Chapter VI

FINDINGS, CONCLUSIONS AND SUGGESTIONS

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FINDINGS, CONCLUSIONS AND SUGGESTIONS

6.1 Introduction:

An effort has been made in previous topic by analyzing the problems faced by farmers or respondents after or before availing the scheme and the proposition of the government officers. It was felt essential to analyze various aspects of Farmer Public Accidental Insurance Scheme, such as socio-economic conditions, economic feasibility, previous experience, their profile, motivational factors, programmes, performance, and analysis of the scheme.

The survey was carried out in Parbhani district through the pre-tested questionnaire via personal interview and knee observations. Secondary data was used as and when needed during the analysis. The research design was investigative and evocative in nature.

The attempt has been made to present some helpful conclusions related to the present study.

6.2 Conclusions:

The present chapter reviews the conclusions and suggestions to conquer the various hindrances face by the different farmers/respondents from the district. An attempt has been made in this chapter to draw the conclusions based on entire substance discussed in the previous chapters. However, the researcher is come on the final conclusion on the basis of last three years of investigation are as follows:
1. Maharashtra is a developed state in western part of India. It was formed in 1st May 1960. The state covers area of 307714 sq. km. (9.36 %) (Census2011). Maharashtra is the third largest state in the country. Parbhani district is the seventh largest district in Marathwada region; the district covers area of 6,511.58 km² (2,514.14 sq mi) sq. km.

2. The population of Maharashtra state is 11, 23, 72,972 (census 2011) and it is 9.03 percent of the total population of India.44.08 percent (census 2011) of the total population of Maharashtra is inhabited in rural areas. In terms of population Maharashtra is second highest state in India after Uttar Pradesh. The population of the Parbhani district is 1,836,086 (census 2011) of which 347918 (18.94 percent) (Agriculture Census-2011) farmers reside in the Parbhani district. These 347918 farmers are eligible for the scheme and their primary business is farming.

3. Parbhani district is the agrarian district of Marathwada region and 78 percent (census 2011) of the population is directly or indirectly depended upon agriculture. According to agriculture census 2010-2011, 1.37 crore land holder resides in the state, out of which 1.08 crore land holders (78.08%)(census 2011) are small farmers (land holding less than 2 ha.). 80% of the land holders from Parbhani district are small farmers and they resides in rural area.
4. Regarding the social profile of the respondents it has been observed and concluded that, The husbands of the respondents (84.55 percent) women have been passed away in the accident occurred in the farm. The Male respondents are very few i.e. 15.45 percent against female i.e. 84.55 percent respondents in availing the benefit of the scheme. (Table no.5.1)

5. It is concluded that the average age at the time of survey of sample farmers/respondents was 33 years. Out of the total 220 respondents/farmers, 110 (50 percent) respondents were belongs to 26 to 40 age group; this records clearly explains that all sample farmers/respondents age at the time of survey was middle age. (Table no. 5.02)

6. It is concluded that the SC category farmers are more aware about the scheme than other category respondents. The study revealed that the farmers of SC category (26.82 percent) have filed the maximum number of applications. (Table no. 5.03)

7. Education level of the farmers is very important factor to check the awareness of the scheme. Farmers Education helps in increasing awareness of the farmer public accidental insurance scheme among the farmers. In this sense the study shows that out of the total 220 respondents/farmers majority (36.36 percent) of the farmers are 10th passed and 32.73 percent are 4th passed. So it is concluded that the education level of farmers is not satisfactory as per their knowledge
regarding all the beneficial schemes of Maharashtra government. (Table 5.4)

8. It is concluded that the number of death claimants (97.27 percent) filed for taking advantage of the scheme is higher in the number of farmers (2.73 percent) who have been disabled. (Table no. 5.7)

9. The family structure is also very essential part in the study. The Joint family system is decreasing in the present time, Study clearly show that most farmer households (82.73%) are nuclear families, as compared to joint family and nuclear family system. The study concludes that out of total families majority of the families are nuclear families. (Table 5.8)

10. Regarding the number of family members which is the vital ingredient of the study. Out of the total respondents/farmers 69.09 percent families are made up of 1 to 3 family members. It clearly means that after the deceased person, the head of the family has to bear the burden of all the members of the family. (Table 5.10)

11. Regarding the land holding of the respondents, the study concludes that the number of farmers with huge land holdings (< 4 hectare) is decreasing in the percentage of increasing population. The number of farmers with small land holders is more than half of the total 220 beneficiaries, which is 52.73 percent, at the same time; the proportion of beneficiaries having a small share holder (soupcon 1hectare holding of land) is 27.73 percent. The above study proves
that the number of farmers having 1 to 2 hectares of land is more in the litigation. (Table 5.12)

12. The analysis of economic background of the farmers is significant. It is important to study the financial condition of the farmers/respondents, to study the objectives of the scheme. Study shows that 56.36 percent of the farmers earn 100000 to 200,000 rupees in one year and out of total 220 farmers 35.45 percent of the farmers earn rupees 50000 to 100000 annually. It means that the financial condition is not good to survive after the deceased person. (Table 5.13)

13. It is concluded that from the study only 10.45 percent farmers having the habit of saving the money. It is not good sign that very few people having the habit of saving. When the reasons discussed with farmers it has been concluded that most of the farmers having the insufficient earnings. Earned money is spent on home and other expenses. As soon as the money required, the money would be made available by the lender or the commission agent. (Table 5.14)

14. Regarding the source of income of the farmer's family after a deceased person it is observed and concluded that out of the total 220 respondents 55.45 percent farmers/respondents have to struggle for their daily expenses after the deceased person. The condition occurred to them was very critical. (Table 5.15)
15. Regarding the knowledge of the scheme to the farmers, it is observed and concluded from the study that 87.73 percent farmers/respondents don’t have the complete knowledge of the scheme. It means that they were not aware of the farmer public accidental insurance scheme. (Table 5.16)

16. 40.00 percent respondents/farmers reported that they got the information from the village leaders and 25.45 percent respondents got the information from their leaders no one confesses that they got the information through the Advertisement. It is very imperative according to the study that the government is not serious about the advertisement of the scheme. (Table 5.17)

17. It is concluded that from the study that 97.73 percent of the farmers/respondents did not got the information easily. (Table 5.19)

18. Regarding the nature of the information regarding the scheme it is analyzed and concluded that 85.45 percent of the respondents/farmers got the information in short and in oral form. According to the above conclusion we are able to calculate the performance of the scheme. (Table 5.20)

19. It is concluded from the study that the difficulties come across to the respondents to get the required documents were as follows:
   a) 41.82 percent respondents/farmers having the incomplete information about the scheme.
b) 30.91 percent faced the problems to get the documents. (Document 6D and 6K.)

c) 17.27 percent respondents told that it is time consuming process.

d) 10.00 percent have faced the complicated rules of the government. (Table 5.21)

20) Most of the claims rejected because of not producing required documents. Like motor driving licence, Document 6D and 6K. The 6d document represents the status of inheritor and document 6K represents the fer far of heirs after diseased person, which is very time consuming process.

21. Regarding the submission of the claim within time is also important according to the regulations of the government. The study concludes that 58.64 percent of the Respondents/farmers do not file the claims in time, 14.55 percent claims will be filed but due the errors it leads to further delay in proceedings. (Table 5.24)

22. It is concluded that the reason for not submitting the claim within proper time is incomplete knowledge about the required documents and delay in the collection of the same. 52.73 percent of the beneficiaries are not eligible to submit the claim, because they do not have important literary information regarding the scheme. (Table 5.25)
23. It is concluded that from the study that after filing a claim, 86.82 percent of the farmers are given a little oral explanation about the scheme for the error arising out of claims. (Table 5.26)

24. It is a healthy sign to know regarding approval of the claim it is concluded that from the study 94.09 percent respondents/farmers were informed orally by the government officers. (Table 5.28)

25. It is concluded from the study that Claims of 39.09 percent beneficiaries were removed from 6 months to one year and 31.36 percent of beneficiaries claim took more time than one a year to get recognition. This is a very worrisome matter. The purpose of the plan is to provide immediate financial help to the family after the death of the deceased person. (Table 5.29)

26. It is very significant to know the reasons behind the satisfaction with the insurance cover amount in terms of the money and collected documents, the study concludes that 69.55 percent of the respondents/farmers told that it is time consuming process and it took time to collect the necessary documents, some time apathy of the government servants & lengthy procedures. (Table 5.32)

27. It can be studied and concluded from the survey that out of 220 beneficiary's majority 87.73 percent of the Respondents/farmers were not satisfied with this scheme after spending so much time and money. (Table 5.33)
28. It is very unbelievable that 100 percent of the beneficiaries do not know about the insurance agency. Government of Maharashtra has allocated several insurance agencies in different regions of the state for the effective implementation of the scheme. 100 percent of the benefit holders do not know about the insurance company that they will get the sum insured by the insurance agency. (Table 5.34)

29. Today many insurance companies are spreading their nets in the market. In that case, the customer can move to take out many different plans to buy insurance and once an insurance plan has been taken that they do not respond to the customer as they want, so the insurance holder seems to be cheated. And these companies lose confidence in the customer's insurance company. Regarding this the survey has made a good conclusion that out of 220 respondents/farmers majority (57.73 percent) of the beneficiaries accepted that it is a secured insurance scheme because it is a government implemented insurance scheme. (Table 5.35)

30. The very important conclusion that emerge from the study that 69.55 percent of the beneficiaries did not get insurance. Farmers are constantly undergoing dangerous situations, they do not insure due to financial conditions, heavy premiums and ignorance. (Table 5.36)

31. It is concluded from the study that 17.27 percent of the respondents/farmers should deposit Rs. 500 as an insurance premium and 13.18 percent respondents should deposit Rs. 500 to 2000 as a
insurance premium. The population of heavy premium paying farmers is very low. (Table 5.37)

32. Regarding the knowledge of the government employees about the scheme it is concluded from the study that 61.11 percent government officers have complete knowledge of the farmer's accidental insurance scheme and 38.89 percent of the employees keep informed about the farmers accidental insurance scheme from time to time. (Table 5.40)

33. It is concluded from the study that 100 percent government employees have agreed that the amount received from the scheme is 100 percent guaranteed to reach the farmers' peasantry and to a farmer like a company in the market does not have to compromise for money. (Table 5.41)

34. Regarding the non responsive approach of the farmers about the scheme it is observed and concluded from the Table 5.44 that 66.67 percent government officers found the information about the scheme is low amongst the farmers and 16.67 percent officers found that the farmer's family is affected by accident though they are unable to respond. The same situation is similar with beneficiaries too that according to the (Table 5.25) 52.73 percent respondents, the reason behind not submitting the claim within proper time is lack of knowledge regarding the scheme.
35. It is concluded from the study that 83.33% government employees publicize the scheme through village/taluka level Parishads, Gram Sabha, and rally in rural areas. And 16.67% government employees with direct contact with farmers and publicize the scheme. (Table 5.45)

36. Lack of knowledge about the scheme is the main reason behind not submitting the claim within proper time.

37. The farmer's families are accident affected at that time. 61.11 percent government employees help them by giving entire information regarding the scheme and 38.89 percent employees help them to collect necessary documents and sometimes they go and visit the respective departments with the farmers. (Table 5.47)

38. It is concluded from the study that the claims were reviewed at different levels in the regular meeting. For example, if the quarrel comes to pass between insurance company, beneficiary or government machinery, to make a compensation expense under this insurance scheme, then under the chairmanship of the district collector, district control committee will be establish to take a satisfactory decision. The committee will decide and take action. (Table 5.49)

39. It is concluded from the study 100 percent of the government employees told that incomplete proposal creates difficulties for them. Due to the fact that the farmers are ignorant and illiterate, there is a
40. It is concluded from the study that the meeting of district control committee appointed under the chairmanship of the District Collector is held every month. Regarding the scheme, in this meeting District collector solve the problems occurs to the government employees at village level. The Collector reserves the information automatically by means of this meeting.

To discus and explore the prospects and problems of insurance to farmers these type of meetings are arranged. In this committee The Honorable Collector presides over this committee and as a member of district control committee Head of advisory company, District agriculture officer, and Insurance officers of relevant company are present. (Table 5.52)

41. It is concluded from the study that According to the 61.11 percent government employees, the public awareness of the scheme is partly fulfilled. Due to lack of full information about the scheme, farmers delay in filing a claim or are relieved to file a claim. (Table 5.54)

42. Regarding the awareness of the scheme it is concluded that 50.00 percent of government officials told that government should have to take awareness programs in schools and colleges in order to effectively get awareness about the scheme. And according to saying
of 27.78 government officers programmes related to this scheme and other government schemes should be organise in every village.

43. It is concluded from the study that the insurance cover amount should be in proportion of the number of persons depending on the deceased person or accident affected person.

44. It is studied and concluded that according to 72.22 percent (Table no 5.57) government officers the insurance cover amount is insufficient as per the number of members depended upon the affected farmers.

45. It is concluded from the study that Human development index of the district is 0.43 percent (Census 2011).

**Major Findings of the Study:**

1. In the study period 2009 to 2014 only 352 farmers (as per agriculture dept) applied for the scheme. Amongst them 229 (65.05%) claims were approved, 117 (33.23%) claims were rejected and 6 (1.70%) claims are pending in the year 2009 to 2014.

2. Out of 13 accident types highest death toll was recorded in road accident i.e.162. Out of these 162 cases 106 (65.43%) claims were settled and 54 (33.33%) claims of road accidents were rejected and 2 (1.23%) cases are pending in the year 2009 to 2014. The percentage of approved claims as compare to the other accidents is 46.02 percent. It is concluded that the major reason of rejection of road accident claims is non availability of driving licence and consumption of alcohol.
3. Most of the claims rejected because of not producing required documents. Like motor driving licence, Document 6D and 6K. The 6d document represents the status of inheritor and document 6K represents the far far of heirs after diseased person, which is very time consuming process.

4. The beneficiaries have to make a direct visit to the government civil hospitals for post-mortem report, police stations for first investigation report, etc. for obtaining the relevant documents, which are required to submit the material documents which are required to file a claim. This system does not respond to the farmer's wishes. And so it is late to file a claim. 71.36 percent beneficiaries told that it is difficult to get post-mortem report and first investigation report. (Table 5.22) According to the Table No. 5.6, the percentage of affected person's wives who submitted claim is 74.55 percent that means women's participation in beneficiaries is high. These women struggle for obtaining relevant documents from all the departments. Women's have responsibilities of their housework and they faced problems to visit various departments.

5. Found leakages in insurance cover amount
   a. In some cases, it has been found that in the amount of money the beneficiaries receive, some share have been given the lawyers. The farmer's have more faith in lawyers than government employees.
b. Many Farmers are ignorant; they do not have administrative experience, so they need help to collect all the information and necessary documents. They have to face a lot of difficulties to collect the necessary documents. At that time, the middlemen searched for those who were in trouble at the government office. And by giving assurances to do their job, they take advantage of such times and withdraw money from them. Because the farmers are depressed, they give them money to do work.

6. Majority (61.82 percent) of the farmers are willing to have one window scheme for the easiness or for easy assessment to the farmers/beneficiaries to avail the benefits of the scheme. 26.82 percent farmers are in favour that government should appoint a nodal officer to increase the access.

7. Lack of knowledge is the biggest obstacle for the farmers/beneficiaries comes across to submit the claim within proper time.

8. 87.73 percent (table no 5.30) farmers are not satisfied with the insurance cover amount and with that 6.82 percent beneficiaries are partly satisfied.

9. It is also found according to the table no. 5.31 the amount of compensation is not sufficient as per the number of members depended on the affected farmer. Household expenditure is more due to the increase in the proportion of households. After the death of the
farmer, the beneficiary has to pay the loan to him, so that the amount of money received by the scheme has to be given to the debtors.

10. According to the table 5.39, it is found that Government should increase the insurance cover amount. Majority 69.55 percent farmers told that the amount which they get as compensation amount is not sufficient.

11. It is studied and discovered from the study that 61.11 percent government officers told, Government should establish a Coordination committee at taluka level between all the government departments related to the farmer public accidental insurance scheme. (Table 5.53)

6.3 HYPOTHESIS:

The following hypotheses tested from the study:

Hypothesis No.1:
"Farmer Public accidental insurance scheme of Government of Maharashtra is not popularized because of lack of advertisement."

The study concluded that more than 99 per cent respondents were told that the scheme is not popularized. According to the data obtained from the questionnaire 128(58.18%) respondents were told that they got the information from their relatives, 71(32.27%) respondents told that they got the information from village leader, 13(5.90%) peoples told that they got the information from government employee and 8(3.63%) respondents told that they got the information from their friends. No one has got informed regarding farmer public accidental insurance scheme from advertisement.
On the basis of this discussion the hypothesis formulated for the study is accepted.

**Hypothesis Testing using Z-Test:**

H₀: 99% Farmer Public accidental insurance scheme of Government of Maharashtra is not popularized because of lack of advertisement.

H₁: <99% Farmer Public accidental insurance scheme of Government of Maharashtra is not popularized because of lack of advertisement.

So, H₀ and H₁ are set as follows:

H₀: p=99%
H₁: p<99%

Here sample size is large because number of sample is more than 30.

It has normal probability distribution, so Z-test is used. It has one proportion so one tailed Z-test is used:

\[
\text{Standard Error} = \sqrt{pq/n}
\]

Where,

P (hypothetical value of population) = 99,
q (Sample proportion) = 01,
n (Size of sample) = 220

\[
\text{Standard Error} = \sqrt{99 \times 01 / 220} = 0.45
\]

\[
Z = \frac{\text{Difference}}{\text{Standard Error}}
\]

\[
Z = \frac{0.01 - 0.45}{0.45} = 0.55
\]

\[
Z = \frac{0.55}{0.45} = 1.2222
\]
Z value (critical value) for the one tail test at 99% level of confidence is 2.575. So, as per rule, if the calculated critical value of Z for one tail test is more than 2.575 then null hypothesis will be rejected. So as per above calculation \( Z=1.2222 \) which is less than 2.575. Hence, we accepted null hypothesis \( H_0 \) and rejected alternate hypothesis \( H_1 \).

**Hypothesis No.2:**

“The scheme is not financially supportive to victim's family”

The study concluded that maximum 193 (87.72%) respondents were told that they are not satisfied with the amount which they get as the claim through the scheme and the money is not sufficient as per the number of members depend on the affected farmer. 20(9.09%) respondents were told that they were partly satisfied and 7(3.18%) respondents enlighten that they were satisfied. In short out of 220 respondents more than 87.63% respondents told that the scheme is not supportive to them. **On the basis of above discussion the hypothesis formulated for the study is accepted.**

**Hypothesis Testing using Z-Test:**

\( H_0: \quad 85\% \text{ the scheme is not financially supportive to victim's family} \)  
\( H_1: \quad <85\% \text{ the scheme is not financially supportive to victim's family} \)

So, \( H_0 \) and \( H_1 \) are set as follows:

\( H_0: \quad p=85\% \)  
\( H_1: \quad p<85\% \)
Here sample size is large because number of sample is more than 30. It has normal probability distribution, so Z-test is used. It has one proportion so one tailed Z-test is used:

\[
\text{Standard Error} = \sqrt{\frac{pq}{n}}
\]

Where,

\( P \) (hypothetical value of population) = 85
\( q \) (Sample proportion) = 15
\( n \) (Size of sample) = 220

Standard Error = \( \sqrt{85 \times 15 / 220} \)

Standard Error = 5.7954

\[
Z = \frac{\text{Difference}}{\text{Standard Error}}
\]

\[
Z = \frac{87.72 - 85}{5.7954}
\]

\[
Z = \frac{2.72}{5.7954}
\]

\[
Z = 0.4693
\]

| Respondent |
|---|---|---|---|
| Sample Size | Result Proportion | Standard Error | Z-test Value |
| 220 | 87.72 | 5.7954 | 0.4693 |

Z value (critical value) for the tail test for at 85% level of confidence is 1.44. so, as per rule if the calculated critical value of Z for one tail test is
more than 1.44 then null hypothesis will be reject. So as per above calculation 
Z=0.4693 which is less than 1.44. Hence, we accepted null hypothesis H₀ and 
rejected alternate hypothesis H₁.

Hypothesis No.3:

"The government officials are not taking the interest in 
continuation of the scheme"

According to the discussion held with the government officials 
through the questionnaire it is concluded that 18 out of 18 (means 100%) 
government officials were told that it is their responsibility to provide all the 
services to the farmers to avail the benefits of the scheme and help them by 
giving entire information regarding the scheme and how to collect the 
documents, sometimes visit to the hospital or police station etc. It is not the part 
of our interest it is compulsory to us. So according to the above discussion the 
hypothesis formulated for the study is rejected.

Hypothesis Testing using Z-Test:

H₀: 99% "The government officials are not taking the interest in 
continuation of the scheme"

H₁: <99% "The government officials are not taking the interest in 
continuation of the scheme"

So, H₀ and H₁ are set as follows:

H₀: p=99%

H₁: p<99%
Here sample size is large because number of sample is more than 30. It has normal probability distribution, so Z-test is used. It has one proportion so one tailed Z-test is used:

\[
\text{Standard Error} = \sqrt{pq/n}
\]

Where,

\(P\) (hypothetical value of population) = 99,

\(q\) (Sample proportion) = 0.01,

\(n\) (Size of sample) = 220

\[
\text{Standard Error} = \sqrt{0.99 \times 0.01 / 220}
\]

\[
\text{Standard Error} = 0.45
\]

\[
Z = \frac{\text{Difference}}{\text{Standard Error}}
\]

\[
Z = \frac{0.99 - 0.45}{0.45}
\]

\[
Z = \frac{0.55}{0.45}
\]

\[
Z = 1.2222
\]

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Sample Size</th>
<th>Result Proportion</th>
<th>Standard Error</th>
<th>Z-test Value</th>
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<td>99</td>
<td>0.45</td>
<td>1.2222</td>
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Z value (critical value) for the one tail test at 99% level of confidence is 2.575. So, as per rule, if the calculated critical value of Z for one tail test is more than 2.575 then null hypothesis will be rejected. So as per
above calculation $Z=1.2222$ which is less than 2.575. Hence, we accepted null hypothesis $H_0$ and rejected alternate hypothesis $H_1$.

6.4 **Suggestions:**

1. Out of the 220 respondents 195 (88.63 percent) respondents were not having complete knowledge about the farmer public accidental insurance scheme. So the Government of Maharashtra should take more efforts to make awareness of the scheme.

2. After the death of the deceased person, the amount of inheritance received was found to be very low in the number of persons dependent on the deceased person, so the government should give the amount of sum assured in the family. Therefore the Government should increase the insurance cover amount.

3. The Government of Maharashtra should have to appoint a separate nodal officer to implement this scheme effectively and for getting information easily regarding the scheme.

5. After deceased person it is very hard to collect the required documents regarding the scheme. It seems that beneficiaries do not have the knowledge and experience of working culture of government offices. They face the problems to visit various departments. So, to make documentation easy government should run one window scheme.

6. To increase the effectiveness of the scheme a co-ordination committee should be established in between Agriculture office – Insurance agency – Administrative office (Collector office) – Police
department – gram panchayat + nagar panchayat + MCI – Police Patil organisation.

7. Government should organize workshops for the government employees.

8. Each student, if provided this information, he spreads or shares the information with his family members effectively. So the Government should take awareness programmes in schools, colleges and at public places.

9. Government should provide information regarding various schemes of farmer's accidental insurance schemes informally through local fairs or “Jatra/Melas”. While presenting the information without using technical language we can communicate with them in their local rural language.

10. Government should make a provision for accident affected farmers that those who are not eligible for scheme and heirs of the farmers suffering from huge medical bills they should be cover under the scheme.

11. Lack of information about the scheme is the major obstacle in the process of submitting the claim to avail the benefits of the scheme for the farmers. So it is necessary to educate farmers about all the Government schemes. Farmers are in position to perceive and respond to various gainful schemes. But they must be properly communicated So that the outcome will be good.
12. During the study it has been observed that the sample farmers were not aware regarding the functioning agencies and government policy measures for the scheme. Most of the farmers desired to take cooperation from government and various agencies in to their problem area. But their education level does not provide them knowledge about policy measures.

13. On the other hand to provide thorough knowledge of government schemes and its advertisement we can contact farmer group's (Shetkari gut) and (Shetkari mitra) Ideal farmers from the villages.

    Besides this we should train officers as well as office bearers for effective advertising training programme.( hypothesis no. 1)

14. Government should organise awareness camps in weekly Bazaar at village level.

**Guidelines for future studies:**

Present research is limited in scope. The scope was limited because of limitations of time. The scheme is so important that it should be studied from different angles. It would be interesting to expand the scope of the research extended to it other district, region, state etc.

Further research can also be undertaken by studying the comparison between Farmer's accidental insurance scheme of Gujrat government and Gopinath Munde Farmers accidental insurance scheme of Maharashtra government and the comparison between Crop insurance scheme and Farmers accidental insurance scheme.