

**KNOWLEDGE AND ATTITUDE OF FARMERS TOWARDS PRADHAN
MANTRI FASAL BIMA YOJANA (PMFBY)**

Abstract

Pradhan Mantri Fasal Bima Yojana, 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 conducted in Washim, Malegaon and Risod taluka of Washim districts from Vidharbha region of Maharashtra state, with an objective to the “Knowledge of Farmers about Pradhan Mantri Fasal Bima Yojana”. Total twelve village selected in ten respondents of non-loanee farmers from each village were selected purposively to comprise a sample of 120 respondents of non-loanee for study. The important studies were that Majority of the respondents had medium level of knowledge about Pradhan Mantri Fasal Bima Yojana (72.50 %), Majority i.e., 65.83% of the respondents belongs to moderately level of attitude towards Pradhan Mantri Fasal Bima Yojana.

Key word- Attitude, knowledge, Non loanee farmers, Pradhan Mantri Fasal Bima Yojana, Agriculture Scheme

1. 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, socio institutional, technoeconomic 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.

2. Methodology

The study was conducted during the Washim district of Maharashtra state. Three taluka and four villages from each taluka were selected purposively of non loanee farmers. 10 respondents of non loanee from each village were selected to comprise a sample of 120 respondents of non loanee farmers. The structured schedule was used for data collection by following the personal interview method. Collected data were classified, tabulated and analyzed by using statistical methods like frequency, percentage, mean, standard deviation, correlation coefficient.

2.1 Knowledge –

A Teacher made knowledge test was developed and was used for measuring the knowledge about crop covered, time of registration, documents required, type of risk covered, premium, loaning period, implemented agencies, eligibility criteria, claim, procedure was included in knowledge test. The question related to the above items was framed to measure the knowledge of individual farmer. The responses were elicited on two-point continuum i.e. Yes and No by assigning a score of one and zero respectively. Finally score for all items of knowledge scale for individual farmer was summed up to obtain total score.

Knowledge score for each recommended technology was converted in to knowledge index by using following formula.

$$\text{Knowledge Index} = \frac{\text{Actual obtained Knowledge score}}{\text{Maximum obtainable Knowledge score}} \times 100$$

2.2 Attitude-

To know the attitude of farmers towards Pradhan Mantri Fasal Bima Yojana, statement was developed with help of bank officer, Insurance agents. Schedule having (positive statements and negative statement) were related to Pradhan mantra Fasal Bima Yojana. The response of was recorded on three continua as 'agree', undecided', and disagree' the positive statements was assigned 3 score for agree, 2 for undecided and 1 for disagree and the vice versa in case of negative statement

3. Result and Discussion

3.1 Knowledge of farmers about Pradhan Mantri Fasal Bima Yojana

The distribution of respondents according their knowledge about Pradhan Mantri Fasal Bima Yojana has been presented in table 1

Table 1 Distribution of respondents according to their Knowledge Index

Sl. No.	Knowledge index	Respondents (n=120)	
		Frequency	Percentage
1	Low	19	15.83
2	Medium	87	72.50
3	High	14	11.67
Total		120	100.00

From Table 1, with respect to knowledge about Pradhan Mantri Fasal Bima Yojana, majority (72.50%) of the respondents belongs to medium level of knowledge category, however each of the (15.83%) and (11.67%) of the respondents belongs to low and high knowledge level category, respectively

The findings of the present study were similar to the findings of Roy and Bhagawat (2012) and Joseph *et al.* (2014)

The results regarding knowledge of respondents has been presented in Table 2.

Table 2 Distribution of respondents according their knowledge about Pradhan Mantri Fasal Bima Yojana (PMFBY)

Sl. No.	Statement	Respondents (n=120)	
		Frequency	Per cent

1	Information about PMFBY	120	100.00
2	Prime objective of PMBFY is to provide financial support due to crop loss	90	75.00
3	Risk covered are natural fire / lighting / storm / cyclone / flood / drought	71	59.17
4	Loanee farmers are compulsory under PMBFY	31	25.83
5	Premium rate of soybean crop	84	70.00
6	Information about covered under the scheme	40	33.33
7	Premium covered for small / marginal farmers 75 per cent and other farmers 50 per cent	42	35.00
8	This scheme Unit of insurance is area approach	57	47.50
9	Documents required for PMFBY	83	69.16
10	Time period of getting of claim within is 3 months or above	91	75.83
11	Crop can be get insured through financing institution / insurance agent	92	76.67
12	In case of crop loss farmers can report to concerned patwari / bank is within in 72 hr	75	62.50

Figures in parentheses indicate percentage.

It is evident from Table 2 that, per cent of respondents had knowledge about statement, Information about PMFBY (100.00%), Prime objective of PMBFY is to provide financial support due to crop loss (75.00%), covered Risk covered are natural fire / lighting / storm / cyclone / flood / drought (59.17%), loanee farmers are compulsory under PMBFY (25.83%), premium rate of soybean crop (70.00%), All states & Union Territories covered under the scheme (33.33%), Premium covered for small / marginal farmers 75 per cent and other farmers 50 per cent (35.00%), This scheme Unit of insurance is area approach(47.50%), documents required for PMFBY (69.16%), Time period of getting of claim within is 3 months or above (75.83), know Crop can be get insured through financing institution / insurance agent

(76.67%), In case of crop loss farmers can report to concerned patwari / bank is within in 72 hr (62.50%).

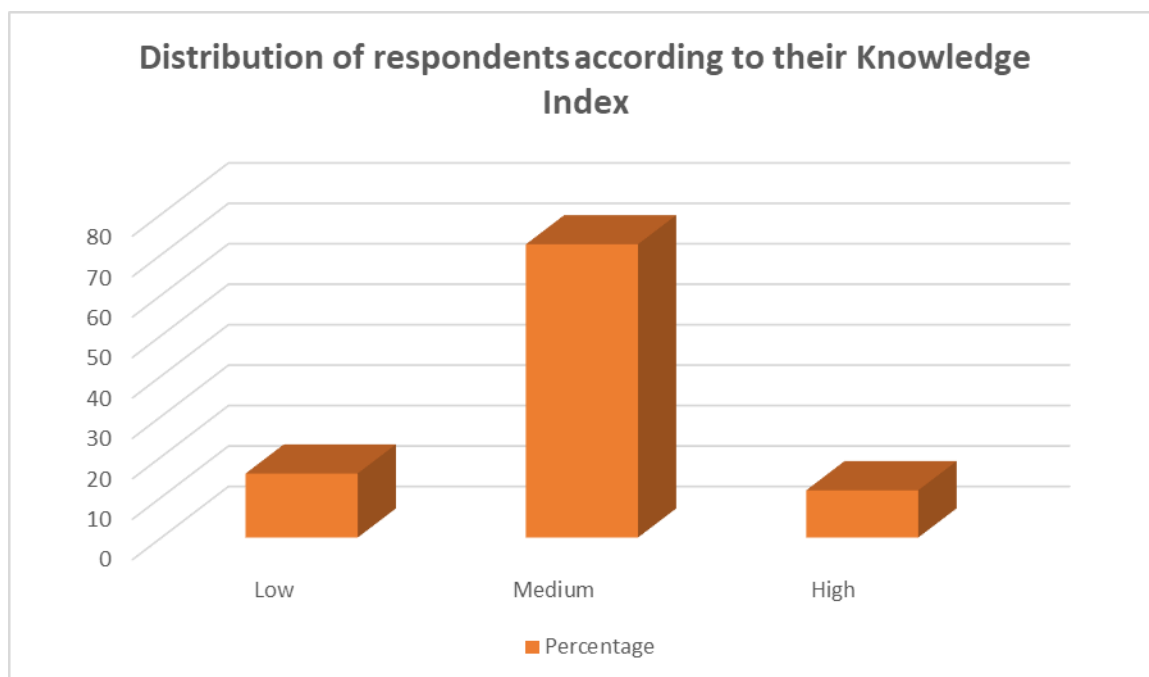


Fig: 1 . Overall knowledge level of farmers about Pradhan Mantri Fasal Bima Yojana

3.2 Attitude of farmers about Pradhan Mantri Fasal Bima Yojana

Table 3. Distribution of respondents according their attitude index

Sl. No.	Attitude index	Respondents (n=120)	
		Frequency	Percentage
1	Less favorable ()	15	12.50
2	Moderately favorable ()	79	65.83
3	Highly favorable ()	26	21.67
Total		120	100.00

From Table 3, with respect to attitude toward Pradhan Mantri Fasal Bima Yojana, it is observed that majority of respondents belong to moderately favorable (65.83%) of attitude category, however each of the (21.67%) and (12.50%) of the respondents belongs to highly favorable and less favorable attitude category, respectively.

The findings of the present study were similar to the findings of Nagesha *et al* (2022).

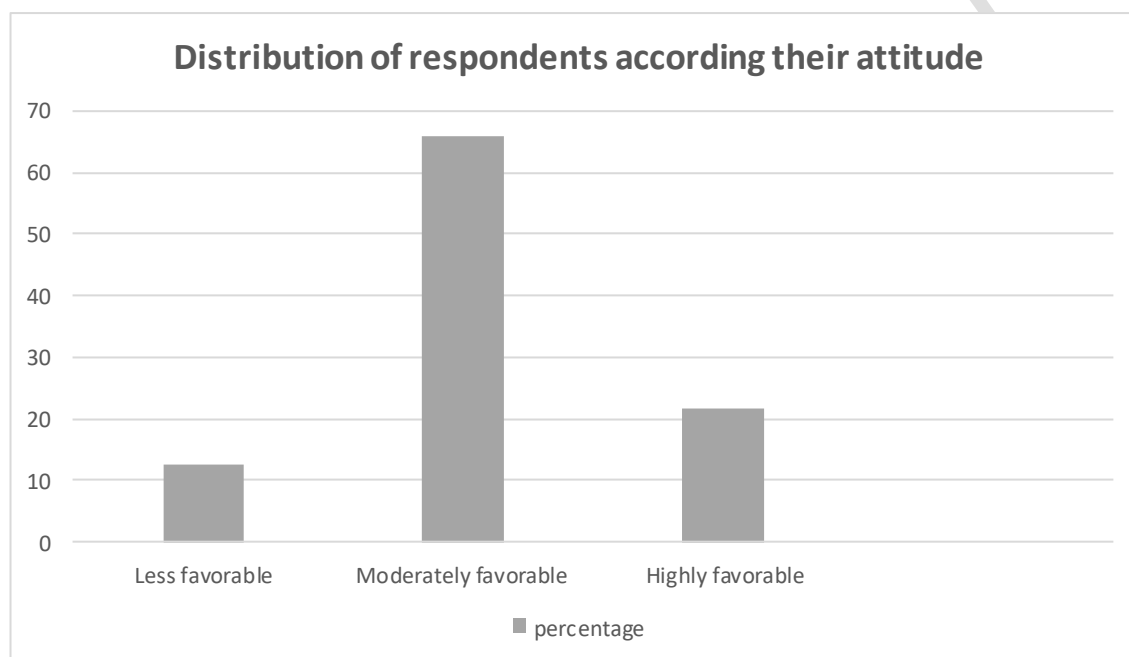


Fig. 2. Overall attitude level about Pradhan Mantri Fasal Bima Yojana

Table 4 Distribution of respondents according to their attitude about Pradhan Mantri Fasal Bima Yojana

Sl. No.	Attitude	Respondents (n=120)		
		Agree	Undecided	Disagree
1	PMFBY is not compulsory.	30 (25.00)	36 (30.00)	54 (45.00)
2	This scheme help me at the time of repayment of losses.	60 (50.00)	36 (30.00)	24 (20.00)
3	Insurance make it easier to obtain crop loan from bank.	58 (48.33)	43 (35.83)	19 (15.84)
4	Paying crop insurance is stressful.	56 (46.67)	39 (32.50)	25 (20.83)
5	Insurer exploit the farmers with high	79	20	21

	premium.	(65.83)	(16.67)	(17.50)
6	PMFBY protect the farmer with fluctuation of production in future.	41 (34.17)	15 (12.50)	64 (53.33)
7	Crop insurance protect the farmers from risk equally.	66 (55.00)	34 (28.33)	20 (16.67)
8	Govt. give preference to farmers for giving within the expected time.	64 (53.33)	36 (30.00)	20 (16.67)
9	Private give preference to farmers for giving within the expected time.	39 (32.50)	33 (27.50)	48 (40.00)
10	Crop insurance assumed income stability of the farmer.	66 (55.00)	40 (33.33)	14 (11.67)
11	All insurance claims are provided within the expected time.	32 (26.67)	36 (30.00)	52 (43.33)
12	I feel the government give help.	60 (50.00)	39 (32.50)	21 (17.50)
13	PMFBY does not compensate farmers fairly.	48 (40.00)	40 (33.33)	32 (26.67)
14	This scheme saves me from risk. So, I will continue with the programme.	78 (65.00)	32 (26.67)	10 (08.33)
15	I am satisfied with the provider of insurance services	60 (50.00)	34 (28.33)	26 (21.67)

Figures in parentheses indicate percentage.

An attempt has been made to place the respondents as per their attitude towards Pradhan Mantri Fasal Bima Yojana which was studied on three-point continuum i.e. Agree, Undecided and Disagree and result are given in Table 20.

From Table 4 it is observed that Majority of the respondents were agree with the statement such as PMFBY is not compulsory (25.00%), This scheme help me at the time of repayment of losses (50.00%), Insurance make it easier to obtain crop loan from bank (48.33%), Paying crop insurance is stressful (46.67%), Insurer exploit the farmers with high premium (65.83%), PMFBY protect the farmer with fluctuation of production in future (34.17%), Crop insurance protect the farmers from risk equally (55.00%), Govt. give preference to farmers for giving within the expected time (53.33%), Private give preference to farmers for giving within the expected time (32.50%), Crop insurance assumed income stability of the farmer (55.00%), All

insurance claims are provided within the expected time (26.67%), I feel the government give help (50.00%), PMFBY does not compensate farmers fairly (40.00%), This scheme saves me from risk So I will continue with the programme (65.00%), I am satisfied with the provider of insurance services (50.00%).

From Table 4 it is observed that Majority of the respondents were undecided with the statement such as PMFBY is not compulsory (30.00%), This scheme help me at the time of repayment of losses (30.00%), Insurance make it easier to obtain crop loan from bank (35.83%), Paying crop insurance is stressful (32.50%), Insurer exploit the farmers with high premium (16.67%), PMFBY protect the farmer with fluctuation of production in future (12.50%), Crop insurance protect the farmers from risk equally (28.33%), Govt. give preference to farmers for giving within the expected time (30.00%), Private give preference to farmers for giving within the expected time (27.50%), Crop insurance assumed income stability of the farmer (33.33%), All insurance claims are provided within the expected time (30.00%), I feel the government give help (32.50%), PMFBY does not compensate farmers fairly (33.33%), This scheme saves me from risk So I will continue with the programme (26.67%), I am satisfied with the provider of insurance services (28.33%).

From Table 4 it is observed that Majority of the respondents were disagree with the statement such as PMFBY is not compulsory (45.00%), This scheme help me at the time of repayment of losses (20.00%), Insurance make it easier to obtain crop loan from bank (15.84%), Paying crop insurance is stressful (20.83%), Insurer exploit the farmers with high premium (17.50%), PMFBY protect the farmer with fluctuation of production in future (53.33%), Crop insurance protect the farmers from risk equally (16.67%), Govt. give preference to farmers for giving within the expected time (16.67%), Private give preference to farmers for giving within the expected time (40.00%), Crop insurance assumed income stability of the farmer (11.67%), All insurance claims are provided within the expected time (43.33%), I feel the government give help (17.50%), PMFBY does not compensate farmers fairly (26.67%), This scheme saves me from risk. So I will continue with the programme (08.33%), I am satisfied with the provider of insurance services (21.67%).

4. CONCLUSION

The study reveals that most of the respondent had belong to medium level of knowledge and moderately attitude towards Pradhan Mantri Fasal Bima. As most of

the beneficiaries had favorable attitude towards the scheme, extension personnel should concentrate on these taluks by providing required information, efforts to be made to increase the attitude and knowledge in them. These taluks had to be considered as model taluks for PMFBY implementation for the coming years. The awareness and knowledge about getting benefits from the PMFBY scheme and their satisfactory conditions might have led them to develop favorable attitude.

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