

# WRMS SecuFARM STORIES



## DESPITE SUFFERING MASSIVE CROP LOSS, CUMIN FARMER WAS UNAFFECTED

VILLAGE RAMPARA, PATAN DISTRICT, GUJARAT

At a fee of INR 2,280 per acre, Hamirbhai managed to secure a sum of INR 72000.



**“ I will always take the SecuFarm service because of the income protection that it offers**

Hamirbhai Thakor is a cumin farmer in the Rampara village of Gujarat’s Patan district. He is the only earning member of his 7-member family.

Hamirbhai avoided falling into a debt-trap last Rabi season. He was able to secure his income despite 60% of his crop being destroyed due to untimely rainfall just before the harvesting period.

Farmers in the Patan district of Gujarat largely depend upon the cumin crop to earn their livelihood. In fact, more than 70% of the total sown area in the Rabi season is under cumin cultivation. But unforeseen natural calamities & yield fluctuations had been resulting in income fluctuations for the farmers.

And though multiple government-run insurance schemes have long been present for this purpose, these offer only village-level cover that often fails to adequately protect the farmers’ interests. Moreover, the existing crop insurance products come with long compensation payout time periods, making them unviable for farmers like Hamirbhai who have taken loans to fund their agricultural activities.

Hamirbhai was consequently looking for ways to secure his income. It was then that he came to know about WRMS SecuFarm — a smart & sustainable farming solution that provided income guarantee to the farmers.

WRMS SecuFarm solved Hamirbhai’s problems on two fronts — it promised to help him augment his yield through a smart and sustainable package of practices; as well as provide a monetary compensation for crop loss in case of a natural calamity.

Hamirbhai received regular alerts regarding weather conditions & crop diseases, accompanied by farm level advisories on how to tackle these challenges on the SecuFarm application loaded on his phone. This was supplemented by on-ground crop health monitoring by WRMS surveyors.

Hamirbhai fully adhered to this package of smart & sustainable farming practices. However, on 26th Feb 2019, there was rainfall that adversely affected the crops. When the crops were harvested on 13th April, it was found that Hamirbhai had lost more than 60% of his yield. It was at this point that the crop loss compensation plan clicked in and within 30 days, he was compensated basis his actual cost of cultivation.

Hamirbhai was secured under SecuFarm offered by WRMS. At a marginal fee of INR 2,280 per acre, he was entitled to a maximum compensation of INR 72,000. Thus, on facing a loss of 60% of the yield, he received a compensation of INR 44,249 and in a time span as short as 30 days. Had he not been protected by WRMS SecuFarm his compensation would have been only INR 6,500, 85% lower than his current compensation.

This compensation payout helped him pay the EMIs for the loan, bear the cost of cultivation for the next season, and manage 3 square meals for his family.

## What Is SecuFarm?

### 2.0 OF SMART FARMING

SecuFarm is the world’s first smart & sustainable farming solution that provides an income guarantee to the farmers. It is a solution that promises to democratize the benefits of Smart Farming across India’s farmers, in a sustainable way.

## SecuFarm Highlights

**2500 acres**

Area Covered

**3000**

Farmers Secured

**100**

Compensation Payout

**2200**

Yield Enhancement

**700**

Currently Active

**INR 80,000,000**

Income Secured

**INR 160,000\***

Compensation Paid

*\*Doesn't include compensation for the current season*

## New Features

SecuFarm provides a near-real-time farm-level tracking of crop status, irrigation level, soil moisture levels, disease or pest attack, and final yield on the dashboard