



TO STUDY THE PRADHAN MANTRI FASAL BIMA YOJANA AND RURAL INCLUSIVE DEVELOPMENT WITH REFERENCE TO SANGLI DISTRICT

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ABSTRACT

Understanding the importance of the agriculture sector various schemes have been launched by the government since independence in the interest of farmers of the country. The recently launched scheme is the Pradhan Mantri Fasal Bima Yojna (PMFBY), which is a kind of a "One Nation-One scheme" launched in the 13th of January 2016. Inclusive development goes beyond mere economic growth and seeks to ensure that well-being and opportunities for improvement extend to all segments of the population. The scope for better acceptance between farmers, insurance agencies, and banks. This study presented here can help in making further improvements for greater take-up of this very important involvement aimed at farmers' welfare in Sangli district. The contribution of the state, district, and village-level agencies can develop the effectiveness of the scheme and its participation. The present study is an attempt to study the conceptual framework of the scheme and the role of PMFBY in inclusive rural development in Sangli district. It is a kind of descriptive research highlighting the particularities of the scheme and its prospective effects on the betterment of Indian farmers.

Keywords: Pradhan Mantri Fasal Bima Yojana (PMFBY), Inclusive Development

1. Introduction

Understanding the importance of the agriculture sector various schemes have been launched by the government since independence in the interest of farmers of the country. The recently launched scheme is the Pradhan Mantri Fasal Bima Yojna (PMFBY), which is a kind of a "One Nation-One scheme" launched in the 13th of January 2016. PMFBY provides a widespread insurance cover against the failure of the crops and helps stabilize the income of the insured farmers. Inclusive development is a concept that emphasizes the equitable and sustainable economic, social, and environmental progress of a society, where the benefits of development are shared by all members, particularly those who are traditionally marginalized or disadvantaged. Inclusive development goes beyond mere economic growth and seeks to ensure that well-being and opportunities for improvement extend to all segments of the population.

The present study is an attempt to study the conceptual framework of the scheme and the role of PMFBY in inclusive rural development in Sangli district. It is a kind of descriptive research highlighting the peculiarities of the scheme and its prospective effects on the betterment of Indian farmers.

2. Objectives

1. To examine growth of Pradhan Mantri Fasal Bima Yojana in study Area.
2. To study the role of PMFBY in rural inclusive development in Sangli District.

3. Importance of study

Agriculture sector is most important factor in inclusive rural development of country, but in recent times there have been several uncertainties in the agriculture sector. At the same time, serious problems like suicide of farmers have arisen in India. In short, crop insurance scheme is important to reduce uncertainty. From the point of view of rural development, agricultural development is playing an important role, in fact, without agricultural development, inclusive rural development is impossible. As per review role of Pradhan Mantri Fasal Bima Yojan (PMFBY) in inclusive rural development is missing. This matter is important from the point of view of economic inclusive rural development. Therefore, this topic has been taken for the present study.

4. Review of Literature

Following research papers related to performance of Pradhan Mantri Fasal Bima Yojana have been reviewed related to the research topic.

Indrajeet (2016) in his research paper entitled “Study on the benefits of Fasal Bima Yojna for farmers” has pointed out that the need of crop insurance as an alternative to mitigate the risk of yield loss by the farmers in the country. The researcher has highlighted out the benefits of PMFBY in terms of rate of premium, insurance coverage and post-harvest losses. The researcher has also observed that the scheme will increase the insurance penetration in the agricultural sector leading to higher productivity and prosperity

Bharat Singh Ghanghas (2018) in his research paper entitled “Awareness of Pradhan Mantri Fasal Bima Yojna among Farmers of Haryana State” has stated that near about 70 percent of the respondents farmers were having general information about premium related information of PMFBY. He also explained that about seasonality, about 40.23 percent of the respondent farmers were aware and 34.43 percent were having information of the risk coverage scheme. The researcher has pointed that 93.33 percent of the respondent farmers took the compulsory proposal for loanee farmers and only 6.67 percent respondent farmers adopted this scheme on voluntary basis.

Ruchbah Rai (2019) in his research paper entitled “Pradhan Mantri Fasal Bima Yojna: “An Assessment of India’s Crop Insurance Scheme” has been highlighted that although PMFBY being a transformative scheme of its kind has various issues in its execution at state and district level. Researcher has been pointed out that various problems have arisen at the time of implementing the scheme mainly at the state and district level. The researcher has suggested problems with the structure of the scheme along with important financial issues.

5. Research Methodology

For collecting the information of location of the Pradhan Mantri Fasal Bima Yojan (PMFBY) of considered study area survey method will be used.

Sampling

For the purpose of the study district Sangli is selected. In the Sangli district have been categorized based on the number of farms/area insured. In the sangli district the total number of tahasils is 10. From each tahasil 20 loanee and 05 non-loanee farmers were selected from the list provided by banks, agriculture department and insurance companies. The samples have selected through proportionate sampling method.

Data Collection

The present study has involved the use of secondary data, as well as collection of primary data. The sources of information involved include: Directorate of Agriculture, Deputy Directorate of districts, Block Levels Agriculture Departments, Directorate of Economics and Statistics, schemes monitoring authority like; Insurance Companies and Nodal Bank Agencies responsible for PMFBY. Primary data has been collected with the help of questionnaire from sampled households as well as stakeholders involved in PMFBY set up. Simple tabular analysis, simple percentage or average methods have been used in the study to arrive the conclusions.

6. Data Analysis and Interpretation

- Growth of PMFBY in Sangli District**

Table No. 1
Tehsil Wise Area Insured in Sangli District
(Thousands of hectares)

Sr.No.	Tehsil	Season	Year				
			2019	2020	2021	2022	2023
1	Atpadi	Kharib	6887.94	4288.75	912.15	1685.68	19142.60
		Rabi	5095.26	588.32	30.84	24.98	2526.76
2	Jat	Kharib	56361.22	33214.64	11986.46	7330.52	89744.70
		Rabi	16592.93	2,738	724.28	761.67	23.49.31
3	Kadegaon	Kharib	123.56	263.21	78.94	69.01	6250.46
		Rabi	3.2	8.30	6.69	5.39	486.23
4	Kavathemahankal	Kharib	6657.36	3251.15	1485.47	579.82	22475.46
		Rabi	983	74.04	29.93	12.07	2667.11
5	Khanapur	Kharib	3367.82	2887.86	1513.75	1154.73	11435.99
		Rabi	25.78	66.69	17.31	11.85	484.35
6	Miraj	Kharib	1305.97	1322.81	955.95	777.47	15006.90
		Rabi	168.28	14.92	19.38	19.62	2744.61
7	PALUS	Kharib	1335.69	1390.84	1083.21	1041.96	1845.02
		Rabi	2.14	6.28	6.46	158.87	259.80
8	Shirala	Kharib	53.68	67.27	39.03	23.9	786.23
		Rabi	5	8.3	9.70	2.63	15.89
9	Tasgaon	Kharib	7724.81	5329.29	3473.74	1997.7	21330.87
		Rabi	146.36	62.75	34.42	18.13	3079.56
10	Walwa	Kharib	121.01	223.9	226.87	218.85	3664.23
		Rabi	30.9	3.54	12.88	5.85	145.96

Source: Ministry of Agriculture & Farmers Welfare

Tables no. 1 state that the tehsil-wise total area under PMFBY insured under kharib and rabi season for the year 2019 to 2023 in Sangli district. The area insured under PMFBY increased in the both the seasons Kharib and rabi every year in Sangli district. This information states that the PMFBY play an important role in growth of Sangli district.

- The Role of PMFBY in Rural Inclusive Development**

The table no.2 showed that the classification of respondents in two categories i.e. Male and Female. 83.60 percent male and 16.40 percent female respondents selected for the research in study area.

Table No. 2
Classification of Gender

Sr. No.	Gender	No. of Respondents	Percentage
1	Male	209	83.60
2	Female	41	16.40
	Total	250	100.00

Source: Compiled by researcher

Table no.3 shows the classification of age groups.18-30, 21 respondents, accounting for 8.60 percent of the total. 31-40,35 respondents, making up 13.80 percent of the total. 41-50,132 respondents, comprising 52.80 percent of the total. 51-60,60 respondents, representing 24.00 percent of the total. 60 and above,02 respondents, accounting for

0.80 percent of the total. The data suggests that the majority of respondents fall within the 41-50 age group, with over half of the total respondents (52.80%) belonging to this category.

Table No. 3
Classification of Age

Sr. No.	Age	No. of Respondents	Percentage
1	18-30	21	08.60
2	31-40	35	13.80
3	41-50	132	52.80
4	51-60	60	24.00
5	60 Above	02	0.80
	Total	250	100.00

Source: Compiled by researcher

Table No. 4
Classification of Education Qualification

Sr. No.	Education Qualification	No. of Respondents	Percentage
1	Uneducated	06	2.20
2	Primary	51	20.40
3	Secondary	60	23.80
4	Higher Secondary	68	27.60
5	Graduation	48	19.00
6	Post-Graduation	12	5.00
7	Professional	05	2.00
	Total	250	100.00

Source: Compiled by researcher

In the table no.4 the data categorizes respondents based on their education qualifications. Uneducated,06 respondents, accounting for 2.20 percent of the total. Primary,51 respondents, making up 20.40percent of the total. Secondary,60 respondents, comprising 23.80percent of the total. Higher Secondary, 68 respondents, representing 27.60percent of the total. Graduation,48 respondents, accounting for 19.00percent of the total. Post-Graduation 12 respondents, making up 5.00 percent of the total. Professional,05 respondents, comprising 2.00percent of the total. The data illustrates the distribution of respondents across various levels of education qualification. The majority of respondents fall within the Secondary (23.80%) and Higher Secondary (27.60%) categories.

Table No. 5
Classification of Religion

Sr. No.	Religion	No. of Respondents	Percentage
1	Hindu	226	90.60
2	Muslim	07	2.80
3	Nav-Buddha	05	2.00
4	Jain	12	4.60
5	Christian	00	0.00
	Total	250	100.00

Source: Compiled by researcher

Above table no. 5 the data categorizes respondents based on their religious affiliation. Hindu, 226 respondents, accounting for 90.60 percent of the total. Muslim,07 respondents, making up 2.80percent of the total. Nav-Buddha, 05 respondents, comprising 2.00percent of the total. Jain, 12 respondents, representing 4.60percent of the total. Christian, there are no respondents identified as Christian in this dataset. The data illustrates the distribution of

respondents across different religious groups. The Hindu respondents make up the majority, with a significant portion of the sample population belonging to this religious affiliation.

Inclusive development is an equitable development approach built on the understanding that every individual and community, of all diverse identities and experiences, is instrumental in the transformation of their societies. Table no. 6 states the role of PMBFY in the inclusive development of respondents. The majority of respondents i.e. 82.20 percent strongly agree that PMBFY plays an important role in inclusive development. Some of the respondents gave positive and some were given natural responses to inclusive development through PMBFY i.e. 11.60 and 6.20 percent respectively.

Table No. 6
PMBFY role in inclusive development

Sr. No.	PMBFY role in inclusive development	No. of Respondents	Percentage
1	Strongly Agree	206	82.20
2	Positive	29	11.60
3	Natural	15	6.20
4	Negative	00	0.00
5	Strongly Negative	00	0.00
	Total	250	100.00

Source: Compiled by researcher

Table no. 7 shows the role of PMBFY in inclusive agriculture development. 52.60 percent of respondents gave preference to financial inclusion and 22.60 percent of respondents gave all the aspects which is related to inclusive agriculture development. 25 percent of respondents gave preference to gender inclusion, Reduction of income inequality, sustainable farming, and stability in livelihood.

Table No. 7
Role of PMBFY in Inclusive Agriculture Development

Sr. No.	Role of PMBFY in inclusive agriculture development	No. of Respondents	Percentage
1	Financial Inclusion	131	52.60
2	Gender Inclusion	02	0.80
3	Reduction income inequality	10	4.00
4	Sustainable farming	13	5.20
5	Stability in Live Hood	05	2.20
6	1 & 2	15	6.00
7	1,4 & 6	17	6.60
8	All the Above	57	22.60
	Total	250	100.00

Source: Compiled by researcher

7. Conclusion

The area insured under PMFBIY increased in the both the seasons Kharib and rabbi every year in Sangli district. So, Pradhan Mantri Bima Fasal Yojana has achieved success in rural inclusive development concern in Sangli district. The scope for better acceptance between farmers, insurance agencies, and banks. This study presented here can help in making further improvements for greater take-up of this very important involvement aimed at farmers' welfare in Sangli district. The contribution of the state, district, and village-level agencies can develop the effectiveness of the scheme and its participation.

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9. References

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