



Coconut growers, small and large scale, are making every possible effort to increase the financial benefits from their lands. However, due to various locational, climatic, technical, management and economic reasons most coconut growers are unable to obtain the expected return from their lands. Due to repeated failures in various crop developmental efforts, and the inability to realise reasonable economic returns for the money invested, most coconut growers tend to neglect their lands. In order to achieve high financial benefits from coconut, it is essential for growers to realize the potentials and limitations in relation to their lands. Coconut growers are expected to acquire technical knowledge on farming conditions and related management practices. Most coconut growers, as part time farmers, have limited access to gain knowledge, understanding and skill required for proper maintenance of their lands.

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Under such circumstances, it has now become necessary for coconut growers to organize themselves to achieve better economic returns from their properties. These organizations should represent coconut grower interests and offer them means for collective action. The State organizations, in operation, in the coconut sector should help to set up, structure and develop, such organizations because this is a new experience for coconut growers. Therefore, such organizations should be a joint venture and be set up in consultation with the growers. My attempt here is to discuss how coconut growers' organizations could contribute to uplift the financial returns from coconut holdings.

Mostly, coconut growers in a village are known to each other. When coconut growers in a village are considered a group, their problems and needs in relation to coconut cultivation are much similar, and they prefer to act together as long as they are personally benefitted from being in a group. Generally coconut growers learn new things effectively from other growers who have more experience and skill in coconut cultivation. Growers' organization provide a good ground and opportunity to discuss their problems and exchange views and experience. They are keen observers of how others manage their plantations. Some successful and progressive growers are willing to share their experience with others. Effective farming with coconut involves a variety of crops and animals, hence growers require a wide range of knowledge and information. Through these organizations growers could fulfil most of these needs.

As individuals, growers are reluctant to take decisions on the adoption of new technology in their lands because of their apathetic nature. The collective action of groups expedites the decision making process and help growers to develop their confidence on new practices. As a result of interactive actions of such groups, growers are motivated to adopt new technology for the improvement of their lands.

In an agricultural sector where a wide range of crops and livestock activities are involved, the individual approach for the transfer of new technology and communicate extension messages appear to be ineffective compared to group approach. Extension workers feel very convenient to work with coconut grower groups or organizations in the activities of technology transfer and the out put for their services seems to be comparatively high. They could successfully organize extension activities such as provision of information, general and farm specific advice and also to conduct problem solving activities, education and training through such groups.

Provision of financial assistance in the form of subsidies, loans and inputs could effectively be handled through grower groups. Research workers in the sector could build up interactive

activities with growers, in order to develop appropriate technology for the benefit of group members. It has become clear that the generation of new technology should be started with the knowledge, problems and analyses of priorities of the growers, and not the priorities of research workers. The representative participation of growers as a group in farming system research, on-farm research and monitoring and evaluation of technical recommendations make a clear contribution to the development of appropriate technology for its members. As the interactive action among growers, research and extension workers are essential for the development of the sector, coconut grower groups could be used as an operating centre for these efforts.

One of the biggest constraints in the coconut sector is the absence of a guaranteed price for coconut and other related crops and livestock produce. Mostly growers are unable to get a reasonable price for their produce due to heavy exploitation by middle men in the marketing channel. With the setting up of groups, coconut growers gain high bargaining status at marketing and this could further be strengthened with the formation of regional organizational network. Some of the existing coconut grower organizations are very successful in this respect and function as financial organizations. Coconut growers experience difficulties mostly in obtaining the required amount of inputs such as fertilizer, planting materials and agro-chemicals when in need and at a reasonable price. These difficulties could be minimized when grower organisations are properly instituted.

Coconut growers normally get frustrated in farming due to their inability to obtain the needs, and also when such demands are not considered. However, group situation enhances the members' ability to obtain their needs by pressurising the authorities. The expansion of group activities, could exert that pressure on research and extension organizations, to develop appropriate technology for the improvement of their plantations.

It has been shown above that coconut growers have tremendous opportunity to gain

high financial benefits, in various ways, from their coconut plantations, if they can form their own organizations or groups. The service organizations in the sector, like the Coconut Cultivation Board and the Coconut Research Institute have to ensure coconut growers' participation, in the form of groups; in their different extension and research activities. Growers participation in the developmental efforts of the sector, lighten the weight of state

organizations and ensure high success. Under these circumstances, it should be the duty of state organizations to assist coconut growers to form their own organizations or groups and create a motivational environment for the successful performance of grower organizations. Motivation of coconut growers to carry out their cultivation activities as a group could be regarded as a short-cut in the development efforts of the coconut sector.

AN INSURANCE SCHEME FOR COCONUT

The Agriculture Insurance Board in association with the Coconut Cultivation Board has decided to launch an Insurance scheme for the benefit of growers who are engaged in coconut replanting. This is in order to achieve the main objectives and to fulfil the responsibilities of these two state organisations, entrusted by the ministries of Agriculture Development and Research, Coconut Industries and Crop Diversification.

This scheme will be put into operation on an experimental basis, within the districts of the coconut triangle Kurunegala, Puttalam, Gampaha and also in the Kegalle district, beginning Yala 1993.

Under this scheme Insurance cover could be obtained only by growers who have qualified to receive subsidy under coconut replanting scheme operated by the Coconut Cultivation Board, and on its certification that the particular grower has been selected to receive such a subsidy.

Insurance cover is given only to the selected coconut growers as listed above within the districts of Kurunegala, Puttalam, and Gampaha in the Coconut triangle and in the administrative district of Kegalle. The duration of the coverage is up to four years from the time of planting seedlings, and hence a grower could insure his land from the date of planting.

Claims are payable only against damages caused to seedlings/young palms by coconut pests, diseases, and by wild animals, and also only if the plants have been raised according to all advice and instructions issued by the Coconut Cultivation Board. No claims will be entertained for damages incurred on plants due to the grower's negligence or violation of advice.

The insurance premium payable by a grower Rs. 2.00 per seedling/year.

Damages caused to seedlings/young palms under insurance cover are compensated according to the age of plants as follows:

Age at damage	Amount payable (Rs)
Upto 01 year from planting	40.00
From 01 year to the 02nd year	50.00
From 02nd year to 03 rd year	75.00
From the 3rd to 04th year	100.00

For details on this insurance scheme please write to Chairman, Agricultural Insurance Board, 267, Union Place, Colombo 02.