

## RELATIONSHIP BETWEEN PROFILE AND ATTITUDE OF FARMERS TOWARDS PRADHAN MANTRI FASAL BIMA YOJANA

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### ABSTRACT

*Pradhan Mantri Fasal Bima Yojna, a “One Nation-One scheme,” launched in 2016. PMFBY provides widespread insurance coverage against crop failure and helps stabilize insured farmers’ income. The present study was conducted in Washim, Malegaon, and Risod taluka of Washim districts from the Vidharbha region of Maharashtra state “to know the relationship between the profile of respondents and their attitude towards PMFBY.” Twelve villages selected ten non-loanee farmers from each village purposefully to comprise a sample of 120 non-loanee respondents for the study. The critical studies found that most respondents had, i.e., 65.83% of the respondents, had a moderate attitude towards the Pradhan Mantri Fasal Bima Yojana. It also found that out of seven independent variables viz. education, sources of information, innovativeness, and risk orientation were found significant, while age, land holding, and annual income were found non-significant with the attitude of farmers toward PMFBY.*

**Keywords:** attitude, relationship, non loanee farmers, Pradhan Mantri Fasal Bima Yojana

### INTRODUCTION

Agriculture plays a vital role in India’s economy. Over 58.00 percent of rural households depend on agriculture as their livelihood. Agriculture, fisheries, and forestry are the most significant contributors to the gross domestic product. Agriculture, being the function of physical, socio-institutional, and techno-economic factors, which are dynamic, keeps on changing with the primary objective of increasing production and the generation of food grain surplus. Agriculture in India is highly susceptible to risks like droughts and floods. Farmers have developed risk management strategies to cope with these adverse events, sometimes with the assistance of governments. Protecting the farmers from natural calamities and ensuring their credit eligibility for the next season is necessary. For this purpose, the Government of India introduced many agricultural schemes. Jamanal and Naitikar (2019). The Indian government has, therefore, implemented a new agrarian insurance scheme, the Pradhan Mantri Fasal Bima Yojana (PMFBY). Pradhan Mantri Fasal Bima Yojana is the latest crop insurance scheme launched by the Central Government. PMFBY will replace the existing two schemes, the National Agricultural Insurance Scheme and Modified NAIS, which have had some inherent drawbacks. Pradhan Mantri Fasal Bima Yojana is implemented in every state of India with the respective state governments.

### OBJECTIVE

To know relationship between profile and attitude of farmers towards Pradhan Mantri Fasal Bima Yojana in Washim district of Maharashtra

### METHODOLOGY

The study was conducted in the Washim district of Maharashtra state. Three taluka and four villages from each taluka were selected purposefully from non-loanee farmers. Ten respondents of non-loanees from each village were selected to comprise a sample of 120 respondents of non-loanee farmers. To know the attitude of farmers towards Pradhan Mantri Fasal Bima Yojana, the statement was developed with the help of bank officers and insurance agents. Schedule having (positive and negative statements) were related to the Pradhan mantra Fasal Bima Yojana. The response was recorded as ‘agree,’ undecided,’ and disagree.’ The positive statements were assigned three scores for agree, 2 for undecided, and 1 for disagree, and vice versa in the case of negative statements. A structured schedule was used for data collection, following the personal interview method. The collected data were classified, tabulated, and analyzed using frequency, percentage, mean, standard deviation, and correlation coefficient statistical methods.

**RESULT & DISCUSSION**

**Table 1 : Distribution of respondents according their attitude towards PMFBY (n=120)**

Sr. No.	Attitude index	Respondents (n=120)	
		Frequency	Percentage
1	<b>Less favorable</b> ( Upto 30.87 )	15	12.50
2	<b>Moderately favorable</b> (From 30.88 to 36.51)	79	65.83
3	<b>Highly favorable</b> (Above 36.51)	26	21.67
Mean= 33.70		S.D.= 2.82	

Table 1 shows farmers’ attitudes toward the Pradhan Mantri Fasal Bima Yojana. Most respondents (65.83%) belong to the moderately favorable attitude category. However, respondents (21.67%) and (12.50%) belong to the highly favorable and less favorable attitude categories, respectively. This result confirmed with the results of Meena et al. (2022), Rohan & Vinaya (2022), and Nagesha (2022)

**Table.2: Relationship between socio-economic characteristics and Attitude of farmers towards Pradhan Mantri Fasal Bima Yojana (n=120)**

Sr. No.	Independent variables	Calculated ‘r’ value
X <sub>1</sub>	<b>Age</b>	0.094 <sup>NS</sup>
X <sub>2</sub>	<b>Education</b>	0.168*
X <sub>3</sub>	<b>Land holding</b>	0.125 <sup>NS</sup>
X <sub>5</sub>	<b>Annual income</b>	0.106 <sup>NS</sup>
X <sub>6</sub>	<b>Farming experience</b>	0.260**
X <sub>8</sub>	<b>Source of information</b>	0.358**
X <sub>9</sub>	<b>Innovativeness</b>	0.258**
X <sub>10</sub>	<b>Risk orientation</b>	0.259**

**Age**

According to Table 1 data, there was a positive but non-significant relationship between age and their attitude towards Pradhan Mantri Fasal Bima Yojana. Therefore, the alternative hypothesis was rejected and the null hypothesis (H<sub>01.1</sub>) was accepted. Which that there was no link between the age of farmers and their attitude.

Farmers’ attitudes towards the program become more positive as they age. However, this relationship is not strong enough to be considered statistically significant, so we can’t say if age is an essential factor in determining attitudes.

This result confirmed with the results of Mandvi et al. (2020)

**Education**

The data shown in Table 1 data, there was a positive significant relationship between education and Attitude of farmers about Pradhan Mantri Fasal Bima Yojana. Therefore, Hence, the null hypothesis (H<sub>01.2</sub>) was rejected, which showed that there was no relationship between education of farmers and their attitude towards Pradhan Mantri Fasal Bima Yojana.

It could be because education helps farmers understand the benefits and importance of the scheme. Education might also enable farmers to make informed decisions and better utilize the benefits provided by the program. This result confirmed with the results of Chauhan and Patel (2020) & Tanwar et al. (2021)

**Land holding**

It is clear from the data presented in Table 1 data, there was a positive but non-significant relationship between land holding and their attitude towards Pradhan Mantri Fasal Bima Yojana. Therefore, the alternative hypothesis was rejected and the null hypothesis (H<sub>01.3</sub>) was accepted. Which that there was no link between the land holding of farmers and their attitude.

The probable reason behind such result might be that the size of land one owns might not directly impact their perception of the scheme. Other factors, such as awareness, understanding, and personal experiences, could play a more significant role in shaping farmers’ attitudes towards the program. This result confirmed with the results of Tanwar et al. (2021)

**Annual income**

According to Table 1 data, there was a positive but non-significant relationship between Annual income and their attitude towards Pradhan Mantri Fasal Bima Yojana. Therefore, the alternative hypothesis was rejected and the null hypothesis (H<sub>01.4</sub>) was accepted. Which that there was no link between the Annual income of farmers and their attitude.

It indicates that farmers with that income alone may not be the primary factor influencing their perception of the scheme. Other factors, such as awareness, trust in the program, and personal experiences, could have a stronger impact on how farmers view the insurance scheme. It’s fascinating how different aspects can shape their attitudes. This result confirmed with the results of Tanwar et al. (2021)

**Farming experience**

As it is apparent from the data presented in the Table 1 data, there was a positive significant relationship

between Farming experience and Attitude of farmers toward Pradhan Mantri Fasal Bima Yojana. Therefore, Hence, the null hypothesis ( $H_{01.5}$ ) was rejected, which showed that there was no relationship between Farming experience of farmers and their attitude towards Pradhan Mantri Fasal Bima Yojana.

The probable reason might be that experienced farmers have likely faced various risks and uncertainties in agriculture. This firsthand experience might make them appreciate the benefits and value of having a reliable insurance scheme like PMFBY. They understand the importance of safeguarding their crops and livelihoods through such programs. This result confirmed with the results of Nagesh (2022)

### Source of information

A look into the Table 1 data, there was a positive significant relationship between Source of information and Attitude of farmers about Pradhan Mantri Fasal Bima Yojana. Therefore, Hence, the null hypothesis ( $H_{01.6}$ ) was rejected, which showed that there was no relationship between Source of information and their attitude towards Pradhan Mantri Fasal Bima Yojana.

The probable reason behind this association might that the way farmers receive information about the scheme can greatly influence their perception of it. Farmers who have access to reliable and accurate sources of information may have a better understanding of the benefits and provisions of PMFBY, leading to a more positive attitude towards it. It highlights the importance of effective communication and awareness campaigns to ensure farmers are well-informed about the scheme. This result confirmed with the results of Singh *et al.* (2014), Tanwar *et al.* (2021) & Das *et al.* (2023)

### Innovativeness

The data presented in Table 1 data, there was a positive significant relationship between Innovativeness and Attitude of farmers about Pradhan Mantri Fasal Bima Yojana. Therefore, Hence, the null hypothesis ( $H_{01.7}$ ) was rejected, which showed that there was no relationship between Innovativeness of farmers and their attitude towards Pradhan Mantri Fasal Bima Yojana.

The probable reason might be that innovative farmers are often open to trying new approaches and technologies in their farming practices. They may see the insurance scheme as an innovative solution to mitigate risks and protect their crops. Their willingness to embrace new ideas and adapt to changing circumstances might contribute to their positive attitude towards PMFBY. It's fascinating how different traits and characteristics can influence farmers' perceptions.

This result confirmed with the results of Chauhan and Patel (2020) & Das *et al.* (2023)

### Risk orientation

It is clear from Table 1 data, there was a positive significant relationship between Risk orientation and Attitude of farmers about Pradhan Mantri Fasal Bima Yojana. Therefore, Hence, the null hypothesis ( $H_{01.8}$ ) was rejected, which showed that there was no relationship between Risk orientation of farmers and their attitude towards Pradhan Mantri Fasal Bima Yojana.

Irrespective of farmers who have a higher risk orientation may see the insurance scheme as a valuable tool to mitigate potential losses. They understand the unpredictable nature of agriculture and are more willing to take precautions to protect their crops and livelihoods. This positive attitude towards PMFBY reflects their proactive approach to managing risks in farming. It's fascinating how different perspectives and attitudes can shape farmers' perceptions of the scheme.

This result confirmed with the results of Chauhan & Patel (2020), Chaudhari *et al.* (2020), Kharade & Patel (2021), Patel & Chauhan (2020), Patel & Vyas (2021), and Das *et al.* (2023)

### CONCLUSION

From the above result it can be concluded that most of the farmers had favorable attitude towards PMFBY. The extension personnel should concentrate on these taluks by providing required information, efforts to be made to increase the favorable attitude of farmers toward PMFBY. From the above result it can be concluded Education found significant and Farming experience, Source of information, Innovativeness and Risk orientation highly significantly correlated with attitude of farmers towards PMFBY. Another variable like Age, Land holding and Annual income non-significantly correlated with attitude towards PMFBY.

### RECOMMENDATION

The study facilitates in knowing the characteristics of the farmers which would provide guideline for the planners and extension agencies in planning and implementing programmes related to Pradhan Mantri Fasal Bima Yojana in other are as. The outcome of the study revealed that the majority of the respondents had favorable attitude towards Pradhan Mantri Fasal Bima Yojana. So, efforts should be made to change attitude from favorable to most favorable by extension personnel should concentrate on these taluks by providing required information, efforts to be made to increase

the favorable attitude of farmers toward PMFBY.

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#### CONFLICT OF INTEREST

All authors declare that they have no conflict of interest

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