

2025-06 | Building Climate Resilience for Farmers and Women Agricultural Labourers in Rural India, India

Implementing Partner (IP):	Samunnati Foundation	SCBF Contribution:	CHF 110'000 (50%)
Grantee:	Blue Marble Microinsurance	Matching Contribution:	CHF 74'075 (33%) – Grantee CHF 37'080 (17%) – IP
Country:	India	Duration:	Dec 2025 – Dec 2027
Potential Outreach:	20,000 (17,000 smallholder farmers & 3,000 women farm labourers)	Products:	Parametric Insurance: - Heat and Rainfall Index Insurance; - Heat Linked Income and Health Protection
Thereof Women:	35%	Target Group:	Smallholder Farmers / Farm Labourers

PURPOSE AND VISION

Smallholders and women labourers in India face rising climate vulnerability. Increasing temperatures and erratic monsoons threaten food security, causing yield losses of 10–40% and threatening health and wages. Traditional insurance is largely unavailable, forcing distress borrowing and asset sales.

This programme introduces a scalable, subsidy-free parametric insurance model to break this cycle. The vision is to build financial resilience, enabling farmers to invest confidently in their livelihoods. By proving this model's viability, we aim to expand to Samunnati Foundation's network of over 8 million farmers across 28 states, catalysing national-scale financial inclusion.

PROGRAMME DESIGN AND DELIVERY

The programme delivers a "dual strategy" parametric solution tailored to specific needs:

- Heat and Rainfall Index Insurance: Protects farmers against yield losses for key crops using satellite triggers to eliminate field assessments.
- Heat-Linked Income & Health Protection: Covers women labourers against wage losses and health costs during extreme heat.

A collaboration between Samunnati Foundation, Blue Marble Microinsurance, and SCBF (endorsed by AXA and Howden), the programme embeds insurance into the existing ecosystem. Farmers enrol via Farmer Producer Organisations (FPOs) during credit or input transactions, while women labourers are reached through Self-Help Groups (SHGs).

The programme integrates market-based premium bundling, automated digital payouts, and community-led "Train-the-Trainer" capacity building to ensure a sustainable, transparent, and trusted insurance model.

OUTCOMES, IMPACT AND LEARNING

By December 2027, the programme aims to cover 20,000 vulnerable individuals (17,000 smallholders and 3,000 women labourers) across seven states: Jharkhand, Uttar Pradesh, Madhya Pradesh, Telangana, Andhra Pradesh, Rajasthan, and Bihar. The project targets underserved groups, aiming for 70-75% low-income households, 35% women, and >20% youth.

Beyond enrolment, the programme targets a 10-15% increase in income stability for farmers and 20-25 days of additional wage security for labourers. Partner 60 Decibels will conduct an endline study to rigorously assess client value.

A key objective is validating that subsidy-free insurance is viable for the poor. Key learning areas include:

- Willingness-to-Pay: Establishing affordability thresholds.
- Gender-Responsive Design: Reducing the disproportionate climate impact on women.
- Operational Scale: Creating a blueprint for scaling via FPO networks without donor reliance.

Partnering with:

