

**ONE DAY MULTIDISCIPLINARY
INTERNATIONAL SEMINAR
ON**

**PLIGHT OF INDIAN FARMERS :
ISSUES AND CHALLENGES**

**भारतीय शेतकऱ्यांच्या व्यथा वेदना,
दशा : समस्या व आव्हाने**

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ROLE OF PRADHAN MANTRI FASAL BIMA YOJANA IN INDIAN AGRICULTURE

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Abstract

Indian agriculture depends on monsoon, where monsoon is uncertain and the production is at fate of monsoon. About 60% of the crops are heavily depends on rainfall. Agricultural production and farm incomes in India are affected by droughts, cyclones, landslides, floods, earthquakes, etc. Pradhan Mantri Fasal Bima Yojana (PMFBY) is one of the world's largest Crop Insurance Scheme. Aim of this scheme is to provide risk cover from production uncertainty to the Indian farmers. For this study researcher has only used secondary data. PMFBY is showing good progress in Indian agriculture. Premium of this scheme is also very low so it is very beneficial for the Indian farmers. Awareness of this scheme is also increasing.

Introduction:

India is land of villages and villages' maximum population depends on agriculture for their livelihood. Agriculture is frequently affected by natural disasters such as floods, famines, earthquake, cyclones and so on. Apart from this a few manmade disasters adds to the rollercoaster life of an Indian farmers for example as fire, pesticides, fertilizers and price crashes etc. Indian agriculture depends on monsoon, where monsoon is uncertain and the production is at fate of monsoon. About 60% of the crops are heavily depends on rainfall. As we know monsoon in India lasts from June to September period, and the future of crops all depends on the monsoon. In India farmers are facing vulnerable position.

The growth and development in agriculture is important for the development of our nation. Though the agricultural methods are improving but still the farmers' positions is the same due to the natural and manmade calamities and also rises in prices. Farmer suicide is another problem in India. The major reason behind these suicides is scarcity of rainfall. According to Ministry of Agriculture, within 4 States Maharashtra, Telangana, Karnataka and Andhra Pradesh the total number of farmers committed suicide is 3280. So this calls attention to major social problem in India.

Having an overview of all the situations the Government of India launched Pradhan Mantri Fasal Bima Yojana on 13th of January 2016 to reduce the risk and uncertainties of farmers. The scheme promoted sustainable production in agricultural sector by providing economic support to the farmers who are suffering from loss of crop due to any natural disasters.

Objectives of the study:

- 1) To study the conceptual background of PMFBY.
- 2) To study the role of PMFBY in Indian agriculture

Research Methodology:

This research study is descriptive in nature and based on only secondary data. Researcher has collected data through the reports of Pradhan Mantri fasal Bima Yojana, journals, articles research papers and relevant websites.

Pradhan Mantri Fasal Bima Yojana:

Pradhan Mantri Fasal Bima Yojana (PMFBY) is one of the world's largest Crop Insurance Scheme (IIMA report 2018). Aim of this scheme is to provide risk cover from production uncertainty to the Indian farmers. For the farmers' welfare present BJP government has launched this major and farmer friendly scheme on 13th January 2016 by honorable Prime Minister Narendra Modi. This scheme will decrease the burden of insurance premiums on farmers who take loans for their cultivation and it will also safeguard them against the inclement weather. This scheme will definitely reduce uncertainty of Agricultural production.

This PMFBY replace existing two crop insurance schemes, viz. National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS). The scheme came into force from June 2016 that is from kharif season. This scheme not only covers rabi and kharif crops but also includes new commercial crops and horticultural crops.

The rates of premium under the scheme are very low and uniform. For kharif crops 2%, Rabi crops 1.5%. For commercial and horticultural crops it's just 5% of the sum of amount insured. Remaining amount of premium is equally paid by central and state governments.

Features of PMFBY:

- 1) There will be one Insurance Company for the whole state and private insurance companies will be added with Agriculture Insurance Company of India (AICL) to implement the scheme.
- 2) Scheme covers loanee farmers, non loanee farmers, share-croppers and tenants farmers also. But PMFBY is compulsory for loanee farmers.
- 3) Scheme shall be implemented on an 'area approach basis' (i.e. defined areas) is notified cross for wild spread calamities.
- 4) Post harvest losses are also include in this scheme so it will build confidence in farmers and they will be more secure.
- 5) The settlement process of the claim is fast and easy so farmers do not facing trouble.
- 6) Special efforts are made under the scheme to ensure maximum coverage of SC/ST/women farmers.
- 7) Easy uses of Technology like mobile phone, quick assessment of damage and disbursement within a time frame.

Performance of PMFBY in Indian Agriculture:**Table No. 1: Enrollment and Coverage in Kharif and Rabi**

	Kharif 2016	Rabi 2016-17	Kharif 2017	Rabi 2017-18
Farmers Enrolled (in Cr.)	3.90	1.62	3.61	1.62
Area Insured (in Cr. Ha)	3.66	1.89	3.33	1.89
Sum Insured (in Cr.)	124310.21	65848.88	122381.36	65848.88

Source: Report of Center for Management in Agriculture, IIMA, August 2018

Above table no.1 shows that, compare to kharif 2016 in kharif 2017 farmer enrollment has decreased, it decreased by 7.44 %. While area insured and sum insured also are decreased. Area insured decreased by 9.02 % and sum insured decreased by 1.55 %. Another side compared to rabi 2016-17 in rabi 2017-18, farmers enrollment, area insured and sum insured all areas the same.

Table No. 2: Premium share of farmers, Central Government and state government

Year	Kharif				Rabi			
	Farmers' Share of Premium (In Rs. Cr.)	Central Govt. Share of Premium (In Rs. Cr.)	State Govt. Share of Premium (In Rs. Cr.)	Total Share of Premium (In Rs. Cr.)	Farmers' Share of Premium (In Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (In Rs. Cr.)	Total Share of Premium (In Rs. Cr.)
2016-17	2668.02	6321.16	6494.91	15484.09	1289.08	1861.47	1877.06	5027.61
2017-18	2752.38	7433.79	7484.49	17670.66	1164.60	2175.61	2194.72	5534.93
Total	5420.40	13754.95	13979.40	33154.75	2453.68	4037.08	4071.78	10562.54

Source: Report of Center for Management in Agriculture, IIMA, August 2018

Above table no 2 shows that, compare 2016-17 in kharif 2017 share of premium of farmers, Central Government and state government has increased. Total share of premium in 2017-18 was increased by 14.12%. While in rabi 2017 Central Government and state government share has increased and farmers share has decreased. Total premium in Rabi 2017-18 has increased by 10.1%.

Table No. 3: Performance of PMFBY in Maharashtra

	Kharif 2016	Rabi 2016-17	Kharif 2017	Total
Farmers Insured (No)	10997398	1008532	8768211	20774141
Area Insure (Ha)	6726963	711671	5622029	13060663
Sum Insured	21417.57	3079.89	16835.94	41333.4
Farmers Premium	599.3	93.02	419.88	1112.2
GOI Premium	1762	261.67	1691.81	3715.48
State Govt. Premium	1762	261.67	1691.81	3715.48
Gross Premium	4123.3	616.37	3804	8543.67
Claim Paid	2079.9	235.62	2860.59	5176.11
Benefitted Farmers	2795624	111518	4988139	7895281

Source: www.pmfby.gov.in

Table Number 3 shows that, performance of Pradhan Mantri fasal Bima Yojana in Maharashtra. Researcher has considered 2016 kharif and Rabi crops and 2017 kharif crop. Total 2.07 cr. farmers had insured under this scheme in Maharashtra. While 1.31 cr. hectare area had insured under the scheme. Total sum insured is Rs. 41333.4 cr. Benefits of this scheme was taken by 78.95 lakh farmers and for those claim paid amount is Rs. 5176.11 cr.

Conclusion:

Crop insurance is helpful for build confidence in farmers and also to provide security and certainty of their agricultural production. Agriculture is still largely depending upon monsoons so any helpful crop insurance scheme is important to Indian agriculture. Which provides maximum benefit to the farmers and helpful to Indian agriculture. Recently launched Pradhan Mantri fasal Bima Yojana with its benefits like affordable premium, full insurance cover, use of Technology etc. is showing good progress in Indian agriculture.

Though scheme is really very helpful to the farmers another side it will increase financial burden on the government. Government has to proper allocation of funds for the scheme. Success of any government scheme is depends upon its sincere implementation. So the government must implement this scheme in proper manner.

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