



Department
for Environment
Food & Rural Affairs



Funded by
UK Government

Darwin Initiative Main and Post Project Annual Report

Submission Deadline: 30th April 2019

Darwin Project Information

Project reference	25-004
Project title	Livelihoods Insurance from Elephants (LIFE) in Kenya and Sri Lanka
Host country/ies	Kenya and Sri Lanka
Lead organisation	International Institute for Environment and development (IIED)
Partner institution(s)	AB Consultants (Kenya) and Institute for Policy Studies (Sri Lanka)
Darwin grant value	£337,666
Start/end dates of project	01/06/2018 – 31/03/2021
Reporting period (e.g., Apr 2018 – Mar 2019) and number (e.g., Annual Report 1, 2, 3)	Jun 2018- Mar 2019, Annual Report 1
Project Leader name	Paul Steele
Project website/blog/Twitter	https://www.iied.org/livelihoods-insurance-elephants-life-kenya-sri-lanka https://www.iied.org/covering-elephant-tracks-can-insurance-compensate-farmers-for-wildlife-damage http://www.dailymirror.lk/article/Inception-Workshop-How-critical-is-the-human-elephant-conflict--161120.html
Report author(s) and date	Paul Steele, Dilys Roe, Barbara Chabbaga, Anne Kamau, Sharon Cheshire, Athula Senaratne, Manoj Thibbotuwawa, 7 th May 2019 (with agreed extension)



@international Elephant Conservation.org



@worldwildlife.org

1. Project rationale

This project is facilitating private markets to insure small scale women and men farmers for damage caused by Human Wildlife Conflict (HWC), primarily from elephants. This will provide support for insurance in two countries – Kenya and Sri Lanka - where HWC is a serious threat to livelihoods and to biodiversity and there is interest from private insurers to address this gap in the market.

Human Wildlife Conflict (HWC) imposes major economic and human costs on poor women and men farmers in many parts of the world, particularly around protected areas. In many cases this leads to killing of wildlife by local people, either directly in defence or from revenge, or through their support for illegal killing by external poachers.

Elephants are a major source of HWC in both Africa and Asia. They trample or eat crops, damage property, and sometime cause human injury or even death. In Kenya, about 35 people are killed by elephants each year and wildlife authorities shoot between 50 and 120 problem elephants every year. In Sri Lanka, each year up to 80 people are killed by elephants and over 230 elephants are killed by farmers. The Sri Lankan elephant is listed as endangered and there are only between 2,500-4,000 remaining in the wild, a drop of 50% in the past 60-75 years.

Globally, many different interventions have been tried to reduce HWC - including physical and financial measures – but have had limited success. Personal insurance has been used as an alternative strategy in a limited number of cases – notably the Namibia “HACISIS” scheme – but to date there have been few efforts to involve commercial insurance companies. Both Kenya and Sri Lanka, have, however, started to explore the potential of such a scheme. The research is focusing on four key challenges facing private insurance schemes:

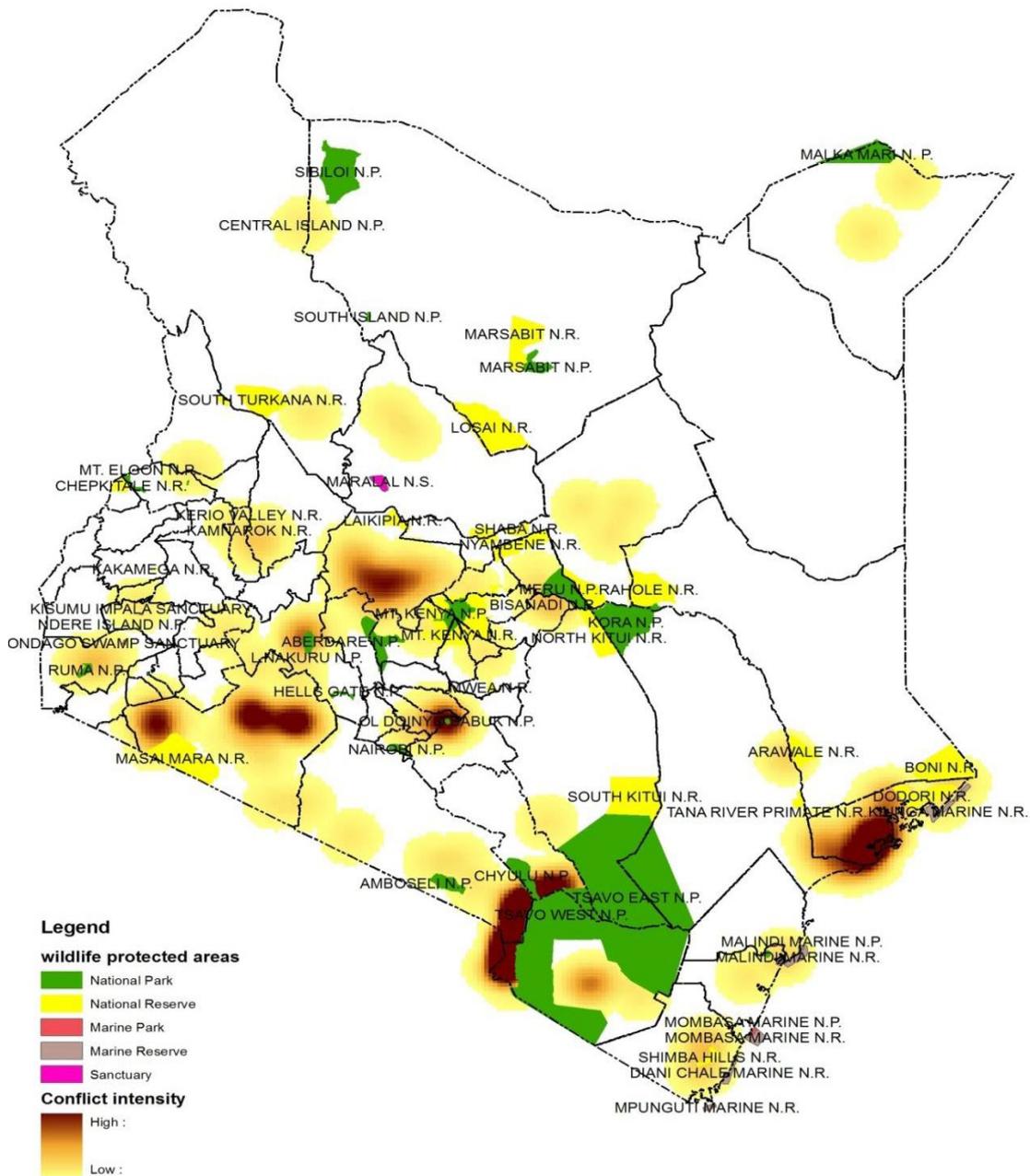
- *Cost effective insurance administration*
- *Timely and fair payments*
- *Creating incentives for good management*
- *Financial sustainability of payments*

This project is intended to help the governments of those countries to pilot new insurance schemes, learn from each other, and develop an effective national approach. The research is generating lessons from these two focus countries of Kenya and Sri Lanka that can be used to inform the development of similar schemes elsewhere.

In Kenya the project is working in two counties in the south of the country with severe human elephant conflict: Taita Taveta and Kajiado (Amboseli) – please see map below. The project is designing and implementing an insurance scheme which will enrol up to 1000 households of the most vulnerable households within the first year of implementation. The project will aim to target at least 10% female headed households or 100 households by the end of the first year of implementation of the insurance scheme.

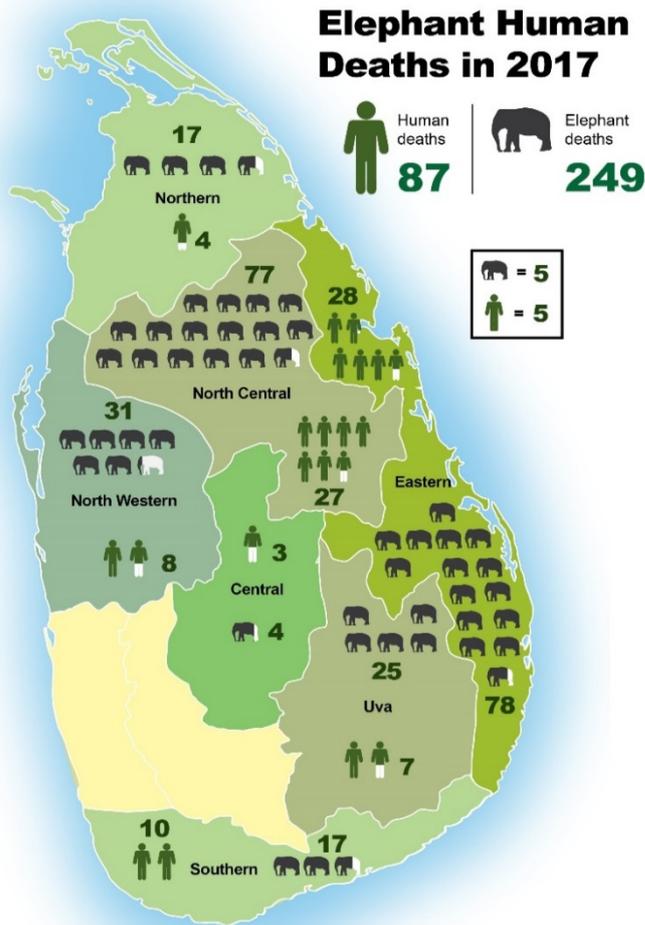
In Sri Lanka, HWC is very prevalent in the North-central and North-western Province where human deaths were 27 in 2017 – please see map below. By year two, the project is intended to put in place an insurance pilot in Anuradhapura District in North-central Province and Kurunegala District in North-western province. During the course of year two it is intended that at least 250 households are enrolled in the pilot insurance scheme in each District making a total of 500 households benefitted. The project will aim to target at least 10% female headed households or 50 households within a year in the pilot areas. By the end of the project by year three the Government of Sri Lanka and private insurance companies are expected to be committed to a national level private insurance scheme.

Human-elephant conflict hotspots in Kenya – with pilot areas of Tsavo and Amboseli (Kajiado)



Source: National Wildlife Conservation Status Report, 2015-17

Human and Elephant Deaths in Sri Lanka in 2017 showing pilot are of North Central Province



Source: Institute of Policy Studies, based on Department of Wildlife survey, 2017

2. Project partnerships

Within Kenya, the project partner is AB Consultants who are designing the micro-insurance scheme. AB Consultants is an independent market driver that seeks to increase penetration of insurance into Kenya and other parts of the sub-Saharan Africa, focusing on micro-insurance. AB Consultants have played a pro-active role to develop their workplan, undertake field work and prepare the Situation Analysis. As well as developing and testing the insurance scheme, AB Consultants are undertaking the baseline and post-implementation research for the project. This was initially planned to be undertaken by the Kenyan Institute for Public Policy Research (KIPPRA) but despite agreeing to be partners at the proposal stage, and a protracted discussion before, during and after the inception workshop, it finally transpired that KIPPRA were unable to undertake the work. As a result, AB Consultants have taken on additional research tasks, although they are primarily an insurance advisory service and we will need to adjust expectations accordingly. This change in partnership was communicated to the Darwin Initiative and agreed in a Change Request submitted on 8 February 2019 and approved thereafter on 21st March 2019.

In Kenya the project also has strong government partners led by Dr Erustus Kanga, Deputy Director, Wildlife Conservation, Ministry of Tourism and Wildlife who is responsible for a taskforce on HWC in Kenya. The Government has recently given greater emphasis to the challenge of HWC through the 2013 Wildlife Conservation and Management Act which includes provision for increased levels of compensation for HWC. The Darwin project is co-financing and co-hosting with the Ministry of Tourism and Wildlife and the Insurance Regulator a dialogue

with private insurers to develop a national insurance scheme, where the Darwin funded micro-insurance scheme will be shared. This national dialogue will involve 60 participants over two days with the Minister of Tourism and Wildlife as the Chief Guest.

In Sri Lanka the partner is the Institute of Policy Studies (IPS) which was established by an Act of Parliament in December 1988 and formally set up as a legal entity in April 1990. The IPS has established itself as the foremost economic policy research institute in the country and has gained recognition in the South Asian region for its independence and excellence in analytical research. IPS have played an active role to organise the inception workshop in Colombo in January 2019, prepare workplans and budget, design field survey materials and draft the Situation Analysis.



@Institute of Policy Studies

Left to Right: IPS Research Fellow, Athula Senaratne, Director General of the Department of Wildlife Conservation, Chandana Sooriyabandara, IPS Executive Director, Dushni Weerakoon, Chief Economist of the International Institute for Environment and Development (IIED), UK, Paul Steele at the Darwin Sri Lanka project inception workshop on 10th January 2019

In Sri Lanka the project has also formed close links with government through the Department of Wildlife Conservation (DWC) whose mission statement is to “To conserve wildlife and nature by the sustainable utilization of men, material and land through participatory management, research, education and law enforcement and ensure the maintenance of biodiversity and forest cover as exist today”. The Director General Mr. Sooriyabandara of the DWC was the chief guest at the Darwin project inception workshop. He made a presentation along with his colleague Mr. Marasinghe who is responsible for legal compliance.

The project has also developed close links with the World Bank in Sri Lanka who have recently agreed the \$45 million World Bank Ecosystem Conservation and Management Project (ESCOMP) which includes activities to address HWC among rural households. <http://www.worldbank.org/en/news/press-release/2016/09/05/government-of-sri-lanka-and-world-bank-sign-agreement-to-protect-sri-lankas-ecosystems> This World Bank loan project has recently started and is providing support for electronic and vegetative fencing to prevent damage by elephants. IIED and IPS have had two sets of meetings with the World Bank on the possibility of collaboration and co-financing of this Darwin project has been agreed in principle.

In Sri Lanka, the project has also developed partnerships with two different insurance companies – Janashakthi Ltd (now taken over by Allianz) and Sanasa Insurance Company Limited. Janashakthi (now taken over by Allianz Sri Lanka) is a major commercial insurance company that has expressed interest to be a partner in piloting insurance for human elephant conflict in Sri Lanka. Started in 1994, Janashakthi is now the third largest Non-Life Insurer in Sri Lanka with 522,000 policies in non-life insurance. The company has over £30 million paid in claims, an island wide branch network of 113 branches, a 24-hour call centre and an around the clock assessor service. Sanasa is a private insurance company in Sri Lanka that has expressed strong interest to be involved in piloting insurance for HWC. Sanasa Insurance Company Limited (SICL) is affiliated to the Sanasa cooperative movement of rural farmers. Thus, its focus is on micro-insurance for rural households.

The project has been implemented in a participatory way with both the Kenyan and Sri Lankan teams learning from each other’s experience through regular zoom calls (of which there have been three so far at 1.5 hours each) where AB Consultants, IPS and IIED have participated.

3. Project progress

This is reported against the original application logframe although we submitted a minor logframe change request on 8th February but did not yet hear back from Darwin.

3.1 Progress in carrying out project Activities

The first output is to provide technical support to a national scheme to insure HWC in Kenya based on the 2013 Wildlife and Conservation and Management Act. The activities in our workplan under this output completed are:

- **Situation analysis** of HWC and role for private insurance: *completed February 2019*
- **Technical support to the national dialogue** on HWC hosted by the government to agree a national framework: *dates set for 15-16th May*
- **Insurance product design** with insurance and re-insurance companies will take place facilitated by AB Consultants: *ongoing with AB Consultants currently in the field*

Future activities include:

- **Technical support for insurance implementation** to be provided when the insurance product is rolled out with AB Consultants: *scheduled for later in second year*
- **Monitoring and reviewing the insurance scheme** to be undertaken by AB Consultants: *scheduled for year 3*
- **Documenting lessons learned in the final year to be undertaken by AB Consultants and shared at a workshop hosted by the Ministry.**
-



@AB Consultants

The AB team at a field visit with Mr. Muterian Ntanin, Operation Commander, Rangers at the Maasai Wilderness Conservation Trust offices in Kajiado County

Kenya project progress

The project started in June 2018 when we arranged the inception workshop on 28th June 2018 in Nairobi for the Kenya country work. Participants included IIED (Cinzia Cimmino, Dilys Roe, Holly Dublin, Paul Steele) AB Consultants (Anne Kamau, Barbara Chabagaga, Rita Kawira), KIPPRA (Nancy Laibuni) ACRE Africa (Rahab Kariuki), Minet Kenya (Eric Rugo, Tobias Gitonga, Francis Maina), Kenya Ministry of Tourism and Wildlife (Erustus Kanga) and National Treasury (John Nyagena)

At the inception workshop, the key issues were discussed and the detailed workplan agreed with roles for the major stakeholders. It was agreed to focus on selected pilot locations for a crop damage insurance scheme. This would complement the national scheme to insure HWC in Kenya based on the 2013 Wildlife and Conservation and Management Act. For the national scheme, issues to be addressed include what kind of animals will be insured against and what kind of loss and damage is to be insured. The government of Kenya has started discussions with insurance companies, including Aon Insurance (now known as Minet) and is budgeting for government to pay the cost of compensation.

After a long period of negotiation with the Kenya Institute of Public Policy Research and Analysis (KIPPRA) it became clear that it would be difficult for KIPPRA to accept funds for the project without Treasury approval – a slow and bureaucratic process. Prior to any signature of the initial contract, KIPPRA voluntarily decided to terminate their involvement in the project. Faced with this, IIED invited AB Consultants a much more agile and flexible organisation to take on the full responsibility for the project including the field work that was to have been conducted by KIPPRA. AB Consultants responded positively but it took until 10th January 2019 to finalise the new contract, workplan and budget with AB Consultants.

This 6-month delay in finalising the revised and enlarged AB Consultants contract and workplan will delay the design of the insurance scheme to the middle of the second year (instead of end of the first year).

Following the contract revision, in early 2019, AB Consultants embarked on field trips to the two pilot sites for inception meetings to understand the issues from a field perspective and establish partnerships on the ground in Kajiado and Taita Taveta counties. The consultants left for Voi (Taita Taveta) on 14th January 2019 and were there through to the 17th of January when they travelled to Kajiado county. They held inception meetings in Kajiado on the 18th January and on 5th to 7th of March. During the trip AB Consultants were able to meet several Non-governmental Organizations including Taita Taveta Wildlife Conservation Association, Kenya Wildlife Services, Coastal aid, The County Government of Taita Taveta, Wildlife Works, Kenya Wildlife Conservation Association, Tsavo Con and Big life Foundation.

In early 2019, AB also completed their Situation Analysis report which assessed the nature and extent of human elephant conflict in Kajiado and Taita Taveta counties. This Situation Analysis was reviewed by IIED and comments integrated to complete the report by AB Consultants. A copy of the draft report is included as an attachment.

AB Consultants has also been busy preparing for the national dialogue on insurance and human wildlife conflict on 15-16th May, which has required major technical and administrative support.



@AB Consultants

A focus group discussion held under a tree in Rombo, Kajiado county in Kenya

Output 2 is to provide technical support to **pilot insurance schemes in Sri Lanka**. So far Janashakthi Insurance Company and Sanasa Insurance company have expressed interest. Activities completed include:

- **Situation analysis** of HWC and role for private insurance by the IPS with guidance from the DWC: *completed*.
- **A national workshop** of stakeholders interested in HWC in partnership with DWC: *scheduled for year 2*.

Future activities include:

- **Insurance product design** in partnership with Janshakthi, Sanasa Insurance, other companies etc will take place under the oversight of the DWC: *scheduled for year 2*.
- **Technical support for insurance implementation** will be provided when the insurance product is rolled out in partnership with Janshakthi, Sanasa Insurance Company etc: *scheduled for later in year 2*
- **Monitoring and reviewing the effectiveness of the insurance scheme** will be *undertaken by IPS in year 3*
- **Documenting lessons learned** in the final year will be undertaken by IPS and shared at a workshop hosted by the DWC.

Sri Lanka project progress

For Sri Lanka, the Institute of Policy Studies (IPS) has agreed its workplan with IIED and has undertaken a national literature review and met with key stakeholders. The national inception workshop was held on 9 January 2019 with about 40 stakeholders from the Department of Wildlife Conservation, private insurance companies, IPS and IIED (see photo below).



@ Institute of Policy Studies

Darwin Sri Lankan inception workshop on 10th January 2019 group photo

The inception workshop was documented on the IPS website <http://www.ips.lk/ips-iied-explores-possibility-private-insurance-mitigate-human-elephant-conflict/> and received wide publicity in the Sri Lankan press (click on links for articles).

Press Coverage

IPS and IIED Explore Private Insurance to Mitigate Human-Elephant Conflict		
Sunday Times	13 January 2019	Media Coverage
Daily News	15 January 2019	
Daily FT	15 January 2019	
The Island	15 January 2019	
Daily Mirror	16 January 2019	
Lanka News Web	20 January 2019	

The Sri Lankan IPS team have now completed their Situation analysis, identified a firm to conduct field level participatory data collection and designed a field level household survey to conduct a baseline of 200 households.

The IPS team and IIED have also met with the World Bank to discuss initial co-financing of the insurance pilots. The World Bank has expressed a preference to competitively select an insurance company to make it easier to fund and to ensure the best scheme is chosen. The World Bank has proposed that the insurance scheme is included in their formal mission documentation (i.e. aide memoire) based on a request made by the Department of Wildlife Conservation including it to their annual plan and put a proposal to the existing World Bank funded ESCAMP. The insurance part would then be included as a non-consultancy service for a defined period of time, for which the Bank will need some guarantee the payments for scheme can be picked up from other forms of financing. However, in order to make necessary budget allocations and include in the procurement planning, the Department of Wildlife will need to buy in to this idea, need IPS support and detailed inputs related to the site where the piloting will be done in line with the proposal format used by the project. ESCAMPs mid-term

review has been postponed to latter part of May to early June this year. IPS has meet with the Department of Wildlife to follow up on these details.

IPS were in mid-April just about to start the field survey for quantitative and qualitative data collection. But then the recent terrorist attacks happened in Sri Lanka on Easter Sunday and since the country has been under curfew with regular security operations. This may delay the start of the field data collection to the latter part of May.

This ongoing security situation in Sri Lanka will it is estimated delay the design of the insurance scheme to the middle of the second year (instead of end of the first year).

The third output is to agree **global best practice** on the role of private insurance in addressing HWC. Activities completed are:

- The first activity is a **global review of existing insurance schemes for HWC** and other farmer focused insurance schemes including climate change: *completed by IIED* <https://pubs.iied.org/16648IIED/>
- A **communication strategy** will be developed to engage key experts and practitioners working in conservation and insurance: *draft completed by IIED*

Future activities are:

- In the second and third year of the project **international experts** from conservation organisations and the insurance industry will join the national workshops.
- At the end of the project an **international workshop** will be organised bringing together stakeholders from Kenya and Sri Lanka and international experts to link to other processes such as the IUCN HWC Taskforce and other channels.
- A final **report and video** will disseminate lessons learned

Global level project progress

At the global level, the project flyer and project web page have been developed and uploaded by IIED. <https://www.iied.org/livelihoods-insurance-elephants-life-kenya-sri-lanka>

The communication strategy to identify and engage global practitioners from the conservation communities and insurance communities has been drafted by IIED and is awaiting review by AB Consultants and IPS.

The global literature review of existing experiences of HWC insurance and compensation schemes and other high-risk insurance schemes has been completed by IIED and uploaded with a blog to the IIED website. <https://www.iied.org/covering-elephant-tracks-can-insurance-compensate-farmers-for-wildlife-damage> This paper was peer reviewed by WWF's HWC insurance expert. <https://pubs.iied.org/16648IIED/>

IIED was invited to participate in an international meeting on HWC in Namibia which has been a pioneer of community led insurance approaches to HWC.

Through this dissemination material, IIED's Darwin project was picked up by WWF, FAO and IUCN. IIED have now been invited by WWF to join an emerging global alliance of international organizations working to raise the profile of HWC and how it can be address at country level and given more prominence in the run up to the 2020 Conference of the Parties of the Convention on Biological Diversity (CBD).

This alliance includes the FAO, GEF, IUCN, UNDP, USAID, World Bank and is facilitated by the WWF. The alliance will be preparing a short statement or common narrative on HWC, a brochure on ongoing activities which will include this Darwin project and a longer flagship report on how to address HWC. The group is collecting a list of upcoming meetings at which joint advocacy events on HWC will be organized.

3.2 Progress towards project Outputs

Output 1 "*In Kenya, a national scheme for HWC insurance designed and implemented by project end for female and male farmers by private insurance companies*" is slightly behind

schedule. This has been partly to do with a delayed start to the project and a long negotiation over partnerships and roles as discussed above.

Indicator 1.1: “By January 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally” has been met - the situation analysis has been completed and is attached.

Indicator 1.2 “By end of year 1 insurance scheme designed and agreed with insurance company “is behind schedule because of a delay in starting the fieldwork in Kenya. The project has had to distinguish between the large existing government funded compensation scheme for HWC with the micro-insurance scheme that is the focus of the Darwin project. To make effective progress, the Darwin project has decided to work (as in Sri Lanka) in pilot areas (of Kajiado and Taita Taveta counties) as a basis for the development of a national scheme. Depending on progress with the pilot micro-insurance schemes in Kajiado and Taita Taveta, a national scheme of micro-insurance will be proposed. However, it may be challenging to actually implement a full national micro-insurance scheme by project end. In addition to a micro-insurance approach, the Government of Kenya is also keen to have a private insurance company administer its government funded compensation scheme and this is the focus of the national dialogue on insurance which the Darwin project is co-financing on 15-16th May 2019.

It is too early to report progress against indicators 1.3, 1.4 and 1.5.

Output 2: “*In Sri Lanka, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies*” is largely on track pending agreement from the World Bank to co-finance the premiums in the first year. Unlike Kenya, where the intended output is a national scheme, the output in Sri Lanka is a pilot to be implemented. This is therefore intrinsically more manageable than the Kenya output. The challenge facing the Sri Lanka pilots is that with the recent tragic Easter Sunday terror attacks the tourism industry will be very hard hit (the UK FCO is currently advising against any non-essential travel to Sri Lanka and other countries are currently doing the same). At the inception workshop before the attacks, the tourism industry had been identified as a possible source of co-financing premium payments for the HWC insurance, but this will be challenging to take forward in the current context.

Output 3: “*Global best practice agreed for the role of private insurance in reducing human wildlife conflict*” is on track. Through the global review of best practice and other project dissemination material, IIED have been invited to join a global alliance on HWC with FAO, GEF, IUCN, UNDP, USAID, World Bank and facilitated by the WWF (and others may join). This will be an excellent outlet for sharing project results and findings.

3.3 Progress towards the project Outcome

The anticipated outcome for this project is “Improved conservation of *Loxodonta Africana* and *Elephas Maximus* and reduced negative impacts of wellbeing of poor farmers through reduced human wildlife conflict in Kenya and Sri Lanka”. It is too early in the overall project timeframe to record much progress against the outcome indicators:

0.1 Elephant fatalities from HWC reduced by 10% by project end from an established baseline

0.2 Loss and damage incurred by female headed farming households from HWC covered by insurance reduced by 20% by project end from an established baseline

0.3 Loss and damage incurred by male headed farming households from HWC covered by insurance reduced by 20% by project end from an established baseline

0.4 Increased financial inclusion (i.e. access to financial services) for poor women and men through access to insurance (against a baseline of zero at start of project)

However, from field work and discussions to date and the results of the literature review we have recognised that effective insurance design will not be easy and it may be challenging to achieve these project outcome indicators. They will need to be revisited in the year 2 once the project design has been completed and we will submit a change request if necessary.

3.4 Monitoring of assumptions

Outcome assumptions:

1. Elephants fatalities and losses due to HWC does not change significantly due to other factors such as change in rainfall and climate, changes in farming practices and change in use of other techniques to prevent HWC such as electric fencing:

Comment: This assumption holds true and insurance may be tied to changes in technique to reduce HWC in order to minimise this risk

2. Government holds or can access data on elephant fatalities via MIKE/PIKE data

Comment: This assumption has not yet been fully tested

3. Government holds or can access data on pre-project levels of loss and damage (via existing, uninsured claims):

Comment: This assumption does not fully hold true as data only available on human deaths and injuries but not available on crop damage which is likely to be focus of Darwin project. So, insurance design will need to identify ways for claimants to demonstrate this data.

- 4. Land holding provides a useful proxy for relative wealth and data on this can be collected as part of the insurance enrolment process:

Comment: Not tested but we have no reason to expect that this should not hold true

Output 1 and 2 Kenya and Sri Lanka assumptions

1. Insurance companies are willing to partner on the project

Comment: this assumption seems to be holding true so far. In Kenya we have interest from Minet insurance company and in Sri Lanka we have interest from Sananasa Ltd and Janashakhti (now owned by Allianz).

2. Households in pilot site are interested in taking out insurance against HWC and willing to participate in the project:

Comment: This assumption appears to be holding true based on preliminary field discussions, but we will not be able to test this until premium levels have been determined

3. Government remains committed to private insurance as an option for mitigating HWC:

Comment: This assumption is holding true as evidenced by strong government engagement in both Kenya and Sri Lanka

4. HWC remains a problem and claims are actually made:

Comment: It is too early to test this assumption. HWC is definitely a problem, but the insurance scheme is not yet designed so claims are not yet being made (although in Kenya they continue to be made against the government compensation scheme which has not yet agreed how to settle them).

Output 3: global best practice

- 1. Useful lessons emerge from the two country case studies that are of interest to the wider conservation community

Comment: It is too early to test this assumption since we have not yet drawn any lessons from the country case studies. However, the level of interest in the project and approaches from WWF, FAO etc indicate this assumption will hold true

3.5 Impact: achievement of positive impact on biodiversity and poverty alleviation



@ Sunday Times Sri Lanka

Wild elephant killed by Sri Lanka farmers

The anticipated impact of this project is: "Sustainable private insurance schemes reduce impacts of human wildlife conflict on livelihoods of poor women and men and elephants' deaths thus improving achievement of the Sustainable Development Goals and Convention on Biological Diversity". It is too early to assess a contribution to this impact since the insurance schemes have not yet been designed and implemented. However, we see no reason to expect that the project will not contribute. In Kenya, more than 65 per cent of wildlife live outside of national parks and can encroach on villages any day. An estimated 35 people are killed by elephants each year in Kenya. More than 100 African elephants are killed every day; in 2011 alone, almost 12 per cent of the population was destroyed. This is primarily by ivory poachers, but local people may be involved or turn a blind eye as they resent wild elephants. Kenya's elephant population has plummeted from about 167,000 to 35,000 within 40 years. Meanwhile Kenya's human population of 40 million is predicted to reach nearly 100 million by 2050 putting further pressure on natural ecosystems and wildlife. Initial fieldwork in Kenya has borne out these dynamics.

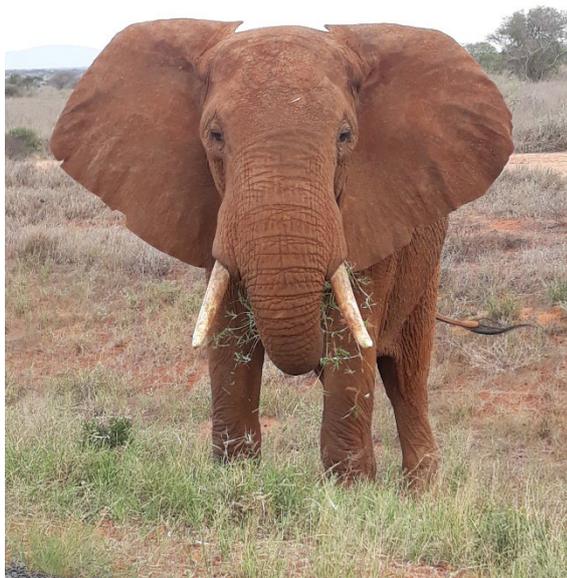
In Sri Lanka, during the five-year period of 2011-2015, there were 414 human deaths due to elephant attacks (over 80 deaths per year), and 6320 incidents of property damages (DWC 2015). The data is not collected on a gender disaggregated basis but generally both women and men are affected. On the other hand, 1147 elephants died due to this problem over the same period - an average of 230 a year or over 4 elephants killed per week. The Situation analysis has reiterated these issues.

4. Contribution to the Global Goals for Sustainable Development (SDGs)

The project will support SDG 1, "End poverty in all its forms everywhere" and SDG 15 "Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss" by reducing income loss due to HWC from elephants and reducing elephant fatalities. SDG 1 will be supported by increasing rural incomes of women and men farmers in Kenya and Sri Lanka. Often the farmers affected by HWC are some of the country's poorest farmers living in remote rural locations with limited access to services. SDG 15 on halting biodiversity loss will be addressed by reducing fatalities of elephants due to farmers killing these animals for protection against HWC. So far it is too early to identify contribution to these SDGs, but the project is on track to address them.

5. Project support to the Conventions, Treaties or Agreements

The project's outcome of Improving the conservation of *Loxodonta Africana* and *Elephas Maximus* and reducing poverty among affected households through reduced human wildlife conflict (HWC) in Kenya and Sri Lanka and its methodologies to achieving this are very relevant to the CBD and, in particular, to the following articles: 8. In-situ Conservation (8e sustainable development adjacent to protected areas; 8j equitable sharing of benefits; 11. Incentive Measures (economically and socially sound measures that act as incentives for conservation); 12. Research and Training (12b encourage research which contributes to conservation); 17. Exchange of Information (facilitate the exchange of information relevant to conservation). The CBD focal point was invited to the inception workshop in Sri Lanka in January 2019 but unfortunately was unavailable.



@AB Consultants

The infamous Tsavo Red elephant taken in Taita Taveta County

6. Project support to poverty alleviation

In Kenya the project intends to design and implement a microinsurance scheme which will enrol up to 1000 households of the most vulnerable households within the first year of implementation. The project will aim to target at least 10% female headed households or 100 households by the end of the first year of implementation. As the insurance implementation has not yet started, these poverty reducing impacts cannot yet be measured.

In Sri Lanka, HWC is very prevalent in the North-central and North-western Province where the insurance pilots are planned. During the project period it is intended to pilot insurance schemes in two districts with two different companies – Janashakthi Ltd (now Allianz) and Sanasa Insurance Company Limited. So, in the short term by year two, the project is intended to put in place an insurance pilot in these two districts. During the course of year two it is intended that at least 250 households are enrolled in the pilot insurance scheme in each District making a total of 500 households benefitted. The project will aim to target at least 10% female headed households or 50 households within a year in the pilot areas. By the end of the project by year three the Government of Sri Lanka and private insurance companies are expected to be committed to a national level private insurance scheme. As the insurance implementation has not yet started, these poverty reducing impacts cannot yet be measured.

7. Project support to gender equality issues

HWC imposes significant costs to female farmers. Female farmers may be involved in guarding their crops at night and may face significant costs from loss and damage (death, injury, property damage and crop damage). These are likely to be particularly severe for female headed farming households.

By ensuring that female farmers are also targeted by the project, the project will entail that female farmers also face reduced loss and damage from HWC.

Financial inclusion and access to financial services such as banking and insurance is a major challenge for women in both Kenya and Sri Lanka. Women face considerable discrimination and cultural and institutional blockages to these services, particularly in Kenya. The project will work with the insurance companies identified to ensure that women are not discriminated against and indeed are actively encouraged to take out private insurance to mitigate the risks of HWC.

The project will measure its contribution to gender equity by collecting gender disaggregated data on the number of female and male farmers impacted by HWC. It will also measure the number of female and male insurance policy holders, claimants and pay-out recipients. The project has set targets that at least 10% of the insurance policy holders must be women. As the insurance implementation has not yet started, these gender equality impacts cannot yet be measured.

8. Monitoring and evaluation

Monitoring and evaluation is central to this project as the core activity is monitoring and assessing the effectiveness of private insurance for mitigating HWC to improve biodiversity (measured in reduced elephant fatalities and reduced poverty (measured in reduced loss and damage from HWC). Thus, the project has started this year in both Kenya and Sri Lanka with a baseline of published and survey data of the extent and scale of HWC in both biological and poverty terms.

This will then be followed up in the second year with the intervention of introducing insurance and then the third year sees a thorough monitoring and evaluation of this insurance scheme according to biological, poverty related and gender dis-aggregated criteria. A related aspect of the project's monitoring and evaluation will be to assess the nature and seriousness of the insurance claims made and whether they are genuine or fraudulent.

Project activities and outputs are monitored by regular team zoom calls of IIED, the Kenya team (AB Consultants) and the Sri Lanka team (Institute for Policy Studies, IPS). These calls involve each team from Kenya and Sri Lanka reporting for 45 minutes on their progress and then discussion and shared lesson learning. So far three group calls have been held over the first year.

The main change so far to the M&E plan is that in Kenya AB Consultants are now responsible for all the activities as KIPPRRA did not join the project. In future we may want to adjust some of the logframe indicators especially on elephant fatalities etc once we are clearer on what data actually exists and how accessible it is.

9. Lessons learnt

Having two project countries generally worked very well this last year. It stretched the budget and required additional monitoring and quality control by IIED – but it allowed the two countries to learn from each other and share different approaches which gave further lessons.

The two countries took different approaches to their project launch and inception workshop activities. In Kenya the inception workshop was the very first activity and took place in late June 2018 as an orientation workshop to prepare workplans before project contracts had even been signed with the key stakeholders. The Kenya inception workshop was then followed by a

six month delay as one of the organisations (KIPPRA) decided to pull out of the project. In Sri Lanka by contrast, the project inception workshop took place in January 2019 after IPS had collected much of the Situation Analysis data which they could then share and with a much larger group of 40 stakeholders allowing a broader discussion of project activities and approach.

The two countries are able to share and benefit from different skill sets within their respective teams. AB Consultants are a micro-insurance design consultancy strong in participatory insurance design – but with limited experience of wildlife damage issues. We have complemented their skills set by hiring an expert in HWC based in Kenya to provide occasional advice and guidance to AB Consultants. By contrast IPS are strong in quantitative economics analysis with some knowledge of HWC but limited knowledge of insurance design. They have addressed this by hiring an insurance expert from a private insurance consultancy who also teaches in University of Colombo to join the team on a part time basis.

Through our regular project zoom calls, AB Consultants and IPS have been able to learn from and build on each other's approaches and lessons. AB Consultants has briefed IPS on the mechanics of insurance design while IPS have briefed AB Consultants on the techniques for quantitative survey design.

10. Actions taken in response to previous reviews (if applicable)

Not applicable as this is first year of review

11. Other comments on progress not covered elsewhere

The major risk facing the project is in Sri Lanka country due to the enhanced security situation following the Easter Sunday terrorist attacks. It is hoped that these are a one off and the security situation will return to normal, but this remains to be seen. As already indicated the current security situation will delay the start of the Sri Lankan field work by approximately one month. In the medium term, the inevitable decline in tourism removes tourist revenues in Sri Lanka as one otherwise strong potential source of co-financing for the insurance premiums.

12. Sustainability and legacy

The project has been working with Kenyan and Sri Lankan national level decision makers in the public and private sector from the very start of the project to ensure that the experience and lessons learned are continued beyond the life of the project.

In Kenya the project is now focusing as in Sri Lanka on a pilot scheme (using micro-insurance) but we will also be following progress with the government compensation scheme. The links between these two approaches will be the subject of the national insurance dialogue on 15-16th May. This two-day workshop with about 60 participants is being co-organised by the Ministry of Tourism and Wildlife and the Insurance Regulator and will be opened by the Minister of Tourism and Wildlife as the Chief Guest.

In Sri Lanka, the project will be focusing on selected pilot sites, but will ensure that by the end of the project the government and private insurers are committed to a national level scheme. In Sri Lanka, there are some government funds available for HWC compensation and an ongoing World Bank project is interested to provide co-financing and to continue the implementation beyond the life of the project.

The project has already developed a literature review of global best practice to replicate and develop the use of private insurance for HWC in other countries. The findings from Kenya and Sri Lanka will be disseminated through HWC alliance which we have been invited to join with the FAO, GEF, IUCN, UNDP, USAID, World Bank and facilitated by the WWF. The alliance will be preparing a short statement common narrative on HWC, a brochure on ongoing

activities which will include this Darwin project and a longer flagship report on how to address HWC. The group is collecting a list of upcoming meetings at which joint advocacy events on HWC will be organized and where details of this Darwin project can be shared.

13. Darwin identity

The Darwin initiative was given visibility on all project flyers and workshops (see photo below).



@ AB Consultants

Darwin Logo being used at the Kenya inception workshop

Several of the news articles published on the Sri Lanka inception workshop explicitly credited the Darwin Initiative, DEFRA and the UK government: <https://lankanewsweb.net/news/67-general-news/38293-uk-assists-sri-lanka-to-introduce-insurance-schemes-for-farmers-affected-by-elephants>

The Darwin Initiative is a distinct programme. Its identify is understood by the project partners, AB Consultants and the Institute of Policy Studies of Sri Lanka. It has also been explained to the government counterparts the Ministry of Tourism and Wildlife in Kenya and the Department of Wildlife Conservation in Sri Lanka.

14. Project expenditure

Please expand and complete Table 1. If all receipts have not yet been received, please provide indicative figures and clearly mark them as Draft. The Actual claim form will be taken as the final accounting for funds.

Table 1: Project expenditure during the reporting period (1 April 2018 – 31 March 2019)

Project spend (indicative) since last annual report	2018/19 Grant (£)	2018/19 Total Darwin Costs (£)	Variance %	Comments (please explain significant variances)
Staff costs (see below)				
Consultancy costs				
Overhead Costs				
Travel and subsistence				
Operating Costs				
Capital items (see below)				
Monitoring & Evaluation (M&E)				
Others (see below)				
TOTAL				

Highlight any agreed changes to the budget and **fully** explain any variation in expenditure where this is +/- 10% of the budget. Have these changes been discussed with and approved by Darwin?

Annex 1: Report of progress and achievements against Logical Framework for Financial Year 2018-2019

Project summary	Measurable Indicators	Progress and Achievements April 2018 - March 2019	Actions required/planned for next period
<p>Impact</p> <p>Sustainable private insurance schemes reduce impacts of human wildlife conflict on livelihoods of poor women and men and elephants' deaths thus improving achievement of the Sustainable Development Goals and Convention on Biological Diversity</p>			
<p>Outcome</p> <p>Improved conservation of <i>Loxodonta Africana</i> and <i>Elephas Maximus</i> and reduced negative impacts on wellbeing of poor farmers through reduced human wildlife conflict (HWC) in Kenya and Sri Lanka</p>	<p>0.1 Elephant fatalities from HWC reduced by 10% by project end from an established baseline</p> <p>0.2 Loss and damage incurred by female headed farming households from HWC covered by insurance reduced by 20% by project end from an established baseline</p> <p>0.3 Loss and damage incurred by male headed farming households from HWC covered by insurance reduced by 20% by project end from an established baseline</p> <p>0.4 Increased financial inclusion (i.e. access to financial services) for poor women and men through access to insurance (against a baseline of zero at start of project)</p>	<p>Too early to estimate outcome indicators</p>	
<p>Output 1.</p>	<p>1.1 By January 2019 situation analysis has been completed to</p>		

<p>In Kenya, national scheme for HWC insurance designed and implemented by project end for female and male farmers by private insurance companies</p>	<p>clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally</p> <p>1.2 By end of year 1 insurance scheme designed and agreed with insurance company</p> <p>1.3 By end of year 2 at least 1000 households have been enrolled in the insurance scheme</p> <p>1.4 By middle of year 3 at least 50% of claims made by enrolled households have been settled satisfactorily</p> <p>1.5 By end of project, insurance scheme has been evaluated and successfully demonstrated to reduce elephant fatalities and reduce farmers' losses from HWC</p>	<p><i>Situation analysis completed by Kenya team</i></p> <p><i>Delayed until year 2</i></p>	
<p>Activity 1.1 Inception meeting by MoENR (later to become MoTW), KIPPRA and AB Consultants including IIED staff members</p>	<p>Completed</p>		
<p>Activity 1.2: Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem</p>	<p>Completed</p>		
<p>Activity 1.3: Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by AB Consultants IIED support)</p>	<p>Under way at present</p>		
<p>Activity 1.4: Year 1 national meeting</p>	<p>Planned for 15-16th May with national dialogue on HWC and insurance with 60 participants</p>		
<p>Activity 1.5: Design insurance scheme by AB Consultants with IIED review</p>	<p>Underway</p>	<p>AB Consultants using participatory tools to design insurance products and scheme</p>	

<p>Output 2. In <i>Sri Lanka</i>, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies</p>	<p>2.1 By January 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally and within pilot site</p> <p>2.2 By end of year 1 insurance scheme designed and agreed with insurance company</p> <p>2.3 By end of year 2 at least 500 households in pilot area have been enrolled in the insurance scheme</p> <p>2.4 By middle of year 3 at least 50% of claims made by enrolled households have been settled satisfactorily</p> <p>2.5 By end of project government has committed to roll out scheme nationally and insurance company(ies) have been appointed</p>	<p>Situation analysis completed</p> <p>Design during year 2</p>	
<p>Activity 2.1. Inception meeting by DWC and IPS including IIED staff member</p>	<p>Completed on 10 January 2019 with 40 participants</p>		
<p>Activity 2.2. Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by IPS with IIED to review)</p>	<p>Completed</p>		
<p>Activity 2.3: Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by IPS with IIED support)</p>			<p>Delayed due to security situation to end May 2019</p>
<p>Activity 2.4: Design insurance scheme by IPS with IIED review</p>			<p>During Year 2</p>
<p>Output 3. Global best practice agreed for the role of private insurance in reducing human wildlife conflict</p>	<p>3.1 Global review of extent of HWC and role of private insurance</p> <p>3.2 Communication strategy developed to identify and engage</p>	<p>Global review of HWC completed following peer reviewer by WWF</p> <p>Communication strategy draft completed</p>	

	<p>with global experts from conservation community and insurance industry from public and private sectors</p> <p>3.3 Sharing of lessons learned from Kenya and Sri Lanka through annual dialogues involving country participants and global experts</p> <p>3.4 Documenting of lessons learned in Kenya and Sri Lanka undertaken at end of project</p> <p>3.5 Visualisation of lessons learned in Kenya and Sri Lanka through a video at the end of the project</p>	<p>Sri Lanka inception workshop with 40 participants on 10 January 2019</p> <p>Kenya national dialogue on HWC and insurance with 60 participants on 15-16th May 2019</p>	
<p>Activity 3.1: Produce project flyer and project web page (IIED)</p>	<p>Completed</p>		
<p>Activity 3.2: Literature review of existing experiences of HWC insurance and compensation schemes and other high-risk insurance schemes (IIED)</p>	<p>Completed and published with a blog</p>		
<p>Activity 3.3 Development of a communications strategy for the project to engage with global public and private experts and practitioners in conservation community and insurance industry by IIED with inputs from KIPPRA in Kenya and IPS in Sri Lanka</p>	<p>Draft communication strategy completed by IIED</p>	<p>Finalise strategy with inputs from AB Consultants in Kenya and IPS in Sri Lanka</p>	

Annex 2: Project's full current logframe as presented in the application form (unless changes have been agreed)

Project summary	Measurable Indicators	Means of verification	Important Assumptions
<p>Impact: (Max 30 words) Sustainable private insurance schemes reduce impacts of human wildlife conflict on livelihoods of poor women and men and elephants' deaths thus improving achievement of the Sustainable Development Goals and Convention on Biological Diversity</p>			
<p>Outcome: (Max 30 words) Improved conservation of <i>Loxodonta Africana</i> and <i>Elephas Maximus</i> and reduced negative impacts on wellbeing of poor farmers through reduced human wildlife conflict (HWC) in Kenya and Sri Lanka</p>	<p>0.1 Elephant fatalities from HWC reduced by 10% by project end from an established baseline</p> <p>0.2 Loss and damage incurred by female headed farming households from HWC covered by insurance reduced by 20% by project end from an established baseline</p> <p>0.3 Loss and damage incurred by male headed farming households from HWC covered by insurance reduced by 20% by project end from an established baseline</p> <p>0.4 Increased financial inclusion (i.e. access to financial services) for poor women and men through access to insurance (against a baseline of zero at start of project)</p>	<p>0.1 Human elephant fatality data already collected by government in both Kenya and Sri Lanka (MIKE and PIKE data)</p> <p>0.2 HWC loss data already collected by governments in both Kenya and Sri Lanka supplemented by project surveys for gender disaggregated data</p> <p>0.3 HWC loss data already collected by governments in both Kenya and Sri Lanka supplemented by project surveys for gender disaggregated data</p> <p>0.4 Number (disaggregated by gender and relative wealth) of policy holders in the new schemes</p>	<p>Elephants fatalities and losses due to HWC does not change significantly due to other factors such as change in rainfall and climate, changes in farming practices and change in use of other techniques to prevent HWC such as electric fencing</p> <p>Government holds or can access data on elephant fatalities via MIKE/PIKE data</p> <p>Government holds or can access data on pre-project levels of loss and damage (via existing, uninsured claims)</p> <p>Land holding provides a useful proxy for relative wealth and data on this can be collected as part of the insurance enrolment process</p>
<p>Outputs: 1. In <i>Kenya</i>, national scheme for HWC insurance designed and</p>	<p>1.1 By January 2019 situation analysis has been completed to clarify nature and extent (number of</p>	<p>1.1 Insurance coverage and claim data collected by private insurance involved in national scheme for</p>	<p>Insurance companies are willing to partner on the project</p>

<p>implemented by project end for female and male farmers by private insurance companies</p>	<p>incidences, extent of losses) of HWC problem nationally</p> <p>1.2 By end of year 1 insurance scheme designed and agreed with insurance company</p> <p>1.3 By end of year 2 at least 1000 households have been enrolled in the insurance scheme</p> <p>1.4 By middle of year 3 at least 50% of claims made by enrolled households have been settled satisfactorily</p> <p>1.5 By end of project, insurance scheme has been evaluated and successfully demonstrated to reduce elephant fatalities and reduce farmers' losses from HWC</p>	<p>HWC – with gender disaggregated data supported by project support</p> <p>1.2 Insurance coverage and claim data collected by private insurance involved in national scheme for HWC – with gender disaggregated data supported by project support</p> <p>1.3 Insurance company data on number of policies issued</p> <p>1.4 Insurance company data on claims made and paid, triangulated with households' survey data on satisfaction with scheme</p> <p>1.5 Data on elephant fatalities collected from government and project surveys on household loss and damage from HWC</p>	<p>Households in pilot site are interested in taking out insurance against HWC and willing to participate in the project</p> <p>Government remains committed to private insurance as an option for mitigating HWC</p> <p>HWC remains a problem and claims are actually made</p>
<p>2. In <i>Sri Lanka</i>, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies</p>	<p>2.1 By January 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally and within pilot site</p> <p>2.2 By end of year 1 insurance scheme designed and agreed with insurance company</p>	<p>2.1 Project reports documenting situation analysis</p> <p>2.2 Project reports documenting design process and criteria, letter from insurance company indicating agreement to the proposed scheme</p>	<p>Insurance companies are willing to partner on the project</p> <p>Households in pilot site are interested in taking out insurance against HWC and willing to participate in the project</p>

	<p>2.3 By end of year 2 at least 500 households in pilot area have been enrolled in the insurance scheme</p> <p>2.4 By middle of year 3 at least 50% of claims made by enrolled households have been settled satisfactorily</p> <p>2.5 By end of project government has committed to roll out scheme nationally and insurance company(ies) have been appointed</p>	<p>2.3 Insurance company data on number of policies issued and numbers of claims made and paid</p> <p>2.4 Insurance company data on claims made and settled, triangulated with households' survey data on satisfaction with scheme</p> <p>2.5 Letter from government confirming satisfaction with pilot and commitment to national roll out; letter from insurance companies indicating willingness to cover the scheme</p>	<p>Government remains committed to private insurance as an option for mitigating HWC</p> <p>HWC remains a problem and claims are actually made</p>
<p>3. Global best practice agreed for the role of private insurance in reducing human wildlife conflict</p>	<p>3.1 Global review of extent of HWC and role of private insurance</p> <p>3.2 Communication strategy developed to identify and engage with global experts from conservation community and insurance industry from public and private sectors</p> <p>3.3 Sharing of lessons learned from Kenya and Sri Lanka through annual dialogues involving country participants and global experts</p>	<p>3.1 Global review report published on IIED and partner websites</p> <p>3.2 Communication strategy made available via IIED</p> <p>3.3 Minutes and attendance records at workshops, copies of presentations on IIED website</p> <p>3.4 Production of a final report and video with an international workshop by project end</p>	<p>Useful lessons emerge from the two country case studies that are of interest to the wider conservation community</p>

	<p>3.4 Documenting of lessons learned in Kenya and Sri Lanka undertaken at end of project</p> <p>3.5 Visualisation of lessons learned in Kenya and Sri Lanka through a video at the end of the project</p>		
<p>Activities (each activity is numbered according to the Output that it will contribute towards, for example 1.1, 1.2 and 1.3 are contributing to Output 1)</p> <p>Activities for Output 1: “In Kenya, national scheme for HWC insurance designed and implemented by project end for female and male farmers by private insurance companies”:</p> <p>1.1 Inception meeting by MoENR, KIPPRA and AB Consultants including 1 X IIED staff member</p> <p>1.2 Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by KIPPRA with IIED to review)</p> <p>1.3 Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by KIPPRA with IIED support)</p> <p>1.4 Year 1 national meeting</p> <p>1.5 Design insurance scheme by AB Consultants with IIED review</p> <p>1.6 Implementation of insurance scheme in Kenya (insurance company & AB Consultants)</p> <p>1.7 Year 3 national meeting</p> <p>1.8 Monitoring of uptake, implementation and effectiveness (in terms of reduced elephant mortalities and reduced damage and loss) through household surveys and interviews with insurance companies. (KIPPRA)</p> <p>1.9 Write up experience lessons learned and recommendations for roll out by KIPPRA and AB Consultants</p> <p>Activities for Output 2: “In Sri Lanka, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies”:</p> <p>1.1 Inception meeting by DWC and IPS including 1 X IIED staff member</p>			

- 1.2 Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by IPS with IIED to review)
 - 1.3 Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by IPS with IIED support)
 - 1.4 Design insurance scheme by IPS with IIED review
 - 1.5 Year 2 national dialogue
 - 1.6 Implementation of insurance scheme in Sri Lanka (insurance company supervised by DWC)
 - 1.7 Year 3 national dialogue
 - 1.8 Monitoring of uptake, implementation and effectiveness (in terms of reduced elephant mortalities and reduced damage and loss) through household surveys and interviews with insurance companies. (IPS)
 - 1.9 Write up experience lessons learned and recommendations for roll out by IPS
 - 2.10 Letter of commitment by government to roll out scheme nationally and insurance company(ies) appointed by DWC with technical support from IPS and IIED
- Activities for Output 3: “Global best practice agreed for the role of private insurance in reducing human wildlife conflict”:
- 3.1 Produce project flyer and project web page (IIED)
 - 3.2 Literature review of existing experiences of HWC insurance and compensation schemes and other high-risk insurance schemes (IIED)
 - 3.3 Development of a communications strategy for the project to engage with global public and private experts and practitioners in conservation community and insurance industry by IIED with inputs from KIPPRA in Kenya and IPS in Sri Lanka
 - 3.4 Comparative analysis (synthesis) of lessons learned from the two countries based on the two national reports – IIED
 - 3.5 Produce a video of lessons learned
 - 3.6 Final international workshop bringing the two countries plus Namibia plus other conservation organisations together – needs some time for IIED to do logistics, time to develop agenda – possibly link to 2020 IUCN World Conservation Congress
 - 3.7 Dissemination and outreach activities - presentations at conferences, engagement with IUCN HWC Taskforce

Annex 3: Standard Measures

Table 1 Project Standard Output Measures

Code No.	Description	Gender of people (if relevant)	Nationality of people (if relevant)	Year 1 Total	Year 2 Total	Year 3 Total	Total to date	Total planned during the project
Established codes								
14A	Kenya inception workshop	50% female	Kenyan and UK	1				
14A	Sri Lanka inception workshop	20% female	Sri Lankan and UK, US	1				
14A	Kenya national dialogue on insurance for human wildlife conflict	10% female	Kenyan and UK	1				
14B	Sri Lanka economic conference	20% female	Sri Lankan, Indian, Nepalese, Australian	1				

Table 2 Publications

Title	Type (e.g. journals, manual, CDs)	Detail (authors, year)	Gender of Lead Author	Nationality of Lead Author	Publishers (name, city)	Available from (e.g. weblink or publisher if not available online)
Human-wildlife conflict and insurance: Can insurance reduce the costs of living with wildlife?	Discussion Paper	Olivia Wilson-Holt, Paul Steele, 2019	Female	UK	IIED	https://pubs.iied.org/16648IIED/
Livelihoods Insurance from Elephants (LIFE) in Kenya and Sri Lanka	Blog	Paul Steel, 2019	Male	UK	IIED	https://www.iied.org/livelihoods-insurance-elephants-life-kenya-sri-lanka
Livelihoods Insurance from Elephants (LIFE) in Kenya and Sri Lanka	Project flyer	Zaiza Khan, 2018	Female	UK	IIED	https://pubs.iied.org/16642IIED/

Annex 4 Onwards – supplementary material (optional but encouraged as evidence of project achievement)

Checklist for submission

	Check
Is the report less than 10MB? If so, please email to Darwin-Projects@ltsi.co.uk putting the project number in the Subject line.	Yes
Is your report more than 10MB? If so, please discuss with Darwin-Projects@ltsi.co.uk about the best way to deliver the report, putting the project number in the Subject line.	No
Have you included means of verification? You need not submit every project document, but the main outputs and a selection of the others would strengthen the report.	Yes
Do you have hard copies of material you want to submit with the report? If so, please make this clear in the covering email and ensure all material is marked with the project number. However, we would expect that most material will now be electronic.	No
Have you involved your partners in preparation of the report and named the main contributors	Yes, both Kenya and Sri Lanka teams
Have you completed the Project Expenditure table fully?	Yes
Do not include claim forms or other communications with this report.	