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| Document Number<br>5.0                      | TITLE<br><b>W+ Project Idea Note (PIN) Template<br/>Version 1.2</b>    | ORIGINAL DATE<br>April, 2015 |
| DOCUMENT MANAGER<br>W+ Standard Coordinator | FILE LOCATION(S)<br><a href="http://www.wplus.org/">www.wplus.org/</a> | REVISION DATE<br>May, 2019   |
| APPROVAL<br>J. Gurung, W+                   |  |                              |



## W+ Project Idea Note (PIN)

|                          |       |
|--------------------------|-------|
| <b>Country:</b>          | Kenya |
| <b>Title of Project:</b> | Pula  |

# 1. PROJECT IDENTIFICATION

|   |  |
|---|--|
| <b>Title of Project</b>                                   | <b>Pula</b>  |
| <b>Project Start Date</b>                                 | <b>2021</b>  |
| <b>Project End Date</b>                                   | <b>Continuous</b>  |
| <b>Bref Summary of Women's Empowerment Activity(ies):</b> | <p>Agriculture is one of the most important sectors in the Kenyan economy. It is the main source of livelihoods for the majority of Kenyan people in terms of food security, economic growth, employment creation, off-farm employment and foreign exchange earnings. The sector is extremely vulnerable to climate change impacts that manifest in increased temperatures and extreme weather events, and changing rainfall patterns.</p> <p>The Company provides opportunities for farmers, including women, to access insurance to cushion them against the impacts of climate change. They also provide education and information on good agricultural practices through training and advisory services where women are key beneficiaries. Pula strives to include women in all training, with some sessions having up to 60% women participants.. The expected benefits include increased agricultural production and insurance against climate and other risks. Pula is in 13 countries in W. Africa and East and Southern Africa. They consider Kenya to be the country with some of the best gender impacts.</p> |
| <b>W+ Domains applied:</b>                                | <p><b>Knowledge &amp; Education:</b> Training and information to improve women smallholder farmers' knowledge on best practices to improve production and reduce agricultural losses, as well as on financial services such as insurance and credit.</p> <p><b>Food Security:</b> The improvements in agricultural productivity have improved food security among the women farmers by allowing them to invest in household wellbeing, even after they experience agricultural losses.</p>   |

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| <b>W+ Labeling:</b>        | N/A              |
| <b>Date of submission:</b> | 2 September 2021 |

## **2. APPLICANT DETAILS**

| <b>Applicant</b>                     |   |
|--------------------------------------|---|
| Name                                 | Pula  |
| Type of organisation                 | <input type="checkbox"/> Government agency _____<br><input type="checkbox"/> Municipality _____<br><input checked="" type="checkbox"/> Private company _____<br><input type="checkbox"/> NGO _____<br><input type="checkbox"/> Other: _____                     |
| Information about project or company | Pula is an agricultural insurance and technology company that designs and delivers innovative agricultural insurance and digital products to help smallholder farmers endure yield risks, improve their farming practices, and bolster their incomes over time. |
| Name of contact person               | Faith Kinyanjui   |
| Address                              | ABC Place, 2nd Floor – Block F, Waiyaki Way, Westlands, Nairobi.  |
| Phone                                | 254 722629495   |
| E-mail                               | faithk@pula.io  |
| URL                                  | <a href="https://www.pula-advisors.com">https://www.pula-advisors.com</a>   |

## **3. LOCATION OF PROJECT**

| <b>Location of Project</b> |       |
|----------------------------|-------|
| Country                    | Kenya |

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|---|--|
| Region/State/Province etc.                          | Across the country   |
| City/Town/Community etc.                            | Nationally   |
| Brief narrative description of the project location | <p>Over 80% of Kenya's lands are classified as arid and semi-arid (ASAL), based on the relatively low amounts of annual rainfall received. Often marginalized, and with high rates of poverty, the 16 million people residing in these areas (~30% of Kenya's population) earn their living principally through a mix of pastoralism and small-scale agriculture. Most of the farmers are women.</p> <p>Farming in Kenya is primarily small-scale, with 75 percent of total agricultural output produced on rain-fed agricultural lands on farms averaging 0.3 to 3 hectares in size. The impacts of a changing climate are evident through increased droughts and floods, increased soil erosion, deforestation, loss of soil fertility and reduced productivity.</p> |
| GPS coordinates of the project's activity(ies)      | 1.2597° S, 36.7770°  |

#### **4. WOMEN'S EMPOWERMENT ACTIVITIES**

| <b>General Information</b>   |   |
|--|---|
| Provide a brief description of the rationale for applying the W+ Standard and selected domains (reason or opportunity) | The rationale for applying for the W+ standard is to measure the impacts for the Shell Foundation and potentially sell the W+ units for revenue.  |
| Describe number of women benefiting from activities associated with the project.                                       | Between 1 Jan and 31 Aug 2021, Pula insured 1.6M smallholder farmers in Kenya, but gender data is known for only a portion of this total. Of the 173,693 Kenyan farmers for whom gender data is available, 74,550 (42.9%) were women, while 99,143 were men. Extrapolating this proportion to the entire 1.6M |

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|   | covered, we estimate having reached approx. 691,000 women in Kenya during the stated period. |
| If the Project intends to generate W+ Units <i>and</i> seek W+ labelling of carbon credits, explain how the applicant will differentiate W+ Units from W+ labelling to ensure there is no double-monetizing of units. | N/A  |

| <b>W+ domains applied and associated activity(ies)</b>  |   |
|---|---|
| For each W+ domain applied, describe associated activities and expected benefits<br><br>Specify start date and end date (if applicable) for each activity | <p><b>Knowledge &amp; Education:</b> farmers receive training and messages to improve their agricultural production and learn about input usage, insurance coverage and credit (when insurance is bundled with agricultural loans).</p> <p><b>Food Security:</b> Insurance coverage, and training on skills for good agricultural practices have resulted in increased yields and better financial management practices e.g. savings.</p> |

| <b>Additional information</b>   |  |
|---|--|
| Summarize potential concerns and mitigating measures, and how they have been identified | Land ownership by women is less than 10% in Kenya which limits their degree of participation in agricultural related decisions. The uptake of agricultural insurance among women remains very low, and when they do it, it is done through the husbands, so it may be difficult to ascertain benefits to women. This may also limit the diversity of women that can access these services. |

| <b>Linkages to other types of projects</b>                                      |  |
|---|--|
| Is this project registered under any other standard or certification scheme? NA | <ul style="list-style-type: none"> <li>- CDM</li> <li>- Gold Standard</li> <li>- Voluntary Carbon Standard</li> <li>- Social Carbon</li> </ul> |

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|   | <ul style="list-style-type: none"> <li>- Plan Vivo</li> <li>- Fair Trade</li> <li>- Forest Stewardship Council</li> <li>- Organic Certification</li> <li>- SA 8000</li> <li>- GlobalGAP</li> <li>- Other (please specify)</li> </ul> |
| Crediting period under the other Standard or certification scheme | NA   |
| Name of certification body  |  |

## **5. PROJECT IMPLEMENTATION & W+ MEASUREMENT TEAM**

| <b>Project implementation team</b>   |                |
|--|----------------|
| Describe the organisations and persons that carry the responsibilities related to: <ul style="list-style-type: none"> <li>- planning and implementing activities</li> <li>- monitoring and evaluation</li> <li>- gender/women's empowerment</li> </ul> | Not yet known. |

| <b>W+ measurement team</b>   |   |
|--|---|
| Qualifications related to: <ul style="list-style-type: none"> <li>- Monitoring and evaluation</li> <li>- Gender/women's empowerment</li> </ul> | WOCAN's W+ Expert team will conduct the measurement. This includes Dr. Barun Gurung, Ms. Annabell Waititu and Ms. Daniele Ramiaramanana all of whom have over 20 years of experience in gender and Natural Resource Management, M & E and training in W+ methods. |

| <b>Schedule</b> |  |
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| Current status of women's empowerment project activities (if applicable) | <input type="checkbox"/> planning stage<br><input type="checkbox"/> operating less than 2 years<br><input checked="" type="checkbox"/> operating more than 2 years  |
| Status of financing women's empowerment activities                       | <p>Gender is a new area for Pula; becoming a focal topic after they got Women's World Banking award in 2019 and WWB subsequently became an investor;</p> <p>Pula is working on digital finance program of AfDB, that focuses on designing insurance products for women to increase their insurance uptake in Kenya, Nigeria and Zambia.</p> <p>Their goal is not to provide to just women, but want to increase to women smallholders. Have organisational goal to align with SDGs and women; don't have a specific org. goal for women/gender but have members of their board that are keen to see women focus (Women's World Banking); there is a growing understanding of the business case, and investors' interests.</p> |
| Has permission been obtained from relevant authorities, if needed?       | <input type="checkbox"/> yes<br><br><input type="checkbox"/> no<br><br><input type="checkbox"/> other (please specify): NA  |

| <b>PIN Template Revision History (box to be removed from final document)</b> |                         |   |
|--|-------------------------|---|
| #  | Date                    | Description   |
| 1  | 2015 (version 1.0)      | Original  |
| 2  | May, 2017 (version 1.1) | Edits to nomenclature for consistency. Removal of redundant information requests. Addition of time-frames and specificity regarding multiple domains and prevention of double-counting. |
| 3  | May 2019 (version 1.2)  | Addition of overall start and end dates of project, number of women per activities, expected benefits instead of indicators (indicators would be required at the PDD level)             |
| 4  |                         |   |