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*Blossom*



## INDIA: Tamil Nadu gets relief package

Faced with a grave agrarian crisis primarily stemming from the failure of northeast monsoon, State Government announced that Tamil Nadu will be declared "Drought-Hit" state, and also announced a comprehensive relief package for farmers.

The North East monsoon bid farewell to the state last week of december marking a deficiency of 62 percent. Since the entire state has been affected due to deficient rainfall, all districts of Tamil Nadu may be announced drought-affected. Land tax of the farmers in all districts will be completely waived-off. All crop loans availed from cooperative and commercial banks will be converted into mid-term loans.

Cooperative banks across the state have lent loans worth INR 30280 Million this year. The state government would seek

financial assistance from the Union Government since lot of financial resource will be needed to bring the state out of drought.

Paddy farmers and other farmers who had sowed other irrigated crops have suffered over 33 percent loss will be provided with INR 5,465 per acre, as relief while it will be INR 7,287 for long-term crops.

Crop cutting experiment (CCE) will be expedited to ensure farmers who had insured their crops get the money from the companies.

Source - <http://epaper.deccanchronicle.com>



## INDIA: Madhya Pradesh plans to develop 1,100 'climate-smart' villages

Madhya Pradesh has embarked on an ambitious plan to develop 1,100 'climate-smart' villages with an aim to prepare farmers to manage the climate change risks timely and ensure good productivity.

The government has been planning to develop 1,100 villages as climate-smart villages in a period of next six years. 100 villages in each of the 11 agro-climatic zones of the state would be taken up under the plan, which would incur a cost about INR 1500 million every year.

The work is being taken up under the National Agriculture Development Programme (NADP) and Indian National Mission on Sustainable Agriculture.

In these villages, the farmers would be encouraged to go for short duration variety of crops, in addition to using drought-resistance seeds.

The focus would be on integrated agriculture, which comprises animal husbandry, fisheries, in addition to traditional farming. Agro-forestry would also be adopted in these villages.

Agro-forestry conserves and protects the natural resources as it helps water retention and stops soil erosion.

Source - <http://www.intelligentinsurer.com>



## INDIA: 12 million Non-loanee farmers under Insurance scheme

10.26 million non-loanee farmers have been covered under crop insurance scheme since it was launched early this year.

About 30.9 million farmers of 23 states had been covered under Fasal Bima during previous Kharif Season 2015, in which 29.4 million farmers were loanee and 1.5 million farmers were non-loanee. During Kharif 2016, however, 36.65 million farmers have been covered, out of which 26.40 million farmers are loanee and 10.26 million farmers are non-loanee.

The Pradhan Mantri Fasal Beema Yojana has been implemented by 21 states during Kharif season.

Several mobile apps were launched for the welfare of farmers by the Government. These apps are Kisan Suvidha, PUSA Agriculture, Agri Market, Crop Insurance and Crop Cutting Experiment (CCE).

Source - <http://www.business-standard.com>



## KENYA: Acre Africa cashes in on high demand for farming insurance cover

A Kenyan company promoting uptake of new crop and livestock insurance products is reaping handsome commissions with increased demand for its innovations.

Agriculture and Climate Risk Enterprise (Acre) Africa uses a combination of mobile and satellite systems to track performance of crops and livestock. The firm then uses the information gathered to offer farmers insurance services. In the case of crops, the company uses satellite systems to identify the farmer's exact location and monitor rainfall.

If the areas does not receive sufficient rain for the seeds to germinate, the farmer gets a full refund on the money spent buying the seeds.

Company's approach ensures that farmers engage in commercial farming without fear of losing their investment in maize or dairy farming.

Last year, crop premiums from participating farmers hit Sh150 million, payable to four insurance firms.

The organisation's aim is to provide farmers with insurance so that they can comfortably invest in agribusiness.

The approach then was through agro-vet shops that used to act as marketing partners for the insurance products.

They have enrolled six societies in Uasin Gishu, Bungoma and Meru since they have expanded to Tanzania and Rwanda bringing their total clientele to 350,000 from the initial 185 in 2009.

Initially, insurers were apprehensive about offering products to farmers given that crops could easily fail due to erratic rains, occasioning high payouts.

With the help of technology, they were able to convince insurance companies to lower premium charges from 6 per cent to 3.5 per cent on the assumption that risk of crop failure was minimal. To reduce processing costs, Acre Africa recommended use of mobile phone platforms for compensation payments to farmers and farmer top-ups for maize crop full term cover. They have installed 78 automated weather reading digital gadgets and also have access to satellite images for the select region.

Source - <http://www.businessdailyafrica.com>



## KENYA: African smallholders reeling from climate change impacts

Extreme weather events that are linked to global warming have impacted negatively on millions of African smallholders who are currently grappling with crop failure, food insecurity and declining incomes.

Rising temperatures will impact negatively on Africa's agro-ecological landscapes, aggravate crop failure and loss of livelihood for smallholders.

In the Malawi regions hardest hit by drought, harvest declined by 70 percent while farmers in some areas could not plant as the rains did not come. A rejuvenated global action on climate change is an imperative in order to rescue subsistence farming in Africa that is 70 percent dependent on rainfall.

It is important that world leaders should implement the Paris Climate deal that seeks to limit temperatures rise to an average of 2 degree centigrade.

The prosperity of Africa and its agriculture will also depend on how well farmers are able to adapt to a changing climate. Irrigated farming, crop insurance and introduction of drought tolerant varieties will shield African smallholders from climate induced vagaries.

Source - <http://www.coastweek.com>



## NIGERIA: Africa Re targets massive Agriculture Insurance with Federal Government

Africa Re is planning massive agriculture insurance with the federal government following its resolve to spread insurance across all spectrum of the country.

Africa Re, rated "A" by S & P and estimated premium income estimated at US\$700 million, revealed its plans to support Nigerian farmers by providing insurance covers against drought and against other diseases. They plan to achieve this goal with the insurance community and global institutions like the International Finance Corporation (IFC).

Africa Re hopes that the government can help farmers by 1) allowing them to aggregate farmers, co-operatives, and consolidation of land and so on, and 2) Supporting farmers to pay insurance premium.

Source - <http://www.vanguardngr.com>

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