

A STUDY ON AWARENESS AND ENROLMENT OF HEALTH INSURANCE SCHEMES AMONG AGRICULTURE WORKERS IN THENI DISTRICT, TAMIL NADU

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Abstract

Agriculture is considered to be one of the oldest occupations, perhaps as old as human civilization. The health status of agricultural workers in rural is lower than in urban in Theni district. The drift of the population to cities has contributed to a concentration of health services in large the rural sector. Limited funds are available, in particular in preventive and primary health care, those areas where a greater impact could be made among the rural populations. Small rural health centres often find it difficult to attract and retain the stand. The deterioration of the health status in rural areas increases progressively the greater the distance from urban centres. Insurance provides protection against risks or uncertain events and is based on the principle that what is highly unpredictable to an individual is predictable to a group of individuals. The health insurance is a vital method of financing the spiraling costs of medical care. The high cost of hospital services coupled with the unpredictability of health needs and the inadequacy of personal savings is the primary reason for the growing importance of insurance as a means of financing health services. More than half of the Agriculture workers are unaware of health insurance schemes and there are almost a low number of workers who are aware of health insurance schemes. Lack of publicity of various health insurance schemes happens to be an important factor resulting in this situation. It is suggested that the Government should review the Life Insurance Corporation and Medi claim policies, improve them and give a wider publicity so that same kind of insurance is available to the general population.

Keywords: health status, agricultural, Census, ILO, WHO, AWs

Introduction

In India, it is estimated that about 260 million workers (Census, 2001) are engaged in agricultural and allied activities. Agriculture, the largest private enterprises in India, has been and will continue to be the lifeline of the Indian economy at least in the foreseeable future. It is a matter of concern therefore that the share of agriculture in the country's economy has been decreasing over the years. Agriculture is considered to be one of the oldest occupations, perhaps as old as human civilization. In a country like India, large workforce is employed in diverse settings. Today we have 360 million workforces, of which 225 million in agriculture & 120 million are in industrial sector. In the last 50 years, due to rapid industrialization, India has been considered as a newly industrialized country. In spite of this 50% of our Gross Domestic Product is still being contributed by agriculture sector. Thus, this sector is very vital and the most important sector of our economy. Agriculture workers (AWs) are the main pillars for growth and development of this sector. In the fourth report of the joint ILO/WHO committee on occupational health, an agriculture worker

means any person engaged either permanently or temporarily, in activities related to agriculture, irrespective of his/her legal status .In India Ministry of Labour includes ploughing, sowing, weeding, transplanting, harvesting, cultivation, forestry, plantation, fisheries, and others as principal agricultural operations . One of the distinguishing characteristics of the agriculture work is that, it is carried out in an essentially rural environment where working and living conditions are interwoven. Agricultural work is subject to the health risks inherent to a rural environment and at the same time to those deriving from the specific work process involved.(Vijay kumar Manwani,2012).

Health Status of the Agricultural workers

The health status of agricultural workers in rural is lower than in urban in Theni district. The drift of the population to cities has contributed to a concentration of health services in large urban areas, resulting in an imbalance in the distribution of health resources to the detriment of the rural sector. Limited funds are available, in particular in preventive and primary health care, those areas where a greater impact could be made among the rural populations. Small rural health centres often find it difficult to attract and retain the stand. The deterioration of the health status in rural areas increases progressively the greater the distance from urban centres.

The agricultural workers may live in extremely primitive conditions, in areas where roads are non-existence or inadequate and transportation is difficult. The majorities of the rural population in developing countries have an inadequate diet and are exposed to both general and occupational diseases. The high prevalence of epidemic and endemic diseases in most rural areas further aggravates rural workers' poor health and misery. Many diseases and health impairments arise from pesticides usage/handling, poor sanitation, inadequate housing, malnutrition and a wide variety of parasitic and bacterial infections affecting the entire rural population. In less-developed countries like India, the challenge to provide health for the whole rural community is greater, as traditional health approaches have provided few effective mechanisms to reach local communities. As agricultural workers have many health issues and poor to afford the high treatment cost, in this case health insurance may help the farmers in better way, where the farmers are not even aware of health insurance. Hence farmers should be educated about the health insurance and its implication.

Health Insurance

Insurance provides protection against risks or uncertain events and is based on the principle that what is highly unpredictable to an individual is predictable to a group of individuals. Health insurance protects against the cost of illness, mobilizes funds for health services, increases the efficiency of mobilization of funds and provision of health services and achieves certain equity objectives. Health insurance is a mechanism of pooling resources and sharing risks or uncertainties among people.

The health insurance is a vital method of financing the spiraling costs of medical care. The high cost of health services coupled with the unpredictability of health needs and the inadequacy of personal savings is the primary reason for the growing importance of insurance as a means of financing health services. In spite of the growing importance health insurance schemes, the number of people covered by health insurance is very less in India. It has been found that one of the major reasons for low health insurance coverage in India is the lack of awareness of the health schemes by the people. (Ramanujam, 2009).

Objective of the Study

1. To Find out the Awareness and Enrolment of Health Insurance Schemes of Agricultural Workers

Data and Methods

An attempt has been made in this research to analyse the health seeking behaviour of agriculture workers in Theni district. The study was conducted in 5 taluks, namely Andipatti, Bodinayakanur, Periyakulam, Theni and Uthamaplayam coming under Theni district among 50 agriculture workers from different taluks.

Result and Discussions

Awareness about Health Insurance of sample respondents

The health insurance is a vital method of financing the spiraling costs of medical care. The high cost of hospital services coupled with the unpredictability of health needs and the inadequacy of personal savings is the primary reason for the growing importance of insurance as a means of financing health services. In spite of the growing importance of health insurance schemes, the number of people covered by health insurance is very less in India. It has been found that one of the major reasons for low health insurance coverage in India is the lack of awareness of the health schemes by the people. Currently in India, only 2 million people (0.2 per cent of the total population of 1 billion) are covered under Medclaim, the most popular health insurance scheme in India, whereas in developed nations like U.S., about 75 per cent of the total population are covered under one or the other insurance scheme. In this background, an attempt has been made to know whether the patients of the corporate hospitals are aware of health insurance schemes. Awareness about the need to cover major healthcare expenses -increased exposure through media, most importantly the internet, lead to increase in demand for better medical facilities.

Table 1 Aware of Health Insurance Scheme

Aware of Health Insurance Scheme	Frequency	Percent
Yes	10	20.0
No	40	80.0
Total	50	100.0

Source: Primary Data

The present study total 50 samples, majority of respondents 80% (40) not aware of any health insurance schemes, only 20% (10) aware the health insurance schemes (table 2), like health cover aware of the Medclaim/health insurance policy 6%(3), state government health schemes 10%(5), central government health schemes 2%(1) and CM's new health insurance policy 2%(1)(table 2).

Enrolment of the Health Insurance Schemes of Sample Respondents

Since the past two decades, there has been a phenomenal surge in acceleration of healthcare costs. This has compelled individuals to have are-look on their actual monthly expenditures, spending patterns and simultaneously allocate a proportion of their income towards personal healthcare. This has resulted in individuals availing healthcare insurance coverage not only for themselves but also for their family members including their dependants. In short, healthcare insurance provides a cushion against medical emergencies. The concept of insurance is closely concerned with security. Insurance acts as a shield against risks and unforeseen circumstances. In general, by and large, Indians are traditionally risk-averse rather than risk lovers by nature. The health insurance in the country presently covers only one per cent of the population. The share of health insurance in health financing accounts for a mere 1.2 per cent of the total expenditure on health.

Table 2 Enrolled the Health Insurance Schemes

Enrolled the Health Insurance Schemes	Frequency	Percent
Yes	9	18.0
No	41	82.0
Total	50	100.0

Source: Primary Data

The present study total 50 samples, majority of respondents 82 % (41) not enroll the health insurance schemes, only 18% (9) of the respondents enroll the health insurance schemes.

Enrolled the Health Insurance Schemes * Education Cross tabulation									
		Education						Total	
		Illiterate	Primary	Middle School	Secondary	Higher Secondary	Degree/ Diploma		
Enrolled the Health Insurance schemes	Yes	Count	2	5	0	2	0	0	9
		Expected Count	4.5	2.7	.5	.4	.4	.5	9.0
	No	Count	23	10	3	0	2	3	41
		Expected Count	20.5	12.3	2.5	1.6	1.6	2.5	41.0
Total		Count	25	15	3	2	2	3	50
		Expected Count	25.0	15.0	3.0	2.0	2.0	3.0	50.0

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.950	5	0.011
Likelihood Ratio	14.105	5	0.015
Linear-by-Linear Association	.260	1	0.610
N of Valid Cases	50		

a. 10 cells (83.3%) have expected count less than 5. The minimum expected count is .36.

It is clear from the above table (chi-square test), In the above mentioned chi-square test, $X^2 (5, N = 50) = 14.950, p = 0.01$ which means that Education and Enrolment of the Health Insurance is associated with each other, then the statistic is considered to be significant (meaning that the researcher can be 99% confident that the relationship between the Education and Enrolment in Health Insurance scheme is not due to chance).

Conclusion and Discussion

More than half of the Agriculture workers are unaware of health insurance schemes and there are almost a low number of workers who are aware of health insurance schemes. Lack of publicity of various health insurance schemes happens to be an important factor resulting in this situation. It is suggested that the Government should review the Life Insurance Corporation and Medi claim policies, improve them and give a wider publicity so that some kind of insurance is available to the general population. About the reasons for not having an insurance coverage, nearly half of the workers feel that claim settlement procedure is very complicated. Some workers feel that sufficient money is not available for securing an insurance coverage. These may be the workers who belong to the low income group who have very little savings. Some workers feel that insurance coverage is not so useful because they are not satisfied with the benefits given by the insurance companies. It is suggested that the government should encourage the private health insurance companies to play a more active role and take measures to create a comprehensive health insurance market in India and to create awareness of health insurance through proper education provided to the agricultural workers.

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