

Small Premium, Big Profit



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

Ramana Gouda is a one of a kind man. This 58-year-old farmer from Hiremannapur village in Kustagi Taluka in Koppal district, one of the most backward regions in Karnataka, was a high school dropout. He became a full-time farmer at a young age but that certainly didn't mean that he was averse to learning and gaining knowledge. His motto in life was: *"Look to the skies, and the stars will guide you, look to your heart and you will always know the way."*

When the entire district was reeling under severe drought conditions, he came across a coloured schematic booklet of **PMFBY**, realised its potential and worked day and night to popularize it among fellow farmers, despondent with crop failures year on year.



After the introduction of PMFBY, the District Administration worked out a way to regain the lost faith in the insurance scheme. Farm facilitators, who were farmers themselves like Ramana Gouda were assigned the task of creating awareness and confidence among the farmers and encourage them to enroll in the Scheme.



'Small Premium – Big Profit' (Sanna Kanthu- Dodda Labha in Kannada) was the slogan that propelled the farm facilitators into action. Ramanagouda would personally go around and meet small and marginal farmers, SC/ STs who were cut off from mainstream medium and also big farmers. He would sit with them and help them to fill up application forms in tea shops and village chavadi.

When his relentless efforts were appreciated by both the farmers and the District officials, this simple and soft-spoken farmer gives a shy and a gentle smile and says, *"As a villager from Hiremannapur, I have done my work for my village where I have lived for 60 years. is is just a small service to my fellow farmers. I am not doing anything great."*

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

Koppal, Karnataka

Koppal District, Karnataka, is primarily an agrarian society with 60% of its farmers being small and marginal. The District has four blocks (Talukas) viz. Koppal, Gangavathi, Kustgagi and Yelburga. The cultivable area of the district is 3.90 Lakhs Ha. out of total 5.5 lakhs Ha. of geographical area. The area receives an average annual rainfall of 599 mm and its 80% cultivable area comes under rain fed agriculture.

BACKGROUND/ INITIATIVES UNDERTAKEN

Enrolment of farmers under PMFBY was done through the SAMRAKSHANA website

Tahsildars and Agriculture Department officials visited concerned banks to guide and solve the problems of farmers, which arise during the enrolment process

Additional counters for enrolment of the farmers were opened by Bank officials

619 and 321 Crop Cutting Experiments (CCE) were completed and uploaded online for Kharif and Rabi crop seasons, respectively

Mobile App for CCE is used and yield data with photographs is captured on a real time basis

Funds from various schemes like National Food Security Mission (NFSM), National Horticulture Mission (NHM), Krishi Abhiyan and Bhoochetana were utilized for publicity

Pamphlets, posters and application forms were made

available in the campaign vehicle during Krishi Abhiyan awareness campaign

To ensure timely implementation of PMFBY, staff from farm facilitator (Bhoochetana State Scheme), Block Technical Managers (BTM) & Assistant Technical Managers (ATM), data entry operators (MGNREGA), were involved.

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

48,105 farmers are insured under the Scheme, of which 48% are non-loanee farmers

Total coverage of insured area is 56,033 Ha. out of total cropped area of 2,52,500 Ha.

RABI 2016

61,043 farmers are insured under the Scheme, of which 88% are non-loanee farmers

Total coverage of insured area is 1,00,178 Ha., out of total cropped area of 1,01,081 Ha.