TEMBO Africa

Transformative Environmental Monitoring to Boost Observations in Africa

Germination Insurance

Overview

TEMBO Africa germination insurance is an index insurance paying farmers if in the days after sowing there is insufficient precipitation, due to the delay of the onset of the rainy season or due to a prolonged dry spell within the season. It provides farmers financial security by guaranteeing they can replant without incurring substantial financial losses. Smallholder farmers, in particular, benefit greatly from this service, which helps stabilise their livelihoods and promote regional food security. This service can either be sold to farmers as a standalone service or it can be bundled with other products, like the provision of seeds, other types of insurances, etc.

Where?

The service will initially be provided in Kenya, Zambia, and Ghana, and will later be available in any country of Sub-Saharan Africa.

For whom?

Germination insurance can be sold in cooperation with governments, insurance providers, seed companies, input dealers, inclusive finance providers, etc.

Rooted in insights, ready for impact

☁️Use of meteorological data and models that trigger automatic and **efficient payouts** and **minimise false positives**.

📍 High accuracy due to **TAHMO stations'** local meteorological data.

📊Instantly accessible data in a **client-friendly** format for decision-making.

📅Consultancy on **optimal seeding times**, minimising germination failure and consequently the need for compensation payment.

⚠️Additional **information for farmers**, such as pests and diseases warnings.

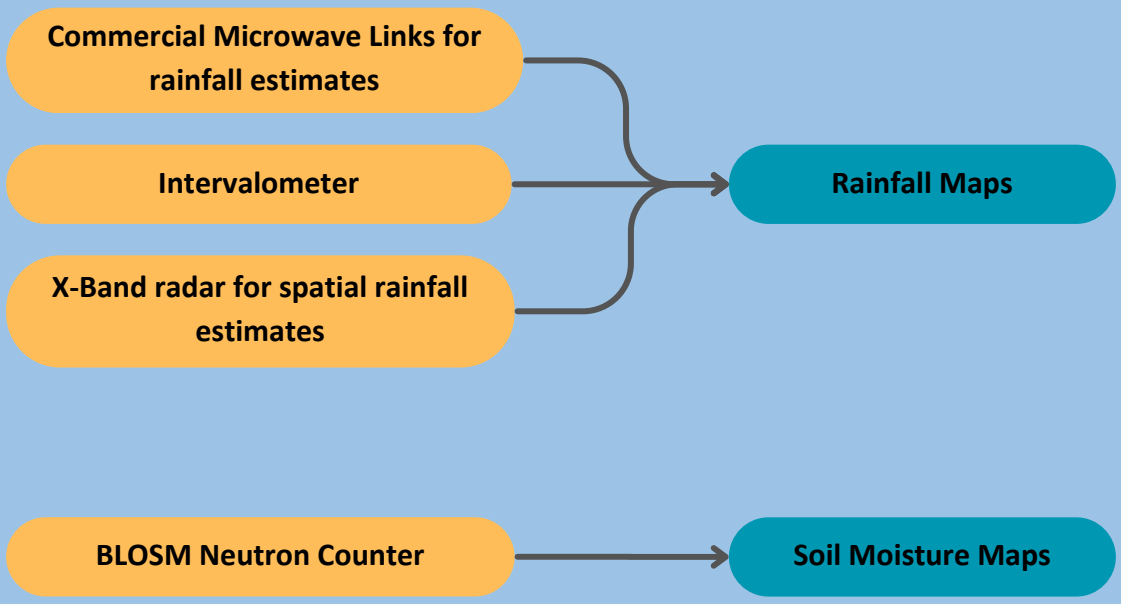
🤝Encouraging other parties to **invest** in farms using germination insurance and enables farmers to access additional **financial services**, such as loans.

🌱Assurance of germination success, stabilising supply chains and reducing production uncertainty for **aggregators** and **buyers**.

This project has received funding from the European Union under the Horizon Europe Research & Innovation Programme 2021-2027 (grant agreement no. 101086209). The Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union. Neither can the European Union nor the granting authority be held responsible for them.

Flexible, customizable, and adaptable!

TEMBO Germination Insurance is characterised by a “Lego®-ised” approach, leveraging a range of **sensors** and **products**, enabling its customisation and application under different conditions and needs.



Partners involved

GHANA AGRICULTURAL INSURANCE POOL

TU Delft

AgroApps

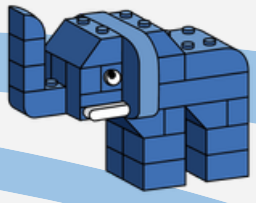
TAHMO

MicroStep-MIS

GReD

UNIVERSITY FOR DEVELOPMENT STUDIES

Contact us and learn more!



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