



## Assessing Farmers' Awareness and Perception of PMFBY: An Empirical Analysis from Rayalaseema

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### Article History

Received: 05.02.2024

Accepted: 12.04.2024

Published: 25.05.2024

**Abstract:** Agriculture plays a vital role in the Indian economy by providing employment and supporting livelihoods, especially in rural areas. However, the sector is highly vulnerable to risks such as droughts, floods, crop failures, and price fluctuations. To reduce these risks and stabilize farmers' income, the Government of India introduced the Pradhan Mantri Fasal Bima Yojana in 2016. The present study aims to examine the level of awareness among farmers regarding this scheme in the Rayalaseema region of Andhra Pradesh.

The study is based on primary data collected from 800 farmers across four districts using a structured interview schedule. The findings reveal that most farmers are aware of general aspects of the scheme, such as notified crops and premium payments. However, awareness is relatively low regarding technical aspects like implementing agencies and risk coverage related to prevented sowing. The study also shows that a majority of farmers have a moderate level of satisfaction with the scheme.

The study concludes that although awareness of PMFBY is reasonably good, there is a need to improve farmers' understanding of its detailed provisions through effective awareness programs and institutional support. Strengthening information dissemination can enhance the effectiveness of the scheme and ensure better risk protection for farmers.

**Keywords:** Pradhan Mantri Fasal Bima Yojana (PMFBY), Farmers' Awareness, Crop Insurance, Agricultural Risk Management, Rayalaseema Region.

### Cite this article:

Reddy, K. S., (2024). Assessing Farmers' Awareness and Perception of PMFBY: An Empirical Analysis from Rayalaseema. *ISAR Journal of Arts, Humanities and Social Sciences*, 2(5), 64-67.

## Introduction

Agriculture is primary sector in India. Majority of share in nation economy is come from the agriculture and allied sector. The growth of this sector is necessary prerequisite for inclusive growth as well as reduction of poverty in India. Unfortunately Indian agricultural sector suffering from various problems like low rainy season, production, prices, initial capital, and crop failure, unseasonal raining, climatically conditions etc. In these reasons the government has been implementing number programmes and projects for development of agriculture and agricultural farmers in India like Intensive Agricultural District Programme (1960-61), Intensive Agricultural Area Programme (1960-61), High Yielding Varieties Programme (1966-67), Drought Prone Area Programme (1973), Pilot Crop Insurance Scheme (1979-84), Compressive Crop Insurance Scheme (1985-87), National Agricultural Insurance Scheme (1999-2000) and Modified National Crop Insurance

Scheme. In spite of these developmental efforts, there was no redundancy in uncertainties and farmers were caught in vicious circle of poverty, unemployment and indebtedness.

According to the National Agriculture Policy, "Despite technological and economic advancements, the condition of farmers continues to be unstable due to natural calamities and price fluctuations". In some extreme cases, these unfavourable events become one of the factors leading to farmers' suicides which are now assuming serious proportions (Raju and Chand, 2008) [3]. It is doubtless, there is increase in natural hazards like flood, drought, hailstorms etc. even some times the harvested crop of farmers is destroyed by unseasonal rains or hail storms. Keeping facts in view, government of India launched Pradhan Mantri Fasal Bima Yojna on 13 January 2016 to mitigate risks and uncertainties of farming along with stabilization of farmer income with low premium rates for kharif crops (2.0%), rabi crops (1.5%) and



commercial crops (5.0%) of the sum of amount insured. The scheme was also implemented in Haryana state from kharif season. So the study was conducted to assess the awareness of farmers regarding PMFBY.

**Statement of the problem**

Agricultural Insurance not only covers crops but also includes insurance of seed, cattle, horticulture, plantations, forestry, sericulture, aquaculture, poultry and all such activities which are allied to agriculture. A stable farm income farmer can stabilize their farm income and guard against disastrous effect of losses due to natural could be achieved. The developing countries offer ample scope for agriculture insurance in their economics. The government of India launched PMFBY scheme in 2016, replacing all the then existing agriculture insurance schemes with comprehensive coverage of risk and benefits. The awareness and knowledge on such insurance is essential among the farmers to create risk cover for Kharif and Rabi crops. Hence, the present study cover the PMFBY scheme and awareness about the PMFBY in the study area.

**Objectives**

- To study the theoretical framework of agriculture in India
- To analyze the awareness about PMFBY by the selected farmers in Rayalaseema Region.

**Sample design**

The present study confine only four district of Rayalaseema region of Andhra Pradesh like Anantapuramu, Chittoor Kurnool and YSR Kadapa district. The researcher has selected 200 sample farmers from each district, altogether 800 sample farmers were selected and collected primary data through a pre-tested structured Interview-Schedule from the study area.

**Sources of data**

The present study covers both primary and secondary data. In this direction, the researcher was collected primary data from the selected sample farmers from the selected district and interaction to the farmers and officials. The secondary were also collected from various sources like dailies, journals, reports, and books.

**Results and Discussions**

**Table -1, Details about awareness on general information by the sample farmers N=800**

S.No	Statement	No. of Respondents	%
1	New crop insurance scheme	754	94.25
2	Crops notified for Kharif season	657	82.12
3	Crops notified for rabi season	649	81.12
4	The insurance unit of PMFBY	499	62.37
5	The Implementing agency of cluster	388	48.50

Source: Field survey

The above table shows that the awareness of farmers about the general information regarding PMFBY in Rayalaseema region of Andhra Pradesh. It can be found that majority of the sample farmers have known the latest crop insurance scheme, it indicates 94.25 per cent, 82.12 per cent of the farmers have an idea about which crop were notified in Kharif season crop, 81.12 per cent

farmers have well awareness about noticided of rabi season corps, 62.37 per cent represents 499 respondents have an idea of insurance unit of PMFBY and 388 farmers have known that where the implementing agency of cluster and it represents 48.50 respectively.

**Table -2, Awareness of farmers on risk coverage in the study area, N=800**

S.No	Statement	No. of Respondents	%
1	Various risks covered (standing crop, post-harvest losses, localised calamities)	529	66.12
2	Crop coverage under post-harvest losses due to perils of cyclones, cyclonic rains, and unseasonal rains	651	81.37
3	Fourteen days after harvest of crop come under time limit for post-harvest loss	627	78.37
4	Risk of prevented sowing/planting due to deficit rainfall, adverse seasonal conditions	284	35.50

Source: Field Survey

Farmers have been facing number of problems from various factors especially in India. But the state and central government have been implementing various risk coverage programme for welfare of the farmers & development of agriculture sector. Hence, the researcher has given the statement to the farmers about various risk coverage factors and collecting the opinion from the selected sample respondents in Rayalaseema region of Andhra Pradesh.

Table reveals that 66.12 per cent of the sample respondents have faced and risk covers from the various factors like standing crop,

post-harvest losses, and localised calamities. It is quite interesting that 81.37 per cent of the farmers known crop coverage under post-harvest losses due to perils of cyclones, cyclonic rains, and unseasonal rains. Another factor like fourteen days after harvest of crop come under time limit for post-harvest loss facing the problem & coverage risk by the 627 selected sample farmers, 284 sample respondents have known & risk coverage on the dimensions of risk of prevented sowing/planting due to deficit rainfall, and adverse seasonal conditions.

**Table -3, Farmers awareness about the Seasonality discipline in Rayalaseema Region N=800**

S.No	Statement	No. of Respondents	%
1	Loaning period for loanee farmers for Kharif season on compulsory basis	696	87.00
2	Loaning period for loanee farmers for Rabi season on compulsory basis	634	79.25
3	Cut-off date for receipt of proposal of farmers/debit of premium from farmers account	593	74.12

Source: Field Survey

Table depicted that the seasonality discipline issues relating to the farmers and their awareness analysed and presented. It shows that 87 per cent i.e, 696 sample respondents have know the idea about loaning period for loanee farmers for kharif season on compulsory

basis, 634 respondents have known that loaning period for loanee farmers for rabi season on compulsory basis, and 593 selected farmers have aware of cut-off date for receipt of proposal of farmers/ debit of premium from farmers account.

**Table -4, Farmers awareness about premium related information, N=800**

S.No	Statement	No. of Respondents	%
1	Paid or debt of premium amount for Kharif crops	678	84.75
2	Paid or debt or premium amount for Rabi crops	624	78.00
3	The sum of amount insured for Kharif crops	451	56.37
4	The sum of amount insured for kharif crops	492	61.50

Source: Field Survey

The farmers have more knowledge about the premium and insurance of rabi and kharif reason crops, their only get benefit after lossess of various crops. In this direction, the researcher has put a some statement regarding to premium related information and sought opinion from the respondents, analysed and presented in above table.

It can be found from the above table that 678 sample respondents have stated that the amount of premium paid or debited for kharif crops, 624 respondents represents 78 per cent stated that the amount of premium paid or debited for rabi crops, 56.37 per cent represent 451 sample respondents opined that the sum of amount insured for kharif crops and 492 respondents.

**Table 5, Overall Satisfaction level of farmers regarding to PMFBY**

S.No	Opinion	No. of Respondent	%
1	Highly satisfied	115	14.27
2	Medium	449	56.12
3	Low satisfied	246	30.75
	Total	800	100

Source: Field Survey

The above table shows that the overall satisfaction level of farmers on which is government implemented agricultural developmental schemes like PMFBY in India. The researcher has collected opinion from the sample farmers about their satisfaction level about the PMFBY scheme in the study area. It can be found from the above table that 115 sample respondents have highly satisfied on PMFBY scheme and it represents 14.27 per cent, 56.12 per cent of the sample respondents have medium satisfied and rest of the farmers have low satisfied in the study area.

## Conclusion

From the study, researcher has concluded that majority of the farmers have high knowledge regarding general information, premium, seasonal discipline and risk coverage. And researcher found and conclude that the farmer not have high educational qualifications and also social awareness. Hence, government and local governance bodies will play a vital role for sustainable development of farmers through various agricultural developmental programme in developing countries like India.

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