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Benefits gained by the rural women of Udaipur from Rashtriya Krishi Beema Yojana

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ABSTRACT

The study was conducted in the Udaipur district of Rajasthan to find the knowledge and benefits gained by rural women from Rashtriya Krishi Beema Yojana (RKBY) and problems faced by them in gaining benefits of the scheme. A sample of 100 rural women was selected randomly for the present study from four villages namely Dhar, Kathar,Madar and Mathatha from the Badgaon panchayat samiti of Udaipur, Rajasthan. Personal interview method was used for data collection. Frequencies, percentage, means percent scores and mean weighted scores were used for analysis of the data. Findings reveal that the respondents possessed average knowledge about RKBY with the MPS of 38.54. Regarding the benefit of RKBY gained by the rural women, it was found that the benefit of scheme was gained only by 2 per cent of the respondents. Study of problems experienced by rural women in gaining benefits of the RKBY revealed that the respondents faced the problems of unavailability of benefit on time to large extent with MPS 3.

Key words: Rashtriya Krishi Beema Yojana (RKBY), Rural women.

INTRODUCTION

The government of India made various efforts for the development of the country right from the day the country became independent. In the socio-economic context, development means the improvement of people's lifestyles through improved education, incomes, skills development and employment. It is the process of economic and social transformation based on cultural and environmental factors (The National Institute of Open Schooling).

There are a number of efforts done by the Indian government for the betterment of the people lagging behind. Bhatt and Gakhreja (2014) in a study on "Analysis of effectiveness of Financial Assistance Schemes provided by public sector Banks under government sponsored schemes at Udaipur District" revealed that out of a number of schemes analysed, the three plans Swarozgar Credit Card, Rashtriya Krishi Bema Yojana and SwarnaJayanti Gram Swarozgar Yojana explains the change in living standards of SC/ST of the respondents in Udaipur District.

One of the effort by the government in the field of development is Rashtriya Krishi Beema Yojana (RKBY).

It was launched specifically for the farmers on January 2006. The scheme provides comprehensive risks insurance against yield losses *viz.* drought, hailstorm, floods, pests disease etc. The Scheme is being implemented by the Agriculture Insurance Corporation of India (AIC). The farmers of the state can get benefit of this programme by insuring their crops at the premium rate of 1.5 Per cent for *Rabi*, 2.5 Per cent for *Kharif* and 3.5 per cent for commercial/ horticulture crops. Under the scheme financial assistance to the farmers is provided in the case of failing of plants as a result of organic disasters like organic fire, whitening, stormy weather, cyclone, overflow, draught, insects and illnesses.

The significant features of the scheme are the scheme is available to all kind of farmers regardless of their size of land holding. The Scheme is necessary for farmers of financial institution and compulsory for loanee farmers and optional farmers. The Scheme is a critical instrument of development in the field of crop production. It not only provides financial support in the event of crop failure but also stimulates farmers to adopt progressive farming practices, high value inputs and higher technology in farming. This not only supports and stimulates productions of food crops and oil seeds but also help in stabilizing farm incomes even during disaster hit years. Also, it helps in maintaining smooth flow of agricultural credit. Needless to say that the entire community is benefited directly or indirectly through spill over and multiplier effects in terms of production, maintenance, employment generation, revenue collection etc. and the net accretion to economic growth. The scheme RKBY was launched to inculcate a habit of saving amongst the farmers and a sense of confidence in them to protect themselves against natural calamities. This Scheme was an umbrella for the farmers of our country to cover all risks, which affect them in one form or the other. Ultimately, it

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ceases to be a mere insurance scheme and would blossom into a protective cover to the farming community as a whole.

MATERIALS AND METHODS

The study was conducted in four villages viz. Dhar, Kathar, Madar and Mathatha of Badgaon Panchyat Samiti of Udaipur district (Rajasthan). As the researcher was residing and well familiar with the area. From each village, 25 rural women were selected randomly, thereby making a total sample of 100 respondents. Data were collected with the help of personal interview schedule developed by the investigator for the specific purpose. Frequency percentage, mean per cent score and mean weighted score were used for analyzing the data statistically.

RESULTS AND DISCUSSION

Knowledge: The knowledge of the respondents regarding Rashtriya Krishi Beema Yojana (RKBY) gives insight about objectives, beneficiaries, purpose, features etc.

An attempt was made to find out the knowledge of the respondents about the scheme and the knowledge among the respondents about Rashtriya Krishi Beema Yojana(RKBY) is reported in Table 1.

It is evident from the table that more than half of the respondents (60%) knew that the objective of Rashtriya Krishi Beema Yojana is to provide insurance coverage and financial support to the farmers in case of crop failure or damage due to natural calamities.

The same percentage of respondents (60%) also knew that only the farmers, share croppers and registered leasee can be the beneficiary of Rashtriya Krishi Beema Yojana. The knowledge about the procedure to get benefit is, one has to apply in any nationalized bank or insurance company for insurance of crop under RKBY and the premium is to be paid according to the crop i.e. 1.5 per cent for *Rabi*, 2.5 per cent for *kharif* and 3.5 per cent for other commercial/ horticulture crops, was known to 36 per cent of the respondents.

The benefit under RKBY i.e. the insurance cover is provided for insured crop was known to 60 per cent of the respondents. Knowledge of other things related to RKBY like major food crops (cereals, millets and pulses), oil seeds and commercial/ horticulture crops are covered under the scheme and the crops are selected and notified by the state government from time to time, was possessed by 54 per cent of the respondents.

The knowledge of the scheme was found to be in good number of respondents, so it can be concluded that the government made good effort to publicize the scheme and people were well aware about the scheme but they are not utilizing it since insurance under the scheme requires some amount of premium to be paid to get benefit, so they are less aware about the whole procedure of getting registered and getting benefit.

Overall knowledge of the respondents about RKBY: The overall knowledge of Rashtriya Krishi Beema Yojana among rural women was also assessed and presented in Table 2 and it is evident from the table that only 20 per cent of the respondents had good knowledge about the scheme followed by 34 per cent of the respondents with average knowledge. Forty six percent of the respondents possessed poor knowledge about RKBY. The mean per cent score of the scheme was 38.54 as depicted in Table 2.

Benefits : The benefits gained by the respondents from Rashtriya Krishi Beema Yojana are presented in Table 3. The table shows that very few of the respondents (2%) had insured their crops (corn) under RKBY for less than 5 years duration and 98 per cent of the respondents had not registered under RKBY. The premium paid by the farmers who insured their crops was Rs.20,000 per annum and no cover had been taken till then by the beneficiaries of the RKBY.

The beneficiaries of Rashtriya Krishi Beema Yojana were found to be only 2 per cent, may be because the scheme is only for the farming community and for crop insurance.

Table 1: Distribution of the respondents on the basis of knowledge about Rashtriya Krishi Beema Yojana.

n=100

S.No.	Components	f/(%)
1.	Objectives(provide insurance coverage and financial support to farmers in case of crop failure or damage due to natural calamities)	60
2.	Beneficiaries	
i.	All farmers	60
ii.	Registered lease	60
iii..	Share croppers	60
3.	Procedure	
i.	Apply for insurance in Nationalized Bank/ Insurance Company	36
ii.	Premium to be paid (1.5% for Rabi, 2.5% for Kharif and 3.5% for commercial/horticulture crops)	36
4.	Benefits	
i.	Insurance cover	60
5.	Others	
i.	Crops covered[Major food Crops (cereals, millets and pulses), oil seeds and commercial /horticulture crops]	54
ii.	Crops are selected and notified by state the government	54

Table 2: The knowledge of the respondents about Rashtriya Krishi Beema Yojana. (MPS = 38.54).

Categories	Score (%)
Good	20
Average	34
Poor	46

Table 3: Distribution of the respondents on the basis of benefits gained from Rashtriya Krishi Beema Yojana.

S.No.	Components	f/(%)
1.	Time since insured	
i.	Less than 5 year	2
ii.	More than 5 years	0
iii	Had not registered	98
2.	Premium paid (20,000)	2
3.	No. of times insured	
i.	Once	2
ii.	More than once	0
4.	Crop (Corn)	2
5.	Cover taken	0

Farmers have to pay premium and the farmers in the area were not in the position to pay the premium amount as their land holdings were small and they were not very commercial so least concern about the crop insurance.

Overall benefits gained by the respondents from RKBY: The Table.4 clearly shows that none of the respondents gained high or low benefit of RKBY. Only 2 per cent of the respondents gained benefit upto medium extent. High majority of the respondents did not gained any benefit of RKBY. The reason behind this may be that the scheme was less popular and people were less aware about the schemes. Also Rashtriya Krishi Beema Yojana involves the payment of some premium to get benefit from it so the respondents may be less interested in taking benefit from it.

Problems: As the government is doing a lot of efforts still the access to Rashtriya Krishi Beema Yojana is limited because of some constraints and problems. Present research work also attempts to explore the problems faced by the beneficiaries in gaining benefits of the scheme. The problems faced by the beneficiaries of different schemes are presented in Table 5.

According to the table the problems faced by the beneficiaries of Rashtriya Krishi Beema Yojana to the high extent were unavailability of benefit on time(MWS 3). Problem in seeking benefit in the name of woman (MWS 2.5), lots of formalities (MWS 2.5), long cumbersome process (MWS 2.5), lack of guidance (MWS 2.5), lack of interest of bank employees (MWS 2.5), lack of publicity of schemes (MWS 2), lack of publicity of registration camps (MWS 2) and lack of awareness (MWS 2) were the problems faced by the respondents of RKBY to medium extent.

The problems faced to low extent were Corruption (MWS 1.5), unavailability of documents (MWS 1), unavailability of e mitra (MWS 1), lack of information regarding registration under scheme (MWS 1), distant location of banks (MWS 1) and illiteracy (MWS 1). Some other problems found negligible were no economic role being woman, disability, too much verification demanded.

Table 4: Benefits gained by the respondents from Rashtriya Krishi Beema Yojna.

(n=100)

Extent of benefit gained	Score (%)
High	0
Medium	2
Low	0
Nil	98

Table 5: Problems faced by the beneficiaries of Rashtriya Krishi Beema Yojna.

Problems	MWS
unavailability of benefit on time	3
lots of formalities	2.5
lack of interest of bank employees	2.5
problem in the name of woman	2.5
long cumbersome process	2.5
lack of guidance	2.5
lack of publicity of schemes	2
lack of publicity of reg. camps	2
lack of awareness	2
Corruption	1.5
unavailability of e mitr	1
unavailability of documents	1
lack of information for registration	1
distance of bank	1
Illiteracy	1
No economic role being woman	0
Disability	0
Too much verification demanded	0

The finding supports the study conducted by Sharma (2007) on "Knowledge and benefits gained by women beneficiaries of SGSY" which indicated that majority of respondents (73%) faced to high extent the problems of lot of formalities in getting bank loan with 86.5 MPS. This was followed by problems faced to medium extent i.e. non-cooperation and corruption among government machinery by two-third of respondents with overall MPS of 80. Problems faced to low extent were lack of proper information about credit system, lack of personal affinity among programme officials towards beneficiaries and inadequate financial stance with MPS of 71, 71 and 39 respectively.

CONCLUSION

Based on the findings of the study it can be concluded that the respondents are having average knowledge about RKBY, there arouses a need of creating more awareness among rural women regarding the scheme. Similarly with regard to benefits gained very few of the respondents are gaining benefit of the scheme so either the premium rates should be reduced or the implementing agency

should take some steps towards engaging more and more farmers under the scheme. The major problem reported by the beneficiaries in gaining benefit of RKBY was unavailability on time. So by resolving the problem also the number of beneficiaries can be increased and the scheme can be proved effective for the farmers.

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