

"Give the people what they want"
Inclusive Risk Awareness Education
Informed by Indigenous Knowledge Resources

26 – 28 October 2021, Kingston, Jamaica

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OUR GROWING REPERTOIRE OF STORIES

1. The missing link of proactive risk mitigation in our national development policy framework
2. The Phoenix Seeds mystery shopping experience
3. How you can embed insurance without adding cost to the original price for the end-beneficiary
4. Unique legal features of insurance contracts and avoidance of pitfalls of traditional insurance
5. The seat belt metaphor
6. The punitive impact of risk in “carrot and stick” approaches of smallholder agricultural schemes



MAP OF AFRICA – A FRAGMENTED CONTINENT

- Dominance of English, French & Portuguese as “official” languages
- Disconnect from underlying indigenous languages
- Post-colonial Legacy

Description	Number of Countries
Mainland Countries	48
Island Nations	6
Total Countries	54



BANTU GROUP OF LANGUAGES

- Spoken by > 350 million people
- Indigenous to nearly half of the countries on the African continent
- Shared traditional practices such as the folklore stories – “Ngano”



How the Whole Story Started

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HOW THE WHOLE STORY STARTED

- Seed Shopping Experience
- The Sales Pitch of the Agro-Dealer
- The Regional Seeds Regulations Framework
- Enhancing Guarantees of Seed Suppliers
- Embedded Index Model
 - Evapotranspiration Index
 - Precipitation Index



Year	Type of Product	Type of Index	Key Aggregators	Number of Farmers	Total Sum Insured (US\$)	Gross Written Premium (GWP) inclu. Taxes (US\$)	Payouts US\$	Loss Ratio
2018/19	WII	Precipitation Index	Inova/ Bayer, Sustenta, Mutiana	5,733	\$203,691	\$20,248	\$572	3%
2019/20	WII	Evapotranspiration/ Precipitation	Phoenix/Portucel, ECA, Sustenta	11,426	\$332,181	\$17,261	\$14,348	83%
2020/21	WII	Evapotranspiration/ Precipitation	Phoenix/NCBA CLUSA, Phoenix & various, Sustenta	34,378	\$999,451	\$51,934.39	TBA	TBA
	WII	Blended Indices	WFP					

Traditional Written History of Insurance

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ANCIENT HISTORY OF INSURANCE: 3,000 B.C.



MODERN HISTORY OF INSURANCE



Introduction to Risk through an Ancient African Oral Story (Ngano)

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O CONTO
da Lebre
e a seca

BASEADO EM CONTOS TRADICIONAIS MOÇAMBICANOS,
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Moral of the Story



1. Learn from Past Experiences of Natural Disasters

But be aware that “*quem não arrisca não petisca*”, “Nothing ventured, nothing gained”



2. Plan for the Future

“Safety is born of caution”



3. Take Steps to Protect Yourself

“*O seguro morreu de velho*”, “It is better to be safe than sorry”



4. Joining Forces is Crucial to Combat the Threat of Natural Disasters

“A safe friend reveals himself in adversity”



5. The Importance of Monitoring

Para mais informações, por favor contacte a Hollard Moçambique Companhia de Seguros, S.A

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Parceiros do Projecto



Patrocinadores de Seguro Indexado

Esta publicação é parte da campanha de sensibilização de seguros, desenvolvida pela Hollard Seguros para apoiar o projecto SEEDS+, implementado pela NCBA CLUSA Moçambique, com o financiamento da USAID e Fintrac Inc.

O conteúdo desta publicação é de responsabilidade da NCBA CLUSA e não reflete a opinião do Governo dos Estados Unidos, USAID, Feed the Future Partnering for Innovation, ou Fintrac Inc.

Acknowledgments



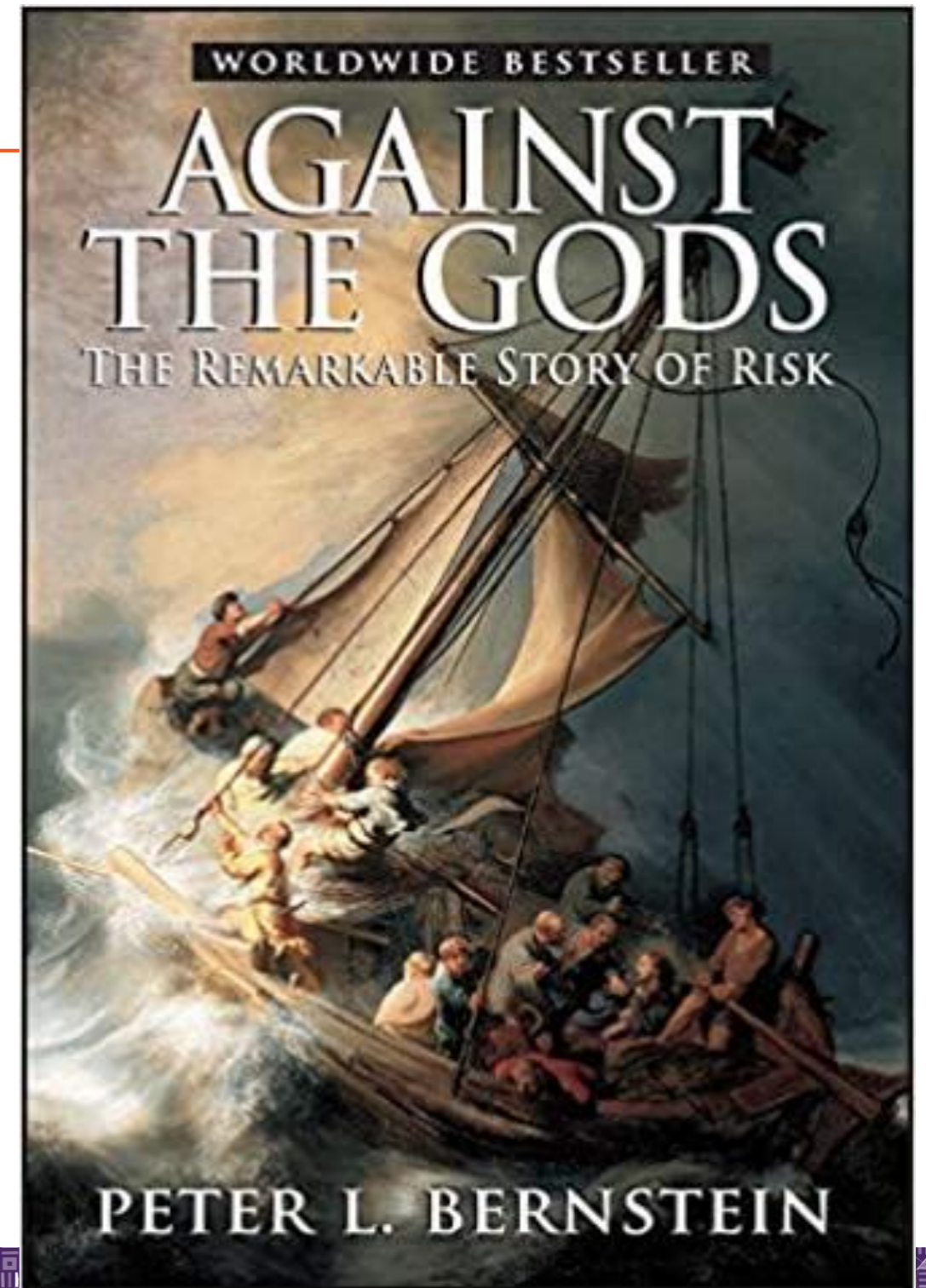
KEY LESSONS (RE-EXAMING OUR ASSUMPTIONS)

1. Education is not a “1-Way ” Process
2. Indigenous knowledge resources could play a key role in development of risk literacy material that speaks the language of our target population
3. Lack of uptake of insurance is a result of “rational” decision-making
4. Insurance has some potential to enable smallholder farmers “to get what they want”.



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**Ask not what the smallholder farmers can do
for insurance. Ask what insurance can do for
the smallholder farmers**

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