Work on PM Fasal Bima Yojana for all farmers in state in full speed

he Madhya Pradesh government has decided to insure all farmers under the Pradhan Mantri Fasal Bima Yojana. This flagship programme of Centre for crop protection is being implemented in the state since 2016.

The main objective of the scheme is to provide financial assistance to farmers suffering from crop damages due to unforeseen events like natural calamities. This crop insurance scheme has been providing incomes to affected farmers, enabling them to continue their agricultural work. Risks under covered scheme include interrupted sowing-plantinggermination, loss of standing crop from sowing to harvesting, postharvest losses and local disasters.

The BJP government is back on the saddle, taking pro-farmer measures. Madhya Pradesh with a population of 7.5 crore has around 65 lakh farmers out of which around 36 lakh farmers have been insured. The current premium is 12 per cent for crop insurance scheme out of which a farmer has to pay 2 per cent and the rest is shared by the state and the Centre.

There is a possibility of premiums going down if the number of farmers being covered are increased. The government believes that "If every farmer is insured, then the number of farmers so covered will rise, enabling the government to reduce the premium to 8-10 per cent, which would take some burden off the farmers. So, the government is trying to increase the coverage of farmers.

Chief Minister Shivraj Singh Chouhan who himself is a farmer's son, understands the plight of the farmers. The state government has been taking several pro-farmer measures, as a result of this. Chouhan's government firmly believes that the state's prosperity can be ensured only by making the farmers prosperous.

