Jharkhand's crop relief scheme- Kisan Fasal Rahat Yojana

Why in news?

Jharkhand is going to replace PM's crop insurance scheme for farmers with its own crop relief scheme.

What is Jharkhand's Kisan Fasal Rahat Yojana?

- It is a compensation scheme which provides security cover to farmers for the damaged crops occurring due to natural calamity.
- The main aim of the scheme is food safety, crop diversification, rapid agriculture development paving way for competition.
- The scheme will cover both land owning and landless farmers.
- The Department of Agriculture, Animal Husbandry and Co-operative will be the implementing agency.
- The department will work in association with project management unit which will take care of technical requirements.
- But it is not an insurance scheme where premiums are paid.

How many farmers does Jharkhand have?

- In Jharkhand, 38 lakh farmers cultivate 38 lakh hectares of land.
- Among them around 25 lakh farmers are small or marginal landholders.

How is the rainfall situation there?

- Irregular monsoon has affected the Kharif sowing season.
- In the last 3 years (2017-19), the average rainfall in the monsoon season was much less and it stood at 13%, -27.8%, -20.9%' respectively.
- Drought is also a serious concern in the state.
- In 2018, 129 blocks were drought-affected while in 2019 it was 107.
- But this year adequate rainfall occurred in Jharkhand.
- Jharkhand is mostly a single crop (paddy) state & the scheme will primarily target this group of farmers.

Why Jharkhand want to replace the PM insurance scheme?

- The state pays a large amount as premium to the insurance companies every year.

- In the last 3 years, it has paid a total of Rs 512.55 crore.
- But the compensation claim settlement was only Rs 82.86 crore, which is only 16 % of the total premium.
- There is also huge difference between the numbers of farmers benefited from the scheme when compared to the actual coverage.
- In the last 3 years, out of a total of 33.79 lakh registered farmers, only 2.25 lakh farmers have benefited from the scheme.
- Hence it wants to provide direct compensation to farmers rather than paying to insurance company as premium.

How will the damaged crops be assessed & what will be the compensation amount?

- Crop damage will be assessed through a ground truthing process- which is a combination of sample observations.
- In the case of post-harvest damage, it will be assessed based on sight & coordination committees will be constituted at various levels to do this.
- Gram sabha will initially report on the extent of crop damage based on the information received from the farmers.
- The scheme covers the following categories of natural calamities- floods, hurricanes, tornadoes, volcanic eruptions, earthquakes, tsunamis, hurricanes and other geological processes.
- However, damage due to wild animal attack, preventable risks -unscientific farming by farmers will not be covered.
- The compensation is fixed as- for 0.1- 5 acre of land, compensation of Rs 3000 to Rs 3500 per acre is provided depending upon the loss.

How can the farmer avail this scheme?

- They have to submit their Aadhaar number or submit proof of their nomination for Aadhaar.
- Government will train various volunteers, customer service point operators to help farmers to get registered.
- They can get registered only through online portal by uploading land holding, name & area of the crop sown, bank account number, self-declaration.
- This will be verified by the gram sabha.
- After registration, a code will be sent to the registered mobile number of the farmer.
- But technical barriers might rise during registration process which was seen during the current Kharif procurement season.
- However, officers say monitoring will be done as it is key to implementation.

Source: The Indian Express

