

Social Management of Pradhan Mantri Fasal Bima Yojana: Exploring the Gap and Its Implementation

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Abstract

Various crop insurance programs have been implemented by various states since the time before independence. The "First Ever Crop Insurance Scheme 1972" was the first crop insurance program implemented after India gained independence. Subsequently, numerous other crop insurance programs were implemented, including the Tentative Crop Insurance Scheme (PCIS) in 1979, the Comprehensive Crop Insurance Programme (CCIS) in 1985, the Experimental Crop Insurance Programme (ECIS) in 1997, the Trial Scheme on Seed Crop Insurance (PSSCI) in 2000, the Farm Income Insurance Programme (FIIs) in 2003, and the National Agricultural Insurance Programme (NAIS) in 1999. The Pradhan Mantri Fasal Bima Yojana (PMFBY) is one of these crop insurance programs. It safeguards farmers from various losses they may experience before, during, and after the cultivation of various crops in various seasons. The Indian government recently introduced this new crop insurance program in the 2016 kharif season. It aims to give farmers financial assistance for unforeseen losses and a stable income that encourages them to continue farming with cutting-edge equipment and novel agricultural techniques. It also aims to ensure the flow of credit in the agricultural sector, which further aids in the nation's development.

This study aims to examine the causes of the issues preventing the Pradhan Mantri Fasal Bima Yojana from being implemented and potential methods to address them using a social management model of holistic governance. This study comprises a comparative analysis of the states

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implementing the scheme with those currently outside the purview of the same. This would help reveal the factors that make the latter unqualified to be considered worthy of the scheme's implementation. Data from various government sources would further help locate the gaps that need to be bridged and this study would attempt to help map possibilities for the same.

A recent advancement in public governance theory is the holistic governance concept. It aims to build an integrated framework for social management and unifies the functional aspects of government departments and agencies. This study would further the current engagement with studies on implementing Pradhan Mantri Fasal Bima Yojana.

Keywords: Crop insurance, Holistic Governance approach, Pradhan Mantri Fasal Bima Yojana, Social management model.

Introduction

A crop is a plant that can be produced and harvested commercially. Crops in India are categorized into three types based on the seasons: Kharif, Rabi, and Zaid. Kharif crops are planted between July and October and harvested between September and October. Rabi crops are sown between October and November and reaped between February and April. Zaid crops are planted between March and June (Kharif and Rabi). Insurance is a type of financial loss protection in which a party agrees to provide a person with the appropriate financial protection in exchange for a fee paid by the individual. Life, health, and property insurances are just a few examples. Crop insurance protects farmers from the financial consequences of unforeseeable hazards beyond their control that could result in crop failures or losses. The government is working to bring all players, including farmers, insurance firms, financial institutions, and government organizations, together on a single platform. This will result in improved administration, collaboration, and openness for real-time information and monitoring.

In 2016, the Pradhan Mantri Fasal Bima Yojana (PMFBY) was initiated. It is a program that protects farmers from financial losses caused by a variety of bad situations. Crop failure owing to localized hazards, post-harvest losses, natural disasters, unseasonal rainfall, pests, crop diseases, and so on are all covered. The scheme, which operates under the tagline 'One Nation, One Crop, One Premium,' attempts to provide farmers in India with affordable crop insurance. The purpose of the Pradhan Mantri Fasal Bima Yojana is to increase crop insurance penetration in

India, with a major focus on covering the country's whole sown area. PMFBY aims to promote sustainable farm production. It helps stabilize farmer incomes by lowering the financial loss of crop failure. And when farmers have a consistent income, they may invest in better farming practices, which has a number of advantages. Furthermore, to secure the flow of finance to the farm industry, as well as the agriculture sector's competitiveness. Crop insurance must be inexpensive in order to protect farmers against production hazards. The scheme provides all farmers with voluntary insurance coverage for crops notified by the State Government, including sharecroppers and tenant farmers, who grow in the notified areas are eligible for coverage. The implementing agency (IA) would levy the Actuarial Premium Rate (APR) under PMFBY. The farmer will pay Insurance Charges of 2.0 per cent of the Sum Insured for Kharif, 1.5 per cent of the Sum Insured for Rabi, and 5.0 per cent of the Sum Insured for Commercial and Horticulture crops.

Holistic governance is a response to public administration's significant fragmentation. It emphasises the integration of multiple organizational forms and stakeholders at many levels, including micro and macro. It also coordinates formal relationships across organisations and a range of partnerships and networks, in order to ensure effective resource use, public problem settlement, and public service supply.

Review of Literature

Crop insurance has arisen in India as a risk management concept in agriculture since the turn of the twentieth century. It has evolved intermittently but consistently over the century, from concept to implementation, and it is currently evolving in scope, methodology, and practices. Agriculture provides a living for the vast majority of the people in India, an agrarian country. However, agricultural production in India is heavily reliant on the weather and is badly impacted by its vagaries insect and disease attacks. These unforeseeable and uncontrollable external risks make Indian agriculture an exceedingly risky venture. Crop insurance serves a critical role in anchoring the sector's sustained growth. Shri J.S. Chakravarthi of Mysore State proposed a rain insurance system for farmers in the pre-independence era as early as 1915 in order to protect them from drought. His technique was based on the area method, which is currently widely used. He established the concept of Rainfall Insurance in a series of essays published in the Mysore Economic Journal. In 1920, Shri Chakravarthi published "Agricultural Insurance: A Practical Scheme Adapted to Indian Conditions." Aside from that, certain provincial

governments, like Madras, Dewas, and Baroda, attempted but failed to implement crop insurance assistance in a number of ways. Crop insurance became more common, when the country acquired independence in 1947. When the issue was presented in the Central Legislative Assembly in 1947, the then-Minister of Food and Agriculture, Dr. Rajendra Prasad, promised that the government would investigate the feasibility of crop and animal insurance, and an individual committee was appointed for this purpose in 1947-48.

The first concern about crop insurance procedures was whether they should be implemented on a per-acre or per-area basis. The former seeks to compensate the farmer for his whole loss, and the premium he must pay is determined by his historical yield and loss history. The 'individual approach' base requires trustworthy and accurate crop yield data from individual farmers over a good enough period of time to calculate premiums on an actuarially sound ground. In the shortage of accurate information for each individual farmer, and light of the ethical dangers related to the 'individual approach,' a uniform area comprised of villages that are even in terms of crop production and have similar annual variability of crop production could function as the basic unit, instead of an individual farmer. The study advocated for a 'homogenous area' strategy in which diverse agro-climatically identical regions are treated as one entity, and individual farmers give the same premium while getting equal advantages irrespective of their individual fortunes. The Ministry of Agriculture submitted the notion to state governments for approval, but the states rejected it. In October 1965, the Indian government decided to design a Crop Insurance Bill and a Model Crop Insurance Scheme to enable states to establish crop insurance if they were interested. The proposed Bill and Model Scheme were forwarded to a Specialist Panel chaired by Dr. Dharm Narain in 1970. Crop insurance has been the subject of heated debate for over twenty years now.

- Bhaskar Gujji and Ashwini Darekar (2018) in their article “*Prime Minister’s Fasal Bima Yojana (PMFBY): A Case of Its Implementation in Datia District of Madhya Pradesh*” attempted to understand and assess the successful execution of the Prime Minister Fasal Bima Yojana (PMFBY) in the Madhya Pradesh district of Datia in order to recommend an appropriate approach for India. They investigated the administrative procedures used by government authorities in Datia District. They also found a few crucial success variables, such as timely provided alerts, a survey, and close monitoring. They concluded that the successful implementation of PMFBY in Datia was achieved

by building farmer confidence and mobilizing the entire district's administrative functionaries as a team.

- Mukta Kulkarni, Kedar Deshmukh, and Genjumon Prasannan (2021), in their article “*Pradhan Mantri Fasal Bima Yojana 2.0 Betrayal of the Initial Promise?*” critically analyzed the changes that were done in Pradhan Mantri Fasal Bima Yojana in the year 2020. They also discussed how these changes affect the beneficiaries. They concluded with their view that instead of addressing the barriers to efficient scheme implementation, some of these new improvements may have entirely washed out the little profits that distressed farmers could have received.
- Ruchbah Rai (2019), in her paper “*Pradhan Mantri Fasal Bima Yojana: An Assessment of India’s Crop Insurance Scheme,*” assessed the flexibility and accomplishment of the Pradhan Mantri Fasal Bima Yojana's "one nation, one scheme" ambition. She also addressed various structural and financial flaws in the Pradhan Mantri Fasal Bima Yojana that need to be addressed and suggested potential solutions. She concluded that an insurance strategy like this, supported by corporate and public partnerships and technical improvements, may include and safeguard the vulnerable farming population while simultaneously contributing to the financialization and formalization of the economy.
- Economic and Political Weekly, date Jan 7, 2023, titled “*Mitigating Risks in Agriculture*”. In this article, it is said that in times of increasing weather instability, crop insurance inefficiencies can be crippling. It concluded with the view that farmers may be protected from production risks only through an effective and transparent insurance scheme that mitigates such risks.
- Ashok Gulati, Devesh Kapur, and Marshall M Bouton (2020), in their article “*Reforming Indian Agriculture,*” suggested to the Indian government that It should implement reforms in four areas in order to meet the present government's goal of doubling farmer earnings over the next four years. The first is that agricultural policies must migrate from producing to farmer's sources of livelihood; the second is that policies that enhance land and water allocation and productivity are required; third, reforms that aid farmers in dealing with the increasing risks of weather and price uncertainty are required; and fourth, agriculture markets must be opened to greater confrontation and provided with upgraded infrastructure. They concluded with their view that fundamental adjustments are needed if big increases in farmer income are to be fiscally and environmentally sustainable.

- Subhankar Mukherjee and Parthapratim Pal (2017), in their paper “*Impediments to the Spread of Crop Insurance in India,*” discussed the probability of meeting the goal of doubling crop protection to 50 per cent through the Pradhan Mantri Fasal Bima by 2018. They concluded that the main reasons for crop insurance's poor penetration are a lack of awareness among farmers, delays in claim settlement, a lack of an adequate number of channels, and a lack of information on farmer risk behaviour.
- Nitya Nanda (2021), his article “*Agricultural Reforms in India Need for a Unique Model*” discussed linking agriculture to the private corporate sector can be part of the strategy, but the focus should be on the cooperative movement for agricultural product storage, processing, and selling. He concluded that Farmers, their organizations, and governments at various levels must work together to make Indian agriculture sustainable.

Objectives

- To identify and comparatively analyse, within the pool of participants, the two most successful states in which the system has been successfully executed.
- To understand why some states have opted out of the Pradhan Mantri Fasal Bima Yojana.
- To study why some states were unable to join in the scheme.
- To suggest potential approaches to improve the scheme's implementation in various states.

Data Collection and Research Methodology

The purpose of this study is to understand the implementation and gaps in the implementation of Pradhan Mantri Fasal Bima Yojana in various states; therefore, a qualitative research approach was used in order to achieve the research objective. This proposed study mainly used descriptive methods. The descriptive method has been used for questions like what, why and how to analyse the collected data from various govt websites. The study used secondary data from various government portals, books, working papers, articles, journals, newspapers, internet sources.

S. No	State/UT	Notified Districts	Insurance Units	Farmers	Application		Thousand Hect	Amount In Lac.				Sum Insured (In Lac.)	Gender (%)		
					Loan	Non-Loanee		Are Insured	Farmer's Premium	State Premium	GOI Premium		Gross Premium	Male	Female
1	ANDAMAN & NICOBAR ISLANDS	3	25	359	329	32	0.28	0.9774	9.74	6.81	17.53	195.35	81.44	18.56	0.00
2	ASSAM	27	164	5,76,198	25,119	5,79,391	309.49	26.95	4,149.10	4,493.62	8,669.67	1,83,838.50	75.39	24.54	0.07
3	CHHATTISGARH	28	18,624	12,69,152	46,39,419	2,92,634	1,970.21	16,061.15	53,011.62	53,011.62	1,22,084.39	8,03,058.04	89.38	10.52	0.10
4	GOA	2	15	23	40	9	0.01	0.4356	0.1645	0.1645	0.76	10.51	97.96	2.04	0.00
5	HARYANA	22	6,749	5,31,398	6,72,397	73,987	827.94	24,214.43	31,881.55	31,881.52	87,977.50	6,72,053.94	90.83	9.14	0.03
6	HIMACHAL PRADESH	10	125	87,702	90,829	685	32.21	193.26	317.67	317.67	828.60	9,663.17	91.97	8.03	0.00

7	JAMMU AND KASHMIR	4	62	49,418	52,552	98	22.01	418.02	977.89	977.89	2,373.80	20,901.08	96.11	3.87	0.02
8	KERALA	14	329	5,173	6,318	2,568	4.24	78.78	195.32	195.32	469.42	3,648.14	66.77	31.62	1.41
9	MADHYA PRADESH	52	20,224	24,66,204	47,13,369	27,671	6.431.08	50,801.98	1,88,873.35	1,88,873.35	4,28,548.68	24,75,513.43	88.18	11.7	0.12
10	MAHARASHTRA	34	2,430	36,07,318	10,45,534	73,61,875	4.875.43	44,203.83	2,11,660.37	1,95,503.11	4,51,367.31	18,95,435.33	80.87	19.11	0.02
11	MANIPUR	7	41	2,147	952	1,754	2.46	33.85	12.50	112.49	158.84	1,679.35	60.35	39.65	0.00
12	ODISHA	30	6,873	12,35,930	59,72,039	23,91,727	1.050.21	14,146.08	62,296.74	62,296.74	1,38,739.56	7,07,752.40	84.7	15.9	0.03
13	PUDUCHERRY	3	90	2,882	64	3,683	2.59	0.0327	81.17	46.13	127.33	1,753.66	67.25	32.69	0.06
14	RAJASTHAN	33	11,341	30,91,205	1,79,53,883	9,87,317	6.741.04	38,567.91	1,67,480.26	1,53,419.74	3,59,467.91	18,44,999.87	87.58	12.27	0.15
15	SIKKIM	4	79	2,142	54	2,316	0.28	8.51	0.1075	0.9677	9.59	252.78	87.0	12.95	0.00

													5			
16	TAMIL NADU	34	833	48,355	1,982	1,39,916	42.74	499.27	2,304.44	1,978.15	4,781.86	21,698.90	83.5	16.48	0.02	
17	TRIPUR A	8	1,107	1,70,350	15,817	2,36,344	37.83	26.07	523.18	242.10	791.35	26,181.5	82.4	17.73	0.03	
18	UTTAR PRADES H	75	49,248	17,88,981	20,06,457	1,49,413	1,558.52	15,660.58	31,487.05	31,356.40	78,504.03	7,83,033.98	90.91	9.04	0.05	
19	UTTARA KHAND	13	820	44,684	25,374	25,724	11.86	162.62	71.55	71.55	305.72	8,131.02	89.05	10.93	0.02	

State-wise report of PMFBY for Kharif 2021

(Source - Department of Agriculture and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Government of India.)

S. No	State/UT	Notified Districts	Insurance Units	Farmers	Application		Thousand Hect.	Amount In Lac.					Sum Insured (In Lac.)	Gender (%)		
					L	Non-		Ar	Fa	Stat	GO	Gro		M	Fem	O
					oa	Loan	ea	rm	e	I	ss		al	ale	th	
					ne	ee	Ins	ers	Pre	Pre	Pre		e		er	
					e		ur	Pr	miu	miu	miu				s	
							ed	em	m	m	m					

								m							
1	ANDAMAN & NICOBAR ISLANDS	2	8	169	169	1	0.04	0.17	3.33	1.77	5.29	38.24	70	30	0.00
2	ASSAM	29	1,641	5,634	8,203	5,67,782	364.63	100.75	4.422	4.858	9.379	2,56,604.29	73.8	26.69	0.03
3	CHHATTISGARH	25	4,487	2,228	8,029	1,51,650	349.9	1.831	7.829	7.829	17,490.19	1,22,105.06	90.91	9.01	0.08
4	GOA	1	9	12	0	15	0.00	0.020	0.0033	0.0033	0.003	1.33	100	0	0.00
5	HARYANA	22	6,706	5,125	6,608	72,277	824.41	7.600	13.628	13.620	34,849.08	5,06,677.13	90.37	9.6	0.03
6	HIMACHAL PRADESH	10	125	84,111	86,738	756	30.81	138.65	542.87	542.87	1,224.39	9,243.39	91.7	8	0.03
7	JAMMUN AND KASHMIR	4	60	37,200	38,942	128	20.38	244.67	709.05	709.05	1,662.77	16,311.33	95.9	4.08	0.02
8	KERALA	14	197	4,794	6,734	1,442	4.29	57.49	60.14	60.14	177.77	3,570.13	65.77	34.09	0.14
9	MADHYA	52	20,75	20,06	45,3	14,023	5,227	30,96	1,08,7	1,08,7	2,48,4	20,64,51	89	10.21	0.14

	PRAD ESH		1	65 3	3, 25 7		30	7.6 9	30. 46	30. 46	28. 61	4.96	6 5		
1 0	MAH ARAS HTRA	32	1,7 64	6,6 1,6 15	1, 06 ,8 34	11,38, 060	84 5.8 4	4,8 73. 15	34, 245 .95	28, 598 .74	67, 717 .84	2,95 ,314 .11	8 2. 0 1	17.97	0. 02
1 1	MANI PUR	6	11	12 3	0	125	0.0 5	0.5 76 4	0.0 247	0.2 226	0.8 2	23.4 8	6 0	40	0. 00
1 2	ODIS HA	30	84 5	34, 77 7	1, 67 ,7 41	61,12 0	41. 72	41 2.5 6	431 .34	431 .34	1,2 75. 24	28,1 94.6 0	8 8. 2 8	11.65	0. 07
1 3	PUDU CHER RY	3	11 4	10, 77 4	13 4	32,12 6	11. 52	0.1 42 3	353 .22	219 .36	572 .72	7,59 8.47	7 0. 1 1	29.8	0. 09
1 4	RAJA STHA N	33	10, 56 8	23, 62, 82 2	1, 50 ,6 0, 34 6	8,40,4 47	4,0 47. 34	43, 20 6.0 3	1,1 0,1 23. 01	1,0 2,6 37. 75	2,5 5,9 66. 79	23,0 4,06 3.96	8 7. 9 8	11.89	0. 13
1 5	SIKKI M	3	17	10 0	0	105	0.0 1	0.2 38 7	0.0 368	0.3 316	0.6 1	15.9 1	8 6. 7	13.33	0. 00
1 6	TAMI L NAD U	41	11, 89 4	13, 90, 19 6	5, 60 ,7 04	54,82, 895	1,6 16. 54	17, 29 9.6 4	1,7 3,6 03. 91	1,0 9,6 43. 49	3,0 0,5 47. 04	10,6 5,88 1.26	7 1. 5	28.48	0. 02
1 7	TRIP URA	8	73	74, 68 5	3, 84 6	83,84 2	15. 02	12. 26	161 .02	142 .13	315 .41	10,4 10.0 4	8 3. 1 3	16.84	0. 03
1 8	UTTA R	75	50, 37	16, 67, .7	18 .7	1,06,0 46	1,4 14.	14, 00	30, 345	30, 345	74, 697	8,85 ,391	9 1.	8.89	0. 05

	PRAD ESH		2	41 2	4, 64 3		76	6.6 7	.55	.55	.77	.43	0 6		
1 9	UTTA RAK HAN D	13	87 9	34, 45 2	17 .9 49	19,55 3	9.5 5	90. 29	158 .55	158 .55	407 .39	6,01 9.22	88.92	1 1. 0 8	0. 00

State wise report of PMFBY for Rabi 2021

(Source - Department of Agriculture and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Government of India.)

S.No	Name of State	Opted out since	Reason for opting out	Name of Own Crop Insurance/Assistance Scheme	Implemented Since
1	Andhra Pradesh	Rabi 2019-20	Financial	Dr. YSR Free Crop Insurance Scheme	Rabi 2019-20
2	Bihar	Kharif 2018	Financial	Bihar Rajya Fasal Sahayata Yojana	Kharif 2018
3	Gujarat	Kharif 2020	Financial	Mukhyamantri Sahay Yojana	Kharif 2020
4	Jharkhand	Kharif 2020	Financial	Jharkhand Fasal Rahat Yojana	Under Discussion
5	Telangana	Kharif 2020	Financial	No Scheme	-
6	West Bengal	Kharif 2019	Name of the Scheme	Bangla Shashya Bima Yojana	Kharif 2019

(Details of these states and reasons which have opted out of the Scheme.)

(Source – Report of Ministry of Agriculture and Farmers Welfare.)

According to the report of the Ministry of Agriculture and Farmers Welfare, ten states/UTs are not implementing the scheme, namely Arunachal Pradesh, Punjab, Delhi, Bihar, Chandigarh, Daman & Diu, Ladakh, Jharkhand, Lakshadweep, Nagaland, and West Bengal, while Andhra Pradesh recently decided to implement the scheme following discussions between Union Minister of Agriculture and Farmers Welfare, Shri Narendra Singh Tomar, and Andhra Pradesh Chief Minister, Shri Y.S. Jagan Mohan Reddy. (MAFW, 2022-23)

Findings and Analysis

The study results indicate that most states are actively participating in and successfully implementing the Pradhan Mantri Fasal Bima Yojana. As with anything, there are certain problems with this system, such as delays in payment of premiums by the state government, which leads to delays in payment of claims by the insurance firm, forcing farmers to cultivate the following crop without getting the claim. According to the data obtained above, Madhya Pradesh and Rajasthan have been the most successful in implementing the program till yet, with Madhya Pradesh having the most area insured and sum insured for the Kharif 2021, similarly, in 2021, among the pool of participants in this scheme for the Rabi season, Rajasthan has the highest Sum Insured. Simultaneously, some states, such as West Bengal, Telangana, and Jharkhand, have opted out of the scheme after some time of implementation for various reasons, such as financial constraints in timely providing the subsidy, except West Bengal, which opted out due to political issues and started their own crop insurance schemes. (MAFW, 2022-23) There is no strict monitoring system to keep track of the insurance companies involved in this program. Beneficiaries are unaware of the risks linked with the system. Few states/UTs did not implement the system due to low claim ratios in regions like Delhi, Lakshadweep, and others where farming is little or non-existent. While Punjab resisted the initiative, they considered developing their own scheme for farmers. The findings suggest that the scheme should shift its attention away from numbers and towards the welfare of farmers. The state and district administrations must act quickly and accurately. The farmer should be made aware of the dangers involved so that a trust link may be formed between the farmer and the government, which is necessary for holistic governance. Coordination between departments, as well as with the business sector (as in Maharashtra), is essential. Civil societies are not a part of this scheme. The financial constraints of the states should be addressed and solved by the Central body, which is the

Ministry of Finance, in order to achieve the goal of stabilizing farmer's income and maintaining a continuous cash flow in the agriculture sector, and this will also encourage the states that have opted out to re-join, thereby increasing the insured area and formalizing the farming sector.

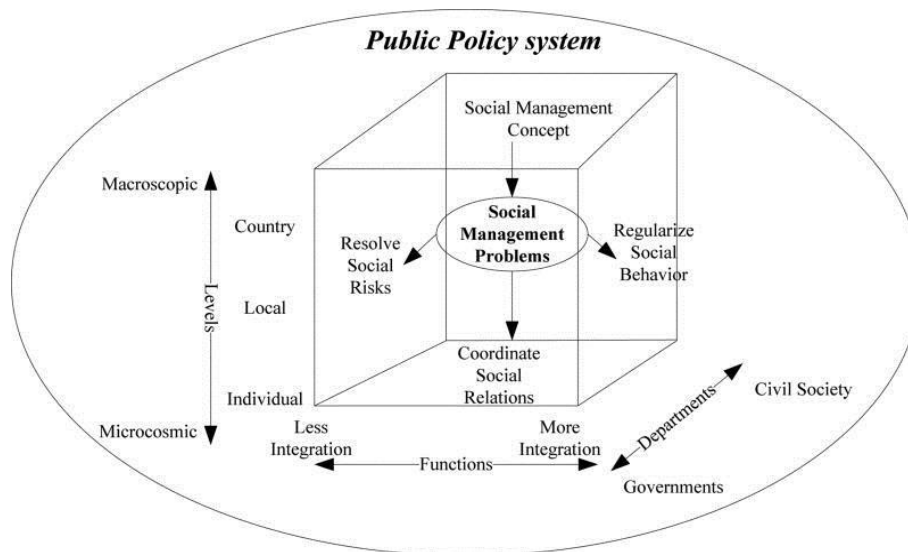


Figure-1: Public Policy System

(Source- Li Shuzhuo 1, Shang Zijuan 1 and Marcus W. Feldman (2013), "Social Management of Gender Imbalance in China: A Holistic Governance Framework".)

Using the figure 1 the possible solutions for Social Management Problems such as the Delay in payment of premium by the state, exclusion of low claim areas by the insurance companies and no proper monitoring system on insurance companies, are (resolve social risks) that the Central government should increase the agriculture budget and donations or crowdfunding can also start, making it compulsory for the insurance companies to cover all the areas as per mentioned in the scheme and certain regions where it is not needed as there is no crop loss/damage, can be used here, creating a monitoring body at the district administration., (coordinate social relations) coordination between state government, civil societies and the insurance companies should be improved as civil society can provide robust input on what is happening on the ground level and take up initiatives of spreading awareness about the scheme and formalising the farming sector, coordination must be there amongst civil

society and insurance companies for proper technologies to evaluate., and (regularize social behaviour) bringing awareness in farmers and increasing confidence in them towards the scheme, formalizing the economy of agriculture sector and the district level governance and insurance companies should work as a team.

<p>Social Management Problems</p>	<ul style="list-style-type: none"> • Delay in payment of premium by the state • Exclusion of low claim areas by the insurance companies • No proper monitoring system on insurance companies
<p>Resolve Social Risks</p>	<ul style="list-style-type: none"> • Central government should increase the agriculture budget and donations or crowdfunding can also start • Making it compulsory for the insurance companies to cover all the areas as per mentioned in the scheme and certain regions where it is not needed as there is no crop loss/damage, can be used here • Creating a monitoring body at the district administration
<p>Coordinate Social Relations</p>	<ul style="list-style-type: none"> • Coordination between state government, civil societies and the insurance companies should be improved as civil society can provide robust input on what is happening on the ground level and take up initiatives of spreading awareness about the scheme and formalising the farming sector • Coordination must be there amongst civil society and insurance companies for proper technologies to evaluate
<p>Regularize Social Behaviour</p>	<ul style="list-style-type: none"> • Bringing awareness in farmers and increasing confidence in them towards the scheme • Formalizing the economy of agriculture sector • The district level governance and insurance companies should work as a team.

Source - Conceptualized by Authors.

Conclusion

The scheme is in desperate need of revisions to provide a more inclusive and holistic approach to the beneficiaries. The ongoing instability of environmental conditions and market pricing makes such a system even more necessary for survival. The reforms should focus on state budgetary limits, adequate oversight of insurance companies involved, and plans to include states with low claim ratios. Low-performing states can look to the successful implementation of states like Madhya Pradesh, Rajasthan, and Maharashtra as models. The farmers will also need guidance and awareness on the new eco-friendly techniques and technologies that they might use for cultivation by using the insurance money given to them. The scheme might finally help the farmers escape the vicious debt trap set by the loan sharks, if implemented properly, as agriculture is the backbone of the world's most populous country.

Notes

1. Kulkarni Mukta, Deshmukh Kedar and Prasannan Genjumon (2021), "*Pradhan Mantri Fasal Bima Yojana 2.0 Betrayal of the Initial Promise?*", Economic & Political Weekly, vol LVI no 19.
2. Nanda Nitya (2021), "*Agricultural Reforms in India Need for a Unique Model*", Economic & Political Weekly, vol LVI no 8.
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