

# Insurance pulled him out of the pit of Despair



***SOURCE: E-BOOK ON SUCCESS STORIES RELEASED BY THE PRIME MINISTER ON CIVIL SERVICES DAY 2017***

Shivanagappa, a 58 year old small farmer, lives in the Honnegowdanahundi village in the Chamarajanagar district of Karnataka. He had cultivated black gram on his 2.23 Ha. of dry land and survived on sheer will power and ardent prayers because Chamarajanagar is a drought prone region for the past decade.

During good monsoon years, he used to harvest 1500 kg of black gram and earn a net income of INR 1 lakh. But in 2016, due to just 50% of rainfall, the crop had completely dried, and he could harvest only 100 kg black gram seeds. He had no option but to preserve those seeds for sowing in the coming Kharif 2017.



But in a way God has listened to Shivanagappa's prayers. He was one of the 20,150 farmers who had enrolled for [PMFBY](#) during Kharif 2016 where crop insurance claims of INR 10.86 crores had benefitted 16,590 farmers of the district. He has claimed INR 45,605/- under PMFBY.



A major portion of the relief amount has helped him in the timely land preparation, buying, transportation and application of farmyard manure. He also managed to repay a part of a loan he had borrowed at high interest. Rest of the amount helped in ensuring a college education for his son.

Given the continued drought in the district, the claim amount provided under PMFBY to the farmers was waived. For those farmers who had not availed any loan, this relief helped them to become self-sufficient instead of having to run to money lenders for the purchase of seeds, preparation of land, etc.

“This crop insurance Scheme is like ‘an oasis in the desert’ – and I no longer have to beg the money lenders for money – they fleece us all the time, more so during the drought period,” he added.

Now that he is free of them and can focus on his work, the word insurance has a new meaning for him. “Maybe, I should look at other Government insurance schemes too”, he says.

Courtesy: <http://darpg.gov.in>

## Chamarajanagar, Karnataka

Chamarajanagar is the southernmost district in the State of Karnataka, India. The total geographical area of the district is 5,69,901 Ha., of which 2,13,102 Ha. is cultivable area owned by 2,12,196 farmers. Area of 1,91,028 Ha. is covered by agriculture, horticulture and sericulture crops every year. The district receives pre-monsoon showers in the month of April in few areas. The district has been drought affected this year too.

### BACKGROUND/ INITIATIVES UNDERTAKEN

Technical and motivational training was provided to officers, bankers and farmer leaders (Raitha Sangha) on PMFBY by Deputy Commissioner

Mobile App was developed for Crop Cutting Experiments. Training was provided for Crop Cutting Experiments by Deputy Commissioner

PMFBY workshop was organized for both Bankers and People's Representatives

Publicity on crop insurance conducted at village level through hiring of 16 autos (fitted with mike set) with the involvement of People's Representatives like MLAs, District Panchayat members, among others. Publicity banners were put up at all Gram Panchayats

Crop Insurance leaflets were distributed to more than 1000 farmers on World Soil Day

All India Radio announcements, newspaper calls for

enrolments, daily mobile messages to farmers through Karnataka State Natural Disaster Monitoring Centre (KSNDMC), K-Kissan, M-Kissan Portals, advertisements in public bus stands at hourly interval for 30 days and WhatsApp messages to farmer groups were other initiatives to create awareness

### KEY ACHIEVEMENTS/ IMPACT

#### KHARIF 2016

25,448 farmers were insured under the Scheme, of which 84% are non-loanee farmers

Total coverage of insured area is 18,203 Ha., out of total cropped area of 88,641 Ha.

#### RABI 2016

31,615 farmers (100% non-loanee) were insured under the Scheme

Total coverage of insured area is 25,292 Ha., out of total cropped area of 26,753 Ha.