Educational Administration: Theory and Practice
2024, 30(4) 10634 -10639
ISSN: 2148-2403
https://kuey.net/

Research Article

Status Of Pmfby In Prakasam District Of Andhra Pradesh State

Dr. A. Bharathi Devi[1*]

[1*]Associate Professor, Dept of Economics, Acharya Nagarjuna University, Guntur , bharatheeanchula@gmail.com

Citation: Dr. A. Bharathi Devi (2024) Status Of Pmfby In Prakasam District Of Andhra Pradesh State, *Educational Administration: Theory and Practice*, 30(4) *10634 -10639*
DOI: 10.53555/kuey.v30i4.7874

1. INTRODUCTION

the Government of India formulated the Pradhan Mantri FasalBima Yojana (PMFBY) to weed out the issues in the previous crop insurance schemes.The PMFBY is a crop insurance scheme that improved upon its predecessors toprovide national insurance and financial support to farmers in the event of crop failure: tostabilise income, ensure the flow of credit and encourage farmers to innovate and usemodern agricultural practices. However, a close assessment of the scheme and itsimplementation shows that the PMFBY is afflicted by the same problems as the previousschemes.

This brief attempt to assess the performance of the PMFBY. It offersrecommendations to make the PMFBY a sustainable mechanism that will protect farmerincomes and reverse their risk-averse nature .The best means of transferring the risks in agriculture arising from natural calamities isthe crop insurance. Crop insurance is a device through which the uncertainty faced by an individual is spread over a period and the situation in bad period/years is tied to goodyears. The insurance risk is transferred to an agency or insurer through their participationin large number and over a wide area for which they pay premium. Thus, the total risk isshared by all the participating farmers scattered over a large area.

2. SIGNIFICANCE

During the period June to December,2021, the state has received 25 % more rainfall than normal. Gives departure of June toDecember, 2021 rainfall from normal of the same period. It ranges from -3% in EastGodavari district to 81 % in YSR Kadapa district. The state received large excess rainfallin Chittoor & YSR Kadapa districts, excess rainfall in Anantapur, Guntur, Nellore,Srikakulam & Vizianagaram districts and normal rainfall in East Godavari, Krishna,Kurnool, Prakasam, West Godavari & Visakhapatnam districts due to the formation ofwell marked low pressure area over Bay of Bengal resulted in heavy to very heavyrainfall over Rayalaseema and south coastal Andhra Pradesh districts.

The reasons for poor productivity might be owing to the intensive dependency onpoor monsoon conditions prevailing in prakasam district in addition to severely impactedby its vagaries and attacked by pests and diseases. Due to these poorly managingcontrollable risks on the one hand and uncontrollable extraneous perils on the other handmade agriculture as risky enterprise in the district. Hence now-a-days agriculture makesthe farmers especially marginal, small and medium more vulnerable to impoverishments,debt traps and destitution resulting to commit suicides on their ravaged fields.

The government of India has come up with various mechanisms to address theseissues: insurance, direct transfers and loan waivers, among them. However, thesemechanisms are ad hoc, poorly implemented and hobbled by political dissension. InFebruary 2016 the government launched the crop insurance scheme on caption line 'onenation, one scheme'. Pradhan Mantri Fasal Bima Yojana (PMFBY) to reverse the risk-averse nature of farmers.

3. OBJECTIVE

In view of above problem, the following objectives for the purposeof the research study.
1. To examine the status of farmers about crop insurance at micro and macro level
in the study area.

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4. METHODOLOGY

This study is purely descriptive manner and the data was collected from secondary sources. The study islargely based on analytical approach. Secondary data was collected from Indianeconomic survey, government of India official websites http://www.aic India. Com /AICEng / pages/ default. As Prakasam District Agriculture Office, Ongole, Prakasamdistrict, Hand book of statistics – 2018 Prakasam District and other relevant websites.books, journals, newspapers etc,.percentages and averages were used to analyzed the data.

5. RESULTS AND DISCUSSION

This study explains about the macro level status of crop insurance in Prakasam district in terms of farmers' enrollment with their extent, premium amount, sum insured amount and beneficiaries. For sake of convenient way, this study is divided into two sections the first section deals with financial details of crop insurance under PMFBY schemeand second section presents micro level status of crop insurance in the study area.

5.1. SECTION-1: FINANCIAL DETAILS OF CROP INSURANCE UNDER PMFBY SCHEME

Sum insured for individual farmer is equal to the scale of finance per hectare multiplied by area of the notified crop roosted by the farmer for insurance. 'Area under cultivation' shall always be expressed in 'hectare'. Sum insured for irrigated and un-irrigated areas may be separate. Sum Insured per acres for both loanee and non-loanee farmers will be same and equal to the scale of finance as decided by the District Level Technical Committee, and would be re-declared by SLCCCI and notified. No other calculation of scale of finance will be aplicable[1]. 50% subsidy in premium is allowed in respect of all farmers, to be shared equally by the Government of India and State/UT Govt[3]. Table- 6 shows the financial details of crop insurance under PMFBY scheme for selected crops i.e., paddy, Chillies, Red gram and Black gram. The sum insured amount for paddy crop is Rs. 30000, for chillies Rs.86000, for red gram Rs.15000 and for black gram Rs. 15000. The percentage in sum insured for paddy crop 3.99 percentage, for chillies 9.97 percentage, for red gram 3.99 percentage and for black gram 3.99 percentage.

Table - 6: Financial details of crop insurance under PMFBY schemes

Crop	Sum insured (Rupees per acre)	percentage in Sum insured	Full premium (Rupees per acre)	percentage of Subsidy	Subsidy (Rupees per acre)	percentage of farmer share	Farmer Share With 2% (Rupees per acre)
Paddy	30000	3.99	1197	1.99	597	2.00	600
Chillies	86000	9.97	8574	1.99	4274	2.00	4300
Red gram	15000	3.99	598	1.99	298	2.00	300
Black gram	15000	3.99	598	1.99	298	2.00	225

Source: District Agricultural Office, Ongole

The full premium for paddy crop is Rs. 1197, for chillies Rs.8574, for red gram Rs.598 and for black gram Rs. 598. The percentage of subsidy for all crops is 1.99 percentage and in rupees per acre for paddy crop is Rs. 597, for chillies Rs. 4274, for both red and black gram is Rs.298 and percentage of farmer share is 2.00 percent is and it is in rupees for paddy Rs. 600, for chillies 4300, for red gram Rs. 300 and for black gram Rs. 225.

5.2. SECTION-11: MICRO LEVEL STATUS OF CROP INSURANCE IN THE STUDY AREA.

5.2.1.FARMERS AND THEIR EXTENT DURING KHARIF SEASON IN 2019

The table 5.1 gives the details about crop insurance during kharif season, 2019 in prakasam district. In 2019 the farmers were registered for crop insurance for six crops those are paddy, bajra, maize, redgram, castor and red chilli under Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme in the study area which is provided insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases, to stabilize the income of farmers to ensure their continuance in farming, to encourage farmers to adopt innovative and modern agricultural practices and to ensure flow of credit to the agriculture sector.

TABLE-1: Details of insured farmers and their extent during kharif season, 2019 in prakasam district

S.NO.	Crop	No. Farmers	Percentage	Extent (in ha.)	Percentage
1	Paddy	9192	05.59	12443	05.83
2	Bajra	2208	01.34	3539	01.66
3	Maize	3246	01.97	4575	02.14

4	Red gram	139287	84.71	177230	83.09
5	Castor	1813	01.10	2439	01.14
6	Red chillies	8698	5.29	13077	06.14
	Total	164444	100.00	213303	100.00

Source: District Agricultural Office, Ongole.

The highest percent of farmers were registered for red grams (84.71 percent) with 83.09 percent of extent fallowed by paddy (5.59 percent) with 5.83 percent of extent, red chilli (5.29 percent) with 6.14 percent of extent, maize (1.97 percent) with 2.1 percent of extent, bajra (1.3 percent) with 1.66 percent of extent and caster (1.10 percent) with 1.14 percent of extent.
Finally the table shows that the red gram cropping farmers were highly involved in crop insurance during kharif season, 2019 in the study area.

5.2.2. FARMERS AND THEIR EXTENT DURING RABI SEASON IN 2019

The table -2 gives the details of insured farmers and their extent during rabi season, 2019 in prakasam district. In 2019 the farmers were registered for crop insurance for nine crops those are paddy, jowar, maize, bengal gram, black gram, green gram, ground nut, sunflower and red chilli under PMFBY scheme in the study area.

TABLE-2: Details of insured farmers and their extent during rabi season, 2019 in Prakasam district

S.NO.	Crop	No. Farmers	Percentage	Extent (in ha.)	Percentage
1	Paddy	54245	30.99	117278	27.25
2	Jowar	9206	5.26	19180	4.45
3	Maize	10305	5.88	23251	5.41
4	Bengal gram	81978	46.84	219161	50.91
5	Black gram	8698	4.97	28948	6.72
6	Green gram	532	0.31	958	0.23
7	Groundunt	1206	0.69	3078	0.71
8	Sunflower	340	0.20	922	0.21
9	Redchillies	8497	4.86	17707	4.11
	Total	175007	100.00	430483	100.00

Source: District Agricultural Office, Ongole .

The highest percentage of farmers were registered for bengal gram (46.84 percent) with 50.91 percent of extent fallowed by paddy (30.99 percent) with 27.25 percent of extent, maize (5.88 percent) with 5.41 percent of extent, jowar (5.26 percent) with 4.45 percent of extent, black gram (4.97 percent) with 6.72 percent of extent, red chillies (4.86 percent) with 4.11 percent of extent, groundnut (0.69 percent) with 0.71percent of extent, green gram (0.31percent) with 0.23 percent of extent and sunflower (0.20 percent) with 0.21percent of extent.Finally the table shows that the bengal gram cropping farmers were highly involved in crop insurance during rabi season, 2019 in the study area.

5.2.3. SEASONS WISE INSURED FARMERS

The table-3 explains that seasons wise insured farmers' enrollment premium, benefited and claim particulars under PMFBY during 2018- 19 in the study area.

TABLE-3: Details of season wise insured farmers claim particulars under PMFBY during 2018- 19

S.No.	Season	Scheme	Farmers enrolled (No's)	Farmers premium (Rs.' in Crores)	Farmers Benefited (No's)	Percentage of benefited farmers from enrolled farmers	Claims amount (Rs.in Crores)
1	Kharif,2018	PMFBY	39844	6.14	34481	86.54	73.54
2	Rabi,2018-19	PMFBY	115754	9.98	106065	91.62	109.38
	Grand Total		155598	16.12	140,546	90.32	182.92

Source: District Agricultural Office, Ongole.

The enrolled farmers were 39844 in kharif season, in 2018, their claim amount was Rs. 73.54 crores with premium amount Rs.6.14 crores but beneficiary farmers were 34481 with 86.54 percent. In rabi season, the enrolled farmers were 115754 in 2018-19, their claim amount was Rs. 109.38 crores with premium amount Rs.9.98 crores but the beneficiaries were 106065 with 91.62 percent.
Finally, it is very clear that beneficiary farmers were more in Rabi season in 2018-19 when compare to kharif season in 2018.

5.2.4. CROP WISE INSURED BENIFITED FARMERS DURING KHARIF SEASON IN 2018

The table -4 explains that crop wise insured benefited farmers claim particulars under kharif season in 2018 in the study area.

TABLE-4: Details of crop wise insured benefited farmers premium and claim particulars during kharif season in 2018 in the study area

S.NO.	Crop	Farmers enrolled (No's)	Farmers premium (Rs.' in Crores)	Farmers Benefited (No's)	Percentage of benefited farmers from enrolled farmers	Claims amount (Rs.in Crores)
	1	2	3	4	5(2-4)	6
1	Paddy	5842	0.98	2214	37.89	3.94
2	Bajra	752	0.02	737	98.00	0.40
3	Maize	289	0.03	279	96.53	0.43
4	Red gram	26978	1.63	25741	95.41	59.22
5	Castor	683	0.03	668	97.80	0.56
6	Red chillies(irrigated)	2463	1.78	2098	85.18	7.68
7	Red chillies (Un irrigated)	2837	1.67	2744	96.72	1.31
	Total	39844	6.14	34481	86.54	73.54

Source: District Agricultural Office, Ongole.

The high number of farmers enrolled under crop insurence for red gram fallowed by paddy, red chilli under un irrigated, red chilli under irrigated, bajra, castor and maize with claim amount Rs. 59.22 crores, Rs.3.94 crores, Rs.1.31 crores, Rs.7 .68crores, Rs.0.40 crores, Rs. 0.56 crores and Rs 0.43crores respectively and with premium amount Rs.1.63 crores, Rs.0.98 crores, Rs.1.67 crores, Rs.1.78 crores, Rs.0.02 crores, Rs.0.03 crores and Rs. 0.03 crores respectively.

In case of beneficiaries, high percent of farmers benefited for bajra with 98.00 percent fallowed by castor with 97.80 percent, Red chillies under Un irrigated with 96.72 percent, maize with 96.53 percent, red gram with 95.41 percent, Red chillies under irrigated with 85.18 percent and paddy with 37.89 percent.

Finally, it is very clear that total 39844 farmers were enrolled with Rs.73.54 crores sum inured amount and Rs. 6.14 crores premium amount, among them, above 67 percent of farmers were enrolled for red gram crop in kharif season in 2018 and above 85.00 percent of farmers benefited through crop insurance under PMFBY in prakasam district in kariffseason in 2018.

Among them bajra farmers were benefitted more and paddy cropping farmers were very less benefited when compare to other cropping farmers in the kharif season.

5.2.5. CROP WISE INSURED BENEFITED FARMERS DURING RABI SEASON IN 2018

TABLE-5: Details of crop wise insured benefited farmers' premium and claim particulars during rabi season in 2018

S.NO.	Crop	Farmers enrolled (No's)	Farmers premium (Rs.' in Crores)	Farmers Benefitted (No's)	Percentage of benefitted farmers from enrolled farmers	Claims amount (Rs.in Crores)
1	Bengalgram	40930 (35.35)	2.78	38436	93.90	61.48
2	Jowar	34242 (29.58)	1.57	34242	100.00	24.76
3	Maize	9458 (8.17)	0.66	6096	64.45	3.54
4	Black gram	18404 (15.89)	1.07	18402	99.98	14.15

5	Green gram	641(0.55)	0.02	641	100.00	0.31
6	Groundnut	301 (0.26)	0.02	0	0.00	0.03
7	Sunflower	290 (0.26)	0.01	151	52.06	0.02
8	Chillies	5212(4.52)	3.15	5089	97.64	3.60
9	Paddy	6276(5.42)	0.69	3008	47.92	1.53
	Grand Total	115754(100.00)	9.98	106065	91.62	109.38

Source: District Agricultural Office, Ongole.

Figures in parentheses are percentages to their totals.

The table -5 explains that the crop wise insured benefited farmers' premium and claim particulars during rabi season in 2018 in the study area.The high number of farmers enrolled in crop insurance for bengal gram crop fallowed by jowar, black gram, maize, paddy, chillies, green gram, ground nut and sunflower with claim amount Rs.61.48 crores, Rs.24.76 crores, Rs.14.15 crores, Rs.3.54 crores, Rs.1.53 crores, Rs.3.60 crores, Rs.0.31 crores, Rs.0.03 crores, Rs.0.02 crores respectively and with the premium amount Rs. 2.78 crores, Rs. 1.57 crores, Rs.1.07 crores, Rs.0.66 crores,Rs. 0.67 crores, Rs. 3.15 crores, Rs. 0.02 crores,Rs.0.02 crores and Rs. 0.01 crores. In case of beneficiaries high percent of farmers benefited for jowar and green gram with 100.00 percent fallowed by black gram with 99.98 percent, chillies with 97.64 percent, Bengal gram with 93.90 percent, maize with 64.45 percent, sunflower with 52.06 percent and paddy with 47.92 percent.
Finally, it is very clear that total 115754 farmers were enrolled with Rs.109.38 crores and Rs. 9.98 crores, among them above one by third of farmers were enrolled for bengal gram crop in rabi season in 2018 and above 90.00 percent of farmers benefited through crop insurance under PMFBY in prakasam district during the rabi season in 2018. Among them, Bengal gram farmers were highly benefitted and groundnut cropping farmers were not benefited from crop insurance in the study area.

6. CONCLUSION

The sum insured amount for paddy crop is Rs. 30000, for chillies Rs.86000, for red gram Rs.15000 and for black gram Rs. 15000 under **T**he financial details of crop insurance under PMFBY scheme in the study area. The percentage in sum insured for paddy crop 3.99 percentage, for chillies 9.97 percentage, for red gram 3.99 percentage and for black gram 3.99 percentage.
Finally this table shows that the red gram cropping farmers were highly involved in crop insurance during kharif season andbengal gram cropping farmers were highly involved in crop insurance during rabi season in 2019 in the study area. The Beneficiary farmers were more in Rabi season in 2018-19 when compare to kharif season in 2018-19.

It is very clear that total 39844 farmers were enrolled with Rs.73.54 crores sum inured amount and Rs. 6.14 crores premium amount, among them, above 67 percent of farmers were enrolled for red gram crop in kharif season in 2018 and above 85.00 percent of farmers benefited through crop insurance under PMFBY in prakasam district in kariffseason in 2018. Among them bajra farmers were benefitted more and paddy cropping farmers were very less benefited when compare to other cropping farmers in the kharif season and the total 115754 farmers were enrolled with Rs.109.38 crores and Rs. 9.98 crores, among them above one by third of farmers were enrolled for bengal gram crop in rabi season in 2018 and above 90.00 percent of farmers benefited through crop insurance under PMFBY in prakasam district duringthe rabi season in 2018. Among them, Bengal gram farmers were highly benefitted and groundnut cropping farmers were not benefited from crop insurance in the study area.

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