

Crop insurance is the life insurance scheme for farmers



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Uttar Pradesh is one of the most important states of the country in terms of agricultural production. More than 85% of its population is rural based and depends on agriculture for its livelihood. Small and marginal farmers, having less than 2 acres of land are in a majority in the state.

Uttar Pradesh is divided into nine agro climatic zones from ecology point of view. Some of these zones are quite vulnerable to natural disasters. For example, Eastern Uttar Pradesh is prone to floods whereas Bundelkhand and Vindhya region are drought prone. Central U.P also suffers from flood and drought. These disasters mostly damage the livelihoods of farmers who are dependent on rain.

Hence, to save farmers from these losses, the Agriculture Insurance Company of India (AIC) launched a new crop insurance programme in India, including Uttar Pradesh in 2000. Several government institutions were given responsibilities to execute the programme with specific and defined roles in which AIC was identified as the main implementing agency.

'Though the government of India has made state and district level

monitoring committees for the proper implementation of crop insurance, these committees are not working properly. Commercial Banks are not performing their assigned roles because of which the entire process of crop insurance is suffering. Banks do not collect, compile and submit the premium amount to lead banks on scheduled time which causes delay in compiling the list of insured farmers. Monthly co-ordination meetings of government departments are not being held properly which is mandatory at district level. Co-operative banks are performing well in comparison with Regional Rural Banks (RRBs) and commercial banks. Inter department co-ordination is very poor. This insurance scheme is a multi departmental approach which needs a strong co-ordination amongst various departments. They need to compliment each other's work and if there is no co-ordination between them then the entire process gets hampered,' said Mr. K.K Singh, Coordinator, 'Economic Justice Campaign' working in Gorakhpur Environmental Action Group a non governmental organization working on sustainable agriculture and environment in eastern Uttar Pradesh.

He further said that, 'Mutual efforts of NGOs and government departments are required to improve the reach of the crop insurance scheme. They should try to advocate this scheme so that the state government can take up the issue in the mainstream of development works. Banks are not active enough to collect and compile the insurance premium which causes delay in insurance premium submission. Generally, compensation process takes more than one and half years which is too long a wait period for the farmers and it defeats the very purpose of the scheme. The involvement of several departments makes the process of timely compilation of premium and disbursement of losses very complex.'

Even after seven years of launching the programme, there is no awareness about this scheme even in different stakeholders, forget

about the farmers. A study done by Gorakhpur Environmental Action Group in Uttar Pradesh revealed that only 2% people knew about crop-insurance scheme whereas 98 % of them had never heard about it. But they were eager to know about it.

More than 70% of farmers have Kisan Credit Cards and hence they are covered under crop insurance by default. . Government orders do not reach the departments in time due to improper communication. Most of the farmers were eager to get involved in such schemes but had no resource to get information.

Major Recommendations at Village/farmers' level to strengthen crop insurance scheme:

- Information about crop insurance scheme should be disseminated to farmers by concerned departments. Information should be in published form and on the Kisan Credit Cards.
- Regular counseling camps should be organized by Insurance authorities and banks at local level.
- Multi agency approach should be minimized by recruiting agents for insurance. These agents should be appointed from the villages and should be accountable for information dissemination and promotional activities of insurance scheme sat village level. They should be able to demonstrate the new products of the company and act as counselors also.
- Gram Panchayat should be made accountable for insurance and disbursement of losses to farmers. It can act as an authorized institution of people for reviewing and promoting the scheme. Gram Panchayats should be included in disaster declaration and loss assessment also.

- Farmers should be compensated within 90 days of losses so that they can make preparations for their next crop.
- There is a need to activate DLMC (District Level Monitoring Cell) and ensure monthly meetings.
- Regular Multi Stakeholders dialogues at district level to review the progress should be held.
- Proper communication among departments and meetings at regular intervals should be organized regularly.
- District level departments should be made accountable to run a crop insurance education campaign in district.

Proper knowledge and implementation of Crop insurance scheme can increase the food-grain production in India and can reduce the risk of crops losses. This will instill a sense of security in the farmers.

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