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Impact on farmer's satisfaction towards Pradhan Mantri Fasal Bima Yojna (PMFBY) in Purnia district of Bihar

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Abstract
The Pradhan Mantri Fasal Bima Yojna (PMFBY) is a main crop insurance program started in India to help farmers deal with risks and improve their well-being. This research paper looks at how PMFBY affects farmer happiness in Sitamarhi district of Bihar, a place that often faces floods and unpredictable weather. The study uses data from 120 farmers with different land sizes to examine their social and economic backgrounds, how much they know about the scheme, how much they feel it reduces risks, their satisfaction with claim processes, and the problems they face while using the scheme. The results show that farmers are somewhat satisfied overall, but bigger farmers are more aware and satisfied than smaller ones. The study finds that the main issues are not knowing about the scheme, slow approval of claims, and complicated paperwork. The paper recommends ways to improve the scheme, like spreading more information, making the process easier, and giving quicker payments to make farmers more satisfied and the scheme work better.

Keywords: PMFBY, crop insurance, farmer satisfaction, agricultural risk

1. Introduction
A large part of India's population is still working in agriculture, which remains a key part of the country's economy. However, Indian farming is often done on small and very small farms, and it depends a lot on the monsoon rains. Farmers are also very vulnerable to weather problems like floods, droughts, hailstorms, and attacks by insects. Because of these risks, crops can fail, income can be unstable, and farmers often end up in debt. To deal with these issues, it's important to have good ways to manage risks. In 2016, the Indian government started the Pradhan Mantri Fasal Bima Yojna (PMFBY), a crop insurance scheme that provides full coverage at lower costs. The program uses technology to make premiums more standard and improves how claims are settled, making it better than earlier schemes. PMFBY aims to reduce the difficulties faced by farmers, encourage them to continue farming, and help make their income more stable. Even though the scheme has good potential, many farmers in different states are not happy and don't feel confident because of problems like slow government processes, late payment of claims, not knowing enough about the scheme, and unfair way of measuring crop yields. Since Sitamarhi district in Bihar is often hit by floods and has unpredictable weather, it's important to check how well the PMFBY scheme works in practice and how it affects farmers there. This study will look into the background of farmers in Sitamarhi, find out how much they know about the scheme and how satisfied they are, see how they think the scheme helps them deal with farming risks, identify the main problems they face, and suggest ways to improve the scheme's results.

2. Research Methodology
This study used a purposeful and random way of choosing samples, focusing on Purnia district and specifically the East Purnia block. The block was picked because it has many different types of crops and a lot of farmers are taking part in the PMFBY program. Five villages in the block- Lalganj, Rampur, Bahadurpur, Gaura, and Katua were chosen randomly to include a variety of social, economic, and farming situations. A total of 120 farmers were interviewed.

They were divided into groups based on how much land they owned: marginal (up to 1 hectare), small (1 to 2 hectares), semi-medium (2 to 4 hectares), medium (4 to 10 hectares), and large (more than 10 hectares). This helped to understand how farmers with different land sizes experience the PMFBY program. The main data was collected through interviews and questionnaires that looked at farmers' background, how much they know about PMFBY, their experience with making claims, how satisfied they are, and what problems they face. Additional information came from records at agricultural offices, policy papers, and earlier research. To analyze the data, we used descriptive statistics, a Likert scale to measure satisfaction, and cross-tabulations based on land size to find patterns.

3. Results and Discussion

3.1 Socio-Economic Profile

Most of the people surveyed (49%) were between 30 and 50 years old, 32% were under 30, and 19% were over 50, showing that the main group of farmers is middle-aged. In terms of education, 33% had finished high school, 20% had some intermediate education, and 15% had a college degree or higher. A small group, 5%, could not read or write. When it comes to income, 44% made between Rs. 100,001 and Rs. 150,000 a year, while 28% earned between Rs. 50,001 and Rs. 100,000. Their jobs were different: 38% worked in horticulture, 26% in regular farming, 15% in animal care, and the rest had jobs or ran their own businesses. Most families had between 6 and 8 people (45%), and 63% of them used 2 to 4 family members for farming work.

3.2 Impact on Perceived Agricultural Risk

Most farmers, regardless of their size, said they saw a big or medium decrease in the risk of farming because of PMFBY. Larger farmers felt a bit more positive about this. However, a small group, especially the smaller farmers, said the risk actually went up, which might be because they were unhappy or didn't get the results they wanted.

Landholding	Significant Reduction	Moderate Reduction	No Change	Increased Risk	Total
Marginal (≤1 ha)	40%	33.3%	13.3%	13.3%	30
Small (1–2 ha)	45.7%	34.3%	14.3%	5.7%	35
Semi-Medium (2–4 ha)	50%	30%	10%	10%	20
Medium (4–10 ha)	53.3%	33.3%	13.3%	0%	15
Large (>10 ha)	55.6%	33.3%	11.1%	0%	10

3.3 Awareness

Landholding	Fully Aware	Partially Aware	Not Aware	Total
Marginal (≤1 ha)	40%	53.3%	6.7%	30
Small (1–2 ha)	51.4%	42.9%	5.7%	35
Semi-Medium (2–4 ha)	50%	40%	10%	20
Medium (4–10 ha)	60%	40%	0%	15
Large (>10 ha)	80%	20%	0%	10

3.4 Satisfaction Levels

Landholding	Very Satisfied	Satisfied	Neutral	Dissatisfied	Total
Marginal (≤1 ha)	20%	40%	26.7%	13.3%	30
Small (1–2 ha)	22.9%	45.7%	17.1%	14.3%	35
Semi-Medium (2–4 ha)	30%	45%	15%	10%	20
Medium (4–10 ha)	33.3%	46.7%	13.3%	6.7%	15
Large (>10 ha)	30%	60%	10%	0%	10

Awareness is reasonably high among larger farmers; however, marginal and small farmers show substantial partial awareness, highlighting the need for stronger information dissemination.

Overall, 72.5% expressed satisfaction or very high satisfaction with the claims process, though dissatisfaction is more perceptible among smaller landholders, often due to delays or claim complications.

3.5 Constraints and Farmer Suggestions

The major challenges faced by farmers include:

- Lack of Awareness (37.5%)
- Delays in Claim Processing (27.5%)
- Complex Documentation (12.5%)
- Inadequate Coverage and Mismanagement by Providers.

Farmers suggest increased awareness campaigns (50%), faster claim settlements (26.7%), and simplified documentation (12.5%) as priority improvements.

4. Conclusion

The Pradhan Mantri Fasal Bima Yojna in Purnia district has potential to reduce risks for farmers and offer them support. This study shows that medium and large farmers generally have good knowledge about the scheme and are satisfied with it. However, small and marginal farmers face challenges like difficulty in getting information, problems with the process, and delays in getting their payments. To help more farmers benefit from the scheme, it's important to improve awareness, make the process easier, use technology better, and handle complaints more effectively. These changes can increase trust and participation in PMFBY. Making these improvements is key to ensuring that all farmers, regardless of their size, can enjoy the benefits of the scheme. This will help create stable incomes for farmers and build stronger, more resilient rural communities in Bihar and similar areas.

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