









TRAINING MODULE- 5

AGRO-MET ADVISORY-PLAN AS PER LOCAL WEATHER CONDITIONS

Funded by the Ministry of Environment, Forest and Climate Change, Government of India
Under the 'National Adaptation Fund for Climate Change (NAFCC)'

Government of Himachal Pradesh
Department of Environment, Science & Technology



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Sustainable livelihoods of agriculture-dependent rural communities in drought prone district through climates mart solutions in the state of Himachal Pradesh

An initiative under:

National Adaptation Fund for Climate Change (NAFCC)







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MODULE 1

Agro-Met Advisory- Plan as per Local Weather Conditions

INTRODUCTION

The impacts of climate change on agriculture and horticulture are being witnessed almost in the entire country and more so in the state of Himachal Pradesh. The State has a high reliance on agriculture and thus it has direct bearing from climate variations. Increase in temperature, changing rainfall patterns will lead to water scarcity, drought and plant diseases and pest incidences.

Agro-met advisory for agriculture plays an important role in farm operations and planning of agricultural activities as per different climatic conditions and cropping patterns. It is projected that that there may be an all-round decrease in horticultural-agricultural production in the region in long-term and the farmers need to be sensitized and trained with strategies related to drought mitigation, climate resilient crop varieties and practices, pest and disease control etc to make their crop withstand against climatic variations and extremes. For the purpose a **Training Need Assessment** exercise was undertaken and training gaps were identified as follows:

- ★ Less knowledge on different government schemes linked with insurance
- ★ Inadequate knowledge on different agriculture schemes, their provisions and process of availing the benefits
- ★ Inadequate knowledge on different horticulture schemes, their provisions and process of availing the benefits

Accordingly the module is designed to enhance the knowledge and skill to access, interpret and use agroadvisories being disseminated by different agencies for sustainable and climate resilient agriculture. Under the module two sub sessions have been designed as given below:

- ★ Different Government schemes and their provisions- Soil health, Agri-clinic, infrastructure development and others
- ★ Different Insurance products, coverage and risk reductions

For effective facilitation of sessions, materials like power point presentations, handouts, chart papers, white board and markers, activities sheets and reference materials will be used. As per suitability case study, video shows and interactive discussions will be organized as method of input delivery. Finally to assess the usefulness of the session's informal and formal feedback will be collected.

Moreover the learning of the participants will be assessed with the help of a set of key questions on different suthematic areas along with the answer sheets.

MODULE OVERVIEW

Module is designed to strengthen capacities of extension officials/ lead farmers to identify & implement an agricultural & agronomic practice that enhances resilience of farming communities as well as develop





facilitation skills so that they can effectively transfer knowledge and skills to follower farmers towards climate resilient agriculture.

OBJECTIVE

To strengthen understanding of different government schemes and their provisions in relation to agroadvisories, expert advices through agri-clinic, infrastructure development including insurance products.

LEARNING OUTCOME

By the end of this module the participants should be able to:

- ★ Acquire knowledge on the importance of agro-meteorological advisories
- ★ Interpret advisories for field application
- ★ Develop better understanding of crop insurance and other schemes facilitated by Government





SESSION DESIGN

Different Government schemes and their provisions-Soil health, Agri-clinic, infrastructure development and others Different Insurance products, coverage and risk reductions

- Introduction
- Extension of Agro-meteorological Services
 - District Agromet Advisory Services bulletins
 - mKisan
 - Dissemination of Advisories
 - How to register for Kisan Call Centre
 - Farmers Portal One stop shop for farmers
 - Agri-clinics and agri-business services scheme
 - Agri-Clinics
 - Agri-Business Centres
 - Major Constraints
 - Modified Agri Clinic and Agri Business Centre Schemes
 - Training Network
 - Training content
- Different Government Schemes and Benefits



- Pradhan Mantri Fasal Bima Yojana (PMFBY)
- Weather Based Crop Insurance Scheme (WBCIS)
 - Coverage of Farmers
 - Coverage of Crops
 - Weather stresses to be covered
 - Period of Insurance







SESSION- 1 Different Government schemes and their provisions

OBJECTIVE

- To sensitize participants about how to access district agro-met advisory bulletins in local language, access mKisan portal and use other modes of accessing advisories including kisan call centre.
- To sensitize participants about various government schemes like agri- clinic and agri business centre and various rural development and agriculture related schemes and their benefits.

FACILITATION



Introduce handouts through a power point presentation. This would include the objective of the session and the process the facilitator will take to deliver the session.



Empasize the importance, to the participants, of having a sound understanding of agromet advisories and their application for climate resilient practices.



Facilitator will ask the participants that which government schemes they are aware of related to agriculture and horticulture in their area. Then he/she will describe about the different government schemes and their benefits and how to access them



MATERIAL REQUIRED

PowerPoint presentation, relevant handouts, chart paper, markers, tape.



TIME30 Minutes







Different Government schemes and their provisions

INTRODUCTION

Weather is certainly the most important factor determining the success or the failure of crops. It manifests itself through its effects on soil and every phase of plant growth and development. Also crop and animal disease are greatly influenced by weather. In weather is not conducive, it accounts for approximately three fourth of the annual loss in farm production both directly and indirectly. However, the crop losses can be minimized through contingency measures with timely and accurate weather advisories in advance. Generally termed as agrometeorological or agromet advisories, such weather advisories support and provide guidelines for long range or seasonal planning and selection of crops best suited to the anticipated climatic conditions.

Agromet advisories for agriculture can be grouped into short range forecast (up to 48 hours), medium range forecast (3-10 days) and long range forecast (one week to entire season). Each plays an important role in farm operations and planning of agricultural activities. The Agricultural Meteorology Unit of Metrological Centre Shimla, functioning since 2003 provides weather forecasts and based on these forecasts, agro-meteorological advisories for farmers of Himachal Pradesh are issued in collaboration with State Agriculture and Horticulture Department (HP). These bilingual (in Hindi and English) bulletins are disseminated on a real time basis through All India Radio, Doordarshan, Newspapers and website of the IMD in the form of location specific weather forecast and Agromet Advisory Service (AAS) as per different climatic conditions and cropping patterns.

EXTENSION OF AGRO-METEOROLOGICAL SERVICES

District Agromet Advisory Services bulletins

District Agromet Advisory Services bulletins can be accessed from Advisory Services bulletins: http://www.imdagrimet.gov.in/node/3494

Select Your District << Select Your Block << Choose Language (Hindi/ English)





District Agromet Advisory Services bulletins





These are broad spectrum of agromet advisories related to:

- Sowing/transplanting of kharif crops based on onset of monsoon.
- Sowing of rabi crops using residual soil moisture.
- Fertilizer application based on wind condition.
- Delay in fertilizer application based on intensity of rain.
- Prediction of occurrence of pest and disease based on weather.
- Propyl active measures at appropriate time to eradicate pest and diseases.
- Weeding/Thinning at regular interval for better growth and development for crop.
- Irrigation at critical stage of the crop.
- Quantum and timing of irrigation using meteorological threshold.
- Advisories for timely harvest of crops.

mKisan

SMS Portal for farmers enables various agencies like Agriculture Universities and KVKs to give **information/services/advisories to farmers by SMS in your language**, preference of agricultural practices and location. These messages are specific to farmers' specific needs & relevance at a particular point of time and generate heavy inflow of calls in the Kisan Call Centres where people call up to get supplementary information. Replies to the farmers' gueries are given in 22 local languages.

Dissemination of Advisories Dissemination of Agromet advisories is done through: .

- □ All India Radio (AIR) and Doordarshan
- □ Private TV and radio channels
- Newspapers and Internet
- ☐ ICAR and other related Institutes/Agricultural
- ☐ Universities/Extension network of State/Central
- □ Agriculture Department
- □ KrishiVigyanKendras (KVK)
- Advisories are disseminated in English and local languages / dialects and is easily understandable by farmers

How to register for Kisan Call Centre

> Through a Call

Farmers can call up **Kisan Call Center** (KCC) through a toll-free number **1800-180-1551**. AN Agent at the Kisan Call Centre will records personal details of the farmer in the Kisan Knowledge Management System (KKMS). Farmer is then asked to opt for his mode of receiving information/advice i.e. Text message (SMS) or Voice message in the preferred language options—Hindi, English or Regional Language. Immediately on registration, farmer will receive a welcome SMS message. Farmer can choose up to 8 options of Crop/Activity on which he/she wants to receive messages.





Web Registration³

A farmer having internet access can register through the website on his/her own or can go to the nearest Common Service Centre (CSC) to register with the help of a Village Level Entrepreneur (VLE). A onetime fee of Rs. 3 per registration will be charged by the VLE. For website registration following information will be required: Name, Mobile Number, State, District, and Block. The farmer is also expected to enter preference for mode of communication and also preference for Language, crop/activities.

> Through SMS

Farmers can also register by sending an SMS on 51969 or 7738299899 in the format as below:

Type the message in the text box as "KISAAN REG < NAME>, < STATE NAME >, < DISTRICT NAME>, and < BLOCK NAME>" (only first 3 letters of State, District & Block Names are needed)

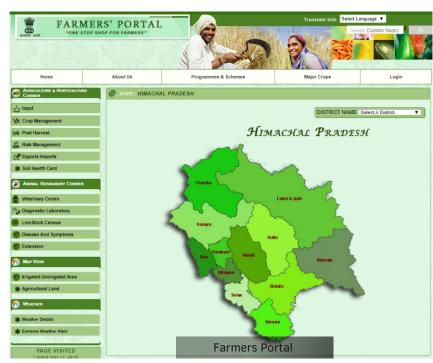
Farmer will be charged for this SMS.

Registration by Extension Workers

All Block Technology Managers, Assistant Technology Managers and all other extension functionaries at District / Block level need to collect data of farmers for Kisan Portal during their field visits and enter or get the same entered in the database

• Farmers Portal - One stop shop for farmers

The Farmer's Portal of the Department of Agriculture & Cooperation is a platform for farmers to seek any information related to agriculture. Detailed information on farmers' insurance. agricultural storage, crops, extension activities, seeds, pesticides, farm machineries, etc. is provided. Details of fertilizers, market prices, package and practices, programmes, welfare schemes are also given. Block level details related to soil fertility, storage, insurance, training, etc. are available in an interactive map. Users can also download farm friendly handbook, scheme quidelines, etc.



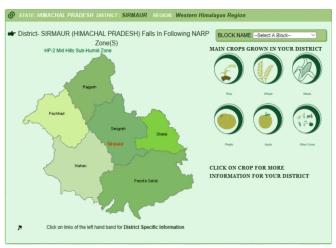
Himachal Pradesh >> Select Your State >> Select Your Block >> Select your crop to Access Crop Wise Information



³Link for web registration is http://mkisan.gov.in/wbreg.aspx

Farmers Portal:https://farmer.gov.in/State.aspx?SCode=06





Farmers Portal District-wise of HP

Agri-clinics and agri-business services scheme

Agri-Clinics

Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

Agri-Business Centres

Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

Agri-clinics and agribusiness centres scheme is becoming popular among agri-graduates due to specialized training, credit facility, subsidy and handholding support for the establishment of agribusiness / agri-venture, but the success rate of total agri-venture establishment is low against total trained candidates in the country. The success rate is 37 per cent against 34817 trained candidates including male and female candidates. There is also need a state level coordination committee with Nodal training Institutes in order to ensure smooth implementation, monitoring and evaluation of the training programme under the agri-clinics and agribusiness centres scheme in India

Agripreneur defined as "entrepreneur whose main business is agriculture or agriculture-related" Agriculture + Entrepreneur = Agripreneur





Major Constraints

- Availability of candidates for training
- Capability of the Nodal Training Institutes with respect to training and handholding support and its linkages with different stakeholders
- Support to the trained graduates in availing timely /adequate credit and easy availability of the subsidy to him
- Slow loaning and subsidy release response of bankers towards credit/subsidy flow to the trained agri-preneurs
- Small enterprises established with their own investment or a very low credit need greater support for their sustainability

Modified Agri Clinic and Agri Business Centre Schemes

- Enlarged eligibility criteria
- Enhanced financial norms for training
- ⁵Refresher Training for Successful agri-preneurs
- Existing capital & interest subsidy replaced with Composite Subsidy (36% and 44%)
- ⁶ Additional 10% benefits for NE & Hill States
- Enhanced ceiling cost of the projects for subsidy purpose (20 / 25 lacs and 100 lacs)

> Training Network: MoU finalized with following institutions for training network

- Nodal Training Institutions (NTIs) 181
- State Agriculture Universities 16
- State Government Institutes 08
- NGOs 36
- Agribusiness Companies 100
- Institutes of Co-operative Management 11
- KrishiVigyanKendras (KVK) 10

Training Content

- Basic Agriculture Knowledge
- Central and State Government Schemes

5www.agriclinics.net

6(www.agriclinics.net)

7_{Source: NABARD AUG, 2015 report}





- Field Visits
- Agricultural Extension
- IT enabled Agricultural Extension Advisory Services
- Agri-entrepreneurship Development including market survey, hands on experience and preparation of detailed project report.

Information support service Website: Helpline no. 1800 425 1556 Agri-preneur – (Monthly E-Bulletin

> Different Government Schemes and Benefits

Indian Government and State Government have announces welfare schemes for a cross section of the society from time to time. Some of important and popularised schemes under agriculture and horticulture are listing in tables given on next page



Table 1 : Some Important Governments Schemes under Agriculture Department

S.No.	Name of the Scheme	Overview of the Schemes	Benefits
1.	RKVY (Rastriya Krishi Vikas Yojna)	 Vegetable diversification from commercial crop to vegetable Organic farming certification Hand pool and brush cutter 	 Seeds on subsidy 50 % contribution by farmers 50 % subsidy
2.	Nation Food Security Mission	Hybrid seeds of cereal crops Wheat, Maize and Pulses	• 50 % subsidy
3	Soil Health Card	Soil sampling facilities to the farmersIssue of soil health card	• 100 % free
4	YS Parmar Kisan Swarojgar Yojna	 Poly House and Micro Irrigation Micro Irrigation (Sprinkler/Drip System Poly Houses as per feasibility) 	100 % free 85% subsidy provided to the farmer.
5	Rajiv Gandhi Micro Irrigation	 Provision of Drip Irrigation System Provision of Micro-Sprinkler Irrigation System Provision of Mini-Sprinkler Irrigation System Provision of Portable Sprinkler Irrigation System Provision of Semi-permanent Sprinkler Irrigation System Provision of large volume Sprinkler Irrigation System 	80% subsidy provided to the Individual farmer
6	Pradhan Mantri Krishi Sinchai Yojna	 Development of water storage tank for irrigation Lift Irrigation 	Community Level Irrigation Schemes
7	Promoting balanced use of fertilizers	To provide fertilizers to the farmers at reasonable rates throughout the State	100% subsidy on transportation of all kinds of fertilizers to retail sale points from Block Head Quarter
8	Mukhya Mantri Khet Sanrakshan Yojna	Protection crop from Monkey and wild life menace by installation of solar fencing	• Subsidy from existing 60% to 80%
9	Lift Irrigation and Borewell Scheme	 Lifting of water for irrigation purpose Installation of Bore-Wells by individual or group of farmers for irrigation purposes. 	50% assistance for pumping machinery
10	Organic Farming	Promotion of Organic farmingConstruction of Vermi-Compost units	• 50 per cent subsidy
11	ZBNF (Zero Budget Natural Farming)	 Promotional of zero budgeting natural farming Demonstration unit at farm level 	 Provision of seeds, and drums to farmers Free Field Demonstration unit





Table 2: Important Departments and Website address for the reference

S. No.	Name of Department	Website
1	Himachal Pradesh Agrisnet	http://hpagrisnet.gov.in/
2	Department of Agriculture, Himachal Pradesh	http://www.hpagriculture.com/ http://hpagrisnet.gov.in/agriculture/default.aspx
3	Department of Fisheries, Himachal Pradesh	http://hpagrisnet.gov.in/fisheries/default.aspx
4	Department of Horticulture, Himachal Pradesh	http://hpagrisnet.gov.in/horticulture/default.aspx
5	Department of Animal Husbandry, Himachal Pradesh	http://hpagrisnet.gov.in/animal-husbandry/default.aspx
6	YSPUHFSolan (Dr.Yashwant Singh Parmar University of Horticulture and Forestry)	http://www.yspuniversity.ac.in/
7	Website of CSKHPKV, Palampur (INDIA)	http://www.hillagric.ac.in/
8	Website of State Agricultural Management & Extension Training Institute Shimla	http://sametihp.com/
9	Official Website of Himachal Pradesh	http://himachal.nic.in/
10	HP State Agricultural Marketing Board	http://hpsamb.nic.in/
11	Ministry of Agriculture & Farmer's welfare, Gol	http://agriculture.gov.in/
12	Department of Agriculture Cooperation and Farmer Welfare, Gol	http://agricoop.nic.in
13	National Horticulture Board, Gol	http://nhb.gov.in/
14	NABARD (National Bank for agriculture and Rural Development)	https://www.nabard.org/



Table 3: Some Important Governments Schemes under Horticulture Department

S.No.	Name of the Scheme	Overview of Schemes	Benefits
1	Pushp Kranti Yojna	Adoption of commercial cultivation of flowers and ornamental crops Encouraging farmers to adoption floriculture in green house also provide post-harvesting facilities particularly marketing	 Seeds, fertilizers, pesticides, equipment on 25% to small farmers and 33% to marginal farmers. Free trainings and exposure visits
2	Promotion and Development of Mushroom	 Hy10 day practical training in mushroom cultivation Registration of trained farmers as mushroom growers Production and Supply of pasteurized mushroom compost from departmental units Availability of quality mushroom spawn Transportation facility of mushroom compost brid seeds of cereal crops Wheat, Maize and Pulses 	 10 day practical training in mushroom cultivation. Registration of trained farmers as mushroom growers-free of cost Supply of pasteurized mushroom compost from departmental units Transportation facility of mushroom compost-100% subsidy on transportation
3	Popularisation of organic farming and use of bio fertilisers	 Promotion of organic farming Organic Certification Vermi Compost Units 	 Rs. 10,000/ha for adoption of organic farming @ 90% of the cost subject to Rs. 5 lakhs/year for group of farmers, after adoption of organic farming for continuous 3 years. Rs. 15000/- per unit Concrete structure of 30' length; 8' width and 2½' height.
4	PMKSY (Pradhan Mantri Krishi Sinchai Yojna)	 Development of water storage tank for irrigation Lift Irrigation 	Community Level Irrigation Schemes
5	MukhyaMantri Green House Renovation Scheme	Scheme to replace the Poly sheets in the poly houses after 5 years of setting up of playhouse or damage due to natural calamities	50 % subsidy will be provided to the farmers for the replacement
6	Horticulture Development Scheme	 Supply of Fruit Plants and elite plant material from registered Govt. and Private nurseries Supply of horticulture inputs Establishment of new orchard (Individually or as Garden colony) 	• For individual orchard: 50% to SC/ST/IRDP, 25% to Small farmers, 33.33% to & Marginal farmers maximum limit-Rs. 3000/-
7	Plant Protection Services	 Supply of pesticides & equipment's Release of bio agents in farmers' fields 	50% subsidy to small/marginal farmers & 30% subsidy to Big farmers
8	Horticulture Farms & Nurseries Services	Demonstration for modern horticulture technology	Free Demonstration
9	Horticulture Technology Mission	Development of Bee keeping	800/- Rupees/unit on the supply of bee colony with hive, for Maximum of 50 bee colony with hive





SESSION- 2 Different Insurance products, coverage and risk reductions

OBJECTIVE

To describe participants what are the different agriculture government schemes. How to access them and what are the benefits farmers may get out of them.

FACILITATION



Introduce handouts through an organized power point presentation. This would include the objective of the session and the process the facilitator will take to deliver the session.

STEP 2

Emphasize the importance, to the participants, of having a fair understanding of government agricultural schemes. Find out how many of them availing such schemes and how smooth they find the access to it.

STEP 3

What are the major agriculture and horticulture crops where participants think they need insurance. What kind of problems they are facing while applying for the same.



MATERIAL REQUIRED

Power Point presentation, relevant handouts, chart paper, markers, tape.



TIME 15 Minutes





S 2

Different Insurance products, coverage and risk reductions

Agriculture in India is highly susceptible to risks like droughts and floods. It is necessary to protect the farmers from natural calamities and ensure their credit eligibility for the next season. For this purpose, **the Government of India introduced many agricultural schemes** throughout the country.

1. Pradhan Mantri Fasal Bima Yojana (PMFBY)

The weather is the greatest adversary as farmers face floods, drought, pests, disease, and a plethora of other natural disasters while raising the crops. Crop insurance, which has been functioning for quite some time in India, is a risk management tool that farmers can use. The sector is still evolving and not highly developed. Hence, there is scope for further improvement. Efforts are being made to generate meteorological requirements for agri-insurance in consultations with the concerned organizations.

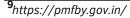


⁹How to access website:

- Step 1: Farmers Corner-Apply for Crop Insurance Yourself
- Step 2: Insurance Premium Calculator- Know beforehand how much you need to pay as premium
- Step 3: Report Crop Loss-Tell if your crop is damaged and apply for claim
- Step 4: Application Status- Know status of your application on every step
- Step 5: Complaints Share if you are facing any problems regarding your claim

2. Weather Based Crop Insurance Scheme (WBCIS)

Weather Based Crop Insurance Scheme (WBCIS) aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. The scheme uses weather parameters as "proxy" for crop yields in compensating the farmers for the crop losses.







Coverage of Farmers

All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/ insured crops. The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State Records of Right (RoR), Land possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Government (in case of sharecroppers/ tenant farmers).

Coverage	of Crops

- ☐ Food Crops (Cereals, Millets and Pulses)
- □ Oilseeds
- □ Commercial / Horticultural crops

Weather stresses to be covered

Following major weather perils, which are deemed to cause "Adverse Weather Incidence", leading to croploss, are covered under the scheme:

- ☐ Rainfall Deficit Rainfall, Excess rainfall, Unseasonal Rainfall, Rainy days, Dry-spell, Dry days
- ☐ Temperature High temperature (heat), Low temperature
- □ Relative Humidity
- □ Wind Speed
- □ A combination of the above
- ☐ Hailstorm, and cloud-burst
- □ State government has power to add/ delete weather stresses as per the situation in the State

Period of Insurance

Insurance period would ideally be from sowing period to maturity of the crop. Risk period depending on the duration of the crop and weather parameters chosen, could vary with individual crop and reference unit area.



What has been participants' experience with crop insurance—did they face difficulty in getting the insurance or in the claim process or claim value.

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EXERCISE

1	What are the various government sche	mes under Agriculture Department?
	A Rashtriya krishi Vikas Yojna	B Nation Food Security Mission
	C Soil Health Card	D All of them
2	Pradhan Mantri Krishi Sinchai Yojana is	s a?
	A Seed subsidization Scheme	B Community Level Irrigation Scheme
	C Transport subsidization scheme	D None of them
3	Crop insurance is a risk management t	cool that farmers can use.
	TRUE	FALSE
4		gate the hardships of the insured farmer
4	Which Insurance scheme aims to mitig	gate the hardships of the insured farmer
4	Which Insurance scheme aims to mitig against loss due to adverse weather ex	gate the hardships of the insured farmer yents?
4	Which Insurance scheme aims to mitig against loss due to adverse weather example. A Pradhan Mantri Fasal Bima Yojana	gate the hardships of the insured farmer vents? B Pradhan mantra Krishi SinchaiYojna
	Which Insurance scheme aims to mitig against loss due to adverse weather example. A Pradhan Mantri Fasal Bima Yojana C Zero Budget Natural Farming	pate the hardships of the insured farmer vents? B Pradhan mantra Krishi SinchaiYojna D All of them



E All of them

EXERCISE

6	The Framers' Portal of the Department o	f Agriculture & Cooperation is?
	A platform for farmers to seek any information related to agriculture A platform for details of fertilizers, seeds, crops and market prices.	B A platform for detailed information on farmers insuranceD None of them
7	What are the crops covered in Weather b	ased crop Insurance Scheme?
	A Food Crops (Cereals// Millets/ Pulses)	B Oilseeds
	C Horticultural crops	D All of them
8	Which of the following major weather even	ents are likely to cause crop loss?
	A Rainfall- Deficit Rainfall, Excess rainfall, Unseasonal rainfall, Rainy days	B High/Low Temperature
	C Relative Humidity	D Wind Speed
	E Hailstorm	D All of them
9	Users can download farm friendly handb portal	ook, scheme guidelines, etc from farmers
	TRUE	FALSE
10	What are the ways through which a farm	er can register for Kisan Call Centre?
	A Through a call	B Through Web registration
	C Through SMS	D Registration by extension workers







Expert Agency:



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