

RELATIONSHIP BETWEEN PROFILE AND ATTITUDE OF THE MEMBER FARMERS OF GRAM PANCHAYAT TOWARDS PRADHAN MANTRI FASAL BIMA YOJANA

C. D. Chauhan¹ and J. B. Patel²

1 Ph. D. (Scholar), Dept. of Agricultural Extension and Communication BACA, AAU, Anand-388 110

2 Associate Professor, Dept. of Agricultural Extension and Communication BACA, AAU, Anand-388 110

Email : chiragpin237@gmail.com

ABSTRACT

Pradhan Mantri Fasal Bima Yojna, which is a kind of a “One nation-One scheme” launched in the year 2016. PMFBY provides a widespread insurance cover against failure of the crops and helps in stabilizing the income of the insured farmers. The present study was carried out in Middle Gujarat region covering all seven districts viz., nine districts viz. Ahmedabad, Anand, Chhotaudepur, Dahod, Kheda, Mahisagar, Panchmahals, Vadodara and Botad. Among these Anand, Vadodara and Kheda were selected purposively for the study. The study was conducted to know the relationship between profile of respondents and their attitude towards PMFBY. Out of fifteen independent variables that education, innovativeness, scientific orientation, economic motivation and risk orientation found significant and social participation, extension contact, mass media exposure and cohesiveness were highly significantly related.

Keywords: attitude, relationship, member farmers of gram panchayat, Pradhan Mantri Fasal Bima Yojana

INTRODUCTION

Agriculture plays a vital role in India's economy. Over 58.00 per cent of the rural households depend on agriculture as their principal means of livelihood. Agriculture, along with fisheries and forestry, is one of the largest contributors to the Gross Domestic Product. Agriculture being the function of physical, socioinstitutional, techno-economic factors, which are dynamic in nature, keeps on changing with the basis objective of increasing production and generation of food grain surplus. Agriculture in India is highly susceptible to risks like droughts and floods. Farmers have developed risk management strategies to cope with these adverse events, sometimes with the assistance of the governments. It is necessary to protect the farmers from natural calamities and ensure their credit eligibility for the next season. For this purpose, the Government of India introduced many agricultural schemes throughout the country. Jamanal and Naitikar (2019). The Indian government has therefore implemented a new agricultural insurance scheme, the Pradhan Mantri Fasal Bima Yojana (PMFBY). Pradhan Mantri Fasal Bima Yojana is the new crop insurance scheme launched by Central Government. PMFBY will replace the existing two schemes National Agricultural Insurance Scheme as well as Modified NAIS which have had some inherent drawbacks. Pradhan Mantri Fasal Bima Yojana

implemented in every state of India, with association with the respective State Governments.

OBJECTIVE

To know the relationship between profile and attitude of the member farmers of gram panchayat towards Pradhan Mantri Fasal Bima Yojana

METHODOLOGY

The present study was carried out in Middle Gujarat region covering all seven districts viz., nine districts viz. Ahmedabad, Anand, Chhotaudepur, Dahod, Kheda, Mahisagar, Panchmahals, Vadodara and Botad. Among these Anand, Vadodara and Kheda were selected purposively for the study. From each district 4 talukas were selected randomly and from each taluka 4 villages were selected randomly, thus, the total 48 villages were selected for this study. Five member farmers of gram panchayat were selected randomly from each village panchayat. Thus, by multi stage sampling technique, a random sample of 240 farmers was selected for the study. Coefficient of correlation was used to find out the relationship between profile and attitude of member farmers of gram panchayat towards PMFBY.

RESULT AND DISCUSION

Table 1 : Relationship between profile and attitude of respondents towards PMFBY

(n=240)

Sr. no.	Variables	Correlation of coefficient 'r'
A	Personal variables	
X ₁	Age	0.051
X ₂	Education	0.157*
X ₃	Experience as member farmer of gram panchayath	0.043
X ₄	Experience in farming	-0.073
B	Socio-communicational variables	
X ₅	Social participation	0.362**
X ₆	Extension contact	0.239**
X ₇	Mass media exposure	0.353**
C	Economic variables	
X ₈	Size of land holding	0.123
X ₉	Cropping intensity	0.013
X ₁₀	Annual income	-0.059
D	Psychological variables	
X ₁₁	Innovativeness	0.163*
X ₁₂	Cohesiveness	0.499**
X ₁₃	Scientific orientation	0.133*
X ₁₄	Economic motivation	0.167*
X ₁₅	Risk orientation	0.155*

* = Significant at 5% level of probability ** = Significant at 1% level of probability

(1) Age and attitude

It is clear from Table 1 that there was positive and non-significant correlation (r = 0.051) between age and attitude of the respondents and their attitude towards PMFBY.

It reflects that age did not influence the attitude of the respondents towards PMFBY. The probable reason might be the respondents fall in a homogeneous group as per their age criteria. Irrespective of their age the members have developed positive attitude towards PMFBY. Hence, they didn't prove any significant relationship with their attitude towards PMFBY. This finding is in concurrence with the findings of Muralikrishnan and Philip (2018).

(2) Education and attitude

The data presented in Table 1 clearly indicate that there was positive and significant correlation (r = 0.141*) between education of the respondents and their attitude towards PMFBY. It means education of the farmers increases the favorable attitude of the respondents towards PMFBY. The farmers with higher level of education might be more receptive to understand the significance of PMFBY to earn more from unit land. This might be reason that the PMFBY had made a good impact on respondent who had a good education level and created the significant association between education and attitude of the respondents towards

PMFBY. This result confirmed with the results of Basak and Pandit (2011) and Singh *et. al.* (2014).

(3) Experience as a member farmer of gram panchayat and attitude

The data given in Table 1 illustrate that there was positive and non-significant correlation (r = 0.043) between experience as respondents and their attitude towards PMFBY. Irrespective of their experience as a member farmer of gram panchayat the members had developed positive attitude towards PMFBY. This result proves that the experience as a member farmer of gram panchayat doesn't influent on their attitude towards PMFBY.

(4) Experience in farming and attitude

The data presented in Table 1 clearly indicate that there was negative and non-significant correlation (r = -0.073) between experience in farming of the respondents and their attitude towards PMFBY. From the above data we can say that the experience doesn't have any influence on shaping the attitude of member farmers of gram panchayat towards PMFBY. The result of the study was corroborated with the findings of Singh *et. al.*(2014) and Muralikrishnan and Philip (2018).

(5) Social participation and attitude

A look into the Table 1 makes it clear that social participation of the respondents had positive and highly significant correlation ($r = 0.352^{**}$) with their attitude towards PMFBY.

It means social participation positively and highly significantly affects the attitude of respondents towards PMFBY. Hence, it may be concluded that social participation had vital role to play in shaping attitude of farmers towards PMFBY. The probable reason behind this association might be that they are already the part of government and must be aware about the positive outcomes of the scheme. This proves the positive association between social participation and attitude towards PMFBY. This result confirmed with the results of Muralikrishnan and Philip (2018).

(6) Extension contact and attitude

As it is apparent from the data presented in the Table 1 extension contact had positive and highly significant correlation ($r = 0.239^{**}$) with the attitude of respondents towards PMFBY.

This indicates that respondents with higher extension contact were more oriented towards PMFBY. The higher level of contact made by the farmers with extension agency would enable them to broaden their mental horizon, acquire more and more information, exchange ideas and thoughts and these would help them to remove their doubts related to PMFBY and make obscure points clear. This would help to cultivate favorable attitude towards the scheme. This finding is in contrast with the findings reported by Darandale and Soni (2011), and Pandya and Timbadia (2016).

(7) Mass media exposure and Attitude

It is clear from the data presented in Table 1 that there existed positive and highly significant ($r = 0.367^{**}$) relationship between mass media exposure and attitude of respondents towards PMFBY. Mass media exposure had significant role to play in shaping the attitude of respondents towards PMFBY.

The probable reason might be that the higher level of mass media exposure would have helped them to keep themselves updated with the latest information and the more knowledge has made them aware about the positive points of the PMFBY. This might be resulted into positive association between mass media and attitude towards PMFBY.

(8) Size of land holding and attitude

The data presented in Table 1 indicate that size of land holding had positive and non-significant correlation ($r = 0.123$) with the attitude of respondents towards PMFBY. Thus, it can be inferred that size of land holding had non-significant influence in shaping the attitude of member farmers towards PMFBY. The probable reason behind such result might be that farmers having high farm size had wider scope to go for crop insurance to secure their farm from natural calamities. This would have inculcated more favorable attitude towards PMFBY. This finding is in contrast with the findings of Chaudhary and Chauhan (2017).

(9) Cropping intensity and attitude

The data presented in the Table 1 indicate that cropping intensity had positive and non-significant correlation ($r = 0.013$) with the attitude of respondents towards PMFBY. Thus, it can be inferred that cropping intensity had non-significant influence in shaping the attitude of member farmers towards PMFBY.

(10) Annual income and attitude

A perusal of the Table 1 reveals that correlation between annual income and attitude of respondents was negative and non-significant ($r = -0.059$). It indicates that member farmers with higher annual income had more favorable attitude towards PMFBY. It is inferred that annual income doesn't play any role in attitude of the farmers towards PMFBY. The probable reason might be that the money doesn't play any role in forming one's attitude towards the PMFBY. This finding is in agreement with Muralikrishnan and Philip (2018).

(11) Innovativeness and attitude

The data shown in Table 1 indicates that innovativeness was positive and significantly ($r = 0.163^*$) correlated with their attitude towards PMFBY. The probable reason might be that their nature of trying new things to make them aware about the pro and cons of newly launched schemes. They might have felt the PMFBY, a beneficial scheme for insurance. This proved the significant association between innovativeness and attitude towards PMFBY. This finding is in contrast with Lakshminarayan *et al.* (2013) and Darandale (2015).

(12) Cohesiveness and attitude

The data shown in Table 1 indicates that cohesiveness was positive and highly significantly ($r = 0.499^{**}$) correlated with their attitude towards PMFBY. The probable reason behind this association might be the better cohesiveness

must have better bonding to share the benefits and loss in the group. This might have created a positive attitude towards the PMFBY. This finding is in contrast with Chaudhary and Chauhan (2017).

(13) Scientific orientation and attitude

The data shown in Table 1 indicates that farmers scientific orientation was positive and significantly ($r = 0.133^*$) correlated with their attitude towards PMFBY. This result might be due to that the farmers with more scientific orientation were motivated to seek detailed information about different government schemes and through this information they have developed their attitude towards PMFBY might have increased positively. This finding is in contrast with Darandale (2015) and Pandya and Timbadia (2016)

(14) Economic motivation and attitude

It is obvious from the data presented in Table 20 that economic motivation of respondents had positive and significant ($r = 0.161^*$) relationship with their attitude towards PMFBY. It means higher the economic motivation among farmers, increases the favorable attitude among them towards PMFBY. The probable reason might be that they have perceived the PMFBY as their security to protect their profit from natural calamities. Thus, it can be concluded that economic motivation had significant influence on attitude of farmers towards PMFBY. This finding is in contrast with Singh *et. al.* (2014).

(15) Risk orientation and attitude

The data presented in the Table 1 illustrate that risk orientation had positive and significant correlation ($r = 0.155^*$) with the attitude of the respondents towards PMFBY. Risk orientation is a vital factor in shaping the attitude of the member farmer of gram panchayat towards PMFBY. This indicates that favourable attitude was observed among the farmers who had risk orientation. Thus it can be concluded that high risk oriented person having more positivism towards insurance schemes. The level of attitude was more positive among those who had a high degree in encountering risk and uncertainty in acceptance of the insurance scheme also better economic profit by ensuring them to bear the risk and more positive attitude towards PMFBY. This finding is in agreement with Jayawardana and Sherief (2010) and Sadam (2014).

CONCLUSION

From the above result it can be concluded that education, innovativeness, scientific orientation, economic motivation and risk orientation found significant and social participation, extension contact, mass media exposure and

cohesiveness were highly significantly correlated with attitude of respondents towards PMFBY. The variables like age, experience as member farmer of gram panchayat, size of land holding and cropping intensity were positively but non-significantly correlated with attitude towards PMFBY.

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Received : May 2020 : Accepted : August 2020