

Pradhan Mantri Fasal Bima Yojana





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About Pradhan Mantri Fasal Bima Yojana

Pradhan Mantri Fasal Bima Yojna (PMFBY) is a crop insurance scheme which envisages an efficient insurance support for farmers of the country. PMFBY aims at supporting sustainable production in agriculture sector by

- Providing financial support to farmers suffering crop loss/damage
- Stabilizing income of farmers
- Adopt innovative and modern agricultural practices
- Ensuring flow of credit to the agriculture sector

The focus areas for Kharif and Rabi seasons, with regards to implementation of PMFBY, are listed below:

- Increasing number of insured farmers, especially non-loanee farmers
- Increasing coverage of insured cropped area
- Submitting of Crop Cutting Experiment (CCE) results online
- Generating awareness about the programme
- Constituting Water Users Associations / Watershed Committees
- Using innovative methods for implementation of programme
- Ensuring accountability and transparency in implementation of programme

Executive Summary

Aurangabad, Maharashtra

Background/ Initiatives Undertaken

- Personnel from schemes like **ATMA, IWMP, CROPSAP and HORTSAP worked together for the implementation of scheme**
- **Krushi Jagruti Saptah** was observed from 1 to 7th June 2016, highlighting PMFBY as a thrust programme
- **One window facilitation** helped in **getting crop sown certificate** on the spot, in **filling up forms** and in **payment of premiums**
- **Bank accounts of farmers** were opened up for cashless transactions
- **Village level camps were organized**, 15 days before the last date of premium payments
- For **Publicity and Awareness** local representatives were involved
- **Electronic submission of Crop Cutting Experiments (CCE) results** was enabled. **CCE Agri Mobile App** was used to generate more accurate and authentic data
- AIC officials visited and participated in crop cutting experiments ensuring **effective and timely supervision**
- Information of insured farmers was uploaded on **crop insurance portal** by Banks regularly
- By using Whatsapp & Hike groups, regular **monitoring** of PMFBY implementation was done

Key Achievements/ Impact

- **Kharif 2016**
 - **7,87,948** farmers were insured under the scheme, of which **72%** are non-loanee farmers
 - Total coverage of insured area is **3,75,275 Ha**, out of total cropped area of 7,22,783 Ha
- **Rabi 2016**
 - **2,515** farmers (**100%** non-loanee) were insured under the scheme
 - Total coverage of insured area is **1,333 Ha**, out of total cropped area of 2,15,520 Ha



Aurangabad, Maharashtra

Background

In Aurangabad district, major crops grown here are cotton and maize. Farmers in the district face challenges such as late onset and early withdrawal of monsoon, erratic rainfall, hailstorms etc., which adversely effect the productivity and profitability.

Approach Adopted

In the preparatory phase, district officials used weather analysis data in inter-departmental meetings for framing the strategy to facilitate maximum coverage of farmers under PMFBY. A list of loanee and non loanee farmers was prepared by agriculture assistant and efforts were focused on bringing non loanee farmers under crop insurance scheme. To ensure greater penetration and involvement of farmers in the scheme, district administration worked closely with various farmers' associations, NGOs, SHGs, bank staff etc. High risk crops with higher probability of getting compensation, such as Green Gram, Black Gram, Pigeon Pea and Maize, were identified and farmers were encouraged to participate, accordingly.

Technology Enablement

Crop Cutting Experiment (CCE) App was used to capture information with location specific GPS coordinates and relevant photos. Information was collected in presence of village level committee. The CCE results made available online to all the stakeholders. The compensation was made using Direct Benefit Transfer (DBT) mode. Third party evaluation was carried out by agency named KARVY, to ensure greater transparency in the scheme.

Crop Cutting Experiment



Awareness Generation



Monitoring

The implementation of the PMFBY scheme was monitored and reviewed regularly by district administration. Meetings were organized regularly to ensure interdepartmental coordination. CCE results and timely data uploading were monitored by concerned supervisory officers. A special cell at Taluks Agriculture Office (TAO) was set up to address the grievances of farmers.

Awareness Generation

District administration used multiple marketing tools to raise awareness among the farmers. Information about the scheme was distributed through print (newspaper, leaflets, banners, publicity campaigns) and electronic media (Whatsapp, Hike groups, Kisan SMS, CROPSAP etc.). Radio talks were given by scientists for creating awareness and dissemination of information.

Major events such as “Gram Uday se Bharath Uday” and “Krishi Jagruti Saptah” were organized to generate awareness about PMFBY. An event was also organized in the presence of local MLA to highlight the fact that farmers who had participated in Kharif season received compensation. This helped in building trust of farmers in the scheme and better participation in subsequent seasons.

Impact

The key outcomes of the project are highlighted below:

- For Kharif 2016, 7,87,948 farmers were insured under the scheme, of which 72% are non-loanee farmers. Total coverage of insured area is 3,75,275 Ha, out of total cropped area of 7,22,783 Ha.
- For Rabi 2016, 2,515 farmers (100% non-loanee) were insured under the scheme. Total coverage of insured area is 1,333 Ha, out of total cropped area of 2,15,520 Ha.

Key Contact:

Dr. Nidhi Pandey

District Collector

Aurangabad, Maharashtra

Email: mahaur@nic.in

Phone: +91 2402331200

Mobile: +91 8476045209

Executive Summary

Belagavi (Belgaum), Karnataka

Background/ Initiatives Undertaken

- **Online enrolment** of farmers was done under PMFBY through **SAMRAKSHANE software**, which is linked to database of various websites of Bhoomi, Raita-Mitra, etc.
- **6,821 and 630 Crop Cutting Experiments** were completed and uploaded online for Kharif and Rabi crops respectively
- The implementation of scheme was monitored through video conferencing with district officers
- Various institutions, including **Education Department, Veterinary Clinics, Krishi Vigyan Kendra, Self-help Groups** etc. were involved in generating awareness about the scheme
- **Raitha Samparka Kendra, Horticulture Assistants, Village Accountants, Co-Operative Society Secretaries** etc. helped in the implementation of the scheme.
- **Bulk SMS, WhatsApp group messages, Telegram App, Video Conferencing and Radio Talks** were used to create **awareness and publicity**.
- **Mobile App based Crop Cutting Experiments** provides real time data of the crop yields and allows various stakeholders, including insurance companies, to access the details of crop harvest

Key Achievements/ Impact

- **Kharif 2016**
 - **66,545** farmers were insured under the scheme, of which **80%** are non-loanee farmers
 - Total coverage of insured area is **69,321 Ha**, out of total cropped area of 4,68,986 Ha
- **Rabi 2016**
 - **1,66,882** farmers were insured under the scheme, of which **97%** are non-loanee farmers
 - Total coverage of insured area is **2,00,666 Ha**, out of total cropped area of 2,90,000 Ha



Belagavi (Belgaum), Karnataka

Background

Belagavi is a north – eastern district in Karnataka with ten blocks (talukas) and receives an annual rainfall of 872 mm. Nearly fifty percent of the area falls under rain fed dry region and is prone to frequent drought situations. Belagavi district in Karnataka, presents unique diversity in agro-climatic situations ranging from the driest arid parts to the wettest hilly regions. The area has a huge agricultural population of schedule castes and schedule tribe farmers.

Approach Adopted

District administration ensured involvement of diverse stakeholders from the government departments, public representative and other agencies to safeguard the implementation of the scheme like Block (Taluka), Rural Development, Primary Agriculture Co-Operative Societies (PACS), Revenue Department, Atalji Jan Snehi Kendra (Nad Kacheri), Bapuji Seva Kendra (Gram Panchayats), Adult Education Preraks, Primary Health Centers, Veterinary Clinics, Fair Price Shops, Micro Finance Institutions, Milk Producers Societies, Petty Rural Hotels, Institution of Agricultural Technologists (IAT), Data Entry Operators, Lead Resource Persons (LRPs), ATMA Scheme workers etc.

Awareness Generation



Technology Enablement

The district administration used several specific innovative methods in its approach to implement the scheme and cover maximum farmers under the crop insurance programme, these are listed below:

- “SAMRAKSHANE”, a unique software was used for entering the details of the farmers enrolled under PMFBY.
- Bulk SMS through different agencies which covered more than 2.75 lakh farmers under bulk SMS.
- Social media campaigns on WhatsApp group messages and YouTube were sent to disseminate the particulars of PMFBY, approximately 252 groups covered more than 9000 lead farmers.
- Telegram App was used to pass on the information to the field level extension workers. Internet enabled mobile app was used in conducting the Crop Cutting experiments.

Awareness Generation

Some of the initiatives taken by district administration to raise awareness are highlighted below:

- Interactive communication reach programmes were used in the district such as door to door Campaigns, street plays, human chains, playing of audio jingles at bus stations, sms to farmers by Krishi Vigyan Kendra, Karnataka State National Disaster Monitoring Cell and agriculture department.
- Awareness camps were organized involving progressive farmers, gram panchayat members, gram sabhas, awareness jatha, Farmer Producer Organizations (FPOs), woman SHGs, anganwadi women workers, literary assistants and bus conductors. These stakeholders were also involved in the dissemination of PMFBY message to farmers.
- Electronic media like television and radio (community & all India radio) along with print media, posters, banners, pamphlet distribution were used for publicity.
- Usage of social media like WhatsApp , YouTube and Telegram.
- Campaigns were organized by sugar factories, cane development officers and supervisors.

Monitoring

The implementation of the PMFBY scheme was monitored through various digitization measures implemented for wider reach of the scheme. Samrakshane portal helped in daily monitoring of the number of applications uploaded crop wise.

Crop Cutting Experiments



The mobile app used for crop cutting experiment provided the real time data of the crop yields. It provides insurance companies to access the date of harvest of crop and its video. District Magistrate held video conferences, every alternate day, with all officers to review the progress and to ensure the pace. Regular meetings were held with press personnel to continuously keep on covering PMFBY.

Impact

The key outcomes of the project are highlighted below:

- For Kharif 2016, 66,545 farmers were insured under the scheme, of which 80% are non-loanee farmers. Total coverage of insured area is 69,321 Ha, out of total cropped area of 4,68,986 Ha.
- For Rabi 2016, 1,66,882 farmers were insured under the scheme, of which 97% are non-loanee farmers. Total coverage of insured area is 2,00,666 Ha, out of total cropped area of 2,90,000 Ha.

Key Contact:

Shri. N Jayaram

District Collector and Magistrate

Belagavi, Karnataka

Email : deo.belgaum@gmail.com

Phone: +91 8312407273

Mobile: +91 9483534333

Executive Summary

Chamrajnagar, Karnataka(PMFBY)

Background/ Initiatives Undertaken

- Technical and motivational training was provided to **officers, bankers and farmers leaders (Raita Sangha)** on PMFBY by Deputy Commissioner
- **Mobile App was developed for Crop Cutting Experiments.** Training was provided for Crop Cutting Experiments by Deputy Commissioner
- **PMFBY workshop** was organized for both **Bankers and People Representatives**
- **Publicity on crop insurance** conducted at village level through hiring of 16 autos (fitted with mike set) with the involvement of **People Representatives like MLAs, District Panchayat members, among others.** Publicity banners were put up at all Gram Panchayats
- **Crop Insurance leaflets** were distributed to more than **1000 farmers on World Soil Day**
- **All India Radio announcements, newspaper calls for enrolments, daily mobile messages to farmers** through Karnataka State Natural Disaster Monitoring Centre (KSNDMC), K-Kisan, M-Kisan Portals, **advertisements in public bus stands** at hourly interval for 30 days and **WhatsApp messages** to farmers groups were other initiatives to create awareness

Key Achievements/ Impact

- **Kharif 2016**
 - **25,448** farmers were insured under the scheme, of which **84%** are non-loanee farmers
 - Total coverage of insured area is **18,203 Ha**, out of total cropped area of 88,641 Ha
- **Rabi 2016**
 - **31,615** farmers (**100%** non-loanee) were insured under the scheme
 - Total coverage of insured area is **25,292 Ha**, out of total cropped area of 26,753 Ha



Chamarajanagar, Karnataka

Background

Chamarajanagar is the southernmost district in the state of Karnataka, India. The total geographical area of the district is 5,69,901 Ha, of which 2,13,102 Ha is cultivable area owned by 2,12,196 farmers. Area of 1,91,028 Ha is covered by agriculture, horticulture and sericulture crops every year. The district receives pre-monsoon showers in the month of April in few areas. The district has been drought affected this year too.

Approach Adopted

District Administration conducted interactive meetings with bank officers, farmer leaders, farmers at village, block and district level. In order to ensure greater participation of farmers the Panchayat Development Officers (PDOs) were roped in for imparting trainings. In order to ensure greater penetration and involvement of farmers in the scheme, district administration worked closely with various farmers' associations, NGOs, SHGs such as Raitha Sangha, Raitha Shakthi, Sthree Shakthi Groups that helped in enrolment of farmers. During the period of de-monetization, when insurance proposal forms were not being accepted by the banks, the administration facilitated the collection of proposals at Farmers Contact Centre by deputing agents from the notified insurance company. In order to solve the problem of shortage of insurance proposal forms, the administration supplied photocopies of the form. The agriculture department along with revenue officers helped the farmers in filling of forms.

Crop Cutting Experiments



Publicity Campaign & Awareness Programme



Technology Enablement

An Online portal “SAMRAKSHANE” was developed for registration and monitoring of the enrolled farmers. Crop cutting experiments were conducted using Mobile App through which farmers received mobile message after their enrollment and after completion of Crop Cutting experiments (CCE).

Awareness Initiatives

Primary Agriculture and Credit Co-operative Societies (PACCS) were involved in increasing awareness and motivating non-loanee farmers to join the scheme. Information was also disseminated through print and electronic media such as newspaper, leaflet distribution, banners, publicity campaigns, All India Radio announcements, daily mobile messages to farmers through KSNDMC, K-Kisan, M-Kisan Portals, communication through WhatsApp messages etc. Few activities like Jingles that took place in bus stands in interval of every 30 minutes, publicity through hiring autos in all Hoblis were successfully in attracting attention of all.

Monitoring

The implementation of the PMFBY scheme was monitored and reviewed regularly by district administration. 20 district level officers were appointed as nodal officers for 16 Hoblis that helped in close monitoring of the scheme. Deputy Commissioner was involved in providing training, motivation, review and guidance to field staff, bank officers and farmers and finding solutions to local problems.

Impact

The key outcomes of the project are highlighted below:

- For Kharif 2016, 25,448 farmers were insured under the scheme, of which 84% are non-loanee farmers. Total coverage of insured area is 18,203 Ha, out of total cropped area of 88,641 Ha.
- For Rabi 2016, 31,615 farmers (100% non-loanee) were insured under the scheme. Total coverage of insured area is 25,292 Ha, out of total cropped area of 26,753 Ha.

Key Contact:

Mr. Ramu B

District Collector, Chamarajanagar, Karnataka

Email: dccnagar-ka@nic.in

Phone: +91 8226223170

Mobile: +91 9480010123

Executive Summary

Gomati, Tripura

Background/ Initiatives Undertaken

- Financial Institutions uploaded timely **information about insured farmers on Crop Insurance Portal**
- **Bank accounts through MG-NREGA & Jan Dhan Bank** were used for PMFBY
- **Farmers' Clubs, SHGs** etc. were also involved for effective implementation of PMFBY
- Special emphasis was given on **Autonomous District Council (ADC)** areas by involving tools of **Agriculture Technology Management Agency (ATMA)** programme
- For publicity and creating awareness, **leaflets, pamphlets and brochures in local language** were distributed
- **m-Kisan state portal** was used for **publicity of PMFBY** scheme in the district
- The scheme got **mass publicity** through block/G.P. level programme '**Krishi Prajukti Jaan'**

Key Achievements/ Impact

- **Kharif 2016**
 - 182 farmers were insured under the scheme, of which 54% are non-loanee farmers
 - Total coverage of insured area is **76 Ha**, out of total cropped area of 21,257 Ha
- **Rabi 2016**
 - 3964 farmers were insured under the scheme, of which 97% are non-loanee farmers
 - Total coverage of insured area is **622 Ha**, out of total cropped area of 18,782 Ha



Gomati, Tripura

Background

Gomati district is very vulnerable to weather conditions, being prone to floods in certain low lying areas and shortage of water in certain upper areas. The number of non-loanee farmers in the Gomati District is approximately 97 % and the main crop for both seasons Kharif and Rabi is paddy. The cycle of certain loss of paddy crop is not a regular phenomenon, however the fear of same remains in farmers mind due to the risk of flood and drought.

Approach Adopted

District Administration laid emphasis on mass involvement of SC, ST beneficiaries through MG-NREGA work site and Jan Dhan bank accounts. District administration reached out to female members of Self Help Groups (SHGs) to spread awareness to the grass root level though cluster coordination of Tripura Rural Livelihood Mission (TRLM) Scheme. The involvement of Framers club, Common Interest Groups (GIGs) and Farmer Interest Groups (FIGs) was done as a part of the implantation of the scheme.

Awareness Generation

Some of the initiatives taken by district administration to raise awareness are highlighted below:

- A pyramid of officials was established beginning from the grass root level (Village Level Worker - VLW) to DM level . As a practice, the village level workers organized regular discussions with farmers at short intervals to motivate and create awareness for adopting the PMFBY Scheme.

Publicity Campaign & Awareness Programme



- Special modes such as district and state portal and mobile vans were used to generate awareness (m-Kisan portal).
- District administration organized several meetings with officials of Agriculture Department, Bankers and PRT bodies to increase the coverage of the scheme.
- Usage of Print & electronic media using in local language for maximum reach out in the District.
- Water User associations (WUA) and Watershed committees (WC) at the Gram panchayat level were used for mass publicity by the administration.

Monitoring

The implementation of the PMFBY scheme was monitored and reviewed regularly by district administration. The DLMC, headed by the District Magistrate and Collector and the Deputy Director of Agriculture, Gomati district as the Member Secretary, was constituted for regular monitoring and implementation of the PMFBY schemes. Furthermore, special meeting with the Officials of Agriculture department, bankers and PRI bodies was held under the chairmanship of the DM & Collector wherein crop wise targets for sponsoring insurance was determined. On fortnight basis a camp is organized to evaluate the progress in implementation of the scheme in Panchayat and ADC Village.

Impact

The key outcomes of the project are highlighted below:

- For Kharif 2016, 182 farmers were insured under the scheme, of which 54% are non-loanee farmers. Total coverage of insured area is 76 Ha, out of total cropped area of 21,257 Ha.
- For Rabi 2016, 3964 farmers were insured under the scheme, of which 97% are non-loanee farmers. Total coverage of insured area is 622 Ha, out of total cropped area of 18,782 Ha.

Key Contact:

Shri. Raval Hamendra Kumar

District Collector and Magistrate

Gomti, Tripura

Email: dmgomati-tr@nic.in

Telephone: +91 3821-222202

Mobile: +91 9436131142

Executive Summary

Jalna, Maharashtra

Background/ Initiatives Undertaken

- **District and Block Level Bankers Coordination Committees** were involved actively in implementation of the scheme
- Help Desk was created at every bank branch. Dedicated staff from **Agriculture and Revenue department** was deputed at every bank branch
- Assistance was provided to farmers with **premium calculations, form filling etc.**
- **Call centre** was set up in DM office to address grievances
- Gol campaign **Gram Uday se Bharat Uday Abhiyan** was used effectively to increase coverage under the scheme
- **Street plays** were organized and awareness was created through distribution of leaflets, booklets, newspaper articles etc.
- **Monitoring** was done through **Whatsapp groups, M-Kisan Portal and Crop Cutting Experiments (CCE) Agri-Mobile App**
- **CCE App training** given to all relevant stakeholders
- **Software on Google Sheet** was used to monitor **disbursement of compensation**

Key Achievements/ Impact

- **Kharif 2016**
 - **12,29,699** farmers were insured under the scheme, of which **77%** are non-loanee farmers
 - Total coverage of insured area is **5,57,644 Ha**, out of total cropped area of 5,85,706 Ha
- **Rabi 2016**
 - **87,988** farmers were insured under the scheme, of which **98%** are non-loanee farmers
 - Total coverage of insured area is **1,50,000 Ha**, out of total cropped area of 2,17,000 Ha



Jalna, Maharashtra

Background

Jalna district situated in central Maharashtra, occupies geographical area of 7.72 lakh Ha, of which 6.76 lakh Ha is cultivable area. Area of 1.24 lakh Ha is irrigated. The district has a sub-tropical climate, in which the bulk of rainfall is received from the southwest monsoon, between June to September. The average annual rainfall of the district is 688.3 mm rainfall. The district often experiences drought with rainfall recording as low as 400 mm to 450 mm.

Approach Adopted

Information on PMFBY was disseminated under different existing schemes and trainings of Government of India and States. Jan Dhan accounts were used for PMFBY. The compensation was disbursed to farmers, under crop insurance, in June-2016. This timely disbursement of compensation was much appreciated by farmers and helped them for procurement of inputs and expenses, for cultivation of crop in Kharif 2016. Trainings and interactive meetings were conducted for all stakeholders like departments, bank officers, farmer leaders and farmers at village, block and district level. In order to ensure greater participation of farmers non officials such as MP, Guardian Minister of the district, MLAs, Zila Parishad Members were involved in the training.

Technology Enablement

Crop Cutting Experiments (CCE) app, farmers portal, WhatsApp group of all stakeholders for easy dissemination of information were used.

Number of Gramsabha's were organised in each village of District by Extension Functionaries



Conduction of CCE:s with the help of CCE Mobile App

For monitoring Google sheets were used to track the disbursement of compensation.

Monitoring

The implementation of PMFBY scheme was monitored and reviewed regularly by district administration. Weekly district level meetings and meetings with bankers at block and district level were held, to closely monitor the scheme. In order to address the grievances of farmers, call centre was set up at DM's office. Bankers district level and block level committees were also set up to address farmers' issues.

Awareness Generation

The scheme was widely campaigned by conducting street plays, RATH Yatras, publicity and awareness programs during 'Gram Uday se Bharat Uday Abhiyan' to ensure greater coverage. Help desk was set up to address the issues of farmers and help in handholding activities such as filling and submission of forms, solve the issue of shortage of forms etc. To ensure greater penetration and involvement of farmers, district administration worked closely with various farmers' associations and groups formed by ATMA and watershed committees.

Impact

The key outcomes of the project are highlighted below:

- For Kharif 2016, 12,29,699 farmers were insured under the scheme, of which 77% are non-loanee farmers. Total coverage of insured area is 5,57,644 Ha, out of total cropped area of 5,85,706 Ha
- For Rabi 2016, 87,988 farmers were insured under the scheme, of which 98% are non-loanee farmers. Total coverage of insured area is 1,50,000 Ha, out of total cropped area of 2,17,000 Ha

Key Contact:

Mr. Shivaji Jondhale

District Magistrate, Jalna, Maharashtra

Email: collector.jalna@maharashtra.gov.in

Phone: +91 2482224700

Mobile: +91 9822131307

Executive Summary

Koppal, Karnataka

Background/ Initiatives Undertaken

- **Enrolment of farmers** under PMFBY was done through the **SAMRAKSHANA website**
- **Thashildars and Agriculture Department officials** visited concerned banks to guide and solve the problems of farmers which arise during the enrolment process
- **Additional counters for enrolment** of the farmers were opened by Bank officials
- **619 and 321 Crop Cutting Experiments (CCE)** were completed and uploaded online for Kharif and Rabi crop seasons, respectively
- **Mobile App for CCE** is used and yield data with photographs is captured on a real time basis
- Funds from various schemes like **National Food Security Mission (NFSM), National Horticulture Mission (NHM), Krishi Abhiyan and Bhoochetan** were utilized for publicity
- **Pamphlets, posters and application forms** were made available in the campaign vehicle during **Krishi Abhiyan awareness campaign**
- To ensure timely implementation of PMFBY, staff from farm facilitator (Bhoochetan State scheme), Block Technical Managers (BTM) & Assistant Technical Managers (ATM), data entry operators (MGNREGA) were involved.

Key Achievements/ Impact

- **Kharif 2016**
 - **48,105** farmers are insured under the scheme, of which **48%** are non-loanee farmers
 - Total coverage of insured area is **56,033 Ha** out of total cropped area of 2,52,500 Ha
- **Rabi 2016**
 - **61,043** farmers are insured under the scheme, of which **88%** are non-loanee farmers
 - Total coverage of insured area is **1,00,178 Ha**, out of total cropped area of 1,01,081 Ha



Koppal, Karnataka

Background

Koppal District, Karnataka is primarily an agrarian society with 60% of its farmers being small and marginal. The District has four blocks (talukas) viz. Koppal, Gangavathi, Kustgagi and Yelburga. The cultivable area of the district is 3.90 Lakhs Ha out of total 5.5 lakhs Ha of geographical area. The area receives an average annual rainfall of 599 mm and its 80% cultivable area comes under rain fed agriculture.

Approach Adopted

District administration worked towards regaining the lost faith of farmers on crop insurance scheme, in order to successfully implement PMFBY scheme. District Collector took several initiatives in speeding up the enrollment process like facilitating the bankers with private data entry operators who were directed to work longer hours, unplanned visits to the banks to get first hand information. During demonetization period special State Government officials were deployed to the banks to extend necessary help for effective implementation of PMFBY. To ensure greater penetration and involvement of farmers, the district administration worked closely with various farmers' associations like NGOs, SHGs, Primary Agriculture and Credit Co-operative Society (PACCS) etc. Deputy Commissioner was involved in training, motivation, review and guidance to field staff, bank officers and farmers and finding solutions to local problems.

Crop Cutting Experiment



Awareness Generation



Technology Enablement

An online portal “SAMRAKSHANE” was developed for registration and monitoring of the enrolled farmers. In order to make the process transparent, crop cutting experiments were conducted using Mobile App. The farmers received mobile message after their enrollment and after completion of Crop Cutting experiments (CCE). For enrollment process district administration involved inputs from dealers associations.

Monitoring

District Administration carried out monitoring and evaluation at various levels and aspects of the scheme. District Magistrate along with other officials and bank managers had put a regular reporting mechanism for briefing the progress of enrollment of farmers. Hoblis and Block/Taluka wise monitoring teams were formed for regular updates on the scheme implementation.

Awareness Generation

District administration conducted several meetings with different stakeholders like Deputy Registrar of Cooperative Societies (DRCS), Tahsildars, Rural Development and Panchayath Raj Departments (RDPRs), banks, government department officials to ensure wider reach out of the scheme and development of action plans. Information was distributed through print and electronic media such as newspaper, leaflet distribution, banners, publicity campaigns, All India Radio announcements, daily mobile messages to farmers through Karnataka State Natural Disaster Management Centre (KSNDMC), K-Kisan, M-Kisan Portals, social media campaigns and communication through WhatsApp. ‘Krishi Abhiyana’ awareness campaign was organized and forty Jathas were used to spread awareness. Other activities like Jingles were played in places like bus stands at an interval of every 30 minutes. Publicity through autos in all Hoblis was also very successful. Through video programme publicity was done in temples and community out reach programmes.

Impact

The key outcomes of the project are highlighted below:

- For Kharif 2016, 48,105 farmers are insured under the scheme, of which 48% are non-loanee farmers. Total coverage of insured area is 56,033 Ha out of total cropped area of 2,52,500 Ha
- For Rabi 2016, 61,043 farmers are insured under the scheme, of which 88% are non-loanee farmers. Total coverage of insured area is 1,00,178 Ha, out of total cropped area of 1,01,081 Ha

Key Contact:

Ms. Knagavalli. M

District Collector and Magistrate
Koppal, Karnataka
Fax : 08539 221235
Mobile: +91 77608 74261
Telephone: 08539 220844

Executive Summary

Pauri Garhwal, Uttarakhand

Background/ Initiatives Undertaken

- Prompt actions were taken by the District Magistrate for effective implementation of the Scheme in co-ordination with the **implementing agency** – Agriculture Insurance Company of India (AICIL) & **financial institutions**
- **District Level Monitoring Committees (DLMC)** were set up to review the implementation of the scheme and enable **inter departmental coordination** for increasing insurance coverage
- With collaborative work of administration and extension workers, the **Department of Agriculture** organized workshops at *Nayapanchayat* and Village level where the **Insurance Companies** provided information about salient features of PMFBY
- **Camps were organized** and print media, television and publicity pamphlets etc. were used for publicity
- The scheme was also publicized through **Krishi Mahotsav, Block Development Committee Meetings and Zila Panchayat Meetings**

Key Achievements/ Impact

- **Kharif 2016**
 - **6340** farmers were insured under the scheme, of which **76%** are non-loanee farmers
 - Total coverage of insured area is **1,620 Ha**, out of total cropped area of 1,886 Ha
- **Rabi 2016**
 - **5,133** farmers were insured under the scheme, of which **94%** are non-loanee farmers
 - Total coverage of insured area is **534 Ha**, out of total cropped area of 29,700 Ha



Pauri Garhwal, Uttarakhand

Background

Pauri district situated in Uttarakhand, occupies a geographical area of 5.32 lakh Ha, of which 3.85 lakh Ha is covered by forest. The total area under cultivation is 61,355 Ha in Kharif season and 31,868 in Rabi season. The total irrigated area is 6,411 Ha and the remaining area is rain fed. The average land holding size is very low i.e. 0.45 Ha which makes it difficult to make a living out of cultivation. The district faces uncertain climatic conditions and problems of natural calamities such as cloud burst, land slide and drought.

Approach Adopted

District Magistrate has taken prompt action for effective implementation of the Scheme in co-ordination with the Implementing Agency, Agriculture Insurance Company of India (AICIL) & Financial Institutions.

Awareness Generation

District agriculture department conducted interactive meetings and workshops along with agriculture Insurance Companies in both Rabi and Kharif season, at block and Nyaya Panchayat levels, to spread awareness and provide training. Information was disseminated through print media such as newspaper, leaflets etc. Publicity of the scheme was done in all extension activities of Agriculture technology management agency (ATMA) schemes and other departmental activities like Block development committee meetings and Zila panchayat meetings etc.

Publicity Campaign & Awareness Programme



For greater reach to the audience, publicity campaigns were conducted during ‘Krishi Mahotsav’ through (RKVY) once in Kharif and Rabi season as well as during ‘Kisan Mela’ through ATMA at Block and District level. Handholding activities for farmers were organized such as camps were setup at village level to facilitate farmers and benefit maximum farmers with scheme.

Monitoring

District agriculture department conducted three meetings of District Level Monitoring Committee (DLMC) for review of the scheme. To ensure better co-ordination and reach, representatives were appointed in each district to coordinate the work of increasing insurance coverage and help in settlement of claims.

Impact

The key outcomes of the project are highlighted below:

- For Kharif 2016, 6340 farmers were insured under the scheme, of which 76% are non-loanee farmers. Total coverage of insured area is 1,620 Ha, out of total cropped area of 1,886 Ha.
- For Rabi 2016, 5,133 farmers were insured under the scheme, of which 94% are non-loanee farmers. Total coverage of insured area is 534 Ha, out of total cropped area of 29,700 Ha

Key Contact:

Mr. Chander Sekhar Bhatt

District Magistrate, Pauri Garhwal, Uttarakhand

Email: uapau@nic.in

Phone: +91 1368221697

Mobile: +91 9412923208

Executive Summary

Pithoragarh, Uttarakhand

Background/ Initiatives Undertaken

- All banks were instructed to cover maximum number of farmers under the scheme and Primary Agriculture Co-operative Society (PACS) secretaries were also informed and instructed about the same.
- Special District Level Review Committee (DLRC) and Block Level Bankers' Committee (**BLBC**) meetings were organized and all patwaris of the district were instructed to provide land record of individuals
- Through **Krishak Mahotsav**, **awareness campaigns regarding crop insurance** were organized in Kharif and Rabi seasons at Nyay panchayat level. **Banks also participated** in these Mahotsavs
- Under **Agricultural Technology Management Agency (ATMA) scheme** Krishak gosthi/ field day programmes were conducted to create awareness for farmers about crop insurance
- District level **Kisan Mela** was organized in which **more than 2000 farmers participated**
- **Banners, hoardings and posters** were designed and put up at **bank branches, block headquarters** and other public places for the purpose of **publicity**. **Agriculture Insurance van** was also used as an **innovative idea for publicity and awareness**

Key Achievements/ Impact

- **Kharif 2016**
 - **8,970** farmers were insured under the scheme, of which **50%** are non-loanee farmers
 - Total coverage of insured area is **3,487 Ha**, out of total cropped area of 38,409 Ha
- **Rabi 2016**
 - **16,363** farmers were insured under the scheme, of which **22%** are non-loanee farmers
 - Total coverage of insured area is **3,218 Ha**, out of total cropped area of 32,199 Ha



Pithoragarh, Uttarakhand

Background

Pithoragarh is a hilly district in Uttarakhand, with majority of its area covered with snow. Agriculture and allied sectors are main source of livelihood and economic activity in the district, with agriculture being largely dependent on nature making it extremely vulnerable to climate change. Most of the farmers in the district are small and marginal with average landholdings being less than 0.5% acre per farmer. The farmers lack the ability of commercial farming.

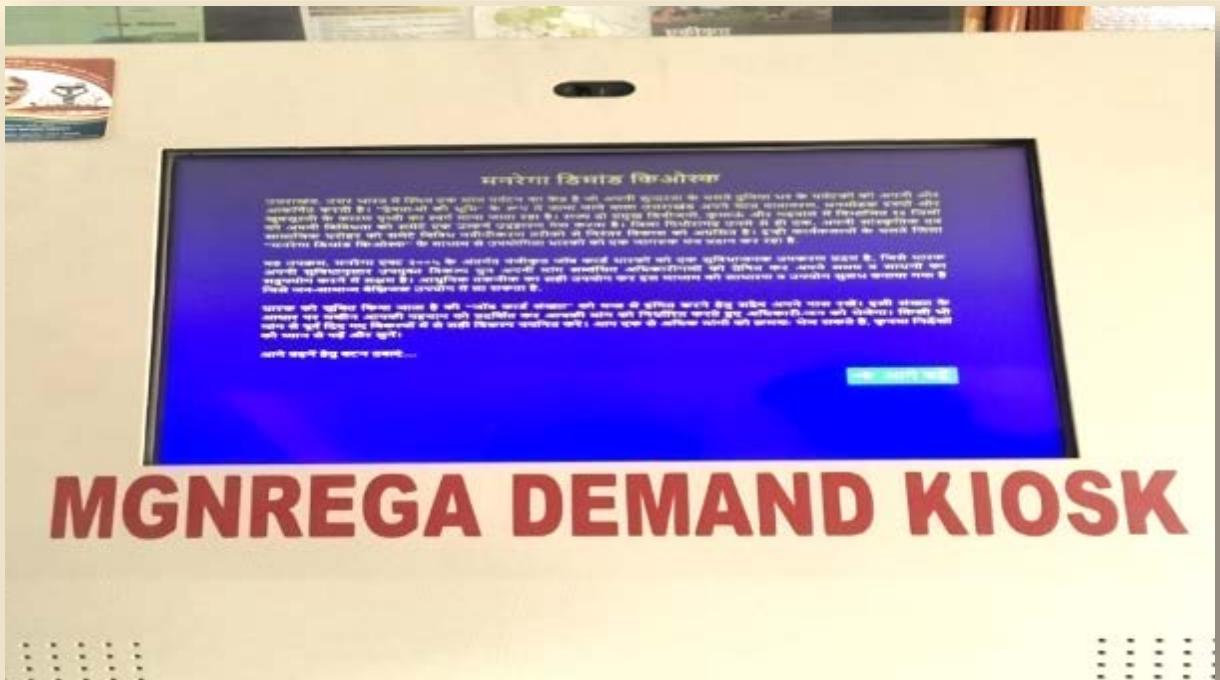
Approach Adopted

Agriculture department in the district targeted increased coverage of non-loanee farmers under PMFBY scheme through awareness and training programmes. The department ensured receipt of relevant documents like land record document etc. The district administration adopted several initiatives to cover maximum farmers like instructions to all banks, Primary Agriculture co-operative society (PACS) Secretaries were trained on the schemes, the Gram Pradhans and block development Council Members were apprised about PMFBY.

Technology Enablement

Kiosk machine was installed at district Headquarter with MGNREGA application software. The machine had the provision of catalyzing the process of crop insurance if exercised by the job card holder. A WhatsApp group was created to share crop insurance information with banks and various government departments.

Technology Enablement



Awareness Generation



Awareness Generation

Marketing tools used by district administration are highlighted below:

- Display of Information through posters, banners, wall paintings etc. at various places, banks and other public places.
- Workshops were organized for the stakeholders in value chain like Gram Pradhans, block development councils, PAC and banks to motivate and cover maximum farmers under the scheme.
- Awareness campaigns were organized regarding crop insurance through “Krishak Mahotsava”, at Nyay Panchayat level, in Kharif and Rabi season. These were done for participation of banks and insurance representatives, to provide on the spot proposal submission facility to farmers.
- “Krishak Gosthi”, field day programmes were conducted under ATMA scheme to increase the awareness amongst farmers for crop insurance. “Vast Kisan Mela” was organized where more than 2000 farmers participated.

Monitoring

The implementation of the PMFBY scheme was monitored and reviewed regularly by district administration. For proper monitoring of the programme Agriculture Department was given the responsibility for collecting and compiling information from officers deployed for this assignment. Special District Level Review Committee (DLRC) and Block Level Bankers Committee (BLBC) were organized for monitoring the implementation of PMFBY.

Impact

The key outcomes of the project are highlighted below:

- For Kharif 2016, 8,970 farmers were insured under the scheme, of which 50% are non-loanee farmers. Total coverage of insured area is 3,487 Ha, out of total cropped area of 38,409 Ha.
- For Rabi 2016, 16,363 farmers were insured under the scheme, of which 22% are non-loanee farmers. Total coverage of insured area is 3,218 Ha, out of total cropped area of 32,199 Ha

Key Contact:

Dr. Ranjeet Kumar Sinha

District Magistrate
Pithoragarh, Uttarakhand
Email: caopit-agri-uk@gov.in
Phone: +91 5964225104
Mobile: +91 9412017464