

CONSTRAINTS FACED BY THE BENEFICIARIES OF PMFBY AND SUGGESTIONS GIVEN BY THEM TO OVERCOME THE CONSTRAINTS IN SRIKAKULAM DISTRICT OF ANDHRA PRADESH

ABSTRACT

~~Unfavourable~~ ~~Unfavorable~~ Climate is the major back lash to the farmers, ~~To~~ ~~to~~ surmount that situation crop insurance is the yardstick ~~for~~ ~~to~~ the farmers. To stabilize the farm income the farmer has to avail the crop insurance. The Pradhan Mantri Fasal Bima Yojana was implemented to protect the farmers from crop loss due to unforeseen events and ~~to~~ alleviate the heavy weight of financial risk on farmers and stabilize their farm ~~income~~ ~~income~~. Even though this crop insurance Programme was found to be farmer friendly, rural people still struggle to understand and accept it still feel difficulties in understanding and accepting it. The identified findings of the study show ~~the~~ ~~shows that the~~ key constraints and suggestions of the sample of 120 farmers in the Srikakulam district of Andhra Pradesh. In Srikakulam ten farmers from each village were randomly selected namely Muddada, Ponnada, Ibrahimbad, Konagaram from Etcherla mandal; Gara, Korlam, Kornu, Kothurasyrigam from Gara ~~m~~ Mandal; Telukunchi, Tulasigam, Paitharikerthipuram, Haripuram from Ichchpuram ~~m~~ Mandal were selected for the study. Thus a total of twelve (12) villages were chosen selected for the study.

The ex-post facto Research design was used forth is study. Pearson's Correlation Coefficient (r) and Multiple Linear Regression (MLR) are some statistical tools ~~are~~ used in this study. The major constraints faced by the beneficiaries in PMFBY are ~~L~~ack of knowledge regarding ~~to~~ PMFBY, ~~L~~ack of awareness of ~~the~~ benefits of crop insurance, ~~d~~elay in payment of compensation, ~~the rate~~Rate of premium is not universal for all crops, ~~o~~n-line registration and assessment of risk complexity, ~~High-high~~ rate of premium. The major suggestion given by ~~them~~ ~~the~~ ~~to over come~~overcome their constraints were ~~to~~ ~~P~~rocedure of the scheme should be simplified, ~~Organize-organize~~ of awareness ~~programmes~~programs for farmers regarding crop insurance, ~~Organization~~ ~~organization~~ of training ~~programmes~~programs on e-filling of insurance and benefit of the farmers, ~~the~~ ~~P~~remium rate may be decreased, ~~and~~ Payment of ~~the~~ premium by the government for farmers below the poverty regarding PMFBY.

Keywords: Rate of premium, Indemnity, Constraints, Suggestions.

INTRODUCTION

——Agriculture is the backbone of the Indian Economy. Nearly ~~wo-thirds~~ of ~~the agricultural~~ ~~two-third of the agriculture~~ land in the country is rain-fed and almost 20 per cent of ~~the~~ India's total land area is perennially ~~drought-drought-prone~~. ~~The agriculture~~ ~~Agriculture~~ sector faces several risks viz. financial, personal, ~~and production-related~~ ~~production-related~~ risks. Farmers ~~are highly dependent~~ ~~highly dependence~~ on monsoon rainfalls. Agriculture in India is proverbially called a “**Gamble on the Monsoon**”. In fact, the **Socio-Economic and Caste Census 2011** have confirmed that 75 per cent of all rural households make less than Rs 5,000 per month. Agricultural production and farm incomes in India are frequently affected by natural disasters, susceptibility of agriculture to these disasters is compounded by the outbreak of epidemics and manmade disasters such as fire, ~~and the~~ sale of spurious seeds. One of the populistic ~~game-game~~ changer insurance schemes brought out by ~~the~~ government of India is Pradhan Mantri Fasal Bima Yojana (PMFBY) which not only provides insurance coverage to farmers against natural calamities and pests, but also encourages them to adopt innovative modern agricultural practices.

2. Methodology

The present study was conducted in Srikakulam district of Andhra ~~pradesh~~ ~~Pradesh~~ ~~state~~ ~~State~~ during the year 2018-2019. The ex-post facto Research design was used forth is study. Srikakulam district was purposively chosen for the study as it is having highest number of ~~farmers~~ ~~farmers~~ enrolment and highest number of beneficiaries of PMFBY in the North Coastal zone ~~of~~ ~~Andhra~~ ~~of Andhra~~ Pradesh State. In srikakulam ten farmers from each village randomly selected namely Muddada, Ponnada, Ibrahimbad, Konagaram from Etcherla mandal; Gara, Korlam, Korni, Kothurusyrigam from Gara mandal; Telukunchi, Tulasigam, Paitharikerthipuram, Haripuram from Ichchpuram mandal were selected for the study. Thus a total of twelve (12) villages were selected ~~for in the~~ ~~is~~ study, ~~Pearson's Correlation Coefficient (r) and~~

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Multiple Linear Regression (MLR) are some statistical tools used in this study(please describe this part in method and results).

UNDER PEER REVIEW

The data were collected from 120 respondents ~~the~~ through personal interview method by using ~~the random~~ Random sampling technique and ~~With~~ ~~with~~ ~~a~~ ~~well~~ ~~well~~-structured interview schedule. Respondents were asked to express problems faced by them during the implementation of PMFBY. The problems faced by respondents were expressed through ~~closed~~ ~~closed~~-ended ~~Questions~~ ~~questions~~ as most of them ~~were~~ expressed the same constraints. Thus, obtained responses were summed up and expressed in terms of frequency and percentages. Lastly, ~~the~~ ~~a~~ rank was given to each problem. The suggestions given by the respondents for the better implementation of PMFBY were collected and important suggestions were tabulated using frequency and percentage.

3. RESULTS AND DISCUSSION

Table 1 Constraints faced by the beneficiaries in PMFBY (n=120)

S.No	Constraints	F Frequency	% percentage	Rank
1	Lack of knowledge regarding to PMFBY	109	90.83	I
2	Lack of awareness of the benefits benefits of PMFBY	105	87.60	II
3	Less compensation is offered in crop insurance schemes.	98	81.67	III
4	Delay in payment of compensation.	91	75.83	IV
5	The rate Rate of premium is not universal for all crops.	90	75.00	V
6	Online On-line registration and assessment of risk complexity in PMFBY.	86	71.67	VI
7	More intermediaries in the marketing process	87	72.66	VII
8	Unavailability of experts for assessment of loss at visit time.	80	66.67	VIII
9	Lack of coordination between banks and farmers.	77	64.16	IX
10	High rate of premium	75	62.50	X
11	Poor socio-economic status of the farmers.	74	61.67	XI
12	Individual assessment is not allowed in this scheme.	72	60.00	XII
13	Unavailability of reporting authority at the time of loss.	70	58.33	XIII
14	Lack of well well -trained insurance professionals.	71	59.70	XIV
15	Corruption while settling claims by the insurance companies.	67	55.83	XV

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16	Lack of education of farmers.	64	53.33	XVI
17	No n -availability of source for doubt clarification.	63	52.50	XVII
18	Social stigma in getting crop insurance.	58	48.33	XVIII
19	Low scale of finance.	54	45.00	XIX
20	Insufficient bank facilities in rural areas.	51	42.50	XX

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The data in the Table 1. reveals that the constraints faced by the beneficiaries in PMFBY in percentage in ranking order of their importance as ~~Lack-lack~~ of knowledge regarding to PMFBY, ~~Lack-lack~~ of awareness of benefits of PMFBY, Less compensation offered in crop insurance scheme, ~~Delay-delay~~ in payment of compensation, Rate of premium is not universal for all crops, more intermediaries are present in the market, ~~On~~-line registration and assessment of risk complexity in PMFBY, ~~Unavailability-unavailability~~ of experts for assessment of loss at visit time, ~~Lack-lack~~ of coordination between banks and farmers, ~~High-high~~ rate of premium, ~~Poor-poor~~ socio-economic status of the farmers, ~~Individual-individual~~ assessment is not allowed in this scheme, ~~Unavailability-unavailability~~ of reporting authority at the time of loss, ~~Lack-lack~~ of well trained insurance professionals, ~~Corruption-corruption~~ while settling claims by the insurance companies, ~~Lack-lack~~ of education of farmers, ~~Non-availabilitynon-availability~~ of source for doubt clarification, ~~Social-social~~ stigma in getting crop insurance, ~~Low-low~~ scale of finance, ~~Insufficient-insufficient~~ bank facilities in rural areas.

These ~~This~~ results are similar ~~with-to~~ the findings of Vaardan and Kumar (2012), Mani *et al.* (2012), ~~khan-Khan~~ *et al.* (2013), ~~khedar-Khedar~~ and Dhakad (2014), Dhande and Jambavanth (2017), Dayal *etal.*(2017).

Table 2. Suggestions are given to overcome the constraints of beneficiaries in PMFBY

S. No.	Suggestions	Beneficiaries		Rank
		F	%	
1.	The procedure Procedure of the scheme should be simplified.	114	95.00	I
2.	Organize of -awareness programmes programs for farmers regarding PMFBY.	112	93.33	II
3.	Organization of training programmes programs on e-filling of insurance and benefit effor for the farmers.	108	90.00	III
4.	Payment of premium by the government for farmers below the poverty regarding PMFBY.	107	89.17	IV

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5.	The premium Premium-rate may be decreased.	103	85.83	V
6.	Avoid delay in payment of compensation.	97	80.83	VI
7.	Increase the number of extension agents.	95	79.17	VII
8.	Maintain universal premium for all crops.	94	78.33	VIII
9.	Improve linkage between banks and farmers.	91	75.83	IX
10.	The unit Unit-area may be of individual or a-village level.	88	73.33	X
11.	Improve the socio-economic conditions of the farmers.	87	72.50	XI
12.	Increase the insurance agents in rural areas.	84	70.00	XII
13.	Avoid corruption while settling claims.	82	68.33	XIII
14.	Organization training for the of trainings to the insurance professionals.	80	66.67	XIV
15.	Avoid intermediating in the marketing process.	78	65.00	XV
16.	Establishment of night schools to educate adults.	75	62.50	XVI
17.	Eliminate Social stigma in getting crop insurance.	69	57.50	XVII
18.	Enhancement of scale se ale of finance based on the actual cost of cultivation of crops.	67	55.83	XVIII
19.	Establishment of a sufficient number of banks in rural areas.	64	53.33	XIX
20.	All the crops including vegetables be are covered.	60	50.00	XX

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—(n=120)

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The data in the Table 2. Clearly showed that suggestions elicited from the beneficiaries of PMFBY in percentage ranking order of their decreasing importance are Procedure of the scheme should be simplified, Organize of awareness programmes for farmers regarding PMFBY, Organization of training programmes on e-filling of insurance and benefit of the farmers, Payment of premium by the government for farmers below the poverty regarding PMFBY, Premium rate may be decreased, Avoid delay in payment of compensation, Increase the number of extension agents, Maintain universal premium for all crops, Improve linkage between banks and farmers, Unit area may be of individual or a village level, Improve socio-economic conditions of the farmers, Increase the insurance agents in rural areas, Avoid corruption while settling claims, Organization of trainings to the insurance professionals, Avoid intermediating in marketing process, Establishment of night schools to educate adults, Eliminate Social stigma in getting crop insurance, Enhancement of scale of finance based on actual cost of cultivation of crops, Establishment of sufficient number of banks in rural areas, ~~All~~ all the crops including vegetables be covered

~~These~~ ~~This~~ results are similar ~~with-to~~ the findings of Ali (2013), ~~nayak-Nayak~~ (2016), Sindhu and Ariff (2017), ~~and~~ Uvaneswaran and Mohanapriya (2014).

Thus, it is the responsibility of the government, extension agency and research institutions to provide ~~the above-suggested~~ ~~above-suggested~~ facilities to the beneficiaries of Pradhan Mantri Fasal Bima Yojana for getting more benefits from PMFBY.

Conclusion

The responsibility of the government, extension agency and research institutions ~~are~~ to provide ~~the above-suggested~~ ~~above-suggested~~ facilities to the beneficiaries of Pradhan Mantri Fasal Bima Yojana for getting more benefits from PMFBY. The indemnity ~~is givengiven~~ to farmers by the companies to be credited at right time.

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