

“Satisfaction of Farmers Towards Pradhan Mantri Fasal Bima Yojana (Pmfby) – A Study in Shivamogga District”

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ABSTRACT:

Indian agriculture is highly vulnerable to climatic uncertainties such as droughts, floods, pest attacks, and irregular rainfall, which adversely affect farmers' income and livelihood security. To mitigate these risks, the Government of India introduced the Pradhan Mantri Fasal Bima Yojana (PMFBY) to provide financial protection against crop losses. The present study examines the satisfaction of farmers towards PMFBY in Shivamogga District. The study is based on primary data collected from 440 insured farmers through a structured questionnaire, supported by secondary sources. Statistical tools such as percentages, mean, standard deviation, t-test, and ANOVA were used for analysis. The findings reveal a moderate level of satisfaction among farmers, with significant variations across taluks and socio-economic groups. While low premium rates are appreciated, delays in claim settlement and lack of transparency reduce overall satisfaction, indicating the need for improved implementation and awareness.

Keywords: Farmers' Satisfaction, Pradhan Mantri Fasal Bima Yojana (PMFBY), Crop Insurance, Agricultural Risk Management, Shivamogga District.

1. INTRODUCTION:

Agriculture continues to be the backbone of the Indian economy, providing livelihood to a large proportion of the rural population and contributing significantly to national income and food security. Despite its importance, agricultural production in India is highly vulnerable to climatic uncertainties such as droughts, floods, pest infestations, and erratic rainfall patterns. These risks often result in crop failures, income instability, and increased indebtedness among farmers, thereby intensifying agrarian distress. To address these challenges, crop insurance has emerged as an essential risk management tool in the agricultural sector. In this context, the Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched in 2016 with the objective of providing affordable and comprehensive insurance coverage to farmers against crop losses. The scheme emphasizes low premium rates, wider coverage, and the use of technology for yield estimation and timely claim settlement. Shivamogga District, characterized by a diverse cropping

pattern and heavy dependence on monsoon rainfall, is particularly susceptible to climatic risks. Therefore, examining farmers' satisfaction towards PMFBY in this district is crucial for evaluating the scheme's effectiveness and identifying measures to strengthen its implementation at the grassroots level.

2. REVIEW OF LITERATURE:

Several studies have examined farmers' satisfaction and perception towards the Pradhan Mantri Fasal Bima Yojana (PMFBY) in different parts of India. Jain et al. (2018) found that a majority of farmers exhibited a moderate level of satisfaction with PMFBY, mainly due to low premium rates and wide coverage. However, the study also reported dissatisfaction related to delays in claim settlement and lack of transparency in yield estimation. Bhadoriya (2019), in a district-level study, observed that although farmers recognized PMFBY as a useful risk-management tool, procedural complexities and inadequate communication from implementing agencies negatively influenced their satisfaction.

Recent studies further reinforce these findings. Meena et al. (2022) highlighted that farmers with higher levels of education and better access to extension services showed greater satisfaction with PMFBY, as they had clearer understanding of scheme provisions and claim procedures. Kumar et al. (2024) reported that awareness levels significantly influenced farmers' satisfaction, with non-insured and marginal farmers exhibiting lower satisfaction due to information gaps. Similarly, Singh and Mishra (2025) found that delays in claim settlement and documentation issues were major constraints affecting farmers' satisfaction. Overall, the literature indicates that while PMFBY has improved crop insurance coverage, farmers' satisfaction varies across socio-economic groups, emphasizing the need for micro-level studies such as the present research in Shivamogga District.

3. RESEARCH GAP:

Existing studies on the Pradhan Mantri Fasal Bima Yojana (PMFBY) largely focus on national- or state-level performance indicators such as enrolment, premium subsidy, and claim ratios. Although a few district-level studies have examined farmers' perceptions and satisfaction, most of them provide generalized conclusions without detailed analysis of taluk-wise and socio-economic variations. Moreover, recent literature highlights issues related to claim delays, awareness gaps, and procedural complexities but offers limited empirical evidence linking these issues to farmers' satisfaction across different demographic categories. In the context of Shivamogga District, comprehensive micro-level studies assessing farmers' satisfaction towards PMFBY are scarce, despite the district's vulnerability to climatic risks and diverse agricultural practices. Therefore, there is a clear research gap in understanding how satisfaction levels vary across taluks and socio-economic groups within the district. The present study seeks to fill this gap by providing an in-depth, empirical analysis of farmers' satisfaction towards PMFBY at the grassroots level.

4. NEED AND IMPORTANCE OF THE STUDY:

The success of the Pradhan Mantri Fasal Bima Yojana (PMFBY) depends not only on enrolment and coverage but also on the level of satisfaction of farmers, which reflects the scheme's effectiveness at the grassroots level. Farmers' satisfaction influences their willingness to continue participation, trust implementing institutions, and recommend the scheme to others. Despite wide coverage, satisfaction varies due to issues related to claim settlement, transparency, awareness, and administrative efficiency.

Understanding these variations is essential to identify operational gaps and service delivery shortcomings. The study is particularly important in Shivamogga District, where agriculture is the primary livelihood and farmers are highly exposed to climatic risks. Analyzing satisfaction across socio-economic groups provides valuable insights for improving implementation, strengthening farmer confidence, and ensuring timely financial protection under PMFBY.

5. SIGNIFICANCE AND RATIONALE OF THE STUDY:

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is a major agricultural insurance programme aimed at protecting farmers from crop losses due to climatic and natural risks. The significance of this study lies in its exclusive focus on farmers' satisfaction, which reflects the scheme's effectiveness beyond enrolment and coverage. Measuring satisfaction helps assess farmers' experiences regarding claim settlement, transparency, accessibility, and service delivery. The rationale for conducting the study in Shivamogga District arises from its dependence on agriculture and vulnerability to climatic uncertainties. As satisfaction levels vary across taluks and socio-economic groups, the study provides empirical insights for improving implementation, enhancing farmer confidence, and strengthening PMFBY at the grassroots level.

6. OBJECTIVES:

1. To assess the level of satisfaction of farmers towards the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Shivamogga District.
2. To examine the variation in farmers' satisfaction towards PMFBY across selected socio-economic and demographic categories.

7. HYPOTHESIS:

1. There is no significant difference in the level of satisfaction of farmers towards PMFBY across different socio-economic and demographic categories.
2. There is a significant difference in the level of satisfaction of farmers towards PMFBY across different socio-economic and demographic categories.

8. METHODOLOGY:

Research Design: The study adopts a descriptive and analytical research design to examine the level of satisfaction of farmers towards the Pradhan Mantri Fasal Bima Yojana (PMFBY) and to analyze variations in satisfaction across different socio-economic and demographic groups.

Study Area: The study is confined to Shivamogga District, an agriculturally important district characterized by diverse cropping patterns and heavy dependence on monsoon rainfall. The district's vulnerability to climatic uncertainties makes it an appropriate area for examining farmers' satisfaction with crop insurance schemes.

Procedures: Primary data were collected through a structured Likert-scale questionnaire from PMFBY-insured farmers, supported by secondary sources, and analyzed using percentages, mean, standard deviation, t-test, and ANOVA.

9. POPULATION AND SAMPLING:

The population for the present study comprises all farmers enrolled under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Shivamogga District. These farmers represent diverse socio-economic and demographic backgrounds, including differences in taluk, gender, education, farm size, social category, and income levels. A multistage random sampling technique was adopted to select the respondents. In the first stage, major taluks of Shivamogga District were selected based on the extent of PMFBY coverage. In the second stage, villages were randomly selected from each taluk. In the final stage, insured farmers were randomly chosen from the selected villages. A total sample of 440 farmers was considered adequate to ensure representativeness and reliability of the study findings.

10. RESULTS AND DISCUSSION:

Table 1.1: Shows Level of Satisfaction of Farmers about PMFBY across Taluks in Shivamogga District.

Levels of Satisfaction	N	% of N	Mean	Std. Deviation
Low	114	25.92%	18.0263	3.53856
Moderate	211	47.95%	29.2559	1.19956
High	115	26.13%	33.1391	.84694
Total	440	100%	27.3614	6.09895

Graph 1.1: Graphical Representation of Farmers’ Satisfaction Levels about PMFBY across Taluks in Shivamogga District.

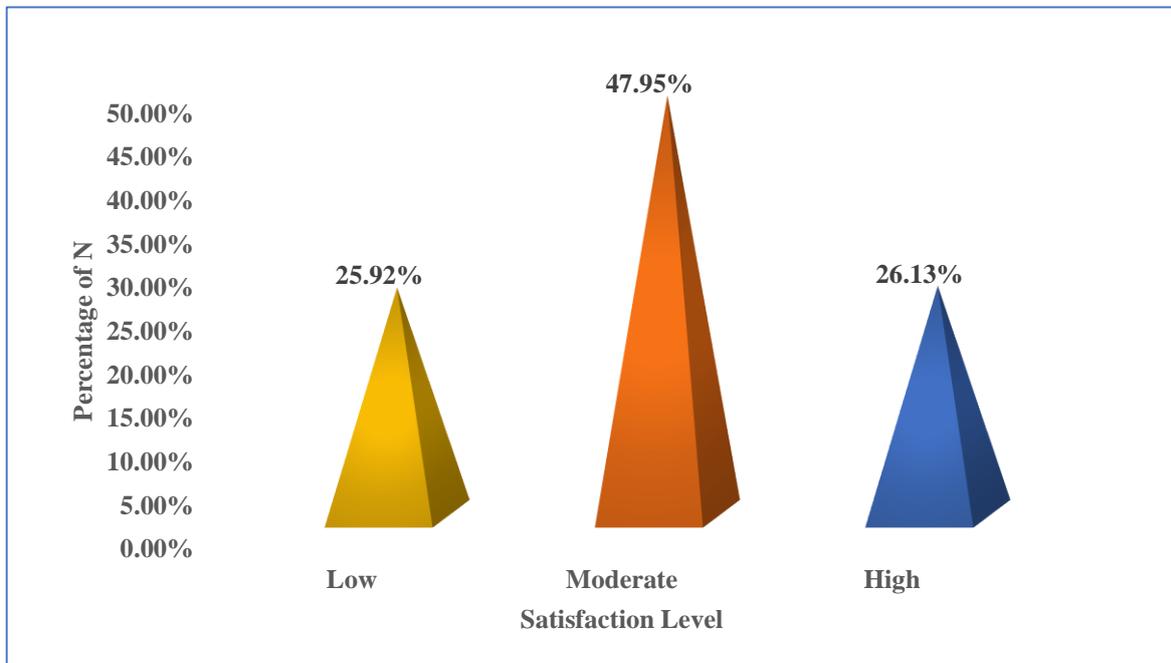


Table 1.2: Shows N, Mean, Standard Deviation and F-value of the Farmers’ Satisfaction Levels with PMFBY Across Taluks in Shivamogga District:

Taluk	N	Mean of Satisfaction	Std. Deviation	F	Sig.
Shivamogga	120	24.7917	6.67983	81.165	Sig. at 0.05 level
Shikaripura	200	30.8250	2.44628		
Soraba	120	24.1583	6.74007		
Total	440	27.3614	6.09895		

Graph 1.2: Shows Mean of the Farmers’ Satisfaction Levels with PMFBY Across Taluks in Shivamogga District:

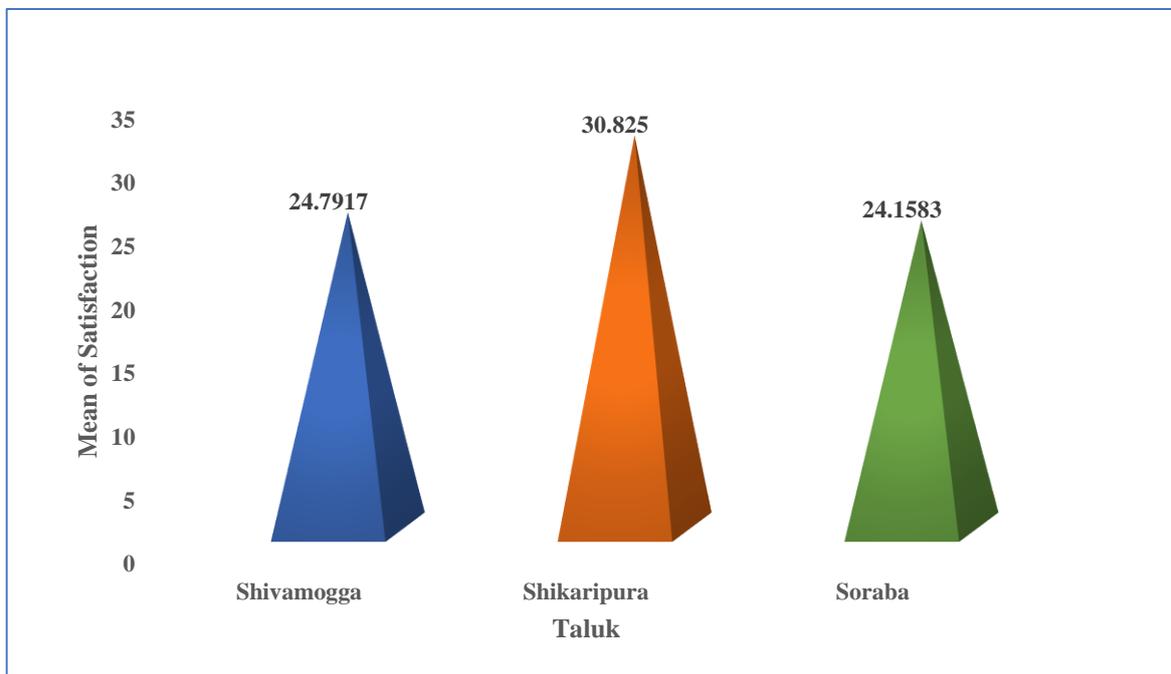


Table 1.3: Shows N, Mean, Standard Deviation and F-value of the Farmers’ Satisfaction with PMFBY by Gender in Shivamogga District:

Gender	N	Mean of Satisfaction	Std. Deviation	t	Sig.
Male	353	28.5127	5.23705	7.203	Sig. at 0.05 level
Female	87	22.6897	7.07815		

Graph 1.3: Shows Mean of the Farmers’ Satisfaction with PMFBY by Gender in Shivamogga District:

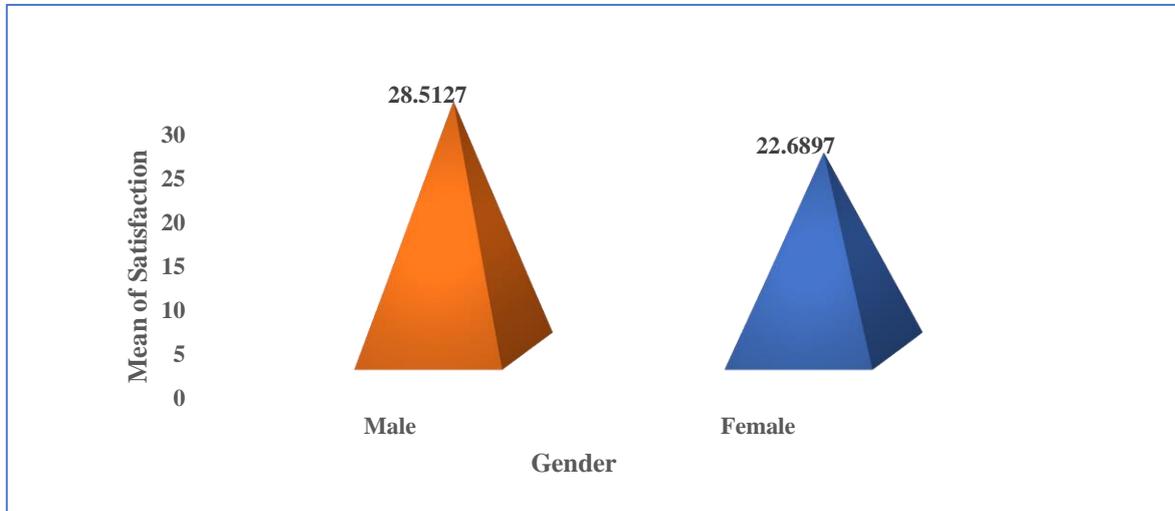


Table 1.4: Shows N, Mean, Standard Deviation and F-value of the Farmers’ Satisfaction with PMFBY by Social Category in Shivamogga District:

Category	N	Mean of Satisfaction	Std. Deviation	F	Sig.
OBC	167	29.8802	3.52581	31.294	Sig. at 0.05 level
SC	131	24.5420	7.27510		
ST	86	25.1163	6.93061		
Others	56	29.8929	2.72816		
Total	440	27.3614	6.09895		

Graph 1.4: Shows Mean of the Farmers’ Satisfaction with PMFBY by Social Category in Shivamogga District:

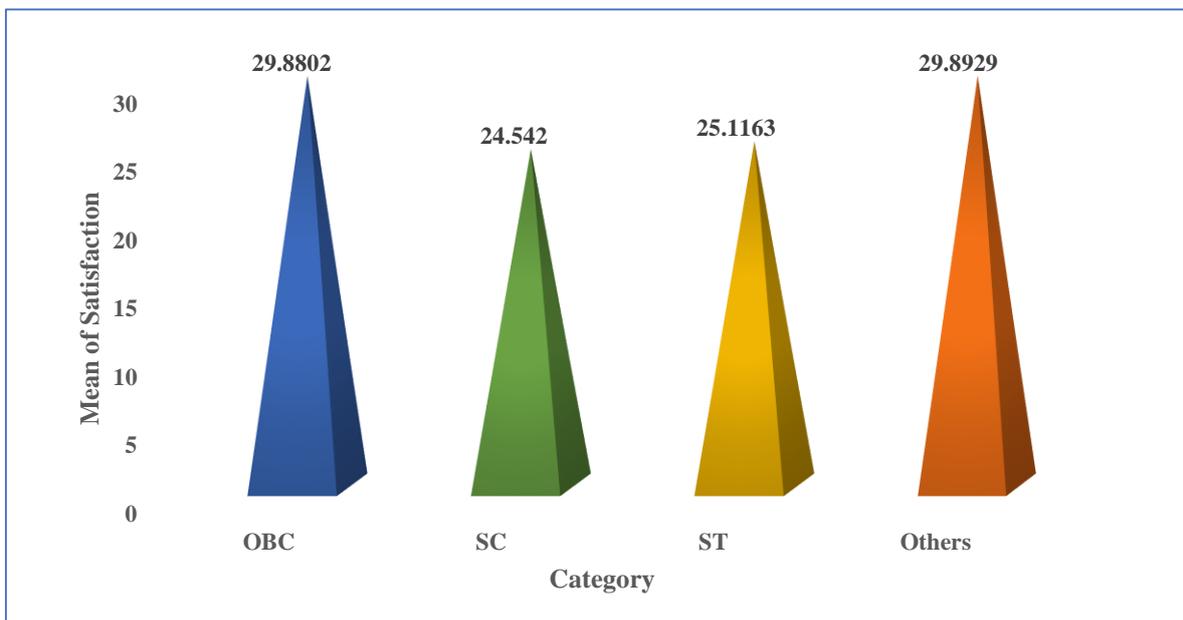


Table 1.5: Shows N, Mean, Standard Deviation and F-value of the Farmers’ Satisfaction with PMFBY Based on Farm Size Categories in Shivamogga District:

Type of Farmer	N	Mean of Satisfaction	Std. Deviation	F	Sig.
Marginal (Below 1 ha)	240	28.2500	5.22105	15.935	Sig. at 0.05 level
Small (1–5 ha)	161	27.2112	5.78512		
Large (Above 5 ha)	39	22.5128	9.38888		
Total	440	27.3614	6.09895		

Graph 1.5: Shows Mean of the Farmers’ Satisfaction with PMFBY Based on Farm Size Categories in Shivamogga District:

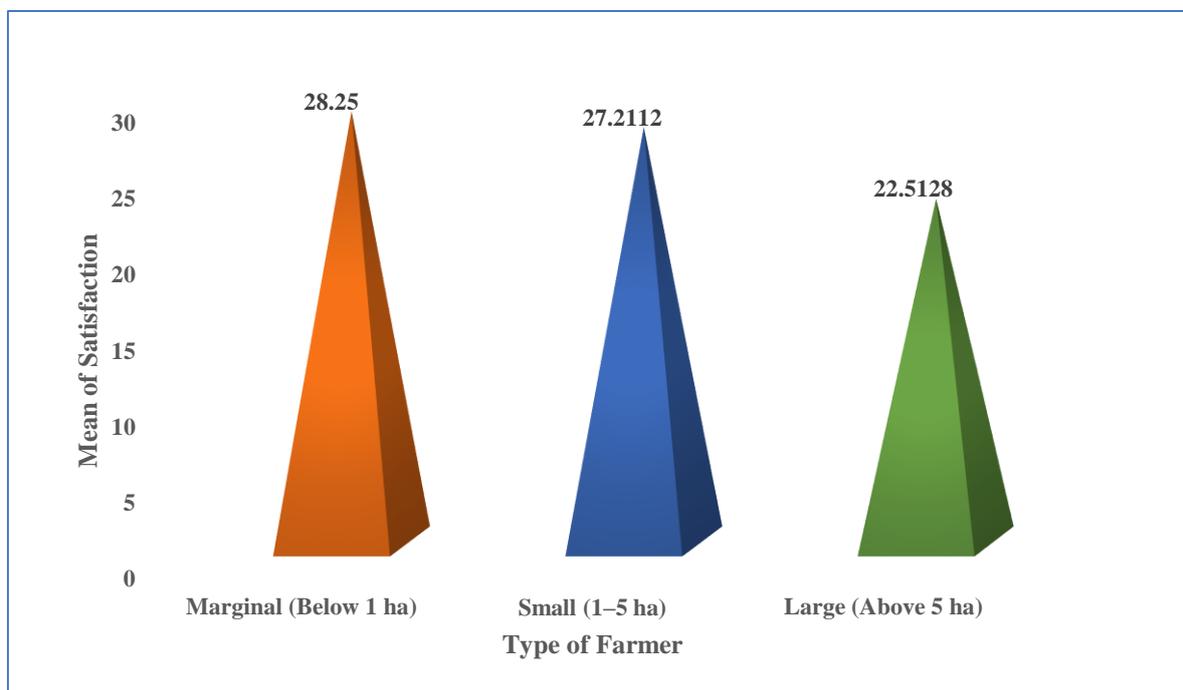


Table 1.6: Shows N, Mean, Standard Deviation and F-value of the Farmers’ Satisfaction with PMFBY Based on Education Levels in Shivamogga District:

Education Level	N	Mean of Satisfaction	Std. Deviation	F	Sig.
Basic literacy (Writing and Reading only)	64	22.1719	8.33534	40.304	Sig. at 0.05 level
Primary (1–5th Std)	88	24.2273	6.61195		
Secondary (6–10th Std)	102	27.6176	5.02084		
Higher Secondary (11–12th Std)	124	30.4355	2.66639		
Graduate and above	62	30.5968	2.26491		
Total	440	27.3614	6.09895		

Graph 1.6: Shows Mean of the Farmers’ Satisfaction with PMFBY Based on Education Levels in Shivamogga District:

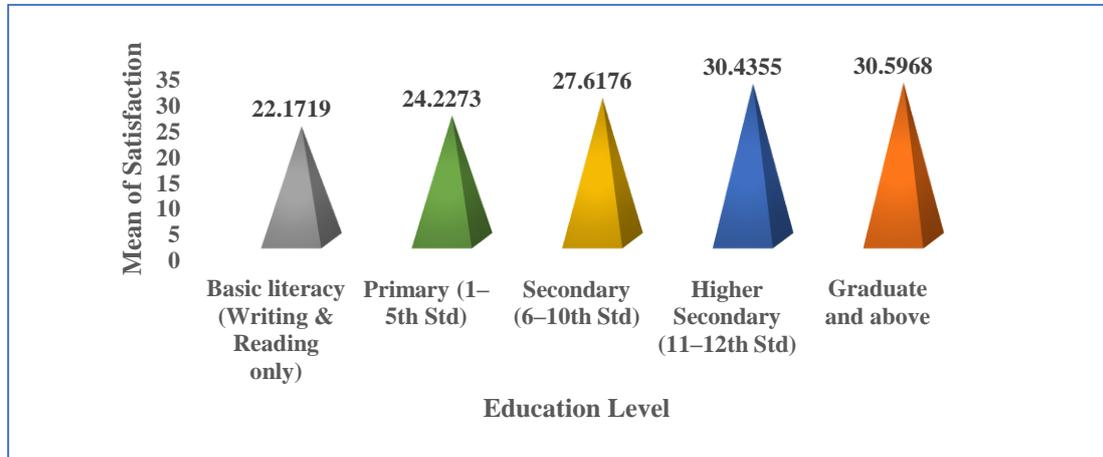
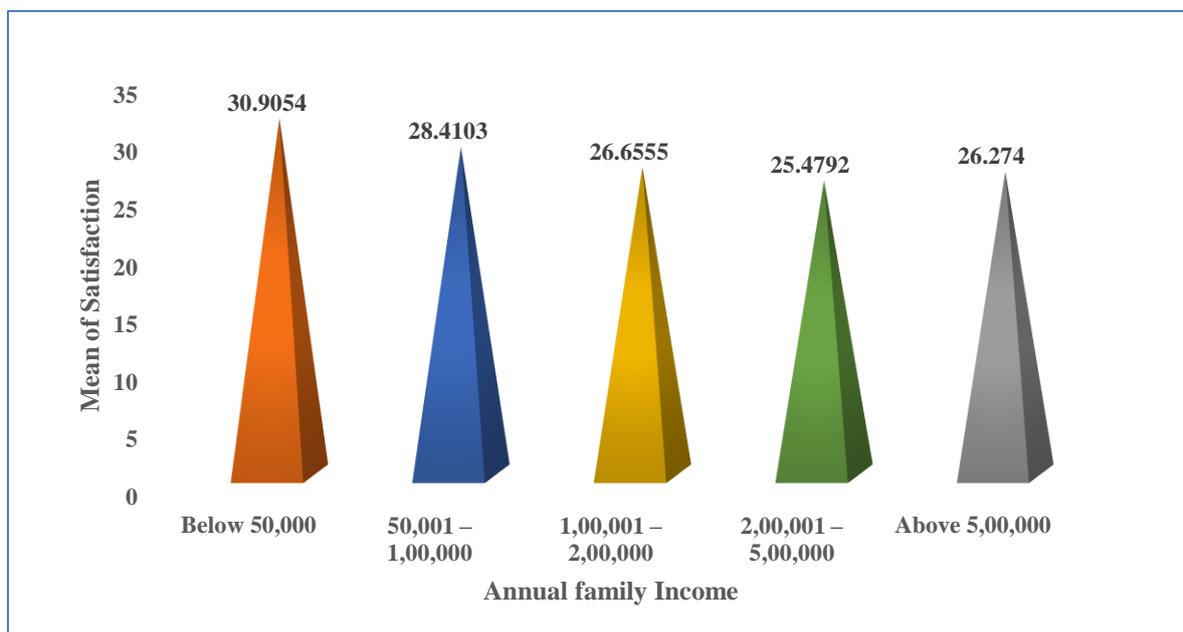


Table 1.7: Shows N, Mean, Standard Deviation and F-value of the Farmers’ Satisfaction with PMFBY Based on Annual Family Income in Shivamogga District:

Annual family Income	N	Mean of Satisfaction	Std. Deviation	F	Sig.
Below 50,000	74	30.9054	5.35626	11.008	Sig. at 0.05 level
50,001 – 1,00,000	78	28.4103	6.31929		
1,00,001 – 2,00,000	119	26.6555	6.03020		
2,00,001 – 5,00,000	96	25.4792	6.23400		
Above 5,00,000	73	26.2740	4.82545		
Total	440	27.3614	6.09895		

Graph 1.7: Shows Mean of the Farmers’ Satisfaction with PMFBY Based on Annual Family Income in Shivamogga District:



11. FINDINGS:

1. The overall satisfaction level of farmers towards PMFBY is moderate, with 47.95% of respondents falling under this category, indicating partial fulfillment of farmers' expectations.
2. A considerable proportion of farmers (26.13%) reported high satisfaction, while 25.92% expressed low satisfaction, reflecting mixed perceptions about the scheme.
3. Taluk-wise analysis shows significant variation in satisfaction levels, with farmers from Shikaripura taluk exhibiting higher satisfaction compared to Shivamogga and Soraba taluks.
4. Gender-wise results reveal that male farmers are significantly more satisfied with PMFBY than female farmers.
5. Satisfaction levels vary across social categories, with OBC and "Others" groups reporting higher satisfaction than SC and ST farmers.
6. Marginal and small farmers demonstrate higher satisfaction compared to large farmers, as they rely more on PMFBY for risk protection.
7. A positive relationship exists between education and satisfaction, with educated farmers showing higher satisfaction levels.
8. Lower-income farmers report higher satisfaction than higher-income farmers, reflecting greater dependence on the scheme.
9. Delays in claim settlement and lack of transparency are the main factors reducing satisfaction, despite positive perceptions of low premiums and coverage.

12. CHALLENGES:

The study identifies several challenges affecting farmers' satisfaction with the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Shivamogga District. A major challenge is the delay in claim settlement, which weakens farmers' trust in the scheme and reduces its effectiveness as a risk-management tool. Farmers also reported a lack of transparency in yield estimation and loss assessment, leading to confusion and dissatisfaction.

Another significant challenge is inadequate awareness and understanding of PMFBY provisions, especially among small, marginal, and less-educated farmers. Complex procedural requirements and documentation further discourage effective utilization of the scheme. Additionally, weak grievance redressal mechanisms, limited field-level guidance, and poor coordination among banks, insurance companies, and agricultural departments hinder smooth implementation. These challenges collectively affect farmers' satisfaction and limit the full realization of PMFBY's objectives at the grassroots level.

13. RECOMMENDATIONS:

In order to enhance farmers' satisfaction with the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Shivamogga District, the following recommendations are suggested:

1. Ensure timely settlement of claims by strictly adhering to prescribed timelines and strengthening monitoring mechanisms for insurance companies.
2. Improve transparency in yield estimation and loss assessment through wider use of technology such as remote sensing, mobile applications, and digital records.

3. Strengthen awareness and training programmes at the village and taluk levels to educate farmers about PMFBY provisions, benefits, and claim procedures.
4. Simplify procedural and documentation requirements to make the scheme more farmer-friendly, particularly for small and marginal farmers.
5. Enhance coordination among implementing agencies, including banks, insurance companies, and agricultural departments, to ensure smooth and efficient execution.
6. Establish effective grievance redressal mechanisms at the local level to address farmers' complaints promptly.
7. Promote direct communication with farmers through SMS alerts, helplines, and digital platforms to reduce dependence on intermediaries.
8. Provide special support to vulnerable groups, such as women farmers and socially disadvantaged categories, to improve inclusiveness and satisfaction under PMFBY.

14. SUGGESTIONS:

To further improve farmers' satisfaction with the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Shivamogga District, the following suggestions are offered:

1. Conduct regular farmer awareness programmes using local language and simple communication methods to improve understanding of PMFBY.
2. Strengthen the role of agricultural extension officers in guiding farmers during enrolment and claim procedures.
3. Encourage digital literacy among farmers to facilitate online registration, claim tracking, and information access.
4. Involve local institutions and farmer organizations in monitoring scheme implementation at the village level.
5. Organize periodic training and interaction sessions between farmers and insurance officials to clarify doubts and build trust.
6. Adopt taluk-specific implementation strategies based on local cropping patterns and risk exposure.
7. Collect regular feedback from farmers to assess satisfaction levels and incorporate their suggestions for improvement.
8. Promote transparency and accountability through public disclosure of claim status and settlement details.

15. LIMITATIONS:

1. The study is confined to Shivamogga District, and therefore the findings may not be generalized to other districts or regions.
2. The analysis is based on primary data collected from a sample of 440 farmers, which may not fully represent all PMFBY beneficiaries in the district.
3. The study relies on self-reported responses, which may be influenced by personal bias and recall errors.
4. Only selected socio-economic and demographic variables were considered; other factors affecting farmers' satisfaction may not have been captured.

5. Time and resource constraints limited the scope for a longitudinal analysis of farmers' satisfaction over multiple agricultural seasons.

16. CONCLUSION:

The study concludes that the Pradhan Mantri Fasal Bima Yojana (PMFBY) has gained reasonable acceptance among farmers in Shivamogga District, with most farmers exhibiting a moderate level of satisfaction. The scheme is positively perceived for its low premium rates and risk coverage, especially by marginal, small, and low-income farmers who depend heavily on crop insurance for financial security. However, the analysis reveals significant variations in satisfaction across taluks and socio-economic groups, indicating uneven implementation of the scheme. Persistent issues such as delays in claim settlement, lack of transparency in loss assessment, and inadequate awareness continue to affect farmers' confidence. Addressing these challenges through timely claim disbursement, improved transparency, effective awareness programmes, and stronger institutional coordination is essential. Enhancing these aspects will improve farmers' satisfaction and strengthen PMFBY as an effective agricultural risk-management tool, contributing to income stability and sustainable agricultural development in the district.

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