



RESEARCH PROGRAM ON  
Climate Change,  
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Food Security



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## Mobile phone app launched to strengthen new insurance scheme for India's farmers

*Faster delivery of data on crop damage expected to speed settlement of insurance claims*

**NEW DELHI, INDIA**, 20 September 2018 – Against a backdrop of worsening vulnerability to climate-related risks in India's agriculture, the International Water Management Institute (IWMI) is launching a mobile app, called AgRISE, in support of a new national agricultural insurance scheme – Pradhan Mantri Fasal Bima Yojana (PMFBY). The scheme aims to provide more than half of Indian farmers with crop insurance within the next 2-3 years. Mr. Ashish Kumar Bhutani, Joint Secretary to the Government of India and CEO of PMFBY, Ministry of Agriculture, presented the new app today at the [5<sup>th</sup> Asia Agriculture Insurance Conference](#).

Relying on satellite and climate data, combined with field data on crop yields, AgRISE (Agricultural Remote Sensing-based Insurance for Security and Equity) delivers a crop health card, which enables insurers and government agencies to estimate crop damage and overall insured losses quickly and reliably for all of India's major crops. Based on the latest geospatial technology (Google Earth Engine and Open Data Kit for field data collection), the tool will strengthen the implementation of PMFBY, reducing costs and facilitating the whole process.

'The sheer scale on which PMFBY must be implemented poses a major challenge for both the government and insurance industry', said Dr. Giriraj Amarnath, leader of IWMI's Water Risks Research Group. 'Especially daunting are the tasks of making reliable data available to verify yield losses and carrying out more than 2.5 million crop observation experiments across a vast area. AgRISE is expected to speed data collection and verification, leading to faster settlement of insurance claims.'

When natural disasters occur, the app will deliver an assessment of their impact in terms of reductions in crop area, yields and production, offering data as well as photos and videos from specific sites, Dr. Giriraj explained. The app will also provide weekly flood and drought severity maps to help policy makers plan relief efforts, based on estimates of expected crop losses.

'A major advantage of AgRISE is that it shares information with potential users in an easy-to-understand format', said Dr. Giriraj. 'This will enable the government and insurance industry to ensure that stakeholders in PMFBY have ready access to reliable information on crop yield losses for claim settlement.'



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Despite large investments in India's irrigation infrastructure, rainfed agriculture accounts for about 58% of the country's total cultivated area, making the sector highly vulnerable to climate and other shocks. India's crop insurance program is the world's largest, with more than 25 million farmers insured. But delays in the payment of claims are a major issue, and according to the World Bank, 85 million farmer households remain uninsured. Expanding coverage is essential for helping farmers improve their productivity and strengthen food security in the face of future climatic risks.

IWMI developed AgRISE as part of a wider effort to help Indian partner organizations create more comprehensive strategies for managing agricultural risk. The Institute has carried out this work through the CGIAR Research Programs on Water, Land and Ecosystems (WLE) and Climate Change, Agriculture and Food Security (CCAFS), with support from the CGIAR Fund donors and Bajaj Allianz General Insurance Company Limited (BAGIC).

'IWMI's expertise in analyzing satellite images, coupled with the front-end delivery mechanism, should enable AgRISE to provide great technological support for transparent and efficient settling of claims to farmers affected by natural disasters', said Mr. Ashish Agarwal, Senior Vice President and Head – Agribusiness, BAGIC, Pune, India.

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The **International Water Management Institute (IWMI)** is a non-profit, scientific research organization focusing on the sustainable use of water and land resources in developing countries. Headquartered in Colombo, Sri Lanka, with regional offices across Asia and Africa, the Institute works with governments, civil society and the private sector to develop scalable agricultural water management solutions that have a real impact on poverty reduction, food security and ecosystem health. [www.iwmi.org](http://www.iwmi.org)

The **CGIAR Research Program on Water, Land and Ecosystems (WLE)** combines the resources of 11 CGIAR centers, the Food and Agriculture Organization of the United Nations (FAO), the RUAF Foundation, and numerous national, regional and international partners to provide an integrated approach to natural resource management research. WLE promotes a new approach to sustainable intensification in which a healthy functioning ecosystem is seen as a prerequisite to agricultural development, resilience of food systems and human well-being. This program is led by the International Water Management Institute (IWMI) and is supported by CGIAR, a global research partnership for a food-secure future. <http://wle.cgiar.org>

The **CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS)** is a strategic partnership of CGIAR and Future Earth, led by the International Center for Tropical Agriculture (CIAT). CCAFS brings together the world's best researchers in agricultural science, development research, climate science and Earth System science, to identify and address the most important interactions, synergies and tradeoffs between climate change, agriculture and food security. <https://ccafs.cgiar.org>