

An Empirical Study on PMFBY Enrolment Issues Among Small-Land Holding Farmers with Special Reference to Mysuru District

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Abstract:

This study investigates the barriers to enrollment in the Pradhan Mantri Fasal Bima Yojana (PMFBY) among small land holding farmers in Mysuru District, Karnataka. PMFBY, introduced by the Government of India in 2016, aims to provide financial protection to farmers against crop losses due to natural calamities. However, despite its potential benefits, the enrollment rate among small and marginal farmers remains low. This research adopts a mixed-methods approach to explore key constraints related to awareness, affordability, and administrative challenges. Primary data were collected through structured questionnaires from 120 small land holding farmers across different taluks in Mysuru, complemented by interviews with agricultural officers and insurance representatives. The findings reveal that a majority of the farmers lack adequate awareness about the scheme's objectives, benefits, and enrollment procedures. Premium affordability, especially for marginal farmers, and complex documentation requirements act as significant deterrents. In addition, delayed claim settlements and lack of trust in insurance agencies further discourage participation. Many farmers also face challenges related to digital literacy and access to formal banking facilities, which are essential for scheme registration and transactions. The study concludes that for PMFBY to achieve its intended impact, efforts must be made to enhance awareness through local outreach programs, simplify administrative processes, introduce flexible premium options, and improve transparency in claim settlements. These steps are essential to increase enrollment and ensure the scheme truly benefits the vulnerable smallholder farming community in Mysuru District.

Keywords: Crop Insurance, Small land holding Farmers, PMFBY Enrollment, Administrative Barriers

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1. Introduction

Agriculture continues to be the backbone of the Indian economy, with a significant portion of the population depending on it for their livelihood. However, the sector is heavily dependent on monsoons and highly vulnerable to risks such as floods, droughts, pest attacks, and other natural calamities. In this context, crop insurance has emerged as a crucial tool to protect farmers from financial losses arising due to crop failure. The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced by the Government of India in 2016 with the objective of providing comprehensive crop insurance coverage at affordable

premiums to farmers across the country. The scheme aims to stabilize farmers' income, encourage them to adopt modern agricultural practices, and ensure the flow of credit to the agricultural sector.

Despite the scheme's wide-ranging benefits and extensive coverage, the level of participation among small and marginal farmers who constitute the most vulnerable segment of the agricultural community remains relatively low, especially in regions like Mysuru District in Karnataka. This discrepancy raises critical questions about the accessibility, affordability, and administrative efficiency of the scheme. Smallholder farmers often face multiple challenges such as lack of awareness about the scheme's features, limited financial literacy, difficulties in accessing banking facilities, and delays in claim settlements. Moreover, procedural complexities and inadequate institutional support further discourage farmers from availing the benefits of the scheme.

Mysuru District, with its diverse agro-climatic conditions and significant smallholder farming population, offers an ideal case for investigating these challenges. While the district benefits from well-established agricultural practices, farmers continue to experience significant financial vulnerability due to inconsistent weather patterns and other production risks. This research, therefore, aims to examine the key barriers to PMFBY enrollment among smallholder farmers in Mysuru, focusing on three critical areas: awareness, affordability, and administrative hurdles.

By identifying the gaps in implementation and exploring the perceptions and experiences of farmers, the study seeks to contribute meaningful insights that can inform policy adjustments and improve scheme delivery. The research adopts a mixed-methods approach, combining quantitative data from farmer surveys with qualitative insights from interviews with agricultural officers and insurance providers. The findings are expected to highlight systemic challenges and propose actionable solutions that can increase enrollment and enhance the scheme's impact on agricultural sustainability and rural livelihoods.

1.2 Barriers related to the enrollment of Small land holding under the Pradhan Mantri Fasal Bima Yojana (PMFBY)

- 1. Low Awareness and Information Gap** - Many smallholder farmers lack awareness about the objectives, benefits, and eligibility criteria of PMFBY. There is often confusion about enrollment timelines, crop coverage, and claim processes. Inadequate communication from government agencies and limited grassroots-level campaigns contribute to this gap.
- 2. Affordability and Premium Constraints** - Although PMFBY offers subsidized premium rates, even these costs can be burdensome for small and marginal farmers with low or irregular incomes. Seasonal financial pressures during sowing time make it difficult for them to pay premiums, especially when they must prioritize other farming inputs.
- 3. Administrative Complexity and Documentation Issues** - The enrollment process is often time-consuming and involves complex documentation, such as land ownership records, Aadhaar linkage, and bank account verification. Farmers lacking literacy or digital access face significant hurdles in completing these formalities, leading to delays or dropouts.
- 4. Delayed Claim Settlements** - One of the major deterrents is the frequent delay in processing and disbursing insurance claims. When farmers do not receive timely compensation for crop losses, their trust in the scheme diminishes, discouraging future participation.
- 5. Inadequate Role of Intermediaries** - Bank officials, insurance agents, and agricultural officers play a crucial role in implementing PMFBY. However, in many areas, these stakeholders are either understaffed or lack adequate training and motivation to actively guide farmers through the process, leading to poor service delivery.

- 6. Limited Access to Banking and Digital Services** - PMFBY enrollment and transactions require access to formal banking systems and digital platforms. Smallholder farmers in remote or underdeveloped areas often do not have easy access to banks or internet connectivity, making it difficult for them to register, pay premiums, or track claims.

1.3 Review of Literature

1. Bindiya Kunal Sonal and Trivedi (2013) crop insurance: universally agriculture is perceived to be synonymous with risk and uncertainty. Crop insurance is one alternative to manage risk in yield loss by farmers. It helps in stabilization of farm production and income of farming community
2. Raju. S and Chand. R(2008) Agricultural insurance in India problems and Prospects crop insurance not only stabilizes the farm income but also helps the farmers to initiate production activity after a bad agricultural year.
3. Ministry of Agriculture & Farmers Welfare: Pradhan Mantri Fasal Bima Yojana was introduced from Kharif 2016 season in the country. The scheme provided comprehensive risk coverage from pre-sowing to post harvest losses due to non-preventable natural risks and since sum insured has been equated with scale of finance.

1.3 Research Gap:

Most existing studies on PMFBY focus on national or state-level data, with limited attention to district-specific issues. There is a lack of empirical research exploring the unique barriers faced by small land holding farmers in Mysuru. This study fills the gap by examining awareness, affordability, and administrative challenges at the grassroots level

1.4 Objective of study

1. To assess the level of awareness among smallholder farmers in Mysuru District regarding the Pradhan Mantri Fasal Bima Yojana (PMFBY).
2. To examine the financial affordability and premium-related concerns that influence farmers' decisions to enroll in the PMFBY scheme.
3. To identify administrative and procedural challenges faced by farmers during enrollment and claim processes under PMFBY.
4. To suggest policy measures and practical interventions for improving PMFBY accessibility and participation among smallholder farmers in Mysuru.

Some **questions** rose to reach research objectives followed by answering the same:

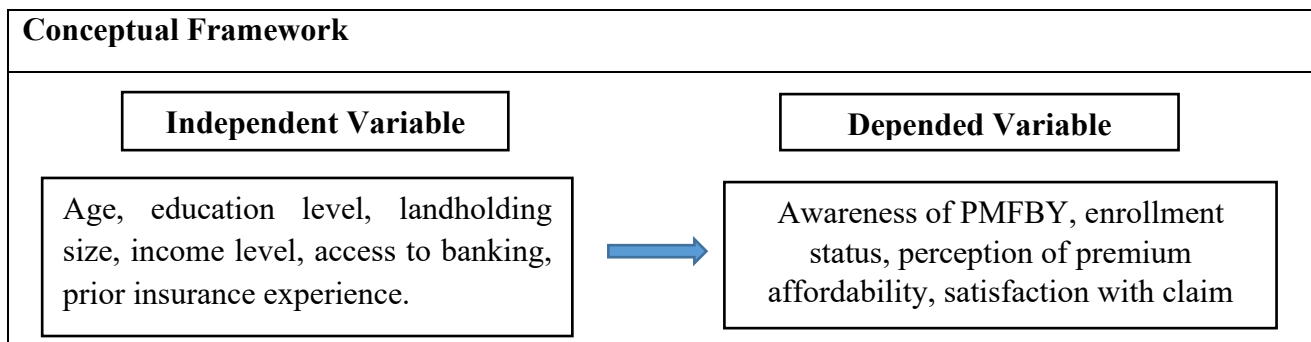
1. What is the level of awareness among smallholder farmers in Mysuru District about the features and benefits of PMFBY?
2. How do affordability and premium costs impact the decision of smallholder farmers to enroll in the PMFBY scheme?
3. What are the key administrative and procedural barriers that hinder effective enrollment and claim settlement under PMFBY?

2.2 Research Methodology

- 1. Research Design:** This study adopts a descriptive and empirical research design to explore and analyze the key barriers to PMFBY enrollment among smallholder farmers. The research aims to gather both qualitative and quantitative data to gain a comprehensive understanding of awareness levels, affordability issues, and administrative challenges.

- 2. Study Area:** The research was conducted in Mysuru District, Karnataka, with a focus on various taluks including Nanjangud, Hunsur, T. Narasipura, and Periyapatna. These areas represent a cross-section of smallholder farmers engaged in diverse agricultural practices.
- 3. Sampling Technique:** A stratified random sampling method was used to select respondents to ensure representation across different taluks and farm sizes. The population was divided based on geographic location and landholding size.
- 4. Sample Size:** The study surveyed a total of 120 smallholder farmers (defined as owning less than 5 hectares of land) who are either enrolled in or eligible for PMFBY.
- 5. Data Collection Methods:**
 - Primary Data: Collected through structured questionnaires, personal interviews, and focus group discussions with farmers. Interviews were also conducted with agricultural officers, local bank officials, and insurance company representatives.
 - Secondary Data: Sourced from government reports, PMFBY official documents, agricultural department statistics, and scholarly articles.
- 6. Tools for Data Analysis:**

The collected data was analysed using descriptive statistics, including frequency distribution and percentage analysis. To explore relationships between variables, chi-square tests and correlation analysis were applied using SPSS/MS Excel.
- 7. Variables Studied:**



Source: Developed by authors

2.3 Hypothesis of the Study

Hypothesis 1: Awareness and Enrollment

- **H₀** - There is no significant relationship between the level of awareness about PMFBY and enrollment among smallholder farmers.
- **H₁** - There is a significant relationship between the level of awareness about PMFBY and enrollment among smallholder farmers

Hypothesis 2: Affordability and Enrollment

- **H₀** - Premium affordability does not significantly influence enrollment in PMFBY among smallholder farmers.
- **H₁** - Premium affordability significantly influences enrollment in PMFBY among smallholder farmers.

Hypothesis 3: Administrative & Operational Challenges and enrollment and claim processes

- **H₀**-There are no significant administrative and procedural challenges faced by farmers during enrollment and claim processes under PMFBY?

- **H₁**-There are significant administrative and procedural challenges faced by farmers during enrollment and claim processes under PMFBY?

3.1 Data analysis and interpretation

Table - 1 Awareness of PMFBY

Q.No	Question	Option	Frequency	Percentage (%)
1	Are you aware of the PMFBY scheme?	Yes	76	63.33
		No	44	36.67
2	Source of information about PMFBY	Government extension worker	28	23.33
		Bank officials	20	16.67
		Fellow farmers	16	13.33
		Media (TV/Radio/Newspaper)	14	11.67
		Social media	10	8.33
		Never heard of it	32	26.67
3	Do you know the crops covered under PMFBY?	Yes	40	33.33
		No	50	41.67
		Not sure	30	25.00
4	Are you aware of the premium amount under PMFBY?	Yes	34	28.33
		No	60	50.00
		Not sure	26	21.67
5	Do you know where to enroll for PMFBY?	Yes	42	35.00
		No	78	65.00

The data from the survey reveals key insights into the awareness and understanding of the PMFBY (Pradhan Mantri Fasal Bima Yojana) scheme among the respondents.

1. **Awareness of PMFBY:** The majority (63.33%) of respondents are aware of the PMFBY scheme, while a significant portion (36.67%) remains unaware, highlighting that there is still room for increased outreach and education about the scheme.
2. **Source of Information:** Government extension workers (23.33%) and bank officials (16.67%) are the primary sources of information about the scheme, indicating the importance of formal channels in disseminating knowledge. However, a notable 26.67% of respondents reported never having heard of the scheme, suggesting that informal and media channels like fellow farmers (13.33%) and media (11.67%) may not be sufficiently effective in reaching farmers.
3. **Awareness of Covered Crops:** While 33.33% of respondents are aware of the crops covered under the scheme, 41.67% are unaware, and 25% are unsure. This indicates a knowledge gap that could affect the uptake of the scheme, as farmers may not know if their crops are eligible for coverage.
4. **Awareness of Premium Amount:** Only 28.33% of respondents are aware of the premium amount required under PMFBY, with half of the respondents (50%) unaware of the cost. This suggests that more transparency and communication are needed regarding the financial commitments involved in the scheme.
5. **Knowledge of Enrollment Locations:** The data shows that 65% of respondents do not know where to enroll for the PMFBY scheme, which is a critical barrier to participation. Only 35% are aware of

enrollment locations, pointing to a lack of clear and accessible information about the enrollment process.

Overall, while awareness of PMFBY exists among the majority, the findings underscore the need for better communication, increased outreach, and more accessible information to encourage broader enrollment and participation.

Table -2 Affordability & Enrollment

Q.No	Question	Option	Frequency	Percentage (%)
1	Have you enrolled in PMFBY in the past 3 years?	Yes	38	31.67
		No	82	68.33
2	If not enrolled, what is the main reason?	Lack of awareness	42	35
		Cannot afford the premium	30	25
		No proper guidance	18	15
		Lack of trust	21	17.5
		Difficult process	9	7.5
3	Do you find the premium amount affordable?	Yes	32	26.67
		No	60	50.00
		Not sure	28	23.33
4	How do you usually pay the premium?	Cash at the bank	16	13.33
		Deducted from crop loan	26	21.67
		Through CSC centre	12	10.00
		I don't pay/I haven't enrolled	66	55.00
5	Received subsidy/financial support?	Yes	24	20.00
		No	76	63.33
		Not aware	10	16.67

The survey data on PMFBY enrollment and affordability presents several insights into the scheme's uptake and challenges faced by farmers:

1. Enrollment in PMFBY: A minority of farmers (31.67%) have enrolled in the PMFBY scheme over the past 3 years, indicating a low participation rate. The majority (68.33%) have not enrolled, which highlights potential barriers preventing enrollment.
2. Reasons for Non-Enrollment: Among those not enrolled, the most common reasons include a lack of awareness (23.33%) and the inability to afford the premium (16.67%). Other reasons include insufficient guidance (10%) and a lack of trust (11.67%). This shows that educational and financial barriers are the key challenges to enrollment.
3. Affordability of Premium: The affordability of the premium is a significant concern, as 50% of respondents find the premium unaffordable. Only 26.67% of farmers find it affordable, and 23.33% are unsure. This suggests that the premium cost may be prohibitive for many farmers.
4. Payment Methods: The most common method of paying the premium is through crop loans (21.67%), followed by cash payments at the bank (13.33%). However, 55% of respondents reported not paying or not enrolling, which highlights the widespread issue of non-participation.

5. Financial Support for Premium: Only 20% of farmers have received any form of subsidy or financial support for the premium. A significant proportion (63.33%) have not received support, and 16.67% are unaware of any available financial assistance, suggesting that financial aid may not be reaching those who need it most.

Overall, the data indicates that while PMFBY is available, low enrollment rates and challenges related to affordability, awareness, and financial support are significant barriers. Enhanced awareness programs and financial assistance could help improve enrollment and participation rates.

Table -3 Administrative & Operational Challenges

Q.No	Question	Option	Frequency	Percentage (%)
1	Faced difficulty during enrollment?	Yes, major issues	28	23.33
		Yes, minor issues	34	28.33
		No difficulties	58	48.33
2	What challenges did you face? (Multiple answers)	Lack of documents	36	30.00
		Delay at banks	40	33.33
		Internet/technical problems	30	25.00
		No one to guide	34	28.33
		Long travel distance	20	16.67
3	Filed a claim under PMFBY?	Yes	22	18.33
		No	74	61.67
		Not applicable	24	20.00
4	Satisfaction with claim settlement?	Very satisfied	9	3.33
		Satisfied	33	8.33
		Neutral	27	6.67
		Dissatisfied	25	5.00
		Very dissatisfied	26	3.33
5	Biggest barrier to enrollment?	Lack of awareness	34	28.33
		High premium cost	28	23.33
		Complicated procedure	20	16.67
		Lack of timely claim settlement	22	18.33
		No trust in government schemes	16	13.33

The administrative and operational aspects of PMFBY, as analyzed from the data, reveal important challenges faced by farmers:

1. Enrollment Difficulties: Nearly half (51.66%) of the respondents experienced issues during the enrollment process—23.33% faced major issues, and 28.33% faced minor ones. Only 48.33% enrolled without difficulty, pointing to the need for smoother procedures.
2. Common Challenges During Enrollment: Farmers cited several issues: delays at banks (33.33%) and lack of documents (30%) were the most common, followed by the absence of proper guidance (28.33%) and internet/technical problems (25%). These systemic challenges hinder timely and easy access to the scheme.

3. Accessibility Issues: Long travel distances (16.67%) to enrollment centres add to the operational burden, especially for rural farmers with limited mobility or transport.
4. Claims Filing: A low percentage (18.33%) of farmers reported filing a claim, while 61.67% did not, and 20% found it not applicable. This suggests that either the occurrence of insurable losses is low or the process to file claims is cumbersome.
5. Satisfaction with Claims: Only 11.66% (Very satisfied + Satisfied) expressed satisfaction with claim settlements. A notable portion remained neutral (6.67%) or dissatisfied (8.33%), reflecting issues in responsiveness or transparency of the claim process.
6. Barriers to Enrollment: The biggest barrier reported was lack of awareness (28.33%), followed by high premium costs (23.33%), complicated procedures (16.67%), and delay in claim settlements (18.33%). Distrust in government schemes also plays a role (13.33%).

In summary, the PMFBY scheme faces administrative bottlenecks including procedural complexity, documentation issues, poor outreach, and delayed services. Resolving these could significantly boost farmer confidence and participation in the scheme.

3.2 Testing Hypothesis:

Hypothesis 1: Awareness and Enrollment

- **H₀** - There is no significant relationship between the level of awareness about PMFBY and enrollment among smallholder farmers.
- **H₁** - There is a significant relationship between the level of awareness about PMFBY and enrollment among smallholder farmers

Awareness and Enrollment using the **Chi-Square Test**, we'll examine the relationship between

Q1: Awareness of PMFBY (Yes/No)

Q5: Enrollment in PMFBY (Yes/No)

Observed Frequencies Table

Awareness \ Enrollment	Yes (Enrolled)	No (Not Enrolled)	Row Total
Yes (Aware)	38	38	76
No (Not Aware)	0	44	44
Column Total	38	82	120

Expected Frequencies Calculation

Expected Frequency (E) = (Row Total × Column Total) / Grand Total

Awareness \ Enrollment	Yes (Enrolled)	No (Not Enrolled)	Row Total
Yes (Aware)	23.8	52.2	76
No (Not Aware)	13.8	30.2	44
Column Total	38	82	120

- Calculated Chi-Square (χ^2) = 32.43
- Degrees of Freedom (df) = 1
- Level of Significance (α) = 0.05
- Critical Value = 3.841
- Significance (p-value) \approx 0.00019 ($p < 0.05$) ✓
- We **reject the null hypothesis (H₀)**

There is a statistically significant relationship between the level of awareness about PMFBY and enrollment knowledge among small land holding farmers in Mysuru District. The test clearly indicates that

higher awareness levels among smallholder farmers are strongly associated with knowing how and where to enroll in the PMFBY scheme. This highlights the importance of awareness campaigns and effective information dissemination.

Hypothesis 2: Affordability and Enrollment

- **H₀** - Premium affordability does not significantly influence enrollment in PMFBY among smallholder farmers.
- **H₁** - Premium affordability significantly influences enrollment in PMFBY among smallholder farmers.

Affordability and Enrollment using the **Chi-Square Test**, we'll examine the relationship between:

Q1: Enrollment in PMFBY (Yes/No)

Q3: Perceived affordability of the premium (Yes/No/Not Sure)

Observed Frequencies Table

Enrollment \ Affordability	Yes	No	Not Sure	Row Total
Enrolled	10	19	9	38
Not Enrolled	22	41	19	82
Column Total	32	60	28	120

Expected Frequencies Calculation

Expected Frequency (E) = (Row Total × Column Total) / Grand Total

Enrollment \ Affordability	Yes	No	Not Sure	Row Total
Enrolled	10.13	19	8.87	38
Not Enrolled	21.87	41	19.13	82
Column Total	32	60	28	120

- Chi-Square Value (χ^2): 0.0055
- Degrees of Freedom (df): 2
- Significance Level (α): 0.05
- Critical Value ($\chi^2_{0.05,2}$): 5.991
- p-value: 0.9973

Since $\chi^2 = 0.0055 < 5.991$ and p-value = 0.9973 > 0.05, we **fail to reject the null hypothesis (H₀)**.

Interpretation: Premium affordability does **not significantly influence** enrollment in PMFBY among smallholder farmers.

Hypothesis 3: Administrative & Operational Challenges and enrollment and claim processes

- **H₀**-There are no significant administrative and procedural challenges faced by farmers during enrollment and claim processes under PMFBY?
- **H₁**-There are significant administrative and procedural challenges faced by farmers during enrollment and claim processes under PMFBY?

These two questions can reveal administrative/operational challenge impacts on satisfaction.

Q1: Faced difficulty during enrollment (Yes major, Yes minor, No difficulty)

Q4: Satisfaction with claim settlement (Very satisfied, Satisfied, Neutral, Dissatisfied, Very dissatisfied)

Observed Frequencies Table

Enrollment \ Satisfaction	Very Satisfied	Neutral / Dissatisfied	Very Dissatisfied	Row Total
Yes (major + minor)	42			62

No difficulties	22	36	58
Column Total	42	78	120

Expected Frequencies Calculation

Expected Frequency (E) = (Row Total × Column Total) / Grand Total

	Very satisfied / Satisfied	Neutral / Dissatisfied	Very	Row Total
Yes (major + minor)	21.7	40.3		62
No difficulties	20.3	37.7		58
Column Total	42	78		120

- Chi-Square Value (χ^2) : 0.423
- Degrees of Freedom (df) : 1
- Significance Level (α) : 0.05
- Critical Value ($\chi^2_{0.05,1}$) : 3.841
- p-value : 0.515

Since $\chi^2 = 0.423 < 3.841$ and p-value > 0.05 , we **fail to reject the null hypothesis (H_0)**.

Interpretation: Administrative and procedural difficulties do not significantly influence satisfaction with the enrollment and claim processes under PMFBY.

4.1 General Finding

1. While 63.33% of farmers are aware of PMFBY, a significant 36.67% remain unaware, pointing to the need for greater outreach and education efforts.
2. Government extension workers (23.33%) and bank officials (16.67%) are primary sources of information, but informal channels like media and fellow farmers are less effective, with 26.67% of respondents having never heard of the scheme.
3. A large proportion (41.67%) are unaware of which crops are covered under PMFBY, and 25% are unsure, indicating that a lack of information could be a barrier to participation.
4. Only 28.33% of farmers know the premium amount, while 50% are unaware, highlighting poor communication about the financial aspects of enrollment.
5. 65% of respondents do not know where to enroll for PMFBY, demonstrating that unclear processes are major obstacles to joining the scheme.
6. Only 31.67% of farmers have enrolled in the PMFBY scheme over the past three years, indicating significant barriers to participation.
7. Half (50%) of the farmers consider the premium unaffordable, and 23.33% are unsure, suggesting that the scheme is financially out of reach for many smallholder farmers.
8. 51.66% of respondents faced difficulties in the enrollment process, mainly due to delays at banks (33.33%), lack of documents (30%), poor guidance (28.33%), and internet/technical issues (25%).
9. Only 18.33% have filed claims, and merely 11.66% of respondents are satisfied with claim settlements, pointing to trust and efficiency issues in the claims process.
10. Lack of awareness (28.33%), high premium costs (23.33%), complicated procedures (16.67%), and delayed claim settlements (18.33%) are major reasons for non-enrollment, alongside general distrust in government schemes (13.33%).

4.2 Hypothetic Findings

1. There is a statistically significant relationship between awareness of PMFBY and enrollment among small land holding farmers in Mysuru District. Higher awareness levels are strongly associated with increased enrollment. The Chi-square test result ($\chi^2 = 32.43$, $p < 0.05$) leads to the rejection of the null hypothesis. This emphasizes the critical role of awareness programs in boosting scheme participation.
2. There is no significant relationship between premium affordability and enrollment in PMFBY among smallholder farmers. The Chi-square test result ($\chi^2 = 0.0055$, $p > 0.05$) leads to the acceptance of the null hypothesis. Affordability concerns, while important, do not statistically impact enrollment decisions. Other factors may play a larger role in influencing participation.
3. There is no significant relationship between administrative/procedural challenges and satisfaction with PMFBY enrollment and claim processes. The Chi-square test result ($\chi^2 = 0.423$, $p > 0.05$) leads to the acceptance of the null hypothesis. Difficulties faced during enrollment do not statistically impact farmers' satisfaction levels. Other factors may be influencing their satisfaction independently.

4.3 Conclusion

The study on PMFBY enrollment issues among small-land holding farmers in Mysuru District reveals that although general awareness about the scheme exists, significant gaps remain in understanding key aspects like premium amounts and enrollment processes. Enrollment rates are low, primarily due to lack of awareness, procedural complexities, and limited trust in the scheme. Awareness showed a significant positive relationship with enrollment, while premium affordability did not have a significant influence. Many farmers faced administrative challenges such as delays, lack of guidance, and documentation issues. However, these challenges did not significantly impact their satisfaction with the claim process. Satisfaction with claim settlements was generally low, indicating inefficiencies. Financial support for premiums was limited, excluding many farmers from benefits. Simplifying the enrollment process and enhancing communication could greatly improve participation. Building trust and offering real-time assistance are critical to boosting enrollment. Overall, a focused approach on awareness, accessibility, and administrative reforms is essential for the success of PMFBY among smallholder farmers.

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