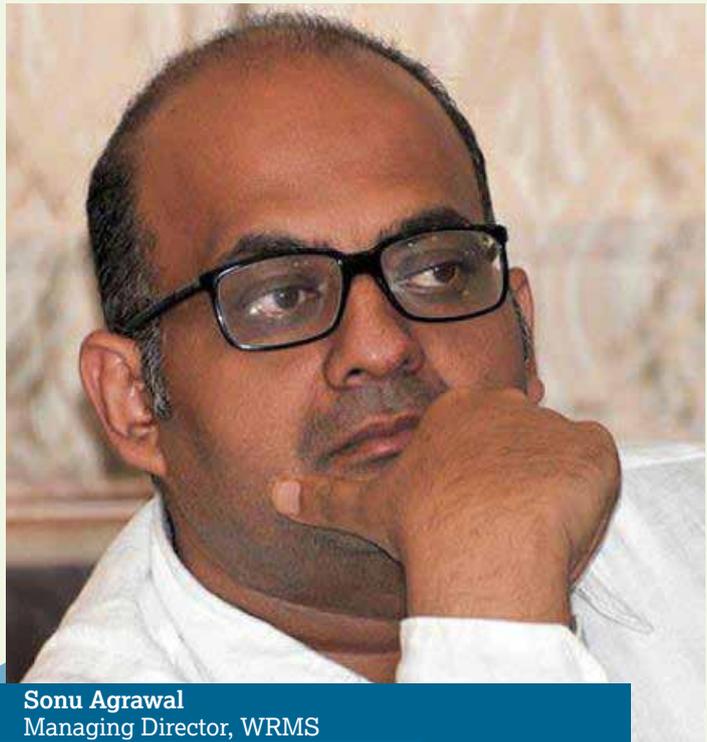


# Risk Management benefits farmers by ensuring steady production



**Sonu Agrawal**  
Managing Director, WRMS

Weather Risk Management Services (WRMS), an agri sector company, is benefiting the farmers through its agriculture services and insurance schemes. In an exclusive interview with **Mohd Mustaquim**, its Managing Director, **Sonu Agrawal** elaborates the operations of the company with its various verticals

**What are the major areas of operations of WRMS, especially for agriculture sector?**

Weather Risk Management Services majorly focuses into two verticals in agriculture sector – Agricultural Services and Agricultural Insurance. The company helps the farmers to access insurance services so that he can cover his unforeseen risk in agriculture. This also helps in improving income stability of the farmers make agriculture more sustainable for them.

**Due to erratic weather, the farmers have been suffering from its vagaries, thus, weather risk management becomes a very important factor for the agriculture sector, so how has been the impact of your weather risk management services?**

Impact of our services are many. Through farm services, we

improved farmers’ confidence, improved income stability through adoption of practices that can minimise farmers’ risk and ensure steady production. By optimising agriculture processes and providing market access to the farmers , we are playing a role of catalyst in doubling their income. Impact of our insurance services is very positive and a large number of farmers got benefited. WRMS has left an indelible footprint on the lives of a number of farmers till date by minimising their crop loss risk to a large extent.

**How many farmers are getting benefited from your weather risk management services and in what geographical areas?**

We are expanding rapidly. We operate in 22 states now. Baring Jammu & Kashmir, Kerala and a few North Eastern states, the company is present in almost

every state. Millions of farmers are getting benefited through our services. For example, through farm services, over 15,000 farmers got benefited directly. Crop insurance covered over 3 million farmers.

**What potential do you see in the usage of Geospatial technologies and remote sensing in agriculture sector?**

There is a lot of potential in the field. Weather Risk is already using geospatial technologies and remote sensing to map the field, gather soil information, crop nutrition statistics like chlorophyll, organic matter and moisture. Even crop diseases can be effectively judged through these technologies.

**How do these technologies monitor standing crops and analyse weather risk? Also brief us in the context of WRMS' services.**

Geospatial data is gathered through the WRMS owned weather stations which collect many vital weather statistics like temperature, rainfall, humidity and also soil moisture. Weather Risk uses the remote sensing data to monitor crop information like overall plant health and diseases. They are also currently developing an integrated solution to project water requirements and availability in any defined area. Geo-spatial technology and Remote Sensing helps the farmer by providing him with prior information regarding the crop health. Plot soil properties, disease impact, bad weather impact on crops are also available. It also provides the crop production estimation before harvesting.

**Education is a big roadblock in the application of such highend technologies, what is the way out?**

From the field experience, WRMS has seen that the receptivity and



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eagerness among farmers to learn is always there. The main issue has been that the real needs of the farmers have been mostly misunderstood and hence the right solutions have not been presented. Weather Risk has made considerable progress in the field only because of its understanding of the farmer and his real needs.

**What methods do you apply for disseminating agriculture information services and how do they help farmers?**

WRMS reaches out to the farmers mainly through its multiple

verticals of business. Our strong field team is always in contact with the farmers and provides them with all relevant information. We have a comprehensive farm services portal called 'my farm info' and an insurance solution named 'weather secure pro' which have all details to help the farmers both with farm support and crop insurance.

**Tell us something about your Accufarm services?**

Advanced Precision Farming Solutions implemented by Weather Risk Management Services to help the farmers to get the insights of different technologies, analytics and risk management practices. Majorly, precision farming, risk management crop production, social impact assessment, ICT integration and output management are the main elements of this technology. It aims in optimising returns on inputs and also on preserving scarce and natural resources. Various testings are involved in Accufarm technology that includes Soil and pH testing, pathogen load test, and crop modelling using climate, and soil information. Accufarm services also helps in pest management and weather forecasts.

**What are the biggest challenges do you face in providing these services and how do you tackle them?**

The biggest challenge is to tackle with the operational problems. We use a strong field team and better field to technical team coordination to achieve this. We need to further expand the reach of services to benefit all farmers. We are also developing the next level of restructured datasets for weather information to create a trans-generational impact in the field of agriculture information. **R&M**