



Performance of NAIS

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This working paper confines its scope to performance of National Agricultural Insurance Scheme (NAIS). It examines the progress of NAIS in India and in one selected state, Gujarat. The two dimensions considered are coverage over time and across the states. It is further disaggregated for different seasons. The performance was studied with respect to number of performance indicators, namely, farmers covered, area covered, sum insured, premium collected, subsidy to small farmers, claims made and farmers benefited. The state-wise performance gives the comparative picture of NAIS among the states. Detailed performance was studied for Gujarat. Again the progress was examined over time and among the districts. Though the data shows impressive growth over time it cannot be termed as satisfactory. The coverage of area as well as loanee farmers has been disappointing. The scheme has many flaws. The mandatory aspect has not been appreciated by farmers.

Performance of NAIS

National Agricultural Insurance Scheme (NAIS) was introduced to replace Comprehensive Crop Insurance Scheme from Rabi 1900-2000. Initially, only 9 states/union territories opted for the scheme. This number increased to 17 in Kharif 2000. Over time the number of states and union territories opted for the scheme increased to 24 and two respectively. Arunachal Pradesh, Delhi, Manipur, Nagaland, and Punjab were the states which have not yet adopted the scheme. The scheme was in operation for last 21 seasons. However data on selected performance indicators namely, farmers and area covered, sum insured, premium collected, subsidy claimed by small farmers, claims made and farmers benefited were available for 19 seasons. These data were not available for lastest two seasons (kharif 2009 and rabi 2009-10). We therefore have examined the performance of the scheme for nine full years.

1. Performance over time

The performance of NAIS for 19 seasons (10 rabi and 9 kharif) is given in Appendix 1. The relevant data were processed and summarized in Table 1. The number of farmers covered over the 19 seasons added up to 1347 lakhs and insured area to 2109 lakh hectares under different crops in different seasons i.e. on an average 1.6 hectares per farmer in any season. The total sum insured grossed to Rs.148278 crores at aggregated premium of Rs.4427 crores. The sum insured averaged to Rs.7000 per cropped acre covered under NAIS. The premium collected was about 3 per cent of the sum insured. The subsidy to small farmers amounted to Rs.424 crores i.e. 9.6 per cent of the premium collected. The claims reported added to Rs.15230 crores or 10.3 per cent of the sum insured and were paid to nearly 27 per cent of the farmers who had opted for the scheme. The claims averaged to Rs.4245 per farmer or Rs.3000 per acre of cropped area covered. However the claims made were nearly four times the premium collected. From these simple statistics the scheme does not seem to be economically viable for the implementing agency. For farmers it may be considered as another alternative of risk management at farm level and it adds the premium cost to the cost of cultivation of crops.

Both the number of farmers and area covered showed increasing trend with some ups and downs in some years. The number of farmers covered in eight years had increased by 82 per cent (87 lakhs) compared to 63 per cent (102 lakh hectares) increase in area covered. This gave an annual simple growth rate (SGR) of 10.3 per cent for farmers covered as against 7.8

per cent for the area covered. The corresponding compound growth rates were computed at 7.8 per cent for number of farmers and 6.3 per cent for area coverage. The sum insured and premium collected had shown increasing trends but the growth was relatively higher for premium collected i.e. SGR of 30.2 per cent and CGR of 16.6 per cent compared to SGR of 26.7 per cent and CGR of 15.4 per cent for sum insured. It implied increased cost of cultivation and higher coverage of high cost crops.

Table 1: Progress of NAIS in India

| Particulars | Farmer covered (lakhs) | Area covered (lakh ha) | Rs. in crores | | Claims made | Farmers benefited (000) |
|----------------------|------------------------|------------------------|---------------|-------------------|-------------|-------------------------|
| | | | Sum insured | Premium collected | | |
| Kharif Season | | | | | | |
| Cumulative total | 996 | 1569 | 106067 | 3489 | 11351 | 25655 |
| Absolute increase | 46 | 45 | 8755 | 305 | 1149 | 571 |
| Per cent increase | 54 | 34 | 127 | 148 | 94 | 16 |
| SGR (%) | 6.8 | 4.2 | 15.9 | 18.4 | 11.7 | 2.0 |
| CGR (%) | 5.6 | 3.7 | 10.8 | 12.0 | 8.6 | 1.8 |
| Rabi Season | | | | | | |
| Cumulative total | 351 | 540 | 42212 | 938 | 3879 | 10426 |
| Absolute increase | 41 | 58 | 9411 | 284 | 1178 | 1119 |
| Per cent increase | 195 | 185 | 587 | 943 | 1980 | 212 |
| SGR (%) | 24.4 | 23.1 | 73.4 | 117.9 | 247.5 | 26.5 |
| CGR (%) | 14.5 | 14.0 | 27.2 | 34.1 | 46.1 | 15.3 |
| Overall | | | | | | |
| Cumulative total | 1347 | 2109 | 148278 | 4427 | 15230 | 36081 |
| Absolute increase | 87 | 102 | 18165 | 567 | 2327 | 1690 |
| Per cent increase | 82 | 63 | 214 | 242 | 182 | 41 |
| SGR (%) | 10.3 | 7.8 | 26.7 | 30.2 | 22.7 | 5.1 |
| CGR (%) | 7.8 | 6.3 | 15.4 | 16.6 | 13.8 | 4.4 |

Though in general kharif has been the main season the performance for rabi season was more pronounced. However this difference had decreased over the years. The increase in number of farmers covered was 54 per cent for kharif compared to 195 per cent for rabi season though in absolute terms the increase was higher for rabi. Similar has been the observation on area increase (34% for kharif and 185% for rabi). However the absolute increase in area was marginally higher for rabi than for kharif. The corresponding simple growth rates for kharif and rabi season were 6.8 per cent and 24.4 per cent for farmers and 4.2 and 23.1 for area, and the corresponding compound growth rates were 5.6 per cent and 14.5 per cent for farmers and 3.7 per cent and 14.0 per cent for area coverage respectively. Though for the sum insured the increase for kharif was almost double the increase for rabi in percentage terms increase over the reference period was lower for kharif (127%) and much higher for rabi (587%). As a result the growth rates for kharif were lower (SGR of 15.9% and

CGR of 10.8%) than for rabi (SGR of 73.4% and CGR of 27.2%). Similarly though the absolute increase in premium collected was higher for kharif (Rs.305 crores) than for rabi (Rs.284 crores) the per cent increase was much higher for rabi (943%) than for kharif (148%) giving higher SGR of 117.9 per cent for rabi compared to only 18.4 per cent for kharif and CGR of 34.1 per cent for rabi and 12.0 per cent for kharif respectively. This reflected on the high cost of cultivation and also high average premium rates for rabi crops.

The claims made did not show a clear trend but because of substantial increase in 2008-09 the per cent increase was 182 per cent. This increase was contributed by both the seasons. Similar pattern was observed with respect to farmers benefited from claims paid. Claims made had one to one correspondence with farmers benefited from compensation paid and hence the both showed similar pattern. However the subsidy to small farmers had shown a decreasing trend except in the last two years when it had increased to almost three time. It implied a substantial increase in small farmers' coverage during last three years.

2. Performance across the States

Currently NAIS has been adopted by 24 states and two union territories by 2008-09. Their performance in the states has been judged on the basis of their contribution to the six selected performance indicators, namely, farmers covered, area covered, sum insured, premium collected, claims made and farmers benefited (Appendix 2). The performance differed significantly across the states. We found that 11 of the states, namely, Andhra Pradesh, Bihar, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamilnadu, Uttar Pradesh and West Bengal accounted for over 90 per cent to total value of individual indicators as shown in Table 2. In fact Bihar contributed significantly only to claims made and farmer beneficiaries, Orissa to farmers covered, sum insured and subsidy claimed, Tamilnadu to subsidy and claims and West Bengal to subsidy claimed.

Seven among the eleven states identified in Table 2 ranked from 1-7 for the first four performance indicators (Table 3). We selected Gujarat with overall rank of 3 and Karnataka with overall rank of 7 for our detailed study as has been pointed out earlier in methodology.

Table 2: Share of Major States in Selected Performance Indicators (2008-09)

| State | Farmers | Area | Sun insured | Premium | Subsidy | Claims | Benefited |
|----------------|---------|------|-------------|---------|---------|--------|-----------|
| Andhra Pradesh | 14.0 | 14.1 | 19.8 | 18.8 | 21.6 | 17.4 | 13.9 |
| Bihar | 2.8 | 2.2 | 4.2 | 3.2 | 3.4 | 7.1 | 8.1 |
| Gujarat | 6.8 | 10.3 | 12.5 | 17.3 | 10.5 | 20.6 | 20.3 |
| Karnataka | 6.8 | 7.4 | 7.0 | 7.5 | 4.6 | 9.5 | 11.1 |
| Madhya Pradesh | 12.0 | 20.3 | 11.4 | 11.3 | 4.8 | 5.9 | 6.8 |
| Maharashtra | 17.0 | 10.0 | 8.4 | 10.7 | 14.1 | 10.0 | 11.7 |
| Orissa | 6.8 | 4.4 | 6.2 | 5.2 | 8.0 | 3.3 | 3.8 |
| Rajasthan | 8.9 | 12.3 | 8.6 | 8.0 | 1.4 | 7.9 | 8.7 |
| Tamilnadu | 1.8 | 1.6 | 3.1 | 2.3 | 8.6 | 7.5 | 3.5 |
| Uttar Pradesh | 9.8 | 8.7 | 9.9 | 6.8 | 6.7 | 4.7 | 5.2 |
| West Bengal | 5.3 | 1.7 | 4.1 | 4.8 | 13.6 | 3.0 | 3.4 |
| | 92 | 93 | 95.2 | 95.9 | 97.3 | 96.9 | 96.5 |

Table 3: Ranking of Major States on Four Performance Indicators

| | State | Farmers | Area | Sum insured | Premium | Overall |
|---|----------------|---------|------|-------------|---------|---------|
| 1 | Andhra Pradesh | 2 | 2 | 1 | 1 | 1 |
| 3 | Gujarat | 6 | 4 | 2 | 2 | 3 |
| 4 | Karnataka | 7 | 7 | 7 | 6 | 7 |
| 5 | Madhya Pradesh | 3 | 1 | 3 | 3 | 2 |
| 6 | Maharashtra | 1 | 5 | 6 | 4 | 4 |
| 7 | Rajasthan | 5 | 3 | 5 | 5 | 5 |
| 9 | Uttar Pradesh | 4 | 6 | 4 | 7 | 6 |

The area covered under NAIS per farmer averaged to 1.57 hectares in 2008-09 (Table 4). It ranged from 0.46 hectares for Jharkhand to 2.62 hectares for Madhya Pradesh. The only other states for which area covered per farmer was more than 2.00 hectares were Gujarat, Rajasthan and Chhatisgarh and up to 1.00 hectares for were Sikkim, West Bengal, Tripura, Himachal Pradesh, Assam, Kerala and Maharashtra. The sum insured per hectare Rs.3538 for Chhatisgarh to Rs.21278 for Tripura with all India average of Rs.7030 in 2008-09. It was more than Rs.10000 for Sikkim, West Bengal, Uttaranchal, Kerala, Assam, Bihar, Tamilnadu, Pndicheri and Meghayala. In these states the high cost crops were covered. Nevertheless the premium as per cent of the sum insured was highest for Meghalaya (5.51%) followed by Gujarat (4.15%), Maharashtra (3.81%), West Bengal (3.52%) and Karnatka (3.19%) for the state as a whole. It was lowest for Sikkim (1.01%) though per hectare sum insured was the highest in this state. The claims were about 10 per cent of the sum insured. It was highest for Tamilnadu (23.6%) followed by Bihar (16.8%), Gujarat (16.4%), Jharkhand (13.7%), Karnataka (13.5) and Maharashtra (11.8%). The claims were 2.8 times the premium

collected. It was more than 7 times in Bihar followed by 4 times in Jharkhand, Karnataka and Tamilnadu. It was less than premium only in some smaller states such as Goa, J&K, Sikkim and Tripura. The farmers benefited from compensation were 47 per cent in Tamilnadu followed by 42 per cent in Karnataka, 37 per cent in Uttaranchal, 34 per cent in Bihar, and 32 per cent in Maharashtra. Elsewhere it was less than average of 26 per cent for the country as a whole.

Table 4: Performance of NAIS in States/UTs (2008-09)

| State | Area/ Farmer (ha) | Sum Insured (Rs/ha) | Premium (% of SI) | SI/ Prem (Rs/Re) | Claims (% of SI) | Claims/ Premium | Farmers benefited (%) | Claims/ Farmer (Rs.) |
|---------------|-------------------------|---------------------------|----------------------|------------------------|------------------------|--------------------|-----------------------------|----------------------------|
| Andhra Prad | 1.57 | 9855 | 2.84 | 11.0 | 8.75 | 2.11 | 21 | 4513 |
| Assam | 0.76 | 14479 | 2.61 | 12.4 | 2.77 | 1.05 | 14 | 2115 |
| Bihar | 1.21 | 13756 | 2.26 | 10.1 | 16.77 | 7.26 | 34 | 8081 |
| Chhattisgarh | 2.07 | 3538 | 2.59 | 5.98 | 5.76 | 2.22 | 21 | 1971 |
| Goa | 1.57 | 2127 | 1.71 | 25 | 0.86 | 0.50 | 14 | 200 |
| Gujarat | 2.36 | 8509 | 4.15 | 5.78 | 16.43 | 3.34 | 34 | 8177 |
| Haryana | 1.14 | 8895 | 2.72 | 2.94 | 5.92 | 2.13 | 21 | 2754 |
| Himachal Prad | 0.75 | 9733 | 2.10 | 25.3 | 4.90 | 2.34 | 42 | 846 |
| Jammu & Kash | 1.39 | 5894 | 1.91 | 8.33 | 0.53 | 0.28 | 4 | 1000 |
| Jharkhand | 0.46 | 6688 | 2.52 | 5.96 | 13.74 | 4.56 | 24 | 1500 |
| Karnataka | 1.69 | 6690 | 3.19 | 5.88 | 13.47 | 4.23 | 42 | 3663 |
| Kerala | 0.85 | 16160 | 2.11 | 17.9 | 4.97 | 2.35 | 20 | 3441 |
| Madhya Prad | 2.62 | 3971 | 2.96 | 4.06 | 5.17 | 1.71 | 21 | 2560 |
| Maharashtra | 0.94 | 5908 | 3.81 | 12.60 | 11.83 | 3.10 | 32 | 2038 |
| Meghalaya | 1.17 | 10976 | 5.51 | 18.10 | 1.39 | 0.25 | 6 | 3200 |
| Orissa | 1.02 | 9953 | 2.49 | 14.60 | 5.29 | 2.09 | 18 | 2942 |
| Rajasthan | 2.15 | 4931 | 2.77 | 1.64 | 9.18 | 3.10 | 26 | 3452 |
| Sikkim | 0.50 | 19800 | 1.01 | 0 | 0.51 | 0.50 | neg | - |
| Tamilnadu | 1.44 | 13582 | 2.23 | 34.90 | 23.62 | 4.21 | 47 | 3873 |
| Tripura | 0.60 | 21278 | 2.92 | 10.70 | 3.03 | 0.95 | 20 | 1767 |
| Uttar Pradesh | 1.38 | 8061 | 2.04 | 9.39 | 4.68 | 2.20 | 24 | 2067 |
| Uttranchal | 1.13 | 16394 | 1.79 | 8.26 | 7.49 | 2.83 | 37 | 2573 |
| West Bengal | 0.51 | 16561 | 3.52 | 27.00 | 7.25 | 2.01 | 18 | 3340 |
| Andaman & N | 2.00 | 7850 | 1.91 | 33.30 | 0.64 | 0.33 | neg | - |
| Pondicheri | 1.54 | 13486 | 1.90 | 18.90 | 4.55 | 1.87 | 21 | 3560 |
| Total | 1.57 | 7030 | 2.99 | 9.56 | 9.96 | 2.85 | 26 | 3552 |

3. Performance in Gujarat

Gujarat has opted for NAIS from its inception in rabi 1999-00. Table 6 gives its performance for 16 seasons (eight years) with respect to five selected variables (Appendix 3). It seems the achievements had reached at peak in the year 2000-01 for coverage of both farmers and area. Thereafter it started to decline and the trend continued except some ups in some years for the two indicators. The cropped area covered in 2008-09 was only 16.6 per cent of the gross sown area in the state, a very low coverage indeed.

Table 6: Sum Insured vis-à-vis Crop Loan Advances

| Year | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 |
|----------------------------------|---------|---------|---------|---------|---------|
| a. Crop loan issued (Rs. crores) | 4432.14 | 5543.30 | 7410.42 | 7105.17 | 7723.96 |
| b. Sum insured (Rs. crore) | 1986.25 | 2019.40 | 2156.01 | 2249.49 | 2400.22 |
| c. (b) as % of (a) above | 45 | 36 | 29 | 32 | 31 |

Kharif being the main season in the state trends in farmers and area covered were similar to overall trends. For rabi season year 2004 was abnormal in the sense that because of delay in receipt of the notification all but one declarations were rejected. Nevertheless there has been declining trend in the two indicators. On the other hand sum insured showed increasing trend with an absolute fall in 2003 while premium collected first increased and then decreased with overall gain of more than 10 per cent in eight years. The sum insured for last five years is compared with the crop loans advances in the state in Table 5. It shows that it was always less than 50 per cent of crop loan advances. In fact this proportion had further reduced to less than one third in the latest three years. Assuming some of the loanee farmers could have gone above the loan amount to threshold yield and there could be some non-loanee farmers opted for NAIS the sum insured should be more than the crop loan advances in any year. It implied that not all the loanee farmers were covered. Why? It needs further investigation.

The behaviour of the sum insured and premium collected kharif season was similar to the yearly trends. In case of rabi season though overall an increasing trend was observed for both these indicators there was very little business in 2004 and it took a couple of years to reach the earlier level. This implied increasing cost of cultivation and coverage of higher value crops. The claims made varied widely from one year to another depending on the yield loss for different crops in different notified areas.

Table 5: Performance of NAIS in Gujarat

| Period | Farmers | Area (ha) | Sum Insured (Rs.) | Premium (Rs.) | Beneficiaries |
|----------------------|----------------|-----------------|---------------------|-------------------|----------------|
| Kharif Season | | | | | |
| 2001 | 1254412 | 2429282 | 19799970063 | 735826887 | 261876 |
| 2002 | 1168727 | 2280316 | 20275105433 | 875686238 | 671453 |
| 2003 | 1016429 | 2183096 | 19102712241 | 985270054 | 15114 |
| 2004 | 1067888 | 2216953 | 19861998655 | 1084407135 | 346955 |
| 2005 | 879618 | 2526334 | 19928253492 | 849025610 | 34384 |
| 2006 | 863551 | 1872161 | 21162896881 | 821999363 | 133293 |
| 2007 | 824407 | 1748035 | 22143362167 | 814545620 | 35306 |
| 2008 | 813458 | 1794250 | 23241336350 | 826352518 | 283165 |
| Total | 7888490 | 17050427 | 165515635300 | 6993113425 | 1781546 |
| Rabi Season | | | | | |
| 2001 | 28386 | 47132 | 330701448 | 6254896 | 10517 |
| 2002 | 26750 | 42647 | 353259520 | 8440848 | 8381 |
| 2003 | 22001 | 36719 | 374363832 | 8455975 | 78 |
| 2004* | 17 | 54 | 544000 | 8160 | 0 |
| 2005 | 11459 | 20308 | 265845700 | 4236412 | 500 |
| 2006 | 14080 | 25865 | 397192654 | 7016754 | 3984 |
| 2007 | 14472 | 25834 | 351543700 | 6738895 | 2169 |
| 2008 | 28232 | 56417 | 760822243 | 13703213 | 22327 |
| Total | 145397 | 254976 | 2834273097 | 54855153 | 47956 |
| All Seasons | | | | | |
| 2001 | 1282798 | 2476414 | 20130671511 | 742081783 | 272393 |
| 2002 | 1195477 | 2322963 | 20628364953 | 884127086 | 679834 |
| 2003 | 1038430 | 2219815 | 19477076073 | 993726029 | 15192 |
| 2004* | 1067905 | 2217007 | 19862542655 | 1084415295 | 346955 |
| 2005 | 891077 | 2546642 | 20194099192 | 853262022 | 34884 |
| 2006 | 877631 | 1898026 | 21560089535 | 829016117 | 137277 |
| 2007 | 838879 | 1773869 | 22494905867 | 821284515 | 37475 |
| 2008 | 841690 | 1850667 | 24002158593 | 840055731 | 305492 |
| Total | 8033887 | 17305403 | 168349908400 | 7047968578 | 1829502 |

The observation for the two seasons did not differ much. In eight years taken together the scheme covered more than eighty lakh farmers for 173 lakh hectares of cropped area under different crops i.e. more than two hectares per farmer in any season. A large majority of them (98%) were covered for kharif season. The cumulative sum insured was Rs.1683499 crores i.e. more than Rs.9000 per acre covered. Though rabi season accounted for less than

three per cent of the total sum insured per acre sum insured was higher than the overall average. Similar was the pattern for premium paid. The claims made were a little higher than 40 per cent of the sum insured these were more than three times the premium collected. About 23 per cent of the farmers covered under the scheme got indemnity. This proportion was higher for rabi season though only 2.5 per cent of the beneficiaries got indemnity for rabi crops.

The sum insurable, premium payable and indemnity limit for different crops notified for kharif 2009 and rabi 2009-10 are shown in Table 7. For most of the kharif crops the indemnity rate was 60 per cent rabi crops 80 per cent of the sum insurable as per the threshold yield for different crops. Similarly for most of the kharif crops the premium rate was 2.5 per cent. It was 9.25 per cent for cotton and 1.3 per cent for banana. For rabi crops the premium rate varied from 0.95 per cent for potato to 8.05 per cent for cumin. The normal sum insurable was highest for banana among kharif crops and onion among rabi crops. Among kharif crops it was lowest (Rs.5370) for bajra and among rabi crops for wheat unirrigated (Rs.4100). For higher sum insured up to 150 per cent of value of threshold yield actuarial rates were charged. The actuarial rates were higher than the normal fixed rates except for Ragi and banana among kharif crops and summer bajra, potato, isabgol, onion, garlic, fennel and cumin among rabi crops the actuarial rates were not different from normal rates.

Table 8 gives the area sown and area covered under NAIS for notified crops in Gujarat for the year 2008-09. The total sown area in Gujarat in 2008-09 was 1157 thousand hectares of which only 16.6 per cent (18.5ha) were covered under NAIS in two seasons. Kharif being the main season had accounted for 97 per cent of the total area covered. Groundnut was the most important crop and it alone accounted for 78.2 per cent of the kharif cropped area covered under NAIS. It was followed by bajra (11.5%), paddy (3.7%), castor (3.1%) and maize (2.1%). Other five kharif crops occupied the remaining 1.4 per cent of the cropped area covered in kharif season. In rabi season wheat irrigated was the major crop which occupied 88 per cent of cropped area covered under NAIS followed by onion (5.8%) and potato (3.7%). The remaining five crops accounted for the balance area covered in rabi (2.5%).

The table also shows the proportion of area under individual notified crops covered under NAIS in the two seasons. It was less than 10 per cent for all but two kharif crops (groundnut and bajra). It was highest at 73 per cent for kharif groundnut followed by 30 per cent for kharif bajra. For rabi crops the highest coverage was 5.7 per cent for onion followed

by 4.1 per cent for wheat irrigated and 3.2 per cent for potato. By implication very small proportion of sown area under most of the crops was covered under NAIS. The possible explanation may include:

Table 7: Crop-wise Indemnity Level, Sum Insurable, Normal and Actuarial Premium Rates for 2009-10 under NAIS

| Crop | Indemnity Level (%) | Sum Insured (Rs.) | Normal Premium (%) | Actuarial Premium (%) |
|----------------------|---------------------|-------------------|--------------------|-----------------------|
| Kharif Season | | | | |
| Paddy | 60 | 9420 | 2.50 | 7.55 |
| Jowar | 80 | 8500 | 2.50 | 2.90 |
| Bajra | 60 | 5370 | 3.50 | 17.40 |
| Maize | 60 | 6070 | 2.50 | 12.45 |
| Ragi | 80 | 7510 | 2.20 | 2.20 |
| Udid | 60 | 8930 | 2.50 | 8.75 |
| Mung | 60 | 7540 | 2.50 | 20.40 |
| Tur | 60 | 11500 | 2.50 | 9.30 |
| Math | 60 | 7060 | 2.50 | 26.15 |
| Groundnut | 60 | 19200 | 3.50 | 26.60 |
| Castor | 60 | 27600 | 3.50 | 6.85 |
| Sesamum | 60 | 6910 | 3.50 | 15.65 |
| Cotton | 60 | 7810 | 9.25 | 9.25 |
| Banana | 80 | 306190 | 1.30 | 1.30 |
| | | | | Total |
| Rabi Season | | | | |
| Wheat (Irrigated) | 90 | 25500 | 1.50 | 4.65 |
| Wheat (unirrigated) | 60 | 4100 | 1.50 | 6.85 |
| Rape & Mustard | 80 | 20400 | 2.00 | 3.40 |
| Gram | 80 | 12100 | 2.00 | 8.60 |
| Potato | 80 | 93700 | 0.95 | 0.95 |
| Isabgul | 80 | 18900 | 4.25 | 4.25 |
| Onion | 80 | 139900 | 4.45 | 4.45 |
| Garlic | 60 | 55800 | 2.35 | 2.35 |
| Fennel | 60 | 34000 | 3.55 | 3.55 |
| Cumin | 80 | 36500 | 8.05 | 8.05 |
| Summer groundnut | 90 | 31800 | 2.00 | 7.75 |
| Summer bajra | 80 | 14100 | 1.65 | 1.65 |
| | | | | Total |

- a. Poor take off of crop loan by farmers.
- b. Crop loans were largely raised after cut of dates for NAIS.
- c. High premium crop like cotton are not included in proposals submitted by farmers.
- d. Some of the high premium crops are replaced by low premium crops.

Table 8: Coverage of Crops in Notified Areas (2009-10) and Acreage (2008-09) in Gujarat

| Season and Crop | Area Sown (000ha) | District (Notified areas – Talukas) | Area Covered | | % of Sown Area Covered under NAIS |
|---------------------|-------------------|-------------------------------------|----------------|----------------|-----------------------------------|
| | | | Total (000ha) | % of Sub-total | |
| Kharif 2008 | | | | | |
| Bajra | 684 | 18 (126) | 207960 | 11.5 | 30.4 |
| Banana | 61 | 3 (7) | 375 | Neg | 0.6 |
| Castor | 460 | 12 (72) | 54975 | 3.1 | 12.0 |
| Cotton | 2417 | 17 (137) | 17517 | 1.0 | 0.7 |
| Green Gram | NA | 8 (36) | 1926 | 0.1 | NA |
| Groundnut | 1910 | 11(86) | 1403282 | 78.2 | 73.5 |
| Maize | 419 | 6 (44) | 37865 | 2.1 | 9.1 |
| Paddy | 689 | 16 (89) | 66933 | 3.7 | 9.7 |
| Sesamum | 246 | 13 (77) | 298 | Neg | 0.1 |
| Tur | 268 | 11 (59) | 3119 | 0.2 | 1.2 |
| Kharif Total | | | 1794250 | 100 | |
| Rabi 2008-09 | | | | | |
| S. Bajra | NA | 9 (41) | 20 | Neg | NA |
| Cumin (Jeera) | 356 | 9 (37) | 499 | 0.9 | 0.1 |
| Garlic | 37 | 2 (3) | 150 | 0.3 | 0.4 |
| S. Groundnut | NA | 7 (12) | 210 | 0.4 | NA |
| Mustard | 246 | 5 (30) | 859 | 1.5 | 0.4 |
| Onion | 58 | 1 (4) | 3265 | 5.8 | 5.7 |
| Potato | 57 | 6 (6) | 1757 | 3.1 | 3.2 |
| Wheat (Irrigated) | 1207 | 21 (112) | 49656 | 88.0 | 4.1 |
| Rabi Total | | | 56417 | 100 | |

Neg = Negligible (< 0.05)

NA = Not available

4. Performance among Districts in Gujarat

District-wise achievements of NAIS in Gujarat for 2008-09 are given in Appendix 4. Table 9 gives the achievements under six selected performance indicators for the districts divided in three groups, A, B and C. The six districts in Group A together accounted for more than 80 per cent of the achievements in the six indicators. Rajkot ranked at the top for all the performance indicators and it accounted for 26.2 to 40.0 per cent of the total value of individual indicator. Jamnagar ranked second for the first four performance indicators with contribution ranging from 16.4 to 21.1 per cent and Amreli occupied third position for these

indicators with its share ranging from 12.8 to 16.8 per cent. Jamnagar ranked third for claims and fourth for beneficiary farmers. Banaskantha occupied the third place for farmers benefited. Banaskantha, Junagarh and Sabarkantha figured at fourth to sixth places for all the indicators not necessarily in that order.

Table 9: Share of Districts in State Total (%)

| District | Farmers | Area (ha) | Sum Insured | Premium | Claims Payable | Beneficiaries | Sum Ins (% of CL) |
|--------------------------|-------------|-------------|-------------|-------------|----------------|---------------|-------------------|
| Group A districts | | | | | | | |
| Amreli | 12.8 | 15.2 | 16.8 | 16.8 | 31.5 | 25.3 | 71.7 |
| Banaskantha | 7.3 | 8.8 | 4.8 | 4.6 | 10.3 | 13.7 | 24.8 |
| Jamnagar | 16.4 | 19.0 | 20.5 | 21.1 | 13.4 | 10.3 | 59.9 |
| Junagadh | 8.1 | 8.7 | 9.4 | 9.0 | 0.5 | 1.7 | 33.7 |
| Rajkot | 26.2 | 26.9 | 29.8 | 31.1 | 40.0 | 36.3 | 57.8 |
| Sabarkantha | 11.1 | 5.1 | 4.3 | 3.7 | 2.4 | 8.8 | 16.0 |
| Total | 81.9 | 83.7 | 85.6 | 86.4 | 98.1 | 96.1 | 46.7 |
| Group B districts | | | | | | | |
| Bhavnagar | 3.3 | 3.4 | 3.5 | 3.8 | neg | neg | 20.5 |
| Panchmahals | 2.3 | 1.0 | 0.8 | 0.6 | 0.4 | 1.4 | 33.1 |
| Patan | 3.9 | 4.3 | 2.6 | 2.6 | neg | 0.3 | 29.5 |
| Porbandar | 2.2 | 2.5 | 2.6 | 2.6 | neg | neg | 65.6 |
| Ahmedabad | 1.4 | 1.8 | 2.3 | 1.6 | 1.4 | 1.1 | 12.5 |
| Dahod | 2.8 | 1.1 | 0.6 | 0.5 | 0.1 | 0.8 | 53.3 |
| Total | 15.9 | 14.1 | 12.4 | 11.7 | 1.9 | 3.6 | 24.0 |
| Group C districts | 2.2 | 2.2 | 2.0 | 1.9 | neg | 0.3 | 2.3 |

Six other districts falling under Group B added another 11 to 16 per cent in the first four indicators. Two of these districts, namely, Ahmedabad and Panchmahals also contributed significantly to claims and farmers benefited. The districts in Group O were not actively involved in the scheme and their total share in the six indicators was only marginal. In fact it is surprising that a large majority of districts had very little participation in the scheme which is compulsory for loanee farmers. By implication the crop loan use in these districts was very low. Alternatively loanee farmers in these districts especially were not able to follow the cut of dates for NAIS for submission of proposals due to procedural constraints. May be cut off dates were too early for the farmers to plan their cropping pattern. The third explanation could be avoidance of participation by farmers in the scheme as they might consider it not the worth to adopt. A more comprehensive study would be needed to explore the reality.

Table 10 gives additional information on performance of NAIS in districts of Gujarat (Appendix 5). The per farmer average area covered ranged from 0.85ha in Valsad to 4.00ha in Dangs with an overall average of 2.20ha for the state. The sum insured per hectare varied from Rs.7038 in Banaskantha to Rs.40625 in Narmada with state average of Rs.12969. The subsidy claimed by small farmers was only 2.9 per cent of premium collected for the state and it varied from negligible to 6.3 per cent of the premium collected among the districts. Similarly claims made were nearly 26 per cent of sum insured for the state and among the districts it varied from negligible to 55 per cent (Banaskantha district). For the state as a whole nearly 36 per cent of the farmers were benefited from indemnity for loss in yield. Among the districts it ranged from negligible to 72 per cent of the farmers covered (Amreli district). It implies that both coverage-wise and benefits-wise the performance varied widely across the districts.

Table 10: Additional Statistics on Performance of NAIS

| Particulars | Lower value | District | High Value | District | State Average |
|--|-------------|--------------|------------|---------------|---------------|
| Area (ha/farmer) | 0.85 | Valsad | 4.00 | Dangs | 2.20 |
| Sum Insured (Rs./ha) | 7038 | Banaskantha | 40625 | Narmada | 12969 |
| Premium (% of Sum Insured) | 1.6 | Narmada | 5.6 | Surendernagar | 3.7 |
| Subsidy (% of Premium) | 0 | Baruch, etc | 6.3 | Dahod | 3.5 |
| Claims (% of Sum Insured) | 0 | Baroda, etc | 55 | Banaskantha | 26 |
| Farmers benefited (% of farmers covered) | 0 | Anand, etc | 72 | Amreli | 36 |
| Sum Insured (% of Crop Loan) | Neg | Bharuch, etc | 71.7 | Amreli | 31.3 |

Appendix 3.1
NAIS - All India Yearwise / Seasonwise Business Statistics
for 19 Seasons Since Rabi 1999-2000

| S.N. | Season | Farmers covered | Area (ha) | Rs. in Lakhas | | | | Farmers benefited |
|------|----------------------|------------------|------------------|-----------------|---------------|--------------|----------------|-------------------|
| | | | | Sum insured | Premium | Subsidy | Claims | |
| 1 | Rabi 1999-00 | 579940 | 780569 | 35641 | 542 | 166 | 769 | 55288 |
| 2 | Kharif 2000 | 8409374 | 13219829 | 690338 | 20674 | 4740 | 122248 | 3635252 |
| 3 | Rabi 2000-01 | 2091733 | 3111423 | 160268 | 2779 | 824 | 5949 | 526697 |
| | Total 2000-01 | 10501107 | 16331252 | 850607 | 23452 | 5564 | 128197 | 4161949 |
| 4 | Kharif 2001 | 8696587 | 12887710 | 750246 | 26162 | 4762 | 49354 | 1741873 |
| 5 | Rabi 2001-02 | 1955431 | 3145873 | 149751 | 3015 | 779 | 6466 | 453325 |
| | Total 2001-02 | 10652018 | 16033583 | 899997 | 29177 | 5541 | 55820 | 2195198 |
| 6 | Kharif 2002 | 9768711 | 15532349 | 943169 | 32547 | 4486 | 182431 | 4297155 |
| 7 | Rabi 2002-03 | 2326811 | 4037824 | 183755 | 3850 | 673 | 18855 | 926408 |
| | Total 2002-03 | 12095522 | 19570173 | 1126924 | 36397 | 5159 | 201286 | 5223563 |
| 8 | Kharif 2003 | 7970830 | 12355514 | 811413 | 28333 | 2445 | 65268 | 1712269 |
| 9 | Rabi 2003-04 | 4421287 | 6468663 | 304949 | 6406 | 624 | 49706 | 2098125 |
| | Total 2003-04 | 12392117 | 18824177 | 1116362 | 34739 | 3069 | 114974 | 3810394 |
| 10 | Kharif 2004 | 12687104 | 24273394 | 1317062 | 45894 | 2009 | 103817 | 2674743 |
| 11 | Rabi 2004-05 | 3531045 | 5343244 | 377421 | 7585 | 412 | 16057 | 772779 |
| | Total 2004-05 | 16218149 | 29616638 | 1694483 | 53479 | 2421 | 119874 | 3447522 |
| 12 | Kharif 2005 | 12673833 | 20531038 | 1351910 | 44995 | 2044 | 105994 | 2666221 |
| 13 | Rabi 2005-06 | 4048524 | 7218417 | 507166 | 10482 | 523 | 33830 | 980511 |
| | Total 2005-06 | 16722357 | 27749455 | 1859076 | 55477 | 2567 | 139824 | 3646732 |
| 14 | Kharif 2006 | 12934050 | 19672930 | 1475925 | 46730 | 2655 | 177491 | 3131511 |
| 15 | Rabi 2006-07 | 4977980 | 7632882 | 654221 | 14288 | 797 | 51596 | 1390430 |
| | Total 2006-07 | 17912030 | 27305812 | 2130146 | 61018 | 3452 | 229087 | 4521941 |
| 16 | Kharif 2007 | 13398561 | 20754384 | 1700756 | 52431 | 2665 | 91337 | 1589973 |
| 17 | Rabi 2007-08 | 5044016 | 7387156 | 746663 | 15871 | 1469 | 80945 | 1576748 |
| | Total 2007-08 | 18442577 | 28141540 | 2447419 | 68302 | 4134 | 172282 | 3166721 |
| 18 | Kharif 2008 | 12983876 | 17693192 | 1565832 | 51166 | 3410 | 237155 | 4206590 |
| 19 | Rabi 2008-09 | 6169515 | 8864475 | 1101333 | 28989 | 6895 | 123742 | 1645564 |
| | Total 2008-09 | 19153391 | 26557667 | 2667165 | 80155 | 10305 | 360897 | 5852154 |
| | Grand Total | 134669208 | 210910865 | 14827819 | 442739 | 42377 | 1523011 | 36081462 |

Source: www.aici.org, Annual Report 2008-09

Appendix 2
NAIS – Cumulative Business Statistics for 19 Seasons (Rabi 1999-2000 to Rabi 2008-2009)

| State | Farmers (000) | Area (000 ha) | Rs. in lakhs | | | | | Benefited (000) |
|---------------|---------------|---------------|--------------|---------|---------|-------------|-------------|-----------------|
| | | | Sum insured | Premium | Subsidy | Claims made | Claims paid | |
| A.P. | 18920 | 29734 | 2930215 | 83354 | 9147 | 256367 | 176247 | 3905 |
| Assam | 1340 | 107 | 15492 | 404 | 50 | 429 | 423 | 20 |
| Bihar | 3727 | 4527 | 622737 | 14098 | 1417 | 104404 | 102383 | 1267 |
| Chhattisgarh | 5756 | 11943 | 422579 | 10930 | 654 | 24277 | 24268 | 1231 |
| Goa | 7 | 11 | 234 | 4 | 1 | 2 | 2 | 1 |
| Gujarat | 9198 | 21743 | 1850192 | 76771 | 4440 | 304022 | 256172 | 3133 |
| Haryana | 531 | 604 | 53727 | 1464 | 43 | 3181 | 3112 | 113 |
| H.P. | 169 | 126 | 12264 | 257 | 65 | 601 | 601 | 71 |
| J & K | 23 | 32 | 1886 | 36 | 3 | 10 | 10 | 1 |
| Jharkhand | 3747 | 1735 | 116032 | 2919 | 174 | 15940 | 13307 | 887 |
| Karnataka | 9177 | 15512 | 1037785 | 33081 | 1946 | 139781 | 139781 | 3816 |
| Kerala | 318 | 270 | 43632 | 922 | 165 | 2168 | 2168 | 63 |
| M.P. | 16311 | 42722 | 1696342 | 50188 | 2036 | 87638 | 86051 | 3361 |
| Maharashtra | 22555 | 21120 | 1247795 | 47549 | 5970 | 147624 | 147624 | 7243 |
| Meghalaya | 18 | 21 | 2305 | 127 | 23 | 32 | 32 | 1 |
| Mizoram | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Orissa | 9108 | 9301 | 925703 | 23066 | 3361 | 48941 | 48104 | 1635 |
| Rajasthan | 12046 | 25878 | 1276063 | 35341 | 580 | 117112 | 109458 | 3171 |
| Sikkim | 2 | 1 | 198 | 2 | 0 | 1 | 1 | * |
| Tamilnadu | 2379 | 3430 | 465868 | 10366 | 3619 | 110033 | 43650 | 1127 |
| Tripura | 15226 | 9 | 1915 | 56 | 6 | 58 | 53 | 3 |
| Uttar Pradesh | 13260 | 18235 | 1469864 | 29941 | 2812 | 68778 | 65987 | 3192 |
| Uttranchal | 142 | 161 | 26395 | 472 | 39 | 1977 | 1338 | 52 |
| W.B. | 7092 | 3636 | 602150 | 21201 | 5732 | 43678 | 42714 | 1279 |
| A&N | 1 | 2 | 157 | 3 | 1 | 1 | 1 | * |
| Pondicheri | 24 | 37 | 4990 | 95 | 18 | 227 | 178 | 5 |
| Total | 134665 | 210898 | 14826519 | 442648 | 42302 | 1477280 | 1263665 | 35578 |

Source: www.aici.org, Annual Report, 2008-09

Appendix 3
Performance of NAIS in Gujarat State

| Kharif | Farmers | Area (ha) | Rs. in thousand | | Farmers Benefited |
|---------------|----------------|-----------------|------------------|----------------|----------------------|
| | | | Sum Insured | Premium | |
| 2001 | 1254412 | 2429282 | 19799970 | 735827 | 261876 |
| 2002 | 1168727 | 2280316 | 20275105 | 875686 | 671453 |
| 2003 | 1016429 | 2183096 | 19102712 | 985270 | 15114 |
| 2004 | 1067888 | 2216953 | 19861999 | 1084407 | 346955 |
| 2005 | 879618 | 2526334 | 19928253 | 849026 | 34384 |
| 2006 | 863551 | 1872161 | 21162897 | 821999 | 133293 |
| 2007 | 824407 | 1748035 | 22143362 | 814546 | 35306 |
| 2008 | 813458 | 1794250 | 23241336 | 826353 | 283165 |
| Total | 7888490 | 17050427 | 165516734 | 6993113 | 1781546 |
| Rabi | | | | | |
| 2001 | 28386 | 47132 | 330701 | 6255 | 10517 |
| 2002 | 26750 | 42647 | 353260 | 8441 | 8381 |
| 2003 | 22001 | 36719 | 374364 | 8456 | 78 |
| 2004* | 17 | 54 | 544 | 8 | 0 |
| 2005 | 11459 | 20308 | 265846 | 4236 | 500 |
| 2006 | 14080 | 25865 | 397193 | 7017 | 3984 |
| 2007 | 14472 | 25834 | 351544 | 6739 | 2169 |
| 2008 | 28232 | 56417 | 760822 | 13703 | 22327 |
| Total | 145397 | 254976 | 2834273 | 54855 | 47956 |
| Yearly | | | | | |
| 2001 | 1282798 | 2476414 | 20130672 | 742082 | 272393 |
| 2002 | 1195477 | 2322963 | 20628365 | 884127 | 679834 |
| 2003 | 1038430 | 2219815 | 19477076 | 993726 | 15192 |
| 2004 | 1067905 | 2217007 | 19862543 | 1084415 | 346955 |
| 2005 | 891077 | 2546642 | 20194100 | 853262 | 34884 |
| 2006 | 877631 | 1898026 | 21560090 | 829016 | 137277 |
| 2007 | 838879 | 1773869 | 22494906 | 821285 | 37475 |
| 2008 | 841690 | 1850667 | 24002159 | 840056 | 305492 |
| Total | 8033887 | 17305403 | 168349908 | 7047969 | 1829502 |

Source: Agricultural Insurance Company of India, Regional Office, Ahmedabad

Appendix 4
District-wise Performance in Gujarat, 2008-09

| District | Farmers | Area (ha) | Sum Insured | Premium | Subsidy | Claims Payable | Beneficiaries |
|---------------|---------------|----------------|-----------------|---------------|--------------|----------------|---------------|
| Ahmedabad | 11335 | 33763 | 539496 | 13418 | 208 | 84092 | 3324 |
| Amreli | 107646 | 281968 | 4043589 | 141347 | 3403 | 1924258 | 77426 |
| Anand | 1599 | 5571 | 101957 | 2367 | 32 | 0 | 0 |
| Banaskantha | 61777 | 162661 | 1144775 | 38749 | 436 | 627577 | 41892 |
| Baroda | 1102 | 2010 | 17421 | 898 | 36 | 44 | 12 |
| Bharuch | 31 | 119 | 1398 | 25 | 1 | 0 | 0 |
| Bhavnagar | 27882 | 62746 | 846135 | 31571 | 1149 | 32 | 64 |
| Dahod | 23493 | 20416 | 161821 | 4043 | 2554 | 2869 | 2430 |
| Dangs | 4 | 16 | 275 | 7 | 0 | 0 | 0 |
| Gandhinagar | 70 | 63 | 982 | 44 | 1 | 2 | 3 |
| Jamnagar | 138159 | 351653 | 4917243 | 177433 | 5086 | 817471 | 31313 |
| Junagadh | 68397 | 161889 | 2252768 | 75219 | 2507 | 31225 | 5087 |
| Kheda | 1776 | 5088 | 86716 | 2007 | 40 | 1972 | 236 |
| Kutch | 3197 | 11892 | 122851 | 4392 | 22 | 1703 | 352 |
| Mehsana | 7973 | 8526 | 75702 | 3038 | 89 | 527 | 257 |
| Narmada | 35 | 32 | 1300 | 21 | 1 | 0 | 0 |
| Navsari | 46 | 68 | 1035 | 26 | 1 | 0 | 0 |
| Panchmahals | 19642 | 19139 | 194794 | 4870 | 272 | 22796 | 4380 |
| Patan | 32915 | 79853 | 615516 | 21763 | 205 | 311 | 884 |
| Porbandar | 18779 | 46201 | 619303 | 21787 | 694 | 0 | 0 |
| Rajkot | 220451 | 496813 | 7152067 | 261561 | 9176 | 2446676 | 110845 |
| Sabarkantha | 93104 | 94057 | 1032354 | 31423 | 1029 | 148228 | 26885 |
| Surendranagar | 2264 | 6111 | 72458 | 4043 | 110 | 126 | 102 |
| Valsad | 13 | 11 | 203 | 5 | * | 0 | 0 |
| Total | 841690 | 1850667 | 24002159 | 840056 | 24753 | 6109909 | 305492 |

Source: Agricultural Insurance Company of India, Regional Office, Ahmedabad

Appendix 5
District-wise Performance Ratios for NAIS in Gujarat (2008-09)

| Districts | Area/ farmer (ha) | Sum Insured (Rs./ha) | Premium (% of Sum Insured) | Subsidy (% of Premium) | Farmers benefited (%) | Claims/ Sum Ins (%) | Sum Insured (% of Crop Loan) |
|---------------|-------------------------|----------------------------|----------------------------------|------------------------------|-----------------------------|---------------------------|------------------------------------|
| Ahmedabad | 2.98 | 15979 | 2.5 | 1.6 | 29 | 16 | 12.5 |
| Amreli | 2.62 | 14341 | 3.5 | 2.4 | 72 | 48 | 71.7 |
| Anand | 3.48 | 18301 | 2.3 | 1.4 | 0 | 0 | 3.9 |
| Banaskantha | 2.63 | 7038 | 3.4 | 1.1 | 68 | 55 | 24.8 |
| Baroda | 1.82 | 8667 | 5.2 | 4.0 | 1 | neg | 0.9 |
| Bharuch | 3.84 | 11748 | 1.8 | 4.0 | 0 | 0 | 0.1 |
| Bhavnagar | 2.25 | 13485 | 3.7 | 3.6 | 0.2 | 0 | 20.5 |
| Dahod | 0.87 | 7926 | 2.5 | 6.3 | 10 | 2 | 53.3 |
| Dangs | 4.00 | 17188 | 2.6 | 0 | 0 | 0 | 0.6 |
| Gandhinagar | 0.90 | 15587 | 4.5 | 2.3 | 4 | neg | 0.1 |
| Jamnagar | 2.55 | 13983 | 3.6 | 2.9 | 23 | 17 | 59.9 |
| Junagadh | 2.37 | 13916 | 3.3 | 3.3 | 7 | 1 | 33.7 |
| Kheda | 2.86 | 17043 | 2.3 | 2.0 | 13 | 2 | 4.6 |
| Kutch | 3.72 | 10331 | 3.6 | 0.5 | 11 | 1 | 10.0 |
| Mehsana | 1.07 | 8879 | 4.0 | 2.9 | 3 | 1 | 2.6 |
| Narmada | 0.91 | 40625 | 1.6 | 4.8 | 0 | 0 | 0.2 |
| Navsari | 1.48 | 15221 | 2.5 | 3.8 | 0 | 0 | 0.1 |
| Panchmahals | 0.97 | 10178 | 2.5 | 5.6 | 22 | 12 | 33.1 |
| Patan | 2.43 | 7708 | 3.5 | 0.9 | 3 | neg | 29.5 |
| Porbandar | 2.46 | 13405 | 3.5 | 3.2 | 0 | 0 | 65.6 |
| Rajkot | 2.25 | 14396 | 3.7 | 3.5 | 50 | 34 | 57.8 |
| Sabarkantha | 1.01 | 10976 | 3.0 | 3.3 | 29 | 14 | 16.0 |
| Surendranagar | 2.7 | 11857 | 5.6 | 2.7 | 5 | ng | 1.8 |
| Valsad | 0.85 | 18455 | 2.5 | | 0 | 0 | 0.1 |
| Total | 2.20 | 12969 | 3.5 | 2.9 | 36 | 26 | 31.3 |

Source: Derived from Appendix 3.4