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## Opinion of farmers regarding Pradhan Mantri Fasal Bima Yojana

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### Abstract

Present study entitled “Awareness and Opinion of farmers regarding Pradhan Mantri Fasal Bima Yojana” was undertaken in the year 2019-2020 with objective to see opinion of farmers regarding PMFBY in Ashothar and Bahua blocks of Fatehpur, In each block three-three villages were selected therefore 25-25 respondents were selected from two blocks of six villages randomly. A total number of 150 respondents were selected. Out of total respondents 40.0 percent of farmers belonged to 45-55 years age group, 79.3 per cent of farmers were doing agriculture and it was their main occupation. Reveals the most of farmers given opinion as Farmers do not get compensation in time, insurance company should disburse claim within 30 days of notification and list of beneficiaries must uploaded on crop insurance portal.

**Keywords:** Opinion, PMFBY, Farmers, claim, insurance company

### Introduction

Agriculture is backbone of Indian economy. The share of agriculture and allied sector in total Gross Domestic Product (GDP) is 16.00 percent in Indian economy. In India about 70 per cent of population depends on agriculture. Progress of our nation is impossible without the development of the agriculture. Progress of our nation is impossible without the development of the agriculture. The economic growth is depending upon achievement of greater output in agriculture sector. Agriculture plays vital role in development of country. But Indian agriculture is characterized by huge risk and uncertainty because of many factors like, lack of technology, lack of knowledge of risk mitigation, irrigation, weather condition, usage of seeds, fertilizers, pesticide, uncertainty in monsoon, lack of input supply facilities, non-availability of proper market facility, pests and diseases, the higher expenditure as compared to production, uncertain income in each year and Government failure in disseminating information on crop insurance, that is why farmers attempt to commit the suicides. The risk bearing capacity of marginal and small farmers in the country is very limited. In order to avoid the risk and uncertainty in agriculture at National and State level, government implemented crop insurance schemes. The Pradhan Mantri Fasal Bima Yojana (PMFBY) was officially launched on 13 January 2016 by Prime Minister Narendra Modi. It is an insurance service for farmers for their yields. On 18<sup>th</sup> February 2016 Prime Minister Narendra Modi released the operating guidelines of Pradhan Mantra Fasal Bima Yojana in Sherpur village of Sehore district Madhya Pradesh. Utrakhhand became the first state to adopt this scheme. PMFBY aims to provide a comprehensive insurance cover against failure of the crop thus helping in stabilizing the income of the farmers and also to provide insurance coverage and financial support to the farmers in the event of any of the notified crops as a result of natural calamities, pests and diseases. The Scheme covers all Food & Oilseeds crops and Annual Commercial/Horticultural Crops. The scheme is compulsory for loanee farmers availing Crop Loan / holding KCC account for notified crops and voluntary for others. The scheme is being administered by Ministry of Agriculture Pradhan Mantri Fasal Bima Yojana has been piloted in the country since kharif season of 2016. It was implemented only in 14 states of India, which are most affected by weather calamities. States like Madhya Pradesh, Uttar Pradesh, Rajasthan and Maharashtra etc. were considered as the affected states.

### Objectives

1. Socio- economic profile of the farmers.
2. Opinion of farmers regarding Pradhan Mantri Fasal Bima Yojana.

### Research Methodology

To complete the above objective, by employing the appropriate research methodology, the study was conducted in district Fatehpur during the year 2019-2020.

Two blocks was selected randomly Bahuwa and Ashothar in this study area. From these blocks six villages were selected. 25 respondents were selected randomly from each village. Thus, in all 150 respondents were selected randomly. Dependent and independent variables, namely awareness, opinion, and constraints of farmers about Pradhan Mandtri Fasal Bima Yojana and Age, Caste, education and religion, occupation, type of family, size of family, annual income etc. The data so collected were subjected to analyses for which statistical tools, such as percentage, average, weighted mean, rank, standard deviation and correlation coefficients were used.

## Results and Discussion

**Table 1:** Distribution of farmers according to the age group. N= 150

Age group	Frequency	Per cent	Mean	Standard deviation
Up to 35 years	18	12.0	32	2
35 to 45 years	30	20.0	38	3
45 to 55 years	60	40.0	49	2
55 & above years	42	28.0	57	2
Total	150	100.0	47	9

The above given table: 1 reveals the distribution of farmers according to the age group, 40.0 per cent of farmers belonged

to 45 -55 years age group with average mean 49 and standard deviation 2 followed by 28.0 per cent of farmers who belonged to 55 years and above age group with mean 57 and standard deviation 2 in research study area. 20.0 per cent farmers belonged to 35-45years age group with average mean 38 and standard deviation 3 while only 12.0 percent of respondents belonged to age group 35 years with mean 32 and standard deviation 2 in the research study area of district Fatehpur. Thus, farmers of 45to55 year's age category were observed to be more in this study area.

**Table 2:** Distribution of farmers according to occupation N=150

Occupation	Frequency	Per cent
Agriculture	199	79.3
Service	6	4.0
Business	10	6.7
Agriculture labour	15	10.0
Total	150	100.0

Table: 2 reveals the distributions of farmers according to occupation, 79.3 per cent of farmers were doing agriculture and it was their main occupation, 10.0 per cent of farmers were doing agriculture labour, 6.7 per cent farmers were doing business and only 4.0 per cent of farmers were doing service in research study are.

**Table 3:** Distribution of Farmers according to their opinion of Pradhan Mantri Fasal Bima Yojana N=150

S. No.	Statement	Symbol	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Mean Score	Rank
1.	PMFBY scheme is more effective than any other insurance scheme	A	24.0	40.7	12.0	23.3	0.0	3.65	XI
2.	Criteria prescribed for carrying out the PMFBY programme is not strictly followed by officials	B	24.0	40.0	12.7	23.3	0.0	3.65	XI
3.	Any agriculture operation can be adopted with the help of crop insurance	C	12.7	42.0	35.3	10.0	0.0	3.57	XIV
4.	Insurance Premium is not bearable	D	17.3	8.0	16.0	58.7	0.0	2.84	XXI
5.	Fasal Bima improves economic conditions of farmers	E	13.3	57.3	7.3	22.0	0.0	3.62	XII
6.	Fasal Bima does not help to sustain safely in drought years	F	25.3	13.3	8.0	53.3	0.0	3.11	XVIII
7.	Bank formalities are not easy for farmers	G	30.0	36.7	4.0	29.3	0.0	3.67	X
8.	Farmers cannot sustain safely during flood, high/low temperature and humidity	H	30.7	42.0	10.0	17.3	0.0	3.86	VIII
9.	Problem in getting claims due to complicated procedure	I	28.0	52.0	15.3	4.7	0.0	4.03	IV
10.	Many crops are covered under PMFBY	J	6.0	53.3	14.7	26.0	0.0	3.39	XVI
11.	Financial problem faced by farmers due to delay in payment of insurance premium	K	21.3	40.7	8.7	29.3	0.0	3.54	XV
12.	Most of the time claim is not paid in case if the crop is damaged	L	22.0	60.0	12.7	5.3	0.0	3.99	V
13.	Losses due to reasons other than natural calamities are not included	M	0.0	34.7	3.3	41.3	20.7	2.52	XXII
14.	Prevention of crop failure from financial disasters	N	8.0	60.7	14.0	16.7	0.7	3.59	XIII
15.	Few insurance companies does not covers crop insurance	O	7.3	34.0	42.0	16.7	0.0	3.32	XVII
16.	There is improvement in relation to agriculture credit	P	9.3	57.3	26.0	7.3	0.0	3.69	IX
17.	Farmers do not get compensation in time	Q	34.7	51.3	14.0	0.0	0.0	4.21	I
18.	Threshold yield of crops grown by farmers is high	R	0.0	39.3	28.7	32.0	0.0	3.07	XX
19.	Non – loanee farmers face difficulty to insure their crops	S	0.0	45.3	19.3	35.3	0.0	3.10	XIX
20.	This cover will be available for major crops only	T	0.0	23.3	8.7	58.0	10.0	2.45	XXIII
21.	The insurance company would disburse the claim within 30 days of notification	U	24.0	63.3	12.7	0.0	0.0	4.11	II
22.	Claims shall be released only through electronic transfer to the bank accounts	V	46.0	28.0	3.3	22.7	0.0	3.97	VI
23.	For farmers covered on voluntary basis the claim payment will be directly credited to the concerned bank accounts	W	43.3	31.3	3.3	22.0	0.0	3.96	VII
24.	List of beneficiaries will be uploaded on the crop insurance portal	X	29.3	47.3	23.3	0.0	0.0	4.06	III
25.	For awareness and dissemination of the insurance scheme farmers fair, exhibition, documentaries, SMS and short film	Y	55.3	17.3	2.0	25.3	0.0	4.03	IV

	will be utilized								
26.	The insurance coverage in terms of number of farmers and hectares should be done at least at previous season level	Z	9.3	41.3	14.0	17.3	18.0	3.07	XX

Table: 3 denoted the opinion of farmer's regarding Pradhan Mantri Fasal Bima Yojana. 34.7 per cent of farmers strongly who agreed that Farmers do not get compensation in time followed by 51.3 per cent of farmers who agreed and 14.0 per cent of farmers who were undecided with mean score value 4.21 and rank I. 24.0 per cent of farmers strongly agreed that the insurance company would disburse the claim within 30 days of notification whereas, 63.3 percent of farmers were agreed and 12.7 per cent of farmers' were undecided with mean score 4.11 and rank II. 29.3 per cent of farmers strongly agreed that list of beneficiaries will be uploaded on the crop insurance portal whereas 47.3 per cent of farmers agreed with mean score value 4.06 and rank III. 55.3 per cent of farmers strongly agreed that for awareness and dissemination of the insurance scheme farmers fair, exhibition, documentaries, SMS and short film will be utilized followed by 17.3 per cent of farmers who agreed whereas, 2.0 per cent of farmers were undecided with mean score value 4.03 and rank IV. 28.0 per cent of farmers strongly agreed that Problem in getting claims due to complicated procedure followed by 52.0 per cent of farmers agreed whereas, 15.3 per cent of farmers were undecided with mean score value 4.03 and rank IV. 22.0 percent of farmers were strongly agreed that Most of the time claim is not paid in case if the crop is damaged whereas, 60.0 per cent of farmers agreed with mean score value 3.99 and rank V. 46.0 per cent of farmers strongly agreed that Claims shall be released only through electronic transfer to the bank accounts whereas, 28.0 percent of farmers agreed and 3.3 per cent of farmers were undecided with mean score 3.97 and rank VI. 43.3 per cent of farmers strongly agreed that for farmers covered on voluntary basis the claim payment will be directly credited to the concerned bank accounts followed by 31.3 per cent of farmers who agreed whereas 3.3 percent of farmers were undecided and 22.0 percent of farmers disagreed with mean score value 3.96 and rank VII. 30.7 per cent of farmers strongly agreed that Farmers cannot sustain safely during flood, high/low temperature and humidity followed by 42.0 per cent of farmers who agreed whereas, 10.0 per cent of farmers were undecided and 17.3 per cent of farmers disagreed with mean score value 3.86 and rank VIII. 9.3 per cent of farmers strongly agreed that there is improvement in relation to agriculture credit followed by 57.3 per cent of farmers who agreed and 26.0 per cent of farmers were undecided with mean score value 3.69 and rank IX. 30.0 per cent of farmers strongly agreed that Bank formalities are not easy for farmers followed by 36.7 per cent of farmers who agreed whereas, 4.0 per cent of farmers undecided and 29.3 per cent of farmers were disagree with mean score value 36.7 and rank X. 24.0 per cent of farmers were strongly agreed that PMFBY scheme is more effective than any other insurance scheme followed by 40.7 per cent of farmers were agreed whereas, 12.0 per cent of farmers were undecided and 23.3 per cent of farmers disagreed with mean score value 3.65 and rank XI. 24.0 per cent of farmers strongly agreed that Criteria prescribed for carrying out the PMFBY programme is not strictly followed by officials followed by 40.0 per cent of farmers who agreed whereas, 12.7 per cent of farmers were undecided and 23.3 per cent of farmers disagreed with mean score value 3.65 and rank XI. 13.3 per cent of farmers strongly agreed that Fasal Bima improves economic conditions of farmers followed by 57.3 percent of farmers who agreed whereas, 7.3 per cent of

farmers were undecided and 22.0 per cent of farmers disagreed with mean score value 3.62 and rank XII. 8.0 per cent of farmers strongly agreed that there is Prevention from financial disasters due to crop failure whereas, 60.7 per cent of farmers agreed with mean score value 3.59 and rank XIII. 12.7 per cent of farmers strongly agreed that any agriculture operation can be adopted with the help of crop insurance followed by 42.0 per cent of farmers who agreed whereas, 35.3 per cent of farmers were undecided and 10.0 per cent of farmers disagreed with mean score value 3.57 and rank XIV. 21.3 per cent of farmers strongly agreed that financial problem is faced by them delay in insurance premium followed by 40.0 per cent of farmers who agreed whereas, 8.7 percent of farmers were undecided with mean score value 3.54 and rank XV. 6.0 Percent of farmers strongly agreed that many crops are covered under PMFBY followed by 53.3 per cent of farmers who agreed with mean score value 3.39 and rank XVI. 7.3 per cent of farmers strongly agreed that few insurance companies do not cover crop insurance followed by 34.0 per cent of farmers who agreed whereas, 42.0 per cent of farmers were undecided and 16.7 per cent of farmers disagreed with mean score value 3.32 and rank XVII. 25.3 per cent of farmers strongly agreed that Fasal Bima does not help to sustain safely in drought years followed by 13.3 per cent of farmers who agreed whereas, 8.0 per cent of farmers were undecided and 53.3 per cent of farmers disagreed with mean score value 3.11 and rank XVIII. 45.3 per cent of farmers agreed that Non – loanee farmers face difficulty to insure their crops whereas, 19.3 per cent of farmers were undecided with mean score value 3.10 and rank XIX. 39.3 per cent of farmers agreed that threshold yield is high of the crops grown by farmers whereas 28.7 per cent of farmers were undecided and 32.0 per cent of farmers disagreed with mean score value 3.07 and rank XX. 9.3 per cent of farmers strongly agreed that the insurance coverage in terms of number of farmers and hectare-age should be at least at previous season, level followed by 41.3 per cent of farmers who agreed whereas, 14.0 per cent of farmers were undecided while 17.3 percent of farmers were disagreed and 18.0 per cent of farmers strongly disagreed with mean score value 3.07 and rank XX. 17.3 per cent of farmers were strongly agreed that Insurance Premium is not bearable followed by 8.0 per cent of farmers who agreed whereas, 16.0 per cent of farmers were undecided and 58.7 per cent of farmers disagreed with mean score value 2.84 and rank XXI. 34.0 per cent of farmers agreed that Losses due to reasons other than natural calamities are not included followed by 3.3 per cent of farmers who were undecided whereas, 41.3 per cent of farmers disagreed and 20.7 percent of farmers strongly disagreed with mean score value 2.52 and rank XXII. 23.3 per cent of farmers agreed that this cover will be available for major crops only whereas, 8.7 per cent of farmers were undecided and 58.0 per cent of farmers disagreed, 10.0 percent of farmers w strongly disagreed with mean score value 2.45 and rank XXIII.

### Conclusion

Most of farmers belonged to 45 -55 years age group, most of farmers were educated up to high school and most of farmers were doing agriculture and it was their main occupation, Opinion of farmers regarding Pradhan Mantri Fasal Bima Yojana maximum farmers given opinion as Farmers do not

get compensation in time, the insurance company should disburse the claim within 30 days of notification and List of beneficiaries will be uploaded on the crop insurance portal.

### Recommendations and Suggestions

1. The insured farmers are required to listen to the opinion about various aspects of Pradhan Mantri Fasal Bima Yojana in order to avail the maximum benefits of the yojana.
2. There should be an online portal where farmers could lodge their grievance.
3. Indemnity payment should meet the loss incurred and it should not be negligible amount.
4. Farmers must be given information about how to protect their crops in case of weather disturbances.
5. Government staff talks directly to farmers, and help them according their needs, timely and make arrangement payment of insurance claims.
6. Risk assessment of different categories of famers can be done so as to frame an insurance policy based on the need of the farmers.
7. All crops need to be covered to make it a strong risk mitigating tool.

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