



Attitude Of Farmers Towards Pradhan Mantri Fasal Bima Yojana (Pmfby) – A Study In Shivamogga District

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1. ABSTRACT:

Agriculture in India is highly vulnerable to climatic uncertainties, leading to income instability among farmers. The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced to provide financial risk protection through affordable crop insurance. While awareness plays a crucial role in enrollment, farmers' attitude determines sustained participation and trust in the scheme. The present study examines the attitude of farmers towards PMFBY in Shivamogga District, Karnataka. Using a descriptive and analytical research design, primary data were collected from 440 farmers across Shivamogga, Shikaripura, and Soraba taluks. Statistical tools such as mean, standard deviation, t-test, and ANOVA were applied. The findings reveal that 45.68% of farmers exhibit a high positive attitude, while 25.68% show low attitude levels. Significant differences were observed across taluk, gender, social category, farm size, education, and income. The study concludes that socio-economic factors significantly influence farmers' attitude towards PMFBY and recommends targeted interventions to improve inclusiveness and satisfaction.

Keywords: PMFBY, Farmers' Attitude, Crop Insurance, Agricultural Risk, Shivamogga District.

2. INTRODUCTION:

Agriculture plays a vital role in India's rural economy, providing livelihood security to millions of farmers. However, the sector is highly exposed to climatic uncertainties such as droughts, floods, pest infestations, and irregular rainfall, which often lead to crop failures and income instability. To reduce agricultural risk and safeguard farmers' income, the Government of India launched the Pradhan Mantri Fasal Bima Yojana (PMFBY) in 2016. The scheme offers affordable premium rates and comprehensive coverage against crop losses, thereby strengthening agricultural risk management. While awareness of PMFBY facilitates enrollment, farmers' attitude determines their continued participation, trust, and satisfaction with the

scheme. A favourable attitude indicates confidence in transparency, timely claim settlement, and overall scheme effectiveness. In agriculturally important regions like Shivamogga District, understanding farmers' attitudes is essential for identifying implementation gaps and improving policy outreach, inclusiveness, and long-term sustainability.

3. REVIEW OF LITERATURE:

Several studies have examined different dimensions of the Pradhan Mantri Fasal Bima Yojana (PMFBY), particularly focusing on awareness, implementation, performance, and farmers' participation. Singh and Vatta (2018) observed that awareness and accessibility significantly influence farmers' adoption of crop insurance schemes. Reddy and Suma (2022) reported that procedural delays and lack of transparency affect farmers' perception and satisfaction levels. Patel and Joshi (2023) highlighted that education and institutional support play a crucial role in shaping positive attitudes toward PMFBY. Similarly, Sharma and Meena (2023) found that farmers with better access to extension services exhibited higher confidence in crop insurance schemes. Verma and Choudhary (2024) emphasized that timely claim settlement enhances trust and long-term participation. Although previous studies have addressed awareness and operational challenges, limited research has specifically analyzed farmers' attitudes at the district level. Therefore, a focused empirical investigation in Shivamogga District provides valuable insights into perception-based variations and socio-economic influences on farmers' attitudes towards PMFBY.

4. RESEARCH GAP:

The Pradhan Mantri Fasal Bima Yojana (PMFBY) has been extensively studied with regard to awareness, enrollment patterns, premium structure, and claim settlement performance at national and state levels. However, limited research has focused specifically on farmers' attitude towards the scheme, particularly at the district level. Most existing studies emphasize operational challenges and adoption rates rather than examining psychological aspects such as trust, satisfaction, perception of transparency, and willingness to continue participation. Furthermore, there is insufficient empirical evidence analyzing how demographic variables like gender, education, income, farm size, and social category influence farmers' attitudes. Studies conducted in Karnataka mainly address awareness and implementation gaps, leaving attitude-based evaluations underexplored. In agriculturally significant districts like Shivamogga, where crop risk is high, understanding farmers' attitude is crucial for improving policy effectiveness. Hence, this study attempts to fill this gap by providing a detailed, micro-level analysis of farmers' attitudes towards PMFBY.

5. NEED AND IMPORTANCE OF THE STUDY:

Agriculture in India is highly vulnerable to climatic uncertainties such as droughts, floods, pest attacks, and market fluctuations, which significantly affect farmers' income and livelihood security. The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced to provide financial protection and stabilize farm income through affordable crop insurance. However, the effectiveness of the scheme depends not only on awareness and enrollment but also on farmers' attitude towards its implementation, transparency, and claim settlement

process. A positive attitude enhances trust, participation, and long-term sustainability of the scheme, whereas a negative perception may reduce enrollment and weaken policy impact. In agriculturally important regions like Shivamogga District, understanding farmers' attitude becomes essential for identifying implementation gaps and socio-economic disparities. This study is important as it provides empirical evidence on the determinants of farmers' attitudes and offers policy insights for strengthening outreach, inclusiveness, and effectiveness of PMFBY in ensuring agricultural resilience.

6. SIGNIFICANCE AND RATIONALE OF THE STUDY:

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is a major agricultural risk management initiative designed to protect farmers from crop losses and income instability. Although the scheme has expanded significantly across the country, its long-term success depends largely on farmers' attitude, trust, and satisfaction with its implementation. Enrollment alone does not ensure effectiveness; farmers' perceptions regarding transparency, timely claim settlement, premium affordability, and institutional support determine their continued participation. In agriculturally significant regions like Shivamogga District, understanding farmers' attitudes is crucial to identify regional disparities and socio-economic influences. This study aims to examine how demographic factors such as gender, education, income, farm size, and social category shape farmers' attitudes towards PMFBY. The findings offer evidence-based insights for policymakers to design targeted strategies, improve service delivery, and enhance inclusiveness, thereby strengthening the overall sustainability and effectiveness of the scheme.

7. OBJECTIVES:

1. To examine the level of farmers' attitude towards PMFBY in Shivamogga District.
2. To analyze the influence of demographic variables on farmers' attitude towards PMFBY.

8. HYPOTHESIS:

H1: There is no significant difference in farmers' attitude towards PMFBY.

H2: Farmers' attitude towards PMFBY is not significantly influenced by demographic variables (taluk, gender, social category, farm size, education, income).

9. METHODOLOGY:

Research Design: The present study adopts a descriptive and analytical research design to examine farmers' attitudes towards the Pradhan Mantri Fasal Bima Yojana (PMFBY). The descriptive approach helps in assessing the level and pattern of farmers' attitudes, while the analytical approach enables the examination of differences across demographic and socio-economic variables. Statistical tools such as mean, percentage, standard deviation, t-test, and ANOVA are used to test the formulated hypotheses and determine the significance of variations in attitude.

Study Area: The study was conducted in Shivamogga District, Karnataka, an agriculturally significant region characterized by diverse cropping patterns including paddy, arecanut, and maize. Three taluks—Shivamogga, Shikaripura, and Soraba—were selected to represent varied agro-climatic and socio-economic conditions.

Procedures: Primary data were collected from farmers using a structured interview schedule based on an attitude scale. A multi-stage random sampling technique was adopted to ensure representative coverage across taluks, farm sizes, gender, and social categories. The collected data were tabulated, coded, and analyzed using appropriate statistical methods to draw meaningful conclusions.

10. POPULATION AND SAMPLING:

The population of the study comprises all farmers in Shivamogga District who are engaged in agricultural activities and are either beneficiaries or potential beneficiaries of the Pradhan Mantri Fasal Bima Yojana (PMFBY). The district is agriculturally diverse and includes farmers cultivating paddy, arecanut, maize, and other crops under varying agro-climatic conditions. A multi-stage random sampling technique was adopted to ensure fair and representative selection of respondents. In the first stage, three taluks—Shivamogga, Shikaripura, and Soraba—were selected based on agricultural significance and scheme coverage. In the second stage, villages were randomly selected from each taluk. In the final stage, farmers were chosen randomly from the selected villages. The final sample consisted of 440 farmers, including marginal, small, and large farmers, as well as male and female respondents from different social categories. This ensured adequate representation and reliability for statistical analysis.

11. RESULTS AND DISCUSSION:

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

Levels of Attitude	N	% of N	Mean	Std. Deviation
Low	113	25.68%	18.4425	4.25512
Moderate	126	28.64%	33.3651	1.33628
High	201	45.68%	36.7761	1.42640
Total	440	100%	31.0909	7.96981

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

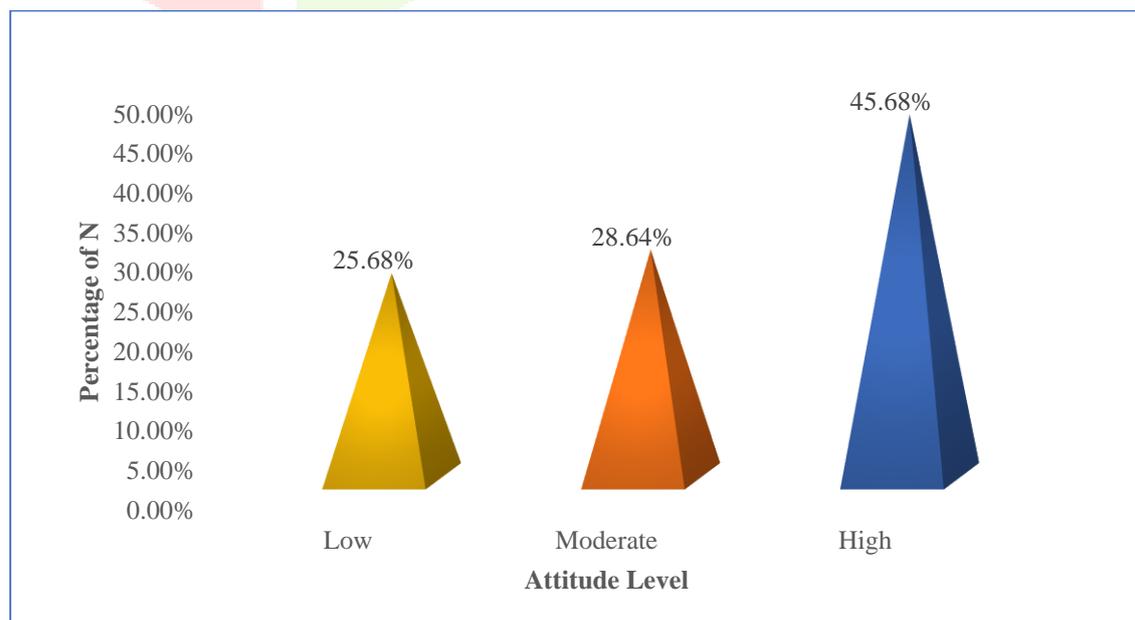
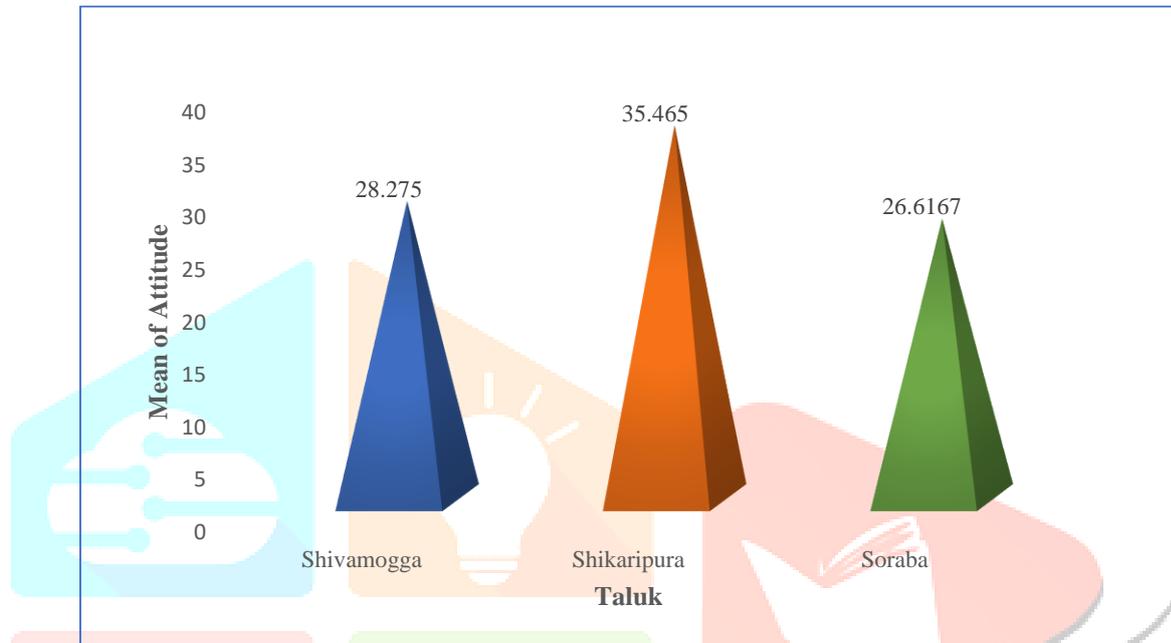


Table 1.2: Shows N, Mean, Standard Deviation and F-value of the Farmers' Attitude Towards PMFBY Across Taluks in Shivamogga District:

Taluk	N	Mean of Attitude	Std. Deviation	F	Sig.
Shivamogga	120	28.2750	9.38438	75.777	Sig. at 0.05 level
Shikaripura	200	35.4650	2.55567		
Soraba	120	26.6167	8.65995		
Total	440	31.0909	7.96981		

Graph 1.2: Shows Mean of the Farmers' Attitude Towards PMFBY Across Taluks in Shivamogga District:**Table 1.3: Shows N, Mean, Standard Deviation and F-value of the Farmers' Attitude Towards PMFBY by Gender in Shivamogga District:**

Gender	N	Mean of Attitude	Std. Deviation	t	Sig.
Male	353	32.7110	6.71255	7.783	Sig. at 0.05 level
Female	87	24.5172	9.23701		

Graph 1.3: Shows Mean of the Farmers’ Attitude Towards PMFBY by Gender in Shivamogga District:

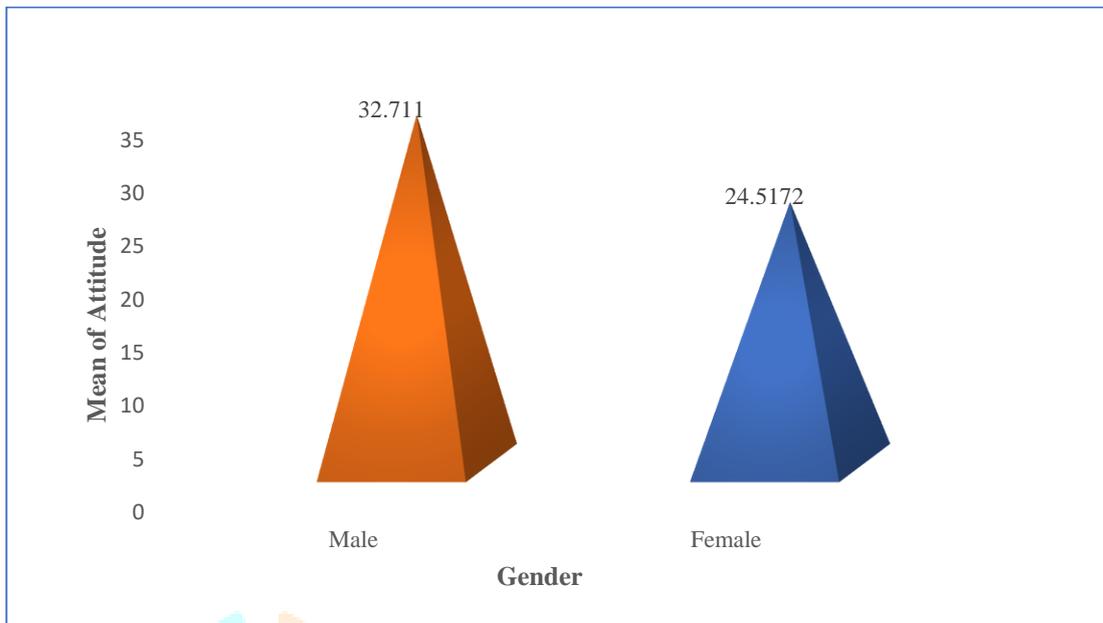


Table 1.4: Shows N, Mean, Standard Deviation and F-value of the Farmers’ Attitude Towards PMFBY by Social Category in Shivamogga District:

Category	N	Mean of Attitude	Std. Deviation	F	Sig.
OBC	167	34.3772	4.97296	31.742	Sig. at 0.05 level
SC	131	27.1832	9.33051		
ST	86	28.5000	8.94394		
Others	56	34.4107	3.47341		
Total	440	31.0909	7.96981		

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

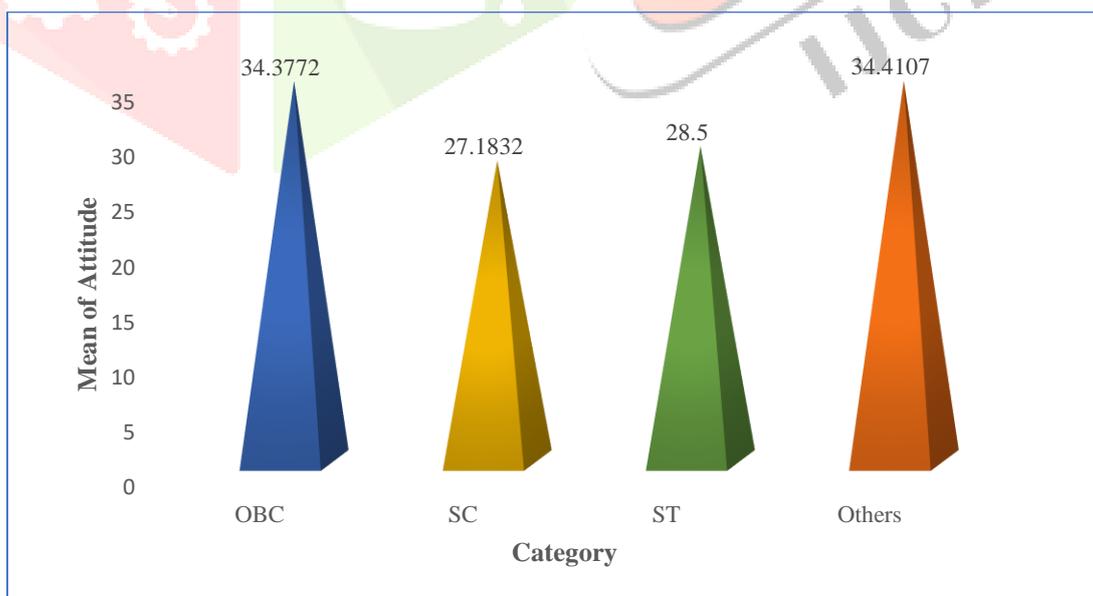


Table 1.5: Shows N, Mean, Standard Deviation and F-value of the Farmers' Attitude Towards PMFBY Based on Farm Size Categories in Shivamogga District:

Type of Farmer	N	Mean of Attitude	Std. Deviation	F	Sig.
Marginal (Below 1 ha)	240	32.2667	7.25072	15.961	Sig. at 0.05 level
Small (1–5 ha)	161	30.8696	7.39267		
Large (Above 5 ha)	39	24.7692	11.09400		
Total	440	31.0909	7.96981		

Graph 1.5: Shows Mean of the Farmers' Attitude Towards PMFBY Based on Farm Size Categories in Shivamogga District:

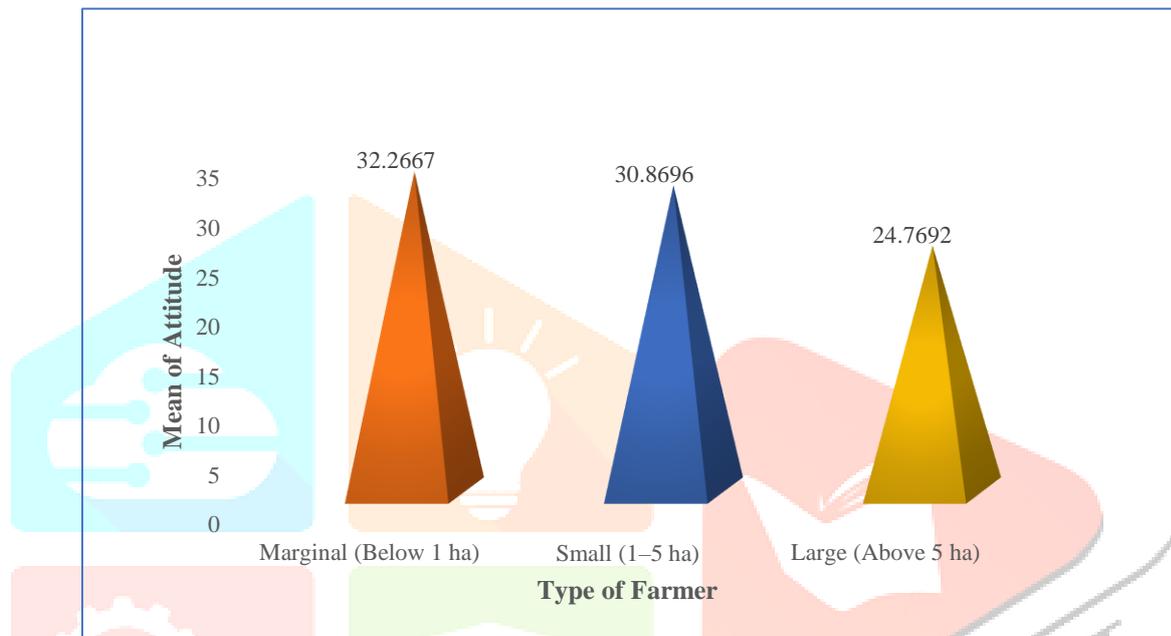


Table 1.6: Shows N, Mean, Standard Deviation and F-value of the Farmers' Attitude Towards PMFBY Based on Education Level in Shivamogga District:

Education Level	N	Mean of Attitude	Std. Deviation	F	Sig.
Basic literacy (Writing and Reading only)	64	25.2500	9.26163	36.483	Sig. at 0.05 level
Primary (1–5th Std)	88	27.4091	7.80309		
Secondary (6–10th Std)	102	31.2157	6.24361		
Higher Secondary (11–12th Std)	124	34.3548	3.71373		
Graduate and above	62	35.0323	2.95855		
Total	440	31.0091	7.16356		

Graph 1.6: Shows Mean of the Farmers’ Attitude Towards PMFBY Based on Education Level in Shivamogga District:

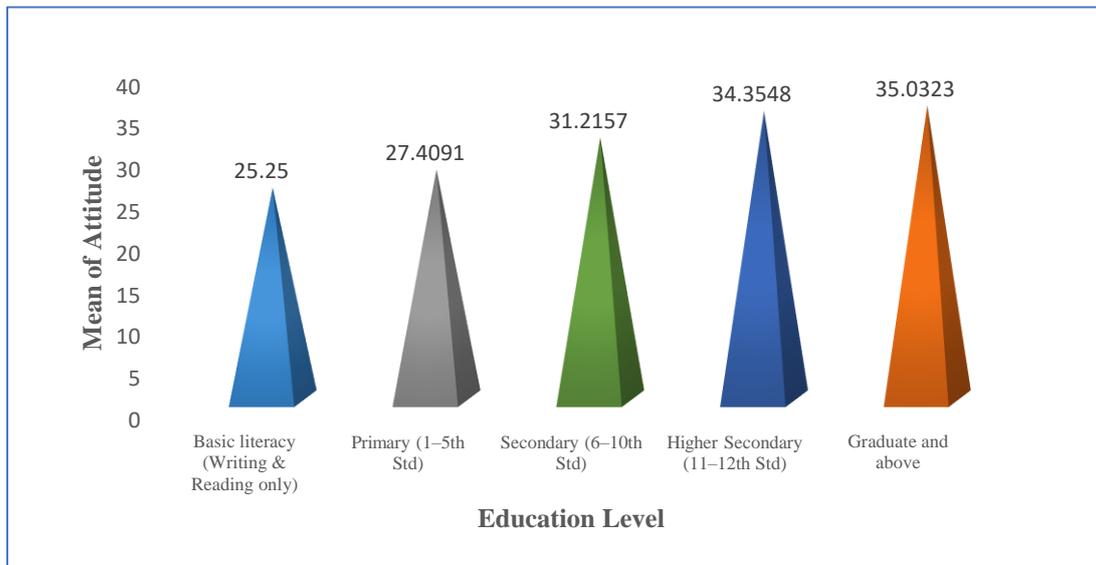
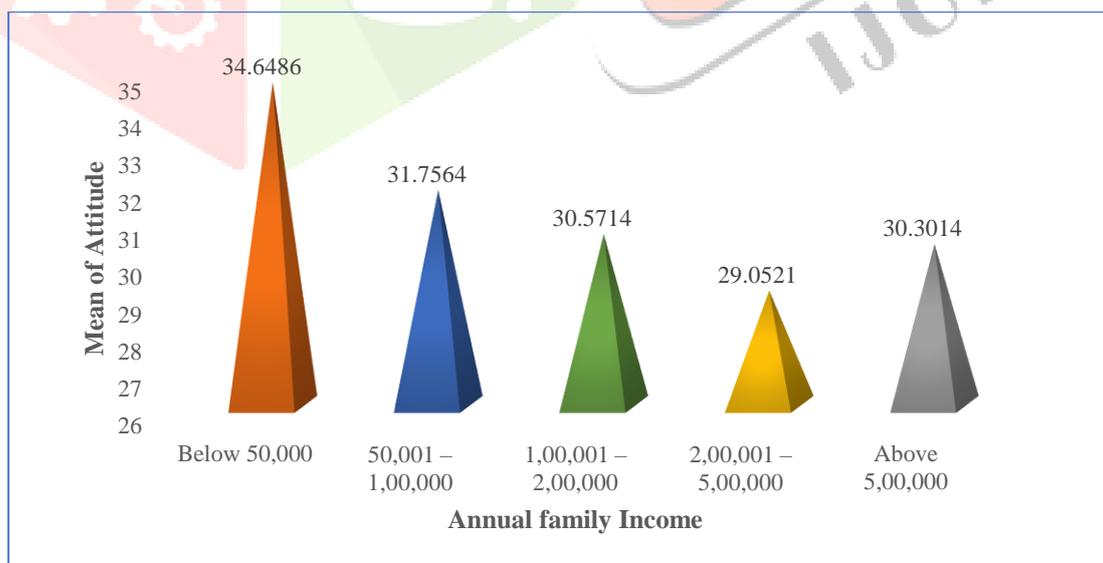


Table 1.7: Shows N, Mean, Standard Deviation and F-value of the Farmers’ Attitude Towards PMFBY Based on Annual Family Income in Shivamogga District:

Annual family Income	N	Mean of Attitude	Std. Deviation	F	Sig.
Below 50,000	74	34.6486	6.81544	5.956	Sig. at 0.05 level
50,001 – 1,00,000	78	31.7564	7.79475		
1,00,001 – 2,00,000	119	30.5714	8.08280		
2,00,001 – 5,00,000	96	29.0521	8.31912		
Above 5,00,000	73	30.3014	7.53083		
Total	440	31.0909	7.96981		

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



12. FINDINGS:

The present study examined the attitude of farmers towards the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Shivamogga District based on 440 respondents. The major findings derived from the above data are as follows:

- 1. Overall Attitude Level:** Nearly half of the farmers (45.68%) exhibit a high positive attitude towards PMFBY, while 28.64% show moderate attitude and 25.68% display low attitude. This indicates that the majority of farmers possess a favourable perception of the scheme.
- 2. Taluk-wise Differences:** Farmers' attitude differs significantly across taluks ($F = 75.777, p < 0.05$). Shikaripura taluk recorded the highest mean attitude score (35.47), followed by Shivamogga (28.28) and Soraba (26.62). This suggests better implementation and satisfaction levels in Shikaripura.
- 3. Gender-wise Differences:** Male farmers (Mean = 32.71) demonstrate significantly higher positive attitude compared to female farmers (Mean = 24.52) with a significant t-value (7.783). This reveals a noticeable gender disparity in perception.
- 4. Social Category:** Significant variation exists among social categories ($F = 31.742$). OBC (34.38) and Others (34.41) show higher positive attitudes compared to SC (27.18) and ST (28.50) farmers.
- 5. Farm Size:** Attitude varies significantly by farm size ($F = 15.961$). Marginal (32.27) and small farmers (30.87) have more favourable attitudes than large farmers (24.77).
- 6. Education Level:** A strong positive relationship exists between education and attitude ($F = 36.483$). Farmers with higher secondary and graduate education exhibit the highest positive attitudes.
- 7. Income Level:** Annual family income significantly influences attitude ($F = 5.956$). Farmers earning below ₹50,000 show the highest positive attitude (34.65), indicating greater reliance on crop insurance.
- 8. Overall Hypothesis Testing:** All demographic variables—taluk, gender, social category, farm size, education, and income—show statistically significant differences at the 0.05 level. Therefore, the null hypothesis (H_2) is rejected.

13. CHALLENGES:

- 1. Gender Disparity:** Female farmers exhibit comparatively lower positive attitude towards the Pradhan Mantri Fasal Bima Yojana (PMFBY), indicating limited access to information and participation.
- 2. Social Inequality:** SC and ST farmers show relatively lower attitude levels compared to OBC and other categories, reflecting socio-economic and informational gaps.
- 3. Regional Imbalance:** Variation in attitude across taluks suggests uneven implementation and outreach effectiveness within Shivamogga District.

4. Low Education Barrier: Farmers with basic literacy demonstrate lower positive attitude due to difficulty in understanding scheme procedures and benefits.

5. Large Farmers' Lower Interest: Large farmers show comparatively less favourable attitude, possibly due to alternative risk management options.

6. Perceived Claim Delays: Concerns regarding claim settlement procedures and transparency affect confidence in the scheme.

7. Limited Digital Literacy: Difficulty in accessing online registration and claim tracking systems restricts effective participation.

8. Lack of Institutional Coordination: Weak coordination between banks, insurance companies, and agricultural departments may reduce farmers' satisfaction.

14. RECOMMENDATIONS:

1. Strengthen Awareness and Outreach: Conduct regular village-level awareness programs on the Pradhan Mantri Fasal Bima Yojana (PMFBY) using local language campaigns, farmer meetings, and extension activities.

2. Promote Women Participation: Organize special orientation and training programs for women farmers to improve their understanding and confidence in the scheme.

3. Inclusive Strategies for SC/ST Farmers: Design targeted interventions for socially disadvantaged groups to ensure equitable access to information and scheme benefits.

4. Improve Transparency in Claim Settlement: Ensure timely and transparent claim processing to build trust and strengthen positive attitudes among farmers.

5. Enhance Institutional Coordination: Improve coordination between banks, insurance companies, and agricultural departments for smooth implementation.

6. Digital Literacy Programs: Provide training on online registration and claim tracking systems to enhance digital access.

7. Education-Based Interventions: Simplify documentation and communication materials for less-educated farmers to improve comprehension and participation.

8. Regular Monitoring and Feedback: Establish grievance redressal mechanisms and feedback systems to address farmers' concerns promptly.

15. SUGGESTIONS:

1. Regular awareness campaigns should be conducted at village and taluk levels to strengthen farmers' positive attitude towards the Pradhan Mantri Fasal Bima Yojana (PMFBY).
2. Special training and orientation programs should be organized for women farmers to improve their participation and confidence in the scheme.
3. Focused outreach initiatives should be designed for SC and ST farmers to reduce social and informational disparities.
4. The claim settlement process should be simplified and made more transparent to enhance farmers' trust and satisfaction.
5. Information regarding premium rates, deadlines, and insurance procedures should be clearly displayed at Gram Panchayats and Raitha Samparka Kendras.
6. Digital literacy programs should be introduced to help farmers use online portals and mobile applications for registration and claim tracking.
7. Agricultural extension officers should be trained regularly to provide accurate and timely information about PMFBY.
8. A strong grievance redressal mechanism should be established to resolve farmers' issues quickly and effectively.

16. LIMITATIONS:

1. The study is confined to three taluks—Shivamogga, Shikaripura, and Soraba—of Shivamogga District; hence, the findings may not be generalized to the entire district or other regions of Karnataka.
2. The research focuses only on farmers' attitude towards the Pradhan Mantri Fasal Bima Yojana (PMFBY) and does not assess the financial performance or long-term impact of the scheme.
3. The study is based on primary data collected through self-reported responses, which may involve personal bias or recall errors.
4. Only selected demographic variables (taluk, gender, social category, farm size, education, and income) were considered; other factors such as media exposure and institutional support were not deeply analyzed.
5. The cross-sectional nature of the study limits the ability to examine changes in farmers' attitudes over time.
6. Secondary data and comparative analysis with other crop insurance schemes were not included in this study.

17. CONCLUSION:

The present study concludes that farmers in Shivamogga District generally exhibit a favourable attitude towards the Pradhan Mantri Fasal Bima Yojana (PMFBY), with a majority demonstrating moderate to high positive perception of the scheme. However, significant variations exist across demographic and socio-economic groups. Farmers from Shikaripura taluk, those with higher education levels, marginal and small landholders, and low-income groups display comparatively stronger positive attitudes. In contrast, female farmers and those from SC and ST categories show relatively lower attitude levels.

The study confirms that factors such as taluk, gender, social category, farm size, education, and annual income significantly influence farmers' attitudes towards PMFBY. Although the scheme has gained considerable acceptance, disparities and perception gaps remain. Therefore, strengthening awareness initiatives, ensuring transparency in claim settlements, and promoting inclusive outreach strategies are essential to enhance farmers' confidence, participation, and long-term sustainability of PMFBY.

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