InsuResilience Solutions Fund

PROJECT BRIEF

# Scaling up agricultural insurance for smallholder farmers in Togo

## PROJECT OVERVIEW

Agriculture is one of the most important economic sectors in Togo, employing most of the population and contributing significantly to national development. However, the sector is increasingly vulnerable to climate-related risks such as droughts, excess rainfall, river flooding, and extreme heat. To address these challenges, the InsuResilience Solutions Fund (ISF) co-funded the development and implementation of Togo's first agricultural insurance product. Following the successful launch of this insurance mechanism, ISF is now extending its assistance through premium subsidies.

**Target group**

Smallholder farmers

**Target region**

All 5 regions of Togo (Maritime, Plateaux, Central, Kara, Savannes)

**Insured asset**

Agricultural production or input costs (soy, rice, maize and cotton)

**Insured peril / hazard**

Drought and excess rainfall

**Insurance type**

Micro-level approach

## EXPECTED IMPACTS

Due to premium subsidies, farmers with less than 3 hectares will be able to access the product at an affordable rate. They can further benefit by increasing their farm size through access to loans and training in best farming practices.

## GRANT AMOUNT

EUR 999,816

## PROJECT PARTNER

LORICA

SUNU Assurances