



Research Article

FARMERS' AWARENESS REGARDING PRADHAN MANTRI FASAL BIMA YOJANA

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Abstract: The research attempts to assess the level of awareness about PMFBY among farmers of Bundelkhand region of Madhya Pradesh. The three districts i.e. Datia, Chhatarpur and Tikamgarh were selected purposively as the three districts are covered under Bundelkhand agro-climatic zone of Madhya Pradesh. The finding reveals most of the respondents had knowledge and understanding about the PMFBY. Regarding association between various independent variables and awareness about PMFBY, it was found that age, mass media exposure and extension agency contact were negatively correlated with awareness about PMFBY whereas scientific orientation was positively correlated with awareness about PMFBY.

Keywords: Awareness, PMFBY

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Introduction

The Government of India has taken many measures to reduce risk and impart greater resilience to agriculture. These include promoting the diversification of cropping patterns, inter-cropping, flood-control, drought-proofing and watershed development for reducing the production risk, and price support through market intervention and futures trading for the purpose of stabilizing prices and hedging risks. It is believed that crop insurance is the only mechanism available to safeguard against production risks in agriculture. Considering this, Government of India had introduced a Comprehensive Crop Insurance Scheme (CCIS) in 1985 and later, a National Agricultural Insurance Scheme (NAIS) in 1999-2000 [1]. But there were some loopholes in that scheme. It was implemented only in 14 states of India. The insurance settlement was handled by the insurance company named, Agriculture Insurance Company of India Ltd. (AIC). Under NIAS, the insurance premium rates were 1.5% to 3.5% of the total sum assured for food crops like pulses, oilseed, cereals, etc. But for commercial crops like cotton and horticulture crops, the actuarial premium rates were charged. The NIAS later was converted into MNIAIS i.e. Modified NIAS. The MNIAIS was also not a successful project as it was applied in six states of India. But this scheme also has not been able to make the expected impact and acceptability. To help farmers cope with crop losses, the Government of India launched its flagship scheme Pradhan Mantri Fasal Bima Yojana (PMFBY) [2]. The present study is an attempt in that direction to study the extent of awareness of farmers about Pradhan Mantri Fasal Bima Yojana.

Material and Methods

The present study was conducted in three districts of Bundelkhand region of Madhya Pradesh. The three districts i.e. Datia, Chhatarpur and Tikamgarh were selected purposively as the districts are covered under Bundelkhand agro-climatic zone of Madhya Pradesh. From each district, two blocks were selected randomly. Thus, total six blocks from three districts were selected. From Tikamgarh district, two blocks namely Tikamgarh and Baldeogarh, from Chhatarpur district, Chhatarpur and Badamalghara blocks and from Datia district Datia and Seondh blocks were selected randomly.

Further, from each block, two villages were selected based on maximum and minimum number of loanee farmers. Thus total 12 villages from six blocks were selected. For selection of respondents, the list of loanee farmers was collected from the respective departments of the district. Ten respondents from each village were selected using simple random sampling method. Thus, total 120 respondents from twelve villages were investigated to collect the data.

Result and Discussion

Awareness of farmers regarding PMFBY

Study shows the information about awareness of PMFBY and the data in the table reveals that 60.83 percent of the respondents had knowledge and understanding about the PMFBY whereas 39.17 percent respondents were not aware about the scheme. Out of three districts the majority of the respondents of Chhatarpur district i.e. 80.00 percent had knowledge of PMFBY whereas from Datia district more than half of the respondents were not aware about the scheme. The source of information through which they were aware of the scheme indicated that out of 73 respondents, majority of respondents 39.73 percent got the information from the banks followed by KVK (28.77%), gram sevak/agriculture department (19.18%), and friends/relatives/neighbours (12.32%) respondents get the information about PMFBY. Further, the respondents were asked about various particulars of PMFBY. Accordingly, respondents were asked about the crops covered under this scheme, benefits of the scheme, risk covered under the scheme, components of insurance, procedure of insuring crops, implementing agency and agency paying compensation. PMFBY is a new scheme operating recently from 2016. Though efforts were made by Govt. of India to cover all the needy farmers, under the notified area and notified crops. The finding in table 3 shows that majority of the respondents were aware about the crop covered under the scheme (mean score = 2.79) and ranked I, about the components of insurance (mean score= 2.71) with rank II. Regarding the risks cover under the scheme, 72.60 percent of the respondents were fully aware (mean score=2.67) about various risks covered under PMFBY, 71.23 percent respondents were fully aware about the procedure of crop insurance (mean score = 2.65), 67.12 percent of the

Table-1 Awareness about PMFBY

SN	Response	Tikamgarh (n ₁ =40)	Chhatarpur (n ₂ =40)	Datia (n ₃ =40)	(N=120) F (%)
		F (%)	F (%)	F (%)	
1	Yes	25(62.50%)	32(80.00%)	17(42.50%)	73(60.83%)
2	No	15(37.50%)	8(20.00%)	23(57.50%)	47(39.17)
Total		40	40	40	120

Table-2 Distribution of respondents according to source of information regarding PMFBY

SN	Categories	Source	(N=73) F (%)
1	Source of information	Banks	29 (39.73%)
		KVK	21 (28.77%)
		Gram sevak/ Agriculture Department	14 (19.18%)
		Friends / family/ relatives	9 (12.32%)

Table-3 Distribution of respondents according their awareness regarding PMFBY (N= 73)

SN	Particular	Fully aware F (%)	Partially aware F (%)	Not aware F (%)	Mean scale value
1	Procedure of getting your crop insured	52(71.23%)	17(23.29%)	4(5.48%)	2.65(IV)
2	Crops covered under this scheme	59(80.83%)	13(17.80%)	1(1.39%)	2.79(I)
3	Benefits is covered under the scheme	49(67.12%)	18(24.68%)	6(8.21%)	2.58(V)
4	Risks covered under the scheme	53(72.60%)	16(21.92%)	4(5.48%)	2.67(III)
5	Implementing agency	48(65.76%)	13(17.81%)	12(16.43%)	2.49(VII)
6	Components of insurance	57(78.08%)	11(15.07%)	5(6.84%)	2.71(II)
7	Agency paying compensation	46(63.02%)	20(27.39%)	7(9.59%)	2.53(IV)

respondents were fully aware about the benefits covered under the scheme (mean score=2.58), 63.02 percent of the respondents were fully aware about the agency paying compensation (mean score = 2.53) and 65.76 percent of the respondents were fully aware about the implementing agency (mean score = 2.49) with rank III, IV, V, VI and VII, respectively. Similar finding was reported by Yasmin and Hazarika (2015) [3].

Relationship of profile characteristics with awareness of farmers regarding PMFBY

To assess the relationship between independent variables with awareness of farmers regarding PMFBY correlation coefficient ("r") values were computed.

Table-4 Relationship of profile characteristics with awareness of farmers regarding PMFBY

Independent variables	Correlation coefficient 'r' with awareness
Age	-0.192 **
Education	-0.071 NS
Category	-0.004 NS
Gender	0.051 NS
Marital status	0.043 NS
Family size	0.064 NS
Occupation	0.287**
Annual income	0.038 NS
Land holding	0.036 NS
Farming experience	-0.014 NS
Interpersonal source of communication	-0.144 NS
Mass media exposure	-0.184 **
Extension agency contact	-0.203 **
Risk orientation	0.077 NS
Innovativeness	-0.091 NS
Achievement motivation	0.018 NS
Scientific orientation	0.217 **
Economic motivation	-0.184 NS

The calculated 'r' value revealed that age, mass media exposure and extension agency contact were found negatively correlated with awareness about PMFBY whereas occupation and scientific orientation was positively correlated with awareness about PMFBY. The findings indicates that education, caste, gender, marital status, family size, annual income, land holding, farming experience, interpersonal source of communication, risk orientation, innovativeness, achievement motivation and economic motivation did not correlate with the awareness of farmers regarding PMFBY.

Conclusion

The main objective of this study is to find out the awareness level about Pradhan Mantri Fasal Bima Yojana among the farmers. Farmers in the selected area were involved in agriculture as their main source of livelihood. Based on the results, it was found that majority of the respondents had knowledge and understanding about different components of the scheme. This may be because of good coverage of the scheme by various channels. However, near about 40 percent of the farmers still were unaware about the scheme. The variables age, mass media exposure, extension agency contact and scientific orientation show the positive relationship with awareness about PMFBY. In this context, an understanding and description of constraints faced by the farmers may serve as a feedback to the planners, policy makers, extension personnel, scientist and development agencies to make suitable strategy in implementation of the scheme.

Application of research: The study serves as an effective tool to assess the awareness of farmers regarding Pradhan Mantri Fasal Bima Yojana. The study was designed to conceptualize the behavior of loanee farmers, in terms of their socio- personal, economic, communication and psychological factors with reference to the awareness regarding PMFBY.

Research Category: Extension Education

Abbreviations: CCIS: Crop Insurance Scheme
NAIS: National Agricultural Insurance Scheme
MNIAS: Modified National Agricultural Insurance Scheme
PMFBY: Pradhan Mantri Fasal Bima Yojana

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Cultivar / Variety / Breed name: Nil

Conflict of Interest: None declared

Ethical approval: This article does not contain any studies with human participants or animals performed by any of the authors.

Ethical Committee Approval Number: Nil

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