

## Original Research Article

# Perception of Farmers towards Pradhan Mantri Fasal Bima Yojana (PMFBY) in Sehore Block of Sehore District Madhya Pradesh

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## ABSTRACT

Pradhan Mantri Fasal Bima Yojna (PMFBY) is a crop based insurance scheme launched to provide financial support to farmers suffering from crop loss/damage. The present study was carried out in Sehore block of Sehore district in the year 2018-19, to know the perceptions of Farmers towards Pradhan Mantri Fasal Bima Yojna (PMFBY). The findings of this study highlights that the profile characteristics namely education, size of land holding, experience of farming, annual income, extension contact, risk orientation and level of awareness regarding crop insurance, source of information, mass media exposure achievement motivation and economic motivation had significant association with perception of respondents regarding Pradhan Mantri Fasal Bima Yojana at 0.05% level of significance. While the remaining profile characteristics namely- age, caste and social participation of the respondents did not have any significant association with the perception regarding Pradhan Mantri Fasal Bima Yojana.

### Keywords

Pradhan Mantri  
Fasal Bima Yojna,  
(PMFBY),  
perception, crop  
insurance

## Introduction

Indian agriculture is said to be gamble of monsoon and the majority of population of nation largely depends on agriculture therefore a bad season does not affect an enterprise rather it breaks the spine of a larger segment of population. Agriculture production and farm incomes in India are frequently affected by natural disasters such as droughts, floods, cyclones, storms, landslides and earthquakes. Susceptibility of agriculture to these disasters is compounded

by the outbreak of epidemics and man-made disasters such as fire, sale of spurious seeds, fertilizers and pesticides, price fluctuations etc. Goudappa *et al.*, (2012)<sup>[5]</sup>.

The Indian Government has been concerned about the growing risk in agriculture, which culminates in unfortunate phenomenon of farmers' suicides, as happened in Maharashtra and southern part of India. In the face of uncertainty and risk in agriculture, various schemes have been evolved in country to protect the farmers; these include

guaranteed prices, subsidized credit, and crop insurance, which is the immediate concern in the short-run. Out of various measures and looking to the volume of population involved in the farming insurance for the crop has emerged as the best possible solution to mitigate the losses. Crop insurance can surely be considered as a shield against anticipated loss by which farmers can stabilize farm income and investment it can also guard against disastrous effect of losses due to natural hazards. Crop insurance does not only stabilize the farm income but also help farmers to initiate production activity after a bad agricultural season or year.

Keeping the importance of crop insurance, the present study was carried out in Sehore block of Sehore district to know the Perception of Farmers towards Pradhan Mantri Fasal Bima Yojana (PMFBY).

### **Materials and Methods**

The present investigation was carried out in Sehore district of Madhya Pradesh. Sehore district comprises 5 blocks, out of which Sehore block was selected purposively because this block has higher number of the beneficiaries of Pradhan Mantri Fasal Bima Yojana since 2016. Sehore block consist of 157 Village Panchayat. Out of which ten villages were selected on the basis of highest beneficiaries of Pradhan Mantri Fasal Bima Yojana. As per the list provided by RAEO and other officials of farmers of each selected villages, who have registered under P.M.F.B.Y. From this list of the registered farmers, respondents were selected from each village through proportionate sampling method to make a sample of 120 farmers. Thus, the sample was consisted of 120 respondents which were finally selected to collect the data. The well structured interview schedule was developed and was pre-tested on non sampled respondents. The

data were collected through personal interview with the help of pretested schedule. The collected data were coded, quantified, classified, tabulated and analyzed with the help of frequency, percentage and  $\chi^2$  test respectively.

### **Results and Discussion**

#### **Perception of farmers towards Pradhan Mantri Fasal Bima Yojana(PMFBY).**

Table 1 presents the extent of perception of respondents regarding Pradhan Mantri Fasal Bima Yojana (PMFBY). Mean perception score of all the statement was highest in case of payment of claim amount for damaged crop must be within 15 day (M.S.1.51) followed by it is mandatory for all farmers to get crop insurance (M. S. 1.44), all farmers can pay the amount of premium under crop insurance (M.S.1.33), damage caused by fire and electricity must be included in insurance (M.S. 1.28), increase the risk coverage of Crop cycle – pre-sowing to post-harvest losses (M.S.1.21). assessment of damage must not be assessed based on the basis of fields, not on the basis of patwarikhalka (M.S.1.16), post-harvest losses against the cyclonic & unseasonal rains for the crops kept in the field for drying up to a period of 14 days, (M.S. 1.10), if the farmer adopts all the technical measures then his premium amount should be reduced (M.S.1.05), crop damage under crop insurance must be assessed with help of satellite (M.S. 0.98), it is very important for the farmer to be educated to protect his crop from damage (M.S. 0.85), use of Remote Sensing Technology, Smart phones & Drones for quick estimation of crop losses to ensure early settlement of claims (M.S. 0.80) and the compensation claim amount must received on time under crop insurance (M.S. 0.78) and Provision of claims up to 25% of sum insured for prevented sowing (M.S. 0.70) were

ranked as II, III, IV, V, VI, VII, VIII, IX, XI, XII and XIII respectively.

### **Association between profile characteristics of the farmers and their perception towards Pradhan Mantri Fasal Bima Yojana(PMFBY).**

Table 2 depicts the  $\chi^2$  value indicating the association between profile characteristics of the respondents with their perception towards Pradhan Mantri Fasal Bima Yojana. The characteristics namely education, size of land holding, experience of farming, annual income, extension contact, risk orientation, level of awareness regarding crop insurance, source of information, mass media exposure, achievement motivation and economic motivation had significant relationship with their perception regarding Pradhan Mantri Fasal Bima Yojana at 0.05% level of significance.

Education was found to be significantly related with extent of perception towards PMFBY of respondents. Similar results were also revealed by Kansana (2008)<sup>[7]</sup> and Dhakar *et al.*, (2013)<sup>[3]</sup>.

Size of land holding with extent of Perception towards PMFBY of respondents was found to be positive and significant. Similar results were also reported by Bagdi and Joshi (2007)<sup>[1]</sup>, Dhakar *et al.*, (2013) and Rawat *et al.*, (2014)<sup>[8]</sup>.

The positive and significant relationship of annual income with Perception towards PMFBY of respondents is in line with the finding of Rawat *et al.*, (2014), Chauhan (2009)<sup>[2]</sup>, Dhakar *et al.*, (2013) and Kangale *et al.*, (2016)<sup>[6]</sup>. Farming experience with extent of Perception towards PMFBY of respondents was revealed positive and significant. Similar results were also reported by Rawat *et al.*, (2014).

The significant relationship of source of information with extent of Perception towards PMFBY of respondents is in line with the work of Rawat *et al.*, (2014), Kansana (2008), Dhakar *et al.*, (2013) and Kangale *et al.*, (2016). Extension contact and awareness about PMFBY with extent of Perception towards PMFBY of respondents were found to be positive and significant. Similar results were also revealed by Dhakar (2014)<sup>[4]</sup>. Risk orientation was found to be significantly related with Perception towards PMFBY of respondents is in line with the work of Bagdi and Joshi (2007) and Dhakar *et al.*, (2013). The positive and significant relationship of economic motivation with extent of Perception towards PMFBY of respondents. Similar findings were reported by Rawat *et al.*, (2014) and Dhakar *et al.*, (2013). The result also depicts that age, caste and social participation, of the farmers did not establish significant relationship with their perception regarding Pradhan Mantri Fasal Bima Yojana.

The findings of the study shows that most of the beneficiaries (52.50 per cent) have medium perception followed by low perception (30.84 per cent) and high perception (16.66 per cent) respectively.

Regarding association between profile characteristics of the farmers and their perception towards Pradhan Mantri Fasal Bima Yojana (PMFBY) the relationship between eleven attributes i.e. Education, size of land holding, annual income, farming experience, source of information, extension contact, extent of awareness towards crop insurance, risk orientation, economic motivation, mass media exposure and achievement motivation were found to be significantly related with the perception towards Pradhan Mantri Fasal Bima Yojana (PMFBY).

**Table.1** Distribution of respondents according to their statement wise extent of perception regarding (PMFBY)

N=120

S. N.	Statement	Perception			Total Score	Mean score
		High	Medium	Low		
1.	It is mandatory for all farmers to get crop insurance.	69 (57.5%)	35 (29.16%)	16 (13.33%)	173	1.44
2.	Increase the risk coverage of Crop cycle – pre-sowing to post-harvest losses.	58 (48.33%)	30 (25%)	32 (25%)	146	1.21
3.	Use of Remote Sensing Technology, Smartphones & Drones for quick estimation of crop losses to ensure early settlement of claims.	28 (23.33%)	41 (34.16%)	51 (42.5%)	97	0.80
4.	All farmers can pay the amount of premium under crop insurance.	65 (54.16%)	30 (25%)	25 (20.83%)	160	1.33
5.	Crop damage under crop insurance must be assessed with the help of satellite.	45 (37.5%)	28 (23.33%)	47 (39.16%)	118	0.98
6.	The compensation claim amount must be received on time under crop insurance.	28 (23.33%)	38 (31.66%)	54 (45%)	94	0.78
7.	It is very important for the farmer to be educated to protect his crop from damage.	35 (29.16%)	33 (27.5%)	52 (43.33%)	103	0.85
8.	The damage caused by fire and electricity must be included in insurance.	61 (50.83%)	32 (26.66%)	27 (22.5%)	154	1.28
9.	Post-harvest losses against the cyclonic & unseasonal rains for the crops kept in the field for drying upto a period of 14 days,	51 (42.5%)	31 (25.83%)	38 (31.66%)	133	1.10
10.	Assessment of damage must be on the basis of particular fields, not on the basis of patwarihalka.	55 (45.83%)	30 (25%)	35 (29.16%)	140	1.16
11.	If the farmer adopts all the technical measures then his premium amount should be reduced.	48 (40%)	30 (25%)	42 (35%)	126	1.05
12.	Payment of claim amount for damaged crop must be within 15 day.	72 (60%)	38 (31.66%)	10 (8.33%)	182	1.51
13.	Provision of claims upto 25% of sum insured for prevented sowing.	24 (20%)	37 (30.83%)	59 (49.16%)	85	0.70

**Table.2** Degree of association between profile characteristics of the respondents and their perception towards Pradhan Mantri Fasal Bima Yojana

N=120

S. No.	Characteristics	$\chi^2$ value	C	Degree of association
1.	Age	2.71*	-	Negligible
2.	Caste	5.25*	-	Negligible
3.	Education	13.59**	0.32	Fair
4.	Size of landholding	16.30**	0.35	Fair
5.	Annual income	15.21**	0.34	Fair
6.	Farming Experience	35.87**	0.48	Fair
7.	Social participation	3.18*	-	Negligible
8.	Source of information	13.55**	0.32	Fair
9.	Extension contact	21.15**	0.38	Fair
10.	Level of awareness regarding crop insurance	9.68**	0.29	Fair
11.	Risk orientation	11.80**	0.31	Fair
12.	Economic motivation	9.86**	0.29	Fair
13.	Mass media	10.25**	0.31	Fair
14.	Achievement motivation	13.22**	0.33	Fair

(\* non-significant at 0.05% level, \*\* significant at 0.05% level, C: Co-efficient of association)

Whereas, age, education, social participation had non-significant relationship with the perception towards Pradhan Mantri Fasal Bima Yojana (PMFBY).

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