

A close-up photograph of rice panicles, showing the golden-brown grains and green leaves. The image is slightly blurred, focusing on the texture of the rice.

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Targeting Women in Inclusive Insurance

SOCODEVI's challenges in making agricultural insurance gender inclusive

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Our history

SOCODEVI is a non-profit NGO, created in **1985** by a group of cooperatives and mutuels in Quebec (Canada) in order to share their know-how.

SOCODEVI core business is to support cooperatives and helps them to consolidate as catalysts of inclusive, sustainable socio-economic development. Our ultimate goal: To improve the living conditions of families in developing countries



Our expertise



AGRIFOOD



AGROFORESTRY



**LOCAL ECONOMIC
DEVELOPMENT**



GENDER EQUALITY



**ENVIRONMENT AND
CLIMATE CHANGE**



SUSTAINABLE FORESTRY



**AGRICULTURAL RISK
MANAGEMENT**



**SOCIAL HOUSING AND
OTHER SERVICES**

Lessons learned from the IFC-ILO's CoP (In4Women)

- Get a structured approach (pillars) to strengthen the women's insurance market
- Learn about the various issues and strategies of the CoP's members through shared commitments

Pillar 1: Assess and understand the Opportunity

- ❖ Perform Customer Segmentation: Understand and Map your Women Customers' Life Journeys (C4)
- ❖ Conduct market research using Human-Centered Design to have high quality, relevant insights to use in the Customer Value Proposition development process (C5)

Pillar 2: Create targeted value propositions

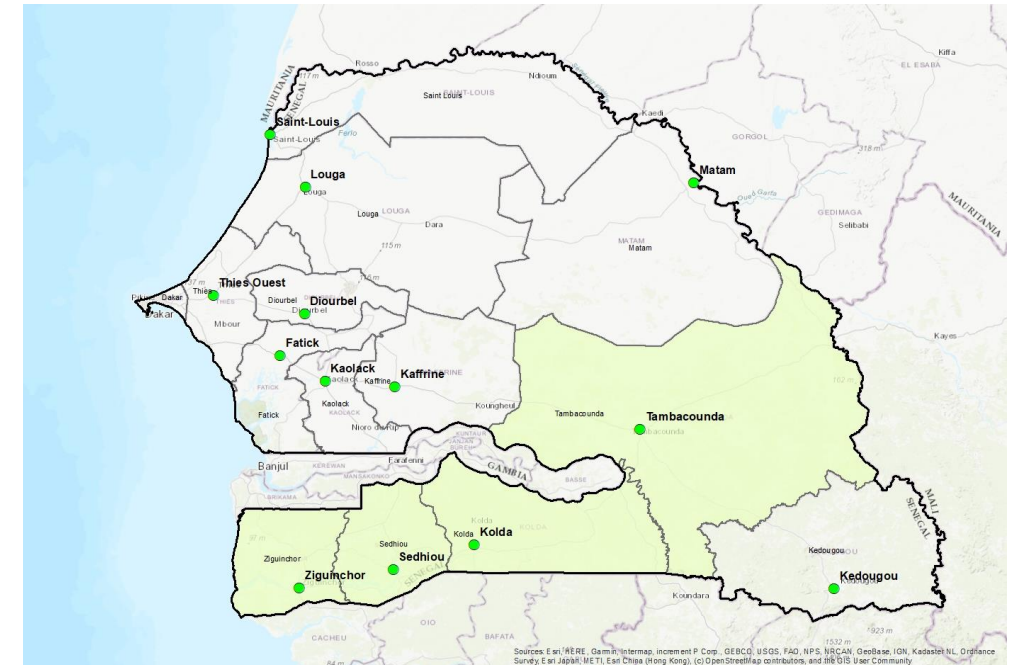
- ❖ Design Customer Value Propositions/Solutions (not Products) for Women using Human-Centered Design (C8)



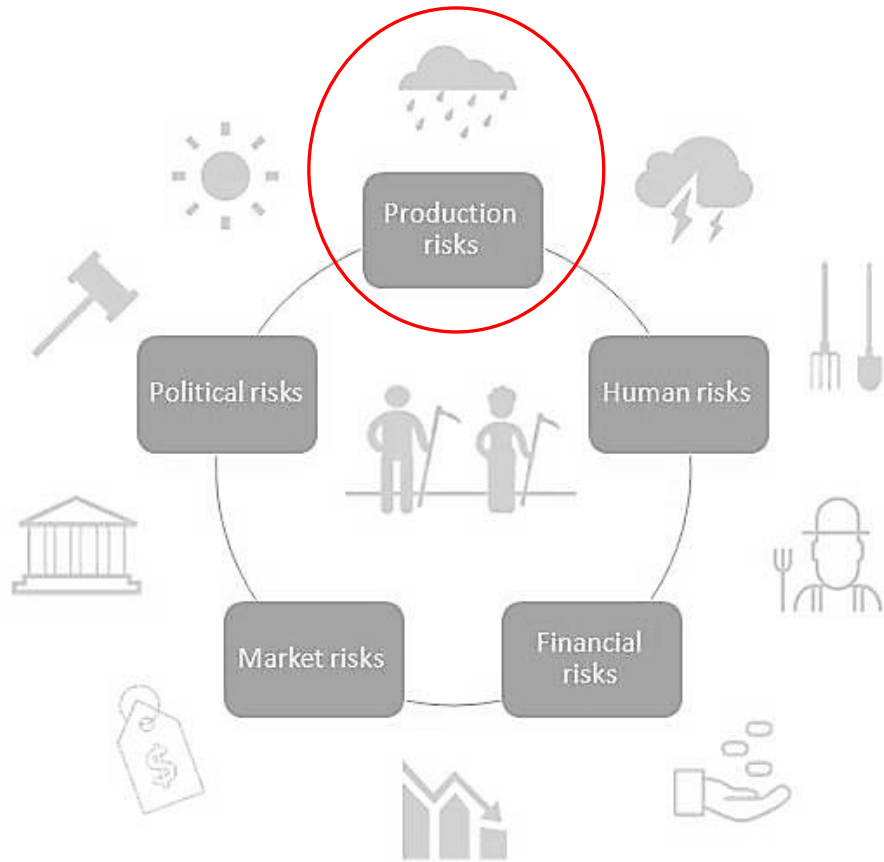
Leveraging the CoP knowledge to an actual project...

Strengthening the agricultural insurance (AI) offer for women in four (4) regions of Senegal

- Duration: 5 years (sponsored by Global Affairs Canada)
- Current stage: Year 1
- Four (4) regions of Senegal
- Direct partners :
 - ✓ 7 000 women in 150 Women agricultural groups (WAG)
 - ✓ 30 grassroots cooperatives and microfinance institutions (SFD)
 - ✓ 1 National agricultural insurance company
- Productions: rice, banana, peanut and maize



Dealing with the specificities of agricultural insurance...



- Farmers are exposed to many types of risks (prioritization issue)
- Farmers are active in different crop and animal Value chains (VC) that have their own risk profiles
- Men and women of the same household can be active in different VC or have different roles in the same VC



- Need to have a gender-sensitive Baseline survey
- Need to have gender-specific VC analysis

Gender-sensitive baseline survey ⁽¹⁾



Household Questionnaires

- Survey of 500 households (population: 27 949 members; 581 economic groups; 4 commodities)
- Global questions to both members of the household and separate (confidential) interviews for the woman and the men (to insure free expression and equal treatment)
- Topics:
 - ✓ Data related to the Multidimensional Poverty Index (MPI): Health, Education and living conditions
 - ✓ Technical and environmental knowledge
 - ✓ Women empowerment levels (decision making processes within households)

Focus groups

- Eight (8) groups, 33 women leaders and 33 women farmers
- To better understand and analyze the data collected during the survey



Gender-sensitive baseline survey ⁽²⁾



Types of related key indicators

- Number of women who use agricultural insurance
- Proportion of women who have the necessary knowledge to use insurance
- Proportion of households in which women participate in the decision-making process
- Number of leaders in Women agricultural groups who have capacities to establish business links with financial services providers, including agricultural insurance

Gender-sensitive Value chain analysis ⁽¹⁾

Gender-related constraints limit the role and contribution of women to Value chains development and consequently their ability to take advantage of the resulting opportunities.

The main findings of the value chains analysis are:

- Roles along value chains are assigned on both a gendered and unequal basis
- For the four sectors, women are rather represented at the level of the production, processing and distribution
- Women's work is undervalued and generally unpaid. They very often remain absent from upstream activities such as the supply of inputs and downstream activities such as the sale of products
- There is a low share of women in the sharing of income from sales and control of family income
- Production controlled by women is generally intended for self-consumption and the needs of their families. Crops that generate marketable surpluses are controlled by men



Main takeaways...

- Agricultural insurance is a specific sector of insurance that fits into a complex and multivariate economic ecosystem.
- Agricultural insurance development in southern countries faces specific elements of complexities to deal with (low insurance culture, low level of financial literacy, diversity of ethnic groups and languages, gender issues, etc.). Building a structured strategy to address the women's market must consider this complexity.
- Parametric agricultural insurance is a complex product that requires significant communication and vulgarization efforts
- Agricultural insurance is not a silver bullet. Its development is intimately linked to other facilitating and structural conditions of the economic environment (access to credit and land, quality inputs, structured markets, etc.)



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