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Kharif and Rabi Under PMFBY: Haryana's Insurance Reality

Neeki ^a, Parveen ^b, Poonam Devi ^{a,b,}, Dr. Bimla ^{a,b,**}*

^a Research scholar, Department of Economics, MDU, Rohtak (124001), Haryana

^b Research scholar, Department of Economics, MDU, Rohtak (124001), Haryana

^{a,b,*} Research scholar, Department of Economics, MDU, Rohtak (124001), Haryana

^{a,b,**} Assistant Professor, Department of Economics, MDU, Rohtak (124001), Haryana

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ABSTRACT

Indian agriculture plays a crucial role in the country's economy, as one-third of the population depends on it and its allied activities. Primarily, rural people are employed and earn their living from the agricultural sector. Pradhan Mantri Fasal Bima Yojana protects the farmers from environmental disasters related to downturn situations. This study is based on secondary data compiled by the authors and analyzes the trends and season-wise totals for farmers, total area covered by the PMFBY, Beneficiaries, and gross farmers in Haryana state and at the district level. Four (Sirsa, Jind, Kurukshetra, and Rewari) districts are selected randomly and analysed for the Rabi and Kharif season-based trend and farmers' premium in Pradhan Mantri Fasal Bima Yojana in Haryana. The study is entirely based on secondary data from 2018 to 2024, in four districts of Haryana state, Rabi and Kharif seasons. The performance of Haryana state overall has shown increasing trends in the Rabi and Kharif seasons. Sirsa District has been continuously the highest in terms of cultivators covered, area covered, claim amount, and gross farmers in the Rabi and Kharif seasons simultaneously. Jind is the second stage in Rabi and Kharif. Both seasons, Kurukshetra has the third-best stage, and Rewari shows the lowest in total cultivators, and a continuously declining area covered by PMFBY, and gross farmers decreasing trends as per data from both seasons (Rabi and Kharif).

Keywords: - PMFBY gross farmers, area covered by PMFBY, Rabi season, Kharif season, environmental disasters.

INTRODUCTION

Indian Agriculture provides a gainful employment opportunity to a major portion of the population, primarily in rural areas, which is a crucial sector for India's economy. (Ramakrishna et al., 2021). Share of the agriculture sector in gross value added (GVA) is 16% according to 2024-25 (Economic survey 2024-25). However, this sector is naturally risky due to its dependence on weather, along with various other risks, such as diseases, pests, and the availability and quality of seeds, pesticides, and fertilizers, which all affect the output of crops and agricultural income (Bithal et al., 2017; Nagesh, 2019). As a result, this causes various negative consequences for the economy, such as cultivators leaving this sector to survive, a decline in agriculture's contribution to GDP, a rising unemployment rate, and growing poverty levels. The agrarian sector faces numerous challenges, such as crop failures, unprofitable pricing, limited awareness of risk management practices, technological shortcomings, and heavy financial losses caused by weather-induced yield damage (FICCI, 2018). In response, the government has introduced several initiatives to mitigate agricultural risk and enhance resilience, including crop diversification, multiple cropping, promotion of drought-resistant crop varieties, and watershed development. This study investigates how crop insurance stand out as a crucial strategy for safeguarding farmers against a range of production losses (Rao, 2002). This does not provide growers with stable incomes, but also improves their access to credit, motivating them to embrace modern agricultural technologies. From time to time, the Indian government has implemented several schemes like the Comprehensive Crop Insurance Scheme (CCIS, 1985), National Agricultural Insurance Scheme (NAIS, 1999-2000), the Weather Based Crop Insurance Scheme (WBCIS, 2011), and the Modified National Agricultural Insurance Scheme (MNAIS). In response to the need for continued improvement, the government rolled out the Pradhan Mantri Fasal Bima Yojana in 2016 to tackle the shortcomings of earlier crop insurance schemes. PMFBY is considered one of the most extensive crop insurance schemes globally, designed to safeguard farmers and provide financial support in case of crop damage (Bhushan & Kumar, 2017). The scheme offers insurance for a wide range of crops, including field oilseeds, in addition to annual commercial and horticultural crops. Premiums are limited to 2% for kharif crops, 1.5% for rabi, and 5% for horticulture crops. Addressing various types of risks, including post-harvest damage, localized events, delaying planting, and losses from sowing to harvest, initially, enrolment is mandatory for loanee cultivators and optional for others. Since Kharif 2020, the scheme has become voluntary for every farmer. (Tiwari et al., 2020).

Objectives of the study:

To analyze the seasonal (Rabi & Kharif) performance of PMFBY in Haryana.

Methodology

This descriptive study examines the efficacy of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Haryana. The results and findings of this study are based on secondary data collected from the PMFBY's website from 2018 to 2024, data measures the protectiveness of PMFBY in the Rabi and Kharif seasons. The data obtained includes various statistical measures like: season-wise total farmers, total area covered by the PMFBY, Beneficiaries, and gross farmers in Haryana state and district-wise in the Rabi season individually. Total farmers, total area covered by the PMFBY, Beneficiaries, and gross farmers in Haryana state and district-wise in the Kharif season individually. Four districts are selected randomly, and data is collected based on the season. The same variables are applied to descriptive statistical operations on the data, like:- Mean, percentage.

Table 1. Total Farmers covered under PMFBY (Rabi) in lakh

Years	Sirsa (%)	Jind (%)	Kurukshetra(%)	Rewari (%)	Haryana
2018	80566(11.96)	53531(7.95)	29566(4.39)	33307(4.95)	673518
2019	86636(12.51)	49061(7.08)	29849(4.31)	30077(4.34)	692526
2020	75293(13.31)	36840(6.51)	20409(3.61)	29615(5.24)	565507
2021	75214(14.67)	32123(6.27)	13381(2.61)	28846(5.63)	512560
2022	84102(17.02)	26599(5.38)	8769(1.77)	29103(5.89)	494157
2023	79415(33.81)	NA	2800(1.19)	9316(3.97)	234899
2024	79028(22.21)	18762(5.27)	2410(0.68)	14585(4.1)	355828
Total:	560254(15.88)	216916(6.15)	107184(3.04)	174849(4.95)	3528995
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 1 presents district-wise data on the total number of farmers covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the Rabi season in Haryana from 2018 to 2024. It includes figures for Sirsa, Jind, Kurukshetra, and Rewari districts and their percentage share in the state's total.

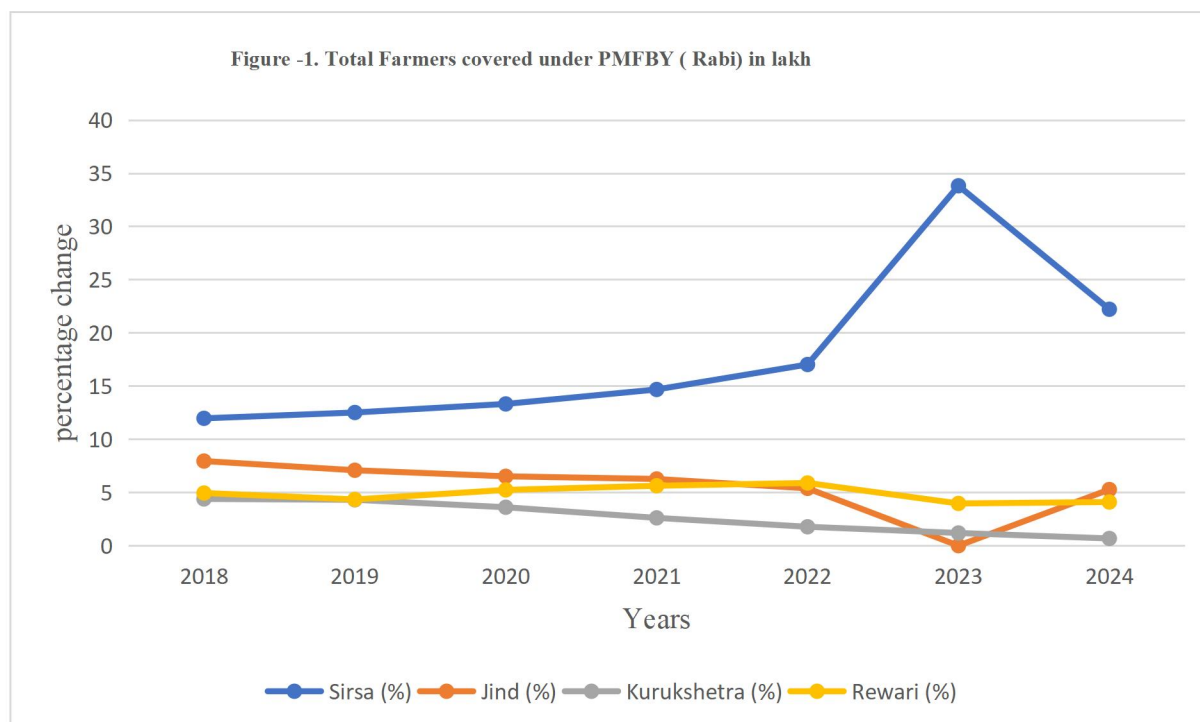
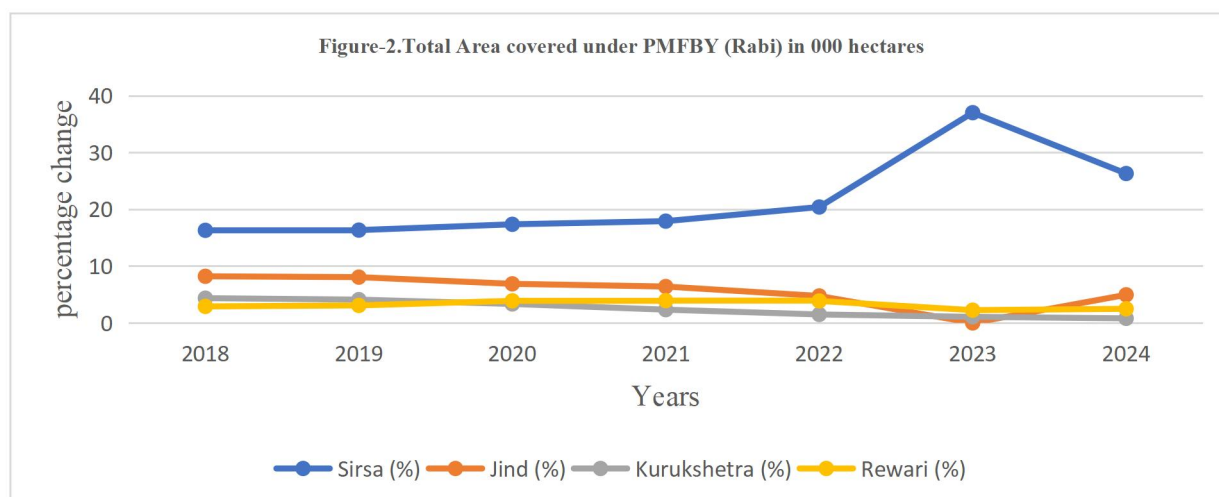


Table-2 . Total Area covered under PMFBY (Rabi) in 000 hectares

Years	Sirsa (%)	Jind (%)	Kurukshetra(%)	Rewari (%)	Haryana
2018	178.15(16.3)	89.71(8.21)	47.61(4.36)	31.75(2.9)	1093.18
2019	189.07(16.33)	93.28(8.06)	47.45(4.1)	35.63(3.08)	1157.6
2020	155.1(17.36)	61.47(6.88)	29.86(3.34)	34.76(3.89)	893.66
2021	147.42(17.91)	52.7(6.4)	19.2(2.33)	32.31(3.93)	823.1
2022	167.62(20.4)	38.99(4.74)	12.25(1.49)	31.8(3.87)	821.76
2023	145.35(37)	NA	4.2(1.07)	8.82(2.25)	392.81
2024	143.38(26.29)	26.99(4.95)	4.38(0.8)	13.54(2.48)	545.33
Total:	1126.09(19.66)	363.14(6.34)	164.95(2.88)	188.61(3.29)	5727.44
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 2 displays the total area (in 000 hectares) insured under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the Rabi season in Haryana from 2018 to 2024. It includes figures for Sirsa, Jind, Kurukshetra, and Rewari districts and their percentage share in the state's total.

**Table -3. Number of beneficiaries under PMFBY (Rabi) Actual**

Years	Sirsa (%)	Jind (%)	Kurukshetra(%)	Rewari (%)	Haryana
2018	7258(7.8)	3236(3.48)	3482(3.75)	2613(2.81)	92948
2019	23352(9.98)	14726(6.3)	5420(2.32)	17810(7.62)	233814
2020	31269(35.89)	689(0.79)	1010(1.16)	5422(6.22)	87136
2021	54291(31.99)	1503(0.89)	6585(3.88)	17238(10.2)	169727
2022	36473(19.72)	1176(0.64)	1321(0.71)	23808(12.9)	184966
2023	8933(24.35)	NA	88(0.24)	581(1.58)	36685
2024	0	0	0	0	0
Total:	161576(20.06)	21330(2.65)	17906(2.22)	67472(8.38)	805276
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 3 presents the year-wise and district-wise number of actual beneficiaries under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the Rabi season in Haryana, from 2018 to 2024. It includes data for four districts—Sirsa, Jind, Kurukshetra, and Rewari—and their yearly percentage share of the state's total beneficiaries.

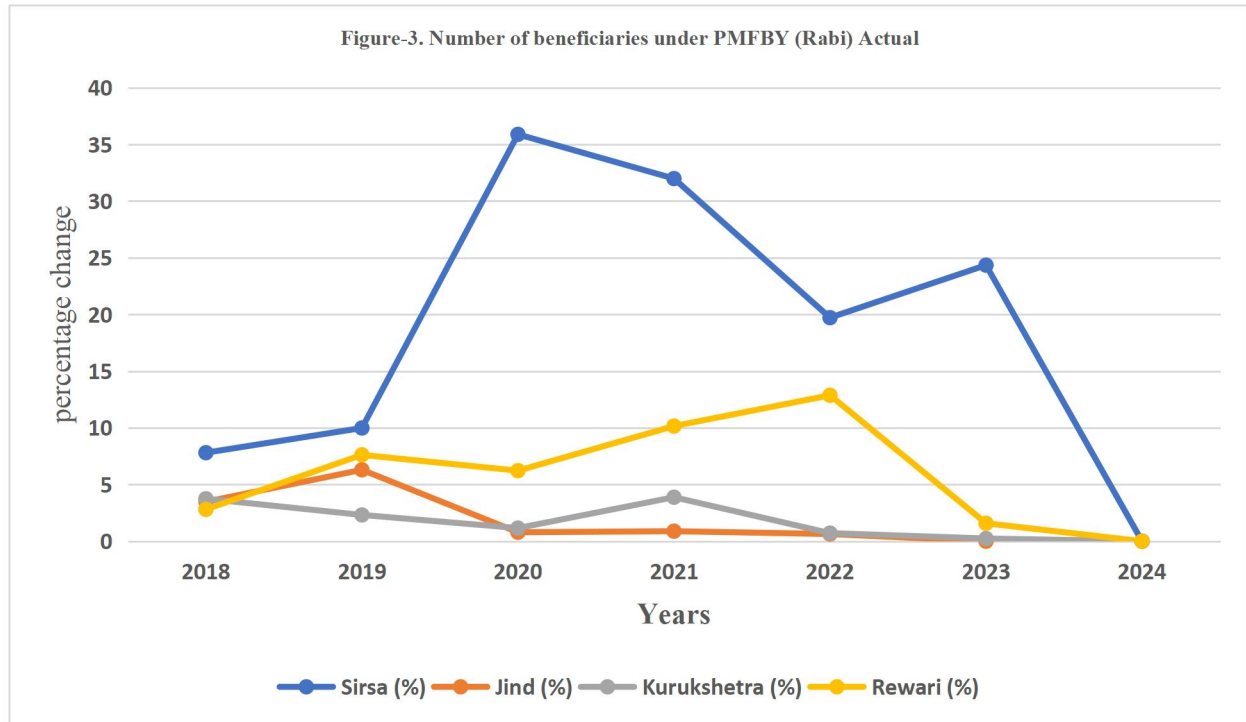


Table-4. Total Claim amount under PMFBY (Rabi) in lakh

Years	Sirsa (%)	Jind (%)	Kurukshetra (%)	Rewari (%)	Haryana
2018	1333(9.43)	359(2.54)	264(1.87)	109(0.77)	14126
2019	3324(10.38)	2064(6.45)	499(1.56)	1459(4.56)	32013
2020	4608(29.69)	226(1.46)	42(0.27)	131(0.84)	15519
2021	8795(33.01)	293(1.1)	949(3.56)	830(3.12)	26640
2022	12434(24.21)	183(0.36)	159(0.31)	1930(3.76)	51365
2023	272(10.47)	NA	8(0.31)	58(2.23)	2597
2024	0	0	0	0	0
Total:	30766(21.63)	3125(2.2)	1921(1.35)	4517(3.18)	142260
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 4 presents year-wise data on total claim amounts (in lakh rupees) disbursed under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the Rabi season across four districts of Haryana—Sirsa, Jind, Kurukshetra, and Rewari—from 2018 to 2024, along with the overall claim amount for the entire state. The figures also include the percentage share of each district in Haryana's total claim for the respective years.

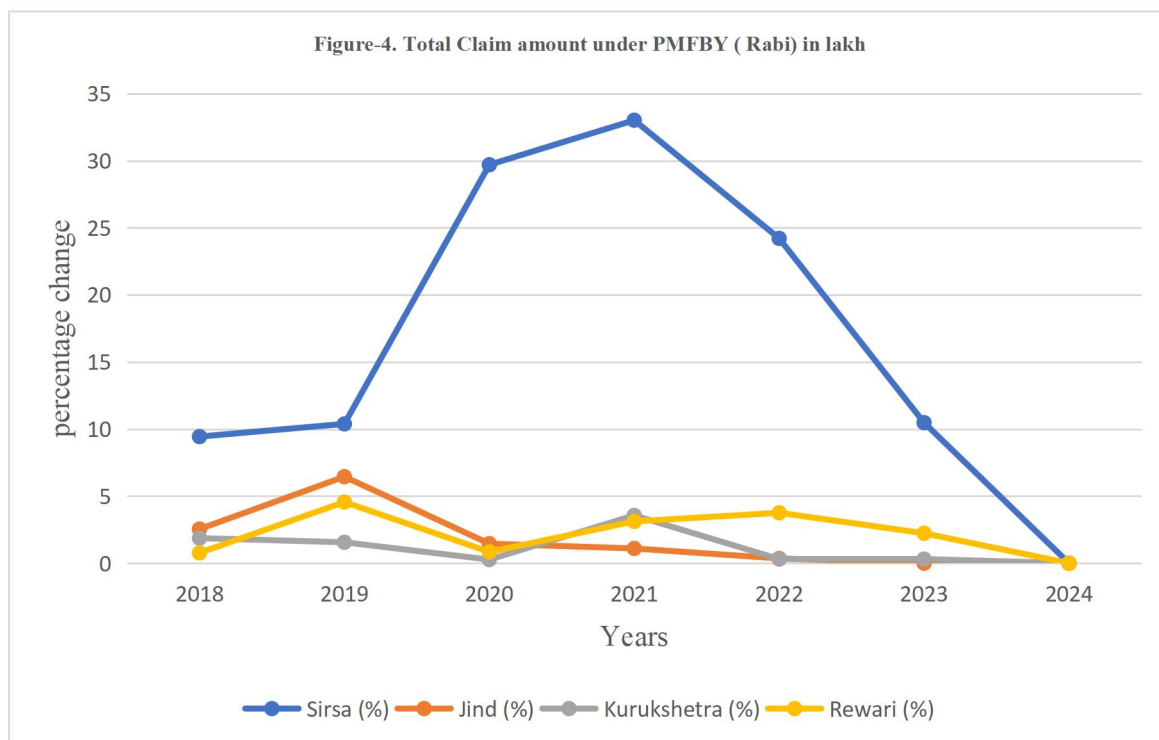
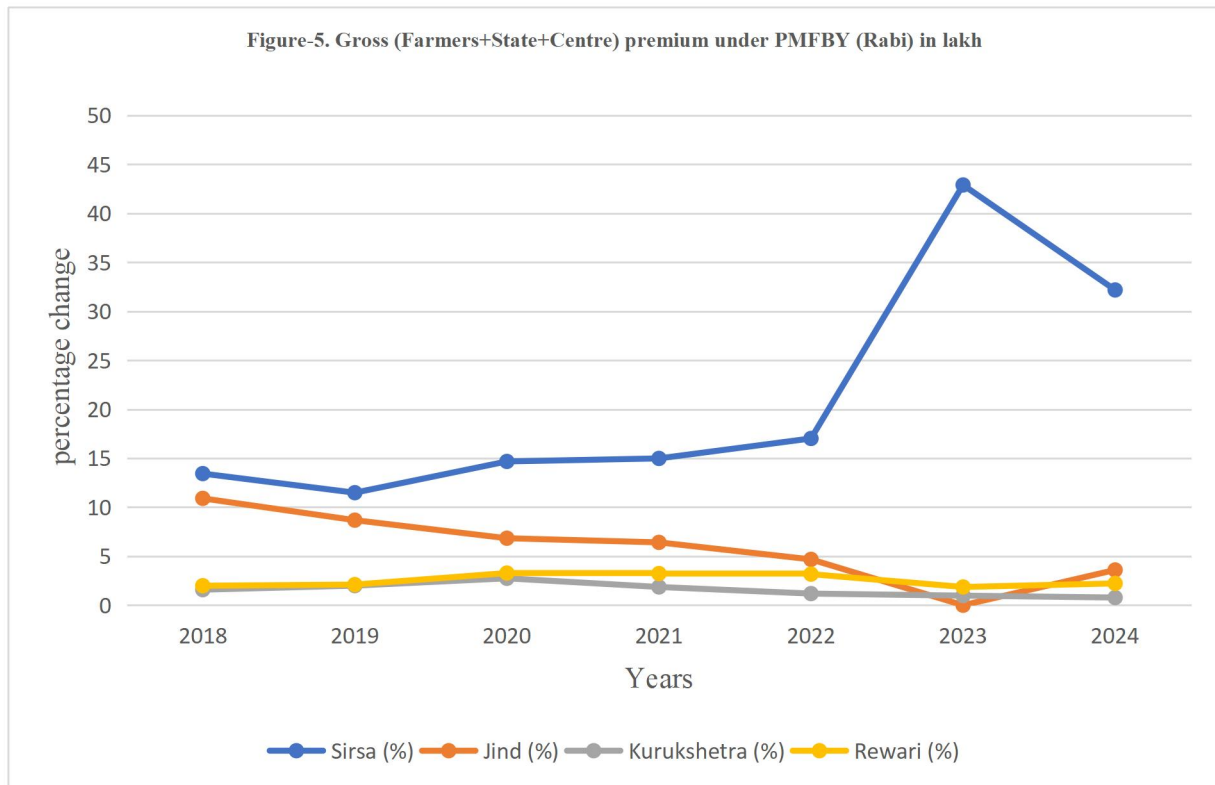


Table-5. Gross (Farmers+State+Centre) premium under PMFBY (Rabi) in lakh

Years	Sirsa (%)	Jind (%)	Kurukshetra (%)	Rewari (%)	Haryana
2018	3669.43(13.4)	2978.49(10.9)	433.16(1.59)	544.48(1.99)	27314.66
2019	4301.06(11.5)	3251.42(8.68)	749.44(2)	789.25(2.11)	37449.75
2020	5130.1(14.7)	2390.57(6.84)	960.3(2.75)	1148.29(3.28)	34959.53
2021	5211.85(15)	2231.51(6.41)	648.49(1.86)	1124.87(3.23)	34786.89
2022	6213.57(17)	1708.46(4.68)	433.9(1.19)	1159.26(3.18)	36511.16
2023	5356.36(42.9)	NA	122.49(0.98)	232.65(1.86)	12490.08
2024	5493.77(32.2)	614.7(3.6)	134.21(0.79)	380.52(2.23)	17076.09
Total:	35376.14(17.6)	13175.15(6.57)	3481.99(1.74)	5379.32(2.68)	200588.16
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 5 shows the year-wise and district-wise premium paid by the government (in ₹ lakhs) under the Pradhan Mantri Fasal Bima Yojana (Rabi season) in Haryana for the years 2018, 2020, 2022, and 2024. It highlights the total premium support by the state and the district-wise contribution as a percentage of the total.

**Table-6. Total Farmers covered under PMFBY (Kharif) in lakh**

Years	Sirsa (%)	Jind (%)	Kurukshetra (%)	Rewari (%)	Haryana
2018	71636 (11.05)	54699 (8.43)	29223 (4.50)	33149 (5.11)	648116
2019	86022 (12.22)	49916 (7.09)	32949 (4.68)	33694 (4.78)	703757
2020	81335(12.62)	47892 (7.43)	24845 (3.85)	30140 (4.67)	644027
2021	76931 (14.47)	35665 (6.71)	15854 (2.98)	29848 (5.61)	531398
2022	89327 (16.44)	34632 (6.37)	10353 (1.90)	28553 (5.25)	543323
2023	78908 (31.37)	3979 (1.58)	3694 (1.46)	12736 (5.06)	251488
2024	84839 (22.72)	23321 (6.24)	3067 (0.82)	12629 (3.38)	373285
Total	568998 (15.39)	250104 (6.76)	119985 (3.24)	180749 (4.89)	3695394
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 6 presents district-wise data on the total number of farmers covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the Kharif season in Haryana from 2018 to 2024. It includes figures for Sirsa, Jind, Kurukshetra, and Rewari districts and their percentage share in the state's total.

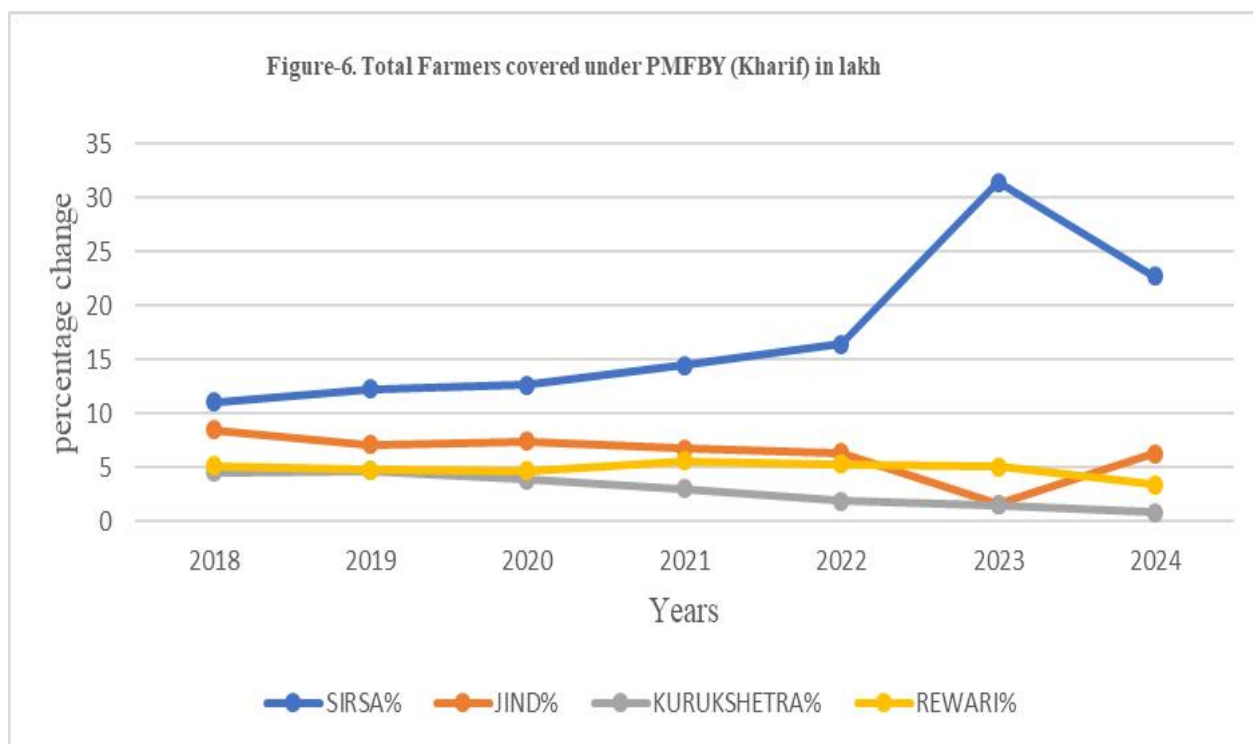


Table-7. Total Area covered under PMFBY (Kharif) in 000 hectares

Years	Sirsa (%)	Jind (%)	Kurukshetra (%)	Rewari (%)	Haryana
2018	148.73 (15.01)	89.98 (9.08)	48.65 (4.91)	27.27 (2.75)	990.27
2019	189.34 (16.21)	89.17 (7.63)	55.79 (4.77)	35.12 (3.00)	1167.89
2020	169.06 (16.72)	79.61 (7.87)	37.89 (3.74)	33.47 (3.31)	1010.92
2021	151.49(18.29)	56.68 (6.84)	23.86 (2.88)	32.07 (3.87)	827.94
2022	174.66 (20.57)	52.43 (6.17)	14.64 (1.72)	29.93 (3.52)	848.93
2023	148.88 (37.85)	5.25 (1.33)	5.86 (1.49)	12.72 (3.23)	393.25
2024	79028 (22.20)	18762 (5.27)	2410 (0.67)	14585 (4.09)	355828
Total	80010.16(22.15)	19135.12(5.29)	2596.69 (0.71)	14755.58(4.08)	361067.2
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 7 displays the total area (in 000 hectares) insured under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the Kharif season in Haryana from 2018 to 2024. It includes figures for Sirsa, Jind, Kurukshetra, and Rewari districts and their percentage share in the state's total.

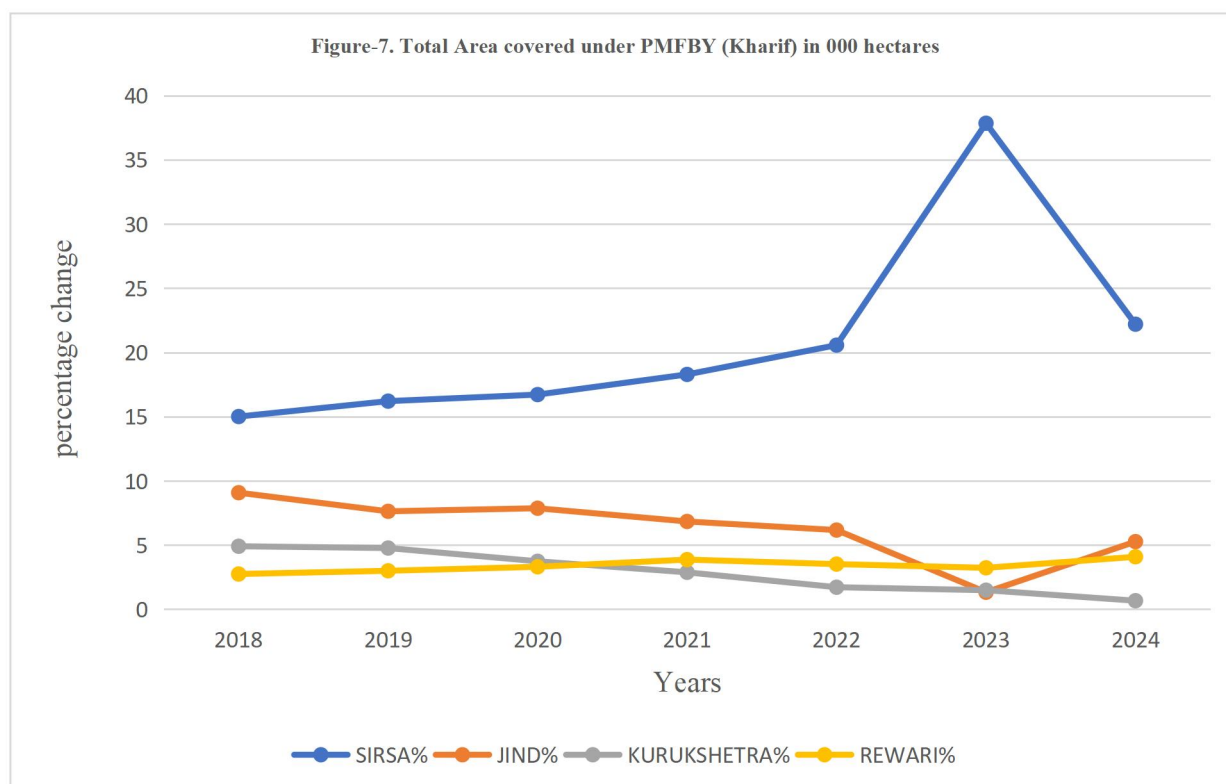


Table-8. Number of beneficiaries under PMFBY (Kharif) Actual

Years	Sirsa (%)	Jind (%)	Kurukshetra (%)	Rewari (%)	Haryana
2018	37513 (12.53)	28928 (9.66)	18988 (6.34)	15331 (5.12)	299343
2019	31132 (14.36)	13384 (6.17)	4465 (2.06)	13868 (6.40)	216669
2020	61746 (23.53)	8266 (3.15)	1765 (0.67)	14801 (5.64)	262387
2021	59372 (20.76)	16156 (5.64)	803 (0.28)	22432 (7.84)	285952
2022	80978 (24.47)	15915 (4.81)	317 (0.09)	16597 (5.01)	330799
2023	18466 (25.01)	0	3 (0.004)	661 (0.89)	73834
2024	18826 (26.74)	2839 (4.03)	0	1476 (2.09)	70386
Total	308033 (20.01)	85488 (5.55)	26341 (1.71)	85166 (5.53)	1539370
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 8 presents the year-wise and district-wise number of actual beneficiaries under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the Kharif season in Haryana, from 2018 to 2024. It includes data for four districts—Sirsa, Jind, Kurukshetra, and Rewari—and their yearly percentage share of the state's total beneficiaries.

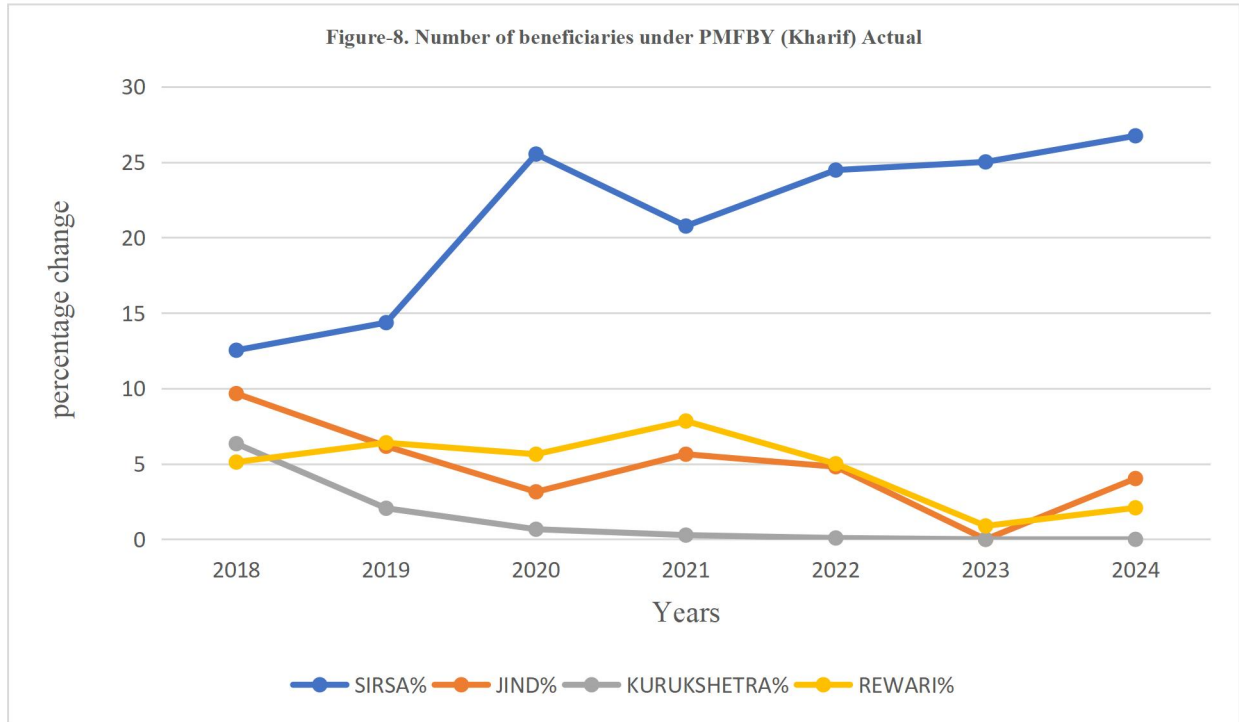


Table-9. Total Claim amount under PMFBY (Kharif) in lakh

Years	Sirsa (%)	Jind (%)	Kurukshetra (%)	Rewari (%)	Haryana
2018	15625 (19.43)	7085 (8.81)	3689 (4.59)	3082 (3.83)	80402
2019	11776 (20.18)	3394 (5.82)	696 (1.19)	2064 (3.54)	58356
2020	29793 (29.66)	2180 (2.17)	476 (0.47)	2335 (2.32)	100446
2021	35631 (25.77)	9481 (6.86)	267 (0.19)	5960 (4.31)	138282
2022	66699 (33.27)	10917 (5.45)	95 (0.05)	3366 (1.68)	200457
2023	6240 (26.24)	0	0	72 (0.30)	23784
2024	7906 (30.12)	6572 (2.50)	0	375 (1.43)	26252
Total	173670 (27.65)	33714 (5.36)	5223 (0.83)	17254 (2.74)	627979
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 9 presents year-wise data on total claim amounts (in lakh rupees) disbursed under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the Kharif season across four districts of Haryana—Sirsa, Jind, Kurukshetra, and Rewari—from 2018 to 2024, along with the overall claim amount for the entire state. The figures also include the percentage share of each district in Haryana's total claim for the respective years.

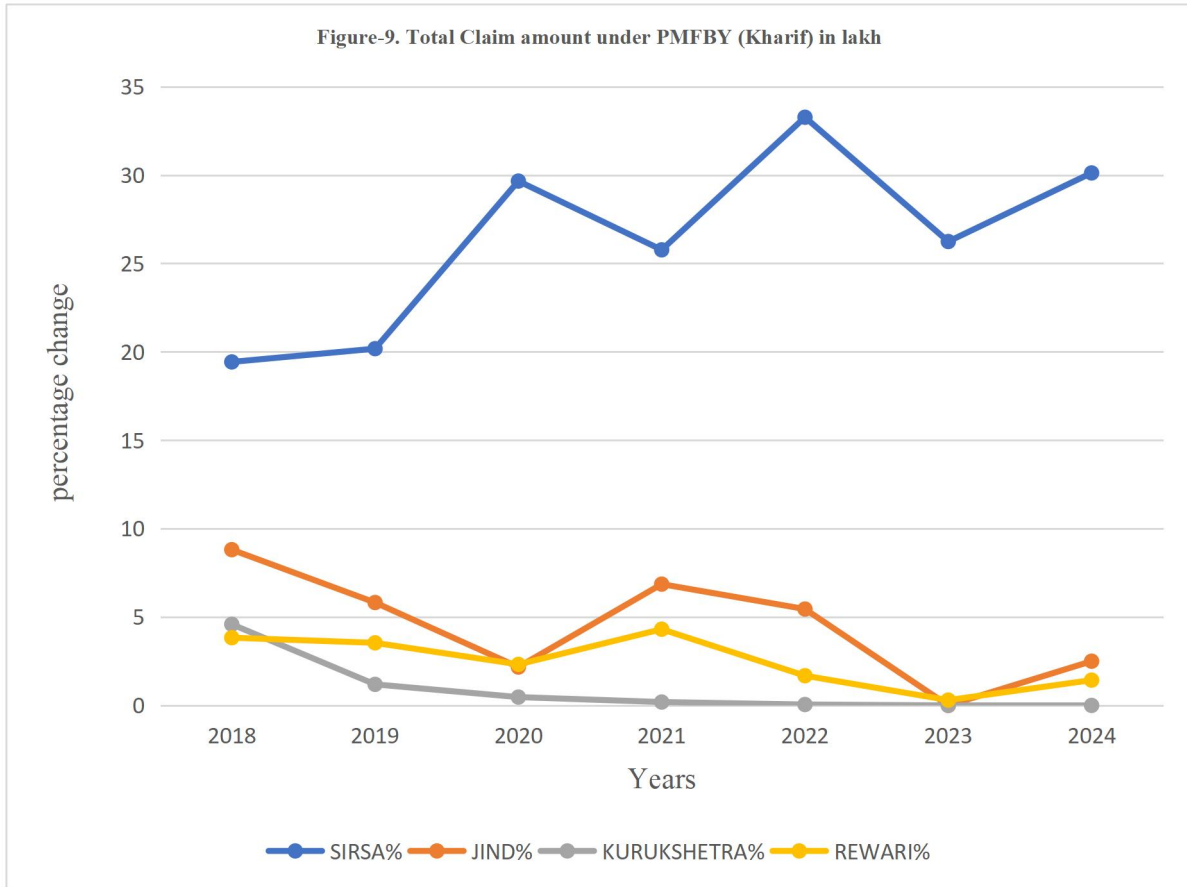
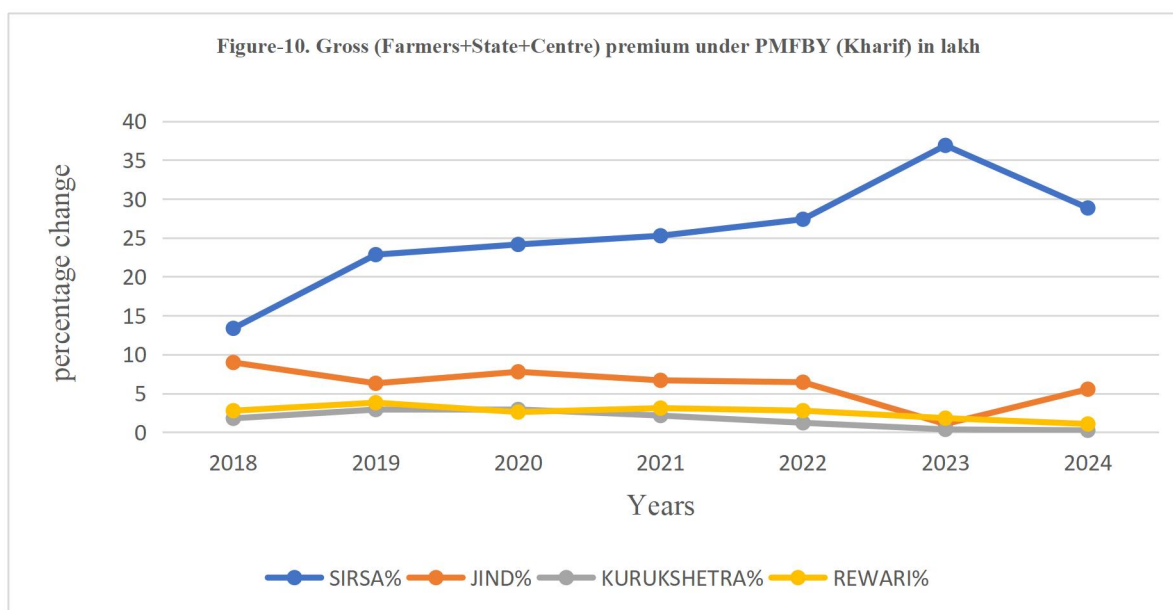


Table-10. Gross (Farmers+State+Centre) premium under PMFBY (Kharif) in lakh

Years	Sirsa (%)	Jind (%)	Kurukshetra (%)	Rewari (%)	Haryana
2018	7765.8 (13.36)	5213.33 (8.97)	1035.04 (1.78)	1611.95 (2.77)	58132.12
2019	20277.99 (22.84)	5587.69 (6.29)	2587.1 (2.91)	3375.46 (3.80)	88801.44
2020	23446.81 (24.15)	7547.34 (7.77)	2839.58 (2.93)	2517.22 (2.59)	97075.08
2021	22233.03 (25.27)	5865.68 (6.67)	1883.82 (2.14)	2724.28 (3.10)	87982.15
2022	27555.34 (27.39)	6464.26 (6.43)	1213.82 (1.21)	2782.41 (2.77)	100589.76
2023	23280.14 (36.89)	662.54 (1.05)	226.03 (0.36)	1142.01 (1.81)	63103.93
2024	25755.35 (28.84)	4941.52 (5.53)	214.5 (0.24)	945.02 (1.06)	89302.05
Total	150314.46(25.69)	36282.36(6.20)	9999.89 (1.70)	15098.35(2.58)	584986.53
Source: Ministry of Agriculture and Farmers Welfare, compiled by the author					

Table 10 shows the year-wise and district-wise premium paid by the Government+State+Farmers (in ₹ lakhs) under the Pradhan Mantri Fasal Bima Yojana (Kharif season) in Haryana for the years 2018 -2024. It highlights the total premium support by the state and the district-wise contribution as a percentage of the total.



Results and Findings:

Table -1 represents that Haryana saw a steady decline in overall farmer coverage, from 673,518 farmers in 2018 to 355,828 farmers in 2024, indicating reduced scheme participation. Sirsa consistently reported the highest number of covered farmers, increasing its share from 11.96% in 2018 to 22.21% in 2024, showing growing dependence on or better implementation of the scheme. In contrast, Jind showed a marked decline in both figures and percentage, dropping from 53,531 (7.95%) in 2018 to 18,762 (5.27%) in 2024, reflecting reduced interest or outreach. Kurukshetra also witnessed a steep fall in farmer coverage, from 29,566 (4.39%) in 2018 to a mere 2,410 (0.68%) in 2024, suggesting a significant disengagement from the scheme. Rewari maintained a modest but relatively stable coverage, with 33,307 farmers (4.95%) in 2018 and 14,585 (4.1%) in 2024. While Sirsa emerged as the strongest performing district regarding farmer coverage under PMFBY, the declining trend in other districts and statewide totals highlights growing concerns over farmer participation and trust in the scheme.

Table 2 shows that Haryana has witnessed a steady decline in the total area insured, from 1,093.18 thousand hectares in 2018 to just 545.33 thousand hectares in 2024, indicating a significant fall in farmer participation or scheme coverage. Sirsa consistently leads in insured area, increasing its share from 16.3% in 2018 to 26.29% in 2024, despite a slight fall in absolute figures. This suggests that Sirsa's relative importance within the scheme has grown. In contrast, Jind saw a sharp decline in insured area and percentage share, from 89.71 (8.21%) in 2018 to just 26.99 (4.95%) in 2024. Kurukshetra also experienced a dramatic drop, with the area reducing from 47.61 thousand hectares (4.36%) in 2018 to 4.38 thousand hectares (0.8%) in 2024, indicating a substantial decrease in farmer engagement. Rewari maintained a relatively low but stable share, ranging from 2.9% to 3.89%, before declining to 2.48% in 2024. The overall trend reflects a worrying decline in insured agricultural area across most districts, raising concerns about declining confidence in or awareness of the scheme among farmers.

In Table 3, Sirsa consistently received the highest claim payouts under PMFBY across all years. The claims rose sharply from ₹7,258 lakhs in 2018 to ₹31,269 lakhs in 2020, and further to ₹36,473 lakhs in 2022. Although the absolute amount increased, the percentage share declined in 2022 due to a surge in total state-level claims. This indicates farmers' strong participation and dependency on the scheme in Sirsa, possibly due to higher crop losses or better claim processing mechanisms. In contrast, Jind has shown consistently low claim payouts, dropping from ₹3,236 lakhs in 2018 to just ₹689 lakhs in 2020 and marginally improving to ₹1,176 lakhs in 2022. Its minimal share suggests low coverage, fewer reported losses, or administrative bottlenecks in claims settlement. Kurukshetra displays a similar trend, with claims remaining under ₹3,500 lakhs in all years. The 2022 claim was only ₹1,321 lakhs (0.71% share), indicating poor uptake or limited damage reported. On the other hand, Rewari has shown a steady rise in claims, increasing from ₹2,613 lakhs in 2018 to ₹5,422 lakhs in 2020, and significantly to ₹23,808 lakhs in 2022. This suggests growing reliance on PMFBY and possibly better awareness among farmers. Sirsa and Rewari have emerged as primary beneficiaries, whereas Jind and Kurukshetra remain on the lower end of the compensation spectrum.

In Table 4, Sirsa recorded the highest total claim amount (₹30,766 lakh), contributing 21.63% of Haryana's total Rabi claims. Jind, Kurukshetra, and Rewari had relatively lower claims, with shares of 2.2%, 1.35%, and 3.18%, respectively. The peak claim year for Haryana was 2022 (₹51,365 lakh), followed by 2019 and 2021. 2023 and 2024 saw a sharp decline, with claims dropping to ₹2,597 lakh in 2023 and zero in 2024 across all districts. Sirsa's share peaked in 2021 (33.01%), indicating significant crop loss or high participation in that year. Jind and Kurukshetra made the least contributions, with negligible claims in most years. The overall state total Rabi claims amounted to ₹1,42,260 lakh over the seven years.

In Table 5, Sirsa consistently received the highest share of government premium support, increasing from ₹3,669.43 lakhs (13.4%) in 2018 to ₹6,213.57 lakhs (17%) in 2022, and rising significantly to ₹5,493.77 lakhs (32.2%) in 2024, even though the state's total premium reduced that year. Jind, on the other hand, shows a steady decline in absolute and percentage terms — from ₹2,978.49 lakhs (10.9%) in 2018 to just ₹614.7 lakhs (3.6%)

in 2024. Kurukshetra also reflects a downward trend, with the premium dropping from ₹433.16 lakhs (1.59%) in 2018 to ₹134.21 lakhs (0.79%) in 2024, suggesting a decline in insured area or scheme participation. Rewari maintained a relatively stable premium support ranging from ₹544.48 lakhs in 2018 to ₹1,159.26 lakhs in 2022, and then a slight dip to ₹380.52 lakhs in 2024. At the state level, Haryana's total premium support increased from ₹27,314.66 lakhs in 2018 to a peak of ₹36,511.16 lakhs in 2022, before dropping sharply to ₹17,076.09 lakhs in 2024. This may reflect reduced scheme enrollment or a shift in policy priorities. Overall, the data indicate that Sirsa remained a key beneficiary of government support. At the same time, districts like Jind and Kurukshetra witnessed a steep decline in financial backing, possibly due to lower participation in the scheme.

Table 6: Haryana saw a steady decline in overall farmer coverage, from 648,116 farmers in 2018 to 373,285 farmers in 2024, indicating reduced scheme participation over time. Sirsa consistently reported the highest number of covered farmers, increasing its share from 71,636 (11.05%) in 2018 to 84,839 (22.72%) in 2024, showing growing dependence on or better implementation of the scheme. In contrast, Jind showed a marked decline in both figures and percentage, dropping from 54,699 (8.43%) in 2018 to 23,321 (6.24%) in 2024, reflecting reduced interest or outreach. Kurukshetra also witnessed a steep fall in farmer coverage, from 29,223 (4.50%) in 2018 to a mere 3,067 (0.82%) in 2024, suggesting a significant disengagement from the scheme. Rewari maintained a modest but relatively stable coverage, with 33,149 farmers (5.11%) in 2018 and 12,629 (3.38%) in 2024. While Sirsa emerged as the strongest performing district regarding farmer coverage under PMFBY, the declining trend in other districts and statewide totals highlights growing concerns over farmer participation and trust in the scheme.

Table 7: Haryana has witnessed a steady decline in the total area insured, from 990.27 thousand hectares in 2018 to just 355,828 thousand hectares in 2024, indicating a significant fall in farmer participation or scheme coverage. Sirsa consistently leads in insured area, increasing its share from 148.73 (15.01%) in 2018 to 79,028 (22.20%) in 2024, despite a slight growth in absolute figures. This suggests that Sirsa's relative importance within the scheme has grown. In contrast, Jind saw a sharp decline in insured area and percentage share, from 89.98 (9.08%) in 2018 to just 18,762 (5.27%) in 2024. Kurukshetra also experienced a dramatic drop, with the area reducing from 48.65 thousand hectares (4.91%) in 2018 to 2,410 thousand hectares (0.67%) in 2024, indicating a substantial decrease in farmer engagement. Rewari maintained a relatively stable share, ranging from 27.27 (2.75%) in 2018 to 14,585 (4.09%) in 2024. The overall trend reflects a worrying decline in insured agricultural area across most districts, raising concerns about declining confidence in or awareness of the scheme among farmers.

Table 8 indicates a strong participation and dependency on the scheme by farmers in Sirsa, possibly due to higher crop losses or better claim processing mechanisms. In contrast, Jind has shown consistently low claim payouts, with amounts increasing from ₹28,928 crore (9.66%) in 2018 to just ₹8,266 crore (3.15%) in 2020 and marginally increasing and zero in 2023, further declining overall to 28,39 crore (4.03%) in 2024. Its share suggests a trend, fewer reported gains and losses, or administrative bottlenecks in claims settlement. Kurukshetra displays a decreasing trend, with claims of 18,988 lakhs (6.34%) in 2018. The claim amount in 2023 is only 3 lakh (0.004%) and zero in 2024. Poor uptake or limited damage was reported. On the other hand, Rewari has shown a steady rise in claims, increasing from ₹15,331 lakhs (50.12%) in 2018 to ₹22,432 lakhs (7.84%) in 2021, and significantly declining in 2023 to only 661 lakhs (0.89%). Marginal increase claim of 1476 lakh in 2024, but stable overall. This suggests growing reliance on PMFBY and possibly better awareness among farmers. Sirsa and Rewari have emerged as primary beneficiaries, whereas Jind and Kurukshetra remain on the lower end of the compensation spectrum. (2023 in Jind and 2024 in Kurukshetra beneficiaries are zero)

Table 9: The Table shows the absolute claim amount (premium) and the percentage share of each district. Sirsa stands out with the highest premium contributions in all years. The farmer premium in Sirsa increased significantly from ₹15,625 lakhs (19.43%) in 2018 to ₹29,793 lakhs (29.66%) in 2020, and further to ₹66,699 lakhs (33.27%) in 2022, indicating growing farmer participation and insured area, and 7,906 lakhs (30.12%) in 2024. In Jind, the premium declined from ₹7,085 lakhs (8.81%) in 2018 to ₹10,917 lakhs (5.45%) in 2022, reflecting a steep growth but zero claim amount in 2023 and further increasing to 6,572 lakhs (5.36%) in 2024. Kurukshetra followed a similar downward trend, contributing ₹3,689 lakhs (4.59%) in 2018, only ₹95 lakhs (0.05%) by 2022, and zero claims in 2023 and 2024. Rewari saw low but slightly increasing contributions, from ₹3,082 lakhs (3.83%) in 2018 to ₹72 lakhs (0.30%) in 2023, and ₹375 lakhs (1.43%) in 2024. Suggesting modest growth in scheme participation. Overall, Haryana's total premium collection rose from ₹80,402 lakhs in 2018 to ₹200,457 lakhs in 2022 and 26,252 lakhs in 2024, signifying expanded coverage and farmer interest across the state, though with significant variation among districts. The data for 2023 (Jind, Kurukshetra) and 2024 (Kurukshetra) districts is unavailable, likely due to pending collection or unprocessed enrollment.

Table 10 highlights the total premium support by the state and the district-wise contribution as a percentage of the total. Sirsa consistently received the highest share of government premium support, increasing from ₹7,765.8 (13.36) in 2018 to ₹25,755.35 (28.84) in 2024. On the other hand, Jind shows a steady decline in absolute and percentage terms — from ₹5,213.33 (8.97) in 2018 to just ₹4,941.52 (5.53) in 2024. Kurukshetra also reflects a downward trend, with the premium dropping from ₹1,035.04 (1.78) in 2018 to ₹214.5 (0.24) in 2024, suggesting a decline in insured area or scheme participation. Rewari maintained a relatively stable premium support ranging from ₹1,611.95 (2.77) in 2018 to ₹2,782.41 (2.77) lakhs in 2022, and then a slight dip to ₹945.02 (1.06) in 2024. At the state level, Haryana's total premium support increased from ₹58,132.12 lakhs in 2018 to a peak of ₹100,589.8 lakhs in 2022, before dropping sharply to ₹89,302.05 lakhs in 2024. This may reflect reduced scheme enrolment or a shift in policy priorities. Overall, the data indicate that Sirsa remained a key beneficiary of government support. At the same time, districts like Jind and Kurukshetra witnessed a steep decline in financial backing, possibly due to lower participation in the scheme.

Conclusion:

The analysis of PMFBY performance in Haryana across both Rabi and Kharif seasons from 2018 to 2024 reveals a distinct and consistent decline in farmer participation and insured area, reflecting growing concerns over scheme effectiveness and outreach.

Rabi season data shows a sharp decline in insured farmers, from 648,116 in 2018 to 373,285 in 2024, and in insured area, from 990.27 thousand hectares in 2018 to just 355.83 thousand hectares in 2024. Sirsa emerged as the top-performing district, increasing its farmer share from 11.05% to 22.72%, and insured area share from 15.01% to 22.20%. It also received the highest Rabi claim amounts, peaking at ₹30,766 lakh (21.63%) of the state's total. In contrast, Jind and Kurukshetra witnessed sharp declines—Kurukshetra's farmer coverage dropped from 4.5% to 0.82%, and claim share became negligible or zero by 2024. Rewari maintained modest participation, but also saw a fall after 2022.

During the Kharif season, Haryana's overall farmer coverage dropped from 673,518 in 2018 to 355,828 in 2024, and insured area from 1,093.18 to 545.33 thousand hectares. Again, Sirsa led, increasing its insured area share from 16.3% to 26.29%, indicating consistent reliance on PMFBY. Its claims rose significantly—₹36,473 lakh in 2022, despite a reduced share due to higher state-level claims. Meanwhile, Jind's claims dropped drastically from ₹3,236 lakh in 2018 to ₹1,176 lakh in 2022, and Kurukshetra's from ₹3,500 lakh to just ₹1,321 lakh. By 2024, many districts reported zero claims. Premium support trends followed suit—Sirsa received 32.2% of Kharif support in 2024, while Jind and Kurukshetra saw consistent declines.

Across both seasons, Sirsa consistently benefited the most from PMFBY, while Jind and Kurukshetra saw drastic declines in participation, insured area, and compensation. The sharp fall in premium support and claims post-2022, especially zero claims in 2024, reflects falling trust and enrollment. Targeted awareness, streamlined processes, and district-specific reforms are essential to revitalize the scheme in underperforming areas.

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