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**A STUDY ON MICRO INSURANCE: AWARENESS AND NEED FOR  
EMPLOYED RURAL WOMEN WITH SPECIAL REFERENCE TO  
COIMBATORE SOUTHERN REGION**

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**ABSTRACT**

Micro Insurance has been designed for economically backward people which covers various risk of the individuals based on their needs. Though it has been started very early it doesn't get familiar as like other insurance as because it doesn't have any awareness among people. Another reason is that private players mainly aims to earn a large premium that they can acquire only in general insurance where as micro insurance which yield low sum assured and premium it doesn't yield much profit to the company. Now a day's all the public as well as private players turned towards micro insurance. The micro insurance had already made its presence in the southern part of the nation and is now spreading its wings to other parts as well. It is must for economically backward people but it is most important for employed women because in Indian concept women taking additional responsibility in the area of finance and managing all the debits and credits of their family become inevitable. Therefore, Research titled "A study on Micro Insurance: Awareness and Need for Employed Rural Women" was undertaken with the objective of analyzing the awareness level of the micro insurance products among the poor people with reference to Coimbatore city.

**Key Words:** Micro Insurance, Awareness, Need.

**INTRODUCTION**

India is enjoying rapid growth and benefits from a young population. Its middleclass is growing rapidly but 70 percent of the population is still rural, often very poor,

and handicapped by poor health and health services, and low literacy rates. Although the type of risks faced by the poor such as that of death, illness, injury and accident, are no different from those faced by others, they are more vulnerable to such risks because of their economic circumstance. According to World Bank study (Peters et al. 2002), reports that about one-fourth of hospitalized Indians fall below the poverty line as a result of their stay in hospitals. The same study reports that more than 40 percent of hospitalized patients take loans or sell assets to pay for hospitalization. When a poor's family's income generator dies, when a child of a poor family is hospitalized, or home of a poor family is destroyed by flood, earthquake or fire. Every illness every accident or every natural disaster leads to deeper poverty to a poor family.

That's where micro insurance comes in Micro insurance is the protection of low income households against specific perils in exchange for premium payments proportionate to the likelihood and cost of the risk involved. It is specifically designed for the protection of low income people with affordable insurance products to help them cope with and recover from common risk. A key strategy for enhancing economic development and alleviating poverty is to make financial systems more inclusive, for example by improving access to savings and credit services for un- and under-served markets. In part, Poverty stems from the fact that low-income households and markets do not have the same opportunities to finance investments, accumulate capital or protect assets (including human assets).

An inclusive financial system makes insurance available to low-income persons. However, many commercial insurers and policymakers believe that providing insurance to the poor is the responsibility of the state. Although many governments have social protection programmes, the targeting of these schemes is often ineffective. The poorest segments do not always benefit from the subsidy, while people who can afford insurance often find ways to access these benefits. In general, governments have made little effort to shift the burden of risk-pooling to market-led schemes; and the private sector (commercial insurers) seems to have little incentive to seek out this market segment. In principle, micro-insurance works like any typical insurance business. But there are several things that differentiate it from normal insurance. First, it is group insurance that can cover thousands of customers under one contract. Second, micro-insurance requires an intermediary between the customer and the insurance company. Preferably, this intermediary is a non-governmental organization (NGO) or microfinance institution, for example a rural bank that can handle the whole distribution and most of the administration process.

## REVIEW OF LITERATURE

- I. **Jim Roth, Mitchael J. McCord and Dominic Libber (2007)** presented a report which gives a description about the functioning of Micro insurance and detailed quantities overview of micro insurance in world's 100 poorest countries in which he explains about distribution channels, types of micro insurers and various micro insurance products, regulation and social security schemes in 100 countries including India.
- II. **Dr. S. Ganesan and Dr. S. Jayaprakash in Eleventh Annual APRIA Conference (2007)** about Micro Banc assurance Models for India suggest that the growth of micro insurance in India does not lies only in the hands of the product design, distribution network but also in creating the proper infrastructure that can support the servicing of insurance policies. India is a very big country with villages as its backbones. Enormous involvement of various stakeholders is required to create proper infrastructure for the growth of insurance/micro insurance in the rural areas. He stresses the need for viewing the banks not as a mere distribution channel for insurance but to convert the same into a strategic business unit wherein the banks will be the epicenter of operations for the growth of the infrastructure in the rural.
- III. **Mark malika and Anet T. Kuriakose (2008)** discussed the role of micro insurance in mitigating external shocks on poor household. He also stressed on careful attention and expert technical input is required in designing micro insurance products and programs as they are significantly more complex than and credit programs offered by different organizations. Use of different risk layering using different form of reinsurance to cover the insurer is crucial from a financial sustainability standpoint, and the use of various outreach mechanism to reach poor household is necessary from an equity point of view.

## SOURCES

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## RESEARCH MOEHODOLOGY

### OBJECTIVES OF THE STUDY

- ❖ To find the awareness of micro insurance among the rural women in Coimbatore
- ❖ To find the perception of micro insurance in Coimbatore
- ❖ To find the preference of various products in micro insurance

### RESEARCH DESIGN: Descriptive statistics:

Descriptive statistics are used to describe the basic features of the data in a study. They provide simple summaries about the sample and the measures. Together with simple graphics analysis, they form the basis of virtually every quantitative analysis of data. Descriptive statistics are typically distinguished from inferential statistics. With descriptive statistics it is simply describing what is or what the data shows. With the inferential statistics, it tries to reach conclusions that extend beyond the immediate data alone. For instance, the inferential statistics try to infer from the sample data what the population might think. Or, the inferential statistics to make judgments of the probability that an observed difference between groups is a dependable one or one that might have happened by chance in the study. Thus the inferential statistics to make inferences from the data, to more general conditions; the descriptive statistics simply to describe what's going on in the data.

### SAMPLE TECHNIQUE

- **Population**

The universe of the study includes the population of Coimbatore Southern Region. The detail of the population in this region is shown below:

S. No	Area	Male	Female	Total population
1	Vellaur	8695	8645	17340
2	Alanthurai	3553	3577	7130
3	Arisippalayam	1214	1179	2393
4	Narasipuram	1183	1102	2285
5	Madukkarai	13536	12905	26441
6.	Ettimadai	3808	3735	7543

7.	Othakalmandapam	5234	5086	10320
8.	Vellaimalaipattinam	1509	1430	2939
9.	Madampatti	3089	3345	6434
10.	Malumchampatti	3694	3482	7176
<b>Total</b>		<b>45515</b>	<b>44486</b>	<b>90001</b>

Source: Population of Coimbatore (M.corp.) Village, Coimbatore South, Tamil Nadu:

<http://www.populationofindia.co.in>.

- **Sample Unit:** The employed rural woman in southern region of Coimbatore is considered for the study.

- **Sample size**

A sample of minimum respondents was selected from employed rural women in Coimbatore southern region. An effort has been made to select respondents evenly. The survey is carried out with 250 respondents.

- **Sample design**

A method of sampling involves the division of a population into smaller groups known as strata. The sample design adopted is Stratified Random Sampling the entire Coimbatore southern region is considered as individual stratas and a portion of employed women are taken into study. The selection of sample at this stage is based on the convenience of the research.

## METHODS OF DATA COLLECTION

There are two major approaches to gathering data are categorized as;

1. Primary data
2. Secondary data

### Primary data

With the help of the structured questionnaire primary data has been collected from the respondents.

### Secondary data

Secondary data was collected through books, websites, articles, magazines.

## TOOLS USED FOR ANALYSIS

For the purpose of analyzing the data collected, **frequency procedure, Cross tabulation, Chi-square analysis, and multiple responses frequency** method has been used.

Frequencies procedure

The Frequencies procedure is useful for obtaining summaries of individual variables. Summaries of individual variables provide an important "first look" at our data. Some of the tasks that these summaries help us to complete are listed below.

- Determining "typical" values of the variables. What values occur most often? What range of values are we likely to see?
- Checking the assumptions for statistical procedures. Do we have enough observations? For each variable, is the observed distribution of values adequate?
- Checking the quality of the data. Are there missing or mis-entered values? Are there values that should be recoded?

## CROSS TABULATION

The cross tabulation table is the basic technique for examining the relationship between two categorical (nominal or ordinal) variables, possibly controlling for additional layering variables. The Cross tabulation procedure offers tests of independence and measures of association and agreement for nominal and ordinal data. Additionally, you can obtain estimates of the relative risk of an event given the presence or absence of a particular characteristic. The cross tabulation shows the frequency of each responses .The majority of responses occurs in the middle, from the cross-tabulation alone, it's impossible to tell whether these differences are real or due to chance variation. Check the chi-square test to be sure.

## CHI-SQUARE TEST

The chi-square test measures the discrepancy between the observed cell counts and what you would expect if the rows and columns were unrelated.

In order to identify the factors influencing by the selected respondents, a chi-square test ( $\chi^2$ ) was used and the formula is given below.

$$(\chi^2) = \sum \frac{(O-E)^2}{E}$$

with Degree of Freedom (D.F.) = (c-1) (r-1) where,

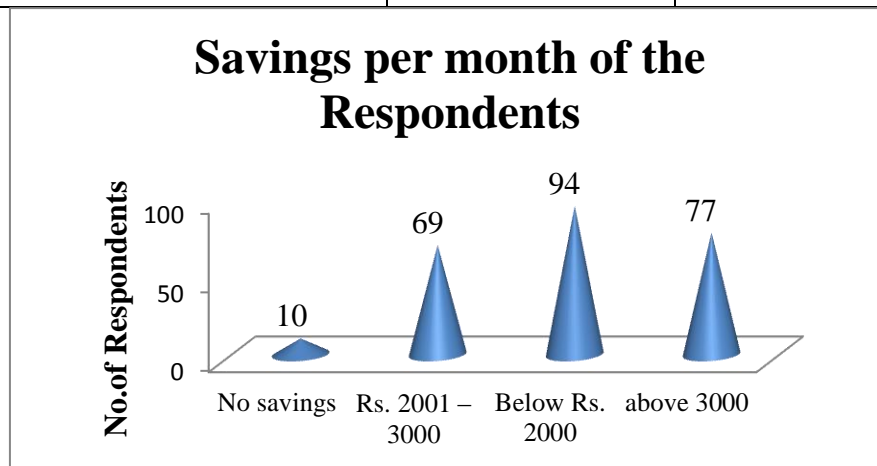
O = observed frequency,  
E = expected frequency,

c = number of columns,  
r = number of rows.

## RESULTS:

- (i) **DISTRIBUTION OF SAVINGS:** Table showing the savings of the respondents per month

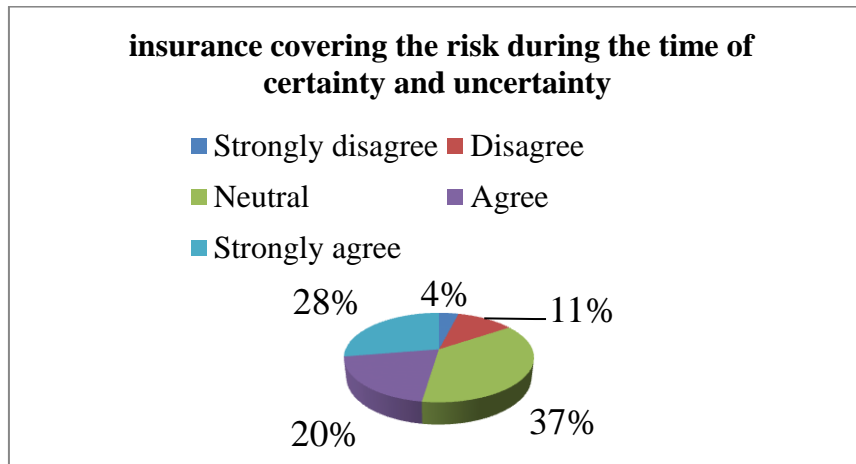
Savings per month	Frequency	Percent
No savings	10	4.0
Rs. 2001 – Rs. 3000	69	27.6
Below Rs. 2000	94	37.6
Above Rs. 3000	77	30.8
Total	250	100.0



- (ii) **RISK COVERAGE OF INSURANCE**

Table showing the agreeable level that insurance covers risk the time of certainty and uncertainty

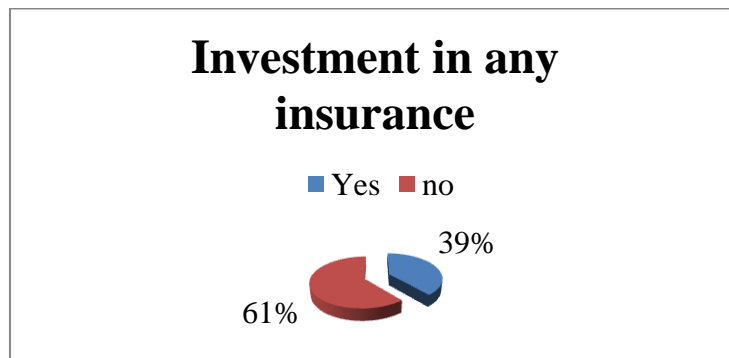
Insurance covers in the risk during the time of certainty and uncertainty	Frequency	Percent
Strongly disagree	10	4.0
Disagree	29	11.6
Neutral	92	36.8
Agree	50	20.0
Strongly agree	69	27.6
Total	250	100.0



**(iii) INVESTMENT IN INSURANCE:**

**Table showing respondent investment towards insurance**

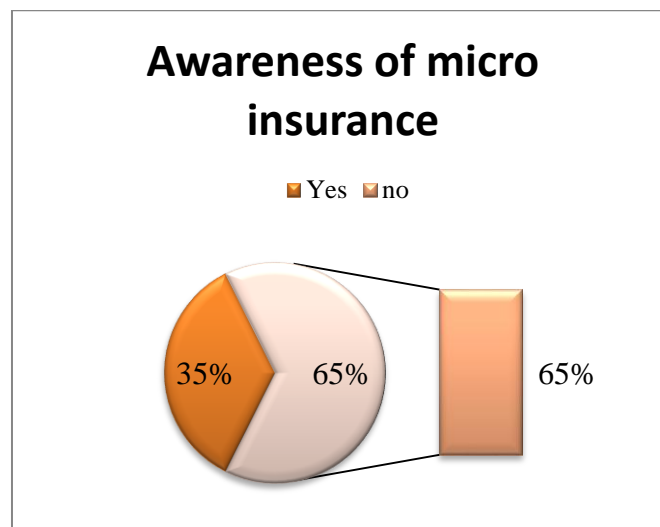
Investment in any insurance	Frequency	Percent
Yes	97	38.8
No	153	61.2
Total	250	100.0



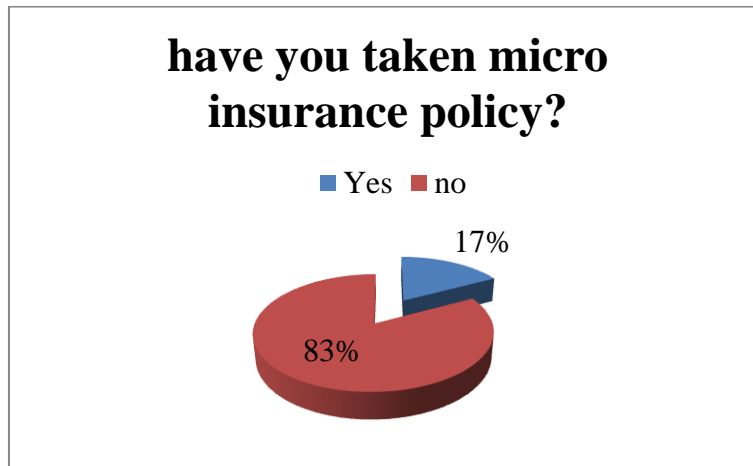


**(iv) AWARENESS ABOUT MICRO INSURANCE****Table showing awareness of micro insurance**

<b>Awareness of micro insurance</b>	<b>Frequency</b>	<b>Percent</b>
Yes	88	35.2
No	162	64.8
Total	250	100.0

**(v) OPTED MICRO INSURANCE POLICY****Table showing respondents taken micro insurance policy**

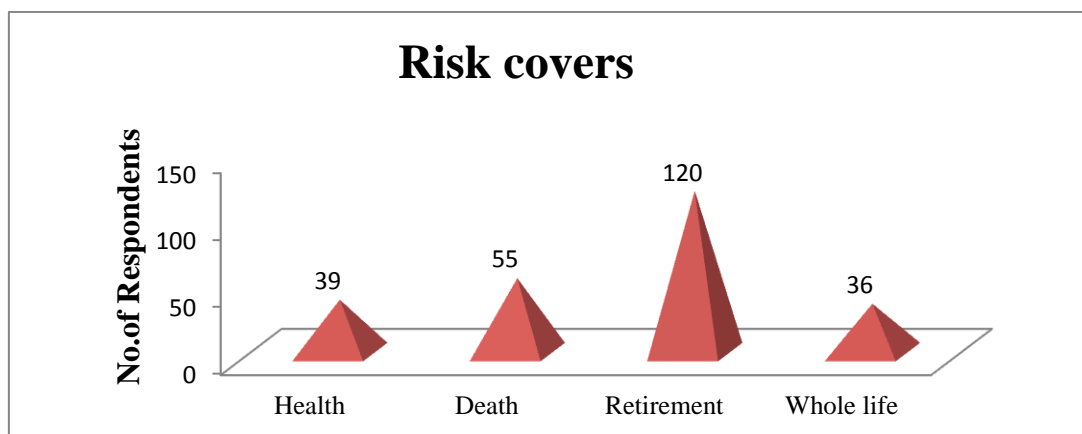
<b>If yes, have you taken Micro insurance policy?</b>	<b>Frequency</b>	<b>Percent</b>
Yes	43	17.2
No	207	82.8
Total	250	100.0



**(vi) RISK COVERAGE**

**Table showing coverage of risks**

Risk covers	Frequency	Percent
Health	39	15.6
Death	55	22.0
Retirement	120	48.0
Whole life	36	14.4
Total	250	100.0



**(vii) FUTURE PREFERENCE FOR MICRO INSURANCE****Table showing willingness of the respondents taking Micro Insurance**

<b>Future preference</b>	Frequency	Percent
Yes	75	30.0
no	175	70.0
Total	250	100.0

**(viii) PREMIUM PAID ANNUALLY****Table showing level of premium paid annually**

<b>Annual payment of premium</b>	Frequency	Percent
Less thanRs. 1000	35	14.0
Rs.1000- Rs.3000	105	42.0
Rs. 3000-Rs. 5000	40	16.0
More than Rs. 5000	70	28.0
Total	250	100.0

**(ix) MODE OF PAYMENT FOR PREMIUM****Table showing respondents willingness to paying mode of payment for premium**

<b>Mode of payment</b>	Frequency	Percent
Monthly	114	45.6
Quarterly	91	36.4
Annual	45	18.0
Total	250	100.0

**(x) PERCEPTION TOWARDS VARIOUS PRODUCTS****Table showing perception towards various products**

<b>Perception towards disability, crop &amp; property insurance</b>	<b>Frequency</b>	<b>Percent</b>
Not at all useful	10	4.0
Very useful	53	21.2
Somewhat useful	157	62.8
Can give more policy like this	30	12.0
Total	250	100.0

**(xi) PERCEPTION ON THE SUM ASSURED****Table showing respondents perception on the sum assured**

<b>Perception towards sum assured</b>	<b>Frequency</b>	<b>Percent</b>
Disagree	10	4.0
Neutral	178	71.2
Agree	52	20.8
Strongly agree	10	4.0
Total	250	100.0

**(xii) RISK AVAIL IN MICRO INSURANCE****Table showing type of risk coverage in micro insurance**

<b>Risk likes to avail in micro insurance</b>	<b>Frequency</b>	<b>Percent</b>
Death	20	8.0
Pension	102	40.8
Accident	44	17.6
Whole Life	84	33.6
Total	250	100.0

**(xiii) TAX EXEMPTION IN THE POLICY****Table showing exemption in their policy**

Policy exemption from tax	Frequency	Percent
Yes	107	42.8
No	143	57.2
Total	250	100.0

**(xiv) FAMILIAR COMPANY IN MICRO INSURANCE****Table showing familiar company in micro insurance Multiple Responses Analysis**

<b>Type of insurance Frequencies</b>				
		Responses		Percent of Cases
		N	Percent	
Typeofinsurance <sup>a</sup>	Life Insurance Corporation of India (LIC)	125	50.0%	50.0%
	ICICI Prudential life insurance company (Ltd)	34	13.6%	13.6%
	TATA AIG Life Insurance Company Limited	15	6.0%	6.0%
	SBI Life Insurance Company Limited	46	18.4%	18.4%
	Birla Sun Life Insurance Company Ltd	30	12.0%	12.0%
Total		250	100.0%	100.0%
a. Dichotomy group tabulated at value 1.				

**ANALYSIS USING CHI SQUARE****Crosstab table between Age and Awareness of micro insurance**

<b>Chi-Square Tests</b>						
	Value	df	Asymp. Sig. (2- sided)	Monte Carlo Sig. (2-sided)		
				Sig.	99% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	1.455	3	.693	.695	.684	.707
No. of Valid Cases	250					

**Cross tabulation between savings per month and awareness of micro insurance**

**Ho: There is no association between savings per month and awareness of micro insurance**

Savings per month	Aware of micro insurance		Total
	Yes	no	
No savings	0	10	10
Rs. 2001 – 3000	39	30	69
Below Rs. 2000	39	55	94
above 3000	10	67	77
Total	88	162	250

**Table no: 4.37**

**Table showing chi square sig. value between savings per month and awareness of micro insurance**

Chi-Square Tests						
	Value	df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		
				Sig.	99% Confidence Interval	
					Lower Bound	Upper Bound
Pearson Chi-Square	37.471	3	.000	.000	.000	.000
No of Valid Cases	250					

## ANALYSIS USING ANOVA

### ANOVA:

ANOVA is used to analyze the differences between group means and their associated procedures. It can be used as an exploratory tool to explain observations.

### One-way

**Ho: There is no association between sum assured & awareness of micro insurance.**

Descriptive								
Perception on micro insurance up to Rs. 50,000 as sum assured for all type of policy.								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below Rs. 5000	44	3.00	.000	.000	3.00	3.00	3	3
Rs. 5001 – 7500	22	3.00	.000	.000	3.00	3.00	3	3
7501 – 10,000	87	3.34	.478	.051	3.24	3.45	3	4
10000 – 15000	97	3.33	.800	.081	3.17	3.49	2	5
Total	250	3.25	.590	.037	3.17	3.32	2	5

<b>Test of Homogeneity of Variances</b>			
Your perception on micro insurance up to Rs. 50,000 as sum assured for all type of policy.			
Levene Statistic	df1	df2	Sig.
60.886	3	246	.000

<b>ANOVA</b>					
Perception on micro insurance up to Rs. 50,000 as sum assured for all type of policy.					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	5.526	3	1.842	5.587	.001
Within Groups	81.098	246	.330		
Total	86.624	249			

## ANALYSIS USING UNIVARIATE ANOVA

### Univariate Analysis of Variance:

Univariate analysis explores each variable in a data set, separately. It looks at the range of values, as well as the central tendency of the values. It describes the pattern of response to the variable. It describes each variable on its own.

**H<sub>0</sub>: There is no association between age and familiar companies in micro insurance**

<b>Between-Subjects Factors</b>			
		Value Label	N
Among these insurance companies which one you are familiar with.	1	Life Insurance Corporation of India (LIC)	125
	2	ICICI Prudential life insurance company (Ltd)	34
	3	TATA AIG Life Insurance Company Limited	15
	4	SBI Life Insurance Company Limited	46
	5	Birla Sun Life Insurance Company Ltd	30



<b>Descriptive Statistics</b>			
Dependent Variable: age			
Among these insurance companies which one you are familiar with.	Mean	Std. Deviation	N
Life Insurance Corporation of India (LIC)	1.56	.856	125
ICICI Prudential life insurance company (Ltd)	2.03	.758	34
TATA AIG Life Insurance Company Limited	1.00	.000	15
SBI Life Insurance Company Limited	2.11	.875	46
Birla Sun Life Insurance Company Ltd	2.50	1.137	30
Total	1.80	.939	250

<b>Levene's Test of Equality of Error Variances<sup>a</sup></b>			
Dependent Variable: age			
F	df1	df2	Sig.
11.103	4	245	.000
Tests the null hypothesis that the error variance of the dependent variable is equal across groups.			
a. Design: Intercept + VAR00023			

<b>Tests of Between-Subjects Effects</b>					
Dependent Variable: age					
Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	37.669	4	9.417	12.696	.000
Intercept	531.604	1	531.604	716.695	.000
VAR00023	37.669	4	9.417	12.696	.000
Error	181.727	245	.742		
Total	1033.000	250			
Corrected Total	219.396	249			
a. R Squared = 0.172 (Adjusted R Squared = .158)					

**Estimated Marginal Means:** The table is useful for exploring the possible interaction effect between two factors. **Among these insurance companies which one you are familiar with.**  
**H<sub>0</sub>:** There is no association between age and familiar companies in micro insurance

Estimates				
Dependent Variable: age				
Among these insurance companies which one you are familiar with.	Mean	Std. Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Life Insurance Corporation of India (LIC)	1.560	.077	1.408	1.712
ICICI Prudential life insurance company (Ltd)	2.029	.148	1.738	2.320
TATA AIG Life Insurance Company Limited	1.000	.222	.562	1.438
SBI Life Insurance Company Limited	2.109	.127	1.859	2.359
Birla Sun Life Insurance Company Ltd	2.500	.157	2.190	2.810

Univariate Tests					
Dependent Variable:age					
	Sum of Squares	Df	Mean Square	F	Sig.
Contrast	37.669	4	9.417	12.696	.000
Error	181.727	245	.742		
The F tests the effect of Among these insurance companies which one you are familiar with. . This test is based on the linearly independent pairwise comparisons among the estimated marginal means.					

## RESULT:

Majority of the respondents are the age group of 20-30 years and they got married, most of the respondents spouse were employee. In rural area most of the families are having 3 members in their family, most of the family members earn between Rs. 10000 to Rs. 15000. The respondents are self- employed and their spouse is working as employees. the rural people will spend Rs. 2000 as savings. they having their own resident. Most (36.8%) of the respondents completely unaware about the benefits of micro insurance. People in rural area are not invested in any insurance. Majority of the respondent not aware about Micro Insurance. (82.8%) respondents are not taken micro insurance. Most of the respondents' (48%) micro insurance covers retirement benefits. Majority of the

rural respondents is not willing to take micro insurance in future. But majority of the respondents who aware about micro insurance willing to take micro insurance in future.

Most of the respondents willing to pay Rs. 1000 to Rs. 3000 as premium annually. But most of the respondents prefer their payment mode as monthly. Majority (62.8%) of the respondents' perception towards other products is somewhat useful. Respondents perception towards the sum assured is neutral. Most of the respondents like to opt for pension plan in micro insurance. Majority (57.2%) respondents insurance is not exempted from tax. Majority of the respondents were familiar about LIC. Most of the respondents (35.6%) opted the next preference as health micro insurance.

## CONCLUSION

Micro-insurance is the protection of low income households. Micro insurance is generally the insurance of the poor people to which the cover from various risks are provided at a very less cost. Micro insurance is regulated by IRDA. The payment of premium is very low as compared to normal insurance premium. Thus the premium is low, economically backward people can easily pay premium and enjoy the sum assured in future.

In principle, micro-insurance works like any typical insurance business. But there are several things that differentiate it from normal insurance. First, it is group insurance that can cover thousands of customers under one contract. Second, micro-insurance requires an intermediary between the customer and the insurance company. Preferably, this intermediary is a non-governmental organization (NGO) or microfinance institution, for example a rural bank that can handle the whole distribution and most of the administration process.

Consequently, the rural market is characterized by limited and inappropriate services, inadequate information and capacity gaps. (ii) There are challenges in product design, which has resulted in a mismatch between needs and standard products on offer. Efforts at product development /diversification have been limited. (iii) Pricing, including willingness to pay and the availability of subsidies, influence the market. In the absence of a historical data base on claims, premium calculations are based on remote macro aggregates and overcautious margins.

Men and women complement each other. If men were supposed to handle outside stuff then women were more responsible for internal affairs. The only difference in this notion is, today women are equally competent behind the veils and outside world. They are more confident

and one can find them in every possible sphere of human's life. No male bastion is untouched by females and that's a wonderful sign of strides made by women.

Women always need some special care and they care for their family as well. If it is in rural area the women in that locality need some special care as because they getting outside exposure day by day so it is an opportunity for the companies' especially rural areas to promote their products. That's why the companies focusing slowly on rural area by expanding there advertisements.

The main objective of the study is to create awareness among employed women in rural area towards micro insurance in Coimbatore southern region city. But the awareness level is very less among the rural women. So through this project some rural employed women in Coimbatore southern region may aware of micro insurance products, payment of premium and other things relates to micro insurance. As because they holding all the responsibility about their family.

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