



RESEARCH PROGRAM ON
**Climate Change,
Agriculture and
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For more information contact:

Nitasha Nair (n.nair@cgiar.org, mobile: +91 9724310654)

PRESS RELEASE

Space technology to help develop flood insurance for India's farmers

Experts meet in Patna to discuss new initiative that could “future-proof” one million smallholders

Patna, (August 1, 2015): Representatives from State and Central government agencies , NGOs, private insurance companies, farmers and development partners met today to exchange ideas and expertise in an inception workshop for a new project on developing ‘Index-Based Flood Insurance (IBFI)’. The project aims to develop effective payout schemes to protect low income communities in flood prone area by improving their ability to cope with flood risks. The day long workshop was presided by Dr. C P Thakur, Member of Parliament, Rajya Sabha and was organized by International Water Management Institute (IWMI) and CGIAR research program on Climate Change, Agriculture and Food Security (CCAFS). Speaking at the workshop Dr Thakursaid, “Bihar has suffered a lot due to floods, this kind of product is very much needed. The product should go beyond a scheme and see how it can address overall socio-economic development to reduce poverty”

Many states in India face huge losses due to floods every year. Bihar is the most flood-prone state in the country and has suffered an agricultural loss of almost 22 Billion Rupees in the past twelve years due to flood disasters. In addition to economic and agricultural losses, floods severely impact people and their livelihoods, according to government reports, around 3.3 million people were affected in the state alone due to the floods in the Kosi River in 2008.

The IBFI project is being undertaken in Bihar, India and in Sirajganj and Gaibandha districts in Bangladesh. It aims to integrate technologies like remote sensing images and geographic information system (GIS) along with flood hazard model to develop reliable flood parameters to index insurance. Researchers hope the scientific approach would help in speedy and more effective compensation payouts.

The pilot regions fall in the Ganga, Brahmaputra and Meghna (GBM) river basin region, which is one of the most populated regions in the world with almost 650 million people living there. Climate change and high frequency of natural calamities such as floods has further increased the vulnerability of the poor in this basin. The rivers in these regions create flood problems in their respective basin areas during monsoon months almost every year. As the monsoon season begins, water comes down from the Himalayan hills with enormous force, causing rivers like Kosi, Bhagmati, Ganga, Mahanadi to rise above the danger level. This results in severe floods especially in North Bihar. According to Flood Management



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Information System (FMIS), Muzaffarpur district alone suffered over 3 Million USD loss per year from 2001 to 2012 due to floods.

The workshop served to inform relevant stakeholders on the steps toward the commencement of the full scale project in the pilot regions identified, introduce the project team and establish a key working group made up of government, experts, NGO and private insurance company stakeholders. “Through this project we want to increase the agriculture resilience of the vulnerable farmers in flood prone regions. This is a first of its kind attempt at such a large scale, we are hoping that this project will lead the way for more effective catastrophe insurance in a natural disaster prone region” Said Giriraj Amarnath, Project Leader and Senior Researcher at IWMI.

The workshop was attended by experts by participants from multiple organizations Agriculture Insurance Corporation (AIC), GIZ, Department for International development (DFID), BSDMA (Bihar State Disaster Management Authority), Agriculture Department- Bihar, Flood Management Improvement System (FMISC), National Institute of Hydrology (NIH), Indian Council of Agricultural Research (ICAR), private insurance firms like Bajaj Alliance, farmers and others.

For further information please contact Giriraj Amarnath (a.giriraj@cgiar.org) or Nitasha Nair (n.nair@cgiar.org)

Additional information

- 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. It is headquartered in Colombo, Sri Lanka, with regional offices across Asia and Africa. IWMI works in partnership 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
- 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. www.ccafs.cgiar.org.
- **CGIAR** is a global partnership that unites organizations engaged in research for a food secure future. CGIAR research is dedicated to reducing rural poverty, increasing food security, improving human health and nutrition, and ensuring more sustainable management of natural resources. It is carried out by the 15 centers who are members of the CGIAR Consortium in close collaboration with hundreds of partner organizations, including national and regional research institutes, civil society organizations, academia,



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and the private sector. www.cgiar.org