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Attitude of small farmers towards the subscription of crop insurance scheme in the district Chitradurga of Karnataka

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Abstract
India's economy heavily depends on farming. Small farmers, though, are at risk. Unpredictable weather, natural disasters, bugs, sickness, and ever-changing prices threaten their crops. To fix this, they've introduced crop insurance plans. The plan in Karnataka, called Pradhan Mantri Fasal Bima Yojana (PMFBY), is one of them. But not many small farmers are using these plans. This project is about small farmers in Chitradurga and their thoughts on crop insurance. We used a mix of different methods for this, like surveys and group talks. The results show small farmers understand the benefits of crop insurance, but obstacles block their way. These blocks include not knowing enough, mistrust in government plans, expensive premium payments, and tricky steps to follow. The study showed most farmers suffered big crop losses mostly from irregular rain. This signals a need for easy to use, effective insurance plans that actually work. This research could guide decision makers in upgrading the services of these crop insurance programs. Ultimately, this could mean more help for small Chitradurga farmers and others like them.

Keyword: Small farmers, crop insurance, agriculture, crop loss, Karnataka, expensive premium

Introduction
In India, farming feeds a lot of people and is a key part of the economy. But farming is risky. Problems like bad weather, bugs, sickness, or low prices can hurt farmers. This really impacts small farmers who don't have a lot of money to cover their losses. To protect farmers against these issues, some insurance is available. In areas of Karnataka, like Chitradurga, farming is really important. A lot of the farmers are small ones. Because their area is dry and depends on rain for its crops, they often deal with drought. This is a big challenge. The government tries to help by offering insurance like the PMFBY. This insurance gives farmers some money if their crops fail. However, not all small farmers use this insurance. People wonder why. This research looks at why small farmers in Chitradurga might or might not get this insurance. The study looks at the farmers' knowledge of the insurance, trust in the government, views on the benefits of the insurance, and problems that stop them from taking part. By learning about these views, the government and other groups can better respond to farmers' issues. They can also make the insurance programs better and reach more farmers.

Review of Literature
(Gaur and Sitaram 2024) [23], in Agricultural Risk and Insurance Policies in India, researcher looked into how farmers use crop insurance in Maharashtra. Found out that not knowing enough, late payouts, and costly coverage stopped the little guys who grow our food from getting insured. To them, insurance didn't really pay off. This study showed that unless we fix these problems, crop insurance won't do what it's meant to. The results showed that small-time farmers didn't believe they could benefit from insurance. They struggled with unclear messages and a lack of clear-cut rules about when and how they would get paid for their claims. (Ghosh *et al*. 2021) [24], Discovered a lack of trust among farmers towards crop insurance because of red tape. Farmers were put off as insurance payouts often took a long time. The paperwork needed for signups was tricky for them.

The study also showed that most farmers preferred their old ways to reduce risk. This means borrowing from local lenders instead of using formal insurance. (Punia, Nimbrayan, and Yadav 2021) [27], Impact of PMFBY in Karnataka, found that the Pradhan Mantri Fasal Bima Yojana (PMFBY) benefited folks financially. But many small farmers didn't know how to join, file claims, or get compensation. The study stressed that low finance know-how and shortage of info in villages were roadblocks. Also, the scheme's success was questionable. Moreover, many farmers doubted the government schemes. (Kumar *et al.* 2017) [25], Researcher has focused on uneven rain and regular droughts increased farming dangers. Crop insurance is critical in such a situation. However, Kumar's study found small farmers vie-wing insurance as an extra expense, not an advantage. The research highlighted that costliest premiums and complicated paperwork were the main reasons small farmers stayed away from it. (Sahoo *et al.* 2019) [28], Researcher has made an attempted into how crop insurance plans offer financial safety to farmers all over India. The potential of these plans is huge. However, their effectiveness is hindered by poor execution, unawareness, and lack of trust from farmers. The study hinted that if efforts were made to make farmers aware, streamline the claim process, and provide prompt payment, farmers' views on crop insurance could become far more positive.

Research Methodology

We used a blend of methods in this study, analysing small farmers' views on crop insurance schemes in Chitradurga, Karnataka. We made a questionnaire and sent it to farmers in different parts of Chitradurga. We did this keep our data diverse. We wanted farmers with different backgrounds to take part. We also used data from government reports, farm surveys, and other research projects. We chose our participants carefully. We made sure they were either already using crop insurance or could use it. We talked to 50 folks, getting their insights in person for accurate results. We wanted to truly understand what farmers think. Besides numbers, we delved deeper into their thoughts through group chats with farmers, farm officers, and community members. We dug into the reality of crop insurance from different angles. Crunching the numbers with tools like percentage analysis, chi-square tests, and regression analysis helped us figure out what influences farmers' views and actions. The study's goal? Pair up numbers and real life stories to get a complete picture of how small farmers in Chitradurga feel about crop insurance.

Objective of the Study

1. To evaluate the attitude of small farmers in subscribing towards crop insurance scheme.
2. To appraise the extent of subscription by small farmers towards crop insurance.

Analysis and Profile of the Respondents

Table 1: District Chitradurga respondents

District	Frequency	Percent	Valid Percent	Cumulative Percent
Chitradurga	50	100.0	100.0	100.0

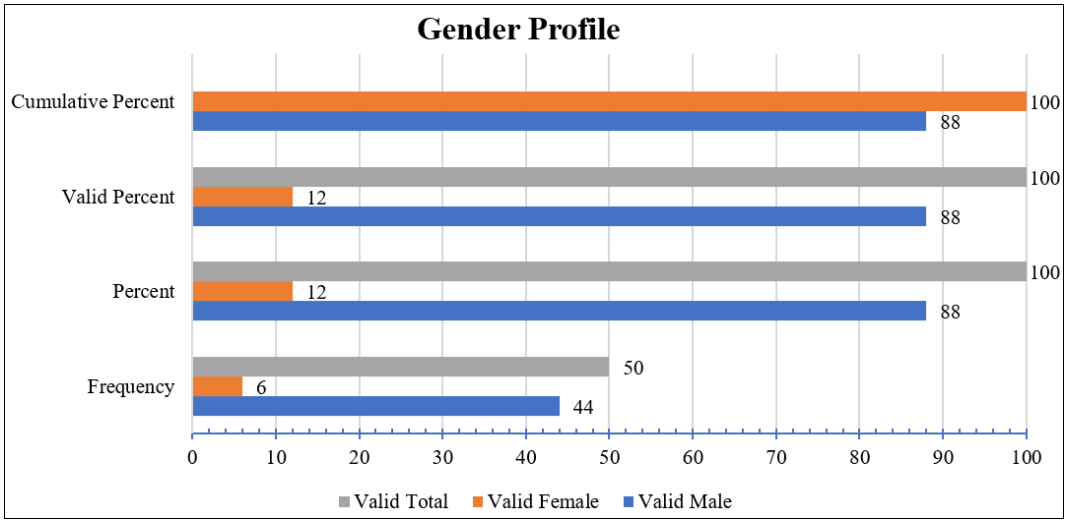
Source: Primary Data, Authors calculation.

Table 1 data relates to number of respondents', every one of our 50 respondents hail from Chitradurga district. This equals 100% of our study sample. Given that we have no subjects from outside districts or incomplete data, the valid percentage is a full 100%. This final figure helps cement that our investigation is solely dedicated to Chitradurga. It shows us that this study is particularly concerned with the Chitradurga district folks, making it the main area to look into for unravelling the views of small-scale farmers on crop insurance.

Table 2: Frequency distribution of gender

Gender	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Male	44	88.0	88.0	88.0
Female	6	12.0	12.0	100.0
Total	50	100.0	100.0	

Source: Primary Data, Authors calculation



Source: Primary Data, Authors contribution

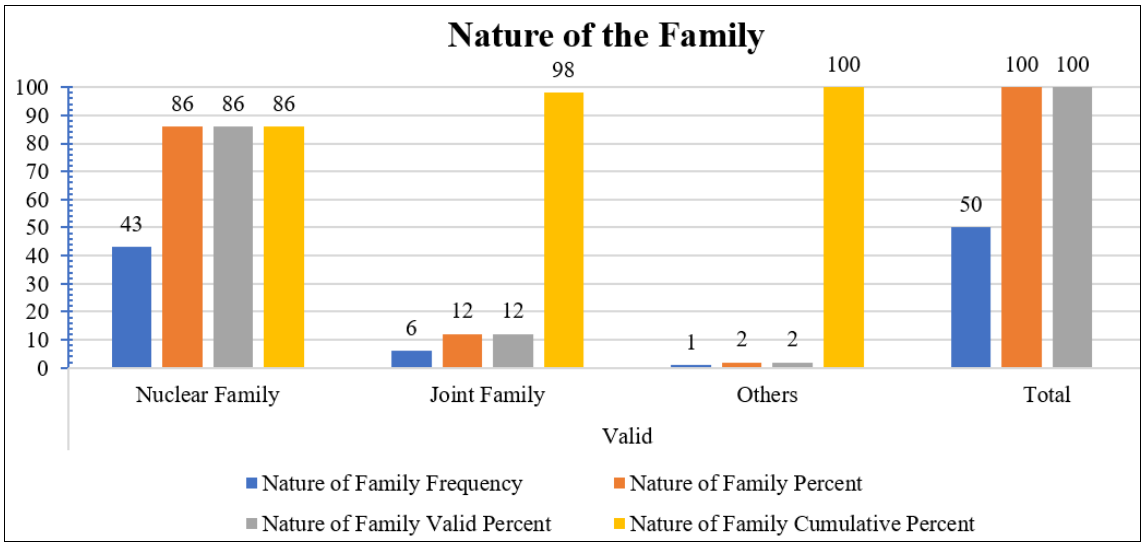
Fig 1: Gender profile of the Chitradurga District

Table 2 data provides the frequency distribution of gender, looking at the results, it's clear that more male farmers, 88% or 44 of them, took the survey than females, who made up just 12% or 6 in total. There weren't any missing or incorrect answers. So, the real percentages match the overall ones. The combined percentage points out that initially, the male farmers were 88% of the group. But, adding the female farmers pushes it up to 100%. The data makes it obvious that there are much more male farmers boys than female farmers in the group. This might affect understanding how small farm owners feel about crop insurance. It hints that maybe we need to think about each gender's view in our work.

Table 3: Frequency Distribution of nature of the family

Type	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Nuclear Family	43	86.0	86.0	86.0
Joint Family	6	12.0	12.0	98.0
Others	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Source: Primary Data, Authors calculation



Source: Primary Data, Authors contribution

Fig 2: Representing the nature of the family of the respondents from district of Chitradurga

Table 3 nature of family data reveals most folks, 86% (that's 43 people), live in nuclear families. A smaller 12%, or 6 people, are in joint households. A tiny 2% (just one person) is in a different family setup. When, you pull all that together, 98% are either nuclear or joint families. The remaining 2% are other arrangements. This hints that nuclear families run the show in our roundup. That's important since the kind of family someone's might change their choices or thoughts on crop insurance.

Table 4: Frequency Distribution of respondent's education qualification

Qualification	Frequency	Percentage	Valid Percentage	Cumulative Percentage
No Formal Education	13	26.0	26.0	26.0
Below 10th Standard	16	32.0	32.0	58.0
10th Standard	8	16.0	16.0	74.0
PUC/+2	4	8.0	8.0	82.0
Graduate	7	14.0	14.0	96.0
Post-graduate and above	2	4.0	4.0	100.0
Total	50	100.0	100.0	

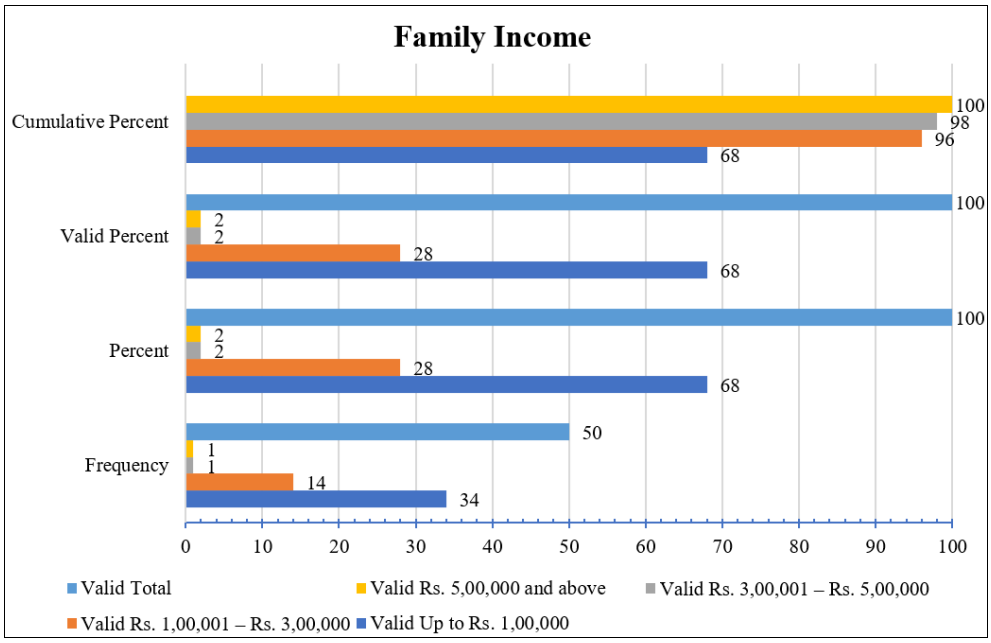
Source: Primary Data, Authors calculation

Table 4 education qualification data provides to see different levels among the survey takers. Out of everyone, 32% or 16 people, haven't received education past the 10th grade. 26% or 13 folks don't have any formal schooling. Next, we have 16% or 8 people who finished 10th grade. Only 8%, or 4 individuals, went up to PUC/+2. Even fewer (14% or 7 people) have a college degree. Just 4% (2 people-) have a postgrad degree or higher. When we add up the numbers, it shows that 58% of folks haven't gone past 10^{th} grade education. This means that most people in our survey didn't have much formal schooling. Only 18% have a college degree or more. Most of our survey people have a lower education level. This might affect what they understand and think about crop insurance because education can change how farmers make decisions and know about things.

Table 5: Frequency Distribution of respondent's family income

Income	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Up to Rs. 1,00,000	34	68.0	68.0	68.0
₹ 1,00,001 - ₹ 3,00,000	14	28.0	28.0	96.0
₹ 3,00,001 - ₹ 5,00,000	1	2.0	2.0	98.0
₹ 5,00,000 and above	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Source: Primary Data, Authors calculation



Source: Primary Data, Authors contribution.

Fig 3: representing the family income of the respondents from district of Chitradurga

Table 5 data sample evaluates that the facts about family earnings show more than 68% (34 people) earn up to ₹ 1,00,000 yearly. This points to a predominantly low earning crowd. Then we have 28% or 14 people who earn between ₹ 1,00,001 and ₹ 3,00,000. Just a tiny sliver of 2% (1 person) makes ₹ 3,00,001 to ₹ 5,00,000 or even more than ₹ 5,00,000 annually. Adding it up, we find a whopping 96% make ₹ 3,00,000 or lesser each year. This hints towards a setup filled mainly with people from weaker or moderate income backgrounds. The tiny 4% high income folks indicate that it's primarily a low to mid-income crowd. These income details may shape their willingness and capacity to put money into crop insurance. After all, how much one earns plays a huge role in just how much they can afford and how they plan for risks.

Table 6: Frequency Distribution of respondent's family landholding type

Source	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Owned	44	88.0	88.0	88.0
Leased In	6	12.0	12.0	100.0
Total	50	100.0	100.0	

Source: Primary Data, Authors calculation

Table 6 data results to look at the facts on how land is owned or leased. Most people, like 88% (from 44 people), own the farming land they use. Just 12% (only 6 people) rent their land. There's no difference in these percentages because all answers are valid and none are missing. If you pile up all the answers, you'd notice that 88% are from landowners and 12% from land renters. This tells us that owning land is more common within this group of people. How they feel about crop insurance might be affected by this. That's because people who own land might have contrasting ideas and worries than those renting.

Table 7: Frequency Distribution of family landholding size

Landholding size	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Below 2.5 acres (Marginal farmers)	30	60.0	60.0	60.0
2.5 acres to 5 acres (Small farmers)	20	40.0	40.0	100.0
Total	50	100.0	100.0	

Source: Primary Data, Authors calculation

Table 7 data information glance at the land size data reveals that 60% (30 respondents), to be exact fall into the marginal farmer category, owning less than 2.5 acres. Interestingly, the remaining 40% or 20 families are considered small farmers who own between 2.5 to 5 acres. No responses were missing or invalid, which aligns the valid percentage with the total. Astonishingly, all respondents, 100%, are either marginal or small farmers bigger landowners didn't participate. It's fairly obvious that our study is packed with small scale farmers. This could impact their resources, like crop insurance, and how they juggle risks in farming.

Table 8: Frequency Distribution of sources of irrigation

Source	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Open Well	2	4.0	4.0	4.0
Bore Well	20	40.0	40.0	44.0
Tanks	28	56.0	56.0	100.0
Total	50	100.0	100.0	

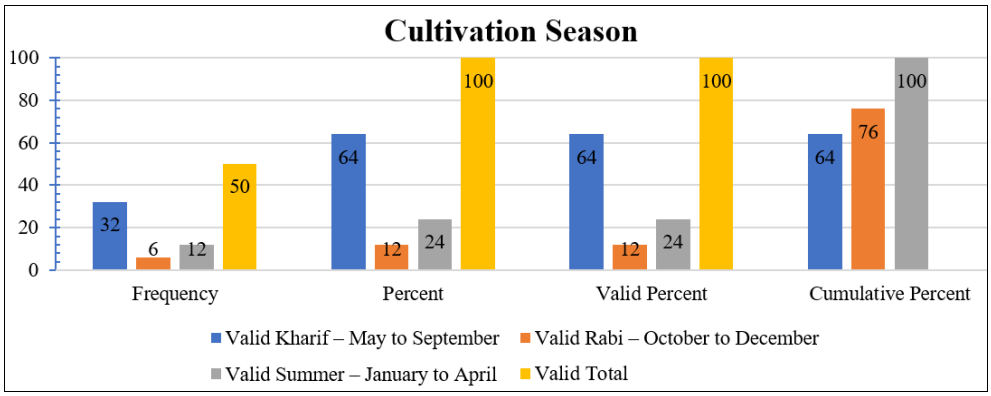
Source: Primary Data, Authors calculation

Table 8 looking at irrigation data, we see that tanks are relied on by 56% (28 respondents). They're the top pick. Bore wells, used by 40% (20 respondents) and then we have open wells. They're used by a mere 4% (just 2 respondents). All our people, 100% of them, use one of these tanks, bore wells, or open wells. Tanks and bore wells float to the top as major players. They decide farming methods and crop insurance decisions because solid irrigation is key. It makes farming productive and helps manage risks.

Table 9: Frequency Distribution of respondent's facing crop loss season-wise

Season	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Kharif - May to September	32	64.0	64.0	64.0
Rabi - October to December	6	12.0	12.0	76.0
Summer - January to April	12	24.0	24.0	100.0
Total	50	100.0	100.0	

Source: Primary Data, Authors calculation



Source: Authors contribution

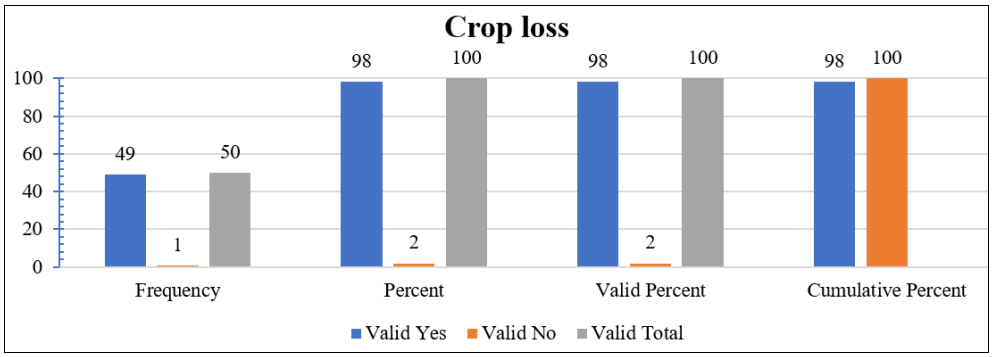
Fig 4: Representing the respondent's season of cultivation.

Table 9 and Figure 4 respondent's data show that crop losses happen most in the Kharif season (May to September). 64% or 32 farmers said this was their tough time. In the summer season (January to April), 24% or 12 farmers said they lost crops, while 6 farmers, or 12%, said it was in the Rabi season (October to December). When, you add these up, it's clear every farmer has had trouble in one season or another. The Kharif season seems hardest. Perhaps it's the weather, insects, or other problems. This could help us know how to make crop insurance better for each season's specific issues.

Table 10: Frequency Distribution of respondent's experiencing loss of crop in past 5 years

Has your Family Experienced Crop Loss in the Past 5 Years (2020 to 2024)				
Response	**Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percent**
Yes	49	98.0	98.0	98.0
No	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Source: Primary Data, Authors calculation



Source: Primary Data, Authors contribution

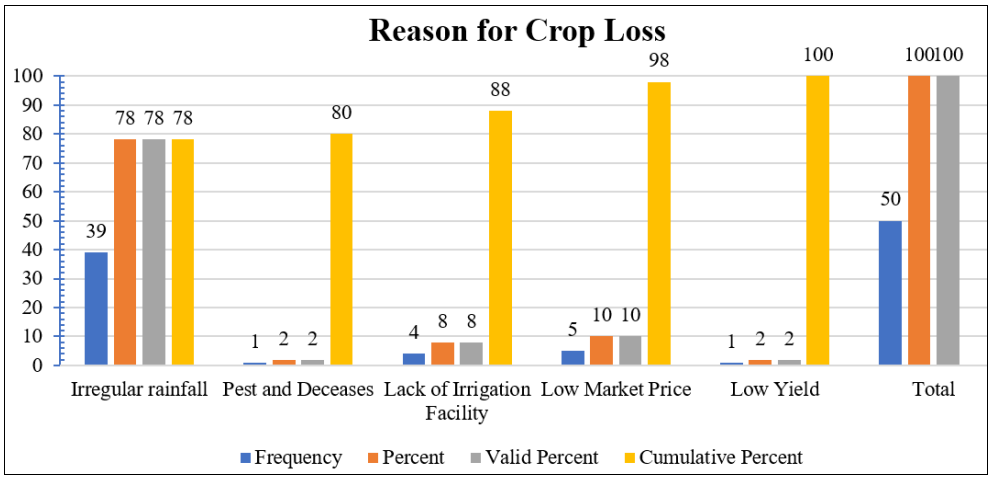
Fig 5: Representing the respondents' crop loss during the last 5years in district of Chitradurga

Table 10 and Figure 5 provides respondents' data relating to crop loss, looking at crop loss data from 2020 to 2024, most people - 98% or 49 folks had crop failure. Only 2% or 1 person didn't. It seems crop failure is a big problem for these folks, showing how weather changes, bugs, or other problems can harm farming. With many folks losing crops, they might really need crop insurance and ways to manage risk.

Table 11: Frequency Distribution of respondent's reasons for the crop loss

Reason for Crop Loss				
	Frequency	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Irregular rainfall	39	78.0	78.0	78.0
Pest and Deceases	1	2.0	2.0	80.0
Lack of Irrigation Facility	4	8.0	8.0	88.0
Low Market Price	5	10.0	10.0	98.0
Low Yield	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Source: Primary Data, Authors calculation



Source: Primary Data, Authors contribution

Fig 6: Representing various reason for crop loss.

Table 11 and Figure 6 represents the survey results show an interesting look at why crops fail. Lots of people, 78% (39 folks), say it's because of the rain being too random weather is a huge deal. Then, 10% (5 people) mention that the cash they get for crops is too low money matters. Another 8% (4 participants) blame it on not enough water supply systems, and lastly, 2% (1person each) mentioned insects and sicknesses, and not enough produce. Totalling these up, about 88% of the people think that weather, how much their crop sells for, or water are top reasons. This tells us farmers really depend on things they can't control, like how much it rains or crop prices. So, it's really important we have stuff like crop insurance in place.

Findings

Attitude Towards Crop Insurance

Many of those surveyed had crop failures in recent times. Specifically, a whopping 98% reported some crop loss. This shows that they're likely facing farming hazards showing they might be open to crop insurance. Most crop losses (64%) happen during the Kharif season. The main reason? Uneven rainfall. This fact came from 78% of people we asked. It's clear, farmers worry a lot about how the weather can hurt their crops. Most folks (88%) surveyed come from smaller families. The family money earned by a good chunk (68%) is under ₹ 1,00,000. This implies money issues might block them from getting crop insurance, even though it's

needed to guard against risk. Analysis shows most respondents, around 60%, are small-scale farmers with land less than 2.5 acres. The rest, 40%, fall into the small farmer category owning 2.5 to 5 acres. These land proprietors often face problems when buying crop insurance due to costs and knowledge limitations. The respondents' education sheds light on their limited grasp of crop insurance. Survey data indicates a majority, about 58%, are educated up to or below the 10th grade. This limited formal education might hinder their understanding of crop insurance's ins and outs.

Subscription to Crop Insurance

Small farmers often struggle to join crop insurance programs due to high cost and limited knowledge. Their lower education levels and focus on smaller scale farming suggest they don't have adequate resources to adopt insurance. All the farmers surveyed have a way to water their crops, like tanks or wells. But if rain doesn't come regularly, crops are at risk. Even with their irrigation, dry periods can be tough. This shows why strong crop insurance is so important.

Recommendations

Enhance Awareness and Education

Since over 58% of the survey participants lack adequate schooling, we need to start campaigns to help farmers understand crop insurance better. It should cover the advantages, how to sign up, and how to file a claim. We can customize these campaigns for different seasons and farming situations. To make things clearer, especially out in the rural areas, let's get government bodies and non-profits talking. They can team up to explain crop insurance using simpler terms easy for everyone to get. They can use local farm services, phone apps, and community programs to get the word out. The aim is to boost understanding of it all.

Simplify Insurance Processes

The operational cost involved in entering in crop insurance and offering claims should be eliminated. The procedures should be streamlined to make them more accessible to small and marginal farmers, especially those with limited knowledge. Create stronger farmer-friendly policies and documentation processes, by introducing digital platforms that allow farmer to apply, track claims, and have access to information with little paperwork.

Subsidize Premiums for Marginal Farmers

Given that nearly all of respondents were to families with low incomes, government agencies should consider subsiding crop insurance costs for small and marginal farmers in order to make it more accessible. Financial support techniques, including low-interest loans or assistance for crop insurance purchases, should be implemented to alleviate farmers' financial burden.

Targeted Seasonal Insurance Products

Given farmers' vulnerability throughout the Kharif season because of unexpected rainfall, crop insurance programs modified to certain seasons and weather factors should be created. This would assist address the most critical safety concerns for farmers in the area. Include specialized weather index-based insurance policies that cover losses caused by unreliable rainfall and drought that have been reported as the leading causes of agricultural loss.

Improve Timely Compensation:

The delay in money back should be resolved by speeding up claim settlement operations. Faster claim delivery is critical in creating assurance with farmers and encouraging participation in insurance systems. Create a clear communication route via which farmers may follow their claims and get timely updates, hence increasing trust in the system.

Promote Community-Based Insurance Models

Consider implementing community-based insurance models, which enable farmers in a given area or community to jointly subscribe to crop insurance plans. This may help cut costs and foster a feeling of community among farmers facing comparable agricultural concerns. By eliminating the economic, educational, and procedural obstacles to crop coverage, small farmers may be better positioned to handle agricultural risks, enhancing both livelihoods and adaptability to crop loss.

Discussion

The research on the attitudes of smallholder farmer in Chitradurga district regarding crop insurance identifies many significant elements affecting their choice to enrol in insurance programs. A large number of respondents reported crop losses, notably around the Kharif season, owing to erratic rainfall, highlighting farmers' sensitivity to climate-related hazards. Despite this, problems such as insufficient knowledge, poor family revenue, and financial restraints pose substantial hurdles to crop insurance acceptance. The results show that, although crop insurance is clearly necessary to manage agriculture risks, the mass of small and marginal farmers either remain uninformed of its advantages or unable to pay the premiums. Educational campaigns, simpler registration procedures, and insurance premium rebates are all necessary measures toward expanding participation. Additionally, tackling seasonally and weather-related risks via specialized insurance products might further boost the efficacy of these programs. Finally, to guarantee the continued viability and resilience of Chitradurga's small farmers, it is critical to establish an environment in which crop protection is accessible, reasonable, and simple to use. A mix of awareness-raising activities, financial assistance systems, and specific to the area insurance models will enable farmers to more effectively handle agricultural risks, resulting in increased economic stability as well as safety.

Conclusion

The study on the attitude of small farmers in Chitradurga district towards crop insurance reveals a complex interplay of vulnerability, awareness, and accessibility. While 98% of respondents reported crop losses-primarily due to irregular rainfall during the Kharif season-only a limited number actively subscribe to crop insurance schemes. The findings point to major barriers such as low educational attainment, limited awareness, high premium costs, and complex claim processes. Despite most farmers being landowners and having some irrigation facilities, their marginal landholdings

and low annual incomes restrict their ability to invest in formal risk mitigation mechanisms like insurance. The study strongly suggests that for crop insurance schemes to be successful, particularly among small and marginal farmers, they must be made more accessible, affordable, and user-friendly. Policies tailored to seasonal risks, simplified enrollment processes, targeted awareness campaigns, and premium subsidies are crucial to enhancing participation and building resilience in this vulnerable farming community.

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