
Is this efficiently work Pradhan Mantri Fasal Bima Yojana (PMBMY) work in Upper Assam: A statistics wise critical review

Sudarshan Baruah

M.A. in Economics, Dibrugarh University, Assam

Email id: sudarshanbaruah13@gmail.com

Abstract: Assam is situated North-Eastern part in India, which is most of the regions are hilly area. During the analyzing PMFBY we find that there are lots of lacuna and red tapping situation occur for implementing this yojana. But this yojana also helps to secure during the periods of destructing agriculture land due to natural calamities and other pesticide activities. PMFBY in Upper Assam has both roles to play implementing this scheme. One side it is making agriculture productivity and other side it is make wastages of cultivators' income. In Assam PMBMY provide all kinds of facility through the bank.

Keywords: PMFBY, Assam, cultivators, Insured

JEL classifications: I38, I39, R28, R58

Introduction: Assam and North-Eastern parts in India are mostly backward comparatively others parts in India. The main reason is that lots of parts are hilly areas so they do not get proper economic development facility or other we can say that there have been existence lack of social overhead capital and direct productive activities. According to Hirschman if any area do not have these two factors then the economic development and economic growth is impossible. In such a case government of India adopt those technologies which can main objective to make growth possible at a lesser period. So governments of India adopt Atma Nirbhar Bharat, Make in India, and other Pradhan Mantri scheme for successfully implementing this objective. PMFBY scheme is created for insured agriculture during the periods of natural calamities and other work also. But in Assam there are most of the cultivators do not interested to adopting this scheme.

The Pradhan Mantri Fasal Bima Yojana(PMFBY) is a flagship programmed lunched by the Government of India, department of Agriculture Ministry of India on February 18, 2016. The main objective of this scheme is to save crops for uncertainty situation. It is amalgamated two scheme National Agriculture Insurance Scheme (NAIS) and Modified National Agriculture Insurance Scheme (MNAIS). There are different rates providing for

insured agriculture crops that are Kharif crops get @2 percent, Rabi crops get @ 1.5 per cent and Horticulture crops get 5 per cent only.

Objectives of this article:

1. To define clear cut picture of Assam economy in whole India perspectives.
2. To define the relationship between economic development and PMFBY.
3. To test or define PMBMY efficiently work or not in Assam economy
4. How can tackle if the PMFBY is not efficiently working.
5. To show Assam economy present context in agriculture sector.

Sources: All the information is collected secondary sources mainly statistical handbook in Assam-2022 reports and others sources are online journal, various websites, eBooks etc.

To check PMFBY efficiently work or not in Upper with the help of following table: How PMFBY has been affected in Assam economy, we can divide into the whole Assam three parts for accurately explaining the scheme are Upper Assam, Lower Assam and BTAD area. When we see Statistical Handbook in 2022 we find that there are total 35 districts in Assam.

Districts	No. of Villages		No. of Farmers Covered		Area Insured (in Hect.)	
	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi
Lakhimpur	934	940	43558	45318	22055.01	27834.74
Dhemaji	683	357	28980	7283	14677.90	5840.31
Tinsukia	725	0	25811	0	12282.83	0
Dibrugarh	613	0	12463	0	4924.06	0
Sivasagar	674	0	13097	0	4273.05	0
Jorhat	615	270	22572	2579	10456.03	1589.11
Golaghat	511	215	18040	11545	8351.01	9275.80
Charaideo	0	0	0	0	0	0

Source: Directorate of Agriculture, Assam & Statistical Handbook Assam-2022

In the above table shows that how PMFBY has been affected according to three categories such as no. of villages, no. of farmers covered and area insured. As we know that all the agriculture crops generally divided into two categories that is Kharif and Rabi crops. When we see above table we can find that according to No. of villages category all the districts crops included Fasal Bima Yojana except Charaideo districts. And only four districts crop

included Rabi crops categories that are Lakhimpur, Dhemaji, Jorhat and Golaghat districts. Other categories have same condition than the previous case. So concluding remarks is that Pradhan Mantri Fasal Bima Yojana is not efficiently work in Assam as well as Upper Assam also, which is not good sign for Assam economy development.

District wise beneficiary under prime minister fasal bima yojana (kharif and rabi) in Assam for the year 2020-21

District	No. of Villages			Area Insured (In Hect.)		
	Nos. of villages covered under PMFBY	Nos. of cultivator covered under PMFBY	Nos. of Cultivator benefited under PMFBY	Nos. of villages covered under PMFBY	Nos. of cultivator covered under PMFBY	Nos. of cultivator benefited under PMFBY
Lakhimpur	934	25535	4866	940	67326	28654
Dhemaji	683	15774	1116	357	44121	0
Tinsukia	725	20075	0	725	9634	0
Sivasagar	674	9418	0	674	7317	0
Dibrugarh	613	8976	1184	55	475	0
Jorhat	615	32953	1312	270	40460	0
Golaghat	511	13652	0	215	12468	0

Sources: Directorate of Agriculture, Assam & Statistical Handbook Assam-2022

In the above table shows that Fasal Bima Yojana does not efficiently work in Upper Assam. When we see above table we find that only Lakhimpur district get positive benefit comparatively other district in Upper Assam. But this benefit in no. of villages section was six times lesser than cultivators' population. Other districts also benefited that are Dhemaji, Dibrugarh and Jorhat Districts. But other

districts like Tinsukia, Sivasagar and Golaghat districts cultivators benefit people is zero which is not good sign for the economy. Because in such a case if any kind of damages they faced during the cultivating crops, they do not received any incentives from the government side and there agriculture productivity level is decreasing day by day. In Assam, according to different statistics found that lacking of trusting on PMFBY, it has been making disaster situation in Assam agriculture productivity.

When we analyzing Insured area we see that only Lakhimpur district cultivators get highest benefited that is 28654 which on an average half cultivators in Lakhimpur districts in Upper Assam. And lesser get benefited Golaghat districts in Upper Assam.

Suggestion for improving Fasal Bima Yojana in Upper Assam:

During the present context agriculture is needed not only to tackle in demand but also successfully fulfilling dream Atma Nirbhar Bharat Abhiyan scheme and other scheme also. This scheme primary objective is to indigenously improving agriculture and other sectors not only fulfilling demand in own country but also exporting the items also. In such a case government need to increase cultivators' income because on an average half of the population depended on agriculture and it's relating activities.

Firstly, increase government of Assam funding capacity. In such a case government of India try to divided mostly underdeveloped region in whole area which a make a clear cut picture in the whole India. Assam most of the area are hilly areas which is must benefited some horticulture crops such a mango, pinaapples, Lichni etc. In such a case government of India identified some fruits of Assam got Geographical indication tag in Assam such as Tezpur Lichi etc. Therefore government funding premium rate will be increase in primarily horticulture crops for increase productivity level.

Secondly, most other data shows that lack of trust of government scheme is another reason to failure in Fasal Bima Yojana in Assam. Because of the region are effected in floods but government do not get successfully tackle this scheme right now, which can make lack of trusting in government scheme. During the conducting different survey we get a common conclusion that on an average 60 -70 percent people are cultivated in other land, they do not have their own land which can make do not motivated to buying Fasal Bima Yojana.

Another reason is that Fasal Bima Yojana primarily focuses only if any unforeseen situations occur in the

agriculture sector then they get insured but if another situation happens during the periods of economy depreciation periods then the periods this scheme do not suitable measure for recovery the agriculture sector in the economy. In such consequences government should adopt that type of scheme which can increase agriculture productivity during the recession and depression periods as well that means can not hamper agriculture productivity any economic situation.

The entire Fasal Bima Yojana premiums get through the banking process. But bank can not getting any premium that are landless and other economic conditions as well. In such a case some people are demotivated for doing agriculture in the other land because they do not have any land Patta.

Conclusions: When we analyzing various criticism and lacuna we find that Pradhan Mantri Fasal Bima Yojana is an abundance scope for growing agriculture sector in the Upper Assam. Because it is motivate to doing agriculture for providing premium rate. Fasal Bima Yojana is a energetic scheme like in Upper Assam. Because most of the people unemployed till now and they do not getting any income earning capacity. In such a case Fasal Bima give an opportunity all the land holders and landless holders doing agriculture.

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