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Kanchan Devi
Research Scholar, Department-
Home science Extension
Education & Communication
Management, C.S. Azad
University of Agriculture &
Technology, Kanpur, Uttar
Pradesh, India

Dr. Sangeeta Gupta
Assistant Professor, Department-
Home science Extension
Education & Communication
Management, C.S. Azad
University of Agriculture &
Technology, Kanpur, Uttar
Pradesh, India

Awareness of farmers regarding Pradhan Mantri Fasal Biwa Yojana

Kanchan Devi and Dr. Sangeeta Gupta

Abstract

Present study entitled “Awareness and Opinion of farmers regarding Pradhan Mantri Fasal Bima Yojana” was undertaken in the year 2019-2020 with objective to see Awareness of farmers regarding PMFBY in Ashother and Bahua blocks of Fatehpur, In each block three-three villages were selected therefore 25-25 respondents were selected from two blocks of six villages randomly. A total number of 150 respondents were selected. Out of total respondents 26.0 per cent of farmers were educated up to high school, 37.3 per cent of farmers, whose maximum annual income was up to Rs.1, 00,000 to 1, 50,000. It was found that maximum no of farmers were aware regarding PMFBY as Risk covered are natural fire / lighting / storm / cyclone / flood / drought etc. Kharif, Rabi, and Annual Horticulture crops are mainly included in this scheme, Crop loans through KCC are covered under compulsory coverage, Farmers are aware that due to Pradhan Mantri Fasal Bima Yojana for increasing production they can use improved technology, time period of getting claim will be up to 14 days from harvesting for those crops which are kept in “cut & spread” condition, dry in the field if during this time crops loss occurs by natural calamities then it is covered by insurance company / bank and in case of crop loss, farmers can report to concerned patwari / bank.

Keywords: Awareness, Bank, Farmers, Insurance Company, KCC, PMFBY.

Introduction

Crop insurance contributes to self-reliance and self-respect among farmers, since in case of crop loss they can claim compensation as a matter of right. Crop insurance in India has been attempted in embryonic form since the independence and there have been many sporadic efforts to ensure protection of the farming community against losses suffered through natural calamities. India's first crop insurance scheme was based on the individual farm approach, 1972-78 which was later dissolved for being unsustainable because of lack of transparency, high premiums, and non – payment or delayed payment of claims. Later, during the period 1979–85, a pilot crop insurance scheme was implemented for food crops and oilseeds in selected areas, based on the experience of the scheme, a comprehensive crop insurance scheme (CCIS) was evolved and implemented in 1985.

Under the CCIS which was in implementation till kharif 1999, the total number of farmers covered, were 7.63 crores with total sum insured of about Rs. 25,000 crores and the claim paid being Rs. 2303 crores. In order to enlarge its coverage in terms of farmers, crops and forms of risks, the government launched the national agricultural insurance scheme (NAIS) on June 22, 1999 expanding the scope and content of the CCIS. The scheme is implemented in 21 states and two union territories for kharif–bajra & oil seeds, other crops (cereals, other millets & pulses), rabi–wheat, other crops (cereals, millets, pulses & oil seeds), & annual commercial / horticultural crops. The pilot project on farm income insurance scheme (FIIS) was introduced for Rabi crops in 2003-2004 season.

The current government approves new crop insurance plan for farmers, Pradhan Mantri Fasal Bima Yojana that will replace the existing two schemes National Agricultural Insurance Scheme as well as Modified National Agricultural Insurance Scheme which have had some inherent drawbacks. The farmers' premium would be 1.5 per cent for Rabi food grains and oilseeds crops, while 2 per cent for kharif food grains and oilseeds crops. For horticultural and cotton crops it has been fixed at up to 5 per cent for both the seasons.

Corresponding Author:
Kanchan Devi
Research Scholar, Department-
Home science Extension
Education & Communication
Management C.S. Azad
University of Agriculture &
Technology, Kanpur, Uttar
Pradesh, India

Objectives

1. Socio-economic profile of the farmers.
2. Awareness of farmers regarding Pradhan Mantri Fasal Bima Yojana

Research Methodology

To complete the above objective, by employing the appropriate research methodology, the study was conducted in district Fatehpur during the year 2019-2020. Two blocks was selected randomly Bahuwa and Ashothar in this study area. From these blocks six villages were selected. 25 respondents were selected randomly from each village. Thus, in all 150 respondents were selected randomly. Dependent and independent variables, namely awareness, opinion, and constraints of farmers about Pradhan Mandtri Fasal Bima Yojana and Age, Caste, education and religion, occupation, type of family, size of family, annual income etc. The data so collected were subjected to analyses for which statistical tools, such as percentage, average, weighted mean, rank, standard deviation and correlation coefficients were used.

Results and Discussion

Table 1: Distribution of farmers according to educational qualification N=150

Education	Frequency	Per cent
Illiterate	15	10.0
Up to primary	35	23.3
UP to High school	39	26.0
Up to Intermediate	36	24.0
Graduate and above	25	16.7
Total	150	100.0

Table: 1 shows the distribution of farmers according to educational qualification, 26.0 per cent of farmers were educated Up to high school followed by 24.0 per cent of farmers were educated Up to intermediate. 23.3 per cent farmers were found to be educated up to primary level whereas, 16.7 per cent of farmers were graduate and above education level. Minimum 10.0 per cent respondents were found illiterate in study area of district Fatehpur.

Table 2: Distribution of farmers according to annual income N=150

Annual Income	Frequency	Per cent	Mean (Rs)	Standard deviation (Rs)
Up to Rs 50000	17	11.3	44265	11683
Rs 50001 to Rs 100000	54	36.0	74630	13969
Rs 100001 to Rs 150000	56	37.3	128125	12268
Rs 150001 and above	23	15.4	181739	16693
Total	150	100.0	107583	45158

Table: 2 shows the distribution of farmers according to annual income, 37.3 per cent of farmers belonged to those family whose annual income between Rs.1, 00,001 to Rs1, 50,000 with average mean 128125 and standard deviation 12268 followed by 36.0 per cent of farmers who belonged to those family whose annual income between Rs.50, 001 to 1, 00,000 with average mean 74630 and standard deviation 13969. While 15.4 per cent of farmers belonged to those family whose annual income was Rs.1, 50, 01 and above with average mean 181739 and standard deviation 16693 and 11.3 per cent of farmers belonged to those family whose annual income was up to 50,000 with average mean 44265 and standard deviation 11683.

Table 3: Distribution of Farmers according to Awareness about PMFBY N=150

S. No.	Statement	Symbol	Aware	Partially Aware	Unaware	Mean Score	Rank
1.	Farmer's awareness about PMFBY.	A	42.0	47.3	10.7	2.31	V
2.	PMFBY is started for kharif crop 2016	B	30.0	50.0	20.0	2.10	XI
3.	PMFBY provided financial support to farmers during crop loss.	C	49.3	30.7	20.0	2.29	VI
4.	Purpose of fasal bima is mitigating loss	D	32.7	47.3	20.0	2.13	X
5.	Fasal bima is compensation in loss	E	51.3	34.7	14.0	2.37	IV
6.	Crops covered under PMFBY are Kharif, Rabi, Annual Horticulture crop	F	52.0	34.0	14.0	2.38	II
7.	Risk covered are natural fire /storm / cyclone / flood / drought etc.	G	67.3	21.3	11.3	2.56	I
8.	Loanee farmers are covered under PMFBY	H	35.3	52.0	12.7	2.23	VII
9.	Non- loanee farmers are covered under PMFBY	I	22.0	55.3	22.7	1.99	XIV
10.	All state & Union Territories are covered under PMFBY	J	18.0	50.0	32.0	1.86	XVII
11.	Premium for small /marginal farmers is 75 per cent and other farmers it is 50 per cent	K	20.0	49.3	30.7	1.89	XVI
12.	Parameters of crop insurance are humidity / temperature / frost / high winds / excess rainfall	L	33.3	46.0	20.7	2.13	X
13.	Farmers are aware that due to PMFBY there can be an increasing in production by use improved technology.	M	45.3	42.7	12.0	2.33	III
14.	Existence of unit of insurance in Village / Village Panchayat level for notified crops	N	32.0	48.7	19.3	2.13	X
15.	Time period of getting claim will be Up to14 days from harvesting for those crops which are kept in "cut & spread" condition to dry in the field.	O	46.0	40.7	13.3	2.33	III
16.	Crops can be insured through financial institutions / insurance agents	P	30.0	48.7	21.3	2.09	XII
17.	Crops are also insured by Agriculture Insurance Company of India limited	Q	16.0	41.3	42.7	1.73	XVIII
18.	Premium rate for Kharif Food & oilseed crops (all cereals, millets, & oilseeds, pulses) is 2.0% of SI or Actuarial rate, whichever is less.	R	37.3	46.0	16.7	2.21	VIII
19.	Premium rate for Rabi Food & oilseeds crops (all cereals, millets, & oilseeds, pulses) is 1.5% of SI or Actuarial rate, whichever is less.	S	36.7	45.3	18.0	2.19	IX
20.	Premium rate for Kharif & Rabi Annual Commercial / Annual Horticulture crops is 5% of SI or Actuarial rate, whichever is less.	T	29.3	42.0	28.7	2.01	XIII
21.	Crop loans through KCC are covered under compulsory coverage	U	49.3	39.3	11.3	2.38	II
22.	The sowing certificate for the insured is issued by agriculture officer of the block	V	21.3	52.0	26.7	1.95	XV
23.	In case of crop loss, farmers can report to concerned patwari / bank	W	48.0	37.3	14.7	2.33	III
24.	Mobile App are used for reporting incident of localized risk	X	19.3	50.7	30.0	1.89	XVI

The data presented in table: 3 reveals the awareness of farmers regarding Pradhan Mantri Fasal Bima Yojana, 67.3 per cent of farmers were fully aware that result risks covered are natural calamities like fire / storm / cyclone / flood / drought etc. thus, PMFBY scheme is more helpful for farmers during crop losses, whereas, 21.3 per cent of farmers were found partially aware with mean score value 2.56 and rank I. 52.0 per cent of farmers were found fully aware that crops covered under PMFBY are kharif, Rabi, Annual Horticulture crops whereas, 34.0 per cent of farmers were partially with mean score value 2.38 and rank II. 49.3 per cent of farmers were fully aware about Crop loans through KCC are covered under compulsory coverage whereas, 39.3 per cent were partially aware with mean score value 2.38 and rank II. 45.3 per cent of farmers were fully aware that PMFBY scheme could be used for increased production by use of improved technology their result economic condition will improve whereas, 42.7 per cent of farmers were partially aware with mean score value 2.33 and rank III. 46.0 per cent of farmers were fully aware that the result time period of getting claim will be up to 14 days from harvesting for those crops which are kept in "cut & spread" condition to dry in the field thus farmers will get lot of relief and there will be a reduction in farmers suicide rates whereas, 40.7 per cent of farmers were partially aware and 13.3 per cent of farmers were unaware with mean score value 2.33 and rank III. 48.0 per cent of farmers were fully aware that in case of crop loss, farmers can report to concerned patwari / bank whereas, 37.3 per cent of farmers were partially aware with mean score value 2.33 and rank III. 51.3 per cent of farmers were fully aware that fasal bima compensation helps farmers during crop loss takes their crops production next season well whereas, 34.7 per cent of farmers were partially aware with mean score value 2.37 and rank IV. 42.0 per cent of farmers were fully aware farmers' awareness about PMFBY whereas, 47.3 per cent of farmers were partially aware and 10.7 per cent of farmers were unaware with mean score value 2.31 and rank V. 49.3 per cent of farmers were found fully aware about the fact that PMFBY is provide financial support to farmers during crop loss whereas, 30.7 per cent of farmers were partially aware and 20.0 per cent of farmers were unaware with mean score value 2.29 and rank VI. 35.3 per cent of farmers were fully aware that loanee farmers are covered under PMFBY whereas, 52.0 per cent of farmers were partially aware and 12.7 per cent of farmers were unaware with mean score value 2.23 and rank VII. 37.3 per cent of farmers were fully aware that premium rate for Kharif food & oilseed (all cereals, millets & oilseeds, pulses) is 2.0% of SI or Actuarial rate, whichever is less so, insurance premium is easily bearable for farmers whereas, 46.0 per cent of farmers were found partially aware and 16.7 per cent of farmers unaware with mean score value 2.21 and rank VIII. 36.7 per cent of farmers were fully aware that premium rate for Rabi food & oilseeds crops (all cereals, millets & oilseeds, pulses) is 1.5 % of SI or Actuarial rate, whichever is less whereas, 45.3 per cent of farmers were partially aware and 18.0 per cent of farmers were unaware with mean score value 2.19 and rank IX. 33.3 per cent of farmers were fully aware that parameters of crop insurance are humidity/ temperature / frost/ high winds/ excess rain fall whereas, 46.0 per cent of farmers were partially aware and 20.7 per cent of farmers unaware with mean score value 2.13 and rank X. 32.7 per cent of farmers were fully aware that purpose of fasal bima is mitigating loss whereas, 47.3 per cent partially aware and 20.0 per cent of farmers were unaware with mean score value 2.13 and rank X. 32.0 per cent of

farmers were fully aware that there is a unit of insurance in village / village panchayat level for notified crop whereas, 48.7 per cent of farmers were partially aware and 19.3 per cent of farmers were unaware with mean score value 2.13 and rank X. 30.0 per cent of farmers were found fully aware about the fact that PMFBY started for kharif crops in 2016 whereas, 50.0 per cent of farmers were partially aware and 20.0 per cent of farmers unaware with mean score value 2.10 and rank XI in research study area. 30.0 per cent of farmers were fully aware that crops can be insured through financial institution / insurance agents whereas, 48.7 per cent of farmers were partially aware and 21.3 per cent of farmers were unaware with mean score value 2.09 and rank XII. 29.3 per cent of farmers were fully aware that premium rate for Kharif & Rabi Annual Commercial / Annual Horticulture crops is 5% of SI or Actuarial rate, whichever is less whereas, 42.0 per cent of farmers were partially aware and 28.7 per cent of farmers were unaware with mean score value 2.01 and rank XIII. 22.0 per cent of farmers were fully aware non loanee farmers are covered under the PMFBY whereas, 55.3 per cent of farmers were partially aware and 22.7 per cent of farmers were unaware with mean score value 1.99 and rank XIV. 21.3 per cent of farmers were fully aware about the fact that sowing certificate for the crop insured is issued by agriculture officer of the block whereas, 52.0 per cent of farmers were partially aware and 26.7 per cent farmers were unaware with mean score 1.95 and rank XV. 20.0 per cent of farmers were found fully aware that premium for small/marginal farmers is 75 per cent and for other farmers it is 50 per cent whereas, 49.3 per cent of farmers were partially aware and 30.7 per cent of farmers were unaware with mean score value 1.89 and rank XVI. 19.3 per cent of farmers were fully aware that Mobile App are used for reporting incident of localized risk whereas, 50.7 per cent were partially aware and 30.0 per cent of farmers were unaware with mean score value 1.89 and rank XVI. 18.0 per cent of farmers were fully aware that all states and union territories are covered under PMFBY whereas, 50.0 per cent of farmers were partially aware and 32.0 per cent of farmers were unaware with mean score value 1.86 and rank XVII. 16.0 per cent of farmers were found fully aware that crops can be insured by agriculture insurance company of India limited whereas, 41.3 per cent of farmers were partially aware and 42.7 per cent of farmers were unaware with mean score value 1.73 and rank XVIII.

Conclusion

Most of farmers were educated up to high school, most of respondents had annual income between Rs.1, 00,000 to 1, 50,000. Maximum farmers were aware that Risk covered under the scheme natural fire / lighting / storm / cyclone / flood / drought etc. Kharif, Rabi, and Annual Horticulture crops are covered under PMFBY, Farmers aware that Pradhan Mantri Fasal Bima Yojana was launched for helping farmers in increasing production by use of improved technology, Crop loans through KCC are covered under compulsory coverage. Time period of getting claim will be up to 14 days from harvesting for those crops which are kept in "cut & spread" condition to dry in the field. In case of crop loss, farmers can report to concerned patwari / bank.

Recommendation and Suggestions

1. The insured farmers are required to increase their Awareness and knowledge about various aspects of Pradhan Mantri Fasal Bima Yojana in order to avail the maximum benefits of the yojana.

2. It is recommended that these should be Mandatory Aadhar linking, KYC compliance, and direct benefit transfer (DBT) for all the bank accounts to check fake enrollment and to insure faster claim disbursement.
3. Various seminars & training programmes must be conducted to assist farmers in proper crop management.
4. The insurance product planned for Uttar Pradesh state needs to be designed based on strong agronomic principles.
5. Procedure to purchase Crop Insurance should be made easy and at farmers door step or nearest place.
6. All crops need to be covered to make it a strong risk mitigating tool.
7. The period for the state loss assessment should be more since with the available resources it is difficult to be achieved.

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