

INTERNATIONAL CONFERENCE ON INCLUSIVE INSURANCE- COPING WITH CLIMATE RISK

New approaches for Insurance outreach to Agricultural households



Presentation

By

Devilal Vyas

**Peoples Education And Development Organisation (PEDO)
Mada, Dungarpur, Rajasthan India**

“KRISHI SAKHI”- FRIENDS OF AGRICULTURE

COMMUNITY RESOURCE PERSON (CRP)

AS

CHANGE AGENT FROM WITHIN THE COMMUNITY

EXPERIENCES OF ILO SUPPORTED PROJECT FOR THE PROMOTION OF PMFBY IN
DISTRICT DUNGARPUR OF RAJASTHAN, INDIA



NEW APPROACHES IN CROP INSURANCE AND RISK COVER

COMMUNITY BASED AND COMMUNITY MANAGED APPROACH

- **MASS BASE CREATED IN ABOUT 500 VILLAGES, 50000 FAMILIES AND 275,000 POPULATION**
- **COMMUNITY IDENTIFIED KRISHI SAKHI (CRP) TO WORK AS SERVICE PROVIDER**
- **ROUND THE YEAR 24x7 HANDHOLDING SUPPORT THROUGH KRISHI SAKHI TO FARMERS.**
- **SUPPORT TO WOMEN FARMERS ON PRIORITY**
- **SECURITY AND RISK COVER STRATEGY TO ENSURE LIVELIHOOD SUSTAINABILITY.**
- **AFFORDABLE AND ACCEPTABLE TO COMMUNITY TO START WITH SMALLEST UNIT OF LAND ONE BIGHA (0.16 HECTARE) UNDER CROP INSURANCE.**



HOW THE “KRISHI SAKHI” CONCEPT CAME IN EXISTENCE



- Very long and strong rapport with women
- Limited or no access of insurance companies to the community
- Women engagement in Agriculture is much more than other activities
- Reliability
- Women are still the most vulnerable and deprived section in the society
- Migration of men

HOW WE IMPLEMENT THE KRISHI SAKHI CONCEPT

Select & “Train”

- Selection by the SHG Federation from within the community
 - Young, energetic literate, between 25 to 45 years
 - Member of SHG group.
 - Available to devote time for community
 - Available for getting training and other awareness events
-
- Confidence building through rigorous regular capacity building
 - Well equipped with teaching communication material- Leaflets, Pamphlets, Posters, Flex, Audio- Visual Clips, Short films, Checklist of requirement, Proceeding register, Set of template forms and formats



TRAINING AND CAPACITY BUILDING TO THE “KRISHI SAKHI”

- ❖ Basic Orientation Training on Concept & Process as “**Krishi Sakhi**”.
- ❖ Issue Based Trainings on Mobilization, Technical Knowhow & Liaisoning.
- ❖ Training at Farmers Field School “**Krishi Pathshala**”
- ❖ Motivate women farmers About Crop Insurance .
- ❖ Work as Agriculture Extension worker



TO MAKE OUR APPROACH SUSTAINABLE WE USE RANGE OF PLATFORMS

- Use platform of PEDO's community based SHG Federation
- PRI platform (Ward and Gram Sabha)
- Geographical platforms- House hold contact, Falia (Hamlet) Meeting, Cluster & Federation level meetings
- Leverage government events & of other agencies (MGNREGA work place)



HOW “KRISHI SAKHI” WORKS

- Effective Awareness campaign for 15 to 30 days. **Door to door** or in small group event by using informative communication materials
- Identification of non-loanee small and marginal women farmers
- Assist in documents collection
- Filling & filing of application
- Document verification
- Data processing for enrollment and submission applications to insurance company through NGO
- Provide help during adverse events



STATUS AND IMPACT

- More than 250 “Krishi Sakhi” Trained as Bima Sakhi
- Spread in more than 100 villages in just two year
- Information disseminated to more than 22000 H.H
- Enrollment of 3200 in just two years



CHALLENGES AND LESSONS

- Bridge between insurance company and community
 - trained cadre for insurance company at grass root level
- Recognition of “women farmers”
- Crop Insurance is not one time event- farmer need support at various stages of the whole process
- Documentation
- Involvement of community in crop cutting
- Information sharing by Government
- Declaration of results of crop cutting exercise



CASE STUDY – KRISHI SAKHI

Laita Tribal Energetic Lady . Middle School pass
Working with 180 Women Farmer from the 9
SHG.

Organise Krishi Pathshala Twice in a month.

Developed demo plots of Crop, Vegetables &
Spices with organic practice.

She provides trainings in two seasons Kharif &
Rabi.

Organised Exposures visit to 180 women
farmers.

She provide support in supplying inputs &
marketing.

She motivate women farmers to enroll in Crop
insurance insurance





THANK YOU

