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APPENDIX

A STUDY ON CROP INSURANCE IN MADURAI DISTRICT

INTERVIEW SCHEDULE FOR FARMERS

Please put tick mark (\checkmark) in the appropriate place.

I. FARMERS CHARACTERISTICS

- | | | | | |
|------|---------------------------|---|--|-----|
| 1.1 | Name | : | | |
| 1.2 | Sex | : | Male | [] |
| | | | Female | [] |
| 1.3 | Age | : | Up to 30 Years | [] |
| | | | 31 to 40 Years | [] |
| | | | 41 to 50 Years | [] |
| | | | Above 50 Years | [] |
| 1.4 | Religion | : | Hindu | [] |
| | | | Muslim | [] |
| | | | Christian | [] |
| 1.5 | Caste | : | Scheduled Caste/Tribe | [] |
| | | | Most Backward Class | [] |
| | | | Backward Class | [] |
| | | | General | [] |
| 1.6 | Marital Status | : | Married | [] |
| | | | Unmarried | [] |
| 1.7 | Level of Education | : | Illiterate | [] |
| | | | Primary (Up to 5 th Std.) | [] |
| | | | Secondary (6 th to 10 th Std.) | [] |
| | | | Higher Secondary/Diploma | [] |
| | | | Graduate and Above | [] |
| 1.8 | Nature of Family | : | Individual | [] |
| | | | Joint | [] |
| 1.9 | Size of Family | : | Up to 3 Members | [] |
| | | | 4 to 5 Members | [] |
| | | | More than 5 Members | [] |
| 1.10 | Do you live in own house? | : | Yes | [] |
| | | | No | [] |

- 1.11 State the type of house in which your family lives. : Pucca []
Semi-Pucca []
Kutchha []
- 1.12 What is the main source of Bathing Water for members of your household? : Public Hand Pump []
Public Tap []
Hand Pump in Residence []
Public Well []
Well Water in Residence []
Piped Water in Residence []
Other Sources []
- 1.13 What is the main source of Drinking Water for members of your household? : Public Hand Pump []
Public Tap []
Hand Pump in Residence []
Public Well []
Well Water in Residence []
Piped Water in Residence []
Other Sources []
- 1.14 What kind of Toilet facility does your household have? : Own Flush Toilet []
Public/Shared Flush Toilet []
Own Pit Toilet []
Public/Shared Pit Toilet []
No Facility/Bush/Field []
Others Specify
- 1.15 What is the main source of Lighting in your household? : Electricity []
Kerosene []
Gas []
Oil []
Others Specify
- 1.16 Do you have separate room for Kitchen? : Yes []
No []
- 1.17 What type of fuel does your household commonly use for cooking? : Wood []
Crop Residues []
Dung Cakes []
Kerosene []
Electricity []
Liquid Petroleum Gas (LPG) []
Bio-Gas []
Others Specify

1.18 Does your household own any of the following items?

S. No.	Items	Yes	No
1.	Chair		
2.	Table		
3.	Cot or Bed		
4.	Clock or Watch		
5.	Electric Fan		
6.	Bicycle		
7.	Radio		
8.	Water Pump		
9.	Bullock Cart		
10.	Sewing Machine		
11.	Telephone/Mobile		
12.	Television (B/W or Colour)		
13.	Pressure Cooker		
14.	Refrigerator		
15.	Mixie		
16.	Grinder		
17.	Moped/Scooter/Bike		
18.	Car		
19.	Thresher		
20.	Tractor		

1.19 Do you hold any agricultural land? : Yes []
No []

1.20 If Yes, State the pattern of landholding (in Acres):

Landholding Pattern	Irrigated	Un-irrigated	Total
Owned			
Leased in			
Leased out			

1.21 Particulars of crops grown during the previous year:

Crop	Area (in Acres)	Production (in Kg.)	Farm/Family Use (in Kg.)
Cereals			
1.			
2.			
3.			
Pulses			
1.			
2.			
3.			

Oil Seeds			
1.			
2.			
3.			
Commercial Crops			
1.			
2.			
3.			

1.22 Livestock Holding Particulars:

Livestock	No. of Holding
Bullock	
Cow	
Buffalo	
Sheep / Goat	
Others	

1.23 State the source of income from various categories of occupation (Please tick):

S. No.	Occupation	Main Source	Secondary Source
1.	Agriculture		
2.	Cattle, Poultry, etc.		
3.	Agricultural Wages		
4.	Non-Agricultural Wages		
5.	Small Trade/Business		
6.	Money Lender / Landlord		
7.	Government Employee		
8.	Private Employee		
9.	Pensioner		
10.	Others / No Income		

1.24 Average yearly income of the household:

Income from Primary (Main) Source	Rs.
Income from Secondary Source	Rs.
Total	Rs.

1.25 Experience in Farm Activities : Years

1.26 Do you have Ration Card? : Yes []
No []

- 1.27 If Yes, What is the colour of the Ration Card? : Green []
 White []
 Others Specify
- 1.28 Do you have Savings Account in your household? : Yes []
 No []
- 1.29 If Yes, State the type of Account. : Bank []
 Post Office []
 Chit Fund []
 SHG []
 Others Specify

1.30 On an average how much do you spend per year on the following items:

S. No.	Items of Expenditure	Amount p.a. (Rs.)
1	Food	
2	Rent / Housing	
3	Utilities (Electricity, Cable, Phone, etc.)	
4	Education	
5	Health Care	
6	Recreation	
7	Savings	
8	Clothing	
9	Travelling	
10	Gift to Relatives	
11	Insurance	
12	Others Specify	

- 1.31 Does your household have any Debts? : Yes []
 No []
- 1.32 If Yes, mention the total amount of debts : Rs.....
- 1.33 State the main reason for having debts (Give Rank) : Buying Land / House []
 Wedding in Family []
 Children's Education []
 Need money for Living Expenses []
 Agriculture related activities []
 Health Expenditure []
 Others Specify

II. AWARENESS ABOUT CROP INSURANCE

2.1 Are you aware of the following Agricultural Insurance Schemes? (Please put tick mark in the appropriate box)

Sl. No.	Agricultural Insurance Schemes	Yes	No
1	First Ever Crop Insurance Scheme		
2	Pilot Crop Insurance Scheme		
3	Comprehensive Crop Insurance Scheme		
4	State Crop Insurance Scheme		
5	Experimental Crop Insurance Scheme		
6	National Agricultural Insurance Scheme		
7	Coffee Insurance Scheme		
8	Varsha Bhima		
9	Weather Based Crop Insurance Scheme		
10	Rainfall Insurance Scheme		
11	Modified National Agricultural Insurance Scheme		

2.2	If Yes, state the source through which do you aware of these schemes?	: Newspaper Radio Television Fellow Farmers/Relatives NGOs Bank/Financial Institutions Live Free Calls Others Specify	[] [] [] [] [] [] [] []
2.3	Have you availed any loan from bank or financial institutions?	: Yes No	[] []
2.4	If Yes, is the loan amount sanctioned sufficient?	: Yes No	[] []
2.5	State the reason for availing loan	: To Insure Crop Minor Irrigation Plantation / Horticulture Land Development Farm Mechanization Other Reason Specify	[] [] [] [] []
2.6	What type of crops do you normally cultivate?	: Notified Crops Non-Notified Crops Both Notified & Non-Notified	[] [] []

2.7	Do you have the habit of insurance of Notified crops under the National Agricultural Insurance Scheme?	:	Yes No	[] []
2.8	If Yes, under which category it has been covered?	:	Loanee Farmer Non-Loanee Farmer	[] []
2.9	Mention the reasons for insuring the crop. (Give Rank)	:	Compulsion by the Bank Protect against losses Reduces premium burden Helps in reducing the risk Loanee from the Bank Financial Security Others Specify	[] [] [] [] [] []

2.10 Which insurance service provider would you prefer more while availing crop insurance?

Service Providers	Rank-1	Rank-2	Rank-3	Rank-4	Rank-5
Co-operative Bank					
Commercial Bank					
Rural Agent					
NGOs					
Self Help Group					
Post Office					
Others Specify					

2.11 Mention your experience about any crop loss in the last 3 years:

Year / Season	Crop	Premium Rs.	Cause of Crop Loss, if any	Loss Amount Rs.	Claim Received Rs.

2.12 State your preference for aid or relief in case of crop losses?

Sources	Always	Frequently	Sometimes	Very Rarely	Never
Bank Loan					
Sale of Fixed Assets					
Sale of Livestock					
Crop Insurance					
Friends & Relatives					
Moneylenders					
Government Relief					
Assets Hypothecation					
Others Specify					

III. ATTITUDE OF FARMERS TOWARDS CROP INSURANCE

3.1 State your opinion to the following statements in connection with the crop insurance.
(SA=Strongly Agree; A=Agree; NO=No Opinion; DA=Disagree; SDA=Strongly Disagree)

S. No.	Statements	SA	A	NO	DA	SDA
1	Protects against loss or damage of crops					
2	Gives financial security					
3	Provides guarantee for the banker					
4	It helps in reducing the risks					
5	Premium rate is reasonable					
6	Served by the Agricultural Insurance Company					
7	Schemes are modified by the Central Government					
8	Follows simple formalities					
9	Easily accessible through bank					
10	Motivation from banks/financial institutions					
11	Adequate publicity					
12	Covers wide range of crops					
13	Covered by the National Agricultural Insurance Scheme					
14	Crop insurance schemes are well defined					
15	Quick settlement of claims					
16	Premiums are shared by Government					
17	Structured compensation payouts					
18	Compulsory coverage for loanee farmers					
19	Voluntary coverage for non-loanee farmers					
20	Rainfall variations reduce crop yields					

IV. SATISFACTION OF FARMERS TOWARDS CROP INSURANCE

4.1 State your satisfaction towards : Satisfied []
 the crop insurance scheme? Dissatisfied []

4.2 If your answer is ‘satisfied’ then specify your level of satisfaction under the following parameters.

Parameters	Highly Satisfied	Satisfied	No Opinion	Dissatisfied	Highly Dissatisfied
	5	4	3	2	1
Sum Assured					
Premium Rate					
Documentation					
Area Approach					
Indemnity Level					
Coverage of Crops					
Response from Bank					
Publicity of Schemes					
Loss Assessment					
Claim Procedure					
Premium Subsidy					
Others Specify					

4.3 If your answer is ‘dissatisfied’ : Lengthy procedure []
 then state the reasons for High premium []
 dissatisfaction. (Give Rank) Limited coverage of crops []
 Compulsion from Bank []
 Poor response []
 Delay in settlement of claims []
 Others Specify

4.4 Give your suggestions for : a)
 improvement. b)
 c)

THANK YOU