through which country actors align around a desired system change, identify the actions required and mobilise relevant actors and resources. While the country actor leads the implementation of the country-led solution, UNDP FRA Global Technical Partners provide the technical resources required to inform and guide a locally owned process.

Depending on the system change being pursued, action may be required across three interconnected building blocks of an inclusive and resilient agricultural insurance market: **enabling environment, business development and market foundations**. These are not sequential stages or stand-alone interventions; rather, they represent **different functions and conditions that may need to be strengthened and connected within a particular solution**. Together, they provide the foundations for translating system change into **inclusive and resilient agricultural insurance markets that contribute to public objectives**.



UNDP Bangladesh's Monir Hoque leads a peer-learning workshop with government delegations from Nepal and Rwanda at the 2026 FRA Community of Practice in Beijing, exploring pathways for embedding agricultural insurance into public programmes and the institutions and systems that serve farmers.

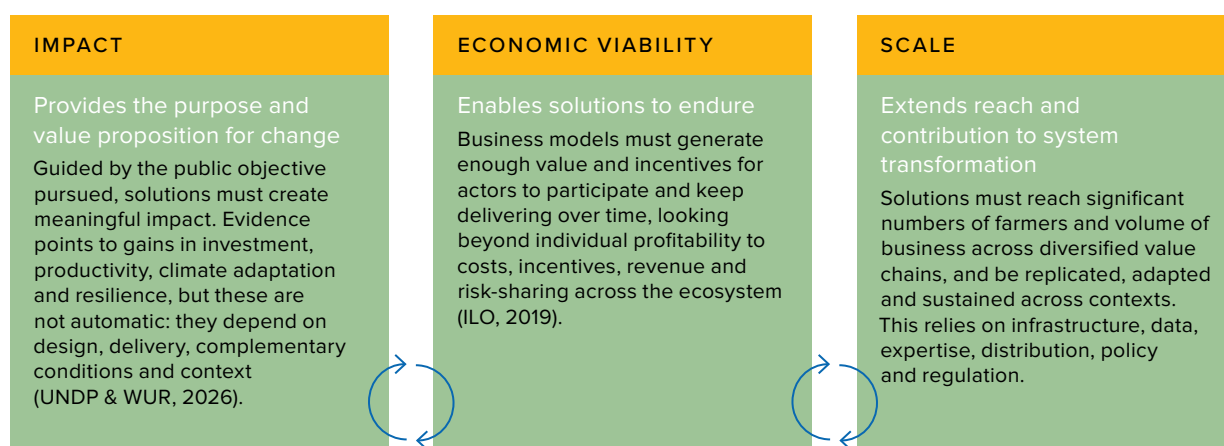
FIGURE 3

FRA 2.0 Theory of Change

COUNTRY-LED SOLUTIONS

Public and private actors align resources and complementary roles to pursue desired systems change. Multiple country-led solutions and their interconnected system changes can accumulate and reinforce one another, contributing to system transformation.

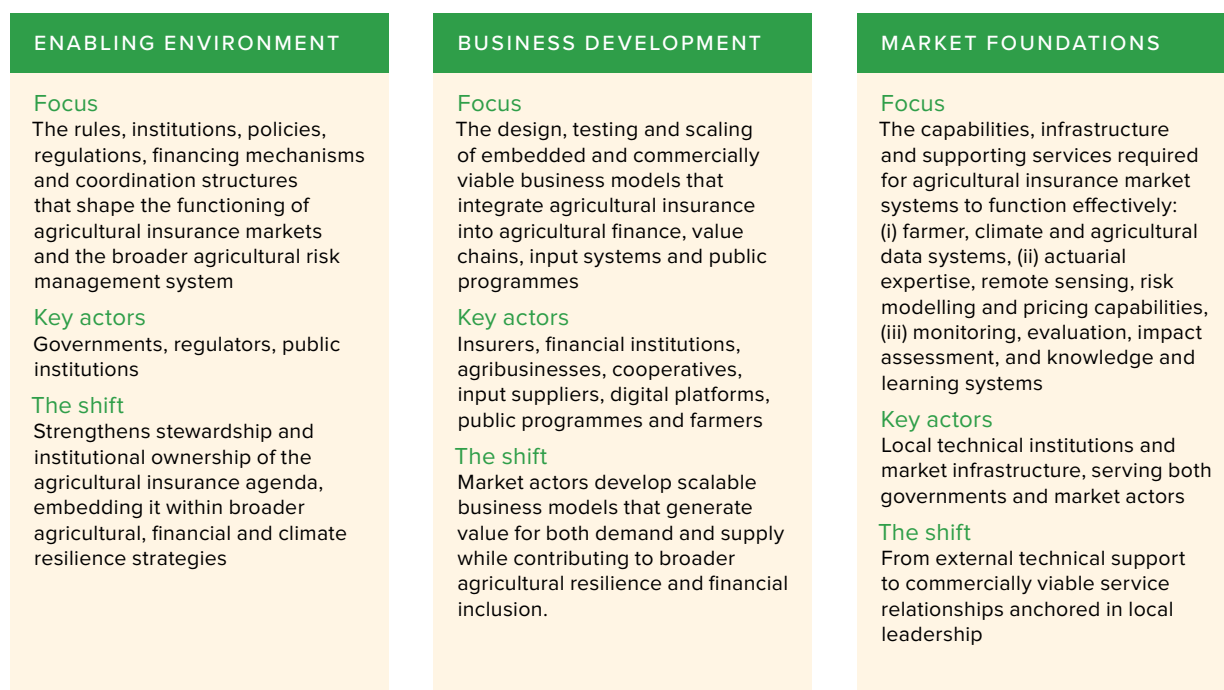
CRITERIA FOR SYSTEM TRANSFORMATION



Mutually reinforcing: Together, the criteria are a lens for designing and assessing both the system change being pursued and the country-led solutions that deliver it, so that they respond to the needs and realities of smallholder farmers and contribute to the relevant public objective.

THREE BUILDING BLOCKS

Action may be required across **three interconnected building blocks** of an inclusive and resilient agricultural insurance market.





FRA Global Platform

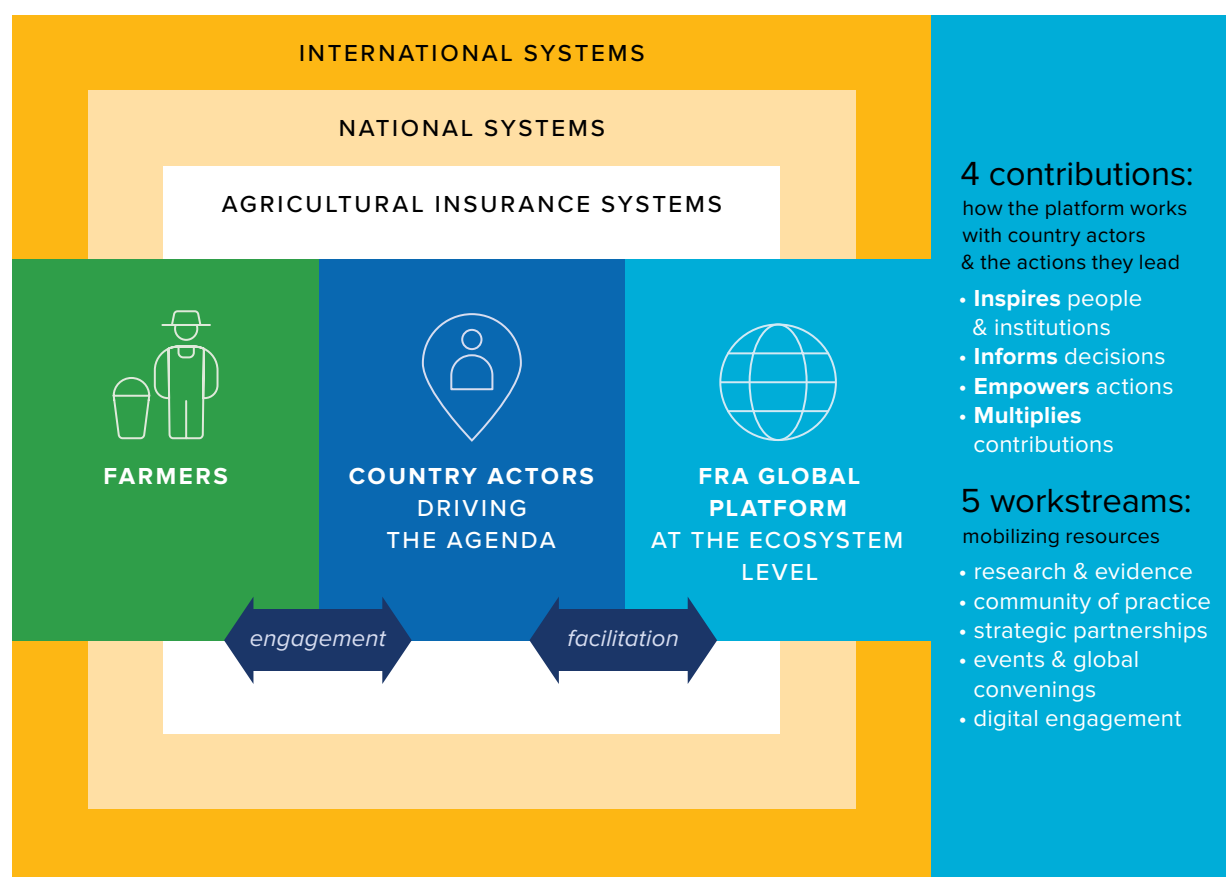


Country actors drive agricultural insurance system transformation, but the resources that enable them to do so are often distributed beyond any single institution, programme or national system. They sit across a wider ecosystem: a living web of actors, relationships, resources and infrastructures spanning multiple levels. In agricultural insurance, this web connects **agricultural insurance systems**, the broader national systems in which they are embedded – e.g., risk management, agricultural finance, climate adaptation – and the **international systems** through which political attention, evidence, partnerships, solutions and other resources are shaped and mobilized across countries. Country actors lead the actions that drive system change; the wider ecosystem is where the resources they need – and the other actors who hold them – are distributed.

The FRA Global Platform translates FRA's resource-based facilitation approach to this **ecosystem level** by creating a continuous two-way flow between country experience and ecosystem resources. In one direction, it helps country actors access the political attention, evidence, partnerships, solutions and other resources they need to lead change. In the other, it enables country experience to strengthen the shared resource base available to others by turning implementation experience into evidence, frameworks, tools and common language that can inform action across countries. In this sense, the Platform is not a separate layer of FRA 2.0, but the mechanism through which facilitation extends beyond individual country processes.

FIGURE 4

The FRA Global Platform as a two-way flow between country experience and ecosystem resources



Country actors are not passive recipients of the Platform; they drive it. The Platform does not replace country ownership or prescribe solutions. It acts as a facilitating body that lets many actors – governments, insurers, investors, development partners and technical institutions – align around shared priorities without any single actor controlling the others. Country priorities set the agenda, and country experience is the raw material for the shared evidence and models that the Platform generates.

The Platform reflects the same three elements (country actors, resources, actions) that structure the Operational Framework. Its **four contributions** describe how it works with country actors and the actions they lead; its **five workstreams** are the resources it mobilizes to make those contributions.

The Platform's four contributions to system transformation are:



It **inspires people and institutions** by shaping agendas and norms so that agricultural insurance is embedded in how public objectives are pursued and recognized as a strategic and catalytic tool.



It **informs decisions** by turning country implementation experience into shared evidence, frameworks and tools – a global public good on which decision-makers across the ecosystem can draw.



It **empowers actions** by building the cooperation, capability and alignment of the actors who deliver, through partnerships, peer support and shared, country-led priorities.



It **multiplies contributions** by spreading and replicating proven, adaptable solutions across countries, so national contributions compound instead of staying isolated.

These contributions are not linear. In practice, inspiring people and institutions, informing decisions, empowering actions and multiplying contributions reinforce one another. A peer exchange may shift how a government understands its role in agricultural insurance while also surfacing practical evidence, building relationships with partners and creating an opening for another country to adapt the same approach. A global convening may raise political attention while also generating new partnerships and giving country experience a route to influence international agendas. The value of the Platform lies in making these interactions more intentional, continuous and productive.



Participants gather in Goa, India, for the launch of the Financial Resilience in Agriculture Community of Practice in 2024.

To make these contributions, the Platform mobilizes the **resources** of country actors and their partners through **five mutually reinforcing workstreams** that support interconnected system changes. Facilitation within each workstream is dynamic and adaptive, responding to evolving country priorities, actor capabilities, available resources and emerging opportunities:

1. Research and evidence translates country implementation experience into shared evidence, frameworks, tools and common language, helping governments, market actors and partners to identify and inform what works, under what conditions, and how successful approaches can be adapted across contexts.

2. The Community of Practice creates structured peer exchange among governments, practitioners and market actors, enabling countries to learn from one another, surface implementation experience and shape collective learning priorities.

3. Strategic partnerships align financial, technical and institutional partners around shared priorities and pathways to scale, connecting governments, insurers, investors, development finance institutions and others to mobilize the resources and expertise that country implementation requires.

4. Events and global convenings

position agricultural insurance within broader development, climate, food systems and investment conversations, elevating government and practitioner voices, building new partnerships, and influencing agendas, investment decisions and collective action.

5. Digital engagement sustains the relationships, knowledge exchange and visibility needed to maintain collaboration between convenings, supporting evidence dissemination, amplifying country experience and enabling continuous engagement.

In this way, the FRA Global Platform extends the Operational Framework beyond individual country applications. Driven by country actors and their priorities, it turns country-led solutions into shared resources for the wider ecosystem and ensures that ecosystem resources are better aligned with the needs, priorities and leadership of countries. Its purpose is not to grow the Platform for its own sake, but to strengthen the ecosystem conditions that allow agricultural insurance systems to contribute more effectively to public objectives, reach smallholder farmers at scale, and support resilience to climate risk.



Lu Zhiwei, Deputy Manager of the Actuarial Department at China Agricultural Reinsurance, shares research on the development of agricultural catastrophic models in China at the 2026 FRA Community of Practice in Beijing.





SECTION
3



Country-led solutions



Across different countries, UNDP FRA has applied the framework to support the development and implementation of **innovative solutions led by country actors** that address specific barriers and opportunities within the agricultural insurance system.

Within this context, **UNDP FRA's role is to facilitate country-led processes**, rather than to prescribe or own the solutions. Through this approach, UNDP FRA strengthens local ownership, builds institutional capacity and creates the conditions for country-led solutions to be sustained and scaled beyond the lifespan of the initiative.



Disclaimer

The country-led solutions presented in this section illustrate how the Operational Framework can be applied in practice. Each solution articulates a public objective and a desired system change that a lead country actor, with the support of other actors, seeks to achieve through coordinated action. The actions presented include those already undertaken, those planned or yet to be implemented, and others may emerge as the country-led process evolves. They are therefore illustrative rather than exhaustive and do not represent all country-led solutions developed by country actors across FRA partner countries. Three solutions have been selected for this publication to demonstrate the application of the Framework; additional solutions will be presented in forthcoming publications.

Embedding insurance in Cooperative Bank of Oromia's lending portfolio in Ethiopia

PUBLIC OBJECTIVE*

Deepen financial inclusion in the agriculture sector, as set out in the National Agri-Finance Implementation Roadmap 2025–30 (NAFIR), anchored in Ethiopia's Homegrown Economic Reform Agenda 2.0 (HGER) and the Ten-Year Development Plan (TYDP) and aligned with the National Financial Inclusion Strategy (NFIS).

other country-led solutions

other country-led solutions

DESIRED SYSTEM CHANGE

Cooperative Bank of Oromia (CBO) embeds agricultural insurance into its agricultural lending operations as a strategic financial instrument for managing residual climate-related risks.

RATIONALE

Insurance is often bundled with credit, with the premium added to the cost of the loan, without changing how the financial institution prices or manages the underlying risk. As a result, insurance has limited implications for the institution's core business and is not used as a genuine risk-management instrument.

ACTIONS & RESOURCES	BUSINESS DEVELOPMENT	ENABLING ENVIRONMENT	MARKET FOUNDATIONS
 LEAD ACTOR Cooperative Bank of Oromia	- Set up an insurance desk to manage the relationship with insurers. - Analyse climate risk across the agricultural loan portfolio to decide which risks to reduce, retain and transfer. - Adjust loan terms to reward climate-smart agriculture (CSA) practices. - Co-design and pilot a credit-insurance solution in one priority value chain.	Share portfolio evidence with NBE and the RFSU to inform risk-based treatment of insured agricultural loans.	- Track loan uptake, repayment and - portfolio quality in the pilot to build the - business case for the embedded - approach.
 OTHER ACTORS Ministry of Agriculture, National Bank of Ethiopia, Insurance industry	Insurance industry: - Co-design the insurance solution with CBO. - Price cover on the residual risk only, reflecting the risk-reduction measures CBO applies in its portfolio.	Ministry of Agriculture's Rural Finance Service Unit (RFSU): Present CBO's experience as a contribution to NAFIR and use it to engage other financial institutions. National Bank of Ethiopia: Recognize insurance as a credit-risk mitigation instrument; Explore incentives through risk-adjusted prudential requirements.	Ministry of Agriculture's RFSU: Train CBO insurance-desk staff on agricultural insurance; Document CBO's experience and lessons; Provide a MEL tool to generate evidence.

*The public objective is reached through the accumulation of system change across all country-led solutions. This page shows one solution's contribution.

Institutionalizing the Insurance Component of the Input Voucher System (IVS) Programme implemented by Agricultural Transformation Institute (ATI) in Ethiopia

PUBLIC OBJECTIVE*

Increase farmers' and pastoralists' incomes and livelihoods through higher productivity and competitiveness, as articulated in the Agriculture Sector Ten-Year Plan, anchored in Ethiopia's Homegrown Economic Reform Agenda 2.0 (HGER) and the Ten-Year Development Plan (TYDP).

other country-led solutions

other country-led solutions

DESIRED SYSTEM CHANGE

ATI institutionalizes agricultural insurance within the IVS approach under ACCII, integrating insurance as an integral component of its climate-smart agricultural commercialization model.

RATIONALE

Insurance is often bundled with other agricultural inputs through national programmes as a technical solution rather than embedded as a policy instrument, limiting its scalability and sustainability.

ACTIONS & RESOURCES	ENABLING ENVIRONMENT	BUSINESS DEVELOPMENT	MARKET FOUNDATIONS
 LEAD ACTOR Agricultural Transformation Institute	- Review the policy and technical constraints of the current IVS insurance model. - Propose policy recommendations to the Ministry of Agriculture and federal government. - Work with NBE on the regulatory changes the model needs.	- Set up an insurance desk to engage the insurance industry. - Pilot the institutionalized model in selected regions.	- Build the data needed for product design and targeting (e.g. farmer and voucher records). - Collect evidence on the pilot. - Develop an operational manual to integrate and scale insurance across ACCII programmes.
 OTHER ACTORS Ministry of Agriculture (RFSU), Regional Bureaus, Insurance industry	Ministry of Agriculture's Rural Finance Service Unit (RFSU): Facilitate dialogue with the country's Regional Bureaus of Agriculture; Advocate for integrating agricultural insurance in federal programmes.	Regional Bureaus: Support pilot implementation. Insurance industry: Co-design insurance solution with ATI's insurance desk and technical partners.	Ministry of Agriculture's Rural Finance Service Unit (RFSU): Train ATI insurance-desk staff; Document experience and lessons; Provide a MEL tool to generate evidence. Insurance Industry: Provide risk-transfer capacity, including reinsurance, through the MRSP.

*The public objective is reached through the accumulation of system change across all country-led solutions. This page shows one solution's contribution.

Increasing local underwriting capacities and risk retention through the Tanzania Agricultural Insurance Consortium (TAIC) in Tanzania

PUBLIC OBJECTIVE*

Strengthen access of financial services and products to agriculture sector, as articulated in the Financial Sector Development Master Plan 2020/21–2029/30, which is anchored in the Tanzania Development Vision 2025 and aligned with the country's national development plans.). The Government of Tanzania's TAIS Guidelines further establish a clear ambition to increase the contribution of agricultural insurance from less than 1% to 10% by 2030.

↑ other country-led solutions ↑

↑ other country-led solutions ↑

DESIRED SYSTEM CHANGE

Local insurance industry, through TAIC, strengthens its capacity to collectively pool and underwrite agricultural risks, increases local risk retention, and sustainably expands agricultural insurance coverage.

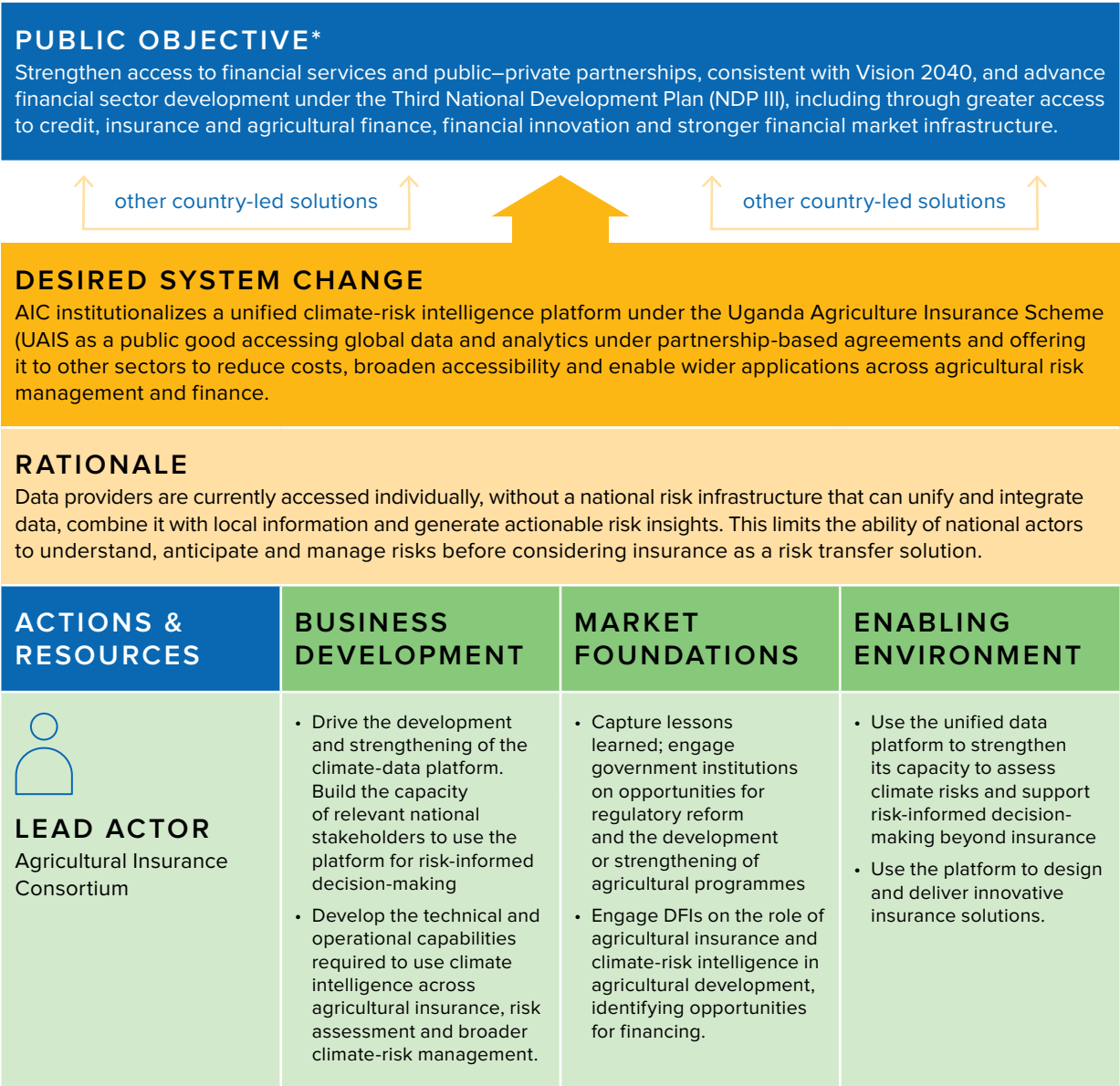
RATIONALE

Strengthening domestic capacity and risk-sharing mechanisms can enable insurers to retain more agricultural risk locally and create conditions for more affordable and sustainable insurance products.

ACTIONS & RESOURCES	BUSINESS DEVELOPMENT	MARKET FOUNDATIONS	ENABLING ENVIRONMENT
 LEAD ACTOR Tanzania Agricultural Insurance Consortium	- Design TAIC's institutional set-up and a viable business model for national risk pooling. - Pilot integrated insurance solutions with demand-side partners (Ministry of Agriculture, TADB).	- Host a UNDP FRA Champion (an embedded technical expert, 15 months) to strengthen internal capacity and refine the business and operating models. - Document lessons from embedded and integrated models. - Set up a MEL framework to generate evidence for scaling.	- Share evidence with TIRA and the Prime Minister's Office to - inform TAIS implementation and regulation.
 OTHER ACTORS Tanzania Insurance Regulatory Authority (TIRA), Ministry of Agriculture, Tanzania Agricultural Development Bank, Prime Minister's Office (PMO)	MoA and TADB: Establish an insurance desk within their operational structure to engage with TAIC under TAIS; articulate demand and scalable business opportunities through government and financial institution policy instruments.		TIRA: Revise regulations based on TAIC's experience; Anchor TAIC solutions in the TAIS framework; Advocate for policy reform and explore premium-subsidy schemes with other ministries. PMO: Elevate the profile of agricultural insurance to institutionalize the agenda; Coordinate national agricultural insurance policy with sector ministries. MoA: co-design policy-backed approaches to integrate insurance into national programmes and financial institution financing flows.

*The public objective is reached through the accumulation of system change across all country-led solutions. This page shows one solution's contribution.

Building the case for a Unified Digital Climate Data Platform to drive climate risk intelligence as a new business line offered by Agro Insurance Consortium (AIC) in Uganda



ACTIONS & RESOURCES	BUSINESS DEVELOPMENT	MARKET FOUNDATIONS	ENABLING ENVIRONMENT
 OTHER ACTORS MoFPED, MAAIF, Bank of Uganda, IRA, Financial Institutions, Caffé Africa		• Ministry of Finance, Planning and Economic Development (MoFPED) and Ministry of Agriculture, Animal Industry and Fisheries (MAAIF): Facilitate the integration and validation of relevant agricultural and farmer-level data sets and promote the use of the platform across agricultural programmes and value chains • Insurance Regulatory Authority (IRA): Support the integration of insurance sector data and ensure that the platform is aligned with the regulatory and supervisory requirements governing agricultural insurance.	• Financial institutions: Establish insurance/ risk-finance functions within their operations to engage with AIC; use climate-risk analytics to assess agricultural lending portfolios; identify opportunities for climate-smart lending; co-design insurance solutions for priority value chains • Café Africa: Convene coffee value-chain actors; advocate for the use of climate intelligence and agricultural insurance respectively as risk mitigation and risk-transfer instruments • Coffee value chain actors: Use data to inform sourcing strategies and design of sustainability projects; facilitate partnerships with financial institutions to increase access to finance to their suppliers (farmers, cooperatives).

*The public objective is reached through the **accumulation of system change across all country-led solutions**. This page shows one solution's contribution.



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