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CASE BRIEF: **PEOPLE'S EDUCATION AND DEVELOPMENT ORGANIZATION: KRISHI-SAKHIS**

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PEOPLE'S EDUCATION AND DEVELOPMENT ORGANIZATION: KRISHI-SAKHIS

Description: People's Education and Development Organization (also known as "Jan Shiksha Evam Vikas Sangathan") supports vulnerable communities in the Dungarpur district of Rajasthan in India through microfinance, natural resource management, promoting primary education and strengthening local institutions.

Insurance product offered: Crop insurance linked to the Prime Minister's Crop Insurance Scheme

Members reached with insurance: 3,200

Insurance outreach to vulnerable and excluded farmers requires a carefully thought-out approach. In India, The People's Education and Development Organization (PEDO) found that members of women's self-help groups can become powerful advocates for insurance within their communities.

PEDO was set up in 1980 to support vulnerable communities, and particularly women, in the Dungarpur district of Rajasthan through microfinance, natural resource management, promoting primary education and strengthening local institutions. The organization works through self-help groups, which consist of members who support each other through savings and loans. PEDO also promotes entrepreneurship and carries out collective activities, such as jointly marketing their dairy and turmeric produce.



PEDO currently has around 55,000 members. The organization appoints some of these members as Krishi-Sakhis ("friends of agriculture") to provide agriculture support and advice to the community, each supporting around 50 to 60 self-help group members of PEDO. Given the prominent role of women in agriculture in the region, Krishi-Sakhis are particularly important to PEDO's mission to empower women. Two years ago, some of these agriculture advisors began to create awareness of and communicate the benefits of the Indian Government's crop insurance scheme to PEDO's members.

RECRUITMENT AND TRAINING OF KRISHI-SAKHIS

To ensure that Krishi-Sakhis provide strong support to farmers, PEDO carefully selects them from among its members. PEDO's self-help groups recommend women from among their members who they believe have the skills and trust necessary for the job. Some factors that have proved particularly important in selecting Krishi-Sakhis include:

- **Education level:** Advisors need to be literate and have sufficient education to understand information provided in land records.
- **Communication skills:** Strong communication skills are needed in order to educate, support and motivate members.
- **Credibility:** It is vital that Krishi-Sakhis are well respected by both men and women in their communities. Although Krishi-Sakhis primarily serve women farmers, land records are kept in the name of a man and advisors will therefore need to work with male family members when these records are required.
- **Availability:** Advisors need to be able to devote time to training, supporting community members and participating in community events.

Once a Krishi-Sakhi is selected, she undergoes thorough training to equip her with technical knowledge and confidence she needs to be effective. The Krishi-Sakhis receive basic orientation training in providing extension services over one week, and then participate in a three-day technical training programme specific to the crops that she will support farmers to produce. Advisors also receive three or four additional trainings on specific topics each year. Training is provided by agriculture or animal husbandry experts or, in the case of insurance trainings, by representatives sent by the insurance company.

It is vital that this training is complemented with on-the-job tools. Krishi-Sakhis are well equipped with education and communication materials, including leaflets, posters, audio clips, short videos, checklists, process maps and forms.

Once trained, PEDO has found that it has high retention rates for Krishi-Sakhis, since they are all members of self-help groups and are therefore closely linked with PEDO and with the community they support.



BEEMA-SAKHIS BRING INSURANCE TO COMMUNITIES

PEDO was able to leverage this network of agriculture advisors to promote the Prime Minister's Crop Insurance Scheme, a subsidized crop insurance product. PEDO trained more than 250 of its Krishi-Sakhis to take on the additional role of Beema-Sakhi ("insurance friend"). These members educate the community on insurance, increase awareness of the insurance product and support members through insurance processes.

Since insurance companies have no presence in the communities that PEDO serves, the Beema-Sakhis provide a vital bridge to these customers. As members of their communities, they are trusted by fellow PEDO members, are able to explain the product in terms that make sense to farmers, and provide close ongoing support throughout the insurance experience. Beema-Sakhis have had considerable success in their first two years, reaching over 100 villages, educating more than 22,000 members about insurance, and enrolling 3,200 members into the Prime Minister's Crop Insurance Scheme. The insurance has provided important support to PEDO's enrolled members, with 377 members receiving claims payments for damage to their crops during the last monsoon season.

BUILDING AWARENESS AND PROVIDING ONGOING SUPPORT TO COMMUNITIES

Beema-Sakhis carry out awareness campaigns about insurance by visiting households, as well as taking advantage of community meetings, and events organized by the government to educate the community about insurance. They use communication and education materials to support their explanations. The Beema-Sakhis then help members who want to sign up to the insurance to collect the necessary documents and file their insurance applications through PEDO.

However, their job does not finish there. PEDO has found that their members require ongoing support at various stages of the insurance process. Beema-Sakhis continue to provide information on the insurance product and to support customers, particularly when an adverse weather event, like a drought, occurs. At this point the Beema-Sakhis provide information to members and loss estimates for the insurers. They act as a liaison between members and the PEDO staff who manage the relationship with the insurers.

PEDO's experience shows the potential of partnering with women's self-help groups to increase insurance coverage among excluded farmers. At the same time, PEDO has found that members promoting the insurance require consistent training and support in order to carry out insurance outreach activities and help members of their community navigate insurance processes.

Profile of a Beema-Sakhi: Laita



Laita is an energetic member of her community who has completed middle school education. She is a member of a PEDO self-help group and works as a Krishi-Sakhi and now also promoting crop insurance as a Beema-Sakhi. Laita supports 180 women farmers across nine self-help groups. She organizes krishi-pathshalas (agriculture workshops) twice a month, as well as supporting the women in obtaining inputs and selling their produce. She has also developed demonstration plots of crops, vegetables and spices using organic practices to help educate members. Laita has been a strong advocate of the insurance product, visiting 180 women farmers to explain the insurance product and encourage them to sign up.



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