

Attitude of Farmers Towards Pradhan Mantri Fasal Bima Yojana

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ABSTRACT: Crop insurance is a necessary crop loss coverage facility to be acquired by farmers and agricultural producers to defend them to counter the causalities due to natural calamities. One Nation–One Scheme is the theme of Pradhan Mantri Fasal Bima Yojana (PMFBY). PMFBY provides a widespread insurance cover against failure of the crops and helps in stabilizing the income of the insured farmers. There are very less number of study reports on PMFBY impacts as this is a new scheme; therefore, a study is required to find out the attitude of farmers towards PMFBY scheme to obtain the feedback of the scheme. Hence, a study was conducted to access the impact and attitude of farmers towards PMFBY. The present study was carried out in Bhitwar block of Gwalior district of MP in the year 2018-2019, to know the attitude of farmers towards Pradhan Mantri Fasal Bima Yojana (PMFBY). The study revealed that 51.67 percent of the insured farmers belonged to medium level of attitude followed by high (29.16%) and low (19.17%) level of attitude towards Pradhan Mantri Fasal Bima Yojana. The data indicates that the respondents' characteristics namely education, land holding, annual income, social participation, farming experience, utilization of information sources, contact with extension workers, risk orientation and economic motivation were positively and strongly correlated at 0.01 level of probability while age was positively correlated at 0.05 level of probability with attitude of responded farmers towards PMFBY.

Keywords: Attitude, Crop Insurance, Farmers, PMFBY, Relationship.

INTRODUCTION

Agriculture is the backbone of Indian economy, the share of agriculture and allied sector in total Gross Domestic Product (GDP) is 16.00 percent in Indian economy. As Mahatma Gandhi said, "India lives in villages and agriculture is the soul of Indian economy". In India 70 percent of population depends on agriculture. Progressive nation requires agricultural upliftment and farmers stability which can alleviate economic growth *via.*, achieving better returns. But Indian agriculture is the portrayed of risks and uncertainty as a consequence of many factors like lack of technology and knowledge of risk mitigation, less irrigation facilities, aberrant weather conditions, usage of sub-standard seeds, expensive fertilizers and pesticides, monsoon uncertainty, lack of input supply

and facilities, non-availability of proper market facilities, incidence of pests and diseases, the presence of occasional negative benefit cost ratio and uncertain income in each year and the Government failure in disseminating information on crop insurance. As a result, farmers become vulnerable. In this regard crop insurance plays a crucial role to save farmers from the impact of natural calamities.

Pradhan Mantri Fasal Bima Yojana (PMFBY) or Prime Minister Crop Insurance Scheme, was started on 13th January 2016 by the Government of India. "It is a crop insurance scheme for the farmers who are the backbones of the nation with a sole objective of supporting sustainable production in agriculture sector by providing insurance cover to farmers suffering crop loss due to any natural disaster" (Ashalatha & Prabhu,

2017). "This scheme substituted previous both crop insurance schemes *i.e.*, National Agricultural Insurance scheme (NAIS) and Modified National Agricultural Insurance scheme (MNAIS). This scheme is executed *via.*, multi-agency framework by empaneled insurance companies work in collaboration with the Department of Agriculture, Cooperation and Farmers Welfare (DAC&FW), Ministry of Agriculture and Farmers Welfare, State and Central government, financial institutions and various government department such as Statistics, Horticulture, Agriculture, Revenue, IT and Panchayat Raj etc."(Rajaram & Chetana, 2016).

A positive and significant association was found between the attitude and some selected characteristics like education, age, occupation, exposure to mass media and contact with extension agency (Tanwar et al., 2021). PMFBY will not be successful unless the policy makers change the method of settling the claims (Ashalatha & Prabhu, 2017). Insurance companies and regulators need to take a hard look at the efficacy of the PMFBY scheme. Claims are not being honoured and insurance companies are making high profits without the benefits trickling down to the farmers (Rai, 2019). Swain (2014) recommended linking crop insurance with climatic changes and redesigning insurance products to make them not just risk transfer tools but a tool to reduce the risk and loss of crops. Unsatisfactory claim settlements, cumbersome procedure and lack of awareness are the constraints faced by farmers (Sona & Muniraju, 2018). Majority of the beneficiary (67.78%), non-beneficiary (62.22%) and overall respondents (65.00%) had medium level of knowledge about PMFBY (Tanwar et al., 2019). Nayak (2016) surveyed and revealed that most of the farmers are not aware about the crop insurance schemes/products and the risk mitigation measures of the government. The study concludes with the recommendation that there is a strong need to refine the existing crop insurance schemes for ensuring better penetration of crop insurance. Duhan & Singh (2017) suggested that awareness campaign should be conducted by the government from time to time at the village level to enhance the awareness level of farmers. The knowledge level of farmers about crop insurance and its schemes can be increased by using different platforms of spreading awareness through various educational efforts. Farmers are not aware enough about these schemes. They aren't satisfied with these schemes they think that they are being cheated and they don't trust private participation, they don't get enough claim amount. They are not happy with the mechanism, neither with their administration. They want a better mechanism and management of these schemes. They want more transparency in these schemes (Bhatnagar, 2018).

The farmers attitude towards Pradhan Mantri Fasal Bima Yojana decides the success and failure of the scheme whereas its relationship with scheme checks the

impacts of scheme on them. This study has performed to access the attitude of farmers and its relationship towards the Pradhan Mantri Fasal Bima Yojana. The study signifies the existing level of its influences on farmers for their risk managing abilities, stabilities and status of life standards. The basic scenario of farmers towards PMFBY can provides suggestive ideas for future planning and improvements.

METHODOLOGY

The underlying study was carried out in Gwalior district of Madhya Pradesh. Gwalior district was chosen intentionally which comprises of four blocks out of which Bhitwar block was selected purposively because this block has higher number of respondents under Pradhan Mantri Fasal Bima Yojana presently. Bhitwar block consists of 212 villages out of which ten villages namely Banwar, Chinor, Nikodi, Paar, Kaccuha, Himatgarh, Ladwaya, Banwarpura, Shivnagar and Mouch were selected on the basis of the highest coverage of Pradhan Mantri Fasal Bima Yojana.

A list of farmers of each selected village was prepared who have registered under Pradhan Mantri Fasal Bima Yojana with the help of RAEs and other officials. From this list, the farmers were selected from each village through simple random sampling method to make a sample of 120 farmers. Thus, the sample was consisted of 120 respondents or beneficiaries which were finally selected to collect the data.

The data were gathered individually through personal interviews with the help of a well-formatted and previously tested interview schedule. The investigator approached the beneficiaries personally and told them about the aim of the study. After establishing rapport with the beneficiaries, the beneficiaries were interviewed and their reaction were registered in the interview schedule. Secondary data were obtained from the various government offices like DDA Office, K.V.K, Tehsil office, Block Development Office and other reports like magazines and publications etc. The study has been carried in March and April 2019.

To know the attitude of beneficiaries towards PMFBY scheme, schedule was developed. The schedule having seventeen statements related to PMFBY scheme. The response of beneficiaries was recorded on three-point continuum as 'agree', 'undecided' and 'disagree'. The positive statements were assigned three score for agree, two for undecided and one for disagree and the vice versa in case of negative statement. On the basis of the responses received respondents were classified into three groups which are low, medium and high with scores 17-28, 29-39 and 40-51 respectively. The collected data were coded, quantified, classified, tabulated and analyzed with the help of percentage, mean, standard deviation and Karl Pearson correlation coefficient(r) respectively. The hypothesis was tested to test the significance of relationship of attitude of

respondents towards their demographic profile with the help of t-test.

RESULTS

The data concerning to attitude of the farmers towards Pradhan Mantri Fasal Bima Yojana in regards to 17 statements is compiled in Table 1.

Agree with the statements: The data presented in Table 1 inferred that majority of the respondents in respect of their attitude towards Pradhan Mantri Fasal Bima Yojana *i.e.*, 54.17 percent were agree with statement “The work of the Pradhan Mantri FasalBima Yojana is low but the promotion does more” followed by “In the Pradhan Mantri FasalBima Yojana the insurance of farmers crops becomes easily insured on low premiums” (50.00), “Sum insured by Pradhan Mantri FasalBima Yojana helps farmers with natural calamity” (50.00), “The claim being provided under Pradhan Mantri Fasal Bima Yojana is insufficient” (48.33), “Pradhan Mantri Fasal Bima Yojana protects farmers from future fluctuation in production” (41.67), “Pradhan Mantri Fasal Bima Yojana to increase knowledge about farmers advanced methods of farming” (41.67), “Pradhan Mantri Fasal Bima Yojana protects farmers from risks they should continue to run this insurance plan” (40.83), “Correct work is being done by the officials in the Pradhan Mantri Fasal Bima Yojana” (36.66) and “In the Pradhan Mantri Fasal Bima Yojana the insurance officer exploits farmers by declaring the premium amount” (34.17), while only 4.17 percent of the respondents were agree with the statement “Pradhan Mantri Fasal Bima Yojana provides easy crop loan to banks”.

Undecided with the Statement: About 73.33 percent of the respondents were undecided with the statement “The criterion for getting compensation in the Pradhan Mantri Fasal Bima Yojana is correct” followed by “The

Performance of Pradhan Mantri FasalBima Yojana is pathetic in our region” (70.83%), “Pradhan Mantri FasalBima Yojana is the biggest gift to farmers by the government” and “All insurance claims were provided on the time in the Pradhan Mantri Fasal Bima Yojana” (62.50% each), “Registration of each farmer is not mandatory in the Pradhan Mantri Fasal Bima Yojana” and “Correct work Is being done by the officials in the Pradhan Mantri FasalBima Yojana” (59.17% each), “Under the Pradhan Mantri Fasal Bima Yojana by providing crop insurance protection it helps farmers to take risks” (58.33%), “Pradhan Mantri FasalBima Yojana protects farmers from risks they should continue to run this insurance plan” (55.00%), “Pradhan Mantri Fasal Bima Yojana to increase knowledge about farmers advanced methods of farming” and “Pradhan Mantri Fasal Bima Yojana protects farmers from future fluctuation in production” (50.00%each) while minimum (34.17%) with the statement “The Claim being provided under Pradhan Mantri Fasal Bima Yojana is insufficient” under undecided category of attitude of farmers towards Pradhan Mantri Fasal Bima Yojana.

Disagree with the Statements: About 58.33 percent of the respondents were disagree with the statement “Under the Pradhan Mantri Fasal Bima Yojana farmer do not get proper compensation” closely followed by “Pradhan Mantri Fasal Bima Yojana provides easy crop loan to banks” (54.17), “In the PMFBY the insurance officer exploits farmers by declaring the premium amount” (50.00), “Registration of each farmer is not mandatory in the PMFBY” (33.33) and “All insurance claims were provides on the time in the PMFBY” (29.17), while minimum percentage (4.17%) were annexed with “Correct work is being done by the officials in the PMFBY”.

Table 1: Statement wise distribution of the attitude of farmers towards PMFBY.

Sr. No.	Statement	Agree		Undecided		Disagree	
		F	%	F	%	F	%
1.	The work of the PMFBY is low, but the promotion does more.	65	54.17	46	38.33	9	7.50
2.	The claim being provided under Pradhan Mantri Fasal Bima Yojana is insufficient.	58	48.33	41	34.17	21	17.50
3.	Registration of each farmer is not mandatory in the PMFBY.	9	7.50	71	59.17	40	33.33
4.	Sum insured by PMFBY helps farmers with natural calamity.	60	50.00	50	41.67	10	8.33
5.	PMFBY provides easy crop loan to banks.	5	4.17	50	41.17	65	54.17
6.	PMFBY is the biggest gift to farmers by the government.	35	29.17	75	62.50	10	8.33
7.	PMFBY to increase knowledge about farmers advanced methods of farming.	50	41.67	60	50.00	10	8.33
8.	In the Pradhan Mantri Fasal Bima Yojana the insurance officer exploits farmers by declaring the premium amount.	10	8.33	50	41.67	60	50.00
9.	Under the Pradhan Mantri Fasal Bima Yojana by providing crop insurance protection, it helps farmers to take risks.	41	34.17	70	58.33	9	7.50
10.	All insurance claims were provided on the time in the PMFBY.	10	8.33	75	62.50	35	29.17
11.	The criterion for getting compensation in the PMFBY is correct.	17	14.17	88	73.33	15	12.50
12.	Correct work Is being done by the officials in the PMFBY.	44	36.66	71	59.17	5	4.17
13.	Under the PMFBY farmers do not get proper compensation.	8	6.67	42	35.00	70	58.33
14.	PMFBY protects farmers from risks they should continue to run this insurance plan.	49	40.83	66	55.00	5	4.17
15.	PMFBY protects farmers from future fluctuation in production.	50	41.67	60	50.00	10	8.33
16.	In the Pradhan Mantri Fasal Bima Yojana the insurance of farmers crops become easily insured on low premiums.	60	50.00	54	45.00	6	5.00
17.	The performance of Pradhan Mantri Fasal Bima Yojana is pathetic in our region.	24	20.00	85	70.83	11	9.17

Overall attitude level of PMFBY: As far as overall attitude of farmer towards Pradhan Mantri Fasal Bima Yojana is concerned, it is evident that more than half of the respondents *i.e.*, 51.67% indicate medium level of attitude of Pradhan Mantri Fasal Bima Yojana followed by those 29.16 percent who considered high attitude of farmers towards Pradhan Mantri Fasal Bima Yojana. Only 19.17 percent of the respondents considered low

attitude of farmers towards Pradhan Mantri Fasal Bima Yojana (Table 2).

It is clear that majority of the beneficiaries had medium level of attitude which might be due to their medium level of knowledge possession. The findings of the present study were similar to the findings of Manker *et al.*(2013); Sivaraj *et al.*(2016); Prasad (2018); Jamanal & Natikar (2019)

Table 2: Distribution of the respondents according to their overall attitude of Pradhan Mantri Fasal Bima Yojana (n=120).

Sr. No.	Category	Frequency	%
1.	Low (17-28 score)	23	19.17
2.	Medium (29-39 score)	62	51.67
3.	High (40-51 score)	35	29.16

Relationship of attitude of farmers towards Pradhan Mantri Fasal Bima Yojana with their demographic profile: The characteristic of the contact farmers *viz.*, education, land holding, annual income, social participation, farming experience, utilization of information source, contact with extension workers, risk orientation and economic motivation had positive and strong relationship while age of farmers had positive relationship with their attitude towards Pradhan Mantri Fasal Bima Yojana (Table 3).

Positive and significant to highly significant relationship between all studied characteristics of the contact farmers and their attitude towards Pradhan Mantri Fasal Bima Yojana indicated that increase in age, education, land holding, annual income, social participation, farming experience, utilization of information source, contact with extension worker, risk orientation and economic motivation of the contact farmers increases positively with their attitude towards Pradhan Mantri Fasal Bima Yojana. Findings are in accordance with the Surve (2002); Sharnagat (2008); Kangale *et al.*(2016); Gulkari (2011); Jamanal & Natikar (2019).

Table 3: Relationship of attitude of farmers towards Pradhan Mantri Fasal Bima Yojana with their demographic profile (n=120)

Sr. No.	Variables	'r'-value	't'-value
1.	Age	0.203	2.25*
2.	Education	0.427	5.12**
3.	Land holding	0.288	3.26**
4.	Annual income	0.302	3.44**
5.	Social participation	0.377	4.42**
6.	Farming experience	0.236	2.63**
7.	Utilization of information source	0.365	4.25**
8.	Contact with extension worker	0.273	3.08**
9.	Risk orientation	0.252	2.82**
10.	Economic Motivation	0.339	3.91**

**Significant at 1% level. *Significant at 5% level.

DISCUSSION

Most respondents realized that work is slow and promotion can improve it (54.17 % agree) as acknowledged by Nayak (2016); Rajaram & Chetana (2016); Santhi & Sangeetha (2018), only half (50.00 % agree) people found it easily insured on low premiums and helps in natural calamities. The PMFBY supports farmers in a good way, the success of PMFBY is due to prompt announcement with broad coverage of crops; well-timed formation of distinct committees at state/district/block level; subsequent online tendering & collective strategy in bidding process; and delivering free of cost crop insurance to the farmers. But there is somewhat lacking of awareness among farmers about the process and benefits, in this regard PMFBY needed to be publicized, modified and upgraded, also described by Inderjeet (2016); Roy *et al.* (2018); Lakshmanan & Ashok (2019).

The insurance plans are average and can be modified more according to the specific needs of farmers and regional basis. Few farmers (36.66 % agree) believed that correct work is done by officials which indicates that efficiency should be increased in working of officials, this might be due to the more channels of communication can distort the message under agriculture insurance leading chances of corruption as reported by Bhatnagar (2018).

Few respondents (34.17% agree) found the declaration of premium amounts by insurance officer by which they exploit them, half respondents (50.00%) disagreed that insurance officers exploit farmers by declaring premium amounts interpreting that there is not much trust has yet established among farmers. But this is the point which is needed to look after to increase more trust and farmers' issues on. Very small number of respondents (4.17% agree) found easy crop loans management by PMFBY, most respondents (54.17 %) disagreed about the easy crop loans from PMFBY to banks indicates complicated loan availability *via.*, PMFBY. 'Farmers are anxious of yojana due to trust deficit, because of the compulsory credit-linked insurance. The premium is taken off from a farmer who

has taken a loan from any banks or financing agencies without their approval and sometimes, even without their knowledge. Loanee farmers don't have the choice to opt out of this scheme and find it unfair to pay the premium each season without being compensated for the losses in the previous year". The lacking rural infrastructure, deficit of awareness, not easy documentary process and less transparency are also another reasons. These are the concern which is needed to be taken into account. Similarly, explained by Jamanal & Natikar (2019); Rai (2019); Tiwari *et al.*(2020).

Confusion about correct criterion of compensations (73.33% undecided), more than half farmers are not agreeing (58.33 %) about improper compensations which indicates a good sign but still many people found it not satisfying. This was because of compensation program worked on the basis of area approach and claim was calculated based on threshold yield. Not conformity with timely claims settlements (62.50 % undecided) shows delay in claim settlements. The delay in claim settlements and subsidies was due to provision of limited budget, insecure claims & insufficient documents submitted by the farmers for enrolment and at the time of reporting losses & claims. There is need of a resilient, sturdy system of reliance and investment, ensuring genuine & online enrollment, technological interventions and smart technologies to provide credit and insurance improving the compensations criterion and provision of strict compliance with timelines for timely claim settlements. Findings are in accordance with Prasad (2018); Roy *et al.* (2018); Jamanal & Natikar (2019); Lakshmanan & Ashok (2019); Tiwari *et al.*(2020). However, less farmers disagree (29.17 %) with timely insurance claims settlements and better official work (4.17 %), which is a good sign for PMFBY.

CONCLUSION

The study assessed the attitude of farmers towards PMFBY scheme in Gwalior districts of Madhya Pradesh. Our findings concluded that majority of farmer's attitude level was found to be medium followed by high level and only small group of farmers possess low attitude level. The respondent's characteristics namely education, land holding, annual income, social participation, farming experience, utilization of information sources, contact with extension workers, risk orientation and economic motivation were positively and strongly correlated with attitude. Age was positively correlated with attitude of responded farmers towards Pradhan Mantri Fasal Bima Yojana. For future prospects, study on PMFBY can be done on a large area or region to access about its success or failure and efficiency which would be more helpful for suggesting necessary improvements to the Government and agencies involved.

RECOMMENDATIONS

According to data on agree statements, the work of PMFBY should be promoted more, the claim amount provided can be reconsidered however the crops can easily be insured and helps to fight natural calamities but still half population may lack the benefits which indicates that range of claim should be increased. Prerequisite to create awareness about the advantage of PMFBY throughout all the groups of farmers. Awareness campaigns, using technology and better publicity should be done *via.*, all the platforms available. The trust and reliance towards PMFBY and its officials needed to be set up more effectively and elevated with better clarifications and honesty.

Few respondents agreed with statement about correct work done by officials, majority confused but less people disagree with it. Efficiency of officials should be increased more, the bonding between farmers and officials should be better for increasing trust and transparency. Verifiability by utilizing advanced technological tools to get rid of bureaucratic, need to disconnect crop insurance schemes from political party connections by steadily moving from political driven model to market driven ecosystem. Confusion about correct compensation criterion prevalent and majority disagree with properness of compensation indicated that compensation criterion isn't satisfying accordingly. Propriety of convenient compensations should be reconsidered. The PMFBY prerequisite technical and auditory professionals for product design, appraisal and worthwhile risk capitalizing with better collaboration between state and central governments and its agencies. PMFBY remain being complicated in providing crop loans to banks and needed to be simplified more and easy. Exploitation of farmers by insurance officials by declaring premium amounts may exists in less extent. Declaration on premium amounts should be more transparent and reliance towards this should be increased by removing the weak portions. Provision of competitiveness by allowing two or more insurance companies, so that farmers can be benefited with pricing. Technological intervention such as land records digitization, ensuring authentic enrollments, quick claim settlement mechanism by encouraging online enrolment and claim settlements *via.*, CSC's(Common Service Centers). Adopting smart technologies, precision agriculture, improving trustworthiness, and developing an exclusive, interactive &feasible portal with local languages.

Timely claims settlements are slighter effective, majority are confused about it and fewer respondents disagree with it. Timely claim settlement should be more enhanced and maintained. There is need of a rugged framework of entrust and expenditure to dispense credit and insurance improving the compensations criterion and provision of uptight observance with timelines for timely claim settlements.

Strengthening governmental capacity of investments and funds for rural development, technological interventions and smart technologies like remote sensing, digitization for increasing effectiveness of PMFBY. The grievance redressal system can help farmers to resolve various issues.

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