

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

Community-led equine insurance system among equine welfare associations



The Brooke India

Kalita J, Singh A, Kumar N and Pandey G
drjogen@thebrookeindia.org
Brooke India, House No. KA 143, Galaxy Ganga, Ganganagar, Meerut 250001, Uttar Pradesh, India

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?



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

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

- Equid must be between 3-15 years old
- Equid must be vaccinated against tetanus
- Overloading or beating by the owner/handler is not allowed
- The owner/handler must not use alcohol
- The group must be alerted immediately about any disease condition in the equid

Figure 2: Qualifying criteria for insurance

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

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

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



Presented by
Jogen Kalita