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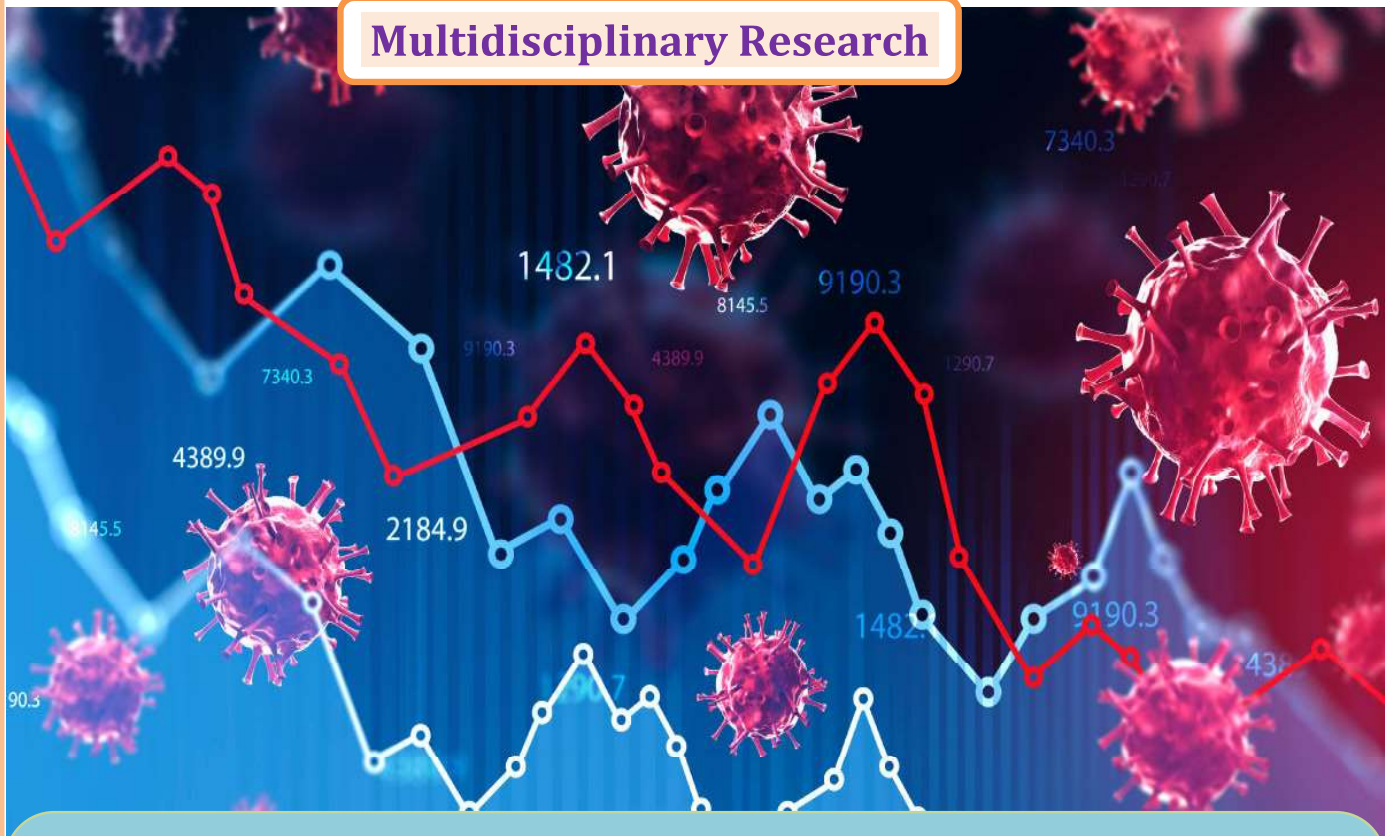
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December 2020 Special Issue 256 (C)

Multidisciplinary Research



Guest Editor -
Prof. Dr. Rajani Shikhare,
 Principal,
 R. B. Attal College, Georai
 Dist. - Beed.

Executive Editors :
Dr. B. D. Rupnar,
Dr. P. P. Pangrikar
Mr. S.S. Nagare
Mr. Ranjeet Pagore,

Chief Editor : Dr. Dhanraj T. Dhangar



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INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Releastic Approach in R. K. Narayan's Novel 'The Guide'	Dr.V. S. Bandal	04
2	Cultural Studies : An Introduction	Mr. Arun Jadhav	11
3	Sanitation and Social Change	Mr. R. B. Kale	13
4	Rotating Fluid of Magneto Hydrodynamics Flow Past an Impulsively Started Infinite Vertical Plate	Vinod Kulkarni, Vijay Sangale	16
5	An Efficient Synthesis of 5-Substituted 1H-Tetrazole Using Eton's Reagent in Water	Rupnar B.D, Shirsat A.J. Jadhav S. B. Bhagat S.S.	22
6	Crop Insurance in India	B.S.Jogdand	27
7	Outline of Modern Research	Dr. Laxmikant Jirewad	31
8	Second ARCs Views on Right to Information Act	Hanmant Helambe	35
9	An Introduction to Smart Libraries	R.B. Pagore, Dr. B. V. Chalukya	38
10	Impact of Cassine Albens Gum on Incidence of Seed Mycoflora in Different Crop Seeds	K.V. Badar, P.P. Pangrikar	47
11	Synthesis, Characterization and Antimicrobial Analysis of Some New Substituted Pyrazoles From Chromones	Amol Shirsat, Balaji Rupnar, Sunil Bhagat	52
12	Synthesis and Characterization of Ni (II) and Mn (II) Metal Complexes of Novel Schiff's Base Ligand	Vrushali Gavhane, Anjali Rajbhoj, Suresh Gaikwad	57
13	Image Classification Using Fuzzy Logic	Pradeep Gaikwad	61
14	Resistivity of Food Preservative Potassium Meta -Bisulphate Using (TDR) Technique	S. G Badhe, S. N. Helambe, T. A.Prajapati	65
15	Studies on Effects of Gamma Radiation on Iron Oxide in the Energy Range 122-1330 Kev	Pradip S. Dahinde	68
16	Effect of N-Fertilizers on Silage Fermentation	Smita Basole , Sunita Bhosle and Prashant Pangrikar	74
17	Investment Awareness Program (IAP): Need in Uncertain Market Conditions	Dr. Sandip Vanjari	79
18	Impact of Covid19 on Health and Hidden Cost of Covid	Dr. Vivek Waykar	83
19	Studies on Physico-Chemical Parameters of Bore Well Water in Satara Parisar, Aurangabad, India	Jagannath Godse, Sanjay Ubale	86
20	Synthesis and Antimicrobial Screening of Novel Pyrazole Substituted Chlorochromones	S. S. Bhagat, B. D. Rupnar, A. J.Shirsat	89
21	Women's Human Rights & Women Empowerment	Dr. S.N. Satale	92
22	Biodiversity of Butterflies Around Georai Region	A. M. Budrukhar	96
23	चूडिया की खनखनाहट और पायलों से फुटते विद्रोह का बिगुल : 'बेघर सपने'	संतोष नागरे	99
24	लोकनाट्य आणि समाजशास्त्र	डॉ. संदीप बनसोडे	105
25	मराठी भाषा आणि साहित्यासाठी एकविसाव्या शतकाची सुरुवात	डॉ. समाधान इंगळे	107
26	दलित स्त्री जीवन के शोषण का जिवंत दस्तावेज : 'जीवन हमारा'	प्रो. रजनी शिखरे, राजाराम जाधव	110

Crop Insurance in India

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Abstract:-

Indian agribusiness is severely affected from time to time by natural irregularities such as floods, droughts, droughts, hailstorms and various diseases. This uncertainty leads to constant instability in agricultural production and agricultural income. In such a situation, the farmers cannot afford the cost most of the time, and they have to bear the loss. Farmers have to take loans to meet their financial needs in case of natural calamities and other reasons. Farmer are always in debt. Falls into the vicious cycle of debt. Prakash felt the need to implement an agricultural insurance scheme in India to get farmers out of this situation. It is possible to anticipate the uncertainties, and risks associated with agricultural production. They can also be statistically calculated. Farmers can be relieved to some extent by insuring against these risks or uncertainties.

Keywords : Crop Insurance, NAIS, MNAIS

Introduction:-

The first crop insurance scheme in India was considered by the Sub-Committee on Land Policy, Agricultural Labour and Insurance, set up in 1939, by the National Planning Committee. The first compulsory crop insurance scheme was started in the villages of Dewas in the state of Madhya Pradesh. However, the scheme was later postponed due to some reasons. In 1946, the Rural Debt Inspection Committee headed by Narayan Swami Naidu suggested that the crop insurance scheme in India should be implemented in accordance with the US federal crop insurance system. Subsequently, the Co-operative Planning Committee demanded the implementation of animal and crop insurance scheme at the state level on an experimental basis. This demand was approved at the 1947 meeting of the Registrar of Co-operative Societies. As a result, Dr. G.S Priyolkar was appointed by the Ministry of Agriculture and Food in 1948 to study the problems of implementation of crop and animal insurance schemes in selected areas. He suggested implementing a pioneering scheme of crop insurance for selected crops. At the Summit of Asian Regional Summit held in Delhi in 1947. It was suggested that the government should take a quick decision to introduce crop insurance in the whole country or in areas where the scheme is more likely to be implemented. The Executive Committee of the Food, and Agriculture Organization also suggested the introduction of a crop insurance scheme at its 1956 meeting in Bangkok. A committee was appointed under the chairmanship of Dharmanarayan. The committee expressed its views on the financial and administrative aspects of the crop insurance scheme and gave necessary instructions to the government in January 1971 to implement the scheme on a voluntary basis on a voluntary basis due to major legal issues. Many efforts and experiments were made to implement crop insurance scheme in India. Prior to January 1973, a straightforward crop insurance scheme was introduced in the state of Gujarat by the Life Insurance Corporation for the crop of cotton. Started for crops. The Indian General Insurance Company started the Pilot Crop Insurance Scheme from the year 1979 with

the help of the State Governments. The scheme was implemented in Andhra Pradesh, Himachal Pradesh, Karnataka, Maharashtra, Uttar Pradesh, West Bengal, Tamil Nadu, Uttar Pradesh and Madhya Pradesh for kharif crops of 1982-83.

Comprehensive crop insurance plan:

The crop insurance scheme was introduced in 1985 as a means of managing agricultural disasters to prevent damage to crops by the farmers from natural disasters, and to maintain the ability to repay loans taken by institutional entities on time.

Experimental crop insurance plan:

From 1997-98, Rabi Pika was introduced by the Government of India as a crop insurance scheme. The scheme covered selected crop farmers and borrowed small and marginal farmers in selected districts. The scheme was implemented in 14 districts of five states across the country.

National Agricultural Insurance Scheme:

The National Agricultural Insurance Scheme was launched on 22nd June 1999 (Rabi 1999–2000) to establish a copy of the earlier Comprehensive Crop Insurance Scheme. The main objective of this scheme is to protect the farmers from natural calamities like drought, floods and hailstorms as well as the damage caused to them by pests and diseases. The new scheme was implemented for all types of farmers, borrowers and non-borrowers, irrespective of the size of the farm. The scheme provides for the inclusion of all food crops as well as oil seeds and annual horticultural, or commercial crops for the last few years. The premium rate is 3.5 percent for millet and oil seeds, 2.5 percent for other kharif crops, 1.5 percent for wheat and 2 percent for other rabi crops.

Season-wise National Agricultural Insurance Scheme (NAIS)-Cumulative upto Rabi 2015-16

(₹ in lakh)

S.No.	State / UTs	No. of Farmers covered	Area Insured (In Ha)	Sum Insured	Farmers' Premium	State Govt. Premium (Share)	Gol Premium (Share)	Gross Premium	Claims Reported	Claims Paid	No. of Farmers Benefitted
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Rabi 1999-00	579940	780569	35641	376.78	82.85	82.85	542.48	769.26	769.26	55288
2	Kharif 2000	8409374	13219829	690338	15933.68	2369.94	2369.94	20673.55	122248.15	122248.15	3635252
3	Rabi 2000-01	2091733	3111423	160268	1955.23	411.77	411.77	2778.76	5948.63	5948.63	526697
	Total 2000-01	10501107	16331252	850607	17888.91	2781.70	2781.70	23452.31	128196.78	128196.78	4161949
4	Kharif 2001	8696587	12887710	750246	21399.68	2381.07	2381.07	26161.82	49363.57	49363.57	1741906
5	Rabi 2001-02	1955431	3145873	149751	2237.00	388.90	388.90	3014.79	6465.80	6465.80	453325
	Total 2001-02	10652018	16033583	899997	23636.68	2769.97	2769.97	29176.61	55829.37	55829.37	2195231
6	Kharif 2002	9768711	15532349	943169	28060.29	2243.19	2243.19	32546.68	182439.20	182439.20	4297155
7	Rabi 2002-03	2326811	4037824	183755	3177.63	336.41	336.41	3850.44	18854.84	18854.84	926408
	Total 2002-03	12095522	19570173	1126924	31237.92	2579.60	2579.60	36397.12	201294.04	201294.04	5223563
8	Kharif 2003	7970830	12355514	811413	25888.61	1222.29	1222.29	28333.19	65268.61	65268.61	1712271
9	Rabi 2003-04	4421287	6468663	304949	5781.70	312.09	312.09	6405.87	49710.37	49710.37	2098125
	Total 2003-04	12392117	18824177	1116362	31670.31	1534.38	1534.38	34739.06	114978.98	114978.98	3810396
10	Kharif 2004	12687104	24273394	1317062	43885.06	1004.61	1004.61	45894.28	103832.95	103832.95	2674746
11	Rabi 2004-05	3531045	5343244	377421	7172.91	206.18	206.18	7585.28	16058.60	16058.60	772779
	Total 2004-05	16218149	29616638	1694482	51057.97	1210.79	1210.79	53479.55	119891.55	119891.55	3447525
12	Kharif 2005	12673833	20531038	1351910	42951.40	1021.77	1021.77	44994.94	108644.91	108644.91	2687605



13	Rabi 2005-06	4048524	7218417	507166	9959.28	261.56	261.56	10482.40	33830.20	33830.20	980748
	Total 2005-06	16722357	27749455	1859076	52910.68	1283.33	1283.33	55477.34	142475.11	142475.11	3668353
14	Kharif 2006	12934060	19672280	1475936	44074.09	1592.60	1062.46	46729.14	177621.89	177621.89	3131511
15	Rabi 2006-07	4977980	7632882	654221	13149.85	769.47	368.27	14287.60	51597.41	51597.41	1391554
	Total 2006-07	17912040	27305162	2130158	57223.94	2362.07	1430.73	61016.74	229219.30	229219.31	4523065
16	Kharif 2007	13398822	20754747	1700796	49766.23	1429.31	1236.74	52432.28	91535.70	91535.69	1591863
17	Rabi 2007-08	5044016	7387156	746664	14071.44	1345.25	454.31	15871.00	81017.92	81017.92	1578668
	Total 2007-08	18442838	28141903	2447461	63837.67	2774.56	1691.05	68303.28	172553.61	172553.61	3170531
18	Kharif 2008	12992272	17636187	1566607	47822.23	2192.86	1179.27	51194.35	237780.25	237780.26	4218975
19	Rabi 2008-09	6210648	8857836	1114871	22332.07	6296.27	943.74	29572.08	150981.81	150981.81	1979705
	Total 2008-09	19202920	26494023	2681478	70154.30	8489.13	2123.01	80766.44	388762.06	388762.07	6198680
20	Kharif 2009	18253072	25769817	2761671	80572.32	3589.15	2123.41	86284.89	453770.56	453770.57	7970974
21	Rabi 2009-10	5681148	7899761	1100750	21674.65	6524.54	971.28	29170.48	58039.75	58039.73	1040659
	Total 2009-10	23934220	33669578	3862421	102246.98	10113.70	3094.70	115455.37	511810.31	511810.30	9011633
22	Kharif 2010	12682242	17108888	2371090	67637.11	2612.50	1928.94	72178.55	164177.75	164177.75	2253293
23	Rabi 2010-11	4967878	6938628	1101056	20398.73	8405.33	1012.67	29816.72	65793.65	65793.65	1138466
	Total 2010-11	17650120	24047517	3472145	88035.84	11017.82	2941.61	101995.27	229971.39	229971.39	3391759
24	Kharif 2011	11554561	15776489	2348711	66203.64	3347.24	1884.02	71434.91	166561.95	166561.95	1844744
25	Rabi 2011-12	5239299	7609278	1128394	19447.73	5669.68	650.40	25767.81	54337.32	54254.61	1287237
	Total 2011-12	16793860	23385766	3477104	85651.37	9016.93	2534.43	97202.72	220899.27	220816.55	3131981
26	Kharif 2012	10649354	15693701	2719906	76983.25	8824.39	2066.54	87874.18	278699.98	278684.16	1912523
27	Rabi 2012-13	6141726	8691157	1571009	27181.82	16621.71	957.04	44760.57	210833.53	209579.92	2555305
	Total 2012-13	16791080	24384857	4290915	104165.08	25446.10	3023.58	132634.76	489533.51	488264.08	4467828
28	Kharif 2013	9746431	14231634	2900469	82132.15	13389.92	2249.48	97771.55	327154.78	326235.62	2812433
29	Rabi 2013-14	3973611	6476265	1254945	20389.01	8647.16	711.57	29747.73	105206.80	104748.00	996191
	Total 2013-14	13720042	20707899	4155415	102521.17	22037.08	2961.04	127519.28	432361.59	430983.62	3808624
30	Kharif 2014	9728678	11589544	2450085	78728.47	4038.19	1987.47	84754.13	295200.17	295057.69	4370982
31	Rabi 2014-15	7009527	9180141	2137997	36702.88	16446.91	1906.14	55055.93	133374.14	130980.03	2040638
	Total 2014-15	16738205	20769685	4588082	115431.35	20485.10	3893.62	139810.07	428574.30	426037.72	6411620
32	Kharif 2015	20697680	22028058	5261509	152398.19	17739.45	11735.28	181872.93	1517430.33	1464470.52	13927217
33	Rabi 2015-16	10210205	11877252	2800700	49483.02	19939.67	2428.34	71851.02	231100.01	191998.93	4325563
	Total 2015-16	30907885	33905309	8062209	201881.21	37679.12	14163.62	253723.95	1748530.34	1656469.45	18252780
	Kharif Seasons Total	192843611	279061177.35	31420918.19	924436.41	68998.49	37696.48	1031131.38	4341730.75	4287693.48	60783450
	Rabi Seasons Total	78410809	112656369.29	15329557.81	275491.74	92665.72	12403.51	380560.97	1273920.03	1230629.70	24147356
	Grand Total	271254420	391717546.64	46750475.99	1199928.15	161664.21	50099.99	1411692.35	5615650.79	5518323.18	84930806

Source: Department of Agriculture, Cooperation & Farmers Welfare

Implementation of MNAIS Scheme: -

S. No.	State / UT	Farmers Insured (no.)	Area Insured (ha.)	Sum Insured	Farmers' Premium	GOI Premium (share)	State Govt Premium (share)	Gross Premium	Claims Payable	Claims Paid	Farmers Benefitted (no.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Rabi 2010-11	358421	323734	69364	2376	1176	1180	4732	1615	1615	46879
	Total 2010-11	358421	323734	69364	2376	1176	1180	4732	1615	1615	46879
2	Kharif 2011	474809	665654	134588	5011	3552	3614	12177	9610	9610	100201
3	Rabi 2011-12	754999	707381	201012	6783	4505	5234	16521	8444	8341	122899
	Total 2011-12	1229808	1373035	335600	11794	8057	8847	28698	18054	17951	223100
4	Kharif 2012	2062484	2239315	489697	22034	17199	17199	56432	62412	62376	657900
5	Rabi 2012-13	949009	741753	207715	7501	5218	6212	18930	5369	5344	113298
	Total 2012-13	3011493	2981068	697413	29534	22417	23411	75362	67781	67720	771198
6	Kharif 2013	2361352	2274659	582621	25508	19246	19246	64000	89138	85365	970816
7	Rabi 2013-14	2997404	3253671	640752	20826	10774	11848	43448	54044	53824	811168
	Total 2013-14	5358756	5528329	1223373	46335	30019	31094	107448	143182	139189	1781984
8	Kharif 2014	5890024	6960640	943747	34113	27925	30586	92623	63230	60955	1644824
9	Rabi 2014-15	3198533	3547534	907093	27290	11304	11341	49936	88800	87797	1412851
	Total 2014-15	9088557	10508174	1850840	61403	39229	41927	142559	152030	148752	3057675
10	Kharif 2015	4812042	5530036	826434	33616	23535	23565	81175	112798	112716	2422630
11	Rabi 2015-16	3803708	3515224	1204907	27792	13104	13166	54391	91147	68503	1622549
	Total 2015-16	8615750	9045260	2031341	61408	36639	36731	135565	203944	181219	4045179
	GRAND TOTAL	27662785	29759601	6207932	212049	137538	143190	494364	586606	556447	9926015

Source: Department of Agriculture, Cooperation & Farmers Welfare

Season-wise Modified National Agricultural Insurance Scheme (MNAIS)-Cumulative upto Rabi 2015-16

(₹ in lakh)

In the first year of MNAIS scheme, 3,58,421 farmers participated, and 46,879 farmers were actually beneficiaries. That is, about 13% of the farmers became beneficiaries. In the year 2015-16, 86,15,750 farmers protected their crops under MNAIS scheme. This is 31.14% of the total farmers benefiting from this scheme till 2016-16.

Conclusions:

The crop insurance scheme implemented in India to protect farmers from natural calamities, crop diseases, crop losses, economic losses due to these causes are helping to offset the financial losses of farmers to some extent. It seems to be trying to be comprehensive. The goal appears to be to include more crops in the plan when improving.

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