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A study on farmer awareness scheme of agricultural insurance with special reference to Erode District

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ABSTRACT

The Government of India has introduced the innovative schemes of crop insurance but most of the farmers unaware of it. Unfortunately, crop insurance in the country has not made a noticeable contribution in agriculture sector even though the need to protect Indian farmers from uncertainty & risk. The farmers of Khatav Tahsil are facing the problems of drought over a period of several years & due to natural calamities they are suffering losses in their agriculture activities. It is necessary to evaluate the crop insurance scheme implementing in Khatav Taluka & also check the awareness of farmers about crop insurance scheme. Agricultural development is important to economic development of people in study area. The present paper is significant for potential beneficiaries from those villages which have not much awareness of crop insurance scheme. It's also helpful to small & marginal farmers to protect their interest in crops against natural calamities & getting benefits under this scheme. It also assists the insurer's bankers & policy makers for policy prescription & policy intervention.

INTRODUCTION

Indian agriculture is 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 & 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- Till Date). [1, 2]

STATEMENT OF THE PROBLEM

In India normally all famers are struggling lot for survival irrespective of total area of the cultivation, type of crop cultivated, etc., All the farmers say their views and reasons for the difficulties. The farmers who are cultivating various crops are forced to borrow amount from the outside due to lack of adequate money with them. In erode and Erode districts due to industrial development, there are huge amount of employment opportunities with reasonable wage or salary package.

OBJECTIVE OF THE STUDY

- To identify the Demographic Profile of Respondents.
- To analyse the problems faced by farmers due to lake agriculture insurances awareness.

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SCOPE OF THE STUDY

- In the present study, an attempt is made to analyses the awareness and agriculture insurance level of the farmers about crop insurance schemes.
- To Assess the farmer weather level of agriculture insurance scheme floated so for and the satisfaction level with various insurances scheme.

LIMITATIONS OF THE STUDY

- The data was collected from the farmers cultivating sugarcane in Erode and Erode districts only.
- The study was conducted to analyze the awareness level of the farmers regarding the agriculture

LITERATURE REVIEW

- Mira Singh and Pestonjee(1990),hypothesized that Job Satisfaction is influenced by the levels of Occupation, Job involvement and Participation. The sample for the study consisted of 250 officers and 250 clerical cadres belonging to a Nationalized bank in Western India. The study confirmed the hypothesis and it was found that Job Satisfaction of the Bank employees was positively affected by the Occupational level, Job involvement and participation.
- Balgir(1991)attempted to understand hygiene-motivational factors as postulated by Hergeberg based on their need priorities that dominate the minds of Indian Managers while continuing service in their respective Organizations. The results revealed that Job Satisfaction, Salary, Job Security, better chances of promotion, happy Personal life, high Position and friendly social circle are some of the motivating factors in that order which strongly influence Indian Mangers.
- Mathew(1991)tested the relationship between Satisfaction and Organisational commitment with a Non-recursive model that permitted the simultaneous examination of the influence of satisfaction on commitment and the influence of commitment on satisfaction. The study highlighted that the two variables were reciprocally related but that the influence of satisfaction on commitment was stronger.

RESEARCH METHODOLOGY

Research design

A Master plan that specifies the method and procedures for collecting and analysing needed information.

Sample design

Sampling is the process of selecting a sufficient number of elements from the population. A Sample Design is a definite plan for obtaining a sample from the sampling frame. It refers to the technique or the procedure the researcher would adopt in selecting some sampling units from which inferences about the population is drawn.

Non-probability sampling

Non-Probability sampling is a sampling technique where the samples are gathered in a process that does not give all the individuals in the population equal chances of being selected.

Convenience sampling

Convenience sampling (also known as Availability Sampling) is a specific type of non-probability sampling method that relies on data collection from population members who are conveniently available to participate in study.

Size of the sample

The Sample size is 100.

Data collection method

Primary data

These are data which are collected for the first time directly by the Researcher for the Specific study undertaken by him. In this research primary data are collected directly from the Respondent by using Questionnaire cum Enumeration Method.

Secondary data

These are data which are already collected and used by someone preciously. The data's are collected from journals, magazines and websites.

Statistical tools used

To analyse and interpret collected data the following simple percentage and ranking were used.

9.1 Simple percentage analysis

To analyse and interpret collected data the following simple percentage and ranking were used.

Formula

$$\text{Percentage} = \frac{\text{Number of respondents}}{\text{Total number of respondents}} \times 100$$

Henry garrett ranking

Garrett's ranking technique to find out the most significant factor which influences the respondents; Garrett's ranking technique was used. As per this method, respondents have been asked to assign the rank for all factors and the outcomes of such ranking have been converted into score value with the help of the following formula: Percent Position = 100 (R_{ij} – 0.5) N_j Where R_{ij} = Rank given for the i^{th} variable by j^{th} respondents N_j= Number of variable ranked by j_{th} respondents.

Data analysis

The Respondents participated in the research are from diversified background with gender, age group, marital status and educational qualification.

Table no.1 Demographic profile of the parent respondents

Detail of the Respondents		No.of. Respondents	Percentage
Age	Between 20-30 Years	2	2
	Between 30-40 Years	30	30
	Between 40-50 Years	56	56
	Between 50-60 Years	12	12
	Total	100	100
Gender	Male	84	84
	Female	16	16
	Total	100	100
Marital Status	Married	91	91
	Unmarried	9	9
	TOTAL	100	100
Education Qualification	SSLC	30	30
	Diploma	2	2
	HSC	13	13
	UG	0	0
	Uneducated	55	55
	Total	100	100
Annual Income	Below 10,000	0	0
	10000-20000	8	8
	20000-30000	25	25
	Above 30000	67	67
	Total	100	100

SOURCE: PRIMARY DATA

Interpretation

From the above table it is evident that percentage of male category is 84% and percentage of female category is 16 %. In that too, percentage of age group percentage of age group between 20-30 years category is 2%, percentage of age group between 30-40 years category is 30 % and percentage of age group above 40-50 years category is 56%.Respondents 50-60 12%. is educational qualification are categorized into 4 types. From that it is clear that, SSLC 30% and HSC is 13% percentage of UG holders is 0 %, percentage of uneducated holders is 55 % and is Annual Income categorized into four types below RS10000 is 0% ,10000-20000 is 8%, 20000-30000 is 25%, 30000 is 67%.

Table 2: Rank the following areas that needs improvements

S.No	Problems	Mean score	Total score	Rank
1	Communication Problem	534	534	7
2	Non proper information	498	996	6
3	Corruption	464	4643	1
4	Time delay	448	4484	2
5	TV program	356	3565	3
6	Printed material	248	1488	5
7	Film show in village	262	1827	4

SOURCE: PRIMARY DATA

Interpretation

From the study it is found that from the table it is evident that. CORRUPTION is ranked as no.1 with the total score of 4643. TIME DELAY is ranked as no.2 with the total score of 4484. TV PROGRAM is ranked as no.3 with the total score of 3565.

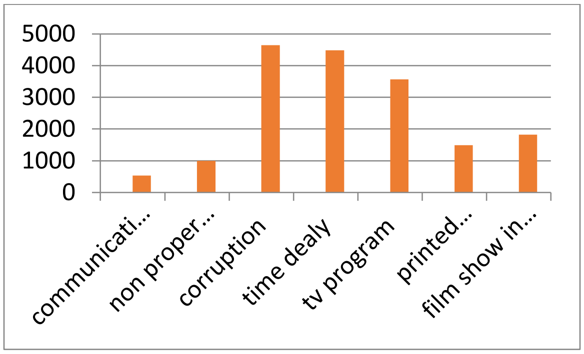

Figure 1: Rank the following areas that needs improvements

FINDINGS

- CORRUPTION is ranked as no.1 with the total score of 4643.
- TIME DELAY is ranked as no.2 with the total score of 4484.
- TV PROGRAM is ranked as no.3 with the total score of 3565.

SUGGESTIONS

- All the Government offered schemes and benefits for the Farmers are routed through a services of village, gram pradhan, block divisional officer, secretary and many more. These people have the divine power to decide the beneficiaries and they know to make full use of their powers. In every sphere the favourites are favoured and the need ingored millions spent by government are siphoned off, everyone takes their share and the scheme is declared a big success
- The government needs to legislate on the subject, making insure cover compulsory. The government should pay the premium for small farmers holding agricultural as well as bank

officials accountable for process pertaining to crop insurances should also be a part of the registration

- Some of the TV telecast fake program advertising to the people it was really affected

CONCLUSION

The frame's farm income is expected to bear a positive relationship with the volume of savings and capital accumulation. In present scenario the government should take necessary steps to educate the importance of crop insurance to the farmers. The result of the study shows that majority of the farmers came to know about crop insurance form their relatives and friends and most of the farmers are aware about the crop insurance. Proper enlightenments programme should be given to rural farmers as way of educating them on the importance of Crop Insurance. It is recommended that farmers should be encouraged to be applying for loans from the participating banks to enhance their agricultural activities and productivity.

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