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Assessing the opinion of beneficiaries about Pradhan Mantri Fasal Bima Yojana (PMFBY) in Andhra Pradesh

¹H Nagesh, ²B Mukunda Rao and ³T Gopi Krishna

¹Ph.D. Research Scholar, Department of Extension, Agricultural College, Bapatla, Acharya N. G. Ranga Agricultural University, Andhra Pradesh, India

²Principal Scientist, Department of Extension-Lam, Guntur, Acharya N. G. Ranga Agricultural University, Andhra Pradesh, India

³Principal Scientist, Department of Extension--Lam, Guntur, Acharya N. G. Ranga Agricultural University, Andhra Pradesh, India

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Corresponding Author: H Nagesh

Abstract

In the current era of changing crop and seasonal landscape, protection is key to the cultivars and country's future food security. Pradhan Mantri Fasal Bima Yojana is initiated publicly administered to surpass the limitation of past insurance schemes. This research aimed to know the opinion of farmers regarding to PMFBY. Srikakulam district of Andhra Pradesh was purposively chosen due to it had highest number of farmers were enrolled and indemnity claims. The sample size of 120 agrarians were randomly selected from twelve villages of Srikakulam district and 10 farmers from each village. The ex-post facto Research design was taken for this study. Pearson's Correlation Coefficient (r), Multiple Linear Regression (MLR), Microsoft Excel and SPSS are some statistical tools used in this study. Outcomes of the study disclosed that maximum (69.17%) recipients had moderate level of opinion.

Any remodeling or upgrading in agriculture mandatorily requires opinion of farmers. Obtaining the intense insights into farmers opinion, any attempt facilitates the formulation of more effective ways to implementation and strategies to alleviate challenges. The total 16 statements were formulated. The Government provides heightened attention to interests of farming community by restoring the damage to crops through insuring the crops.

Keywords: Crop insurance, opinion, farm income, PMFBY

Introduction

Historically Indian farmers had no money to buy inputs and production issues. once India was begging the food from foreign nations to supplement the local production and dependence on food aid increase gradually simultaneously droughts are ran in tandem to left Indians more starved for food grains. After green revolution the production problem swiftly changed and now our nation became a food exporter. Agriculture and climate go hand in glove but, the scenario steadily changed with the affect of climate change and it causes output loses finally country faces food security issue. According to findings by IPE Global and Esri India- forty-five per cent districts are experiencing a swapping trend, that is, traditionally flood-prone areas are going dry/arid and *vice versa*. To preserve the concern of the cultivars and their means of living, crop insurance is among the major weapon for them. Despite, in past two decades insurance schemes and farming community were ran hand- in and nonetheless, they are limited benefitted. The repeated changes in insurance schemes were unveiled to provide better outcomes regarding claims, premium rates, and other factors (Gulati *et al.* 2018) [4]. Recognizing the limitations and focus on famers well-being and incorporate more damages, the union

government unveiled the Pradhan Mantri Fasal Bima Yojana is a insurance scheme for cultivation to both kharif-1.5% and rabi- 2% seasons and also horticultural crops -5% premium, based on the area/region the premium share percentage varied between states and center and in my study state- Andhra Pradesh premium share was 50:50 it entirely paid by the federal government to reduce loss from out of pocket and it triggers the farming.

Recent past some guidelines brought like animal damage to crops were also included, farmers who took a loan from any financial source and voluntary for non-loanee farmers, but the scheme was made optional for loanee farmers from kharif 2020 (Tiwari *et al.* 2020) [11]. Recognizing the role farmers and need of our nations food security its necessarily to know the assessing the farmers opinion towards the PMFBY. This study aims to provide insights for necessary remedial measures, harness the state- of- the- art technologies and ensuring to increase the claims loses of farmers.

Objective

To know the opinion of beneficiaries about Pradhan Mantri Fasal Bima Yojana (PMFBY).

Methodology

Opinion was operationally defined as a thought or belief about something or someone. This investigation was carried in Srikakulam district. Andhra Pradesh State has 13 districts, out of which Srikakulam district was picked for investigation. The Research design was *ex-post facto*. Srikakulam district were purposively chosen for the study as it is having most enrolled farmers and additional number of beneficiaries of PMFBY in North Coastal zone of Andhra Pradesh State. Each village contributed ten farmers chosen randomly in four mandals and each mandal has 3 villages has finalized. The total of twelve (12) villages were selected. In this way overall 120 beneficiaries were selected. The data gathered by personal contact method with the help of interview schedule. Pearson’s correlation coefficient(r) and Multiple Linear Regression (MLR) were some statistical tools used and collected data was classified, analysed, tabulated in the line objective in order to make findings and finally drawing conclusions and meaningful interpretation.

Results and Discussion

A quick look at the Table 1 and Figure 1 described that opinion of beneficiaries in frequency and percentage they were categorized into low, medium and high.

Table 1: Allocation of beneficiaries based on their opinion of beneficiaries about PMFBY (n=120)

S. No	Category	Frequency	Percentage
1	Low (< 6.66)	18	15.00
2	Medium (6.67-11.02)	83	69.17
3	High (> 11.03)	19	15.83
Total		120	100.00
Mean=8.8 SD=2.04			

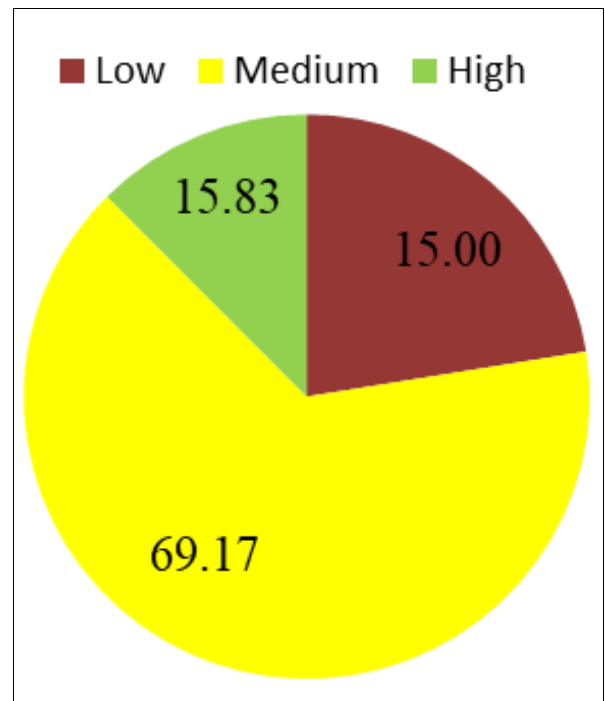


Fig 1: Allocation of beneficiaries based on their opinion of PMFBY

The preceding table 1 displayed that over two-third (69.17%) recipients had moderate level of opinion, headed by high (15.83%) and rest low (15.00%) had high opinion. This can be the reason owing to absence of aware in crop insurance, most recipients fit to middle school education and majority of recipients not exposed/ participated in training programmes related to crop insurance.

Table 2: Item analysis of opinion of beneficiaries about PMFBY (n=120)

S. No.	Particulars	Opinion				Rank
		Favourable		Un Favourable		
		F	%	F	%	
1.	The Pradhan Mantri Fasal Bima Yojana (PMFBY) gives better indemnity to insured farmers than the earlier National Agricultural Insurance Scheme (NAIS).	90	75.00	30	25.00	8
2.	I have gratified with the (PMFBY).	6	5.00	114	95.00	14
3.	The premium rates for (PMFBY) is lower compared to earlier insurance schemes.	110	91.66	10	8.34	4
4.	Instead of farmers, the premium should be paid by the GOI for (PMFBY).	105	87.50	15	12.50	6
5.	The involvement of insurance companies in settlement of claims more in (PMFBY) compared to earlier programmes	113	94.16	7	5.84	3
6.	All the crop insurance schemes as PMFBY, WBCIS etc. helps in attraction and retaining youth in agriculture.	25	20.83	95	79.17	12
7.	I feel that (PMFBY) is a worthy measure against risk and uncertainty.	95	79.16	25	20.84	7
8.	The present method of use of smart phones /drones for assessment of crop damage is an ideal measure.	117	97.50	3	2.50	2
9.	The usage of Information Technology (IT) is more in (PMFBY) compared to earlier programmes.	105	87.50	15	15.50	5
10.	The (PMFBY) is necessary for improvement of socio-economic conditions of the cultivars.	26	21.66	94	78.34	10
11.	PMFBY is the better programme the reduce losses arised due to natural calamities from the losses compared to earlier programmes.	71	59.16	49	40.84	9
12.	PMFBY delivering the monetary support to farmers affected by crop loss from unforeseen circumstances.	117	97.50	3	2.50	1
13.	PMFBY is essential to stabilize the farm income to guarantee their ongoing existence.	15	12.50	105	87.50	13
14.	PMFBY securing the credit support to agriculture sector.	26	21.66	94	78.34	11
15.	PMFBY facilitates for usage of modern technologies in paddy cultivation in Srikakulam dist.	1	0.83	119	99.17	16
16.	I have received compensation at the right time in (PMFBY).	2	1.66	118	98.33	15

Results furnished in the Table 2. Disclosed that the opinion on PMFBY by recipients in percentage and ranking order of their decreasing importance are the opinion in extending financial backing to beneficiaries suffering to farmers enduring crop loss/damage stemming from unexpected

events (97.50%) followed by present method of usage of smart phones /drones for assessment of crop damage is an ideal measure (97.50%), compared to earlier programmes the involvement of insurance companies in settlement of claims more in PMFBY (94.16), premium rates are

affordable relative to earlier insurance schemes (91.66%), usage of IT (information technology) more in this scheme compared to earlier (87.50%), the government is paid the insurance premium to the farmers (87.50%), PMFBY is a good measure for against risk and uncertainty (79.16%).

75.00 per cent of the recipients had favorable opinion on "The PMFBY gives better indemnity to insured farmers than the earlier National Agricultural Insurance Scheme (NAIS)". It could stem from the fact PMFBY provides insurance coverage to farmers against natural calamities and pests and also encourages them to adopt innovative modern agricultural practices, exclude from service tax liability of every services engaged in the execution of the scheme and simple rules of the schemes. 95.00 per cent of recipients had unfavourable opinion towards "I have gratified with the PMFBY" of might due to more involvement of insurance companies in settlement of claims, delay in payment of claims. 91.66 per cent recipients had favourable opinion on premium rates that are lesser compared to earlier insurance schemes. It might be owing to fact that premium to be paid just 2 per cent for insured value for the kharif crops, 1.5 per cent for second season crops and 5 per cent for Horticultural crops. 87.50 per cent recipients had supportive opinion towards the premium which is to be payed by the farmers for PMFBY should be payed by the government due to low fiscal standing of the cultivars and complexity involved in payment of premium. 94.16 per cent recipients had favorable opinion on Involvement of insurance companies in settlement of claims is move in PMFBY compare to earlier programmes. It could stem due to design of the insured contract was not fair and not beneficial to farmers but favoured mostly the agents. Due to this farmers perceived that, their claims were still not well protected by programmes. 79.17 per cent of recipients had unfavourable opinion on "all the crop insurance schemes are PMFBY, WBCIS etc. helps in attraction and retaining youth in agriculture" Reasons perhaps that young generation of rural areas may be interested in occupation other than farming.

79.16 per cent of recipients had favorable opinion on "I feel PMFBY is a good measure against risk and uncertainty". It could stemmed that PMFBY included successful facets of the existing schemes and effectively addressed whatever was lacking in earlier schemes. It is quite evident from present findings that majority (97.50%) of recipients were favorable opinion on usage of smart phones /drones for evaluation of crop damage in PMFBY. It might be due to complexity of crop cutting experiments and simplicity of usage of smart phones for evaluation of crop damage in PMFBY. 87.50 per cent cultivars favorable opinion on the premium which is owned by the cultivars for PMFBY should be paid by the government; the usage of IT is more in PMFBY is more compare to earlier programmes poor economic conditions of the recipients cumbersome in remittance of premium might have been the reason for inducing the beneficiaries to have favourable opinion on remittance of premium by the government .The present government of Andhra Pradesh has reached a decision to pay the premium to every eligible farmers. 78.34 per cent recipients had unfavorable opinion on "The PMFBY is necessary for enhancement of Socio-economic conditions of the farmers". Reasons for indicated that study area is among of the most backward district in Andhra Pradesh highly

prone to cyclones. 59.16 per cent of the recipients had favourable opinion on PMFBY is the better proportion to reduce the losses arised due to inclusion of more number of natural calamities in this programme compared to earlier programmes this could be due to inclusion of more number of natural calamities in this programme compare to earlier programmes. 97.50 per cent of farmers had favorable opinion towards delivering the monetary support to farmers affected by crop loss from unforeseen circumstances. The appropriate reason for this could be due to timely getting of financial aid from the insurance agencies. 87.50 per cent of the recipients had unfavorable opinion towards "PMFBY is essential to stabilize the farm income to maintain their persistence in the farming. It may arise from the fact farmers and not getting any trainings under PMFBY on modern production technologies of crops and getting sufficient compensation at the right time. 78.34 per cent of the recipients had unfavorable opinion on PMFBY ensuring flow of monetary to the agricultural sectors" it might be due to fact that loanee and non-loanee cultivars are fit for PMFBY but, lending institutions are not facilitate credit to the tenant farmers.

99.17 per cent of the recipients had unfavorable opinion towards PMFBY facilities for usage modern technologies in paddy cultivation in Srikakulam dist. It is clearly indicates that implementing agencies of PMFBY are not disseminating Modern technologies to the paddy growing farmers. So there is need to organization of training programmes to the farmers by the implementing agencies with the aid from the scientists of ANGRAU. 98.33 per cent of the recipients had unfavorable opinion towards "I have received compensation at the exact time in PMFBY. This shows that maximum number of the farmers are not getting compensation at the exact time. It might be due to delay in release of support from the govt. of India as well as government of Andhra Pradesh. The results aligned with the findings of (Radhika 2024)^[12].

Conclusion

The opinion level of beneficiaries of sample size 120 regarding to PMFBY was medium level mainly due to moderate level of education. Instead of farmers, the state government has paid the premium and the findings shows that need to take up trainings, awareness in women farmers at the root level through extension agents and kvk's are to be work in tandem to increase the enrolment per cent, and also policy makers ensure to more participation of insurance companies to get indemnity with in short time for preparing the next sowing

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Conflict of Interest

No conflict of interest among researchers

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