KNOWLEDGE OF FARMERS TOWARDS PRADHAN MANTRI FASAL BIMA YOJANA

Aneri Tankiwala[1] and Netravathi G[2]

1 M.Sc. Student, Dept of Agril. Extn. and Communication, NAU,Navsari - 396450
2 Assistant Professor, Dept of Agril. Extn. and Communication, College of Agriculture, NAU, Bharuch -392012
Email : aneritarikiwala@gmail.com

ABSTRACT

Crop insurance is an effective mechanism to protect the farmers from natural calamities and financial losses, the present study entitled "Knowledge of farmers towards Pradhan Mantri Fasal Bima Yojana in Jambusar taluka of Bharuch district" was conducted in the purposely selected Jambusar taluka of Bharuch district of Gujarat. Eleven villages were selected on the basis of maximum number of beneficiaries respondents. 62 beneficiaries respondent were selected from selected eleven villages by proportionate random sampling method and same number of 62 non beneficiaries respondents were selected from same village and which have equal land size to cultivate irrigated cotton. Thus, total 124 respondents were selected for present investigation. Data were collected through pre structured interview schedule. The study indicated that majority of respondents fell in medium level knowledge categories.

Keywords : *PMFBY, knowledge, farmers*

INTRODUCTION

Agriculture is the important occupation of India and Indian farming system mostly depended on rainfall. About 52% (73.20 million ha) of total net sown area comes under rain fed. Now a days climate change is major constraint for agriculture sector. Due to unstable climatic and weather condition problems *like* uneven and unseasonal rainfall, excess and under rainfall, increasing temperature, attack of pest and disease *etc* were increasing day by day and which were beyond the human control and gave the adverse effect on the crop production. In that situation crop insurance is an effective and good mechanism to protect the farmers from financial loss and encouraging them for continuing in farming.

First Individual Approach Scheme (FIAS) was introduced on experiential bases in 1972 by Department of Life Insurance Corporation of India. On the basis of experience governments modified the scheme year by year and introduce the number of crop insurance scheme. Pilot Crop Insurance Scheme (PCIS) 1978-1984, Comprehensive Crop Insurance scheme (CCIS) 1985-1999, National Agricultural Insurance Scheme (NAIS) or Rashtriya Krishi Bima Yojana (RKBY) Rabi 1999-2010, Modified National Agriculture Insurance Scheme (MNAIS) 2011-2016, Weather Based Crop Insurance Scheme (WBCIS) 2007-2016 and to overcome the constraints of recent scheme GOI introduce the Pradhan Mantri Fasal Bima Yojana on 13th January 2016 with very low premium, only 2 per cent to be paid by farmers for Kharif crops and 1.5 per cent for Rabi crops. The premium for annual commercial and horticultural crops is 5 per cent. The difference between the premium paid by the farmers and the premium fixed by the insurance companies is subsidized by the Government and there is no any capping system for subsidy on premium. Maximum risk *like* prevent sowing to post harvest loss, damaged by wild animals and all natural calamities are covered under scheme.

OBJECTIVE

To know the knowledge of farmers towards Pradhan Mantri Fasal Bima Yojana

METHODOLOGY

The present study was conducted in the purposely selected Jambusar taluka of Bharuch district of Gujarat. Out of total villages of Jambusar taluka eleven villages were selected because these selected villages having maximum number of beneficiaries. 62 PMFBY beneficiaries of irrigated cotton growers were selected by proportionate random sampling method and 62 PMFBY non beneficiaries of irrigated cotton growers were selected and they have equal land size of beneficiaries from same village. Thus, total 124 respondents were selected for the present investigation in April 2019. Data were collected through pre structured interview schedule. Thereafter, data were analyzed and results were interpreted.

RESULTS AND DISCUSSION

Knowledge can be meant as understood information possessed by an individual. Knowledge of beneficiaries and non beneficiaries respondents about PMFBY was measured. According to knowledge level about PMFBY, the respondents were categorized in to low, moderate and high level knowledge categories on the basis of calculated mean score and standard deviation.

Table 1 : Distribution of respondents according their knowledge level categories (n=124)

Sr. No.	Level of knowledge	Beneficiaries (n=62)		Non- beneficiaries (n=62)	
		Frequency	Percent	Frequency	Percent
1	Low level of knowledge	14	22.58	29	46.77
2	Moderate level of knowledge	43	69.35	28	45.16
3	Higher level of knowledge	05	08.07	05	08.07

Table1 indicate that out of total beneficiaries respondents majority of (69.35 per cent) respondents had moderate level of knowledge followed by 22.58 per cent beneficiaries respondents had low level of knowledge. While remain 08.07 per cent beneficiaries respondents had high level of knowledge towards Pradhan Mantri Fasal Bima Yojana. In case of non beneficiaries respondent majority of (46.77 per cent) respondents had low level of knowledge followed by 45.16 per cent respondents had medium level of knowledge and remain 08.07 per cent respondents had high level of knowledge towards Pradhan Mantri Fasal Bima Yojana.

Table-2 : Association between profile and knowledge level of beneficiaries and non-beneficiaries respondent towards PMFBY (n=124)

Sr. No.	Characteristics	Beneficiaries (n=62)	Non-beneficiaries (n=62)
		Coefficient of correlation (r)	Coefficient of correlation (r)
X_1	Age	0.0395	-0.1484
X_2	Education	0.2219*	0.0582
X_3	Family size	-0.2126	-0.0039
X_4	Land holding	0.2854*	-0.1180
X_5	Farming experience	0.2553*	0.2237*
X_6	Annual income	0.2364*	-0.1403
X_7	Social participation	0.2733*	0.2623*
X_8	Source of information	0.2823*	0.2420*
X_9	Mass media exposure	0.2868*	0.1579
X_{10}	Extension contact	0.2526*	0.2187*
X_{11}	Risk orientation	0.2501*	0.0623
X_{12}	Economic motivation	0.2901*	0.0637

*Significant at 0.05 level

The tables 2 indicate the association between variables and level of knowledge towards PMFBY. In case of beneficiaries age was non-significantly associated. This might be due to they can learn at any age if they interested. Family size was negatively and non-significantly associated. This might be due to the decision making position in the family was rest with only head of the family member. Land holding and annual income positively and significantly associated. The probable reason might be that the large farmers will face huge financial loss when crop failures. Large land holders might be having better financial status so they can be spend money to insure their crop by paying the premium amounts.

Education, farming experience, social participation, source of information, mass media exposure and extension contact were positive and significantly associated. The probable reason might be that the better education helps to understand the benefits of the scheme and farming experience may helps to forecast the crop losses due to unavoidable climatic situations. Participation in social organization and accessibility of information helps the respondents to avail the information about PMFBY.

Risk orientation and economic motivation were positively and significantly associated. This might be due to this; respondents take the risk to invest their money on insuring their crop under PMFBY and this automatically stabilizes the economic level of the farmers.

Table 2 revealed that in case of non beneficiary respondents age was negatively non significant associated

with knowledge. This might be due to old age respondents not interested to take crop insurance. Family size was negatively and non-significantly associated. This might be due to decision making position in the family was rest with only head of the family member. In maximum situations head of the family members were elder.

Land holding was negatively and non-significantly associated. These might be due to when land holding was large premium amount were high, thus they could not affords it and not to avail the benefit of PMFBY. Annual income negatively and non-significantly associated. These might be due to respondents had high annual income they were not required to insure the crop against crop loss.

Education was positively but non significantly associated. Probable reason for this was good education level make capable to know about the various scheme of government and make the positive attitude about but highly educated people had good job and other occupation so they were not interested in farming. Mass media exposure positively and non significantly associated. These might be due to government providing the information about scheme through mass media so mass media users have to know about it.

Risk orientation and economic motivation positive and non significantly associated. These might be due to Respondents were ready to take risk because of higher educational and financial status. Farming experience was found positively significantly associated. These might be due to respondents had good farming experience mean they more familiar with this occupation and know the about the crop insurance scheme.

Social participation was found positively significantly associated. When respondents participated in social organization they get the information from organizational members. Source of information was positively and significantly associated. When respondents were used the information source like relatives, friends and government officer of agriculture dept. were provides the information about scheme and get to respondents. Extension contact was positive and significantly associated with

knowledge. Probable reason for this was good extension contact of respondents with agriculture related officers they provide the information about scheme. These findings are in line with Lopamudra *et al.* (2016), Dande (2017), Chauhan Vinaya (2017) and Tankodara *et al.* (2018).

CONCLUSION

Maximum beneficiaries respondents had moderate level of knowledge and beneficiaries respondents had higher level of knowledge in compare to non beneficiaries respondents. Few numbers of respondents had higher level of knowledge about scheme. Here require to increasing the knowledge of farmers regarding crop insurance scheme. From the results it was concluded to motivate the maximum farmers to receive the benefits from PMFBY should be educated and able to access the all mass media and extension contacts to get the best information towards PMFBY. Then only they easily access the benefits of the PMFBY. Therefore they realize the need of crop insurance in current situation and defend from the financial loss and they could continue in farming.

REFERENCES

Chauhan N. B. and Vinaya Kumar, H. M. (2017), Farming Crisis in India: Issues, Causes and Way Forward, *National Seminar on Doubling Farmers' Income and Farm Production through Skill Development and Technology Development, 28-30 November, 2017*, Bihar Agricultural University, Sabour; Lead Paper.

Dande, S. (2017). Knowledge and attitude of farmers towards Crop Insurance Scheme. M.Sc (Agri.) Thesis (unpublished) VNMKV, Parbhani.

Lopamudra, M., Dahiwal R. K., and Kaur, M. (2016). Farmers knowledge about the Agricultural Insurance Scheme in Punjab. *Indian Research Journal of Extension Education* 16 (1):49-53.

Tankodara, K. D., Gohil, G. R. and Thakar, D. S. (2018) Impact of training programme on knowledge level of farmers regarding scientific cultivation technologies of horticultural crops. *Guj. J. Ext. Edu.* 29(1):69-71