

Opinion of Farmers towards Pradhan Mantri Crop Insurance Scheme in Udaipur district of Rajasthan

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Received: 5.05.2018 | Revised: 12.06.2018 | Accepted: 20.06.2018

ABSTRACT

Looking to the importance of insurance scheme, the present study entitled “Knowledge and opinion of farmers towards Pradhan Mantri Crop Insurance Scheme in Udaipur district of Rajasthan” was conducted in the purposely selected Salumber and Sarada tehsils of Udaipur district of Rajasthan. Five villages from each selected tehsils were taken on the basis of maximum number of beneficiary farmers. Thus, total ten villages were selected for the study. Out of the prepared list, 10 farmers were selected from each village on the basis of random sampling technique. Thus, total 100 farmers were selected for present investigation. Data were collected through pre structured interview schedule. The study indicated that majority of respondents fell in had favourable opinion about this insurance scheme. The study revealed that most favourably opined that most of the time claim is not paid in case of crop is damaged was the most important opinion aspect as expressed by majority of the insured farmers. There was no significant difference between farmers of both selected tehsils regarding opinion about Pradhan Mantri Crop Insurance Scheme.

Key words: Pradhan Mantri Crop Insurance Scheme, Beneficiary, Opinion.

INTRODUCTION

India is the land of farmers where the maximum proportion of rural population depends on agriculture, as crops cycle is vulnerable to vagaries of nature which would be experienced through intense heat waves, storms, cyclones, changes and other extreme climatic events, disease; pests; weeds etc. Such changed monsoon patterns would

adversely affect sowing and harvesting periods of many staple crops decreasing their productivity. In some extreme cases these unfavorable events of low productivity, less income and high loans taken for agriculture becoming major factors leading to farmer's suicides which are now assuming serious proportions.

Cite this article: Dhayal, B.L., Bairathi, R. and Malik, A.K., Opinion of farmers towards Pradhan Mantri Crop Insurance Scheme in Udaipur district of Rajasthan, *Int. J. Pure App. Biosci. SPI: 6(3): 768-771 (2018).*

Therefore to cope up with these kinds of situations, agricultural insurance is playing a pivot role to stabilize farm income and investment and guard against large scale damage and vagaries of weather.

Looking towards the present climatic vulnerabilities, a new crop damage insurance scheme “Pradhan Mantri Crop Insurance Scheme (PMICIS)” was launched in January 2016. The major objective of PMICIS is to provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests and diseases.

MATERIAL AND METHODS

The present study was conducted in the purposely selected Salumber and Sarada tehsils of Udaipur district of Rajasthan. Five villages from each selected tehsils were taken on the basis of maximum number of beneficiary farmers. Thus, total ten villages were selected for the study. Out of the prepared list, 10 farmers were selected from each village on the basis of random sampling technique. Thus, total 100 farmers were selected for present investigation. Data were

collected through pre structured interview schedule. Thereafter, data were analyzed using appropriate statistical tools and techniques.

RESULTS AND DISCUSSION

In this study, opinion of the respondents about PMICIS was measured. In all 20 opinion statements were enlisted. The response of respondents about opinion was recorded on five point continuum scale. Thereafter, data were analysed and results are presented in following tables.

1. Distribution of respondents on the basis of their opinion

On the basis of obtained opinion score of respondents about insurance scheme, the respondents were categorized into three groups on the basis of standard deviation and average opinion score as presented in Table 1.

Table 1 reveals that out of 100 respondents, majority of respondents i.e. 55.00 per cent had favourable opinion about insurance scheme whereas, 33.00 per cent farmers had least favourable opinion about insurance scheme and remaining 12.00 per cent respondents possessed more favourable opinion about insurance scheme.

Table 1: Distribution of respondents according to their opinion toward Pradhan Mantri Crop Insurance Scheme (n=100)

S. No.	Opinion category	Tehsil Salumber		Tehsil Sarada		Total	
		f	%	f	%	f	%
1.	Least favourable (< 62.00)	19	57.575* 38.00**	14	42.424* 28.00**	33	100.00* 33.00**
2.	Favourable (62.00 to 71.00)	26	47.272* 52.00**	29	52.727* 58.00**	55	100.00* 55.00**
3.	More favourable (>71.00)	5	41.666* 10.00**	7	58.333* 14.00**	12	100.00* 12.00**
	Total	50	100	50	100	100	100

f= frequency, % = per cent, *= Row per cent, **= Column per cent

Analysis of table further reveals that 38.00 and 28.00 per cent respondents who had least favourable opinion about PMICIS were resident of Salumber and Sarada tehsils, respectively. While, 52.00 and 58.00 per cent respondents who had favourable opinion were from Salumber and Sarada tehsil, respectively, whereas, 10.00 and 14.00 per cent respondents who had more favourable opinion belonged to Salumber and Sarada tehsil, respectively.

2 Aspect-wise opinion of respondents regarding Pradhan Mantri Crop Insurance Scheme

To get a clear picture of opinion of insured farmers, aspect-wise opinion of insured farmers was worked out. For working out the opinion of respondents (both Salumber and Sarada) toward different aspects of insurance schemes, in all 20 statements were considered. The mean per cent score (MPS) was calculated

for each statement and rank was assigned accordingly. The results have been present in Table 2.

It is evident from the data incorporated in Table 2 that ‘most of the time claim is not paid in case of crop is damaged’ was opined as most favourable by majority of the insured

farmers with MPS 88.60 and was ranked first. ‘Loss due to reason other than natural calamities not included in PMCIS’ was second aspect which was perceived as favourable by the insured farmers with MPS 84.40 and was ranked second.

Table 2: Aspect-wise opinion of respondents regarding Pradhan Mantri Crop Insurance Scheme

S.No.	Aspects	MPS	Rank
A.	More favourable	>81	I-V
1.	Most of the time claim is not paid in case of crop is damaged	88.60	I
2.	Losses due to reasons other than natural calamities not included	84.40	II
3.	Premium of Crop Insurance is high	83.20	III
4.	PMCIS Scheme is more effective than any other insurance scheme	82.80	IV
5.	Problems in getting claims due to complicated procedure	81.40	V
B.	Moderate favourable	60-81	VI-XVI
6.	Bank formalities are easy	77.80	VI
7.	Crop Insurance does not improve economic condition of farmers	76.80	VII
8.	Farmers can sustain safely during flood, high/low temperature and humidity	76.60	VIII
9.	Financial problem faced in pay if insurance premium in time	75.40	IX
10.	Prevention from financial disasters due to crop failure	73.00	X
11.	Crop Insurance helps to sustain safely in drought years	70.20	XI
12.	Criteria prescribed for carrying out the PMCIS programme is not strictly followed by officials	69.80	XII
13.	Many crops covered under PMCIS	64.00	XIII
14.	Premium is bearable	63.40	XIV
15.	Any agriculture operations can be adopted with the help of crop insurance	62.20	XV
16.	Lesser improvement in relation to agriculture credit	62.00	XVI
C.	Least favourable	<60.00	XVII-XX
17.	Few insurance companies covers crop insurance	59.40	XVII
18.	Farmers generally get compensation in time	57.00	XVIII
19.	Non loanee face difficulty to insure his crop	56.80	XIX
20.	Threshold yield is low	54.20	XX
	Average opinion score	70.95	

MPS = Mean per cent score, n = Sample size

The insured farmers who observed that ‘premium of insurance scheme is high’ with 83.20 MPS and was ranked third. ‘PMCIS scheme is more effective than any other insurance scheme’ was another important opinion aspect with 82.80 MPS and was ranked fourth by the insured farmers followed by ‘problems in getting claims due to complicated procedure’ with 81.40 MPS and was ranked fifth by the insured farmers. Table further shows that the ‘bank formalities were easy’ with 77.80 MPS was ranked sixth by the insured farmers, whereas, the opinion in descending order of its magnitude was related to ‘crop insurance does not improve economic condition of farmers’ with 76.80 MPS and was

ranked seventh by the insured farmers. Another opinion aspect which was important for insured farmers was ‘farmers can sustain safely during flood, high/ low temperature and humidity’ with 76.60 MPS and was ranked eighth by the insured farmers.

Table 2 further shows that opinion like ‘financial problem is faced in paying insurance premium in time’ was assigned ninth rank with 75.40 MPS by the insured farmers followed by opinion like ‘prevention from financial disasters due to crop failure’ with 73.00 MPS and was ranked tenth by the insured farmers. The next least important opinion aspect of the insured farmers was ‘crop insurance helps me to sustain safely in

drought years' with 70.20 MPS and was ranked eleventh by the insured farmers.

Table 2 further shows that opinion like 'criteria prescribed for carrying out the PM CIS programmed is not strictly followed by officials' was assigned twelfth rank with 69.80 MPS by the insured farmers followed by opinion about 'many crops are covered under PM CIS' with 64.00 MPS and ranked thirteenth. Another opinion aspect which was related to the insured farmers was 'premium is bearable' with 63.40 MPS and was ranked fourteenth by the insured farmers. The next opinion aspect related to the insured farmers was 'I can go for any agriculture operations with the help of crop insurance' with 62.20 MPS and was ranked fifteenth by the insured farmers. The opinion about 'lesser improvement in relation to agriculture credit' was accorded sixteenth rank with 62.00 MPS by the insured farmers.

The opinion like 'few insurance companies cover crop insurance scheme' was assigned seventeenth rank with 59.40 MPS by the insured farmers. This was followed by 'farmers generally get compensation in time' with 57.00 MPS and was ranked eighteenth by the insured farmers. The opinion like 'non-loanee face difficulty to insure his crops' and 'threshold yield is low' were considered as least important opinion by insured farmers with 56.80 MPS and 54.20 MPS, respectively and accordingly ranked at nineteenth and twentieth in the list by insured farmers.

CONCLUSION

Results pertaining to the study showed that majority of respondents (55.00 %) had favourable opinion about insurance scheme whereas, 33.00 per cent farmers had least favourable opinion about insurance scheme and remaining 12.00 per cent respondents possessed more favourable opinion about insurance scheme. The study also revealed that most of the time claim is not paid in case of crop is damaged was the most favourable opinion expressed by majority of the insured

farmers and crop loss due to reason other than natural calamities not included in PM CIS was second most important opinion given by the insured farmers. There was no significant difference between farmers of two selected tehsils regarding opinion about Pradhan Mantri Crop Insurance Scheme.

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