

District Wise Analysis of National Agriculture Insurance Scheme (NAIS) in Marathwada Region

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Abstract: The present paper is an attempt to analyse the district wise performance of National Agriculture Insurance Scheme (NAIS) in Marathwada region of Maharashtra. Agriculture in Marathwada heavily depends on uncertain rain and weather conditions, as such the farmers are more prone to crops related risk. The other risks they experience are related to yields, fair prices, quality of the produce, marketing of the product etc. Agriculture insurance is considered an important mechanism to effectively mitigate the risk of natural perils in farm production and has resulted in the evolution and improvement in the crop insurance programme over the years. According to statistical data of farmers covered under NAIS in Marathwada region (2000 -10) showed the dismal performance of National Agriculture Insurance Scheme.

Keywords: NAIS, District-wise Performance of NAIS, Crop Insurance Scheme

INTRODUCTION

A large part of Indian agriculture is rain-fed agriculture and is heavily dependent on the weather and thus, the uncertainty of the weather cycle makes agriculture a highly risky venture. Agriculture production and farm income in India are severely and frequently affected by natural disasters such as droughts, floods, cyclones, storms, landslides and earthquakes. According to the National Agriculture Policy (NAP - 2000), "despite technological & economic advancements, the condition of farmers continues to be unstable due to natural calamities & price fluctuations" [1].

Susceptibility of agriculture to these disasters is compounded by the outbreak of epidemics and man-made disasters such as fire, Sale of spurious seeds, fertilisers & pesticides, price crashes, etc. All these events which severely affect farmers through loss in production and farm income are beyond the control of the farmers. With the growing commercialisation of agriculture, the magnitude of loss due to unfavourable eventualities is increasing [2].

To protect farmers by minimising such losses and for coping with natural risk agriculture insurance is the only mechanism available. It is an instrument that protects agriculturists against uncertainties of crop production that are beyond their control. The individual farmer with limited resources is seldom able to face such risks, especially if they were to result in disastrous

losses. Crop insurance, exists in many countries as an institutional response to nature induced risk [3].

Credit for pioneering work on crop insurance in India goes to S. Chakravarti, who in 1920 proposed an agriculture insurance scheme based mainly on the rainfall approach in the then Mysore state. A concrete step for introducing crop insurance at the National level was taken only in October 1965 with crop Insurance Bill and model scheme of crop insurance. The recommendations given by Dharam Narain committee on the draft bill were studied by V. M Dandekar committee in 1976 and recommended the introduction of crop insurance schemes. The comprehensive crop insurance scheme was started in 1985, which was replaced by NAIS (National agriculture insurance scheme) in 1999-2000. The agricultural Insurance Company formed in December 2002, took over the implementation of NAIS from General Insurance Company in 2003 [3].

The State of Maharashtra has 226.1 lakh hectares of land under cultivation and area under forest is 52.1 lakh hectares. Number of irrigation projects are being implemented to improve irrigation. A watershed mission has been launched to ensure that soil and water conservation measures are implemented speedily in the un-irrigated area. Animal husbandry is an important agriculture related activity. The State's share in livestock and poultry population in India is about 7 per cent and 10 per cent respectively [4].

Total rainfall in the State during 2012 was 90.3 per cent of the normal rainfall. Out of 355 Taluka in the State, 30 talukas received excess, 189 talukas received normal and 136 talukas, received deficient rainfall. Due to low intensity and deficit monsoon in some parts of Western Maharashtra, Aurangabad and Nashik Division, the sowing of major Kharif crops was delayed. Low moisture conditions and erratic rainfall in September and October has resulted in reduction of area under Rabi crops [5].

According to Agricultural Census 2010-11, there were 1.37 crore total operational holdings in the Maharashtra State, of which 1.08 crore operational holdings (78.8 per cent) belonged to marginal farmers with land holding less than or equal to two hectare. The proportion of operational holding of SCs and STs was 7.5 per cent and 6.3 per cent and their area of operational holdings was 6.6 per cent and 7.9 per cent respectively. The average size of land holding of SCs and STs was 1.27 ha and 1.80 ha respectively [6].

NAIS (National Agricultural insurance scheme) was implemented in Maharashtra State in 1999-2000, which covered 16 kharif and 10 rabi crops with, an objective to provide insurance coverage and financial support to farmers in event of failure of crops due to natural calamities and restore the credit eligibility in years of disaster. This scheme is very much helpful to small and marginal farmers as it provides subsidy in premium [7-8, 12].

In Maharashtra state the total farmers covered under the NAIS schemes (kharif) has decreased during the last decade. The actual numbers of benefited farmers also showed a decreasing trend through the study period except the years 2008 and 2009. For rabi crops the number of farmers covered, area covered, actual number of farmers benefited, claim amount paid reduced in 2010 as compared to 2000. The present paper is an attempt to analyse the district wise performance of National Agriculture Insurance Scheme (NAIS) in Marathwada region [9, 12].

Objectives

The following are the objective of present study

1. To find out district wise coverage of farmers and area under NAIS (National Agriculture Insurance Scheme) during study period in Marathwada region.
2. To find out district wise total claim paid under NAIS during study period in Marathwada region.

Hypotheses:

The following are the hypothesis framed for the study:

1. The district wise area and farmers covered under NAIS (National Agriculture Insurance Scheme) has decreased during study period in Marathwada region.
2. The claim paid by NAIS (National Agriculture Insurance Scheme) has decreased during study period in Marathwada region.

RESEARCH METHODOLOGY

In the Marathwada region of Maharashtra agricultural sector heavily depends on natural factors, particularly rainfall, such factors are beyond the control of a farmers & therefore creates weather risk which is the every farmers has to face. To manage such kind of risk the Agriculture Insurance is an important management tool. The present study is an attempt to analyse the district wise performance of National Agriculture Insurance Scheme (NAIS) in Marathwada region. This research work is based on secondary data. The required secondary data have been collected from various sources which include journals like Economic and Political weekly, State Government Reports on Agriculture, Report of NAIS from District Agriculture office, data collected from Agriculture Insurance Company of India from Mumbai and Economic survey of Maharashtra [5-0]. The secondary data required for the study is collected for the period 2000-2010. We have studied factors like number of farmers covered, Area covered, Sum insured, premium received, claims paid and benefited farmers for the study period.

District Wise Analysis of NAIS (Marathwada region):

The data given below shows the statistics for the period 2000 to 2010 for Rabi and kharif seasons of farmers covered under NAIS in Aurangabad district (Table No.1)

In Aurangabad district, for kharif (2000), the total numbers of farmers covered were 156990, with the area covered of 136327 lakh hectares, Sum assured of Rs 17937.29 lakhs and Premium of Rs. 293.59 lakhs. The total numbers of farmers benefited were 108353, i.e. 69.01 per cent of the total, and the total amounts of claims paid were Rs.2324.86 lakhs. In year 2001 the total number numbers of farmers covered were 168238 lakhs, with area covered of 195085 lakhs hectares, premium received 649.63 lakhs, and claims amount paid 1222.93lakhs showed a decline as compared to 2000, while the actual number of farmers benefited were 33772, i.e. 20.07 per cent of the total farmers covered show a decline of 48.94 per cent as compared to year 2000. The year 2002 to 2010 kharif seasons, shows decreasing trend on all counts as compared to 2000. In 2010, kharif season the total numbers of farmers benefited were 0, i.e. 0 per cent which is the worst condition during decades.

Table no 1: District Wise Analysis of NAIS in Aurangabad district for the period 2000 to 2010 (Rabi and Kharif)

Season	Year	Farmers In lakhs	Area In lakh hectares	Sum insured In lakhs	Premium Rs. in lakhs	Claim Paid Rs. in Lakhs	Benefited Farmers Actual Number
Kharif	2000	156990	136327	17937.29	293.59	2324.86	108353
	2001	168238	195085	21523.07	649.63	1222.93	33772
	2002	39032	39238	1681.31	86.92	3.47	2261
	2003	103135	82950	4706.69	208.53	250.76	27343
	2004	61615	59821	3446.46	159.84	45.30	5490
	2005	47420	52401	2901.64	153.31	0.03	14
	2006	3045	3047	157.22	9.43	0.00	0
	2007	2529	3202	152.38	8.11	0.01	2
	2008	43385	40641	1767.52	121.93	17.59	1754
	2009	8897	7633	673.34	32.15	4.96	298
	2010	262	168	16.52	0.62	0.00	0
	Total	634548	620513	54963.44	1724.06	3869.91	179287
RABI	2000	2410	2621	135.38	2.10	19.85	1505
	2001	45390	29975	448.77	8.85	7.38	4719
	2002	1588	1398	66.41	1.92	3.29	325
	2003	6986	9683	439.24	13.80	56.54	3825
	2004	474	318	21.69	0.69	0.09	37
	2005	21379	32729	825.41	16.26	0.32	110
	2006	NA	NA	NA	NA	NA	NA
	2007	18	20	0.65	0.01	0.00	0
	2008	304	279	22.03	0.40	0.59	37
	2009	29	27	2.85	0.08	0.00	0
	2010	NA	NA	NA	NA	NA	NA
	Total	78578	77050	1962.43	44.11	88.06	10558

Note: NA=Not Available; Source: Data collected from district agriculture office, Aurangabad. (MRO/NAIS/Kharif2011 Notification/326/2011) Dated: 17th June 2011

For Rabi year 2000, the numbers of farmers covered were 2410 lakhs, with the area covered of 2621 lakhs hectares for sum assured of 135.38 lakhs and premium 2.10 lakhs, the actual number of farmers benefited were 1505 lakhs i.e. 62.44 per cent, with the claims amount of Rs. 19.85 lakhs. The period 2001 to 2009 registered a decline on all the counts.

In Beed district, for kharif (2000) the total numbers of farmers covered were 111704 lakhs, with the area covered of 131656 lakh hectares, Sum assured of Rs. 12559.65 lakhs and Premium of Rs. 338.61 lakhs. The total numbers of farmers benefited were 7460, i.e. only 6.67 per cent, and the total amounts of claims paid were Rs.65.49 lakhs. In year 2001 the total number numbers of farmers covered were 137365 lakhs, with area covered of 168094 lakhs hectares, premium received 428 lakhs, and claims amount paid 185.66 lakhs showed a growth as compared to 2000, while the actual number of farmers benefited were 17558, i.e. 12.78 per cent of the total farmers.

The years 2002 to 2010, kharif seasons, shows a decreasing trend on all counts, except the year 2008 &

2009. The percentage of benefited farmers in year 2008 was 52.87 per cent which was the highest percentage of benefited farmers of Beed district. The year 2009 registered 42.67 per cent of benefited farmers, which shows a decline of 10.2 per cent as compared to 2008. The percentage of benefited farmers in year 2010 was only 4.9 per cent.

For Rabi season, year 2000 to 2003 shows a growth in number of farmers benefited. In 2000 the actual numbers of farmers benefited were 14473 lakhs i.e. 2.21 per cent. In 2001 the actual numbers of farmers benefited were 37 lakhs i.e. 16.21 per cent. In 2002 the actual numbers of farmers benefited were 3773 lakhs i.e. 27.35 per cent. While in 2003 the actual numbers of farmers benefited were 31603 lakhs i.e. 69.28 per cent, thus showing the increasing trend in the number of farmers benefited. The period 2004 to 2010 registered a decline on all the counts, as compared to year 2003, whereas in year 2010 the numbers of farmers benefited were 0 lakhs, i.e. 0 per cent of the total farmers in Beed district.

Table no 2: District Wise Analysis of NAIS in Beed district for the period 2000 to 2010 (Rabi and Kharif)

Season	Year	Farmers In lakhs	Area In lakh hectares	Sum insured In lakhs	Premium Rs in lakhs	Claim Paid Rs in Lakhs	Benifited Farmers Actual Number
Kharif	2000	111704	131656	12559.65	338.61	65.49	7460
	2001	137365	168094	14104.83	428.07	185.66	175558
	2002	44363	47623	2475.45	99.25	0.42	81
	2003	27933	42517	1803.38	65.82	240.13	10226
	2004	62729	72012	4287.15	172.69	568.40	12552
	2005	162794	135309	8317.08	348.43	104.11	15713
	2006	135729	109729	8263.76	286.62	2865.92	83906
	2007	151606	106636	11106.20	447.46	6814.13	102748
	2008	353352	213459	24589.85	1218.96	10394.70	186820
	2009	332467	227433	44448.33	2098.36	8271.20	141884
	2010	294758	159564	25119.26	1435.76	155.34	14669
Total		1814800	1414032	157074.9	6940.03	29665.5	751617
RABI	2000	14473	17041	2873.59	28.99	3.06	320
	2001	37	28	0.91	0.02	0.04	6
	2002	3773	3165	116.11	2.57	4.00	1032
	2003	31603	38252	1621.23	30.14	542.21	21896
	2004	676	759	38.48	0.72	0.09	11
	2005	110677	87178	4112.10	72.38	40.40	11158
	2006	118	111	5.46	0.14	0.00	0
	2007	370	356	25.43	0.78	0.03	10
	2008	3352	2716	230.00	7.35	0.02	2
	2009	644	717	91.12	2.66	0.00	0
	2010	16	6	1.03	0.04	0.00	0
Total		165739	150329	9115.46	145.79	589.85	34435

Source: Data collected from district agriculture office, Aurangabad.
(MRO/NAIS/Kharif2011 Notification/326/2011) Dated: 17th June 2011

Table no 3: District Wise Analysis of NAIS in Hingoli district for the period 2000 to 2010 (Rabi and Kharif)

Season	Year	Farmers In lakhs	Area In lakh hectares	Sum insured In lakhs	Premium Rs in lakhs	Claim Paid Rs in Lakhs	Benifited Farmers Actual Number
Kharif	2000	54610	28638	1099.89	28.41	0.07	17
	2001	89477	186970	3034.01	176.78	0.00	0
	2002	48226	32472	1660.63	95.44	0.00	0
	2003	52988	35669	1822.35	78.95	570.35	20704
	2004	73596	56718	2731.82	118.78	351.62	30884
	2005	95233	58659	4232.68	193.77	0.08	6
	2006	26493	17251	1005.59	35.99	10.04	2040
	2007	13155	9607	614.93	25.65	0.00	0
	2008	41107	28402	2033.05	100.83	542.96	22634
	2009	46657	29386	2876.42	119.27	183.91	11568
	2010	13515	8911	811074	36.23	13.96	534
Total		555057	492683	832185.4	1010.1	1672.99	88387
Rabi	2000	91	60	3.14	0.05	0.00	0
	2001	32	20	0.84	0.01	0.00	0
	2002	42	25	1.04	0.02	0.00	0
	2003	231	152	9.31	0.16	0.00	0
	2004	16036	14206	800.72	14.94	16.13	2693
	2005	479	387	25.29	0.47	0.00	0
	2006	66	63	4.27	0.10	0.00	0
	2007	NA	NA	NA	NA	NA	NA
	2008	427	366	29.98	0.51	0.47	191
	2009	681	609	62.01	1.61	0.10	7
	2010	9	11	1.60	0.02	0.00	0
Total		18094	15899	938.2	17.89	16.7	2891

Note: NA=Not Available, Source: Data collected from district agriculture office ,Aurangabad.
(MRO/NAIS/Kharif2011 Notification/326/2011) Dated: 17th June 2011

The year 2000 to 2002 kharif season, shows decreasing trend on all counts with the 0 per cent of the actual number of benefited farmers in Hingoli district. In the year 2003 kharif ,total number of farmers benefited were 39.07 per cent , in year 2004 kharif it was 41.96 per cent and in 2008 kharif it was 55.06 per cent, thus year 2003, 2004 and 2008 kharif shows the growth in numbers of farmers covered during the decade in Hingoli district. The year 2010 kharif shows a sharp decline in total number of farmers as compared to year 2008, while the total number of farmers benefited were 3.95 per cent only.

The year 2000 to 2003 Rabi seasons shows, decreasing trend on all counts with the 0 per cent of the actual number of benefited farmers in Hingoli district. In year 2004 Rabi season, total numbers of farmers benefited were 16.79 per cent, and in 2008 Rabi it was 44.73 per cent, thus year 2004 & 2008 Rabi shows the growth in numbers of farmers covered during the decade in Hingoli district. The year 2010 kharif shows a sharp decline in total number of farmers as compared to year 2008, while the total numbers of farmers benefited were 0 per cent only. According to table no. 3 the performance of NAIS in Hingoli District is not progressive.

Table no 4: District Wise Analysis of NAIS in Jalna district for the period 2000 to 2010 (Rabi and Kharif)

Season	Year	Farmers In lakhs	Area In lakh hectares	Sum insured In lakhs	Premium Rs in lakhs	Claim Paid Rs in Lakhs	Benifited Farmers Actual Number
Kharif	2000	55943	63224	5555.31	112.46	140.25	15723
	2001	55270	47808	3598.60	176.13	0.03	14
	2002	35747	33277	1789.00	140.13	0.00	0
	2003	10977	18922	750.46	43.41	5.65	551
	2004	31489	49271	2386.41	128.56	189.17	8918
	2005	34707	74673	2560.65	158.33	4.60	892
	2006	6729	7772	363.95	15.07	0.38	167
	2007	10378	9338	393.88	10.82	8.36	1596
	2008	132600	113542	5155.88	184.58	2157.31	107736
	2009	88076	70666	5363.76	182.04	422.01	30757
	2010	44108	373558	2400.37	70.37	0.02	14
Total		506024	862051	30318.27	1221.9	2927.78	166368
RABI	2000	1606	1575	256.22	0.06	0.06	32
	2001	180	100	4.91	0.00	0.00	0
	2002	21	47	2.95	0.00	0.00	0
	2003	15	56	0.75	0.08	0.08	15
	2004	600	509	13.73	0.00	0.00	7
	2005	NA	NA	NA	NA	NA	NA
	2006	NA	NA	NA	NA	NA	NA
	2007	39	44	1.61	0.00	0.00	0
	2008	2	1	0.04	0.00	0.00	0
	2009	121	130	11.94	0.06	0.06	2
	2010	38	56	3.97	0.00	0.00	0
Total		200	2518	296.12	0.2	0.2	56

Note: NA=Not Available

Source: Data collected from district agriculture office, Aurangabad.

(MRO/NAIS/Kharif2011 Notification/326/2011) Dated: 17th June 2011

In Jalna district, for kharif (2000), the total numbers of farmers covered were 55943, with the area covered of 63224 lakh hectares, Sum assured of Rs. 5555.31 lakhs and Premium of Rs. 112.46 lakhs. The total numbers of farmers benefited were 15723, i.e. 28.10 per cent, and the total amounts of claims paid were Rs.140.25 lakhs. In year 2001 the total number numbers of farmers covered were 55270 lakhs, with area covered of 47808 lakhs hectares, premium received 176.13 lakhs, and claims amount paid 0.03 lakhs

showed a decline as compared to 2000, while the actual number of farmers benefited were 14, i.e. 0.02 per cent of the total farmers covered show a decline of 28.08 per cent as compared to year 2000.

The year 2002 to 2007 kharif seasons, shows decreasing trend on all counts as compared to 2000, whereas for the year 2008 kharif a growth is observed in number of farmers benefited as compared to year 2000 to 2007. In year 2008 kharif, total numbers of

farmers benefited were 81.24 per cent whereas in year 2009 it came down to 46.32 per cent. The year 2010 shows a sharp decline in total number of farmers benefited as compared to year 2008, while the total number of farmers benefited were 0.03 per cent only in Jalna district.

For Rabi year 2000, the numbers of farmers covered were 1606 lakhs, with the area covered of 1575 lakhs hectares for sum assured of 256.22 lakhs, premium 2.61 lakhs. The actual numbers of farmers

benefited were 32 lakhs i.e. 1.99 per cent only, with the claims amount of Rs. 0.06 lakhs. The year 2001 to 2002 rabi, shows decreasing trends on all the counts with 0 per cent of total numbers of farmers benefited. Whereas for the rabi 2003 a growth is observed in numbers benefited with 100 per cent. The rabi 2004 to rabi 2010, shows decreasing trends on all count as compared to year 2003. In year 2010 rabi, the number of farmers benefited were 0 lakhs, i.e. 0 per cent of the total farmers in Jalna district.

Table no 5: District Wise Analysis of NAIS in Latur district for the period 2000 to 2010 (Rabi and Kharif)

Season	Year	Farmers In lakhs	Area In lakh hectares	Sum insured In lakhs	Premium Rs in lakhs	Claim Paid Rs in Lakhs	Benifited Farmers Actual Number
Kharif	2000	118126	128104	8840.40	187.54	202.13	15314
	2001	209576	193501	10535.75	348.78	2196.46	102823
	2002	65250	70466	3391.04	106.48	30.53	3026
	2003	273556	184518	11206.87	353.02	2884.67	140024
	2004	598599	314905	22508.98	787.34	5405.33	381924
	2005	637398	311839	21697.97	661.74	174.29	14663
	2006	538714	263272	19697.30	653.83	8924.69	381417
	2007	785038	365679	30045.44	1102.87	1052.53	100575
	2008	967012	457488	39898.41	1542.54	11740.27	511704
	2009	902244	431015	54858.33	2138.18	7836.25	384465
	2010	842193	322892	29548.53	1086.23	256.65	12547
	Total	5937706	3043679	252229	8968.55	40703.8	2048482
RABI	2000	28061	22873	4007.04	41.47	204.86	8841
	2001	20	32	1.29	0.03	0.00	0
	2002	232	206	13.04	0.40	0.10	6
	2003	86110	51547	2901.23	93.49	1053.21	76700
	2004	57605	28606	1666.47	43.75	63.73	10070
	2005	14122	6553	295.10	6.22	0.00	0
	2006	579	370	19.09	0.43	0.12	17
	2007	3001	1609	96.75	2.73	0.00	0
	2008	15242	9463	633.54	15.09	0.55	53
	2009	1958	1576	153.89	3.89	4.75	208
	2010	2139	1195	94.83	2.28	0.00	0
	Total	209069	124030	9882.27	209.78	1327.32	95895

Note: NA=Not Available

Source: Data collected from district agriculture office, Aurangabad.

(MRO/NAIS/Kharif2011 Notification/326/2011) Dated: 17th June 2011

In Latur district, for kharif (2000), the total numbers of farmers covered were 118126 lakhs, with the area covered of 128104 lakhs hectares, Sum assured of Rs 8840.40 lakhs and Premium of Rs. 187.54 lakhs. The total numbers of farmers benefited were 15314, i.e. 12.96 per cent, and the total amounts of claims paid were Rs.202.13 lakhs. In year 2001 the total number numbers of farmers covered were 209576 lakhs, with area covered of 193501 lakhs hectares, premium received 348.78 lakhs, and claims amount paid 2196.46 lakhs showed a growth as compared to 2000, while the actual number of farmers benefited were 102823, i.e.

49.06 per cent. The period 2003 to 2004 a growth is observed in number of farmers benefited as compared to 2000. In year 2003, total numbers of farmers benefited were 51.18 per cent & in year 2004 it was 63.80 per cent whereas the growth was comes down in year 2005 by 61.5 per cent, i.e. the percentage of farmers benefited is observed to be 2.30 per cent only. The year 2006 again shows a growth with the percentage of farmers benefited were 70.80 per cent, whereas years 2007 to 2010 shows a decreasing trend on all counts. The year 2010, registered 1.48 per cent of farmers benefited in Latur District.

For Rabi year 2000, the actual numbers of farmers benefited were 8841 i.e 31.50 per cent, with the claim amount of Rs.204.86 lakhs. The year 2001 to 2002 Rabi, shows decreasing trends on all counts as

compared to year 2000, whereas for the year 2003 a growth is observed in number of farmers benefited were 89.07 per cent .The year 2004 to 2010 Rabi, shows decreasing trends on all counts as compared to the year 2003.

Table no 6: District Wise Analysis of NAIS in Nanded district for the period 2000 to 2010 (Rabi and Kharif)

Season	Year	Farmers In lakhs	Area In lakh hectares	Sum insured In lakhs	Premium Rs in lakhs	Claim Paid Rs in Lakhs	Benifited Farmers Actual Number
Kharif	2000	201937	207321	16864.41	417.13	1579.01	132319
	2001	126944	135059	10526.10	591.09	5.50	1911
	2002	50491	222408	3182.12	233.81	38.93	2694
	2003	75674	74108	5073.14	273.83	14.33	897
	2004	91834	165791	5863.65	297.15	241.97	20282
	2005	42757	45367	3685.53	234.45	195.12	12957
	2006	2621	3429	186.98	10.04	36.88	2010
	2007	53669	41253	2232.69	83.75	555.63	25803
	2008	178672	118483	7262.72	324.17	526.74	60283
	2009	106121	61082	5730.79	225.03	1620.87	95030
	2010	25025	15858	1215.19	44.68	0.00	0
	Total	955745	1090159	61823.32	2735.13	4814.98	354186
RABI	2000	7634	8316	1492.31	14.93	62.51	3224
	2001	6	11	0.89	0.02	0.00	04
	2002	NA	NA	NA	NA	NA	NA
	2003	6	9	0.55	0.01	0.00	0
	2004	6	5	0.22	0.00	0.00	1
	2005	59	108	7.20	0.14	0.10	11
	2006	NA	NA	NA	NA	NA	NA
	2007	NA	NA	NA	NA	NA	NA
	2008	243	152	6.82	0.14	0.00	0
	2009	NA	NA	NA	NA	NA	NA
	2010	30	25	3.71	0.06	0.00	0
	Total	7984	8626	1511.7	15.3	62.61	3240

Note: NA=Not Available

Source: Data collected from district agriculture office, Aurangabad.
(MRO/NAIS/Kharif2011 Notification/326/2011) Dated: 17th June 2011

In Nanded district, for kharif (2000), the total numbers of farmers covered were 201937 lakhs, with the area covered of 207321 lakh hectares, Sum assured of Rs. 16864.41 lakhs and Premium of Rs. 417.13 lakhs. The total numbers of farmers benefited were 132319lakhs, i.e. 65.52 percent, and the total amounts of claims paid were Rs.1579.01 lakhs. In year 2001 the total number numbers of farmers covered were 126944 lakhs, with area covered of 135059 lakh hectares, premium received 591.09 lakhs, and claims amount paid 5.50lakh showed a decline as compared to 2000.The actual number of farmers benefited year 2001, were 1911, i.e. 1.50 per cent of the total farmers covered show a decline of 64.02 per cent as compared to year2000.

The year 2002 to 2003, shows decreasing trend on all the counts, whereas for the period 2004 to

2006 a growth is observed in number of farmers benefited as compared to year 2002 to 2003. In year 2004, total numbers of farmers benefited were 22.08 per cent, in year 2005 it was 30.30 per cent, & in year 2006 it was 76.68 per cent. Thus year 2004 to 2006 shows the growth in numbers of farmers covered. The year 2007 to 2008 & year 2010, shows decreasing trend on all the counts, whereas the year 2009 kharif shows a growth in number of farmers benefited during the decade in Nanded district.

The year 2001 to 2010, Rabi shows decreasing trend on all the counts, whereas for the year 2000 a growth is observed in number of farmers benefited with 42.23 per cent. In year 2010 rabi, the number of farmers benefited were 0 lakhs, i.e. 0 per cent of the total farmers in Nanded district.

Table no 7: District Wise Analysis of NAIS in Osmanabad district for the period 2000 to 2010 (Rabi and Kharif)

Season	Year	Farmers In lakhs	Area In lakh hectares	Sum insured In lakhs	Premium Rs in lakhs	Claim Paid Rs in Lakhs	Benifited Farmers Actual Number
Kharif	2000	87435	110552	11207.62	183.20	22.99	1118
	2001	188573	189641	11354.86	317.50	2228.31	102511
	2002	29531	38399	2169.90	64.93	49.14	1615
	2003	280803	219510	11780.79	333.54	2869.54	167102
	2004	220229	138581	8008.86	242.95	363.85	33259
	2005	381044	2111804	13015.89	371.63	20.62	9558
	2006	45827	27572	1446.32	41.38	225.84	19217
	2007	312532	170472	9726.96	290.50	79.56	17153
	2008	561164	277101	17443.58	544.44	4063.16	260614
	2009	533193	256811	24432.58	794.48	2287.41	229372
	2010	310296	128781	10813.68	376.61	47.90	15970
	Total	2950627	3669224	121401	3561.16	12258.32	857489
RABI	2000	14477	20462	3411.75	34.19	0.00	0
	2001	128	200	11.43	0.23	0.00	0
	2002	1876	1617	69.92	1.96	0.14	78
	2003	348618	256886	9855.83	261.15	6140.20	319699
	2004	7426	5407	310.37	7.00	5.48	616
	2005	2176	1363	72.89	2.00	0.00	0
	2006	752	522	27.25	0.69	0.00	0
	2007	2958	2110	95.40	2.79	0.00	0
	2008	1149	895	68.85	1.77	0.43	38
	2009	4277	2008	349.14	17.61	0.03	11
	2010	5200	2884	548.29	25.60	0.00	0
	Total	389037	294354	14821.12	354.99	6146.28	320442

Source: Data collected from district agriculture office, Aurangabad. (MRO/NAIS/Kharif2011 Notification/326/2011) Dated: 17th June 2011

In Osmanabad district, the year 2000 shows decreasing trend on all the counts as compared to 2001. In 2000 Kharif the percentage of farmers benefited were 1.27 per cent only, whereas for the period 2001 & 2003 a growth is observed in number of farmers benefited as compared to year 2000. In year 2001, total numbers of farmers benefited were 54.36 per cent and in year 2003 it was 59.50 per cent, thus year 2001 and 2003 shows the growth in numbers of farmers covered during the decade. Again the year 2004, shows decreasing trend on all the counts as compared to 2001 & 2003 with 15.10 per cent of farmers benefited. In year 2010 Kharif, the numbers of farmers benefited were 15970 lakhs, i.e. 5.14 per cent only of the total farmers in Osmanabad district.

The year 2000 to 2010 Rabi, shows decreasing trend on all the counts with 0 per cent of farmers benefited, except the year 2003. In 2003 Rabi a

growth is observed in number of farmers benefited, i.e. 91.70 per cent of the farmers were benefited, which is the highest percentage during the decades of Rabi seasons in Osmanabad district. In 2010 Rabi 0 per cent farmers were benefited in Osmanabad district.

In Parbhani district, for kharif (2000), the total numbers of farmers covered were 170164 lakh, with the area covered of 160153 lakh hectares, Sum assured of Rs 10234.82 lakhs and Premium of Rs 279.94 lakhs. The total numbers of farmers benefited were 35621, i.e. 20.93 per cent, and the total amounts of claims paid were Rs.639.34 lakhs. In year 2001 the total number numbers of farmers covered were 147105 lakh, with area covered of 117437 lakh hectares, premium received 416.90 lakhs, and claims amount paid 0.00 only shows a decreasing trends as compared to 2000, with 0.00 per cent of the farmers benefited.

Table no 8: District Wise Analysis of NAIS in Parbhani district for the period 2000 to 2010 (Rabi and Kharif)

Season	Year	Farmers In lakhs	Area In lakh hectares	Sum insured In lakhs	Premium Rs in lakhs	Claim Paid Rs in Lakhs	Benifited Farmers Actual Number
Kharif	2000	170164	160153	10234.82	279.94	639.34	35621
	2001	147105	117437	8259.25	416.90	0.00	13
	2002	64345	55363	2894.88	189.82	0.00	0
	2003	65766	79979	2944.88	146.15	27.59	2965
	2004	124500	109380	6000.23	270.52	775.79	48238
	2005	169983	128286	8514.29	385.70	182.65	30583
	2006	811515	51153	2945.61	98.45	413.74	38998
	2007	131210	79398	4950.67	167.17	71.08	8693
	2008	150476	94796	6459.91	262.75	493.54	57573
	2009	106846	67031	6777.40	257.55	2153.35	74822
	2010	23052	14043	1230.52	48.70	2.55	1142
	Total	1964962	957019	61212.46	2523.65	4759.63	298648
RABI	2000	16340	18527	2848.31	28.53	26.71	2271
	2001	19	16	0.51	0.01	0.00	0
	2002	NA	NA	NA	NA	NA	NA
	2003	NA	NA	NA	NA	NA	NA
	2004	16	33	3.41	0.06	0.40	13
	2005	70	81	6.53	0.12	1.23	31
	2006	34	25	1.25	0.02	0.00	0
	2007	3	3	0.17	0.00	0.00	0
	2008	13	22	0.88	0.02	0.00	0
	2009	8	7	0.59	0.01	0.00	0
	2010	60	70	4.36	0.08	0.00	0
	Total	16563	18784	2866.01	28.85	28.34	2315

Note: NA=Not Available

Source: Data collected from district agriculture office, Aurangabad.

(MRO/NAIS/Kharif2011 Notification/326/2011) Dated: 17th June 2011

The year 2002 to 2010 kharif, shows decreasing trend on all counts except the year 2004, 2006 & 2009 kharif. In year 2004, total numbers of farmers benefited were 38.74 per cent, in year 2006 it was 47.84 per cent and in year 2009 it was 70.02 per cent. Thus year 2004, 2006 and 2009 shows an increasing trend in numbers of farmers covered during the decade In Parbhani district.

It is observed from the data that, Rabi 2000 to Rabi 2010 shows a decreasing trend on all counts except the year 2004 which shows a growth in number of farmers benefited which were 81.25 per cent. In 2010 Rabi 0 per cent farmers were benefited in Parbhani district.

CONCLUSIONS

The study showed that the performance of NAIS has drastically come down in all district of Marathwada region during the last decades. The total farmer covered under the NAIS schemes (Rabi season) have decreased to zero in 2010 in Marathwada region. In all the districts of Marathwada region farmers covered, area covered & claim paid under NAIS (National Agriculture Insurance Scheme) have decreased under

study period (2000 to 2010). This has adversely affected in minimizing the risk and uncertainty involved in agriculture in all district of Marathwada region. This scheme needs to be given a wide publicity through the agriculture department, government mechanism, various non-governmental organization, local panchayats, print and digital media and agriculture literary programmes etc. for increasing the participation of farmers and improve its implementation.

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