CSO comments on the project given as intervention during the 18th GCF Board Meeting, October 2017

- For Output 1.2 related to climate services, the medium of communication does not include local communication channels, which we strongly think should be included (e.g. village meetings, information sharing during farmers' cooperative meetings, etc.). As the project targets 405,000 highly vulnerable, food insecure rural people living in disaster-prone and food insecure districts dependent on climate sensitive and marginal livelihoods, it is important to specify the criteria for identifying beneficiaries and their ability to repay, even in-kind.
- Output 2.1 provides for payout to food insecure farmers in case of rainfall deficiency. Therefore, the
 amount given should be commensurate with the duration of the impacts of climate change. We
 recommend that the insurance should also cover cases of extreme rainfall where farmlands are
 submerged by floods.
- We recommend that for the sustainability of the initiative and ownership by farmers, it is important to set up/ strengthen a system of cereal banks that would enable beneficiaries not only to repay with their surplus but also to be able to cope with lean periods. This should also help them not to sell their crops at a low price.
- For sustainable livelihoods among farmers, we recommend that access to credit and markets need to be
 enhanced and the local context needs to be considered in terms of capacities and existing structures.
 This should complement the agricultural insurance. In order for the farmers, especially those living in
 areas with high illiteracy rates, to take ownership of the project, their capacity needs to be enhanced.