



E-ISSN: 2278-4136

P-ISSN: 2349-8234

www.phytojournal.com

JPP 2022; Sp 11(1): 01-05

Received: 19-10-2021

Accepted: 02-12-2021

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Study the socio-personal, economical, communicational and psychological characteristics of the farmers

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Abstract

The present study conducted at Jawaharlal Nehru Krishi Krishi Vishwa Vidyalaya, College of Agriculture, Rewa, Madhya Pradesh in the year 2017-18. The primary goals of our economic strategy is to increase agricultural productivity. Crop insurance plans can help to achieve this. Crop insurance plans ensure that farmers are reimbursed for losses caused by natural disasters. Not only would these programmes spread the losses geographically, but they will also spread them over time. Crop insurance's raison d'être is to provide stability to agricultural products. As a result, the sooner the system is implemented, the better it will be for the farmers and the country. The majority of the responders were in the middle age category, followed by the elderly and the young. Most of the respondents belonged to have low extent of awareness regarding crop insurance followed by medium level of awareness regarding of crop insurance. Most of the respondents belonged to have high risk orientation followed by medium risk orientation.

Keywords: Geographically, orientation, category, disasters and stability

Introduction

Indian agriculture is said to be gamble of monsoon. Traditional practices, non transfer of tacit knowledge and weak understanding of market is often associated with lower returns in agriculture. Agriculture production and farm incomes in India are frequently affected by natural disasters such as droughts, floods, cyclones, storms, landslides and earthquakes. Susceptibility of agriculture to these disasters is compounded by the outbreak of epidemics and man-made disasters such as fire, sale of spurious seeds, fertilizers and pesticides, price flections etc. *Goudappa et al.*, (2012) [7]. The majority of nation's population is largely dependent on agriculture therefore a bad season does not affect an enterprise rather it breaks the spine of a larger segment of population. The vicious cycle continues which eventually affects Gross domestic product (GDP) of the country. There has been a felt need to protect farmers and farm income from such natural disasters and man-made tragedies. Out of various measures and looking to the volume of population involved in the farming insurance for the crop has emerged as the best possible solution to mitigate the losses. However crop insurance does not guarantee to cover complete loss but it can surely be considered as a shield against anticipated loss by which farmers can stabilize farm income and investment. Agriculture is an unorganized and traditional practice in developing country like India. Agriculture as business is passing through a transitional phase. Natural disasters are throwing survival challenges to farmers as well as farming. All the factors are responsible in minimizing profit of the producers of agricultural commodity.

Material and methods

Research methodology is a detailed action plan of investigation. This chapter narrates the methods and procedure of investigation used during the entire course of study and is presented under the following heads: location of the study area, research design, sampling techniques used, operationalization of variables, sources of data collection, method of data collection, statistical analysis of the data and hypotheses. The district is bounded on the north and east by the state of Uttar Pradesh, in the south Sidhi district and in the west with Amarpatan and Raghurajnagar tahsils of Satna district. In shape the district can be compared to an isosceles triangle, with its base along the Satna border and the two longer arms converging towards Mauganj in east.

The design of research is the most important and crucial aspect of the research methodology. It is the entire process of planning and carrying out the research. To seek the answers for the research question, a descriptive research design was used in the investigation because it is describing phenomena with adequate interpretation. The sample of the present study was selected by proportionate random sampling method. Perception about PMFBY technology refers to the identification and interpretation of sensory information in order to represent and understand the Pradhan Mantri Fasal Bima Yojana. There is a strong relationship between beliefs, values, norms and farmer's perception. A comprehensive scale was developed with the help of agriculture scientist and field staff working at various levels of Pradhan Mantri Fasal Bima Yojana to quantify the perception of the farmers. The three point continuum scale on perception was consisted of 12 statements covering three aspects of Pradhan Mantri Fasal Bima Yojana namely disaster losses, risk reducing measures and type of loan. The content validity of the perception index was derived from a long list of test items representing the whole universe of recommended crop losses reducing practices of Pradhan Mantri Fasal Bima Yojana collected from various sources as discussed earlier and includes materials from literature, experts opinion, findings of past work and discussions with extension workers, officials of the Department of Agriculture and progressive farmers. Reliability of an interview schedule refers to "its consistency or stability in obtaining information from respondents". The test-retest method of estimating reliability of an interview

Caste

Table 2: Distribution of the respondents according to their caste.

S. No.	Caste	Number of respondents	Percentage
1	General	64	53.33
2	Other backward class	30	25.00
3	SC	22	18.33
4	ST	4	3.34
	Total	120	100

The data presented in table 2 revealed that most of the respondents were from general caste (53.33 per cent) followed by other backward class (25.00 per cent), SC class (18.33 per cent) and ST class (3.34 per cent) respectively. Thus, it can be concluded that most of the respondents belonged general caste followed by other backward class.

Education

Table 3: Distribution of respondents according to their education.

S. No	Education	No. of respondents	Percentage
1	Illiterate	21	17.50
2	Up to Primary	30	25.00
3	Up to middle	34	28.33
4	High school & above	35	29.17
	Total	120	100

The data presented in table 3 showed that most of the respondents were found to and high school level (29.17 per cent) followed by middle school level (28.33per cent), primary education level (25.00per cent) respectively. Least per cent fell in to illiterate (17.50per cent). Thus, it can be

schedule was followed in this study and their statistical analysis.

Result and discussion

It relates to the analysis of information of Pradhan Mantri Fasal Bima Yojana (PMFBY) respondents' attributes considered in present study. The data regarding socio-personal and economic attributes of respondents were analyzed and their statistical values are presented in different table.

Age

Table 1: Distribution of respondents according to different age group.

S. No.	Age	No of respondents	Percentage
1	Young	29	24.16
2	Middle age	58	48.34
3	Old	33	27.50
	Total	120	100

The data presented in table 1 revealed that most of the respondents were of middle age (48.33per cent) followed by old (27.5 per cent) and young (24.16 per cent) respectively. Thus, it can be concluded that in study area, most of the respondents were in middle age group followed by old and young age.

concluded that most of the respondents were found to possess high school level education followed by middle school.

Size of land holding

Table 4: Distribution of the respondents according to their size of land holding.

S. No.	Size of landholding	No. of respondents	Percentage
1	Marginal	29	24.16
2	Small	25	20.84
3	Medium	42	35.00
4	Large	24	20.00
	Total	120	100

The data presented in table 4 revealed that most of the respondents had medium size of land holding (35.00per cent) followed by marginal size of land holding (24.16 per cent), small size of land holding (20.83 per cent) and large size holding (20.00per cent) respectively. Thus, it can be concluded that most of the respondents in belonged to have medium size of land holding followed by marginal size.

Annual income

Table 5: Distribution of the respondents according to their annual income.

S. No.	Annual income	No of respondents	Percentage
1	Low	34	28.34
2	Medium	57	47.50
3	High	29	24.16
	Total	120	100

The data presented in table 5 revealed that most of the respondents had medium annual income (47.50 per cent) followed by low annual income (28.34 per cent) and high annual income (24.16 per cent) respectively. Thus, it can be concluded that most of the respondents belonged to have medium annual income followed by low annual income.

3.6. Farming Experience

Table 6: Distribution of the respondents according to their farming experience.

S. No.	farming experience	No of respondents	Percentage
1	Less (less than 5 years)	36	30.00
2	Medium (5-10 years)	23	19.17
3	High (greater than 10 years)	61	50.83
	Total	120	100

The data presented in table 6 revealed that most of the respondents were having high farming experience (50.83 per cent) followed by less experience farming (30.00 per cent) and moderate farming experience (19.17 per cent) respectively. Thus, it can be concluded that most of the respondents belonged to have high farming experience followed by less farming experience.

Social participation

Table 7: Distribution of the respondents according to their social participation

S. No.	Social participation	No of respondents	Percentage
1	Low	41	34.17
2	Medium	42	35.00
3	High	37	30.83
	Total	120	100

The data presented in table 7 revealed that most of the respondents had medium social participation (35.00 per cent) followed by low social participation (34.17 per cent) and high social participation (30.83 per cent) respectively. Thus, it can be concluded that most of the respondents in belonged to have medium social participation followed by low social participation.

Source of information

Table 8: Distribution of the respondents according to their source of information.

S. No.	Source of information	No of respondents	Percentage
1	Less	24	20.00
2	Moderate	70	58.34
3	High	26	21.66
	Total	120	100

The data presented in table 8 revealed that most of the respondents had moderate source of information (58.34 per cent) followed by more source of information (21.66 per cent)

and low source of information (20.00 per cent) respectively. Thus, it can be concluded that most of the respondents belonged to moderate source of information followed by high source of information.

Table 9: Informal sources of information.

S. No.	Source of information	Frequency	Total score	Rank
1	Family members	35	105	II
2	Friends & relatives	55	165	I
3	Neighbors	18	54	III
4	Progressive farmer	12	36	IV

Most used informal information sources use by the respondents were found to be friends/ relatives followed by family members, neighbors, and progressive farmers.

Table 10: Formal sources of information.

S. No.	Source of information	Frequency	Total score	Rank
1	Co-operative council	10	30	III
2	Non govt. institute	10	30	III
3	Krishi vgyan kendra	45	135	II
4	Farmer friend	55	165	I

Most used formal information sources use by the respondents were found to be Farmers' friend followed by Krishi vgyan kendra, Non govt. institute and Co-operative council.

Extension contact

Table 11: Distribution of the respondents according to their extension contact.

S. No.	Extension contact	No of respondents	Percentage
1	Low	70	58.33
2	Medium	26	21.67
3	High	24	20.00
	Total	120	100

The data presented in table 11 revealed that most of the respondents) had low extension contact (58.33 per cent) followed by medium extension contact (21.66 per cent) and high extension contact (20.00 per cent) respectively. Thus, it can be concluded that most of the respondents had low extension contact followed by medium extension contact.

Extent of awareness regarding crop insurance.

Table 12: Distribution of the respondents according to their extent of awareness regarding crop insurance.

S. No.	Crop insurance	No of respondents	Percentage
1	Low	73	60.84
2	Medium	35	29.16
3	High	12	10.00
	Total	120	100

The data presented in table 12 revealed that most of the respondents had low level of awareness regarding crop insurance (60.84 per cent) followed by (29.16 per cent)

medium level of awareness regarding of crop insurance and (10.00 per cent) high level of awareness regarding crop insurance respectively. Thus, it can be concluded that most of the respondents belonged to have low level of awareness regarding crop insurance followed by medium level of awareness regarding of crop insurance.

Risk orientation

Table 13: Distribution of the respondents according to their level of risk orientation.

S. No	Risk orientation	No of respondents	Percentage
1	Low	21	17.50
2	Medium	29	24.67
3	High	70	58.33
	Total	120	100

The data presented in table 13 revealed that most of the respondents had high risk orientation (58.34 per cent) followed by medium risk orientation (24.16 per cent) and low risk orientation (17.50 per cent) respectively. Thus, it can be concluded that most of the respondents belonged to have high risk orientation followed by medium risk orientation.

Economic motivation

Table 14: Distribution of the respondents according to their level of economic motivation.

S. No.	Economic motivation	No of respondents	Percentage
1	Low	32	26.67
2	Medium	70	58.33
3	High	18	15.00
	Total	120	100

The data presented in table 14 revealed that most of the respondents had medium economic motivation (58.33 per cent) followed by low economic motivation (26.66 per cent) and high economic motivation (15.00 per cent) respectively. Thus, it can be concluded that most of the respondents belonged to have medium economic motivation followed by low economic motivation. Most of the respondents (48.33 per cent) were of middle age group followed by old (27.5 per cent) and young (24.16 per cent) respectively. Similar results were also revealed by, Fartyal and Rathore (2014) [5], Vaidya *et al.*, (2014) [16] Ahire and Kapse and (2015) [1]. Most of the respondents were from general caste (53.33 per cent) followed by other backward class (25.00 per cent), SC class (18.33 per cent) and ST class (3.34 per cent) respectively. Dissimilar results were revealed by Sharma *et al.*, (2008) [15], & Joshi *et al.*, (2009) [8]. Most of the respondents were found to and high school level (29.17 per cent) followed by middle school level (28.33 per cent), primary education level (25.00 per cent) respectively. Least per cent fell in to illiterate (17.50 per cent). Similar results were also revealed by, Ahire and Kapse (2015) [1], Boruah *et al.*, (2015) [4]. Most of the respondents (35.00 per cent) had medium size of land holding followed by marginal size of land holding (24.16 per cent) small land holding (20.83 per cent) and large size holding (20.00 per cent) respectively. Similar results were also revealed by Archana and Natikar (2013) [3]. Most of the respondents (47.50 per cent) had medium annual income followed by low annual income (28.34 per cent) high annual income (24.16 per cent) respectively. Similar results were also revealed by Sharma and Gupta (2010) [14], & Vaidya *et al.*, (2014) [16]. Most of the respondents (50.83 per cent) had high

farming experience followed by low farming experience (30.00 per cent) and medium farming experience (19.17 per cent) respectively. Similar results were also revealed by, Akinbile (2007) [2], Rehman (2011) [12]. Most of the respondents (35.00 per cent) had medium social participation followed by low social participation (34.17 per cent) and high social participation (30.83 per cent) respectively. Similar results were also revealed by Gaikwad *et al.*, (2008) [6], Kumar *et al.*, (2013) [9]. Most of the respondents (58.34 per cent) had moderate source of information followed by more source of information (21.66 per cent) and less source of information (20.00 per cent) respectively. Similar results were also revealed by Sharma *et al.*, (2014) [13]. Most of the respondents (58.33 per cent) had low extension contact followed by medium extension contact (21.66 per cent) and high extension contact (20.00 per cent) respectively. Similar results were also revealed by Lokhande (2010) [11]. Most of the respondents (58.34 per cent) had high risk orientation followed by medium risk orientation (24.16 per cent) and low risk orientation (17.50 per cent) respectively. Dissimilar results were revealed by Kumar *et al.*, (2011) [10]. Most of the respondents (58.33 per cent) had medium economic motivation followed by low economic motivation (26.66 per cent) and high economic motivation (15.00 per cent) respectively. Similar results were also revealed by Sharma *et al.*, (2014) [14].

Conclusion

To conclude, it may be said that one of the basic objectives of our economic planning is to step up farm production. This can be achieved by adopting crop insurance schemes. Crop insurance schemes will assure the farmers that they will be compensated for losses against natural calamities. These schemes will not only spread the losses geographically but also spread them over the time. The raison d'être of crop insurance is the stability it imparts to the agricultural produce. Therefore the earlier the scheme is put into operation, the better it will be for the farmers and for the nation. Most of the respondents were in middle age group followed by old and young age. Most of the respondents belonged to general caste followed by other backward class. Most of the respondents were found to educate up to high school and above followed by middle school. Most of the respondents had medium size of land holding followed by marginal size. Most of the respondents belonged to medium annual income group followed by low annual income. Most of the respondents belonged to have high farming experience followed by less farming experience. Most of the respondents belonged to have medium social participation followed by low social participation. Most of the respondents belonged to have moderate source of information followed by more source of information. Most of the respondents belonged to have less extension contact followed by moderate extension contact.

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