

# Management Response to the recommendations of the decentralized evaluation of WFP's Satellite index insurance for pastoralists in Somali region 2019-2023



1. This document presents the draft management response to the recommendations of the evaluation of WFP's ***Satellite index insurance for pastoralists in Ethiopia (SIIPE) - Somali region*** (2019-2023).

1. The evaluation, which was commissioned by WFP Ethiopia Country Office covers the SIIPE Programme in Somaili region of Ethiopia. The evaluation serves the dual purpose of accountability and learning from the programme and inform programming and scale up of similar programmes in the future.

2. The evaluation made seven key recommendations. The matrix sets out whether WFP agrees, partially agrees or disagrees with the recommendations and sub-recommendations. It presents the planned, ongoing or taken actions, responsibilities and timelines.

| <b>Recommendations and related Sub-recommendations (Deadline)</b><br><i>[as per evaluation report – one (sub-) recommendation per row, deadline in brackets.]</i>  | <b>Recommendation and Sub-Recommendation Lead (Supporting Offices/Divisions)</b><br><i>[Name of responsible WFP office/division (/possibly external stakeholder in the case of Joint Evaluation). Names of supporting WFP offices/divisions and/or external stakeholders if any in brackets.]</i> | <b>Management Response</b><br><i>[Is (sub-) recommendation <b>Agreed</b>, <b>Partially agreed</b> or <b>Not agreed</b>? If Partially agreed or Not agreed, provide a brief reason for this.]</i> | <b>Actions to be taken</b><br><i>[Briefly state what action(s) will be taken to address each sub-recommendation – one action per row.]</i> | <b>Action Lead (Supporting Offices/Divisions)</b> <i>[Name of responsible WFP office/division/unit. Names of supporting WFP offices/divisions and/or external stakeholders if any in brackets.]</i> | <b>Action Deadline</b><br><i>[Month and year – not to exceed related (sub-)recommendation deadline.]</i> |
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| <b>Priority: High/Medium</b><br><b>Recommendation 1: (Deadline)</b>  |   |  | Not applicable   | Not applicable  | Not applicable   |
| <b>Priority: High</b><br><b>Recommendation 1:</b><br><b>Enhanced awareness and education campaigns are key to ensuring high understanding and adoption of the programme</b><br><br><b>(Deadline: 2025)</b> | Lead: Resilience and Food Systems team<br><br>Partner: GoE, insurance firms and banks   | <b>Agreed</b>  | See below actions  | Lead: Resilience and Food Systems team<br><br>Partner: GoE, insurance firms and banks   | <b>December 2025</b>   |
| <b>Sub-recommendation 1.1: (high):</b><br><br>Targeted awareness activities could significantly improve  | Lead: Resilience and Food Systems team<br><br>Partner: GoE, insurance firms and banks   | <b>Agreed</b>  |  | Lead: Resilience and Food Systems team<br><br>Partner: GoE, insurance firms and banks   | <b>December 2025</b>   |

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| <p>understanding and buy-in of the programme. These could include community-based training sessions and workshops to educate pastoralists on the objective and benefits of SIIPE, increase their understanding of how satellite data is collected and when it qualifies as a "drought" and alleviate concerns on programme fairness</p> <p><b>(Deadline:</b> 2025)</p> |   |  |  |   |  |
| <p><b>Sub-recommendation 1.2 (medium):</b></p> <p>Leverage radio broadcasts, social media, and local influencers (or community agents) to disseminate information about the</p>  | <p>Lead: Resilience and Food Systems team (CO&amp;SO)</p> <p>Partner: GoE, insurance firms and banks</p>  | <i>Agreed</i>  |  | <p>Lead: Resilience and Food Systems team (CO&amp;SO)</p> <p>Partner: GoE, insurance firms and banks</p>  | <b>December 2025</b>   |

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| insurance programme, highlighting success stories and practical benefits. It can also be considered an effective medium to remind beneficiaries of how insurance payout and claims processes work.<br><br><b>(Deadline: 2025)</b>   |   |   |  |   |  |
| <b>Sub-recommendation 1.3:</b><br><i>(medium):</i><br><br>More awareness creation and training are not only suggested for beneficiaries, but also for public and private institutions and stakeholders including government bureaus and insurance companies. With a better understanding of and training on livestock | Lead: Resilience and Food Systems team (CO&SO)<br><br>Partner: GoE, insurance firms and banks   | <i>Agreed</i>   |  | Lead: Resilience and Food Systems team (CO&SO)<br><br>Partner: GoE, insurance firms and banks   | <b>December 2025</b>   |

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| insurance and its long-term benefits, as well as climate science, stakeholders would also be able to collaborate with greater commitment and enthusiasm and identify additional gaps in programming. Although there were concerted efforts by ILRI, the lack of awareness implies that the training needs to be repeated and potentially accessible over various media (manuals, mobile apps, etc.)<br><b>(Deadline: 2025)</b> |   |   |  |   |  |
| <b>Priority: Medium</b><br><b>Recommendation 2:</b><br><b>Simplified enrolment would ensure that beneficiaries can access the services with</b>  | Lead: Resilience and Food Systems   | <i>Agreed</i>   | See below actions  | Lead: Procurement Team  | <b>December 2025</b>   |

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| <b>ease</b>   |   |   |  | Partners: Insurance companies, Kebele and Woreda leaders  |  |
| <b>Sub-recommendation 2.1: (high):</b><br>The use of mobile technologies (such as mobile apps) is important for easy enrolment and claims processing. However, simultaneously, it is important for improving processes on the beneficiary end. These services must be accessible even in remote areas, and with adequate financial service providers within reach. Similarly, linkage of banks and financial services with one single code must not reduce access for | Lead: Resilience and Food Systems   | Agreed  |  | Partners: Insurance companies, Kebele and Woreda leaders  | <b>December 2025</b>   |

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| beneficiaries, if they forget or are unable to access mobile banking as a result.<br><br><b>(Deadline:</b> 2025).   |   |   |  |   |   |
| <b>Sub-recommendation 2.2: (high):</b><br><br>Community agents, working in the kebeles (employed at woreda level) or other community representatives can assist with the enrolment process, explain insurance details, help with claims and build trust in the use of SIIPE. other food systems areas that<br><br><b>(Deadline:</b> 2025) | Lead: Resilience and Food Systems and Cross-Cutting Teams   | Agreed  |  |   | <b>December 2025</b>  |
| <b>Priority: High</b><br><br><b>Recommendation 3: Customised insurance</b>  | Lead: Resilience and Food Systems Team;   | Agreed  | See below  | Lead: Resilience Team;  | <b>December 2025</b>  |

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| <b>products should be used to enhance uptake through a wider variety of options and a more holistic programme approach.</b><br><br><b>(Deadline:</b> 2025).   | Partner: Insurance companies, banks, GoE  |   |  | Partner: Insurance companies, banks, GoE  |  |
| <b>Sub-recommendation 3.1:</b><br><br>Consider a more flexible coverage to meet different needs and financial capacities. There could be more coverage for especially severe droughts, or other additional climactic shocks that are currently not covered. These plans may cover other types of risks, such as lower prices or worsening market situation, recurrent floods or crop failure, which hinder the ability of the current | Lead: Resilience and Food Systems Team;<br><br>Partner: Insurance companies, banks, GoE   | <i>Agreed</i>   |  | Lead: Resilience and Food Systems Team;<br><br>Partner: Insurance companies, banks, GoE   | <b>December 2025</b>   |

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| programme to help pastoralists in a holistic manner.  |   |   |  |   |  |
| <b>Sub-recommendation 3.2: (high):</b><br>Bundle the insurance with other services (as is currently being introduced through financial services and tools such as VSLAs and ROSCAs), to allow for better forward and backward linkages. These services can increase access to veterinary services, or other actors along the value chain.<br><b>(Deadline: 2025).</b> | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | <i>Agreed</i>   |  | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | <b>December 2025</b>   |

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| <b>Sub recommendation 3.3: (high):</b><br>Consider regional inflation when determining insurance payouts so that the insurance is sufficient to cover the intended expenses according to regional differences.<br><b>(Deadline: 2025).</b>                                     | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | Agreed  |  | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | <b>December 2025</b>   |
| <b>Sub-recommendation 3.4: (high):</b> Provide training programmes on sustainable livestock management, dietary diversity and financial literacy to enhance the overall resilience and self-sufficiency of pastoralist communities and to improve capacity to use the payouts. | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | Agreed  |  | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | <b>December 2025</b>   |

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| (Deadline: December 2025)   |   |   |  |   |   |
| <b>Sub-recommendation 3.5:</b><br><i>(medium):</i><br>Provide Sharia-compliant insurance that adheres to Islamic principles for improved uptake of insurance services.<br><b>(Deadline:</b> 2025) | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | Agreed  |  | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | <b>December 2025</b>  |
| <b>Priority: Medium</b><br><b>Recommendation 4:</b> Improve the claims process to ensure a transparent, timely, efficient and useful system for beneficiaries<br><b>(Deadline:</b> 2025)          | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | Agreed  | See below actions  | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | <b>December 2025</b>  |
| <b>Sub-recommendation 4.1:</b><br><i>(high):</i>  | Lead: Resilience and Food Systems Team;   | Agreed  |  | Lead: Resilience and Food Systems Team;   | <b>December 2025</b>  |

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| <p>Ensure that the claims process is efficient and transparent such that beneficiaries do not have to wait too long for their claims. Working with community members can improve efficiency ensuring faster and timely processing times and make service delivery more transparent. This could be through linkages between leaders and insurance companies to assess claims directly.</p> <p><b>(Deadline:</b> 2025).</p> | <p>Partner: Insurance companies, banks, GoE</p>   |  |  | <p>Partner: Insurance companies, banks, GoE</p>   |  |
| <p><b>Sub-recommendation 4.2:</b> (high):</p> <p>Linking as much of the programme as possible through a singular system (from PSNP</p>  | <p>Lead: Resilience and Food Systems Team;</p> <p>Partner: Insurance companies, banks, GoE</p>  | <p><b>Agreed</b></p>   |  | <p>Lead: Resilience and Food Systems Team;</p> <p>Partner: Insurance companies, banks, GoE</p>  | <p><b>December 2025</b></p>  |

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| to insurance and drought information), such that bureaucratic hurdles do WFP should improve not impede the delivery of claims or feedback and complaint mechanisms at each step. For instance, one single ID across all steps will facilitate access to insurance payout, mobile banking and feedback mechanism ( <b>Deadline:</b> 2025) |   |   |  |   |  |
| <b>Sub-recommendation 4.3:</b><br>(medium):<br><br>Ensure that the programme is responsive through regular feedback and coordination with community agents, kebele leaders, and through the use of monitoring and evaluation data. For instance, the use of  | Lead: Resilience and Food Systems Team;<br><br>Partner: Insurance companies, banks, GoE   | Agreed  |  | Lead: Resilience and Food Systems Team;<br><br>Partner: Insurance companies, banks, GoE   | <b>December 2025</b>   |

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| <p>community representatives to avoid situations where claims are being made, but satellite data might not concur on the drought situation, is a flexibility that SIPE focal points working in communities might allow.</p> <p><b>(Deadline: 2025).</b></p>                               |   |   |  |   |  |
| <p><b>Priority: Low</b></p> <p><b>Recommendation 5:</b><br/>Strengthen partnerships between all entities working on the group would ensure an improved uptake and engagement by potential beneficiaries and increase the sustainability of the programme impact to the target groups.</p> | <p>Lead: Resilience and Food Systems Team;</p> <p>Partner: Insurance companies, banks, GoE</p>  |   |  | <p>Lead: Resilience and Food Systems Team;</p> <p>Partner: Insurance companies, banks, GoE and NGOs working in humanitarian and development sector.</p>   | <p><b>December 2025</b></p>  |

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| <b>(Deadline: 2025)</b>   |   |   |  |   |  |
| <b>Sub-recommendation 5.1:</b><br><i>(medium):</i><br>Integrate insurance schemes with interventions from other humanitarian and development interventions, which will ensure a more holistic and sustained effect of the programme, aligned with the needs of the beneficiaries. The use of alternative livestock trainings, or on dietary diversification, are important for short and long terms effects to persist. | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE   | Agreed  |  | Lead: Resilience and Food Systems Team;<br>Partner: Insurance companies, banks, GoE, and NGOs working in humanitarian and development sector  | <b>December 2025</b>   |
| <b>(Deadline: 2025)</b>   | Lead: Resilience and Food Systems Team;   | Agreed  |  | Lead: Resilience and Food Systems Team;   | <b>December 2025</b>   |

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|--|---|---|--|---|--|
| Concerning Public Private Partnership (PPP), adjustments to insurance policies and facilitative measures are necessary to foster increased private sector participation in independently providing insurance services ( <b>Deadline: 2025</b> ). | Partner: Insurance companies, banks, GoE and NGOs   |   |  | Partner: Insurance companies, banks, GoE and NGOs   |  |
| <b>Priority: Medium</b><br><b>Recommendation 6: Collecting disaggregated and consistent data on beneficiaries, outputs and outcomes, as well as associated costs for each would ensure a better cost-efficiency comparison (Deadline: 2025)</b>  | Resilience and Food Systems and Procurement   | Agreed  | See below actions  | Lead: Resilience and Food Systems<br><br>Partner: RAM and Gender Team   | <b>December 2025</b>   |

| <b>Recommendations and related Sub-recommendations (Deadline)</b><br><i>[as per evaluation report – one (sub-) recommendation per row, deadline in brackets.]</i>   | <b>Recommendation and Sub-Recommendation Lead (Supporting Offices/Divisions)</b><br><i>[Name of responsible WFP office/division (/possibly external stakeholder in the case of Joint Evaluation). Names of supporting WFP offices/divisions and/or external stakeholders if any in brackets.]</i> | <b>Management Response</b><br><i>[Is (sub-) recommendation Agreed, Partially agreed or Not agreed? If Partially agreed or Not agreed, provide a brief reason for this.]</i> | <b>Actions to be taken</b><br><i>[Briefly state what action(s) will be taken to address each sub-recommendation – one action per row.]</i> | <b>Action Lead (Supporting Offices/Divisions)</b> <i>[Name of responsible WFP office/division/unit. Names of supporting WFP offices/divisions and/or external stakeholders if any in brackets.]</i> | <b>Action Deadline</b><br><i>[Month and year – not to exceed related (sub-)recommendation deadline.]</i> |
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| <b>Recommendation 7: Recruit more female staff at woreda level to help create a more conducive space for female beneficiaries to freely share their views and concerns. (Deadline: 2025)</b>  | Lead: Resilience and Food Systems<br><br>Partner: RAM and Gender Team   |   |  | Lead: Resilience and Food Systems<br><br>Partner: RAM and Gender Team   | <b>Deadline: 2025</b>  |
| <b>Sub-recommendation 7.1: (medium):</b><br><br>Assess possible factors that might have made the job less accessible or safe for women and may therefore attract lower applications. Using gender-sensitive recruitment strategies such as ensuring that job postings are accessible and that the application process is straightforward for applicants | Lead: Resilience and Food Systems<br><br>Partner: RAM and Gender Team   | <b>Agreed</b>   | .  | Lead: Resilience and Food Systems<br><br>Partner: RAM and Gender Team   | <b>December 2025</b>   |

| <b>Recommendations and related Sub-recommendations (Deadline)</b><br><i>[as per evaluation report – one (sub-) recommendation per row, deadline in brackets.]</i>  | <b>Recommendation and Sub-Recommendation Lead (Supporting Offices/Divisions)</b><br><i>[Name of responsible WFP office/division (/possibly external stakeholder in the case of Joint Evaluation). Names of supporting WFP offices/divisions and/or external stakeholders if any in brackets.]</i> | <b>Management Response</b><br><i>[Is (sub-) recommendation Agreed, Partially agreed or Not agreed? If Partially agreed or Not agreed, provide a brief reason for this.]</i> | <b>Actions to be taken</b><br><i>[Briefly state what action(s) will be taken to address each sub-recommendation – one action per row.]</i> | <b>Action Lead (Supporting Offices/Divisions)</b> <i>[Name of responsible WFP office/division/unit. Names of supporting WFP offices/divisions and/or external stakeholders if any in brackets.]</i> | <b>Action Deadline</b><br><i>[Month and year – not to exceed related (sub-)recommendation deadline.]</i> |
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| facing logistical challenges.<br><b>(Deadline:</b> 2025).  |   |   |  |   |  |
| <b>Sub-recommendation 7.2:</b><br>Provide tailored training and capacity building programmes to equip women with the necessary skills and provide ongoing support and mentoring throughout the recruitment process to address concerns and offer guidance. It is also beneficial to consider implementing flexible working arrangements to accommodate caregiving responsibilities or other commitments of female pastoralists. <b>(Deadline:</b> 2025). | Lead: Resilience and Food Systems<br><br>Partner: RAM and Gender Team   | Agreed  | .  | Lead: Resilience and Food Systems<br><br>Partner: RAM and Gender Team   | <b>December 2025</b>   |

| <b>Recommendations and related Sub-recommendations (Deadline)</b><br><i>[as per evaluation report – one (sub-) recommendation per row, deadline in brackets.]</i> | <b>Recommendation and Sub-Recommendation Lead (Supporting Offices/Divisions)</b><br><i>[Name of responsible WFP office/division (/possibly external stakeholder in the case of Joint Evaluation). Names of supporting WFP offices/divisions and/or external stakeholders if any in brackets.]</i> | <b>Management Response</b><br><i>[Is (sub-) recommendation Agreed, Partially agreed or Not agreed? If Partially agreed or Not agreed, provide a brief reason for this.]</i> | <b>Actions to be taken</b><br><i>[Briefly state what action(s) will be taken to address each sub-recommendation – one action per row.]</i> | <b>Action Lead (Supporting Offices/Divisions)</b> <i>[Name of responsible WFP office/division/unit. Names of supporting WFP offices/divisions and/or external stakeholders if any in brackets.]</i> | <b>Action Deadline</b><br><i>[Month and year – not to exceed related (sub-)recommendation deadline.]</i> |
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