



# Wild Cover Q1 Progress Report



**JULY - SEPTEMBER 2025**



**WILD COVER**

*Protecting people, preserving wildlife,  
and promoting co-existence.*



**AB Entheos**

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# WILD Cover

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## WILD COVER

*Protecting people, preserving wildlife,  
and promoting co-existence.*

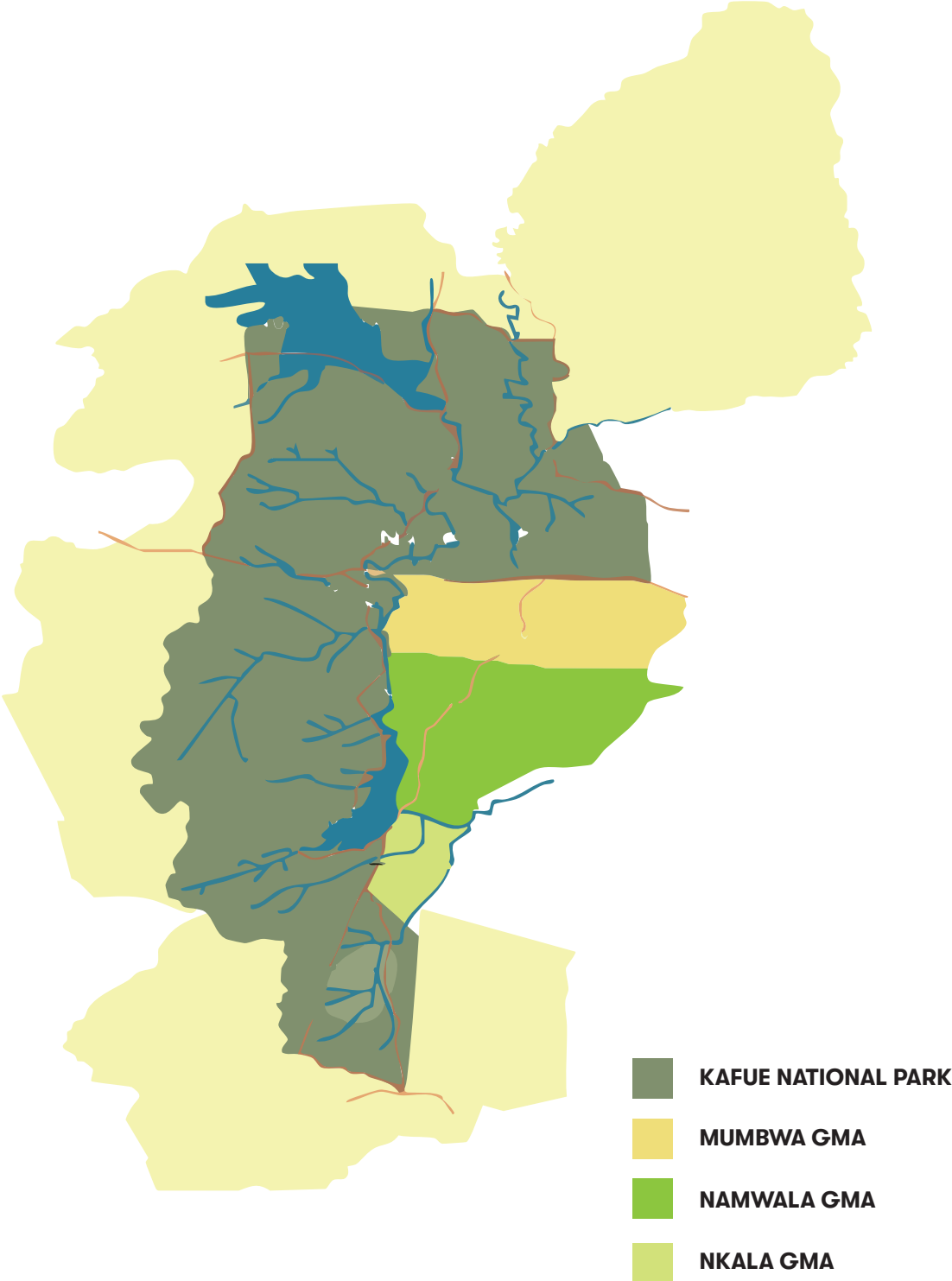
WILD (Wildlife Insurance for Livelihood Development) Cover is an initiative designed to offer financial relief to individuals, families, and communities that have experienced losses due to encounters with wildlife.

WILD further provides a layer of protection for these communities when there is drought through a parametric drought insurance cover.



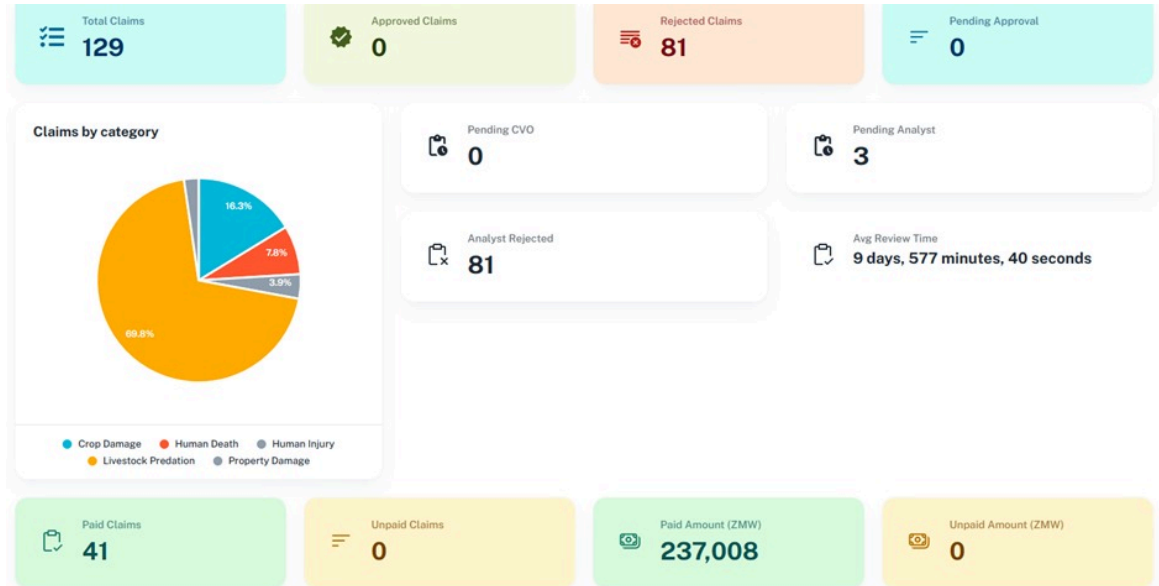
**W** **Wildlife**  
**I** **Insurance for**  
**L** **Livelihood**  
**D** **Development**

# Pilot Location



# Human-Wildlife Conflict Claims Analysis

Between July and September 2025, a total of 123 human-wildlife conflict (HWC) claims were lodged under the ongoing consolation scheme. The claims were received from affected households across the three participating Game Management Areas (GMAs) and covered incidents of livestock predation, crop damage, property loss, human injury, and human death arising from interactions with wild animals.



**Disclaimer:** It is important to note that six claims recorded in the system were test entries used to validate system functionality, for which a total of 8 kwacha was disbursed. Additionally, the system records claims based on the date of submission rather than the date of payment. As a result, some claims reported in the final week of September but settled in October appear in the system as paid claims. However, the actual amount disbursed as of the end of September stands at 232,000 kwacha.

## Claims Overview

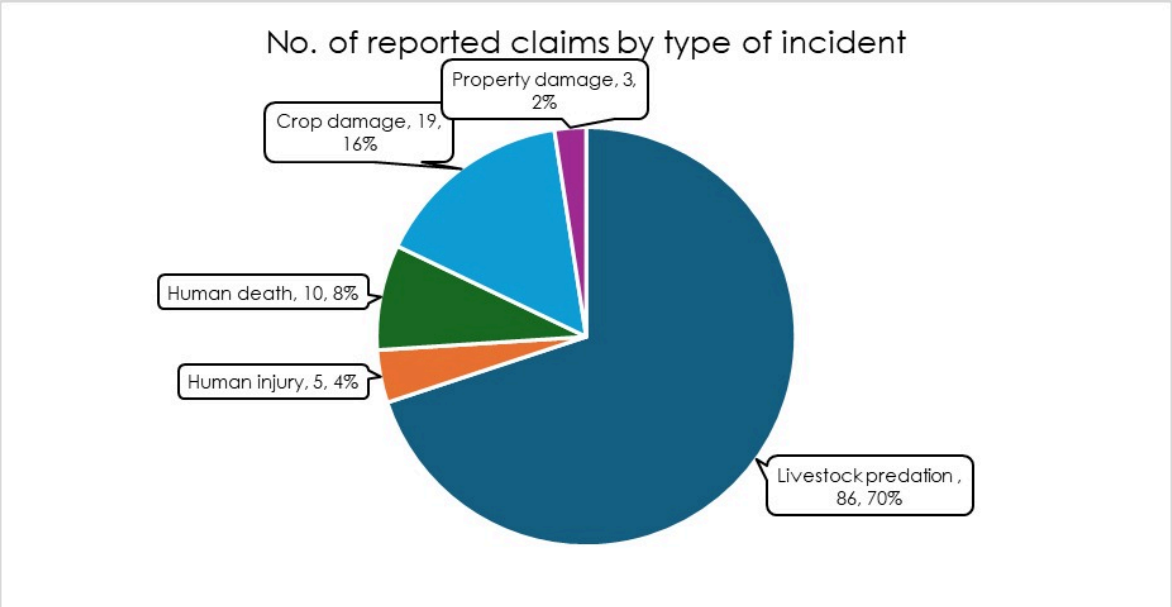
- 34 claims were fully verified and paid.
- 84 claims were rejected for being out of scope. The rejections were due to:
  - Incidents occurring outside the designated GMAs.
  - Incidents that took place before July 1, 2025.
- Claims reported beyond the required timeframe (24 hours for livestock, crop, or property damage and 48 hours for death or injury).
- 1 claim was approved and pending payment at the end of the quarter.
- 4 claims were under review, with Community Verification Officers (CVOs) still in the process of collecting evidence.

While 123 claims indicate strong community uptake and awareness of the WILD Cover scheme, the high rejection rate (68%) suggests persistent challenges in compliance and reporting. This may not only reflect limited understanding of reporting timelines and coverage boundaries but also underlying access constraints, such as poor mobile connectivity or long distances between affected households and CVOs. The onboarding of Zamtel in October 2025 is a crucial step toward improving reporting access.

These finding highlights two important trends:

- **Need for continued sensitization:** Sustained community education remains essential to improve claim quality and compliance. Targeted refresher sessions across all GMAs will help ensure that claimants better understand eligibility criteria, reporting processes, and documentation requirements.
- **Systemic access issues:** The out-of-scope submissions reflects strong community interest and an unmet need for protection beyond the current three GMAs. This underscores the opportunity for phased expansion of WILD Cover to neighbouring areas.

Figure 1: Number of reported claims by type of incident



## Distribution of Verified Claims by Animal and Incident Type

For paid, pending payment, and under-review claims, incidents were linked to multiple species, reflecting the diverse nature of human–wildlife interactions in the covered regions. The breakdown is summarized below:

*Table 1: Verified Claims by Animal and Type of Incident (July–September 2025)*

Animal	Type of Incident	Number of Incidents
Hyena	Livestock predation	18
Lion	Livestock predation	7
	Human Injury	1
Hippo	Human death	4
Crocodile	Livestock predation	3
Elephant	Crop damage	3
	Human injury	1
	Human death	1
Leopard	Livestock predation	1

Hyanas (18 incidents) and lions (8 incidents) accounted for over 60% of verified livestock predation cases, consistent with their prevalence in the GMAs where livestock serve as major attractants. Elephants exhibited the most diverse conflict profile, linked to crop damage, human injury, and death, highlighting their broad threat to both lives and livelihoods. Meanwhile, crocodile and hippo incidents were fewer but geographically concentrated around riverine zones.

## Breakdown of Paid Claims

During the period, a total of 232,000 kwacha was disbursed in consolation to verified claimants. Payments were categorized as follows:

*Table 2: Summary of paid claims by type of incident*

Type of reported incident	Amount Paid
Livestock Predation	150,000
Human death	75,000
Crop damage	7,000
<b>Total</b>	<b>232,000</b>

Livestock predation accounted for the largest share of consolation payouts (approximately 65%), emphasizing the high economic cost of predation events on rural livelihoods. Human fatality claims represented a significant portion (32%), reflecting the continued risk of human–wildlife encounters in high-conflict zones. Crop damage claims accounted for 3% of the total payout value, though their frequency remains minimal.

## Community Education and Engagement

During the quarter, CVOs conducted forty-two community engagements, reaching approximately 1,400 people directly, while weekly radio shows on Wednesdays extended the program's reach to an estimated 30,000 listeners. The program not only spreads awareness about WILD Cover but also offers an interactive platform where listeners from more remote areas can call in to ask questions, seek clarification, and share feedback on their experiences with human-wildlife conflict. This has become an invaluable tool for connecting with communities that might otherwise be difficult to reach physically. These engagements focused on raising awareness of the WILD Cover initiative, assisting families with HWC claims, and encouraging timely reporting of incidents. Feedback from communities has highlighted the tangible support provided by the program and reinforced the importance of continued outreach.

*Figure 2: CVO Samuel conducting a session on Itezhi tezhi radio station*



The CVOs have continued to lead sustained community education and awareness efforts across the three GMAs, working closely with partners and stakeholders to maintain momentum on the ground. Over time, they have become a consistent presence in Community Resource Board (CRB) and Village Action Group (VAG) meetings, using these forums to deepen community understanding of the Wild Cover initiative. Through these ongoing engagements, CVOs have been able to explain claims procedures in detail, emphasize the importance of timely reporting, and strengthen trust between Wild Cover and the communities it serves. To enhance community engagement and deepen understanding of how WILD Cover supports households affected by HWC, CVOs also use the ResilientME! game. Translated into Tonga to eliminate language barriers, the game provides a relatable and interactive learning experience that not only illustrates the benefits of the scheme but also teaches practical mitigation measures to reduce the risk of HWC.

Figure 3: CVO Mungwala conducting a community engagement session after a football match



Posters containing key information about WILD Cover have been strategically placed in high-traffic areas within the communities, ensuring that information reaches as many people as possible. These posters are available in English, Tonga, and Ila to ensure accessibility to all community members. Additionally, the CVOs actively participate in local WhatsApp groups where they encourage members to utilize WILD Cover whenever HWC occur. The program continues to be well received, with locals and local leadership affirming it as a timely and valuable solution for managing the impacts of HWC.

Figure 4: Community members playing ResilientMe!



The outcomes of these engagements have been significant. Direct community engagement has improved understanding of the claims process and strengthened trust between communities and program staff. Families who have received payouts have expressed profound appreciation for the support, highlighting the program's impact.

**Febian Buumba**, a family man affected by a human death incident, shared his experience in Tonga, stating, “*Twalumba kunyina citwakalizyi kuti kuli lugwasyo kuzwa Kuli ba wild Cover. Pele twakazyiba kwiinda muli ba Nalumino. Twakagwasigwa cindi mwana wangu wakajanika muntenda ya mumeenda nakalwanwa amunyama civwubwe. Aba bakabunga aka balagwasya nemujanika muntenda, so mebo ndikulwaizya bantu bonse ibanga bajanika muntenda batamuki ikubona ba wild Cover kwamba abalo bajane kugwasigwa ndalumba kapati.*”

Translated into English, he expressed, “*We highly appreciate and thank Wild Cover for the financial help rendered unto us as a family following the death of our brother’s son. The money really helped us in so many ways as a family. We came to know about the Wild Cover consolation initiative through Mr. Samuel Nalumino. I therefore encourage whoever might have similar problems to reach out to the Wild Cover immediately, they are really helpful, and I humbly ask WILD Cover to continue with the good work of helping the families of victims of HWCs. May the Almighty God richly bless WILD Cover.*”

Similarly, **Ringford Mpande**, who experienced a livestock loss when two of his cattle were killed by a lion, recounted his experience in Chitonga: “*Mwakali mu 3 ivwivwi 2025 nondakaluminwa ng’ombe zyangu zyobilo a syuumbwa kunkobo. Kuseeni ndakatumina ba beendelezi besu kuti ndibazyibye penzi ndyondakajisi. Mpoona, bakatumina balanganya banyama a kubazyibya ntenda yakacitikide. Bakasika balanganya banyama bamusokwe akundikulwaizya kuti nditumine basikukwabilila banyama bategwa (Wild Cover) kubelesya nambala ya \*384\*8#. Ndakasola buzuba oobu kaisyupa akaambo ka netiweki yakali kupezya limwi mane ndacikonzya. Bakanditumina basimubweza bumboni (CVO) akundibuzya cakacitika. Ndakabapandulwida mpoona mbobakasika kuzi kubweza bumboni boonse. Bakandaambila kuti ndilindile kwamwezi omwe Mali alanjila mu phone. Ndakalindila mpoona kwakainda buyo mazuba obilo ndakatambula Mali aagu ngondakanyonyokelwa. Nobantu, ndipa kulumba ku kkampani ya Wild Cover yalo yakaleta muzeezo wakuti bantu kabajosyelwa Mali kukunyonyokelwa kwazyintu zyesu abanyama bamusokwe nkaambo kaindi titwakali kupegwa Mali Ali oonse. Aboobo, takuli kuti balabeja ncobeni baboola kutugwasya. Aboobo, tubelekele antoomwe abantu batuletela lusumpuko mucisi. Ndalumba kapati kundigwasya nkobakandigwasya bakkampani ya Wild Cover.*”

Translated into English, he shared, “*It was on 3rd September 2025, when my cattle were attacked and two were killed by a lion. I called the counsellor who informed the DNPW what had happened. DNPW arrived at the scene, captured the dead cattle, and advised me to use the USSD code \*384\*8# for Wild Cover to claim consolation for my loss. I did as instructed; despite poor network, I persisted until successful. I received a call from a CVO who asked what had happened and if there was any remaining evidence. That same day the CVO collected data and informed me that payments are made within 30 days, also encouraging reporting HWC within 24 hours. Two days later, I received the money from Wild Cover as consolation for my loss. Truly, the company is genuine. I am grateful for the support received. My fellow community members, I urge you to report any HWC incidents to Wild Cover to receive your due consolation. We appreciate the initiative brought by Wild Cover, as many losses were previously uncompensated. Thank you.*”

Overall, the momentum and goodwill surrounding Wild Cover demonstrate that it is not just a consolation mechanism it is a catalyst for community resilience, collaboration, and hope. With continued engagement and support, the initiative is well on its way to building a stronger, more connected, and better-protected coexistence between people and wildlife.

## Emerging themes from community feedback

- **Demand for expanded coverage:** Requests to include wild pigs, porcupines, snakes, and chickens suggest that communities perceive the scheme as highly beneficial and want broader protection. This feedback can guide future product design and scaling strategies.
- **Behavioural and cultural barriers:** Limited youth and women participation may reflect social norms or competing livelihood demands, an area where inclusive communication strategies could be refined.
- **Continued presence and trust-building:** Positive testimonials (like those from Febian and Ringford) demonstrate high levels of satisfaction, which can be leveraged to build program legitimacy and community advocacy.

## Parametric Drought Insurance

The parametric drought insurance examines vegetation conditions in three GMAs, Nkala, Namwala, and Mumbwa, from June to mid-July using the Normalized Difference Vegetation Index (NDVI) as the sole monitoring parameter. NDVI, derived from satellite imagery, serves as a reliable proxy for green vegetation biomass and overall forage availability. It enables objective, repeatable, and spatially comprehensive assessments of vegetation conditions across large landscapes, making it an ideal metric for index-based insurance triggers. The analysis presented focuses on NDVI performance during the June–August period, assessing how current vegetation conditions compare with long-term averages, and evaluating their implications for wildlife movement patterns, HWC risk, and potential insurance payouts under the Index Based Wild Cover framework.

# NDVI Analysis

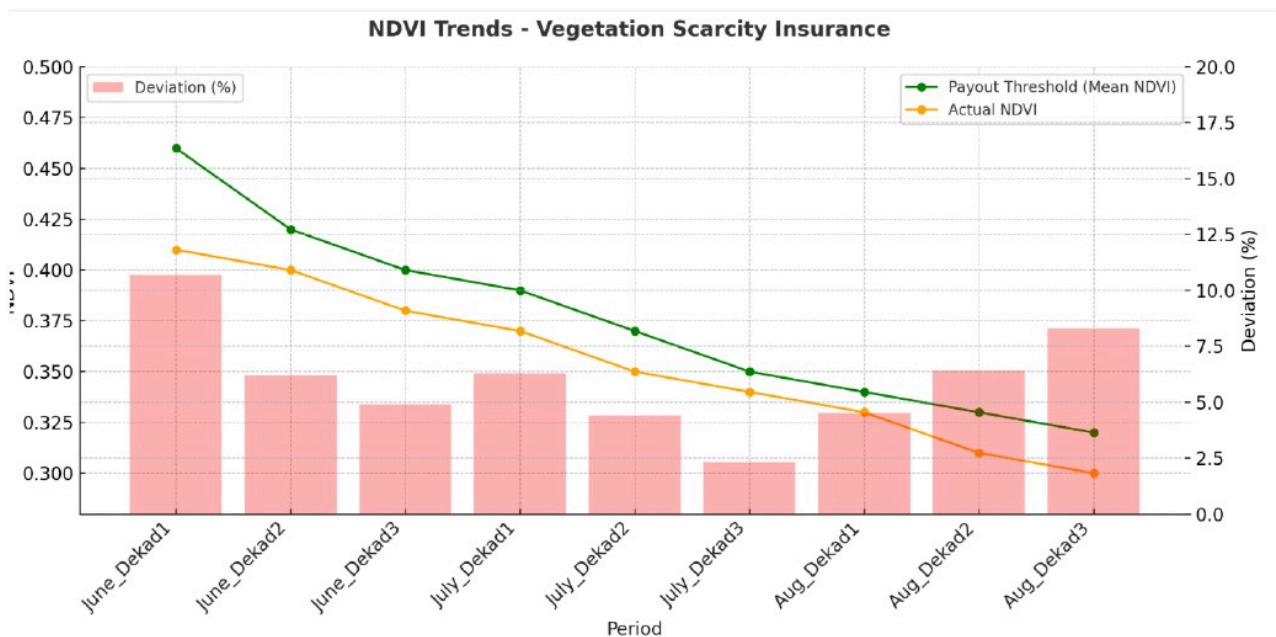
## Nkala

During the June–August monitoring period for Nkala GMA, NDVI observations consistently fell below long-term averages, signalling sustained vegetation stress in the area. Across all five dekads, actual NDVI values were between 10% and 16% lower than the historical mean, with the most pronounced deficit occurring in early June. This persistent shortfall suggests that the dry season forage base has been weaker than normal from the outset, reducing available grazing resources within the GMA. Given that NDVI is a reliable proxy for green biomass, such deficits point to diminished food availability for herbivores, which in turn increases the likelihood of wildlife moving beyond the protected area boundaries in search of forage. The trend also indicates that without significant vegetation recovery, the scarcity period is likely to start earlier and last longer than in an average year.

From an insurance risk perspective, these conditions represent a heightened probability of payout triggers for the HWC vegetation scarcity cover. The consistent negative deviations across consecutive dekads meet a key criterion for sustained stress events, reducing the likelihood of false positives or temporary fluctuations influencing the index.

The chart below, showing Mean vs Actual NDVI alongside deviation percentages, provides a clear visual confirmation of the ongoing deficit. Actual NDVI is consistently below the threshold across all periods, with the highest deviation in June\_Dekad1 (10.7%) and Aug\_Dekad3 (8.3%), while the smallest gap is in July\_Dekad3 (2.3%).

Figure 5: Mean vs actual NDVI in Nkala GMA



## Namwala

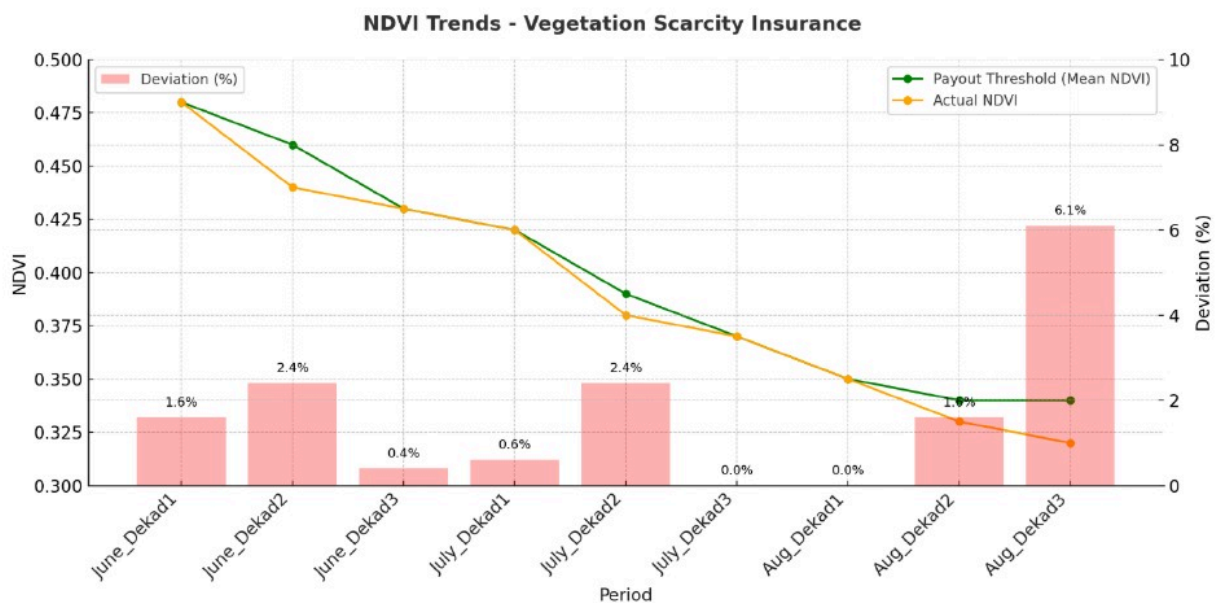
During the June–August observation period for Namwala GMA, NDVI readings consistently indicated slightly below-average vegetation conditions. The sustained nature of these deviations points to reduced green biomass availability from the onset of the dry season, limiting grazing resources within the GMA. Given the ecological context of Namwala, where wildlife movement is closely tied to forage availability, such deficits suggest a higher probability of early wildlife dispersal beyond protected boundaries in search of food. This not only signals ecological stress but also heightens the potential for increased interactions between wildlife and surrounding communities, raising HWC risks.

From an insurance perspective, these vegetation deficits represent a notable risk condition for the HWC vegetation scarcity cover, as they reflect consistent stress over multiple dekads rather than isolated fluctuations. The accompanying chart, which overlays the normal and Actual NDVI values with deviation percentages, offers a clear visual confirmation of the ongoing vegetation stress, serving as a vital decision-support tool for both insurers and conservation stakeholders in managing HWC-related risks in Namwala GMA.

Actual NDVI is below mean values across majority of the dekads, with deviations generally smaller than those observed in Nkala and Mumbwa. This suggests Namwala vegetation faces stress, but the degree of deviation from normal is relatively moderate.

The increasing deviation toward mid-July could indicate a developing vegetation challenge in this area.

Figure 6: Mean vs actual NDVI in Namwala GMA



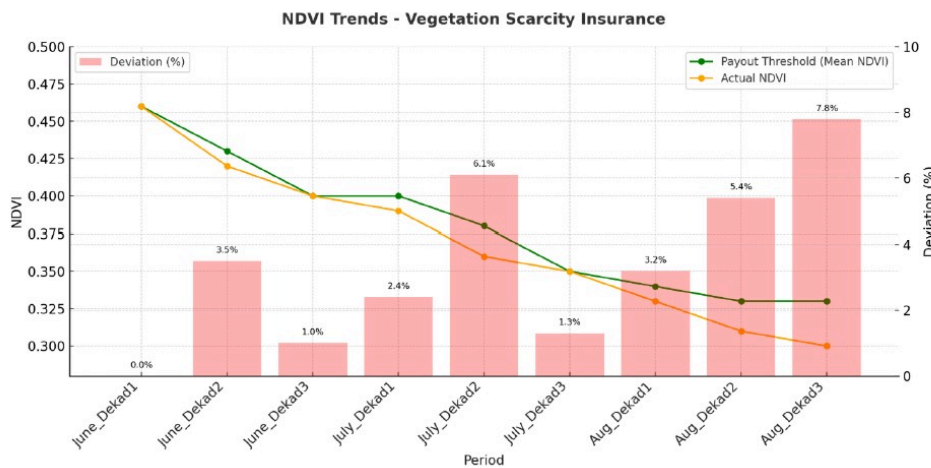
## Mumbwa

During the June–August monitoring period for Mumbwa GMA, NDVI observations revealed sustained and significant vegetation deficits. This persistent negative deviation points to below-normal green biomass availability at the start and throughout the progression of the dry season. Given Mumbwa’s role as an important habitat and corridor for wildlife movement, these deficits suggest a slightly heightened likelihood of forage scarcity prompting wildlife to move beyond the GMA boundaries earlier than usual.

From an insurance standpoint, the consistency of these deviations over multiple dekads aligns closely with the type of sustained vegetation stress that can trigger payouts under the HWC vegetation scarcity cover. The accompanying chart, showing parallel declines in NDVI values and elevated deviation percentages, offers a clear and compelling visual of the risk trajectory.

This pattern may reflect moderate vegetation stress or variation in climatic conditions during early winter months.

Figure 7: Mean vs actual NDVI in Mumbwa GMA



## Actual Payout Analysis

Figure 7: Mean vs actual NDVI in Mumbwa GMA

GMA	Phase 1 Pay %	Sum Insured (USD)	Actual Pay %	Actual Pay (USD)
Mumbwa GMA	0.08%	94,280.33	0.00%	
Namwala GMA	3.17%	94,280.33	0.00%	
Nkala GMA	11.86%	94,280.33	6.86%	6,467.51
<b>Total</b>				<b>6,467.51</b>

The above table gives an outline of the actual losses experienced in each GMA with Nkala GMA having the highest payout of 11.86% out of the 15% allocated to phase 1 before applying the deductible of 5% which results in a final payout of 6.86%.

The total payouts for Namwala and Mumbwa GMAs are at 3.17% and 0.08% respectively which are floored to 0% after applying the deductible of 5%.

## Impact measurement

### Income protection

By providing timely consolation for verified HWC incidents, the scheme helps stabilize household incomes that would otherwise be disrupted by loss of crops, livestock, or family members. This financial cushioning enables affected households to recover faster and maintain their livelihoods without resorting to negative coping strategies such as selling productive assets or reducing consumption.

**Noah Sakalezhi**, a recipient of a payout for livestock predation, shared his experience: “I have experienced many challenges related to HWC. Before the introduction of WILD Cover, I suffered several losses. Lions and hyenas killed my livestock, and elephants destroyed my crops. During those times, I received no support or compensation for the losses, and it was very painful. Selling the remaining livestock did not help much, as the income was too little to recover from the loss. Sometimes, I would just share the meat with neighbours, but it still left me feeling hopeless. When WILD Cover came, everything changed. I was very happy because I finally received support after my losses. The consolation payment brought me great relief and joy; it made me feel that my struggles were being recognized. The money helped me sustain my household and continue with my farming.”

Similarly, **Anderson Namanjele** stated that “I felt good when I received compensation because it showed WILD Cover is taking care of the situation we are facing. It gives us hope knowing that when we experience such losses, there’s support available. It may not replace everything, but it helps us recover a bit and feel that someone cares. I used part of the money to replace the goats that were killed and some for household needs. You know, here, our animals are our wealth.”

These experiences highlight how WILD Cover’s consolation mechanism contributes to income protection by enabling households to rebuild their livelihoods and invest in productive activities, thereby fostering long-term economic resilience and coexistence with wildlife.

### Reduction in retaliatory killings

While WILD Cover cannot take sole credit for reducing retaliatory killings, emerging evidence from participating communities indicates a gradual shift in attitudes toward wildlife. Access to fair and timely consolation has reduced the sense of injustice that often drives retaliatory behaviour, encouraging households to pursue peaceful resolution and reporting rather than taking matters into their own hands. This evolution in perception reflects a broader recognition that coexistence with wildlife, though difficult, can be managed through structured support systems.

**Patrick Kabwiku**, a beneficiary who received consolation following the tragic loss of his son, shared: “I had an experience of HWC before the recent one happened where two children of my brother were killed by a crocodile when they were fetching water at the river. I was heartbroken and considered wildlife to be the enemy of people. The other incident was when my own son was killed by a hippo attack. I was disturbed and broken because he was my oldest son who was helping me. Luckily, I was told about the WILD Cover project where I could find consolation, even though a person cannot be replaced. When I received the money, I was very happy compared to the old days when we could not receive anything after a loss. I really appreciate the initiative

because it helps us coexist better with wildlife. I used the funds to send my children to school and buy seeds in preparation for this year's farming.”

Despite this progress, isolated incidents of retaliatory killings still occur. Since the project's inception, two cases have been reported in Nkala GMA, where community members responded to distress calls from herders in the Kulutanga grazing area after two lions attacked livestock. During the confrontation, one lion was shot and killed, and one villager sustained injuries. Such incidents highlight that while the consolation scheme is contributing to a positive shift in perceptions, sustained community engagement, awareness, and preventive strategies remain critical for reducing HWC in the long term. In another incident, a hyena was killed after it attacked a community member's livestock.

Despite notable progress, occasional incidents of retaliatory killings continue to occur. Since the project's inception, two such cases have been reported in Nkala GMA, where community members responded to distress calls from herders in the Kulutanga grazing area after two lions attacked livestock. During the confrontation, one lion was shot dead, and a villager sustained injuries. These incidents underscore that, although the consolation scheme is helping shift community attitudes toward coexistence, sustained engagement, awareness, and preventive strategies remain essential for reducing HWC in the long term. Similarly, in a separate incident, a hyena was killed after attacking livestock and in Namwala GMA, an elephant was killed after straying into a community where residents, fearing losses, reacted defensively. All three incidents occurred in July and August, soon after the project's commencement. With continued community education, timely compensation payments, and strengthened preventive measures, it is expected that these incidents will decline over time as trust in the scheme and tolerance toward wildlife grow.

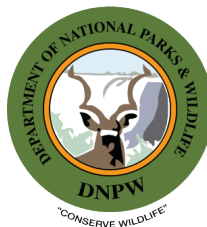
## Implementing Partners

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## Other Partners

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and promoting co-existence.*

