Journal Homepage: - www.journalijar.com

INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

Article DOI: 10.21474/IJAR01/14186
DOI URL: http://dx.doi.org/10.21474/IJAR01/14186

RESEARCH ARTICLE

A STUDY ON KNOWLEDGE AND ATTITUDE LEVELS OF BENEFICIARIES AND NON-BENEFICIARIES OF PMFBY IN TUMKUR DISTRICT OF KARNATAKA

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Manuscript Info

Manuscript History
Received: 05 December 2021
Final Accepted: 09 January 2022
Published: February 2022

Key words:-
Knowledge, Attitude, PMFBY, Crop Insurance

Abstract

The study was based on data collected from 120 respondents comprising of beneficiaries and non beneficiaries of Pradhan Mantri Fasal Bima Yojana (PMFBY) selected using the random sampling technique from Tumkur district of Karnataka. The PMFBY intended to help farmers by providing stability in farm income and improve their confidence in farming. Sixteen independent variables were selected based on judges' relevancy rating and were quantified using measurement devices. The data were collected using a pretested structured interview schedule and suitable statistical tools were used to analyze the data. Results of the study indicated that fairly higher proportion of the respondents (48.33%) had a favourable attitude towards the scheme. The variables like age, education, land holding, annual income, farming experience, extension contact, extension participation, social participation, scientific orientation, risk orientation, economic motivation, credit orientation and crops cultivated had positive and significant association with attitude of beneficiaries of PMFBY at five per cent level. Regarding knowledge level of beneficiaries it was observed that, more than half of them (53.33 %) belonged to medium knowledge level, 25 per cent belonged to high knowledge level and 21.67 per cent belonged to low knowledge level. The variables like age, annual income, education, land holding, farming experience, extension contact, extension participation, scientific orientation, cosmopoliteness, achievement motivation, mass media exposure and crops cultivated had positive and significant association with knowledge level. Risk orientation, economic motivation and credit orientation had positive and significant at one per cent level. However, social participation was not significantly associated with the knowledge on Pradhan Mantri Fasal Bima Yojana. A comprehensive knowledge on scheme and insuring crops against natural disasters is having immense value.

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Introduction:-

Agriculture productions and farm income are affected by natural disasters such as droughts, floods, cyclones, storms, landslides and earthquakes. Vulnerability of agriculture to these disasters is compounded by the outbreak of epidemics and man-made disasters such as fire, sale of spurious seeds, fertilizers and pesticides, price fluctuations etc. All these events severely affect farmers through loss in production and farm income, and they are beyond the control of the farmers. With the growing commercialization of agriculture, the magnitude of loss due to unfavourable eventualities is increasing. Agricultural insurance is one method by which farmers can stabilize farm income and investment and guard against disastrous effect of losses due to natural hazards or low market prices. Crop insurance not only stabilizes the farm income but also helps the farmers to initiate production activity after a bad agricultural year. It cushions the shock of crop losses by providing farmers with a compensation as protection. It spreads the crop losses over space and time and helps farmers make more investments in agriculture. To remove the inherent flaws in the existing crop insurance schemes, new scheme namely Pradhan Mantri Fasal Bima Yojna (PMFBY) has been launched during Kharif 2016 which let farmers pay a very low premium to insure their crops. Even though scheme is farmer friendly many of them have not accepted and adopted the scheme. Adequate knowledge and favourable attitude were prerequisite for acceptance and adoption of any new initiatives and technologies. Hence, there is a need to study on the factors affecting the knowledge and attitude levels of the farmers towards PMFBY. Therefore present study with the main focus of assessing the knowledge and attitude level of both beneficiaries and non-beneficiaries about PMFBY and to find out the relationship with socio-economic characteristics of farmers.

Methodology:-

Ex-post facto research design was used for this study conducted in Tumkur district of Karnataka state during the year 2020-21. Tumkur district was purposively chosen for the study as it is having the highest number of farmers' enrolment and the highest number of beneficiaries of PMFBY in the Central Dry Zone of Karnataka State. From ten taluks of Tumkur district, Pavagada and Sira taluks were selected based on the highest number of enrolment and beneficiaries of the PMFBY. The six villages having the highest number of beneficiaries in Pavagada and Sira taluks were selected from the district for the purpose of the study. 60 respondents were selected from each taluk. From each village, ten beneficiaries and ten non-beneficiaries were randomly selected. Thus, the total sample constituted to 120 farmers. The data were collected through personal interview using well structured interview schedule. The data collected from the respondents were scored, tabulated and analysed using suitable statistical methods.

Results And Discussion:-

Personal characteristics of respondents of PMFBY

It is evident from Table 1 that more than two fifth of beneficiaries (41.67 %) belonged to middle age group followed by young age 31.66 per cent whereas 51.67 per cent were old age followed by more than two-fourth (36.67 %) were middle age among non beneficiaries. Thus more number of beneficiaries who were middle aged was more interested to know role and advantages of PMFBY. Among non-beneficiaries, as most of them belonged to old age group and were less interested in PMFBY. These findings are in line with Mankar et al., (2013).

The result presented in the Table 1 also reveals that, 30 per cent, 21.66 per cent and 16.67 per cent of the beneficiaries had middle school, primary school and high school education, respectively. While in the case of non-beneficiaries 31.67 per cent studied up to primary school and 26.67 per cent had middle school education. Because of the availability of facilities, a favorable atmosphere, support from family, the beneficiaries had better exposure to formal education. In non-beneficiaries majority of them had formal education upto primary school and less number of them possessed graduation and post-graduation. This might be attributed to lack of support, boredom in the studies and less availability of the facilities. Hence efforts and educational programmes are required to pursue them for higher education. These findings were on par with findings of Sundar and Lalitha (2015).

The land holding pattern of respondents (Table 1) revealed that, nearly half of the beneficiaries (46.67 %) belonged to the medium land holding group followed by more than one-third (35 %) belonged to the small land holding. In case of non-beneficiaries, more than half of the respondents (56.67 %) belonged to the small land holding, followed by 31.67 per cent belonged land holding of medium group. Due to the land division and fragmentation both beneficiaries and non-beneficiaries had small sized land holdings. These findings are similar with Alka (2016).

Further, Table 1 also reveals that relatively higher proportion (43.33 %) of the beneficiaries had medium farming experience followed by high farming experience (33.33%). Among non-beneficiaries, 45 per cent were having low farming experience and 31.66 per cent had medium level of farming experience. Both in the beneficiaries and non-beneficiaries, the farming experience was from medium to high. This may be due to the fact that the most of the family members are practicing agriculture from the years and a matter of inheritance; it has been continued by the other family members. These findings are similar with Wahekar (2016).

Socio-economic characteristics of respondents of PMFBY

From the Table 2 it can be portrayed that more than half of the beneficiaries, (53.33 %) had low income followed by medium annual income (30%). Among non-beneficiaries more than two-fourth (66.67 %) had low income followed by 21.66 per cent had medium annual income. Majority of beneficiaries and non-beneficiaries had low level of annual income. The cause might be related to limited land holdings, lower agricultural earnings, differences in the crops cultivated, farming techniques and the degree of secondary professions. These findings are similar with those reported by Dholariya (2014) while studying impact of FLDs on paddy.

The data depicted from the Table 2 says that 48.33 per cent of the beneficiaries had medium extension contact and 33.33 per cent had high extension contact. Among non-beneficiaries 45 per cent had low level of extension contact and 36.67 per cent had medium extension contact. This might be attributable to the fact that the beneficiaries have the frequent visit to the agriculture department, KVK and developed good contact with the agriculture officer, extension officer. Further, they may often visit to the RSK at the hobli level which help them to realize the amenities which are attainable for the farmers. Whereas the non-beneficiaries have less contact with the agriculture officer, horticulture officer, they have seldom visits to the agriculture department, KVK, RSK and they were more dependent on the informal sources of information. These findings are similar with Sudha (2013).

The data reported in the Table 2 depicts about 60 per cent of the beneficiaries possessed medium level of extension participation and 28.33 per cent of the beneficiaries belongs to high level of extension participation while in the case of non-beneficiaries 41.67 per cent of them belonged to medium level of extension participation and 36.67 per cent of the respondents belonged to low level of extension participation. The higher level of extension participation of beneficiaries compared to the non-beneficiaries may be due to the fact that the beneficiaries had more enthusiasm about the demonstrations, training programs, participation in campaigns, exposure tours and agriculture exhibitions than the non-beneficiaries. These findings are similar to those reported by Dholariya (2014).

From the Table 2 it can be observed that more than half (63.33 %) of the beneficiaries had high level of cosmopoliteness and 23.34 per cent had medium level of cosmopoliteness whereas more than one third (40 %) of the non-beneficiaries had medium level of cosmopoliteness and 36.67 per cent had low level of cosmopoliteness. The majority of the beneficiaries showed high level of cosmopoliteness as they have involved more to acquire the knowledge about the ongoing schemes and programmes. These findings are similar with Priyanka (2015).

The data presented in Table 2 also depicts that 45 per cent of the beneficiaries had medium level of mass media exposure and 31.67 per cent had high level of mass media exposure. The respective figures for non-beneficiaries were 40 per cent and 35 per cent respectively. Here both the beneficiaries and non-beneficiaries had medium level access to mass media like television, farmers watch agriculture and allied programmes, some of them read newspaper, magazines, others make use of platforms like whatsapp, facebook and other mobile applications. These findings are similar with Kavya (2018).

The results of the study (Table 2) also showed that 46.67 per cent of the beneficiaries had medium social participation followed by low social participation (31.67%) while 56.67 per cent of the non-beneficiaries showed low level of social participation followed by medium social participation (28.33%). The higher level of participation by beneficiaries compared to non-beneficiaries due to their more socialistic nature and participation as in milk co-operatives, agriculture co-operatives and had held position in the gram panchayat, in Farmer Interest Group or Commodity Interest Group etc. These findings are similar with Chithra (2011).

Psychological characteristics of beneficiaries and non beneficiaries of PMFBY

The results presented in Table 3 reveals that 48.33 per cent of the beneficiaries had medium level of scientific orientation and 30 per cent had high scientific orientation. Among non beneficiaries, 48.34 per cent had low level of scientific orientation followed by 35 per cent had medium scientific orientation. These findings revealed that the

beneficiaries were much aware of scientific benefits and helped in rational usage of farm resources due to better knowledge with respect to the seeds, fertilizers and pesticides. The results are similar with the findings with the Raghavendra (2010).

More than 51 per cent of beneficiaries of PMFBY (Table 3) had medium level of achievement motivation and 30 per cent of the beneficiaries belonged to high level of achievement motivation. While in case of non-beneficiaries, 45 per cent and 30 per cent had medium and high level of achievement motivation. The higher proportion of both the beneficiaries and non-beneficiaries possessed medium level of achievement motivation as they wants to try hard and struggles to achieve higher yield, better technology usage, high profit and so on in spite of forth coming challenges. These findings are in line with results of Binkadakatti (2008).

The results also revealed that 53.33 per cent of beneficiaries had medium level of risk orientation while 38.33 per cent of the non beneficiaries had medium level of risk orientation. Thus beneficiaries are ready to take risk as a rational way to increase chances of success in decision for enrolling with PMFBY to get compensation for the crop loss. These results are comparable with the findings of those reported by Dholariya (2014).

The results (Table 3) also showed that majority of the beneficiaries (56.67%) had medium level of economic motivation and 23.33 per cent had high economic motivation. While in the case of non-beneficiaries, relatively higher proportion (43.33%) had medium level of economic motivation followed by low economic motivation (38.34%). For these findings it can infer that economic motivation helps the beneficiaries to work towards the higher yield to get enough economic profit. In the non- beneficiaries economic motivation was less compared to the beneficiaries. These observations are similar with Ghintala and Singh (2013).

The result in the Table 3 reveals that fifty per cent of the beneficiaries had medium level of credit orientation and for non-beneficiaries it was 45 per cent. These findings are due to the necessity for both the beneficiaries and non-beneficiaries to borrow for agriculture purpose. These findings are similar to those reported by Razaei (2011).

The results in the Table 3 reports that majority of the beneficiaries 46.67 per cent belonged to high crops cultivated category followed by 33.33 per cent belonged to medium crops cultivated category. Whereas in the non-beneficiaries 40 per cent belonged to low crops cultivated category followed by 33.33 per cent belonged to high crops cultivated category. The reason may be beneficiaries cultivated notified crops according to the season and the non-beneficiaries cultivated crops according to their need and interest. These findings are related to Dhande (2017).

Chi square test showed that there was a significant difference among beneficiaries and non-beneficiaries with respect to their personal, socio-economic and psychological characteristics at five per cent level of significance.

Knowledge level of beneficiaries and non beneficiaries of PMFBY

The results depicted in Table 4 revealed that 53.33 per cent of the beneficiaries belonged to medium knowledge level, 25 per cent of the beneficiaries belonged to high knowledge level and 21.67 per cent belonged to low knowledge level. For non beneficiaries relatively higher proportion of them (43.33%) belonged to low knowledge level followed by medium level knowledge level (36.67%) and high knowledge level (20%). Chi square test used for analysis showed that there was a significant difference at five per cent level among beneficiaries and non-beneficiaries with respect to knowledge level. The results showed that there is a considerable difference of knowledge of beneficiaries and non beneficiaries. The reason may be the beneficiaries got enrolled in the PMFBY knew the features of the scheme like premium rate, notified crops, commencement date and closing date of insurance application, conduct of cropping cutting experiments by insurance agent, bank officials and other line department officers. Whereas the non-beneficiaries they don't have much knowledge in comparison with the beneficiaries as they weren't enrolled and they didn't took the benefits from the scheme. These findings are similar with Raghunandan (2004), Hemanth (2002) and Sasidhar (2003).

Attitude level of beneficiaries and non beneficiaries of PMFBY

The results depicted in Table 5 that the attitude 48.33 per cent of the beneficiaries had favorable attitude, 33.34 per cent had more favorable attitude, 18.33 per cent had less favorable attitude towards PMFBY. This reason might be since the beneficiaries are getting benefits from the scheme; their feeling towards the features of the scheme is good. Majority of them were satisfied with the scheme process hence they were having attitude from more favorable to less favorable. In case of non-beneficiaries 46.67 per cent had less favorable attitude, 33.33 per cent had favorable

attitude, 20 per cent had more favorable attitude. Chi-square test used for analysis showed that there was a significant difference at five per cent level among beneficiaries and non-beneficiaries with respect to attitude level. The reason may be non-beneficiaries not getting any benefits from the scheme, feel less important and complicated to them. Therefore they were having less favorable attitude. These results have similar findings with Phool Chand (2012), Verma et al., (2016) and Vinayak (2017).

Association between profile characteristics of the respondents with their knowledge on PMFBY

Association between knowledge and personal characteristics of beneficiaries

Table 6 shows that the results of chi-square test applied to ascertain the association of personal characteristics with the knowledge level of beneficiaries towards PMFBY. Variables like age, education, land holding, farming experience had a positive and significant association at five per cent level is seen between knowledge and personal characteristics of beneficiaries. The reason might be that most of the beneficiaries were medium to young age, they were having good education level, their annual income is quite comfortable, their landholding and farming experience from many years made them to expose themselves and to know the features and benefits of PMFBY. These findings are similar with Singh et al., (2014) and Jamanal et al., (2019).

Association between knowledge and personal characteristics of non- beneficiaries

Table 6 reveals that the results of chi-square test applied to ascertain the association of personal characteristics with the knowledge level of non-beneficiaries towards PMFBY. Variables like education, land holding, farming experience had a positive and significant association at five per cent level is seen between knowledge and personal characteristics of non-beneficiaries. The reason might be most of the non-beneficiaries were had education upto primary school, in comparison with the beneficiaries their land holding, farming experience is less, therefore they think that PMFBY is not much useful to them. These findings are similar with Jayanta et al., (2012)

Association between knowledge and socio –economic characteristics of beneficiaries

It could be observed from the results presented in Table 6 that, six variables such as annual income, extension contact, extension participation, cosmopoliteness and mass media exposure showed positive and significant association with knowledge. The social participation had non-significant association with knowledge on PMFBY. The reason might be that most of the beneficiaries had good extension contact which lead to more participation in extension activities like training, demonstrations, their main purpose of visit is to agriculture or relating to agriculture, they had mass media exposure like T.V, mobile, whatsapp etc. Beneficiaries had been less time member and position held in any organization; as a result their social participation is low. These findings are similar with Singh and Yadav (2012) and Subhash (2018)

Association between knowledge and socio-economic characteristics of non-beneficiaries

The results presented in Table 6 reveal that, when chi-square test was applied to ascertain the association of socio-economic characteristics with the knowledge of non-beneficiaries towards PMFBY. Out of six variables such as annual income, cosmopoliteness had a positive and significant association at five per cent level, whereas extension contact, extension participation, mass media exposure and social participation were non-significant. Hence null-hypothesis is accepted. 81 The reason might be that non-beneficiaries were less aware with the extension contact which resulted in less participation in extension activities, they were not much active in mass media and they were not member or held any position in the organization. These findings are in line with results of Kalita et al.,(2017).

Association between knowledge and psychological characteristics of beneficiaries

The results presented in Table 6 reveal that, when chi-square test was applied to ascertain the association of psychological characteristics with the knowledge of beneficiaries towards PMFBY. Out of six variables such as scientific orientation, achievement motivation, risk orientation, crops cultivated had a positive and significant association at five per cent level with knowledge, variables like risk orientation, economic motivation, credit orientation had a positive and significant association at one per cent level. The reason might be the beneficiaries had more knowledge on scientific practices, they believe that farming involves risk taking, they were not fear of taking risks, they grow the crops which were suitable to them, they think that to achieve more one has to work more, they were economically motivated and they think it was no wrong in taking credit from the financial institutions when the need arises. These findings are similar with Chithra (2010) and Chahande (2012)

Association between knowledge and psychological characteristics of non beneficiaries
The results in Table 6 reveal that variables like scientific orientation, achievement motivation, economic motivation, risk orientation, credit orientation, crops cultivated had a positive and significant association with knowledge of non-beneficiaries. They were having zeal to achieve more, take risk and also borrow from financial institutions or informal sources. These findings are similar with Jaganathan et al.,(2012)

Association between attitude and personal characteristics of beneficiaries
The results presented in Table 7 reveal that, when chi-square test was applied to ascertain the association of personal characteristics with the attitude level of beneficiaries towards PMFBY. Variables like age, education, land holding, farming experience had a positive and significant association at 5 per cent level is seen between attitude and personal characteristics of beneficiaries. The reason might be beneficiaries age varies from middle to young, they were educated, there landholding and experience in farming from many years hence they developed the favorable attitude towards the PMFBY. These findings are in line with results of Gulkari (2011).

Association between attitude and personal characteristics of non-beneficiaries
The results of chi-square test applied to ascertain the association of personal characteristics with the attitude level of non-beneficiaries towards PMFBY presented in Table 7 revealed that variables like education, land holding, farming experience had a positive and significant association with attitude while age had no association. Due to lower education, marginal landholding, complex process of PMFBY they had less favorable attitude towards PMFBY. These findings are in line with results of Subhash (2018).

Association between attitude and socio-economic characteristics of beneficiaries
The results of chi-square test was applied to ascertain the association of socio-economic characteristics with the attitude level of beneficiaries towards PMFBY presented in Table 7 revealed that variables such as annual income, extension contact, extension participation had a positive and significant association with attitude while mass media exposure and social participation had no association. These findings are in line with the results of Gulkari (2011).

Association between attitude and socio-economic characteristics of non-beneficiaries
The results of chi-square test was applied to ascertain the association of socio-economic characteristics with the attitude level of non-beneficiaries towards PMFBY presented in Table 7 revealed that variables like annual income, extension contact, cosmopoliteness had a positive and significant association with attitude level while Extension participation, mass media exposure and social participation had no association. These findings are in line with the results of Sunil et al., (2018).

Association between attitude and psychological characteristics of beneficiaries
The results of chi-square test was applied to ascertain the association of psychological characteristics with the attitude of beneficiaries towards PMFBY presented in Table 7 revealed that variables such as scientific orientation, risk orientation, economic motivation, crops cultivated had a positive and significant association with attitude. The may be attributed to the beneficiaries visits to agriculture department, capable to take risk and hence they form more favorable attitude towards PMFBY. These findings are in line with the results presented by Singh and Yadav (2012).

Association between attitude and psychological characteristics of non-beneficiaries
The results on association of psychological characteristics with the attitude of beneficiaries towards PMFBY (Table 7) also showed that variables such as scientific orientation, risk orientation, economic motivation and crops cultivated, achievement motivation had a positive and significant association with attitude at 5 per cent level of probability. Thus non-beneficiaries had consciousness about accomplishing more, crops to be grown, have to take risk in farming and hence had less favorable attitude towards PMFBY. These findings are similar to those reported by Sunil et al., (2018).

Conclusion:-

A comprehensive knowledge on scheme as it provides insurance to crops against natural disasters had immense value. The government taken this initiative to help farmers thereby providing income security and build confidence in farming. Thus, concerned officers at grass root level need to create more awareness by using different extension teaching methods like campaigns, trainings, workshops, street plays, distribution of pamphlets, advertisement through television, newspaper, radio, mobile SMS etc to enhance the knowledge level of farmers.

Table 1:- Personal characteristics of beneficiaries and non beneficiaries of PMFBY (n=120).

Characteristics	Category	Beneficiaries n_1 =60		Non-beneficiaries n_2 =60	
		F	%	F	%
Age	Young (<35 years)	19	31.67	7	11.67
	Middle (35-50 years)	25	41.66	22	36.65
	Old (>50 years)	16	26.67	31	51.66
Education	Illiterate	6	10.00	10	15.62
	Primary school	13	21.70	19	31.67
	Middle school	18	30.00	16	26.67
	High school	10	16.70	8	13.34
	PUC	7	11.70	4	6.67
	Graduation	4	6.70	2	3.34
	Post-graduation	2	3.30	1	1.67
Land holding	Small Farmers (up to 2 acres)	21	35.00	34	56.67
	Medium Farmers (2 acres - 4 acres)	28	46.67	19	31.78
	Big Farmers (>4 acres)	11	18.33	7	11.67
Farming Experience	Low (up to 14 years)	14	23.33	27	45.00
	Medium (15-30 years)	26	43.34	19	31.66
	High (>30 years)	20	33.33	14	23.33

F = frequency % = per cent

Table 2:- Socio-economic characteristics of beneficiaries and non beneficiaries of PMFBY (n=120).

Characteristics	Category	Beneficiaries n_1 =60		Non-beneficiaries n_2 =60	
		F	%	F	%
Annual income	Low (Up to 50,000)	32	53.33	40	66.67
	Medium (50,001-1,00,000)	18	30.00	13	21.78
	High (Above 1, 00,000)	10	16.66	7	11.67
Cosmopoliteness	Low(<7.55 & <7.09)	8	13.34	22	36.67
	Medium(7.55 to9.31 & 7.09 to 8.17)	14	23.33	24	40.00
	High(>9.31& >8.17)	38	63.33	14	23.33
	Mean	8.43		7.63	
	SD	0.88		1.08	
Mass media exposure	Low(<7.06 & <5.38)	14	23.33	21	35.00
	Medium (7.06 to 8.66 & 5.38 to 7.38)	27	45.00	24	40.00
	High (>8.66 & >7.38)	19	31.66	15	25.00
	Mean	7.86		6.38	
	SD	1.60		2.00	
Extension contact	Low (<6.72 & <5.64)	11	18.33	22	45.00
	Medium (6.72 to 8.00 & 5.64 to 7.04)	29	48.33	27	36.67
	High (>8.00 & >7.04)	20	33.33	11	18.34
	Mean	7.36		6.33	
	SD	1.28		1.38	
Extension participation	Low(<9.79 & <7.99)	7	11.66	22	36.67
	Medium (9.79 to11.51 & 7.99 to 10.02)	36	60.00	25	41.67
	High (>11.51 & >10.02)	17	28.33	13	21.68
	Mean	10.65		9.00	
	SD	1.73		2.02	
Social participation	Low (<1.24 &<1.32)	19	31.66	34	56.67
	Medium (1.24 to 2.22 & 1.32 to 2.28)	28	46.66	17	28.34
	High (>2.22 & >2.28)	13	21.66	9	15.00
	Mean	1.73		1.38	

	SD	0.98	0.97

Table 3:- Psychological characteristics of beneficiaries and non beneficiaries of PMFBY (n=120). F = frequency % = per cent.

Characteristics	Category	Beneficiaries n_1 =60		Non Beneficiaries n_2 =60	
		F	%	F	%
Achievement motivation	Low (<13.63 & <12.61)	11	18.33	16	25.00
	Medium (13.63 to 14.69 &12.61 to 14.19)	31	51.66	27	30.00
	High (>14.69 & >14.19)	18	30.00	17	45.00
	Mean	14.16		13.4	
	SD	1.07		1.58	
Risk orientation	Low(<8.01 & <7.70)	16	26.66	28	46.67
	Medium (8.01 to 9.35 & 7.70 to 9.42)	32	53.33	23	38.33
	High (> 9.35 & > 9.42)	12	20.00	9	15.00
	Mean	8.68		7.66	
	SD	1.35		1.48	
Scientific orientation	Low (< 8.19 & <6.26)	18	30.00	29	48.34
	Medium (8.19 to 9.41 & 6.26 to 7.60)	29	48.33	21	35.00
	High (> 9.41 to >7.60)	13	21.66	10	16.67
	Mean	8.80		6.93	
	SD	1.23		1.35	
Economic motivation	Low (<22.43 & <20.04)	12	20.00	23	38.34
	Medium(22.43 to 25.69 & 20.0 to 23.2)	34	56.66	26	43.35
	High (> 25.69 & >23.26)	14	23.33	11	18.34
	Mean	24.06		21.83	
	SD	3.27		2.86	
Credit orientation	Low (<1.87 & < 1.22)	16	26.66	22	36.67
	Medium (1.87 to 3.25 & 1.22 to 2.4)	30	50.00	27	45.00
	High (>3.25 & >2.4)	14	23.33	11	18.34
	Mean	2.56		1.81	
	SD	1.39		1.18	
Crops cultivated	Low (<3.60 & > 2.43)	12	20.00	24	40.00
	Medium(3.60 to 4.66 & 2.43 to 4.03)	20	33.34	16	26.67
	High (<4.66 & > 4.03)	28	46.67	20	33.34
	Mean	4.13		3.23	
	SD	1.06		1.61	

F = frequency % = per cent

Table 4:- Knowledge level of beneficiaries and non beneficiaries of PMFBY (n=120).

Category	Beneficiaries (n_1 =60)		Non-beneficiaries (n_2 =60)	
	Frequency	Percentage	Frequency	Percentage
Low	13	21.67	22	36.67
Medium	32	53.33	26	43.34
High	15	25.00	12	20.00
Total	Mean= 13.96 SD= 4.72		Mean= 5.56 SD= 6.47	

Table 5:- Attitude level of beneficiaries and non beneficiaries of PMFBY (n=120).

Category	Beneficiaries (n_1 =60)		Non-beneficiaries (n_2 =60)	
	Frequency	Percentage	Frequency	Percentage
Less favourable	11	18.34	28	46.67
Favourable	29	48.33	20	33.34
More favourable	20	33.34	12	20.00
Total	Mean= 65.18 SD= 13.57		Mean= 61.86 SD=5.20	

Table 6:- Association between profile characteristics of the respondents with their knowledge regarding PMFBY (n=120).

Characteristics	Chi-square value	
	Beneficiaries(n_1 =60)	Non-beneficiaries (n_2 =60)
Age	11.74*	5.62NS
Education	23.47*	17.87*
Annual income	10.02*	9.63*
Land holding	9.74*	12.66*
Farming experience	11.25*	10.74*
Extension contact	12.09*	5.69NS
Extension participation	9.91*	7.08NS
Cosmopoliteness	12.37*	10.90*
Mass media exposure	11.53*	6.67NS
Social participation	4.12NS	3.81NS
Scientific orientation	13.02*	11.82*
Achievement motivation	12.42*	12.23*
Risk orientation	27.53**	12.66*
Economic motivation	17.60**	13.12*
Credit orientation	23.40**	10.74*
Crops cultivated	11.46*	10.72*

NS=Non-significant, *=Significant at 5% level, **=Significant at 1% level

Table 7:- Association between profile characteristics of the respondents with their attitude regarding PMFBY (n=120).

Characteristics	Chi-square value	
	Beneficiaries (n_1 =60)	Non-beneficiaries (n_2 =60)
Age	11.71*	06.19NS
Education	23.55*	21.63*
Annual income	12.95*	10.08*
Land holding	11.50*	10.31*
Farming experience	11.82*	10.98*
Extension contact	12.50*	5.07NS
Extension participation	11.06*	10.94*
Cosmopoliteness	15.68**	11.70*
Mass media exposure	5.60NS	6.45NS
Social participation	10.07*	6.34NS
Scientific orientation	12.40*	5.04NS
Achievement motivation	23.50**	12.39*
Risk orientation	11.82*	10.98*
Economic motivation	12.65*	11.56*
Credit orientation	12.52*	11.92*
Crops cultivated	12.54*	11.80*

NS=Non-significant, *=Significant at 5% level, **=Significant at 1% level.

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