Does a holistic approach to improving equine welfare produce better outcomes?

Community-led equine insurance system among equine welfare associations

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Summary

• Community-led insurance can lead to positive behaviour change of owners and an associated improvement in equine welfare
• Strong community groups play a pivotal role in implementing and managing these schemes

Introduction

• Equids are often a lifeline for poor families in India
• These equid owners would like to be able to protect the financial asset represented by their equid
• Mainstream insurance agencies are reluctant to provide equine insurance
• Can community-led insurance be the alternative to this?

Methods

• A pilot intervention was designed in a community group in Nan village, India (Figure 1)
• The community group developed criteria for membership of the equine insurance scheme (Figure 2)
• Monthly house-to-house surveys by the community group were performed to ensure that these criteria were met

Results

• No equid casualties occurred in the first 3 years that the scheme was operational
• Three near-death cases were saved by community pressure on the owners to provide appropriate treatment
• 74000 Indian Rupees have been pooled as capital
• The concept has diffused to 7 nearby districts (Table 1)

Conclusions

• Joint liability to protect each insured equid can propel owners to practice improved equine management
• Collective savings act as a driving source for this liability
• Rapid diffusion to a further seven districts confirms acceptability by owners of the benefits of community-led equine insurance schemes

Table 1: Diffusion status of insurance concept three years after conception

<table>
<thead>
<tr>
<th>District name</th>
<th>Number of villages</th>
<th>Number of equids covered</th>
<th>Pooled savings (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muzaffarnagar</td>
<td>24</td>
<td>145</td>
<td>74000</td>
</tr>
<tr>
<td>Meerut</td>
<td>7</td>
<td>56</td>
<td>100000</td>
</tr>
<tr>
<td>Saharanpur</td>
<td>13</td>
<td>37</td>
<td>40000</td>
</tr>
<tr>
<td>Baghpat</td>
<td>14</td>
<td>32</td>
<td>32000</td>
</tr>
<tr>
<td>Bijnor</td>
<td>9</td>
<td>90</td>
<td>22500</td>
</tr>
<tr>
<td>Bulandsahar</td>
<td>4</td>
<td>12</td>
<td>3600</td>
</tr>
<tr>
<td>Aligarh</td>
<td>3</td>
<td>21</td>
<td>10500</td>
</tr>
<tr>
<td>Lucknow</td>
<td>9</td>
<td>17</td>
<td>8500</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>83</strong></td>
<td><strong>410</strong></td>
<td><strong>291100</strong></td>
</tr>
</tbody>
</table>

Figure 1: A meeting of the community insurance group in Nan village

Figure 2: Qualifying criteria for insurance

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Presented by Jogen Kalita

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