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Integrated Climate Risk Assessment of Tomato and Potato Value Chain in Chikkamagalur and Hassan Districts,

Karnataka

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## INTEGRATED CLIMATE RISK ASSESSMENT OF TOMATO AND POTATO VALUE CHAIN IN CHIKKAMAGALUR AND HASSAN DISTRICTS, KARNATAKA

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## EXECUTIVE SUMMARY



Climate change has been recognised as one of the key challenges for India, with the agriculture sector being extremely vulnerable.

Smallholder farmers with high exposure to climate events are vulnerable to climate change and suffer the most due to their low resilience to such events.

Chikkamagalur and Hassan Districts in Karnataka are two potato producing clusters in the state. Potato in these Districts is primarily grown in the Kharif season under rainfed conditions. As the yield and area under cultivation have been declining over the years, farmers are forced to switch to other crops. Chikkamagalur District is also a main hub for tomato cultivation. Tomato cultivation was introduced to the district over four decades ago and is one of the commercial crops predominantly grown by small and marginal farmers with 2 acres or less per season.

The major challenges being faced by tomato growers include:

- Knowledge gaps in new and improved technologies;
- Increased incidence of leaf blight disease and Tuta pest;
- Decline of the area under production and of yields;
- High dependence on local traders;
- Highly volatile prices;
- No value addition at the farm level;
- Unseasonal and high rainfall devastating the standing crop.

The major challenges being faced by potato growers include:

- Since it is a predominantly rainfed crop, with a cropping season from May to August, it is subjected to vagaries of rainfall distribution.
- Lack modern scientific knowledge on improved technologies and mechanisation.

- Acute shortage of true potato seed tubers and they are highly dependent on suppliers from Punjab.
- *Kufri Jyothi* is the dominant variety grown for many years and there has been a very slow rate of varietal replacement.
- Increased incidence of late blight and viral diseases.
- Poor access to market information on prices and are unable to realise optimal prices due to high intermediation and cartel formation by local traders.
- Volatile prices and inadequate advisory on prices that affects the income of the farmers.
- No value addition at the farm-level.

### **Climate change trend**

Besides the above agro-economic factors, tomato and potato crops are highly sensitive to climate change, which makes tomato growers vulnerable to climate change risks. Temperature and precipitation are two major climate perils affecting the sustainable production. Climate change analysis of past trends in temperature and precipitation for the period from 1979 to 2022 indicates that these districts:

- Are getting warmer due to climate change.
- Are getting wetter due to climate change.
- Face high temperatures and delayed monsoon during the planting season from June to August.
- Experience high intensity of rainfall during short periods from May to August/Sept, affecting tomato production.

### **Climate hazards:**

Major climate risks for production are temperature, both high (>28°C) and low (<18°C); high and low rainfall; high and low relative humidity (RH); and high wind velocity. These climate risks directly affect crop productivity due to excess moisture or drought conditions and increased incidence of devastating diseases like late blight.

### Risk exposure and tolerance:

An assessment of the tolerance capacity and availability of coping options suggest that high

temperature, high rainfall, and low rainfall under the category of intolerable risks; low temperature, high RH and wind velocity fall under the category of tolerable risks; and low temperature and low RH fall under the category of acceptable risks.

The exposure to climate risk is aggravated due to poor extension services, inadequate finance, lack of access to the weather forecast, and high volatility of tomato prices.

### **Coping strategies:**

#### Agronomic Practices:

The suggested coping actions are more in the form of changing agronomic practices. Adoption of agronomic practices entails an incremental expenditure of about INR ₹5000/- to INR ₹10,000/- per acre depending on the extent of vulnerability and exposure to individual growers. They may include:

#### Tomato

- Application of organic manure
- Cultivation of blight-resistant varieties
- Adoption of the right density of plant population
- Use of grafted seedlings
- Drip irrigation and mulching
- Pruning of leaves on the lower portion of the stems
- Foliar application of micronutrients.

#### Potato

- Replacement with suitable varieties resistant to late blight disease, which is virulent under favourable climate risks like high temperature, prolonged rains, high RH, and high wind speed.
- Enabling growers to commercially produce quality seed potatoes (tubers) locally through apical rooted cuttings.
- Popularising mechanical planters and boom sprayers.
- Improve drainage, soil moisture conservation, and better disease management – especially that of late blight, which is the most devastating disease and is directly correlated with rainfall patterns.



#### **Extension support services and weather advisories:**

The coping capacity of the community needs intervention and handholding support from various extension service providers such as the Department of Horticulture (DoH) in Chikkamagalur and Hassan, KVK Mudigere, the Centre of Excellence for Vegetables in Somanahallikaval and the Indian Institute of Horticulture Research (IIHR) in Bangalore and International Centre for Potato (CIP), Bangalore. These institutions can provide an efficient interface between policymakers and the farming community if adequate weather information is provided to them.

#### Weather advisories:

The farmer needs access to real-time weather forecasts and advisories. Therefore, it is important to strengthen the capacity of agrometeorological stations to provide customised forecasting products, undertake data management and modelling for climate impact assessment, and application of climate information at the farm level to strengthen decision-support systems.

#### Market access:

Enabling factors require the improved ability of farmers to discover and realise the current and future prices. Availability of storage facilities for tomato may provide better price realisation and collective marketing.

#### Formation of farmer collectives:

Formation and strengthening of communities through farmers' collectives like Farmer Interest Groups (FIGs) and Farmer Producer Organisation (FPOs) will promote their ability to respond to climate events and their impacts. Collectives are also required to access market, finance, and other inputs.

### Source of finance:

The engagement of private enterprises, corporates, banks, and value chain participants can be leveraged to support most of the strategies. State Government support can be availed for Integrated Pest Management, vegetable sprays, drip irrigation and mulching, weather forecasts, and market interventions.

### Plan of action for tomato and potato production:

Based on the above observations and findings of the study, the following implementation plan, with priorities, timelines, and funds indicators are proposed:

| Stage  | Priority | Timeline                      | Sources of funding  |
|--|----------|-------------------------------|---|
| A. Planting Stage  |          |                               |   |
| Application of organic manure  | High     | From the start of the project | Farmer's contribution   |
| Cultivating blight-resistant varieties   | High     | From the start of the project | Farmer's contribution   |
| Planting density (maintain not more than 5000-6000 plants/acre)                        | Medium   | 1-2 years from the start date | Farmer's contribution   |
| Use of grafted seedlings on Arka<br>Neelakant Brinjal Variety as a<br>rootstock        | Medium   | 2-3 years from the start date | State Government to provide<br>50% subsidy, balance is borne<br>by the farmer |
| Drip irrigation and plastic mulching under irrigated conditions                        | High     | From the start of the project | Farmer can avail a subsidy<br>from the DoH; balance is<br>borne by the farmer |
| Organic mulching under rainfed cultivation   | Medium   | From the start of the project | Farmer's contribution   |
| Weather forecasting  | Medium   | From start of the project     | DoH to fund 100% of the activity  |
| B. Crop growth and Production stage  |          |                               |   |
| Prophylactic spraying of plant<br>protection chemicals to manage<br>pests and diseases | High     | From the start of the project | Farmer's contribution   |
| Foliar spray of specials during the monsoon period                                     | Medium   | From the start of the project | Farmer's contribution; DoH<br>provides subsidies under<br>MIDH                |
| Integrated Pest Management of Tuta<br>Absoluta   | Medium   | From the start of the project | Farmer's contribution   |
| Rhizobacteria application in summer  | High     | From the start of the project | Farmer's contribution; DoH<br>provides eligible subsidies<br>under MIDH       |
| Pruning of leaves on the lower<br>portion of the stem                                  | High     | From the start of the project | Farmer's contribution   |
| Prophylactic spraying of plant<br>protection chemicals to manage pests<br>and diseases | High     | From the start of the project | Farmer's contribution   |

Plan of action for tomato production

| Stage  | Priority | Timeline  | Sources of funding  |
|--|----------|---|---|
| A. Planting Stage  |          |   |   |
| Land preparation: deep ploughing   | High     | From the start of the project   | Farmers' contribution   |
| Application of organic manure  | High     | From the start of the project   | State Government to provide<br>50% subsidy; remainder is borne<br>by the farmer   |
| Replacing the Kufri Jyothi variety<br>with Kufri Himalini  | Medium   | 2-3 years from the start date   | State Government to provide<br>50% subsidy; remainder is borne<br>by the farmer   |
| Usage of whole small seed tubers<br>instead of cutting tubers and seed<br>treatment              | Medium   | 1-2 years from the start date   | Farmers' contribution   |
| Usage of Apical Rooted Cuttings<br>(ARC) and further own-seed multi-<br>plication by the farmers | Medium   | Pilots from the<br>start of the project,<br>and commercial<br>application in 2-3<br>years | State Government to provide<br>50% subsidy; remainder is borne<br>by the farmer   |
| Use of mechanical potato planter   | High     | From the start of the project   | The State Government funds<br>custom hiring centres through<br>FPOs with a 75% subsidy; FPOs<br>may fund the balance remaining<br>and hiring charges are to be<br>borne by the farmer |
| Drip Irrigation and plastic mulching under irrigated conditions                                  | Medium   | From the start of the project   | Farmers can avail of up to<br>90% subsidy from the DoH;<br>remainder borne by the farmers   |
| Organic mulching under rainfed cultivation   | Medium   | From the start of the project   | Farmers' own contribution   |
| Weather forecasting  | High     | From the start of the project   | DoH to fund 100% of the activity  |
| B. Crop growth and production stage  |          |   |   |
| Prophylactic spraying of plant<br>protection chemicals to manage<br>pests and diseases           | High     | From the start of the project   | Farmers' own contribution   |
| Foliar spray of micronutrients and vegetable specials  | Medium   | From the start of the project   | Farmers' contribution.<br>Department of Horticulture<br>provides a subsidy of INR<br>₹1000/acre   |
| Earthing up during tuber formation and growth stage  | Medium   | From the start of the project   | Farmers' own contribution   |

| Crop insurance   | High   | From the start of the project | State Government to subsidise<br>the 50% risk premium |  |  |  |  |
|--|--------|-------------------------------|---|--|--|--|--|
| C. Harvesting, post-harvesting management, storage and marketing |        |                               |   |  |  |  |  |
| Harvesting stage   | High   | From the start of the project | Non-monetary action                                   |  |  |  |  |
| Curing of tubers after harvesting                                | High   | From the start of the project | Non-monetary action                                   |  |  |  |  |
| Storage and Marketing  | Medium | From the start of the project | Farmers to meet the storage rentals                   |  |  |  |  |





# BACKGROUND



Chikkamagalur and Hassan Districts in Karnataka are two potato producing clusters in the state. Potato in these Districts is primarily grown in the *Kharif* season under rainfed conditions.

As the yield and area under cultivation have been declining over the years, farmers are forced to switch to other crops. Potato cultivation was introduced to Hassan over five decades ago and is one of the commercial crops predominantly grown by small and marginal farmers having one to two acres of land. Chikkamagalur District is also a main hub for tomato cultivation. Tomato cultivation was introduced to the district over four decades ago and is one of the commercial crops predominantly grown by small and marginal farmers with 2 acres or less per season The production technology in terms of varieties and agronomic practice have changed drastically over the last 15 to 20 years.

Temperature and precipitation are two major climate perils affecting the sustainable production of tomatoes and potatoes Climate change analysis of past trends in temperature and precipitation for the period from 1979 to 2022 indicates that both districts faces high temperatures and delayed monsoon during the planting season from June to August and experiences high rainfall during the period from May to August/ Sept, affecting tomato production. Tomato crop is highly sensitive to climate change, which makes tomato growers vulnerable to climate change risks. These climate risks also directly affect potato crop productivity due to excess moisture or drought conditions and increased incidence of devastating diseases like late blight.

Smallholder farmers with high exposure to climate events are vulnerable to climate change and suffer the most due to their low resilience to such events. Adaptation options must be de-veloped for these farmers in the face of the increasing intensity, frequency, and variety of cli-mate risks. This will require consideration of agriculture value chains, their vulnerabilities, and their adaptation potentials. These adaptation options build sustainable resilience by creating assets and institutional linkages for farmers.

The aim of this document is to provide a comprehensive climate risk assessment and specific recommendations for managing both the current and future risks of the potato value chain in the Chikkamagalur and Hassan Districts in Karnataka and future risks of the tomato value chain in Chikkamagalur District. It is based on the Climate Risk Management (CRM) Framework developed by developed by GIZ projects 'Global Programme on Risk Assessment and Management for Adaptation to Climate Change' and 'Climate Change Adaptation in Rural Areas of India', commissioned by German Federal Ministry for Economic Cooperation and Development (BMZ), in collaboration with KPMG India and IIASA, and published by National Institute of Disaster Management, and and is an outcome of the desk review and the field survey conducted on climate hazards (nature, frequency, intensity, risk and magnitude) vis-à-vis resilience capacity (sensitivity) of tomato and potato value chain participants to determine their relative vulnerability to climate change.

Climate trend projections are based on the Bangalore Climate Change Initiative – Karnataka (2011) which is based on Karnataka's climate trends and made projections, in most cases based on a coupled atmosphere-ocean general circulation model known as HadCM3 and further downscaled using regional climate model PRECIS.

Under GIZ India, this is supported by the Indo-German development cooperation projects 'Green Innovation Centres for the Agriculture and Food Sector - India (GIC India)', 'Climate Adaptation and Finance in Rural India (CAFRI).' GIC India is part of a larger global programme under the Special Initiative "Transformation of Agricultural and Food Systems" by the German Federal Ministry for Economic Cooperation and Development (BMZ).





## CLIMATE CHANGE



### 3.1 Temperature and rainfall in Chikkamagalur District

#### Past (long-term) trends in temperature and precipitation

Climate change analysis of past trends in temperature and precipitation for the period from 1979 to 2022 (source: meteoblue.com) in Chikkamagalur District is shown below:



Figure 1: Mean yearly temperature trend

**Figure 1** shows a continuous increase in the mean annual temperature for the larger region of Chikkamagalur. Chikkamagalur District is getting warmer due to climate change. In the lower part, the graph shows the so-called warming stripes. Each coloured stripe represents the average temperature for a year - blue for colder and red for warmer years. It is clear that in the last two decades, the warmer periods have grown longer.

According to the SAPCC, during the period from 1901 to 2008, there has been an increasing trend in the amount of precipitation received by the district. The distribution trend of monsoon was 5% during the pre-monsoon rainfall (January – May), 88% during the southwest monsoon (June – September), and 7% during the northeast monsoon (October – December).



Mean yearly precipitation, trend and anomaly, 1979-2022.

Figure 2: Mean yearly precipitation trend

**The graph in Figure 2** shows an estimate of the mean total precipitation for the larger region of Chikkamagalur. The blue dashed line is the linear climate change trend. The trend line is going up from left to right, indicating that the precipitation trend is positive, and it is getting wetter in Chikkamagalur due to climate change. In the lower part, the graph shows the so-called precipitation stripes. Each coloured stripe represents the total precipitation of a year - green for wetter and brown for drier years. The intensity of precipitation is increasing over the years.

## Monthly anomalies for temperature and precipitation 1979-2022.



Chikmagalūr 13.32 N, 75.77 E.

meteoblue.com

Figure 3: Monthly anomalies of temperature and precipitation

**The first graph in Figure 3** shows the temperature and precipitation anomaly for every month from 1979 upto 2022 and illustrates the frequency of months warmer or colder than the 30-year climate mean of 1980-2010. Thus, red months were warmer and blue months were colder than normal. The number of warmer months has increased substantially over the years, reflecting the global warming associated with climate change.

**The second graph in Figure 3** shows the precipitation anomaly for every month from 1979 upto 2022. The anomaly shows whether a month had more or less precipitation than the 30-year climate mean of 1980-2010. Thus, green months were wetter and brown months were drier than normal.

## June monthly anomalies for temperature and precipitation 1979-2022.



Figure 4: Past temperature and precipitation anomalies in June





meteoblue.com

Figure 5: Past temperature and precipitation anomalies in July

## August monthly anomalies for temperature and precipitation 1979-2022.



Figure 6: Past temperature and precipitation anomalies in August

The graphs above depict temperature and precipitation anomalies during June, July and August, spanning the tomato-growing season. They show a general increase in temperature and precipitation during these three months over the years.

## 3.2 Extreme weather events in Chikkamagalur District

As per the District Disaster Management Plan, 2019-20, by the Chikkamagalur District Disaster Management Cell, the month-wise highest and lowest temperature recorded, and month-wise average rainfall recorded in the Chikkamagalur District are given in Table 3.

| Sl. no. | Month    | Average<br>Rainfall (mm) | Minimum<br>Temp(° C) | Maximum<br>Rainfall (mm) |
|---------|----------|--------------------------|----------------------|--------------------------|
| 1       | January  | 0.22                     | 8.0                  | 35.1                     |
| 2       | February | 3.65                     | 6.6                  | 37.9                     |
| 3       | March    | 35.12                    | 9.4                  | 39.0                     |
| 4       | April    | 66.62                    | 15.6                 | 40.6                     |
| 5       | May      | 247.98                   | 16.7                 | 39.4                     |

| Sl. no. | Month     | Average<br>Rainfall (mm) | Minimum<br>Temp(° C) | Maximum<br>Rainfall (mm) |
|---------|-----------|--------------------------|----------------------|--------------------------|
| 6       | June      | 492.76                   | 16                   | 34.8                     |
| 7       | July      | 631.52                   | 16.8                 | 33.6                     |
| 8       | August    | 543.00                   | 17                   | 30.9                     |
| 9       | September | 111.08                   | 13.2                 | 36.2                     |
| 10      | October   | 115.55                   | 9.1                  | 35.7                     |
| 11      | November  | 27.31                    | 8.30                 | 35.5                     |
| 12      | December  | 9.54                     | 8.00                 | 37.6                     |

Table 3: Extreme temperature and precipitation in Chikkamagalur District (2008-18)

High rainfall during the period from May to August/September affects tomato production.



The Bangalore Climate Change Initiative – Karnataka (2011) studied Karnataka's climate trends and made projections, in most cases based on a coupled atmosphere-ocean general circulation model known as HadCM3<sup>2</sup> and further downscaled using the regional climate model PRECIS.

Figure 7: Projected change in annual rainfall (2021-50 – A1B)

The projected change in annual rainfall for 2021–50 (A1B), compared to the baseline of 1961-90 is a 3.62% increase. However, the month-wise distribution of the projected change in mean annual rainfall in Chikkamagalur District is -44.13% (January – February), 2.86% (March – May), 0.14% (June – September), and 11.63% (October – December). According to the SAPCC (BCCI-K, 2011), during the period 2021-50, the projected change in average

2 Hadley Centre Coupled Model, Version 3 developed by the Hadley Centre, Met Office, United Kingdom

Figure 8: Projected change in June, July, August, and September rainfall for the period 2021-50 (A1B)



Figure 9: Projected increase in annual minimum tem-perature for 2021-50 compared to 1975 (A1B)

Figure 10: Projected increase in annual maximum temperature for 2021-50 compared to 1975 (A1B)

temperature in Chikkamagalur District is 1.98 ° C, whereas the projected change in the minimum and maximum temperature are 2.06 ° fC and 1.91 ° C respectively.

Farmers report a decline in area due to crop failure, glut in production, and climate change. Prolonged rains and high rainfall are major perils affecting production in Kadur.

### 3.3 Temperature and precipitation in Hassan District

Climate change analysis of past trends in temperature and precipitation for the period from 1979 to 2022 (source: meteoblue.com) in the Hassan district is shown below:





Figure 1: Mean yearly temperature trend

Figure 2: Mean yearly precipitation trend

**Figure 2** shows a continuous increase of the mean annual temperature for the larger region of Hassan; the district is getting warmer due to climate change. In the lower part, the graph shows the so-called warming stripes. Each coloured stripe represents the average temperature for a year - blue for colder and red for warmer years. It is clear that in last two decades, the warmer periods have been growing extended.

According to the SAPCC, during 1901-2008, there has been an increasing trend in the amount of precipitation received by the district. The distribution trend of monsoon was 7% during the pre-monsoon rainfall (Jan – May), 76% during the southwest monsoon (June – September), and 15% during the northeast monsoon (October – December).

**The graph in Figure 2** shows an estimate of the mean total precipitation for the larger region of Hassan. The dashed blue line is the linear climate change trend. The trend line is going up from left to right, meaning that the precipitation trend is positive and it is getting wetter in Hassan due to climate change. In the lower part, the graph shows the precipitation stripes. Each coloured stripe represents the total precipitation of a year - green for wetter and brown for drier years. The intensity of precipitation is increasing over the years.

## Monthly anomalies for temperature and precipitation 1979-2022.



Chikmagalūr 13.32 N, 75.77 E.

Figure 3: Monthly anomalies of temperature and precipitation

**The first graph in Figure 3** shows the temperature anomaly for every month from 1979 up to 2022 and illustrates the frequency of months warmer or colder than the 30-year climate mean of 1980-2010. Thus, red months were warmer and blue months were colder than normal. The number of warmer months has increased substantially over the years, reflecting the global warming associated with climate change.

**The second graph in Figure 3** shows the precipitation anomaly for every month from 1979 up to 2022. The anomaly tells if a month had more or less precipitation than the 30-year climate mean of 1980-2010. Thus, green months were wetter and brown months were drier than normal.

### Temperature and precipitation anomalies in the potato-growing season



Figure 4: Past temperature and precipitation anomalies in June



Chikmagalūr 13.32 N, 75.77 E.

Figure 5: Past temperature and precipitation anomalies in July

## August monthly anomalies for temperature and precipitation 1979-2022.



Figure 6: Past temperature and precipitation anomalies in August

## The graphs above depict temperature and precipitation anomalies during June, July and August, a period that spans the potato-growing season.

They show a general increase in temperature and precipitation during these three months over the years.

### The extreme range of temperature and precipitation

As per the District Disaster Management Plan, 2019-20, prepared by the Hassan District Disaster Management Cell, extreme temperature and precipitation events in the Hassan District from 2008 to 2018 are given below. High rainfall during the period from May to August/ September affects potato production.

| # | Taluk           | Month /<br>Year | Min.<br>Temp (°C) | Month /<br>Year | Max.<br>Temp (°C) | Max. Rainfall<br>(mm) |
|---|-----------------|-----------------|-------------------|-----------------|-------------------|-----------------------|
| 1 | Alur            | Jan 2008        | 11.68             | Apr 2016        | 35.08             | 591.3 in Jul 2009     |
| 2 | Arkalagudu      | Jan 2018        | 14.45             | Apr 2016        | 37.41             | 333 in May 2018       |
| 3 | Arasikere       | Jan 2018        | 14.02             | Apr 2016        | 37.87             | 313.5 in Sept. 2017   |
| 4 | Belur           | Jan 2008        | 11.68             | Apr 2016        | 36.61             | 500.2 in July 2009    |
| 5 | Channarayapatna | Jan 2008        | 13.10             | Apr 2016        | 39.07             | 252 in Sept. 2017     |
| 6 | Hassan          | Jan 2018        | 13.59             | Apr 2016        | 36.75             | 365 in May 2018       |
| 7 | Holenarasipura  | Jan 2018        | 13.54             | Apr 2016        | 38.95             | 295 in Sept.2017      |
| 8 | Sakaleshapura   | Jan 2008        | 11.68             | Apr 2016        | 34.34             | 1211 in July 2009     |

Figure 6: Past temperature and precipitation anomalies in August

### **Climate change projections**

The Bangalore Climate Change Initiative – Karnataka (2011) studied Karnataka's climate trends and made projections, in most cases based on a coupled atmosphere-ocean general circulation model known as HadCM3<sup>3</sup> and further downscaled using regional climate model PRECIS.



Figure 7: Projected change in annual rainfall (2021-50 – A1B)

Figure 8: Projected change in June, July, August, and September rainfall for the period 2021-50 (A1B)

The projected change in annual rainfall for 2021-50 (A1B), compared to the baseline of 1961-90 is a 2.45% increase. However, the months-wise distribution of the projected change in mean annual rainfall in Hassan District is -53.02% (Jan – Feb), -3.39% (March – May), -3.72% (June – September), and 11.94% (October – December).



Figure 9: Projected increase in annual minimum tem-perature for 2021-50 compared to 1975 (A1B)

Figure 10: Projected increase in annual maximum temperature for 2021-50 compared to 1975 (A1B)

According to the SAPCC (BCCI-K 2011), during the period 2021-50, the projected change in average temperature in Hassan District is 1.92°C, whereas the projected change in the minimum and maximum temperature are 1.96°C and 1.95°C respectively.

# **3.4 Impact of climate change on tomato and potato production**

Based on the feedback from scientists working for the NICRA project at IIHR and a review of literature on the subject, the impacts on tomato production due to climate changes are listed below in Table 5.

| Climate risk     | Impact on tomato production   | Probability<br>of impact | Losses<br>(monetary/<br>non-monetary) |
|------------------|---|--------------------------|---------------------------------------|
| High temperature | <ul> <li>Affects pollen viability and fruit set</li> <li>Poor colour development</li> <li>Increases incidence of sucking pests<br/>like aphids and mites</li> <li>Increases incidence of viral diseases</li> <li>Increases the incidence of bacterial wilt</li> </ul> | Medium                   | Monetary                              |
| Low temperature  | <ul> <li>High incidence of late blight resulting in<br/>a drastic reduction in yield</li> <li>High Incidence of Tuta Absoluta pest</li> </ul>   | Low                      | Monetary                              |

Table 5: Climate change risks and impact on tomato value chain

| Climate risk           | Impact on tomato production  | Probability<br>of impact | Losses<br>(monetary/<br>non-monetary) |
|------------------------|--|--------------------------|---------------------------------------|
| High rainfall          | <ul> <li>High incidence of late blight</li> <li>High incidence of bacterial wilt</li> <li>Leaching of soil nutrients out of the root zone</li> </ul> | High                     | Monetary                              |
| Low rainfall           | <ul><li>Reduced fruit set and yield</li><li>Reduced fruit size and quality</li></ul>   | High                     | Monetary                              |
| High relative humidity | <ul><li>Wilting of Plants</li><li>Fruit rot and fruit drop</li></ul>   | Medium                   | Monetary                              |
| Low relative humidity  | • High RH (85-90%) during day and night increases the incidence of late blight   | Low                      | Monetary                              |
| Wind velocity          | Affects the fruit set and fruit size   | Medium                   | Monetary                              |

The Horticulture Research Centre, Somanahallikaval, Hassan, is working exclusively on potato and has identified the following impacts due to climate change on potato production, given in Table 6.

| Tabla | c. | Climata | change | ricke | and | import   | <b>~ ~</b> | +ha | nototo | value | chain |
|-------|----|---------|--------|-------|-----|----------|------------|-----|--------|-------|-------|
| lable | σ. | Cumate  | change | LISKS | anu | IIIIDact | 0H         | une | DOLALO | value | Chain |
|       |    |         | 0 -    |       |     |          |            |     |        |       |       |

| Climate risk     | Impact on tomato production  | Probability<br>of impact | Losses<br>(monetary/<br>non-monetary) |
|------------------|--|--------------------------|---------------------------------------|
| High temperature | <ul> <li>Affects initiation resulting in a decline<br/>in yield</li> <li>Hollow heart in tubers</li> <li>Potato Tuber Moth damage</li> <li>Increases incidence of sucking pests like<br/>aphids and mites</li> <li>Increases incidence of viral diseases</li> <li>Increases the incidence of bacterial wilt</li> </ul> | Medium                   | Monetary                              |
| Low temperature  | <ul> <li>High incidence of late blight resulting in<br/>a drastic reduction in yield</li> </ul>  | Low                      | Monetary                              |

| Climate risk           | Impact on tomato production  | Probability<br>of impact | Losses<br>(monetary/<br>non-monetary) |
|------------------------|--|--------------------------|---------------------------------------|
| High rainfall          | <ul> <li>Soil erosion leads to a higher<br/>percentage of green tubers</li> <li>High incidence of late blight</li> <li>High incidence of bacterial wilt</li> <li>Leaching of soil nutrients out of the<br/>root zone</li> <li>Rotting of tubers at the time of<br/>harvesting</li> </ul> | High                     | Monetary                              |
| Low rainfall           | <ul> <li>Delayed sowing (missing ideal season)</li> <li>Reduce tuber size (unmarketable size)<br/>and declined yield</li> </ul>  | High                     | Monetary                              |
| High relative humidity | <ul> <li>High RH (85-90%) during day and night<br/>increases the incidence of late blight</li> </ul>   | Medium                   | Monetary                              |
| Low relative humidity  | Affects the tuber formation and reduces     the number of tubers   | Low                      | Monetary                              |
| Wind velocity          | Faster spread of late blight   | Medium                   | Monetary                              |

As a majority of the area under potato and tomato cultivation is rainfed in Hassan and Chikkamagalur Districts, changes in rainfall and temperature play a very critical role in the success of crop production. Mitigation of these two climate perils by modification of agronomic practices, varietal changes, and so on is the need of the hour to make potato cultivation in the district sustainable in the future. Apart from the climate change risks, price volatility is also a critical factor affecting the income of the growers.

A study to profile climate change adaptation strategies of potato cultivators in Karnataka by Philip Kuriachen et al. (2020) identified socio-economic factors governing farmers' adaptations to climate change. Farmers of different size classes differed in their adaptation behaviour, with large farmers adopting more crop- and water-centric adaptation practices and small farmers opting for alternative livelihood options like diversifying income through dairy management and non-farm employment. Ordinal logistic regression analysis was used to identify factors governing farmers' adaptation to climate change. Access to credit, membership in farmers' groups, contact with extension agencies, size of land holding, number of livestock owned, and returns from farm enterprise were found to increase the likelihood of a farmer belonging to a higher adopter category.

From the study, it is clear that the small farmers look for alternative livelihood options for sustaining their income in the event of loss of income from their cash crops, like tomato and potato, to climate changes. The promotion of integrated farming systems among tomato/potato growers may enhance and secure the farm income. Lack of financial support and lack of knowledge of cost-effective and sustainable climate change risk mitigation measures may also be discouraging factors for the small growers in the adoption of climate change risk mitigation measures.





INTEGRATED CLIMATE RISK ASSESSMENT OF TOMATO AND POTATO VALUE CHAIN IN CHICKMAGALUR AND HASSAN DISTRICTS, KARNATAKA

# RECOMMENDATIONS



## 4.1 Coping and Adaptation Strategy Potato

Table 7: Coping and Adaptation Strategy Potato

| Stage   | Priority | Timeline   | Sources of funding   |  |
|---|----------|--|--|--|
| A. Planting Stage   |          |  |  |  |
| Land preparation: deep<br>ploughing   | High     | From the start of the project  | Farmer's contribution  |  |
| Application of organic manure   | High     | From the start of the project  | State Government to provide<br>a 50% subsidy; the balance is<br>borne by the farmer  |  |
| Replacing the Kufri Jyothi<br>variety with Kufri Himalini   | Medium   | 2-3 years from the start date  | State Government to provide<br>a 50% subsidy; the balance is<br>borne by the farmer  |  |
| Usage of whole small seed<br>tubers instead of cut tubers and<br>seed treatment                   | Medium   | 1-2 years from the start date  | Farmer's contribution  |  |
| Usage of Apical Rooted<br>Cuttings (ARC) and further<br>own seed multiplication by the<br>farmers | Medium   | Pilots from the<br>start of the project<br>and commercial<br>application in 2-3<br>years | State Government may<br>provide a 50% subsidy; the<br>balance is borne by the<br>farmer  |  |
| Use of Mechanical Potato<br>Planter   | High     | From the start of the project  | State Government may<br>fund custom hiring centres<br>through FPOs with a 75%<br>subsidy; FPOs may fund the<br>balance and hiring charges to<br>be borne by the farmer |  |
| Drip Irrigation and Plastic<br>mulching under irrigated<br>conditions                             | Medium   | From the start of the project  | Farmers can avail of upto a<br>90% subsidy from the DoH;<br>the balance is borne by the<br>farmer  |  |

### Expected outcome/climate risk mitigation Cost of intervention

| <ul> <li>The improved drainage system in the event of high rainfall</li> <li>Prolonged field moisture availability during drought conditions</li> </ul>   | An incremental tractor hiring cost of INR<br>₹1000/- per acre.  |
|---|---|
| <ul> <li>Improved soil health and fertility</li> <li>Improved moisture holding capacity</li> <li>Higher resistance to pests and diseases</li> <li>Improved yield with a higher grade of quality tubers</li> </ul>       | Considering 50% organic manure is met from<br>own sources, the incremental cost would be<br>INR ₹2500/- per acre.                             |
| <ul> <li>High resistance to a late blight during prolonged rainfall and<br/>high relative humidity</li> <li>Less incidence of late blight and crop failure</li> <li>Increased yield</li> </ul>                          | No additional cost is involved.   |
| <ul> <li>Improved germination in the event of delayed or deficit rain</li> <li>Less incidence of tuber rot diseases</li> <li>A higher percentage of germination and density of plants</li> </ul>                        | This involves an incremental cost of about<br>INR ₹2000/- for 400 kg of tubers required<br>per acre.  |
| <ul> <li>All the advantages of using whole seed tuber and</li> <li>Virus-free seeds</li> <li>Own production of seeds</li> </ul> Faster multiplication of new varieties  | No incremental cost is involved as this is the<br>same as the cost of whole seed tubers. No<br>seeds cost if farmers start using their seeds. |
| <ul> <li>Improved drainage during high rainfall</li> <li>Less incidence of late blight</li> <li>Less percentage of green potato</li> <li>Higher yield, improved grades, and quality</li> </ul>                          | No incremental cost is involved as this technology saves manual labour cost.  |
| <ul> <li>Improved irrigation efficiency and ideal for precision farming</li> <li>Protects crops during high and prolonged rains</li> <li>Less incidence of blight</li> <li>Less percentage of green potatoes</li> </ul> | This involves a capital investment of about<br>INR ₹20,000/- per acre for drip irrigation and<br>INR ₹10,000/- for plastic mulch; the DoH     |

| Stage  | Priority       | Timeline                      | Sources of funding  |  |
|--|----------------|-------------------------------|---|--|
| A. Planting Stage  |                |                               |   |  |
| Organic mulching under rainfed cultivation   | Medium         | From the start of the project | Farmer's contribution   |  |
| Weather Forecasting  | High           | From the start of the project | DoH to fund 100% of the<br>activity   |  |
| B. Crop growth and Pr  | oduction stage |                               |   |  |
| Prophylactic spraying of plant<br>protection chemicals to manage<br>pests and diseases | High           | From the start of the project | Farmer's contribution   |  |
| Foliar spray of micronutrients and vegetable specials                                  | Medium         | From the start of the project | Farmers' contribution. The<br>DoH provides a subsidy of<br>INR ₹1000/- per acre |  |
| Earthing up during tuber<br>formation and growth stage                                 | Medium         | From the start of the project | Farmer's contribution   |  |
| Crop insurance   | High           | From the start of the project | State Government to<br>subsidise 50% of the risk<br>premium                     |  |

## Expected outcome/climate risk mitigation Cost of intervention

| <ul> <li>Protects crops during high and prolonged rains</li> <li>Prolonged soil moisture during deficient rain</li> <li>Maintain ideal temperature for tuber formation</li> <li>Less incidence of blight</li> <li>Less percentage of green potatoes</li> <li>Higher yield, improved grades, and quality</li> </ul>                 | Low or no additional cost is involved<br>if farmers can use their agro-waste as<br>mulching.   |
|--|--|
| <ul> <li>Rain forecast and synchronising planting operations shall<br/>mitigate the risk of delayed rain and poor sprouting and<br/>rotting of the seed potato planted</li> <li>Also helps in effective peat and disease management during the<br/>crop growth stage</li> </ul>  | No incremental cost is involved. Varuna<br>Mitra Call Centre by Karnataka State Natural<br>Disaster Management Cell at Bangalore<br>provides real-time weather forecasting.<br>There is a need for a facility to reach out to<br>more farmers and sensitise the farmers on<br>the benefits of following weather forecast<br>information. |
|  |  |
| <ul> <li>Control serious diseases like late blight affecting the crop<br/>production when the rainfall is in excess or prolonged</li> <li>Control of sucking pests and viral disease when the<br/>temperature and wind velocity is high</li> <li>Effective pest and disease management leads to<br/>higher productivity</li> </ul> | No incremental cost is involved. Framers<br>can save cost by adopting prophylactic<br>measures with the use of wright type of plant<br>protection chemicals with wright dose.  |
| <ul> <li>Supports healthy growth of plants and also develops<br/>resistance to pests and diseases</li> <li>Increased productivity and quality of tubers</li> </ul>   | The incremental cost would be about INR<br>₹1000/- per acre.   |
| <ul> <li>When rainfall is high, soil erosion at the plant base leads to<br/>exposure of tubers and an increased percentage of greens<br/>that are unmarketable; earthing up leads to minimising the<br/>percentage of the green</li> </ul>   | No additional cost is involved; farmers only<br>need to be educated on the appropriate<br>timing of earthing up.   |
| <ul> <li>Since potato is rainfed in the district, farmers can benefit<br/>under the scheme covering the risk of crop failure due to<br/>excess or deficient rainfall</li> </ul>  | Farmers have to bear the insurance premium<br>on actuarial rates decided by the State<br>Government.   |

| Stage                                | Priority        | Timeline                      | Sources of funding                  |  |
|--------------------------------------|-----------------|-------------------------------|-------------------------------------|--|
| C. Harvesting, post-ha               | rvesting manage | ment, storage ar              | nd marketing                        |  |
| Harvesting stage                     | High            | From the start of the project | Non-monetary action                 |  |
| Curing of tubers after<br>harvesting | High            | From the start of the project | Non-monetary action                 |  |
| Storage and marketing                | Medium          | From the start of the project | Farmers to meet the storage rentals |  |

## 4.2 Coping and Adaptation Strategy Tomato

Table 8: Coping and Adaptation Strategy Tomato

| Stage   | Priority | Timeline                      | Sources of funding  |  |
|---|----------|-------------------------------|---|--|
| A. Planting stage   |          |                               |   |  |
| Application of organic manure   | High     | From the start of the project | Farmer's contribution   |  |
| Cultivating blight-resistant<br>varieties                                       | High     | From the start of the project | Farmer's contribution   |  |
| Planting density (maintain not<br>more than 5000-6000 plants/<br>acre)          | Medium   | 1-2 years from the start date | Farmer's contribution   |  |
| Use of grafted Seedlings on<br>Arka Neelakant Brinjal Variety<br>as a rootstock | Medium   | 2-3 years from the start date | State Government to provide<br>a 50% subsidy; the balance is<br>borne by the farmer |  |

### Expected outcome/climate risk mitigation Cost of intervention

| The right stage of harvesting helps in better curing of tubers<br>before marketing and spoilage is minimal in case of excess<br>rainfall at the time of harvesting | No incremental cost is involved.              |
|--|---|
| • Improves the keeping quality and storage life of tubers  | No incremental cost is involved.              |
|  |   |
| Farmers need to be sensitised about the befits of storage and  | Small incremental storage costs are involved, |
| realisation of higher prices, and minimise storage losses  | which can be recovered from the higher price  |
|  | realisation.                                  |
| FPOs can play the role of aggregators and help growers in higher   |   |
| price realisation, promote contract farming of varieties suitable  |   |
| for processing, and so on.   |   |

### Expected outcome/climate risk mitigation Cost of intervention

| Improved soil health and fertility                                 | Considering 50% organic manure is met from    |
|--|---|
| <ul> <li>Improved moisture holding capacity</li> </ul>             | own sources, the incremental cost would be    |
| Higher resistance to pests and diseases                            | INR ₹2500/- per acre.                         |
|  |   |
| Improved yield with a higher grade of quality fruits               |   |
| • High resistance to a late blight during prolonged rainfall and   | No additional cost is involved.               |
| high relative humidity   |   |
| <ul> <li>Less incidence of late blight and crop failure</li> </ul> |   |
|  |   |
| Increased yield  |   |
| • Improved aeration and gaps between rows to minimise peat         | Reduces the seedling and staking costs by     |
| and disease build-up   | about INR ₹2500/- to 3000/- per acre.         |
|  |   |
| Improved quality of fruits with good colour development            |   |
| • Tomato plants are unaffected by 6 to 7 days' water               | Incremental cost of about 5000 per acre.      |
| stagnation and prolonged rainfall                                  | IIHR can train progressive farmers or nursery |
|  | owners to produce grafted seedlings on a      |
| Grafts are resistant to bacterial wilt during prolonged and        | commercial scale.                             |
| heavy rains  |   |

| Stage  | Priority       | Timeline                      | Sources of funding   |  |
|--|----------------|-------------------------------|--|--|
| A. Planting stage  |                |                               |  |  |
| Drip irrigation and plastic<br>mulching under irrigated<br>conditions                  | High           | From the start of the project | Farmers can avail of up to<br>90% subsidy from the DoH;<br>the balance is borne by the<br>farmer |  |
| Weather forecasting  | Medium         | From the start of the project | DoH to fund 100% of the<br>activity  |  |
| B. Crop growth and pr  | oduction stage |                               |  |  |
| Prophylactic spraying of plant<br>protection chemicals to manage<br>pests and diseases | High           | From the start of the project | Farmer's contribution  |  |
| Foliar spray of vegetables<br>specials during the monsoon<br>period                    | Medium         | From the start of the project | Farmer's contribution;<br>the DoH provides eligible<br>subsidies under MIDH                      |  |
| Integrated Pest Management of<br>Tuta Absoluta   | Medium         | From the start of the project | Farmer's contribution  |  |
| Rhizobacteria application in summer  | High           | From the start of the project | Farmer's contribution;<br>the DoH provides eligible<br>subsidies under MIDH                      |  |
| Pruning of leaves on the lower portion of the stem                                     | High           | From the start of the project | Farmer's contribution  |  |
| Prophylactic spraying of plant<br>protection chemicals to manage<br>pests and diseases | High           | From the start of the project | Farmer's contribution  |  |

### Expected outcome/climate risk mitigation Cost of intervention

| <ul> <li>Improved irrigation efficiency and ideal for precision farming</li> <li>Protects crops during high and prolonged rains</li> <li>Less incidence of blight and wilt</li> <li>Higher yield, improved grades, and better quality</li> </ul>                           | A capital investment of about INR ₹20,000<br>per acre for drip and INR ₹10,000 for plastic<br>mulch would be required. The DoH provides<br>a subsidy for these investments.  |
|--|--|
| <ul> <li>Rain forecast and synchronising planting operations will<br/>mitigate the risk of delayed rain and poor sprouting and<br/>rotting of tomato seeds planted</li> <li>Will help in effective peat and disease management during the<br/>crop growth stage</li> </ul> | No incremental cost is involved. Varuna Mitra<br>App by Karnataka State Natural Disaster<br>Management Cell provides a weather<br>forecast through a mobile app and manages<br>the Kisan Call Centre to provide instant<br>weather information.<br>The facility needs to reach out to more<br>farmers and raise awareness on the benefits<br>of following weather forecast information |
|  |  |
| <ul> <li>Control of serious diseases like late blight affecting crop production when rainfall is excessive or prolonged</li> <li>Control of sucking pests and viral disease when the temperature and wind velocity is high</li> </ul>                                      | No incremental cost is involved. Farmers<br>can save money by adopting prophylactic<br>measures with the use of the right type and<br>right dose of plant protection chemicals.  |
| Effective pest and disease management leads to higher productivity.  |  |
| <ul> <li>Supports the healthy growth of plants and the development<br/>of resistance to pests and diseases</li> </ul>  | The incremental cost would be about INR<br>₹1000/- per acre.   |
| Increased productivity and quality of fruits   |  |
| <ul> <li>Using pheromone tarps and integrated pest management<br/>helps to reduce incidences of the dreaded Tuta pest</li> <li>Increased yield and reduced percentage of Tuta-damaged fruits</li> </ul>  | The incremental cost would be about INR<br>₹1500/- per acre.   |
| Helps good growth of plants and improved productivity  | The incremental cost would be about INR<br>₹1500/- per acre.   |
| This operation reduces the incidence of late blight during high rainfall and reduces other pests and diseases  | No additional cost is involved. Farmers only need to be educated on the appropriate stage and techniques of pruning.   |
|  |  |

## 4.3 Adaptation partnerships

Table 9: Adaptation partnerships

| Stakeholder  | Roles and Responsibilities   |
|--|--|
| Potato   |  |
| Department of<br>Horticulture                                      | <ul> <li>Sensitising and creating awareness among potato growers on climate risk mitigation and adaptation measures</li> <li>Providing extension services on good agricultural practices</li> <li>Subsidise the production and distribution of Apical Rooted Cuttings for seed potato multiplication locally</li> <li>Regulate and certify the quality of seed potato multiplication</li> <li>Provide subsidy for the purchase of potato mechanical planters</li> <li>Provide subsidy for the purchase of boom sprayers</li> <li>Promote cultivation of varieties suitable for processing through contract farming</li> <li>Promote and strengthen the FPOs in the district</li> </ul> |
| Horticulture Research<br>and Extension Centre,<br>Somanahallikaval | <ul> <li>Standardise agronomic practices for climate change risk mitigation and adaptation</li> <li>Training of farmers on climate risk mitigation and adaptation measures for sustainable production of potato</li> <li>Screening of varieties adoptable for climate change in Chickmagalur</li> <li>Multiplication through tissue culture and supply of hardened Apical Rooted Cuttings to nurseries and other approved entities for commercial multiplication</li> </ul>  |
| Centre of Excellence for<br>Vegetables, Somanahallikaval           | <ul> <li>Training of farmers on improved package of practices for potato production</li> <li>Multiplication and supply of Apical Rooted Cuttings and micro seed tubers to potato growers</li> </ul>  |
| KVK, Hassan  | <ul> <li>Training of farmers on improved package of practices for potato production</li> <li>Multiplication and supply of Apical Rooted Cuttings and micro seed tubers to potato growers</li> <li>Demonstration of climate risk mitigation and adaptation measures for the sustainable production of potato in Chickmagalur</li> <li>Weather forecasting and crop advisories through the mobile app or other mass communication modes</li> </ul>   |
| International Centre for<br>Potato, Bangalore                      | <ul> <li>Multiplication through tissue culture and supply of hardened Apical<br/>Rooted Cuttings to nurseries and other approved entities for commercial<br/>multiplication</li> <li>Training of nurseries and progressive farmers on commercial multiplication<br/>of Apical Rooted Cuttings and micro seed tubers</li> </ul>   |

| Stakeholder  | Roles and Responsibilities   |
|--|--|
|  |  |
| Tomato   |  |
| Department of<br>Horticulture                            | <ul> <li>Sensitising and creating awareness among tomato growers on climate risk mitigation and adaptation measures</li> <li>Providing extension services on good agricultural practices</li> <li>Subsidise the production and distribution of grafted seedlings and support the commercial production of grafted seedlings</li> <li>Provide subsidy for the purchase of tomato mechanical planters</li> <li>Provide subsidy for integrated pest management, integrated nutrient management, and other components under MIDH</li> <li>Promote cultivation of varieties suitable for processing through contract farming</li> </ul> |
| IIHR, NICRA  | <ul> <li>Standardise agronomic practices for climate change risk mitigation and adaptation</li> <li>Training of farmers on climate risk mitigation and adaptation measures for the sustainable production of tomato</li> <li>Screening of varieties adaptable for climate change in Chickmagalur</li> <li>Training farmers and nurseries in the commercial production of grafted seedlings</li> </ul>  |
| Centre of Excellence for<br>Vegetables, Somanahallikaval | <ul> <li>Training of farmers in an improved package of practices for tomato production</li> <li>Multiplication and supply of grafted seedlings</li> </ul>  |
| KVK, Mudigere  | <ul> <li>Training of farmers in an improved package of practices for tomato production</li> <li>Demonstration of climate risk mitigation and adaptation measures for the sustainable production of tomato in Chickmagalur</li> <li>Weather forecasting and crop advisories through mobile apps or other mass communication modes</li> </ul>  |

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## List of Abbreviations

| APMC | Agriculture Produce Marketing Committee                          |
|------|--|
| BMZ  | German Federal Ministry for Economic Cooperation and Development |
| °C   | Degree Celsius   |
| CAS  | Coping and adaptation strategies                                 |
| CCA  | Climate Change Adaptation  |
| CRM  | Climate Risk Management  |
| DoA  | Department of Agriculture  |
| DoH  | Department of Horticulture                                       |
| DEST | Department of Environment, Science & Technology                  |
| FIG  | Farmer Interest Group  |
| FPC  | Farmer Producer Company  |
| FPO  | Farmer Producer Organisation                                     |
|      |  |

| FSG          | Farmer Study Group  |
|--------------|---|
| GIC          | Green Innovation Centre for the Agriculture and Food Sector                   |
| GoI          | Government of India   |
| KVK          | Krishi Vigyan Kendra  |
| NFSM         | National Food Security Mission  |
| MGNREGS      | Mahatma Gandhi National Rural Employment Guarantee Scheme                     |
| MoAFW        | Ministry of Agriculture and Farmers' Welfare                                  |
| MoEFCC       | Ministry of Environment, Forest and Climate Change                            |
| MIDH         | Mission for Integrated Development of Horticulture                            |
| MT           | Metric Ton  |
| NABARD       | National Bank for Agriculture and Rural Development                           |
| PMPBY        | Pradhan Mantri Phasal Bhima Yojana  |
| RKVY-RAFTAAR | Rashtriya Krishi Vikas Yojana -   |
|              | Remunerative Approaches for Agriculture and Allied Sector Rejuvenation scheme |
| SAPCC        | State Action Plan for Climate Change  |
| SC/ST        | Scheduled Caste or Scheduled Tribe  |
| SHG          | Self-Help Group   |

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