

Report

On

Cattle Insurance

AT

ANGUL, GAJAPATI & PURI

For



***P&C DEPARTMENT, GOVT. OF ODISHA
ODISHA SECRETARIAT***

by



NATIONAL PRODUCTIVITY COUNCIL

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1.0 INTRODUCTION:

Live stock play an important role in providing supplementary income to rural households. More than 100 million households depend upon livestock as either the primary or secondary source of income. Despite, having this much impressive figure, livestock sector possesses considerable amount of risk too, in terms of disease, production risks, accident, or theft of livestock, which leads to a substantial loss to the household .The risks involved in rearing of livestock assumes importance of cattle insurance as an efficient measure to shield the farmers against uncertainties and protect their livelihoods. Various schemes have been introduced from time to time for cattle insurance.

2.0 CATTLE INSURANCE IN INDIA:

In India the Ultimate death of cattle has a debilitating impact on the owner's income, more so if the owner happens to be marginal farmer or landless labour or a dairy farmer. It is to meet this exigency that the cattle Insurance schemes have emerged as security for indemnity in the event of death of the insured animal and also by providing insurance in the event of permanent total disability of the cattle. Now the cattle insurance scheme has emerged as a saviour over the year for landless, small and marginal farmer and for those whose major occupation is dairying Presently Cattle insurance has become compulsory under the Integrated Rural Development Programme. Thus cattle insurance has become an integral part of the dairy industries to mitigate with the risk associated with farming.

In India the cattle insurance scheme was initially initiated through the small Farmer's Development Agency (SFDA) in 1971. But the scheme did not operate for long-time. Then the nationalized banks began to finance the purchases of cattle and agreed to collect premium from beneficiaries. Initially the insurance policy was for one year and the premium was paid annually, over the years, this has been modified and a long term cattle insurance policy was introduced in 1983. The Government of India made lot of efforts for cattle insurance but achievement was poor. An attempt was made to identify the factors influencing cattle rearers for not doing insurance. Since cattle form an integral part of our business. Protecting this prime investment is therefore critically important.

2.1 Government schemes for cattle Insurance:

The Government of India Introduced two types of cattle insurance schemes, one is the Special Livestock Production Programme of IRDP and the other one what is known as the market agreement. In 2005, the Govt. of India introduced a Centrally Sponsored Scheme

(CSS) on Livestock Insurance on a pilot basis in 100 districts and on regular basis from 2008 onwards. Of late, it extends to 300 more selected districts. Public insurance cover more than 80% of 7.9 million of livestock in India. In 2007, some restrictions on premium rate were removed in India and six private companies allowed to enter in the livestock insurance market.

2.2 Coverage status of cattle insurance in India:

Now in India more than 90% of livestock insurance has become compulsory. Most of the schemes were subsidised up to 50% in premium. Despite, the intensive efforts made by the Central and state Government to spread of livestock insurance, it is not getting adequate momentum.

The coverage of all milch cattle under insurance has been implemented in Rajasthan and Andhra Pradesh. Such a policy provides for uniform and low premium rates, uniform procedure, and quick disposal of claims. Insurance coverage can also be for three to five year instead of one year as is the case at present. Individually owned non-bank financed cattle should also be covered by insurance. For this purpose, it is necessary to have coordination between village level agencies, DCS, banks, insurance agencies, and state government.

3.0 Objective Of The Evaluation Study:

To “Evaluate the Cattle Insurance in Odisha”, this study was conducted in three districts namely Angul, Puri and Gajapati by National Productivity Council, Bhubaneswar, The feedback had been collected both from official and also from the beneficiaries, selected on random from among beneficiaries of several selected villages. The main objectives of the study are as follows,

- To assess the institutional mechanism at the state and the role of Veterinary department and the implementation of CI.
- To evaluate the impact of CI on quality of life of rural people i.e. economic condition.
- To identify the CI promotion activities (i.e. mass media, participatory, incentive) undertaken by the project stockholders at various levels for creation of awareness in the rural areas.
- To identify the measures taken up by the Veterinary Department /CBOs (Community Based Organization)/NGOs/Alternative.

- Mechanisms for improving sustainability of CI services at the grass root level.
- To analyse the factors responsible for success and major constraints in
- Implementation of CI (government policies, funding, fragmented institutions, people's attitude/behaviour) and to suggest the measures for the same.

4.0 CATTLE INSURANCE IN ODISHA:

Agriculture is the main source of livelihood in Odisha; Initially the Centrally Sponsored Scheme (CSS) was implemented in two districts like Jagatsingpur and Cuttack on pilot basis which was subsequently extended to another nine districts including Sambalpur, Puri, Kendrapada, Keonjhar, Mayurbhanj, Khurdha, and Bargarh. Presently the scheme is being implemented in these nine districts under CSS. Orissa Livestock Resources Development Society (OLRDS) is the State Implementing Agency to implement the scheme in these nine districts of Odisha.

The Government of India was requested by the SIA to extend the scheme to remaining 21 districts of the State which is still under consideration. However, considering the usefulness and success of the scheme in our State in the course of its implementation during last two to three years, it was decided to take up the scheme in remaining 21 districts of the State under State Plan from the financial year 2013-14. However, the scheme under central assistance will be continued to take up in nine districts in usual manner as before. Now in Odisha The scheme is to be implemented in 21 selected districts of the State which are Angul, Balasore, Bolangir, Boudh, Dhenkanal, Deogarh, Ganjam, Gajapati, Jajpur, Jharsuguda, Kalahandi, Koraput, Malkanagiri, Nawarangpur, Nuapada, Rayagada, Sundergarh, Sonapur, Nayagarh, Kandhamal and Bhadrak.

4.1 Physical and Financial Target of Livestock insurance:

The Odisha Government had planned for wide publication in concerned district for popularization of the scheme, the Panchayati Raj institution and the Veterinary officials were involved in wide publicity and sensitization of the scheme. The task of disseminating information on the schemes and inviting farmers to offer their animals for identification for insurance, for this purpose the CEOs are empowered to provide assistance of Rs.10, 000/- for each implementing district.

5.0 LIVESTOCK STATUS OF CATTLE IN THE SELECTED DISTRICTS:

5.1 Gajapati district & Gumma Block:

The total livestock population In Gajapati district is at a level of 54,272 including 49,438 cattle's and 4,834 Buffaloes. Of the total cattle 45,375 are indigenous and 4,063 are cross breed. Of the total indigenous cattle, 45.61% are milch cows. Among cross breed cattle 52% are milch cows. But less than 50% of the cross breed buffaloes are milch animal.

Livestock population including cattle and buffalo in Gumma block of Gajapati district is placed in **Table-1**. There are 3,166 livestock's in Gumma block including 2,824 cattle and 342 buffaloes. Among total cattle's 2,665 are indigenous and 159 are cross breed. Only 38.68% of the total indigenous cattle are milch cows. Of the total cattle only 5.63% are cross breed. But in Gumma block there is no cross breed buffalo available.

Table 1: Cattle Population of Gumma Block In Gajapati District

Type of livestock		1yr above	Milking	Dry	Total
Cattle	Indigenous	800	1031	834	2665
	C.B	29	109	21	159
Sub Total (A)		829	1140	855	2824
Buffalo	Indigenous	73	201	68	342
	C.B	0	0	0	0
Sub Total (B)		73	201	68	342
TOTAL (A+B)		902	1341	923	3166

5.2 Angul district & Chendipada Block:

The total livestock population In Angul district is 13, 83,204 including 455,305 cattle's and 12,796 Buffaloes. Of the total cattle 424,481 are indigenous and 30,824 are cross breed. Of the total indigenous cattle, 52.95% are milch cows. Among cross breed cattle 62% are milch cows. But less than 50% of the cross breed buffaloes are milch animal.

Livestock population including cattle and buffalo in Chendipada block of Angul district is placed in **Table-2**. There are 217303 livestock's in Chendipada block including 75,028 cattle and 2151 buffaloes. Among total cattle's 66931 are indigenous and 5,946 are cross breed. Only 48.68% of the total indigenous cattle are milch cows. Of the total cattle's only 7.92% are cross breed.

Table 2: Livestock census of Angul district and Chendipada Block

Livestock	Angul District	Chendipada Block
CB Cattle	30824	5946
Ind. Cattle	424481	66931
Buffalo	12796	2151
Total Cattle	468101	75028

Source: 19th Census 2012

5.3 Puri district:

The total livestock population In Puri district is at a level of 15, 74,291 including 4, 52,855 cattle's and 16,483 Buffaloes. Of the total cattle 2, 74,045 are indigenous and 14, 69,810 are cross breed. Of the total indigenous cattle, 41.62% are milch cows. Among cross breed cattle 72.52% are milch cows. But More than 50% of the cross breed buffaloes are milch animal.

Livestock population including cattle and buffalo in Nimapara block of Puri district is placed in **Table-3**. There are 3, 10,616 livestock's in Nimapara block including 63,897 cattle's and 263 buffaloes. Among total cattle's 19,337 are indigenous and 44,560 are cross breed. Only 42.62% of the total indigenous cattle are milch cows. Of the total cattle only 69.73 % are cross breed.

Table 3: Livestock census of Nimapara block of Puri district

19th Census -2012		
Livestock	Puri District	Nimapara Block
CB Cattle	1469810	5946
Ind. Cattle	274045	66931
Buffalo	16483	2151
Total Cattle	1760338	75028

Source: 19th Census 2012

6.0 Cattle insurance in Gumma, Chendipada & Nimapara Block:

6.1 Gumma:

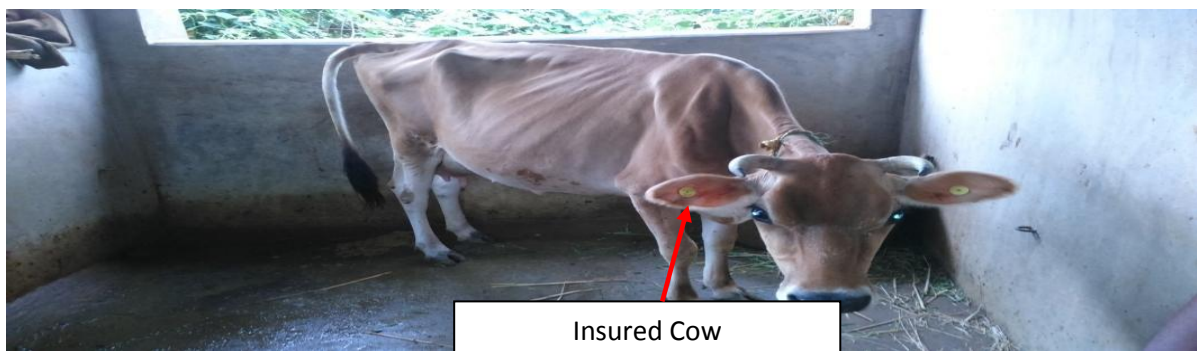
Gajapati is a Tribal, economically under developed district having mountainous region, dominated by tribal people with low literacy rate and with very low standard of living. The major part of the district is a hilly terrain with undulated topography and is inhabited by the tribal. The soil types are mainly clay loam, sandy loam and red soil. 70.78% of the total geographical area is forest. The district has a total population of 518837. Out of this, 8.77 % belong to Scheduled Caste and 47.88% belong to ST population. Majority of the households of the district, viz. 90.03% live in rural areas. Majority people have taken dairy as secondary source of income. For procuring livestock, mostly the farmer invests their personal saving accumulated over a period of time, instead of taking credit from the financial institution. In case of 89% of households, the woman farmers purchase poultry birds and small ruminant such as sheep, goats and they also purchase cow, buffalo, using their personal saving. Therefore, livestock insurance received less attention in comparison to crop insurance in Gajapati district. Due to insufficient awareness, people of Gajapati are not sensitized on the benefit of cattle insurance and this becomes the main cause of low cattle insurance in Gajapati & Gumma. And also the commercialization of Milk and Milk produce is also not much appreciating in the district

6.2 Chendipada:

Angul is an economically developed industrial district, due to industrialization the peoples life style are developed in between the district more numbers of industries are situated in Chhendipada and the life style of the people are standard. Majority of the households of the district, viz. 70.03% live in rural areas. Majority people have taken dairy as secondary source of income. For procuring livestock, mostly the farmer invests their personal saving accumulated over a period of time instead of taking credit from the financial institution. 69% of households invest their money in business due to more number of industries they are also engaged in industry as an industrial labour. Therefore, livestock insurance received less attention in Angul district. Due to insufficient market linkage people of Chhendipada are not known the accurate benefit of cattle insurance.

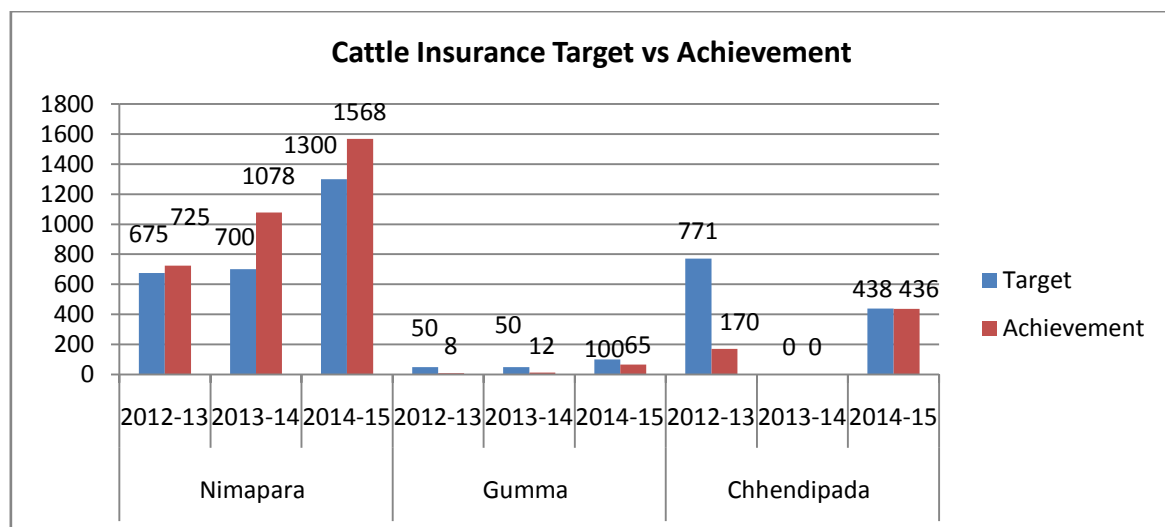
6.3 Nimapara:

Puri is an economically well developed district. The district also has places of tourism importance having the famous Lord Jaganath Temple and Konark Temple in between them. Nimapara is one of the developed block due to majority of its geographical land is of costal area and rich in fertile agricultural land. The socio economic status of the district habitants are of better as compared to the Gajapati and Angul district. The dairy farming is one of the major livelihood patterns of the district. Due to well established market linkage and more demand of milk products, people shows more inclination towards the dairy farming, thus shows keen on covering their major earning sources secure by availing the cattle insurance scheme. The awareness amongst the farmers towards cattle insurance



is also appreciating as compared to the districts like Angul and Gajapati. In Nimapara the Cattle insurance achievement is more than that of the Target, because the target distribution is not made keeping in various factors like population of cattle, radius of the block, thus certain areas exist more scope for cattle insurance as compared to the other parts of the district.

Figure 1 : CI Target Vs Achievement (2012-15)



Source: (Data collected from District Official)

7.0 BENEFICIARY RESPONSE

7.1 Availability of Services in Time

7.1.1 Gumma:

Majority of the geographical area of the Gumma Block of Gajapati district is hilly terrain and having a difficulty in accessibility. Due to this the service delivery in diagnosis of the cattle, Artificial Insemination and Cattle Insurance are quite difficult and delayed. Thus, the appointment of adequate no. of trained Gomitra in village and/or cluster of village level, then the basic health care service to the cattle can be provided. The study reveals that more than 50 % of the respondents have responded that there is delay of more than a week in the service delivery of AI, CI and Immunization/ Vaccination.

7.1.2 Chendipada:

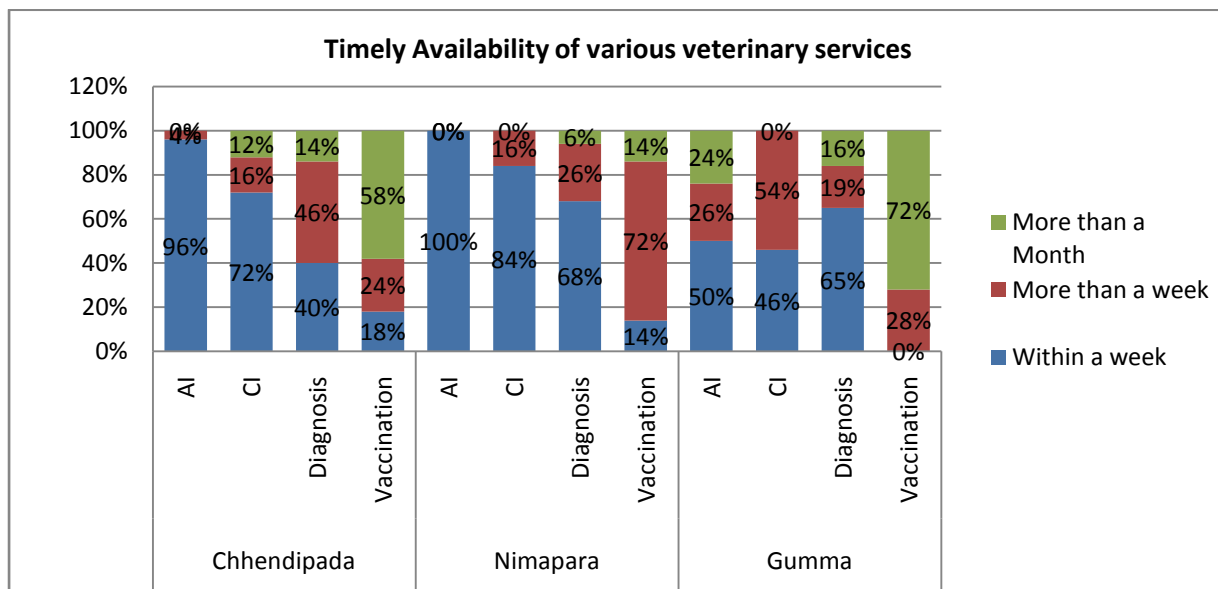
Chendipada being an industrial block, the communication and transportation facility is better as compared to Gumma and Nimapara. Thus there exists no bottleneck on the supply side (Veterinary Dept.) for delivering the veterinary services to the beneficiary. However there exists a less interest amongst the farmers towards Dairy farming which reflects in the low rate of AI CI in the block and in the districts. There is better scope for the other livelihood pattern in the block as the same is having opportunity to work in the industry and/or allied sector. Some disputed areas/ GPs in the block, there exist certain issues in the delivery of service. There is a prompt response by the service providers in the Chendipada Block in delivering the AI and CI services. However the Cattle diagnosis and vaccination is substantially delayed which can be attributed from the response of the beneficiary. The beneficiary response analysis in the figure 2 confirms that 60% and 82% of the respondents have responded that more than a week is taken for delivering the services for Cattle Diagnosis and Vaccination respectively.



7.1.3 Nimapara:

Due to more number of Cattle populations and a well communication route, the Veterinary service can be delivered to all the parts of the Block. There also exist an increased interest and demand at the farmer's level towards the services delivered by the Govt; this makes the supply side of the service provider more responsive. This results in a better achievement of the Artificial Insemination and Cattle Insurance at the Nimapara Block of Puri district. The beneficiary response has revealed that the Service response time is better as compared to the Chendipada and Gumma Block. The AI and the Diagnosis is done within a week as responded by 100% and 68% beneficiaries respectively. The CI and the Vaccination takes a more than a week (Figure: 2)

Figure 2 : Service Delivery Time



7.2 Insurance Claim Settlement Status

7.2.1 Gumma

In Gumma the cattle population are too low and accordingly the cattle insurance achievement is also low. However the beneficiary analysis in Figure 3 reveals that 84% of the claim settlement cases are settled within a month.

7.2.2 Chendipada:

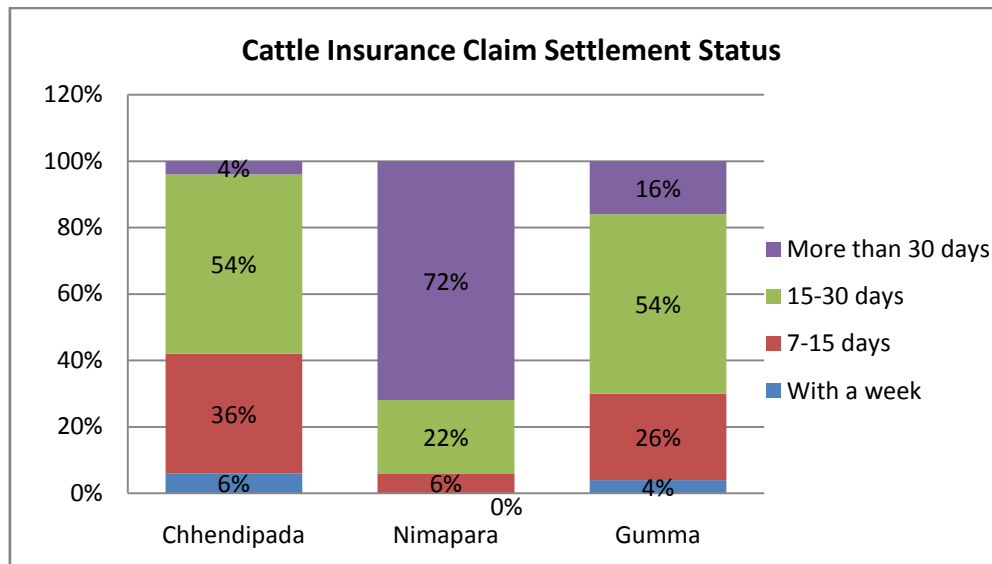
The figure 3 confirms that 96% of the claim settlements are settled within a month.

7.2.3 Nimapara:

The cattle death count of Nimapara district is more as compared to the Chendipada and Gumma. The beneficiary response analysis reveals that, it takes more than a month for settlement of cattle insurance cases as 72% of the respondents have responded about the

delay in more than a month. Due to delay in settlement and/or non settlement of the claim farmer are harassed and unmotivated for the scheme.

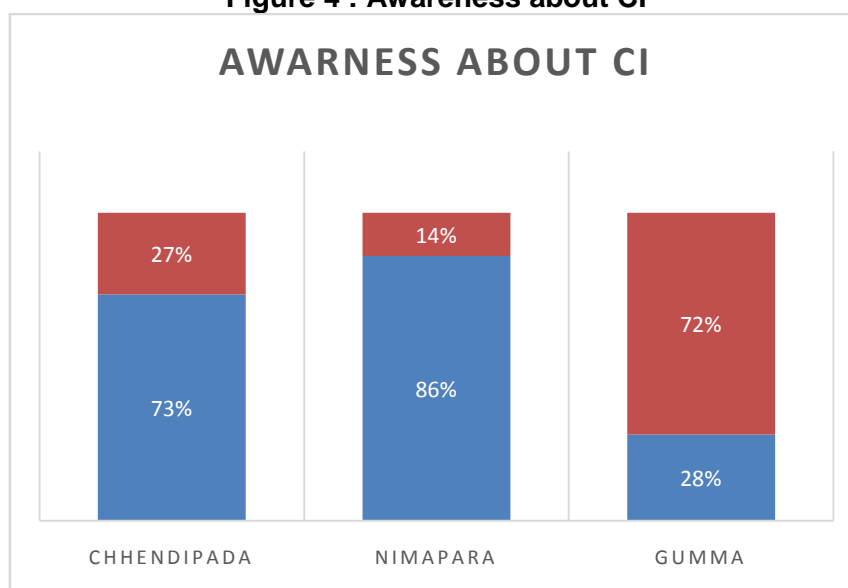
Figure 3 : Cattle Insurance Claim Settlement Status



7.3 Awareness about CI

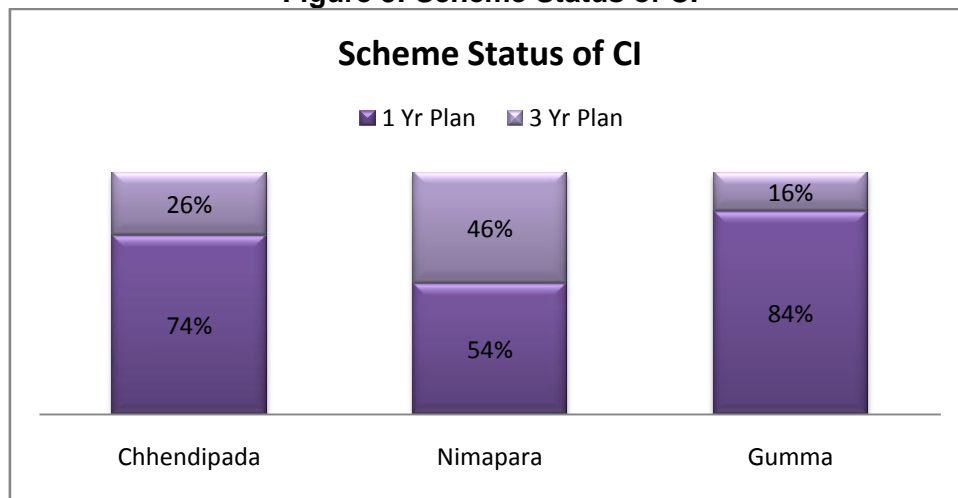
From the beneficiary response, in Chhendipada Block 73% people are aware about CI, In Nimapara the awareness is 86% and in Gumma the awareness is 28%. The figure reveals that due to unawareness and illiteracy amongst the tribal population, most of the farmers in Gumma are unaware about CI. The awareness on CI is detailed in Figure 4 of the report.

Figure 4 : Awareness about CI



7.4 Various Cattle Insurance Scheme Coverage Status:

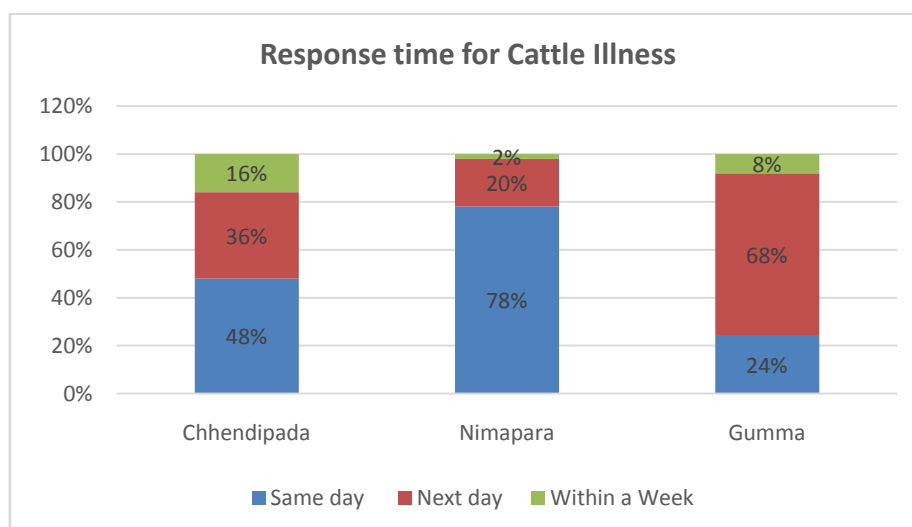
Figure 5: Scheme Status of CI



The beneficiary response reveals that, there is an increased demand for one year scheme over the 3 year scheme. During the discussion it's also understood that, the officials are more concerned about the one year scheme over the 3 year scheme as they can achieve target every year. There is also no further weightage for carrying out 3 year scheme as against to one year scheme as the only measuring indicators is the number of beneficiaries covered in any of the scheme. The other factor responsible for non promotion of the 3 year scheme is the frequent change of insurance companies by Govt. of Odisha. The premium for 3 year scheme is less as compared to one year scheme; this may attract the farmers to avail the scheme. The detail of the scheme status is depicted in Figure 5 of the report.

7.5 Service Delivery Response Time on Cattle Illness:

Figure 6: Response time for cattle Illness



The response time of cattle illness is a critical factor for managing the health of the cattle. The service provider must be prepared for immediate address of the illness within 24 hours. However the beneficiary response reveals that the service response time is more than 24 hours in Gumma (68 % responded), but the same is addressed same day in Chendipada (48%) and Nimapara (78%). However 52% of the respondents of Chendipada and 76% of the respondent of Gumma has responded that the service is delayed by more than 24 hours of illness reported. The details are mentioned in Figure 6 of the report.



8.0 A Comparative Statement on Farmers Response in three Selected Blocks.

Activities	Gumma	Chendipada	Nimapara
1. Availability of Services in Time	1. The study reveals that more than 50 % of the respondents have reported that there is delay of more than a week in the service delivery of AI, CI and Immunization/ Vaccination.	1. 60% and 82% of the respondents have reported that more than a week is taken for delivering the services for Cattle Diagnosis and Vaccination respectively.	1. The AI and the Diagnosis is done within a week as responded by 100% and 68% beneficiaries respectively. The CI and the Vaccination takes a more than a week .
2. Insurance Claim Settlement Status	2. As per beneficiary interaction in Gumma block, 84% of the claim settlement cases are settled within a month.	2. As per beneficiary interaction in Chendipada, 96% of the claim settlements are settled within a month.	2. As per beneficiary interaction in Nimapara, 72% of the respondents have reported about the delay in more than a month.
3. Awareness about CI	3. From the beneficiary response in Gumma the awareness is 28%.	3. From the beneficiary response in Chendipada Block 73% people are aware about CI.	3. From the beneficiary response In Nimapara the awareness is 86% about CI.
4. Various Cattle Insurance Scheme Coverage Status	4. The Study reveals that 84% beneficiaries wants one year scheme over 3 year scheme.	4. The Study reveals that 74% beneficiaries wants one year scheme over 3 year scheme.	4. The Study reveals that 54% beneficiaries wants one year scheme over 3 year scheme.
5. Service Delivery Response Time on Cattle Illness	5. Beneficiary response reveals that the service response time reported 24% for same day 68% for next day and 8% within week	5. Beneficiary response reveals that the service response time reported 48% for same day 36% for next day and 16% within week. .	5. Beneficiary response reveals that the service response time reported 78% for same day 20% for next day and 2% within week

9.0 SWOT Analysis

In this study an attempt has been made to study the Strength, Weakness, Opportunities and Threat of the Cattle Insurance Programm under taken by the Directorate of Animal Husbandry and Veterinary Service in the state with an idea to take policy decisions to strengthen the system and also to convert weakness to opportunities. While executing the programme, proper watch to be given on the factors concerning for success of the Cattle Insurance in the State.

9.1 Strength:

- Odisha is having an unit of Animal Husbandry and Veterinary Service in each block, even more than one unit in some blocks. Each unit is represented by two qualified with B.V.SC.A.H degree Asst. Vet. Surgeons.
- The unit of Animal Husbandry and Veterinary Service in each block performs animal treatment as well as animal resource development Activities .
- The state is having animal breeding Research unit to provide improved animals to the farmers .
- There is a College of veterinary Science and Animal Husbandry to provide technical support regularly to the Dairy farmers of the state.

9.2 Weakness:

- The Animal breeding and research unit of the state so far has not developed an animal breed for the state suitable to our Climate, still we are dependent for breeds of other states .
- The College of veterinary Science and Animal Husbandry located at the state head Quarters has not so far developed a single breed for the state.
- The College of veterinary Science and Animal Husbandry which has completed more than 50 years has so far not an Animal Breeding Research farm.
- In case of any death of any insured animal, the settlement of insurance amount takes long times for final settlement and payment to the farmer.

9.3 Opportunities:

- The state is having a centrally sponsored scheme for cattle insurance in the state covering all the districts, The department of Animal Husbandry and Veterinary Services should avail such opportunity.
- The Central Govt in its Budget for 2016-17 has provided lot of funds for improvement of Animal breeding research unit, the department of Animal Husbandry and Veterinary Services should avail such opportunity.
- We have a college of veterinary science and animal husbandry and having qualified experts in the field of Animal Breeding, the state Govt avail the opportunity of their services

9.4 Threat:

- The R&D in Animal Breeding in the state is in a poor form.
- The Animal Breeders in the state so far have not developed even a single animal breed in the university or in the state.
- The Department of Animal Husbandry and Veterinary Service so far has not a network at block level to identify the local animal/breeds for their Improvement.

10.0 FINDINGS:

- The R&D in Animal Breeding in the state is in a poor form.
- The state doesn't have a proper Animal breeding research farm for breeding new breeds .
- The College of veterinary Science and Animal Husbandry which has completed more than 50 years has so far not an Animal Breeding Research farm.
- In case of any death of any insured animal, the settlement of insurance amount takes long times for final settlement and payment to the farmer. In most of the cases insurance claim are settled after 30 days. Due to delay in settlement of the claim farmer are being unmotivated for the scheme. (Para7.2 and Figure 3)
- The beneficiaries' response reveals that due to unawareness and illiteracy amongst the tribal population, most of the farmers in Gumma are unaware about CI. (Para 7.3 and Figure 4)
- The College of veterinary Science and Animal Husbandry located at the state head Quarters has not so far developed a single breed for the state.
- The Department of Animal Husbandry and Veterinary Service so far has not a network at block level to identify the local animal/breeds for their Improvement. There is a prompt response by the service providers in Blocks in delivering the AI, CI services. However the Cattle diagnosis is substantially delayed and providing vaccination service is almost delayed by more than a week. (Para 7.1 and Figure 2)
- The block and Panchayat Department of Animal Husbandry and Veterinary Service has no adequate facilities in terms of transport to supervise Cattle insurance programme.
- There is a prompt response by the service providers in Blocks in delivering the AI, CI services. However the Cattle diagnosis is substantially delayed and providing vaccination service is almost delayed by more than a week. (Para 7.1 and Figure 2)

10.0 RECOMENDATION AND POLICY OPTIONS:

1. Due to less in numbers of cross bred cattle and low percentage of share of milk production for states. It clearly indicates low productivity of the cattle in respect of milk. Therefore the policy of artificial insemination should be integrated with a policy of cattle insurance for protection of the animal.(Refer 7.1&7.3)
2. Since there is no a single cross breed buffalo is available in one block, a special programme may be initiated to introduce artificial insemination along with insurance for the buffaloes in blocks.
3. Due to unavailability of market linkage of milk, farmers are not showing much interest in dairy farming and cattle insurance. If we market route of milk will be provided to these blocks then the people can make their livelihood from Dairy farming and the AI&CI coverage can be increased.(Refer6.2)
4. Artificial inseminated insured milking cows must be provided with dependable market support by extending OMFED milk procurement route.
5. Due to unsettlement of Insurance claim, farmers are not interested in CI. People are harassed and unmotivated due to unsettlement and/or delay in settlement. A onetime mass settlement drive can be taken up for disposing of all non settled cases, which would built up confidence of the farmers on the cattle insurance scheme.(Refer7.2)
6. In tribal areas, farmers are not aware of economics of rearing cattle's, milk yield, generation of employment and its impact on their livelihood. Various awareness camps can be organised particularly in tribal areas to create awareness among tribal's in respect of rearing cattle, its economics, artificial insemination and their insurance. (Refer 7.3)
7. Presently cattle owners are not taking interest to insure the cattle and particularly in tribal area the interest on insurance is much less. In general, cattle insurance is subsidised, even to the extent of 50%. A policy on pilot basis may be made for tribal area to insure cattle's by giving subsidy on the premium even to the extent of 90%-100% to attract tribal's to make insurance for their cattle's. A Tribal Gomitras may be provided with incentive for carrying out AI and CI.
8. The Performance indicator for the veterinary officials may also be revised with appropriate weight age for the 3 years insurance over 1 year insurance.
9. The state Govt. should strengthen the animal breeding research farm of the state.
- 10.The college of veterinary Science and Animal Husbandry should have a animal breeding farm for developing new breeds.

11. Findings, Recommendation and Policy Option

SI No	Findings and observations	Recommendation Policy Option
1	Research and Development	
1A	<ul style="list-style-type: none"> ➤ The R&D in Animal Breeding in the state is in a poor form. ➤ The state doesn't have a proper Animal Breeding Research Farm for breeding new breeds . ➤ The College of veterinary Science and Animal Husbandry which has completed more than 50 years has so far is not having an Animal Breeding Research farm. 	<ul style="list-style-type: none"> ➤ The state Govt. should strengthen the animal breeding research farm of the state. ➤ The College of Veterinary Science and Animal Husbandry should have a animal breeding farm for developing new breeds
1B	<ul style="list-style-type: none"> ➤ The College of Veterinary Science and Animal Husbandry located at the state head Quarters has not so far developed a single breed for the state. 	<ul style="list-style-type: none"> ➤ Since there is no a single cross breed buffalo is available in the tribal areas, a special programme may be initiated to introduce artificial insemination along with insurance for the buffaloes the specific tribal blocks.
2	Claim settlement:	
	<ul style="list-style-type: none"> ➤ In case of any death of any insured animal, the insurance claims settlement takes long times for final settlement and payment to the farmer. In most of the cases insurance claim are settled in more than 30 days. Due to delay in settlement , farmer are being demotivated for the scheme. (Para 7.2) 	<ul style="list-style-type: none"> ➤ A onetime mass settlement drive can be taken up for disposing of all non settled cases, which would build up confidence of the farmers on the cattle insurance scheme.(Refer7.2)

3	Awareness Development	
	<ul style="list-style-type: none"> ➤ The beneficiaries' response reveals that due to lack of awareness and illiteracy amongst the tribal population, most of the farmers are ignorant about CI. (Para7.3) ➤ In tribal areas, farmers are not aware of economics of rearing cattle's, milk yield, generation of employment and its impact on their livelihood. 	<ul style="list-style-type: none"> ➤ Various awareness camps should be organised particularly in tribal areas to tackle those .(Refer 7.3)
4	Spread of network:	
	<ul style="list-style-type: none"> ➤ The Department of Animal Husbandry and Veterinary Service so far has not a network at block level to identify the local animal/breeds for their Improvement. Although there is a response by the service providers in Blocks in delivering the CI , AI services. ➤ But the Cattle illness diagnosis is substantially delayed and providing vaccination service is almost delayed by more than a month in certain cases. (Para 7.1) ➤ Presently cattle owners are not taking interest to insure the cattle and particularly in tribal area the interest on insurance is much less. 	<ul style="list-style-type: none"> ➤ In general, cattle insurance is subsidised, even to the extent of 50%. A policy on pilot basis may be made for tribal area by giving subsidy on the premium even to the extent of 90%-100% to attract tribal's to make insurance for their cattle's. ➤ A Tribal Gomitras may be provided with incentive for carrying out simple diagnosis and vaccination.
5	Monitoring and supervision	
	<ul style="list-style-type: none"> ➤ At the grass root level, Animal husbandry and veterinary services have no adequate facilities in terms of transport to supervise cattle insurance programme. 	<ul style="list-style-type: none"> ➤ Steps should be taken towards provision of better transportation facilities for effective supervision of the scheme.

6	Forward and Backward linkages <ul style="list-style-type: none"> ➤ Due to unavailability of market linkage of milk, farmers are not showing much interest in dairy farming and cattle insurance 	<ul style="list-style-type: none"> ➤ Artificial inseminated insured milking cows must be provided with dependable market support by extending OMFED milk procurement route. ➤ Block level market routes should be provided , then farmers can make their livelihood from Dairy farming and the AI&CI coverage can be increased.(Refer 7.2)
7	Strengthening of the scheme of cattle Insurance <ul style="list-style-type: none"> ➤ There is an increase of demand for one year scheme instead of 3 years (insurance) where weight age has been given for coverage of the number of beneficiary is the only indicator for veterinary officers. 	<ul style="list-style-type: none"> ➤ The Performance indicator for the veterinary officials may also be revised with appropriate weight age for the 3 years insurance over 1 year insurance. ➤ Due to less in numbers of cross bred cattle and low percentage of share of milk production for states. It clearly indicates low productivity of the cattle in respect of milk. Therefore the policy of artificial insemination should be integrated with a policy of cattle insurance for protection of the animal.(Refer 7.1&7.3)