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Awareness of Pradhan Mantri Fasal Bima Yojana among farmers of Haryana state

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Abstract

The findings highlight that more than 2/3rd of farmers were aware on general information as well as premium related information followed by seasonality discipline (40.23%) and risks coverage 34.43 percent only. A vast majority (93.33%) of farmers adopted the compulsory proposal for loanee farmers while 6.67 per cent adopted it voluntarily. It implies that to get wider voluntary adoption by farmers, active participation of stakeholders along with the service provider is very much essential for public awareness and capacity building campaign for farmers through bank personnel, agricultural department and village panchayats to convince farmers for voluntary adoption of such risk mitigating scheme.

Keywords: PMFBY, risk coverage and insurance proposals

Introduction

Agriculture is main stay of Indian economy which not only contributes about 14.00 percent to GDP but provides employment to 57.00 per cent of population. The growth of this sector is an essential prerequisite for inclusive growth as well as reduction of poverty in India. But, Indian agriculture suffers from myriad problems and one of them is excessive risk and uncertainty faced by the farmers. For agricultural development, government of India implemented various programmes and projects viz. Intensive Agricultural District Programme (1960-61), Intensive Agricultural Area Programme (1960-61), High Yielding Varieties Programme (1966-67), Drought Prone Area Programme (1973), Pilot Crop Insurance Scheme (1979-84), Compressive Crop Insurance Scheme (1985-87), National Agricultural Insurance Scheme (1999-2000) and Modified National Crop Insurance Scheme. In spite of these developmental efforts, there was no redundancy in uncertainties and farmers were caught in vicious circle of poverty, unemployment and indebtedness.

According to the National Agriculture Policy, "Despite technological and economic advancements, the condition of farmers continues to be unstable due to natural calamities and price fluctuations". In some extreme cases, these unfavourable events become one of the factors leading to farmers' suicides which are now assuming serious proportions (Raju and Chand, 2008) [3]. It is doubtless, there is increase in natural hazards like flood, drought, hailstorms etc. even some times the harvested crop of farmers is destroyed by unseasonal rains or hail storms. Keeping facts in view, government of India launched Pradhan Mantri Fasal Bima Yojna on 13 January 2016 to mitigate risks and uncertainties of farming along with stabilization of farmer income with low premium rates for kharif crops (2.0%), rabi crops (1.5%) and commercial crops (5.0%) of the sum of amount insured. The scheme was also implemented in Haryana state from kharif season. So the study was conducted to assess the awareness of farmers regarding PMFBY.

Research Methodology

The study was carried out in the purposively selected Haryana state falling in Trans Gangetic Plain region of the country (known as the food bowl of the country). Primary data on awareness and adoption of Pradhan Mantri Fasal Bima Yojana by farmers was collected by applying purposive and systematic random sampling procedures for selection of respondents. Hisar district was selected purposively being head quarter of state agriculture university, CCSHAU, Hisar.

The villages viz. Gyanpura and Dhani Kutubpur from Barwala block and Hansi block were selected purposively being adopted by CCSHAU, Hisar. Finally, 30 farmers were randomly selected from each village thus total 60 respondents' data complete in all respect was considered for analysis and reporting. The data were collected with the help of well structured and pretested interview schedule comprising the items for assessment of awareness drawn from notification by Haryana government and adoption in form of compulsory or voluntary

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proposal. The statistical measures like frequency, percentage, and over all percentage analysis were used to analyze the data to draw tangible inferences.

Results and Discussion

Socio-personal attributes profile of farmers: It included the

characteristics possessed by the respondents viz. age, job experience, education, land holding size, parental occupation, job satisfaction and sources of information used which are discussed as under:

Table 1: Socio-personal attributes profile of farmers (n=60)

S. No.	Variable	Category	Frequency	Percentage
1	Age	Young (up to 37 years)	27	45.00
		Middle (38-55 years)	19	31.67
		Old (above 55 years)	14	23.33
2	Experience	Up to 15 years	26	43.33
		16-30 years	15	25.00
		>30 years	19	31.67
3	Education	Up to primary	14	23.33
		Up to higher secondary	41	68.34
		Graduation & above	05	8.33
4	Land holding	Marginal farmers (Less than 2.5 acres)	06	10.00
		Small farmers (2.5 to 5 acres)	26	43.33
		Medium farmers (6.00 -10.00 acres)	13	21.67
		Large farmers (more than 10.00 acres)	15	25.00
5	Occupation	Agriculture	52	86.67
		Agriculture + allied occupation	08	13.33
6.	Sources of information	Neighbours, friends, relatives & other farmers	43	71.67
		Scientists	07	11.66
		Extension functionaries	10	16.67

Data related to profile of respondents presented in Table 1 reveals that majority of the farmers belonged to young age category i.e. 45.00 per cent followed by middle age 31.67 per cent and old age 23.33 per cent only. It clearly indicates that about 3/4th of respondents' belonged to young to middle age category. Similarly, 43.33 per cent of respondents had farming experience up to 15 years followed by 16-30 years of farming experience (25.00%) and more than 30 years experience by 31.67 per cent. Pertaining to educational qualification of respondents, 68.34 percent were possessing

up to higher secondary education while, only 8.33 percent were graduates & above.

Regarding land holding of farmers, 65.00 percent of farmers belonged to small to medium farmers' category and only 25.00 percent were large farmers. A vast majority (86.67%) of farmers had agriculture as their main occupation followed by agriculture plus allied occupation (13.33%).

Approximately 72.00 per cent of respondent farmers utilized personal localite information sources for knowledge of farming followed by extension functionaries (16.67 %) and scientists 11.66 per cent only.

Table 2: Farmers' awareness level pertaining to Pradhan Mantri Fasal Bima Yojana (n=60)

S. No.	Statement	Frequency	Percentage
	General information		69.52
1	The latest crop insurance scheme	55	91.67
2	Crops notified for Kharif season	47	78.33
3	Crops notified for Rabi season	47	78.33
4	Kinds of farmers included	30	50.00
5	The insurance unit of PMFBY	35	58.33
6	The implementing agency of cluster	26	43.33
7	Type of proposals (compulsory/optional)	52	86.67
	Risk coverage		34.44
1	Type of risks covered (Prevented sowing/planting, Standing crop, Post harvest losses, localized calamities)	37	61.67
2	The loss exclusion due to war and nuclear risks malicious damage like theft and fire other than natural	17	28.33
3	The risks of prevented sowing/planting due to deficit rainfall, adverse seasonal conditions	18	30.00
4	Last date of assessment of prevented crop sowing/planting for kharif crops (31 st August)	05	8.33
5	Last date of prevented crop sowing/planting for rabi crops (15 th January)	02	3.33
6	Know the committee responsible for assessment of prevented sowing/planting	01	1.66
7	The crops covered under post harvest losses due to perils of cyclones, cyclonic rains, and unseasonal rains	46	76.67
8	Fourteen days after harvest of crop come under time limit for post harvest loss	46	76.67
9	Nature of localized calamity and its unit for implementation	14	23.33
	Seasonality discipline		40.23
1	Loaning period for loanee farmers for Kharif season on compulsory basis (April-July)	48	80.00
2	Loaning period for loanee farmers for Rabi season on compulsory basis (October-December)	48	80.00
3	Cut-off date for receipt of proposal of farmers/debit of premium from farmers account(Loanee and non-loanee) 31 st July in Kharif & 31 st Dec. in Rabi	42	70.00
4	Cut-off date for receipt of yield data after harvest (within one month)	03	5.00

5	Processing, approval and payment of final claims (3 weeks from receipt of yield data)	02	3.33
6	On which yield base the losses are assessed? (Threshold yield of CCE)	25	41.67
7	On account payment proposal would not be admissible (If adversary occurs 15 days before normal harvesting time)	01	1.66
Premium related information			70.00
1	The amount of premium paid or debited for kharif crops	48	80.00
2	The amount of premium paid or debited for Rabi crops	48	80.00
3	The sum of amount insured for kharif crops	36	60.00
4	The sum of amount insured for kharif crops	36	60.00

The data pertaining to farmers awareness level have been presented in Table 2. The awareness results related to general information about PMFBY indicate that 91.67 per cent of respondents were aware of latest crop insurance scheme implemented followed by type of proposals (86.67%), crops notified for rabi & kharif (78.33%), insurance unit (58.33%), kinds of farmer (50.00%) and implementing agency 43.33 per cent only. The probable reason might be compulsory proposal for loanee farmers. Findings are in agreement with the findings of Nain *et al.* (2017) [2] Similarly awareness regarding risks covered depicts that majority of farmers (76.67%) were aware about crops covered under post harvest losses and its period limit followed by types of risks (61.67%), prevented sowing (30.00%), exclusion loss (28.33%) and localized calamity (23.33%) while least awareness was observed on last date of prevented sowing and committee responsible for its assessment. The probable reason might be non occurrences of situations for prevented sowing in the region with assured irrigation facilities.

Awareness related to seasonality discipline shows that 80.00 per cent of farmers were aware of loaning period for both rabi & kharif crops followed by cut-off date for receipt of proposals (70.00%), yield base for loss assessment (41.67%), cut-off date for receipt of yield data after harvest (5.00%), processing, approval and payment of final claims (3.3%) and period limit for on account proposal (1.66%). The vast majority of farmers (80.00%) were aware of amount of premium paid or debited for both rabi & kharif crops followed by sum of amount insured for crops 60.00 per cent. The farmers might be aware on premium related information due to regular contact with banks or cooperatives for payments of loans.

Table 3: Extent of use of Pardhan Mantri Fasal Bima Yojna by farmers (n=60)

S. No.	Type of proposal	Adopted	Percentage
1.	Compulsory	56	93.33
2.	Optional	04	6.67

Data pertaining to extent of adoption of PMFBY by farmers presented in Table 3 clearly indicate that vast majority (93.33%) adopted the compulsory proposal implemented by government for loanee farmers while 6.67 per cent adopted it voluntarily which is optional for loanee as well as non loanee farmers. The findings are in congruence with Nain *et al.* (2017) [2] who reported that 60.00 per cent of farmers were under compulsory proposal. The optional proposal was adopted by either tenant farmers/highly aware farmer about insurance benefits of such low premium scheme. The study high light that sincere effort is still required by government to make the scheme popularize among masses.

Conclusion

The findings highlight that approximately 70.00 percent of farmers were aware on general information as well as premium related information followed by seasonality

discipline (40.23%) and risks coverage only 34.43 percent. The probable reason for high awareness on general information along with premium related information may be compulsory proposals for loanee farmers. The low awareness on aspects such as prevented sowing, committee responsible for its assessment, localized calamities, cut-off date for receipt of yield data after harvest (5.00%), processing, approval and payment of final claims (3.3%) and period limit for on account proposal (1.66%) clearly indicate less active participation of implementing as well as service providing agencies. A vast majority (93.33%) of farmers adopted the compulsory proposal for loanee farmers while 6.67 per cent adopted it voluntarily

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