



Climate Risk Resilience Centre

A Value-Added Service for Impacting Insurance

DHAN Foundation, INDIA

Climate Change and Agriculture



Drought | Flood

Unpredictable Weather,
Less Water Storage | Water
runoff without benefiting |
High Sedimentation |
Unpredictable Pest &
Diseases

**Climate
Change**

**Impact in
Agriculture**



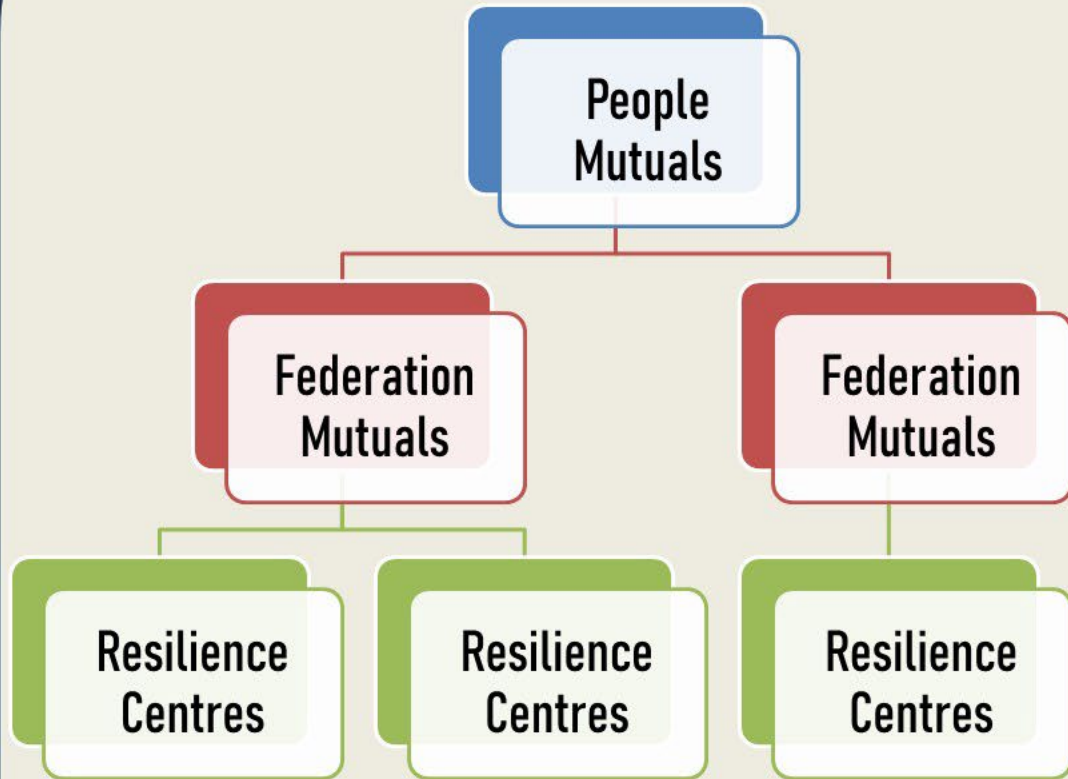
Reducing Carbon
Sequestration | Reducing
Carbon Sink | High Green
House Gas Emission |
Reducing Soil anaerobic
micro-organisms

**Farmers
Agriculture
Practices**

No Cropping Season, Unfavorable
Cropping Season, Crop loss,
Reduced Yield, Soil Moisture get
reduced, degrading soil
structure, over irrigation –
water logging – affect the soil
health, flood-soil erosion

Applying More Fertilizers |
Pesticides | Herbicides | Over
irrigation | More Hybrid Varieties

Risk Resilience Centres



- ❑ **People Mutuels** is one of the Verticals of DHAN Foundation
- ❑ **Mutual (Insurance) Federations** are promoted from Farmers | SHG Federations
- ❑ Mutual Federations manages **Resilience Centers (113 Centres) – 6 States of INDIA**
- ❑ Resilience Building through Enabling Farmers for **Risk Prevention | Adaptation | Mitigation**
- ❑ **Insurance Enrollment** as one of the Climate Risk Adaptation Strategies
- ❑ ICT | **Digital Tools as backbone**

Purpose of Resilience Centres

To Enable Farmers for

- 🌱 Enrolling in Crop & Livestock Insurance
- 🌱 Enabling for Climate Smart Agriculture
- 🌱 Increasing Productivity & Income
- 🌱 Reducing Cost of Cultivation
- 🌱 Bring Practice Change - Prevention | Adaptation | Mitigation



ICT Tools used for Resilience Building

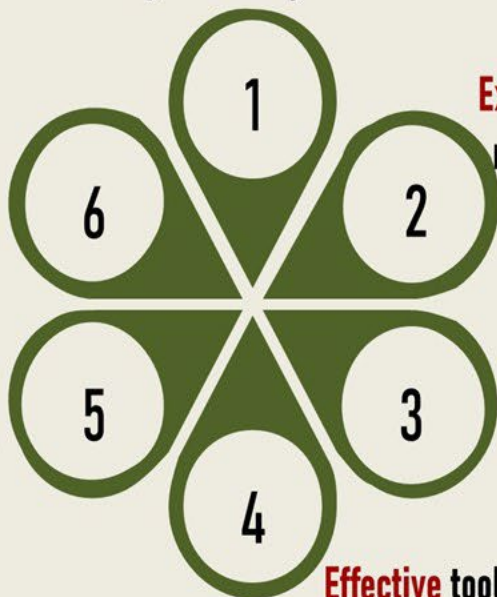


Efficient tool to have wide, huge and easy reach.

Enriching Knowledge building and sharing

Expeditious to connect the resources and members

Extend timely support for crop and livestock issues



Enabling for Government entitlement & facilitation at their door steps.

Effective tool for exchange of market information

Pilot Experience for the Past 2 Years



Whats App
(74 Groups | 13749 Members)



Webinars
(220 | 7751 Members)



Virtual Farm Field School
(75 FFS | 1500 Farmers)



Own Channel
(324 Videos | 3760 Farmers)



Online Course for Farmers
(125 Trainings | 3315 Farmers)

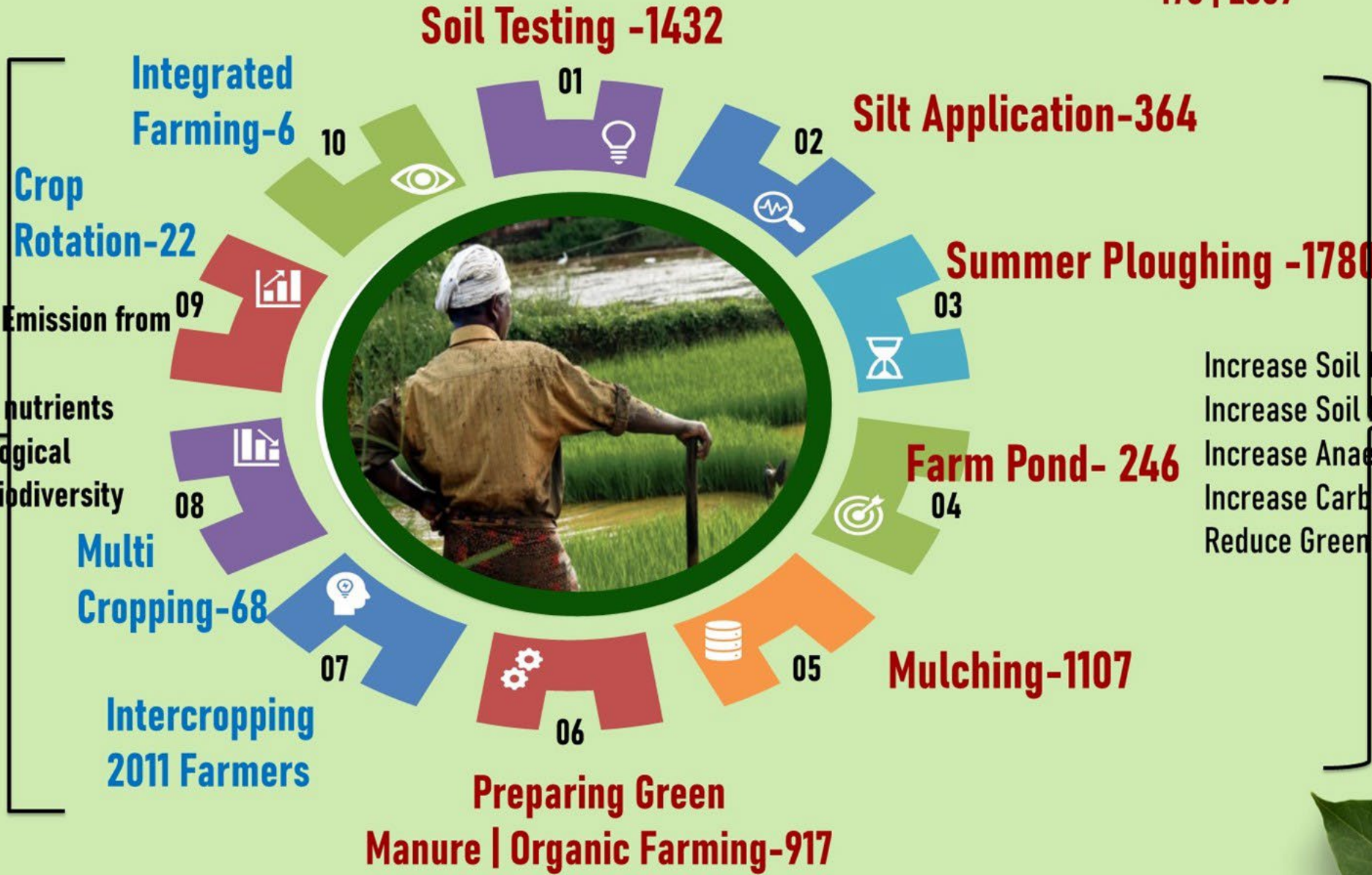


Farmer's Entitlement through Mobile Applications
(6243 Farmers)



Output on Climate Resilient

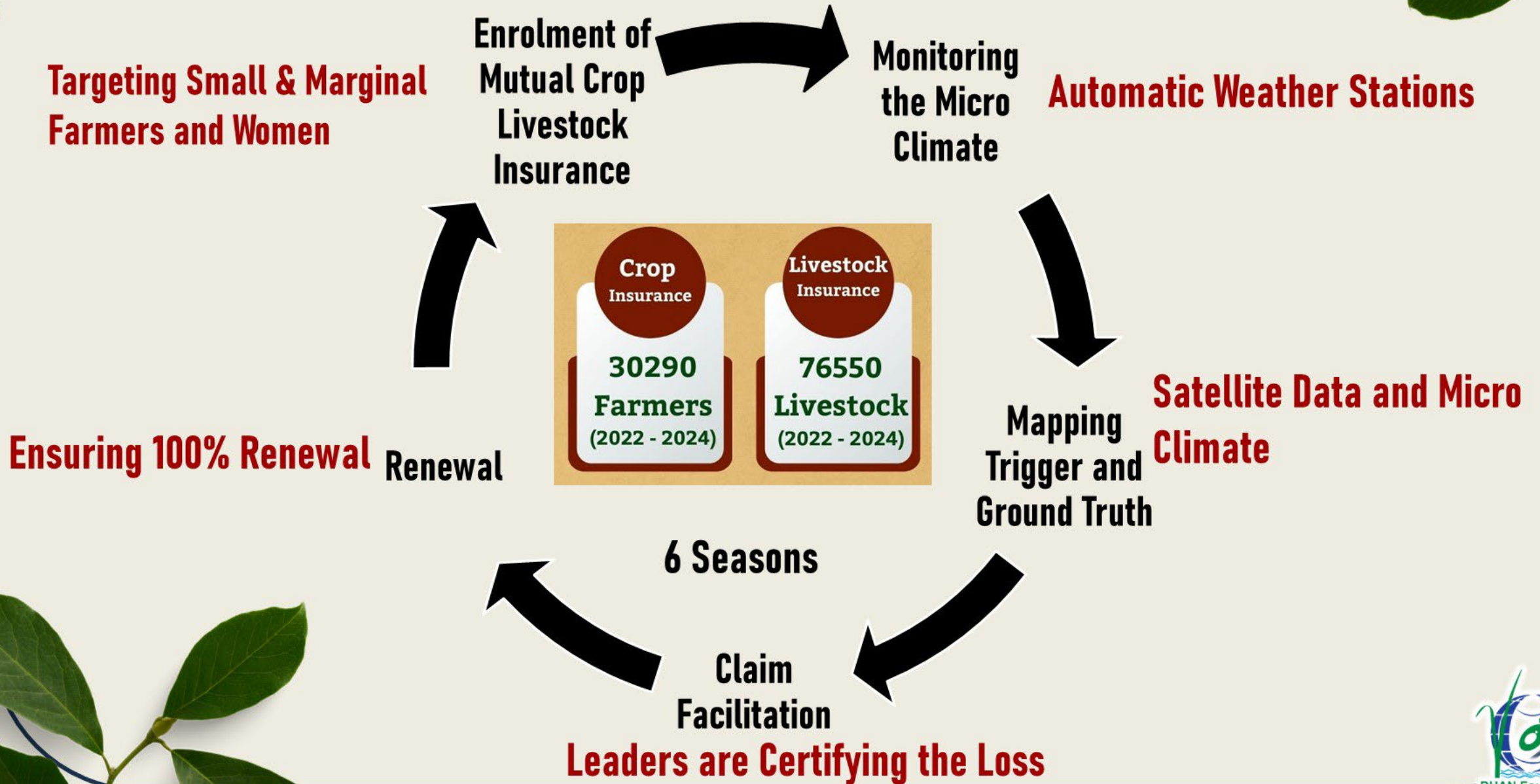
Agro Advisory Groups-
178 | 2389



Reduce Methane Emission from Paddy Field
 Maintain the soil nutrients
 Maintain the Biological Ecosystem and Biodiversity

Increase Soil Nutrients
 Increase Soil Moisture
 Increase Anaerobic Micro Organisms
 Increase Carbon Sequestration
 Reduce Green House Gas Emission

Role of Resilience Centers for Insurance



Resilient Building



Prevention

Summer Ploughing, Farm Pond, Silt Application



Adaptation

Crop Insurance, Resistant Varieties, Drip & Sprinkler



Mitigation

Orchards, Organic Farming, Tree Plantation

- ❑ Total Reached out **0.2 Million Farmers | 2 Years**
- ❑ **Financial Inclusion** - SHGs- Savings, Credit | Insurance
- ❑ More **Women Farmers** Enrolment
- ❑ **Productivity Enhancement (140 Farmers)** - Managed Risks
- ❑ **Perspective Change-** If I don't have loss, It is a Mutuality for other's Loss
- ❑ **Practice Change-** Seeking for Renewal and Suitable Products (Triggers)
- ❑ **Ensuring Claim Utilization** - Resowing | Purchase of Livestock

SHGs & Farmers Groups- Strong Social Capital

Linkages and Leverages

Practice Change

Native Wisdom
of Farmers &
Resource Farmers

Digital Technology
as backbone

Customized Mutual Insurance
(Crop & Livestock)

Learning | Modelling

- Micro Insurance for Micro Climate
- Centre for Enrolling Insurance
- Reducing Climate Impact
- Reducing Loss for Farmers & Insurance Agency
- Increasing Scalability
- Farmers Benefitting Minimum 5 times of their Premium paid
- Increased Ownership & Renewal
- Reduced TAT
- Contributing for SDG13
- Contributing for ESG

Pitching

Aim for 1000 Climate Risk Resilience Centres

Targetting 20 Lakhs Farmers Crop & Livestock Insurance

Expecting Partnership – Donors | InsuTech | Interns | Research

Cost per Centre for establishment & operational for 2 years-7500 USD

Cost per Farmer is around 1.5 USD as Climate Finance

Ready for Capacity Building for Establishing and Managing Centres

Professionals – Conceptualization & Contextualization of Climate Risk & Insurance

VEMI – Virtual Education for Mutual Insurance | Insurance Road Show

Knowledge Exchange Programme | Insurance Immersion Programme



Thanks to

ISF | Frankfurt School | KFW for the Project Support

ICMIF | MIN for Providing Knowledge Building & Sharing

Resilient Mithras (Resilient Centre Coordinators)

Farmers

ICII 2024 for the Opportunity to share

