



Profile of the beneficiaries of pradhan mantri fasal bima yojana (PMFBY)

H Nagesh¹, B Mukunda Rao², T Gopi Krishna²

¹ Research scholar, Department of Extension - Agricultural College, Bapatla Acharya N. G. Ranga Agricultural University, Andhra Pradesh, India

² Principal and Scientist, Department of Extension-Lam, Guntur Acharya N. G. Ranga Agricultural University, Andhra Pradesh, India

Abstract

Changing climate is the major set-back to the farmers, who are the most trappers to unforeseen weather events. In this perspective the crop insurance is yardstick to the agrarians. To standardize the income the farmer has to enroll this crop insurance. The Pradhan Mantri Fasal Bima Yojana would help the farmers from crop loss due to uneven changes in crop atmosphere and reduce the expenditure risk on cultivators and balance their farm output. Nevertheless, this crop insurance was found to be a silver-lining to the farmers but, still in crop grown people are to be low hanging fruit to crop damage. The sample size of 120 agrarians were randomly selected from twelve villages of Srikakulam district and 10 farmers from each village. The ex-post facto Research design was taken for this study. Pearson's Correlation Coefficient (r), Multiple Linear Regression (MLR), Microsoft Excel and SPSS are some statistical tools used in this study.

Keywords: Crop insurance, profile, farm income, beneficiaries

Introduction

Farming is highly depend on monsoons. Agriculture in India is proverbially called a "Gamble on the Monsoon". But increase the mercury in atmosphere the change in Climate is a big blow to farming community and its allied sectors. In this way if small changes occur in any stage of the crop it could affect crop growth and ultimate changes occur in the livelihood farmers. Not only environmental effect, but also pests and diseases it effects the crop cycle and outcome. The production and productivity in India are frequently affected by natural disasters, further it was compounded by the outbreak of epidemics and manmade disasters such as fire, sale of spurious seeds, fertilizers and pesticides, price crashes. Agricultural insurance is considered as one of the mainstay mechanisms to effectively address the risks to farm production and income resulting from several natural and manmade events. Insurance is the optimistic and fate-changer scheme is Pradhan Mantri Fasal Bima Yojana (PMFBY). It not only provides insurance coverage to crops against natural calamities and pests, but also prop-up them and unleashing sustainable farm practices. The aim of new scheme is to cover 50 per cent of total crop area i.e. 19.40 million hectare and use of digital technology to improve yield data and automate claims (Goel, 2016) [5]. Recent past some guidelines brought like animal damage to crops were also included, farmers who took a loan from any financial source and voluntary for non-loanee farmers, but the scheme was made optional for loanee farmers from kharif 2020

(Tiwari *et al.* 2020) [12]. Recognizing the role farmers and need of our nations food security its necessarily to know the assessing the farmers opinion towards the PMFBY. This study aims to provide insights for necessary remedial measures, harness the state- of- the- art technologies and ensuring to increase the claims loses of farmers.

Methodology

The present study was conducted in Srikakulam district of Andhra Pradesh State during the year 2018-2019. The ex-post facto Research design was used forth is study. Srikakulam district was purposively chosen for the study as it is having highest number of farmers enrolment and highest number farmers of beneficiaries of PMFBY in the North Coastal zone of Andhra pradesh State. In srikakulam ten farmers from each village randomly selected namely Muddada, Ponnada, Ibrahimbad, Konagaram from Etcherla mandal; Gara, Korlam, Korn, Kothurusyigam from Gara mandal; Telukunchi, Tulasigam, Paitharikeerthipuram, Haripuram from Ichchpuram mandal were selected for the study. Thus, a total of twelve (12) villages were selected in this study. Pearson's correlation coefficient(r) and Multiple Linear Regression (MLR) are some statistical tools used in this study. The data were collected from 120 respondents the through personal interview method by using the random sampling technique and with a well structured interview schedule.

Results and Discussions

Table 1: Profile of beneficiaries of PMFBY at a glance (n=120)

S. No	Independent variables	Category	Respondents	
			F	%
1	Age	Young (< 35 years)	11	9.17
		Middle (36 to 58 years)	89	74.13
		Old age (> 59 years)	20	16.70
2	Education	Illiterate	23	19.16
		Functionally Literate	12	10.00
		Primary School (1 st - 5 th)	23	19.16
		Middle School (6 th - 7 th)	28	23.37
		High School (8 th - 10 th)	26	21.66
		Intermediate	5	4.15
		Graduation	3	2.50
		Post-Graduation	0	0.00
3	Land holding	Marginal (< 1 ha)	37	30.85
		Small (1 - 2 ha)	62	51.66
		Semi Medium (2 - 4 ha)	17	14.16
		Medium (4 - 10 ha)	3	2.50
		Large (> 10 ha)	1	0.83
4	Experience in farming	Upto 10 years	20	16.66
		11- 20 years	24	20.18
		21-30 years	43	35.67
		31-40 years	20	16.66
		41 years above	13	10.83
5	Annual Income	Low (Rs.20,000 - Rs.53,000)	20	10.84
		Medium (Rs.53,001 - Rs.86,000)	87	72.50
		High (Rs.86,001 - Rs.1,19,000)	13	16.66
6	Mass media utilization	(< 8.79)	38	31.66
		(8.78-10.80)	62	51.64
		(> 10.81)	20	16.70
7	Extension contact	(< 12.67)	17	14.16
		(medium 12.68-15.12)	90	75.00
		(> 15.13)	13	10.84
8	Material possession	(< 5.01)	18	15.00
		Medium (5.02-20.05)	89	74.17
		(> 20.06)	13	10.83
9	Disaster occurrence pattern	(< 7.93)	12	10.00
		Medium (7.94-9.61)	49	48.33
		(> 9.62)	59	49.17
10	Training undergone	Un trained	88	73.36
		1 to 2 trainings	17	14.16
		3 - 4 trainings	10	8.37
		More than 4 trainings	05	4.11
11	Scientific Orientation	(< 19.22)	24	20.00
		Medium (19.23-24.31)	81	67.50
		(> 24.32)	15	12.50
12	Risk orientation	(< 12.47)	24	17.50
		Medium (12.48-16.25)	82	70.83
		(> 16.26)	14	11.67
13	Crop loan availed	Commercial banks	32	26.67
		Co-operative societies	49	40.00
		Regional banks	39	33.34

Table 1 and figure 1 represents the More than half of the beneficiaries belonged to middle age (74.13 %) category, followed by old age (16.70 %) category and young age (9.17 %) category.

Less than one-fourth (23.17 %) of the beneficiaries had middle school, followed by high school (21.66 %), illiterate and primary school (19.16 %), functionally literate (10.00 %), intermediate (4.15 %), Graduation (2.50 %).

More than half (51.66 %) of the beneficiaries had small land holding, followed by marginal (30.85 %), semi medium (14.16 %), medium (2.50 %) and large (0.83 %) land holdings.

More than one third (35.67 %) of the beneficiaries had 21-30 years of farming experience in growing of crops followed by those had 11-20 years (20.18 %), 1 to 10 years (16.66 %), 31-40 years (16.66 %) and more than 41 years (10.83 %).

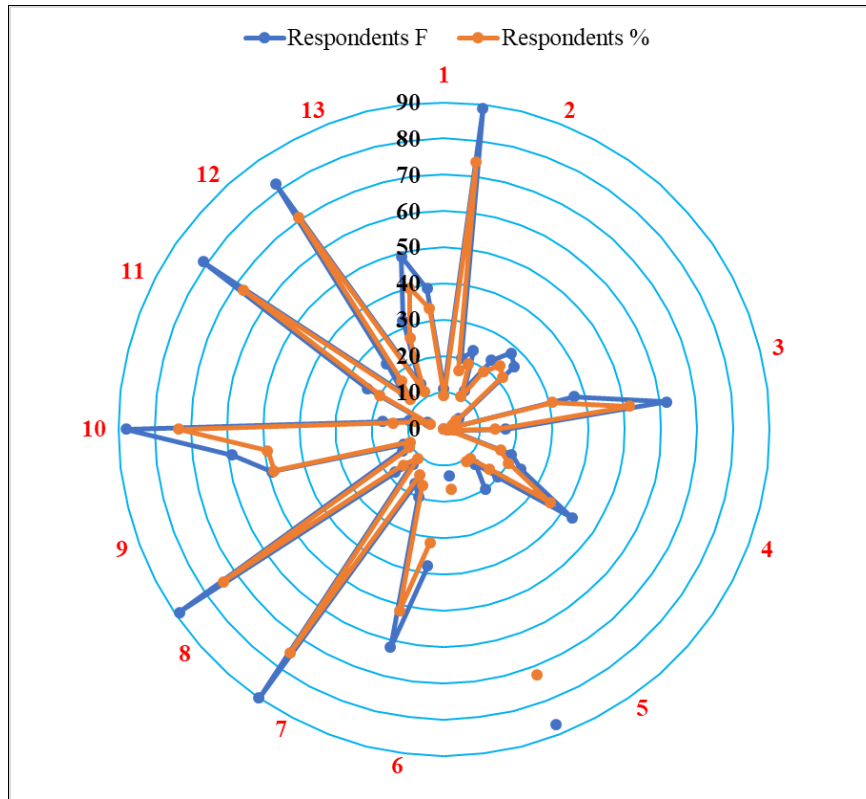


Fig1: Profile of beneficiaries of PMFBY

More than two-third (72.50 %) of the beneficiaries belonged to medium level of Annual Income followed by high (16.66 %) and rest (10.84 %) of the respondents belonged to Low level of annual Income.

Nearly three-fourth (74.17 %) of the beneficiaries had medium level of material possession, followed by those with low (15.00 %) material possession whereas, high (10.83 %) of material possession.

Three-fourth (75.00 %) of the beneficiaries had medium level of extension contact, followed by those with low (14.16 %) extension contact whereas, only 10.84 per cent of the farmers had low level of extension contact.

Nearly half of beneficiaries (49.17 %) of the beneficiaries had high disaster occurrence pattern, followed by those with medium (40.83 %) and low (10.00 %).

More than half of them are (51.64 %) of the beneficiaries had medium level of mass media utilization, followed by those with low (31.66 %) mass media exposure whereas, only 16.70 per cent of the farmers had high level of mass media exposure.

More than two-thirds (73.36 %) of the beneficiaries had received no training followed by one to two trainings (14.16 %), two to four trainings (8.37 %) and four and above (4.11 %) trainings.

More than one-thirds (40.00 %) of the beneficiaries had received loans from the co-operative banks followed by regional rural banks (33.34 %) whereas, only (26.67 %) had commercial banks.

Majority (67.50 %) of the beneficiaries had medium level of scientific orientation, followed by low (20.00 %) and rest (12.50 %) had high level of scientific orientation.

More than two-thirds (70.83 %) of the beneficiaries had medium level of risk orientation, followed by those with high (11.67 %) and rest (17.05 %) had low levels of risk orientation.

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