# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

**IJRCM**

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**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT**                iv

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    NEED/IMPORTANCE OF THE STUDY

    STATEMENT OF THE PROBLEM

    OBJECTIVES

    HYPOTHESES

    RESEARCH METHODOLOGY

    RESULTS & DISCUSSION

    FINDINGS

    RECOMMENDATIONS/SUGGESTIONS

    CONCLUSIONS

    SCOPE FOR FURTHER RESEARCH

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
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**ONLINE RESOURCES**

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# FARMERS' AWARENESS ABOUT CROP INSURANCE SCHEMES: AN ANALYTICAL STUDY

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## ABSTRACT

*In India, agriculture played a vital role in the economic development. Nearly 70 per cent of the country's population is dependent on agriculture but Indian agriculture depends on monsoon which is always flexible. Agriculture continues to be the important sector in the Tamil Nadu State economy as more than 56 per cent of the people depend on agriculture and allied sectors for their livelihood. Tamil Nadu occupies 7 per cent of the nation's population, 4 per cent of the land area and 3 per cent of the water resources at all India level. In India, the crop production has been subjected to the vagaries of the climate. Some of the other problems that the Indian agriculture is constantly tackling with are the large-scale damages that are caused as a result of the attack of pests and diseases. In this scenario, the issue of crop insurance assumes a vital role in the stable growth of the agricultural sector in India. Crop insurance offers financial assistance for risk management in agriculture. For managing the risks in agriculture, one should have thorough awareness about crop insurance schemes. This paper highlights the awareness level of farmers towards crop insurance schemes viz. low, medium and high. It also pointed out the reasons for insuring the crops.*

## KEYWORDS

Agriculture, Agricultural Insurance, Awareness, Crop Insurance, and National Agricultural Insurance Scheme.

## INTRODUCTION

Agriculture provides the principal means of livelihood for over 58.4 per cent of India's population. It contributes approximately one-fifth of total gross domestic product (GDP). Agriculture accounts for about 10 per cent of the total export earnings and provides raw material to a large number of industries. For sustaining economic development, much emphasis has been laid in the planning process for accelerating the pace of agricultural development. By insuring the crops, the agricultural production can be increased. Thus, for this purpose, the Government of India has implemented various crop insurance schemes from time to time.

According to the data provided by the Department of Agriculture and Cooperation, Ministry of Agriculture, Govt. of India, New Delhi, the presently operating scheme, i.e. National Agricultural Insurance Scheme, has been implemented in 24 States and 2 Union Territories. The performance during the last twenty five crop seasons (i.e. from Rabi 1999-2000 to Rabi 2011-12) were – 1930 lakh farmers have been covered over an area of 2,916 lakh hectares insuring a sum amounting to Rs.2,55,574 crore; subsidy in premium amounting Rs.790 crore have been provided to Small and Marginal farmer and claims to the tune of about Rs.23,441 crore have been settled against the premium income of about Rs.7,606 crore benefiting about 503 lakh farmers.

## REVIEW OF PREVIOUS STUDIES

The previous studies carried out by various researchers have been reviewed and the important ones are listed here.

Bhise, V.B., S.S. Ambhore and S.H. Jagdale (2007) describe the operation of National Agriculture Insurance Scheme in India and Maharashtra State. The study showed that claims to premium ratio were 3.11 at all-India level and 2.07 at Maharashtra state level. They suggested that there is need of a transition to actuarial rates and the problems in rainfall insurance scheme need to be urgently attended. Babu, I. et.al. (2008) have made a study on the growth, variability and supply response of major crops in Tamil Nadu. It is understood from the study that the area, production and productivity of major field crops were declined. Raju, S.S. and Ramesh Chand (2008) in a NCAP Working Paper stated that agricultural insurance is one method by which farmers can stabilize farm income and investment and guard against disastrous effect of losses due to natural hazards or low market prices. Major issues and problems faced in implementing agricultural insurance in the country are also discussed in detail. Venkatesh, G. (2008) in a research article stated that all over the world agriculture is synonymous with risk and uncertainty. In this article he described the history of crop insurance in India and pointed out the risks covered under the National Agricultural Insurance Scheme (NAIS). Further, he also pointed out some plans of crop insurance in USA. Jayakumar, S. and A. Subbiah (2009) in their research work indicated the problems and suggestions of agricultural insurance in India. The important problems pointed out by them includes – lack of information about agricultural insurance schemes; lengthy process; about 3 per cent farmers participate in agriculture insurance; major crops are not covered under insurance scheme; and lack of coordination between various state government department and agencies and so on. Based on the problems some suggestions are also provided by them. Olivier Mahul, et al. (2009) conducted a feasibility study on agricultural insurance in Nepal, with a particular focus on small and marginal farmers, and provide recommendations for its future development. This report draws heavily on international experience. Gurdev Singh (2010) in a research working paper discusses the dependence of Indian agriculture on uncertain rains. It argues on the need for crop insurance as an alternative to manage production risk. It then takes up the historical overview of crop insurance products and their performance. It is followed by the discussion on the currently available crop insurance products for specific crops and regions. Samuel Jonathan, P. and V. Raghavendra (2010) have focused the inclusive growth with a slew of projects and programmes at all-round in Guntur district. In this district a weather-based crop insurance scheme was introduced on a pilot basis and so far Rs.17.34 crore has been sanctioned to 16,357 farmers. They also highlighted the achievements of the district administration i.e. Crop loans to the tune of Rs.19.52 crore; lift irrigation schemes worth Rs.144.47 crore; and the construction of 1.35 lakh houses at a cost of Rs.400.76 lakh. Malini, R. (2011) assessed and tested the attitude of 60 respondents towards agriculture insurance, and favourable factors and problems prevailing in implementing it. The study reveals that the farmers have good attitude toward agriculture insurance. Shrikrishna S. Mahajan and Amol H. Bobade (2012) in their research made attempt to study the growth and development of National Agricultural Insurance Scheme and to examine the important features and performance of NAIS.

## NEED OF THE STUDY

In India, agriculture played a vital role in the economic development. At present 70 per cent population of the country dependent on agriculture but Indian agriculture dependent on monsoon which is always flexible. It leads to operating risk in cultivation of different crops. Natural calamities may affect on the yield from agriculture sector. To cover the risk which may occur in future, there is need to some provision and crop insurance is only mechanism available to

safeguard against production risk in agriculture. For fulfilling this need the Government of India has made experiments and efforts by introducing various schemes of crop insurance such as First individual approach scheme (1972-1978), Pilot Crop Insurance Scheme (1979-1984), Comprehensive Crop Insurance Scheme (1985-1999), Experimental Crop Insurance Scheme (1997-1998), Pilot Scheme on Seed Crop Insurance and National Agricultural Insurance Scheme (1999-2000 onwards). National Agricultural Insurance Scheme (NAIS) is being implemented with effect from Rabi 1999-2000 seasons. NAIS has been conceptualized as a comprehensive tool to cover yield losses due to natural non-preventable risks like flood, inundation, landslide, drought, pest and diseases, natural fire, lightening, storm, hailstorm, cyclone etc and provides for greater coverage of farmers (loanee and non-loanee), crops (all food and oilseed crops and annual horticultural/commercial crops) and risk commitment. Hence an attempt is made to analyze the level of awareness of farmers about crop insurance schemes.

## OBJECTIVES OF THE STUDY

The specific objectives of the study are –
a) To assess the level of awareness of farmers about Crop Insurance Schemes and analyses the relationship between the socio-economic characteristics of farmers and their awareness levels.
b) To rank the reasons for insuring the crops.

## HYPOTHESES OF THE STUDY

The framed null hypotheses are subjected to appropriate statistical tests and it is tested separately both for the loanee and non-loanee category of farmers.
a) There is no significant relationship between the age of farmers and their level of awareness about Crop Insurance Schemes.
b) There is no significant relationship between the education of farmers and their level of awareness about Crop Insurance Schemes.
c) There is no significant relationship between the ownership of house by farmers and their level of awareness about Crop Insurance Schemes.
d) There is no significant relationship between the landholding pattern of farmers and their level of awareness about Crop Insurance Schemes.
e) There is no significant relationship between the experience of farmers and their level of awareness about Crop Insurance Schemes.

## SAMPLING DESIGN

A two-stage stratified sample design has been adopted for the study to generate representative samples from Madurai District. Sample blocks and farmers formed the first and second stage sample units respectively for selection of sample respondents (i.e. farmers).
**Stage-1 – Selection of Blocks:** It is considered to select at least one block from each taluk by judging the notified premium crop 'Paddy-I (Kuruvai) or Paddy-II (Samba) or Paddy-III (Kodai)' as main criteria. Thus, a total of nine notified blocks were selected from the total list of 13 notified blocks in Madurai District based on this judgement.
**Stage-2 – Selection of Farmers:** In each selected block, approximately 40 farmers were chosen by the equal probability sampling approach for the purpose of listing and preliminary survey. During the preliminary survey, the listed farmers were stratified into two categories, namely: (a) Loanee Farmers, who are growing notified crops in notified areas and availing crop loans; and (b) Non-Loanee Farmers, who are growing notified crops in notified area and opt for National Agricultural Insurance Scheme on a voluntary basis.

## METHODOLOGY FOR COLLECTION OF DATA

Both primary data and secondary data were collected for the study. The primary data were collected by conducting a survey among 360 farmers comprising of 40 farmers each from the nine notified blocks selected for the purpose of this study from Madurai District with the help of an interview schedule. Of the 360 total samples, 279 falls in loanee category and 81 comes under non-loanee category. The researcher visited all the selected blocks of the study area and collected the primary data directly from the farmers.
Secondary data were collected from various reports published by the Agricultural Insurance Company (AIC) of India, Insurance Regulatory and Development Authority (IRDA) of India, and also those published by the NABARD and the Reserve Bank of India publications. Journals (print as well as online), working papers, research reports, and newspapers have also been referred for the purpose of collecting secondary data. Relevant websites were also viewed for collection of data.

## RESULTS AND DISCUSSION

### AWARENESS ABOUT CROP INSURANCE SCHEMES

In Tamil Nadu as well as in Madurai District, a number of crop insurance schemes have been offered to the farmers from time to time both by the Central and the State Government. The researcher made an attempt to analyze the levels of awareness of farmers on the various crop insurance schemes offered by the government. For assessing the level of awareness of farmers, 11 'Yes' or 'No' type questions were asked to the sample respondents about the crop insurance schemes and the results are exhibited in Table 1.

TABLE – 1: SAMPLE FARMERS' AWARENESS ON VARIOUS CROP INSURANCE SCHEMES

| Sl. No. | Crop Insurance Schemes | Loanee Farmers | | Non-Loanee Farmers | |
|---|---|---|---|---|---|
| | | No. | Per cent | No. | Per cent |
| 1 | First Ever Crop Insurance Scheme | 232 | 83.2 | 59 | 72.8 |
| 2 | Pilot Crop Insurance Scheme | 270 | 96.8 | 77 | 95.1 |
| 3 | Comprehensive Crop Insurance Scheme | 275 | 98.6 | 79 | 97.5 |
| 4 | State Crop Insurance Scheme | 152 | 54.5 | 45 | 55.5 |
| 5 | Experimental Crop Insurance Scheme | 268 | 96.1 | 76 | 93.8 |
| 6 | National Agricultural Insurance Scheme | 279 | 100.0 | 81 | 100.0 |
| 7 | Coffee Insurance Scheme | 88 | 31.5 | 24 | 29.6 |
| 8 | Varsha Bhima | 142 | 50.9 | 33 | 40.7 |
| 9 | Weather Based Crop Insurance Scheme | 124 | 44.4 | 37 | 45.7 |
| 10 | Rainfall Insurance Scheme | 106 | 38.0 | 28 | 34.6 |
| 11 | Modified National Agricultural Insurance Scheme | 200 | 71.7 | 59 | 72.8 |
| | **Total Sample** | **279** | **100.0** | **81** | **100.0** |

It is inferred from the Table 1 that all the sample respondents (i.e. cent per cent) belonging to loanee category and non-loanee category are aware of the National Agricultural Insurance Scheme offered by the Agricultural Insurance Company of India. More than 90 per cent of loanee as well as non-loanee farmers were aware about the schemes like Pilot Insurance Scheme, Comprehensive Crop Insurance Scheme, and Experimental Crop Insurance Scheme.
Further, a majority of respondents know crop insurance schemes like First Ever Crop Insurance Scheme, State Crop Insurance Scheme, and Modified National Agricultural Insurance Scheme. The awareness levels in respect of these schemes are 83.2 per cent, 54.5 per cent, 71.7 per cent respectively for loanee farmers whereas it is 72.8 per cent, 55.5 per cent and 72.8 per cent for non-loanee farmers. Around 51 per cent of loanee farmers are also aware about 'Varsha Bhima'. It is understood from the Table 4.1 that about less than 40 per cent of loanee as well as non-loanee farmers have aware about schemes likes Coffee Insurance

Scheme and Rainfall Insurance Scheme.  It is concluded that the all the sample respondents are aware about the latest scheme which is in operation in Madurai District i.e. National Agricultural Insurance Scheme.

**LEVEL OF AWARENESS OF FARMERS**

The sample farmers have been classified on the basis of the awareness on various crop insurance schemes. Three levels such as low, medium and high level of awareness were generated from the response scores given up by the sample farmers for the set of 11 'Yes' or 'No' type questions.  First the response scores were aggregated across all the respondents and then mean and standard deviation was computed separately both for loanee and non-loanee farmers.  The computed mean and standard deviation score in respect of 279 loanee farmers was 7.46 and 2.07 respectively whereas it is 7.42 and 2.05 respectively for 81 sample non-loanee farmers.  The score value greater than or equal to mean plus standard deviation (i.e.  ≥ Mean + Standard Deviation) and the score value less than or equal to mean minus standard deviation (i.e. ≤ Mean – Standard Deviation) have been taken as high level and low level of awareness respectively.  The score values in between the low and high level of awareness have been taken as medium level of awareness.  The generated results are depicted in Table 2.

**TABLE – 2: LEVEL OF AWARENESS OF FARMERS ON CROP INSURANCE SCHEMES**

| Awareness Level | Loanee Farmers | | Non-Loanee Farmers | |
|---|---|---|---|---|
| | No. | Per cent | No. | Per cent |
| Low Level | 48 | 17.2 | 17 | 21.0 |
| Medium Level | 168 | 60.2 | 50 | 61.7 |
| High Level | 63 | 22.6 | 14 | 17.3 |
| **Total** | **279** | **100.0** | **81** | **100.0** |

It is inferred from Table 2 that out of the 279 loanee farmers, 63 (22.6%) farmers belong to high level awareness group, 168 (60.2%) loanee farmers fall under the medium level awareness group and the remaining 48 (17.2%) loanee farmers come under the category of low level awareness group.   In the case of non-loanee farmers, it is 17.3 per cent, 61.7 per cent and 21.0 per cent respectively.  It is observed that high level awareness exits more among the loanee farmers (22.6%) than the non-loanee farmers (17.3%).

**RELATIONSHIP BETWEEN SOCIO-ECONOMIC CHARACTERISTICS AND FARMERS' AWARENESS LEVELS**

Moreover, the awareness of farmers has been measured with the help of nine socio-economic characteristics variables such as sex, age, religion, marital status, education level, nature of family, ownership of house, landholding pattern, and experience in farm activities.  In order to find out whether these variables influence the awareness of farmers towards Crop Insurance Schemes, chi-square test has been applied.  The chi-square test has been computed with the help of software package, viz. Statistical Package for Social Science (SPSS).  Suitable hypotheses have also been framed and tested.  These have been explained in the following paragraphs:

**AGE AND LEVEL OF AWARENESS**

Age is considered as one of the variables in determining the level of awareness of farmers about crop insurance schemes. In the study, the age has been grouped into four categories.  Tables 3 and 4 exhibit the age group on the basis of the category of farmers.

**AGE-WISE CLASSIFICATION OF FARMERS UNDER LOANEE CATEGORY**

The classification of farmers on the basis of age under loanee category and the level of awareness about crop insurance schemes are shown in Table 3.

**TABLE – 3: AGE VS LEVEL OF AWARENESS OF FARMERS – LOANEE CATEGORY**

| Age | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Up to 30 Years | 1 (2.1) | 11 (6.5) | 5 (7.9) | 17 (6.1) |
| 31 to 40 Years | 14 (29.2) | 56 (33.3) | 17 (27.0) | 87 (31.2) |
| 41 to 50 Years | 23 (47.9) | 63 (37.5) | 39 (47.6) | 116 (41.6) |
| Above 50 Years | 10 (20.8) | 38 (22.7) | 11 (17.5) | 59 (29.1) |
| **Total** | **48 (100)** | **168 (100)** | **63 (100)** | **279 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

It is understood from Table 3 that out of 63 farmers with high level awareness under loanee category, 47.6 per cent fall in the category of '41 to 50 years' category, 27 per cent in 31 to 40 years category, 17.5 per cent in 'above 50 years' category, and the rest 7.9 per cent in 'up to 30 years' category.  Regarding medium level and low level awareness, a major portion of respondents fall in '41 to 50 years' followed by '31 to 40 years' category.  While analyzing the table, it is observed that a higher proportion of farmers are found in the low level awareness than the high level of awareness.

In order to test whether there is any relationship between age and level of awareness, chi-square test has been applied.  The results show that the calculated value (4.611) is less than the table value (12.592) at 5 per cent level of significance.  Hence, the null hypothesis, "there is no significant relationship between the age of farmers under loanee category and their level of awareness about Crop Insurance Schemes, is accepted.

**AGE-WISE CLASSIFICATION OF FARMERS UNDER NON-LOANEE CATEGORY**

The age-wise classification of farmers under non-loanee category and their level of awareness about crop insurance scheme are shown in Table 4.

**TABLE – 4: AGE VS LEVEL OF AWARENESS OF FARMERS – NON-LOANEE CATEGORY**

| Age | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Up to 30 Years | 3 (17.6) | 3 (6.0) | - | 6 (7.4) |
| 31 to 40 Years | 3 (17.6) | 9 (18.0) | 4 (28.6) | 16 (19.8) |
| 41 to 50 Years | 5 (29.4) | 26 (52.0) | 5 (35.7) | 36 (44.4) |
| Above 50 Years | 6 (35.4) | 12 (24.0) | 5 (35.7) | 23 (28.4) |
| **Total** | **17 (100)** | **50 (100)** | **14 (100)** | **81 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

It can be found from the Table 4 that out of 14 farmers with high level awareness under non-loanee category, a major portion of 71.4 per cent belong to 'above 41 years' category.  The table also shows that out of 50 farmers with medium level awareness, 52 per cent fall in the age group of 41 to 50 years category.  In the low level awareness, out of 17 farmers 35.4 per cent belongs to 'above 50 years' category.  It is concluded that nearly 35 per cent of farmers both in low and high level awareness fall in 'above 50 years' category.  Further, in '31 to 40 years' age group, a higher level proportion of farmers have high level awareness than the other levels.

An attempt has been made by the researcher to find out whether there is any significant relationship between the age of farmers and their level of awareness.  As the calculated value (6.880) is less than the table value (12.592) at 5 per cent level of significance, the null hypothesis, i.e. there is no significant relationship between the age of farmers under non-loanee category and their level of awareness about Crop Insurance Schemes, is accepted.

**EDUCATION AND LEVEL OF AWARENESS**

Education is an important factor which influences the level of awareness of farmers towards Crop Insurance Schemes in Madurai District.  So, this factor has been taken into consideration for analysis.  It is grouped into three categories viz. illiterate, up to secondary level and above secondary level.  'Up to secondary

level' education comprises of primary as well as secondary level of education. Whereas the 'above secondary level' education consists of higher secondary/diploma as well as graduates and above. Analyzes in respect of this factor is presented in Tables 5 and 6.

**EDUCATION-WISE CLASSIFICATION OF FARMERS UNDER LOANEE CATEGORY**

The education-wise classification of farmers under loanee category and their level of awareness about crop insurance schemes are presented in Table 5.

**TABLE – 5: EDUCATION VS LEVEL OF AWARENESS OF FARMERS – LOANEE CATEGORY**

| Education Level | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Illiterate | 16 (33.3) | 50 (29.8) | 9 (14.3) | 75 (26.9) |
| Up to Secondary Level | 27 (56.3) | 83 (49.4) | 42 (66.7) | 152 (54.5) |
| Above Secondary Level | 5 (10.4) | 35 (20.8) | 12 (19.0) | 52 (18.6) |
| **Total** | **48 (100)** | **168 (100)** | **63 (100)** | **279 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

Table 5 indicates that out of 63 farmers with high level awareness under loanee category, 66.7 per cent belong to 'up to secondary level' category and 19 per cent fall in 'above secondary level' category. Among 168 farmers with medium level awareness, a major portion 49.4 per cent fall in 'up to secondary level' category. Further, out of 48 farmers with low level of awareness, a majority of 56.3 per cent belongs to 'up to secondary level' category. It is clear from the study that the low level of awareness is more among the illiterate farmers and it accounts for 33.3 per cent.

In order to test whether there is any significant relationship between the education of farmers and their level of awareness, chi-square test was applied. The result of hypothesis reveals that the calculated value (9.700) is more than the table value (9.488) at 5 per cent level of significance, the null hypothesis is rejected. Hence, it is concluded that there is significant relationship between the education of farmers under loanee category and their level of awareness about crop insurance schemes.

**EDUCATION-WISE CLASSIFICATION OF FARMERS UNDER NON-LOANEE CATEGORY**

The farmers under non-loanee category and their level of awareness about crop insurance schemes are depicted in Table 6.

**TABLE – 6: EDUCATION VS LEVEL OF AWARENESS OF FARMERS – NON-LOANEE CATEGORY**

| Education Level | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Illiterate | 5 (29.4) | 12 (24.0) | 4 (28.6) | 21 (25.9) |
| Up to Secondary Level | 9 (52.9) | 32 (64.0) | 9 (64.3) | 50 (61.8) |
| Above Secondary Level | 3 (17.7) | 6 (12.0) | 1 (7.1) | 10 (12.3) |
| **Total** | **17 (100)** | **50 (100)** | **14 (100)** | **81 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

It could be observed from the Table 6 that out of 14 sample respondents with high level awareness under non-loanee category, a major portion of 64.3 per cent studied 'up to secondary level' and 28.6 per cent are 'illiterate'. Further the table shows that out of 50 respondents with medium level awareness, a major portion of them (64%) were fall in 'up to secondary level' education category. In the low level awareness, 52.9 per cent are in 'up to secondary level', 29.4 per cent are in 'illiterate' and the remaining 17.7 per cent fall in 'above secondary level' education. It is understood that the percentage of low level awareness is high among the 'illiterate' as well as 'above secondary level' education category when compared with the high level of awareness.

It is further attempted to ascertain whether any significant relationship exists between educational status and level of awareness. Chi-square test has been used to test the null hypothesis. It is understood that the calculated value (1.157) is less than the table value (9.488) at 5 per cent level of significance, the null hypothesis is accepted and thus concluded that there is no significant relationship between the education of farmers under non-loanee category and their level of awareness on crop insurance schemes.

**OWNERSHIP OF HOUSE AND LEVEL OF AWARENESS**

There is the possibility of influencing the level of awareness of farmers based on the ownership of house. Hence, the researcher has made an attempt to know this fact and the results were shown in Tables 7 and 8.

**HOUSE OWNERSHIP-WISE CLASSIFICATION OF FARMERS UNDER LOANEE CATEGORY**

The classification of farmers on the basis of ownership of house under loanee category and the level of awareness about crop insurance schemes are presented in the Table 7.

**TABLE – 7: OWNERSHIP OF HOUSE VS LEVEL OF AWARENESS OF FARMERS – LOANEE CATEGORY**

| Ownership of House | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Owned | 20 (41.7) | 88 (52.4) | 34 (54.0) | 142 (50.9) |
| Not Owned | 28 (58.3) | 80 (47.6) | 29 (46.0) | 137 (49.1) |
| **Total** | **48 (100)** | **168 (100)** | **63 (100)** | **279 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

Table 7 indicates that out of 63 sample respondents with high level awareness under loanee category, 54 per cent have stated they are having own houses and the remaining 46 per cent does not have own houses. Among 168 respondents with medium level awareness, majority of 52.4 per cent have own houses and out of 48 respondents with low level of awareness, a major portion (58.3%) of farmers does not have own houses. It is found from the study that those who are not having own houses were low level of awareness and the percentage is high (58.3%) in the sample study.

An attempt has been made to find out whether there is any significant relationship between the ownership of house by farmers and their level of awareness. For this purpose, chi-square test has been applied. The result of chi-square test reveals that the calculated value (2.022) is less than the table value (5.991) at 5 per cent level of significance, the framed hypothesis, i. e. there is no significant relationship between the ownership of house by farmers under loanee category and their level of awareness about Crop Insurance Schemes, is accepted.

**HOUSE OWNERSHIP-WISE CLASSIFICATION OF FARMERS UNDER NON-LOANEE CATEGORY**

Table 8 explains the house ownership-wise classification of farmers under non-loanee category and their level of awareness about crop insurance schemes.

**TABLE – 8: OWNERSHIP OF HOUSE VS LEVEL OF AWARENESS OF FARMERS – NON-LOANEE CATEGORY**

| Ownership of House | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Owned | 11 (64.7) | 26 (52.0) | 7 (50.0) | 44 (54.3) |
| Not Owned | 6 (35.3) | 24 (48.0) | 7 (50.0) | 37 (45.7) |
| **Total** | **17 (100)** | **50 (100)** | **14 (100)** | **81 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

It is seen from Table 8 that among 14 farmers with high level awareness under non-loanee category, a fifty-fifty proportion is found for 'owned' and 'not owned' houses category. But, in medium and low level of awareness, a majority of farmers own houses and it is 52 per cent and 64.7 per cent respectively. Here, the low level of awareness is exists more among the 'owned' house category of farmers.

In order to see whether there is any relationship between ownership of house and level of awareness, chi-square test has been tested at 5 per cent level of significance. From the results of chi-square test, it is observed that the calculated value, i.e. 0.953 is less than the table value (5.991). So, the null hypothesis is accepted. Hence, it is concluded that there is no significant relationship between the ownership of house by farmers under non-loanee category and their level of awareness about Crop Insurance Schemes.

**LANDHOLDING PATTERN AND LEVEL OF AWARENESS**

An attempt is made that there is any possibility of influencing the level of awareness of farmers based on their size of land holdings. So, it is taken as one of the variables. The result of the study is explained in Tables 9 and 10.

**LANDHOLDING SIZE-WISE CLASSIFICATION OF FARMERS UNDER LOANEE CATEGORY**

The classification of farmers on the basis of landholding under loanee category and their level of awareness about crop insurance schemes are displayed in the Table 9.

**TABLE – 9: LANDHOLDING PATTERN VS LEVEL OF AWARENESS OF FARMERS – LOANEE CATEGORY**

| Landholding Pattern | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Up to 2.5 Acres | 11 (22.9) | 39 (23.2) | 12 (19.0) | 62 (22.2) |
| 2.5 to 5.0 Acres | 23 (47.9) | 84 (50.0) | 32 (50.8) | 139 (49.8) |
| More than 5.0 Acres | 14 (29.2) | 45 (26.8) | 19 (30.2) | 78 (28.0) |
| **Total** | **48 (100)** | **168 (100)** | **63 (100)** | **279 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

It is understood from Table 9 that out of 63 farmers with high level awareness under loanee category, 50.8 per cent of farmers hold a land size of '2.5 to 5.0 acres', 30.2 per cent holds 'more than 5 acres' and the rest 19 per cent holds 'up to 2.5 acres'. In medium level awareness it is 50 per cent, 26.8 per cent and 23.2 per cent respectively. But in low level awareness it is 47.9 per cent, 29.2 per cent and 22.9 per cent respectively. It is observed from the above table that the percentage of low level awareness is more (i.e. 22.9%) among the farmers who hold a land size of 'up to 2.5 acres' than the high level awareness (19%) farmers in the same category.

To test whether there is any significant relationship between the landholding pattern of farmers and their level of awareness, chi-square test has been applied. The results show that the calculated value (0.635) is less than the table value (9.488) at 5 per cent level of significance. Hence, the null hypothesis "there is no significant relationship between the landholding pattern of farmers under loanee category and their level of awareness about Crop Insurance Schemes" is accepted.

**LANDHOLDING SIZE-WISE CLASSIFICATION OF FARMERS UNDER NON-LOANEE CATEGORY**

The landholding size-wise classification of farmers under non-loanee category and their level of awareness about crop insurance schemes are shown in Table 10.

**TABLE – 10: LANDHOLDING PATTERN VS LEVEL OF AWARENESS OF FARMERS – NON-LOANEE CATEGORY**

| Land Holding Pattern | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Up to 2.5 Acres | 5 (29.4) | 11 (22.0) | 3 (21.4) | 19 (23.5) |
| 2.5 to 5.0 Acres | 4 (23.5) | 25 (50.0) | 8 (57.2) | 37 (45.7) |
| More than 5.0 Acres | 8 (47.1) | 14 (28.0) | 3 (21.4) | 25 (30.8) |
| **Total** | **17 (100)** | **50 (100)** | **14 (100)** | **81 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

It can be found from Table 10 that out of 14 farmers with high level awareness under non-loanee category, 57.2 per cent of farmers hold a land size of '2.5 to 5.0 acres', and the remaining 42.8 per cent are held equally by the 'up to 2.5 acres' and more than 5 acres' category of farmers. In medium level awareness, 50 per cent of farmers hold a land size of '2.5 acres to 5 acres', 28 per cent 'more than 5 acres' and 22 per cent 'up to 2.5 acres' of land. But it is differed in the case of low level awareness category of farmers, viz. 47.1 per cent holds 'more than 5 acres', 29.4 per cent 'up to 2.5 acres' and the remaining 23.5 per cent holds a land size between 2.5 acres and 5.0 acres. It is also inferred from the table that under the landholding size of 'up to 2.5 acres' and 'more than 5 acres', a major portion of farmers have low level of awareness than the high level of awareness.

It is attempted to ascertain whether any significant relationship exists between landholding pattern and level of awareness. Chi-square test has been used to test the null hypothesis. The results concluded that since the calculated value (4.741) is less than the table value (9.488) at 5 per cent level of significance, the null hypothesis is accepted. So, it is concluded that "there is no significant relationship between the landholding pattern of farmers under non-loanee category and their level of awareness about Crop Insurance Schemes".

**EXPERIENCE AND LEVEL OF AWARENESS**

Normally, a farmer can get high level of awareness by way of more experience in farm activities and vice-versa. Hence, the researcher has taken 'experience' in farm activities as the last variable towards analyzing the level of awareness of farmers about crop insurance schemes. This fact is illustrated in Tables 11 and 12 for loanee and non-loanee category farmers respectively.

**EXPERIENCE-WISE CLASSIFICATION OF FARMERS UNDER LOANEE CATEGORY**

Table 11 explains the experience-wise classification of farmers under loanee category and their level of awareness about crop insurance schemes.

**TABLE – 11: EXPERIENCE VS LEVEL OF AWARENESS OF FARMERS – LOANEE CATEGORY**

| Experience | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Less than 5 Years | 1 (2.1) | 16 (9.5) | 4 (6.4) | 21 (7.5) |
| 5 to 16 Years | 31 (64.6) | 111 (66.1) | 44 (69.8) | 186 (66.7) |
| More than 16 Years | 16 (33.3) | 41 (24.4) | 15 (23.8) | 72 (25.8) |
| **Total** | **48 (100)** | **168 (100)** | **63 (100)** | **279 (100)** |

(Figures in parenthesis indicates percentages to respective column total)

It is evident from Table 11 that majority of farmers (i.e. more than 64%) in low, medium and high level awareness under loanee category are having an experience between 5 and 16 years in the farming activities. Further, 33.3 per cent, 24.4 per cent and 23.8 per cent of low, medium and high level of awareness farmers have 'more than 16 years' experience in farm activities. Low level awareness dominates more percentages in '5 to 16 years' as well as 'more than 16 years' experience category. It is concluded that those who have more experience in farm activities, i.e. more than 16 years category, will have a higher level of proportion in low level of awareness.

With a view to testing whether there is any relationship between experience and the awareness level, chi-square test has been applied. It is inferred from the result of chi-square that the calculated value (4.31) is less than the table value 9.488) at 5 per cent of level of significance. Thus, it is concluded that there is no significant relationship between the experience of farmers under loanee category and their level of awareness about crop insurance schemes.

**EXPERIENCE-WISE CLASSIFICATION OF FARMERS UNDER NON-LOANEE CATEGORY**

The experience-wise classification of farmers under non-loanee category and their level of awareness about crop insurance schemes are shown in Table 12.

**TABLE – 12: EXPERIENCE VS LEVEL OF AWARENESS OF FARMERS – NON-LOANEE CATEGORY**

| Experience | Level of Awareness | | | Total |
|---|---|---|---|---|
| | Low | Medium | High | |
| Less than 5 Years | 2 (11.7) | 5 (10.0) | 2 (14.3) | 9 (11.1) |
| 5 to 16 Years | 8 (47.1) | 29 (58.0) | 9 (64.3) | 46 (56.8) |
| More than 16 Years | 7 (41.2) | 16 (32.0) | 3 (21.4) | 26 (32.1) |
| Total | 17 (100) | 50 (100) | 14 (100) | 81 (100) |

(Figures in parenthesis indicates percentages to respective column total)

It can be seen from the Table 12 that more than 57 per cent of farmers in high level and medium level awareness under non-loanee category have an experience of 5 to 16 years.  But in low level of awareness 47.1 per cent fall in '5 to 16 years' experience category followed by 41.2 per cent in 'more than 16 years' category.  The table also shows that low level of awareness exists in more proportion (i.e. 41.2%) for non-loanee farmers having an experience of more than 16 years in farm activities.

It is embarked upon ascertaining the relationship between experience and level of awareness about crop insurance schemes.  For this purpose, chi-square test is used to test the null hypothesis.  The results of the study shows that as the calculated value (1.557) is less than the table value (9.488) at 5 per cent level of significance, the null hypothesis is accepted and it is concluded that there is no significant relationship between the experience of farmers under non-loanee category and their level of awareness about crop insurance schemes.

**REASONS FOR INSURING CROPS**

The reason may vary from one farmer to another.  Hence, the sample farmers are asked to rank the reasons according to their priority.  The ranks assigned by the farmers are computed by Garrett's ranking technique for the purpose of analysis.  The ranks assigned to each reason by the sample farmers were converted into per cent position by using the following formula:

$$\text{Per cent position} = \frac{100\,(R_{ij} - 0.5)}{N_j}$$

Where,

$R_{ij}$ = Rank given by the j th member for the i th reason, and

$N_j$ = Number of reason ranked by the j th farmer.

The per cent position of each rank thus obtained was converted into scores by referring the table given by Garrett.  The scores of all farmers for each reason was then added together and divided by the number of farmers.  Thus, the mean score of each reason has been obtained.  Then rank was allotted based on the highest score of mean score for each reason.  This procedure was adopted both for the loanee and non-loanee category of farmers separately.  Tables 13 and 14 depict the computed total score, mean score and ranks assigned by the loanee and non-loanee farmers.

**REASONS FOR INSURING CROPS BY LOANEE FARMERS:**

The loanee famers' views regarding the reasons for insuring their crops have been ranked and shown in Table 13.

**TABLE – 13: REASONS FOR INSURING CROPS BY LOANEE FARMERS – GARRETT'S RANK**

| Reasons | Total Score | Mean Score | Rank | No. of Farmers Responded |
|---|---|---|---|---|
| Compulsion by the Bank | 13855 | 57.02 | I | 243 (87.1%) |
| To Protect against Loss | 7948 | 53.34 | III | 149 (53.4%) |
| Reduces Premium Burden | 7819 | 49.80 | V | 157 (56.3%) |
| Helps in Reducing the Risk | 7750 | 49.68 | VI | 156 (55.9%) |
| Loanee from the Bank | 9941 | 55.85 | II | 178 (63.8%) |
| Financial Security | 8457 | 51.88 | IV | 163 (58.4%) |
| Other Reasons | 6113 | 40.75 | VII | 150 (53.8%) |
| Total Samples | | | | 279 |

Table 13 exhibits the results of the Garrett's ranking technique towards the reasons for insuring crops under crop insurance scheme by the sample loanee farmers.  It indicates that the reason 'compulsion by the bank' has scored a highest mean score of 57.02 among various reasons.  This reason was responded by 87.1 per cent of farmers.  Hence, this reason has been ranked as first.  Next to this, the second rank is assigned to the reason 'loanee from the bank' (mean score of 55.85) and the third to 'to protest against loss' (mean scor3e 53.34).  These two reasons have been responded 63.8 per cent and 53.4 per cent of farmers respectively. The remaining reasons are comes in order and ranked accordingly.

Based on the above analysis, it is concluded that due to the compulsion of bank, most of the loanee farmers were insuring their notified crops under the National Agricultural Insurance Scheme.

**REASONS FOR INSURING CROPS BY NON-LOANEE FARMERS**

An attempt has been made by the researcher to analyze the reasons of non-loanee farmers towards insuring crops under crop insurance scheme.  The calculated total scores as well as the mean scores and the ranks assigned are shown in Table 14.

**TABLE – 14: REASONS FOR INSURING CROPS BY NON-LOANEE FARMERS – GARRETT'S RANK**

| Reasons | Total Score | Mean Score | Rank | No. of Farmers Responded |
|---|---|---|---|---|
| To Protect against Loss | 3773 | 67.38 | I | 56 (69.1%) |
| Reduces Premium Burden | 3585 | 61.81 | II | 58 (71.6%) |
| Helps in Reducing the Risk | 4142 | 55.23 | IV | 75 (92.6%) |
| Financial Security | 2809 | 58.52 | III | 48 (59.3%) |
| Other Reasons | 2345 | 45.98 | V | 51 (63.0%) |
| Total Samples | | | | 81 |

The results of Garrett's ranking presented in Table 14 reveals that the first and the foremost reason for insuring crops is to 'protect against loss' which was highlighted by the non-loanee category farmers.  The computed total score for this reason is 3773 and the mean score is 67.38.  A sample of 56 farmers constituting 69.1 per cent was responded to this reason.  Next to this, the reason 'reduces premium burden' secured the second place followed this, 'financial security' placed in third position.  These two reasons have been responded by 71.6 per cent and 59.3 per cent respectively.  The reasons such as 'helps in reducing the risk' and 'other reasons' are ranked as fourth and fifth respectively.  From this it is noted that the non-loanee farmers' intention for insuring their crops is to protect against loss.

## FINDINGS

The following are the important findings of the study.

1. All the sample respondents in the study are aware of the National Agricultural Insurance Scheme and following this more than 90 per cent of loanee as well as non-loanee farmers aware about Pilot Insurance Scheme, Comprehensive Crop Insurance Scheme, and Experimental Crop Insurance Schemes.
2. The high level awareness is very low, i.e. 22.6 per cent in case of loanee category and 17.3 per cent in case of non-loanee category of farmers.
3. Of the ten hypotheses tested, nine hypotheses have been accepted and only one hypothesis has been rejected, i.e. there is no significant relationship between the education of farmers under loanee category and their level of awareness about Crop Insurance Schemes. It indicates that there is significant relationship between the education of loanee farmers and their level of awareness.
4. The study reveals that most of the loanee farmers insured their crops because of compulsion by bank. Hence, this reason has been placed in first rank. But in the case of non-loanee farmers, the reason 'to protect against loss' secured the first place. Thus the views of farmers may differ.

## SUGGESTIONS

Based on the study, it is suggested that the awareness of level of farmers were very low towards crop insurance schemes. Both the government and the implementing agency in the area should initiates awareness campaign in order to increase the level of farmers. Further, the farmers should be properly guided that the crop insurance is a necessity one in their life and it should not be a compulsion by anybody else. It is suggested to discourage the prevailing system i.e. compulsory crop insurance for those who availed loan from bank. Due to this, most of the farmers are not approaching the bank for loan.

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