

## CONSTRAINTS FACED AND SUGGESTION OFFERED THEREIN BY BENEFICIARY FARMERS OF PRADHAN MANTRI FASAL BIMA YOJANA IN BHARUCH DISTRICT OF SOUTH GUJARAT

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### ABSTRACT

*Agriculture being highly prone to various kinds of risks and uncertainties. In era of climate change there is a necessity to protect the farmers from natural calamities. By crop insurance scheme like Pradhan Mantri FasalBima Yojana farmer can stabilize farm income and initiate production activity after a bad agricultural year. The present study conducted in Jambusar taluka of Bharuch district of Gujarat. Eleven villages were selected based on the highest number of beneficiaries. 62 beneficiaries were selected from selected villages by proportionate random sampling method and same number of 62 non beneficiaries was selected from same village and which have equal land size to cultivated irrigated cotton crop. Thus, total 124 respondents selected for present investigation. Response of beneficiaries was taken by personal interview schedule. The purpose of this study is found out the perception of both type of respondents, constraints faced by beneficiaries in availing PMFBY and their suggestions to overcome these constraints. The study indicate that majority of respondents felt in moderate level of perception. The major constraints in availing scheme were delay in payment of insurance claims. The important suggestions endorsed by beneficiaries were compensation provided for partial damaged.*

**Keyword :** PMFBY, perception, constraints, suggestions, beneficiaries, non-beneficiaries

### INTRODUCTION

Agriculture in India is highly susceptible to natural calamities like droughts, unseasonal rain, floods *etc.* It is necessary to protect the farmers from natural calamities and ensure their credit eligibility for the next season. (Vinaya Kumar, Chahan, Patel, & Patel, 2019). For this purpose, The Government of India introduced Pradhan Mantri Fasal Beema Yojana schemes throughout the country on 1<sup>st</sup> April 2016. Objective of this scheme are to provide insurance coverage and financial support to the farmers in the event of any of the notified crops as a result of natural calamities, pests and diseases, stabilize the income of farmers to ensure their continuance in farming, encourage farmers to adopt innovative and modern agricultural practices and ensure flow of credit to the agriculture sector. Yield losses in standing crop, prevent sowing, post harvest losses and local calamities risk are covered under the scheme. The GOI recently launched an insurance portal for better administration, harmonization, proper diffusion of information and transparency for farmers. The slogan of scheme is minimum premium and maximum insurance. The premium and claim were equally shared by the state and the central governments in the ratio of 50:50. There is no upper limit for subsidy and 90.00 per cent balanced premium is born by government.

### OBJECTIVES

- (1) To examine the level of perception of beneficiaries and non beneficiaries of PMFBY
- (2) To study the constraints faced by the beneficiaries about PMFBY and seek their suggestion

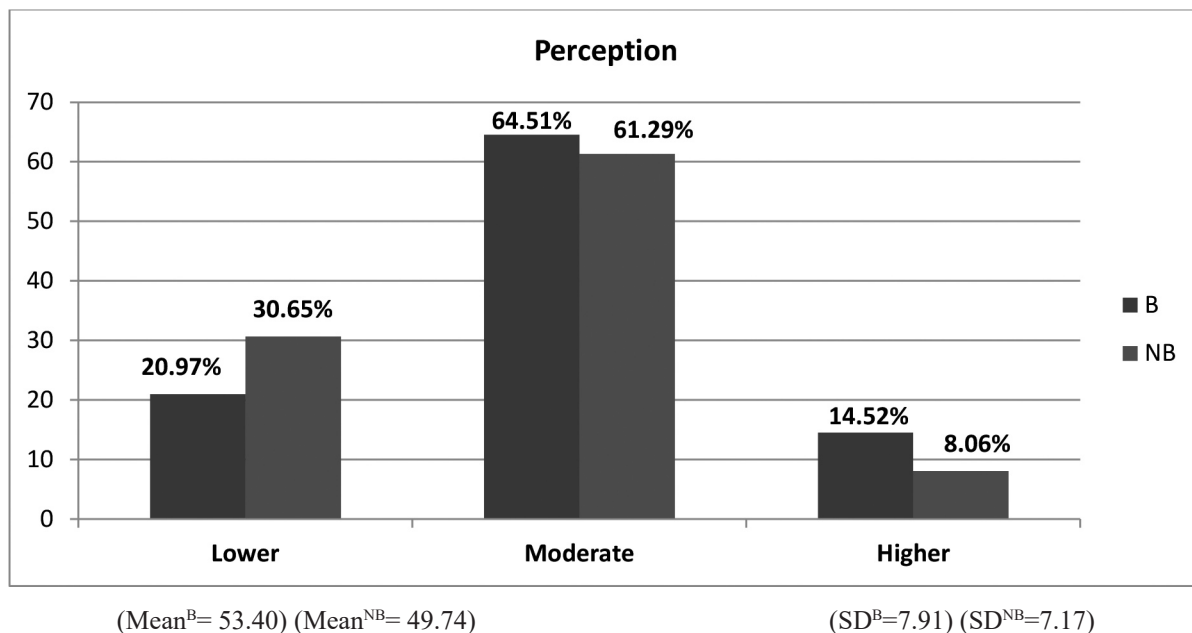
### METHODOLOGY

Ex-post-facto research design was used in the study. The study was conducted in Bharuch district of South Gujarat. On the basis of maximum number of beneficiaries of PMFBY in 2016-2017, Jambusar taluka and eleven villages were purposively selected. On the basis of highest number of beneficiaries. 62 beneficiaries were selected from selected villages by proportionate random sampling method and same number of 62 non beneficiaries was selected from same village and which have equal land size to cultivated irrigated cotton crop. Thus, total 124 respondents selected for present investigation. This study was based on the primary data which was collected from sample farmers by interview schedule. The data was analyzed by using mean, standard deviation, percentage, frequency *etc.*, to draw conclusion.

**RESULTS AND DISCUSSION**

Perception of beneficiaries and non beneficiaries respondents towards PMFBY

(beneficiaries-62, non beneficiaries-62) (n=124)



B - Beneficiaries respondents NB - Non beneficiaries respondents

**Figure 1: Perception of beneficiaries and non beneficiaries respondents towards PMFBY**

Fig. 1 clearly indicated that majority (64.51 per cent) of the beneficiary respondents had moderate level of perception about the PMFBY followed by 20.97 and 14.52 per cent of the beneficiary respondents had lower level and higher level of perception respectively. The results are in line with the results of (Chauhan & Patel, 2020) and (Chauhan & Patel, 2020). Majority of (61.29 per cent) non beneficiary respondents had moderate level of perception about PMFBY. At the same time 30.65 and 08.06 per cent of respondents had

lower and higher level of perception respectively. The results are in line with the results of (Chauhan & Patel, 2021).

From above result conclude that majority of beneficiary and of non-beneficiary respondents had moderate level of perception. The probable reason for this result might be due to respondents had education up to secondary level, medium level of mass media exposure and social participation and good farming experience.

**Constraints faced by beneficiaries respondents**

**Table 1: Constraints faced by beneficiaries respondents to take the benefit of PMFBY**

(n=62)

Sr. No.	Constraints	Frequency	Percent	Rank
1	Delay in payment of insurance claims	58	93.55	I
2	Compensation provided only when entire crop was damaged	56	90.32	II
3	Less compensation offered in crop insurance scheme	55	88.71	III
4	Premium rate is high	53	85.48	IV
5	Unavailability of reporting authority at the time of loss	50	80.65	V
6	Lack of information regarding PMFBY	48	77.42	VI
7	PMFBY compulsory for loanee farmers	45	72.58	VII
8	Negative attitude of the staff towards beneficiaries	42	67.74	VIII

The data presented in table 1 revealed that major constraints delay in payment of insurance claims (93.55 per cent) was perceived by the beneficiaries as main constraint and they ranked placed I followed by compensation provided only when entire crop was damaged (90.32 per cent) ranked second, less compensation offered in crop insurance scheme (88.71 per cent) ranked third, premium rate is high (85.48) ranked fourth, unavailability of reporting authority at the time of loss (80.65) ranked fifth, lack of information regarding PMFBY (77.42 per cent) ranked sixth, PMFBY compulsory for loanee farmers (72.58 per cent) ranked seventh and negative attitude of the staff towards beneficiaries (67.74 per cent) ranked eight. The results are in line with the results of (Darshan & Pushpa, 2021).

**Suggestion expressed by beneficiaries respondents**

The data presented in table 2 reveals that out of all suggestions to overcome the constraints mentioned by beneficiaries, majority of them said that compensation should be provided for partial damaged (93.55 per cent) ranked first followed by payment of insurance claims should be in short term of crop loss (88.71 per cent) ranked second, more compensation offered in crop Insurance scheme (83.87 per cent) ranked third, premium amount should be decreased (82.26 per cent) ranked fourth, PMFBY not compulsory for loanee farmers (72.58 per cent) ranked fifth, involvement of concerned farmer at assessment stage (64.55 per cent) ranked sixth, There should be one financial institution in each village which guide and assist the scheme (61.29 per cent) ranked seventh, Provide the full range information about PMFBY by government (56.45 per cent) ranked eighth. The results are in line with the results of (Jamanal, Natikar, & Potdar, 2019).

**Table 2: Suggestions given by beneficiaries respondent to overcome the constraints** (n=62)

Sr. No.	Suggestion	Frequency	Per cent	Rank
1	Compensation should be provided for partial damaged	58	93.55	I
2	Payment of insurance claims should be in short term of crop loss	55	88.71	II
3	More compensation offered in crop insurance scheme	52	83.87	III
4	Premium amount should be decreased	51	82.26	VI
5	PMFBY not compulsory for loanee farmers	45	72.58	V
6	There should be one financial institution in each village which guide and assist the scheme	38	61.29	VII
7	Involvement of concerned farmer at assessment stage	40	64.55	VI
8	Provide the full range information about PMFBY by government	35	56.45	VIII

**CONCLUSION**

From present study conclude that majority of both type respondents had moderate level of perception toward PMFBY. Therefore, increasing the efforts from agricultural department and extension workersto conduct more training andawareness programs for increase the awareness among the farmers.The study brought out a numberof constraints faced by the beneficiaries related to crop insurance schemes. Here necessary to concerned officers should approach the government andmake efforts to pay the claim before the start of the next season and farmer’s suggestions considered for the benefit of farming community.

**POLICY IMPLICATIONS**

The result of the study enlighten the way the present policy is perceived by farmers related to its different dimensions, which will help in formulating an improvised structure for similar types of schemes for being more convincing to farmers.

Constrains and suggestions given by farmers serve as torch bearer to the amendments required to keep the policy with the time. committees’ reports, and research findings must

**CONFLICT OF INTEREST**

There is no conflict between author.

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