



# Climate Risk Analysis

Watershed Development Fund and Tribal Development Fund Projects

**Published by the**

Deutsche Gesellschaft für  
Internationale Zusammenarbeit (GIZ) GmbH

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**Project:**

Climate Adaptation and Finance in Rural India  
Environment, Climate Change and Natural Resource Management

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**On behalf of the**

German Federal Ministry for Economic Cooperation and Development (BMZ)

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**As at**

New Delhi, October 2022

Climate Risk Analysis  
Developing Climate Risk Screening Tool  
and Adaptation Approaches for Tribal  
Development Fund and Watershed  
Development Fund

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# 1. Introduction

This report is a component of GIZ's Climate Adaptation and Finance in Rural India (CAFRI) project and is implemented between October 2020 and July 2022. The overall goal of CAFRI is to improve the implementation of the Indian Nationally Determined Contributions (NDC) on climate adaptation with regard to need and evidence-based planning of adaptation initiatives and climate-sensitive design of financial instruments.

One of the key goals envisaged in the Indian NDC is to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, particularly agriculture, water resources, Himalayan region, coastal regions, health, and disaster management. NABARD's Watershed Development Fund (WDF) and Tribal Development Fund (TDF) significantly aim to address the adaptation needs of the sectors and vulnerable target groups. In each case vulnerability of the sector is the entry point. Apart from that as the National Implementing Entity (NIE), the National Bank for Agriculture and Rural Development (NABARD) is responsible for examining the vulnerability context of various climate finance projects seeking funds under the National Adaptation Fund for Climate Change (NAFCC), the Adaptation Fund (AF) and the Green Climate Fund (GCF). Therefore, this assignment and the development of a tool to assess the climate vulnerability and risks across the portfolio of NABARD and developing concrete adaptation actions will help achieve some of these NDC commitments.

This report takes stock of the existing NABARD work on climate proofing and with this understanding analyses the NABARD Watershed Development Fund (WDF), Tribal Development Fund (TDF) and the NABARD Infrastructure Development Assistance Fund (NIDA). The analysis references the Rainfed Area Priority Index (RAPI, 2012)<sup>1</sup> and Atlas on Vulnerability of Indian Agriculture to Climate Change, 2013 (CRIDA vulnerability atlas)<sup>2</sup> as analytical lenses.

Against this background the report suggests a way forward for the development of an easy to use climate risk tool building on the existing NABARD's WDF Climate Proofing guideline, 2019.

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<sup>1</sup> Prioritization of Rainfed Areas in India, Study Report 4, National Rainfed Area Authority, New Delhi, 2012.

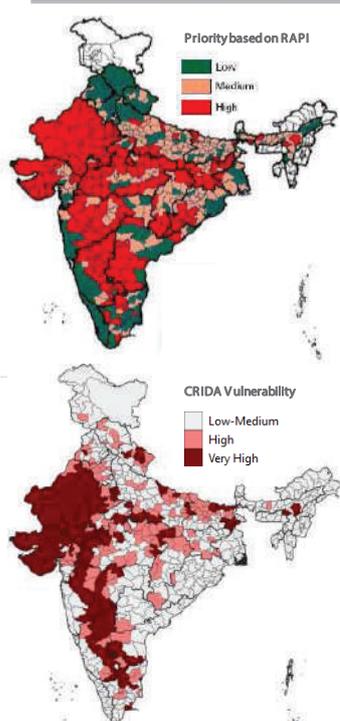
<sup>2</sup> ATLAS on Vulnerability of Indian Agriculture to Climate Change, by Central Research Institute for Dryland Agriculture (CRIDA), 2013.

## 2. Climate Risk Analysis of the WDF and TDF

The major product expected of this is the development of a gender-sensitive climate risk assessment tool. As far as possible, the tool to be developed will consider and build on existing tools while being designed in such a way that it meets the specific needs and requirements of NABARD. Building on the existing WDF climate proofing guideline, 2019 and other existing NABARD internal good practices, it will be made sure that existing processes and guidelines are integrated and advanced in the tool development.

### 2.1. Methodology Introduction

In order to scope the framework for this assignment, the team analysed the likely climate impact on NABARD's WDF and TDF portfolio using the existing RAPI index (2012), while also building on the CRIDA vulnerability atlas (2013). This in-depth scoping analysis of the TDF and WDF focussed on analysing physical climate risks and disaggregating geographical locations, as well as profiles of NABARD channel partner institutions using the RAPI and CRIDA vulnerability atlas database. Under RAPI, 167 districts are high priority, which are located in 14 states. Under the CRIDA vulnerability atlas, 115 districts are very highly vulnerable, 115 districts are highly vulnerable, and the total of 230 districts are located in 20 different states. The output of this analysis demonstrates that the following states have large overlaps of districts under both indices: Rajasthan, Gujarat, Maharashtra, Madhya Pradesh and Karnataka (Exhibit 1).



#### Methodologies to assess climate risk aspects

- RAPI (2012) is a guideline for making investments
- CRIDA (2013) is a vulnerability assessment using IPCC AR4

#### Under RAPI:

**167** districts are high priority  
These 167 districts are in **14** states

#### Under CRIDA

#### vulnerability atlas:

**115** districts are very highly vulnerable  
**115** districts are highly vulnerable  
These 230 districts are in **20** states

As can also be seen from the map, the following states have large overlap of districts under both indices:

**Rajasthan**  
**Gujarat**  
**Maharashtra**  
**Madhya Pradesh**  
**Karnataka**

#### Exhibit 1: RAPI and CRIDA Methodology

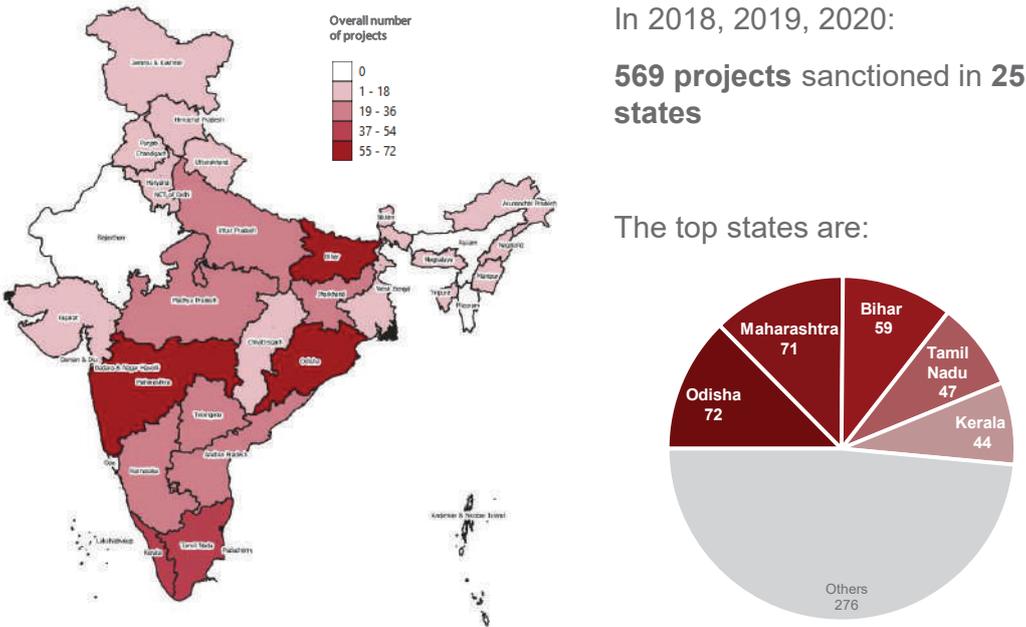
This report will, in a first step, analyse the WDF, then take an in-depth look at the climate proofing projects, followed by an analysis of the TDF.



Each analysis will first look at the geographic distribution of the projects and then look at the distribution of the projects using the RAPI and CRIDA vulnerability atlas lenses.

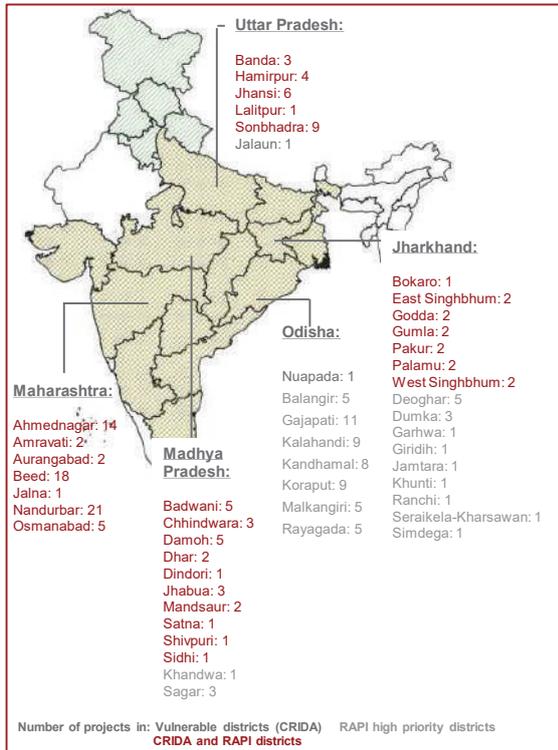
## 2.2. Watershed Development Fund Analysis

Based on this initial understanding an examination of the Watershed Development Fund was carried out in order to understand the geographic distribution of the projects. The project team analysed a total of 569 WDF projects within a three-year-period (2018-2020) looking at the entire WDF portfolio. Results showed that most WDF projects are located in the top five states Odisha, Maharashtra, Bihar, Tamil Nadu and Kerala (Exhibit 2).



### Exhibit 2: Location of WDF projects and top states

Against this background WDF projects were analysed according to CRIDA vulnerability atlas (2013) and RAPI (2012) data to identify states and districts which are considered vulnerable (CRIDA lens) and/or high priority districts (RAPI lens). Out of 569 projects in total, 196 projects are located in districts which CRIDA vulnerability atlas describes as either highly or very highly vulnerable. Out of these 196, 3 states accounted for 111 of these projects. As per RAPI data, a total of 292 projects of the total of 569 projects are located in high priority districts. Out of these 292 projects, 4 states accounted for 171 of the projects. The analysis of the WDF projects according to CRIDA vulnerability atlas and RAPI data shows, in both indexes Maharashtra and Madhya Pradesh are the most important states from a vulnerability or priority viewpoint. According to CRIDA vulnerability atlas, Uttar Pradesh also counts as a priority state from a vulnerability lens. According to the RAPI, Odisha and Jharkhand are priority states (Exhibit 3).



Of the **569** projects:

**196** projects sanctioned in either highly or very highly vulnerable **CRIDA** districts.

Of the 196: 3 states accounted for 111 projects

- Maharashtra: 63 projects
- Madhya Pradesh: 24 projects
- Uttar Pradesh: 24 projects

**292** projects sanctioned in **RAPI** high priority districts.

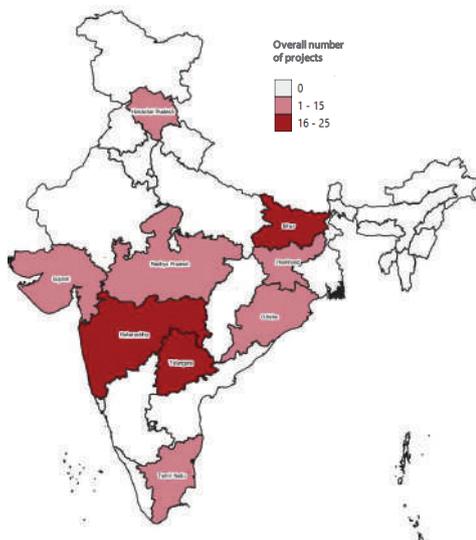
Of the 292: 4 states accounted for 171 projects

- Odisha: 63 projects
- Jharkhand: 28 projects
- Madhya Pradesh: 28 projects

**Exhibit 3: Location of WDF Projects in Vulnerable and High Priority Districts**

## 2.3. Watershed Development Fund – Climate Proofing Project Analysis

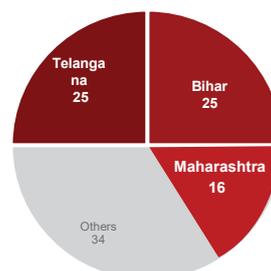
To get a more in-depth understanding of the scope of Watershed Development Climate Proofing (WDF-CP) projects, the authors also analysed the geographic distribution of the WDF-CP projects. The sample comprises a total of 100 projects carried out within the same period of 2018-2020. Results show that most WDF-CP projects are located in the three states Maharashtra, Bihar and Telangana (Exhibit 4).



In 2018, 2019, 2020:

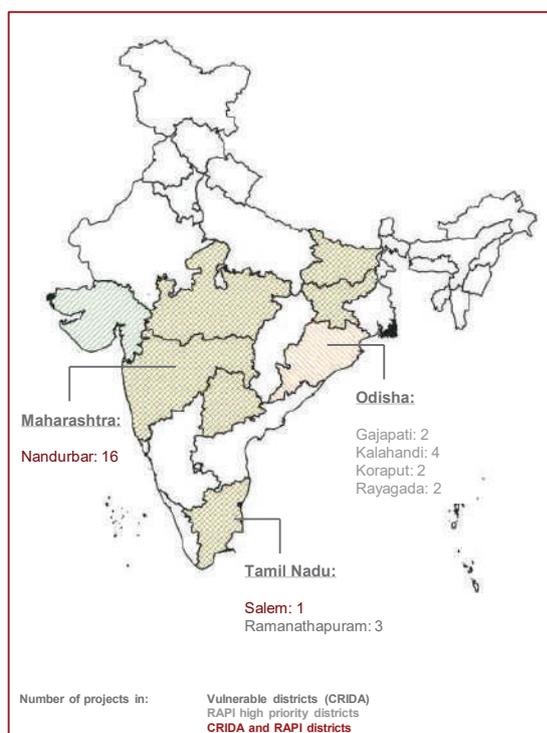
**100** projects sanctioned in **9** states

The top states are:



**Exhibit 4: Location of WDF-CP Projects**

WDF-CP projects were analysed according to CRIDA and RAPI data as well, in order to identify states and districts which are considered vulnerable and/or high priority districts. Out of 100 projects, 29 projects are located in districts which CRIDA categorises as either highly or very highly vulnerable. Out of these 29, 2 states accounted for 20 of these projects. As per RAPI data, a total of 51 projects of the 100 projects are located in high priority districts. Out of these 51, 2 states accounted for 26 of these projects alone. The analysis of WDF-CP projects according to CRIDA and RAPI data shows that in both indices Maharashtra is the most important state for priority interventions. CRIDA data identified Tamil Nadu, and RAPI data identified Odisha as states to consider from their respective lens (Exhibit 5).



### Of the 100 projects:

29 projects sanctioned in either highly or very highly vulnerable **CRIDA** districts.

Of the 29: 2 states accounted for 20 projects

- Maharashtra: 16 projects
- Tamil Nadu: 4 projects

51 projects sanctioned in **RAPI** high priority districts.

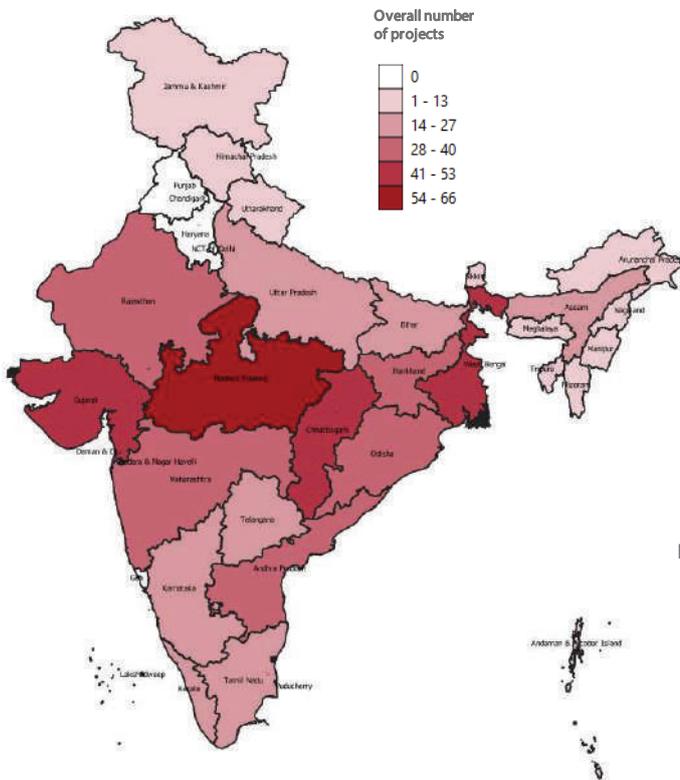
Of the 51: 2 states accounted for 26 projects

- Maharashtra: 16 projects
- Odisha: 10 projects

### Exhibit 5: Location of WDF-CP Projects in Vulnerable and High Priority Districts

## 2.4. Tribal Development Fund Analysis

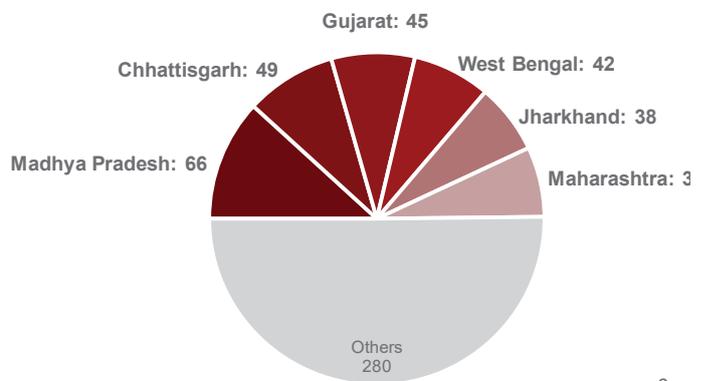
Following the same logic of the WDF and WDF-CP project analysis, the project team also carried out an analysis of the Tribal Development Fund. From 2011-2020, 558 projects were sanctioned in 27 Indian states. Results showed that the highest number of TDF projects were implemented in the top six states Madhya Pradesh, Chhattisgarh, Gujarat, West Bengal, Jharkhand and Maharashtra (Exhibit 6).



From 2011 to 2020:

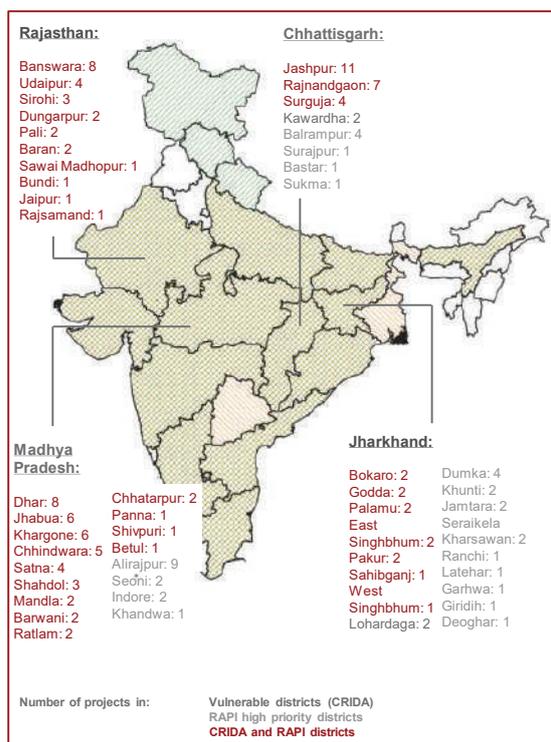
**558** projects sanctioned from 2011 in **27** Indian states

The top states are:



### Exhibit 6: Location of TDF Projects

An analysis of TDF projects according to CRIDA vulnerability atlas and RAPI data showed that out of 558 projects in total, 215 projects were located in districts which CRIDA vulnerability atlas categorises as either highly or very highly vulnerable. Out of these 215, 3 states accounted for 92 projects alone. As per RAPI data, a total of 273 projects of the 558 projects were located in high priority districts. Out of these 273, 4 states accounted for 138 of these projects alone. The analysis shows that in both indices Madhya Pradesh, Rajasthan and Chhattisgarh are priority states from their respective lenses. According to the RAPI analysis, Jharkhand was also identified as a state for priority interventions (Exhibit 7).



### Of the 558 projects:

215 projects sanctioned in either highly or very highly vulnerable CRIDA districts.

Of the 215: 3 states accounted for 92 projects

- Madhya Pradesh: 43 projects
- Rajasthan: 25 projects
- Chhattisgarh: 24 projects

273 projects sanctioned in RAPI high priority districts.

Of the 273: 4 states accounted for 138 projects

- Madhya Pradesh: 57 projects
- Chhattisgarh: 29 projects
- Jharkhand: 27 projects
- Rajasthan: 25 projects

**Exhibit 7: Location of TDF Projects in Vulnerable and High Priority Districts**

## 2.5. Summary of Findings

**In conclusion, the analyses of WDF, WDF-CP and TDF projects revealed the following results:**

- Five most important states for priority **WDF projects**: Maharashtra, Uttar Pradesh, Odisha, Jharkhand, and Madhya Pradesh.
- Three most important states for priority **WDF-CP projects**: Maharashtra, Tamil Nadu, and Odisha.
- Four most important states for priority **TDF projects**: Madhya Pradesh, Rajasthan, Chhattisgarh, and Jharkhand.
- Of **all projects**, the following eight states are most relevant for priority interventions: Maharashtra, Tamil Nadu, Uttar Pradesh, Odisha, Jharkhand, Rajasthan, Chhattisgarh, and Madhya Pradesh

Projects	Number of Projects	% in Vulnerable Districts	% in RAPI High Priority Districts
WDF Project	569	34%	51%
WDF - CP Project	100	29%	51%
TDF Project	558	39%	49%

**Exhibit 8: Summary of the Analysis According to CRIDA and RAPI Data**

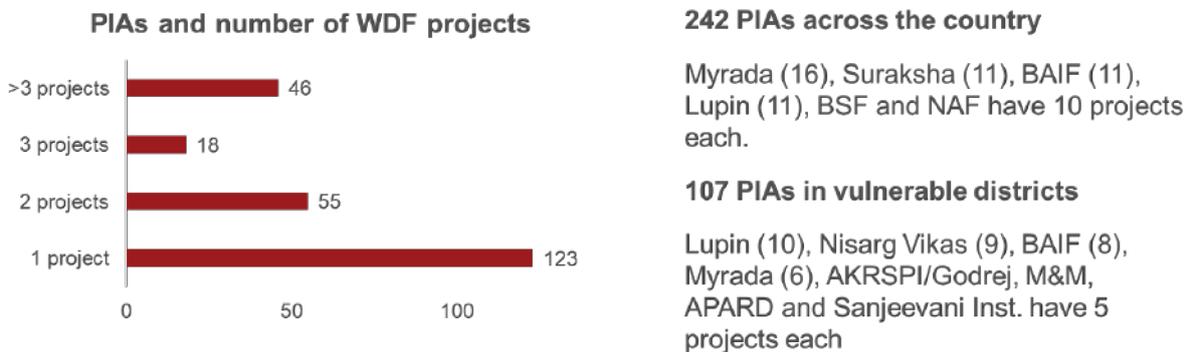
The summary analysis above shows that about one-third of the WDF, WDF-CP and TDF projects are located in district categorised by CRIDA as very highly vulnerable or highly vulnerable and from a RAPI lense about half of the projects are located in high priority districts overall.

### 3. Analysis of Project Implementing Agencies (PIAs) Implementing WDF and TDF Projects

In order to identify and understand the actors involved in developing WDF and TDF projects, the project team analysed the Project Implementing Agencies (PIAs) regarding the number of projects implemented and their location across the country. PIAs represent a potential user of the climate risk assessment tool to be developed, and as such it is important to understand which PIAs are involved. The analysis focussed on identifying the total PIAs for each fund, and specifically the ones working in vulnerable and high priority districts according to CRIDA and RAPI data.

#### 3.1. Watershed Development Fund Analysis

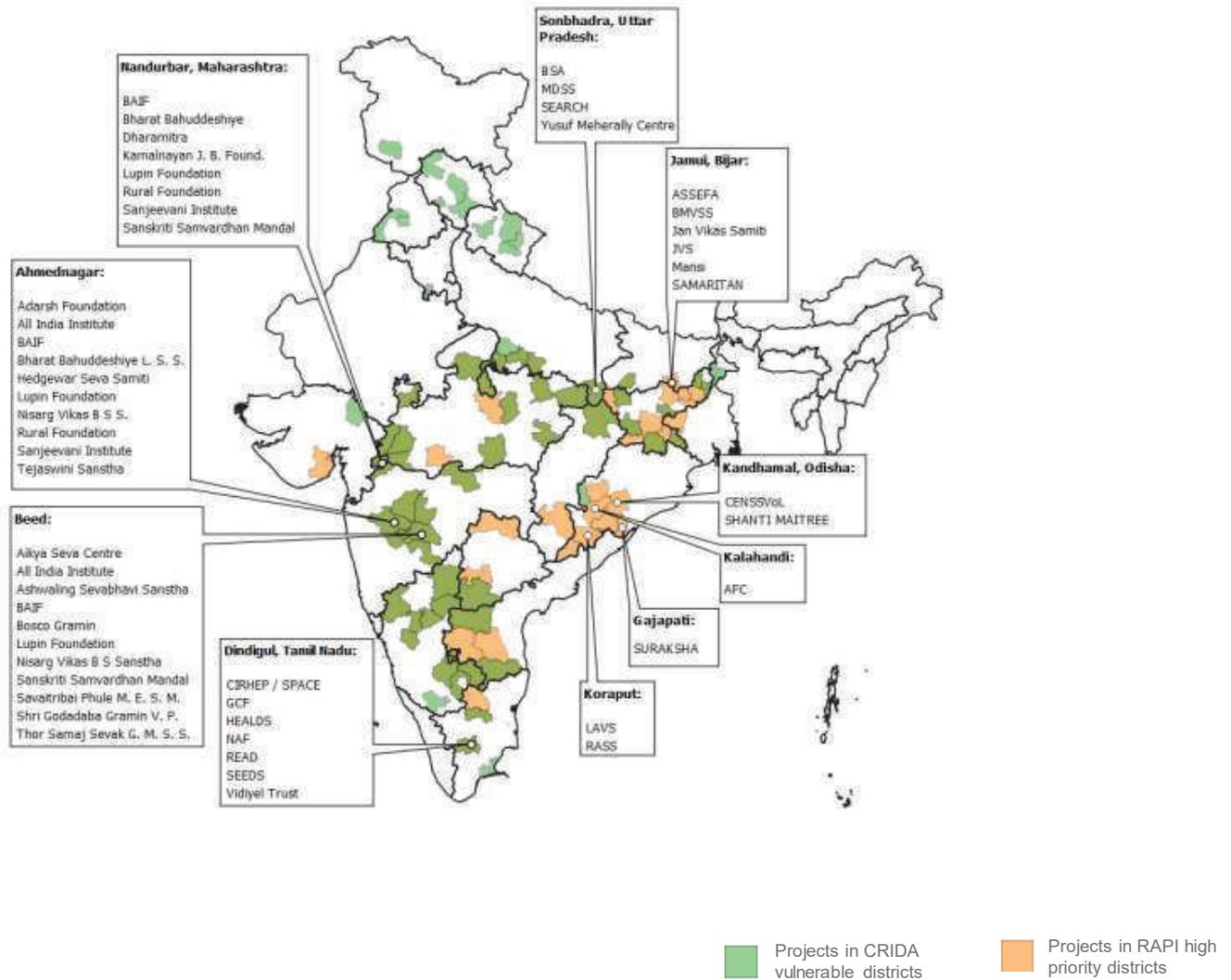
The study of the organisations implementing Watershed Development Fund projects indicated the existence of 242 PIAs who have developed projects, with the majority (123) implementing only one project and 46 PIAs having implemented more than three projects. Out of the 242 PIAs, 107 have presence in highly vulnerable or very highly vulnerable districts according to CRIDA vulenrability atlas data. The most relevant identified PIAs in vulnerable areas based on the number of projects they implemented are Lupin Foundation, Nisarg Vikas, BAIF, Myrada, AKRSPI/Godrej, M&M, APARD and Sanjeevani Institute (Exhibit 9).



#### Exhibit 9: WDF - PIAs Implementing Projects

Beyond the most relevant PIAs identified, the analysis concluded there is a large variety and number of implementing agencies active in the previously identified most relevant states for priority interventions: Maharashtra, Uttar Pradesh, Odisha, Jharkhand, and Madhya Pradesh (Exhibit 10).

## PIAs in Top Vulnerable Districts



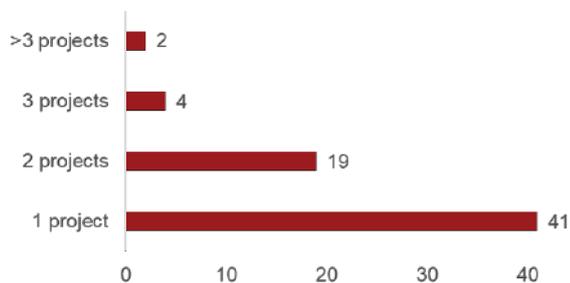
**Exhibit 10: WDF - PIAs Implementing Projects in Most Relevant Districts and States for Priority Interventions**

### 3.2. Watershed Development Fund - CP Project Analysis

Within the organisations identified in the previous section, the team analysed the PIAs that are specifically implementing Climate Proofing (CP) projects within the WDF. The results indicated the presence of 66 PIAs who have developed CP projects, with the majority (41) implementing only one project and only 2 PIAs having implemented more than three projects. Out of the 66 PIAs, 18 are present in highly vulnerable or very highly vulnerable districts according to CRIDA vulnerability atlas data. The most relevant identified PIAs in vulnerable areas based on the number of projects they implement are BAIF and Sanjeevani Institute (Exhibit 11).



### PIAs and number of WDF-CP projects



### 66 PIAs across the country.

ASSEFA (5), AFC (4), and BMVSS, Magadh Vikas Bharti, Sanjeevani Inst, and BAIF have 3 projects each

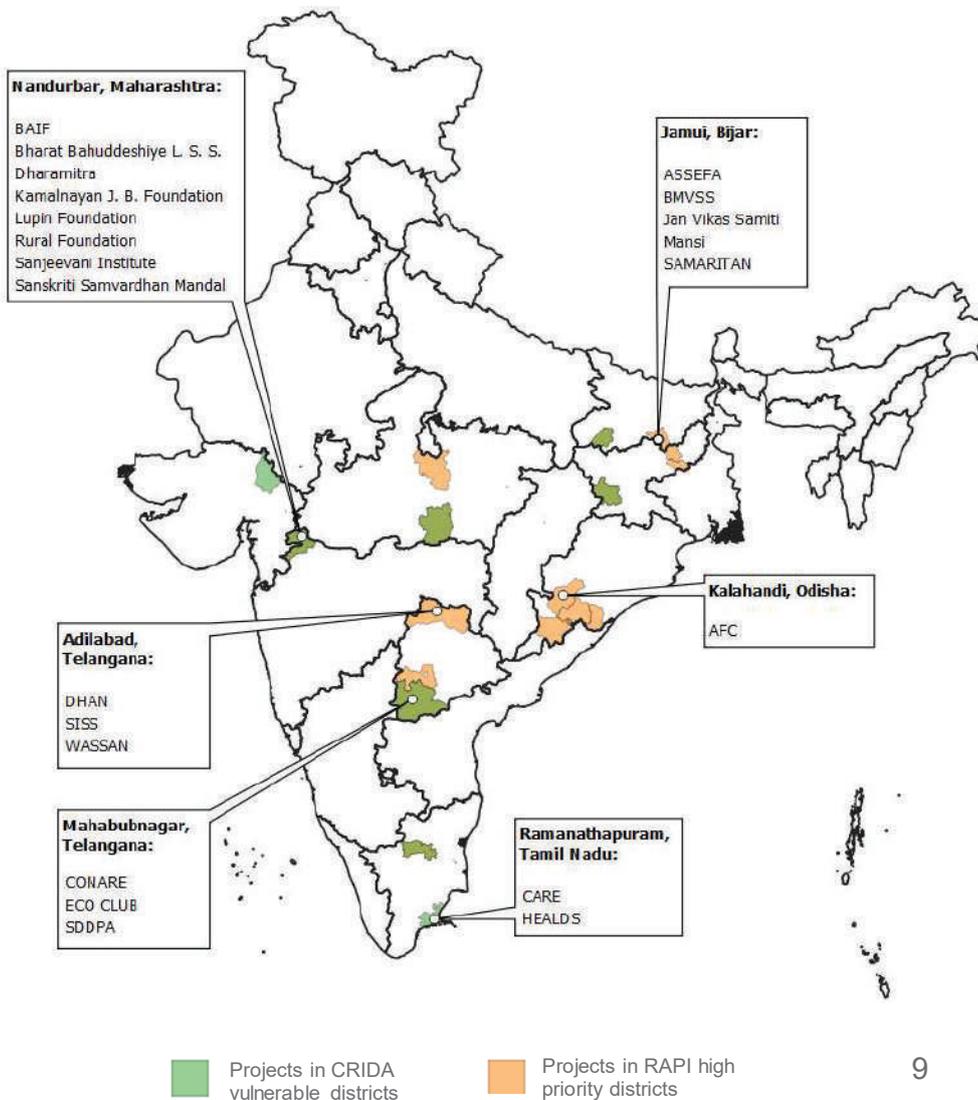
### 18 PIAs in vulnerable districts

BAIF and Sanjeevani Inst (3 projects each)

### Exhibit 11: WDF-CP PIAs Implementing Projects

Beyond the most relevant PIAs identified, the analysis concluded there is a large variety and quantity of implementing agencies active in the previously identified most relevant states for priority interventions: Maharashtra, Tamil Nadu, and Odisha (Exhibit 12). Specifically, the district of Nandurbar in Maharashtra, where there is presence of 8 PIAs, including the most relevant PIAs BAIF and Sanjeevani Institute.

## PIAs in Top Vulnerable Districts



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**Exhibit 12: WDF-CP PIAs Implementing Projects in Most Relevant Districts and States for Priority Interventions**

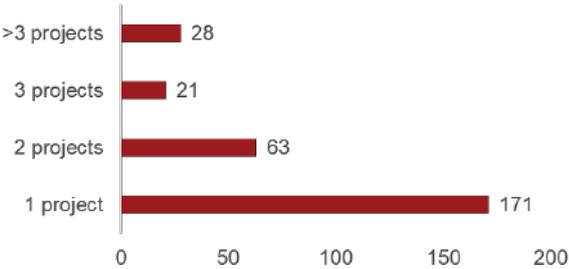
### 3.3. Tribal Development Fund Analysis

In addition to the WDF and WDF-CP Project Implementing Agencies analysis, the project team also carried out an analysis of the Tribal Development Fund PIAs. The analysis of the organisations implementing Tribal Development Fund projects resulted in the identification of 283 PIAs who have developed projects across the country, out of which 171 implement only one project and 28 implement more than three projects. Out of the 283 PIAs identified, 115 have presence in highly vulnerable or very highly vulnerable districts according to CRIDA vulnerability atlas data. The most relevant identified PIAs in



vulnerable areas based on the number of projects they implement are Mahatma Gandhi Pratisthan, Gramin Vikas Trust, NM Sadguru Foundation, SRDF, Raigarh Sahyog Samiti and Nageshwara Trust (Exhibit

**PIAs and number of TDF projects**



**283 PIAs across the country.**

SRDF (20), Gramin Vikas Trust (15), Mahatma Gandhi Pratisthan (15), Nageshwara Trust (12), N M Sadguru Water (10), Raigarh Sahyog Samiti (9) and BAIF (8)

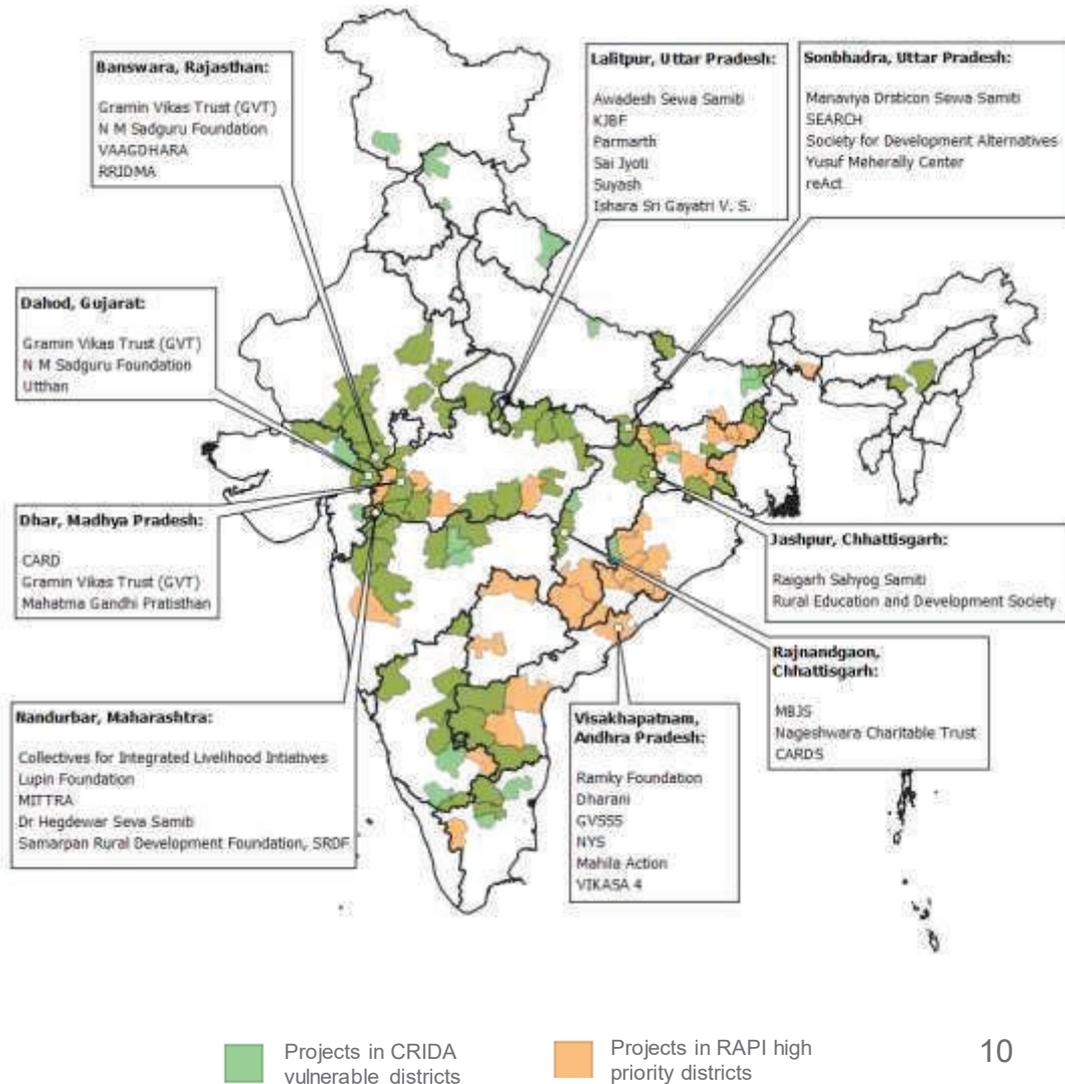
**115 PIAs in vulnerable districts**

Mahatma Gandhi Pratisthan (11), Gramin Vikas Trust (10), NM Sadguru Water (10), SRDF (8) and Raigarh Sahyog Samiti and Nageshwara Trust with 7 projects each

**Exhibit 13: TDF PIAs Implementing Projects**

Through the same approach as in the WDF and WDF-CP PIA analysis, the team identified the PIAs present in the previously identified most relevant states for priority interventions: Madhya Pradesh, Rajasthan, Chhattisgarh, and Jharkhand, specifically for the districts with largest number of projects developed (Exhibit 14). The results indicate there is a large variety and number of implementing agencies active, as well as implementation of projects by the same agencies across different states, as is the case for Gramin Vikas Trust and NM Sadguru Foundation.

## PIAs in Top Vulnerable Districts



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**Exhibit 14: TDF-PIAs Implementing Projects in Most Relevant Districts and States for Priority Interventions**

### 3.4. Summary of Findings

**In conclusion, the analysis of project implementing agencies for WDF, WDF-CP and TDF projects revealed the following results:**

- Eight most relevant PIAs for priority **WDF projects**: Lupin Foundation, Nisarg Vikas, BAIF, Myrada, AKRSPI/Godrej, M&M, APARD and Sanjeevani Institute
- Two most relevant PIAs for priority **WDF-CP projects**: BAIF and Sanjeevani Institute.



- Five most relevant PIAs for priority **TDF projects**: Mahatma Gandhi Pratisthan, Gramin Vikas Trust, NM Sadguru Foundation, SRDF, Raigarh Sahyog Samiti and Nageshwara Trust

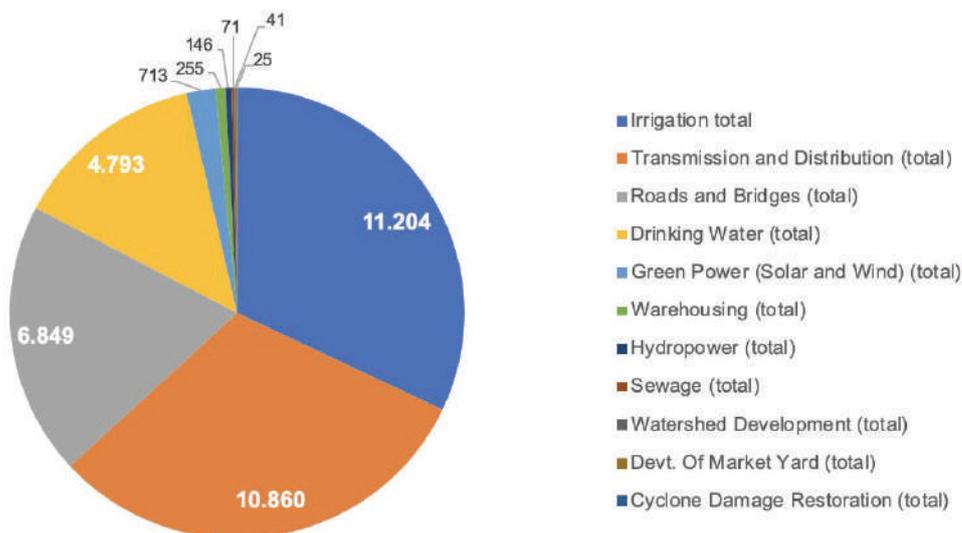
Projects	Number of Projects	Number of PIAs	No of PIAs in Vulnerable Districts
WDF Project	569	242	107
WDF-CP Project	100	66	18
TDF Project	558	283	115

**Exhibit 15: Summary of the PIA Analysis**

The summary analysis above shows that a large number of PIAs are implementing WDF, WDF-CP and TDF projects and that also a comparatively large number of PIAs implements projects in vulnerable or highly vulnerable districts.

## 4. Analysis of NABARD Infrastructure Development Assistance (NIDA) Fund

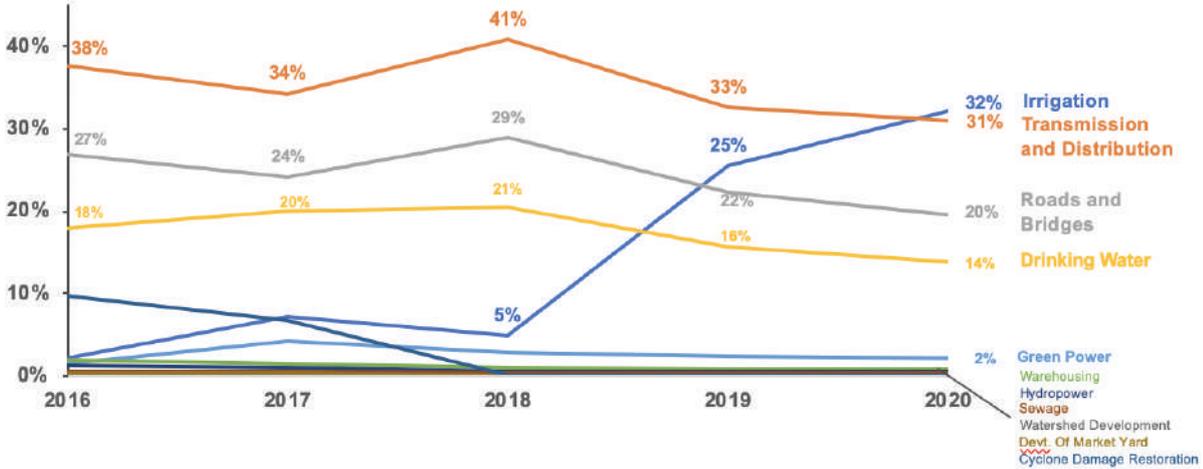
To further deepen the initial understanding the project team also analysed the NABARD Infrastructure Development Assistance Fund (NIDA) in order to understand the sectoral distribution of the projects. The project team analysed the entire NIDA portfolio for the years 2016-2020. Results show that the top four sectors of the NIDA portfolio are Irrigation, Transmission and Distribution, Roads and Bridges as well as Drinking Water (Exhibit 16).



**Exhibit 16: NIDA Cumulative Loans Sanctioned Per Sector 2016-2020**

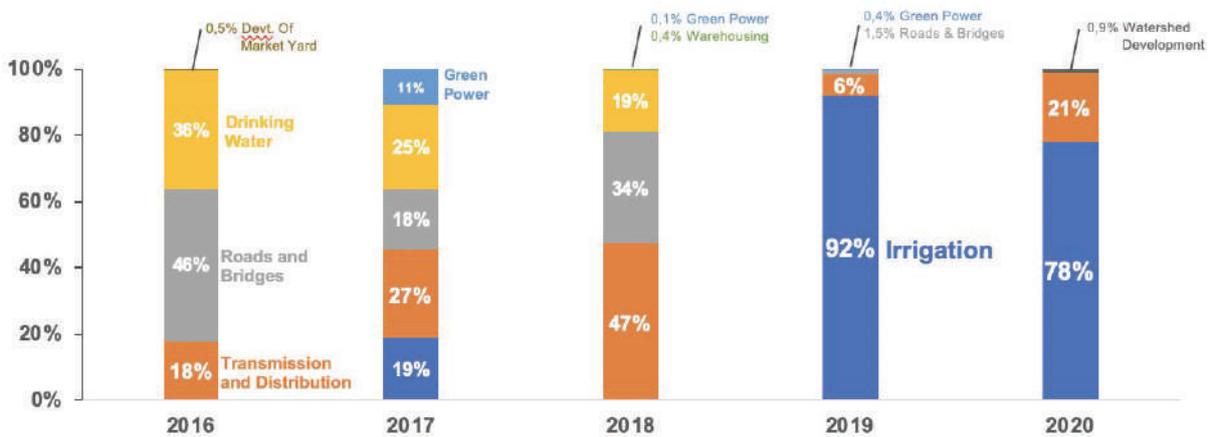


The irrigation sector has grown significantly since 2018 and has become the most important sector, representing almost a third of the total loan sanctioned (Exhibit 17).



**Exhibit 17: NIDA Sector Share in Cumulative Loans Sanction Between 2016 and 2020**

In earlier years, loans focused more on connectivity (roads and bridges), drinking water and transmission



**Exhibit 18: NIDA Sector Share in Annual Loans Sanction Between 2016 and 2020**

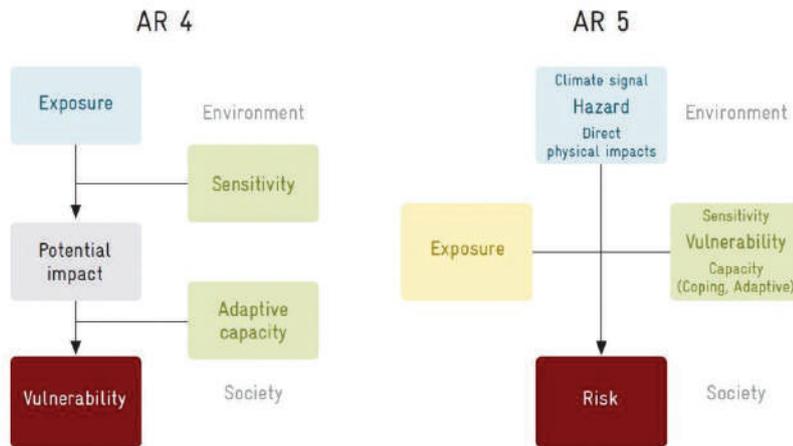
The analysis above shows that irrigation projects play an increasing and dominant role in the NIDA portfolio and provide herewith clear linkages to climate adaptation aspects.

## 5. Recommendations for a Way Forward

### 5.1. Methodology Considerations

In order to provide recommendations for the next steps, the project team analysed the WDF Climate Proofing guideline in order to understand to what extent the existing guideline is aligned with the IPCC AR4 and AR5 methodology. The chart below provides context on the key difference between

between the AR4 and AR5 definition of climate risk vs. climate vulnerability (Exhibit19).pp

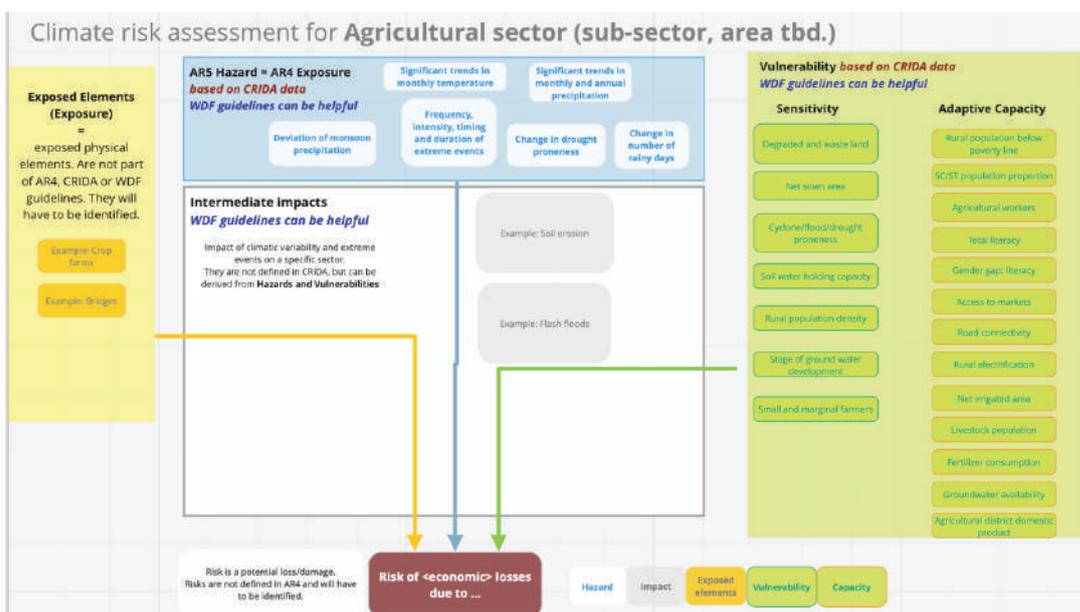


**Exhibit 19: IPCC AR4 vs. AR5**

The analysis of the WDF CP guideline found that the following elements of the AR5 methodology are missing (i.e. not assessed) in the guideline:

- Exposure (Exposed Elements). Exposure is now a hazard (in AR5).
- Risks (final impacts, when something of value is at stake)
- Intermediate impacts are unclear, but can be derived from identification of hazards. Therefore, they are not as crucial as exposure and risks.

What this means is also visualised in an example chart below which also indicates the linkages of the AR5 methodology to the existing WDF CP guideline and the CRIDA vulnerability atlas methodology referenced in the analysis above (Exhibit 20).



**Exhibit 20: Linkages of the WDF guideline and CRIDA data with the AR4 and AR5 methodology**

In exploring whether it is recommendable to upgrade the existing WDF CP guidelines the consulting team proposes to further scope the decisions that should be taken with the climate risk tool. Two questions will be of critical importance here;

- Are the WDF CP projects assessed by NABARD from an asset or from an investment viewpoint?
- What are the time horizons that are taken into account in the WDF CP project analysis?

The answer to those questions will be of critical importance while moving further with the tool development.

## 5.2. Next Steps

In moving further with the tool development, the team suggests to analyse a sample of WDF and TDF projects in greater detail in a project specific needs analysis.

The project specific needs analysis will help to better understand the different project types and specific exposure to climate change of those projects. In doing this analysis, the project team suggests building on available project documents or project reports. In order to select projects for the project specific needs analysis the assignment team suggests the following criteria which shall help in the selection and sampling of projects (Exhibit 21).

Potential Criteria to select and analyse portfolio projects in the sample project analysis		
Project specific criteria	Climate Change criteria	Gender sensitive criteria
<ul style="list-style-type: none"> <li>● Regional distribution</li> <li>● What are the components/sectors, e.g. afforestation, agricultural productivity, soil conservation, access to water, NRM etc.</li> <li>● Type of the project activities/measures, e.g. Capacity-building, Climate proofing, livelihoods etc.</li> <li>● PIA type and capacity to address risks in the project area</li> </ul>	<ul style="list-style-type: none"> <li>● Hazards in the project area, e.g. heavy rains, increase in temperature etc.</li> <li>● Intermediate Impacts, e.g. mud flows, floods etc.</li> <li>● Risks: probability of occurrence of Hazards x Impacts</li> <li>● Vulnerability, e.g. insufficient drainage system etc.</li> <li>● Exposed elements</li> <li>● Adaptive capacity: 1. Organizational 2. Community</li> </ul>	<ul style="list-style-type: none"> <li>● Gender ratio in the region/sub-region</li> <li>● Literacy by gender</li> <li>● Work participation rate and occupation area</li> <li>● Groups that are most affected by Risks</li> </ul>

### Exhibit 21: Criteria to Inform the Project Selection for the Project Specific Needs Analysis

The assignment team expects that the project specific needs analysis shall help to understand to what extent a vulnerability analysis and climate risk assessment is done currently with WDF - CP projects. In doing so the team hopes to get answers to the following key questions:

- Is there a common climate risk methodology used by WDF-CP project implementers?
- Are the climate data sources consistent used by WDF-CP project implementers?



In answering the above key questions the assignment team proposes a two-tier comparative analysis which looks at projects implemented in vulnerable/highly vulnerable districts compared to projects implemented in other districts.

- Tier-1: Analysis of leading PIAs (across both TDF and WDF) in standard districts: Understand the climate vulnerability/risk related tools they use.
- Tier-2: Analysis of leading PIAs in vulnerable and highly vulnerable districts (across both TDF and WDF) on climate vulnerability/risk related tools they use.

This comparative analysis shall help to understand in-depth the needs and capacities of PIAs in applying climate vulnerability/risk related tools. The analysis findings shall help to determine the exact features and elements of the climate risk tool being developed in the framework of this assignment.



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