

KNOWLEDGE OF FARMERS REGARDING PRADHAN MANTRI FASAL BIMA YOJANA

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ABSTRACT

The present investigation was conducted to known knowledge level of farmers regarding Pradhan Mantri Fasal Bima Yojana (PMFBY). The study was conducted in North Gujarat. From North Gujarat, three districts and from each selected district three talukas were purposively selected. Five villages from each taluka and from each village eight crop insured farmers were selected randomly. Multistage sampling method was followed for selection of the crop insured farmers. Thus, total 360 crops insured farmers were selected as sample size. The data were collected through personal interview and it was compiled, tabulated and analyzed to get proper answer with the help of various appropriate statistical tools. From the result of the study it can be concluded that 58.89 per cent of crop insured farmers had high to very high level of knowledgeregarding PMFBY. Age, education, land holding, annual income, economic motivation, decision making ability, social participation, source of information and extension participation were highly significantly related with level of knowledge level of farmers towards PMFBY.

Keywords : PMFBY, knowledge, farmers

INTRODUCTION

Agricultural insurance is considered as an important mechanism to address the risk of output and income resulting from various natural and manmade events. The risk-bearing capacity of marginal and small farmers in the country is very limited. To avoid the risk and uncertainty in agriculture at the national and state level, various agricultural development schemes are implemented by the government to bring the development in agriculture and facilities provided to the farmers.

Agricultural insurance is a means of protecting the agriculturist against financial losses due to uncertainties that may arise from all unforeseen perils beyond their control. Unfortunately, agricultural insurance in the country has not made much headway even though the needs to protect farmers from agriculture variability have been a continuing concern of agriculture policy. Crop insurance is one method by which farmers can stabilize farm income and investment and guard against the disastrous effect of losses due to natural hazards or low market prices.

Keeping in view the risks involved in agriculture and to insure the farming community against various risks, Ministry of Agriculture Government of India introduced a crop insurance scheme in 1985 and thereafter brought improvements in the erstwhile scheme(s) from time to time

based on the experience gained and views of the stakeholders, States, farming community *etc.* To enlarge the coverage in terms of farmers, crops and risks, National Agricultural Insurance Scheme (NAIS) was notified/implemented with effect from 1999. Weather Based Crop Insurance Scheme (WBCIS), Coconut Palm Insurance Scheme (CPIS) and Modified NAIS (MNAIS) were introduced on pilot basis from *kharif* 2007, 2009-10 and *rabi* 2010-11, respectively. To make the crop insurance schemes more farmers' friendly, a re-structured Central Sector crop insurance scheme *viz.*, "National Crop Insurance Programme (NCIP)" was implemented by merging erstwhile Pilot schemes of Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS) (as its components) with some improvements for its full-fledged implementation from *rabi* 2013-14 season throughout the country. National Agricultural Insurance Scheme (NAIS) was to be discontinued after implementation of NCIP from *rabi* 2013-14 season, but due to some inherent issues under NCIP, at the option of States, NAIS was also allowed for implementation up to 2015-16. The erstwhile crop insurance schemes have further been reviewed in consultation with various stakeholders including States/UTs and a new scheme *viz.*, PradhanMantri Fasal Bima Yojana (PMFBY) has been approved for implementation from *kharif* 2016.

OBJECTIVES

- (1) To measure item wise knowledge level of farmers regarding PMFBY
- (2) To measure the overall knowledge level of farmers regarding PMFBY
- (3) To ascertain the relationship of selected characteristics of farmers with their knowledge level regarding PMFBY

METHODOLOGY

Ex post facto research design has been adopted for the present study. The present study was conducted in North Gujarat. From North Gujarat, three districts and from each selected district three talukas were purposively selected. Five villages from each taluka and from each village eight crop insured farmers were selected randomly. Multistage sampling method was followed for selection of the crop insured farmers. Thus, total 360 crop insured farmers were selected as sample size. The data were collected through personal interview and it was compiled, tabulated and analyzed to get proper answer with the help of various appropriate statistical tools.

RESULTS AND DISCUSSION**Item wise knowledge level of farmers regarding PMFBY****Table 1 : Distribution of respondents according to their item wise knowledge level regarding PMFBY (n = 360)**

Sr. No.	Items	Correct answers	Per cent	False answers	Per cent
1	Which scheme helps to provides safety against risks and uncertainties to farmer's crop?	251	69.72	109	30.28
2	Pradhan Mantri Fasal Bima Yojana is applicable in which season?	229	63.61	131	36.39
3	PMFBY scheme was applicable to which categories of farmers?	179	49.72	181	50.28
4	PMFBY scheme was applicable to which categories of farmers?	236	65.56	124	34.44
5	In which portal farmers can get the information regarding notified crops, claim and insurance unit under PMFBY scheme?	154	42.78	206	57.22
6	Which type of losses covered under Pradhan Mantri Fasal Bima Yojana (PMFBY)?	170	47.22	190	52.78
7	Which is the last date for application under PMFBY for the crop insurance in <i>kharif</i> season?	180	50.00	180	50.00
8	Which is the last date for application under PMFBY for the crop insurance in <i>rabi</i> season?	238	66.11	122	33.89
9	What is the insurance premium percentage for a <i>Kharif</i> crop?	256	71.11	104	28.89
10	What is the insurance premium percentage for a <i>Rabi</i> crop?	204	56.67	156	43.33
11	What is the insurance premium percentage for a commercial and horticultural crop?	236	65.56	124	34.44
12	Claim of crop insurance cannot be made during the situations like	206	57.22	154	42.78
13	The coverage of insurance claim for Post-harvest risk is	160	44.44	200	55.56
14	PMFBY premium rate is lower or higher than previous crop insurance scheme	242	67.22	118	32.78
15	What is the time period of reporting losses for insurance claims?	260	72.22	100	27.78
16	When you apply for crop insurance through online you get unique ID number through?	250	69.44	110	30.56
17	Do farmers get the insurance claim through?	220	61.11	140	38.89
18	Do you know that crop insurance premium is deducted from the amount of loan they take from the bank?	214	59.44	146	40.56
19	Do you know that, if the crop gets damaged, the farmer can report crop loss and also apply for claim on the PMFBY portal?	208	57.78	152	42.22
20	Do you know which crops are notified in your area under PMFBY?	215	59.72	145	40.28
21	Are crop cutting experiments related to crop insurance scheme?	222	61.67	138	38.33
22	Can we rectify the mistakes of online application applied under PMFBY?	122	33.89	238	66.11

It is seen from Table 1 it is clear that majority (72.22%) of the respondents given correct answer to the item “What is the time period of reporting losses for insurance claims?” followed by 71.11 per cent were aware about “What is the insurance premium percentage for a *Kharif* crop?”. While, 69.72 per cent were right about “Which scheme helps to provides safety against risks and uncertainties to farmer’s crop?” and 69.44 per cent gave correct answer about “When you apply for crop insurance through online you get unique ID number through?”. and 67.22 per cent gave correct answer regarding PMFBY premium rate is lower or higher than previous crop insurance scheme.

Further, studied that 66.11 per cent of the respondents given correct answer to the item “Which is the last date for application under PMFBY for the crop insurance in *rabi* season?” followed by same 65.56 per cent know about what is the insurance premium percentage for a commercial and horticultural crop? and “PMFBY scheme was applicable to which categories of farmers?”. 63.61 per cent of the respondents given correct answer to the item “Pradhan Mantri Fasal Bima Yojana is applicable in which season?”. While, three-fifth (61.67 %) of respondents aware about the item “Are Crop cutting experiments related to crop insurance scheme?” and nearly three-fifth (59.72 %) of respondents given correct answer to the item “Do you know which crops are notified in your area under PMFBY?”. Followed by 59.44 per cent were aware about “Do you know that crop insurance premium is deducted from the amount of loan they take from the bank?”

Knowledge level farmers regarding PMFBY

Table 2 : Distribution of the respondents according to their knowledge level regarding PMFBY

(n = 360)

Sr. No.	Categories	Number	Percent
1	Very low (Upto 4.4 score)	13	03.61
2	Low (4.5 to 8.8 score)	115	31.94
3	Medium (8.9 to 13.2 score)	20	05.56
4	High (13.3 to 17.6 score)	155	43.06
5	Very high (Above 17.6 score)	57	15.83

The results in Table 2 postulated that more than two-fifth (43.06%) of the respondents were having high knowledge level followed by 31.94 per cent, 15.83 per cent and 05.56 per cent of them who had low, very high

and medium level of knowledge, respectively. Only a few (3.61%) of the respondents had very low level of knowledge.

It can be concluded that 58.89 per cent of crop insured farmers had high to very high level of knowledge, reason might be that they are directly connected with Krishi Vigyan Kendra (KVK), Agriculture Technology Management Agency (ATMA), Agriculture Technology Information center (ATIC) of SDAU and might have got the information from the officers of these institutes.

Relationship between independent variables with knowledge level of PMFBY

In order to ascertain the relationship between the knowledge of crop insured farmers regarding PMFBY (dependent variable) and their selected characteristics (independent variables), the correlation coefficients (‘r’ value) were calculated. The empirical hypotheses were stated for testing the relationship and their significant on zero order correlation. The information about relationship between independent variables and knowledge level is depicted in Table 3.

Table 3 : Relationship between selected characteristics and knowledge level of farmers regarding PMFBY
(n = 360)

Sr. No.	Variables	Coefficient of correlation
X ₁	Age	0.343**
X ₂	Education	0.482**
X ₃	Farming experience	0.116 *
X ₄	Land holding	0.499**
X ₅	Cropping pattern	0.092 ^{NS}
X ₆	Irrigation status	0.098 ^{NS}
X ₇	Annual income	0.512**
X ₈	Economic motivation	0.630**
X ₉	Decision making ability	0.657**
X ₁₀	Risk orientation	0.134 *
X ₁₁	Social participation	0.539**
X ₁₂	Source of information	0.577**
X ₁₃	Extension participation	0.688**

** = Significant at 1 per cent level of probability

* = Significant at 5 per cent level of probability

NS = Non Significant

It is apparent from the data depicted in the Table 3 that out of thirteen independent variables, nine variables viz., age (0.343), education (0.482), land holding (0.499), annual income (0.512), economic motivation (0.630), decision making ability (0.657), social participation (0.539), source of information (0.577) and extension participation (0.688)

had positive and strong relationship with their Knowledge level regarding Pradhan Mantri Fasal Bima Yojana. Thus, the null hypothesis (H_{01}) in case of these positively and highly significantly related variables with knowledge were rejected.

From the remaining four independent variables, two variables namely farming experience (0.116) and risk orientation (0.134) were found significantly and positively related with Knowledge level regarding PMFBY. Thus, the null hypotheses (H_{01}) in case of these positively and significantly related variables with Knowledge level regarding PMFBY were rejected.

Other two independent variables namely cropping pattern (0.092) and irrigation status (0.098) were found positive and non-significant correlated with knowledge of crop insured farmers regarding PMFBY.

CONCLUSION

Results of this study indicated that majority of the PMFBY insured farmers had high to very high level of knowledge regarding PMFBY. Age, education, land holding, annual income, economic motivation, decision making ability, social participation, source of information and extension participation were highly significantly related with level of knowledge level of farmers towards PMFBY. Hence, in order to continuity of high knowledge level, there is a need to establish single window system by Department of Agriculture and Crop Insurance Provider Companies to provide the knowledge regarding PMFBY to the farmers. This will help to get easy access of the information about PMFBY.

CONFLICT OF INTEREST

All authors declare that they have no conflict of interest

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