

New Blog

# CLIMATE RISKS & AGRICULTURE FINANCE

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Is India's rice  
system ready for a  
warming future?



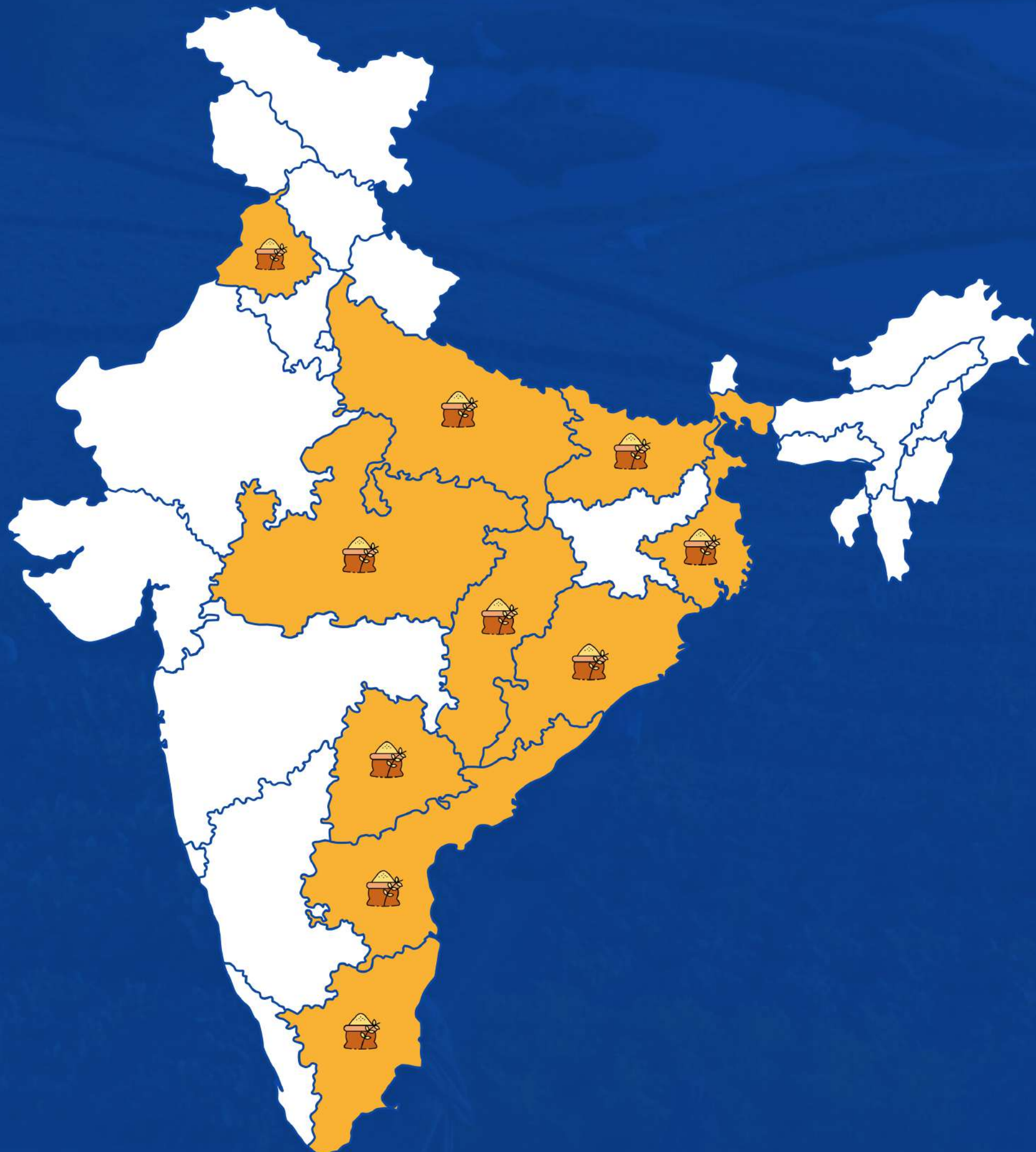
# WHY RICE MATTERS

Rice feeds **over half of India**.

It also supports **millions of farming livelihoods**.

But climate change is turning a stable system into a volatile one.

Even small temperature increases can sharply reduce yields.





# CLIMATE STRESS IS RISING

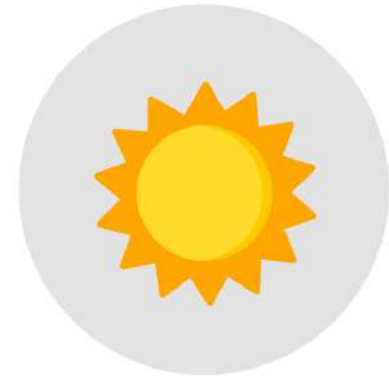
India's rice belts are already experiencing



Hotter days  
and nights



More  
intense rainfall



Longer  
dry spells

These extremes disrupt sowing, harvesting, irrigation, and prices — all at once.





# POLICIES EXIST, **BUT GAPS** **REMAIN**

Schemes like



PM Fasal Bima Yojana



PM Krishi Sinchayee Yojana



Flood management programmes

aim to protect farmers — yet delayed payouts, uneven access, and limited reach leave many exposed during extreme events.





# WHY FINANCE IS THE MISSING LINK

Climate risk isn't just an agricultural problem. It's a finance and market design problem.

Without timely insurance, accessible credit, and storage finance, farmers are forced into distress sales and debt cycles.



Climate Shock



Finance Systems



Farmer





# WHAT NEEDS TO CHANGE

The blog points to solutions already emerging :

Faster, weather-triggered insurance payouts

Credit linked to climate-resilient practices

Storage and warehouse-receipt finance

Stronger farmer collectives

Resilience depends on connecting **finance, technology, and markets.**





# WHY THIS MATTERS NOW

**Climate shocks will intensify.**

Food security, farmer incomes, and rural stability depend on how quickly systems adapt.

**The question isn't whether climate risk will hit agriculture — it's whether finance will be ready when it does.**

**Read the full blog on  
[www.csiglobal.co](http://www.csiglobal.co) for the  
detailed analysis**