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Subhash Chander
Department of Sociology,
Chaudhary Charan Singh
Haryana Agricultural
University, Hisar, Haryana,
India

Jatesh Kathpalia
Department of Sociology,
Chaudhary Charan Singh
Haryana Agricultural
University, Hisar, Haryana,
India

Vinod Kumari
Department of Sociology,
Chaudhary Charan Singh
Haryana Agricultural
University, Hisar, Haryana,
India

Corresponding Author:
Subhash Chander
Department of Sociology,
Chaudhary Charan Singh
Haryana Agricultural
University, Hisar, Haryana,
India

Sociological appraisal of crop insurance scheme among farmers of Haryana

Subhash Chander, Jatesh Kathpalia and Vinod Kumari

Abstract

The contribution of Haryana in Indian Agriculture has always been significant. The state has recorded 181.44 lakh tonnes of food-grains production during 2018-19. Haryana was the second highest contributor of food-grains to the central pool i.e. 15.60% of food-grains despite of only 1.4% area of the country with an average productivity of 35.27q/ha at national level. Risks and uncertainty are always inherent in the agriculture sector. The risks and uncertainty mainly related to production, price and inputs. The present study is an attempt to analyze the trends of the crop insurance schemes implemented in Haryana. It was found from the field of the study that one-third of the respondents (35.00%) did not get the benefit of crop insurance scheme. Nearly one-third of the respondents (31.25%) received the amount of crop insurance scheme between Rs. 15,000 to 30,000/-. Total amount of Rs. 16,70,000/- get the benefit of crop insurance scheme to respondents for 443 acres instead of 523. Average amount of crop insurance scheme of Rs. 3,193 per acre was taken by respondents in both seasons. Awareness, lack of premium paying capacity, low co-operation from bank employee were the main reasons for non-adoption of crop insurance scheme. It was also suggested that Efforts are needed to make more aware about crop insurance scheme and knowledge should be imparted to them through training.

Keywords: nature, extent, causes and factors associated with adoption and non-adoption, socio-economic impact etc.

Introduction

Agriculture plays a strategic role in the process of economic development in developing countries especially in India. It is the backbone of an economy which provides the basic ingredients to mankind and raw material for industrialization. The development of agriculture sector is an essential condition for the development of an economy. Haryana has also been playing a vital role in the economic growth of the country. Agriculture, with around 16% share in GDP, is still the single largest source of employment in the state as it engages 51% of total workforce of the state. Haryana is also the most intensively cultivated (187% cropping intensity) state. The average land holding size in state is 2.25 ha against national average of 1.15ha (Economic Survey of Haryana, 2021). Agriculture will contribute an urge of growth in economy, reducing poverty and sustaining environment. Risk Management in agriculture contributes to rise in productivity (Sona and Muniraju, 2018) ^[10].

In recent years, productivity of major crops in India has declined. There was a need to raise domestic food production at a faster rate by much higher productivity without upsetting the agrarian structure. Minimization of impact of natural disasters, crop losses, particularly from drought and heavy rainfall is a major objective for the government. An effective crop insurance scheme is significant to reduce income loss to farmers. Haryana has participated in each crop insurance programme introduced in India. Crop insurance was intended to provide farmers with insurance coverage and financial support against failure of any notified crop as a result of agricultural calamities. In April 2016, Pradhan Mantri Fasal Bima Yojana (PMFBY) - an area based scheme and Restructured Weather Based Crop Insurance Scheme (RWBCIS) was introduced (Gulati *et al.*, 2018) ^[6]. Therefore, the issue of crop insurance becomes a matter of intense debate for whole of the country as well as for Haryana. In this background, the present study is conducted to assess the status of crop insurance scheme in Haryana with following objectives.

- To assess the nature, extent and causes of adoption and non-adoption of crop insurance scheme
- To know the factors associated with adoption and non-adoption of crop insurance scheme
- To examine the constraints and socio-economic impact of crop insurance scheme on farming family

Materials and Methods

The study was conducted in Kaithal district of Haryana. From this District, Guhla block was selected randomly for the purpose of the study. Bhatian, Umedpur and Harnola villages were selected randomly. Eighty respondents were selected randomly, who were adopting crop insurance scheme. On the other hand 80 respondents were selected randomly, who were not adopting crop insurance scheme in the field of the study. On the whole, a total of 160 respondents were surveyed with the help of well structures Interview schedule as per objectives. Data were analyzed and tabulated to draw the inferences.

Results and Discussion

It was found that more than half of the respondents (52.50%) were from above 50 years age group. Remaining 31.88 and

15.62% respondents were from 35-50 years age group and up to 35 years age group, respectively. Analysis revealed that more than three-fourth of the respondents (76.88%) belonged to backward caste group. Educational level of respondents was found low as more than one-fourth of the respondents (28.12%) were illiterate. On the other hand, more than one-fourth of the respondents (28.76%) were educated up to middle school level and secondary school level (21.25%) respectively. Nearly half of the respondents (48.75%) were engaged in cattle rearing of subsidiary occupation and business (small scale enterprise) and service (16.25%) respectively. Analysis revealed that maximum number of the respondents (42.50%) had small sized of land holding i.e. between 1-2 ha followed by semi-medium sized of land holding (26.88%) i.e. between 2-4 ha and marginal sized of land holding (21.25%) i.e. up to 1 ha.

Table 1: Contextual matrix of the respondents

Sr. No.	Variables	Adopter (n = 80)	Non-adopter (n = 80)	Total (n = 160)
1.	Age			
	Up to 35 years age group	11 (13.75)	14 (17.50)	25 (15.62)
	35-50 years age group	29 (36.25)	22 (27.50)	51 (31.88)
	Above 50 years age group	40 (50.00)	44 (55.00)	84 (52.50)
2.	Caste			
	Backward caste	67 (83.75)	56 (70.00)	123 (76.88)
	General caste	13 (16.25)	24 (30.00)	37 (23.12)
3.	Education			
	Illiterate	19 (23.75)	26 (32.50)	45 (28.12)
	Up to middle school level	16 (20.00)	30 (37.50)	46 (28.76)
	Secondary School level	23 (28.75)	11 (13.75)	34 (21.25)
	Senior secondary level	14 (17.50)	8 (10.00)	22 (13.75)
	Graduation and above	8 (10.00)	5 (6.25)	13 (8.12)
4.	Subsidiary occupation of the family			
	Nil	31 (38.75)	25 (31.25)	56 (35.0)
	Cattle rearing	41 (51.25)	37 (46.25)	78 (48.75)
	Business (small scale enterprise) and service	8 (10.00)	18 (22.50)	26 (16.25)
5.	Size of land holding			
	Marginal (up to 1 ha)	7 (8.75)	27 (33.75)	34 (21.25)
	Small (1-2 ha)	30 (37.50)	38 (47.50)	68 (42.50)
	Semi-medium (2-4 ha)	34 (42.50)	9 (11.25)	43 (26.88)
	Medium (4-10 ha)	9 (11.25)	6 (7.50)	15 (9.37)
6.	Type of family			
	Nuclear	32 (40.00)	51 (63.75)	83 (51.88)
	Joint	48 (60.00)	29 (36.25)	77 (48.12)
7.	Size of family			
	Up to 4 members	20 (25.00)	15 (18.75)	35 (21.88)
	5-8 members	43 (53.75)	41 (51.25)	84 (52.50)
	Above 8 members	17 (21.25)	24 (30.00)	41 (25.62)
8.	Annual family income			
	Between Rs. 75,000 - 1,50,000/-	30 (37.50)	41 (51.25)	71 (44.38)
	Between Rs. 1,50,000 - 3,00,000/-	29 (36.25)	31 (38.75)	60 (37.50)
	Above Rs. 3,00,000/-	21 (26.25)	8 (10.00)	29 (18.12)
9.	Social participation			
	Nil	30 (37.50)	46 (57.50)	76 (47.50)
	Low (1-2)	35 (43.75)	29 (36.25)	64 (40.00)
	Medium (3-4)	15 (18.75)	5 (6.25)	20 (12.50)
10.	Mass media exposure			
	Low (Up to 9)	23 (28.75)	40 (50.00)	63 (39.38)
	Medium (10-17)	38 (47.50)	33 (41.25)	71 (44.37)
	High (above 17)	19 (23.75)	7 (8.75)	26 (16.25)
11.	Socio-economic status			
	Low (12-18)	34 (42.50)	49 (61.25)	83 (51.88)
	Medium (19-24)	28 (35.00)	25 (31.25)	53 (33.12)
	High (25-31)	18 (22.50)	6 (7.50)	24 (15.00)

Figures in parentheses denote percentage.

Analysis depicted that more than half of the respondents (51.88%) belonged to nuclear family. On the other hand, more than half of the respondents (52.50%) had 5-8 members sized of family. It was found that maximum number of the respondents (44.38%) had annual family income between Rs. 75,000 to 1,50,000/- and Between Rs. 1,50,000 to 3,00,000/- (37.50%), respectively. Maximum number of the respondents (47.50%) had no social participation and low level of social participation (40.00%), respectively. Analysis clearly revealed that maximum number of the respondents (44.37%) had medium level of exposure to mass-media and low level of exposure to mass media (39.38%), respectively. More than half of the respondents (51.88%) had low level of socio-economic status. Remaining 33.12 and 15.00% respondents had medium and high level of socio-economic status, respectively.

Table 2: Distribution of farmers as per claimed amount of crop insurance scheme

Sr. No.	Claimed amount of crop insurance scheme	Marginal farmers	Small farmers	Semi-medium farmers	Medium farmers	Total
1.	Nil	4 (57.14)	9 (30.00)	11 (32.35)	4 (4.44)	28 (35.00)
2.	Rs. 5,000 - 15,000/-	2 (28.58)	10 (33.33)	2 (5.88)	-	14 (17.50)
3.	Rs. 15,000 - 30,000/-	1 (14.28)	9 (30.00)	13 (38.24)	2 (2.22)	25 (31.25)
4.	Rs. 30,000 - 99,000	-	2 (6.67)	8 (23.53)	3 (3.34)	13 (16.25)
	Total	7 (100)	30 (100)	34 (100)	9 (100)	80 (100)

Figures in parentheses indicate percentage

Claimed amount of crop insurance scheme received by respondents

It was found that total premium amount of Rs. 4,42,114/- paid by farmers to the company through various banks for both rabi and kharif seasons, while Rs. 5,21,954/- was the actual amount that to be paid. Out of this amount, premium of crop insurance scheme Rs. 2,33,532/- paid by semi-medium farmers to the company. Total amount of Rs. 16,70,000/- get

Claimed amount of crop insurance scheme among farmers
It was found that more than one-third of the respondents (35.00%) did not get the benefit of crop insurance scheme. Nearly one-third of the respondents (31.25%) received the amount of crop insurance scheme Rs. between 15,000 to 30,000/- followed by Rs. 5,000 to 15,000/- (17.50%) and Rs. Between 30,000 to 99,000/- (16.25%) in Table 2. Analysis further revealed that more than one-third of the semi-medium farmers (38.24%) received the amount of crop insurance scheme Rs. 15,000 to 30,000/-. On the other hand, more than one-fourth of the marginal farmers (28.58%) received the amount of crop insurance scheme Rs. 5,000 to 15,000/-. More than half of the marginal farmers (57.14%) did not take any amount of crop insurance scheme. Deepa *et al.* (2018) ^[2] also found the approximately same findings.

the benefit of crop insurance scheme to respondents for 443 acres instead of 523. The results of the study indicate that an average amount of crop insurance scheme of Rs. 20,875/- was taken by respondents from company through various banks. Contrary to that, average amount of crop insurance scheme of Rs. 3,193 per acre was taken by respondents in both seasons. Kumar and Phougat (2021) ^[7] were also supported the results in various aspects.

Table 3: Crop insurance amount received by respondents as per land holding (In Rs.)

Land holding	Frequency		Total premium	Total premium paid	Total availed amount	Total land holding (Acres)	Insured land holding (Acres)	Availed amount per farmer	Availed amount per acre
	Availed (CIS)	Not availed (CIS)							
Marginal	3	4	13972	8982	30000	14	9	4285	2143
Small	21	9	119760	97804	420000	120	98	14000	3500
Semi-medium	23	11	271456	233532	920000	272	234	27059	3382
Medium	5	4	116766	101796	300000	117	102	33333	2564
Total	52	28	521954	442114	1670000	523	443	20875	3193

Level of adoption of crop insurance scheme of farmers as per socio-economic variables

It was found that more than half of the respondents (51.30%) had moderate level of adoption of crop insurance scheme. Remaining 26.30 and 22.50% respondents had high and low level of adoption of crop insurance scheme. The association between level of adoption of crop insurance scheme and socio-economic variables of respondents were studied in Table 4 Raju and Chand (2008) ^[8] and Saraswathi and Devaraju (2018) ^[9] also found the approximately same research findings. Age was found non-significantly associated with level of adoption of crop insurance scheme. Analysis further revealed that maximum number of the respondents (41.4%), who belonged to between 35-50 years age group, had high level of adoption of crop insurance scheme. On the other hand, 27.3% respondents who belonged up to 35 years age group had low level of adoption.

Caste of the respondents and level of adoption of crop

insurance scheme were found significantly associated. Nearly three-fifth of the respondents (59.6%), who belonged to backward caste, had moderate level of adoption of crop insurance scheme. Contrary to that maximum number of the respondents (43.5%) who belonged to general caste, had low level of adoption of crop insurance scheme. Educational level of the respondents was not found significantly associated with level of adoption of crop insurance scheme. Nearly two-third of respondents (65.2%), who were educated up to senior secondary school level, had moderate level of adoption of crop insurance scheme. Even 31.6% respondents who were illiterate had low level of adoption of crop insurance scheme. Subsidiary occupation of the family and level of adoption of crop insurance scheme were not found significantly associated. More than three-fourth of the respondents (62.5%), who were engaged in business (small scale enterprise and service), had high level of adoption of crop insurance scheme. Size of land holding of the family and level

of adoption were found highly significantly associated. Two-third of the respondents (66.7%), who had medium sized of land holding between 4-10 hectare, had high level of adoption of crop insurance scheme. Contrary to that 57.1% respondents, who had marginal sized of land holding up to 1 hectare, had low level of adoption of crop insurance scheme. Type of family was not found significantly associated with level of adoption of crop insurance scheme. Nearly two-third of the respondents (58.3%), who belonged to joint family, had

moderate level of adoption of crop insurance scheme. Size of family was found significantly associated with level of adoption of crop insurance scheme. Further analysis revealed that more than two-third of the respondents (67.4%), who belonged to size of family between 5-8 members, had moderate level of adoption of crop insurance scheme. Chander *et al.* (2020) [1] were also supported the results in various aspects.

Table 4: Association between socio-economic variables and level of adoption of crop insurance scheme by respondents

Socio-economic variables	Level of adoption			Total
	Low	Moderate	High	
Age				
Up to 35 years age group	3 (27.3)	8 (72.7)	-	11 (13.7)
35-50 years age group	6 (20.7)	11(37.9)	12 (41.4)	29 (36.3)
Above 50 years age group	9 (22.5)	22 (55.0)	9 (22.5)	40 (50.0)
Total	18 (22.5)	41 (51.3)	21 (26.3)	80 (100.0)
χ^2 Cal =7.888				
Caste				
Backward caste	8 (14.0)	34 (59.7)	15 (26.3)	57 (71.3)
General caste	10 (43.5)	7 (30.4)	6 (26.1)	23 (28.7)
χ^2 Cal = 9.043*				
Education				
Illiterate	6 (31.6)	11 (57.9)	2 (10.5)	19 (23.8)
Up to middle school level	5 (31.3)	7 (43.7)	4 (25.0)	16 (20.0)
Secondary school level	4 (17.4)	15 (65.2)	4 (17.4)	23 (28.8)
Senior secondary level	3 (21.4)	4 (28.6)	7 (50.0)	14 (17.4)
Graduation and above	-	4 (50.0)	4 (50.0)	8 (10.0)
χ^2 Cal = 13.151				
Subsidiary occupation of the family				
Nil	6 (19.4)	18 (58.1)	7 (22.5)	31 (38.8)
Cattle rearing	11 (26.8)	21 (51.2)	9 (22.0)	41 (51.2)
Business (small scale enterprise) and service	1 (12.5)	2 (25.0)	5 (62.5)	8 (10.0)
χ^2 Cal = 6.642				
Size of land holding				
Marginal (up to 1 ha)	4 (57.1)	2 (28.6)	1 (14.3)	7 (8.8)
Small (1-2 ha)	11 (36.7)	14 (46.7)	5 (16.6)	30 (37.5)
Semi-medium (2-4 ha)	2 (5.9)	23 (67.6)	9 (26.5)	34 (42.5)
Medium (4-10 ha)	1 (11.1)	2 (22.2)	6 (66.7)	9 (11.2)
χ^2 Cal = 22.223**				
Type of family				
Nuclear	9 (20.4)	20 (45.5)	15 (34.1)	44 (55.0)
Joint	9 (25.0)	21 (58.3)	6 (16.7)	36 (45.0)
χ^2 Cal = 3.113				
Size of family				
Up to 4 members	5 (33.3)	8 (53.4)	2 (13.3)	15 (18.8)
5-8 members	6 (14.0)	29 (67.4)	8 (18.6)	43 (53.8)
Above 8 members	7 (31.8)	4 (18.2)	11 (50.0)	22 (27.4)
χ^2 Cal = 16.572*				
Annual family income				
Between Rs. 75,000 - 1,50,000	7 (23.3)	21 (70.0)	2 (6.7)	30 (37.5)
Between Rs. 1,50,000 - 3,00,000	8 (27.6)	13 (44.8)	8 (27.6)	29 (36.3)
Above Rs. 3,00,000	3 (14.3)	7 (33.3)	11 (52.4)	21 (26.2)
χ^2 Cal = 14.444**				
Social participation				
Nil	13 (43.3)	13 (43.3)	4 (13.4)	30 (37.4)
Low (1-2)	3 (8.6)	25 (71.4)	7 (20.0)	35 (43.8)
Medium (3-4)	2 (13.3)	3 (20.0)	10 (66.7)	15 (18.8)
χ^2 Cal = 27.133**				
Mass media exposure				
Low (up to 9)	11 (47.8)	8 (34.8)	4 (17.4)	23 (28.7)
Medium (10-17)	3 (7.9)	28 (73.7)	7 (18.4)	38 (47.5)
High (above 17)	4 (21.1)	5 (26.3)	10 (52.6)	19 (23.8)
χ^2 Cal = 24.043**				

Socio-economic status				
Low (12-18)	5 (14.7)	24 (70.6)	5 (14.7)	34 (42.5)
Medium (19-24)	8 (28.6)	11 (39.3)	9 (32.1)	28 (35.0)
High (25-31)	5 (27.8)	6 (33.3)	7 (38.9)	18 (22.5)
χ^2 Cal = 9.182*				

Figures in parentheses denote percentage.

*Significant at .05% level. **Highly significant at.01% level.

Highly significant association was found between annual family income and level of adoption of crop insurance scheme. More than half of the respondents (52.4%), who earned annual family income above Rs. 3,00,000/-, had high level of adoption of crop insurance scheme. Social participation was found highly significantly associated with level of adoption of crop insurance scheme. Two-third of the respondents (66.7%), who had medium social participation, had high level of adoption of crop insurance scheme. Mass-media exposure and level of adoption of crop insurance scheme were found highly significantly associated. Further analysis revealed that nearly three-fourth of the respondents (73.7%), with medium level of exposure to mass media, had moderate level of adoption of crop insurance scheme. Significant association was found between socio-economic status and level of adoption of crop insurance scheme. Analysis clearly revealed that more than two-third of the respondents (70.6%), who had low socio-economic status, had

moderate level of adoption of crop insurance scheme. On the other hand, 38.9% respondents, who had high socio-economic status, had high level of adoption of crop insurance scheme. Dey and Maitra (2017) ^[3] were also supported the results in his work.

Socio-economic impact of crop insurance scheme

More than three-fifth of the medium farmers (77.78%) invested the amount of crop insurance scheme on education of their children. Half of the semi-medium farmers (50.00%) also invested the amount of crop insurance scheme on education of their children and performed social ceremonies (47.05), respectively. Small and marginal farmers also invested the amount of crop insurance scheme on education of their children, social ceremonies household assets. Similar findings were also observed by Duhan and Singh (2017) ^[4] in his study.

Table 5: Cumulative socio-economic impact of crop insurance scheme on farmers (N = 80)

Sr. No.	Socio-economic impact	Marginal farmers	Small farmers	Semi-medium farmers	Medium farmers
1.	Investment on education of their children	3 (42.85)	12 (40.00)	17 (50.00)	7 (77.78)
2.	Performed social ceremonies	2 (28.57)	11 (36.66)	16 (47.05)	6 (66.67)
3.	Increase in household assets	2 (28.57)	10 (33.33)	13 (38.23)	5 (55.55)
4.	Increase in quality of medical treatment	2 (28.57)	8 (26.67)	11 (32.35)	5 (55.55)
5.	Increase in agricultural land on lease	1 (14.28)	7 (23.33)	7 (20.58)	-
6.	Increase in mass media exposure	-	4 (13.33)	7 (20.58)	4 (44.44)
7.	Increase in urban and extension contacts	-	2(6.67)	6 (17.64)	4 (44.44)
8.	Any others	-	5 (16.67)	8 (23.53)	5 (55.55)

Figures in parentheses indicate percentage. Responses were multiple.

Causes of non-adoption of crop insurance scheme

It was found that marginal (92.59%) and small farmers (78.94%) were not aware properly about crop insurance scheme i.e. main reasons of non-adoption of crop insurance scheme. Lack of premium paying capacity among marginal farmers (85.18%), not satisfied with area approach among

small farmers (55.26%), Willingness withdrawal premium of crop insurance scheme from the bank by medium farmers (83.33%) and semi-medium farmers (77.77%), delay in claim payment among farmers were also the main reasons of non-adoption of crop insurance scheme. Similar findings were also observed by Sreejamol *et al.* (2018) ^[11] in his study.

Table 6: Causes of non-adoption of crop insurance scheme (n = 80)

Sr. No.	Causes of non-adoption	Marginal farmers	Small farmers	Semi-medium farmers	Medium farmers
1.	Not aware of crop insurance	25 (92.59)	30 (78.94)	2 (22.22)	-
2.	Lack of premium paying capacity	23(85.18)	23 (60.52)	2 (22.22)	-
3.	Not satisfied with area approach	22 (81.48)	21 (55.26)	4 (44.44)	4 (66.67)
4.	Lack of co-operation from the bank	18 (66.67)	19 (50.00)	5 (55.55)	4 (66.67)
5.	Complex documentation	15 (55.55)	15 (39.47)	7 (77.77)	5 (83.33)
6.	Delay in claim payment	15 (55.55)	11 (28.94)	7 (77.77)	5 (83.33)
7.	Willingness withdrawal from the bank	9 (33.33)	10 (26.31)	7 (77.77)	5 (83.33)
8.	Any others	15 (55.55)	8 (21.05)	4 (44.44)	3 (50.00)

Figures in parentheses indicate percentage, Responses were multiple.

Suggestions for improving crop insurance scheme

It was found from the field of the study that coverage more crops, inclusion of crop fire in the scheme, individual

assessment and reduce premium were the main suggestions for improving the crop insurance scheme.

Table 7: Suggestions for improving crop insurance scheme (n = 80)

Sr. No.	Suggestions for improving crop insurance scheme	Frequency	Percentage
1.	Cover more crops	72	85.00
2.	Inclusion of crop fire in crop insurance scheme	70	83.70
3.	Individual assessment	68	81.20
4.	Reduce premium	68	80.00
5.	Quick settlement of claims	67	76.20
6.	Gram panchayat as unit of loss assessment	61	72.50
7.	Raise the indemnity level percentage from 60 to 90)	52	61.20
8.	Any others	42	47.50

Responses were multiple.

Conclusion

It was concluded that crop insurance scheme is a very unique and significant risk management tool introduced by Government of India for the welfare of the farmers. Critical analysis revealed that the crop insurance scheme is a real solution for the risk encountered by the farmers. Evaluating and regulating indexed insurance is really expertise area which demands lots of technical support. The central and state government needs to join their hands in formulating and implementing more relevant schemes to the Indian farmers.

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