

Govt to deploy technology for timely settlement of crop insurance

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The Agriculture Ministry has formed two committees: one to oversee the nationwide adoption of technology-based crop yield estimation, and the other to standardize and improve meteorological data infrastructure. According to officials, the approach will eliminate crop loss and damage estimation delays and facilitate the fast processing of farmer claims.



The Ministry stated in two separate notices released on October 21 that panels will be led by the director of the Mahalanobis National Crop Forecast Centre (MNCFC). The committees would include representatives from the governments of Maharashtra, Odisha, Andhra Pradesh, and Rajasthan, in addition to specialists from other departments and organizations at the Centre.

According to a senior official, following paddy and wheat in 2020-21, the Agriculture Ministry has agreed to conduct additional pilot studies, this time on non-cereal crops, for gram panchayat level yield estimation of current Kharif crops and rabi harvest (March-April) next year, according to a senior official.

'These studies will aid in the analysis of challenges that will need to be addressed when the pan-India implementation of technology-based yield estimation begins in 2023-24,' added the official. He stated that the yield estimation group has been requested to provide its report within 45 days. According to the official, it would establish standard operating procedures (SOP) and enlist technology implementation partners (TIPs) from which states must choose one.

Panel assignments

The committee, which will also be led by the director of MNCFC, has been tasked with assisting the Ministry in the development of the proposed Weather Information Network Data System (WINDS), which will see the implementation of a nationwide network of automatic weather stations (AWS) and automatic rain gauges (ARG). Weather data such as rainfall, temperature, and humidity are critical in calculating crop output under weather-based crop insurance schemes such as the Pradhan Mantri Fasal Bima Yojana (PMFBY).

According to officials, there has been a delay in yield estimation, which has resulted in a land assessment of agricultural damage and the acceptance of claims by insurance companies. The use of drones and satellite mapping will help to reduce the delay because yield estimation will be more accurate.

‘The pilot studies have demonstrated that when technology is employed instead of doing it manually using normal techniques, the accuracy level is 90-95 percent,’ said the CEO of an agritech company whose firm had completed some wheat and rice pilots for the MNCFC.

Unaffected by manipulation

‘One important feature is that technology will be free of manipulation and may always be disputed through human verification, whereas whatever manually-done yield estimate is final,’ the official said.

Over 49 lakh farmers in Madhya Pradesh received crop insurance claims totaling ₹7,618 crores under the flagship Pradhan Mantri Fasal Bima Yojana (PMFBY) in February 2022 only after the State government finalized the production statistics for the 2020 Kharif crops, harvested in October-December.

The yield estimation will also assist the government in validating the countrywide crop output estimate, according to the official, who also stated that the government is working on integrating data supplied by commercial agencies with official information. In July, Agriculture Secretary Manoj Ahuja emphasized the importance of government-industry collaboration in exchanging crop estimate information for better results.

Source: <https://agrinews.in/govt-to-deploy-technology-for-timely-settlement-of-crop-insurance/>