



Larisa Gromozdova,

*Ph.D., «SHEE» Kyiv National Economic University
named after Vadym Hetman»
pr. Pobedy, 54/1, Kyiv, 02000, Ukraine
gromozdovag@gmail.com*

Nadiia Pysarenko,

*Graduate student, Department of an account, analysis and audit
Ukrainian Central National technical University
Universitetsky av., 8, Kropivnitskiy, 25006, Ukraine
nadezda_pysarenko@ukr.net*



KEY FEATURES OF AGRARIAN RISKS INSURANCE

Annotation. In the article highlights the features of agrarian risks insurance and management mechanism. Basic elements used for the agrarian risks management are determined. Key directions of insurance improvement are classified depending on types of enterprises.

Key words: *agrarian insurance, agrarian risks, agricultural commodity producers, method of SWOT- analyses.*

Raising of problem and its connection with important scientific and practical tasks. Agriculture is important and simultaneously the most risky industry of the economy. Agricultural industry depends on such unpredictable matter as weather, economic factors and political decisions inside countries. Natural disasters and other emergency phenomena results cause significant harm to the industry. This leads to the need to measure and foresee possible financial and material losses. The mechanism of management of agrarian risks is currently in development and requires constant improvement.

Analysis of basic researches and publications. Considerable work on risk management in an agricultural complex was done in scientific works of such economists as S. Navrotskiy [5], O. Rudich [6], L. Donets [3], V. Gor'yoviy [2], I. Artimonova [1] and others. Theoretical and practical methods of risk management are developed depending on macroeconomic conditions of countries, ability of enterprises to deal with economic challenges. At the same time a big amount of theoretical and methodological questions requires revision, improvement and supplementation depending on current business conditions.

Aim of the research. A research aim is to find out the new ways of insurance mechanism improvement in the sector of agrarian risks.

Results of the research. Scientists do not have a general idea in relation to determination of a "risk" concept. O.O. Rudich [6] determines two different directions in the determination of the "risk" concept. The first approach explains a risk from position of financial results of economic activity. A risk is a danger or possibility of losses in case of offensive of certain undesirable events. The second approach unites the attempts of researchers to define a risk by means of instruments of probability theory. Then, a risk is considered from the perspective of probable financial and material losses.

During the economic activity agrarians deal with the whole complex of different types of risks, that have differences depending on the place and sometimes origin, totality of external and internal factors. Almost all types of risks influence on a management of business. In this article the classification of basic types of risks in the agrarian enterprises will be presented (Table 1).

The mentioned risks inherent in quality, which are characteristic only for agricultural production: counteracting risks (for example, price risk and low risk counteract each other); systemic risk; Inertia (the risks directly affecting a particular industry, after a certain period of time, affect all agriculture). The interdependence of these risk characteristics must be taken into account when choosing tools to minimize and manage them.

Table 1

Classification of basic types of risks in the agrarian enterprises

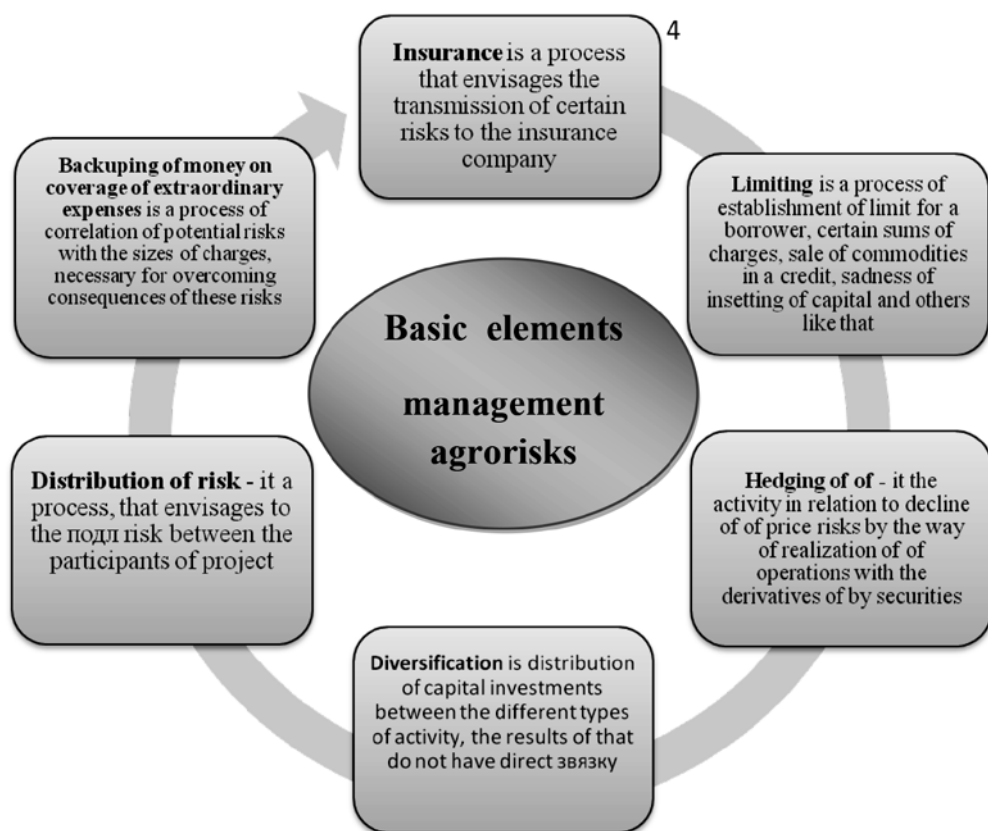
Types of risk	Forms of influence	Negative results of influence
1	2	3
Natural	Naturally-erosive processes	Receiving less of agricultural produce is as a result of unfavorable weather terms
Technogenic	Chemical contamination, inefficient use of mineral fertilizers, overwetting of earth	Decline of the productivity and worsening of quality of soils

1	2	3
Anthropogenic	Worsening of the ground structure is mechanical destruction and compression of soil, decline of level of humus in soil	Violation of natural balance, loss of the ground coverage, bearing-out of nutritives, is from soil
Radiation	An ionizing radiation of radiation materials is in an environment	A penetration of radionuclides is in an agricultural produce
Ecological	The use of ecologically-dangerous technologies is in the process of production of agricultural products	Decline of quality and competitiveness of agricultural products
Economic	Unforeseeable and unfavorable changes are in the economy of economy or economy of country	Non-fulfillment by the enterprise of the plans and financial obligations from the production of goods, commodities or services.
Political	Change of political circumstances that influence on entrepreneurial activity	Closing of borders, prohibition and export of commodities in other countries, changes in tax politics.
Internal	Negative factors of manage that arise up as a result of activity of economy	Losses of entrepreneurial activity, reduction of indexes to activity of agricultural enterprise, bankruptcy
External	Events that does not have direct connection with activity of enterprise	Losses of entrepreneurial activity, reduction of indexes to activity of agricultural enterprise, bankruptcy

Source: developed by an author on basis [1, 3].

Risks accompany the production of any type of product activity, including agricultural. The basic task for the commodity producer of agriculture is optimally combine the degree of risk and possible profit. For this purpose it is possible to offer such instruments: insurance, limiting, hedging, diversification, distribution of risk, receipt of greater information about a future choice and results, backuping of money on coverage of extraordinary expenses. Basic elements of agricultural risk control are presented on the picture.1. In the agro-industrial sector, when planning market activities, it is necessary to take into account a number of factors: financially credit providing, ware-house documents on grain, market infrastructure, financial leasing, state programs of support.

As national and modern foreign experience shows, the basic method of management risks is insurance.



Picture1. Basic elements that is used for a risk management.

Agrarian insurance is the most effective instrument of management risks in agriculture. Agroinsurance combines interests of participants of market of agroindustrial complex and state. Stability of development of agriculture significantly affects the reduction of losses in the process of agricultural activities.

The law of Ukraine “On basic principles of public agrarian policy” determines priority directions of public agrarian policy – support of subjects of agrarian sector by forming favorable insurance politics and input of mechanisms of state support of agricultural production [4].

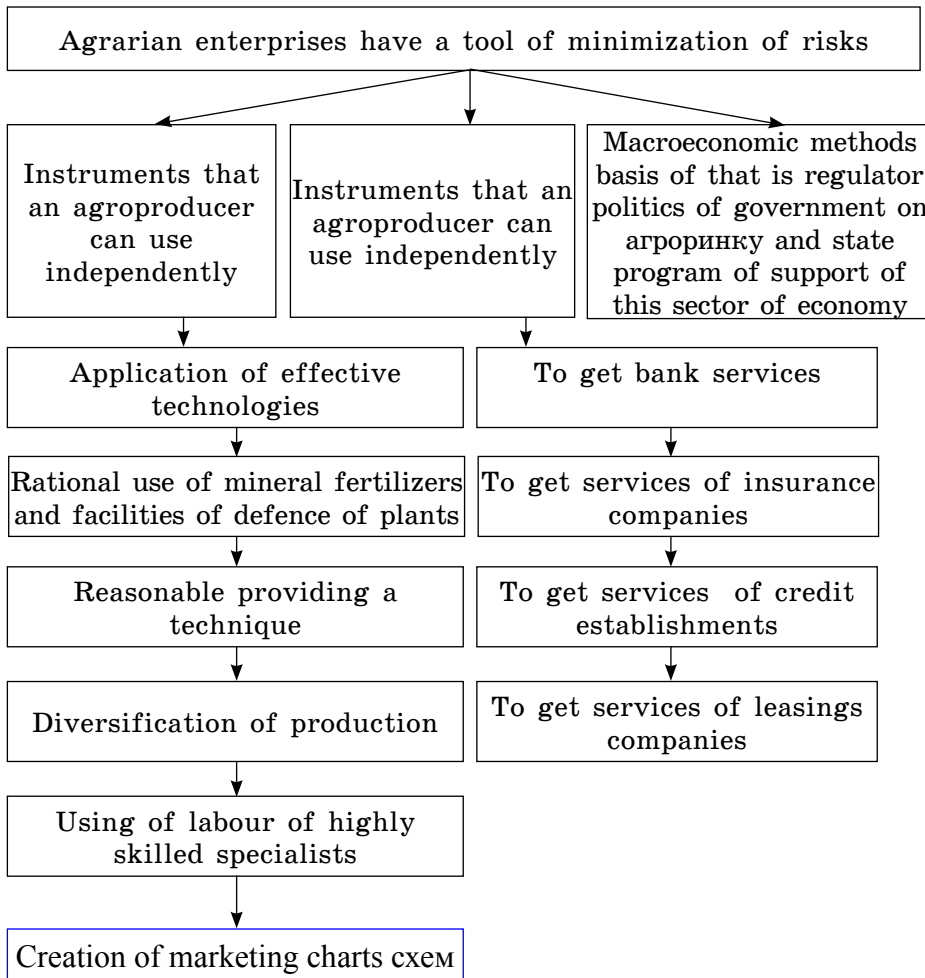
Risks management must take place till a risk event will take place. Economies must react on risks that have consequences. Such reacting requires the plan of actions for providing risk minimization. The process of risk management allows the leaders of agricultural enterprises to carry out managements in business effectively. A management of agrarian risks provides greater possibilities for:

- authentications and estimations of agrarian risks;
- establishment of strategy of administration is in accordance with the put aims of management ;
- to set the most acceptable to the economy methods of reacting on risks;

– to define potential risks and estimate them, provide reacting, to decrease the presence of unforeseeable circumstances that can result in the loss of money.

For that, to minimize the risks of agroenterprise and attain steady development, there is a certain management tool. As a result of summarizing analysis of this tool it is possible to distinguish the instruments presented on picture. 2.

In the process of the strategic planning, research and management risks in the agro-industrial sector it is necessary to apply the method of SWOT analysis of main strengths, weaknesses, opportunities and threats of external and internal business environment. The main threat in the agrarian sector is the receipt of inadequate or distorted information about real business processes in the market and also tendencies of enterprise management. Through this use of simple methods of administrative analysis seems impossible, especially from the practical point of view.



Picture 2. Tool of minimization of productive and market risks of agrarian enterprises. Developed by the author.

Application of SWOT analysis technique during research of instruments for management risks in the agro-industrial sector opens new possibilities to the effective use of potential in case of steady development achievement and avoidance of possible action agro enterprises them weak points; and also possibilities of positive influence on an environment and neutralizations of credible risks [2].

Realization of external possibilities and minimization of threats helps in determination and realization of strategy development of agro enterprise in a long-term prospect, and also in the choice of the optimal instruments of management agrorisks.

In the process of studying threats and opportunities in the agricultural market, it is necessary to take into account their classification and characteristics depending on the business environment in these conditions. The criteria of key component instruments of minimization of agrarian risks offer in a table 2.

Table 2
Criteria of key component instruments of minimization of agrarian risks

CRITERIA OF INSTRUMENTS OF MINIMIZATION OF AGRARIAN RISKS		
Economic development	Social development	Ecological development
The optimal to use of present limit resources is taking into account the newest technologies and creation of gross income. It will provide the receipt of the profit, will minimize charges on introductions of instruments and their development, will give possibility to attract additional sourcings.	Full strength of workplaces, comfort of working process during the use of instruments, rational management, development of humanity and achievement of stability of the public and cultural systems, labour resources.	The Resource-ecological balanced of biosphere is through the rational use, maintenance and permanent renewal of natural resources (including earth) taking into account the select instruments of management.

Development of market infrastructure in relation to the necessities of agro-producer allows to manage agrarian risks.

Conclusions and prospects of further researches. On the basis of analysis of instruments for of agricultural risks minimization it is possible to come to the conclusion, that self insurance gives an opportunity to the agroproducer to manage productive risks without considerable losses. On condition of state institutes support of agricultural enterprises initiatives it is possible to create terms for steady development of agricultural complex of Ukraine. It should be noted that availability and efficiency of introduction of not only insurance but also other instruments, increase at the terms of the proper state support. So, for example, in case of introduction of insurance it must protect property interests of agrarians from the possible loss caused by natural and climatic factors. Application of methods of SWOT analysis during

research allows to define strong factors and opportunities in for enterprises in the market of agro-industrial products. Together with that, realization of analysis of external possibilities and threats helps in determination and realization of strategy of development of agroenterprise in a long-term prospect, and also in the choice of the most optimal for certain terms instruments of management agrorisks.

Effective management of agribusinesses will increase material well-being in the agosector, lower prices for agricultural products, which, in the end, will lead to an increase in the standard of living of the population of Ukraine as a whole.

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Громоздова Лариса Василівна,

кандидат економічних наук, доцент, доцент кафедри регіоналістики і туризму, ДВНЗ «Київський національний економічний університет імені Вадима Гетьмана»,

пр. Перемоги, 54/1, Київ, 02000, Україна

gromozdovag@gmail.com

Надія Василівна Писаренко,

аспірантка кафедри облік, аналіз та аудит, Центральноукраїнський національний технічний університет,

пр. Університетський, 8, м. Кропивницький, 25006, Україна,

nadezda_pisarenko@ukr.net

ОСОБЛИВОСТІ СТРАХУВАННЯ АГРАРНИХ РИЗИКІВ

Анотація. У статті досліджено особливості страхування аграрних ризиків та механізм управління ними. Визначено основні елементи, які використовуються для управління агроризиками. Встановлені пріоритетні напрями удосконалення страхування майна сільськогосподарських товаровиробників з врахуванням класифікації основних видів ризику аграрних підприємств.

Ключові слова: *аграрне страхування, аграрні ризики, сільськогосподарські товаровиробники, метод SWOT-аналізу.*

Лариса Васильевна Громоздова,

кандидат экономических наук, доцент, доцент кафедры регионалистики и туризма,

ГВУЗ «Киевский национальный экономический университет имени Вадима Гетьмана»,

пр. Победы, 54/1, Киев, 02000, Украина

gromozdovag@gmail.com

Надежда Васильевна Писаренко,

аспирантка кафедры учет, анализ и аудит, Центральноукраинский национальный технический университет,

пр. Университетский, 8, г. Кропивницкий, 25006, Украина,

nadezda_pisarenko@ukr.net

ОСОБЕННОСТИ СТРАХОВАНИЯ АГРАРНЫХ РИСКОВ

Аннотация. В статье исследованы особенности страхования аграрных рисков и механизм управления ими. Определены основные элементы, которые используются для управления аграрными рисками. Установлены приоритетные направления совершенствования страхования имущества сельскохозяйственных товаропроизводителей с учетом классификации основных видов риска аграрных предприятий.

Ключевые слова: *аграрное страхование, аграрные риски, сельскохозяйственные товаропроизводители, метод SWOT-анализа.*