

# RISKS OF AGRICULTURAL PRODUCTS AND THE NEED FOR INSURANCE IN DEVELOPING COUNTRIES

Introduction. Risk management is critical to the investment and financial decisions of farmers in developing and transition economies. The main risk management measures in agriculture include the selection of plant and animal varieties, methods of growing crops and animals, the diversification of agricultural enterprises, as well as the adoption of precautionary measures against adverse weather events, such as the use of mulching and shelter belts, and possibly most important of all, providing access to additional irrigation facilities.

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