

Constraints faced by farmers in getting the benefits of Pradhan Mantri Fasal Bima Yojana

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Date of Submission: 01-10-2020

Date of Acceptance: 23-10-2020

ABSTRACT: Therefore, present study entitled “Awareness and Opinion of farmers regarding Pradhan Mantri Fasal Bima Yojana” was undertaken in the year 2019-2020 with objective to see Constraints faced by farmers in getting the benefits of Pradhan Mantri Fasal Bima Yojana in Ashothar and Bahua blocks of Fatehpur, In each block three-three villages were selected therefore 25-25 respondents were selected from two blocks of six villages randomly. A total number of 150 respondents were selected. The study clearly shows that the major constraints is non-availability of insurance agents, Government staff do not talk directly to the farmer, Delay in payments of insurance claims, Farmers adversely affected by the interpersonal relation among members of society, Unawareness about how to measure / assess losses of crop is the most severe technical problem faced by majority of insured farmers.

Keywords: Benefits, Constraints, Farmers, Government staff, Pradhan Mantri Fasal Bima Yojana.

I. INTRODUCTION:

Pradhan Mantri Fasal Bima Yojana was announced by the Government of India on 13th January 2016. It envisages a uniform premium of 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. This yojana allowed the farmers to pay a very low premium to insure their crops. The difference between the premium paid by the farmers and the premium fixed by the insurance companies is subsidized and there is no cap on the maximum subsidy to be paid by the Government. The subsidy is borne equally by central and the respective state Governments. So far, farmers were paying as high as 15 per cent of the sum insured as premium under the existing National Agricultural Insurance Scheme and the Modified National

Agricultural Insurance Scheme. The new Fasal Bima Yojana has replaced all these existing crop insurance schemes.

Apart from lowering premiums, there is no capping on the sum insured by the farmers. This scheme promises to provide prompt and easy settlement of claims through the use of technology like GPS, smart phones, remote sensing and drones to access actual crop damage. The claim amount is directly transferred to the bank accounts of the farmers. The scheme also provides for coverage of post-harvest losses and localized crop losses like hail storms. The other benefit of the scheme is that banks are willing to lend more to farmers as the risk of lending to them is reduced due to insurance. All in one, though the Yojana imposes burden on the exchequer, it is worth paying for the benefits of the farmers as well as the economy.

Objectives:

1. Socio-economic profile of the farmers.
2. Constraints faced by farmers in getting the benefits of Pradhan Mantri Fasal Bima Yojana.

II. RESEARCH METHODOLOGY:

To complete the above objective, by employing the appropriate research methodology, the study was conducted in district Fatehpur during the year 2019-2020. Two blocks were selected randomly Bahuwa and Ashothar in this study area. From these blocks six villages were selected. 25 respondents were selected randomly from each village. Thus, in all 150 respondents were selected randomly. Dependent and independent variables, namely awareness, opinion, and constraints of farmers about Pradhan Mantri Fasal Bima Yojana and Age, Caste, education and religion, occupation, type of family, size of family, annual income etc. The data so collected were subjected to analyses for which statistical tools, such as percentage, average,

weighted mean, rank, standard deviation and correlation coefficients were used.

III. RESULTS AND DISCUSSION:

Table: 1 Distribution of farmers according to general constraints of PMFBY

N=150

S. No.	General Constraints	Symbol	Always	Some times	Never	Mean Score	Rank
1.	Illiteracy	A	17.3	29.3	53.3	1.64	VI
2.	Low awareness about PMFBY	B	14.0	64.0	22.0	1.92	V
3.	Lack of awareness about other related government schemes	C	26.0	72.7	1.3	2.25	II
4.	Lack of communication with others farmers	D	42.7	25.3	32.0	2.11	III
5.	Banks are far away from residence of farmers	E	46.0	13.3	40.7	2.05	IV
6.	Non availability of insurance agents	F	60.7	39.3	0.0	2.61	I

Table: 1 Shows that general constraints faced by farmers in getting the benefits of Pradhan Mantri Fasal Bima Yojana. 60.7 per cent of farmers always faced non-availability of insurance agents whereas, 39.3 per cent of farmers some time faced this problem with mean score value 2.61 and rank I. 26.0 per cent of farmers always faced lack of awareness about other related government schemes whereas, 72.7 per cent of farmers sometime faced this problem while 1.3 per cent of farmers never faced this problem with mean score value 2.25 and rank II. 42.7 per cent of farmers always faced lack of communication with others farmers whereas, 25.3 per cent of sometimes faced this problem and 32.0 per cent of farmers never faced this problem

with mean score 2.11 rank III. 46.0 per cent of farmers faced that Banks are far away from residence of farmers whereas, 13.3 per cent of farmers sometimes faced this problem and 40.7 per cent of farmers never faced this problem with mean score value 2.05 and rank IV. 14.0 per cent of farmers always faced low awareness about PMFBY whereas, 64.0 per cent of farmers sometimes faced this problem and 22.0 per cent of farmers never faced this problem with mean score value 1.92 and rank V. 17.3 per cent of farmers were illiterate, whereas, 29.3 per cent of farmers sometimes faced this problem and 53.3 per cent of farmers never faced this problem with mean score value 1.64 and rank VI.

Table: 2 Distribution of farmers according to Administrative Constraints

N=150

S. No.	Administrative Constraints	Symbol	Always	Some times	Never	Mean Score	Rank
1.	Local government staff did not popularize the scheme	A	44.0	56.0	0.0	2.44	I
2.	Government staff do not talk directly to the farmers	B	54.0	36.0	10.0	2.44	I
3.	Negative attitude of the government staff towards beneficiaries	C	40.0	49.3	10.7	2.29	III
4.	Insufficient coordination and linkage between banks and farmers	D	27.3	52.0	20.7	2.07	V
5.	Unavailability of surveyor at crop loss time	E	22.7	77.3	0.0	2.23	IV

6.	Unavailability of source for doubt clarification	F	44.0	43.3	12.7	2.31	II
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Table: 2 reveals the administrative constraint faced by farmers in getting the benefit of Pradhan Mantri Fasal Bima Yojana. 44.0 per cent of farmers always faced to local government staff did not popularize the scheme whereas, 56.0 per cent of farmers sometimes faced this problem with mean score value 2.44 and rank I. 54.0 per cent of farmers always faced that Government staff do not talk directly to the farmers whereas, 36.0 per cent of farmers sometimes faced this type of problem and 10.0 per cent of farmers never faced this problem with mean score value 2.44 and rank I. 44.0 per cent of farmers always faced Unavailability of source for doubt clarification whereas, 43.3 per cent of farmers sometimes faced this problem and 12.7 percent of farmers never

faced this type of problem with mean score value 2.31 and rank II. 40.0 per cent of farmers always faced negative attitude of the government staff towards beneficiaries whereas, 49.3 percent of farmers sometime faced this problem and 10.7 per cent of farmers never faced this type of problem with mean score value 2.29 and rank III. 22.7 per cent of farmers always faced unavailability of surveyor at crop loss time while 77.3 per cent of farmers sometimes faced this type of problem with mean score 2.23 and rank IV. 27.3 per cent of farmers always faced insufficient coordination and linkage between banks and farmers whereas 52.0 per cent of farmers sometimes faced this problem 20.7 per cent of farmers never faced this problem with mean score value 2.07 and rank V.

Table: 3 Distribution of farmers according to financial Constraints faced by them related to PMFBY N=150

S. No.	Financial Constraints	Symbol	Always	Some times	Never	Mean Score	Rank
1.	Funds are unavailable at premium payment time	A	22.0	48.7	29.3	1.93	III
2.	Economic status of the farmers is very low	B	13.3	60.7	26.0	1.87	V
3.	Delay in payments of insurance claims	C	58.0	42.0	0.0	2.58	I
4.	Rate of premium is very high	D	12.7	34.7	52.7	1.60	VII
5.	Rate of premium is not universal for all crops	E	18.0	38.0	44.0	1.74	VI
6.	Most farmers unable to pay a premium of PMFBY scheme	F	18.0	48.7	33.3	1.85	IV
7.	Timely money is not disbursed by the insured company to the farmers	G	56.0	44.0	0.0	2.56	II

Table3 indicates the financial constraints faced by farmers in getting the benefits of Pradhan Mantri Fasal Bima Yojana. 58.0 per cent of farmers always faced Delay in payments of insurance claims and 42.0 per cent of farmers sometimes faced this type of problem with mean score value 2.58 and rank I. 56.0 per cent of farmers always faced the problem that timely money is not disbursed by the insured company to the farmers and 44.0 per cent of farmers sometimes faced this type of problem with mean score value 2.56 and rank II. 22.0 per cent of farmers always faced the

problem that funds are unavailable at premium payment time whereas, 48.7 per cent of farmers sometimes faced this type of problem and 29.3 per cent of farmers never faced this type of problem with mean score value 1.93 and rank III. 18.0 per cent of farmers were unable to pay a premium of PMFBY scheme whereas, 48.7 per cent of farmers sometime faced this type of problem and 33.3 per cent never faced this type of problem with mean score value 1.85 and rank IV. 13.3 per cent of farmers had low economic status whereas, 60.7 per cent of farmers sometimes faced this type of

problem and 26.0 per cent of farmers never faced this type of problem with mean score value 1.87 and rank V. 18.0 per cent of farmers always faced the problem that rate of premium is not universal for all crops whereas, 38.0 percent of farmers sometimes faced this type of problem and 44.0 per cent of never faced this type of problem with mean

score 1.74 and rank VI. 12.7 per cent of farmers always faced that rate of premium is very high whereas, 34.7 per cent of farmers sometimes faced this type of problem and 52.7 per cent of farmers never faced this type of problem with mean score value 1.60 and rank VII.

Table: 4 Distribution of farmers according to Social Constraints faced by them related to PMFBY N=150

S. No.	Social Constraints	Symbol	Always	Some times	Never	Mean Score	Rank
1.	Undesirable behavior of other farmers who are non-beneficiaries of this yojana	A	32.0	33.3	34.7	1.97	II
2.	Farmers adversely affected by the interpersonal relational relation among members of society	B	35.3	54.7	10.0	2.25	I
3.	Negative attitude of farmers about this yojana	C	18.0	23.3	58.7	1.59	V
4.	Family members do not believe in this yojana	D	21.3	27.3	51.3	1.70	III
5.	Social stigma in getting fasalbima	E	21.3	25.3	53.3	1.68	IV

Table: 4 denotes the social constraints faced by farmers in getting the benefits of Pradhan Mantri FasalBimaYojana. 35.3 per cent of farmers were always adversely affected by the interpersonal relation among members of society whereas, 54.7 percent farmers of sometimes faced this type of problem and 10.0 percent never faced this type of problem with mean score value 2.25 and rank I. 32.0 per cent of farmers always faced the undesirable behavior of other farmers who are non-beneficiaries of this yojana whereas, 33.3 per cent of farmers sometimes faced this type of problem and 34.7 per cent of farmers never faced this type of problem with mean score value 1.97 and rank II. 21.3 per cent of farmers always faced disagreement

member of and had lack of family members believe in this yojana whereas, 27.3 per cent of farmers sometimes faced this type of problem and 51.3 per cent of farmers never faced this type of problem with mean score value 1.70 and rank III. 21.3 per cent of farmers always faced social stigma in getting fasal bima whereas, 25.3 per cent of farmers sometimes faced this type of problem and 53.3 per cent of farmers never faced this problem with mean score value 1.68 and rank IV. 18.0 per cent of farmers always faced Negative attitude of farmers about this yojana whereas, 23.3 per cent of farmers sometimes faced this type of problem and 58.7 per cent of farmers never faced this type of problem with mean score value 1.59 and rank V.

Table: 5 Distribution of farmers according to Technical Constraints faced by them related to PMFBY N=150

S. No.	Technical Constraints	Symbol	Always	Some times	Never	Mean Score	Rank
1.	Lack of knowledge about the PMFBY	A	26.7	63.3	10.0	2.17	VI
2.	Criteria to become a	B	36.0	46.0	18.0	2.18	V

	beneficiary of PMFBY is unknown						
3.	Unawareness about how to measure / assess losses of crop	C	50.7	49.3	0.0	2.51	I
4.	Expert unavailable for assessment of crop loss	D	50.0	50.0	0.0	2.50	II
5.	Assessment not made at the right stage of crop loss	E	38.7	61.3	0.0	2.39	III
6.	Unavailability of reporting authority at the time of crop loss	F	50.0	50.0	0.0	2.50	II
7.	Lack of information about when to get the crop insured	G	28.0	46.7	25.3	2.03	VIII
8.	Proper technical guidance is not provided by the some officers about PMFBY	H	38.0	45.3	16.7	2.21	IV

Table: 5 shows the technical constraints faced by farmers and the problem in getting the benefits of Pradhan Mantri FasalBimaYojana. 50.7 per cent of farmers were always unaware about how to measure / assess losses of crop and 49.3 per cent of farmers sometimes faced this type of problem with mean score value 2.51 and rank I. 50.0 per cent of farmers always faced the problem of unavailability of expert for assessment of crop loss whereas, 50.0 per cent of farmers sometimes faced this type of problem with mean score value 2.50 and rank II. 50.0 per cent of farmers always faced unavailability of reporting authority at the time of crop loss and 50.0 per cent of farmers sometimes faced this type of problem with mean score value 2.50 and rank II. 38.7 per cent of farmers always faced the problem that assessment is not made at the right stage of crop loss and 61.3 per cent of farmers sometimes faced this type of problem with mean score value 2.39 and rank III. 38.0 per cent of farmers always faced that proper technical guidance is not provided by the some officers about PMFBY whereas, 45.3 per cent of farmers sometimes faced this problem and 16.3 per cent of farmers never faced this type of problem with mean score value 2.21 and rank IV. 36.0 per cent of farmers always faced the problem that Criteria to become a beneficiaries of PMFBY was unknown whereas, 46.0 per cent of farmers sometimes faced this problem and 18.0 of farmers never faced this type of problem with mean score value 2.18 and rank V. 26.7 per cent of farmers always the problem of lack of knowledge about the PMFBY whereas, 63.3 per cent of farmers sometimes faced this problem and 10.0 per cent of farmers never

faced this problem with mean score value 2.17 and rank VI. 28.0 per cent of farmers always faced the problem of lack of information about when to get the crop insured whereas, 46.7 per cent of farmers sometimes faced this problem and 25.3 percent of farmers never faced this problem with mean score value 2.03 and rank VIII.

IV. CONCLUSION:

The study clearly shows that the major constraints is non-availability of insurance agents. Government staff do not talk directly to the farmers. Delay in payments of insurance claims. Interpersonal relation among members of society adversely affected the farmers. Unawareness about how to measure / assess losses of crop is the most severe technical problem faced by majority of insured farmers.

V. RECOMMENDATION AND SUGGESTIONS:

1. Government staff talks directly to farmers, and help them according their needs, timely and make arrangement payment of insurance claims
2. Risk assessment of different categories of famers can be done so as to frame an insurance policy based on the need of the farmers.
3. Farmers must be given information about how to protect their crops in case of weather disturbances.
4. The period for the state loss assessment should be more since with the available resources it is difficult to be achieved.

5. Indemnity payment should meet the loss incurred and it should not be negligible amount.
6. Procedure to purchase Crop Insurance should be made easy and at farmers door step or nearest place.

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