RESEARCH PAPER

Farmers perception towards Pradhan Mantri Fasal Bima Yojana

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Abstract : The study "Farmers perception towards Pradhan Mantri Fasal Bima Yojana" was conducted in Chandur railway and Nandgaon (kh.) of Amravati district, 80 respondents (farmers) were purposively selected for this study. The data were collected by personal interview method with the help of structured interview schedule. The data were tabulated, analyzed and interpreted. The findings of the study revealed that the majority of farmers were having middle age group of 31 to 58 years, education upto Senior College, small size of land holding (1.01 to 2.00 ha.), low level annual income upto Rs. 400000 and low farming experience. However, the observation also found that most of the respondents were possessed low level extension contact, medium level social participation, medium level risk preference and high level sources of credit availability. The significant variables include extension contact and risk preference found the highly and significantly relationship with perception at level of probability 0.01. The variable *viz.,* education, land holding, annual income, farming experience, social participation and credit availability has found non-significant relationship with perception at 0.05 level of probability. Age of respondents was negatively significant relationship with perception at 0.05 level of probability.

Key Words : Farmer perception, PMFBY, Crop insurance, Benefit, Risk, Scheme, Credit

INTRODUCTION

Agriculture is the single largest private sector occupation in the country and is also considered the riskiest business, where it is subject to vagaries of nature like flood, drought, and cyclone. So that the Pradhan Mantri Fasal Bima Yojana (PMFBY) launched on 18 February 2016 by Prime Minister Narendra Modi is an insurance service for farmers for their yields. The crop insurance is an insurance arrangement aiming at mitigating the financial losses suffered by the farmers due to damage and destruction of their crops as a result of various production.

PMFBY aims to provide a comprehensive insurance cover against failure of the crop thus helping in stabilizing the income of the farmers. The scheme covers all food and Oilseeds crops and annual commercial /horticultural Crops for which past yield data is available and for which requisite number of Crop Cutting Experiments (CCEs) are being conducted under General Crop Estimation

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Survey (GCES). The scheme is implemented by empanelled general insurance companies. Selection of Implementing Agency (IA) is done by the concerned State Government through bidding.

Crop insurance helps in stabilization of farm production and income of the farming community. The India Government has been concerned about the growing risk in agriculture, which culminates in unfortunate phenomenon of farmer's suicides, as happened in Maharashtra. In the face of uncertainty and risk in agriculture, various schemes have been evolved time in countries to protect the farmer; these include guaranteed prices, subsidized credit and crop insurance, which are immediate concern in the short-run. Crop insurance is recognized to be a basic instrument for maintaining stability in farm income, through promoting technology, encouraging investment, and increasing credit flow in the agricultural sector.

Specific objectives of the study:

– To study the profile of the farmers using Pradhan Mantri Fasal BimaYojana

– To study the perception of farmers towards Pradhan Mantri Fasal Bima Yojana as a risk management tool

– To study the relationship between selected characteristics of the farmers and their perception towards Pradhan Mantri Fasal Bima Yojana.

MATERIAL AND METHODS

The study was conducted in ten villages of Chandur railway and Nandgaon (kh.) taluka of the Amravati district namely Songaon, Rajana, Chandur railway, Chandur wadi, Dhanoramali, Jasapur, Chormauli, Jawara, Januna and Mokhad. From each village ten respondents were selected on the basis of higher no. of respondents of Pradhan Mantri Fasal Bima Yojana from total sample of 80 respondents. An exploratory research design of social research was used for present study. The data were processed and tabulated by using simple frequencies and the parameters like percentage, mean and standard deviation according to requirement.

RESULTS AND DISCUSSION

The results obtained from the present investigation as well as relevant discussion have been summarized under following heads :

Age :

It is observed from the Table 1 that majority of respondents (68.75%) were found in middle age group (31 to 58 years), followed by 17.5 per cent had old age category of above 58 years and 13.75 per cent of respondents had young age group, Respectively. findings are similar with the findings of Kangale *et al*. (2016).

Education :

From the Table 1 observed that majority of respondents (43.75%) were found to have Senior college / University education, followed by 21.25 per cent had educated upto secondary school, 7.5 per cent of respondents have attended primary school further it was found that 20 per cent of respondents who could reach higher secondary school, 6.25 per cent were educated up to middle school and remaining 1.25 per cent were unable to read and write that means illiterate. findings are similar with the findings of Kangale (2016).

Land holding :

From the Table 1 observed that, majority of the respondents (38.75%) had possess small land holding (1.01 to 2.00 ha.), followed by 32.50 per cent respondents were having semi medium land holding *i.e.* 2.01 to 4.00 ha. The 15.00 per cent of respondents belonged to medium land holding category possessing land 4.01 to 10.00 ha. and only 11.25 per cent of respondent were belonged to marginal land holding category, have land upto 1.00 ha. 2.50 per cent respondents were found to have large land holding *i.e.* more than 10.00 hectare. Findings are similar with the findings of of Dhande (2017).

Annual income :

From the Table 1 observed that, majority of the respondents in higher proportion (91.25%) had annual income up to Rs. 400000, followed by 5.00 per cent respondents had annual income above Rs. 800000 and 3.75 per cent of the respondents having annual income between Rs. 400001 to Rs. 800000. Findings are similar with the findings of Verma (2018).

Farming experience :

From the Table 1 observed that half of respondents (52.5%) had low farming experience, followed by 32.5 per cent of respondent having medium farming experience and remaining 15.00 per cent of respondents having high farming experience category. Findings are

Table 1: Personal, socio-economic, communicational and psychological characteristics of the farmers using Pradhan Mantri Fasal Bima Yojana

Sr. No.	Category	Respondents (n= 80)	
		Numbers	Percentage
Age (years)			
1.	Young (Upto 30 years)	11	13.75
2.	Middle (31 to 58 years)	55	68.75
3.	Old (Above 58 years)	14	17.5
	Total	80	100.00
Education (std)			
1.	Illiterate (No schooling)	1	1.25
2.	Primary School (1st to 4th std.)	6	7.5
3.	Middle School (5th to 7th std.)	5	6.25
4.	High Schol (8th to 10th std.)	17	21.25
5.	Junior College (11th to 12th std.)	16	20
6.	Senior College (Above 12th std)	35	43.75
	Total	80	100.00
Land holding (ha)			
1.	Marginal (0.01 to 1.00 ha)	09	11.25
2.	Small (1.01 to 2.00 ha)	31	38.75
3.	Semi-Medium (2.01 to 4.00 ha)	25	31.25
4.	Medium (4.01 to 10.00 ha)	13	16.25
5.	Large (Above 10.00 ha)	2	2.50
	Total	80	100.00
Annual income (Rs)			
1.	Low (Upto Rs. 400000)	73	91.25
2.	Medium (Rs. 400001 to Rs. 800000)	3	3.75
3.	High (Above Rs. 800000)	4	5
	Total	80	100.00
Farming experience			
1.	Low (upto 19)	42	52.50
2.	Medium (20 to 38)	26	32.50
3.	High (above 38)	12	15
	Total	80	100.00
Extension contacts			
1.	Low (upto 1)	23	28.75
2.	Medium (2 to 4)	51	63.75
3.	High (above 4)	06	7.50
	Total	80	100.00
Social participation			
1.	Low (up to 1)	68	85.00
2.	Medium (2 to 3)	06	7.50
3.	High (above 3)	06	7.50
		80	100.00
Risk preference			
1.	Low (Upto 21)	09	11.25
2.	Medium (22 to 27)	63	78.75
3.	High (above 27)	08	10.00
	Total	80	100.00
Credit availability			
1.	Low (3)	1	1.25
2.	Medium (2)	6	7.50
3.	High (1)	73	91.25
	Total	80	100.00

similar with the findings of Fakayode *et al.* (2012).

Extension contacts :

From the Table 1 observed that majority of respondents *i.e.* 63.75 per cent were having medium level extension contacts, followed by 28.75 per cent in low level and 7.50 per cent in high level of extension contacts. Findings are similar with the findings of Lanjewar (2011).

Social participation :

From the Table 1 observed that majority of respondents *i.e.* 85.00 per cent of respondents had low social participation, followed by 7.50 per cent of respondents had medium social participation and 7.50 per cent of respondents had high level social participation. Findings are similar with the findings of Dixit (2001).

Risk preference :

From the Table 1 observed that most of the respondents (78.75%) were showing medium level of risk preference, followed by 11.25 per cent of respondents had low level of risk preference and 10.00 per cent of respondents having high level of risk preference. Findings are similar with the findings of Ambavane (2014).

Credit availability :

From the Table 1 observed that majority of the respondents (91.25%) had high level of sources of credit availability, followed by 7.50 per cent of respondents having medium level of sources of credit availability and remaining 1.25 per cent of respondents have reported low level of sources of credit availability. Findings are similar with the findings of Dhaliwal (2012).

It is observed from the Table 2 that majority of the respondents (72.50%) were showing medium in perception about PMFBY scheme, followed by 15.00 per cent and 12.50 per cent of the respondents having low level and high level of perception. Average perception of respondents recorded was 50.73 per cent. Findings are similar with the findings of Markam (2018).

Data in Table 3 revealed that among selected characteristics of respondents *viz.*, extension contact and risk preference found the highly and significantly relationship with perception at 0.01 level of probability. The variable *viz.*, education, land holding, annual income, farming experience, social participation and credit availability has found non-significant relationship with perception at 0.05 level of probability. Age of respondents was negatively significant relationship with perception at 0.05 level of probability.

Table 2: Distribution of respondents according to perception level			
Sr. No.	Category	Respondents (n=80)	
		Frequency	Percentage
1.	Low (upto 35)	10	12.50
2.	Medium (36 to 65)	58	72.50
3.	High (above 65)	12	15.00
	Total	80	100.00

Table 3 : Relationship between selected characteristics with perception		
Sr. No.	Independent variables	'r' values
1.	Age	-0.2512*
2.	Education	0.1160[NS]
3.	Land holding (in hectare)	0.0219[NS]
4.	Annual income	-0.0170[NS]
5.	Farming experience	-0.1443[NS]
6.	Extension contacts	0.3368**
7.	Social participation	0.0841[NS]
8.	Risk preference	0.2902**
9.	Credit availability	0.1836[NS]

(*Significant at 0.05 per cent level significance) * and ** indicate significance of values at P=0.05 and 0.01, respectively   NS= Non-significant

Conclusion:

majority of respondents (65.00%) said that complicated procedure not understand by the farmers, hence it was perceived as not useful by the respondents, followed by 52.5 per cent of the respondents said that Benefit based on interpretation of company subsidy is very low in PMFBY and also 52.5 per cent of respondent said that premium are always more than claim hence, perceived as not useful.

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