

KNOWLEDGE LEVEL OF FARMERS ABOUT PRADHAN MANTRI FASAL BIMA YOJANA

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ABSTRACT

PMFBY aims to provide insurance coverage and financial support to the farmers which has been piloted in the country since the kharif season of June 2016. It was implemented only in 14 states of India, which are most affected by weather calamities. Pradhan Mantri Fasal Bima Yojana operates on the concept of "Area Approach". The present study was conducted in Jaipur and Jodhpur division of Rajasthan and total of 320 farmer respondents were selected. The result of the study revealed that 45.94 per cent had medium knowledge, Whereas, 24.69 per cent of total farmers had high knowledge, 14.06 per cent had low knowledge, 11.56 per cent had very high knowledge and 3.75 per cent farmers possessed very low knowledge about Pradhan Mantri Fasal Bima Yojana.

Keywords : PMFBY, respondents, knowledge, insurance, scheme

INTRODUCTION

The most recent agricultural insurance scheme, PMFBY has replaced the two previous insurance scheme namely National Agricultural Insurance Scheme and Modified National Agricultural Insurance Scheme due to some drawbacks in previous two scheme. The farmers' premium would be 1.50 per cent for rabi food grains and oilseeds crops, while 2.00 per cent for kharif food grains and oilseeds crops. It has been fixed at 5.00 per cent for both the seasons in horticultural and cotton crops.

It cushions the shock of crop losses by providing farmers with a minimum amount of protection. It spreads the crop losses over space and time and encourages farmers make more investments in agriculture. However, one need to keep in mind that crop insurance should be part of overall risk management strategy. Insurance comes towards the end of risk management process. Insurance is redistribution of cost of losses of few among many, and cannot prevent economic loss. Goudappa *et al.* (2012) and Chauhan *et al.* (2021). Crop insurance helps in stabilization of farm production and income of the farming community. It helps in optimal allocation of resources in the production process.

OBJECTIVE

To assess the knowledge level of farmers about Pradhan Mantri Fasal Bima Yojana

METHODOLOGY

The present study was conducted in Jaipur and Jodhpur division of Rajasthan. Jaipur division comprises five districts namely- Jaipur, Sikar, Dausa, Jhunjhunu, Alwar and Jodhpur division comprises six districts namely- Jodhpur, Pali, Barmer, Jaisalmer, Jalor and Sirohi Out of these, Jaipur and Sikar districts from Jaipur division and Jodhpur and Barmer districts from Jodhpur division were selected purposively as they were having the maximum number of beneficiary farmers under PMFBY. From each selected district, two tehsils were selected on the basis of maximum number of beneficiary farmers under PMFBY. Hence, total eight tehsils were selected for study purpose. Two villages from each selected tehsil were selected randomly. In this way, 16 villages were selected from four selected districts. A comprehensive list of farmers from each selected village who covered under PMFBY was prepared with the help of concerned Patwari, Agriculture supervisor and Insurance related agency/banks. From so prepared list, 20 beneficiary farmers from each selected village were selected randomly by using simple random sampling technique. Hence, the size of sample was comprised of 160 respondents from each division Jaipur and Jodhpur division by making the sample size of 320 respondents, for the present investigation.

Knowledge is defined as those behaviours and test situations which emphasized the remembering either by recognition or recall of ideas, material or phenomenon (Bloom *et al.*, 1956 and Pratik and Vinaya, 2022 and Satapathy *et al.*, 2023). English and English (1961) defined knowledge as a

body of understood information possessed by an individual or by a culture.

For the purpose of present investigation, knowledge was operationalized as the amount of information gained and retained by the respondents regarding PMFBY. To measure the knowledge level of farmers towards PMFBY, the scale adopted by Chouhan (2020) was used with slight modification as per the suggestion given by the experts. The responses were collected in two point continuum *viz.* Right and wrong answers with weightage of 1 and 0, respectively. These was 26 statements constructed related to knowledge after reviewing of literature, books magazines and experts suggestions. The maximum score was 26 and minimum was 0. The beneficiary farmers were grouped into the following five categories *viz.*, very low, low, moderate, high and very high. By using of arbitrary methods as per suggestions given by the experts. On the basis of frequency and percentage of knowledge score obtained by the beneficiary farmers, the mean per cent score was also calculated ranks assigned accordingly.

It was calculated by multiplying total obtained score of the respondents by 100 and divided by the maximum obtainable score.

$$\text{Mean Per cent Score} = \frac{\text{Total score obtained}}{\text{Maximum obtainable score}} \times 100$$

Table 1 : Distribution of farmers according to their knowledge about Pradhan Mantri Fasal Bima Yojana (n=320)

SR. No.	Knowledge of farmer	Name of Division				Overall (n=320)	
		Jaipur (n ₁ =160)		Jodhpur (n ₂ =160)			
		F	%	F	%	F	%
1	Very low (Up to 5.2 score)	8	5.00	4	2.50	12	3.75
2	Low (From 5.3 to 10.4 score)	23	14.37	22	13.75	45	14.06
3	Medium (From 10.5 to 15.6 score)	81	50.63	66	41.25	147	45.94
4	High (From 15.7 to 20.8 score)	28	17.50	51	31.88	79	24.69
5	Very high (Above 20.8 score)	20	12.50	17	10.62	37	11.56

f = Frequency, % = percentage, n = No. of respondents

Comparative data in the table 1 also indicate that 50.63 per cent farmers of Jaipur and 41.25 per cent farmers of Jodhpur division had medium knowledge about PMFBY. The percentage of farmers in other four categories *viz.*, high, low, very high and very low varied for the farmers of Jaipur and Jodhpur division. It was found that 17.50 per cent farmers of Jaipur and 31.88 per cent of Jodhpur division has expressed high knowledge about PMFBY whereas 14.37 per cent farmers of Jaipur and 13.75 per cent of Jodhpur division had

Rank

Ranks were accorded in the descending order according to the mean per cent score obtained.

The arbitrary method was used to classify the respondents in to various categories namely very low, low, medium, high and very high etc. For this purpose the range of the achievable score by a respondent was sort out and the minimum score was subtracted from maximum score and the value obtained was divided by the number of categories of any variable or item. The resulting division value was considered as the upper range value for the first category.

RESULTS AND DISCUSSION

An effort was made to find out the knowledge level of farmers about Pradhan Mantri Fasal Bima Yojana, the farmers were categorized into five groups *viz.* very high (Above 20.8 score), high (From 15.7 to 20.8 score), medium (From 10.5 to 15.6 score), low (From 5.3 to 10.4 score) and very low (Up to 5.2 score) by using of arbitrary method.

The data incorporated in table 1 show that out of total 320 farmers, 45.94 per cent had medium knowledge, Whereas, 24.69 per cent of total farmers had high knowledge, 14.06 per cent had low knowledge, 11.56 per cent had very high knowledge and 3.75 per cent farmers possessed very low knowledge about Pradhan Mantri Fasal Bima Yojana.

expressed low knowledge while 12.50 per cent farmers of Jaipur and 10.62 per cent of Jodhpur division had expressed very high knowledge about PMFBY. Similarly, 5.00 per cent farmers of Jaipur and 2.50 per cent of Jodhpur division had expressed very low knowledge about PMFBY.

It may be concluded from the findings that most of the farmers of both divisions were found to have moderate knowledge about PMFBY.

Statement wise knowledge level of farmers about Pradhan Mantri Fasal Bima Yojana farmers about PMFBY, total 26 statements were considered. For this, Mean Percent Score (MPS) for each statement was

To find out aspect wise knowledge level of the calculated and ranked accordingly.

Table 2 : Statement wise knowledge level of farmers about Pradhan Mantri Fasal Bima Yojana (n=320)

Sr. No.	Statement	Jaipur (n ₁ =160)		Jodhpur (n ₂ =160)		Overall (n=320)	
		MPS	Rank	MPS	Rank	MPS	Rank
1	Year of inception of Pradhan Mnatri Fasal Bima Yojana	52.50	XVIII	55.00	XVII	53.75	XVII
2	In Which season PradhanMnatriFasalBimaYojana is applicable.	55.63	XIV	58.13	XV	56.88	XV
3	Which crop cover under PMFBY.	66.88	I	70.63	II	68.75	II
4	PMFBY scheme is applicable to small and marginal farmers categories	34.38	XXIII	43.13	XXII	38.75	XXII
5	Name of Insurance company providing crop insurance under PradhanMantriFasalBimaYojana,	56.88	XIII	58.13	XIV	57.50	XIV
6	Which type of losses cover under PMFBY.	66.25	III	75.00	I	70.63	I
7	Do you know that PMFBY scheme helps to provide safety against risks and uncertainties to farmer’s crop	58.13	XII	66.88	V	62.50	XI
8	Do you know that PMFBY scheme is the replacement scheme of NAIS (National Agriculture Insurance Scheme/ MNAIS (Modified National Agriculture Insurance Scheme)	53.13	XVII	65.63	VIII	59.38	XIII
9	Whether policy application form has to be filled in order to avail crop insurance services	35.00	XXII	43.75	XX	39.38	XXI
10	Whether Policy forms for loanee farmers is filled automatically	60.63	X	66.26	VI	63.44	VIII
11	Do you know that PMFBY has high premium rate compared to previous crop insurance schemes	25.63	XXVI	40.00	XXIII	32.81	XXVI
12	Do you know that crop insurance premium is deducted in advance from the amount of loan farmers from the bank	65.00	V	61.88	XI	63.44	IX
13	Common Service Centres helps in facilitation of PMFBY for non-loanee farmers	63.13	VIII	66.25	VII	64.69	VI
14	Do you know that, if the crop gets damaged, the farmer can report crop loss and also apply for claim on the PMFBY portal	61.88	IX	64.38	X	63.13	X
15	Do you know that losses caused by inundation, hailstorm and landslide would be assessed at individual farm level	65.00	V	65.63	VIII	65.31	V
16	Are you aware the time period of reporting losses for insurance claims	33.75	XXIV	36.25	XXVI	35.00	XXV
17	During crop substitution insurance is possible or not	59.38	XI	61.88	XI	60.63	XII
18	In case of crop substitution additional premium required has to be paid by the famer	31.88	XXV	38.14	XXV	35.01	XXIV
19	Full insured amount will not be paid under PMFBY scheme in case of natural calamities	55.63	XIV	56.88	XVI	56.25	XVI
20	Do you know which crops are notified in your area under PMFBY	46.88	XIX	51.88	XIX	49.38	XIX
21	Can you get the insurance for crop other than notified crops under PMFBY	36.88	XXI	38.75	XXIV	37.81	XXIII
22	Can you get the insurance for cattle under PMFBY	42.50	XX	43.75	XX	43.13	XX
23	Can we get the compensation of damaged crop through direct cash payment under PMFBY	65.10	IV	61.88	XI	63.49	VII
24	Can we rectify the mistakes incurred during online application applied for insurance under PMFBY	53.75	XVI	52.50	XVIII	53.13	XVIII
25	After correction in the application, is it possible to submit the revised copy to the bank	65.00	V	70.63	II	67.81	III
26	Farmers can get unique ID number through SMS when he applied crop insurance through online	66.88	I	67.50	IV	67.19	IV
	Over all	52.98		56.95		54.67	

p 0.898

Results are represented in the form of frequency and percentage in table 2 for explaining the farmers response for a particular statement and MPS were calculated for overall as well as separately for each division and each statement and ranks were assigned accordingly. The results reveal that most of the farmers had expressed very high knowledge and assigned first rank to the statement “losses cover under PMFBY”, with MPS 70.63.

Farmers express their medium knowledge for the statement “crop cover under PMFBY” with MPS 68.75. Similarly, the farmers had showed high knowledge about the statements ‘After correction in the application, is it possible to submit the revised copy to the bank’, ‘Farmers can get unique ID number through SMS when he applied crop insurance through online’, ‘losses caused by inundation, hailstorm and landslide would be assessed at individual farm level’ and ‘Common Service Centres helps in facilitation of PMFBY for non-loanee farmers’ and ‘The compensation of damaged crop should be through direct cash payment under PMFBY’ owing to mean per cent score of 67.81, 67.19, 65.31, 64.69 and 63.49 and placed at III, IV, V, VI and VII ranks, respectively. The same rank viz., VIII was assigned to both statements “Whether Policy forms for loanee farmers is filled automatically” and “crop insurance premium is deducted in advance from the amount of loanee farmers from the bank” with MPS 63.44.

Likewise successive ranks X, XI, XII, XIII, XIV and XV were assigned by farmers to the knowledge statements viz., “the crop gets damaged, the farmer can report crop loss and also apply for claim on the PMFBY portal” (MPS 63.13), “PMFBY scheme helps to provide safety against risks and uncertainties to farmer’s crop” (MPS 62.50). “During crop substitution insurance is possible or not” (MPS 60.63), “PMFBY scheme is the replacement scheme of NAIS (National Agriculture Insurance Scheme/ MNAIS (Modified National Agriculture Insurance Scheme)” (MPS 59.38), “Name of Insurance company providing crop insurance under Pradhan Mantri Fasal Bima Yojana” (MPS 57.50) and “In Which season Pradhan Mnatri Fasal Bima Yojana is applicable” (MPS 56.88), respectively.

Comparatively medium MPS was observed for the statements like “Full insured amount will not be paid under PMFBY scheme in case of natural calamities” (MPS 56.25), “year of inception of Pradhan Mnatri Fasal Bima Yojana was launched (53.75 MPS), “Can we rectify the mistakes incurred during online application applied for insurance under PMFBY” (MPS 53.13), “Which crops are notified in your area under PMFBY” (MPS 49.38), “the insurance for cattle under PMFBY” (MPS 43.13) and XVI, XVII, XVIII,

XIX, XX ranks were accorded, respectively.

The farmers had expressed low and very low knowledge about statements viz. “Whether policy application form has to be filled in order to avail crop insurance services” (MPS 39.38), “PMFBY scheme is applicable to small and marginal farmers categories” (MPS 38.75) , “the insurance for crop other than notified crops under PMFBY” (MPS 37.81), and “In case of crop substitution additional premium required has to be paid by the famer” (MPS 35.01), “you aware the time period of reporting losses for insurance claims” (MPS 35.00), “PMFBY has high premium rate compared to previous crop insurance schemes” (MPS 32.81) and XXI, XXII, XXIII, XXIV, XXV, XXVI were ranked, respectively.

These findings are in line with the findings of Vashistha *et al.* (2013) and Krichanont *et al.* (2014).

Who concluded that majority of farmers had a moderate level of knowledge.

The data presented in table 2 also reveal that the farmers of Jaipur division had expressed very high knowledge about both statements “Farmers can get unique ID number through SMS when he applied crop insurance through online” and “losses cover under PMFBY” (66.88 MPS) while the farmers of Jodhpur division had expressed similar knowledge about the statement, losses cover under PMFBY, Prevented sowing / Post harvest and Yield losses” (75.00 MPS) and were assigned rank first. The farmers of Jaipur division express their second high knowledge for the statement “crop cover under PMFBY, (MPS 66.88) while farmers of Jodhpur division about “After correction in the application, it is possible to submit the revised copy to the bank” (MPS 70.63). The farmers of both Jaipur and Jodhpur (36.25 MPS) division express very low knowledge the statement “PMFBY has high premium rate compared to previous crop insurance schemes” and “Are you aware the time period of reporting losses for insurance claims” with 25.63 and 36.25 MPS, respectively.

The rank order correlation co-efficient was also calculated between the ranks assigned by the farmers of Jaipur and Jodhpur division to different aspects of knowledge about PMFBY. The calculated value of rank order correlation was 0.89, which was found to be statistically significant at 1 per cent level of significance. Thus, it could be inferred from the findings that there was a significant correlation between the knowledge level farmers of Jaipur and Jodhpur division with regard to ranks assigned by them to different aspects of knowledge about PMFBY.

Statement wise Comparison of knowledge level of farmers of Jaipur and Jodhpur Divisions about PMFBY

To find out the statement wise difference in knowledge level of farmers of both divisions viz., Jaipur and

Jodhpur about PMFBY, the null and alternative hypotheses were formed and tested by employing 'Z' test to find out the significance of difference in statement wise knowledge level of farmers of both divisions and results are presented in the table 3.

Table 3 : Statements wise Comparison of knowledge level between Jaipur and Jodhpur Divisions farmers about PMFBY (n=320)

Sr. No.	Statements	Jodhpur Division (n ₁ =160)		Jaipur Division (n ₂ =160)		Z Value
		Mean	SD	Mean	SD	
1	In which year Pradhan Mnatri Fasal Bima Yojana was launched. 2016	0.55	0.50	0.53	0.50	0.45
2	In Which season Pradhan Mnatri Fasal Bima Yojana is applicable. Kharif, Rabi season & zayad	0.58	0.49	0.56	0.50	0.45
3	Which crop cover under PMFBY. Rabi, Kharif, Annual Commercial and Horticulture crops	0.71	0.46	0.67	0.47	0.72
4	PMFBY scheme is applicable to small and marginal farmers categories	0.43	0.50	0.34	0.48	1.61
5	Name of Insurance company providing crop insurance under Pradhan Mantri Fasal Bima Yojana, SBI General Insurance company	0.58	0.49	0.57	0.50	0.23
6	Which type of losses cover under PMFBY. Prevented sowing / Post harvest and Yield losses	0.75	0.43	0.66	0.47	1.72
7	Do you know that PMFBY scheme helps to provide safety against risks and uncertainties to farmer's crop	0.67	0.47	0.58	0.49	1.62
8	Do you know that PMFBY scheme is the replacement scheme of NAIS (National Agriculture Insurance Scheme/ MNAIS (Modified National Agriculture Insurance Scheme)	0.66	0.48	0.53	0.50	2.40*
9	Whether policy application form has to be filled in order to avail crop insurance services	0.44	0.50	0.35	0.48	1.60
10	Whether Policy forms for loanee farmers is filled automatically	0.66	0.47	0.61	0.49	1.04
11	Do you know that PMFBY has high premium rate compared to previous crop insurance schemes?	0.40	0.49	0.26	0.44	2.76**
12	Do you know that crop insurance premium is deducted in advance from the amount of loan farmers from the bank	0.62	0.49	0.65	0.48	-0.58
13	Common Service Centres helps in facilitation of PMFBY for non-loanee farmers	0.66	0.47	0.63	0.48	0.58
14	Do you know that, if the crop gets damaged, the farmer can report crop loss and also apply for claim on the PMFBY portal	0.64	0.48	0.62	0.49	0.46
15	Do you know that losses caused by inundation, hailstorm and landslide would be assessed at individual farm level	0.66	0.48	0.65	0.48	0.12
16	Are you aware the time period of reporting losses for insurance claims	0.36	0.48	0.34	0.47	0.47
17	During crop substitution insurance is possible or not?	0.62	0.49	0.59	0.49	0.46
18	In case of crop substitution additional premium required has to be paid by the famer	0.38	0.49	0.32	0.47	1.17
19	Full insured amount will not be paid under PMFBY scheme in case of natural calamities	0.57	0.50	0.56	0.50	0.22
20	Do you know which crops are notified in your area under PMFBY	0.52	0.50	0.47	0.50	0.89
21	Can you get the insurance for crop other than notified crops under PMFBY	0.39	0.49	0.37	0.48	0.34

Sr. No.	Statements	Jodhpur Division (n ₁ =160)		Jaipur Division (n ₂ =160)		Z Value
		Mean	SD	Mean	SD	
22	Can you get the insurance for cattle under PMFBY	0.44	0.50	0.43	0.50	0.23
23	Can we get the compensation of damaged crop through direct cash payment under PMFBY	0.62	0.49	0.65	0.48	-0.58
24	Can we rectify the mistakes incurred during online application applied for insurance under PMFBY	0.53	0.50	0.54	0.50	-0.22
24	After correction in the application, is it possible to submit the revised copy to the bank	0.71	0.46	0.65	0.48	1.08
26	Farmers can get unique ID number through SMS when he applied crop insurance through online	0.68	0.47	0.67	0.47	0.12
Overall		14.81	4.43	13.77	4.74	2.02

* Significance at 0.05 level

The comparative data incorporated in table 1.3 also showed that non-significant difference was found in the knowledge of farmers in Jaipur and Jodhpur division about PMFBY. The statements where highly non-significant difference was found like “Do you know that crop insurance premium is deducted in advance from the amount of loan farmers from the bank and can we rectify the mistakes incurred during online application applied for insurance under PMFBY.

The calculated ‘Z’ values were found significant at 5 per cent level of significance in statements like “PMFBY scheme is the replacement scheme of NAIS (National Agriculture Insurance Scheme/ MNAIS (Modified National Agriculture Insurance Scheme) while PMFBY has high premium rate compared to previous crop insurance schemes were found significant at 1 % level of significance. This higher difference of knowledge between farmers of Jaipur and Jodhpur division means, farmers were not having the similar knowledge about PMFBY in the study area. It might be due to the facts that the farmers of both divisions might have not gained the same knowledge about PMFBY. This might be due to variation in their social and extension contacts and sources of information utilized by them which might have created differences in their knowledge about PMFBY.

To find out the difference in knowledge of farmers of two divisions viz., Jaipur and Jodhpur about PMFBY, the null and alternative hypotheses were formed and tested by employing ‘Z’ test to find out the significance of difference in knowledge of both Divisions and results are presented in the Table 3.

NH_{01.3}: There is no significant difference between the knowledge level of farmers of Jaipur and Jodhpur Divisions about PMFBY.

RH₃: There is significant difference between the knowledge level of farmers of Jaipur and Jodhpur Divisions about PMFBY.

The data given in Table 3 indicate that the calculated ‘Z’ value was greater than the tabulated value which is statistically significance. Hence the null hypothesis (NH_{01.3}) “There is no significant difference between the knowledge level of farmers of Jaipur and Jodhpur divisions about PMFBY was rejected and alternate hypothesis (RH₃) was accepted.

It means that farmers of both divisions were not having the similar knowledge about PMFBY. It might be due the facts that the farmers of both divisions might have not gained the same knowledge about PMFBY. This might be due to variation in their extension contacts and sources of information utilization them which might have created differences in their knowledge about PMFBY. The results are in line with the findings of Swami et al., (2024), Tiwari et al., (2024) and Vashishtha et al. (2013).

CONCLUSION

The farmers possessed medium to high knowledge about Pradhan Mantri Fasal Bima Yojana. Farmers had highest knowledge about the aspect *i.e* “Which type of losses cover under PMFBY” and had least knowledge about “PMFBY has high premium rate as compared to previous crop insurance schemes”.

PLICY IMPLICATION

Best on the finding of the study it can be recommended that Majority of farmers had medium level of knowledge about PMFBY. Hence efforts should be made to convert the farmers knowledge from medium to high and high to

very high knowledge about PMFBY. This may be achieved through exposure towards campaigns and community mobilization programmes to be conducted by government and non government agencies to enhance their knowledge about PMFBY which would enable the farmers to gain maximum benefits from PMFBY.

CONFLICT OF INTEREST

No conflict of interest among researchers

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