## The young can come back



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

Seemingly calm and postcard picturesque, Pauri Garhwal, Uttarakhand, Iying in the cradle of snow-bound Himalayan peaks amid dense forests is also prone to sudden natural calamities. This is a serious problem because more than 90% of the population depends on agriculture. For Vikas Rawat, 55, troubles were endless. Apart from natural calamities, his crops were also being destroyed by wild animals since his fields bordered the forest area. His three sons had left Pauri to look for work. This was the story in almost every farmer's house in Pauri. The district was primarily facing a major problem of migration because farming was becoming unviable for the 87% of the population in rural areas depending directly or indirectly on agriculture. But now, things are beginning to look less bleak, thanks to the <a href="Pradhan Mantri Fasal Bima Yojana">Pradhan Mantri Fasal Bima Yojana</a> (PMFBY).

# PRADHAN MANTRI FASAL BIMA YOJANA

Minimum Premium, Maximum Insurance for Farmer Welfare

It provides financial support to farmers suering crop loss/damage because of unforeseen events. Its mandate is also to encourage modern agricultural practices and to ensure a steady ow of credit to the agriculture sector with low premium. Now, Rawat and others like him have something to fall back on when they lose their crops for no fault of theirs. The Yojana is also encouraging their children to take up agriculture and use modern methods of farming. *Courtesy: http://darpg.gov.in* 

## Pauri Garhwal, Uttarakhand

Pauri District situated in Uttarakhand, occupies a geographical area of 5.32 lakh Ha., of which 3.85 lakh Ha. is covered by forest. The total area under cultivation is 61,355 Ha. in Kharif season and 31,868 in Rabi season. The total irrigated area is 6,411 Ha., and the remaining area is rainfed. The average land holding size is very low i.e. 0.45 Ha., which makes it difficult to make a living out of cultivation. The District faces uncertain climatic conditions and problems of natural calamities such as cloudburst, landslide and drought.

#### **BACKGROUND/INITIATIVES UNDERTAKEN**

Prompt actions were taken by the District Magistrate for effective implementation of the Scheme in coordination with the implementing agency – Agriculture Insurance Company of India (AICIL) & financial institutions

District Level Monitoring Committees (DLMC) were set up to review the implementation of the Scheme and enable inter-departmental coordination for increasing insurance coverage

With collaborative work of administration and extension workers, the Department of Agriculture organised workshops at Nyaya Panchayat and Village level where the Insurance Companies provided information about salient features of PMFBY

Camps were organised, and print media, television and publicity pamphlets, etc. were used for publicity The Scheme was also publicised through Krishi Mahotsav, Block Development Committee Meetings and Zila Panchayat Meetings

### KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

6340 farmers were insured under the Scheme, of which 76% are non-loanee farmers

Total coverage of insured area is 1,620 Ha., out of total cropped area of 1,886 Ha.

**RABI 2016** 

5,133 farmers were insured under the Scheme, of which 94% are non-loanee farmers

Total coverage of insured area is 534 Ha., out of total cropped area of 29,700 Ha.