



# Agricultural Risk and Insurance in India: Problems and Prospects

By Ramesh Chand, S. S. Raju

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From both global and local perspectives, this study examines the genesis of agricultural insurance in India and discusses the various systems launched in the country and the coverage they provide. Arguing that agricultural insurance has not progressed as it should in India—due to the significant need to protect farmers from climatic aberrations and other factors that seriously affect production and farm income—this volume looks into the role of government in implementing agricultural insurance mechanisms. Comparing the advantages of public and private insurance products and highlighting the reasons behind their ineffectiveness, this comprehensive analysis suggests more suitable programs.

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#### About the Author

**S. S. Raju** is a senior agricultural economist at the National Center for Agricultural Economics and Policy Research in New Delhi. He is the recipient of the Andhra Pradesh Agricultural University Gold Medals for outstanding achievement in agricultural economics at the university level and the Team Research Award bestowed by the Indian Council of Agricultural Research. **Ramesh Chand** is a professor at the Institute for Conflict Analysis and Resolution and a theme leader at the National Center for Agricultural Economics and Policy Research in New Delhi. He has also worked as a consultant for the United Nations Economic and Social Commission for Asia and the Pacific, for the United Nations Development Program, and for the World Bank. He is the author of *Free Trade Area in Asia*.

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