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## Knowledge and adoption extent of farmers about crop insurance scheme in Etawah district (U. P.)

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### Abstract

The present study entitled "Knowledge and Adoption Extent of Farmers about Crop Insurance Scheme in Etawah District (U. P.)" Was under taken during year 2013-2014. Out of 121 villages of community development block in Mahewa Etawah district and 5 villages will be selected purposely for the study because of the criteria of nearness to researcher villages and its easy accessibility. A complete list of all Farmers in each selected village will be prepared from the list. A total number of 100 Farmers will be selected through proportionate random sampling technique. The researcher himself had collected the data from the respondents with the help of pre-tested interview schedule. That among all 24 Statement Crop insurance scheme, Have you heard of crop insurance? And do you know about of Kisan Credit Card (KCC)? (100%) was rank at 1<sup>st</sup> as far as knowledge possessed by the respondents was concerned. Do you know about the crop insurance period at rank at 2<sup>nd</sup> (94%), followed by Do you know about allied agriculture insurance? at rank 3<sup>rd</sup> (89%) respectively. That among all 15 Do you adopt agricultural insurance from any bank, Which type crop insurance scheme is preferred and Which type of insurance adopted by you at rank 1<sup>st</sup> 100% as far as adoption possessed by the respondents was concerned. Are you adopting KCC? And do you prefer crop insurance at rank 2<sup>nd</sup> 90%, Have you prefer the bank for the loan at rank 3<sup>rd</sup> 79%, and you have adopted crop insurance based on weather data at respectively.

**Keywords:** adoption extent, crop insurance scheme, community development

### 1. Introduction

Agriculture is a main stake of the Indian economy and this sector faces diverse types of uncertain events such as natural calamities (drought, flood etc.) and delay monsoon which are beyond the control of the farmers. Due to the natural calamities the agricultural production, gross national product and also the income of the farmers decrease. The agricultural subsidies are price supports, fertilizers subsidies, cheap credit, subsidies irrigation rates, reduce tariff on electricity, reduce excise duties on diesel fuel, differential freight rates for agricultural outputs and inputs, free extension services and incentives offered for agro-processing industries or export of agriculture commodities (N.K. Rustagi) However, it has been observed that these subsidies have not reached the targeted groups (small and marginal farmers). Most of it generally goes to the large and influential farmers who are usually not publicly stated targeted group. The idea of crop insurance in India was conceptualized as far back as 1920, when S. Chakravarti proposed an agricultural insurance scheme based on rainfall approach (Vyas and Singh, 2006) [1]. In 1979, with the recommendations of Dhandekar Committee, the General Insurance Corporation implemented the Pilot Crop Insurance Scheme based on homogenous area approach. Following this, another scheme called 'Comprehensive Crop Insurance Scheme (CCIS)' was implemented in 1985. This scheme was further modified and implemented throughout the country as National Agricultural Insurance Scheme (NAIS) in 1999. Agriculture Insurance Company of India Ltd. (AICL) has been managing and implementing this crop insurance scheme in India since April 2003. Unlike earlier insurance schemes which were restricted to the loanee farmers only, NAIS is available to both loanee and nonloanee farmers. Over the years, the performance of NAIS has improved steadily. Agriculture contributes to 13.9% of GDP and any change has a multiplier effect on the economy as a whole (Economic Survey 2011-12). Crop insurance helps in stabilization of farm production and income of farming community. It helps in optimal allocation of resources in the production process. On an average 12 million hectares of crop area is affected annually by these calamities severely impacting the yields and total agricultural production [1]. It has been established that 50 percent of variation in the crop yield is due to variations in the rainfall.

## 2. Methodology

Etawah district was selected purposively. A total number of 100 respondents were selected through random sampling from five villages. The structured schedule was developed keeping in view the objectives and variable to be studied. The respondents were contacted personally for data collection. For the purpose of the study, knowledge was defined as the awareness, extent and manner of the use of the Crop insurance scheme was measured by knowledge test used in this study. Knowledge about the scientific Crop insurance scheme using the knowledge test developed by the investigator and used. The modifications in the existing knowledge test were in relation to item regarding scientific Crop insurance Scheme. All the question for knowledge was dichotomized having two dimension yes/no, if the answer was yes the respondents were assigned 1 score and if answer was no, the respondents were assigned 0 score. The study was carried on knowledge and adoption of Crop insurance scheme among farmers. The range of scores obtained by the respondents might vary in low, medium and high range in the knowledge test which indicated the knowledge level of the respondents. It was categorized into three categories viz. (I) Mean-S.D. (II) Mean  $\pm$  S.D. (III)

Mean  $\pm$  S.D., respectively. Adoption of Crop insurance scheme concerning to the insurance of crops was measured by means of 'Adoption Intensity Index.' This procedure was followed for ten selected practices under study. It was viewed for the study of extent of adoption of Crop insurance scheme. The extent of adoption of Crop insurance scheme was worked out for individual respondent for all practices. This procedure was applied for all the 100 respondents to get individual extent of adoption on the basis of 'Adoption Intensity Index.'

## 3. Result and discussion

It is obvious from the Table 1 That among all 24 Statement Crop insurance scheme, Have you heard of crop insurance? And do you know about of Kisan Credit Card (KCC)? (100%) was rank at 1<sup>st</sup> as far as knowledge possessed by the respondents was concerned. Do you know about the crop insurance period? rank at 2<sup>nd</sup> (94%), followed by Do you know about allied agriculture insurance? at rank 3<sup>rd</sup> (89%), Do you know about crop insurance scheme? at rank 4<sup>th</sup> (88%), and It provides the loan for the Rabi and Kharif crop production not for Zayad crop at rank 5<sup>th</sup> (82%), The overall adoption index was calculated to be 65.79 %.

**Table 1:** Knowledge level of farmers in Crop insurance scheme (N=100).

S. No.	Statement	Respondents	
		%	Rank
1.	Have you heard of crop insurance?	100	I
2.	Do you know about crop insurance scheme?	88	IV
3.	Are you aware that crop insurance is mandatory with crop loan provided by bank?	74	IX
4.	What do you know about some insurance companies provide crop insurance?	78	VIII
5.	It provides the loan for the Rabi and Kharif crop production not for Zayad crop.	86	V
6.	Do you know about of crop loan from any bank?	66	XII
7.	Do you know about of Kisan Credit Card (KCC)?	100	I
8.	Do you know about the crop insurance period?	94	II
9.	It is provides the short term credit to the rural poor.	25	XX
10.	Do you think agriculture insurance provides collateral security to bank loan portfolio?	35	XVII
11.	Have you heard about crop insurance that is based on crop yield estimated through crop cutting year?	65	XIII
12.	Have you heard about the crop insurance based on weather data?	82	VII
13.	Crop insurance scheme provide the accidental insurance to the borrower farmer.	54	XV
14.	Have you heard about government's loan waiver scheme?	30	XVIII
15.	Do you know about allied agriculture insurance?	89	III
16.	Crop insurance scheme covers the contingent needs.	30	XVIII
17.	Crop insurance scheme covers ancillary credit requirement related to crop production.	28	XIX
18.	Crop insurance scheme provide the financial liquidity and credit to the rural farmer.	41	XVII
19.	Crop loans disbursed under crop insurance scheme for Notified crops are covered under National Crop.	46	XVI
20.	Do you set your target yield in any crop season?	78	VII
21.	Do you know about premium of bank?	73	X
22.	Do you know about some standards of crop insurance?	84	VI
23.	Do you know share of centre and state government in crop insurance?	70	XI
24.	Do you know crop insurance provides other insurance of farmer?	63	XIV
	Over all percentage	65.79	

Mean=59.20, S.D. =10.85, Min. =38.33, Max. =85.

The Table-2 showed that among all 15 do you adopt agricultural insurance from any bank, which type crop insurance scheme is preferred and which type of insurance adopted by you at rank 1<sup>st</sup> 100% as far as adoption possessed by the respondents was concerned. Are you adopting KCC? And do you prefer crop insurance at rank 2<sup>nd</sup> 90%, Have you

prefer the bank for the loan at rank 3<sup>rd</sup> 79%, and you have adopted crop insurance based on weather data at respectively. The overall adoption index was calculated to be 60.73%. It can be calculated that the extent of knowledge and adoption about Crop Insurance Scheme seems to be satisfactory.

**Table 2:** Adoption Extent of Crop insurance scheme (N=100).

S. No.	Statement	Respondents	
		%	Ranks
1.	Do you adopt agricultural insurance from any bank?	100	I
2.	Do you avail any loan for repaying the old loan?	35	IX
3.	Do you prefer crop insurance?	90	II
4.	Are you adopting payable premium of crop?	43	VII
5.	Which type crop insurance scheme is preferred?	100	I
6.	Are you adopting KCC?	90	II
7.	Which type of insurance adopted by you?	100	I
8.	Do you have related with any implementing agency of crop insurance?	20	XI
9.	Do you think adopt crop insurance is necessary for crop cultivation?	40	VIII
10.	Have you prefer the bank for the loan?	79	III
11.	You have adopted government's loan waiver scheme?	23	X
12.	You have adopted financial liquidity and credit provided by Crop insurance scheme.	49	VI
13.	You have adopted crop insurance based on weather data?	70	IV
14.	How many premium you pay to bank?	52	V
15.	Do you adopt standards of crop insurance?	20	XI
Over all Percentage		60.73	

#### 4. Conclusion

We are concluded that among all 24 Statement of Crop insurance scheme, have you heard of crop insurance? And do you know about of Kisan Credit Card (KCC)? (100%) was rank at 1<sup>st</sup> as far as knowledge possessed by the respondents was concerned. That among all 15 Statement of Crop insurance scheme, do you adopt agricultural insurance from any bank, Which type crop insurance scheme is preferred and Which type of insurance adopted by you at rank 1<sup>st</sup> 100% as far as adoption possessed by the respondents were concerned.

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