

Farmers fair cum awareness programme held on Pradhan Mantri Fasal Bima Yojna

One day programme 'Farmers fair cum awareness programme' was organized by KVK Dimapur on **Pradhan Mantri Fasal Bima Yojna** at ICAR, Complex for NEH Region, Medziphema Jharnapani Nagaland on 31st March 2016. The occasion was graced by Shri Neiphiu Rio, MP Lok Sabha, New Delhi. The programme started with the welcome address by Dr D.J.Rajkhowa, Joint Director. In his remark he emphasised on climate change and how this scheme can help the farmers to sustain their livelihood.

Dr. A.Chkraborty. General Manager NABARD explained the farmers about the details of this scheme. Crop insurance scheme have been in operation since long but due to several shortcomings like, very high premium rate, very low sum insured, non-coverage of losses due to localized calamities, they have not been successful. As a result, only 20% of the farmers have been covered so far and they also have faced several challenges while claiming their rightful amount. This has resulted in loss of faith of farmers in the crop insurance scheme. Under this circumstances, the government had detailed discussions with states, farmers and insurance companies and now the immensely farmer friendly 'Pradhan mantra Fasal Bima Yojana' have been initiated. It is the greatest ever assistance extended by the Government on crop insurance. As a result, it will have the lowest farmers' share of premium till date. The rest of the premium burden, even if more than 90% will be borne by the Government. 'One season one premium rate' for fruit crops, pulses and oilseeds. The earlier provision of different premium rates for different districts and crops has been scrapped. It is now @ 2% premium for Kharif and 1.5% for Rabi. Farmers will get full protection: No capping on premium rates and as a result, no reduction in sum insured. Inundation has also been included in the list of localized perils for the first time. Post harvest losses due to cyclone and unseasonal rains in the entire country have also been included for the first time in this scheme. Compulsory uses of mobile and satellite technology for accurate yield estimation and faster claim settlement. He also emphasised the farmers to get the KCC through banking system.

Dr A. Mitra, Director, NRC-M appealed the farmers to take the benefit of this scheme due to climate change, which is affecting our agriculture and allied activities.

Dr Lalan Ram Director, CIH, Medziphema, asked the farmers to avail the maximum benefit of the scheme for cultivation of horticultural crops, as Nagaland falls under tropical and subtropical zone with high humidity, and moderately high temperature due to changing climate. We should work together with all the stake holder like state Agri department, bank, insurance companies to avail the benefit of Pradhan Mantri Fasal Bima Yojna. Professor R.C. Nayak SASARD, Medziphema Nagaland University shared his experience of opening a bank account 20 years earlier in an interior village of Orissa. Dr. Bidyut C. Deka, Director, ICAR, ATARI in his remark told the farmers that due to Pradhan Mantri Jandhan Yojna opening a bank account is so easy that bankers goes to the doorstep of the farmers. He very briefly explained about the benefit of Pradhan Mantri Fasal Bima Yojna and requested the state Nodal department to play an pro active role for the benefit of farmers for this scheme,

Shri Niphiu Rio chief guest of the function appealed the farmers that nearly 60 to 70 percent depend on agriculture but due to increasing population pressure and limited land we have to increased our agriculture production to sustain ourselves. In northeast region the suicide committed by farmers are negligible due to diversification in agriculture and some

other elite activities of animal husbandry. During launch of this scheme the premium has reduced so that our farmers can afford the premium and take the benefit of the scheme but farmers have to play a very active role to get the benefit. He suggested that village council chairman has to take initiative on behalf of all the farmers and can approach the bank to get the Kissan Credit Card. Farmers of Dimapur can produce more rice due to suitable of land and climate and can help the farmers of neighbouring districts in attaining food sufficiency. Our farming community should approach the bankers for agriculture bank loan for smart agriculture production, indigenous farming will not be able to support us in this 21st century. Due to changing climatic conditions crop may fail and our latest technology like satellite mapping will help us in mapping of crop failure area.

The Soil health cards and training certificate have been distributed by the Chief guest to the farmers and extension personnel of village functionaries. During technical session Branch Manager, SBI Medziphema, and Official of New India Insurance company, Dimapur has cleared all the doubts of farmers regarding Pradhan Mantri Fasal Bima Yojna being implemented followed by Farmers Scientist interaction. Vote of thanks was proposed by Dr. Anamika Sharma, Programme Coordinator, KVK Dimapur. A total of 610 farmers', Government officials and others have attended the farmer fair cum awareness programme on Pradhan Mantri Fasal Bima Yojna



Shri Neiphiu Rio, MP Lok Sabha, distributing Soil Health cards to farmers



Shri Neiphiu Rio, MP Lok Sabha, addressing the farmers



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