

**Emerging Insight #:**172

**Date of Release:**August 27, 2020

**Subtopics:**Agriculture

**Source:**The Facility

## **An Indian NGO has leveraged women's self-help groups to expand insurance among vulnerable and excluded communities**

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 self-help groups can become powerful advocates for insurance within their neighborhoods.

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. It 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.

PEDO was able to leverage this network of agriculture advisors to promote the Government's Crop Insurance Scheme. PEDO trained more than 250 of its Krishi-Sakhis to take on the role of Beema-Sakhis (?insurance friends?). These sakhis educate the community on insurance, increase awareness of the product and support members through the enrolment, renewal and claims processes.

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 Crop Insurance Scheme. The insurance has provided important support to PEDO's enrolled members, with close to 400 members receiving claims payments for damage to their crops during the last monsoon season.

[Learn more about PEDO's work on providing insurance coverage to the community through Beema-Sakhis in our latest Case Brief.](#) <sup>[1]</sup>

---

**Source URL:** <http://www.impactinsurance.org/emerging-insights/ei172>

**Links:**

[1] <http://www.impactinsurance.org/publications/cb25>