**ABSTRACT**

Title of the Thesis : **Evaluation of the Pradhan Mantri Fasal Bima Yojana in Samba District, Jammu and Kashmir**

Name of the Student : Dinesh Sou

Registration No. J-21-M-795

Major Subject : Agricultural Extension Education

Name and Designation of : Dr. Rakesh Sharma

Major Advisor Professor

Degree to be Awarded : M.Sc. (Ag.) Agricultural Extension Education

Year of Award of Degree : 2023

Name of University : Sher-e-Kashmir University of Agricultural Sciencesand Technology of Jammu

**Abstract**

The present study entitled “**Evaluation of the Pradhan MantriFasalBimaYojana in Samba District, Jammu and Kashmir**” was conducted by employing static control group design. A sample of 150 Pradhan MantriFasalBimaYojana(PMFBY) beneficiary farmers were selected by proportionate random sampling technique from the nine blocks of Samba district. For comparison,75 non-PMFBY farmers as per half of the proportionatevalue of the block for selection of PMFBY beneficiaries were taken up from each block on the basis of convenience. The data werecollected by means of personal interview methodwith the help ofsemi-structured interview schedule. The result revealed that majority of farmers(68%) ofPMFBY andnon-PMFBY(78%) were having marginal landholdingand 72 percent PMFBY farm households had non-farm sources of income.For awareness of the PMFBY, different extension strategies namely awareness camps and distribution of extension literature namely pamphlets, flyers and posterswere undertaken by the Department of Agriculture, insurance agency and banks. The results revealed that hundred percent of the beneficiaries farmers were aware about PMFBY whereas, in case of non-beneficiary only 63 percent of the farmers were awareabout the PMFBY. The perception index of the sampled PMFBY farmers towards the PMFBY crop insurance was 0.59, which isslightly favourable.Risk management practices other than PMFBY namely low input use while growing rainfed crops, non-farm activities like wage labour, shops and cooperative marketing were adopted by 79percent of the PMFBY farmers and 84 percent non-PMFBY beneficiaries to avoid exposure to risk.Out of 150 farmers, 18 farmers discontinued to adopt PMFBY in 2022 and reported the bad experiences of previous incidents (72%)as the major reason for quieting the PMFBY. The variable education and irrigated land holding significantly contributed for the discontinuance of the scheme.Thus, for continued adoption of PMFBY,government needs to consider the suggestions given by therespondent’s namely quick settlement of insurance claims, insurance service at village level, individual approach instead ofarea approach and need for maintaining transparency in settlement of insurance claims.

**Keyword :** Awareness,discontinuance, perception, PMFBY

**Signature of Major Advisor Signature of the Student**