

COMMERCIAL CROPS: RISKS, LOSSES AND LOSS BEARING CAPACITY OF FARMERS

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ABSTRACT

There are some factors in agriculture that can be controlled by treatment in crops on time, after observation of these factors like pests and diseases, irrigation in case of drought, but some risks are there, which can't be controlled like flood, temperature variability, unseasonal/excess rain, hail storms, etc. These risks affect differently to each and every crop based on weather conditions, or quality of the soil. The present study was conducted in Haryana state and focused on the various risk factors, involved in different commercial crops that are most worried by the sample population and highlights the losses, caused by these factors. The study, further point outs the loss bearing capacity of the respondents and concluded that, there was a great difference between the actual experienced losses and loss bearing capacity of the farmers. The study also provides suggestion for improving the economic condition of the farmers, all types of risks and crops should be covered under the insurance policies formulated by the government at present, or in the future.

KEYWORDS: Agriculture, Risks, Weather Conditions, Loss Bearing Capacity of Farmers