

ASSESSMENT OF PRADHAN MANTRI FASAL BIMA YOJANA ON FARMERS IN PRAKASAM DISTRICT OF ANDHRA PRADESH

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ABSTRACT

The present study was conducted in Prakasam district of Andhra Pradesh, from Prakasam district Racherla mandal was selected purposively based on considerable number of respondents. From one mandal 6 villages are selected randomly based on considerable number of respondents. From each selected village 20 respondents are taken. Agriculture and farm income in India are frequently affected by natural disasters such as droughts, floods, cyclones, storms, landslides and earthquakes. There are man-made disasters such as fire, sale of spurious seeds, fertilizers and pesticides, price crashes, etc. All these events severely affect farmers through loss in production and farm income and are beyond the control of farmers. Crop insurance is one of the most important alternatives to manage such type of risks by the farmers. Government of India has launched several schemes such as National Agricultural Insurance Scheme (NAIS), Modified National Agricultural Insurance Scheme (MNAIS) Weather Based Crop Insurance Scheme (WBCIS), National Crop Insurance Programme (NCIP) and latest launched Pradhan Mantri Fasal Bima Yojana (PMFBY) for the benefits of farmers. The data was collected by personal interview method by using pre structured interview schedule and later appropriate statistical analysis was done to find out the meaningful results. These selections were done by using simple random sampling method for the purpose of the study.

The present study was conducted on assessment and opinion of farmers towards Pradhan Mantri Fasal Bima Yojana (PMFBY).

KEYWORDS: *PMFBY, Assessment, Opinion*

Article History

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INTRODUCTION

India is the seventh largest country in geographical level and second largest country in population wise and twelfth largest country in economic wise. The economy of India is as diverse as it is large, with a number of major sectors including manufacturing industries, agriculture, textiles and handicrafts, and services. Agriculture is a major component of the Indian economy. More than 70% of the population has their livelihood as agriculture and agriculture oriented works either directly or indirectly for their living. Over 600 million farmers are involved in agriculture related activities. Mahatma Gandhi said "Indian economy lives in rural villages", and many of the industries get their raw material from agriculture sector. Agriculture has been the backbone of Indian economy for several centuries. Indian agriculture is characterized by lack of

technology, low productivity, under employment, multiplicity of crops, unequal distribution of land, predominance of small farmers, etc. agricultural production therefore is inherently a risky business and farmers face a variety of weather, pest, disease, input supply and market related risks.

Farming is inherently one of the riskiest economic activities. The prevalence of risk in agriculture is not new and farmers, rural institutions and lenders have, over generations, developed ways of reducing and coping with risk. Although the virtues of these traditional risk management mechanisms are widely recognized, they also have their own limitations. They can be costly in terms of income opportunities that farmers forgo. They can discourage investments and technological changes though risky, enhance long-term productivity growth. They have limited capacity to spread covariate risks, like droughts that affect most farmers in a region at the same time. In theory these limitations would not exist if insurance markets were perfect, but the reality is that, for many risky agricultural regions, insurance markets are poorly developed and they are weakly linked across regions and with urban areas

OBJECTIVES OF THE STUDY

- To analyze the assessment in terms of benefits of the respondents
- To find out the opinion of respondents about PMFBY

RESEARCH METHODOLOGY

Descriptive research design was followed for the present study. Descriptive research is used to describe characteristics of a population or phenomenon being studied. Descriptive research design is a scientific method which involves observing and describing the behaviour of the subject without influencing anyway. The study was conducted in Prakasam district of Andhra Pradesh during the year 2021-22. The state of Andhra Pradesh was purposively selected as this area has more crop failures due to prolonged dry spells and severe drought conditions. As most of the area is under rainfed farmers go for growing of pulses and millets. As there was more chance of crop loss due to adverse seasonal condition, most for farmers go for crop insurance by paying premiums according to the crop.

RESULTS AND DISCUSSIONS

Table 1: Assessment in Terms of Benefits

S.No	Statements	Agree		Undecided		Disagree	
		F	P%	F	P%	F	P%
1.	Pest and insect damage	48	40	45	37.5	57	22.5
2.	Drought	76	63.33	32	26.66	12	10
3.	Temperature variations	34	28.33	31	25.83	55	45.83
4.	Floods	18	15	42	35	60	50
5.	Heat waves	26	21.66	59	49.16	35	29.16
6.	Thunder storm	22	18.33	69	57.5	29	24.16
7.	Wild fires	15	12.5	85	70.83	20	16.66
8.	Cyclone	23	19.16	72	60	25	20.8
9.	Unexpected rainfall	30	25	78	65	12	10
10.	Others	20	16.66	87	72.5	13	10.83

The data in the table no. 1 clearly shows that loan incurred due to most of the respondents for the loss occurred for prolonged drought conditions prevailed in the locality that is 63.33 per cent out of 120 respondents, while 40 per cent of the respondents agreed that the loan was incurred due to pest and insect damage while 28.99 per cent due to uneven

temperature variations while 26 per cent due to heat waves and 25 per cent due to unexpected rains. 19.16 per cent of the respondents availed loan for the crop loss due to cyclone.18.33 per cent availed due to thunder storm. 15 per cent of the respondents due to floods while 12.5 per cent due to wild fires and several of 16.66 per cent of the respondents availed loan for other reasons.

Overall Assessment of the Respondents about PMFBY

The assessment score of each respondent was calculated and converted into percentage. The respondents were classified into three categories viz., a) lowly beneficial, b) moderately beneficial and c) highly beneficial. The results are presented in Table-1

Table 2: Distribution of the Respondents according to their Overall Assessment

S.No.	Categories	Frequency	Percentage
1.	Lowly beneficial	36	30%
2.	Moderately beneficial	43	35.83%
3.	Highly beneficial	41	34.16%
	TOTAL	120	100.00

Most of the respondents belongs to moderately beneficial i.e., 35.83% followed by highly beneficial of 34.16 % and lowly beneficial of 30%.

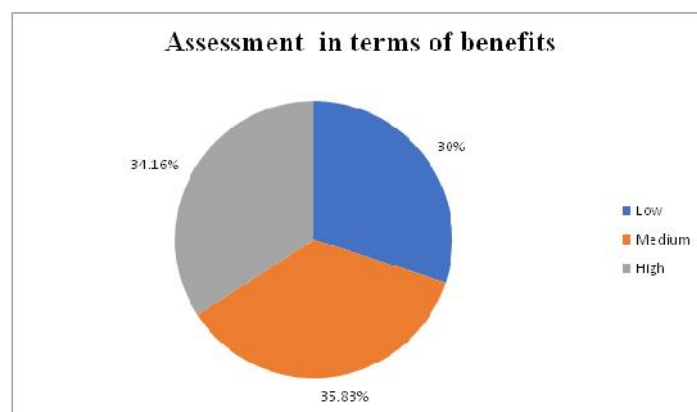


Figure 1.

Table 3: Opinion of the Farmers towards PMFBY

S.No	Statements	Agree		Undecided		Disagree	
		F	Percentage	F	Percentage	f	Percentage
1	I have satisfied with the Pradhan Mantri Fasal Bima Yojana (PMFBY).	32	26.66	50	41.67	38	31.66
2	The present method of use of smart phones/drones for assessment of crop damage is an ideal measure.	22	18.33	69	57.5	29	24.16
3	The premium rates for Pradhan Mantri Fasal Bima Yojana (PMFBY) is lower compared to earlier insurance schemes.	30	25	75	62.5	15	12.5
4	The usage of Information Technology (IT) is more in Pradhan Mantri Fasal Bima Yojana(PMFBY) compared to earlier programmes	22	18.33	59	49.16	39	32.5

Table 3 Contd.,

5	The involvement of insurance companies in settlement of claims more in Pradhan Mantri Fasal Bima Yojana (PMFBY) compared to earlier programmes.	26	21.66	86	71.66	8	6.66
6	All the crop insurance schemes as PMFBY, WBCIS etc. helps in attraction and retaining youth in agriculture.	25	20.83	68	56.66	27	22
7	The premium which is to be paid by the farmers for Pradhan Mantri Fasal Bima Yojana (PMFBY) should be paid by the government.	30	25	59	49.16	31	25.83
8	The premium which is to be paid by the farmers for Pradhan Mantri Fasal Bima Yojana (PMFBY) should be paid by the government.	30	25	59	49.16	31	25.83
9	The Pradhan Mantri Fasal Bima Yojana (PMFBY) is necessary for improvement of socio-economic conditions of the farmers.	21	17.5	66	55	33	27.5
10	Pradhan Mantri Fasal Bima Yojana (PMFBY) providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.	9	7.5	105	87.5	6	5
11	I feel that Pradhan Mantri Fasal Bima Yojana (PMFBY) is a good measure against risk and uncertainty	24	20	67	55.83	29	24.16
12	The Pradhan Mantri Fasal Bima Yojana (PMFBY) gives better indemnity to the insured farmers than the earlier National Agricultural Insurance Scheme (NAIS).	39	32.5	49	40.83	32	26.66

The results furnished in the table 4.2.1 revealed that the Opinion of the respondents about PMFBY in percentage ranking where 32.5 per cent of the respondents agreed that the PMFBY gives better indemnity to the insured farmers than the earlier National Agricultural Insurance Scheme (NAIS). 26.66 per cent of the respondents agreed that they are satisfied with the PMFBY. 25 per cent of the respondents agreed that the premium rates for PMFBY is lower compared to earlier insurance schemes. 25 per cent of the respondents agreed that the premium which is paid by the farmers for PMFBY should be paid by the Government. 21.66 per cent of the respondents agreed that the involvement of insurance companies in settlement of claims more in PMFBY compared to earlier programs. 20.83 per cent of the respondents agreed that PMFBY, WBCIS helps in attraction and retaining youth in agriculture. 20 per cent of the respondents agreed that PMFBY is a good measure against risk and uncertainty. 18.33 per cent of the respondents agreed that the usage of Information Technology is more in PMFBY compared to earlier programs. 17.5 per cent of the respondents agreed that the PMFBY is necessary for improving the socio economic condition of the farmers. 16.66 of the respondents agreed that PMFBY is the better programme that reduce losses arise due to natural calamities from the losses compared to earlier losses and finally 7.5 per cent of the respondents have agreed that PMFBY is providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.

Overall Opinion of the respondents about PMFBY

The opinion score of each respondent was calculated and converted into percentage. The respondents were classified into three categories viz., a) low level, b) medium level and c) high level. The results are presented in Table-2

Table 4: Distribution of Respondents according to their Overall Opinion Level

S.No	Categories	Frequency	Percentage
1	Low	38	31.67%
2	Medium	58	48.33%
3	High	24	20.00%
	Total	120	100.00

Most of the respondents belongs to medium level i.e., 48.33% followed by low level of 31.67 % and high level of 20%.

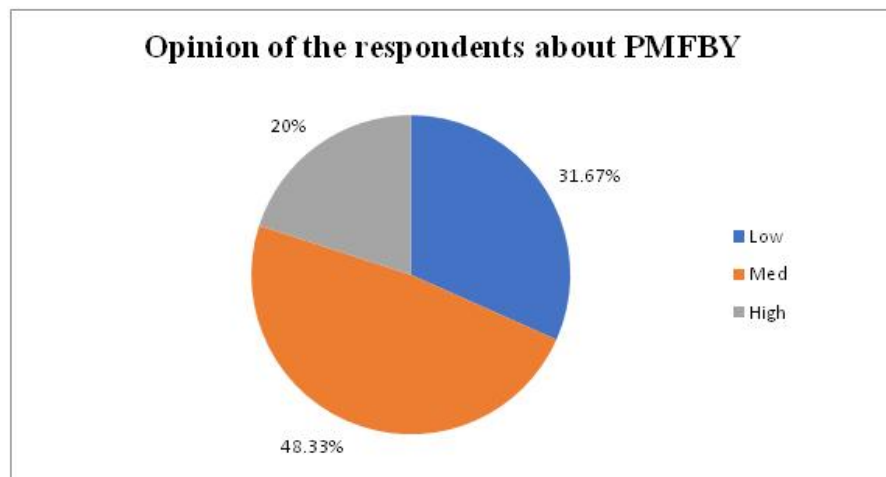


Figure 2.

CONCLUSION

Most of the respondents belongs to moderately beneficial (35.83%) followed by highly beneficial of (34.16 %) It can be said most of the respondents had more assessment on drought, pest and insect damage, temperature variations, unexpected rainfall and cyclone. Where as in opinion most of the respondents belongs to medium level (48.33%) followed by low level of (31.67 %) It can be said most of the respondents had more opinion on the PMFBY gives better indemnity to the insured farmers than the earlier National Agricultural Insurance Scheme (NAIS), premium rates for PMFBY is lower compared to earlier insurance schemes, PMFBY is necessary for improvement of socio-economic conditions of the farmers. Suggestions offered by the respondents to overcome problems are early settlements of claims, timely notification of scheme every year, improvement of access and coordination between banks and farmers, technical improvement in assessment of crop loss.

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