

## FARMER'S PERCEPTIONS TOWARDS CROP INSURANCE

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### ABSTRACT

Conventional strength of India in agriculture has enlarged manifold on account of the hard work done by the farmers and improvements in technology. We need to continue to improve, agricultural production as well as the actual returns that farmers get from their produce. For coping with different adversities in farming crop insurance is an effective tool which is an innovation in rural areas. Knowledge is very essential need for any development process. Perception is the process of recognizing and interpreting sensory stimuli. To protect farmers from the risks in agriculture, government has launched a number of schemes such as National Agricultural Insurance Scheme and weather index based crop insurance schemes, MNAIS etc. But due to lack of full information their coverage seems to be limited among the farmers. The present study has reported the results of a survey of 567 farmers conducted to assess their knowledge and perception about various facets of crop insurance schemes. The results of the study revealed that most of the farmers perceive premium very high that they are paying for their crop insurance. Therefore near about ninety percent farmers said that crop insurance should not be compulsory for all the farmers.

**KEYWORDS:** Perception, Knowledge, Awareness, Crop Insurance