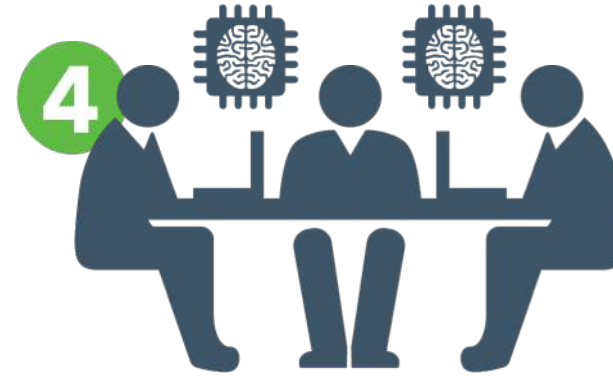




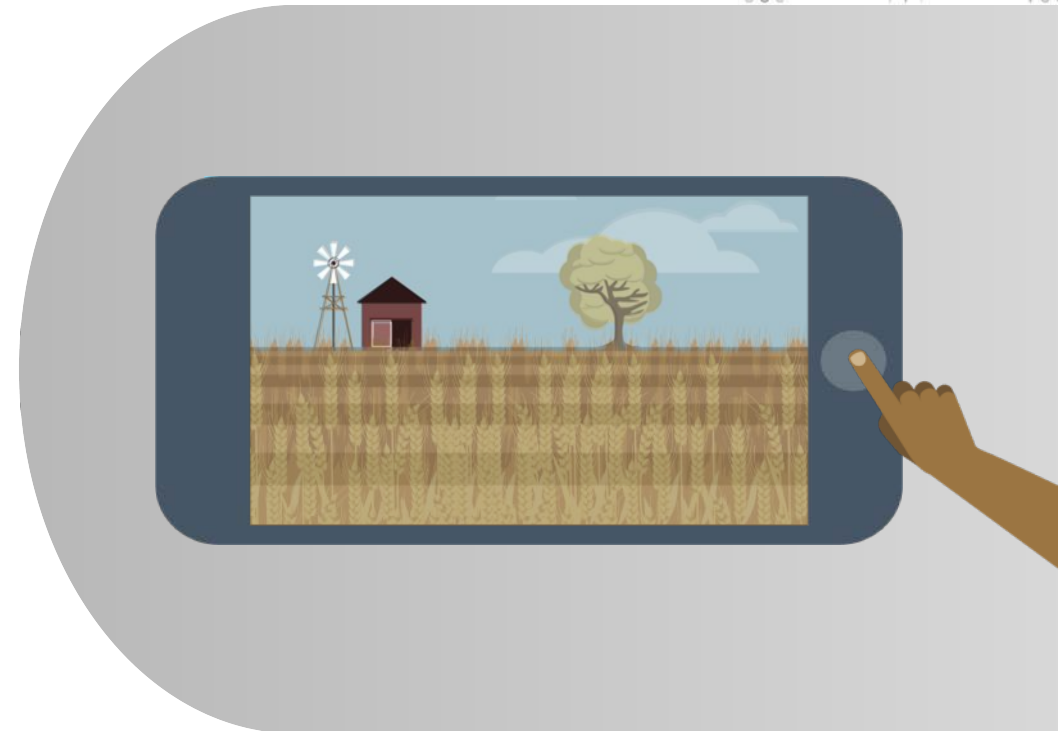
**SEEING is
BELIEVING**

Seeing through a farmer's eyes



5

Degree of damage				
	0-19% (none/mild)	20-49% (moderate)	50-74% (severe)	75-100% (extreme)
% of sum insured	0%	35%	65%	100%



101
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110
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001
100
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Smartphone Pictures
from Farmers

+



Crop
Profiles

+



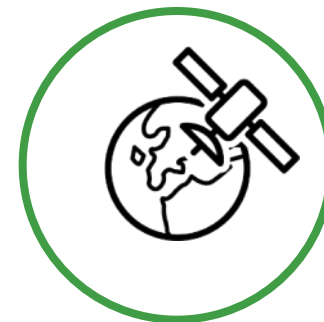
Soil
Data

+

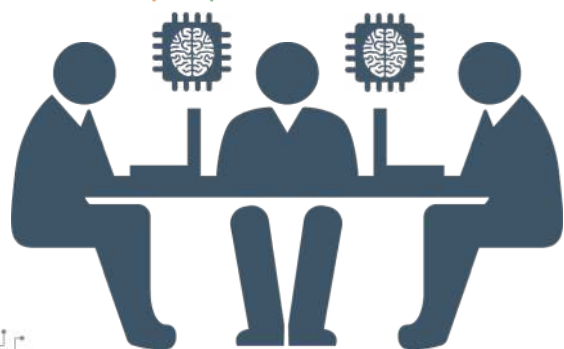


Weather
Data

+



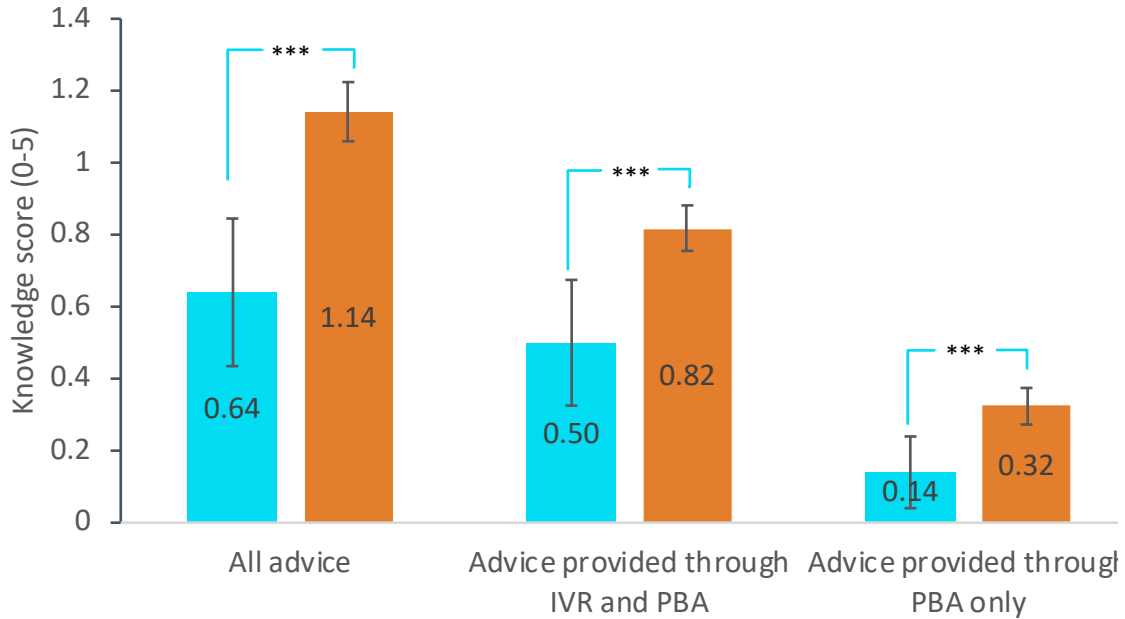
Satellite
Images



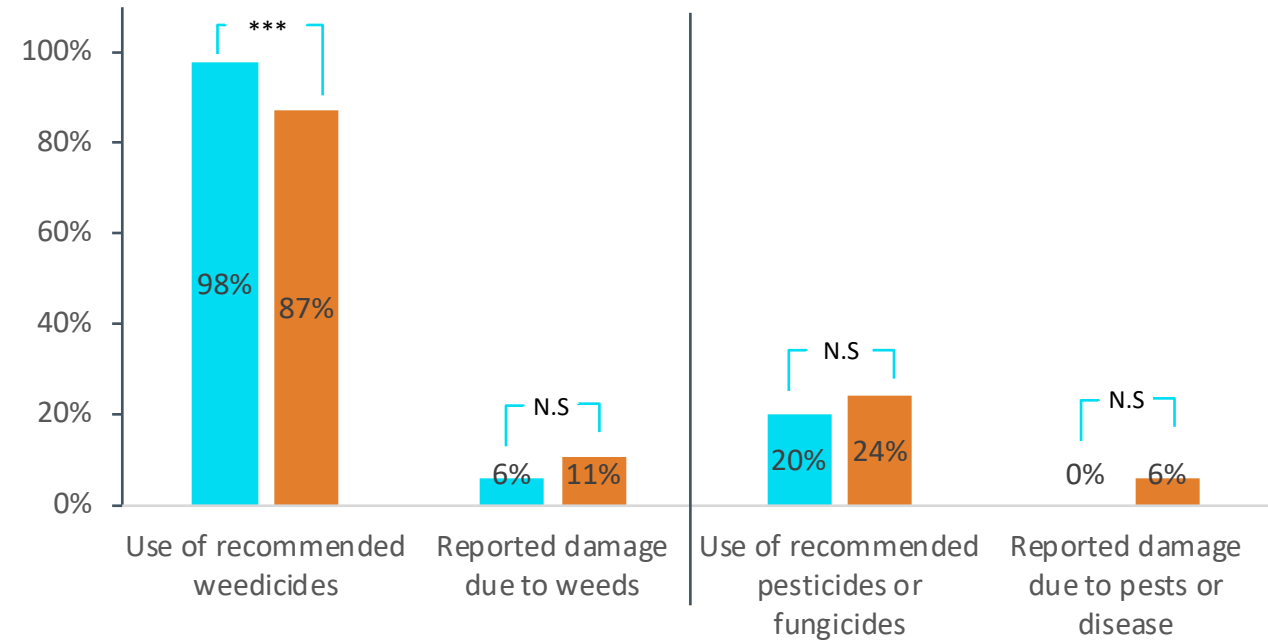
Personalized
Advice



Does PBA increase ownership and take-up of advisory?



PBA improved knowledge of recommended practices

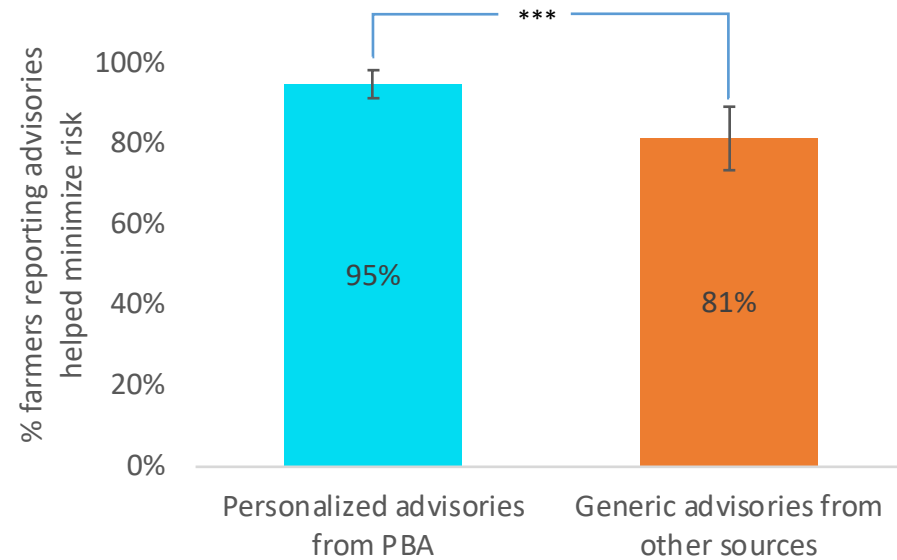


PBA did not have a strong effect on adoption of recommended practices

Note: The comparisons between bars are based on tests of means between groups. *** indicates statistical significance at the 1 percent level. 'N.S' indicates lack of statistical significance at conventional levels.

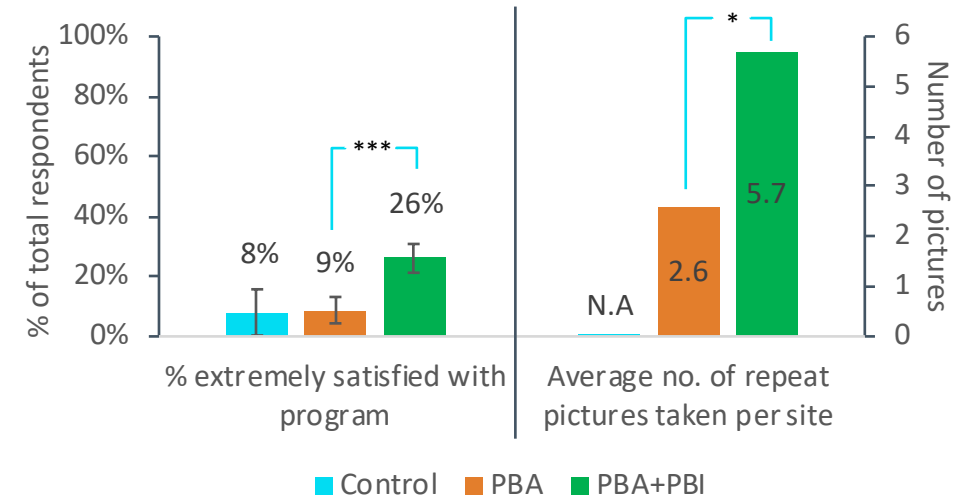


Can PBA complement insurance?

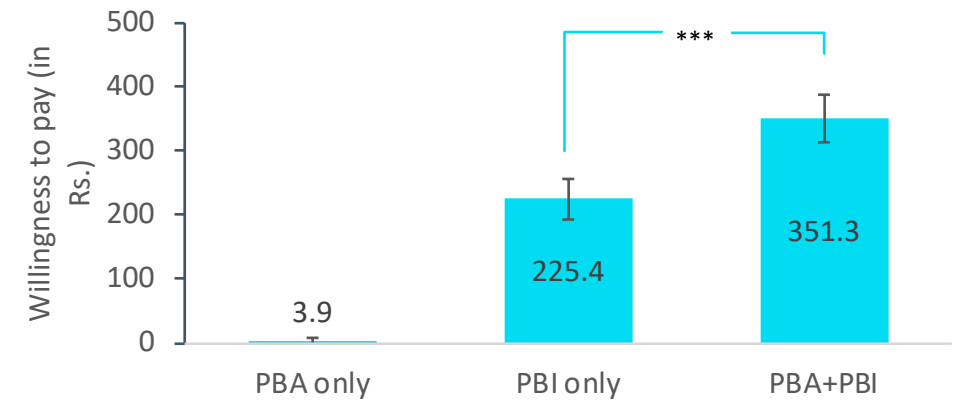


Participants recognize PBA helping minimize risk better than other sources

Note: The comparisons between bars are based on tests of means between groups. *** indicates statistical significance at the 1 percent level.



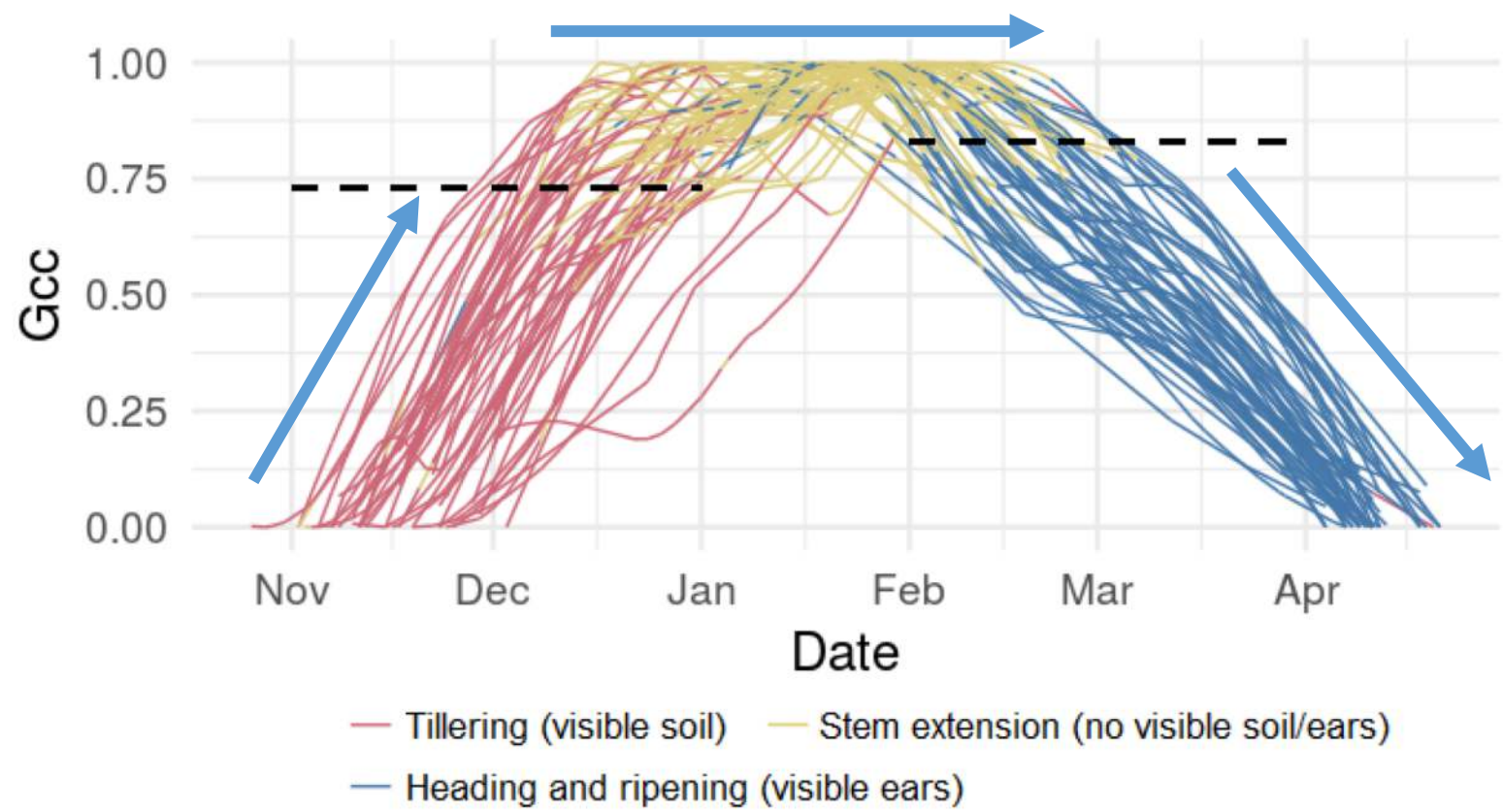
Providing PBI improves farmer engagement and satisfaction with advisory service



Higher willingness to pay for bundled product reveals synergies between insurance and advisories



Picture greenness helps identify crop growth stage, enabling personalization and increasing value and timeliness of advice



Note: 'Gcc' stands for green chromatic coordinate, with its value normalized by the maximum gcc for the site. See details in Hufkens et al. (2018)



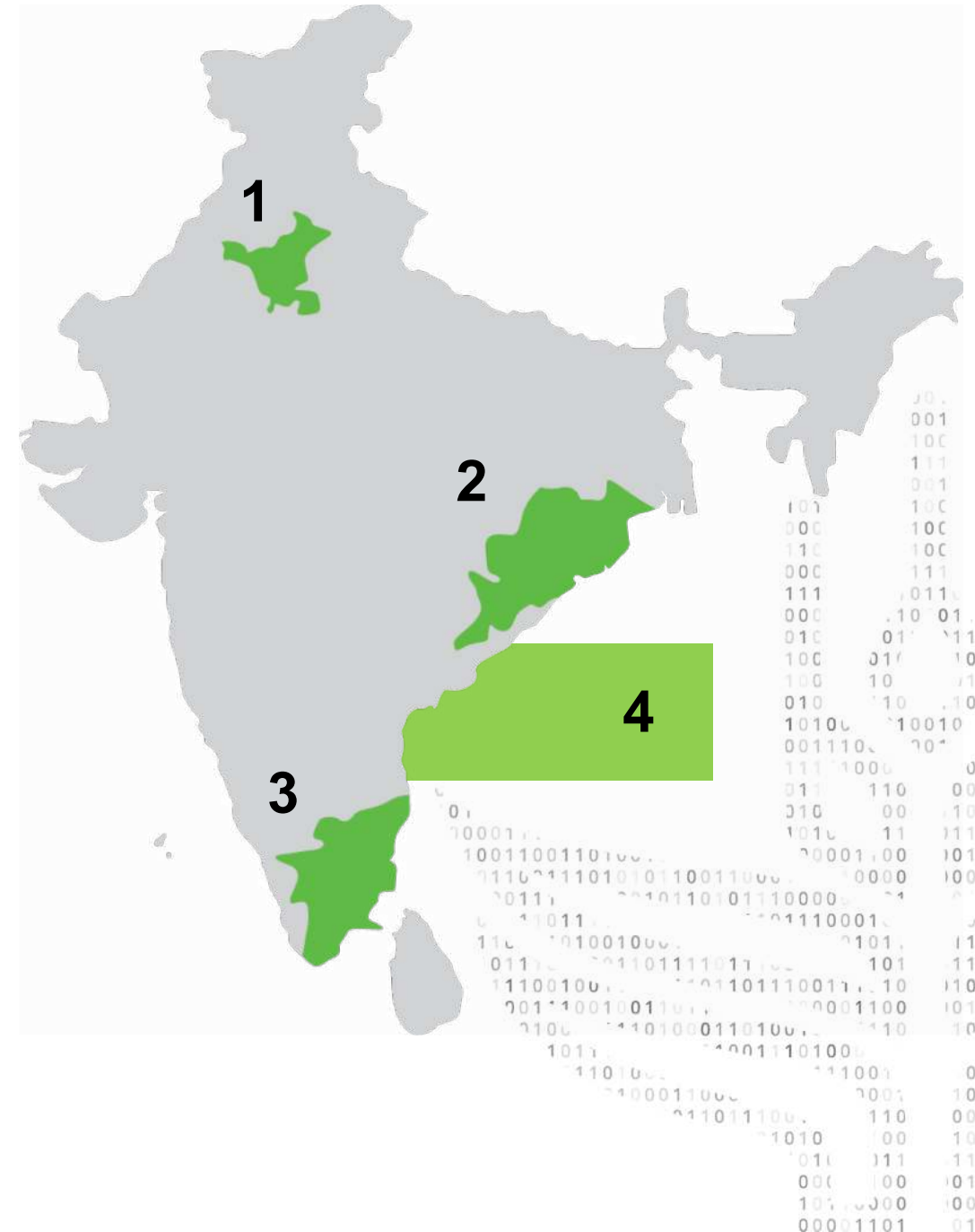
Scale-Up Plan

1 STATE OF HARYANA (0.74 million)
Scale-up model: Commercial, retail approach

2 STATE OF ODISHA (1.77 million)
Scale-up model: Link with digital crop registry

3 STATE OF TAMIL NADU (0.6 million)
Scale-up model: Link with digital crop registry

4 ALL INDIA
Scale-up model: Couple with national insurance scheme (PMFBY)



Scale-Up Potential

Importance of the issue

Improving food security and resilience from climate change, potentially reaching up to 4.1 million smallholders

Benefits for adopters

Tangible, high-quality risk management services; large potential to improve profitability and resilience

Benefits for value-chain

Improved monitoring, reduced risk, and lower costs across the value chain

Credibility and observability of innovation

Rigorous evaluation identified key synergies in our approach, leading to a committed consortium for scale up

Ease of adoption

Easy to understand, user-friendly protocol with direct farmer engagement, leveraging their own smartphones

Enabling environment

Large national insurance scheme, with strong existing incentives to provide low cost, high quality insurance



Thank you!



Platform for
Big Data
in Agriculture

bigdata.cgiar.org

