

## **Constraint analysis of Pradhan Mantri Fasal Bima Yojana in Tumkur district of Karnataka**

### **Abstract**

*The Pradhan Mantri Fasal Bima Yojana was implemented to protect the farmers from crop loss due to unforeseen events and to reduce the burden of financial risk of farmers. Even though this crop insurance programme was found to be farmer friendly, rural people still feel difficulties in understanding and accepting it. Therefore, this problem analysis has become an important thrust area of extension research in the present context. The problem analysis would help to lubricate the process of diffusion of new insurance schemes among farmers. In this context, the study was undertaken in Tumkur district of Karnataka to analyse the constraints faced by the beneficiaries of Pradhan Mantri Fasal Bima Yojana. 120 respondents were selected by using the proportionate random sampling technique. Sixteen independent variables were selected based on judges' relevancy rating and were quantified using appropriate measurement devices. The data were collected using a pretested structured interview schedule and statistical tools Garret ranking techniques, mean and SD were used to analyze the data. Delay in getting claims (Rank I), inadequate compensation (Rank II), official bias in loss assessment (Rank III) and complex procedure (Rank IV) were the major problems experienced by beneficiaries. Problem with the time shortage and to pay the premium (Rank I), lack of awareness (Rank II) and not submission of required documents (Rank III) were the consequences for not getting benefits by non-beneficiaries. Claim should be dispersed before starting of the next season (Rank I), creation of separate cell at Block / Taluk level (Rank II), greater number of trainings need to be organized on the scheme (Rank III) and village level provision of insurance facilities (Rank IV) were the important recommendations given for the implementation of Pradhan Mantri Fasal Bima Yojana for the benefit of needy farmers. Delay in getting claims and inadequate compensation problems should be taken into consideration by the concerned development department officials of state government and insurance companies. So, that the early settlement of claims and adequate compensation is given to them. Educate farmers through online platforms, simplifying procedure of the registration process and claim settlement. Further, creation of separate PMFBY cell at village and block level, more advertisement on the scheme in mass media helps to reap the benefits by all the farmers.*

Key words: Crop insurance, Constraints, PMFBY and Garret ranking technique

### **INTRODUCTION**

Agriculture provides a source of income for the majority of India's inhabitants. Natural calamities and uncertainties are affecting the farmer's crop productivity. It is necessary to come up with relief measures in favor of farmers during crop failure caused by natural disasters such as flood, drought, cyclone, hail storm, etc. Severe crop loss makes the farmers to lose all their assets make them to liquidate their money and labour thereby

resulting into financial security. This will have an impact not just on the farmers individually but also on their families as well. Under these situations, insurance of crops against such risk

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can become immense value to them. The major purpose of crop insurance programme is to protect the crops and to reduce the risk burden of farmers. It helps to build the self confidence among farmers thereby helping to eradicate the losses and ascertain the compensation as their right. The government has taken initiatives to help farmers thereby providing life security and make them confidence in their profession i.e., agriculture. Greater number of schemes were implemented for the farmers, but farmers know only few of them. Even though Pradhan Mantri Fasal Bima Yojana (PMFBY) was found to be farmer friendly, many of the rural people feel difficulties in understanding and accepting the same. In order to develop the extension strategy, it is essential to seek the opinion of beneficiaries who directly involved in taking the benefits of PMFBY. In this context, the present study was conceptualized to understand the constraints faced by the respondents and enlist their constructive suggestions for effective implementation of the programme.

## METHODOLOGY

The present study was conducted in Tumkur district of Karnataka state during the year 2020-2021. The ex-post facto research design was used for this study. Tumkur district was purposively chosen for the study as it is having highest number of farmers enrolment and highest number of beneficiaries of PMFBY in the central dry zone of Karnataka State. The data were collected from 120 respondents through personal interview method by using purposive sampling technique and with 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 ended 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 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. The data collected from the respondents were scored, tabulated and analysed using Garrett's ranking technique and other suitable statistical methods.

The respondents of PMFBY were asked to rank the problems according to their degree of importance such that the most important factor will be ranked first. To find out the major problems faced by the farmers, the outcome of the rankings was converted into per cent position by using the following formula

$$\text{Percent position} = 100 (R_{ij} - 0.5) / N_j$$

Where,  $R_{ij}$  = Rank given for the  $i^{\text{th}}$  variable by  $j^{\text{th}}$  respondents

$N_j$  = Number of variables ranked by  $j^{\text{th}}$  respondents

The estimated per cent position was converted into scores with the help of Garrett's Table. The scores of each individual rank corresponding to that particular constraint were added and the mean values of score were calculated by dividing it with the total number of respondents. The mean score for each problem was ranked by arranging them in descending order. The problem having highest mean garret score value was considered as the most important problem.

## RESULTS AND DISCUSSION

### The problem experienced by the beneficiaries in availing benefits of PMFBY

The results shown in Table 1 depicted that delay in getting the claims with Garrett score of 72.18 with rank I, it is due to the late payment of premium subsidy by the State government to the insurance companies. Inadequate compensation rank II with Garrett score of 63.23, the reason is beneficiaries used to get lower claim compared to the actual loss incurred by them. Officials' bias in loss assessment with Garrett score of 57.30 with rank III, the reason might be that some of the officials were favoring to the particular farmers and some of the farmers were not taken into consideration while assessing the crop loss. Complex procedure with Garrett score of 55.45 with rank IV, the reason may be the registration process of PMFBY minimum takes half an hour sometimes due to network problem, farmers have to wait or has to come again or had to make frequent visits make them difficult. Poor awareness about PMFBY with Garrett score of 53.38 with rank V, the reason is some of them were aware of the scheme but not aware about the features of the scheme like benefits of the scheme, registration date, and last date. No compensation even loss is happening due to crop failure with Garrett score of 48.83 with rank VI, the reason may be if the crop cutting experiments were not conducted properly then the farmers will not get compensation.

The distant location of banks with Garrett score of 45.50 with rank VII, the reason may be the farmers had to go to the town because in village the banking facility was not available. Bank officials deny the non- loanee farmers for inclusion in PMFBY with Garrett score of 41.50 with rank VIII, the reason may be bank officials had to feed all the details in the registration process from the beginning this will cause more burden on them and more work pressure. Unnecessary visits to the bank with Garrett score of 36.83 with rank IX, the reason may be bank officials' hectic work wanted correct documents from the farmers if the farmer doesn't give the required information, then they send again to bring the documents and sometimes the minor mistakes are corrected there only but due to impatience response they make the farmers to visit often. These findings are in the result of Dhande (2017), Jyoti (2018), Hanumanth (2019) and Jamanal and Natikar (2019).

### **Reasons for not availing benefits by non-beneficiaries under PMFBY**

Problem with cut-off date to fill the application and to pay the premium amount with a Garrett score of 74.56 rank I, the reason may be the farmers will not be able to arrange premium amount within the given time, Lack of awareness about the PMFBY with a Garrett score of 67.23 rank II, the reason is majority of the farmers were not known that there is a scheme for crop insurance called PMFBY. Due in submission of appropriate documents with a Garrett score of 63.52 rank III, the reason may be many of the farmers had filled the application but due to non-submission of the required documents they were removed from the PMFBY. Complex procedure with a Garrett score of 58 rank IV, many of the farmers think that this PMFBY is a difficult procedure, sometimes they had to visit to the societies, departments, banks to get registration which they were not ready to do so. You think that PMFBY is not good or not effective with a Garrett score of 48 rank V, the farmers were not got any benefit from the scheme hence they thought that PMFBY is not effective or brings any good results to the farmers, Requires frequent visit to the department with a Garrett score of 46.24 rank VI, sometimes the officials may call the farmers for various purposes like signature of the farmers, photo submission etc., for which the farmers were not prepared to go, Not really interested in the PMFBY with a Garrett score of 38.25 rank VII, some of the farmers were not enthusiastic and they did not show any attentiveness in the PMFBY, 88 they think that the PMFBY is not worth and does not bring any improvement to them. These findings are in the result of Nishi (2019).

### **Suggestions expressed by beneficiaries in availing benefits from PMFBY**

The beneficiaries were requested to give their valuable suggestions against difficulties experienced by them with PMFBY. Based on the Garrett score of suggestions expressed by the beneficiaries the statements were ranked and presented here under. It is observed from the data shown in Table 3 that the major suggestions given by beneficiaries to overcome problems. Claim should be dispersed before starting of the next season with a Garrett score of 74.76 of rank I, the reason might be it would be a monetary support to the farmers when the claim is settled on time, Creation of separate PMFBY cell at Block / Taluk level with a Garrett score of 66.50 of rank II, since the PMFBY cell is present at the district level, the farmers want it to be at their nearest place any grievances to be solved locally. More number of trainings need to be organized on PMFBY with a Garrett score of 62.56 of rank III, it could be done by workshops, lectures, by distribution of pamphlets, announcements where the farmer get to know some more incorporated features of PMFBY. Provide insurance services at village level with a Garrett score of 57.21 of rank IV, the farmers need insurance service at village level because it will prevent the farmer to go to the taluk or district for which they feel it as difficult. More advertisement is required with a Garrett score of 47.23 of rank V, more awareness, advertisement has to be carried in the mass media such as T.V, newspaper, in different social media platforms such that the other farmers also know about the scheme and get advantage during the unexpected circumstances. These findings are in the result of Jyoti (2018), Nagesh (2019) and Jamanal and Natikar (2019).

## CONCLUSION:

Pradhan Mantri Fasal Bima Yojana programme had stringent process for registration as well as to get claim during crop loss situations. Therefore, ease these processes for the benefit of farming community and creation of awareness or educating at gross root level by making use of mass media and social medias.

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UNDER PEER REVIEW

**Table 1. Problems faced by beneficiaries in availing benefits of PMFBY (n<sub>1</sub>=60)**

Sl. No	Statements	Garrett score	Rank
1	Complex procedure	55.45	4
2	Officials bias in Loss assessment	57.30	3
3	No compensation even loss is happening due to crop failure	48.83	6
4	Delay in getting the claims	72.18	1
5	Bank officials deny the non-loanee farmers for inclusion in PMFBY	41.50	8
6	Inadequate compensation	63.23	2
7	Distant location of banks	45.50	7
8	Poor awareness about PMFBY	53.38	5
9	Unnecessary visits to the bank	36.83	9

**Table 2. Reasons for not availing benefits by non-beneficiaries in the PMFBY (n<sub>2</sub>=60)**

Sl. No	Statements	Garrett score	Rank
1	Lack of awareness about the PMFBY	67.23	2
2	You think that PMFBY is not good or not affective	48.00	5
3	Problem with cut-off date to fill the application and to pay the premium amount	74.56	1
4	Due in submission of appropriate documents	63.52	3
5	Complex procedure	58.00	4
6	Requires frequent visit to the department	46.24	6
7	Not really interested in the PMFBY	38.25	7

**Table 3. Suggestions expressed by beneficiaries for availing PMFBY (n<sub>1</sub>=60)**

Sl. No	Statements	Garrett score	Rank
1	Claim should be dispersed before starting of the next season	74.76	1
2	More number of trainings need to be organized on PMFBY	62.56	3
3	Information should reach at the ground level	43.51	6
4	Creation of separate PMFBY cell at Block / Taluk level	66.50	2
5	Provide insurance services at village level	57.21	4
6	More advertisement is required	47.23	5