Paddy Farmers' Intention to Participate in Agriculture Takaful in Sri Lanka: A Case Study

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ABSTRACT

Paddy Farmers' Intention to Participate in Agriculture Takaful in Sri Lanka: A case study Agriculture sector provides significant contribution to the national development thorugh economic growth. Nearly 70% of total population live in rural regions entirely or partially reliant on agriculture industry. Agriculture including paddy cultivation is the main source of income in Sri Lanka which is vulnerable sector by variety of hazards including flood, drought, heavy rain, diseases, and insect infestation. The study aims to measure paddy farmers' intention to participate in agriculture takaful. It was carried out to identify the factors using theory of planned behaviour (TPB) which consists of three aspects namely attitude, subjective norm and perceived behavioural control (PBC). Primary data were collected using questionnaire survey from 160 paddy farmers who were randomly selected from Sammanthurai. Statistical Package for Social Sciences (SPSS) was used to multiple regression analysis in order to determine the relationships between exogenous and endogenous variables. The results indicate that two factors namely attitude ($p=0.000$) and perceived behavioural control ($p=0.000$) have significant influence on paddy farmers' behavioural intention. Moreover, PBC is the highest predictor while subjective norm ($p=0.311$) has no impact on behavioural intention. This study contributes to takaful operators and takaful marketing department for strategic policies and decision making as well.

ABSTRAK

Kemauan Petani Padi untuk berpartisipasi dalam Takaful Pertanian di Sri Lanka: sebuah Studi Kasus. *Melalui pertumbuhan ekonomi sektor pertanian berkontribusi secara signifikan terhadap pembangunan nasional. Sebagian besar sekitar 70% dari total penduduk yang tinggal di daerah pedesaan menggantungkan pendapatan pada industri pertanian. Pendapatan utama dari sektor utama budidaya padi di sri lanka rentan terhadap bahaya banjir, kekeringan, hujan lebat, penyakit, dan serangan serangga. Penelitian ini bertujuan untuk mengukur minat petani padi untuk berpartisipasi dalam pertanian takaful. teori Plannerd Behavior (TPB) digunakan untuk mengidentifikasi tiga aspek utama yaitu sikap, norma subjektif dan kontrol perilaku (PBC). Instrmen yang digunakan dalam penelitian ini adalah kuesioner survey dengan melibatkan 160 petani padi yang dipilih secara acak dari Sammanthurai. Analisis penelitian ini menggunakan regresi berganda untuk menentukan hubungan antara variabel eksogen dan endogen. Hasil penelitian menunjukkan bahwa dua faktor yaitu sikap (p=0,000) dan kontrol perilaku yang dirasakan (p=0,000) berpengaruh signifikan terhadap niat perilaku petani padi. Selain itu, PBC adalah prediktor tertinggi sementara norma subjektif (p=0,311) tidak berdampak pada niat perilaku. Studi ini memberikan kontribusi kepada operator takaful dan departemen pemasaran takaful untuk kebijakan strategis dan pengambilan keputusan.*

INTRODUCTION

Agriculture is one of the essential sectors to the economic development of country in providing raw materials, laborers, food, and making investment. Sri Lanka is a multi-cultural and agriculture-based island which was called 'Ceylon' earlier. There are mainly two kinds of monsoons called 'Maha season' (rainfall season: November- February) and 'Yala season' (dry season: May- September). Likewise, Sri Lanka has three zones namely Wet zone, Intermediate zone and Dry zone based on the climate, geographical structure and rainfalls (Ranathunga, et al., 2018). According to Lebbe (2014), agriculture is a significant economic indicator in Sri Lanka, around 70 percent of people of the total population live in rural regions with agriculture and farming. Furthermore he added in this respect, it can be reported that Sri Lanka is an agriculture-based country in a sense, because, 95 percent of the domestic requirement of staple food is rice and curry. Therefore, in Sri Lanka, paddy production has been provided priority rather than other sectors. Dry zone (which is too far away from the central point of the island, and nearby sea) consists of more than 90 percent of paddy cultivated land and those farmers have lack of technology and inefficient sources regarding paddy production due to their incapacity and poor living standard. However, paddy production decreased by 8.3 percent in 2015 even though paddy was cultivated 4.4 million matric tons in 2016 (Ranathunga et al., 2018). According to Ministry of Agriculture of Sri Lanka (2021), agriculture sector including livestock sector contributes 7.4% to the Gross Domestic Production (GDP) and more than 30% of people employed.

Importantly, there is a method which provides security to the capitals and assets needed for their lives as well as properties. Thus, it concerns risk mitigating techniques called insurance. Insurance is one of the risk management techniques and legally written contract between two parties with some understandings of regulations. The party whose risks are covered called as insured (policyholder), who bears the risk of insureds is known as insurer (Zubair, 2015). Insurance is considered as a form of risk transferring technique under risk management (Sharma, 2009; Nimsith et al., 2016). To overcome the risks, insurance is the solution (a financial remedy scheme called insurance) which is a kind of financial loss protection (Trieschmann et al., 2001; Bromiley et al., 2015). Insurance reduces risks in the field of agriculture via agriculture insurance. Several nations implemented agriculture insurance. For example, crop insurance was followed by the united states, Japan and South Korea since 1938, 1938 and 2001 respectively. Similarly, China has been carrying out the insurance since 1980s, and it launched a concerted effort to promote agricultural insurance schemes and develop pilot insurances in 2004 (Dewi et al., 2018). In Sri Lanka, such agriculture insurance coverage offered in 1993, and the Agriculture and Agrarian Insurance Board (AAIB) was established in 1999 (Lanka business online, 2017).

Takaful (Islamic insurance) is a risk sharing scheme based on brotherhood, solidarity and mutual assistance which is provided for financial aid and assistance to the participants mutually agreed to share the risks (Billah, 2003). Islamic scholars introduced takaful as an alternative approach to insurance because it consists of elements of interest, gambling and uncertainty. When a person is placed in a hazardous or damaging circumstance, the participants agree to help him/her from their contribution as donation (Alhabsi et al., 2012). Takaful was introduced in Sri Lanka in 1999 with establishment of Amana Takaful Ltd which has lately made history in Sri Lanka (Mazahir et al., 2017; Jahankeer & Hilmy, 2014; Jaffer, 2007). The Muslim community is concerned about the economic and financial compatibility of Shariah rulings. Since its inception in 1999, takaful has been conceived in Sri Lanka by delivering products and services (Jaffer, 2007; Mazahir et al., 2017).

Eastern province is one of nine provices in Sri Lanka, located in Dry zone of the country where most of the people are engaged in paddy farming, farming, fishering, and labor works for earnings and livelihood (Rifas, 2020). Despite several governments provide incentives and subsidies, rice farmers continue to have the lowest living conditions with poor income in the country (Aziz, 2015; Ranathunga et al., 2018). In paddy cultivation, flood, drought, rainfall, deseases, and pest' attacks are dangerous among paddy farmers which affect not only farming but their household economy also (Wikramasinge, 2016).

In Eastern province, Ampara district has worse experiences in cultivation, saved water is always not provided into coastal areas to paddy cultivation. According to Sri Lanka Poverty Disaster Interface Study (SLPDIS, 2009), natural disasters such as inclement weather, flood and drought affected much the paddy fields periodically, and flood destroyed whole paddy stores of Ampara district were in 1990. However, paddy farmers do not firmly deem agriculture takaful plan to overcome the perils and risks in order to survive their capital. Therefore, this study has been conducted regarding farmers' willingnes with the aim to examine paddy farmers' intention to participate in agriculture takaful in Sri Lanka. Based on the objective, the following question will be answerd; what are the factors influence paddy farmers to participate in agriculture takaful scheme?. Sammanthurai DS division was selected for this study. Sammanthurai, which is located in the central part of Ampara, extents to 123.02 km^2, where paddy farming is widely carried out compared to other areas and it is identified land for paddy cultivation due to its plain and alluvial soil (Paddarai, 2009; Sammanthurai Divisional Secretariat (website), 2020). Even though several effects and risks could be barriers to continue farming, ultimately, farmers' willingness to participate would find through this study.

Sammanthurai is a waste paddy field division which is located in the middle part of dry zone in Ampara district. Sammanthurai division is little further from the very costal line as well as from intermediate zone. The ratio of paddy cultivation in Sri Lanka is very high in dry zone rather than the other two zones namely intermediate zone and wet zone. North, East, North-central provinces dominate in paddy cultivation in the island which represent dry zone. (Karunaweera et al., 2014). Moreover, Sammanthurai is large paddyfield area where several risks occurs regarding paddy cultivation such as water and other infaction. Thus, the researhers hope that this study will be able to generalize to whole dry zone paddy farming.

LITERATURE REVIEW

Theory of Planned Behaviour (TPB)

Theory of Planned Behaviour (TPB), a behavioural theory, aims to measure the idea or willingness or thinking or intention in participating a particular activity. TPB explains how one's ideas and actions are linked. TPB was created by Icek Ajzen in 1991 as an extended version from Theory of Reasoned Action (TRA). Under the TPB, individual's behaviours are shaped towards intention by three components: attitude, subjective norm, and perceived behavioral control (Ajzen, 1991). it was widely applied in several studies in the field of social sciences, humanities and behavioural sciences. In this way, it is applied among paddy farmers to measure their intention on agriculture takaful.

Attitude

As stated by Ajzen & Fishbein (1980) and Ajzen (1991), attitude refers to a person's thinking towards consuming either bad or good, where individuals knowledge influences themselves. Attitude shall be favorable or negative by cognitive assessments, emotional

experiences, behavioural inclinations that people hold towards specific circumstances (Blackwell et al., 2006). Attitude, according to modern psychologists, is a sort of inherent psychological trait that includes cognitive, emotional, conation and persistence in behaviour (Gifford, 2007). In addition, it provides people's judgments about they like or dislike. The more favourable attitude permits a person towards an activity is, the more likely that person is to engage in that conduct (Aziz, 2015; Fang et al., 2017).

Subjective norm

It refers to social pressure applied directly to an individual to engage in a particular activity (Ajzen & Fishbein, 1980; Nurul Aien et al., 2015). People are driven to participate in many forms where they are under pressure to satisfy requirements of normative social influence, which is also known as normative conformity (Fang, Wang, and Hsu, 2017). Furthermore, the subjective norm describes how social pressure affects a person's perspective on how to behave an action, and relates on an individual's behaviours (Husin & Rahman, 2016). People's surrounding such as parents, siblings, friends, spouse, welwishers, career partners etc. believe which will influence individual's intention to participate (Nurul Aien et al., 2015).

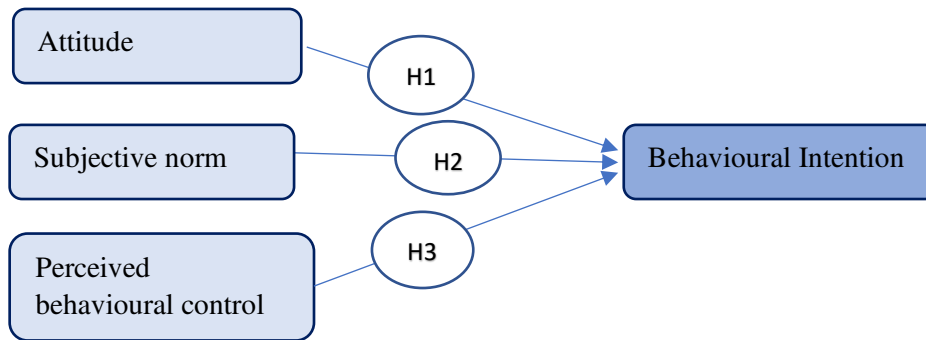*Perceived Behavioural Control (PBC)*

Perceived behavioural control is, the component which differs TPB from TRA, a degree of capacity of consumer which is able to guide consumer towards behaviour (Ajzen, 1991). It relates to how much confidence individuals has to be purchased or consumed (Chen, 2007; Kang et al., 2006). It is focused into two categories: how much of control (enonomically) a person has over his conduct and level of confidence they keep on their ability either to perform or not. PBC can account for a lot of variation in behavioural intentions and behaviours (Ajzen, 2002). Several variables such as time, money and skills may be using to improve and manage people's perceptions as well as behavioural intentions (Kim and Chung, 2011). Furthermore, PBC is assessed directly by asking questions about the capacity to do an action or indirectly by beliefs about the ability to cope with certain interfering or enabling variables (Ajzen, 2002). Although the direct method has been utilized in the vast majority of research so far, belief-based measures offer the benefit of providing insight into the cognitive basis underpinning perceptions of behavioural control.

Behavioural Intention

According to Ajzen & Fishbein (1980), a person's position on a subjective probability dimension linked with a relationship between himself and a series of acts. Armitage & Conner (2000) define that as 'the incentive for individuals to engage in specific behaviours.' The intention analyses an individual's behaviour and decision whether involving an behaviour or not, and perceived likelihood of engaging in a particular activity (Ajzen & Fishbein, 1980). Theory of planned behaviour has been widely utilized to anticipate a person's behavioural intention which includes three variables attitudes, subjective norm, and perceived behavioural control (Randall and Gibson, 1991).

Figure 1: Theory of planned behaviour

The paddy farmer's intention to participate in agriculture takaful is assessed using study factors such as attitude, subjective norm, and perceived behavioural control. Although TPB has been applied several studies in several sectors, a limited studies were conducted using TPB in this field previously. Marhanum & Laksana (2018) investigated about reached among the people who affected by flood using descriptive and cross tabulation analysis. The findings of this study were that most of the victims and married people were awarere of Islamic insurance. Educated people who have their higher qualification and the people who receive more income were well aware of Islamic insurance among the victims by the flood.

Moreover, Nurul Aien et al. (2015) examined about the involvement of paddy farmers into agriculture takaful in Selangor and Kedah in Malaysia. Attitude, subjective norm, perceived behavioural control and perceived risks were investigated towards intention among 120 respondents representing those areas. Findings showed that perceived behavioural control and perceived risks were significant and two others namely attitude and subjective norm were insignificant. In addition, they found that the farmers were mostly affected by pest's attack. Another study conducted by Echchabi & Echchabi (2013) among French Muslims found adverse findings to Nurul Aien et al. (2015) that subjective norm and attitude were positively significant while perceived behavioural control was insignificant in takaful products in French.

Sherrick et al. (2004) conducted research on factors influencing producers' demand for crop insurance among farmers using a survey method in Iowa, Indiana. They found that farm size, age, debt level, and yield risk were positively related to participation in the insurance programme and demand for insurance was also high. Another research studied by Boyd et al. (2011) on farmers risks in farming found that farmers were more likely to purchase crop insurance. These results suggested that farmers who face on less risk will acquire less crop insurance which reflects their lower demand for crop insurance. According to Makaudze (2005), agricultural production is inherently hazardous. As a result, farmers are exposed to a variety of hazards including flood, drought, heavy rain, diseases, pest assaults, inclement weather, prevalence of animal diseases, and affects by locusts. Most of the smallhold farmers are particularly vulnerable to these perils and hazards. Crop insurance has been used to cope with specific risks in many nations since the agriculture industry deals with a variety of risks.

In addition, Ahamed & Zubair (2016) and Baharuddin & Rahman (2021) conducted in two different studies towards adoption into takaful scheme among public and entrepreneurial intention among youth respectively. Ahamad & Zubair (2016) found that attitude and compatibility were significant while subjective norm and PBC were insignificance. Baharuddin & Rahman (2021) found all components of TPB were significant towards intention among youths in Indonesia. Therefore, the following hypotheses were formulated under TPB:

H1: There is a significant relationship between attitude and behavioural intention to purchase agriculture takaful.

H2: There is a significant relationship between subjective norm and behavioural intention to purchase agriculture takaful.

H3: There is a significant relationship between perceived behavioural control and behavioural intention to purchase agriculture takaful.

METHODOLOGY

This study is designed quantitatively using primary data which were collected from paddy farmers in Sammanthurai, Sri Lanka. Self-administered questionnaire based on five-point Likert scale ranging from "1 - strongly disagree" to "5 - strongly agree" has been used. Questionnaire has mainly two parts namely section A & B. Section A asked about respondents demographic profile and section B asked about research main theme means their attitude, subjective norm and PBC. The measuring items of each construct were produced from previously validated and modified instruments by Taylor & Todd (1995) and Ren et al. (2011).

220 questionnaires were directly distributed among 480 paddy farmers using random sampling (Krejcie & Morgan, 1970). Out of 220, only 160 questionnaires were collected from respondents (response rate- 72.7%) and used for analysis. The respondents involved in the study were Muslims (Musli paddy farmers) and they have literacy about takaful products and its operations. Multiple-regression analysis (model summary, ANOVA and coefficient) employed using Statistical Package for Social Science (IBM-SPSS-25.0) for the statistical data analyse.

RESULT AND DISCUSSION

Demographic Profile

The profile of respondents compromised 69 percent males and 31 percent females. About age range, 51.25 percent were aged between 41 and 50 years old, 21.25 percent of respondents were aged between 31-40, 20.62 percent represents the age range 51 & >51 and 6.88 percent were aged between 21 and 30. In terms of qualification, the respondents in secondary educational level provide large contribution (58.75 percent), followed by primary level (21.87 percent), diploma level (13.13 percent) and batcher degree (6.25 percent). Majority of the respondents were married (88.75 percent) and other (11.25 percent) respondents were single. In terms of risks, pest' attack was highest risk in paddy farming (46.88 percent), followed by flood (46.88 percent), rainfalls (46.88 percent), drought and desease affcct in same level (3.12). In terms of paddy farming experience, 40 percent of respondents had experienced with between 9 and 12 years, 25 percent respondents had 5 to 8 years of experience, 19.37 percent represents >12 years experienced farmers and less experienced farmers represent least level (15.63 percent). Demographic profile provide a clear understating of the bachgrounds of the respondents. Thus, the findings can be considered related to this scenario of the respondents. (see Table 1).

Table 1: Demographic profile of respondents

Factor	Characteristics	Frequency	Percentage
Gender	Male	110	69.00
	Female	50	31.00
Age	21-30	11	6.88
	31-40	34	21.25
	41-50	82	51.25
	51 & >51	33	20.62
Education	Primary	35	21.87
	Secondary	94	58.75
	Diploma	21	13.13
	Bachelor degree	10	6.25
	Master & PhD	00	--
Marital Status	Single	18	11.25
	Married	142	88.75
Risks faced	Flood	45	28.13
	Drought	05	3.12
	Rainfalls	30	18.75
	Disease	05	3.12
	Pest's attack	75	46.88
Experience	1-4 years	25	15.63
	5-8 years	40	25.00
	9-12 years	64	40.00
	>12 years	31	19.37

Reliability Measures of Instrument

The variables and its items should be reflected with constructs. Internal consistency reliability is measured to ensure that the observed variables are consistent under the construct, Cronbach's alpha is estimated to the reliability (Field, 2009). This reliability test, which is essential part of the data analysis, permits to data moving into the main analysis of study (Baggozi & Baumgartner, 1994). Cronbach's alpha provides confidence on the data towards the uni-dimentional multi-item analysis (Cronbach, 1951). Three (03) independent variables and a independent variable, namely, attitude (06 items), subjective norm (06 items), PBC (04 items) and behavioural intention (05 items) were reliable to measure the intentions of the respondents. According to Nunnally (1978), all Cronbach's alpha values of variables are more than recommended value, attitude, subjective norm and intention are with good reliability (between 0.8 and 0.9), and PBC is acceptable (between 0.7 and 0.8). The reliability values allow to move further analysis of the study.

Table 2: Reliability of Instrument Measures

Variables	No. of items	Cronbach's alpha	Type
Attitude	06	0.868	Good reliability
Subjective norm	06	0.888	Good reliability
PBC	04	0.766	Acceptable reliability
Intention	05	0.810	Good reliability

Multiple Regression Analysis

Once the reliability test of the measuring items are accepted, the multiple regression analysis can be conducted for hypothesis testing to reach the objectives of the study. Model summary refers to the exogenous variables' prediction to endogenous variable(s). Coefficient of determination, the predictive power of independent variables on dependent variables is commonly assessed by R-square value in the study model (Klarner & Raisch, 2013). The coefficient of determination refers to the percentage of total variation in the dependent variable that can be explained by changes in the independent variables.

R square value is always between 0 and 1. R square value of the model is 0.714, which indicates that 71.4 percent of the variation from exogenous variables towards intention. This is the moderate prediction to the farmers's intention to participate in agriculture takaful scheme. Because, if R square between 0.25 and 0.50, between 0.50 and .075, and higher than 0.75 represent the model as weak, moderate and substantial respectively (Cohen & Levindal, 1989). According to the model summary table, 71.4 percent is predicted by the predicters (exogenous variables) means the model in farmers' context has only moderate prediction. Other 28.6 percent of variation predicted by other factors which are not included in this model. Thus, TPB has 71.4 percent influence to predict the farmers intenton.

Table 3: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845[a]	.714	.708	.37523

a. Predictors: (Constant), Attitude, S Norm, PBC

The assumption of normal distribution of mentioned techniques, study should proceed Analysis of Variance (ANOVA) to test the assumptions. According to the Table 4, assumptions are significant (p=0.000: p < 0.05) across the independent variables. The Table illustrates that the regression model of the study proceeds predictions properly towards dependent variable. Thus, the statistical stance show that the model has enough power and fit to perform.

Table 4: ANOVA[a]

	Model	Sum of Squares	Df	Mean Square	F	Sig.
	Regression	54.768	3	18.256	129.659	.000[b]
1	Residual	21.965	156	.141		
	Total	76.733	159			

a. Dependent Variable: Behavioural Intention
b. Predictors: (Constant), Attitude, S Norm, PBC

Coefficients in resgression analysis examines the relationships between independent and dependent variables. Table 5 shows that the degrees to determine the relationships through standardized beta, t value and p value, on how much exogenous variables are correlated with endogenous variable. According to the Table 5, Beta value of Perceived Behavioural Control (PBC) is 0.684 followed by Attitude (0.216) and Subjective norm (0.051). PBC has the highest impact on behavioural intention to involve in agriculture takaful in Sri Lanka.

In addition, out of three, only two variables namely attitude (p=0.000; p < 0.05) and PBC (p=0.000; p < 0.05) have positive significant relationship towards intention. Subjective norm (p=0.311; p > 0.05) was not influenced on behavioural intention among paddy farmers to

participate in agriculture takaful. Because there was no any impact between subjective norm and intention in the study model. Therefore, hypothesis 1 (H1) (attitude -intention) and Hypothesis (H3) (PBC - intention) are accepted and its null hypotheses (H0) were rejected. Similarly, Hypothesis 2 (H2) (subjective norm – intention) was rejected and null hypothesis was accepted. The following Table 5 shows the coefficient results.

Table 5: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t value	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.082	.182		5.957	.000
	Attitude	.197	.050	.216	3.952	.000
	S Norm	.052	.051	.051	1.017	.311
	PBC	.506	.038	.684	13.276	.000

a. Dependent Variable: Behavioural Intention

p value < 0.05

According to the coefficient table:

$\beta 1$ = (.216) (attitude)
$\beta 2$ = (.051) (Subjective Norms)
$\beta 4$ = (.684) (Perceived Behavioural Control)

Discussion

The aim of the research was to measure paddy farmers' willingness to participate in takaful scheme in Sri Lanka. Even though many factors contribute to involve, theory of planned behaviour examines all assumptions through three components. Paddy farmers' attitude, surrounding people's pressure (subjective norm) and paddy famers' perceived behavioural control were measured on behavioural intention in order to reach the objective. Thus, this study model consisted three (03) independent variables and a dependent variable, and three hypotheses were tested. Hypothesis 1 result shows that attitude of paddy farmers' affects their intention towards agriculture takaful. This indicates that attitude has a positive relationship between farmers' mind or thought and behavioural intention. This result complies with previous studies' findings such as Echchabi & Echchabi (2013), Aziz (2015) and Husin & Rahman (2016). Hypothesis 2 result indicates that subjective norm has no impact on behavioural intention to participate in takaful which relevant to Nurul Aien et al., (2015). Based on their findings, (1) pest' attacks was high, and (2) farmers were frequently lost. This study supports Ahamed & Zubair (2016) and Husin & Rahman (2016) indicating that social pressure had no affect on takaful adoption. It means the people who are surrounding farmers did not pressure or push, advice or suggest to purchase policies due to lack of awareness and importance of takaful policies in agriculturing.

Moreover, third hypothesis of this study found significant relationship. PBC has influenced paddy farmers towards intention in takaful scheme. This indicates that paddy farmers in Sammanthurai acknowledge that they have perceived behavioural control. In other words, even though paddy farmers are with poor economy, they are comfortable with their mindset and economy to participate in takaful scheme in order to survive their corps and capital away from the risks and perils. This result supports to the findings of previous studies (Nurul Aien et al.,

2015; Baharuddin & Rahman. 2021). Those studies found that, paddy farmers and Indonesian youth had intention to involve in takaful scheme. In addition, in this study, PBC was the highest impact factor among three, which has more influence rather than attitude among significant factors (PBC beta value 0.684 > attitude beta value 0.216).

CONCLUSIONS

The study was focused on specific context (paddy production) which significantly contributes to the development through its vast harvesting. Agriculture sector in Sri Lanka is a main born in local production to export, in which paddy production provides income, employment, green environment, and so on. Particularly, the paddy cultivation plays a key role in economic condition and living standard among Sri Lankans. It was observed that theory of planned behaviour supported to assess paddy farmers' willingness to engage in agriculture takaful. The study found that only two variables namely attitude and PBC were identified as significant while subjective norm found insignificant. The subjective representing spouse, friends, farmers, paddy field landlords were not influenced to participate.

Eventually, this study contributes theoretically and contextually. In Muslim minority context, theory of planned behaviour acknowledge the minority contextual studies to develop their economics. Policy makers and takaful practitioners may have advantages from the findings of this study to develop their marketing strategies and agriculture product creations. This study suggests that the future researchers may consider all kinds of farmers under agriculture sector such as fisheries, tea production, rubber production, livestock production, minor and other export crops to know their intention to participate in takaful scheme in Sri Lanka.

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