

Interview Schedule-1

“Evaluation of Crop Insurance Scheme Implemented in Khatav in
Khatav Taluka: A Study”

Research Student

Mr. Amol Haridas Bobade
Rajiv Gandhi National Fellow,
Department of Commerce and
Management,
Shivaji University, Kolhapur.

Research Guide

Dr. Shrikrishna S. Mahajan,
Head,
Department of Commerce and
Management,
Shivaji University, Kolhapur.

Note: The information collected through the questionnaire will be used only for educational and research purpose.

A. Personal Information

1. Name of the Farmer:
2. Address:
3. Age:
4. Education Qualification:
5. Religion:
6. Is your family under BPL?

B. Agricultural Information

1. Average Annual Income:
 - a. From Farming:
 - b. From Cattles:
 - c. Other Sources:
 - i. Farm Labour:
 - ii. Business:
 - iii. Occupation:
 - iv. Other:
2. The annual expenditure on farming?

1. Production Cost:

2. Labour Cost:

3. Other:

3. Total Area of Land

Types of Land	Under Irrigated Area	Non-irrigated Area	Total Land (Acre)
Own land			
Land taken on rental basis			
Land given on rental basis			

4. What are irrigation facilities available?

- | | | | |
|----------|--------------------------|--------------|--------------------------|
| 1. Lake | <input type="checkbox"/> | 2. Well | <input type="checkbox"/> |
| 3. Canal | <input type="checkbox"/> | 4. Base well | <input type="checkbox"/> |
| 5. Other | <input type="checkbox"/> | | |

5. Do you use modern technology for agriculture?

- | | | | |
|--------|--------------------------|-------|--------------------------|
| 1. Yes | <input type="checkbox"/> | 2. No | <input type="checkbox"/> |
|--------|--------------------------|-------|--------------------------|

6. If yes, what kind of technology do you use?

- | | | | |
|-------------------|--------------------------|----------------|--------------------------|
| 1. Advanced seeds | <input type="checkbox"/> | 2. Insecticide | <input type="checkbox"/> |
| 3. Equipment | <input type="checkbox"/> | 4. Other | <input type="checkbox"/> |

7. Which crops have you have taken in your field?

- | | | | |
|---------------|--------------------------|------------|--------------------------|
| 1. Food grain | <input type="checkbox"/> | 2. Cereals | <input type="checkbox"/> |
| 3. Cash Crops | <input type="checkbox"/> | 4. Fruits | <input type="checkbox"/> |
| 5. Other | <input type="checkbox"/> | | |

8. The information of the last year crop production.

Crop	Area (Acre)	Total Production (K.G)	Total Income in Rs
Kharif			
1			
2			
3			
Rabi			

1			
2			
3			

9. Have you taken loan for agriculture?

1. Yes

2. No

10. IF yes. (Loan taken)

Year	Name of Bank	Crop	Amount of Loan	Interest	Repayment of loan	Balance
2003-04						
2004-05						
2005-06						
2006-07						
2007-08						

11. If there is loss in agriculture which other way do you use out of below mentioned?

1. By selling Asset

2. By selling Cattles

3. By relatives and Friends

4. Bank Loan

5. By Money Lender

6. Governmnet subsidy

7. Crop Insurance

8. Mortgaging the Land

9. By Gold Mortgaging

10. Other

C. Awareness of farmer about crop Insurance

1. Do you proper knowledge of crop Insurance?

1. Yes

2. No

2. From where did you get information about crop Insurance?

1. Gram Panchayat

2. Central District Bank

3. Farmers

4. Other

3. Do you know the procedure of taking the crop Insurance and getting compensation through it?

1. Yes

2. No

4. Besides the agricultural Insurance do you know the other Insurance scheme?

1. Yes 2. No

5. Besides crop Insurance which other agricultural scheme do you know?

1. Form income Insurance 2. Live stock Insurance

3. Weather based crop Insurance 4. Farmers Insurance

5. Seeds Insurance 6. Other

6. Are there any Insurance information oriented programmes and workshop arranged to farmers?

1. Yes 2. No

7. If yes, from whom arrange such programmes/workshops?

1. Gram Panchayat 2. Central District Bank

3. Co-operative Bank 4. General Insurance Company

5. Other

8. If such programmes / Workshop are not arranged, is there any need of such activities? What do you think?

1. Yes 2. No

9. Under the crop Insurance scheme for which crops Insurance. Do you know?

1. Yes 2. No

10. If yes, who provides such information?

1. Gram Panchayat 2. Bank of Maharashtra

3. Central District Bank 4. Other

D. Information about farmer who has taken crop Insurance.

1. Have you Insurance of your crop?

1. Yes 2. No

2. If yes, in which year for which crop and what amount.

Year	Crop	Insurance installment	Loss	Compensation
2003-04	1.			
	2.			
	3.			
Total				
2004-05	1.			
	2.			
	3.			
Total				
2005-06	1.			
	2.			
	3.			
Total				
2006-07	1.			
	2.			
	3.			
Total				
2007-08	1.			
	2.			
	3.			
Total				

3. Who compensate your crop losses?

1. Central District Bank 2. Bank of Maharashtra

3. Gram Panchayat 4. Other

4. If you have the Insurance and you lose your crop: Does this Insurance scheme have compensated all your investments.

1. Yes 2. No

5. In the case you lose your crops and get crop Insurance, Does this crop Insurance helps to stabilize your income?

1. Yes

2. No

6. What is your crop Insurance premium?

1. More

2. Low

3. Fair

4. Can't tell

7. Does this crop Insurance beneficial for your financial planning?

1. Yes

2. No

8. If yes, what is the benefit the financial planning of crop Insurance?

9. Do you think crop Insurance is supportive facilities for agriculture?

1. Yes

2. No

10. Do you think economically secure after taking the crop Insurance?

1. Yes

2. No

11. Do you experiment in agriculture on the base of crop Insurance?

1. Yes

2. No

12. If yes, what are the risks do you take in agriculture, while experimenting on the base of agriculture investment.

13. Have you lost your crop when you have not taken Insurance scheme?

1. Yes

2. No

14. If you lost crop when you have not taken the crop Insurance, what is nature of the loss.

Year	Crop	Amount of Loss
2003-04		
2004-05		
2005-06		
2006-07		

15. Is there any problem in daily need fulfillment occurs when you lost your crops and not taken the crops Insurance.

1. Yes 2. No

16. What is the nature of the daily problems you have to face in case you lost your crops and taken the crops Insurance?

E. Other

1. Is the corruption while getting compensation of crop Insurance?

1. Yes 2. No

2. Does panchnama committee reach the spot in time in case of loss?

1. Yes 2. No

3. Are you get information before panchnama committee come?

1. Yes 2. No

4. If yes, who inform you about panchnama committee?

1. Gram Panchayat 2. Maha Bank

3. District Central Bank 4. Other

5. If not, what difficulties do you face?

6. Do you get immediate compensation after panchnama?

1. Yes 2. No

3. Can't say

7. How long does it take to get your compensation?

1. Within one month 2. Within six month

3. Within a year

4. More than a year

8. What is your experience about crop Insurance?

1. Satisfied

2. Unsatisfied

9. In Unsatisfied

1. About the crop secured under Insurance scheme?

2. About compensation.

3. About crop installment.

4. About the procedure of compensation.

5. About the facilities given by financial institutions.

6. About fulfillment of documents

7. Panchnama committee.

8. Other

10. Which means of communication do you find comfortable for getting information about crop Insurance?

1. Farmer meeting

2. Chavadi

3. Radio

4. T.V

5. News

6. Street Plays

7. Others

11. From whom are you willing to get crop Insurance policy?

1. Insurance Agent at your home

2. Insurance Agents in your village

3. Commercial Bank

4. RRB (Regional Rural Banks)

5. Self Help groups

6. Co-operative Banks

7. NGO's

12. In percentage, to what extent can you bear loss the in farmer?

(Beyond that level you are willing to insure your crops?)

13. Do you find any demerits in crop Insurance scheme?

1. Yes 2. No

14. If yes, what are the demerits crops Insurance?

15. Can you give suggestions to overcome the demerit of crop Insurance?

16. Are you willing to get crop Insurance policy in future?

1. Yes 2. No

17. What is your personal opinion about crop Insurance?

