



Ensuring Agricultural Sustainability through Crop Insurance in Mali



Photo: Sekou Coulibaly, an agricultural insurance beneficiary in his cornfield. ©CARE Mali/Sugu Yiriwa.

Around [20 million people](#) in Mali, over half of the country's population, live in rural areas. The African Development Bank (AfDB) estimates that [80% of the working-age population](#) are engaged in the agricultural sector, which accounts for about 36% of the country's GDP. The livelihood of around [400 million farms](#) is contingent on rainfall for a fruitful crop season. Unfortunately, [merely 3% - or 15 million- of these farms](#) are covered by government-provided agricultural insurance.

In response, upon discussions with the agricultural communities in the Delta zone, Sugu Yiriwa established a partnership with [OKO/SUNU](#), a crop insurance company, to promote index-based agricultural insurance. Sugu Yiriwa, in collaboration with OKO/SUNU, took various steps to advance crop services within farming communities across three circles and 24 villages in Mopti region.

This led to the enrollment of 447 farmers, including 158 women, and covered over 387 hectares of land. Sugu Yiriwa launched robust awareness campaigns to inform and sensitize local communities on the importance of agricultural insurance – with active involvement of relevant government-led technical services.

Introduction to Sugu Yiriwa

Feed the Future (FtF) Mali Sugu Yiriwa is a five-year cooperative agreement funded by the United States Agency for International Development (USAID), aimed at strengthening the resilience of farming and business communities in the Delta Zone through market-driven, inclusive, nutrition-sensitive, and agriculture-driven economic growth. The activity is implemented by a consortium of three NGOs – CARE International in Mali,



AMASSA Afrique Verte, and AMPRODE Sahel – with CARE as the lead partner. Sugu Yiriwa operates in eight circles in the Mopti Region namely: Tenenkou, Youwarou, Douentza, Koro, Bankass, Bandiagara, Djenné, Mopti, and four circles in the Tombouctou Region: Tombouctou, Goundam, Nianfunké and Diré.



Since its official launch in January 2021, Sugu Yiriwa has helped more than 57, 869 (including 23,958 women) vulnerable small-scale producers, agro-distributors, and equipment suppliers to access inclusive and sustainable market opportunities, as well as access real time and reliable information on market dynamics via digital platforms such as [SIMAgri](#).

Sugu Yiriwa is in the process of piloting, partnering, and supporting agricultural insurance for the farmers it serves, in partnership with the private sector and with the Government Technical Services, including the Ministry of the Interior and the Ministry of Agriculture.

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Adapting to scale agricultural insurance



Photo: OKO/SUNU agents demonstrate to a sorghum farmer in Bandiagara. ©OKO/SUNU, 2022.

To ensure that participant farmers have equal access to agricultural insurance, Sugu Yiriwa continues to adapt in collaboration with the producers, the insurance providers, and government officials. Some significant adaptations include:

Expanding the crop base – The initial insurance products included peanuts, millet, sorghum, and sesame, which were the primary crops in the original coverage zone. As the coverage zone expanded to include areas that primarily produced rice, Sugu Yiriwa partnered with OKO/SUNU and DFT/SOCODEVI, to fund studies so companies could develop appropriate insurance products for farmers who depend on rice as their primary production source.

Adapting crop insurance to remove digital barriers- Sugu Yiriwa worked with OKO/Sinu, who initially designed online-only services, to help farmers register for the services and collect their payment in cash if mobile money did not work for them. Their online service was a significant barrier to farmers who did not have phones, data packages or inconsistent connections.

Creating financial flexibility- Accepting payments in installments allowed farmers who cannot pay their entire premium at once to continue to invest in insurance and retain their coverage.

Investing in trust – One of the most important steps Sugu Yiriwa **took was investing in producers' ability to trust** agricultural insurance products.

“We were worried when we started that people would not be willing to sign up for insurance. Lots of people have had bad experiences with insurance in this area. So, we did a lot of training and awareness raising to help people understand and trust the insurance. As a result, people were happy to sign up.” - - Moussa Marc Keita, DCOP, Sugu Yiriwa

Supporting transparency and providing space for feedback - To ensure that the trust in insurance continued, Sugu Yiriwa organized an event where farmers, OKO/ SUNU, government experts, and Sugu Yiriwa staff participated to discuss the results of the agricultural campaign. The training sessions and the end-of-season



review provided opportunities for farmers to provide feedback on their needs so OKO/SUNU and Sugu Yiriwa could continue adjusting their products. As a result, OKO/SUNU is continuing to adapt their model.

What changed?

The awareness campaigns within the community successfully encouraged 447 farmers, including 158 women, from 24 villages in the Mopti region to sign up for agricultural insurance provided by OKO/SUNU. Currently, agricultural insurance covers a total of 387 hectares of land across Bandiagara, Bankass, Douentza, and Koro. Out of 447 participants, 221 have already paid their premiums, ensuring full enrollment in the crop insurance service and coverage for 199.5 hectares of farmland.



An agent discussing producers' registration with the village chief of Dougouténé 1 in Koro (Mopti region). ©OKO SUNU, 2022.

In addition to building trust with farmers and partnering with insurance companies, Sugu Yiriwa also looked at the policy environment to see what changes would further expand insurance coverage for smallholder farmers. After analyzing the policy environment, Sugu Yiriwa put forth an advocacy strategy to ensure that **policies are supporting small farmers' need.**