



Kisan Bhagidari Prathmikta Hamari campaign

Why in News?

The Ministry of Agriculture & Farmers Welfare of India will conduct ‘**Fasal Bima Pathshala**’ under ‘**Kisan Bhagidari Prathmikta Campaign**’ as a Jan Bhagidari movement.

What is the Kisan Bhagidari Prathmikta Hamari campaign?

▪ About:

- Under the campaign all Implementing Insurance Companies will organize ‘**PMFBY (Pradhan Mantri Fasal Bima Yojana)- Fasal Bima Pathshala**’ at Block/Gram Panchayat/village on all 7 days of the campaign period with participation of at least 100 farmers.
- The detailed **information on crop loss intimations during localized calamities and post-harvest losses, tracking of farmers’ application**, whom farmers can approach for grievance redressal etc. may be shared and explained in detail to farmers for maximum benefit of the scheme.

▪ Objectives:

- It aims to **make the farmers aware of key scheme aspects of PMFBY** like basic scheme provisions, importance of ensuring the crops and how to avail scheme benefits etc. in the ongoing **Kharif Season** 2022 along with facilitating farmers in getting benefit of the PMFBY scheme.
- The broader focus will be on the importance of **PMFBY/RWBCIS (Restructured Weather Based Crop Insurance Scheme)** and **how farmers can enroll under the scheme** and avail the benefit of the scheme.

What is Pradhan Matri Fasal Bima Yojna?

▪ Launch:

- Launched in **2016** and is being administered by the Ministry of Agriculture and Farmers Welfare.
 - It **replaced the National Agricultural Insurance Scheme (NAIS)** and Modified National Agricultural Insurance Scheme (MNAIS).

▪ Aim:

- To provide **comprehensive insurance cover against the failure of the crop** thus helping in stabilizing the income of the farmers.

▪ Scope:

- All food & oilseed crops and annual commercial/horticultural crops for which past yield data is available.

▪ Premium:

- The prescribed premium is **2% to be paid by farmers for all Kharif crops** and **1.5% for all rabi crops**. In the case of annual **commercial and horticultural crops, the premium is 5%**.
- Premium cost over and above the farmer share was equally subsidized by States and GoI.
- However, GoI shared 90% of the premium subsidy for Northeastern States to promote the uptake in the region.

▪ Implementation:

- By empanelled general insurance companies. The selection of the Implementing Agency

(IA) is done by the concerned State Government through bidding.

▪ **Revamped PMFBY:**

- The revamped PMFBY is often called **PMFBY 2.0**, it has the following features:
- **Completely Voluntary:** Enrolment 100% voluntary for all farmers from 2020 Kharif.
 - Earlier, it was compulsory for loanee farmers to avail a Crop Loan/Kisan Credit Card (KCC) account for notified crops.
- **Limit to Central Subsidy:** The Centre has decided to limit the PMFBY premium rates - against which it would bear 50% of the subsidy - to a maximum of 30% in un-irrigated and 25% in irrigated areas.
- **More Flexibility to States:** The government has given the flexibility to states/UTs to implement PMFBY and given them the option to select any number of additional risk covers/features.
- **Investing in ICE Activities:** Insurance companies must now spend 0.5% of the total premium collected on Information, Education and Communication (IEC) activities.

UPSC Civil Services Examination Previous Year Questions (PYQs)

Q. With reference to 'Pradhan Mantri Fasal Bima Yojana', consider the following statements: (2016)

1. Under this scheme, farmers will have to pay a uniform premium of two percent for any crop they cultivate in any season of the year.
2. This scheme covers post-harvest losses arising out of cyclones and unseasonal rains.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Ans: (b)

Source: PIB

PDF Refernece URL: <https://www.drishtias.com/printpdf/kisan-bhagidari-prathmikta-hamari-campaign>