

 Early Warning System

GCF-SAP067

Catalyzing a Climate Risk Protection Shield for Zambian Smallholder
Farmers



Quick Facts

Countries	Zambia
Financial Institutions	Green Climate Fund (GCF)
Status	Approved
Bank Risk Rating	C
Voting Date	2026-03-28
Borrower	Government of Zambia
Sectors	Agriculture and Forestry, Climate and Environment
Investment Type(s)	Grant
Investment Amount (USD)	\$ 25.00 million
Project Cost (USD)	\$ 30.30 million



Project Description

According to bank provided information, the project aims to build the climate resilience of 840,000 individuals in Zambian smallholder households by developing sustainable, market-based systems for critical adaptation services. Led by Zambia's Ministry of Finance and National Planning (MoFNP), it targets a market-wide transformation, shifting the country from fragmented, aid-dependent interventions toward self-sustaining adaptation systems.

Zambia's smallholder farmers face severe climate challenges, including frequent droughts, irregular rainfall, and rising temperatures that threaten harvests and food security. Maize yields could fall by 22 per cent by 2050, yet high and unpredictable agricultural risk deters insurers, making coverage expensive or unavailable. Scalable insurance and seedling supply models remain undeveloped and fragmented, limiting private investment and smallholder resilience.

Structured around three components, the project seeks to establish a "Farmer First" agricultural insurance sector, build a robust market-driven supply chain for indigenous tree seedlings to support agroforestry adoption, and provide smallholder farmers with climate-smart inputs, training, and financing through the One Acre Fund Zambia platform.

An estimated 140,000 farming households are expected to gain access to improved insurance products, while 65,000 households will receive agroforestry packages. The project directly supports Zambia's revised Nationally Determined Contributions (NDCs) and 2023 National Adaptation Plan (NAP), which identify agriculture as a priority sector and emphasise building smallholder resilience against climate shocks.



Investment Description

- Green Climate Fund (GCF)



Contact Information

GCF team

- PRESS ENQUIRIES AND INTERVIEWS
 - GCF Communications
 - [Contact via email](#)
- REQUEST FOR INFORMATION
 - GCF Information Disclosure
 - [Request information about this project](#)
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 - [File a complaint](#)
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