

## Enhancing Awareness on Pradhan Mantri Fasal Bima Yojana for Risk Mitigation among Farmers of Raipur District

\*Khushboo Bhagat<sup>1</sup> and Dr. Subuhi Nishad<sup>2</sup>

<sup>1</sup>Ph.D. Scholar Department of Agricultural Economics, Indira Gandhi Krishi Vishwavidyalaya, Raipur, Chhattisgarh, India

<sup>2</sup>Programme Officer NSS (Girls Unit), Indira Gandhi Krishi Vishwavidyalaya, Raipur, Chhattisgarh, India

\*Corresponding Author's email: [kbbhagat2512@gmail.com](mailto:kbbhagat2512@gmail.com)

Pradhan Mantri Fasal Bima Yojana (PMFBY) aims to shield Indian farmers against crop losses arising from natural calamities. This study assessed farmers' awareness of PMFBY, identified obstacles they face in accessing its benefits, and proposed remedial measures. Data were gathered via personal interviews with 120 farmers selected from two villages in Dharsiwa block, Raipur district. Study revealed that some of the respondents were aware of PMFBY, while only few had previously utilized it. Major challenges included lack of information (rank I), complicated enrollment procedures (rank II), and unavailability of reliable clarification sources (rank III). Tailored awareness campaigns, simplified registration processes, and strengthened local coordination among banks, insurance agents, and farmer organizations are recommended to improve scheme uptake and enhance risk mitigation among smallholders.

**Keywords:** PMFBY, crop insurance, risk mitigation, farmer awareness.

### Introduction

Agriculture contributes about 16 % to India's GDP and supports livelihoods for nearly half the population. Yet farmers remain vulnerable to weather extremes, market fluctuations, and pest outbreaks, leading to unstable incomes and indebtedness. Launched on 13 January 2016, PMFBY offers subsidized insurance for food grains, oilseeds, commercial and horticultural crops to stabilize farmers' incomes and encourage modern practices. Before PMFBY, India experimented with schemes such as the Comprehensive Crop Insurance Scheme (1985–99) and National Agricultural Insurance Scheme (from 1999), but suffered from low participation and delayed claim settlements. PMFBY introduced uniform premium caps (2 % for Kharif, 1.5 % for Rabi, 5 % for commercial crops) and area-based indemnity units to streamline administration and reduce basis risk.

### Materials and Methods

**Study Area and Sampling:** The study was conducted in Banarsi and Sammanpur (Nakti) villages of Dharsiwa block, Raipur district, Chhattisgarh. A two-stage purposive-random sampling selected 120 farmers (60 per village).

**Data Collection:** Primary data were collected through structured interviews covering socio-economic profile, PMFBY awareness, challenges, and suggested improvements. Secondary data were sourced from policy documents, academic studies, and government reports.

**Statistical Analysis:** Responses were tabulated and analyzed using frequencies, percentages, and ranking methods to prioritize constraints. Following statistical techniques were used in the study.

1. Frequency (No. of respondents)

2. Percentage  $P = X/N \times 100$

Where,

P = Percentage

X = Frequency of respondents

N = Total numbers of respondents

## Results and Discussion

**Socio-Economic Profile of Respondents:** The socio-economic profile of the sampled households is presented in Table 1. Table summarizes demographic (Age, Gender, Education) and land-holding patterns of 120 farmers.

**Table 1:** Socio-Economic characteristics of respondents (n = 120)

Variable	Category	Frequency	Percentage
Age	≤ 35 yrs	52	43.33
	36–50 yrs	40	33.33
	> 50 yrs	28	23.33
Gender	Male	76	63.33
	Female	44	36.66
Education	Up to primary	20	16.66
	Up to higher secondary	72	60.00
	Graduation & above	28	23.33
Land Holding (ac)	Marginal (< 2.5)	32	26.66
	Small (2.5–5.0)	41	34.16
	Medium (5.1–10.0)	33	27.50
	Large (> 10.0)	14	11.66

Table 1 reveals that most of the respondents were young aged category i.e. 43.33 per cent followed by middle-aged 33.33 per cent and old-aged 23.33 per cent only. 60 per cent were possessing up to higher secondary education while, 23.33 per cent were graduate and above. Regarding land holding of farmers, 61.66 per cent farmers belonged to small to medium farmers category.

**Sources of information about PMFBY:** After survey of 120 farmers Table 2. shows sources of information about PMFBY.

**Table 2:** Sources of information about PMFBY

Sources of information about PMFBY	Frequency	Percentage
Neighbors, friends, relatives & other farmers	78	65.00%
Agriculture extension officers	20	16.66%
Scientists, Krishi Vigyan Kendras(KVKs)	15	12.50%
Social media	7	5.83%

Neighbors, friends, relatives & other farmers were the primary source of information of 65 per cent, Agriculture extension officers (16.66 per cent), Krishi Vigyan Kendras (12.50 per cent) and social media (5.83 per cent) played minor role in PMFBY knowledge dissemination. These findings highlight emphasizing the need to strengthen extension services, KVKs, and peer learning networks to promote PMFBY.

**Scheme-Related Knowledge:** Farmers' understanding of PMFBY features have been presented in Table 3.

**Table 3:** Knowledge of PMFBY Features

S. No.	Statements	Frequency	Percentage
1	Heard about the prime objective of PMFBY to Provide financial support due to crop loss.	86	71.66
2	Do you know about the premium rate of PMFBY Insurance scheme in different seasons?	42	35.00

a. Kharif - 2%			
b. Rabi - 1.5%			
c. Annual/Horticultural crops - 5%			
3	Types of risks covered include Preventing sowing/ standing crops/post-harvest losses/localized calamities	53	44.16
4	Loanee respondents are covered as compulsorily under PMFBY	43	35.83
5	PMFBY is optional for non-Loanee respondents	40	33.33
6	PMFBY does not provide the loan for Summer crops	41	34.16
7	Respondents owning land, tenants, and sharecropper all are eligible for Crop insurance	23	19.16
8	Information about other agricultural insurance	36	30
9	Insurance can be obtained from Commercial banks, Regional Rural banks, and Primary Agricultural Credit Society	16	13.33
10	Last date of assessment of prevented crop sowing/planting for kharif crops (31st August)	15	12.5
11	Last date of prevented crop sowing/planting for rabi crops (15th January)	11	9.16
12	Respondents are required to notify the Department of Agriculture of any post-harvest Losses within 14 days.	10	8.33
13	Willing to adopt PMFBY if proper training/support is provided	97	80.83

The Table 3. indicate that 71.66 per cent of respondents were aware that PMFBY provides financial support in case of crop loss, 35 per cent know the premium rates for different seasons (Kharif, Rabi, Annual/Horticultural crops), 44.16 per cent were aware of the risks covered (sowing failure, standing crop losses, localized calamities), 35.83 per cent know that loanee farmers are compulsorily covered, 33.33 per cent understand that non-loanee farmers can opt for PMFBY, 34.16 per cent are aware that PMFBY does not cover summer crops, 19.16 per cent know that landowners, tenants, and sharecroppers are eligible, 30 per cent were aware of other agricultural insurance schemes, 13.33 per cent know that insurance is available through banks and PACS, 12.5 per cent are aware of the 31st August deadline for kharif crop assessment, 9.16 per cent know the 15th January deadline for rabi crop assessment, 8.33 per cent know that post-harvest losses must be reported within 14 days and 80.83 per cent are willing to adopt the scheme if proper training is provided.

**Constraints in Availing Benefits:** PMFBY is an important initiative launched by the Government of India to provide crop insurance to farmers. However, despite its positive intentions, many farmers face several challenges in understanding and availing its benefits. Feedback from 120 farmers highlighted key challenges in adopting PMFBY. Challenges were ranked by the respondents given in Table 4.

**Table 4:** Ranking of challenge

Constraint	Rank
Lack of awareness and information	I
Complicated enrollment process	II
Unavailability of clarification sources	III
Poor coordination between banks and farmers	IV
Delay in claim settlements	V
Non-availability of local insurance agents	VI
Inadequate compensation	VII
Timing of crop insurance deadlines	VIII
Improper damage reporting	IX
Lack of farmer training	X

Table 4. revealed that out of several challenges lack of Awareness and Information about the benefits of PMFBY was ranked I<sup>st</sup>, Complicated enrollment process was ranked IInd, Unavailability of source for doubt clarification was ranked IIIrd followed by lack of coordination between banks and farmers, delayed payment of insurance claims, non-availability of insurance agent, lack of information about when the crop is to be insured, the

problem of improper reporting in case of crop losses, lack of training for farmers, compensation is not sufficient are the major problems faced by farmers in understanding and availing the benefits of PMFBY.

### **Conclusion**

The PMFBY scheme holds immense potential to safeguard farmers against crop losses. However, its success hinges on effective awareness, simplified processes, and robust implementation. NSS volunteers can play a transformative role in bridging the gap between policy and practice, ensuring that the benefits of PMFBY reach every farmer in need.