Stellapps is a farm to consumer dairy digitization service provider, improving productivity, quality and ensuring end-to-end traceability across the dairy supply chain. It leverages advanced analytics and artificial intelligence through its full-stack IoT platform to enable dairy ecosystem partnerships with financial & insurance institutions, veterinary services, cattle nutrition providers, etc. to drive significant value for smallholder farmers and all stakeholders in the dairy value chain. Through its customer base which includes all major private & cooperative dairies, Stellapps currently digitizes over 13 million liters of milk worth USD 34 million each day and directly impacts 2.8 million dairy farmers in over 36,000 Indian villages across 15 states. Click here to read more about how Stellapps uses technology to improve the livelihoods of smallholder dairy farmers and what are the challenges they faced during the pandemic.

Digital innovation and transformation in insurance has been accelerated by the combination of the COVID-19 and climate change crisis. As a fundamental building block for sustainable inclusive economic and social development, insurance is fundamental for individual and collective protection, providing safety nets and resilience against and to risks. It is even more significant for growth in economies like those in Africa where insurance penetration is still very low.
The Digital Innovation in Insurance in Africa conference took place last Tuesday 21 and Wednesday 22 of September, and it was organized by ‘West Africa Insurance School’ based in Lagos, Nigeria and ‘Mobile Convergence Ecosystems Ltd.’ based in London, UK. The online event co-sponsored by the IFC, and the Global Index Insurance Facility (GIIF) provided attendees with a fascinating journey into digital innovation and transformation, insurtech, and entrepreneurship in the insurance industry across Africa. Click [here](#) if you want to read a full recap of the two-day event, and [here](#) if you would like to access the special participation of Zeeshan Ahmed Vazeer (Senior Insurance Specialist at the IFC), and Alphonse Nj T Achomuna (Senior Financial Sector Specialist at the WBG).

### GIIF FARMER COMMUNITY OUTREACH

**Mayfair Farmer Video Testimonial**

*Photo Credit: Mayfair Testimonial Footage*

Weather Index Insurance is a microinsurance product, launched by Mayfair insurance in Zambia in 2014, and that has been helping small-holder farmers mitigate risks posed by climate change. Derick Chanda (Chairperson – Kangomba Camp) expressed that most of the farmers in the district did not have insurance to rely on, and that whenever they faced problems or challenges with their crops, they were not sure about where to go and who to ask for help. Now that insurance companies like Mayfair have presence in their lands, they have been able to discuss the technicalities of their insurance agreements and get a better understanding of the coverage and benefits they could get to help them with their farming, when facing a challenging situation.

Weather insurance is very important in agriculture. Agriculture is a very risky business that can be affected by so many factors. Emmanuel Ndoyo (DACO-Zambézi District) states that the whole district of Zambézi is currently covered, and that there are around 2,900 insured farmers getting payouts for the first-time. It is thanks to the hard work of insurance companies like Mayfair, that farmers have been able to collect various inputs such as implements, chemicals, and seeds to help them improve their farming. These initiatives are boosting their home economies and hopefully giving them a positive outlook during this health crisis where things are challenging for almost each household. Farmers recognize the valuable work that has been done in the district to educate them and support them during an emergency. Click [here](#) to hear their own testimonials and experiences captured in a series of videos.

---

### GIIF ARTICLE

**Blockchain Application in Agriculture Insurance**

*Photo Credit: Flore de Preneuf / World Bank*

From May 10th to July 29th, 2021, the Association of Kenya Insurers (AKI) and the Association of Kenyan Reinsurers organized the Kenya Agriculture Insurance Training, a series of virtual training sessions focused on developing the agriculture underwriting skills of insurers, brokers, claims- and business development staff, analysts, actuaries, and students in agriculture and insurance. Webinars like this are aligned with the main sponsor (AKI)’s mission which seeks “to champion an enabling environment that promotes growth and excellence in the insurance industry.”

The Kenya Agriculture Insurance Training offered a valuable opportunity to bring a diverse target audience of executives, trainers, and trainees together, and covered a variety of topics. Click [here](#) to read full activity snapshot.

According to the research from [ISF Advisor (2018)](#), only 20% of smallholder farmers in the developing countries have access to agricultural insurance coverage, and in sub-Saharan Africa this falls further to just 3%. Blockchain is a transformative Information and Communications Technology (ICT) that has the potential to revolutionize how data is used for agriculture insurance and enable smallholder-inclusive value chain development.

Blockchains are essentially immutable digital ledgers that can be used to securely record all transactions taking place on a given network. Such technological innovation can facilitate innovation in many sectors including insurance. Click [here](#) to read full blog.

---

**ABOUT GIIF**

The Global Index Insurance Facility (GIIF) is a dedicated World Bank Group’s program that facilitates access to finance for smallholder farmers, micro-entrepreneurs, and microfinance institutions through the provisions of catastrophic risk transfer solutions, and index-based insurance in developing countries. Funded by the European Union, the governments of Germany, Japan, and the Netherlands, GIIF has facilitated approximately 9.6 million contracts, covering close to 48 million people, primarily in Sub-Saharan Africa, Asia, and Latin America and the Caribbean.

- [Visit GIIF Website](#)
- [Join GIIF LinkedIn Group](#)
- [Enroll in GIIF e-Learning](#)
- [Subscribe to GIIF Newsletter](#)