

# Risk Mitigation



## Agricultural Risks and Plans for Mitigation

Categories	Risks	Plans for Mitigation
<b>Before Planting (Agronomy)</b>	<ol style="list-style-type: none"> <li>1. A lack of high quality seeds and fertilizers</li> <li>2. A shortage of agri-laborers</li> <li>3. A lack of technical (crop cycle, etc.) knowledge</li> <li>4. A lack of irrigation</li> <li>5. A shortage of capital</li> <li>6. Little or non-uses of agri-machinery</li> <li>7. Decrease in soil fertility</li> <li>8. Fluctuation of soil moisture</li> <li>9. No soil test</li> <li>10. A shortage of fuel (diesel, etc.) to run machines</li> <li>11. Unfavorable weather</li> </ol>	<ol style="list-style-type: none"> <li>1. Get high-quality seeds and fertilizers from co-ops, seed companies and government entities.</li> <li>2. Increase the use of agri-machineries</li> <li>3. Get assistance/training from AKCs, agrovet and palika agri-technicians</li> <li>4. Increase the use of boring; coordinate with AKCs and palikas</li> <li>5. Find ways to get guaranteed buyers; agri-loans from banks and co-ops</li> <li>6. Make use of custom-hiring system to use agri machinery</li> <li>7. Get assistance/training from AKCs, agrovet and palika agri-technicians</li> <li>8. Get assistance/training from AKCs, agrovet and palika agri-technicians</li> <li>9. Get assistance/training from AKCs, agrovet and palika agri-technicians</li> <li>10. Plan ahead for fuel needs</li> <li>11. Get updated weather reports via radio or mobile apps</li> </ol>
<b>Planting (Agronomy)</b>	<ol style="list-style-type: none"> <li>12. A shortage of chemical (and organic) fertilizers</li> <li>13. Pests and insects</li> <li>14. Stray animals (rodents, monkeys, cows, etc.)</li> <li>15. A lack of micro nutrients in the soil for the plants.</li> <li>16. Natural calamities (flood, drought, landslide, fire etc.)</li> </ol>	<ol style="list-style-type: none"> <li>12. Get assistance/training from AKCs, agrovet and palika agri-technicians</li> <li>13. Get assistance/training from AKCs, agrovet and palika agri-technicians</li> <li>14. Put up fence around the land; work with other farmers and palika</li> <li>15. Get assistance/training from AKCs, agrovet and palika agri-technicians</li> <li>16. Buy crop insurance ( covers up to 90% of the input costs) ***</li> </ol>
<b>Harvest (Commercialization)</b>	<ol style="list-style-type: none"> <li>17. Low yield (production)</li> <li>18. A lack of transport or high transport costs</li> <li>19. A shortage of market information</li> <li>20. Price fluctuations</li> <li>21. Unable to compete with imports on prices due to high costs of (domestic) production</li> <li>22. A lack of knowledge about costing, margin and pricing</li> <li>23. Accidents/fire/animals/theft</li> <li>24. Unable to provide high-quality product</li> <li>25. A lack of safe, secure and long-term storage</li> </ol>	<ol style="list-style-type: none"> <li>17. Use best agricultural production practices</li> <li>18. Sell to traders and aggregators at collection centers</li> <li>19. Make use of mobile apps and mobile phones for information</li> <li>20. Fix minimum support price in coordination with the concerned authority</li> <li>21. Push to lower the cost of production at every node of the value chain</li> <li>22. Master how to set costing, pricing and margins</li> <li>23. Cover these risks with insurance (theft is not covered by agri-insurance)</li> <li>24. Take extra care when drying, storing and transporting</li> <li>25. Make use of community storage houses at co-ops and other places</li> </ol>
<b>External Threats</b>	<ol style="list-style-type: none"> <li>26. A lack of transport/road infrastructure</li> <li>27. Open borders</li> <li>28. Political instability (bandhs and shutdowns, etc.)</li> </ol>	<ol style="list-style-type: none"> <li>26. Pool resources with other producers to reduce transport cost</li> <li>27. Differentiate your crop in terms of quality, value and availability</li> <li>28. Stay safe and monitor your area's political environment</li> </ol>

\*\*\* Currently Nepal's crop insurance scheme only covers the input costs, and ignores the output loss. It also covers for natural calamities such as flood, landslide, drought, lightning, etc. but does not cover losses due to theft, war, government policies, family feud etc.

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