Coverage of Crops

- All food cops (cereals, pulses, millets)
- Oilseeds
- Annual commercial and horticultural crops

Coverage of Risk

- All the risks in the risk cycle of crop and non-preventable risks.
- Preventing sowing/ planting
- Mid-season calamity
- Standing cop (sowing to harvesting)
- Post-harvest losses
- Add on coverage- e.g. animal
- Local calamities

Exclusion of Risk

The losses incurred due to malicious damage, war, nuclear risks and preventable risk. Shall be excluded from the coverage.

Sum Insured

- The sum assured is fixed in advance for the notified crops in each notified area.
- The sum assured is the same for loaner farmers and non-loaner farmers.
- The sum assured is determined by the district level technical committee on a financial scale.
- If this is not declared by the District Level Technical Committee, the state government fixes the amount of insurance based on the basis of yield and other similar data.
- The sum insured is different for irrigated and unirrigated farmers.

Premium and Subsidy

Sr. No	Season	Crops	Maximum insurance charge payable by farmers (percent of sum insured)
01	Kharif	All major food crops and oil seeds	2 % of SI or Actual rate whichever is less.
02	Rabi	All major food crops and oil seeds	1.5 % of SI or Actual rate whichever is less.
03	Kharif Rabi	Annual horticultural Annual commercial crops	5 % of SI or Actual rate whichever is less.
04	Kharif and Rabi	Perishable horticultural crops (pilot basis)	5 % of SI or Actual rate whichever is less.

District of the Research Study - Sangli

Sangli is an economically, politically, socially and geographically important district in western Maharashtra state of Maharashtra in India. The Sangli district has a total area of 8,572 Sq.km. Sangli district consists of ten talukas Palus, Walwa, Shirala, Tasgaon, Miraj, Kavathemahankal, Jat, Atpadi, Khanapur and Kadegaon. Agriculture is the major occupation in Sangli district More than sixty percent of farmers are engaged in agriculture. According to the 2011 census, the total population of the Sangli district is 28, 22,143 males population 14, 35,728 and the population is 14, 35,728 females.

In Sangli district both Kharif crops and Rabi crops are cultivated. The main crops cultivated are Rice, Millet, Sorghum, Wheat, Peanuts, Cotton, Sugarcane, Grapes, Tobacco, Bajri, Soybean, Turmeric, Pomegranate, Jowar, and Maize.

II. REVIEW OF THE LITERATURE

Aditya KS, Md Tajudin Khan, Avinash Kishore (2018) this studies the adoption and impact of crop insurance in agriculture. It also evaluates the factors that influence a farmer's decision to purchase crop insurance, agricultural income, production and cost. Crop insurance is a complementary institutional mechanism for farmers to better cope with the risks. This paper using primary data and for this large scale farmers survey has been done. The paper concludes that the premium subsidy has a positive effect on crop insurance and the decision reflects the negative impact of last year's deficient rainfall on the social status of tenant farmers.

Thangjam Deepa, Ozukum. L, Feroze S. M (2018) this paper evaluates the performance of NAIS, a crop based insurance scheme in the North- Eastern states of India. Data was collected by the Agriculture Insurance Company of India limited using a secondary source for the period from 1999-2000 to 2013-2014.It examines the percentage of farmers of farmers who have benefited from the sum insured per farmers, the total premium, per farmers claim, the percentage of farmers who have benefited and the profits of companies. Studies have shown that the plan has not been implemented in the entire north-east. The state of Assam saw a significant increase in coverage of farmers and insured area but the increase was negligible for Meghalaya, Manipur Tripura and Sikkim. The scheme was implemented in Mizoram only in 2009-10 but never implemented in Nagaland and Arunachal Pradesh.

Manisha, Harpreet Kaur (2019) this paper's main purpose is to assess the performances and extension agriculture insurance in India. This paper analyses National Agriculture Insurance schemes, Modified National Agricultural Insurance, Pradhan Mantri Crop Insurance Scheme, Weather based Crop Insurance Schemes during Rabi and Kharif season and Coconut

Insurance Schemes. This paper concludes that agriculture insurance is an important instrument to give safety to farmers under the risky conditions.

Ruchbah Rai (2019) the paper assessed the Pradhan Mantri Crop Insurance Scheme in terms of achievement and adaptability of the one nation, one scheme PMFBY. Secondary data used for assessment. On the basis of the paper assessed PMFBY an overview, features, performance, independent rationale for crop insurance, comparison of crop insurance schemes, indicators of crop insurance. Structural issue, financial issue, technology and infrastructure. The paper concludes that the exchanged land lease laws are crucial to include sharecroppers, tenant farmers, and women farmers in the Indian economy. Settle the difficulty affecting the system. Insurance companies make high profit but many times farmers' insurance claims are not approved. So it is important to take positive steps to make the scheme a success.

Surendra singh (2020) the paper provides a state-level analysis of agricultural development in India. It examines the performance of Indian agriculture in the aftermath of the Green revolution and economic reforms secondary data have been used to gather information for the study. The findings of the study show that after the Green revolution in India gradually emerged from the food crisis. But cropping patterns, productivity, over utilization of resources, environmental factors, price policy, and regional imbalance have also led to negative change in the level of safety of farmers. The present study suggests the following strategic consequences: accurate climate indicator, advanced technology, organic farming, in depth survey of minority farmers, price stability, land integration emphasis should be placed on encouraging private investors.

K. Krishna Reddy (2020) this paper studies coverage of crop insurance under the Pradhan Mantri Crop Insurance Scheme And analyses the state wise coverage, district wise coverage in Telangana, crop wise coverage are insured, crop coverage, cluster wise coverage. The study uses secondary data and the method is analytical. The paper concludes that the economic condition of the farmers can be improved by providing the necessary inputs to the farmers and improving the farming system. The need for crop insurance should not be overemphasized.

K. Nirmal Ravi Kumar, Suresh Chandra Babu (2021) this paper analyses the technical efficiency of WBCIS, a crop insurance based on climate change in India. Data Envelopment Analysis (DEA) has been used to study the technical efficiency of farmers and Propensity Score Matching (PCM) technology has also been used. The paper concludes that the Small farmers improve their technical efficiency when they join WBCIS Using three attaching methods .Increasing the coverage of farmers in WBCIS helps reduce the vulnerability of farmers to climate change.

III. RESEARCH METHODOLOGY

In this research primary data is used for research. The Z-proportional test was used to analyse the data and test these. The researcher assumed that 90% of the respondents the hypothesis was tested at a 0.9 significance level. The primary data for hypothesis testing was taken from Tables 1 in the paper. These statistics are objective in nature, making the Z-proportional test suitable for analysis For the Pradhan Mantri Fasal Bima Yojana (PMFBY).

OBJECTIVES

1. To examine the level of awareness about Pradhan Mantri Fasal Bima Yojana (PMFBY) in the study area.
2. Pradhan Mantri Fasal Bima Yojana (PMFBY) Beneficial for the Farmers
3. To analyse the satisfaction level of farmers regarding Pradhan Mantri Fasal Bima Yojana (PMFBY) in the study area.

HYPOTHESIS

1. Farmers are significantly aware of the Pradhan Mantri Fasal Bima Yojana (PMFBY).

IV. ANALYSIS, INTERPRETATION AND RESULTS OF THE SUBJECT

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)-

1. Awareness Level on the Pradhan Mantri Fasal Bima Yojana (PMFBY)

Classification of the sample farmers based on their awareness level on the Pradhan Mantri Fasal Bima Yojana (PMFBY) is given in the table below.

Table No- 1

Awareness on the Pradhan Mantri Fasal Bima Yojana (PMFBY)

Sr. No	Awareness of the Crop Insurance Schemes	Number of Farmers	Percentage
1	Not at all Aware	36	7.2
2	Slightly Aware	110	22
3	Moderately Aware	78	15.6
4	Very Aware	197	39.4
5	Extremely Aware	79	15.8
	Total	**500**	**100**

(Source: Primary Data, 2023-24)

Table No. 1 and graph no 1. Shows the number of awareness about Pradhan Mantri Crop Insurance Schemes of the selected farmers. Out of 500 selected farmers, 197 (39.4%) farmers are very aware about crop insurance, 110 (22%) farmers are slightly aware, 78 (15.6%) farmers are moderately aware, 79 (15.8%) farmers are extremely aware and 36 (7.2%) farmers are not at all aware.

In summary, Pradhan Mantri Fasal Bima Yojana (PMFBY) has a good awareness among farmers.

2. Implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY)

Classification of the sample farmers based on their opinion on the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) is given in the table below.

Table No. 2
Implementation of the PMFBY

Sr. No	Implementation	Number of Farmers	Percentage
1	Too Bad	143	28.6
2	Bad	84	16.8
3	Medium	66	13.2
4	Good	35	7
5	Excellent	26	5.2
6	Don’t know	146	29.2
	Total	500	100

(Source: Primary Data, 2023-24)

Table No. 2 shows the number of crop insurance schemes being implemented properly under Pradhan Mantri Fasal Bima Yojana (PMFBY) of the selected farmers. Out of the selected 500 farmers, According to 146 (29.2%) farmers there is no information about how the crop insurance scheme is implemented. Very bad according to 143 (28.6%) farmers, bad according to 84 (16.8%) farmers, moderate according to 66 13.2%) farmers, good among 35 (7%) farmers and very good according to 26 (5.2%) farmers.

In summary, ⅗ most of the farmers are dissatisfied with the implementation of crop insurance.

3. Pradhan Mantri Fasal Bima Yojana (PMFBY) Beneficial for the Farmers

Classification of the sample farmers based on their opinion on benefits of the Pradhan Mantri Fasal Bima Yojana (PMFBY) is given in the table below.

Table No. 3
Pradhan Mantri Fasal Bima Yojana (PMFBY) Beneficial for the Farmers

Sr. No	Beneficiate of the Crop Insurance	Number of Farmers	Percentage
1	Not at all Beneficial	146	29.2
2	Slightly Beneficial	49	9.8
3	Moderately Beneficial	182	36.4
4	Beneficial	76	15.2
5	Completely Beneficial	47	9.4
	Total	500	100

(Source: Primary Data, 2023-24)

Table No. 3 shows the number of farmers' views on crop insurance schemes beneficial for the farmers of the selected farmers. Out of the selected 500 farmers, crop insurance schemes are moderately beneficial according to 182(36.4%) farmers, 146 (29.2%) farmers are not at all beneficial, 76 (15.2%) farmers are beneficial, 49 (9.8%) farmers are slightly beneficial and 47 (9.4%) farmers are completely beneficial.

In summary, Pradhan Mantri Fasal Bima Yojana (PMFBY) is moderately beneficial according to 181 (36.2%) farmers.

4. Farmers Satisfaction Level towards Pradhan Mantri Fasal Bima Yojana (PMFBY)

Classification of the sample farmers based on their satisfaction level of the Pradhan Mantri Fasal Bima Yojana (PMFBY) is given in the table below.

Table No. 4
Farmers Satisfaction Level towards Pradhan Mantri Fasal Bima Yojana (PMFBY)

Sr. No	Satisfaction Level	Number of Farmers	Percentage
1	Not at all Satisfied	146	29.2
2	Slightly Satisfied	127	25.4
3	Moderately Satisfied	136	27.2
4	Very Satisfied	58	11.6
5	Completely Satisfied	33	6.6
	Total	500	100

(Source: Primary Data, 2023-24)

Table No. 4 shows the number of the farmer's satisfaction level towards crop insurance schemes under Pradhan Mantri Fasal Bima Yojana (PMFBY) of the selected farmers. Out of 500 selected farmers, 146 (29.2%) farmers are not at all satisfied, 136 (27.2%) are moderately satisfied, 127 (25.4%) are slightly satisfied, 58 (11.6%) are very satisfied and 33 (6.6%) are completely satisfied.

In summary, most farmers are dissatisfied with the Pradhan Mantri Fasal Bima Yojana (PMFBY).

Hypothesis

Farmers are significantly aware of the Pradhan Mantri Fasal Bima Yojana (PMFBY)

Awareness	
Test Proportion	0.9
Sample Size	500
Frequency	464
Sample Proportion	0.928
Test Statistic	2.08699
P-value	0.982

Sr. No	**Awareness of the**	**Frequency**		**Sample Ratio**		**Sub-hypotheses**	**Z-Test statistic (One Tailed)**	**P-value**	**Decision**
		Yes	**No**	**Yes**	**No**				
1	PMFBY	464	36	0.93	0.07		2.086	0.982	**Null Accepted**

In this study, the researcher aims to determine how well farmers in the research area are aware of Pradhan Mantri Fasal Bima Yojana. The Z-proportional test was used to analyse the data and test these. the researcher assumed that 90% of the respondents were aware of the scheme. The hypothesis was tested at a 0.9 significance level. The primary data for hypothesis testing was taken from Tables 1 in the paper. These statistics are objective in nature, making the Z-proportional test suitable for analysis For the Pradhan Mantri Fasal Bima Yojana (PMFBY), the p-value was found to be 0.982, which is higher than the 0.09 significance level. Therefore, the null hypothesis was accepted, indicating that 90% of the farmers in the study area are aware of PMFBY.

In summary, the study found that the Pradhan Mantri Fasal Bima Yojana (PMFBY) is the most well-known, with over 90% of farmers aware of it.

V. CONCLUSION

It is inferred from the research paper that in Sangli district awareness about Pradhan Mantri Fasal Bima Yojana is positive but satisfaction level towards Fasal Bima Yojana is very low because Fasal Bima Yojana is not implemented properly.

The following factors are responsible for this: Inadequate information, documentation Complicated process, Low subsidy, Loss assessment Improper, coordination Lack of grievance redresses Timeless, claim settlement Timeless, Crop coverage, Area coverage and Hazards coverage is flawed.

For the success of the Pradhan Mantri Fasal Bima Yojana, there is a need for coordination between the agriculture department of the government and the farmers. The central government should adopt a policy of coercion for effective implementation by making positive changes in the scheme in favour of the farmer's.

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