

Darwin Initiative Main and Post Project Annual Report

Submission Deadline: 30th April 2020

Darwin Project Information

Project reference	25-004
Project title	Livelihoods Insurance from Elephants (LIFE) in Kenya and Sri Lanka
Countries	Kenya and Sri Lanka
Lead organisation	International Institute for Environment and development (IIED)
Partner institutions	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	April 2019- Mar 2020, Annual Report 2
Project Leader	Paul Steele
Project website/blog/social media	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://abconsultants.co.ke/consultative-forum-on-innovative-human-wildlife-conflict-compensation-schemes/ https://drive.google.com/file/d/1VPCX23Ox6_9XIIjV22yvt07z3PhPi3yJ/vi https://1930181.mediaspace.kaltura.com/media/1_srpwfd72
Report author(s) and date	Paul Steele, Cinzia Cimmino, Dilys Roe, Barbara Chabbaga, Anne Kamau, Zipporah Muchoki, Athula Senaratne, Manoj Thibbotuwawa, Nilwala Godamanna, Milanthi Sarukkali, Holly Dublin (with agreed extension)



1. Project summary

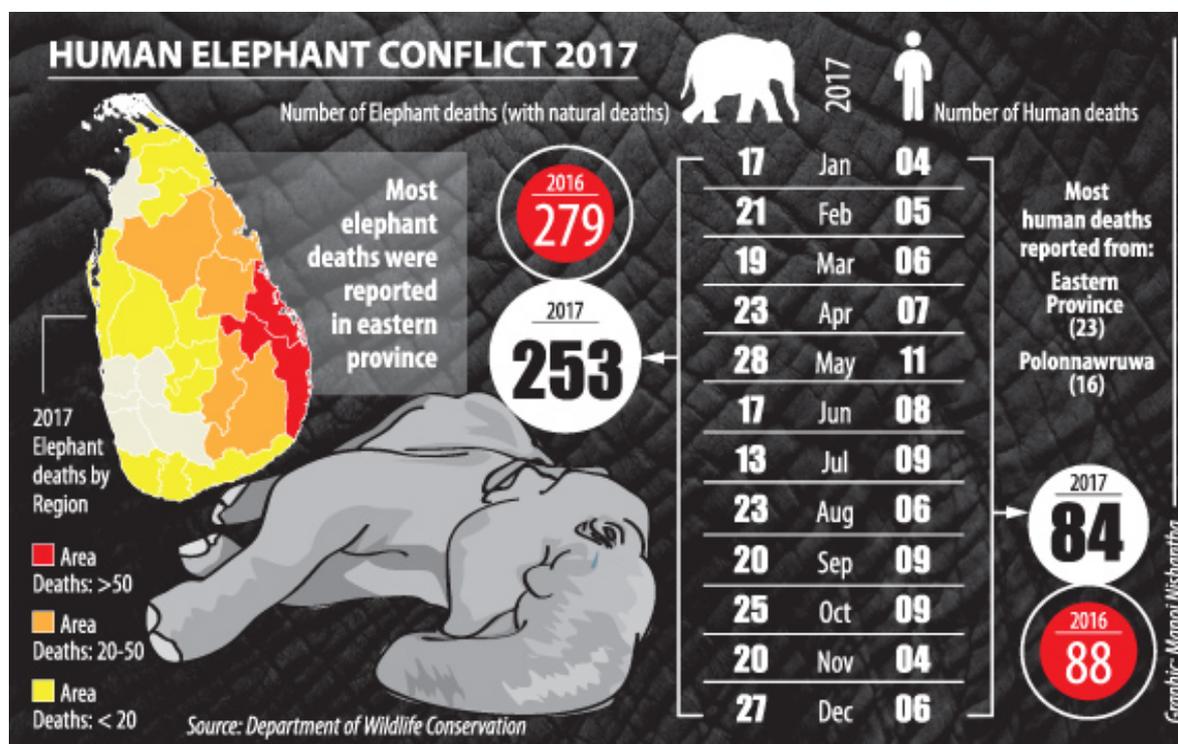
This project is facilitating private markets to insure small scale women and men farmers for damage caused by Human Wildlife Conflict (HWC), primarily from elephants. This will provide support for insurance in two countries – Kenya and Sri Lanka - where HWC is a serious threat to livelihoods and to biodiversity 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 direct or indirect 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, despite many wildlife species, elephants are the main source of human wildlife conflict (see figure below). 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 (see figure below). The Sri Lankan elephant is listed as endangered and there are only about 6000 remaining in the wild, a drop of 50% in the past 75 years.

Human elephant conflict in Sri Lanka (DWC data, 2017)
@IPS

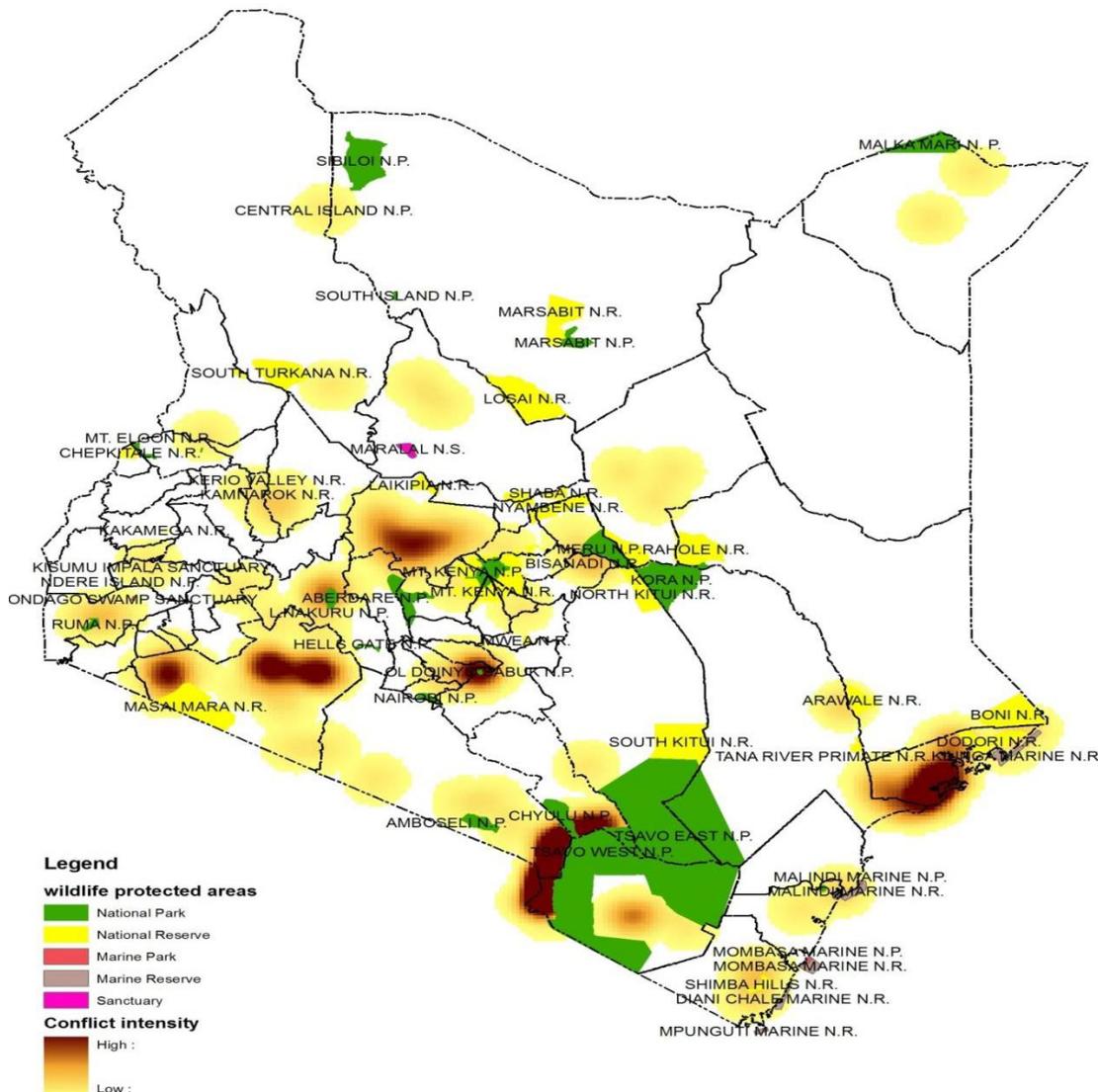


Globally, many different interventions have been tried to reduce HWC - including physical and financial measures – but have had limited success. Personal insurance has been used as an alternative strategy in a limited number of cases – notably the Namibia “HACISIS” scheme – but to date there have been 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.

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

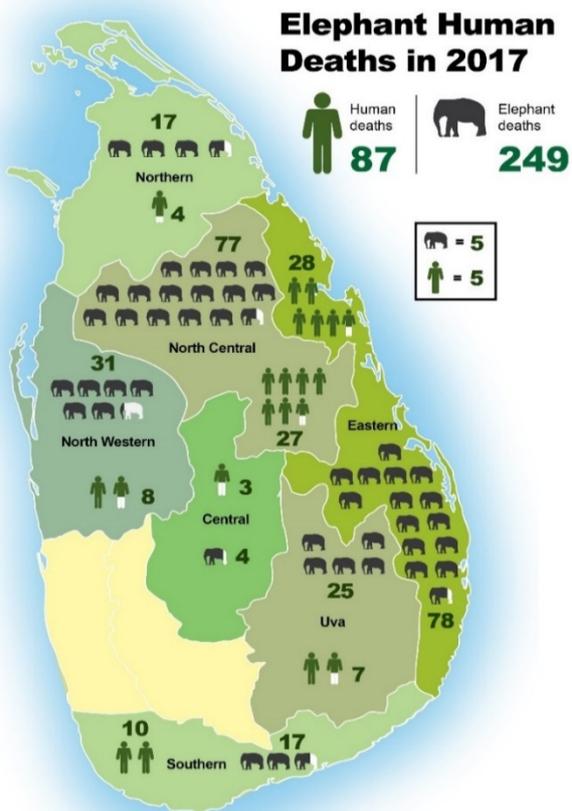


Source: National Wildlife Conservation Status Report, 2015-17

In Kenya the project has been working in two counties in the south of the country with severe human elephant conflict: Taita Taveta and Kajiado (Amboseli) – see map above. The project is designing and implementing an insurance scheme which will enrol up to 1000 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 and 8 respectively in 2017 – see map below. The project is piloting insurance in Anuradhapura District in North-central Province and Kurunegala District in North-western province. 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 the Government of Sri Lanka and private insurance companies are expected to be committed to a national level private insurance scheme.

Human and Elephant Deaths in Sri Lanka in 2017 showing pilot area 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 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 become instrumental to the main government reform process led by the Task Force on Insurance and Human Wildlife Conflict.



@AB Consultants

AB Consultants with IIED at national consultative forum, May 2019

In Kenya the project also has strong government partners led by Dr Erustus Kanga, Deputy Director, Wildlife Conservation at Ministry of Tourism and Wildlife Environment, who has recently given greater emphasis to the challenge of HWC through the 2013 Wildlife Conservation and Management Act. The Darwin project co-financed and co-organised with the Ministry of Tourism and Wildlife and the Insurance Regulator a consultation with private insurers and NGOs to develop a national insurance scheme, where the Darwin funded micro-insurance scheme is intended to be implemented. This national forum involved over 150 participants with the Minister of Tourism and Wildlife as the chief guest. In the lead up to the forum, the Minister was very hands on in shaping the agenda. The meeting was originally going to be 2 days, but he took over and redesigned the agenda cutting it down to one day and personally attended for three quarters of the day, leaving right after announcing that he would be setting up a task force, and wanted it to report to him, personally, and to parliament.

In Sri Lanka the partner is the Institute of Policy Studies (IPS) which was established by an Act of Parliament in December 1988. 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 prepare workplans and budget, design field survey materials and recruit a team of actuaries.



@ Institute of Policy Studies

IPS team with Participatory Appraisal team in Ehetuwewa, Kurunegala District

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 inception workshop. <http://www.ips.lk/ips-iied-explores-possibility-private-insurance-mitigate-human-elephant-conflict/>

The project has also developed close links with the World Bank in Sri Lanka who agreed in 2016 the \$45 million World Bank Ecosystem Conservation and Management Project (ESCAMP) 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 is providing support for electronic and vegetative fencing to prevent damage by elephants and has agreed to co-finance the Darwin insurance pilots (see later sections).

The project has been implemented in a participatory way with both the Kenyan and Sri Lankan teams, learning from each other’s experience through monthly zoom calls of 2 hours each where AB Consultants, IPS and IIED have participated (See annex 7.)

3. Project progress

This is reported against the application logframe from 8th February 2019 and a change to outcome indicators request 18th Jan 2020 as requested by the reviewer of the first annual report.

3.1 Progress in carrying out project Activities

Kenya project progress

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:

- Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by AB Consultants with IIED support)
- Year 1 national meeting
- Design insurance scheme by AB Consultants with IIED review

Future activities include:

- Implementation of insurance scheme in Kenya (insurance company & AB Consultants)
- Year 3 national meeting
- 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. (AB Consultants)
- Write up experience lessons learned and recommendations

Following steady progress in year 1, the project received a boost by being the sole funder and co-organiser with the Ministry of the national consultative forum on insurance and HWC on 15th May 2019. <http://abconsultants.co.ke/gallery/> The forum was attended by over 150 practitioners drawn from government, private insurance and Non-Governmental Organizations (NGOs) and covered extensively on the media.

Kenya: <https://www.the-star.co.ke/news/2019-05-16-sh10bn-needed-for-human-wildlife-conflict-payouts/> and China: http://www.xinhuanet.com/english/2019-05/15/c_138061096.htm
South Africa: <https://www.politicalanalysis.co.za/kenyan-government-struggling-to-financially-keep-up-with-human-wildlife-conflict/>



@AB Consultants

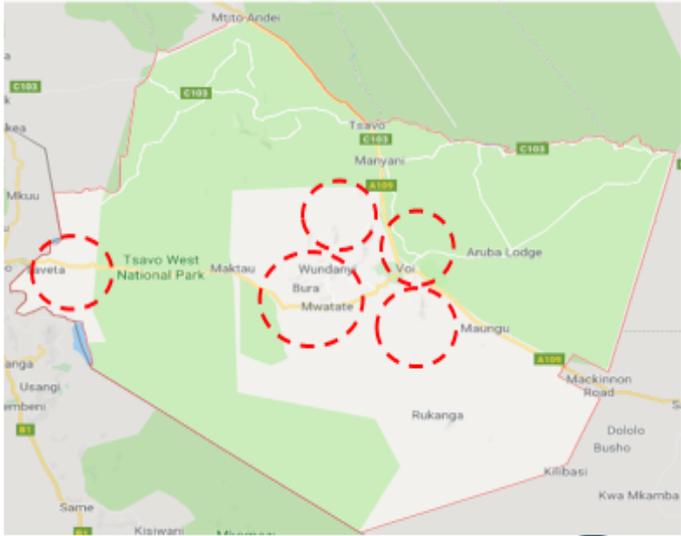
Kenyan Minister of Tourism and Wildlife, Mr Balala, Chief Guest at the Consultation Forum on Insurance and Human Wildlife Conflict with a number of print and TV journalists present

AB Consultants undertook their field research from 25th April 2019 to the 5th May in Taita Taveta county and Kajiado county with 230 respondents in the two counties and 25 Focus Group Discussions held and over 15000 km² covered by the AB team. Livelihoods of the sample respondents were farming and livestock rearing. HWC is a daily occurrence for the communities with elephants, hyenas, lions and baboons mentioned as the animals causing the most severe risks. Overall there is a willingness to adopt a private insurance scheme, but premiums suggested were low ranging from KES.100-500 per month and Taita Taveta county had considerably lower premium suggestions. Further details are given in this online report <https://pubs.iied.org/G04411/> and are shown below:

PILOT AREAS

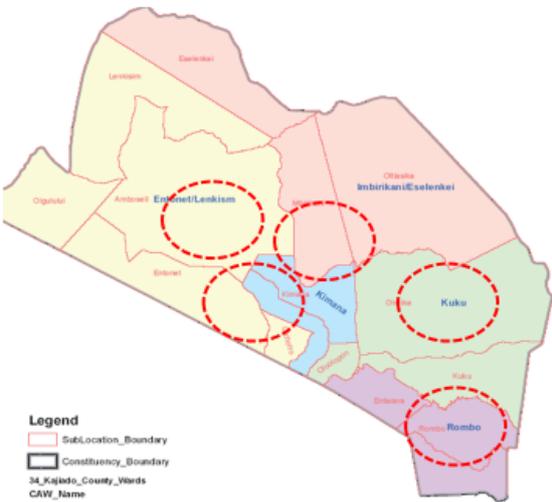
Taita Taveta County

- Tsavo Ecosystem
- 12,000+ elephants
- 60%+ of land occupied by Tsavo East and Tsavo West National park
- Research conducted in all the 4 sub counties (Wundanyi, Mwatate, Taveta and Voi).
- 11 FGDs were held in the following locations: Voi (test FGD), Gimba, Talio, Manoa, Taveta, Maungu, Kasigau, Ndome, Mlilo, Wundanyi and Dembwa.
- 120+ respondents



Kajiado County (Kajiado south sub county)

- Amboseli Ecosystem
- 1700+ elephants
- 87% of HWC is crop-raiding
- 11 FGDs were held in the Kajiado south sub county and in the following locations Isinet (test FGD), Entonet, Rongai/Kilima Mawe, Sombet, Kuku ranch, Rombo, Nameelok and Impiron
- 113+ respondents



At the consultative forum, the cabinet secretary launched a Task Force to come up with measures the government and the private sector could collaborate on to mitigate compensations arising from human/wildlife conflicts through insurance schemes. On 27 May 2019, the Taskforce was formally launched to develop recommendations including those on financing mechanism for suitable compensation schemes to include but not limited to government allocations, and on practical approaches to mitigate human/wildlife conflict with a full 5-year financial plan, and explore ways of creating an independent human-wildlife Conflict Fund. The taskforce included the Principal Secretary State Department for Wildlife, a former director of Kenya Wildlife Service, and representatives from non-state conservationist organisations, the Insurance Regulatory Authority, the insurance industry and the Ministry of Tourism and Wildlife and was chaired by the Chief Administrative Secretary in the Ministry of Tourism and Wildlife. AB was invited to be a member (see annexes 1.a, 1.b, and 2.)

On 3 December 2019 the cabinet secretary for Tourism and Wildlife in Kenya announced plans to hand over the government compensation to the private sector to help victims of the human-wildlife conflict. The Task Force has been designing a potential insurance scheme with some of the private insurance companies present at the national consultative forum – see photo below. On the 9th to 13th September 2019 the insurance cluster subcommittee of the taskforce had a week-long workshop in Machakos University hotel to compile the product design and claims process for the proposed human-wildlife conflict insurance scheme. AB Consultants was the lead drafter on the taskforce sub-committee to develop the premiums for insurance from human-wildlife conflict across the country.



Kenyan Insurance Industry Representatives at the national consultative forum
@AB Consultants

Sri Lanka progress

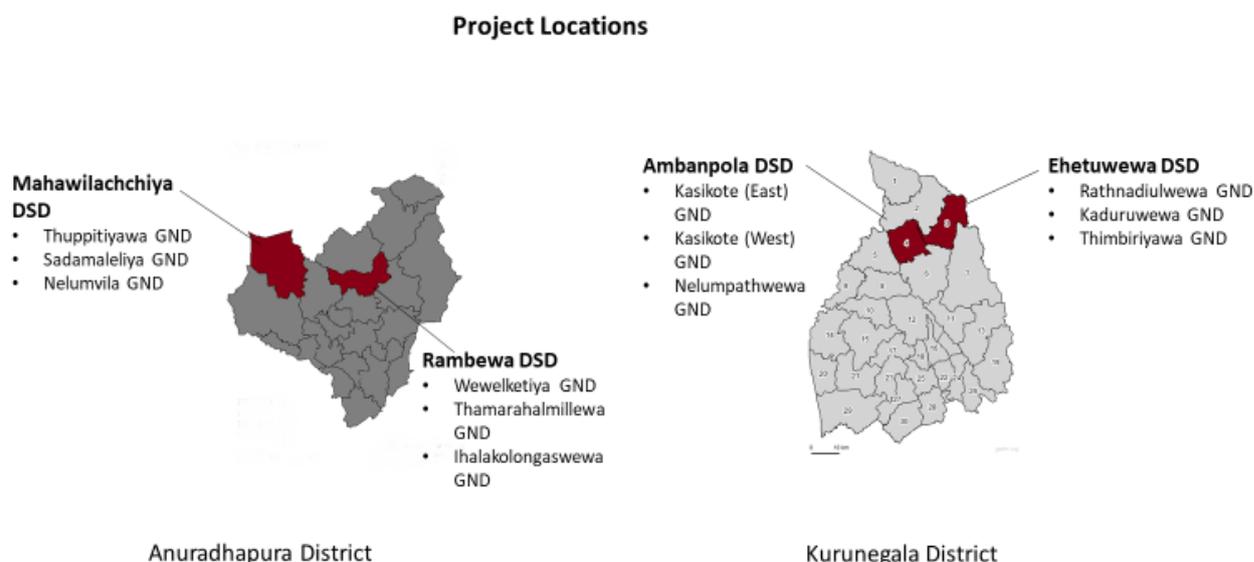
Output 2 is to provide technical support to **pilot insurance schemes in Sri Lanka**. Activities completed include:

- Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers - managed by IPS with IIED support (see annexes 3 and 4)
- Design insurance scheme by IPS with IIED review
- National dialogue in year 2

Future activities include:

- Implementation of insurance scheme in Sri Lanka
- 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)
- Write up experience lessons learned and recommendations for roll out by IPS

The IPS held detailed discussions in mid 2019 with the Department of Wildlife Conservation, local governments and the World Bank to identify pilot areas in Anuradhapura and Kurunegala Districts of the North Central Province - shown in the map below (although exact locations will be subject to agreement with the private insurance providers).



Participatory rural appraisal (PRA) was carried out in the pilot Districts to develop village maps and an understanding of HWC and interest in private insurance. This was used to design a 200 households survey for detailed data (see annex 5.)

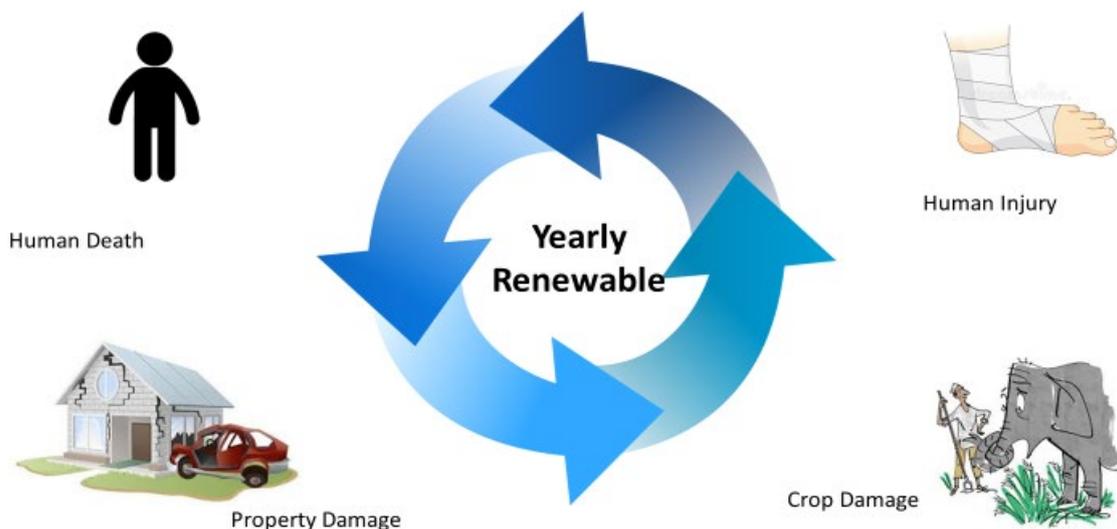


@ IPS

Participatory village mapping

The IPS team have hired an insurance actuarial company, Spark Actuarial to help design the insurance pilot and calculate the premiums. During discussions in late 2019, the results of the household survey have convinced IPS and Spark that it will be important to provide cover for all the risks faced from elephants – see diagram.

Insurance Product Specification...



IPS and Spark held a discussion with the state sector stakeholders in insurance market: the National Insurance Trust Fund (NITF) and Agricultural and Agrarian Insurance Board (AAIB) on 8th of November. The project has also entered a dialogue with a number of different insurance companies. This occurred when the IIED Team Leader visited Sri Lanka for a month for his

sabbatical in January 2020 to support the Darwin project. The four private companies are shown in the figure below. During discussions it was discovered that Ceylinco had a previous wild elephant insurance cover (see annex 6.)

Insurance Companies...



During the IIED Team Leader sabbatical. The IPS team and IIED also focused on identifying donor funding to pay the initial year of premiums for the scheme. IPS and IIED agreed with the World Bank and United Nations Development Programme (UNDP) for them to pay the initial premiums for the first year. Both donors will need some guarantee that future premium payments for the scheme can be picked up from other forms of financing.

Global level progress

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

- A **communication strategy** will be developed to engage key experts and practitioners working in conservation and insurance: *draft completed by IIED*
- In the second and third year of the project **international experts** from conservation organisations and the insurance industry will join the national workshops – for the second year, we led a World Bank webinar on human wildlife conflict insurance (please see below)

Future activities include:

- 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

The communication strategy has been agreed by the project team of AB Consultants and IPS (see annex 8.)

For the national workshop in year 2, two options were tried. A webinar on 12 November 2019 was held organised by the World Bank as part of their Global Wildlife Program. Please see the programme on: https://collaboration.worldbank.org/content/sites/collaboration-for-development/en/groups/hwc-network/documents.entry.html/2020/01/27/webinar_human-wild-LJv0.html After the webinar, the World Bank emailed to say that: “We had around 60 participants online, and the best part was the participation of countries across Africa, Asia and Latin America dealing with the issue of HWC” Another major dissemination event was to have been a session organised by the Darwin project at the International Conference on Human

Wildlife Conflict and Co-existence <http://www.hwctf.org/conference> This was due to be held on 1-3rd April 2020 but unfortunately due to COVID-19 was rescheduled to September 2020.

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 behind schedule initially with a delayed start to the project and a long negotiation over partnerships and roles and then the arrival of COVID-19 and lockdown in Kenya. As parliamentary approval is required for the national insurance scheme, followed by about a year of pilots which have been delayed by COVID 19, completing this output may be challenging by project end.

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 complete - <https://pubs.iied.org/G04411/>

Indicator 1.2 “By end of year 1 insurance scheme designed and agreed with insurance company “. This is partially achieved with the project joining forces with the Ministry of Tourism and Wildlife and the decision to hand over the government funded compensation scheme for HWC to the private sector as part of the Task Force deliberations. <http://www.kws.go.ke/content/human-wildlife-compensation-report-2014-2017-launched> The final agreement with the insurance companies has been delayed due to the long Task Force deliberations, but it is hoped that the Task Force findings for the government to fund the pilots will be approved.

1.3 By end of year 2 at least 1000 households have been enrolled in the insurance scheme. Delayed as while the Task Force has given the project, wide national policy and political prominence with AB Consultants as key members of the Taskforce, it has inevitably also slowed the start of pilot implementation. To address this and make effective progress, the Darwin project is meeting with Insurance companies to use our funds to implement the prototype/pilots for the national private insurance scheme in Kajiado and Taita Taveta counties.

Indicators 1.4 and 1.5 are not yet due, but there have been some delays at the start of year 3 due to COVID.

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. 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 Easter bombings followed by COVID, the tourism industry has been hard hit and may not be viable financing for the premiums beyond the first year.

2.1 By March 2019 situation analysis has been completed to clarify nature and extent of HWC problem nationally and within pilot site – completed in year 1

2.2 By the middle of Y2 insurance scheme designed and agreed with insurance company – partially completed due to delays following East bombings in April 2019. Now four private insurance companies have been met and bids are being assessed, but first year of premiums have been secured in principle from the World Bank and UNDP

2.3 By end of year 2 at least 500 households in pilot area have been enrolled in the insurance scheme – delayed due to field work delays following Ester bombing attacks, but insurance companies have indicated that this enrolment is possible.

Indicators 2.4 and 2.5 are not yet due and will arise in later years.

Output 3: *“Global best practice agreed for the role of private insurance in reducing human wildlife conflict”* is on track.

3.1 Global review of extent of HWC and role of private insurance – completed year 1

3.2 Communication strategy developed to identify and engage with global experts from conservation community and insurance industry from public and private sectors – drafted year 1 and approved by partners in year 2 with implementation started.

3.3 Sharing of lessons learned from Kenya and Sri Lanka through annual dialogues involving country participants and global experts World Bank hosted webinar in November 2019 https://collaboration.worldbank.org/content/sites/collaboration-for-development/en/groups/hwc-network/documents.entry.html/2020/01/27/webinar_human-wildl-LJv0.html

It is too early to report progress on 3.4 or 3.5 except that a Sri Lankan video film maker has been identified who can film in Sri Lanka and Kenya in year 3.

3.3 Progress towards the project Outcome

The anticipated outcome for this project is “Improved conservation of *Loxodonta Africana* and *Elephas Maximas* and reduced negative impacts of wellbeing of poor farmers through reduced human wildlife conflict in Kenya and Sri Lanka”. The revised outcome indicators were emailed to Darwin on 18 January 2020 as requested by the reviewer of our first annual report. They are:

- 0.1 Reported elephant fatalities or reported attacks on elephants by human reduced by 10% by project end from an established baseline
- 0.2 Number of insurance claims to commercial insurance providers by female and male headed households relative to number of reported elephant attacks on humans
- 0.3 Number of insurance claims paid out to female and male headed households by commercial insurance providers relative to number of insurance claims submitted
- 0.4 Number of insurance claims to commercial insurance providers paid out within 60 days to female and male headed household claimants

Despite delays with the Sri Lankan Easter bombings, with finalisation of the project partner in Kenya and now the COVID virus – it is possible to record gradual progress against the project outcome. Whilst the actual indicators have yet to be achieved, implementation in both countries indicates likely future progress with private insurers, government, development partners, civil society and affected households. Insurance companies are in negotiations in both countries, sources of premium payment for the pilots have been secured (government spending in Kenya and donor financing from the World Bank and UNDP in Sri Lanka) and field surveys and participatory rural appraisal indicate a willingness by affected households to use insurance and even moderately co-finance premiums (see survey presentation in annex).

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: National and local data turns out to be better and this has been collected

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 – but further development of insurance has shown that all types of risks will need to be covered and technology is being developed to collect crop level claims.

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 is definitely the case with strong interest from insurance companies in both countries.*

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

Comment: *This assumption has held true following field surveys and participatory rural appraisal*

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 being implemented (although in both countries many claims continue to be made against the government compensation schemes).*

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: *strong interest from web inquires and face to face meetings including Mozambique, Botswana, Bhutan and Sabah (Malaysia)*

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

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".



@Associated Press
Wild elephants in Sri Lanka

It is too early to assess a contribution to this impact since the insurance schemes have not yet been 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).

During his sabbatical visit to Sri Lanka in January 2020, the IIED Team Leader met with the Sri Lanka CBD focal point at the Ministry of Environment and brief her on the Darwin LIFE project objectives and activities. She was very supportive and agreed that HWC was a major threat to biodiversity in Sri Lanka and that private insurance could provide one possible solution.

The IIED Team Leader helped IIED colleagues draft indicators on HWC to input into the post 2020 CBD negotiating process.

6. Project support to poverty alleviation

In Kenya the project has been instrumental in shaping the recommendations of the Task Force on HWC and insurance, which affects some of the most marginalised pastoralists living in Kenya. The project partner AB Consultants has designed a microinsurance scheme which is intended to enrol up to 1000 households of the most vulnerable households within the first year of implementation, including 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, but the severe impacts of HWC on poor women and men has been borne out by the field work conducted this year.

In Sri Lanka, HWC also affects some of the poorest households including the North-central Province where the insurance pilots are planned. Once COVID restrictions are relaxed, the project is intended to put insure 500 households with at least 10% female headed households or 50 households within a year in the pilot areas. As the insurance implementation has not yet

started, these poverty reducing impacts cannot yet be measured by field work suggests that affected households have low levels of income.

7. Consideration of gender equality issues



@IPS

Participatory Rural Appraisal in Sri Lanka

HWC imposes significant costs to female farmers. Female farmers may be involved in guarding their crops at night (some such households were met during field work) 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 particularly targeted for insurance enrolment, 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 for 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 social terms.

The insurance schemes have now been designed and once implemented in year 3, will then be followed up with 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 monthly 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. A number of lessons have been shared in this way between Kenya and Sri Lanka on designing the insurance schemes including premium calculations, risks to be insured, claimants processing and how to finance the premiums.

9. Lessons learnt

Having two project countries in Africa and Asia generally continued to work 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 extensively from each other and share different approaches which gave further lessons.

The two countries took different approaches to finance the insurance premiums in the first year. Kenya benefitted from the strong government buy-in with the national consultative forum and the creation of the Task Force where AB Consultants played a lead role. This led to a government political commitment to hand over the government compensation scheme to private sector insurers. Whilst this has slowed down the implementation progress it has increased the policy leverage of the project and allowed the project to facilitate a recommendation that government should pay for the insurance pilots as a prototype for the roll out of the larger national scheme.

By contrast in Sri Lanka, the government has not made a commitment to hand over their compensation to the private sector insurers despite evidence during the filed survey and participatory rural appraisal that the scheme is very slow and sometimes ineffective. Thus the pilot have had to turn to donors – in this case the World Bank and UNDP to finance the initial one year of premiums during the pilot period. This will be combined with development of a financing strategy where more longer financing will be identified including hopefully government funding particularly if the government can be persuaded to hand over their compensation scheme to the private sector.

The lesson learned is that private insurance is likely to be easiest to implement where the government has already committed to hand over their compensation scheme to the private sector. This also avoids complications over duplication with affected households eligible for both government compensation and pay-outs from private insurance cover.

10. Actions taken in response to previous reviews

The main comments of the Annual Reviewer in 2019 was the need to provide more evidence of our progress and conclusions as we did not provide any supplementary material. For this review we have provided substantial additional evidence and means of verification in the annexes. This 2020 Annual project report has also been reviewed by a MEL expert as advised in the first year review.

In our first year review we committed to revise our outcome level indicators and this has now been done and they are reported on in this second-year annual report.

11. Other comments on progress not covered elsewhere

The first risk facing the project this year was the enhanced security situation in Sri Lanka following the Easter Sunday bombings. So far these have seemed a one off and the security situation has gradually returned to normal. This security situation delayed the start of the Sri Lankan field work by approximately two months. In addition, the decline in tourism removes tourist revenues in Sri Lanka as one source of co-financing for the insurance premiums.

The larger risk which has now hit the overall project is the COVID-19 pandemic. Both Kenya and Sri Lanka have had some form of lock downs, although this has been more severe in the capital cities of Nairobi and Colombo than in the rural areas. This has prevented the final negotiations with the insurance companies in both countries to start implementation. It has also delayed (and possibly cancelled) the international Oxford conference on HWC where the project was organising a training session, a plenary presentation and a parallel session to share findings with the 700 expected participants.

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's profile has been hugely enhanced by being the sole co-funder and co-organiser with the Ministry of Tourism and Wildlife of the national consultation forum on HWC and insurance in mid May 2019, which led to the Task Force where AB Consultants have been playing a leading role.

In Sri Lanka, the project had a lower profile but has recently enhanced its leverage by having the World Bank and UNDP agree to co-finance the insurance premiums for the pilot areas in the first year. The buy-in from these large development partners will significantly increase the power of the project to convince the government to continue funding the pilots if they prove viable and to develop a national scheme – possibly even by handing over the government compensation scheme to the private sector as Kenya has decided.

The web-based information provided by the project has already generated significant interest from other countries where HWC is an issue in both Africa (Mozambique and Botswana) and in Asia (Bhutan and Malaysia (Sabah)). There has been interest to replicate the scheme in Botswana (from Continental Re) and from government officials in Mozambique. AB have done a concept note for Botswana and plan to work on a high-level concept note for Mozambique. The Darwin LIFE team held a conference call with Government of Bhutan officials and UNDP to discuss collaboration, and with Seratu Aeti, a Malaysia NGO who want to start an insurance pilot learning from LIFE <https://www.facebook.com/gajahkinabatan/>

13. Darwin identity

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



Darwin Logo being used at the Kenya consultation forum

During the sabbatical of the IIED Team Leader he met on 31st January 2020 with the British High Commission Prosperity Officer who was responsible for UK government funding to Sri Lanka including Darwin. He was very pleased to be briefed on the Darwin LIFE project and welcomed opportunities for the High Commission to join Darwin LIFE events.

Overall, the Darwin Initiative LIFE project is a distinct programme. Its identity 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. Safeguarding

IIED has the following relevant safeguarding policies:

- Anti-Fraud and Bribery Policy
- Anti-Harassment and Anti-Bullying Policy
- Complaints Policy
- IIED Disciplinary Procedure
- Safeguarding Policy
- Staff Code of Conduct 2020
- Whistleblowing Policy.

These policies guide our approaches to zero tolerance for bullying, harassment, sexual exploitation and abuse, protection for whistleblowing, safeguarding and the code of conduct staff are obliged to uphold to ensure high quality work and partnerships. The policies also detail the process of how to register, investigate and respond appropriately and sensibly to issues raised that are related to safeguarding, disciplinary procedures, and whistleblowing. We monitor updates in Government and Charity Commission guidance and review our policies and procedures accordingly. No safeguarding issues have been reported during the reporting year.

15. Project expenditure

Table 1: Project expenditure during the reporting period (1 April 2019 – 31 March 2020)

Project spend (indicative) since last annual report	2019/20 Grant (£)	2019/20 Total Darwin Costs (£)	Variance %	Comments (please explain significant variances)
Staff costs (see below)				
Consultancy costs				
Overhead Costs				
Travel and subsistence				
Seminar and meetings				
Capital items (see below)				
Monitoring & Evaluation (M&E)				
Others (see below)				
TOTAL				

Annex 1: Report of progress and achievements against Logical Framework for Financial Year 2019-2020

Project summary	Measurable Indicators	Progress and Achievements April 2019 - March 2020	Actions required/planned for next period
<p>Impact</p> <p><i>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</i></p>		<p>Governments and local communities in Kenya and Sri Lanka made more aware of role of private insurance in equitable sharing of costs or benefits of human elephant conflict</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 Reported elephant fatalities or reported attacks on elephants by human reduced by 10% by project end from an established baseline</p> <p>0.2 Number of insurance claims to commercial insurance providers by female and male headed households relative to number of reported elephant attacks on humans</p> <p>0.3 Number of insurance claims paid out to female and male headed households by commercial insurance providers relative to number of insurance claims submitted</p> <p>0.4 Number of insurance claims to commercial insurance providers paid out within 60 days to female and male headed household claimants</p>	<p>Data collected on elephant attacks and fatalities in pilot areas in Kenya and Sri Lanka, but too early to assess decline in numbers.</p> <p>Insurance scheme design almost completed pending formal partnership with private companies which has been delayed by COVID.</p>	<p>Formal partnership agreed with insurance companies in Kenya and Sri Lanka.</p> <p>Insurance scheme rolled out in pilot locations</p> <p>Insurance scheme evaluated</p>

<p>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 By March 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally</p> <p>1.2 By the middle of Y2 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 in year 1</i></p> <p><i>Insurance scheme designed by AB Consultants in dialogue with national Taskforce on Insurance and Human Wildlife Conflict, but pending formal partnership with insurance company</i></p> <p><i>Planned for year 3</i></p> <p><i>Planned for year 3</i></p> <p><i>Planned for year 4 (pending Darwin contract extension)</i></p>	
<p>Activity 1.1: Inception meeting by MoENR, KIPPRA and AB Consultants including 1 X IIED staff member</p>	<p>Inception meeting completed in January 2019</p>		
<p>Activity 1.2: Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by AB Consultants with IIED to review)</p>	<p>Situation analysis 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 with IIED support)</p>	<p>Field surveys undertaken by AB Consultants and reviewed by IIED</p>		
<p>Activity 1.4: Year 1 national meeting</p>			

Activity 1.5: Design insurance scheme by AB Consultants with IIED review	Insurance scheme designed by AB Consultants with members of the National Taskforce on Insurance and Human Wildlife Conflict	Implementation of insurance scheme in Kenya (insurance company & AB Consultants)
<p>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>2.1 By March 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 the middle of Y2 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 in year 1</p> <p>IPS hires insurance actuarial company to design insurance scheme but pending formal agreement with private insurance provider</p>
Activity 2.1. Inception meeting by DWC and IPS including 1 X IIED staff member	Inception meeting completed in year 1 (January 2019)	
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)	Situation analysis completed in year 1	Relevant findings to be published as an IPS Research Report

<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>Field surveys completed in this period of year 2 (see photos and description in report and survey questions and results in annex)</p>	
<p>Activity 2.4: Design insurance scheme by IPS with IIED review</p>	<p>IPS hires insurance actual company to design scheme pending formal agreement by private insurance company</p>	<p>Implementation of insurance scheme in Sri Lanka (insurance company supervised by DWC)</p>
<p>Activity 2.5: Year 2 national dialogue</p>	<p>Undertaken as a series of bilateral meetings with key stakeholders from public and private sector during January 2020</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 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>Global review completed in year 1</p> <p>Communication strategy completed and reviewed by team in year tis period of year 2 (see annex)</p> <p>Annal dialogue replaced by monthly zoom calls of full Darwin team involving Kenya and Sri Lankan partners to share good practice and experience (see example minutes in annex). Global webinar organised by the World Bank Global Wildlife Programme with over 60 participants across all continents. Session at major Oxford conference on Human Wildlife Conflict postponed by COVID and now delayed til September 2020.</p>

Activity 3.1: Produce project flyer and project web page (IIED)	Flyer and webpage completed in year 1	
Activity 3.2: Literature review of existing experiences of HWC insurance and compensation schemes and other high-risk insurance schemes (IIED)	Literature review published on web in year 1	
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 Ab Consultants in Kenya and IPS in Sri Lanka	Communications strategy agreed with Kenyan and Sri Lankan partners in this period of year 2	
Activity 3.4: Comparative analysis (synthesis) of lessons learned from the two countries based on the two national reports – IIED	Synthesis to be completed in year 4 (pending Darwin contract extension)	
Activity 3.5: Produce a video of lessons learned	Video film maker identified in Sri Lanka who would film there and then travel to Kenya to work with AB Consultants and film there	To be completed at end of year 3
Activity 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	Initial findings shared with World Bank webinar on November 2019 .(see weblink in text) Invited to share interim findings at international Oxford international conference on human wildlife conflict but delayed to September 2020 due to COVID.	Final workshops to possibly be made into an African and Asian regional workshop in year 4 (pending Darwin contract extension)
Activity 3.7: Dissemination and outreach activities - presentations at conferences, engagement with IUCN HWC Taskforce	Oxford International Conference to be organised by IUCN HWC Taskforce	

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

Project logframe with changes from 8th Feb 2019 and outcome indicators submitted on 18th January 2020 as requested by reviewer of first annual report

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 Reported elephant fatalities or reported attacks on elephants by human reduced by 10% by project end from an established baseline</p> <p>0.2 Number of insurance claims to commercial insurance providers by female and male headed households relative to number of reported elephant attacks on humans</p> <p>0.3 Number of insurance claims paid out to female and male headed households by commercial insurance providers relative to number of insurance claims submitted</p> <p>0.4 Number of insurance claims to commercial insurance providers paid out within 60 days to female and male headed household claimants</p>	<p>0.1 Human elephant fatality data already collected by government in both Kenya and Sri Lanka (MIKE and PIKE data)</p> <p>0.4 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:</p> <p>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 By March 2019 situation analysis has been completed to clarify nature and extent (number of incidences, extent of losses) of HWC problem nationally</p> <p>1.2 By the middle of Y2 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>1.1 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>1.2 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>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>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 Sri Lanka, pilot insurance schemes implemented for female and male farmers in selected locations by project end with private insurance companies</p>	<p>2.1 By March 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>2.1 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>2.2 By the middle of Y2 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>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 .1Inception meeting by MoENR, KIPPRA and AB Consultants including 1 X IIED staff member</p> <p>1.1 Conduct situation analysis to clarify nature and extent (number of incidences, extent of losses) of HWC problem (by AB Consultants with IIED to review)</p> <p>1.2 Surveys/data analysis to generate baseline for elephant fatalities and for damage and loss to farmers (managed by AB Consultants with IIED support)</p> <p>1.3 Year 1 national meeting</p> <p>1.4 Design insurance scheme by AB Consultants with IIED review</p> <p>1.5 Implementation of insurance scheme in Kenya (insurance company & AB Consultants)</p> <p>1.6 Year 3 national meeting</p> <p>1.7 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. (AB Consultants)</p> <p>1.8 Write up experience lessons learned and recommendations for roll out by 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 Ab Consultants 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				
14B	Sri Lanka economic conference	20% female	Sri Lankan, Indian, Nepalese, Australian	1				
14A	Kenya national consultative forum on insurance for human wildlife conflict	10% female	Kenyan and UK		1			
	Kenyan field work	25% female	Kenyan		1			
	Sri Lankan participatory rural appraisal (May 2019)	30% female	Sri Lankan		1			
	Sri Lanka household survey	30% female	Sri Lankan		1			
	Sri Lankan participatory rural appraisal with IIED (January 2020)	20% female	Sri Lankan and UK		1			
	World Bank webinar	20% female	Multinational		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)
Kenyan national consultative forum report	Report	AB and Ministry of Tourism and Wildlife	Female	Kenyan	n/a	Pending official approval
Kenyan national task force report	Report	Ministry of Tourism and Wildlife	Female	Kenyan	n/a	Pending official approval
Kenya situation analysis	Report	AB Consultants	Female	Kenyan	n/a	https://pubs.iied.org/G04411/
LIFE project page	website	IIED	Male	UK	n/a	https://www.iied.org/livelihoods-insurance-elephants-life-kenya-sri-lanka
Sri Lanka literature review	Report	IPS	Female	Sri Lankan	n/a	https://pubs.iied.org/G04410/

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

	Check
Is the report less than 10MB? If so, please email to Darwin-Projects@itsi.co.uk putting the project number in the Subject line.	
Is your report more than 10MB? If so, please discuss with Darwin-Projects@itsi.co.uk about the best way to deliver the report, putting the project number in the Subject line.	✓
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.	✓
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.	✓
Have you involved your partners in preparation of the report and named the main contributors	✓
Have you completed the Project Expenditure table fully?	✓
Do not include claim forms or other communications with this report.	