

An Analytical Study on The Growth and Impact of Pradhan Mantri Fasal Bima Yojana (PMFBY)

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Abstract— *The Pradhan Mantri Fasal Bima Yojana (PMFBY), launched in 2016, provides comprehensive crop loss coverage against natural calamities, pests, and diseases (MoAFW, 2024). This study analyzes enrolment and beneficiary trends from 2018–19 to 2024–25 at the national (India), state (Karnataka), and district (Shivamogga) levels using secondary data from the PMFBY portal, Karnataka’s Samrakshane portal, and the Agriculture Office, Shivamogga. Trend and comparative analyses reveal consistent growth in enrolments but significant fluctuations in beneficiary numbers, reflecting challenges in claim settlement, benefit delivery, and farmer trust (Kumar & Babu, 2024; Parthiban & Anjugam, 2023). Karnataka experienced sharp enrolment declines in some years, followed by strong recoveries, while Shivamogga’s trends were more climate and settlement-efficiency driven. Key issues include irregular claim processing, limited awareness, and climatic variability (Sheoran, Punia & Nimbrayan, 2024). The study offers targeted policy recommendations to enhance PMFBY’s efficiency, transparency, and inclusivity, thereby strengthening its role in farmer income stability and rural resilience.*

Index Terms—Pradhan Mantri Fasal Bima Yojana, PMFBY, crop insurance, farmers, enrolment trends, beneficiary trends, Karnataka, Shivamogga district, claim settlement, agricultural risk management, climate variability, farmer participation, policy recommendations, trend analysis, Samrakshane portal.

I. INTRODUCTION

Agriculture remains the backbone of the Indian economy, employing nearly 46% of the workforce and contributing about 18% to the Gross Value Added (MoSPI, 2024). However, it faces persistent risks from climate variability, market fluctuations, and pest outbreaks, resulting in unstable farm incomes (FAO, 2023). To mitigate these risks, the Government of India introduced the Pradhan Mantri Fasal Bima Yojana (PMFBY) in 2016 as a comprehensive crop

insurance programme (MoAFW, 2024). The scheme offers financial protection against yield losses from natural calamities, pests, and diseases, with affordable premiums—2% for Kharif crops, 1.5% for Rabi crops, and 5% for commercial/horticultural crops—the remainder subsidised equally by the Centre and State. In Karnataka, PMFBY adoption has been uneven, with Shivamogga district showing distinct patterns shaped by agro-climatic conditions, crop diversity, and claim settlement records. This study analyses enrolment and beneficiary trends (2018–19 to 2024–25) at national, state, and district levels using data from the PMFBY portal, Samrakshane portal, and Shivamogga Agriculture Office. It identifies participation patterns, performance gaps, and challenges, aiming to fill knowledge gaps and offer policy insights to improve PMFBY’s reach, reliability, and impact on farmer welfare.

II. THEORETICAL BACKGROUND

This study draws on two key theories to examine PMFBY’s growth and impact. Risk Management Theory (Hardaker et al., 2004) explains farmers’ use of crop insurance to mitigate risks from drought, floods, and pests, with PMFBY serving as a formal risk-transfer mechanism through affordable premiums. Policy Implementation Theory (Pressman & Wildavsky, 1973) highlights that a scheme’s success depends on effective execution—clear communication, simple enrolment, strong inter-agency coordination, and timely claim settlements. Together, these perspectives clarify both the motivations behind farmer enrolment and the role of implementation quality in sustaining participation, building trust, and ensuring PMFBY’s long-term effectiveness.

III. NEED AND IMPORTANCE OF THE STUDY

This study analyzes growth trends in enrolment and beneficiary participation under the Pradhan Mantri Fasal Bima Yojana (PMFBY), India's flagship crop insurance scheme. Given agriculture's vulnerability to climatic risks, pests, and market fluctuations, crop insurance is vital for farmer income security. Using data from India, Karnataka, and Shivamogga, the research highlights regional differences shaped by agro-climatic conditions, awareness, and claim settlement efficiency. Findings reveal gaps in coverage, accessibility, and timely settlements, affecting scheme effectiveness. Economically and socially, strengthening PMFBY can enhance rural resilience, boost agricultural investment, and safeguard food security, guiding policymakers toward more inclusive and farmer-friendly interventions.

IV. RATIONALE OF THE STUDY

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is vital for protecting Shivamogga's farmers from crop losses due to natural calamities, ensuring income stability and rural resilience. Analysis of enrolment and beneficiary data from 2018–19 to 2024–25 reveals sharp fluctuations, indicating issues in awareness, policy effectiveness, claim settlement, and farmer trust. Declines suggest operational challenges, while recoveries reflect improved delivery. By examining enrolment and beneficiary gain scores, this study identifies factors influencing participation and offers evidence-based recommendations. The goal is to enhance PMFBY's inclusiveness and efficiency, ensuring reliable risk coverage that supports sustainable agricultural growth and socio-economic security in Shivamogga.

V. REVIEW OF LITERATURE:

Parthiban & Anjugam (2023) – "A Comparative Study on the Performance of Various Agricultural Crop Insurance Schemes of India with Special Reference to Pradhan Mantri Fasal Bima Yojana (PMFBY)" This study highlights that PMFBY covers a larger number of farmers and area compared to earlier schemes, with premium levels significantly influencing enrolment. Kumar et al. (2024) – "Problems and Suggestions of Insured and Non-Insured Farmers towards PMFBY" (Extension Journal) sampled 256 farmers in Gorakhpur and Basti (Eastern Uttar Pradesh). It

reveals critical challenges such as lack of individual assessments, delays in claim settlement, complex banking procedures, and low awareness. Farmers advocated for greater transparency, simpler documentation, and faster payouts. Sheoran, Punia & Nimbrayan (2024) – "Perceptions and Awareness of Pradhan Mantri Fasal Bima Yojana Among Insured and Non-Insured Farmers in Haryana, India: Enhancing Agricultural Risk Management" upholds the importance of awareness and perception studies.

VI. LIMITATIONS OF THE STUDY

- The study uses only secondary data from government sources, which might have mistakes, delays, or inconsistencies that the researcher cannot control.
- The study focuses only on India, Karnataka, and Shivamogga district, so the results may not apply to other areas with different conditions.
- No primary data was collected, so farmer opinions and real-life problems were not directly studied.
- Other important factors like extreme weather, market price changes, and policy shifts were not separately analyzed but could have affected the results.
- Some data for 2024–25 is provisional and might change when final numbers are published, which could slightly affect the study's findings.

VII. OBJECTIVES OF THE STUDY

To analyse growth trends and performance variations in enrolment and beneficiary participation under PMFBY at national, state, and district levels, and identify key factors influencing its effectiveness and farmer participation.

VIII. METHODOLOGY OF THE STUDY

Research Design: The present study adopts a descriptive and comparative research design to analyze trends, participation patterns, and performance variations of the Pradhan Mantri Fasal Bima Yojana (PMFBY) across India, Karnataka, and Shivamogga district. The research emphasizes temporal trends over a seven-year period (2018–19 to 2024–25) and compares national, state, and district-level performance to identify factors influencing enrolment and claim settlement under the scheme.

Data Sources: PMFBY portal (national), Samrakshane (Karnataka), and Shivamogga District Agriculture Office.

Procedures: Year-wise data extraction of enrolments, beneficiaries, area and sum insured, and claims paid. Cleaned and standardized in Excel; gain scores and percentage changes calculated; cross-validated across press releases and official dashboards.

Variables:

- Enrolment numbers
- Beneficiary (claim-received) numbers
- Year-to-year gain score and % change

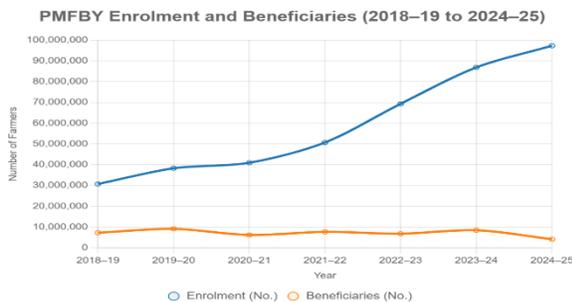
IX. RESULTS AND DISCUSSION

Table 1: PMFBY Growth Trends – India (2018–19 to 2024–25):

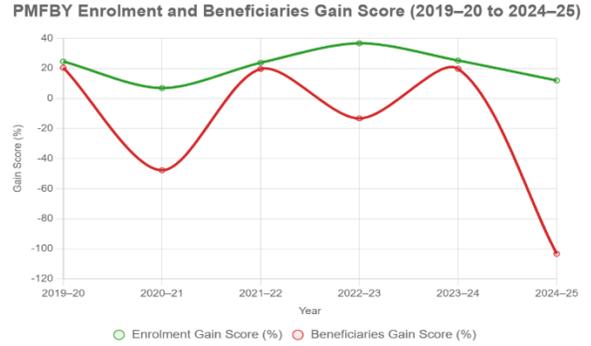
Year	Enrolment (No.)	Beneficiaries (No.)	Enrolment Gain Score %	Beneficiaries Gain Score %
2018–19	3,07,38,120	72,83,897	–	–
2019–20	3,83,07,605	91,60,062	24.63%	20.48%
2020–21	4,09,59,292	61,99,971	6.92%	-47.74%
2021–22	5,07,04,213	77,18,590	23.79%	19.67%
2022–23	6,93,32,987	68,13,588	36.74%	-13.28%
2023–24	8,68,46,212	84,91,898	25.26%	19.76%
2024–25*	9,72,62,893	41,77,151	11.99%	-103.29%

Source: PMFBY Official Website.

Graph 1. PMFBY Enrolment and Beneficiaries in India (2018-19 to 2024-25):



Graph 2. PMFBY Enrolment and Beneficiaries Gain Score in India (2019-20 to 2024-25):



The data from Table 1 and Graph 1 and 2 present a clear picture of the growth trends in India’s Pradhan Mantri Fasal Bima Yojana (PMFBY) from 2018–19 to 2024–25, revealing both progress and persistent challenges. Chart 1 shows enrolment rising steadily from 3.07 crore in 2018–19 to 9.73 crore in 2024–25—almost a threefold increase—indicating greater farmer awareness, stronger outreach, and growing reliance on crop insurance amidst climatic risks. Notably, enrolment surges occurred between 2021–22 and 2023–24.

However, beneficiary numbers farmers receiving claim payouts display high volatility, peaking at 91.6 lakh in 2019–20 before falling sharply to 41.8 lakh in 2024–25. This inconsistency points to possible issues in claim processing, policy criteria, or lower claim-eligible losses. Graph 2 further illustrates this contrast: while enrolment Gain Scores remain consistently positive, beneficiary Gain Scores fluctuate widely, with severe declines in 2020–21, 2022–23, and a drastic drop in 2024–25 (-103.29%).

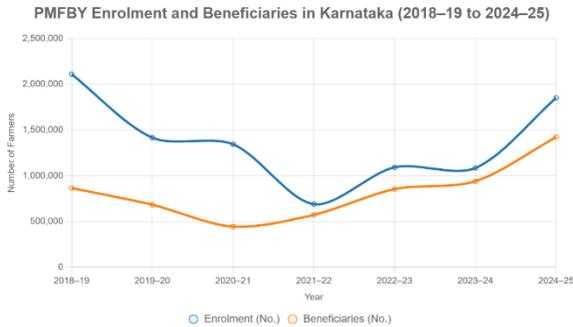
The divergence between rising enrolment and unstable beneficiary numbers signals a risk of eroding farmer trust. To address this, PMFBY must streamline claim procedures, ensure timely settlements, and maintain transparency in beneficiary changes, thereby enhancing both participation and satisfaction, and securing its role as a reliable safety net for India’s farmers.

Table 2: PMFBY Growth Trends – Karnataka (2018–19 to 2024–25):

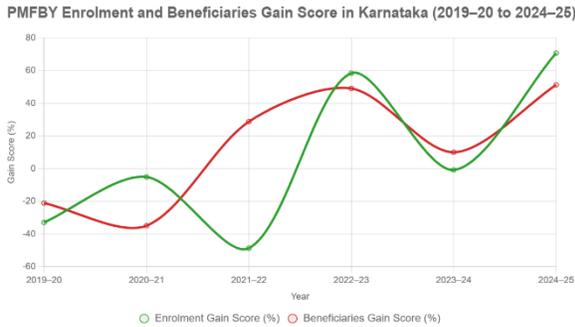
Year	Enrolment (No.)	Beneficiaries (No.)	Enrolment Gain Score %	Beneficiaries Gain Score %
2018-19	21,11,355	8,66,634	-	-
2019-20	14,16,719	6,84,373	-32.90%	-21.03%
2020-21	13,44,763	4,45,403	-5.08%	-34.92%
2021-22	6,90,409	5,73,564	-48.66%	28.77%
2022-23	10,93,617	8,55,160	58.40%	49.10%
2023-24	10,85,154	9,41,043	-0.77%	10.04%
2024-25*	18,52,186	14,23,451	70.68%	51.26%

Source: PMFBY Official Website & Karnataka Government Samrakshane Website.

Graph 3. PMFBY Enrolment and Beneficiaries in Karnataka (2018-19 to 2024-25):



Graph 4. PMFBY Enrolment and Beneficiaries Gain Score in Karnataka (2019-20 to 2024-25):



The data from Table 2 and graph 3 and 4 highlight Karnataka’s PMFBY growth trends from 2018–19 to 2024–25, showing marked fluctuations in enrolment alongside a gradual improvement in beneficiary numbers. Chart 3 reveals that enrolment began at 21.11 lakh in 2018–19, fell sharply to 6.90 lakh in 2021–22 (a 67% drop), and then rebounded strongly to 18.52 lakh in 2024–25, nearing its initial peak. This volatility contrasts with the steady national growth, suggesting state-specific challenges such as administrative hurdles, policy shifts, or inconsistent awareness efforts.

Beneficiaries, however, display a steadier upward trajectory in recent years. From 8.67 lakh in 2018–19, numbers dipped to 4.45 lakh in 2020–21 but then rose

consistently, reaching 14.23 lakh in 2024–25 a 64% increase over the baseline indicating improved claim settlements. Chart 4 further confirms enrolment’s instability, with large declines in 2019–20 and 2021–22, followed by strong gains in 2022–23 and 2024–25. Beneficiary Gain Scores show more sustained positive growth since 2021–22.

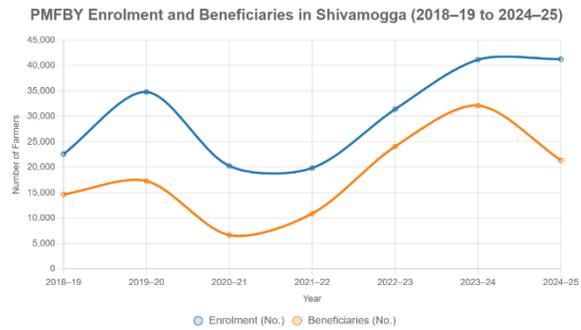
While recent beneficiary improvements are encouraging, enrolment volatility remains a concern. Strengthening farmer outreach, simplifying procedures, and ensuring consistent claim payouts will be critical for boosting both participation and trust in PMFBY’s effectiveness in Karnataka.

Table 3: PMFBY Growth Trends – Shivamogga District (2018–19 to 2024–25):

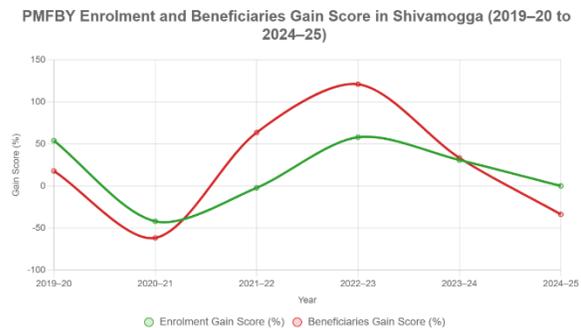
Year	Enrolment (No.)	Beneficiaries (No.)	Enrolment Gain Score %	Beneficiaries Gain Score %
2018-19	22588	14648	-	-
2019-20	34806	17290	54.09	18.03
2020-21	20253	6652	-41.81	-61.52
2021-22	19857	10888	-1.95	63.68
2022-23	31406	24071	58.16	121.07
2023-24	41147	32142	31.01	33.52
2024-25*	41253	21369	0.25	-33.51

Source: PMFBY Official Website, Karnataka Government Samrakshane Website & JOINT Director of Agriculture Office, Shivamogga.

Graph 5. PMFBY Enrolment and Beneficiaries in Shivamogga (2018-19 to 2024-25):



Graph 6. PMFBY Enrolment and Beneficiaries Gain Score in Shivamogga (2019-20 to 2024-25):



The data from Table 3 and graph 5 and 6 illustrate PMFBY growth trends in Shivamogga district from 2018–19 to 2024–25, showing steady enrolment growth but volatile beneficiary patterns. Enrolment rose from 22,588 in 2018–19 to a peak of 41,253 in 2024–25, despite a sharp drop to 20,253 in 2020–21 (-41.81%), likely linked to COVID-19 disruptions. This rebound reflects increasing awareness and outreach, though the near-stagnant 0.25% gain in 2024–25 suggests a saturation of eligible participants.

Beneficiary numbers are far more erratic starting at 14,648 in 2018–19, plunging to 6,652 in 2020–21 (-61.52%), surging to 32,142 in 2023–24, and then dropping to 21,369 in 2024–25 (-33.51%). Such swings point to the influence of weather-related crop losses, variable claim processing efficiency, and possible policy or administrative bottlenecks.

Graph 6 confirms this volatility, with beneficiary gain scores fluctuating sharply, from 121.07% in 2022–23 to steep declines in certain years. The widening gap between enrolment and beneficiaries in recent years highlights that many insured farmers are not receiving payouts.

For PMFBY in Shivamogga to deliver consistent support, efforts must focus on faster claim settlements, transparent processes, and addressing barriers that prevent beneficiaries from fully accessing scheme benefits.

X. FINDINGS OF THE STUDY

National Level (India)

- Enrolment grew steadily from 3.07 crore to 9.73 crore (3x increase), showing good scheme expansion.
- Beneficiaries fluctuated a lot, peaking at 91.6 lakh but dropping to 41.8 lakh in 2024-25.
- Enrolment gains always positive (up to 36.74%), but slowing recently.
- Beneficiary gains erratic, with big drops like -103.29% in 2024–25.
- 2020–21 dip likely from COVID; 2024–25 drop needs checking (preliminary data).
- Strength in enrolment, but need better payouts for farmers.

State Level (Karnataka)

- Enrolment volatile: Dropped to 6.90 lakh in 2021-22, then surged to 18.52 lakh in 2024-25.
- Beneficiaries’ steadier lately, rising from 4.45 lakh low to 14.23 lakh (64% increase overall).
- Enrolment gains varied: Big drops early (-48.66%), strong rebounds later (70.68%).
- Beneficiary gains improved: Positive from 2021–22, up to 51.26% in 2024–25.
- Enrolment inconsistent, but better claim processing recently.
- Early drops and 2024–25 surge (preliminary) need investigation.

District Level (Shivamogga)

- Enrolment rose overall from 22,588 to 41,253, with a dip in 2020–21.
- Beneficiaries highly variable: Peaked at 32,142, dropped to 21,369 in 2024–25.
- Enrolment gains fluctuated (-41.81% to 58.16%), stabilizing at 0.25%.
- Beneficiary gains swung wildly (121.07% to -61.52%).
- 2020–21 declines likely COVID-related; 2024–25 drop (preliminary) for review.
- Expanded reach, but need smoother payouts and more awareness.

XI. COMPARATIVE ANALYSIS OF THE STUDY

Category	India (National)	Karnataka (State)	Shivamogga (District)
Enrolment (2018–19 to 2024–25)	Increased from 3.07 crore to 9.73 crore (217% rise)	Dropped from 21.11 lakh to 6.90 lakh, then rose to 18.52 lakh (volatile, 70.68% gain in 2024–25)	Rose from 22,588 to 41,253 (83% rise, dip in 2020–21)
Beneficiaries (2018–19 to 2024–25)	Peaked at 91.6 lakh, dropped to 41.8 lakh (-43% from baseline)	Rose from 8.67 lakh to 14.23 lakh (64% increase, steady recovery)	Peaked at 32,142, ended at 21,369 (46% rise, volatile)
Enrolment Gain Score Trend	Always positive (6.92% to 36.74%, slowed to 11.99% in 2024–25)	Highly variable (-48.66% to 70.68%, dip in 2023–24 at -0.77%)	Fluctuated (-41.81% to 58.16%, stabilized at 0.25% in 2024–25)
Beneficiary Gain Score Trend	Erratic (20.48% to -103.29% in 2024–25)	Fluctuated (-34.92% to 51.26% in 2024–25, positive since 2021–22)	Extreme swings (121.07% to -61.52%, -33.51% in 2024–25)
Enrolment-Beneficiary Gap	Wide (10-20% beneficiaries of enrolment)	Improved but below 80%	Widened (50-78%, e.g., 51.8% in 2024–25)
Impact of External Factors (e.g., COVID-19)	Significant dip in 2020–21 (-47.74%)	Notable decline in 2020–21 (-34.92%)	Sharp drop in 2020–21 (-61.52%)
2024–25 Data Status	Preliminary, sharp beneficiary drop	Preliminary, strong enrolment and beneficiary surge	Preliminary, stable enrolment with beneficiary decline

XII. CHALLENGES IDENTIFIED OF THE STUDY:

The analysis of PMFBY trends from 2018–19 to 2024–25 across India, Karnataka, and Shivamogga reveals critical challenges affecting the scheme’s effectiveness. Nationally, enrolment rose steadily, yet

beneficiary numbers fell sharply from 91.6 lakh to 41.8 lakh, with only 4–24% of enrolled farmers receiving payouts. Erratic beneficiary gains, including –103.29% in 2024–25, and slowing enrolment growth (11.99%) indicate potential policy gaps, saturation, or administrative inefficiencies.

In Karnataka, enrolment volatility—such as a 67% drop in 2021–22—paired with early beneficiary declines (-34.92% in 2020–21) suggests participation instability, possibly due to policy changes or awareness shortfalls. Despite recent claim settlement improvements, unexplained surges like the 70.68% rise in 2024–25 and persistent enrolment–beneficiary gaps require further investigation.

Shivamogga shows even greater beneficiary instability, with swings from 121.07% to –61.52% and a 33.51% fall in 2024–25, likely linked to weather events or administrative delays. The widening gap (only 51.8% benefiting in 2024–25) and near-stagnant enrolment (0.25% growth) point to delivery and outreach issues.

Across all levels, administrative bottlenecks, external disruptions like COVID-19, and risks to farmer trust are key concerns, requiring urgent policy, operational, and awareness interventions to strengthen PMFBY's impact.

XIII. POLICY RECOMMENDATIONS:

- **Streamline Claim Processes:** Use digital automation and simplified procedures to reduce delays and ensure consistent beneficiary payouts.
- **Enhance Transparency:** Introduce real-time dashboards for claim tracking and conduct independent audits to verify data accuracy.
- **Sustain Enrolment Growth:** Run targeted awareness and outreach campaigns in areas with low participation or signs of saturation.
- **Address Karnataka Volatility:** Implement state-specific reforms, provide training for officials, and adopt unified digital systems to stabilize enrolment.
- **Investigate Data Fluctuations:** Conduct surveys and in-depth analyses to identify causes of sudden surges or declines in enrolment and beneficiaries.

- **Strengthen Shivamogga Operations:** Set up district-level claim resolution centers to handle local climatic and administrative challenges.
- **Build Climate and Crisis Resilience:** Introduce flexible enrolment windows, weather-indexed insurance, and emergency measures for disruptions.
- **Incorporate Farmer Feedback:** Establish regular feedback channels and pilot innovative models for fair and efficient benefit distribution.
- **Foster Coordination:** Align central, state, and district efforts, with annual performance reviews and improved data validation.
- **Encourage Participation:** Provide subsidies for high-risk crops and link PMFBY with other agricultural support schemes.

IVX. SUGGESTIONS:

Based on the PMFBY growth trends analysis across India, Karnataka, and Shivamogga District, here are some practical suggestions to enhance the scheme's effectiveness:

- **Simplify the claim process** by introducing online tools and reducing paperwork to ensure quicker payouts, especially where beneficiary numbers have fluctuated widely.
- **Share regular updates** on claim statuses and scheme performance through local meetings or mobile alerts to keep farmers informed and engaged.
- **Launch community workshops** in rural areas to boost awareness about enrolment benefits, particularly in regions where participation has dipped or stabilized.
- **Tailor state-specific outreach** in Karnataka, such as mobile camps, to address past enrolment drops and encourage steady participation.
- **Set up local help desks** in Shivamogga to assist with claims, focusing on resolving delays caused by weather or administrative issues.
- **Offer flexible enrolment options**, like mid-year registrations, to help farmers join despite seasonal disruptions like those seen in 2020–21.

- Gather farmer input through surveys to refine the scheme, ensuring it meets their needs and improves benefit distribution.
- Work together across government levels to align efforts, using technology to track and verify data for better decision-making.
- Provide extra support, like subsidies for vulnerable crops, to encourage more farmers to stay enrolled and benefit from the scheme.

XV. CONCLUSION

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is a vital tool for protecting farmers against crop losses, offering affordable premiums and wider coverage than earlier schemes. While it has expanded insurance access in India, Karnataka, and Shivamogga, challenges such as low awareness, delayed claim settlements, limited crop coverage, and complex procedures continue to reduce its impact. Technological tools like GPS-based yield estimation and satellite monitoring have improved transparency, but wider adoption and local capacity building are still needed. Non-loanee farmers participate less due to upfront premium costs and insufficient outreach.

To solve PMFBY's full potential, it is essential to focus on awareness campaigns, streamlining claim processes, ensuring timely settlements, and making state-specific improvements. By addressing these gaps, the scheme can become more inclusive, farmer-friendly, and responsive to ground realities. Strengthened implementation will not only safeguard farm incomes but also build resilience against climatic risks and market uncertainties, making PMFBY a stronger pillar of India's agricultural risk management system.

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