



ZEP-RE
(PTA REINSURANCE COMPANY)

STAKEHOLDER ENGAGEMENT PLAN

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GLOSSARY

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| ASAL | Arid and Semi-Arid Land |
| COMESA | Common Market for Eastern and Southern Africa |
| CSR | Corporate Social Responsibility |
| ES | Environmental and Social |
| ESF | Environmental and Social Framework |
| ESMS | Environmental and Social Management System |
| ESS | Environmental and Social Safeguard |
| GM | Grievance Mechanism |
| IP | Indigenous People |
| MN | Monitoring and Evaluation |
| NGO | Non-Governmental Organization |
| SAHUTLC | Sub-Saharan Africa Historically Underserved Traditional Local Communities |
| SEP | Stakeholder Engagement Plan |
| VMG | Vulnerable and Marginalised Groups |
| WB | World Bank |
| ZEP-RE | ZEP-RE (PTA Reinsurance Company) |

DEFINITIONS

| | |
|---|---|
| Environmental and Social Framework (ESF) | comprises: a Vision for Sustainable Development, which sets out the World Bank’s aspirations regarding environmental and social sustainability; the World Bank June 2018 7 Environmental and Social Policy for Investment Project Financing (IPF), which sets out the mandatory requirements that apply to the Bank; and the Environmental and Social Standards, together with their Annexes, which set out the mandatory requirements that apply to the Borrower and projects. |
| Environmental and Social Management Framework (ESMF) | refers to an instrument that examines the risks and impacts when a project consists of a program and/or series of sub-projects, and those risks and impacts cannot be determined until the program or sub-project details have been identified. The ESMF sets out the principles, rules, guidelines and procedures to assess the environmental and social risks and impacts. |
| Environmental and Social Management System (ESMS) | is a system to identify, assess, manage, and monitor the environmental and social risks and impacts of an Insurance Intermediary’s Subprojects on an ongoing basis. |
| Grievance Mechanism | a mechanism to address affected communities’ concerns and complains |
| Indigenous People | a distinct social and cultural group possessing the following characteristics in varying degrees: Self-identification as members of a distinct indigenous cultural group and recognition of this identity by others; Collective attachment to geographically distinct habitats or ancestral territories in the project area and to the natural resources in these habitats and territories; Customary cultural, economic, social, or political institutions that are separate from those of the dominant society or culture; An indigenous language, often different from the official language of the country or region. |
| Insurance Intermediary | insurance companies and non-governmental organizations (NGOs) providing drought livestock microinsurance under microinsurance reinsurance treaty and acting as intermediaries between the pastoral groups and ZEP-RE. |
| Sub-Saharan African Historically Underserved Traditional Local Communities | means communities that have identities and aspirations that are distinct from mainstream groups in national societies and often are disadvantaged by traditional models of development and VMGs. |
| Stakeholder | refers to individuals or groups who: (a) are affected or likely to be affected by the project (project-affected parties); and (b) may have an interest in the project (other interested parties). The stakeholders of a project vary depending on the details of the project. They may include local communities, national and local authorities, neighbouring projects, and nongovernmental organizations. |

Stakeholder Management and Engagement

broad, inclusive, and continuous process between a company and those potentially impacted that encompasses a range of activities and approaches, including communication strategies, information disclosure, consultation, participation and negotiations and partnerships, and spans the entire life of a project.

Vulnerable and Marginalized Groups

the most economically marginalized and vulnerable segments of the population; their economic, social, and legal status frequently limits their capacity to defend their rights to, and interests in, land, territories, and natural and cultural resources, and may restrict their ability to participate in and benefit from development projects.

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1. INTRODUCTION

ZEP-RE (PTA Reinsurance Company) was established in 1990, envisioning three main purposes, namely: (i) fostering the development of the insurance and reinsurance industry in the Common Market for Eastern and Southern Africa (COMESA) region, (ii) promoting the growth of national, and regional underwriting and retention capacities; and (iii) supporting the regional economic development.

One of ZEP-RE's corporate values is that of being a responsible corporate citizen. To this end, the Company has a Corporate Social Responsibility (CSR) strategy defining targeted CSR initiatives within the COMESA sub-region.

In the process of executing its CSR mandate and carrying out its business activities, including infrastructure developments, ZEP-RE is committed to avoiding adverse environmental and social (E&S) risks and impacts, as well as adopting a gender-sensitive approach for all related activities. ZEP-RE remains conscious of existing and emerging environmental and social challenges across Africa and the importance of these issues being addressed.

To protect its reputation and to maintain credible business and stakeholder relationships with regional and international partners, ZEP-RE implemented an E&S Policy and Environmental and Social Management System (ESMS) to ensure that ZEP-RE, its activities and transactions are in compliance with the highest international standards and best practices in environmental and social management, as well as applicable national laws and regulations.

The Stakeholder Engagement Plan (SEP) is a critical component of ZEP-RE' E&S Policy and ESMS. The purpose of the SEP (this document) is to formalize the stakeholder engagement and management process, to minimize the social and environmental risks to the business, and protect ZEP-RE's reputation. Stakeholder engagement is an inclusive process conducted throughout the project life cycle. Where properly designed and implemented, it supports the development of strong, constructive and responsive relationships that are important for successful management of a project's environmental and social risks. Stakeholder engagement is most effective when initiated at an early stage of the project development process, and is an integral part of early project decisions and the assessment, management and monitoring of the project's environmental and social risks and impacts.

This SEP has been prepared by ZEP-RE, and, specifically, as part of the "De-Risking, Inclusion and Value Enhancement of Pastoral Economies in the Horn of Africa" project financed by the World Bank (WG) and implemented by ZEP-RE. As per the WB's Environment and Social Framework (ESF), and specifically under Environmental and Social Standard 10 (ESS10), *Stakeholders Engagement and Information Disclosure*, ZEP-RE should provide stakeholders with timely, relevant, understandable and accessible information, and consult with them in a culturally appropriate manner, which is free of manipulation, interference, coercion, discrimination and intimidation.

2. PROJECT DESCRIPTION

The Horn of Africa¹ contains the largest population of pastoralists in the world. Pastoralist communities in the region are nomadic, live primarily in arid or semi-arid areas, and depend for their livelihood on livestock – cattle, sheep, goats, and camels. They rely on access to water and pastureland. Such resources are scarce and under increasing pressure. They must be shared with ranchers, farmers, and wildlife, as well as the urban communities. Pastoralists are very often indigenous peoples who tend to be minority populations and are often significantly under-represented in decision-making processes.

Livestock production (largely through pastoralism) is a production strategy in which people raise herd animals to earn a livelihood, particularly in ASALs. Pastoralism relies on the availability of water, pastures, and labour to thrive, with water as the determining factor.² The most direct impact of drought on the livelihoods of these pastoralists is the drying up of water sources and declining forage resources for livestock resulting from increasing aridity. It is estimated that approximately 75 percent of livestock deaths in the Horn of Africa are caused by severe drought, repeatedly leaving herders, their families, and entire communities destitute.³

To address the challenges described above and protect the pastoralists in the Horn of Africa against the risk of drought-related livestock mortality, ZEP-RE has teamed up with the World Bank to implement Component 1 of the “De-risking, inclusion and value enhancement of pastoral economies in the Horn of Africa”⁴ project. The aim of the project is to de-risk pastoralists in the Horn of Africa by (i) protecting them against drought with enhanced financial access and risk transfer (Component 1); and (ii) better linking them to markets through trade facilitation and the mobilization of private capital in the livestock value chains (Component 2). For Component 1, the project aims to mobilize the capital of insurance companies for the provision of drought insurance to pastoralists; for Component 2, the project aims to mobilize private investment in the livestock value chains or facilitate it with select public investments.

ZEP-RE is an implementing agency of Component 1. Its role specifically entails the following key activities:

- a) Management of funds on behalf of the countries in the Horn of Africa,
- b) Building capacity of insurance/finance/NGOs and other participating companies,
- c) Generating awareness about the project and facilitating peer-to-peer learning,
- d) Providing insurance premium grant if the bidders meet the eligibility criteria and then checking that criteria are fulfilled, and
- e) Providing reinsurance services to the insurance companies.

¹ For the purpose of this project, Horn of Africa is defined as a region constituted of Djibouti, Eritrea, Ethiopia, Somalia, Kenya, Sudan, South Sudan and Uganda.

² Orindi, V., Nyong, A. and Herrero, M. 2007. Pastoral livelihood adaptation to drought and institutional interventions in Kenya. UNDP Human Development Report Office Occasional Paper 2007/54. Nairobi (Kenya): UNDP.

³ FAO. Drought in the Horn of Africa. https://www.fao.org/emergencies/crisis/drought-hoa/intro/en/?page=7&ipp=10&no_cache=1

⁴ World Bank. De-risking, inclusion, and value enhancement of pastoral economies in the Horn of Africa. Available at <https://projects.worldbank.org/en/projects-operations/project-detail/P176517>

3. STAKEHOLDER ENGAGEMENT AND MANAGEMENT

3.1. The Objectives of Stakeholder Engagement and Management

This SEP seeks to contribute to a coordinated and continued engagement of all relevant players (including affected persons and interested parties) throughout the project cycle. It also outlines a strategy for engaging various stakeholders of the project to ensure that they understand it and can provide their feedback and input. Further, this SEP describes the nature of the anticipated stakeholders as well as their information requirements, timing, and methods of their engagement throughout the lifecycle of the project. Specifically, therefore, this SEP aims to:

- a) To establish a systematic approach to stakeholder engagement that will help ZEP-RE and the Insurance Intermediaries identify stakeholders and build and maintain a constructive relationship with them, in particular with project-affected parties,
- b) To assess the level of stakeholder interest and support for the project and to enable stakeholders' views to be taken into account in project design and environmental and social performance,
- c) To promote and provide means for effective and inclusive engagement with project-affected parties throughout the project life cycle on issues that could potentially affect them,
- d) To ensure that appropriate project information on environmental and social risks and impacts is disclosed to stakeholders in a timely, understandable, accessible and appropriate manner and format, and
- e) To provide project-affected parties with accessible and inclusive means to raise issues and grievances, and allow the project-affected party to respond to and manage such grievances.

3.2. World Bank Requirements

The WB's ESS10 "Stakeholder Engagement and Information Disclosure" recognizes 'the importance of open and transparent engagement between the Borrower and project stakeholders as an essential element of good international practice'. Specifically, the requirements set out by ESS10 are the following:

- a) Borrowers will engage with stakeholders throughout the project cycle, commencing such engagement as early as possible in the project development process and in a timeframe that enables meaningful consultations with stakeholders on project design. The nature, scope and frequency of stakeholder engagement will be proportionate to the nature and scale of the project and its potential risks and impacts. Borrowers will engage in meaningful consultations with all stakeholders.
- b) Borrowers will provide stakeholders with timely, relevant, understandable and accessible information, and consult with them in a culturally appropriate manner, which is free of manipulation, interference, coercion, discrimination and intimidation. The process of stakeholder engagement will involve the following, as set out in further detail in this ESS: (i) stakeholder identification and analysis; (ii) planning how the engagement with stakeholders will take place; (iii) disclosure of information; (iv) consultation with stakeholders; (v) addressing and responding grievances; and (vi) reporting to stakeholders.
- c) The Borrower will maintain and disclose as part of the environmental and social assessment, a documented record of stakeholder engagement, including a description of the stakeholders consulted, a summary of the feedback received and a brief explanation of how the feedback was considered, or the reasons why it was not, and

- d) A Stakeholder Engagement Plan proportionate to the nature and scale of the project and its potential risks and impacts needs to be developed by the Borrower. It must be disclosed as early as possible, and before project appraisal, and the Borrower needs to seek the views of stakeholders on the SEP, including on the identification of stakeholders and the proposals for future engagement. If significant changes are made to the SEP, the Borrower must disclose the updated SEP. According to ESS10, the Borrower should also propose and implement a grievance mechanism to receive and facilitate the resolution of concerns and grievances of project-affected parties related to the environmental and social performance of the project in a timely manner.

4. STAKEHOLDERS MAPPING

Stakeholders can be mapped in several categories:

- a) Direct beneficiaries: pastoral groups in the Horn of Africa, made by vulnerable pastoralists, that are organized and have the potential to engage in commercial activities with the support of the project.
- b) Indirect beneficiaries: actors in the livestock value chains in the Horn of Africa (traders, collectors, quarantine, processors, exporters), and financial institutions that have an interest in providing financial services to pastoral groups.
- c) Public interested parties: countries' ministries, sub-national governments, parastatals, and public agencies that have an interest in the implementation of the project, and
- d) Development partners that are already active in organizing pastoralists into production groups, to ensure greater impact.

A list of identified stakeholders is presented in Annex 1.

5. STAKEHOLDERS IDENTIFICATION AND ANALYSIS

This section identifies key stakeholders that will be informed and consulted about the project during the project's preparation phase and throughout its implementation. Project stakeholders are defined as individuals, formal or informal groups and organizations, and/or governmental entities whose interests or rights will be affected, directly or indirectly by project, both positively and negatively, who may have an interest, and who have the potential to influence the project outcomes in any way.

In accordance with the ESS10⁵, this SEP categorizes the stakeholders into three groups in order to ensure a more efficient and effective stakeholder engagement:

- a) Affected parties - stakeholders that are affected or may be affected by the project;

⁵ World Bank. ESS10. Stakeholder Engagement and Information Disclosure. Available at <https://www.worldbank.org/en/projects-operations/environmental-and-social-framework/brief/environmental-and-social-standards>

- b) Other interested parties - other parties who may have an interest in the project.
- c) Vulnerable/and disadvantaged groups - individuals or groups who may require special engagement efforts due to their vulnerable status.

The key stakeholders identified for this project will include, but not be limited to, the following:

5.1. Affected Parties:

This project has multiple stakeholders from government, private sector, civil society and the general public. The stakeholders will mainly include all actors engaged in the livestock value chain from production, marketing and processing of livestock products and services. For the purposes of the SEP document, stakeholders who are likely to be directly affected in all project Countries (Kenya, Somalia, Ethiopia, Djibouti and others) include:

- a) Pastoral groups and communities in ASALs⁶,
- b) Village Savings and Loan Associations (VSLAs) supported under Boresha,
- c) IBLI and KLIP beneficiaries, and
- d) Insurance Intermediaries.

5.2. Other Interested Parties

Other Interested Parties constitute individuals, groups and entities who may be interested in the project because of its location, its proximity to natural or other resources or parties involved in the project. Other Interested Parties may be affected by the project and have the potential to influence project outcomes. They may not experience direct impacts from the project, but they may consider or perceive their interests as being affected by the project and/or who could affect the project and the process of its implementation in some way.

Such stakeholders include: local and international NGOs supporting livestock projects in ASAL regions, county governments in the targeted ASAL counties, various organizations and cooperatives, community leaders, and civil society organizations from targeted ASAL counties and various relevant agencies, organizations, and institutions.

For a list of identified stakeholders refer to Annex 1.

5.3. Vulnerable and Marginalized Groups

Vulnerable and Marginalised Groups (VMG) are those who are more likely to be adversely affected by the project impacts and/or more limited than others in their ability to take advantage of a project's benefits. Such an individual or group is also more likely to be excluded from or unable to participate fully in the mainstream consultation process and as such may require specific measures and/or assistance to do so. This will take into account considerations relating to age, including the elderly and minors, and including in circumstances where they may be separated from their family, the community or other individuals upon which they depend. VMG may include but not limited to the following:

⁶ A consultancy is being carried out to identify potential pastoral beneficiary groups in Ethiopia, Kenya, and Somalia. The outcome of this consultation will inform the guidance on SEP prepared in coordination with the implementing agencies.

- a) Older persons;
- b) Illiterate people,
- c) Persons with disabilities,
- d) Indigenous People including hunter-gatherers, forest dwellers and nomadic pastoralists,
- e) Female-headed households,
- f) Unemployed youth,
- g) People living in informal settlements,
- h) People living on the streets, and
- i) Urban poor.

The project will also ensure appropriate measures are in place to guarantee that information is available in local languages. VMG within the communities affected by the project will be further confirmed and consulted through dedicated means, as appropriate.

5.4. Indigenous People and Sub-Saharan Africa Historically Underserved Traditional Local Communities

The project countries - Kenya and Ethiopia - have impact both Indigenous People (IP) and Sub-Saharan Africa Historically Underserved Traditional Local Communities (SAHUTLC).

Indigenous people can be defined as “a distinct social and cultural group possessing the following characteristics in varying degrees: Self-identification as members of a distinct indigenous cultural group and recognition of this identity by others; Collective attachment to geographically distinct habitats or ancestral territories in the project area and to the natural resources in these habitats and territories; Customary cultural, economic, social, or political institutions that are separate from those of the dominant society or culture; An indigenous language, often different from the official language of the country or region.”⁷

In line with the WB’s ESS7, “Indigenous Peoples and Sub-Saharan African Historically Underserved Traditional Local Communities have identities and aspirations that are distinct from mainstream groups in national societies and often are disadvantaged by traditional models of development. In many instances, they are among the most economically marginalized and vulnerable segments of the population. Their economic, social, and legal status frequently limits their capacity to defend their rights to, and interests in, land, territories, and natural and cultural resources, and may restrict their ability to participate in and benefit from development projects. Equally, the roles of men and women in indigenous cultures are often different from those in the mainstream groups, and women and children, who have frequently been marginalized both within their own communities and because of external developments, may have specific needs).”⁸

In Somalia and Djibouti, there are no groups that meet the criteria for IP and SAHUTLC.

This SEP will ensure appropriate measures are in place to guarantee that information is available to IPs and SAHUTLC in their local language. They will be consulted through dedicated means, as appropriate.

⁷ World Bank. ESF. ESSF. Sub-Saharan Africa Historically Underserved Traditional Local Communities. Available at <https://thedocs.worldbank.org/en/doc/276101511809520481-0290022017/original/EnvironmentalSocialStandardESS7FactSheetWBESF.pdf>

⁸ World Bank. ESF. ESSF. Sub-Saharan Africa Historically Underserved Traditional Local Communities. Available at <https://thedocs.worldbank.org/en/doc/276101511809520481-0290022017/original/EnvironmentalSocialStandardESS7FactSheetWBESF.pdf>

5.5. Stakeholder Interest and Influence

The identified stakeholders can be analysed based on their interest and project impact in order to better understand and manage them. Individual consultations and discussions will take place with those who have high levels of interest and project impact. Any changes occurring during the project implementation will be communicated to them individually. Individual consultations will also take place with the group with a medium project impact and a high interest in the project. The group with a low project impact and a high project interest will be involved in public discussions, focus groups, and other forms of empowerment to increase their voice in the project design and implementation.

Table 1 below summarizes the potential roles, interests, and influence for the main stakeholders in Kenya. A similar analysis shall take place for the Stakeholder Groups in other project countries.

Table 1. Analysis and Prioritization of Stakeholder Groups Based on Level of Interest and Influence.

| Categories of Stakeholders | Role | Level of Analysis (H=High, M=Medium, L=Low) | |
|--|---|--|-----------|
| | | Interest | Influence |
| Affected parties | | | |
| Kenya Development Corporation | Development Finance Insitutions | H | H |
| State Department of Livestock | Beneficiary | H | H |
| Mobile Networkers | Communication Channel of cash transmission to beneficiaries | H | M |
| Livestock production groups and communities in ASALs ⁹ , pastoralists | Beneficiaries of investment | H | M |
| Local Livestock traders | Business | M | L |
| Village Savings and Loan Associations (VSLAs) supported under Boresha | Information sharing | M | M |
| Laikipia County Development Authority (LCDA) | Beneficiary | H | M |
| Northern Rangelands Trust (NRT) | Major investment benefirciry | H | M |
| Kenya Meat Corporation (KMC) | Business, a fully integrated meat processor | H | M |
| Interested parties | | | |
| Kenya Camel Association | Beneficiaries of the investment | H | M |

⁹ A consultancy is being carried out to identify potential pastoral beneficiary groups in Ethiopia, Kenya, and Somalia. The outcome of this consultation will inform the guidance on SEP prepared in coordination with the implementing agencies.

| | | | |
|--|---|----------|----------|
| Industrial and Commercial Development Cooperation (ICDC) | Information sharing / business | H | M |
| Agricultural Finance corporation | Information sharing / business | H | M |
| Famine Early Warning System Network | Information sharing | M | L |
| Vulnerable groups | | | |
| Youth Livestock brokers | Invisible beneficiaries of the investment | H | L |
| Pastoral Female – Headed Households | Invisible beneficiaries of the investment | H | L |
| Urban Poor pastoralists (drop-outs) | Invisible beneficiaries of the investment | H | L |
| Poor women engaged in sale of livestock products | Invisible beneficiaries of the investment | H | L |

6. INFORMATION DISCLOSURE

ZEP-RE will disclose project information to allow stakeholders to understand the risks and impacts of the project, and potential opportunities. ZEP-RE will provide stakeholders with access to the following information, as early as possible before the World Bank proceeds to project appraisal, and in a timeframe that enables meaningful consultations with stakeholders on project design:

- a) The purpose, nature and scale of the project,
- b) The duration of proposed project activities,
- c) Potential risks and impacts of the project on local communities, and the proposals for mitigating these, highlighting potential risks and impacts that might disproportionately affect VMG and describing the differentiated measures taken to avoid and minimize these,
- d) The proposed stakeholder engagement process highlighting the ways in which stakeholders can participate,
- e) The time and venue of any proposed public consultation meetings, and the process by which meetings will be notified, summarized, and reported, and
- f) The process and means by which grievances can be raised and will be addressed.

Specific objectives of information disclosure for each level of consultation has been highlighted in Table 2 below with a summary of the issues.

Table 2. Engagement Activities during Project Preparation

| Engagement Activity | Objective | Targeted Stakeholders | Key issues raised | Time |
|---|---|---|--|-----------------|
| National stakeholder consultations | Collect views on the design and implementation arrangement of the project, environmental and social risks, mitigation measures, grievance redress mechanisms, and SEP | Representatives of national Government and line ministries | Project design Identification of potential beneficiaries. Project fiduciary processes. Environment and social risk management, capacity building | March–June 2022 |
| County Government Stakeholder consultations | Collect views on the design of the project, environmental and social risks, mitigation measures, grievance redress mechanisms and SEP | Members of the county assembly, County government officials | Identification of potential beneficiaries | March–June 2022 |
| Community-level Stakeholder consultations | Collect views lessons learned in the previous or related project, challenges, social risks, and their mitigation measures | Community members, and extension workers | Project design Social and environmental risks and impacts. Social Assessment Gender-based violence prevalence rates in the community. Gender assessment. | March–June 2022 |

Stakeholder information disclosure needs vary depending on principal occupation and locality and include, but are not limited to, language needs and capacity building training. These specific needs have been shown in Table 2 below. However, through further consultations and engagements with the community, more stakeholder needs will be identified, and the table updated accordingly.

Table 3. Summary of Stakeholder Needs for Information Disclosure

| Stakeholder Group | Key characteristics | Language needs | Preferred notification means (email, phone, radio, letter) | Specific needs (accessibility, Large print, child care, daytime meetings) |
|-----------------------------|----------------------------|-----------------------|---|--|
| National-level institutions | NA | English | E-mail | Daytime meetings |
| County-level government | NA | English | Meetings, email | Daytime meetings |

| | | | | |
|--|-------------------------------------|-----------------------------|---|----------------------------------|
| officials, assembly members and others | | | | |
| Non-state national actors | NA | English or local language | E-mail, meetings, social media | Day-time meetings |
| Traditional leaders | Mix of semi-illiterate and literate | English or local language | Community meetings with translator, & radio | Graphic and workshops on process |
| VMG | Mix of semi-illiterate and literate | English or local language i | Community meetings with translator, & radio | Graphic and workshops on process |

7. STAKEHOLDER ENGAGEMENT PLAN

7.1. ZEP-RE’s Stakeholder Engagement Plan

The SEP is a formal document which outlines the plan to communicate with stakeholders who have interest or potential interest in a project. It helps engage all the stakeholders to the project and, by doing so, help the project become sustainable and inclusive. The SEP will also support the engagement of vulnerable population groups that are facing hurdles to take part in the engagement directly for social, economic, or political reasons. It is important to keep in mind that the SEP’s implementation is a dynamic process and some stakeholders, and their interests might change over time or new stakeholders and information emerges, and hence the SEP needs to be updated accordingly. The project will continue to ensure compliance with national law, policies, and protocol requirements as well as World Health Organization’s and WB’s guidance regarding the COVID-19 situation in relation to consultations and related activities.

During the project preparation, ZEP-RE will engage stakeholders as early as possible and will continue the engagement throughout the implementation of the project’s activities. This process will continue and until the project is eventually closed out. At this stage the decisions on public meetings, locations, and timing of meetings have not yet been made. The stakeholders will be notified before and during the implementation of the project activities. However, the nature and frequency of follow up consultations will differ depending on the project components and activities.

7.2. Engagement Methods and Tools to be used

The project intends to utilize various methods of engagement that will be used as part of its continuous interaction with the stakeholders. For the engagement process to be effective and meaningful, a range of various techniques need to be applied that are specifically tailored to the identified stakeholder groups. Methods used for consulting with statutory officials may be different from a format of liaising with the local communities (focus group discussions, displays and visuals with a lesser emphasis on technical aspects).

The suggested methods would be used to communicate and consult with the stakeholders:

- **ZEP-RE's Website.** ZEP-RE's website will be used to enable users to find all the information about the project. The goal is to provide core information and to ensure accessible online feedback to project stakeholders and to support several stakeholder engagement activities. The website will also be used to publish all relevant information related to project implementation. The website will be used to support face-to-face consultations through digital feedback surveys at regular intervals and will provide a dedicated portal for the identified sub-projects to inform the population and engage them in providing feedback and support monitoring through the implementation cycle. All stakeholder consultation events will be advertised through this website.
- **Stakeholder Consultations / virtual consultations.** Consultations will be organized during the project preparation and implementation, and on an ongoing basis as part of the stakeholder engagement process during the project cycle.
- **Workshops.** Workshops with experts will be held to consult on the revision and development of new policies and normative documents. Also, several workshops with stakeholders will be carried out. The main topics of these workshops will include raising stakeholder awareness on project benefits, establishing project implementation procedure, timing for project implementation, and Grievance Mechanism. Other topics relevant for these workshops will be identified during project implementation.
- **Beneficiary Surveys** complemented by local snapshots and focus groups: Surveys will be advertised and conducted every six months through ZEP-RE's website. The local snapshots will accompany the survey, aim to reach those who are not able to provide online feedback and consist of phone conversations, focus groups and door-to-door visits. Therefore, the Beneficiary surveys can be conducted via ZEP-RE's website and telephone interviewing and focus groups discussions via online communication platforms like ZOOM.
- **In-depth interviews with relevant experts.** Expert views and recommendations on various project issues and challenges are valuable and have been conducted as part of the social assessment. They will continue to be used as part of specific project activities.
- **Leaflets/ informative notes.** Leaflets with information that might present more interest for affected parties, such as the benefits of proposed investments, will be developed and distributed in the meetings/ stakeholder consultations.
- **Letters.** The letters will be an instrument used in order to facilitate the project implementation process through good collaboration between the implementing entities and other stakeholders.
- **Reports:** The reports will be used to monitor the Project implementation and to keep informed the main stakeholders of the Project.
- **E-mails:** To facilitate communication between implementing entities.
- **Grievance Mechanism:** ZEP-RE has established a Grievance Mechanism in line with the WB's ESS10 requirements. The stakeholders will be able to raise grievances anonymously by various channels.
- **Grievance Log:** Where grievances, including those delivered through the online platform, are registered (including grievance delivered by letter mail or in writing) and maintained, followed up and resolved through a database.

The format of every consultation activity should meet general requirements on accessibility, i.e. should be held at venues that are easily reachable and do not require long commute, entrance fee or preliminary access authorization, cultural appropriateness (i.e. with due respect to the local customs

and norms), and inclusiveness, i.e. engaging all segments of the local society, including disabled persons, the elderly, minorities, and other vulnerable individuals e.g. taking into view the access needs of persons with disabilities. If necessary, logistical assistance should be provided to enable participants from the remote areas, persons with limited physical abilities and those with insufficient financial or transportation means to attend public meetings scheduled by the project.

The project will take special measures to ensure that members of disadvantaged and vulnerable groups have equal opportunity to provide feedback on the mechanism during its preparation and during implementation to incorporate communities' views, voices and needs. Since their vulnerable status may lead to people's diffidence and reluctance or physical incapacity to participate in large-scale community meetings, visiting such individuals/ families at their homes or holding separate small group discussions with them at an easily accessible venue is a way for the project to reach out to the groups who, under standard circumstances, are likely to be insufficiently represented at community gatherings. Information dissemination may also entail communicating with persons with disabilities (e.g., ensuring there is sign language translation during meetings). The documents produced and shared will be translated into local languages if there is a need.

7.2. Proposed Strategy for Information Disclosure

The SEP will be disclosed on ZEP-RE's and on the WB's website. Furthermore, information before and during the project implementation will be made available through short reports and meetings with translations in the local languages in the rural communities where project activities will be implemented. Information will also be transmitted through local community radio stations in appropriate local languages.

ZEP-RE will be responsible for the project launch and disclosure of the SEP and Grievance Mechanism so that the community is made aware of channels to bring out their complaints. These meetings will be in the form of Focus Group Discussions; all views and feedback will be recorded. Local authorities are key in the mobilization of the community. It will, therefore, be important to hold meetings with them once issues emerge in the community. The Grievance Mechanism and project SEP will be disclosed in accordance with national laws, while meeting the WB's ESF requirements. The Grievance Mechanism will be publicly disclosed on ZEP-RE's website, while a hard copy will be available at ZEP-RE for interested parties to access, review, and provide comments as necessary.

In line with WB's ESS10, information will be disclosed if possible in relevant local languages and in a manner that is accessible and culturally appropriate, taking into account any specific needs of groups that may be differentially or disproportionately affected by the project or groups of the population with specific information needs. In the context of COVID-19 pandemic, face-to-face meetings may need to be replaced with on-line/virtual means (or adjusted to conform with COVID-19 safety protocols). ZEP-RE's website will provide an effective approach for the implementation of stakeholder engagement activities given challenges related to COVID-19 social distancing. The Information Disclosure Plan will be updated in accordance with the general situation in the country and the needs of the project-affected parties. According to the course of the COVID-19 pandemic in Horn of Africa, ZEP-RE will decide the best method and tools to inform, consult or collaborate with various stakeholders. Alternative arrangements will be considered until Covid-19-related restrictions are lifted in order to ensure a proper and safe engagement. Therefore, the engagement

approaches will be tailored to comply with the local restrictions as well as responsive to modifications of those restrictions.

7.3. Proposed Strategy for Consultation

The first step will be to establish protocols for consultation during the life of the project. Stakeholders will be asked to provide feedback on the appropriate protocols which will be captured and validated. The validated protocols will guide consultations throughout the project.

ZEP-RE and the Insurance Intermediaries will be required to conduct stakeholder engagement with project beneficiaries.

7.4. Proposed Strategy and Consultations with Vulnerable and Marginalized Groups

Consultations with VMG will take place under the preparatory phase and will be carried out through the main project's SEP.

The WBG ESS7 characterizes VMG (or *Indigenous Peoples/Sub-Saharan African Historically Underserved, Traditional Local Communities*, or any specific local qualification) as exclusively distinct social and cultural groups possessing identifiable characteristics in varying degrees such as self-identification of members, collective attachment to geographical distinct habitats, a culture that is distinct or separate from that of mainstream society, and a distinct language.

Local legislation may define marginalized communities differently. For example, the Constitution of Kenya (COK, 2010) identifies marginalized communities as: "A group of people who, because of laws and practices before, on or after (the effective date of the COK 2010), were or are disadvantaged by discrimination on one or more of the grounds in Article 27(4)."

To achieve the requirements of both the WB's ESS7 and the COK 2010 in Kenya, dedicated consultations with communities in counties that host Indigenous Peoples/Sub-Saharan African Historically Underserved, Traditional Local Communities will be held. Indigenous Peoples' representatives will also be invited to national dialogues to present their views regarding the design and implementation of this project. Similar approach will be taken in other countries of the Horn of Africa.

The information will be disclosed to Traditional Local Communities in the local language and in a manner that is accessible and culturally appropriate, taking into account any specific needs of groups that may be differentially or disproportionately affected by the project or groups of the population with specific information needs (such as disability, literacy, gender, mobility, differences in language or accessibility). The project will also consider the inclusion and engagement of traditional governance institutions - Council of elders, IPOs network in counties on issues of grievance redress.

7.5. Inclusion Plan

The project will give special consideration to vulnerable and marginalized groups. These include, but are not limited to:

- a) Minority casts and groups,

- b) Internally displaced persons,
- c) Those who live in remote rural areas or areas characterized by violence that are bereft of social services and amenities,
- d) Nomadic pastoralist communities.

There are social, economic, and physical barriers that prevent vulnerable and marginalized individuals and groups from participating in this project, which include lack of financial literacy, inaccessibility of meeting venues, social stigma, lack of awareness of the project benefits, and/or poor consultation. For instance, people living with disabilities are often not effectively engaged in consultations due to lack of access social stigma, and cultural beliefs that they are not able to participate or benefit from economic activities or have limited productive roles in society. In this regard, the project will deploy viable strategies to engage target communities and other stakeholders overcome social stigma, and encourage inclusion.

The project will take special measures to ensure that members of disadvantaged and marginalized groups have equal opportunity to project benefits. This will include ensuring that they are involved in consultations on project design, ensuring the meeting and consultation points are accessible to people with physical disabilities, and project implementors to be guided on their responsibilities to provide services without discrimination. Also, discussions should be conducted in a simplified manner to ensure the illiterate and people with no or limited financial literacy understand the project and its components. In addition, efforts will be made to promote diversity in staffing.

The participation of disadvantaged and marginalized groups in preparation and implementation of project activities will largely determine the extent to which this Inclusion Plan will be achieved. Where adverse impacts are likely, ZEP-RE will undertake prior and informed consultations with the likely affected communities/ groups and those who work with and/or are knowledgeable of the local issues and concerns. The primary objectives will be to:

- a) Understand the operational structures in the respective communities,
- b) Seek their input/feedback to avoid or minimize the potential adverse impacts associated with the planned interventions,
- c) Identify culturally appropriate impact mitigation measures, and
- d) Assess and adopt measures that could be promoted to complement the measures required to mitigate the adverse impacts.

Consultations will be carried out broadly in two stages. First, prior to commencement of any project activities ZEP-RE will arrange for consultations with community leaders and representatives of disadvantaged and marginalized groups about the need for, and the probable positive and negative impacts associated with, the project activities. Secondly, after the initial roll-out of activities, a rapid assessment will be conducted to ascertain how the disadvantaged and vulnerable groups, in general, perceive the interventions and gather any inputs/feedback they might offer for better outcomes, which would inform the project delivery.

The following issues will be addressed during the implementation stage of the project:

- a) Provision of an effective mechanism for monitoring implementation of the Inclusion Plan,
- b) Development of accountability mechanisms to ensure the planned benefits of the project are equally received by disadvantaged and vulnerable individuals and groups,
- c) Involve suitably experienced personnel to address the disadvantaged and vulnerable people's through developing and implementing action plans, and
- d) Ensuring appropriate budgetary allocation of resources for the Inclusion Plan.

7.6. Strategic Partnerships

In order to implement the project successfully, ZEP-RE will engage in forming strategic partnerships with key players, including Insurance Intermediaries, in the region.

ZEP-RE fully recognises the fact that consultations with the stakeholders offer an opportunity to strengthen the relationship with the affected parties through face-to-face interaction, and to foster more realistic expectations through dialogue. Strategic partnerships reach beyond consultations and participations as they are about joint activities and collaborative efforts which can lead to the building of social capital.

ZEP-RE believes that the quality of stakeholder relationships are key to facilitating mutually acceptable outcomes. Therefore, it is ZEP-RE's intention to create strategic partnerships with insurance companies, NGOs and other players in order to ensure the successful implementation of the project.

The general characteristics of effective partnerships are:

- a) a common objective or strategic interest,
- b) the pooling of cash or in-kind resources by all parties,
- c) sharing of information, transparency, and joint fact-finding,
- d) drawing on the core and complementary competencies of each of the parties, and
- e) sharing the risks and benefits associated with the venture, both financial and reputational.

In its engagement with stakeholders, ZEP-RE will seek "interest-based" consensual agreements which seek to deliver a satisfying outcome for all involved parties. ZEP-RE will engage with the stakeholders in "good faith," that is, the discussions and consultations will be conducted with an open mind, a willingness to engage in the process, and a genuine desire to build effective partnerships. Good faith engagements are transparent, considerate of the available time of the parties, and deploy procedures and language readily understood and agreed to by all. Some key principles to keep in mind are: involvement of legitimate representatives, willing engagement free from coercion or intimidation, joint exploration of key issues of importance, equal access to the best available information, use of participatory approaches, accessibility in terms of timing and location, provision of sufficient time for decision-making, mutual respect and sensitivity for cultural and other differences, flexibility, consideration of multiple options, willingness to compromise, documented outcomes, and inclusion of a grievance mechanism to address any issues arising in the implementation of the agreement.

7.7. Protection Against COVID-19

Stakeholder engagement will be conducted in line with existing COVID-19 regulations in force. The key sources of guidance will be:

- a) Country laws and regulations,
- b) World Bank's "Technical Note: Public Consultations and Stakeholder Engagement in WB-Supported Operations When there are Constraints on Conducting Public Meetings" (March 20, 2020), and
- c) WHO's COVID-19 "Strategic Preparedness and Response Plan: Operational Planning Guidelines to Support Country Preparedness and Response" (May 2020).

In general, stakeholder engagement activities will be conducted to minimalise any possible risks of COVID-19 infection. These will include:

- a) Provision and maintenance of procedures of work that are safe and without risks to health (including social distancing and access to hand washing facilities),
- b) Arrangements for ensuring safety and absence of risks to COVID-19 in connection with the use, handling, storage and transportation of project materials,
- c) Provision of such information, instructions, training and supervision as is necessary on COVID-19 to ensure the safety and health at work of every person engaged in project activities,
- d) Informing all persons engaged in project activities of imminent risk and appropriate recourse measures,
- e) Ensuring that every person engaged in project activities participates in the application and review of safety and health measures,
- f) Ensuring that all workers have adequate and updated information on COVID-19, and
- g) Establishing measures and a referral pathway if any worker is infected with COVID-19 including establishing linkages with the Country relevant Ministries of Health.

8. TIMELINE

The stakeholders engagement plan will be implemented throughout the project lifecycle from preparation through to implementation phase of the project.

9. RESOURCES AND RESPONSIBILITIES

9.1. Resources

Both human and financial resources are required for the successful implementation of the SEP for the project activities. ZEP-RE and Insurance Intermediaries will hire competent and qualified Environmental and Social Development Specialists who will be responsible for ensuring effective implementation of the SEP and will report to the Stakeholder Manager. The Terms of Reference for these specialists will be drafted during the project preparation, and the recruitment will be finalized once the project is approved. The budget for the implementation of the SEP will be financed by resources from the project preparation under the amounts allocated for operations and workshops.

9.2. Management Functions and Responsibilities

To ensure that the SEP is effective, ZEP-RE and the Insurance Intermediaries will ensure that it has an adequate internal capacity and personnel be responsible for the day-to-day implementation of the project activities reflected in this SEP. As an activity under the project preparation, ZEP-RE will hire qualified Environmental and Social Safeguard Specialists to oversee the implementation of the SEP.

9.3. ZEP-RE's Grievance Mechanism

A Grievance Mechanism will be in place during project preparation and throughout its implementation.

9.3.1. Objective of the Grievance Mechanism

Addressing grievances raised by individual affected by ZEP-RE's activities is an important component of managing project risks and for mitigation strategies. The Grievance Mechanism can serve as an effective tool for early identification, assessment and resolution of grievances and therefore for strengthening accountability to beneficiaries. It is an important feedback mechanism that can improve project impact and respond to concerns and grievances of project-affected parties related to the environmental and social performance of the project in a timely manner. With restrictions on movement, it is important that, where possible, staff managing grievances can access systems and work remotely to enable processes to work effectively.

9.3.2. Grievance Investigation and Resolution Process

Grievance Mechanism will be maintained during the entire period of project's duration. It will ensure that all stakeholders can effectively be engaged in the project's preparation and implementation, provide project staff with practical suggestions on project activities allowing them to be more accountable, transparent, and responsive.

ZEP-RE's mechanism follows the following principles:

- Grievances are treated confidentially, assessed impartially, and handled transparently,
- The submitting and readdressing of the grievances is free of charge for complainants,
- ZEP-RE and Insurance Intermediaries will ensure that all project-affected parties will have equal opportunity to submit their grievance in accessible way. The project beneficiaries may use a range of contact options (telephone number, e-mail address and postal address, etc.). It is accessible to all stakeholders.
- The channels for filling in grievance form is disclosed on official sources,
- The grievances can be submitted anonymously,
- Affected persons may rise a complain at any time of project related activity,
- It is designed to be responsive to the needs of all complainants, including anonymous ones,
- All grievances, simple or complex, will be addressed and resolved as quickly as possible. The action taken on the grievance will be swift, decisive, and constructive,
- In cases where the aggrieved individuals or group is not satisfied with the outcome of the amicable mechanism, they will always be able to file to the court at any stage in the resolution process,
- All grievances will be registered and documented, and each grievance resolution process and communication will be systematically tracked, and
- The channels for filing complaints will be communicated to the public during the consultations.

ZEP-RE's goal is to ensure equal and nondiscriminatory access to its grievance mechanism, but special attention will be given to the most vulnerable groups: people less informed, with limited legal knowledge, the poorest community members, with limited or no access to internet; the marginalized communities that have the least access to education and the infrastructure required for proper understanding of how to file complaints through conventional channels. ZEP-RE and its Insurance Intermediaries will be working together with community leaders to provide access for complaints and ensure that the most vulnerable group's views are taken into account. The representatives of the

vulnerable groups (NGOs, community leaders) will be included in the communication channels for ensuring the dissemination of information to diverse communities about project preparation activities and also about planned public consultations.

Refer to ZEP-RE's Grievance Mechanism (a separate document) for more information.

9.3.3. Grievance Log

All complaints, including the anonymous ones, will be recorded in writing and stored in a database. The database will contain relevant information on the date of submission, sphere of issue, responsible party, deadline for the problem solving and feedback (positive or negative). The grievance log will be submitted to ZEP-RE's Board of Directors on half yearly basis for review.

9.3.4. Awareness Building

Information about the Grievance Mechanism will be available on ZEP-RE's website and will be included in the communications conducted with the project stakeholders through the communications methods and tools that are part of this stakeholder engagement plan and communications plan under the project, including emails, website, workshops, meetings, focus groups discussions etc.

9.4. Monitoring and Reporting

ZEP-RE will establish a Monitoring and Evaluation (M&E) system that is participatory, which will utilize indicators that are sensible to concerned stakeholders. Furthermore, ZEP-RE will involve affected parties by gathering their observations to triangulate scientific findings and involve them in participatory discussions of external and monitoring and evaluation missions.

9.5. Involvement of Stakeholders in Monitoring Activities

ZEP-RE will monitor the SEP in accordance with the World Bank requirements. The extent and mode of monitoring with respect to environmental and social performance will be proportionate to the potential environmental and social performance risks and impacts of the project and their effect on the various stakeholder interests.

The following M&E actions will be undertaken regarding stakeholder interests in line with the environmental and social performance of the project, which will include:

- Conducting stakeholder engagement in a consultative manner, in accordance with the SEP and build upon the channels of communication and engagement as established with stakeholders,
- Collection of feedback from stakeholders on the environment and social performance of the project, and on the implementation of the mitigation measures agreed on with the World Bank,
- Periodic reviews of compliance with the requirements of the World Bank,
- Where appropriate, and as will be set out in the SEP, engaging stakeholders and third parties such as independent experts, local communities or non-governmental organizations (NGOs), to complement or verify projects stakeholder monitoring information, and

- Where other agencies or third parties will be responsible for managing specific risks and impacts and implementing mitigation measures, ZEP-RE will collaborate with such agencies and third parties to establish and monitor such mitigation measures.

9.6. Reporting back to Stakeholder Groups

The stakeholder engagement process will aim to support the development of strong, constructive and responsive relationships among the key Project stakeholders for successful management of the project's environmental and social risks and preparing stakeholders for the Project. Effective stakeholder engagement between ZEP-RE, Insurance Intermediaries and project stakeholders improves the environment and social sustainability of projects, enhances project acceptance, and makes a significant contribution to successful project design and implementation.

All stakeholder engagement meetings will have minutes, which will be stored in the project stakeholder engagement database; this will be to ensure that (i) there are records that can be referred to and that all views raised are taken into consideration, and (ii) commitments made are delivered upon. In addition, the outcomes of the stakeholder engagement activities with comments that have been considered as well as the monitoring progress will be reported to relevant parties. Despite this being for internal use only, it will result in an annual report on stakeholder engagement under the project.

ANNEX 1: LIST OF STAKEHOLDERS

| Country | Institution | Nature of the institution |
|---------|---|--|
| | A. Public Stakeholders | |
| Kenya | Kenya National Treasury and Planning (TNT) | Kenya Ministry of Finance, expected borrower |
| | Laikipia County Laikipia County Development Authority (LCDA), County Government of Laikipia | One of the 47 counties of Kenya. Have done comprehensive red meat value chain analysis in Laikipia – supported by IFC |
| | Kenya State Department of Livestock | Department of the Kenyan Ministry of Agriculture, Fisheries and Cooperatives (MOALF&C) implementing the Kenya Livestock Insurance program (KLIP). |
| | Kenya State Department of Cooperatives | Department of the Kenyan Ministry of Agriculture, Fisheries and Cooperatives (MOALF&C) in charge of policy related to cooperatives |
| | State Department for Trade and Enterprise Development | Kenya Ministry of Industrialization, Trade and Enterprise Development (MoITED), |
| | Kenya Livestock Marketing Council | Umbrella organization of livestock producers and traders in arid and semi-arid areas of Kenya. Currently working with county governments to manage livestock markets. |
| | Kenya Meat Commission (KMC) | Public entity designed to provide a ready market for livestock farmers and high-quality meat and meat products to consumers. Supported pastoralists in drought times. |
| | Kenya Industrial & Commercial Development Corporation (ICDC) | Industrial & Commercial Development Corporation, public development finance Institution |
| | KenInvest | Kenya Investment Promotion Agency |
| | Kenya Development Corporation | Development Finance entity created from the merger of ICDC, Industrial Development Bank (IDB) and the Tourism Finance Corporation (TFC) |
| | Kenya Frontier Counties Development Council | Governmental entity supporting sustainable socio-economic development in the 10 ASAL counties in Kenya |
| | Central Bank of Kenya (CBK) | The monetary authority of Kenya |
| | Kenya Meteorological Department | Department of the Kenyan Ministry of Environment and Forestry that provides weather forecasts |
| | International Association of Insurance Supervisors (IAIS) | International insurance association initiative that has an impact of widening the insurance market for the Kenyan insurance industry players who need to develop strategies to maximize the opportunity. |
| | East Africa Insurance Supervisor's Association (EAISA) | Regional insurance association initiative that has an impact of widening the insurance market for the Kenyan insurance industry players who need to develop strategies to maximize the opportunity |

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| | Association of Africa Insurance Supervisory Authorities (AAISA) | African insurance association initiative that has an impact of widening the insurance market for the Kenyan insurance industry players who need to develop strategies to maximize the opportuni |
| | Kenya Livestock Insurance Program (KLIP) | Government-launched program that provides pasture drought insurance cover to vulnerable livestock herders in the arid and semi-arid lands of northern Kenya. |
| | National Drought Emergency Fund (NDEF) | The NDEF is a multi-donor basket fund that allows contribution of funds from both the Kenya Government and development partners. It is designed to allow the National Drought Management Authority (NDMA) to respond fast in drought-affected areas. |
| | Kenya Agricultural Insurance and Risk Management Programme (KAIRMP) | A government-run program that provides yield index insurance for semi-commercial maize and wheat farmers, with premiums subsidised by the government. |
| | Hunger Safety Net Program (HSNP) | project is financed by DFID to reduce extreme hunger and vulnerability of the poorest households through the regular payment of an unconditional cash transfer. |
| | State Department for the Development of Arid and Semi-Arid Land (SDDA) | Department of the Ministry of Public Service, Gender, Senior Citizens Affairs and Special Programmes created to address inequalities and vulnerabilities in arid and semi-arid lands (ASALS). |
| | National Drought Management Authority (NDMA) | Responsible for overall coordination over all matters relating to drought risk management and establishment of drought emergencies mechanisms |
| | ASAL Committee | Committee comprised local government officials that deals with matters relating to the development of Arid and Semi-Arid Lands (ASALs). The committee offers a platform for consultation on key issues such as Contingency planning for drought and other associated risks. |
| | Country governments of 29 ASAL counties | County governments: Kwale, Kilifi, Tana River, Lamu, Taita Taveta, Garissa, Wajir, Mandera, Marsabit, Isiolo, Kitui, Machakos, Makueni, Turkana, West Pokot, Samburu, Elgeyo Marakwet, Baringo, Laikipia, Narok, Kajiado, Nyeri, Tharaka Nithi, Meru, Embu, Migori, Homa Bay, Nakuru and Kiambu |
| | Insurance Regulatory Authority | A statutory government agency to supervise and develop the insurance industry |
| | Communications Commission of Kenya | Communications authority in Kenya |
| | IGAD Drought Disaster Resilience and Sustainability Initiative (IDDRSI) | The IGAD Regional Platform to provide a mechanism for coordinated and harmonised implementation of development partner funded actions at the national and regional levels with the aim of sustainably enhancing disaster resilience of vulnerable communities especially those in the pastoral and agro-pastoral areas to end drought emergencies in the Horn of Africa, where the 8 Member countries of IGAD |
| Ethiopia | Ethiopia Ministry of Finance | Expected borrower |
| | Ethiopia Ministry of Commerce and Industry | Implementing ministry of the National Quality Infrastructure Project (P160279) |
| | Ethiopia Ministry of Agriculture | Governmental entity focused on agriculture |
| | Ethiopia Ministry of Peace | Implementing ministry of the Lowlands Livelihood Resilience Project |
| | Logistics Transformation Office, Ethiopia | Newly Created office in Ethiopia to coordinate logistics reforms |

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| | Ethiopia Meat and Dairy Institute | Federal agency in charge of providing support to the meat and dairy industry and accelerating technology transfer |
| | Ethiopian Conformity Assessment Enterprise | Leading quality infrastructure agency in Ethiopia |
| | National Bank of Ethiopia | Insurance business directives of National Bank of Ethiopia |
| Somalia | Somalia Ministry of Finance | Expected Borrower |
| | Somalia Ministry of Commerce and Industry | Current beneficiary of technical assistance on quality infrastructure |
| | Somalia Ministry of Livestock | Ministry of Livestock of the federal Government of Somalia |
| | Somalia Central Bank | Central Bank of the Federal Government of Somalia |
| | Somaliland Ministry of Trade | Ministry of Trade of the Somaliland Region |
| | Somaliland Bureau of Standards | Quality Infrastructure Agency of Somaliland |
| | Somaliland National Insurance Authority | A statutory government authority to regulate, supervise and develop the insurance industry in Somalia |
| Djibouti | Djibouti Ministry of Finance | Expected borrower |
| | Djibouti Ministry of Agriculture | |
| | Djibouti Special Economic Zone | Entity in charge of the new livestock port terminal under construction in Damerjog with capacity of 10 million heads per year |
| | Djibouti Ministry of Commerce | |
| | Djibouti ANPI | National Promotion Investment Agency / Agence Nationale de Promotion des Investissements |
| | Djibouti entrepreneurship centre | Centre de Leadership et de l'entreprenariat |
| | Banque Centrale de Djibouti | Central Bank of Djibouti |
| | Contrôle des Assurances | A national insurance authority |
| Country | B. Private Stakeholders | Nature of Institution |
| Kenya | AgVenture Kenya | Company working with non-irrigated farms to support the establishment of sustainable Conservation Agriculture practices |
| | Borana conservancy, Laikipia | Conservancy with a livestock to market initiative to enable neighboring pastoralists to fatten steers |
| | Northern Rangelands Trust (NRT) | Organization owned by 39 community conservancies in northern Kenya which has developed a livestock to market program to increase pastoralists' access to markets |
| | APA Insurance Company | Insurance in Kenya leading coinsurance pool of six other insurance companies currently underwriting KLIP & Crop insurance |
| | TAG Dairy | Women Dairy farmer cooperative in Kenya |
| | Sidai Africa Ltd | Private sector company involved in provision of vet services in ASAL regions in Kenya |
| | Phatisa International | Private Equity Fund with specialization in the agriculture sector |
| | PULA Advisory | Insurtech involved in design and distribution of agriculture insurance products. |
| | Performer Ltd | Commercial venture involved in animal feed production |

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| AgWild Group | Consulting enterprise focusing on livestock management, forage improvement, facilities integration |
| Kenya Livestock Marketing Council (KLMC) | Umbrella organization of livestock producers and traders in arid and semi-arid areas of Kenya |
| Village Savings and Loan Associations (VSLAs) supported under Boresha | VSLAs are groups of people (between 20-30) who come together with a purpose of making savings and taking small loans from those savings. |
| Joyful Women Organization (JOYWO) | Organization supporting VSLAs focused on empowering Kenyan women economically |
| Savings and Credit Co-operative Societies (SACCOs) | Village Savings and Loans Associations (VSLA), Group Savings and Loan (GS&L), Village Community Banking (VICOBA), savings and internal lending communities (SILC). The main principles are that community members mobilize their own resource and access loans from personal savings. |
| The ASAL Stakeholders Forum | The main objective of the Forum is coordination, joint planning, advocacy and public participation on issues relevant to pastoralists |
| Agricultural Finance Corporation | Organization supporting farmers' development |
| Mobile network providers: Safaricom, Airtel Kenya, Telcom Kenya, Finserve Africa Limited | Mobile network service providers that could potentially be engaged for communication purposes with. |
| Community Resource Centre (CIVS) | Center that provides capacity building opportunities in Drought Resilient Agriculture, Entrepreneurship and Adult Education. |
| Commercial Insurance Companies and Insurance Agents/Brokers | Insurance companies that could potentially provide drought insurance to pastoralists |
| The Kenya Wildlife Conservancies Association (KWCA) | Represents conservancies in Kenya. They work with landowners and communities to sustainably conserve and manage wildlife and their habitat outside state-protected area; potential intermediary |
| Centre for Minority Rights Development (CEMIRIDE) | An NGO and an advocacy group that works on behalf of minority and indigenous communities in Kenya and East Africa in hopes of protecting their human rights. Participates in meetings with parliament pastoralist Groups, and in ASAL Forums; potential intermediary |
| Kenya Markets Trust (KMT) | An NGO and an innovative market leader in transformational market systems development, focusing on interventions that modify the incentives and behaviour of businesses and other market players to ensure lasting and large-scale beneficial change to poor people; potential intermediary |
| Drylands Learning and Capacity Building Initiative (DLCI) | Knowledge management and advocacy resource organization with the aim of improving policy and practice in the Horn of Africa. Previously known as REGLAP (the Regional Learning and Advocacy Programme), it supports collaborative learning, civic education and documentation on drylands development and advocacy. DLCI focuses its capacity-building support in Kenya, disseminates its learning and findings to other countries with substantial drylands in the Horn of Africa; potential intermediary |

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| | RECONCILE | The Institute conducts policy and legal research on environmental and natural resources, undertakes public interest environmental and natural resources education and litigation and advocate for policies, laws and practices that empower resource dependent communities to influence policy processes and institutions that have a bearing on their access to natural resources and management of natural resource conflicts; potential intermediary |
| | The International Livestock Research Institute (ILRI) | works for better lives through livestock in developing countries. ILRI is co-hosted by Kenya and Ethiopia; potential intermediary |
| | Local (Re)insurers | Apa Insurance, Umma Insurance, Swiss Re (KLIP underwriters) |
| | Association of Kenya Insurers (AKI), and the insurers | |
| | Association of Insurance Brokers of Kenya (AIBK), and the brokers | |
| | Index-Based Insurance (IBLI) beneficiaries | |
| | Kenya Livestock Insurance Programme (KLIP) beneficiaries | |
| | Pastoral groups and communities in arid and semi-arid lands (ASALs) | |
| Ethiopia | Ethiopian Insurance Company | Insurer in Ethiopia involved in the drought insurance program (SIPE) |
| | Ethiopian Meat Producer-Exporters Association | An association of meat producers and exporters in Ethiopia |
| | EMPEA | Ethiopian Meat Producer Exporters Association |
| | ACRE Africa | Established agri-insurance products distributor. Recently ZEP-RE acquired 51% shareholding |
| | Agency for Inclusive Insurance Development (AIID) | Insurance agency with interest in developing solutions for design, delivery, and distribution of livestock insurance in pastoral regions |
| | Somali Micro Finance Institution | Leading MFI in Ethiopia providing services to pastoral production groups |
| | Jijiga Quarantine Centre | Quarantine centre in Jijiga, capital city of the Somali Region of Ethiopia |
| | Luna Abattoir, Ethiopia | Export-oriented abattoir sourcing goats from pastoral areas and supported by IFC advisory services |
| | Mile Quarantine Centre Ethiopia | Leading Ethiopian quarantine centre which is privately managed and operated |
| | Oromia Insurance Company | Insurer in Ethiopia involved in the drought insurance program (SIPE) |
| | Mobile network service providers: Ethio Telecom, Safaricom, Wireless Local Loop (WLL), VSAT, Orange | Mobile network service providers that could potentially be engaged for communication purposes with. |
| | Pastoralist Forum Ethiopia (PFE) | An NGO that aspires to see empowered pastoralist enjoying sustainable development. PFE's mission is to bring positive changes in the livelihood of pastoralist through pastoral capacity |

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| | | building, empowerment, commercialization and entrepreneurship in Ethiopia; potential intermediary |
| | Gayo Pastoral Development Initiative (GPDI) | A secular indigenous NGO established to work with Pastoral Communities in Oromia Regional States (Ethiopia). The overall goal of GPDI is to improve socio-economic conditions and promote sustainable livelihoods of Pastoral Communities; potential intermediary |
| | ACORD | An NGO that addresses the key issues of sustainable livelihoods and social justice. It works in four regions in Ethiopia with agro-pastoral communities in Gambella and Boranna region as well as urban and peri-urban communities in Addis Ababa and Dire Dawa; potential intermediary |
| | Commercial Insurance Companies and Insurance Agents/Brokers | Insurance companies that could potentially provide drought insurance to pastoralists |
| Somalia | Somalia Chamber of Commerce | Representing the private sector in Somalia |
| | Somaliland Chamber of Commerce | Representing the private sector in Somaliland |
| | SOMEAT | Somalia Meat Company, currently exporting livestock products to the Gulf |
| | Galaxy International Bank | A leading bank in Somalia interested in providing financial services to SMEs, including those involved in livestock value chain. Working in partnership with Takaful Somalia. |
| | Takaful Somalia | One of the two insurance companies with strong interest to provide livestock insurance in Somalia. Currently working with local NGOs in piloting livestock insurance in Somalia. |
| | Urbuntu-Agri | Advisory business focused on developing competitive agriculture value chains |
| | Livestock Trade Services Ltd | Firm whose mandate is to ensure healthy and wholesome disease- antibiotic & hormone-free livestock & meat to global markets |
| | Mobile network service providers: | Mobile network service providers that could potentially be engaged for communication purposes with. Include: Hormuud Telecom, Somlink Wireless Networks, AirSom Comm Somalia, Gaani Wireless, Galkom, Global Internet Company, Golis Telecom Somalia, Haatif Telecom Somalia, Dalkom Somalia, OnkoTel, NationLink Telecom, Netco, Sahal Telecom Somalia, Somafone, Somali Data Network, Somali Telecom Group Somtel Network, Somtel Puntland, Somtel Somalia, Telenet International, TelesomVizocom, Wayrah Telecom, Xiriirka Fone, |
| | Commercial Insurance Companies and Insurance Agents/Brokers | Insurance companies that could potentially provide drought insurance to pastoralists |
| | COPADO | A local organization established in 2020 by a group of pastoralist's intellectuals . COPADO aims to support all Somali regions pastoralists and Agro-opportunistic pastoralists suffering from all sorts of marginalization regardless of geography. In order to overcome livelihood shocks COPADO is set on the ambitions to improve their resilience through the provision of economic opportunities pertinent to their culture and context. Among the thematic areas of COPADO includes Food security and livelihoods. |
| | Regional Desert Locust Alliance (RDLA) | An alliance/cluster of NGOs focused on food security issues ; potential intermediary |
| | Somaliland Pastoral Forum | To empower pastoralists and agro-pastoralists to secure their livelihoods, influence institutions to be responsive to pastoralists and agro-pastoralists' needs and to promote stronger shared understanding to pastoral development approaches |
| Djibouti | Amerga | Insurance Company in Djibouti |

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| | Djibouti Quarantine Centre | Regional Quarantine Centre near Damerjog managed under a PPP scheme |
| | Djibouti Chamber of Commerce | Representing the private sector in Djibouti |
| | Mobile network service providers: Djibouti Telecom (Evatis, Adjib); Telecom Italia Sparkle; Saudi Telecom Company (STC); Algerie Telecom. | Mobile network providers in Djibouti |
| | Commercial Insurance Companies and Insurance Agents/Brokers | Insurance companies that could potentially provide drought insurance to pastoralists |
| | Hawa Society for Women | An NGO providing support to women. |
| | Agence Japonaise de Coopération Internationale in Djibouti | Japanese Agency for International Cooperation focus on development and social issues |
| | Organisation de Bender Djedid Pour le Developpement Socio-Economique | A local NGO focused on advocacy, food security issues and human rights. Has experience with international donors and partners |
| Country | C. Development partners and international organizations | Nature of Institution |
| Kenya, Ethiopia, Somalia and Djibouti | Africa Conservation Centre | ACC's mission is to conserve biodiversity in East Africa and beyond through the collaborative application of scientific and indigenous knowledge, improved livelihoods and good governance through development of local institutions. |
| | Africa Development Bank (AfDB) | Multilateral Development Finance Institution. Implementing related project. |
| | Africa Union (AU) | The African Union (AU) is a continental body consisting of the 55 member states that make up the countries of the African Continent. |
| | Agence Francaise de Developpement (AFD) | French Development Agency supporting a trade facilitation project in the Djibouti-Ethiopia corridor |
| | Africa Risk Capacity (ARC) | Specialized Agency of the AU that help African governments to better plan, prepare, and respond to extreme weather events and natural disasters. |
| | Africa Trade Insurance (ATI) | Pan-African financial institution providing credit and political risk Insurance Products to support African investments and trade to companies, investors & lenders in Africa. |
| | Alliance 15 | Formed in February 2020 in response to the increased locust threat to food security and livelihoods in nine countries in the greater Horn of Africa - Djibouti, Eritrea, Ethiopia, Kenya, Somalia, South Sudan, the Sudan, Uganda and the United Republic of Tanzania. Formed by a strategic network of eight European non-government organisations engaged in humanitarian and development action. Our members are ACTED/France, Ayuda en Acción/Spain, Cesvi/Italy, |

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| | Concern Worldwide/Ireland, HELVETAS /Switzerland, Hivos/The Netherlands, People in Need/Czech Republic and Welthungerhilfe/Germany. |
| Building opportunities for resilience in the Horn of Africa (BORESHA) | Consortium (DRC, World Vision, Care International) targeting 350,000 beneficiaries – promotes economic development and greater resilience among vulnerable groups. |
| Common Market for Eastern and Southern Africa (COMESA) | The Common Market for Eastern and Southern Africa is a regional economic community in Africa with twenty-one member states stretching from Tunisia to Eswatini. |
| Centre for Disaster Protection (CDP) | Centre with the mandate to find better ways to stop disasters devastating lives and economies, by supporting countries to better manage disaster risk. |
| The Chronic Poverty Research Centre (CPRC) | CPRC is an international partnership of universities, research institutes and NGOs which aims to focus attention on chronic poverty, deepening understanding of the causes of chronic poverty, stimulating debate and providing research, analysis and policy guidance that will contribute to its reduction. |
| Drought Index-insurance for Resilience in the Sahel and Horn of Africa (DIRISHA) | DIRISHA study taking stock of the experience of index-based livestock insurance programs in the region, and assessing the operational and technical feasibility and options for regional implementation. |
| East Africa Community (EAC) | An intergovernmental organisation composed of six countries in the African Great Lakes region in eastern Africa, including Kenya |
| Education for All (EFA) | a global movement aiming led by UNESCO to meet the learning needs of all children, youth and adults/ |
| European Union (EU) | EU Commission, and teams based in Somalia, Kenya, Ethiopia, Djibouti |
| Food and Aid Organization (FAO) | UN specialized agency that leads international efforts to defeat hunger. Discussed FAO livestock value chain work. |
| Foreign, Commonwealth & Development Office (FCDO) | Department of the UK government responsible for foreign affairs. Discussed potential institution for regional implementation arrangement. |
| IGAD Drought Disaster Resilience and Sustainability Initiative (IDDRSI) | The IGAD Regional Platform to provide a mechanism for coordinated and harmonised implementation of development partner funded actions at the national and regional levels with the aim of sustainably enhancing disaster resilience of vulnerable communities especially those in the pastoral and agro-pastoral areas to end drought emergencies in the Horn of Africa, where the 8 Member countries of IGAD |
| International Federation of the Red Cross and Red Crescent Societies (IFRC) | International organization providing humanitarian assistance |
| International Fund for Agricultural Development (IFAD) | UN agency financing agricultural development projects, primarily for food production |
| International Livestock Research Institute (ILRI) | Research centre designed to reduce poverty in developing countries through research for efficient, safe and sustainable use of livestock—ensuring better lives through livestock. |
| Intergovernmental Authority on Development (IGAD) | Regional eight-country trade bloc in the HoA. Discussed the DRIVE concept and potential role of regional bodies. |
| IGAD Centre For Pastoral Areas and Livestock Development (ICPALD) | Mission is to complement the efforts of IGAD member states to sustainably generate wealth, employment and act as regional policy reference institution for livestock and dry lands |

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| KFW | German Development institution. Discussed potential institution for regional implementation. |
| The Regional Centre for Mapping of Resources for Development (RCMRD) | RCMRD is a Centre of Excellence in the provision of geo-information and allied technologies for sustainable development in the member States (20 Contracting Member States in the Eastern and Southern Africa) and other stakeholders |
| The Somalia Resilience Program (SOMREP) | Somali Resilience Program, group of NGOs supporting resilience building |
| Swedish International Development Agency (SIDA) | SIDA is Sweden's government agency for development cooperation. |
| TradeMark East Africa | Organization which aims to reduce barriers to trade and increase business competitiveness, currently managing a trade facilitation project for the Djibouti-Addis corridor |
| Vétérinaires Sans Frontière (VSF)-Germany | NGO supporting people in developing countries whose livelihoods depend on agriculture / livestock - in their endeavors to improve their living conditions actively. Promoting Village Community Banking Associations (VICOBA) in Turkana and Marsabit Counties. |
| United Nations Development Programme (UNDP) | UNDP's work in Kenya focuses on three pillars: Governance, Peace and Security; Inclusive Growth and Structural Transformation; and Environmental Sustainability, Climate Change and Resilience. |
| United Nations Industrial Development Organization (UNIDO) | UN Industrial and Development Corporation |
| United States Agency for International Development (USAID) | USAID supports Kenya's national government, counties, civil societies, faith-based organizations and private sectors to realize locally-sustained results. |
| World Food Program (WFP) | Food-assistance branch of the UN. Supporting index-based livestock insurance in Somali and Afar region of Ethiopia. |
| World Bank (WB) | The WB's work in Kenya supports the government's Vision 2030 development strategy, which aims to accelerate sustainable growth, reduce inequality, and manage resource scarcity. |