

**Article Name: Problems of Agricultural Insurance in Western Maharashtra  
[Policy Review National Agriculture Insurance Scheme (NAIS) And Pradhan Matri Fasal  
Bima Yojana (PMFBY) ]**

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**Summary**

This is an article that surveys the need the performance of crop insurance in India, and more specifically NAIS and Pradhan Mantri Fasal Bima Yojna. The article will begin by discussing the need for NAIS and the design of policy. After which, we will provide the shortcomings and policy suggestions to overcome the same. Finally, the article will conclude by linking the need for crop insurance in the western Maharashtra which included Sangli, Satara and Solapur districts.

**INTRODUCTION:**

Farm households evaluate their farming decision in each crop cycle with the hope of profitability but they are also very much aware of the uncertain nature of the environment around them. Farm decision making is a combination of ‘fooling oneself’ and ‘frequent monitoring and systematic working’. A regular and systematic approach of monitoring and evaluation of farm operations can help agriculture to reduce uncertain outcomes and systematically ensure productivity. But this frequent monitoring is not straight forward; it requires large labour involvement and labour hours. But what good is systematic planning and productivity, say, if even after 10 years of planning and meetings, the targets farmers are indebted and cannot grow or move up in the value chain. This is where fooling himself comes into the picture. The question now is as follows; if farmers are constantly meeting their targets for a long period, then why is it that they cannot achieve profitability? The answer lies in their respective capabilities of risk measurement measures and the idea of ‘planning’. Typically, farm households are incapable to plan for the future uncertainties. Future uncertainties and planning are an important aspect of any business, not just planning.

Agriculture has been the backbone of Indian economy for several centuries. Indian agriculture is characterized by lack of technology, low productivity, under employment, multiplicity of crops, unequal distribution of land, and predominance of small farmers etc. Agricultural production therefore is inherently a risky business and farmers face a variety of weather, pest, disease, input supply and market related risks. Given an uncertain income each year, farmers must worry about their ability to repay debt, to meet overhead costs (e.g., Land rents and taxes) and, in many cases, their ability to meet essential living costs for their families. These same risks are also of concern to agricultural lending institutions. The prevalence of risk in agriculture is not new. Farmers, rural institutions and lenders have, over generations, developed ways of reducing and coping with risk. Although the virtues of these traditional risk management mechanisms are widely recognized, they also have their own limitations. Agriculture in India is highly susceptible to risks like droughts and floods. It is necessary to protect the farmers from natural calamities and ensure their credit eligibility for the next season.

**OBJECTIVES OF THE STUDY:**

Adequate insurance facility can make Indian agriculture more productive and Indian farmer’s life more comfortable. Proper insurance coverage helps farmers in initiating new crops in case of crop failure and brings confidence among farmers. This can give a better life to 119 million farmers in India. Therefore, operation of crop insurance schemes and role of government need to be examined. With this objective, we have set the following objectives as core issue of the present paper:

- To give a glimpse of crop insurance in India

- To examine the operational status of national level crop insurance scheme (NAIS)
- To study the problems of crop insurance schemes as NAIS and PMFBY.
- To suggest the remedies to overcome the problems of crop Insurance schemes.

**METHODOLOGY:**

This paper is descriptive in nature and based on secondary data mostly collected from various brochures and publications of Agriculture Insurance Company of India Ltd., The web site of Agriculture Insurance Company of India Ltd. ([www.aicofindia.com](http://www.aicofindia.com)) is used. Other reports and journals are also used for the purpose. Data collected from secondary sources are tabulated and conclusions are made.

**GLIMPS OF CROP INSURANCE SCHEMES IN INDIA:**

The concept of crop insurance is not very new to India. Over the years it has evolved at irregular intervals but continuously and still growing in terms of scope, methodologies and practices. Though many attempts were made to introduce crop insurance before independence it was not concrete. It is only after independence that the crop insurance policy got a concrete shape when in 1965 the Government of India decided to draw a Crop Insurance Bill and model scheme for crop insurance in order to enable the state to initiate crop insurance.

**NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS) (RASHTRIYA KRISHI BIMA YOJANA)-1999:**

In the session Rabi 1999 Government of India has launched the NAIS under which comprehensive risk insurance is provided to cover yield losses arising due to non-preventable risks viz-

- Natural Fire and Lighting;
- Strom, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado;
- Flood, Inundation, and Landslide;
- Drought, Dry Spells;
- Pest/Diseases etc.

The NAIS suffers from some serious drawbacks especially if we look at the loss assessment policy under the scheme from farmer’s point of view. The scheme operates on “Area Approach” i.e., if the observed seasonal area yield per hectare of the insured crop for the defined insurance unit falls below a specific threshold yield, all insured farmers growing that crop in the defined area will receive the same claim payment. The defined area may be a Gram Panchayat, Mandal, Hobli, Circle, Phirka, Block Taluka etc. Many times, it happens that crops in a particular area of that block get damaged but not in the entire block and a situation may arise that while the farmer face heavy losses, the notified area still has a yield above the threshold level. This makes the farmer ineligible for claim. Secondly, the claim settlement process is very lengthy.

TABLE: 1 PERFORMANCE OF (NAIS) IN INDIA.

Sr. No.	Year	No. of farmers insured (No in lakh)	Area insured (Ha in lakh)	Sum insured (Rs.in crores)	Farmers’ Premium (Rs.in crores)	Gross Premium (Rs.in crores)	Claims Paid (Rs.in crores)	No. of Farmers Benefitted (No in lakh)
1.	1999-00	5.80	7.81	356.41	3.77	5.42	7.69	0.55
2.	2000-01	105.01	163.31	8506.07	178.89	234.52	1281.97	41.62
3.	2001-02	106.52	160.34	8999.97	236.37	291.77	558.29	21.95
4.	2002-03	120.96	195.70	11269.24	312.38	363.97	2012.94	52.24

5.	2003-04	123.92	188.24	11163.62	316.70	347.39	1149.79	38.10
6.	2004-05	162.18	296.17	16944.82	510.58	534.80	1198.92	34.48
7.	2005-06	167.22	277.49	18590.76	529.11	554.77	1424.75	36.68
8.	2006-07	179.12	273.05	21301.58	572.24	610.17	2292.19	45.23
9.	2007-08	184.43	281.42	24474.61	638.38	683.03	1725.54	31.71
10.	2008-09	192.03	264.94	26814.78	701.54	807.66	3887.62	61.99
11.	2009-10	239.34	336.70	38624.21	1022.47	1154.55	5118.10	90.12
12.	2010-11	176.50	240.48	34721.45	880.36	1019.95	2299.71	33.92
13.	2011-12	167.94	233.86	34771.04	856.51	972.03	2208.99	31.32
14.	2012-13	167.91	243.85	42909.15	1041.65	1326.35	4895.34	44.68
15.	2013-14	137.20	207.08	41554.15	1025.21	1275.19	4323.62	38.09
16.	2014-15	167.38	207.70	45880.82	1154.31	1398.10	4285.74	64.12
17.	2015-16	309.08	339.05	80622.09	2018.81	2537.24	17485.30	182.53
	CAGR	4.40*	3.81*	8.82**	9.50**	9.45**	10.60**	5.83*
	Instability index	31.13	28.51	39.48	42.85	44.25	79.62	62.95

(Source: Agriculture Insurance Company of India)

In the above given table, it shows that the compound growth rates have been computed for number of farmers insured, area covered, sum insured, farmers' premium, gross premium collected, claims paid and number of farmers benefited in India during the period of its operation (1999-2000 to 2015-16). Table 1 indicates that positive growth rates have been observed for all the aspects.

However, highest significant growth rate of 10.60 per cent has been observed for claims paid to the farmers. This indicates a kind of loss to the government. On the other hand, growth rates computed for number of farmers insured, area insured, sum insured, gross premium, farmers' premium, gross premium collected and number of farmers benefitted were observed as 4.40, 3.81, 8.82, 9.50, 9.45, and 5.83 per cent respectively.

The index of instability has also been computed for the above-mentioned variables to examine the variability in the performance of NAIS. The results revealed that highest instability has also been reported in case of claims paid to the farmers (79.62 per cent). This was followed by the number of farmers benefitted where the instability index was found to be quite high as 62.95 per cent; which became one of the major reasons for the failure of the scheme in India. The index of instability for number of farmers insured, area insured, sum insured, farmers' premium and gross premium collected were computed as 31.13, 28.51, 39.48, 42.85 and 44.25 percent respectively.

#### **PMFBY (PRADHAN MANTRI FASAL BIMA YOJANA):**

The PMFBY is a flagship scheme which came into operation on 1st April, 2016, and is an improvement over earlier schemes implemented by the government on crop insurance. The scheme aims at reducing the burden of premium paid by farmers and also safeguard them from adverse weather conditions. The scheme also aims at expediting the settlement claims of the farmers and ensures that they do not have to face major problems while receiving indemnity payment. In order to do so, the scheme aims at using technology such as smart phones, remote sensing, drones and GPS technologies to capture and upload data on crop cutting experiments on which yield estimates are based.

#### **THE PREMIUM RATES PAID BY THE FARMER WILL BE AS FOLLOWS:**

Season	Crops	Insurance Charges Paid by farmer
Kharif	Food & Oilseed crops (all cereals, millets, oilseeds and pulses)	2 percent of sum insured or Actuarial rate whichever is less
Rabi	Food & Oilseed crops (all cereals, millets, oilseeds and pulses)	1.5 percent of sum insured or Actuarial rate, whichever is less
Kharif & Rabi	Annual Commercial/Annual Horticultural Crops	5 percent or Actuarial rate, whichever is less.

Table -2 Performance of Pradhan mantri fasal bima yojana (PMFBY) in India.( for kharif& rabi crops)

Year	Total Farmers(in lakh)	Area Insured( in hector)	Benefitted farmers(in lakh)	Paid Claims( in lakh)
2018	5,27,83,690	47,472.25	1,16,55,665	23,26,955
2019	5,59,74,816	44,684.39	1,11,01,640	25,66,645
2020	6,07,89,117	42,914.66	88,71,013	19,38,481
2021	8,34,84,495	40,209.16	1,01,79,498	18,26,418
2022	11,18,43,564	41,834.67	90,65,761	16,86,640
2023	14,22,56,624	50,636.28	79,85,258	9,01,524
CGR	0.18	0.01	-0.06	-0.15

(Source: Ministry of Agriculture and Farmers Welfare, Government of India)

Above Table indicates the coverage of PMFBY regarding kharif & Rabi crops within 2018 to 2024. The number of farmers covered under the scheme were 5,27,83,690 lakhs in the initial year; and it is showing an increased application of farmers years wise i.e. 14,22,56,624 lakh farmers in the 2023 year which was showing the 0.18% CGR of enrolled farmers with PMFBY scheme. Whereas decreasing growth shown about the paid claims such as it shows 23, 26,955 lakhs in the initial year and it is downward growth till 9, 01,524 lakhs only, so it's shown negative growth i.e., -15% and About the Benefitted farmers it is showing negative growth of farmers i.e. initially it was 1,16, 55,665 lakh farmers and in 2023 year it's decreased till only 79, 85,258 lakh farmers. But there are fluctuations have seen in Area Insured category.

#### Issues Related to Agricultural Insurance:

India is an agriculture-oriented country where main leading form of occupation is agriculture. Indian society with two third of its population depends upon agriculture for their source of revenue. It contributes 18% of GDP (Gross Domestic Product) approximately. India has got second rank in the world for its agriculture and farm commodities. But it is not so easy for the farmers of India to earn income from agriculture. Indian agri-production is equal with risk and uncertainty because the agriculture in India depends upon the natural factors, i.e., unpleasant weather conditions, flood,

draught, hazard etc. Uncertainty of nature leads the farmers to various agriculture related problems. Low productivity, less income and high loans taken for agriculture are forcing the farmers of India to commit suicide. They are living a stressful life even after giving others a relief and relax life by fulfilling their most wanted need in the form of farm products. In agriculture, agribusiness is a broad term for the various businesses involved in food production, including farming and convention farming, seed supply, Agri-chemicals, farm machinery, comprehensive and distribution, processing, marketing, and trade sales. The process starts at the product level and reaches out to the final consumers through vertical integration. Agribusiness favors Indian farmers in every possible way be it policy, climate and several other advantages points that India naturally acquire in production. Therefore, to manage up with these agro-problems, a risk management tool "Agriculture Insurance" is launched for the farmers.<sup>1</sup> (Sangamesh Angadi, 2015). If the government trying to recover the problems of Farmers regarding their crop protection with NAIS and PMFBY crop insurance schemes but they have not seen satisfied with the biased development of scope and content of these crop insurance schemes. There are issues relating to its operation, governance and regarding coverage method. After discussion with the farmers some problems have seen about the crop insurance scheme. Which are explained in details as given below.

To find out the problems of farmers regarding crop insurance schemes, the attempt has been made to undertake comparatively analysis of the performance of Crop Insurance schemes in Loanee Insured and Non-Loanee Insured Farmers. The Field survey of three districts of western Maharashtra has been conducted. The sample Taluka is selected on the basis of stratified random method i.e.it is selected on the basis of drought prone taluka of districts. Just like Mann Taluka is selected from Satara District, Madha Taluka is selected from Solapur District as well as Jat Taluka is selected from Sangli district. From each Taluka 10% villages are considered on the basis of drought prone area for the study and from selected villages the necessary information has been collected from 350 respondents. It means 10 from each village in a consolidated manner. As there are Loanee Insured and Non-Loanee Insured farmers, the questionnaire is based on these two types' farmers. The study shows that 263 farmers are Loanee farmers within these 3 districts and 87 farmers are non- Loanee farmers.

1. Delay in Settlement of claims: The processing of claims in NAIS begins only after the harvesting of the crop. Further, claim payments have to wait for the results of Crop Cutting Experiments (CCE"s) and also for the release of necessary funds from the central and state governments. Therefore, there is a gap of 8-10 months between the incidence of loss and actual claim payment. To accelerate the settlement of claims in the case of adverse drifting conditions, and to ensure that at least part payment of the likely claims is paid to the farmer, before the end of the season, it is suggested to introduce 'on-account' settlement of claims, without waiting for the receipt of yield data, to the extent of 50 per cent of likely claims, subject to adjustment against the claims assessed on the yield basis. Table 5.1 shows the opinion of the respondents regarding settlement of claims. The effort has been taken to collect data that how many farmers face the problems regarding process of settlement of claims through the NAIS crop insurance scheme.

Table 3 Problems in the Processing of claims Settlement

Sr.no	problem in the process of claim settlement	Loanee farmers	Non-loanee farmers	Total farmers
1	Faced	185 (70)	58 (67)	243(69)

2	Not faced	78 (30)	29 (33)	107(31)
	Total	263(100)	87(100)	350(100)

(Source: Field work)

Figure-1

Table -3 shows that 69% of sample respondents face the problem of delay in the process of claim settlement. Whereas 31% of sample respondents have not faced the problem regarding process of claim settlement. The percentage of loanee farmers is little bit higher than the non-loanee in facing the problem of delay in the claim settlement.

2. Certain crops covered under the crop insurance policy: In the research area there are many crops have been taken through the farmers in their farm such as Groundnut, sunflower, soybean, Cotton, sugarcane, rice, jowar, bajra etc. but Turmeric, Sunflower, wheat which are produced with the weather healthy condition they cultivate its more in their farm. Under the NAIS scheme these crops were not covered. This problem has been found in discussion with the respondents. The table 5.5 shows the problem regarding the certain crops covered through the crop insurance scheme.

Table- 4 Certain crops covered under the scheme

Sr.no	Problem of certain crops covered under the scheme	Loanee farmers	Non-loanee farmers	Total farmers
1	Faced	210 (80)	68 (78)	278 (79)
2	Not faced	53 (20)	19 (22)	72 (21)
	Total	263(100)	87(100)	350(100)

(Source: Field work)

Figure-2

The table-4 shows the problem regarding the certain crops covered under the NAIS crop insurance scheme. Among total farmers 79% farmers were faced the problem of certain crops covering in their farm and 21% farmers denied it. Comparatively loanee farmer's majority has seen to face the problem of certain crops covering in their farm than non-loanee farmers. It is cleared that more than 70% of the total respondents were faced the problem of certain crops covered under the NAIS crop insurance scheme.

3. Ignorance of Agriculture officer: While interviewing the farmers, it was noticed that the agriculture officer does not pay any attention to the farmers. In fact, it was observed that the agricultural officers are neglecting to understand every difficulty faced by the farmers, to explain the difficult things in the procedure to them so that they can take benefits and making progress themselves and get better production from the farm. So, in the following table, the information has been given who has encountered this kind of problem.

Table 5. Ignorance of Agriculture office

Sr.no	Problem Ignorance of agriculture officer	Loanee farmers	Non-loanee farmers	Total farmers
1	Faced	195 (74)	55 (63)	250 (71)

2	Not faced	68(26)	32 (37)	100 (29)
	Total	263(100)	87(100)	350(100)

(Source: Field work)

Figure-3

The table 5 shows the problem of faced by the farmers regarding ignorance of agricultural officer. According to table 71% of total farmers were faced the problem of ignorance of agricultural officer towards them. Whereas the proportion of loanee farmers feel more such problem than non-loanee.

4. Insufficient information regarding crop insurance scheme: Inadequate information regarding crop insurance was also a problem that emerged while discussion with the farmers. In fact, the government provides new information in the market regarding crop insurance. As the information does not reach the farmers and they have to suffer losses. The table 5.7 shows the information about the percentage of respondents who face such problem in the study area.

Table -6 Inadequate Information availability

Sr. no	Problem of Inadequate information availability	Loanee farmers	Non-loanee farmers	Total farmers
1	Faced	177 (67)	59 (68)	236 (67)
2	Not faced -	86 (33)	28 (32)	114 (33)
	Total	263(100)	87(100)	350(100)

(Source: Field work)

Figure-4

The table-6 shows that 67% of total farmers were faced the problem of inadequate information about the crop insurance scheme. Whereas only 33% of total farmers did not get this. The proportion of non-loanee farmers were facing the problem of inadequate information about the crop insurance policy is little bit higher.

5. High Premium rate: Farmers usually have limited willingness to pay premiums. On the other hand, they prefer insurance that protects their incomes from multiple risks. The agricultural insurance schemes are costly to administer and the insurance scheme prefers to cover specific risks. The premiums designed by the insurance scheme based on the risk calculation and possibly also their commercial considerations may not be low enough to attract participation of farmers. A study in India for the All-India Disaster mitigation Commission showed that farmers only want to pay up to 2% of insured value for a multi-peril policy and would prefer a kind of service that would make the programme very expensive. Sometimes there is cognitive failure in which the farmer underestimates the risk he faces ('that can't happen to me') and considers the premiums as 'lost money'. The table 5.8 shows the proportion of farmers who felt that the premium rates of crop insurance scheme are high.

Table-7: High premium rate of crop insurance scheme

Sr.no	Problem of High premium rate of NAIS	Loanee farmers	Non-loanee farmers	Total farmers
1	Faced	215 (82)	65 (75)	280 (80)
2	Not faced	48(18)	22 (25)	70 (20)

Total	263(100)	87(100)	350(100)
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(Source: Field work)

Figure-5

The table -7 shows the 80% of total farmers had faced the problem of High premium rate of crop insurance scheme. Whereas only 20% of total farmers did not face the problem of high premium rate of crop insurance scheme. Overall, it is cleared that both type of farmer's loanee and non- loanee farmers had faced the problem of premium rate.

**Conclusion:**

The farmers have not seen satisfied with the biased development of scope and content of NAIS crop insurance scheme. There are issues relating to its operation, governance and regarding coverage method. After discussion with the farmers some problems have seen about the crop insurance scheme This chapter concluded that problems of agricultural farmers regarding NAIS are stabilization of income, efficiency, rural credit, paradoxes of crop insurance, adverse selection of insurance, moral hazards of procedure of NAIS scheme, mismatches of expectation of farmers about insurance premium amount and systematic risk as well as high administrative cost of NAIS scheme. Actually, Agriculture production and farm incomes in Maharashtra are frequently affected by natural disasters such as droughts, floods, cyclones, storms, landslides and earthquakes. The condition of farmers continues to be unstable due to natural calamities and price fluctuations. Agricultural insurance is one method by which farmers can stabilize farm income and investment and guard against disastrous effect of losses due to natural hazards.

**Suggestion to Improve Functioning of crop insurance scheme:**

Crop insurance has emerged as a pivotal tool for managing risk in the study area. By introducing PMFBY endeavors to empower farmers with a sense of financial security, enabling them to mitigate risks effectively and pursue agricultural activities with confidence. Moreover, PMFBY represents a paradigm shift in agricultural insurance by emphasizing inclusivity and efficiency. Even though the respondents in the study area were satisfied with the crop insurance scheme, still half of the farmers are not happy with its relative performance, and with the implementation aspects of the scheme in particular. Based on the study of specific complaints and exact pain points of the farmers regarding the implementation of the scheme, few suggestions were made.

1. There is need of an agent at local level for helping the farmers for claims assessment and receiving the indemnity payment.
2. Farmers should pay indemnity as early as possible like within 2 to 3 months from loss. Hence, they can make preparation for their next crop season. Hence there is need to proper co-ordination between bankers and implementing agency.
3. There is a need of interaction between the agencies and the farmers. As well as there is a need of co-ordination between Agriculture officer and farmers.
4. NAIS should seek to have an alternative way of assessing yield. If the damage done to the crop
5. is extensive, the procedure for concurrent monitoring and payment have to be sought. Interviews with experts / knowledgeable person may help in assessing the damage to a crop at difference points. Other indicator can also be used and more than one agency could be needed to involve in this process.

6. Co-operative banks are performing well as comparison with commercial banks. There is a lack of Inter-departmental co-ordination in commercial banks. As this scheme is multi-departmental approach, which needs a strong co-ordination amongst various departments.
7. Even after the 10 years of launching the program there is lack of awareness of farmers about scheme. Therefore, the awareness program regarding the crop insurance scheme should be made mandatory for all policy holding farmers.
8. Many farmers are unaware of crop insurance due to illiteracy. Hence there is need of counseling camps and literacy camps at local level to increase awareness of farmers. They need to acquire the detail knowledge about crop insurance scheme.
9. The premium rates are varying from 1.5 to 2.0 percent from crop to crop. But this premium rate also higher rate opined the farmers. This policy should keep one percent premium rate for kharif and rabbi crops. This rate made farmers satisfied and encouraged to enroll with this scheme.
10. The areas where electricity supply and internet connectivity are poor, the online enrolment of the farmers seems impossible. Such areas need to be identified at a district level and a clear set of separate instructions need to be issued in the study area to understand the enrolment process which is to be taken ahead.
11. As per the opinions of the sample respondents, there is a need of quick settlement of claims, covering the more crops under the crop insurance scheme as well as to start the system as individual assessment for the crop insurance policy.
12. Farmers are called Bali rajas. But due to the irregularity of rain and the uncertainty of the environment, he has to face many problems. Hence to maximize their psychological preparation. They need to be motivated for crop insurance scheme in different ways.
13. Only a few crops are covered by crop insurance scheme, so all the crops produced by farmers should be covered. It means that all the crops grown by the farmers through this scheme need to be protected. This will help in reducing the worry of farmers about their produce.
14. During the interview, the awareness level of the farmers about how to use modern technology
15. in agriculture was found to be low, and they also felt that they did not know much about some new technology, so the Department of Agriculture should conduct some workshops on new technology at the taluka level so that they can get this information and utilize the amount received as compensation through crop insurance, some will abandon mistakes or old methods and adopt new methods.
16. The process of claim settlement is very slow and complicated, thus the waiting time for the farmers becomes long. Also, if they have to sow something new in the next season, it gets interrupted. Therefore, it is more important to think about the crop insurance scheme and see how the process can be made simple, easy and convenient.
17. For the development of agriculture, as well as for our nation to be progressive, stable and happy, it is necessary for the government to focus more on how to maximize the participation of farmers for crop insurance and how to keep our nation happy and healthy.

**Conclusions:**

Farmers in the study area were facing few problems regarding the crop insurance scheme. Such as Insurance premium, problem of getting compensation amount, problem with documents etc. However, in order to eliminate those problems, the government is also trying to change the features of the scheme and its working system and developing it in a new form time to time. Like MNAIS instead of NAIS. Even after the introduction of the scheme 'Prime Minister's Crop Insurance scheme

‘(PMFBY) in 2016, which made the insurance process easier and helping the farmers in getting insurance in a very easy way, it was noticed that there are still some expectations from the farmers. On the basis of the discussions made with farmers, few suggestions such as appointing local level representative of crop insurance policy, increasing co-ordination between farmers and agricultural officers, covered more crops instead of certain crops through the crop insurance policy, increase the number of farmers enrolling with crop insurance policy etc.

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