

A COMPARATIVE STUDY OF SOCIO ECONOMIC CHARACTERISTICS OF BENEFICIARIES AND NON BENEFICIARIES OF PRADHAN MANTRI FASAL BIMA YOJANA

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ABSTRACT

In India around 60% of the population depends on agriculture sector. Agriculture sector contributes 18% to India's GDP. Crop failure due to natural calamities and unfavorable climatic conditions puts farmers in a challenging situation. Thus it is necessary to safeguard the farm sector from various production risks. Therefore on 1st April 2016 GOI implemented Pradhan Mantri Fasal Bima Yojana. Personal profile of the farmers plays a crucial role in avail the benefits of this scheme. Based on preliminary survey eleven villages from Jambusar taluka of Bharuch district was selected based on the number of beneficiaries. Proportionate random sampling method was for the selection of 62 beneficiaries and 62 non beneficiaries from same village were selected for the study and it make 124 sample sizes. From the statistical analysis it was identified that majority beneficiaries and non beneficiaries belonged to middle aged group, educated up to secondary level, medium annual income. Majority part of the beneficiaries and non beneficiaries had medium land holding with moderate experience in farming, membership in more than one organization. Moderate mass media exposure, extension contact, risk orientation and economic motivation. Majority of beneficiaries and non beneficiaries occasionally use the source of information.

Keywords : PMFBY, beneficiaries, non-beneficiaries, socio-economic characteristic

INTRODUCTION

The PMFBY is one of the unique schemes implemented by GOI with the replacement of National agricultural insurance scheme and Modified national agricultural insurance scheme on 1st April 2016 with the slogan of minimum premium and maximum insurance for farmers. It works based on the area approach but important strategy was single village consider as a unit. It was compulsory for the loanee farmers and voluntary for the non-loanee farmer. The premium rates are very low 1.5 to 2 % for rabi and kharif crops and 5% premium for the horticultural and commercial crops. The premium and claim were equally shared by the state and the central governments in the ratio of 50:50. The capping system for the climes and the premiums was removed and use of modern technologies such as smart phones, GPS, drones and satellites to ensure accuracy, transparency, and faster assessment of damages and claim settlements. The post harvest loss and the market fluctuations for the agricultural products were also included under the insurance cover (Anonymous, 2021).

Our farming system depended on climatic and weather condition. Due to speedily change in climatic condition ill effect observed on crop yield. Therefore need

of some mechanism which provides the protection to farmers from crop loss by natural calamities. The Pradhan Mantri Fasal Bima Yojana aims at providing social security, helps in maintaining dignity, reduce risk burden of farmers. Numbers of insurance schemes are available for the farmers. But few of them are known to the farmers. Personal profile plays a crucial role in knowledge of the farmers towards PMFBY and avail the benefits of this scheme. So it is necessary to know the socio-economic characteristics of farmers to maximize the benefit of PMFBY.

OBJECTIVE

To study the socio-economic profile of the beneficiaries and non beneficiaries of PMFBY

METHODOLOGY

Ex-post-facto research design was be 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 from selected taluka were purposively selected. Two types of respondent were selected with the total sample size of 124. Among selected eleven villages proportionate random sampling method was used for the selection of 62

beneficiaries. For the 62 non beneficiaries, a criterion of equal land size of beneficiary from same village was followed for selection.

was collected from sample farmers on various parameter of socio economic profile through well structured and pre-tested interview schedule. The data was analysed by using mean, standard deviation, percentage, frequency *etc.*, to draw conclusion.

This study was based on the primary data which

RESULTS AND DISCUSSION

Table : 1 A Comparative study of socio economic characteristics of beneficiaries and non beneficiaries of Pradhan Mantri Fasal Bima Yojana (n=124)

| Sr. No. | Variable | Categories | Beneficiaries | | Non beneficiaries | |
|---------|------------------------------|--|---------------|-------|-------------------|-------|
| | | | F | % | F | % |
| 1 | Age | Young | 09 | 14.52 | 11 | 17.74 |
| | | Middle | 37 | 59.67 | 47 | 75.81 |
| | | Old | 16 | 25.81 | 04 | 06.45 |
| 2 | Education | Primary | 14 | 22.58 | 08 | 12.91 |
| | | Secondary | 39 | 62.90 | 42 | 67.74 |
| | | College and above | 09 | 14.52 | 12 | 19.35 |
| 3 | Family size | Small | 30 | 48.38 | 22 | 35.48 |
| | | Medium | 20 | 32.26 | 34 | 54.84 |
| | | Large | 12 | 19.36 | 06 | 09.68 |
| 4 | Land holding | Small | 10 | 16.13 | 10 | 16.13 |
| | | Medium | 37 | 59.68 | 37 | 59.68 |
| | | Large | 15 | 24.19 | 15 | 24.19 |
| 5 | Farming experience | Lower | 11 | 17.74 | 16 | 25.80 |
| | | Moderate | 38 | 61.29 | 40 | 64.52 |
| | | Higher | 13 | 20.97 | 06 | 09.68 |
| 6 | Annual income | Low | 13 | 20.97 | 23 | 37.10 |
| | | Medium | 34 | 54.84 | 32 | 51.61 |
| | | High | 15 | 24.19 | 07 | 11.29 |
| 7 | Social participation | No membership | 00 | 00.00 | 00 | 00.00 |
| | | Membership in one organization | 15 | 24.19 | 16 | 25.81 |
| | | Membership in more than one organization | 40 | 64.52 | 33 | 53.23 |
| | | Holding position in organization | 07 | 11.29 | 13 | 20.96 |
| 8 | Use of source of information | Rarely | 15 | 24.20 | 11 | 17.74 |
| | | Occasionally | 36 | 58.06 | 36 | 58.06 |
| | | Regularly | 11 | 17.74 | 15 | 24.20 |
| 9 | Mass media exposure | Lower | 08 | 12.91 | 10 | 16.13 |
| | | Moderate | 43 | 69.35 | 49 | 79.03 |
| | | Higher | 11 | 17.74 | 03 | 04.84 |
| 10 | Extension Contact | Lower | 10 | 16.13 | 16 | 25.81 |
| | | Moderate | 38 | 61.29 | 32 | 51.61 |
| | | Higher | 14 | 22.58 | 14 | 22.58 |
| 11 | Risk orientation | Lower | 10 | 16.13 | 18 | 29.03 |
| | | Moderate | 38 | 61.29 | 36 | 58.06 |
| | | Higher | 14 | 22.58 | 08 | 12.91 |
| 12 | Economic motivation | Lower | 08 | 12.91 | 15 | 24.19 |
| | | Moderate | 42 | 67.74 | 40 | 64.52 |
| | | Higher | 12 | 19.35 | 07 | 11.29 |

The details of socio-economic profile of respondents viz, age, education, family size, land holding, farming experience, annual income, social participation, use of source of information, mass media exposure, extension contact, risk orientation and economic motivation affect the knowledge of farmers about Pradhan Mantri Fasal Beema Yojana.

Age

A close observation of the table 1 further indicates that maximum 62.90 per cent of beneficiary respondents were educated up to secondary level. While 22.58 per cent and 14.52 per cent educated up to primary level and college and above respectively. In case of non beneficiary respondents majority of (67.74 per cent) respondents were educated up to secondary level followed by 19.35 per cent and 12.91 per cent educated up to college and above and primary level respectively.

Under old age group beneficiary respondents were higher in comparison of non beneficiary respondents. This might be due to beneficiary respondents have maximum farming experience and they can forecast problems due to climate change that leads to crop loss. The results are in line with the results of (Vinaya Kumar, Mahatan Ali, & Sunjay Kumar, 2013).

Education

Maximum 62.90 per cent of beneficiary respondents were educated up to secondary level followed by 22.58 per cent and 14.52 per cent up to primary level and college and above respectively. In case of non beneficiary respondents majority of (67.74 per cent) respondents were educated up to secondary level followed by 19.35 per cent and 12.91 per cent up to college and above and primary level respectively.

Majority of beneficiary respondents and non beneficiary respondents had secondary level of education. This might be due to availability of the primary and secondary school at village level and colleges at taluka levels. The results are in line with the results of (Devi & Gupta, 2020).

Family size

Nearly fifty percent (48.38 per cent) beneficiary respondents belonged to category of small family followed by 32.26 were in medium family. In case of non beneficiary respondents majority of (54.84 per cent) respondents belonged to medium size of family followed by 35.48 per cent belonged to small family categories.

Majority of beneficiary respondents belonged to small family category. This might be due to nuclear families doesn't ready take risk; it may affect their financial status

severely. In medium to large size family's number of earning members may be more than one. Might their financial status is more stable as compared to nuclear families. The results are in line with the results of (Dhayal, Bairathi, & Sharma, Perception of farmers towards pradhan mantri crop insurance scheme, 2018).

Land holding

It is evident from table 1 that majority (59.68 per cent) of the beneficiary respondents belonged to medium land holding category followed by 24.19 per cent large land holding categories. Majority of (59.68 per cent) non beneficiary respondents belonged to medium land holding category followed by 24.19 per cent belonged to large land holding categories.

More than half of the more than beneficiary and non beneficiary respondents had medium size of land holdings. The possible reason of this finding might be due to fragmentation of land from generation to generation. The results are in line with the results of (Lopamudra, Dahiwal, & Kaur, 2016).

Farming experience

The data of table revealed that majority of the beneficiary respondents (61.29 per cent) had moderate and 20.97 per cent had higher farming experience. In case of non beneficiaries majority of respondents (64.52 per cent) had moderate and 25.80 per cent had lower farming experience.

In general, most of the beneficiary and non beneficiary respondents had moderate farming experience. But in case of higher farming experience the beneficiaries of PMFBY were more, it may be they might have experienced the erratic situations in farming over the years. The results are in line with the results of (Khrade & Patel, 2021).

Annual income

The data presented in table indicated that 54.84 per cent of the beneficiary respondents belonged to medium and 24.19 per cent respondent high annual income category.

In case of non beneficiary maximum 51.61 per cent of respondents belonged to medium and 37.10 belonged to low annual income category.

In case of high income category beneficiary respondents were more than non beneficiary respondents. This situation might be due to non beneficiary respondents were having regular monthly income because they were employees in one or the other organizations.

Social participation

Majority (64.52 per cent) beneficiary and (53.23 per

cent) non-beneficiary respondents were the member of more than one organization. This might be due to each village has dairy cooperative and which was opens avenues for them to be a member in rural areas. The results are in line with the results of (Parmar, Prajapati, & Jatapara, 2021).

Use of source of information

Majority of the beneficiary (58.06 per cent) and (58.06 per cent) non-beneficiary were occasionally used the source information. This might be due to both type of respondents occasionally interact with friends, relatives, progressive farmers, village leader therefore they get information from them. The results are in line with the results of (Dande, 2017).

Mass media exposure

Majority (69.35 per cent) beneficiary respondents belonged to moderate and 17.74 per cent beneficiary respondents belonged higher mass media exposure. Majority of (79.03 per cent) non-beneficiary respondents belonged to moderate mass media exposure. Whereas 16.13 per cent belonged to lower mass media exposure. Probable reason for this might be due to lower expertise in using of modern mass media technologies. The results are in line with the results of (Lopamudra, Dahiwal, & Kaur, 2016).

Extension contact

Majority (61.29 per cent) of the beneficiary respondents had moderate and 22.58 per cent had high extension contacts. Majority (51.61 per cent) of non-beneficiary respondents had moderate and 25.81 per cent had lower extension contacts.

This might be due for one or another problem both the respondents had contact banks, milk cooperatives or extension officers occasionally. But beneficiaries had slightly high extension contact in compare to non beneficiaries because they interact with all officers when insuring their cop under PMFBY. The results are in line with the results of (Parmar, Prajapati, & Jatapara, 2021).

Risk orientation

Majority of (61.29 per cent) beneficiary respondents found in moderate and 22.58 per cent were from higher risk orientation category. Majority of non-beneficiary respondents (58.06 per cent) found in moderate and 29.03 per cent were from lower risk orientation category.

From the results it's identified that beneficiary respondents had moderate to higher risk orientation and non-beneficiary respondents had moderate to lower risk

orientation. Because beneficiary respondents by insuring their crop they may get the confidence to adopt the newly developed technologies with the technical support from the agricultural extension officers. The results are in line with the results of (Dande, 2017) and (Tanwar, Kaur, & Rathore, 2020).

Economic motivation

Majority of the beneficiary respondents (67.74 per cent) had moderate and 19.35 per cent respondents had higher economic motivation. Majority of non-beneficiary respondents (64.52 per cent) had moderate and 24.19 per cent had lower economic motivation.

From above data conclude that majority beneficiary had moderate to higher and non-beneficiary respondents had moderate to lower economic motivation. This might be due to non beneficiary respondents were mostly preferred the job rather than farming. The results are in line with the results of (Deshmukh, 2020) and (Dupdal & Patil, 2017).

CONCLUSION

From the statistical analysis it was identified that majority beneficiaries and non beneficiaries belonged to middle aged group, educated up to secondary level, medium annual income. Majority part of the beneficiaries and non beneficiaries had medium land holding with moderate experience in farming, membership in more than one organization. Moderate mass media exposure, extension contact, risk orientation and economic motivation. Majority of beneficiaries and non beneficiaries occasionally use the source of information. It was observed from the present study education, land holding, farming experience, annual income, social participation, source of information, mass media exposure, extension contact, risk orientation and economic motivation play important role in knowledge of PMFBY.

POLICY IMPLICATIONS

The result of the study gives the reflection of present socio economic profile of the farming community of Jambusar taluka of Bharuch district. (Placeholder2)

The study shows the comparative socio economic situation of farmers who opted for the scheme as compared to who didn't, which helps in targeting the remaining farmers for involvement in scheme.

CONFLICT OF INTEREST

There is no conflict between author.

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