



**FARMERS AWARENESS TOWARDS AGRICULTURE INSURANCE
IN HULU LANGAT**

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DECLARATION OF ORIGINALITY

This project paper entitled Farmers Awareness towards Agriculture Insurance. This project is prepared by all the group members. Tirga Karunakaran (08DIN17F2001), Muhammad Heykal Hakim bin Ismail (08DIN17F2008) and Leshmie Shanmugasundram (08DIN17F2007) and has been submitted to the Department of Commerce, Politeknik Sultan Salahuddin Abdul Aziz Shah to fulfill the requirements of the Diploma in Insurance.

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ABSTRACT

Abstract - Agriculture insurance policy has been in the insurance industry a long time ago, but the awareness had not clearly seen by the public, especially to farmers. Therefore, the main focus of this research is to investigate the level of awareness among farmers towards Agriculture Insurance in Hulu Langat. Total of 200 questionnaires were distributed to the respondents by using convenience sampling techniques. The result showed that farmers are aware to take agriculture insurance policy for potential losses. The results also revealed that knowledge, coverage, schemes available, premium and claim settlement are proven as dimensions that gives more awareness among farmers towards agriculture insurance. This finding may help Insurance companies to have an opportunity to provide better policies for farmers who are really urged to get protection towards their crops.

(Keywords: - Awareness, Agriculture, Farmers, Insurance.)

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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF STUDY

Agriculture in Malaysia makes up 12% of nation's GDP. 16% of the population of Malaysia is employed through some sort of agriculture. The tropical climate of Malaysia produces the proper conditions for production of various exotic fruits and vegetables, especially since Peninsular Malaysia seldom experiences hurricanes or droughts. Malaysia maintains a humidity level around 90% because of its location close to equator. The weather stays hot and humid all year round. Nearly 24% of Malaysia's land area is composed of land dedicated to agriculture alone. There are around 43,000 different agriculture machines and tractors. Malaysia contains 7,605,000 hectares of arable and permanent cropland. Only about 5% of Malaysia's cropland is irrigated.

Total area planted with vegetables in Malaysia is about 44,000 ha. The production is at 637,000 million mt and export value of USD122.5 million to mainly Singapore. Malaysia imports mainly temperate vegetables from China, Taiwan and Thailand at USD401.7 million. Per capita consumption of vegetables is currently at 45.9kg. Under 9th Malaysia Plan, vegetables will also be increased from current 74 to 108% by 2010.

Malaysia, unlike several of its neighbors, has never implemented a national agricultural crop or livestock insurance scheme. Since the 1980s there has been some limited private commercial insurance of plantation export crops including rubber, oil palm, coconut, fruit and cocoa. These crops have been insured under a forestry/plantation fire policy with additional perils (FAO, 1986; FAO, 1991). Crop insurance for cereals and other field crops has not been available to date in Malaysia although on several occasions

in the past there have been attempts to introduce crop insurance. In 2002, the National Insurance Association of Malaysia (NIAM) was invited by the government to establish national agricultural insurance programs. In 2004, NIAM with technical support from Partner Reinsurance Company, Zurich branch, designed proposals for a national paddy (rice) Multiple Peril Crop Insurance (MPCI) programs. Although the programs was well received by NIAM's members, the government and farmers, the programs was not implemented because of the high premium rates. NIAM notes that although the deferment was a disappointment, it was a blessing in disguise as the target sector was plagued with perennial flood and pest related losses. In 2010 there were proposals to reconsider launching crop insurance through the Tani pool.

Until 2008 there was no formal livestock or poultry insurance in Malaysia. Malaysia suffered catastrophe (uninsured) losses in swine under the Nipah virus outbreak of 1998/99 – in the absence of any form of livestock insurance the government partially compensated their direct losses (see further discussion below). On 31 January 2008 the Bank Negara gave approval for the formation of a poultry and livestock insurance scheme. It was agreed to form a pool that would be managed by Malaysian Re. On 5 February 2008 the Standing Committee invited NIAM members to establish a new Tani Malaysia scheme geared toward commercial livestock and poultry farms. On 24 July 2008 nine insurance companies signed up to the Tani Malaysia Pool with capital of RMI 1 750 000 million.⁴⁰ Tani, has however, subsequently faced major delays in launching the livestock insurance scheme because the proposed livestock wordings were not well received by the test market and by treaty reinsurers. Although the wordings have been simplified to conform to those in other markets, to date the livestock insurance scheme has not been incepted. (NIAM, 2010).

Agricultural insurance market structures The Malaysian insurance market in 2009 was composed of 35 companies including 30 direct insurers, of which 15 are general (non-life) insurers and five local reinsurers. These insurers are members of the National Insurance Association of Malaysia (NIAM). The plantation crops (rubber, oil palm etc.)

have been insured by various private commercial insurers. The Tani Malaysia Livestock Insurance Pool was formed in July 2008 with the membership of nine domestic insurance and or reinsurance companies under the leadership of Malaysian Re including: Labuan Reinsurance (L) Ltd., Malaysian Reinsurance Bhd, MUI Continental Insurance Berhad, Oriental Capital Assurance Berhad, Progressive Insurance Bhd, RHB Insurance Berhad, Takaful Ikhlas Sdn Bhd, Uni.Asia General Insurance Bhd. As noted, the pool had not formally commenced underwriting livestock insurance by 2010. However, “In Malaysia, crop insurance has been in existence but mainly on a small scale and as an extension of a fire policy”.

1.2 RESEARCH PROBLEM

Most of the farmers in Hulu Langat are not aware about the existence of Agriculture insurance. When the level of awareness is low about agriculture insurance among farmers, it will affect the demand for agriculture insurance. It also affects the growth of the policy as their lack of demand. According to previous research the farmers believed premium was so high that it was out of range of poor farmers and only large-scale farmers could afford it. (Farmers' Perception and Awareness and Factors Affecting Awareness of Farmers Regarding Crop Insurance as a Risk Coping Mechanism Evidence from Pakistan, Sidra Ghazanfar 2015).

1.3 RESEARCH OBJECTIVE

1.3.1 To investigate the level awareness among farmers towards agriculture insurance.

1.3.2 To identify the most highest dimension of awareness among farmers towards agriculture insurance.

1.4 RESEARCH QUESTION

1.4.1 What is the level of knowledge among farmers regarding agriculture insurance?

1.4.2 Which dimension gives the highest awareness among farmers towards agriculture insurance?

1.5 SIGNIFICANCE OF STUDY

This research has been identifying to give some benefits to targeted group. First, it will be Insurance Industries in Malaysia itself. The finding of research provided trusted data and information that relevant to help Insurance Industries to improvise and enhance more products on agriculture insurance. By this, agriculture insurance in Malaysia can be a part of income or known to be official products or schemes to insurance industries. Next, this research has been identifying to give awareness to farmers where this will help them to get rid of their worries if there's any losses to their plantations. Lastly, to the other researcher's group. Till now, in Malaysia there's no research about farmers' awareness towards agriculture insurance. Through these findings, it may facilitate the review of other researchers.

1.6 SCOPE OF STUDY

In the present study, an attempt is made to analyze the dimensions that gives more awareness among farmers in Hulu Langat.

1.7 LIMITATIONS OF STUDY

The research is focused only to the final year students in Politeknik Sultan Salahuddin Abdul Aziz Shah, Commerce Department, which is limited to our scope of research for this study. For the future this research can be expanded to other Politeknik or other university students. Other limitation is time constraints and transportation difficulty to meet farmers in Hulu Langat, faced during the making of this study. As a student, researchers also have another thing to do such as assignments, case studies, reflective journals and others in order to complete the study.

1.8 OPERATIONALIZED DEFINITIONS

Agriculture

The science, art, or practice of cultivating the soil, producing crops, and raising livestock and in varying degrees the preparation and marketing of the resulting products.

Awareness

Awareness, it is aware of some information or subject when that information is directly available to bring to bear in the direction of a wide range of the behavior process. The concept is being consciousness itself. It also knowledge and understanding that something is happening or exists. The ability to perceive, to feel or to be conscious of events, objects, thoughts, emotion or sensory pattern.

Insurance

Insurance is a means of protection from financial loss. An entity which provides insurance is known as an insurer, insurance company, insurance carrier or underwriter. A person or entity who buys insurance is known as an insured or as a policyholder. The insurance transaction involves the insured assuming a guaranteed and known relatively small loss in the form of payment to the insurer in exchange for the insurer's promise to compensate the insured in the event of a covered loss. The loss may or may not be financial, but it must be reducible to financial terms, and usually involves something in which the insured has an insurable interest established by ownership, possession, or pre-existing relationship. The insured receives a contract, called the insurance policy, which details the conditions and circumstances under which the insurer will compensate the insured.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

Literature review explains the theories applied for the research and discover the level of awareness towards agriculture insurance. The agriculture industry is growing fast from time to time and it becomes the main source of income among the farmers. So, it is important for the farmers to be prepared if anything happen to their property in the future.

Based on study conducted by Amin Mahir, Abdullahi Gindi, Suryani Darhan and Alias Radam (2014) stated that crop insurance is an important tool to alleviate the natural disaster risks, seen as a key financial instrument to stabilize farmers' income and improve their resilience. This study focusing on awareness about Agricultural Insurance among the farmers in Hulu Langat district.

2.2 CONCEPT

According to Dr. Suresh Kumar et. al (2011), agricultural insurance or well known-as crop insurance recognized to be a basic for maintaining stability of farm income through promoting technology, encouraging investment and increasing credit flow in the agriculture sector. Crop insurance contributes to self-reliance and self-respect among farmers, since in cases of crop loss they can claim compensation as a matter of right.

A research done by K Abdul Gafoor (2012) stated that awareness in general means, knowledgeable being conscious; cognizant, informed alert. Awareness is the state or ability to perceive, to feel, or to be conscious of events, objects, or sensory patterns. However, we can measure the level of awareness of a person by interviewing or distribute a set of question where we can identify what they know as well as what they do not know.

2.3 PREVIOUS RESEARCH

Coverage

The study of Zuriah and Heizal (2002) have shown that Lonpac Insurance Berhad and Syarikat Takaful Malaysia are the only insurance companies that offer insurance plantation product. Unfortunately, the coverage provided by the private insurance is not enough to cover for the losses. Hence, Malaysian farmers are exposed and vulnerable to natural phenomena that can damage their agricultural product such as drought, crop diseases, floods, hail, change the climate, pest outbreaks, and windstorms.

The condition of weather and occurrence of disaster impact on production and costs where investment and allocation of resources are done well before actual yields and price are known. The farmers try to minimize risk through renting out land on fixed rent or sharing crop output. Crop diversification/inter-cropping also reduces the shocks of unfavorable weather conditions and the probability of complete crop failure is reduced (Dr M.J. Bhende, 2005).

Cherles Stutley (2011) describe that agriculture insurance is not a panacea and cannot replace sound risk management. Agricultural insurance has many limitations: it does not prevent the loss of the insured crop or tree or animal or other farm assets. It is not always the most appropriate option to manage risks, in terms of cost-effectiveness or affordability.

According to Dr. A Selvaraj (2015) indicated that agriculture insurance does not have wide coverage. The product has very limited purpose. The coverage in terms of area, number of farmers and value of agricultural output is very small. The payments of indemnity based on are approach miss affected farmers outside compensated are and most of the schemes are not viable. Agriculture insurance all over the world is fraught with risk and uncertainty. Risk factors involved in farming include instability of yields and farm incomes.

Amount of premium

The study done by Sidra and Majid (2015) mentioned that the farmers in Pakistan believed that the premium charged was very high. It was out of range of poor farmers to purchase agricultural insurance and only large-scale farmers could afford to pay for the premium.

Other research done by M. Sukanya (2019) explored that the farmers are interested to take crop insurance, but the premium charged are very high. It was supported by Barry K. Goodwin (1994), in his research stated that the U.S. federal, crop insurance has been criticized because of high costs and poor actuarial performance which both problems are intimately related to the actuarial determination of insurance premium rates. The determination of premium rate led the high amount of premium for crop insurance that farmers might be refused to purchase the product.

Claim Settlement

The study was done by Milton Boyd, Jeffrey Pai, Zhang Qiao and Wang Ke (2011) indicated that in China, there is a few cases whereby the crop insurers have charged too low premiums and when they faced with large claims, they were either unable or unwilling to compensate the customers. When the insurers are unable or unwilling to pay for the claim to customers it will affect their reputation. It may take decades for the insurance industry/company in the region to rebuild the trust that was lost and resume the insurance sales.

Based on research done by C. Hazarika and Sabina Yasmin (2018) emphasized that delays in settlement of claims create dissatisfaction among insured farmers delays in settlement of claims are as old as crop insurance schemes. The participation of several agencies, such as insurance companies, financial institutions and Central and State government agencies is what make the claim process become longer and complicated.

So, it is very important for every insurer play their role to ensure the claim settlement meet their customers expectation. In another research by Dr. Sureshkumar et. al (2011) stated that two out of every three farmers expressed displeasure about the complexity and complicated method on settling the claim. This is one of the main weaknesses of the crop insurance products.

i. **Scheme available**

Recent research by Dr. Sureshkumar et. al (2011) focus on satisfaction of farmers with present agriculture insurance scheme found that less than one-third of the respondents (30 %) show their satisfaction while about 50 per cent show that there is dissatisfaction over the prevailing crop insurance products and schemes. The remaining 20 per cent could not response either way.

J. Sundar and Dr. Lalitha Ramakrishnan (2013) in their research said that most of the respondents felt that crop insurance is only suitable for large farm size farmers or high-income farmers. Only 19% of the farmers felt that it suits for all farmers. Because of high premium rate and low compensation paid small and marginal farmers felt that crop insurance is not suitable for them and their farm. The scheme is unreasonable for them to purchase. It is considered that the premium rate is not affordable by small and marginal farmers.

Study conducted by Dhande and Snehalrao Jambavan (2017) indicated that some of the respondents which is about 69.16% faced constraint by saying that crop insurance is a scheme with a complicated process for them to purchase.

ii. **Knowledge of farmers**

A research done by Dr. Sureshkumar et. al (2011) reported that the social participation and education level among the farmers were found to have relation that influence the farmers' awareness about crop insurance schemes or products. Involvement of farmers in social and community-based organizations like farmers association, self-help groups, watershed association, and cooperative credit societies, increased the probability of being aware. Thus, in order to encourage the farmers to participate in social activities, education has been found to be an important tool to improving the awareness about insurance schemes.

The study of Petri Liesivaara and Sami Myyra (2014) explored that the educational level among the farmers influence their decision and they are more likely to buy agriculture insurance product for their farms. It shows that the education variable was positive and significant.

Another study conducted by Dhande and Snehalrao Jambavan (2017) have shown that majority of the respondent (81.66%) had medium knowledge regarding crop insurance scheme and another 74.16 per cent of them had moderately favorable attitude towards crop insurance scheme. It shows that not many farmers know the exact information and terms of the agriculture insurance product. Their lack of knowledge also can make them not interested on purchasing the policy. It can be related with recent study done by Joshua Nyaaba, Kwame Nkrumah-Ennin and Benjamin Anang (2019) highlighted that farmers only became aware of crop insurance during the interview process but they showed less willingness to insure their crops because they lacked of previous knowledge towards insurance and they did not know much about the benefits of the policy itself.

2.4 CHAPTER SUMMARY

In conclusion, researchers have explained about the concept and theory research that are related to this research. Researchers have stated some past research findings that related the factors that influence the awareness of farmers regarding agriculture insurance.

CHAPTER 3

RESEARCH METHADODOLOGY

3.1 INTRODUCTION

To complete this research, the most suitable research design has been used in order to ensure reliability and validity of the given information. In research, the method research plays an important role. This is because, those who did not use the right method, would not be able to collect or analyse the data correctly.

3.2 RESEARCH DESIGN

Research design is a survey by using questionnaires. This study used convenience sampling method. The research done by distributing the survey questionnaire to make it easier to generalize and make decisions about the study. Information also obtained from the study of secondary data available. Information obtained from secondary data was much easier because it was made in advance by others for other uses. In addition, the questionnaire was also adapted because it was compatible with the objective and issues of interest.

This study will be conducted using descriptive research. The methods of collecting data for the descriptive research can be employed on its own or in various combinations, depending on the research questions at hand. Campbell & Stanley (1963) mentioned that descriptive research often calls upon quasi-experimental research design. Some of the common data collection methods applied to questions within the realm of descriptive research includes surveys, interviews and observations. In this study, the descriptive research will be used to describe farmers' awareness towards agriculture insurance in Hulu Langat in their level of knowledge and the dimensions that gives more awareness among farmers towards agriculture insurance. This will involve the use of questionnaires onto the sample of the farmers in Hulu Langat through the usage of survey method.

3.3 POPULATION AND SAMPLES

According to Cooper and Schindler (2002), an objective populace is an aggregate accumulation of components about which the specialist wishes to make a few inductions. Therefore, the targeted population of this study is farmers in Hulu Langat.

Sampling Techniques

According to Zikmund (2003) non-probability sampling technique is selection units of sample based on personal convenience or judgement. However, snowball sampling, judgement sampling and convenience sampling is categorized under non-probability.

This research will use the non-probability sampling which is called convenience sampling, which the subjects are selected just because they are easiest to recruit for the study and did not consider selecting subjects that are representative of the entire population.

3.4 RESEARCH INSTRUMENT

Data will be collected using primary data and secondary data. As for primary data, the instrument used is a questionnaire. According to Wikipedia, a questionnaire is a research instrument consisting of a series of questions (or other types of prompts) for the purpose of gathering information from respondents. The questionnaire was invented by the Statistical Society of London in 1838.

The questionnaire will be consists of three sections which represent for demographic questions, dependant variable and the dimensions. Particularly section A is based on the respondent background. Next section is regarding the dependant variable which are the level of awareness and source of information. Finally, the third section is based on the dimensions that gives more awareness among farmers.

3.5 DATA COLLECTION METHOD

Margaret Rouse (2015) characterized that information accumulation is the efficient way to deal with social affair and estimating data from an assortment of sources to get an entire and exact photo of a territory intrigue. Data collection enables a person or organizations to answer relevant questions, evaluate outcomes and make predictions about future probabilities and trends. The criticism gathered from the respondents' surveys was coded, entered and broke down utilizing a PC through Statistical Package for Social Services (SPSS) programs that the discoveries of the examination can be revealed. The researcher will collect primary data and secondary data for this study. In this study, primary data will be used for statistical analysis whereas secondary data will be used for literature review.

According to Copper and Schindler (2006), the original copy of the study which are raw data without additional processing and primary data which is the official idea are the primary data. Primary data can be gathered through several methods such as questionnaires, interviews and observations. In this research, a survey questionnaire is used to collection of primary data.

Copper and Schindler (2006) also mentioned that clarification of primary data is called as secondary data. Researcher use secondary data to gain the study's primary insight problem. Therefore, with the better knowledge of the study areas, researcher will look the secondary data from journals, books, articles, internet, library, magazine, past dissertations and theses. In this research, the researcher gains secondary data from academic journals published in website, magazines, articles and newspapers.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

In this chapter, the concentration process of analyzing the data obtained from respondents have been complied and analyzed. From the questionnaire that the researchers distribute to 200 respondents, they evaluate and run the data using the IBM Statistical Package for the Social Science presented using frequencies, percentage and chart.

4.2 RESPONSE RATE

The questionnaire that has been distributed to 200 respondents were randomly pick among the farmers that the researchers met which all the population have an equal chance of being selected. The questionnaire was distributed among the farmers at Hulu Langat and all the data and answer is usable for the research analysis. The response rate is 100%.

4.3 RESEARCH FINDINGS

4.3.1 Respondents Demographic Analysis

The demographic data had been analyzed through descriptive statistics provided in the SPSS software. Demographic profiles of the respondents are divided into 5 aspects which are gender, age, race, marital status and monthly income. The result is shown in tables and charts.

4.3.1.1 Gender of Respondents

		Respondent's Gender			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Male	101	50.5	50.5	50.5
	Female	99	49.5	49.5	100.0
	Total	200	100.0	100.0	

Table 4. 1: Gender of Respondents

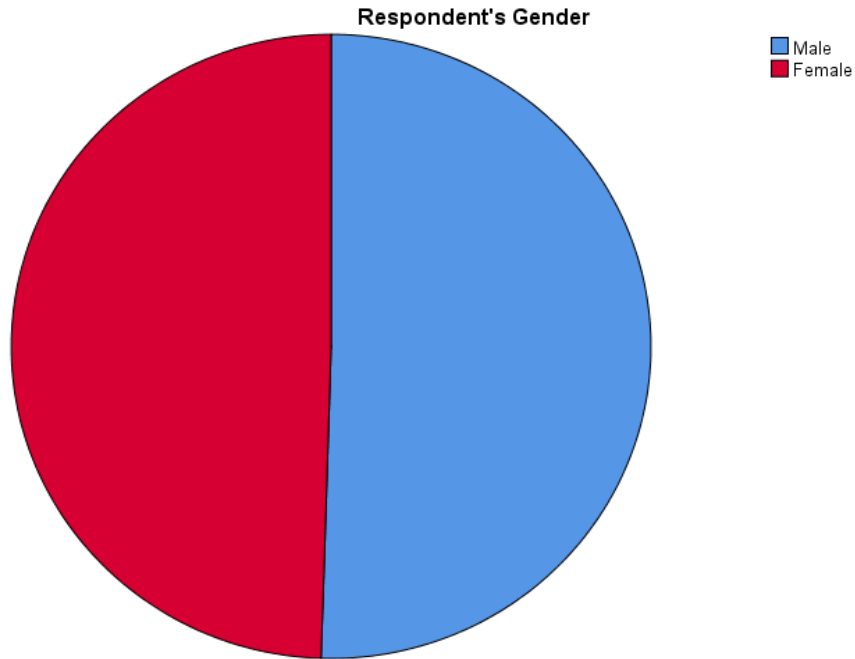


Chart 4. 1: Gender of Respondents

Based on the above analysis, the result from the 200 total respondents found that 50.5% which 101 respondents are male and another 49.5% which 99 respondents are female.

4.3.1.2 Respondent's Age

Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 - 30	52	26.0	26.0	26.0
	31 - 40	38	19.0	19.0	45.0
	41 - 50	81	40.5	40.5	85.5
	>50	29	14.5	14.5	100.0
	Total	200	100.0	100.0	

Table 4. 2: Respondent's Age

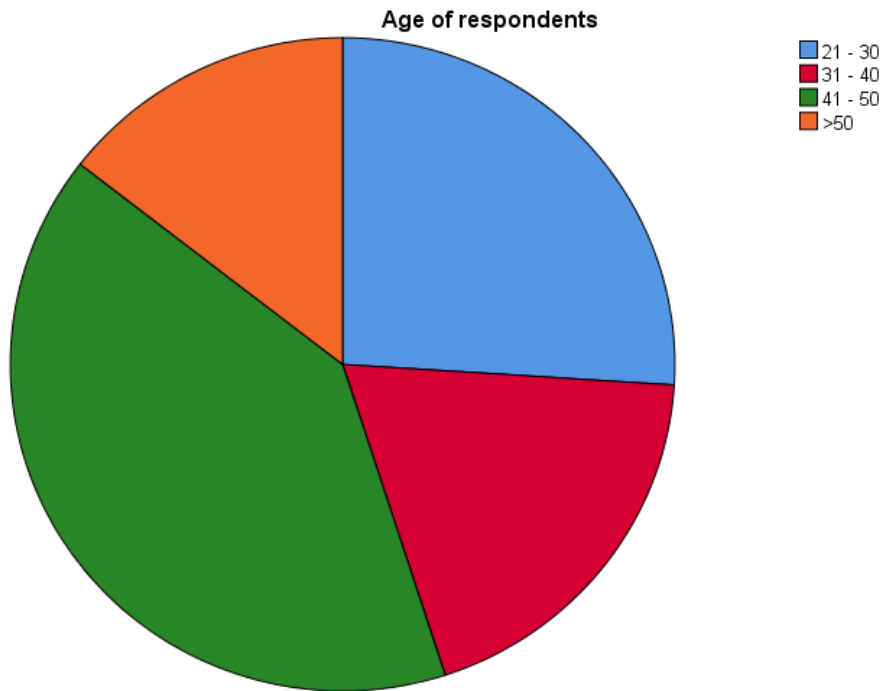


Chart 4. 2: Respondent's Age

According to the table and chart above, the highest range of age are around 41-50 years old (40.5%) with total of 81 respondents, followed by 21-30 years old (26.0%) with total of 52 respondents and 31-40 years old (19.0%) with 38 respondents. Lastly, the respondents who are more than 50 years old (14.5%) with the total of 29 respondents.

4.3.1.3 Race of Respondents

		Respondent's race			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	58	29.0	29.0	29.0
	Chinese	102	51.0	51.0	80.0
	Indian	40	20.0	20.0	100.0
	Total	200	100.0	100.0	

Table 4. 3: Race of Respondents

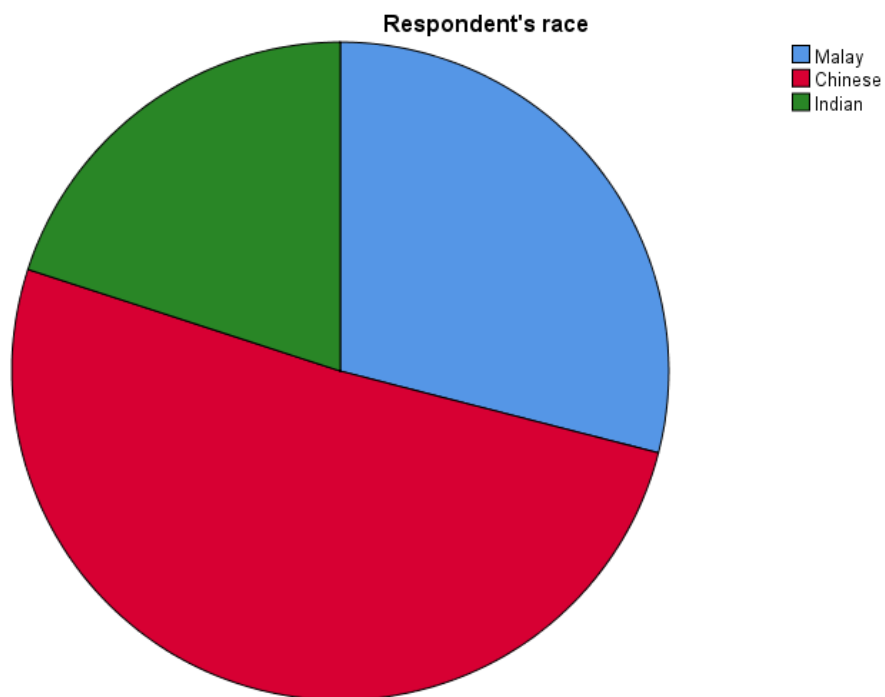


Chart 4. 3: Race of Respondents

From the above data, it shows that majority of the respondents is Chinese with 102 respondents, followed by Malay with total of 58 respondents and Indian respondents with only 40 respondents

4.3.1.4 Marital Status

		Marital status			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Single	34	17.0	17.0	17.0
	Married	166	83.0	83.0	100.0
	Total	200	100.0	100.0	

Table 4. 4: Marital Status

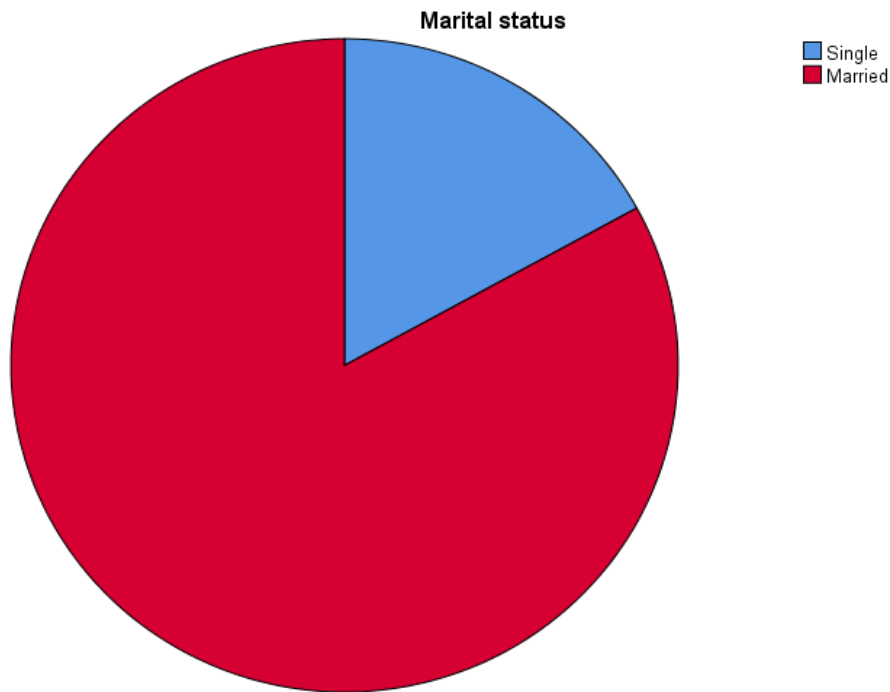


Chart 4. 4: Marital Status

From the total of 200 respondents, 166 respondents (83.0%) of them are married and the remaining 34 respondents (17.0%) are still single.

4.3.1.5 Monthly Income

		Monthly income			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	<1000	16	8.0	8.0	8.0
	1001 - 2000	9	4.5	4.5	12.5
	2001 - 3000	32	16.0	16.0	28.5
	Above	143	71.5	71.5	100.0
	Total	200	100.0	100.0	

Table 4. 5: Monthly Income

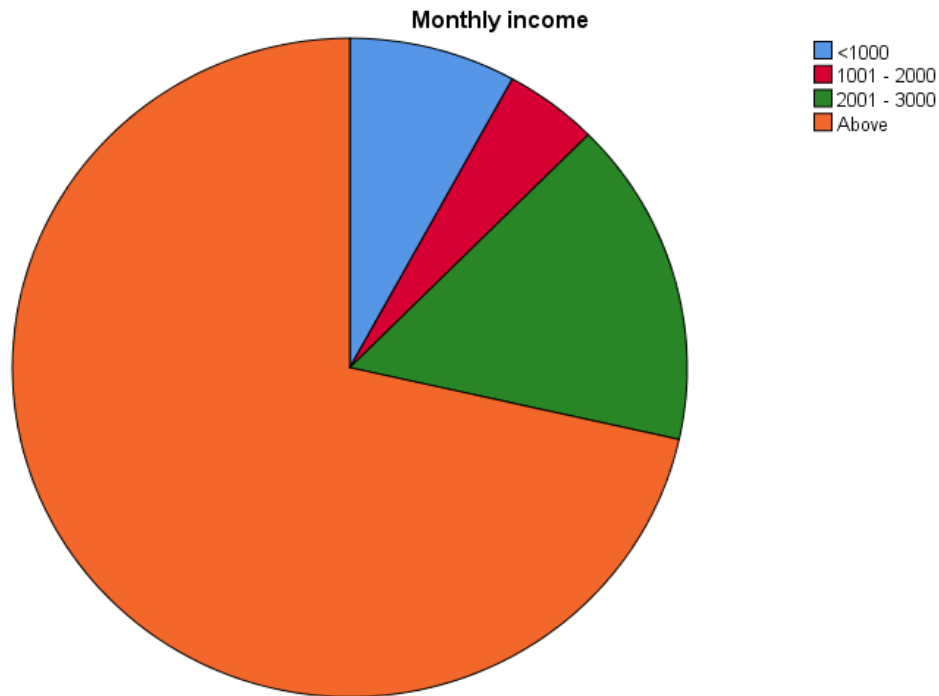


Chart 4. 5: Monthly Income

According to the Table 4.5 and Chart 4.5, this research found that 143 respondents (71.5%) with the highest monthly incomes which are above RM3000, followed by 32 respondents (16.0%) with the monthly income in the range of RM2001-RM3000 and 16 respondents (8.0%) with monthly income lower than RM1000. Lastly, the remaining 9 respondents (4.5%) with range of RM1001-2000 monthly income.

4.4 DESCRIPTIVE ANALYSIS

i. Awareness of Farmers

NO.	DIMENSION	MEAN	STANDARD DEVIATION	OVERALL MEAN
AWARENESS				
A1	I aware that there is agriculture insurance.	2.36	1.134	2.49
A2	I aware which insurance companies provide agriculture insurance.	1.97	1.063	
A3	I aware about agriculture insurance.	2.25	1.069	
A4	I am aware to take agriculture insurance policy for potential losses.	2.94	1.371	
A5	I would recommend agriculture insurance to friends or associate.	2.81	1.314	
A6	I aware about the advantages of agriculture insurance.	2.64	1.361	

Table 4. 6: Mean of Awareness of Farmers

Table 4.6 shows that the farmers are aware to take agriculture insurance policy potential losses with the highest mean 2.94. Followed by second highest mean 2.81 which state that the farmers would recommend agriculture insurance to their friends or associate. Item A1, A3 and A6 have moderate mean score, which was 2.36, 2.25 and 2.64. The lowest is item A2 with the mean score is 1.97. The total mean for all the item is 2.49.

ii. **Knowledge of Farmers**

NO.	DIMENSION	MEAN	STANDARD DEVIATION	OVERALL MEAN
KNOWLEDGE				
K1	I am familiar with agriculture insurance.	2.01	1.032	1.99
K2	I gained information about agriculture insurance from family members.	1.67	0.846	
K3	I gained information about agriculture insurance from agent / broker.	1.82	0.944	
K4	I gained information about agriculture insurance from friends / members.	1.98	1.012	
K5	I know that agriculture insurance doesn't has its own policy.	2.40	1.371	
K6	I know that agriculture insurance can be extended under fire policy.	2.08	1.272	

Table 4. 7: Mean of Knowledge of Farmers

From the Table 4.7, most of the farmers know that agriculture insurance doesn't have its own policy with the highest mean 2.40 and item K1 explore that they are not familiar with agriculture insurance. Item K6 with mean score 2.08 stated that the farmers know that the agriculture insurance can be extended under fire policy. Item K2, K3 and K4 with low mean score, which is 1.67, 1.82 and 1.98 shows that the farmers gained information about the agriculture insurance from family members, agent or broker and friends. The overall mean is 1.99.

iii. Scopes of Cover

NO.	DIMENSION	MEAN	STANDARD DEVIATION	OVERALL MEAN
COVERAGE				
C1	I know that there is coverage for agriculture.	2.12	0.941	2.47
C2	Agriculture insurance provides coverage for all types of vegetables.	2.22	1.257	
C3	The coverage provide by the policy is worth with the amount of premium charge.	2.45	1.065	
C4	Availability of high/wide coverage levels is important.	2.91	1.288	
C5	It is worth to purchase the agriculture insurance with the cover provide.	2.64	0.998	

Table 4. 8: Mean of Scopes of Cover

Based on the Table 4.8, farmers agree that availability of high or wide coverage levels is important with 2.91 mean score. The second mean score is item C4 with 2.64 followed by item C3 with 2.45 mean score. Item C1 and C2 is at the closest range of mean score with 2.12 and 2.22 which stated that the farmers know that there is coverage for agriculture, and it provides coverage for all types of vegetables. The overall mean for the overall item is 2.47

iv. Scheme Available

NO.	DIMENSION	MEAN	STANDARD DEVIATION	OVERALL MEAN
SCHEME AVAILABLE				
SC1	I know that there are insurance schemes available for agriculture.	2.01	0.980	2.06
SC2	The schemes available are suitable for my farm.	2.18	1.172	
SC3	I understand the coverage of agriculture insurance scheme.	1.98	1.114	
SC4	The quality of agricultural insurance scheme is excellent.	2.15	1.006	
SC5	The terms and conditions of agriculture insurance scheme are very clear and easy to understand.	2.01	1.044	

Table 4. 9: Mean of Scheme Available

Table 4.9 extinguished that the scheme available are suitable for the farmers’ farm with moderate mean score 2.18 on item SC2. Followed by item SC4 with 2.15 mean score. Item SC1 and SC5 both are sharing the same mean score which is 2.01. Item SC3 score the lowest mean which is 1.98. The overall mean is 2.06.

v. **Amount of Premium**

NO.	DIMENSION	MEAN	STANDARD DEVIATION	OVERALL MEAN
AMOUNT OF PREMIUM				
P1	The premium for agriculture insurance affordable.	2.08	1.098	2.70
P2	The premium for agriculture insurance is expensive.	3.49	1.042	
P3	Agriculture insurance premium are worth with the coverage.	2.88	0.970	
P4	Agriculture insurance premium are not worth with the coverage.	2.64	1.018	
P5	The premium charged is reasonable with the coverage provided by the insurer	2.44	1.201	

Table 4. 10: Mean of Amount of Premium

According to Table 4.10, the research found that the premium for agriculture insurance is expensive based on item P2 with the highest mean 3.49. Item P3 and P4 with the moderate mean 2.88 and 2.64. Mean score with 2.44 on item P5 stated that the premium charged is reasonable with the coverage provided by the insurer. Item P1 score the lowest mean which 2.08 but the overall mean for all the item is the highest among all with the mean score 2.70.

vi. **Claim Settlement Process**

NO.	DIMENSION	MEAN	STANDARD DEVIATION	OVERALL MEAN
CLAIM SETTLEMENT PROCESS				
CL1	I know about the claim procedures of agriculture insurance.	1.72	0.957	1.94
CL2	I know about the required documents for the claim settlement.	2.10	1.375	
CL3	Agriculture insurance claim process consume longer time to settle.	2.15	1.227	
CL4	Agriculture insurance claim process consume shorter time to settle.	1.71	0.923	
CL5	The agricultural insurance claim process is complicated.	2.32	1.313	
CL6	The agriculture insurance claim process is easy.	1.69	0.921	

Table 4. 11: Mean of Claim Settlement Process

The result on Table 4.11 shows that the highest mean score is 2.32 on item CL5, stated that the agricultural insurance claim process is complicated. It supports by the item CL2 that state that agriculture insurance claim process consumes longer time to settle with mean score 2.15. Meanwhile, the mean score for item CL2 is 2.10. Lastly, item CL1, CL4 and CL6 mean score is low which each of it score 1.72, 1.71 and 1.69.

vii. Source of Information

NO.	DIMENSION	MEAN	STANDARD DEVIATION	OVERALL MEAN
SOURCE OF INFORMATION				
S1	I came to know about agriculture insurance through media.	1.99	1.136	2.24
S2	I came to know about agriculture insurance through government department.	1.82	0.962	
S3	I came to know about agriculture insurance through neighbor/fellow farmers	2.23	1.097	
S4	I came to know about agriculture insurance through agriculture universities and research.	3.02	1.007	
S5	I came to know about agriculture insurance through any NGO bodies.	2.17	1.182	

Table 4. 12: Mean of Source of Information

Table 4.12 explore that most of the farmers came to know about agriculture insurance through agriculture universities and research based on item S4 with mean 3.02. Meanwhile, item S3 and S5 mean score are moderate which is 2.23 and 2.17. Item S1 score mean is 1.99 and lastly, Item S2 mentioned that the farmers came to know about agriculture insurance through government department score the lowest mean which is 1.82. The overall mean score is 2.24.

4.5 CHAPTER SUMMARY

In this chapter, the researcher is able analyze the data that has been collected from all the respondents through the questionnaire that has been distribute to them. Using SPSS software, the researcher can come out with the data. The data is present in the form of pie charts and tables. Meanwhile, the mean, standard deviation and overall mean has been used for descriptive data analysis. The combination of all the data give the researcher a clear picture about the main objective that they want to achieve in this research.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter represents the finding of the research. The researchers also have some suggestion and recommendation based on the result of the study in this chapter. The conclusion on the overall research together with the findings were presented by the researchers.

5.2 DISCUSSION

The research was found to analysis farmers' awareness towards agriculture insurance in Hulu Langat. This research used the non-probability sampling which is called convenience sampling, which the subjects are selected just because they are easiest to recruit for the study and did not consider selecting subjects that are representative of the entire population. The researchers used primary data that was collected through the use of questionnaires. The findings and result was presented in graphs or tables.

This research has done through pilot test and the result showed that the item of questionnaire was reliable. There were two objectives in this research which are: -

5.2.1 To identify the most highest dimension of awareness among farmers towards agriculture insurance

To analyse level of awareness among farmers towards agriculture insurance an awareness chart has been used to measure. According to the findings the farmers are aware to take agriculture insurance policy to cover for potential losses with the highest mean 2.94. Followed by second highest mean 2.81 which state that the farmers would recommend agriculture insurance to their friends or associate. Item A1 (The farmers

aware that there is agriculture insurance.), A3 (The farmers aware about agriculture insurance.) and A6 (The farmers aware about the advantages of agriculture insurance.) have moderate mean score, which was 2.36, 2.25 and 2.64. The lowest is item A2 (The farmers aware which insurance which insurance companies provide agriculture insurance.) the mean score is 1.97. The total mean for all the item is 2.49. Thus, this shows that farmers are aware to take agriculture insurance policy to cover for potential losses.

5.2.2 To identify the most highest dimension of awareness among farmers towards agriculture insurance.

To analyse the most highest dimensions of awareness among farmers towards agriculture insurance there were five scope of dimensions chart has been used to measure. The five dimensions are knowledge, coverage, scheme available, amount of premium and claim settlement process. According to the findings found that the amount of premium gives more awareness among farmers towards agriculture insurance. The findings also found that coverage records the second highest mean which proves that coverage also give awareness among farmers towards agriculture insurance. Than respectively this finding shows the schemes available with the mean of 2.06, the knowledge with mean of 1.99 and also the claim settlement process with mean recorded 1.94 also gives awareness among farmers towards agriculture insurance respectively. Thus, this shows that the amount of premium gives more awareness among farmers towards agriculture insurance.

5.3 CONCLUSION

Farmers awareness towards agriculture insurance in Hulu Langat was measure by two objectives which are to explore farmers awareness towards agriculture insurance and to identify the dimension that gives more awareness among farmers towards agriculture insurance. The result and findings shows that farmers are aware to take agriculture insurance policy to cover for potential losses and the amount of premium gives more awareness among farmers towards agriculture insurance.

5.4 FUTURE IMPLICATIONS

This research provides very important information that could help and develop insurance industry in Malaysia. It is focuses to investigate farmers awareness specifically in Hulu Langat towards the agricultural insurance. To be exact, why farmers does not want to get any coverage from insurance company for their crop. Are they not aware on the benefits of agriculture insurance? Hence, from the total number of farmers who responded the questionnaire was very limited for data collection. So, this study can be extended to the all farmers in Selangor so that many farmers can involve in the future research. This research also can be used to discover another factors that may influence the awareness of farmers towards agriculture insurance which it can help the insurance industry realize other factors also may influences farmers to get covered. Moreover, different farmers will have different perspective as they may not face the same agricultural risk. Other than that, the findings from this study would help the insurance company understand more the needs of farmers to get protection so that they will create a suitable insurance coverage for farmers who are in need to get covered.

5.5 RECOMMENDATIONS

In the lights of the study on farmers awareness towards agriculture insurance in Hulu Langat, the research concluded that most of the farmers are not aware about the agriculture insurance because of the dimensions explored as the reasons to the farmers on not fully aware about the product that has been introduced by the insurance industry. Basically, it was assumed that if, the risk insured under the agricultural insurance product is low so the insurer cannot do the pool of risks. This situation happened because of the low participation from the farmers to get protection coverage. Since agriculture insurance coverage were not well received by the farmers, Insurers also didn't want to take risk by providing agriculture insurance which doesn't brings profit for them. Based on the findings, the researcher has made some recommendations. Firstly, awareness for the crop insurance can be created by service providers through Short Message Service (SMS), Television and Radios. Secondly, the insurance agent itself must play their role in introducing and convincing the farmers to purchase the agriculture insurance. Finally, Government department can establish a farmer's organization in order for the farmers to take group agriculture insurance, so that the farmers won't feel the burden since they will be paying low premium instead of paying high premium.

5.6 SUMMARY

This chapter discussed on the overall conclusion of this research. The researches were identified the background of this research that was preferred by the previous research. Besides that, the researchers undergoing the problem statement, research objectives and research questions to focus on farmers awareness towards agriculture insurance in Hulu Langat. The researchers made significance a research and the scope of studies to complete the information on the research. The researcher had a research design, sampling technique, research instrument and data analysis procedure. The researcher distributed questionnaire to 200 respondents to answer. The data were recorded in SPSS Software and the data were analysed.

Using the mean score table, pie chart and T-test the overall data had been done analysed. The researchers provided some future implication and recommendation to the parties involved in future research.

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APPENDIX



BUSINESS RESEARCH (DECEMBER 2019 SESSION) **QUESTIONNAIRE**

**Topic: Farmers awareness towards agriculture insurance in
Hulu Langat**

Dear respondents,

This research undertakes as a part of business research project of insurance program in Polytechnic Sultan Salahuddin Abdul Aziz Shah (PSA). This research hopes to explore farmers awareness towards agriculture insurance in Hulu Langat. All the information will be kept confidential and solely for research purposes. Your honesty and sincere responses are highly appreciated as they will be reflected in the accuracy of this survey.

GROUP MEMBERS:

TIRGA KARUNAKARAN	08DIN17F2001
LESHMIE SHANMUGASUNDRAM	08DIN17F2007
MUHD HEYKAL HAKIM	08DIN17F2008

SECTION A : DEMOGRAPHIC

**Please tick (/) in the box which represent your response.

1. GENDER

MALE	
FEMALE	

2. AGE

21 - 30 years old	
31 - 40 years old	
41 - 50 years old	
Above 50 years old	

3. RACE

Malay	
Chinese	
Indian	
Others	

4. MARITAL STATUS

Single	
Married	

4. MONTHLY INCOME

Below RM 1000	
RM 1001 - RM 2000	
RM 2001 - RM 3000	
Above	

SECTION B : RESPONDENT AWARENESS TOWARDS
AGRICULTURE INSURANCE

Instruction: Please circle ONLY ONE number (1, 2, 3, 4 or 5) that indicates the extent to which you agreed with the following statement.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

A) AWARENESS

STATEMENT		SCALE				
1	I aware that there is agriculture insurance.	1	2	3	4	5
2	I aware which insurance companies provide agriculture insurance.	1	2	3	4	5
3	I aware about agriculture insurance.	1	2	3	4	5
4	I am aware to take agriculture insurance policy for potential losses.	1	2	3	4	5
5	I would recommend agriculture insurance to friends or associate.	1	2	3	4	5
6	I aware about the advantages of agriculture insurance.	1	2	3	4	5

(B) SOURCE OF INFORMATION

STATEMENT		SCALE				
1	I came to know about agriculture insurance through media.	1	2	3	4	5
2	I came to know about agriculture insurance through government departments.	1	2	3	4	5
3	I came to know about agriculture insurance through neighbour / fellow farmers.	1	2	3	4	5
4	I came to know about agriculture insurance through agriculture universities and research.	1	2	3	4	5
5	I came to know about agriculture insurance through any NGO bodies.	1	2	3	4	5

SECTION C : To identify the most highest dimension of awareness among farmers towards agriculture insurance.

Instruction: Please circle ONLY ONE number (1, 2, 3, 4 or 5) that indicates the extent to which you agreed with the following statement.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

(A) KNOWLEDGE

STATEMENT		SCALE				
1	I am familiar with agriculture insurance.	1	2	3	4	5
2	I gained information about agriculture insurance from family members.	1	2	3	4	5
3	I gained information about agriculture insurance from agent / broker.	1	2	3	4	5
4	I gained information about agriculture insurance from friends / members.	1	2	3	4	5
5	I know that agriculture insurance doesn't has its own policy.	1	2	3	4	5
6	I know that agriculture insurance can be extended under fire policy.	1	2	3	4	5

Adapted from : Nur Fatin Alia Binti Onn / Farah Nasyitah Binti Abd Rahim / Nur Ashima Binti Mohd Isa "The awareness of final year students on the importance of having life Insurance" (2015)

(B) COVERAGE

STATEMENT		SCALE				
1	I know that there is coverage for agriculture.	1	2	3	4	5
2	Agriculture insurance provides coverage for all types of vegetables.	1	2	3	4	5
3	The coverage provide by the policy is worth with the amount of premium charge.	1	2	3	4	5
4	Availability of high/wide coverage levels is important.	1	2	3	4	5
5	It is worth to purchase the agriculture insurance with the cover provide.	1	2	3	4	5

Adapted from: Saraswathi Kumbalep / M. Devaraju “Awareness and perceptions of farmers about crop Ins - A study in Kolar District of Karnataka State”.

(C) SCHEME AVAILABLE

STATEMENT		SCALE				
1	I know that there are insurance schemes available for agriculture.	1	2	3	4	5
2	The schemes available are suitable for my farm.	1	2	3	4	5
3	I understand the coverage of agriculture insurance scheme.	1	2	3	4	5
4	The quality of agricultural insurance scheme is excellent.	1	2	3	4	5
5	The terms and conditions of agriculture insurance scheme are very clear and easy to understand.	1	2	3	4	5

Adapted from: Dr. Y. Rajaram and Chetana B.S2 , “A study on awareness level of crop Ins schemes and the factors influencing choices of information sources among farmers”.

(D) PREMIUM

STATEMENT		SCALE				
1	The premium for agriculture insurance affordable.	1	2	3	4	5
2	The premium for agriculture insurance are expensive.	1	2	3	4	5
3	Agriculture insurance premium are worth with the coverage.	1	2	3	4	5
4	Agriculture insurance premium are not worth with the coverage.	1	2	3	4	5
5	The premium charged is reasonable with the coverage provided by the insurer	1	2	3	4	5

Adapted from :D. Suresh Kumar /B.C Barah /C. R. Ranganathan /R. Venkatram /S. Gurunathan and S. Thirumoorthy “ An analysis of farmers perception and awareness towards crop insurance as a tool for risk management in Tamil Nadu”.

(E) CLAIM SETTLEMENT

STATEMENT		SCALE				
1	I know about the claim procedures of agriculture insurance.	1	2	3	4	5
2	I know about the required documents for the claim settlement.	1	2	3	4	5
3	Agriculture insurance claim process consume longer time to settle.	1	2	3	4	5
4	Agriculture insurance claim process consume shorter time to settle.	1	2	3	4	5
5	The agricultural insurance claim process is complicated.	1	2	3	4	5
6	The agriculture insurance claim process is easy.	1	2	3	4	5

Adapted from: Ghanshyam Kandel "Farmers awareness and perception about livestock insurance: a case from Nawalparasi District of Nepal

CARTA GANTT PROJECT PELAJAR

SESI : DISEMBER 2019

JABATAN : PERDAGANGAN

KURSUS / KOD: DPN6043 BUSINESS PROJECT

MINGGU / AKTIVITI PROJECT	STA TUS	M 1	M 2	M 3	M 4	M 5	M 6	M 7	M 8	M 9	M 10	M 11	M 12	M 13	M 14
Formation Of Group Project	R														
Identify Research Title	R														
Discuss On Research Background	R														
Describe The Variables That Were Studied	R														
Construct Research Problem	R														
Construct Literature Review	R														
Discuss Data Collection Method	R														

