

Awareness and Availing of Insurance Products and Services Among Tribal Community of Aralam in Kannur District of Kerala

Sreejesh V. V¹ and Dr Rajesh S P²

¹Research Scholar, Department of Commerce, Bharathiyar University, Coimbatore.

²Assistant Professor, Department of Finance & Accounting, Indian Institute of Management. Raipur, Chattisgarh.

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ABSTRACT

The aim of the study is to investigate the awareness and availing of insurance products and services among tribal community of Aralam in Kannur district of Kerala by focusing various type of insurance products and services. In recent years, importance and form of insurance has vast challenge in all sectors due to the unpredictable changes in the society and environmental conditions. All the societies adopted the insurance either due to compel from government or the awareness as well as the experience in the society but the socially and educationally weaker section lag behind it, especially tribal communities. A well-structured form of survey methodology is applied to investigate the awareness and availing of insurance products and services among the tribal community in the study area. The sample of 200 tribal households from Aralam panchayat of Kannur district (Kerala) was randomly selected. The study shows that most of the respondents (64.5%) had a basic level of knowledge health insurance services. Majority of the respondents of the tribal community are not aware of Personal accident insurance, Crop insurance, Livestock insurance, General insurance and Vehicle insurance. Around fifty percentage of the respondents are aware of life insurance services. Study discloses that there exist significant association between the awareness of life insurance and Vehicle insurance among various tribal communities. But there is no significant association between the awareness of health insurance, personal accident insurance, crop insurance, livestock insurance and general insurance among various tribal communities. It is seen that, 33.0 percentage of the respondents are availed any of the insurance services, and 67.00 percentage are not availed any of the insurance service..

Key words: Awareness, Insurance products and services, Tribes.

INTRODUCTION

The observation regarding the nascent stage of development in the insurance sector in India aligns with the broader narrative of the industry's evolution over recent years. Despite its potential for growth and significant importance in ensuring financial security for individuals and businesses, the insurance sector in India has faced challenges in achieving substantial progress.

Insurance awareness indeed stands out as a critical factor influencing the sector's development. Lack of awareness among the general populace about the importance and benefits of insurance has posed a significant obstacle to expanding insurance penetration across the country. Without a comprehensive understanding of the various insurance products available and their relevance to different life situations, many individuals may not prioritize investing in insurance coverage.

Enhancing insurance awareness involves multifaceted efforts, including educational initiatives, public awareness campaigns, and outreach programs. Educating the public about the importance of insurance in mitigating financial risks, protecting assets, and ensuring peace of mind can help bridge the gap in understanding and encourage greater participation in insurance products.

Moreover, improving financial literacy more broadly can also contribute to increasing insurance awareness. By empowering individuals with the knowledge and skills to make informed financial decisions, including the purchase of insurance policies, the overall demand for insurance can be expected to rise.

Regulatory measures and industry initiatives aimed at simplifying insurance products, increasing transparency, and improving accessibility can further bolster efforts to raise insurance awareness and drive sectoral growth.

Addressing the lack of insurance awareness is crucial for overcoming barriers to insurance penetration in India. By educating the public about the benefits of insurance and enhancing financial literacy, stakeholders can work towards unlocking the sector's potential for greater development and ensuring broader coverage and protection for individuals and businesses alike.

REVIEW OF LITERATURE

Virk, A. K., & Atun, R. (2015) conducted a study titled 'Towards universal health coverage in India: a historical examination of the genesis of Rashtriya Swasthya Bima Yojana—the health insurance scheme for low-income groups.' The authors explore the origins and early stages of the Rashtriya Swasthya Bima Yojana (RSBY), a national health insurance scheme introduced by India in 2008. This scheme reflects efforts by numerous low- and middle-income countries to implement government-funded health programs aimed at providing coverage to marginalized

groups, in line with global initiatives to achieve universal health coverage. Understanding the conceptual framework and design features of RSBY is crucial for evaluating its effectiveness in achieving its goals, including enhancing access to healthcare services and easing financial burdens on impoverished populations.

Agarwal, J. (2014) conducted a study titled "Awareness and Impact of Globalization of Life Insurance in India." The study highlights a considerable gap in understanding the concept of insurance among households, particularly among uninsured households. Insured households generally demonstrate a better understanding of insurance concepts, indicating the importance of firsthand experience in improving comprehension. Insurance agents emerge as the primary source of information on insurance for both rural and urban households, exerting significant influence over household decisions regarding insurance. Additionally, friends, relatives, and the media also play significant roles in shaping perceptions and preferences related to insurance. The research aims to delve deeper into the factors influencing individuals' decisions to purchase insurance policies, including the role of influencers, preferences, and underlying motivations. By identifying areas for improvement and suggesting strategies, the study seeks to enhance the effectiveness of insurance initiatives, particularly within the context of the Life Insurance Corporation (LIC) of India.

PROFILE OF THE STUDY AREA

Kerala indeed hosts a rich tapestry of tribal communities, contributing significantly to the cultural diversity of the state. With 37 tribal communities scheduled under Article 342 of the Indian Constitution, Kerala's tribal population forms a vital part of its social fabric. These communities are predominantly concentrated in Wayanad, Idukki, and Palakkad districts, highlighting the significance of these regions in terms of tribal heritage and presence.

According to the Census Report of India in 2011, Kerala's tribal population accounts for 1.45% of the total population, indicating their relatively smaller proportion within the state. However, despite their numerical minority, these communities play a crucial role in Kerala's social, cultural, and economic landscape, preserving traditional knowledge, practices, and customs that enrich the state's cultural mosaic.

Aralam is a village and Grama Panchayat in Kannur district in the Indian state of Kerala. The case of *Aralam* Tribal Resettlement underscores the complexities and challenges involved in initiatives aimed at rehabilitating tribal communities. Initially established as an agricultural farm under Central Government control in 1970, *Aralam* faced economic difficulties, prompting the decision to sell the land. The State Government of Kerala subsequently purchased the farm using

Tribal Sub Plan (TSP) funds for the rehabilitation of landless tribal people, in accordance with the post-Muthanga agreement of 2004.

The resettlement project commenced in 2006, with nearly 3500 landless tribal families resettled at *Aralam* farm. However, despite efforts to provide infrastructural facilities such as housing and roads, significant challenges persisted. Issues like protection from wildlife, adequate employment opportunities, support for agriculture, and fostering harmony with nature remained unaddressed.

The establishment of the *Aralam* Farming Corporation, intended for the welfare of resettled tribes, reflects the commitment to supporting these communities. However, the reality on the ground suggests that broader aspects essential for a decent quality of life were not adequately addressed. Consequently, some tribal families opted to return to their native places due to the persistent challenges they faced at *Aralam*.

The Tribal Resettlement and Development Mission (TRDM), constituted for the welfare of resettled tribes, should ideally play a central role in addressing these issues and ensuring the holistic development and well-being of the tribal population at *Aralam*. Efforts to address the concerns raised, such as enhancing protection from wildlife, creating employment opportunities, supporting agriculture, and fostering environmental harmony, are imperative for the sustainable success of resettlement initiatives like the one at *Aralam*.

SIGNIFICANCE OF THE STUDY

Insurance provides financial protection against unexpected events. For example, health insurance covers medical expenses, life insurance provides financial support to dependents in the event of the policyholder's death, and property insurance covers damage to homes or possessions. In many cases, insurance is a legal requirement. For example, auto insurance is mandatory in most places to protect drivers and cover damages in case of accidents. Knowing about the insurance coverage provides peace of mind, allowing to focus on other aspects of life without worrying about the financial consequences of unexpected events.

Many tribal communities rely on natural resources or traditional livelihoods that are vulnerable to risks such as natural disasters, crop failures, or health emergencies. Insurance can provide financial protection against these risks, helping them recover from losses and maintain their livelihoods. Tribal communities may own assets such as agricultural land, livestock, or housing that are susceptible to damage or loss. Property insurance can help protect these assets and ensure their economic stability.

Increasing insurance awareness empowers tribal communities to make informed decisions about risk management and financial planning. Tribal communities often reside in remote or environmentally sensitive areas prone to natural disasters such as floods, earthquakes, or cyclones. Insurance awareness can encourage them to prepare for such events and mitigate their impact through insurance coverage. Overall, enhancing insurance awareness among tribal communities can contribute to their socio-economic development, resilience to risks, and empowerment to make informed financial decisions. Hence, this study focusing on the awareness of insurance services and products among tribal regions to address these aspects effectively.

OBJECTIVES OF THE STUDY

1. To examine the awareness of insurance products and services among scheduled tribe families of *Aralam* in Kannur district.
2. To examine the variation of awareness of insurance products and services among various scheduled tribe families of *Aralam* in Kannur district.
3. To examine the availing of insurance products and services among scheduled tribe families of *Aralam* in Kannur district.

RESEARCH METHODOLOGY

The study developed as qualitative as well as quantitative in nature. Both descriptive and inferential methods was applied. Inquiry towards the level of awareness and use of insurance products and services, the subject under study is a survey type of research, because it is concerned with the collection of data for describing and interpreting existing level of awareness and availing of insurance products and services among the tribal communities of *Aralam* in Kannur district of Kerala. The population selected for the study is the tribal communities of *Aralam* in Kannur district of Kerala.

Sample: A total of 200 households of tribal community from two of *Aralam* panchayat in Kannur district of Kerala have been selected as the sample. For which the researcher collected list of tribal households from Aralamgrama panchayat. The most of participants were educationally backward and they are not able to fill the questionnaire and hence the researcher asked them regarding the awareness of insurance products and services.

Research Instrument: The research instrument, which was developed by the researcher was used as the data collection tool to get the responses from the tribal community members for this study. It comprised a total of 14 questions and which consists of two parts. The first part contains

six demographic and background questions, and the second part consisted of eight closed-ended items about awareness of insurance products and services as well as availing of insurance products and services, with responses as aware, and not aware. The items covered are basic insurance services such as life insurance, Health insurance, Personal accident insurance, Crop insurance, Livestock insurance, General insurance and Vehicle insurance. The tool was experimented to a small group as a trial and corrective measures were used.

Statistical Tools: Percentage analysis was applied for summarizing the properties of a sample distribution and Pearson Chi-Square test was applied to know the association between awareness about insurance services and type of tribal communities.

Analysis and Interpretation

Profile of the respondents selected as sample for the current research from the house holds of tribal community in Kannur district is presented in Table 1.

Table 1: Profile of the respondents

Variable	Group	Number	Percentage
Gender	Male	83	41.5
	Female	117	58.5
Age	Up to 30	30	15.0
	30 – 50	137	68.5
	Above 50	33	16.5
Caste	<i>Karimbala</i>	32	16.0
	<i>Kurchiya</i>	41	20.5
	<i>Mavilan</i>	21	10.5
	<i>Paniya</i>	106	53.0
Education	Primary	31	15.5
	Secondary	56	28.0
	Senior secondary	19	9.5
	Above senior secondary	94	47.0
Employment status	Wage workers	31	15.5
	Salaried employees	56	28.0
	Self employed	19	9.5
	Unemployed	94	47.0
Total		200	100.0

It is evident from the table 1 that 41.5% of the respondents belong to male and the 58.5% of the respondents belong to the female categories. Age wise distribution reveals that the percentage of

respondents with age group up to 30, 30 – 50 and above 50 are 15.0, 68.5 and 16.5 respectively. Caste composition shows that the respondents belongs to *Karimbala* (16.0%), *Kurchiya* (20.5%), *Mavilan* (10.5%) and *Paniya* (53.0%) communities. Educational qualification of the respondents are primary (15.5%), secondary (28.0%), senior secondary (9.5%) and above senior secondary (47.0%). Employment wise classification shows that the respondents belongs to wage workers (15.5%), salaried employees (28.0%), self-employed (9.5%) and unemployed (47.0%).

AWARENESS OF INSURANCE SERVICES

The knowledge and understanding of a tribal community households regarding various type of insurance services are termed as insurance awareness. It deals with whether the customer is aware of or not aware of the various products or services of insurances like life insurance, Health insurance, Personal accident insurance, Crop insurance, Livestock insurance, General insurance and Vehicle insurance. The awareness of various insurance was compared among different tribal groups.

Life insurance

Life insurance policies serve as safeguards against unforeseen events such as the death or incapacity of the policyholder. In addition to offering financial protection, numerous types of life insurance plans offer opportunities for policyholders to grow their savings through regular contributions to a variety of equity and debt fund options. Awareness of various tribal communities of *Aralam* regarding the Life Insurance is presented in Table 2.

Table 2: Awareness of Life Insurance among various tribal communities

Tribes	Aware	Not aware	Total	Test result
<i>Karimbala</i>	10	22	32	Pearson Chi-Square = 9.831 Df = 3 p-value = 0.020
	31.2%	68.8%	100.0%	
<i>Kurchiya</i>	27	14	41	
	65.9%	34.1%	100.0%	
<i>Mavilan</i>	8	13	21	
	38.1%	61.9%	100.0%	
<i>Paniya</i>	54	52	106	
	50.9%	49.1%	100.0%	
Total	99	101	200	
	49.5%	50.5%	100.0%	

Table 2 depicts the variations in awareness levels regarding life insurance services. Concerning life insurance, 49.5% of respondents are aware, while 50.5% are not aware. This suggests that

among all respondents, only half of the tribal community members are aware of life insurance. Analysis using the Pearson Chi-Square test reveals a significant association between awareness of life insurance and the type of tribal community, with a p-value of 0.020, which is less than 0.05.

Considering the *Karimbala* tribal community, the majority of respondents (68.8%) are not aware of the life insurance scheme. Similarly, in the case of the *Mavilan* tribal community, the majority of respondents (61.9%) are not aware of the life insurance scheme. Conversely, the majority of the *Kurchiya* tribal community (65.9%) are aware of the life insurance scheme.

Health insurance

Health insurance constitutes a type of insurance policy designed to handle the expenses associated with medical treatment. These policies typically either provide coverage for or reimburse the costs incurred for the treatment of covered diseases or injuries. There exists a diverse array of health insurance plans, each catering to different needs and covering a broad spectrum of medical expenses. Awareness of various tribal communities of *Aralam* regarding the Health Insurance is presented in Table 3.

Table 3: Awareness of Health Insurance among various tribal communities

Tribes	Aware	Not aware	Total	Test result
<i>Karimbala</i>	25	7	32	Pearson Chi-Square = 6.87 Df = 3 p-value = 0.076
	78.1%	21.9%	100.0%	
<i>Kurchiya</i>	30	11	41	
	73.2%	26.8%	100.0%	
<i>Mavilan</i>	14	7	21	
	66.7%	33.3%	100.0%	
<i>Paniya</i>	60	46	106	
	56.6%	43.4%	100.0%	
Total	129	71	200	
	64.5%	35.5%	100.0%	

Table 3 describes the variations in the level of awareness regarding the health insurance services. With regard to the health insurance, among the total respondents, 64.5 percentage of the respondents are aware, and 35.50 percentage are not aware of the service. It can be concluded that among the total respondents majority (64.5%) of the members of the tribal community have awareness on health insurance. Pearson Chi-Square test discloses that there is no significant association between the awareness about health insurance and type of tribal community since, p-value (0.076) is greater than 0.05. Considering the *Karimbala* tribal community, majority of the

respondents (78.1%) are not aware of the health insurance scheme. Similarly, in the case of majority of the respondents other communities *Kurchiya* (73.2%), and *Mavilan* (66.7%) are aware of the health insurance scheme. Result also reveals that majority of the *Paniya* tribal community (56.6%) are aware of the health insurance scheme but it is comparatively lower than other communities.

Personal accident insurance

Personal Accident insurance, also known as PA insurance, is an annual policy that offers compensation in case of injuries, disability, or death resulting solely from violent, accidental, external, and visible events. It distinguishes itself from life insurance and medical or health insurance. This policy is specifically crafted to provide compensation to the insured individual who sustains bodily injury solely due to an accident that is external, violent, and visible. Therefore, it does not cover death or injury resulting from any illness or disease. Awareness of various tribal communities of *Aralam* regarding the Personal Accident Insurance is presented in Table 4.

Table 4: Awareness of Personal Accident Insurance among various tribal communities

Tribes	Aware	Not aware	Total	Test result
<i>Karimbala</i>	3	29	32	Pearson Chi-Square = 4.438 Df = 3 p-value = 0.218
	9.4%	90.6%	100.0%	
<i>Kurchiya</i>	5	36	41	
	12.2%	87.8%	100.0%	
<i>Mavilan</i>	6	15	21	
	28.6%	71.4%	100.0%	
<i>Paniya</i>	14	92	106	
	13.2%	86.8%	100.0%	
Total	28	172	200	
	14.0%	86.0%	100.0%	

Table 4 presents the variations in awareness levels regarding personal accident insurance services. Concerning personal accident insurance, the majority (86.0%) of respondents are not aware of it, while only 14.0% are aware. This indicates that among all respondents, the majority (86.0%) of tribal community members are not aware of personal accident insurance. Analysis using the Pearson Chi-Square test reveals no significant association between awareness of personal accident insurance and the type of tribal community, with a p-value of 0.218, which is greater than 0.05.

Considering the types of tribal communities, the majority of the *Karimbala* (90.6%), *Kurchiya* (87.8%), *Mavilan* (71.4%), and *Paniya* (86.8%) tribal communities are not aware of the personal accident insurance scheme.

Crop insurance

Crop insurance refers to insurance policies acquired by agricultural producers and often subsidized by the government of a country. These policies aim to safeguard against the loss of crops due to natural disasters such as hail, drought, and floods. Awareness of various tribal communities of *Aralam* regarding the Crop Insurance is presented in Table 5.

Table 5: Awareness of Crop Insurance among various tribal communities

Tribes	Aware	Not aware	Total	Test result
<i>Karimbala</i>	1	31	32	Pearson Chi-Square = 4.721 Df = 3 p-value = 0.193
	3.1%	96.9%	100.0%	
<i>Kurchiya</i>	5	36	41	
	12.2%	87.8%	100.0%	
<i>Mavilan</i>	4	17	21	
	19.0%	81.0%	100.0%	
<i>Paniya</i>	8	98	106	
	7.5%	92.5%	100.0%	
Total	18	182	200	
	9.0%	91.0%	100.0%	

Table 5 elucidates the variations in the level of awareness regarding the crop insurance services. With regard to the crop insurance, among the total respondents, majority (91.0%) of the respondents are not aware of crop insurance, and only 9.0 percentage are aware of the service. It can be concluded that among the total respondents majority (91.0%) of the members of the tribal community are not aware of crop insurance. Pearson Chi-Square test discloses that there is no significant association between the awareness about crop insurance and type of tribal community since, p-value (0.193) is greater than 0.05. Considering the type of tribal community, majority of the *Karimbala* (96.9%), *Kurchiya* (87.8%), *Mavilan* (81.0%) and *Paniya* (92.5%) tribal community are not aware of the crop insurance scheme.

Livestock insurance

Livestock insurance offers protection against losses incurred by animals. Typically, these policies are designed for conventional farm animals such as horses, poultry, and cattle. However, they can also extend coverage to exotic and aquatic animals. In the event of death, euthanasia, or theft,

these policies provide compensation to replace the lost livestock. Awareness of various tribal communities of *Aralam* regarding the **Livestock** Insurance is presented in Table 6.

Table 6: Awareness of Livestock Insurance among various tribal communities

Tribes	Aware	Not aware	Total	Test result
<i>Karimbala</i>	3	29	32	Pearson Chi-Square = 7.795 Df = 3 p-value = 0.050
	9.4%	90.6%	100.0%	
<i>Kurchiya</i>	7	34	41	
	17.1%	82.9%	100.0%	
<i>Mavilan</i>	8	13	21	
	38.1%	61.9%	100.0%	
<i>Paniya</i>	17	89	106	
	16.0%	84.0%	100.0%	
Total	35	165	200	
	17.5%	82.5%	100.0%	

Table 6 outlines the differences in awareness levels regarding livestock insurance services. Concerning livestock insurance, the majority (82.5%) of respondents are not aware of it, while only 17.5% are aware. This suggests that among all respondents, the majority (82.5%) of tribal community members are not aware of livestock insurance. Analysis using the Pearson Chi-Square test indicates no significant association between awareness of livestock insurance and the type of tribal community, with a p-value of 0.050, which is not less than 0.05.

Considering the types of tribal communities, the majority of the *Karimbala* (90.6%), *Kurchiya* (82.9%), *Mavilan* (61.9%), and *Paniya* (84.0%) tribal communities are not aware of the crop insurance scheme. Awareness about livestock insurance is high among the *Mavilan* community (38.1%) and low among the *Karimbala* community (9.4%).

General insurance

General insurance plans encompass a category of policies designed to offer coverage in the form of a predetermined sum against various types of damages, in addition to providing protection in the event of the policyholder's death. Generally speaking, general insurance pertains to a range of insurance policies aimed at providing financial safeguards against losses stemming from liabilities such as those related to vehicles (like bikes and automobiles), properties (including houses), or health-related expenses. Awareness of various tribal communities of *Aralam* regarding the General Insurance is presented in Table 7.

Table 7: Awareness of General Insurance among various tribal communities

Tribes	Aware	Not aware	Total	Test result
<i>Karimbala</i>	0	32	32	Pearson Chi-Square = 3.714 Df = 3 p-value = 0.294
	0.0%	100.0%	100.0%	
<i>Kurchiya</i>	3	38	41	
	7.3%	92.7%	100.0%	
<i>Mavilan</i>	0	21	21	
	0.0%	100.0%	100.0%	
<i>Paniya</i>	4	102	106	
	3.8%	96.2%	100.0%	
Total	7	193	200	
	3.5%	96.5%	100.0%	

Table 7 describes the variations in the level of awareness regarding the general insurance services. With regard to the general insurance, among the total respondents, huge majority (96.5%) of the respondents are not aware of general insurance, and only 3.5 percentage are aware of the general insurance. It can be concluded that among the total respondents majority (96.5%) of the members of the tribal community are not aware of general insurance. Pearson Chi-Square test discloses that there is no significant association between the awareness about general insurance and type of tribal community since, p-value (0.294) is greater than 0.05. Considering the type of tribal community, cent percentage each of the *Karimbala* (100%) and *Mavilan* (100%) community are not aware of general insurance. Only 7.3 percentage of *Kurchiya* community and 3.8 percentage of *Paniya* tribal community are aware of the general insurance scheme.

Vehicle insurance

Motor insurance refers to insurance policies that offer financial assistance in case your vehicle is involved in an accident. In India, there are multiple types of motor insurance coverage options available to suit different needs and circumstances. Awareness of various tribal communities of *Aralam* regarding the Vehicle Insurance is presented in Table 8.

Table 8: Awareness of Vehicle Insurance among various tribal communities

Tribes	Aware	Not aware	Total	Test result
<i>Karimbala</i>	23	9	32	Pearson Chi-Square = 32.698 Df = 3
	71.9%	28.1%	100.0%	
<i>Kurchiya</i>	10	31	41	
	24.4%	75.6%	100.0%	

<i>Mavilan</i>	10	11	21	p-value = 0.000
	47.6%	52.4%	100.0%	
<i>Paniya</i>	22	84	106	
	20.8%	79.2%	100.0%	
Total	65	135	200	
	32.5%	67.5%	100.0%	

Table 8 presents the variations in awareness levels regarding vehicle insurance services. Regarding vehicle insurance, among the total respondents, 32.5% are aware, while 67.5% are not aware of the service. This suggests that among all respondents, 32.5% of tribal community members are aware of vehicle insurance. Analysis using the Pearson Chi-Square test indicates a significant association between awareness of vehicle insurance and the type of tribal community, with a p-value of 0.000, which is less than 0.05.

Specifically, within the *Karimbala* tribal community, the majority of respondents (71.9%) are aware of the vehicle insurance scheme. Similarly, in the *Paniya* tribal community, 47.6% of respondents are aware of the vehicle insurance scheme. Conversely, the majority of the *Kurchiya* (75.6%) and *Paniya* (79.2%) tribal communities are not aware of the vehicle insurance scheme.

Availing of Insurance among various tribal communities

Availing any of the insurance among various tribal communities of *Aralam* is presented in Table 9.

Table 9: Availing of Insurance among various tribal communities

Tribes	Avail	Not avail	Total	Test result
<i>Karimbala</i>	14	18	32	Pearson Chi-Square = 24.491 Df = 3 p-value = 0.000
	43.8%	56.2%	100.0%	
<i>Kurchiya</i>	23	18	41	
	56.1%	43.9%	100.0%	
<i>Mavilan</i>	10	11	21	
	47.6%	52.4%	100.0%	
<i>Paniya</i>	19	87	106	
	17.9%	82.1%	100.0%	
Total	66	134	200	
	33.0%	67.0%	100.0%	

Table 9 illustrates the disparities in the utilization of different insurance schemes among various tribal groups. The data indicates that 33.0% of respondents have availed any of the insurance

services, while 67.0% have not availed any such service. It can be inferred that only 33.0% of tribal community members have utilized any insurance services. Analysis using the Pearson Chi-Square test reveals a significant association between the utilization of insurance and the type of tribal community, as indicated by a p-value of 0.000, which is less than 0.05.

When considering specific tribes, approximately fifty percent of the *Karimbala* (43.8%), *Kurchiya* (56.1%), and *Mavila* (47.6%) communities have utilized insurance schemes. However, in the case of the *Paniya* tribal community, only 17.9% of respondents have availed the insurance scheme.

Major Finding

- The research findings indicate that only half of the surveyed tribal community members possess knowledge about life insurance. Analysis using the Pearson Chi-Square test reveals a significant relationship between awareness of life insurance and the type of tribal community, as evidenced by a p-value of 0.020, which is below the threshold of 0.05.
- In the context of the tribal community, a significant majority of respondents from *Karimbala* (68.8%) and *Mavilan* (61.9%) lack awareness of the life insurance scheme.
- A predominant portion of the *Kurchiya* tribal community (65.9%) demonstrates awareness of the life insurance scheme.
- The data suggests that a majority (64.5%) of tribal community members surveyed possess awareness of health insurance. Analysis using the Pearson Chi-Square test indicates that there is no significant association between awareness of health insurance and the type of tribal community. This conclusion is drawn from a p-value of 0.076, which exceeds the threshold of 0.05.
- Regarding personal accident insurance, the data reveals that a significant majority (86.0%) of respondents lack awareness of this insurance type, while only 14.0% are aware of the service. Analysis using the Pearson Chi-Square test indicates that there is no significant association between awareness of personal accident insurance and the type of tribal community. This conclusion is based on a p-value of 0.218, which exceeds the threshold of 0.05.
- Concerning crop insurance, the data indicates that a significant majority (91.0%) of respondents lack awareness of this type of insurance, with only 9.0% being aware of the service. Analysis using the Pearson Chi-Square test reveals no significant association

between awareness of crop insurance and the type of tribal community. This finding is supported by a p-value of 0.193, which exceeds the threshold of 0.05.

- Regarding livestock insurance, the data indicates that a significant majority (82.5%) of respondents lack awareness of this type of insurance, with only 17.5% being aware of it. Analysis using the Pearson Chi-Square test suggests that there is no significant association between awareness of livestock insurance and the type of tribal community. This conclusion is supported by a p-value of 0.050, which is not less than the threshold of 0.05.
- Concerning general insurance, the data suggests that a vast majority (96.5%) of respondents lack awareness of this type of insurance, with only 3.5% being aware of it. Analysis using the Pearson Chi-Square test indicates that there is no significant association between awareness of general insurance and the type of tribal community. This conclusion is supported by a p-value of 0.294, which exceeds the threshold of 0.05.
- In terms of vehicle insurance, the data shows that 32.5% of respondents are aware of the service, while 67.5% are not. Analysis using the Pearson Chi-Square test reveals a significant association between awareness of vehicle insurance and the type of tribal community. This conclusion is supported by a p-value of 0.000, which is less than the threshold of 0.05.
- The data indicates that 33.0% of the respondents have availed any of the insurance services, while 67.0% have not availed any such service. Analysis using the Pearson Chi-Square test reveals a significant association between availing insurance and the type of tribal community. This finding is supported by a p-value of 0.000, which is less than the threshold of 0.05.
- When examining different tribal communities, approximately fifty percent of the *Karimbala* (43.8%), *Kurchiya* (56.1%), and *Mavila* (47.6%) communities have availed insurance schemes. However, in the case of the *Paniya* tribal community, only 17.9% of respondents have availed the insurance scheme.

Conclusion

The purpose of the present study was assessing the extent of awareness of insurance services among tribal people of *Aralamin* Kannur district of Kerala state. The study shows that most of the respondents (64.5%) had a basic level of knowledge health insurance services. Majority of the respondents of the tribal community are not aware of Personal accident insurance, Crop insurance, Livestock insurance, General insurance and Vehicle insurance. Around fifty

percentage of the respondents are aware of life insurance services. Study discloses that there exist significant association between the awareness of life insurance and Vehicle insurance among various tribal communities. But there is no significant association between the awareness of health insurance, personal accident insurance, crop insurance, livestock insurance and general insurance among various tribal communities. It is seen that, 33.0 percentage of the respondents are availed any of the insurance services, and 67.00 percentage are not availed any of the insurance service. Pearson Chi-Square test discloses that there exist significant association between the availing of insurance and type of tribal community since, p-value (0.000) is less than 0.05. Considering the various tribes, *Karimbala* (43.8%), *Kurchiya* (56.1%) and *Mavila* (47.6%) communities, around fifty percentage of them are availed the insurance scheme. But in the case of *Paniya*, tribal community, only 17.9 percentage of the respondents are availed the insurance scheme.

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