


INDIA

BUILDING CLIMATE RESILIENT AGRO-ECOSYSTEMS OF SMALLHOLDER FARMS



India is highly exposed to extreme weather events such as floods, droughts, earthquakes, tsunamis and cyclones that put the country in the top five of the most vulnerable countries to natural hazards. Uninsured weather disasters lead to devastating losses of farm income, forcing households to sell their assets (e.g., livestock) and to send their children to daily labour instead of school. The Project Partners focus on small and marginal farmers from 60 community-based Federation Mutuals in six (6) states of India by offering and scaling up two types of products, one index- and one indemnity-based insurance product, which will be accompanied by agro-advisory services.

 PRODUCT CHARACTERISTICS	
Target group	Smallholder farmers (field size < one (1) ha)
Target region	Tamil Nadu, Karnataka, Telanaga, Andhra Pradesh, Odisha and Maharashtra
Insured asset	Agricultural production costs on proportionate basis, dairy animals (including goats and sheep)
Insured peril/ hazard	Drought, excessive rainfall (plus accident and natural death for indemnity-based livestock)
Insurance type	Micro-scheme Combination of mutual cover with co-insurance with mainstream company
Own contribution	53 % (of total ISF project costs)

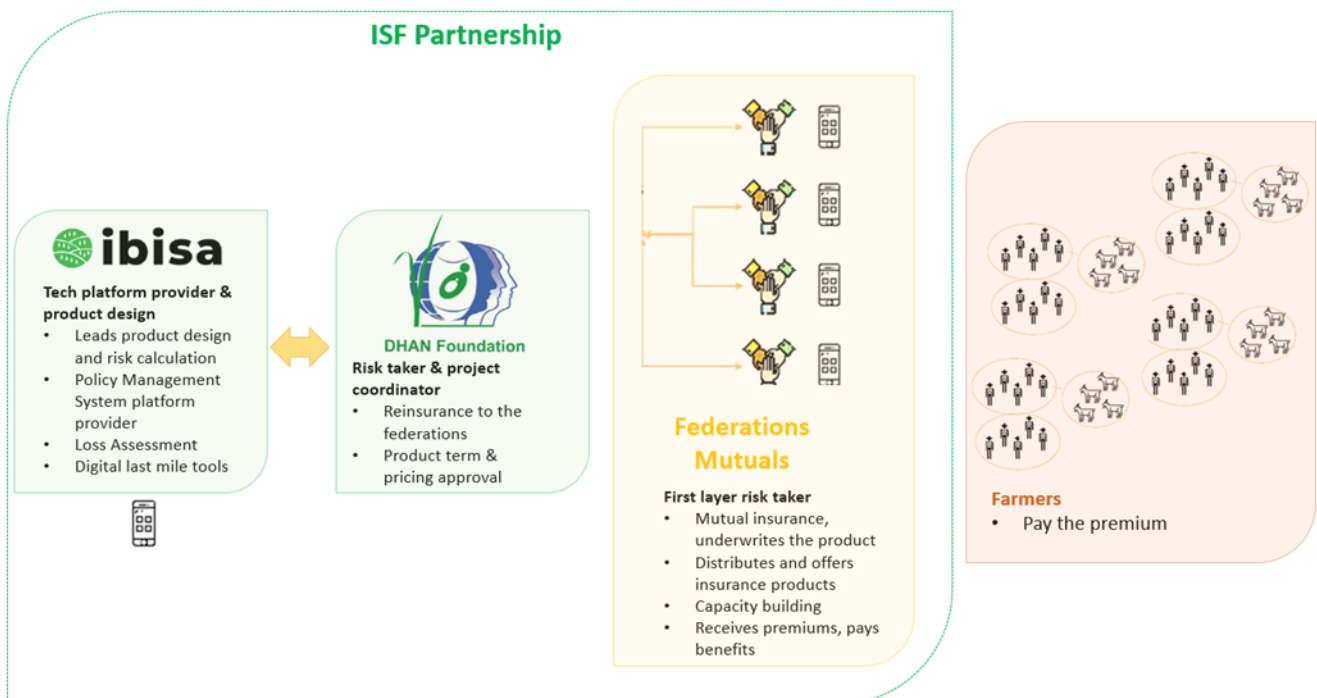






**PRODUCT DEVELOPMENT
ACTIVITIES SUPPORTED**

- Refinement of existing drought parametric crop insurance product and scaling it to three (3) regions; and new product excess rain developed and deployed in three (3) regions
- Development and operations of indemnity-based mutual livestock insurance in six (6) regions also for indigenous animals
- Including / adapting the IBISA platform for development, distribution and management of index-based crop insurance (including co-insurance structuring, loss assessment platform enhancements and policy management system adaptations)
- Risk modelling, data collection to include additional peril and regional extension,
- Awareness raising and capacity building
- Installation / implementation of risk mitigation and agri-advisory centres to improve farmer’s access to information and climate adaptation behaviour
- Subsidies for very poor households / farmers



PROJECT SET-UP



 <p>PROJECT PARTNERS</p> <p>Demand Side</p> <p>Supply Side</p>	<ul style="list-style-type: none"> • Federation Mutuals, India / Trust owned and governed by farmers • Development of Human Action (DHAN) People Mutuals, India / Trust and apex body of Federation Mutuals • Development of Human Action (DHAN) Foundation, India / Foundation • Development of Human Action (DHAN) International, The Netherlands / Foundation • IBISA Network S.A., Luxembourg / InsurTech
 <p>EXPECTED IMPACTS</p>	<ul style="list-style-type: none"> • Enhanced resilience of smallholder farmers • Increased access to risk management advisory services
 <p>EXPECTED BENEFICIARIES¹</p>	<p>1,250,000 by 2025 (100 % poor and vulnerable)</p>
 <p>IMPLEMENTATION PERIOD</p>	<p>15/06/2022 – 15/07/2024</p>

¹ Based on submission documents requiring use of IGP M&E Methodology.