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An analytical study on the extent of enrollment, coverage and consequent relief enjoyed by the crop insurance policy holders under PMFBY in Bhadrak district of Odisha

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Abstract

The study was carried out at Bhadrak district of Odisha to analyse the extent of enrolment and consequent relief enjoyed by the rice growers, who are covered under Pradhan Mantri Fasal Bima Yojna. The erratic and uncertainty situations associated with Indian farming systems made Insurance schemes as a blessing for the farming community. Effectiveness of the crop insurance scheme can be identified by going through the enrolment list of the particular scheme and beneficial impact can be accessed by cross checking the financial relief provided to the farmers who have subscribed under the insurance scheme.

Keywords: Pradhan Mantri Fasal Bima Yojna, insurance, uncertainty, erratic, enrolment

Introduction

Indian agricultural sector still depended mostly on monsoons. The erratic and uneven distribution of monsoon rains perpetuated yield/price volatility and hence farmers exposure to risk and uncertainty. In this scenario of high risk and uncertainty of rain fed agriculture, allocating risk is an important aspect of decision making to farmers. This indicates a need for contingent plans that will help to improve the handling of risky outcomes across individuals. The design and implementation of contingent contracts is thus an integral part of development process in Indian agricultural sector.

In India, traditionally risk would be managed either privately or through implicit contracts within the family or network (caste groups/extended families/joint families). Such contracts can be quite useful to handle non covariant risks. However, yield risks are often locally covariant, implying that these traditional contracts within village and families would not perform well to insurance against yield risks.

Research Methodology

Research methodology is the structural configuration of the study for conducting research within the frame work of the objectives. It includes methods, tools, techniques and approaches for any research work. Methodology furnishes the building block, back bone of the process of enquiry and reasoning, data generation as well as processing. The present research study comes within the purview of survey research mainly to 'Ex-post facto in nature. The research was carried out in 2 blocks of Bhadrak district. Out of which 2 gram panchayats from each block and 2 villages are from each gram panchayat were selected. The focus of the study was to assess the consequent socio-economic benefits of the rice growers in Bhadrak district due to Mantri Fasal Bima Yojna (PMFBY) along with the extent of awareness towards selected crop insurance schemes in the study area. Both purposive and random sampling techniques were followed to select the respondents for the study. The district Bhadrak was selected purposively. The block, gram panchayat and villages were also selected purposively. Random sampling techniques were followed to select the respondents. 15 respondent farmers i.e rice growers from each village were selected randomly covering the total sample size of 120. Respondents were selected randomly covering the rice growers both covered and not yet covered under the Pradhan Mantri Fasal Bima Yojna.

Results and Discussion

Enrollment can be defined as the act of entering an item into a roll or scroll. It can also be defined as the process of entering into any certain procedure. Here we can define the extent of enrolment under the Pradhan Mantri Fasal Bima Yojna as subscribing the policy or being a policy holder under this crop insurance scheme. The main aim of this objective is to find out the number of farmers and up to which extent they have enrolled themselves under this insurance scheme. The enrolment under the Pradhan Mantri Fasal Bima Yojana scheme, subject to possession of insurable interest on the cultivation of the notified crop in the notified area, shall be compulsory for farmers who possess a Crop Loan account/KCC account (called as Loanee Farmers) to whom credit limit is sanctioned/renewed for the notified crop during the crop season as well as it is totally optional for non loanee

Table 1: Extent of enrollment under PMFBY Scheme.

Type of subscription under this scheme.	Enrolled Continue		Not Yet Enrolled	
	F	%	F	%
	42	35	78	65

From the above table it is observed that only 35% farmers are covered under this scheme where as large group of farmers are yet to be enrolled. The number of enrolled farmers is relatively very few in present context.

As the scheme is being implemented in the year 2016, the penetration of the scheme is comparatively very low. Most of the farmers are still unaware about the scheme due to lack of proper information communication system. The information channel need to be strengthened for effective dissemination of information from the implementing agency to the farming community. Advantages of this schemes need to be thoroughly understood properly at the level of farmers for which the main motto of the government is to protect farmers' crop from natural calamities and assuring income wii be

Table 2: Year of enrollment (N=42)

Year of enrollment of PMFBY scheme	2016		2017		2018	
	F	%	F	%	F	%
	16	38.09	26	61.91	-	-

From the above table it can be represented that 38.09% of farmers had subscribed the scheme in the year 2016, where as 61.91% of farmers were enrolled under this scheme in the year 2017.

As the implementation year of this scheme is 2016 so comparatively less number of farmers are enrolled under this scheme as farmers are not aware about the very recent scheme. By diffusion of the information along with the time farmers came across the scheme in the next year i.e in 2017 and number of subscription increased as the awareness level increased. Accor

ding to the guiding policies of the scheme the list of policy holders is prepared in two crop seasons of every year i.e in kharif and rabi, in the year 2018 the policy holders will enlisted for kharif crop in the month of July. So it is impossible for the research scholar to collected data as the

farmers.

Objective-I: To study the extent of enrollment of farmers under Pradhan Mantri Fasal Bima Yojna

As the effectiveness of the crop insurance scheme is highly dependent on the extent of enrollment of the farmers, under this research study it is felt necessary to find out the extent of enrollment under this scheme which will provide a clear cut picture or the operational scenario of this scheme in Bhadrak district. As this scheme is called as the flagship scheme under central and state government, the efficacy need to be assed for future strategic intervention. In the above context it is imperative to study the extent of enrollment of the farmers under PMFBY and accordingly data was collected and presented in the table given below.

fruitful.

Year of enrollment under Pradhan Mantri Fasal Bima Yojna

Year of enrollment indicates the policy subscription period of the farmer. As the scheme is implemented in the year 2016 the process of enrollment under this scheme started from this year. Both loanee as well as non loanee farmers are registered under this policy procedure and basing on the threshold yield quantity the crop loss is determined and farmers are enlisted to get relief facilities. Among the policy holders research scholar has collected data about the year of enrollment under the scheme and listed in the table given below.

data collection procedure was carried out in the month of march 2018, so the list of farmers under this scheme in 2018 is not available.

Interest shown by the farmers towards various scheme/schemes

Interest is a feeling or emotion that causes attention to focus on an object, event, or any process. In contemporary psychology of interest, the term is used as a general concept that may encompass other more specific psychological terms, such as curiosity and to a much lesser degree of surprise. Farmers should have positive attitude towards crop insurance schemes as that schemes will help them in adverse climatic conditions. In this research study farmer's interest about different crop insurance schemes are studied and mentioned in the table given below.

Table 3: Respondents interest about various schemes.

Sl. No.	Name of the scheme	Collected all information out of interest		Collected some information out of interest		No information collected although interested	
		F	%	F	%	F	%
		1	PMFBY (Pradhan mantri fasal bima yojna)	43	35.83	31	25.83
2	NAIS (National agricultural insurance scheme)	15	12.3	29	24.16	76	63.34
3	MNAIS (Modified national agricultural insurance scheme)	19	15.3	35	29.17	66	55
4	WBCIS (Weather based crop insurance scheme)	9	7.5	21	17.5	90	75
5	(CCIS) Comprehensive crop insurance scheme	0	0	0	0	120	100

From the table it can be inferred that the level of interest of respondent farmers on collection of information about various crop insurance schemes is comparatively high in case of Pradhan Mantri Fasal Bima Yojna than other schemes. About 35.83% respondent farmers have collected all information about this scheme. Respondent farmers have not collected any information like Comprehensive crop insurance scheme though they are interested, where as very less number of farmers have collected information about schemes like Weather based crop insurance scheme and National agricultural insurance scheme. From the table it can be concluded that lack of information sources is the major hindrance for farmers for collection of necessary. In spite of their interest the information is not properly diffused from the information sources to the farming community. Necessary steps should be taken for availing information in the doorstep of the farming community for easy access of information.

Objective-II: To assess the extent of coverage and consequent relief enjoyed by the crop insurance policy

holders under PMFBY

coverage is the digital representation coverage can be multi-dimensional, where as The extent of coverage represents the outer boundary of a coverage. Here in case of Pradhan Mantri Fasal Bima Yojna the extent of coverage signifies the cultivated land insured under the scheme. As per the notified rules and regulations the monetary benefit is being provided in case of crop loss to a certain extent. Under this objective the area under rice cultivation and the rice cultivated area under insurance coverage will be determined by the researcher. Consequently policy holders enlisted to get relief will be depicted under this study.

Extent of coverage under PMFBY scheme.

Extent of coverage in the present context can be defined as both the area under rice cultivation and the insured area under rice cultivation. Identifying the extent of coverage will signify the importance and the rate of adoption of the insurance policy. The data regarding the above context is collected by the research scholar and depicted in the table given below.

Table 4: Rice cultivated area covered PMFBY scheme

Type of coverage	Upto 1 acre		Within 1-2 acre		Within 2-3 acre		>3 acre	
	F	%	F	%	F	%	F	%
Non insured area under rice cultivation	21	19.09	37	33.64	42	38.18	10	9.09
Insured area under rice cultivation	11	26.19	16	38.09	13	30.96	2	4.76

N=110 (Non insured)

N=42 (Insured)

From the above table it can be depicted that from non insured land under rice cultivation 38.18% of farmers have 2-3 acre of rice cultivated area. Where as 33.64% of farmers have 1-2 acre of rice cultivated area. 19.09% of farmers possess rice cultivated land up to 1 acre and only 9.09% of farmers have land more than 3 acre. Coming to the insured land under cultivation 38.09% of farmers have insured area within 1-2 acre, 30.96% of farmers have insured area within 2-3 acre, 26.19% of farmers possess insured land up to 1 acre and only 4.76% of farmers have insured area more than 3 acre.

From the data it can be depicted that majority of the rice cultivated area is not insured while the farmers are not insuring their total cultivated area under rice. According to

their opinion as they have to pay the premium as per their land size which to be insured they are only insuring their fraction of land to pay small amount of premium.

Relief enjoyed by the farmers

Here in the present context relief is the monetary incentive provided to the insured farmers who are enlisted to get the relief basing on the crop loss percentage of the particular area. In the present study the research scholar has collected data focusing on the farmers who availed relief and who are enlisted to get relief but not yet availed. The collected data is presented in the table given below.

Table 5: Consequent relief enjoyed by the respondent farmer.

Statement	Yes		No	
	F	%	F	%
Have you ever enlisted to get benefit due to crop loss through crop insurance scheme? N=(120)	42	35	78	65
Have you ever availed the relief through crop insurance scheme.? N=(42)	16	38.09	26	61.91

From the above given table it can be concluded only 35% of the farmers are enrolled and enlisted to get relief due to crop loss where as 65% of the farmers are not enlisted as they have

not subscribed the crop insurance scheme. Among the enlisted farmers only 38.09% of farmers have already got the benefit. Due to lack of information communication system only 35%

have subscribed the scheme as majority of the farmers are still unaware about the scheme. Focusing on the repayment procedure, relief is given once till its implementation. As the process of getting relief is lengthy so farmers do not have any trust regarding the efficiency of the scheme.

Beneficial scheme from farmer's point of view

A scheme or a programme can be said as beneficial for farmers if the farmer is getting any short of monetary,

technical or consultancy incentives. Focusing on the crop insurance schemes the main aim of all the crop insurance schemes is to provide relief to the farmers in terms of crop loss. The schemes are helping the farmers regarding the hazardous conditions. In the present study the research scholar has collected data about the beneficial scheme from farmer's perception and the data is presented in the table given below.

Table 6: Most beneficial scheme according to farmer's opinion

Sl. No.	Name of the scheme	Most beneficial		Some what beneficial		Not beneficial	
		F	%	F	%	F	%
1	PMFBY (Pradhan Mantri Fasal Bima Yojna)	44	36.66	39	32.5	37	30.84
2	NAIS (National agricultural insurance scheme)	18	15	23	19.16	79	65.84
3	MNAIS (Modified national agricultural insurance scheme)	23	19.16	31	25.84	66	55
4	WBCIS (Weather based crop insurance scheme)	-	-	-	-	-	-
5	(CCIS) Comprehensive crop insurance scheme	-	-	-	-	-	-

From the table it can be depicted that majority of the farmers i.e 36.66% perceive Pradhan Mantri Fasal Bima Yojna as the most beneficial scheme, where as 32.5% farmers do agree to the above context where as 30.84% of farmers deny the fact and. In case of National agricultural insurance scheme only 15% farmers consider it as beneficial where as 65.84% of farming community disagree to the fact. 19.16% farmers strongly agree as Modified national agricultural insurance scheme is beneficial where as 55% farmers contradicts to the opinion.

It is interesting to see that most of the farmers consider Pradhan Mantri Fasal Bima Yojna as the beneficial scheme due to it's claim procedure where as all most farmers are unaware about schemes like Weather based crop insurance scheme and Comprehensive crop insurance scheme.

Conclusion

As the Pradhan Mantri Fasal Bima Yojna is till now in the infant stage most of the farming community is not yet aware about the beneficial impact of the scheme. Improper dissemination of information network fail to convey message from implementing agency to the targeted beneficiaries. As there is a huge gap period from the time of enrolment to get relief to the actual pay back period most of the farmers are not getting money during the need situation which impart negative feeling among the farming community. Lack of mass awareness programme and training provision majority of the targeted farmers are not yet properly aware about the crop insurance scheme which act as an helping hand in hazardous conditions.

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