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THE GIRAFFE'S VIEW

Conversations on technology, risk, and innovation

Rose Goslinga on leadership and scaling farmer resilience

A conversation with Srikanth Madani, Head of Innovation, EMEA



In this conversation

For smallholder farmers, a single drought can undo years of progress — and traditional insurance has rarely been designed for customers who can afford only a few dollars a season.

In this conversation, Rose Goslinga explains how Pula measures harvests at scale to insure farmers against systemic risks, why renewal rates are the truest test of a product, and how a field force built for insurance became the basis for a new business in supply-chain traceability.

Conversation guest



Rose Goslinga

President and Co-Founder, Pula Advisors

Rose Goslinga is the Co-Founder and President of Pula, an agriculture insurance and technology company, where she drives strategic partnerships and expansion into new markets.

Passionate about financial inclusion, she has pioneered the development of insurance products tailored for smallholder farmers. Before Pula, Rose led Kilimo Salama, an initiative that brought weather index insurance to farmers in East Africa. She is a recognized thought leader in agricultural insurance and climate resilience.

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Date of conversation: 30 October 2025

Broad themes of conversation: Leadership; Agriculture; Index-linked products; Public-Private-Partnerships

Srikanth: *Rose, thank you for making the time. Would you please introduce yourself?*

Rose Goslinga: My name is Rose Goslinga. I'm the co-founder and president of Pula, an agritech firm. I'm an economist by training. I'm originally from Holland, but I grew up in Tanzania until I was ten. After university in Holland and later the UK, my first job was at the Ministry of Agriculture in an East African country, where I was in charge of budgets — mostly because I was decent with Excel and it was a small ministry.

Srikanth: *You are a successful entrepreneur strengthening food security. Could you talk about your journey?*

Rose Goslinga: So, it was the early 2000s and my boss had launched a very ambitious plan to start a green revolution in our country, like importing improved seeds and fertilizer — things, for example, that Brazil did at scale in the 1970s. I first found out about her plan when I saw a new 15-million budget line that had popped up.



An international financing agency wanted to know why we were spending that kind of money. I recall someone asking her, "It's great you want to feed your people, but what if it doesn't rain?".

My boss joked that she'd pray for rain — but afterwards, in the car, she turned to me and said: "Rose, you've always liked finance. Do you think we can buy insurance?".

So that's how I got into insurance. After doing a local pilot in 2006, I joined a Swiss agricultural technology company and built their agriculture insurance program from 185 to 185,000 farmers, and about ten years ago I started Pula.

What drives me is that insurance gives farmers dignity. You pay for a service instead of waiting for a handout. And I love it when we can get payouts to farmers quickly — so I'm always looking at how technology can help speed that up.

> "Insurance gives farmers dignity. You pay for a service instead of waiting for a handout."

Srikanth: *The word dignity resonates with me. In your TED talk, you mentioned "the year of the cup". Could you explain what you meant by that and how that has shaped your thinking?*

Rose Goslinga: Yes, it's a powerful reminder that risk in agriculture is not new. With "the year of the cup", I was referring to a devastating drought in 1984 in this region. Farmers would say that the entire harvest that year fit not into thousands of bags of produce but into a small maize-measuring cup, known in Swahili as a goro-goro.

I think that these kinds of catastrophic years, like the Dust Bowl drought in the US in the 1930s, shape behavior for years afterwards: people invest less, they protect themselves — but that also holds them back from growth.

What drives us is: what do we need to build — coalitions of insurers, reinsurers, governments, and technology players — so that big systemic risks can actually be carried? Natural catastrophes can't be held by one player.

Srikanth: *Let's talk about the core elements of Pula's approach in this regard — and how you keep costs low enough to serve smallholder farmers.*

Rose Goslinga: It's very, very hard to serve smallholder farmers with traditional insurance. In some Western countries, an average farmer might have 120 hectares and pay around 15,000 USD per season. We serve farmers with around 0.9 hectares of land, and they might pay 6 USD. At that price point, you can't visit every single farmer two or three times a season.

That forces a completely different operating model. Now, Africa has a tremendous amount of rural youth and labor. And these days, they all have one thing — a smartphone, right? And given the piece of technology they already have in their hands, we have an application that enables these youth to become what effectively are loss assessment surveyors for us.

> "When farmers can only afford a few dollars, you have to rethink the operating model. In Africa, rural youth with smartphones make it possible to build a distributed field network."

Srikanth: *That's a brilliant operational choice. Could you walk us through how your index-based insurance product works in practice — and how you establish the yield benchmarks that determine potential payouts?*

Rose Goslinga: We take a random sample of the insured farmers and define thirty specific farmers in a given ecology who need to be visited. Our staff goes there and measures their harvests, and that data gives us the average yield in that area. This lets us cover big, systemic risks — droughts, floods, hurricanes, locusts — without trying to insure every tiny idiosyncratic difference between individual farms.

The key data point is yield, but we collect multiple points to support verification. We use something called "crop cutting experiments," a method developed decades ago by intergovernmental agencies. You set a random 5-by-8-meter plot within a field — not at the edges where yield tends to be lower, and not exactly in the center, where it tends to be higher. You then harvest what's in that sampling plot and weigh the crop. We typically record an initial wet weight — that's when it typically has a lot of moisture and is soft to bite — and then a dry weight later, and it's the dry weight that becomes the core yield metric.

We also capture supporting evidence: GPS, photos, the farmer's presence and signature. That matters because these datasets can sit behind very large claims. Our largest claim in Zambia was 35 million USD — any insurer will scrutinize data behind a claim of that size, and they should.

Srikanth: *Did you have situations when a given farmer was not happy with the outcome?*

Rose Goslinga: In the first couple of years, we used weather stations to measure rainfall as a proxy for yield. We sometimes had people grumbling about the weather station not being literally on their farm. Just having it in their region wasn't enough for them.

Also, with a rainfall-based index, farmers often felt a mismatch between their harvest and what the proxy suggested it might be — what is called basis risk, as you know — and they simply wouldn't renew. With a pure weather index, either with weather stations or with satellite data, our renewal rate was around 15%. With yield measurement approaches that align better with lived outcomes and with visible field presence, renewal is dramatically higher — for us it's around 80%. Renewal rates tell you the truth.

We also don't generally sell one-by-one to individual farmers. We work through organizations and programs that group farmers — often governments, banks, or input subsidy programs — because of unit economics, and also because groups create accountability.

> "Renewal rates tell you the truth."

Srikanth: *You've built a large field footprint. How do you train those thousands of agents? Also, from photos on your website, I got the sense that many of them were wearing uniforms. Was that a deliberate choice?*

Rose Goslinga: First of all, globally, agriculture insurance is very often linked to the state. I often say insurance is the quiet foundation of modern agriculture. Without it, it's hard to build sustainably, because one shock can wipe out the progress you've made.

So, for extension officers — the government agricultural advisors who work directly with farmers — we do a lot of in-person training during roadshows. We usually sell through government or collect our premiums through government. So, government is also the first touch point for farmers in case they have questions. That's why you want the extension officer to be aware of what is part of the insurance package.

For others, we also use digital channels and voice recordings because they're cost-effective at scale.

Yes, uniforms and badges are deliberate. A young person calling a farmer and saying "I'm coming to your field to measure yield" needs to be clearly identifiable. Farmers worry people will steal their crop. Also, in some places, security risks for our personnel are very real. Clear identification helps protect both farmers and our agents, and it builds trust in the process.



Srikanth: *Pula also covers livestock. Could you talk about your hybrid approach there — combining parametric signals with elements of indemnity?*

Rose Goslinga: Livestock is different. Parametric signals like drought can be measured well through satellite indicators. But if you only cover drought, many pastoralists will say: "If there's drought, I move my herd — I don't stay in place." And they're also very concerned about other risks like disease and banditry.

So, we've been piloting hybrid approaches. For example, identifying insured animals with an ear tag, and then using field agents — again leveraging smartphones and surveys — to verify and document losses. Usually, banditry impacts more than one person and that's something we check for. That helps keep costs down versus relying on scarce, expensive specialists like veterinarians for everything.

The hardest part we haven't fully solved is distribution and payment mechanics at scale. With crops, we've found strong embedded distribution structures. In livestock, the right distribution channel can be trickier depending on local norms, finance access, and what kind of product structure people will accept.

Srikanth: *You work a lot with governments. What advice would you give entrepreneurs trying to build public-private partnerships in complex environments?*

Rose Goslinga: Public-private partnerships take time. Government is not one person, government is institutions. You need researchers aligned, distribution partners aligned, procurement aligned, economists aligned. On top of all that, agriculture is seasonal, whereas government budgets are often annual, and that means you can miss their budget timelines.

What has been really powerful for us is partnering with philanthropic institutions. If we get funding for a pilot, that helps a government to try something, see results, and then justify a budget allocation in a subsequent cycle.

You also need resilience: elections happen, ministers change, sometimes there's major societal disruption. As a business, you need to diversify — across regions and countries — and you focus on technocrats and institutional continuity, not only the political leaders.

Srikanth: *The European Union's Deforestation Regulation requires that products such as wood, cattle, coffee, and chocolate come from land that has not been recently deforested. Could you talk about how you are bringing transparency to these supply chains?*

Rose Goslinga: The EU deforestation regulation is about being able to show at the last mile — "Where did that coffee come from?".

Our insurance work requires a large field force and strong data controls, as I mentioned. The traceability problem also demands last-mile, high-quality field data at speed and scale — mapping farm boundaries by an agent using GPS, collecting evidence, ensuring compliance. We took a capability that we had built for insurance and applied it to compliance and transparency — and we can do it fast because we're used to tight seasonal timelines.

Certainly, we had to adapt some of our processes, but the key requirements were already very much in place. Instead of maize, we're looking at coffee. We managed to deliver the service at a third of the price point of any of our closest competitors, I think, and we could work at ten times the speed.



Srikanth: *That's a great example of a business model pivot. Finally, what is it that keeps you excited about coming to work every day?*

Rose Goslinga: I would say, for any entrepreneur, what motivates you on a daily basis — is your team.

Yesterday I had a hard day. I told one of my team members about it this morning. She responded immediately, "I saw this funny thing earlier. I think it will make you laugh."

Entrepreneurship has hard days — your co-founders, the people that you start the business with, your "tribe," are what pull you through them.

About The Giraffe's View

The Giraffe's View is a long-form leadership conversation series featuring investors, founders, academics, and corporate leaders shaping the future of technology, risk, and innovation.

Each conversation is lightly edited for clarity, while preserving the guest's original voice and intent.

These conversations are independent in spirit and reflect the personal views of each guest. They should not be interpreted as representing the official position of Sompo or its affiliates.