



Analyzing The Perspective Of Farmers On The Pradhan Mantri Fasal Bima Yojana (PMFBY) In The Sohawal Block Of The Satna District, In Madhya Pradesh, India.

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ARTICLE INFO ABSTRACT

Agriculture serves as the backbone of the Indian economy, despite its modest 16 percent contribution to the country's GDP. A staggering 60–72 percent of the population relies on agriculture for their livelihoods. However, this vital sector faces significant risks, such as droughts, floods, and other natural disasters, which often lead to losses. In recent years, issues such as indebtedness, crop failures, low prices, and poor returns have compounded the challenges, resulting in agrarian distress in various regions across the country. Despite the Indian government's implementation of numerous schemes aimed at agricultural development, the sector continues to grapple with uncertainties. Regrettably, even in the 21st century, farmers find themselves vulnerable to these challenges, highlighting the persistent issues within the agricultural landscape. Farmers who experience crop loss or damage can receive financial assistance through the PMFBY, a crop-based insurance scheme. During the 2021–22 period, a research study in the Sohawal block of Satna district aimed to gain insights into farmers' perspectives on the PMFBY. The study identified several factors that were significantly associated with respondents' perceptions of the PMFBY, including education level, land holding size, farming experience, annual income, extension contact, risk orientation, awareness of crop insurance, information sources, and exposure to mass media, achievement motivation, and economic motivation. These findings were statistically significant at a 0.05% level of significance. However, other profile characteristics, such as age, caste, and social participation, did not show any significant association with the respondents' perceptions of the PMFBY. This study sheds light on the multifaceted influences that shape farmers' perspectives on this important government scheme.

Keywords: PMFBY, Agriculture, Premium Rates, Insurance, Crop Insurance .

Introduction:

Natural calamities such as floods, droughts, cyclones, and landslides in hilly regions frequently affect agricultural production in India. The outbreak of epidemics and man-made disasters such as fire, the sale of spurious seeds, fertilizers, and pesticides, and price fluctuations compound the susceptibility of agriculture to these disasters. Goudappa et al. (2012). Indian farmers continue to rely on traditional farming methods, particularly subsistence farming. Financial constraints prevent small and marginal farmers from adopting new farming techniques that increase yields and productivity. The country's agricultural sector still relies on monsoons for irrigation, with about 60 to 70 percent of the cultivated land dependent on rainwater rather than continuous irrigation. Challenges persist in the agricultural marketing and storage systems, compounded by issues such as inadequate infrastructure and market access. These factors highlight Indian agriculture's ongoing struggles. It is a well-known fact that the Indian economy is predominantly agrarian; the government has introduced various schemes over the years aimed at agricultural development. Some notable examples include the Intensive Agricultural Development Program (1960–61), the Intensive Agriculture Sector Program (1964–65), the Green Revolution (1966–67), and the Drought-Prone Area

Program (1973), among others. Despite the implementation of these schemes, the uncertainties within the agricultural sector persist, leaving farmers vulnerable even in the 21st century.

Since the inception of the scheme in 2016, 23 states and union territories have participated in its implementation. There have been 56.80 million farmer applications recorded, and compensation has been given to more than 23.22 million applicants. The farmers' premium was more than 31,139 crore rupees, and they got claims totaling more than 1,55,977 crore rupees. Each premium payment of 100 rupees has resulted in over 500 rupees in claims for the farmers.

According to the authors, "farmers who are the backbone of the nation."The program's stated goal is to "enable sustainable production in the agriculture sector by providing insurance cover to farmers suffering crop loss due to any natural disaster" (Ashalatha & Prabhu, 2017).

The Government of India initiated the Pradhan Mantri Fasal Bima Yojana (PMFBY), also known as the Prime Minister Crop Insurance Scheme, on January 13, 2016. "It is a crop insurance scheme for the farmers who are the backbones of the nation, with the sole objective of supporting sustainable production in the agriculture sector by providing insurance cover to farmers suffering crop loss due to any natural disaster" (Ashalatha & Prabhu, 2017). The Pradhan Mantri Fasal Bima Yojana (PMFBY), or Prime Minister Crop Insurance Scheme, was introduced by the Indian government in 2016. It is implemented through a multi-agency framework, partnering with various insurance companies, financial institutions, and government departments. However, the scheme faces challenges such as poor claim settlements, lengthy processes, and lack of knowledge among farmers. Research suggests improving crop insurance systems to increase the penetration rate of crop insurance and launching awareness efforts at the village level. Farmers in Satna district are dissatisfied with the schemes, believing they are being cheated and lacking claim amounts. A study in the Sohawal block aimed to understand farmers' perspectives on PMFBY, highlighting the need for improved mechanisms, management, and increased transparency. (Rajaram & Chetana, 2016), Tanwar et al. (2021), (Sona & Muniraju, 2018), Nayak (2016), Duhan and Singh (2017), Tanwar et al. (2019).

Materials and Methods:

The current investigation took place in Madhya Pradesh's Satna district. The Satna district consists of eight blocks, and we specifically chose the Sohawal block because it has had a larger beneficiary count since 2016. The Sohawal Block comprises 93 village panchayats. We selected 10 villages from the 93 village panchayats in Sohawal Block based on their highest P.M.F.B.Y. beneficiaries. The RAO and other officials provided a list of farmers from each selected village who had registered under P.M.F.B.Y. We selected respondents from each village using a random sampling method, resulting in a sample of 120 farmers. Consequently, we selected 120 respondents as the final sample to gather the data. By developing a well-structured interview schedule and pre-tested it on respondents who were not part of the sample. We collected the data using a questionnaire. The data was collected through a personal interview with a pretested schedule. The data was then classified, tabulated, and analyzed by using the frequency, percentage, and χ^2 tests, respectively.

Findings and Deliberations':

With reference to seventeen assertions, Table 1 presents a compilation of information regarding the perceptions of the PMFBY held by farmers. **Accept with the statements:** Based on the interpretation of the data presented in Table 1, it was determined that the majority of the respondents' in respect of their approaching towards PMFBY i.e., 54.17 percent were agree with statement "The PMFBY offers affordable insurance coverage for farmers' crops via cheap rates" followed by "The effectiveness of the PMFBY is limited, while the marketing efforts are more impactful." (50.00), "When nature disasters happen, the sum guaranteed by PMFBY helps farms." (45.83), "PMFBY makes it simple for banks to get agricultural loans" (42.30), "The objective of this scheme is to enhance farmers' awareness of sophisticated agricultural techniques" (41.67), "The PMFBY scheme provides protection to farmers against dangers, and it is advisable for them to continue participating in this insurance plan" (37.5), "The P. M. F. B. Y. offers crop insurance cover, enabling farmers to mitigate risks." (37.5), "The government's implementation of the P. M. F. B. Y. is a significant boon for farmers." (37.5) and "The employees working at PMFBY are constantly performing their responsibilities" (36.66), while only 5% of the respondents' were agreed with the declaration "Farmers are not adequately compensated under the PMFBY".

In doubt with the Statement:with reference to 73.33 % of the respondents were in doubt with the statement "The eligibility criteria for receiving compensation under the Pradhan Mantri Fasal Bima Yojana (PMFBY) is accurate" followed by "The performance of the Pradhan Mantri Fasal Bima Yojana in our area is really unsatisfactory" (66.67), "The Pradhan Mantri Fasal Bima Yojana offers affordable insurance coverage for farmers' crops via cheap rates"(66.67) "The employees working at PMFBY are constantly performing their responsibilities" (59.17), "Enrollment of every farmer is not compulsory in the PMFBY", "The government's

implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) is a significant boon for farmers” and “The Pradhan Mantri Fasal Bima Yojana offers crop insurance cover, enabling farmers to mitigate risks” (58.33 % each), “The PMFBY scheme provides protection to farmers against dangers, and it is advisable for them to continue participating in this insurance plan” (55.00%), “All insurance claims were promptly submitted within the stipulated timeframe under the Pradhan Mantri Fasal Bima Yojana (PMFBY)” (54.17%), “The objective of this scheme is to enhance farmers' awareness of sophisticated agricultural techniques”, “The insurance officer under the Pradhan Mantri Fasal Bima Yojana takes advantage of farmers by determining the amount of premium.” And “The PMFBY scheme provides insurance coverage to farmers against potential variations in agricultural output.” (50.00%each) while minimum (37.5 %) with the statement “The claim given under PMFBY is not adequate.”

Insight of farmers towards Pradhan Mantri Fasal Bima Yojana. **Opposed the Statements:** About 53.33 percent of the respondents were disagree with the statement “Farmers are not adequately compensated under the PMFBY” closely followed by “PMFBY makes it simple for banks to get agricultural loans” (50.00), “The insurance officer under the Pradhan Mantri Fasal Bima Yojana takes advantage of farmers by determining the amount of premium” (37.5), “Enrollment of every farmer is not compulsory in the PMFBY” and “All insurance claims were promptly submitted within the stipulated timeframe under the Pradhan Mantri Fasal Bima Yojana (PMFBY)” (33.33 % each) and “The claim given under PMFBY is not adequate” (16.68), while lowest percentage (4.17percent) were appended with “The P. M. F. B. Y. offers affordable insurance coverage for farmers' crops via cheap rates”.

Table 1: Proclamation of Farmers towards PMFBY.

Sr. No.	Statement	Accept		In doubt		Opposed	
		mean	%	mean	%	mean	%
1	The effectiveness of the PMFBY is limited, while the marketing efforts are more impactful.	60	50.00	51	42.5	9	7.50
2	The claim given under PMFBY is not adequate.	55	42.30	45	37.5	20	16.68
3	Enrollment of every farmer is not compulsory in the PMFBY.	10	8.33	70	58.34	40	33.33
4	When nature disasters happen, the sum guaranteed by PMFBY helps farms.	55	45.83	50	41.17	15	12.5
5	PMFBY makes it simple for banks to get agricultural loans.	10	8.33	50	41.17	60	50.00
6	The government's implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) is a significant boon for farmers.	45	37.50	70	58.33	5	4.17
7	The objective of this scheme is to enhance farmers' awareness of sophisticated agricultural techniques.	50	41.67	60	50.00	10	8.33
8	The insurance officer under the Pradhan Mantri Fasal Bima Yojana takes advantage of farmers by determining the amount of premium.	15	12.5	60	50.00	45	37.5
9	The Pradhan Mantri Fasal Bima Yojana offers crop insurance cover, enabling farmers to mitigate risks.	45	37.5	70	58.33	5	4.17
10	All insurance claims were promptly submitted within the stipulated timeframe under the Pradhan Mantri Fasal Bima Yojana (PMFBY).	15	12.5	65	54.17	40	33.33
11	The eligibility criteria for receiving compensation under the Pradhan Mantri Fasal Bima Yojana (PMFBY) is accurate.	17	14.17	88	73.33	15	12.50
12	The employees working at PMFBY are constantly performing their responsibilities.	44	36.66	71	59.17	5	4.17
13	Farmers are not adequately compensated under the PMFBY.	6	5.00	50	41.67	64	53.33
14	The PMFBY scheme provides protection to farmers against dangers, and it is advisable for them to continue participating in this insurance plan.	45	37.5	66	55.00	9	7.5
15	The PMFBY scheme provides insurance coverage to farmers against potential variations in agricultural output.	53	44.16	60	50.00	7	5.83
16	The Pradhan Mantri Fasal Bima Yojana offers affordable insurance coverage for farmers' crops via cheap rates.	65	54.16	50	60.00	5	4.17
17	The performance of the Pradhan Mantri Fasal Bima Yojana in our area is really unsatisfactory.	30	25	80	66.67	10	8.33

Relationship between farmers insight towards Pradhan Mantri Fasal BimaYojana with their demographic profile: Respondents' Age, Knowledge, Ownership of Land, Yearly Earnings, Engaging in social activities, Agricultural backgrounds, Leveraging use of knowledge reservoir, Communication with an extension agent, Vulnerability exposure, Financial Motivation were all positively and strongly related to farmers' insight toward the Pradhan Mantri Fasal Bima Yojana (Table 2). Positive and significant to highly significant relationship between all studied characteristics of the respondent farmers and their attitude

towards Pradhan Mantri Fasal Bima Yojana indicated that increase in respondent age, Knowledge, land holding, Yearly Earnings, Engaging in social activities, Agricultural backgrounds, Leveraging use of knowledge reservoir, Communication with an extension agent, Vulnerability exposure, and Financial Motivation

of the respondents who participated in study increases positively with their attitude towards PMFBY.

The attributes of respondent farmers, such as their level of Knowledge, Agricultural backgrounds, Yearly Earnings, level of Engagement in social activities, farming experience, Leveraging use of knowledge reservoir, Communication with an extension agent, Vulnerability exposure, and Financial Motivation, were found to have a positive and strong correlation. Additionally, the respondent age of farmers was found to have a positive correlation with their approach towards the PMFBY (Table 2). The study found a strong and statistically significant relationship between various characteristics of respondent farmers and their attitude towards the P.M.F.B.Y. Specifically, factors such as Respondent Age, Knowledge, Ownership of Land, Yearly Earnings, Engaging in social activities, Agricultural backgrounds, Leveraging use of knowledge reservoir, Communication with an extension agent, Vulnerability exposure, Financial Motivation were all positively associated with a favorable attitude towards the P.M.F.B.Y. The findings align with the research conducted by Surve (2002), Sharnagat (2008), Kangale *et al.* (2016), Gulkari (2011), Jamanal & Natikar (2019), and Bhadoriya *et al.* (2022).

Table 2: Relationship between demographic profile of respondent farmers' and their approach towards PMFBY (n=120).

Sr. No.	Parameters	Correlation value	T - test value
1	Respondent Age	0.204	2.251*
2	Knowledge	0.412	5.124**
3	Ownership of Land	0.199	3.263**
4	Yearly Earnings	0.307	3.440**
5	Engaging in social activities	0.356	4.421**
6	Agricultural backgrounds	0.225	2.634**
7	Leveraging use of knowledge reservoir	0.346	4.255**
8	Communication with an extension agent	0.280	3.088**
9	Vulnerability exposure	0.225	2.827**
10	Financial Motivation	0.330	3.914**

**Significant at 1% level. *Significant at 5% level.

A majority of respondents (54.16% agree) acknowledged that The Pradhan Mantri Fasal Bima Yojana provides cost-effective insurance coverage for farmers' crops via low premiums. The same outcome has also been shown by Rawat *et al.* (2014), Kansana (2008), Dhakar *et al.* (2013), Kangale *et al.* (2016), and Singh (2021). Secondly 50% people (agree) The effectiveness of the PMFBY is limited, while the marketing efforts are more impactful. Also 45.83% respondents are when nature disasters happen, the sum guaranteed by PMFBY helps farms. The success of the PMFBY stems from its effective support for farmers, facilitated by prompt announcements with broad crop coverage, well-timed formation of committees at various administrative levels, online tendering processes, collective bidding strategies, and the provision of free crop insurance. However, there is a notable lack of awareness among farmers regarding the program's processes and benefits. Hence, it is essential to extensively promote, revise, and enhance the PMFBY, as emphasized by Inderjeet (2016), Roy *et al.* (2018), and Lakshmanan & Ashok (2019). The PMFBY scheme provides insurance coverage to farmers against potential variations in agricultural output (44.16% agreed), 42.30% respondent in the study are agreed upon the statement The claim given under PMFBY is not adequate this indicates that for PMFBY the govt. should increase the claim percentage declared same results has also been reported by Bhatnagar (2018) and Rawat *et al.*, (2014).

Only small percentages (5%) of farmers are in agreement with the assertion that the farmers' are not adequately compensated under the PMFBY. While 53.33% of the respondents who participated in the study expressed opposition to the same proposition. The same outcome has been elucidated by Jamanal & Natikar (2019), Rai (2019), and Tiwari *et al.* (2020).

While about 73.33 percent of farmers are unsure whether the Pradhan Mantri Fasal Bima Yojana (PMFBY) eligibility criteria are accurate, 53.3 percent of farmers disagree that the program adequately compensates farmers, which is encouraging but still leaves many people unsatisfied.

The reason for this was that the compensation program relied on the area procedure and uses threshold yield to compute claims. Only 54.17% of respondent are in state of in - doubt on the statement All insurance claims were promptly submitted within the stipulated timeframe under the Pradhan Mantri Fasal Bima Yojana.

The delay in the payment of claims and subsidies may be attributed to many factors, including a restricted budget allocation, insecure claims, and inadequate documentation provided by farmers during enrollment and when reporting losses and claims. A robust and durable system is required to ensure reliable and online enrollment, incorporating technological interventions and smart technologies to enhance credit and insurance services. This will improve the criteria for compensation and ensure strict adherence to timelines for prompt claim settlements. The findings align with the studies conducted by Prasad (2018), Roy et al. (2018), Jamanal & Natikar (2019), Lakshmanan & Ashok (2019), and Tiwari et al. (2020).

CONCLUSION:

The research analyzed the perspectives of farmers about the PMFBY system in the Satna districts of Madhya Pradesh. The data revealed that most farmers exhibited a moderate degree of approach, followed by a significant number exhibiting a high level, while only a tiny minority had a low approach level. The study found a strong positive correlation between the respondents' attitude towards PMFBY and various characteristics such as education, land holding, annual income, social participation, farming experience, utilization of information sources, contact with extension workers, risk orientation, and economic motivation. Furthermore, there was a significant correlation between age and farmers' sentiments towards the PMFBY.

To analyze the success, failure, and efficiency of PMFBY, the research suggests doing a more comprehensive evaluation on a bigger geographical area or region in the future. This would be advantageous for proposing essential enhancements to the government and the relevant authorities.

Recommendations on the basis of study conducted

The data indicates various suggestions for enhancing the effectiveness of PMFBY. These include improving the promotion of PMFBY, reassessing claim amounts, increasing farmer awareness, fostering trust, enhancing officials' efficiency, utilizing advanced technology for verification, dissociating crop insurance schemes from political affiliations, reevaluating compensation criteria, augmenting technical expertise, streamlining crop loan procedures, ensuring transparency in premium declarations, introducing competition by allowing multiple insurance companies to offer better pricing to farmers, implementing technological interventions such as digitizing land records, and strengthening the grievance redressal system to facilitate effective resolution of farmers' issues.

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