

Economic Evaluation and Risk Analysis of Integrated Pest Management (IPM) in Cotton Production in Sindh Pakistan

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Abstract

Cotton is the important cash crop of Pakistan and a major source of foreign earnings. However cotton crop is facing many problems, such as disease and pest attacks. One way to reduce losses caused by disease and pest attack is the use integrated pest management (IPM) practices. Keeping in view the importance of this technique, the present study analyzed the adoption of IPM along with estimation of risk involved in the adoption process. To estimate the cotton yield, two types of production functions (one for adopter and other for non-adopters) were estimated using the regression analysis. Then estimate of regression models was used further in risk analysis. The results of non-adopters of IPM showed that cost of urea bags, cost of nitrophosphate bags, cost of herbicide and rainfall were -0.038, 0.00475, 0.301 and 0.164 respectively and all of these significant at 10 percent level.

18

19 **Index terms**— cotton, IPM, herbicide, evaluation, risk, coefficient, hyderabad.

1 Introduction

21 economy of Pakistan is semi-industrialized economy that includes agriculture, textile, chemicals, food processing and other industries. However, agriculture is the backbone of Pakistan's economy. It currently contributes 21.4 percent to GDP. Agriculture generates productive employment opportunities for 45 percent of the country's labor force and 60 percent of the rural population depends upon this sector for its livelihood. It has a vital role in ensuring food security, generating overall economic growth, reducing poverty and the transforming towards industrialization. Accelerated public investments are needed to facilitate agricultural growth through high yielding varieties with resistance to biotic and antibiotic stresses, environment-friendly production technologies and availability of reasonably priced inputs in time, dissemination of information, improved infrastructure and markets and education in basic health care. The use of high yielding varieties, irrigation, fertilizers and pesticides has increased crop productivity five-fold in the past five decades. However, growth has been leveling off in the past two decades. Land and water resources are diminishing there is no option but to increase crop productivity per unit area. There is a need to examine how appreciation of scientific tools to raise biological productivity without ecological costs. Some productivity increase can be achieved through the application of modern biotechnology tools in integrated gene management, integrated pest management and efficient post-harvest management. Biotechnology in agriculture and medicine can be a powerful tool to alleviate poverty and improve the livelihoods of the rural poor (GOP, 2014).

37 To reduce this loss in cotton, farmers use huge amount of pesticides on this crop. About 54% of total pesticides are used only on cotton, leading to higher cost of its production and deterioration in its quality. In addition to this, less expenditure on pesticide would definitely reduce the cost of production. There is great biotic pressure on cotton crop and greatest threat is from insect and pests. Cotton crop is attacked by many insects/pest and mites. It is estimated that about 20-40% loss is occurring annually due to different pests of cotton. This has resulted in increased use of pesticides. These include development of resistance to pesticides by major insect pests, environmental pollution and problems of health hazards and residues in food chain (Mallah et al. 2007).

8 E) NATURE AND SOURCE OF DATA

44 Cotton contributes 29.8 per cent of the Indian agricultural gross domestic product. World's largest cotton
45 cultivation area 9.42 million hectares (25%) is in India, however, India ranks third (18%) in total cotton production
46 in the world. Hybrid cotton occupied about 70 per cent of total cotton area, which is a significant milestone
47 in Indian cotton scenario. Cotton is cultivated in three distinct agro-ecological regions viz., North, Central and
48 South. Out of total, 21 per cent area is under cultivation in North zone which is 100 per cent. The central zone
49 is predominantly rained and occupies more than 56 per cent of the total area but contributing less than 50 per
50 cent of the total production and hybrid cultivation is dominant in this zone (Khadi, 2005).

51 Integrated Pest Management (IPM) is a common-sense method that builds on practices that farmers have
52 used for centuries, for example, using varieties resistant to pests, altering time of sowing and harvest, hoeing,
53 removing crop residues and using botanical pesticides (e.g. neem and tobacco extracts). The name, IPM, goes
54 back at least to the 1960s, in 1967, FAO defined IPM as 'a pest management system that, in the context of the
55 associated environment and the population dynamics of the pest species. IPM utilizes all suitable techniques in
56 compatible manner to maintain the pest population at levels below those causing economic; injury. It is seeks to
57 reduce pest populations to economically manageable levels through a combination of cultural control (e.g. crop
58 rotation, inter-cropping), physical controls (hand picking of pests, use of pheromones to trap pests), and less
59 toxic chemical controls. On the other hand, it allows the use of chemical pesticides, even synthetic and toxic
60 ones, when there is a need. IPM techniques are specific to the agro-ecological production conditions.

61 2 II.

62 Objectives a) To investigate the factors effecting the adoption of integrated pest management (IPM). b) To
63 estimate the cotton production by IPM-adopters and non-adopters. c) To estimate the risk involved in cotton
64 production for IPM adaptors and non-adopters. d) To suggest policy recommendation for profitable cotton
65 production.

66 III.

67 3 Materials and Methods

68 The validity, reliability and precision of analytical tool yield scientific results if the study has been rigorously put
69 to scientific methods. A very important and significant thing in conducting any study is to adopt a systematic
70 and appropriate methods and procedures. Then statistical sampling techniques, data collection and application
71 of suitable econometric technique for analyzing data were used. A good presentation of data and dissemination
72 of results leads to successful completion of the study. Without making a right choice for data analysis the impact
73 of study is merely a useless piece of work with no scientific values. The present study was conducted in the rural
74 areas of the' district Hyderabad Sindh in order to measure impact of integrated pest management (IPM) on the
75 cotton yield and the factors affecting the adoption of (IPM).

76 4 a) Socio Economic characteristic

77 Socio-economic characteristics determine the status of an individual. For the purpose of the present study,
78 following indicators of socio-economic characteristics have been used.

79 5 b) Educational Status

80 Education considered as one of the most important factors Which effect the knowledge, attitude and prestige of
81 an individual to accept the new technology such as integrated pest management (IPM) for cotton production. In
82 the present study education means schooling years that have been spent in school or college for the acquisition
83 of knowledge. It is assumed that farmers with higher education adopt new technology rapidly.

84 6 c) Farm Size

85 Farm size has an important effect on the crop production. Larger farm size reduces the variable cost of inputs
86 as well as fixed cost, because of economies of scale.

87 7 d) Farming Experience

88 Farming experience has an importance in the crops production. Experienced farmers have more technical
89 knowledge than non experienced farmers. Farming experience is playing on important role in making efficient
90 use of resources.

91 8 e) Nature and source of data

92 For evaluating the specific objectives designed for the study, required primary data was collected from selected
93 sample farmers by personal interview method with the help of pre-tested and structured schedule. The data
94 collected from the farmers pertained to the agricultural year 2013-14, which include general characteristics of
95 cultivation related to IPM and non-IPM farmers, general information, size of holdings, cropping pattern followed,
96 inputs used, input prices, output obtained, opinions about extent of adoption of IPM practices and reasons for
97 non adoption of IPM practices.

98 **9 f) Analytical tools and techniques**

99 For assessing quantitatively the objectives and hypothesis outlined for the present study, the following analytical
100 tools and techniques were employed.

101 **10 Tabular analysis Functional analysis**

102 The data collected were presented in tabular form to facilitate easy comparison. The technique of tabular
103 presentation was employed for estimating the socio-economic characteristics of sample farmers such as age and
104 education, size of land holding and costs and returns structure and comparison of IPM and non-IPM farmers.
105 Absolute and percentage forms were used for tabulation of the collected data.

106 **11 g) Functional analysis i. Production function analysis**

107 To study resource productivity in IPM and non-IPM farmers, a modified Cobb-Douglas type of production
108 function was fitted. This was done with a view to determine the extent to which the important resources
109 that have been quantified, explain the variability in the gross returns of the IPM and non-IPM farmers and to
110 determine whether the resources were optimally used in these farmers category.

111 Heady and Dillon (1963) indicated that the Cobb-Douglas type of function has been the most popular of all
112 possible algebraic forms in the farm firm analysis as it provides comparison, adequate fit, computational feasibility
113 and sufficient degrees of freedom. They further indicated that Cobb-Douglas type of function has the greatest
114 use in diagnostic analysis, reflecting the marginal productivities at mean levels of returns. The general form of
115 the function is $Y = ax^b$ where, ' x^i ' is the variable resource measure, ' y ' is the output, ' a ' is a constant and ' b^i '
116 estimates the extent of relationship between x^i and y and when x^i is at different magnitudes. The ' b ' coefficient
117 also represents the elasticity of production in Cobb-Douglas production function analysis.

118 This type of function allows for either constant or increasing or decreasing returns to scale. It does not allow
119 for total product curve embracing all the three phases simultaneously. Test was conducted to see if the sum
120 of regression coefficients were significantly different from unity. Functions of the following form were fitted for
121 IPM and non-IPM farmers separately. The returns to scale were estimated directly by getting the sum of ' b^i '
122 coefficients. The returns will be increasing, constant or diminishing based on whether value of summation of ' b^i '
123 'i' is greater, equal or less than unity, respectively.

124 **12 i) Structural break in production relation**

125 To identify the structural break, if any, in the production relations with the adoption of IPM technology in
126 production, output elasticity's were estimated by ordinary least square method by fitting log linear regression
127 was run in combination with the IPM and non-IPM farmers. The pooled regression was run in combination
128 with IPM and non-IPM farmers including IPM farmers as dummy variables one for IPM and zero for non-IPM
129 farmers.

130 The following log linear estimable forms of equations were used for examining the structural break in production
131 relation. (5) The decomposition equation (??) is approximately a measure of percentage change in output with
132 the adoption of IPM in the production process. The first bracketed expression of the right hand side is the
133 measure of percentage change in output due to shift in scale parameter (A) of the production function.

134 **13 k) Concepts related to evaluation of IPM and non-IPM
135 practices i. Variable costs**

136 The variable costs include cost of seed, organic manure, fertilizers, wages of human and bullock labour, plant
137 protection components and interest on operational capital at the rate of 7 percent per annum.

138 **14 ii. Interest on working capital**

139 This was calculated on the entire working cost of the enterprise at the prevailing bank rate interest of 7 percent
140 per annum.

141 **15 iii. Fixed costs**

142 These include depreciation on farm implements and machinery, interest on fixed capital and land revenue. The
143 measurement and definitions of fixed cost components are as follows.

144 **16 iv. Interest on fixed capital**

145 Interest on fixed capital was calculated at 11 percent per annum, which is the prevailing rate of investment credit.
146 The items considered under fixed capital are implements and machinery.

147 **17 v. Land revenue**

148 Actual land revenue paid by the farmers was considered.

149 **18 vi. Land rent**

150 The prevailing land rent for agricultural enterprises were imputed for the sample farmers, since all land holdings
151 were observed to be owner operated.

152 **19 vii. Cost of cultivation**

153 It is the sum of variable costs and fixed costs expressed on per hectare basis.

154 **20 i) Gross returns**

155 Gross returns were obtained by multiplying the total product with its unit value.

156 **21 m) Net returns**

157 Net returns were obtained by deducting the total costs incurred from the gross returns obtained.

158 **22 n) Benefit cost ratio**

159 Benefit cost ratio was obtained by dividing the gross returns by total cost of cultivation.

160 IV.

161 **23 Results**

162 The present study was conducted in District Hyderabad of Sindh. From District Hyderabad five UCs were selected
163 as sample area, consisting of Hatri, Moosa Khatrian, Tando ajm, Tando Hyder and Tando Qaisr to estimate the
164 cotton production, and analysis. Data was collected through questionnaire including general information of the
165 IPM adopters / non-IPM adopters like the education of the respondent, total farm size of the respondent and
166 Farming experience of the respondent .The effect of integrated pest management (IPM) technique on cotton
167 production also determined by using the information of respondent Like Urea bags cost, nitro-phosphate bags
168 cost, spray cost, herbicide cost, seed expenditure and temperature, rainfall, humidity level. After collection and
169 analysis of data the following results were obtained.

170 In results and discussion of the study included the following:

171 ? Percentages of some independent variables ? Analysis of qualitative variables (Logit Regression Analysis)

172 ? Analysis of qualitative variables (Multiple Regression Analysis)

173 **24 b) Socio-economic and demographic characteristics of the**
174 **farmers**

175 Age, education, size of land holding and source of income are the socio-economic and demographic attributes of
176 the farmers.

177 **25 i. Age**

178 Age is an important factor in determine the behaviors of human being. It indicates the ability to do work and
179 attitude f person toward various social and economic aspect of life.

180 **26 ii. Education**

181 Education can be defined as the process of developing knowledge, wisdom and other desirable qualities of mind,
182 character and general competency, epically by the source of formal instruction. It is generally admitted that
183 without education it is pretty difficult to produce good results in very sphere of life. The understanding,
184 inculcation and adoption of new innovation are impossible unless our farming community is educated.

185 **27 iii. Family Sizes**

186 In human context, a family is a group of people affiliated by consanguinity, affinity, or co-residence. In most
187 societies it is the principal institution for the socialization of children. Anthropologists most classify family
188 organization as matriloca (a mother and her children); conjugal (a husband, his wife, and children; also called
189 nuclear family). Table-4 shows that 13 farmer's adopters, 06 farmers non-adopters had 5-6 family members, 11
190 farmers adopters, 14 farmers non-adopters had 7-8 family members, 06 farmers adopters, 10 farmers nonadopters
191 had 9 and above family members in the selected area.

192 **28 iv. Marital Status**

193 Marital status is the condition of being married, unmarried, divorced or widowed. Marriage is a legal contract
194 between people called spouses. In many cultures, marriage is formalized via a wedding ceremony. Widowed this
195 category includes persons who have lost their legally-married spouse through death and who have not remarried.
196 Divorced this category includes persons who have obtained a legal divorce and have not remarried. Single this

197 category includes persons who have never married. It also includes persons whose marriage has been legally
198 annulled who were single before the annulled marriage and who have not remarried. Table-5 shows that non-
199 adopters there were 30.00% were single marital status, 66.66% were married marital status, and 3.33% were
200 widow. 0.00% was divorced. While in case of non-adopters were 33.33% were single marital status,, 40.00% were
201 married marital status, and 6.66% were widow. Only 3.33% were divorced.

202 **29 v. Family Type**

203 Joint family set-up, the workload is shared among the members, often unequally. The roles of women are often
204 restricted to housewives and this usually involves cooking, cleaning, and organizing for the entire family. They
205 are also responsible in teaching the younger children their mother tongue, manners, and etiquette. Extended
206 family defines a family that extends beyond the nuclear family, consisting of grandparents, aunts, uncles, and
207 cousins all living nearby or in the same household. An example is a married couple that lives with either the
208 husband or the wife's parents. The family changes from nuclear household to extended household. A single-family
209 detached home, also called a single-detached dwelling or separate house is a freestanding residential building.
210 Table-6 shows that adopters there were 46.66% were joint family system, 10.00% were extended family type and
211 43.33% were single family type. While in case of non-adopters were 53.33% were joint family system, 6.66% were
212 extended family type and 40.00% were single family type.

213 **30 vi. Farmer Status**

214 A farmer is a person engaged in agriculture, raising living organisms for food or raw materials. A farmer might
215 own the farmed land or might work as a laborer on land owned by others, but in advanced economies, a farmer
216 is usually a farm owner, while employees of the farm are farm workers, farmhands, etc. A tenant farmer is one
217 who resides on and farms land owned by a landlord. Tenant farming is an agricultural production system in
218 which landowners contribute their land and often a measure of operating capital and management; while tenant
219 farmers contribute their labor along with at times varying amounts of capital and management. The rights the
220 tenant has over the land, the form, and measure of the payment varies across systems.

221 Volume XV Issue VI Version I viii. Farm Size A farm is an area of land, or, for aquaculture, lake, river or sea,
222 including various structures, devoted primarily to the practice of producing and managing food (produce, grains,
223 or livestock), fibers and, increasingly, fuel.

224 **31 c) Logistic Regression Model**

225 From qualitative information obtained from the respondent, correlates of adopters/ non-adopters of IPM were
226 determined by employing probabilistic model "LOGIT". The non-significance of the Chi-square indicates that
227 the data fit the model well. The results of Logistic model showed that education of farmers and adoption of
228 integrated pest management (IPM) is negatively related. It is found that with one percent increase in the
229 education of farmers, probability of adopting of integrated pest management (IPM) decreases by .852 percent.
230 Reason for this is due to the fact that educated persons have excellent awareness about the new technology of
231 cotton production such as integrated pest management (IPM) but the traditional farmers mostly not quickly
232 respond to the new techniques such as IPM. There is no significant relationship between level of education and
233 adoption of IPM (Grieshop et al. 1988).

234 The results of Logistic model show that farming experience of farmers and adoption of integrated pest
235 management (IPM) is positively related. It is found that with one percent increase in the farming experience of
236 farmers, probability of adopting of integrated pest management (IPM) increase by 3.246 percent. Reason for this
237 is that as the time passes the farming experience of farmer increase with the time and they can better understand
238 the crop conditions, so that the probability of adopting integrated pest management (IPM) increase with farming
239 experience of farmers. R square value of model = 0.397 F value of model = 3.372 In this study we have used
240 regression analysis to find out impact of different independent variables (Spray cost, Urea cost, Nitro-phosphate
241 cost, Temperature, Rainfall, Humidity, Seed expenditure, Herbicide cost) on the cotton yield of non adopters of
242 integrated pest management (IPM).

243 The R squares (R) value of the model is 0.397 indicating that 39 percent variation in cotton yield is explained by
244 the independent variables. The F test statistics value of the model is equal to 3.372 which is highly significant at 5
245 percent .This implies that the estimated production function used in this study is overall statistically significant.

246 The results of regression analysis shows that cost of urea bags and cotton production are positively related. It
247 is found that with one rupees increase in cost on urea bags, on the average about 0.0038 mounds /acre increase
248 the cotton yield, keeping all the other inputs constant. Results of the analysis are fairly significant at five percent
249 level. The nitro-phosphate fertilizer was found responsible for the vegetative growth of the plant. The results of
250 this study are consistent with the Churahry et al. ??2009).The results of our study also shows that non adopters
251 use more fertilizer like urea for increases in cotton yield as compared to adopters of integrated pest management
(IPM).

252 The results of regression analysis shows that cost of nitro-phosphate bags and the yield of cotton crop are
253 positively related. It is found that with one rupees increase in the cost on nitro-phosphate bags, on the average
255 about 0.0047 mounds/acre increase in the output of cotton yield, by keeping all the other inputs constant. The

32 E) RESULTS OF ADOPTERS OF IPM (INTEGRATED PEST MANAGEMENT)

256 coefficient of the nitro-phosphate cost is significant at ten percent. Reason behind as nitro-phosphate usage
257 increases the fertility of soil; increase consistently the cotton crop yield. The results of this study are consistent
258 with results of Baklsh et al. ??2005).

259 The results of regression analysis shows that seed expenditure and the yield of cotton crop are positively
260 related. The Coefficient of seed expenditure is equal to 0.003568 which significant at ten percent level. It is found
261 that with one rupee increase on seed expenditure, led on the average to about 0.00356 mounds/acre increases
262 in the cotton yield, by keeping all the other inputs constant. The positive singe of variables shows that with
263 the more expenditure on cotton seed, cotton yield increase considerably. The expenditure on seed means use of
264 good quality seed and improved methods of sowing. The importance of seed in the cotton production is widely
265 accepted. It has been proved through various studies that the role of seed in the cotton production is very
266 important. The results of this study are very consistent with Chaudhry et al. ??2009). The coefficient of this
267 variable is no significant at ten percent level.

268 The result of regression analysis shows that temperature and the yield of cotton crop are positively related.
269 . It is found that one centigrade increase in the temperature, led on an average to about 0.0267(mounds /acre)
270 increase in the cotton yield, by keeping all the other inputs constant. The coefficient of this variable is no
271 significant at ten percent level. Reason crop prepared for picking required high environment temperature. The
272 results of this study are consistent with the results of Schlenker and Roberts (2008).

273 The results of regression analysis show that rainfall and the yield of cotton crop are positively related.

274 It is found that one unit (mm) increase in rainfall, led on the average to about 0.301 (mounds/acre) increases
275 in the cotton yield, by keeping all the other inputs constant. Results of the analysis are fairly positive. Reason
276 for this is due to the fact that increases in cotton yield associated with increase rainfall because the cotton crop
277 need more water requirement for better yield. The coefficient of these variables is fairly significant at ten percent
278 level. The results of this study are consistent with results of Schlenker and Roberts (2008).

279 The results of regression analysis show that humidity and the yield of cotton crop are positively related. It is
280 found that one unit increase in environmental level of humidity, led on the average to about 0.164 (mounds/acre)
281 increases in the cotton yield, by keeping all the other inputs constant. Results of the analysis are fairly significant
282 at ten percent.

283 The result of regression analysis shows that herbicide cost and the yield of cotton crop are negatively related.
284 It is found that one rupees increase in herbicide cost, led on the average to about 0.00093 (mounds/acre) decreases
285 in the cotton yield, by keeping all the Other inputs constant. The results of this study are consistent with the
286 results of Rao et al. (2007).

287 The results of regression analysis shows that cost of spray and the yield of cotton crop are positively related.
288 It is found that one rupees increase in spray cost, led on the average to about 0.000270 (mounds/acre) increases
289 in the cotton yield, by keeping all the other inputs constant. The coefficient of this variable is no significant at
290 ten percent. Results of this study are consistent with the Sigh and Satwinder (2007) results which state that
291 without IPM technology the spray cost increase with the increase in cotton yield. R square value of the model is
292 0.593 which shows that 59 percent variation in the cotton yield is explained by the independent variables. The
293 F test statistical of the model is 7.458 which is significance and indicate that model is fit for analysis. It implies
294 that production function use in this study is overall statistical significant.

295 32 e) Results of Adopters of IPM (Integrated Pest Management)

296 The result of regression analysis for the adopters of integrated pest management (IPM) shows that temperature
297 and the yield of cotton crop are positively related. It is found that one centigrade increase in the temperature,
298 on the average about 0.0305 (mds/acre) increases in the cotton yield, by keeping all the other inputs constant.
299 The temperature coefficient equal to 0.0305 and it is significant at ten percent level. The results of this study
300 are consistent with results of Schlenker and Roberts (2008).

301 The results of regression analysis for the adopters of integrated pest management (IPM) shows that cost of
302 nitro-phosphate and the yield of cotton crop are positively related. . It is found that one rupees increase in the
303 cost of nitro-phosphate bag, on the average about 0.000350 (mounds/acre) increase in cotton yield, by keeping
304 all the other inputs constant. The coefficient of this variable is no significance at ten percent level. The results of
305 this study are consistent with results of Bakhsh et al. (2005). Reason for this is due to the fact that integrated
306 pest management (IPM) is new technology in the Pakistan and farmers have not awareness about it so they use
307 more chemical methods like more use of urea and nitro-phosphate for the increase in yield level the cotton crop
308 required normal combination of all nutrients for increase in yield level.

309 The results of regression analysis for the adopters of integrated pest cotton seed expenditure and the yield of
310 cotton crop are positively related. . It is found that one rupees increase in expenditure on seed, on the average
311 about 0.100 (mounds/acre) than increase in the cotton yield, by keeping all the other inputs constant. The
312 results of analysis are fairly significant at ten percent level. The expenditure on seed means use of good quality
313 seed and improved methods of sowing. The importance of seed in the cotton production is widely accepted. It
314 has been proved through various studies that the role of seed in the cotton production is very important. The
315 coefficient of this study is very consistent with Chaudhry et al. ??2009).

317 The results of regression analysis for the adopters of integrated pest management (IPM) shows that cost of
318 spray and the yield of cotton crop are positively related. It is found that one rupees increase in the cost on
319 spray, on the average about 0.002953 (mounds/acre) increases in the cotton yield, by keeping all the other inputs
320 constant. The estimated coefficient is fairly significant at ten percent level. The results of this study are consistent
321 with the Sigh et al. ??2007).

322 The results of regression analysis for the adopters of integrated pest management (IPM) shows that cost of
323 herbicide and the yield of cotton crop are negatively related. . It is found that one rupees increase in the cost on
324 herbicide, on the average about 0.000671 (mounds/acre) decreases the cotton yield, by keeping the other entire
325 inputs constant. The coefficient of this variable is non-significant at ten percent level. The coefficient of this
326 study is consistent with the result of Hall ??1977). They argue that herbicide expenditure can reduced more
327 effectively with adoption of IPM and yield of cotton increased.

328 The results of regression analysis for the adopters of integrated pest management (IPM) shows that cost of
329 urea bags and the yield of cotton crop are negatively related. It is found that with one rupees increase in the cost
330 on urea bags, on the average about-0.00213 (mounds/acre) decreases in the cotton yield, by keeping all the other
331 inputs constant. The coefficient of this variable is significant at ten percent level. Reason for this is due to the
332 fact that integrated pest management (IPM) is new technology in the Pakistan and farmers have not awareness
333 about it so they use more chemical methods like more use of urea and nitro-phosphate for the increase in yield
334 level. But cotton crop required normal combination of all nutrients for increase yield level.

335 The results of regression analysis for the adopters of integrated pest management (IPM) shows that level
336 of humidity in environment and the yield of cotton crop are negatively related. It is found that with one unit
337 increase in the humidity level of environment, on the average about -0.000445 (mounds/acre) decreases the cotton
338 yield, by keeping all the other inputs constant. The estimated coefficient of this variable is no significant at ten
339 percent level.

340 The result of regression analysis shows that rainfall and the yield of cotton crop are positively related. It is
341 found that with one mille meter (mm) increase in rainfall, on the average about 0.089 (mounds/acre) increases
342 the cotton yield, by keeping the other entire inputs constant. The estimated coefficient of the variable is fairly
343 non-significant at ten percent level. Reason for this is due to the fact that increases in cotton yield associated
344 with increase rainfall because the cotton crop need more water requirement for better yield. The results of this
345 study are consistent with results of Schlenker et al. (2008).

346 R square of the model = 0.593 F test statistic of the model =7,458

347 **33 f) Forecasting and Risk Analysis**

348 Risk involved in every work of the daily life. In crop production risk is also involved and it affects the
349 farmer attitude. In cotton crop production risk also involved because it requires a suitable combination of
350 fertilizer, pesticides ,other inputs and favorable environmental conditions like temperature and rainfall, humidity
351 .The adoption of new technology integrated pest management (IPM) by the farmers have increased the cotton
352 production. The coefficient of variation cotton production was also calculating by using the following formula.
353 Coefficient of variation = (standard Deviation / Mean Yield of cotton) X 100 i. Forecasting and Risk Analysis
354 of IPM-Adopters Table-14 indicates the stimulated mean cotton yield, minimum and maximum yield of IPM-
355 Adopters. The simulating mean cotton yield was increases as we move in the future. The variation in the yield
356 from the mean values was showing the uncertainty over the time period. Table-15 indicates standard deviation
357 and coefficient of variation of IPM adopters. The coefficient of variation was estimated by using the above
358 formula. The standard deviation increased over the time indicating that uncertain or risk involved increases
359 and the coefficient of variation indicated that forecasted cotton yield fluctuate over the time as we move more
360 and more in the future. The coefficient of variation in table 10 shows that forecasted cotton yield in the near
361 future has smaller coefficient of variation than the far future In other words as the planning horizon increases
362 the coefficient of variation is also increases. Table-16 indicates that forecasted mean cotton yield and minimum
363 and maximum yield < IPM nonadopters. The simulating maximum cotton yield in the table was increase as
364 mo^in the future and minimum cotton yield were decrease around the mean value of the yield. The variation
365 in the yield from the mean values is showing the risk involved over the time. Table-17 the standard deviation
366 and coefficient of variation of IPM non-adopters m presented. As the standard deviation increased over the time
367 consequently the coefficient (variation also increased over the time in the future) .In other words as the planning
368 horizon: increases the coefficient of variation is also increase.

369 **34 h) Comparison of cotton production in IPM adopters and 370 non-adopters**

371 The mean simulated cotton yield is greater in IPM adopters than non-adopters. Similarly the variation in the
372 mean yield is also smaller in IPM adopters than non-adopters, which is reflected in terms of smaller coefficient
373 of variation in IPM adopters than nonadopters. The smaller coefficient of variation also indicates that less risk
374 is involved in cotton production of those farmers which had adopted IPM cotton production practices than
375 non-adopters.

376 V.

377 35 Discussion

378 The research was conducted in District Hyderabad Sindh. Five UCs were selected as sample area, consisting of
379 Hatri, Moosa Khatrian, Tando ajm, Tando Hyder and Tando Qasir to estimate cotton production, Forecasting
380 and Risk analysis, Factors affecting the integrated pest management (IPM). Data were collected through
381 questionnaires including general in formation of respondents like the Education level of respondents, Farming
382 Experience of respondent. Farm size of respondents for evaluates the factors affecting the adoption of integrated
383 pest management (IPM). Information about the temperature, Humidity level, rainfall level, Urea cost, Nitro-
384 Phosphate cost, Herbicides cost and Spray cost for cotton crop was also obtained. Two types of cotton production
385 were estimate, one for adopter of integrated pest management and other for Non-Adopters of IPM. After collection
386 and analysis of data following results were obtained.

387 The study adopters and non-adopters of IPM techniques respondents were taken. In which the 50.00
388 percent respondents were non-adopters of IPM and 50.00 percent respondents were adopters of Integrated Pest
389 Management (IPM) techniques.

390 Age of the respondent is 07 adopters and 04 non-adopters farmers belonged to age group up 35 years, while
391 about one-third i.e. 11 adopters and less than half i.e. 18 non-adopters farmers belonged to age group 36-45 years.
392 About 12 adopters and 08 non-adopters farmers' belonged to age group above 45 years.

393 Literacy status of the respondent is slightly less than 05 farmers' adopters 04 farmers, non-adopters were
394 illiterate, while about 15 farmer's adopters, 21 farmer's non-adopters were Primary-middle level of education.
395 The 08 farmers' adopters, 10 farmer's nonadopters were matriculation. Only 02 farmers' adopters, 04 farmer's
396 non-adopters were Collage-University education in the study area.

397 The family members in the study area 13 farmer's adopters, 06 farmers non-adopters had 5-6 family members,
398 11 farmers adopters, 14 farmers nonadopters had 7-8 family members, 06 farmers adopters, 10 farmers non-
399 adopters had 9 and above family members in the selected area.

400 Marital status in non-adopters there were 30.00% were single marital status, 66.66% were married marital
401 status, and 3.33% were widow. 0.00% was divorced. While in case of non-adopters were 33.33% were single
402 marital status,, 40.00% were married marital status, and 6.66% were widow. Only 3.33% were divorced.

403 Family type in adopters there were 46.66% were joint family system, 10.00% were extended family type and
404 43.33% were single family type. While in case of non-adopters were 53.33% were joint family system, 6.66% were
405 extended family type and 40.00% were single family type.

406 The farmer's status in adopters there were 46.66% were owner ship, 30.00% were tenant farmers and 23.33%
407 were owner cum tenant respondents. While in case of non-adopters were 53.33% were owner ship, 26.66% were
408 tenant farmers, and 20.00% were owner cum tenant respondents.

409 Agricultural Faming experience is very important for better understanding of crop conditions. It is also very
410 important factor that effect the adoption of new techniques. In this study the categories were formed for the
411 respondents on the bases of their fanning experience only 05adopters farmers and 04 nonadopters farmers had
412 up to 10 years of agricultural experience, while most of the respondents i.e. 10 farmers adopters and 11 farmers
413 non-adopters had 11-20 years agricultural experience.15 adopters farmers and 15 non-adopters farmers had above
414 20 years of agricultural experience.

415 Farm size in adopters there were 33.33% were less 5 acres, 26.66% were 5-8 acres, and 23.33% were 8-10 acres
416 farm size. Only 16.66% were above 10 acres farm size while in case of non-adopters were 30.00% were less 5
417 acres, 23.33% were 5-8 acres, 26.66% were 8-10 acres farm size. Only 20.00% were above 10 acres farm size.

418 The results of Logistic model show that education of farmers and adoption of integrated pest management
419 (IPM) is negatively related. It is found that with one percent increase in the education level of farmers, probability
420 of adopting of integrated pest management (IPM) decreases by .852 percent. Reason for this is due to the fact
421 that educated persons are well awareness about the new technique of cotton cultivation such as integrated pest
422 management (IPM) but the traditional farmers mostly not quickly respond the new techniques such as IPM. So
423 that probability of adopting integrated pest management (IPM) decease with education level of farmers.

424 In case of the farm size the results of the Logistic model shows that farm size and adopting of integrated pest
425 management (IPM) are negatively related. It is found that with one percent increase in the farm size of farmers,
426 probability of adopting of integrated pest management (IPM) decreases by .855 percent. The results of Logistic
427 model show that farming experience of farmers and adoption of integrated pest management (IPM) is positively
428 related. It is found that with one percent increase in the farming experience of farmers, probability of adopting
429 of integrated pest management (IPM) increase by 3.246 percent.

430 In this study we have used regression analysis to find out impact of different independent variables (Spray
431 cost, Urea cost, Nitro-phosphate cost, temperature, Rainfall, Humidity, Seed expenditure, Herbicide cost) on the
432 cotton yield of non adopters of integrated pest management (IPM).

433 The R squares (R²) value of the IPM-adopters model equal to 0.397 shows that 39 percent variation in
434 cotton yield was due to independent variables. The F test statistic value of the IPM-Adopters model is equal to
435 3.372 which is highly significant at 0.005 .This implies that the production function used in this study is overall
436 statistically significant.

437 Results of integrated pest management (IPM) adopters model shows that the seed expenditure, Nitro-
438 Phosphate bags cost, Urea bag cost, and Spray cost were related to the cotton production positively. Herbicide
439 to cost related the cotton production (IPM-Adopters) negatively. The Temperature, Humidity level and Rainfall

440 also related the cotton yield positively. At ten percent level the cost of urea bags, cost of Nitro-Phosphate bags,
441 rainfall and humidity level were significant for IPM-Adopters cotton production model.

442 For second model on IPM non-adopters the results shows that R square value of the model is 0.593 which
443 shows that 59 percent variation in the cotton yield is explained by the Independent variables. The F test statistic
444 of the IPM non-Adopters model is 7.458 which is significance at 8 degree of freedom and also indicate that model
445 is fit for analysis. It implies that production function use in this study is overall statistical significant.

446 Results of integrated pest management (IPM) non-Adopters shows that Cost of Nitro-Phosphate bags, seed
447 expenditure, spray cost, Cost of urea bags were positively related with the cotton yield of Non-Adopters.

448 The Temperature and rainfall were also positively related with cotton yield .The only humidity level of
449 environment and herbicides cost was negatively related with the cotton yield of non-adopters.

450 Results indicate the simulated mean cotton yield, minimum and maximum yield of IPM-Adopters. The
451 simulating mean cotton yield was increases as we move in the future. The variation in the yield from the mean
452 values is showing the uncertainty over the time period it indicates standard deviation and coefficient of variation
453 of IPM adopters .The coefficient of variation was estimated by using the above formula. The standard deviation
454 was increased over the time indicating that uncertain or risk involved increases and the coefficient of variation
455 indicated that forecasted cotton yield fluctuate over the time as we move more in the future. The coefficient of
456 variation shows that forecasted cotton yield in the near future has smaller coefficient of variation than the far
457 future in other words as the planning horizon increases the coefficient of variation is also increases.

458 Results indicate that forecasted mean cotton yield and minimum and maximum yield of IPM nonadopters.
459 The simulating maximum cotton yield in the table was increase as move in the future and minimum cotton yield
460 were decrease around the mean value of the yield. The variation in the yield from the mean values is showing the
461 risk involved over the time. The standard deviation and coefficient of variation of IPM nonadopters are presented.
462 As the standard deviation increased over the time consequently the coefficient of variation also increased over the
463 time in the future in other words as the planning horizon is increases the coefficient of variation is also increase.

464 The results of this study show that education of respondents, farming experience of respondents, Farm size
465 of the respondents is factors that affect the adoption of integrated pest management (IPM) technique. The
466 adopters Non-adopters of integrated pest management (IPM) models shows that the adopters are more risk
467 averse as compared the nonadopters of (IPM).The cotton yield of adopters of integrated pest management (IPM)
468 is more as compared to Non-adopters of (IPM).

469 **36 VI. Conclusions and Recommendations**

470 According the results of this study some suggestion and policy recommendation are given below:

471 It is concluded that high yield group is more specialized in terms of wheat crop production as compared to
472 medium and low yield groups. a) It is concluded that fertilizer have a positive impact on yield but the farmers
473 getting low yield were using very less amount of fertilizer because of its high prices.

474 b) Different factors such as holding size, education, farming experience and farm machinery had positive impact
475 on wheat production or productivity. c) Education affects the planning and managerial abilities of farmers in
476 different farm operations. It is concluded that highly educated farmers get more wheat yield as compared to
477 less educated. d) It is concluded that most of farmers belonged to high yield group were large farmers with
478 holding size more than 25 acres. e) It s concluded that farmers having latest farm machinery getting high yield
479 as compared to those which were less mechanized. Integrated Pest Management Practices in agriculture has
480 significant potential to reduce burden on scarce resources and can be very handy to transit out of extreme poverty
481 and hunger. These crop cultivation approaches which keep a balance between ecological and economic aspects
482 of farm management can the ensure sustainability of the agriculture sector. Thus they make good sense from
483 public policy perspective. Certain recommendations can be made to address the problems faced by adopters of
484 IPM and for their wide spread dissemination of Integrated Pest Management Practice. Those recommendations
485 are as follows: 1) Comprehensive national policy and institutional framework for environmental management
486 without weaknesses in administrative and implementation capacity should be in place so that efforts to resolve
487 the issue of environmental degradation can be made at national level. 2) Government should make strict rules
488 and regulations about recommended use of fertilizers and pesticides. Non-recommended agro chemical should be
489 strictly prohibited by the fanners and there should not be any confusion about social, political, commercial aims.
490 3) Farmer training programs should be started for the capacity building of farmers about how to make the efficient
491 use of available resources. 4) Framers should be sensitized about environment degradation and climate change
492 through, media especially electronic media i.e. TV, radio. People should feel that they are equally responsible
493 for the ever increasing atmospheric and ground pollution and we have to save our natural resources for the next
494 generations too. 5) Financial support should be provided to cope with high variable cost problem. Short and
495 long term loans at affordable markup can be provided in this regard. Proper cost-share programs should be
496 designed and conducted to encourage IPM Adoption by smaller farm sizes. 6) Special premium prices should be
497 given to the adopters of better farming practices for their wide spread dissemination.

498 The Temperature and rainfall were also positively related with cotton yield .The only humidity level of
499 environment and herbicides cost was negatively related with the cotton yield of non-adopters.

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37 VI. CONCLUSIONS AND RECOMMENDATIONS

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519 37 VI. Conclusions and Recommendations

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522 medium and low yield groups. a) It is concluded that fertilizer have a positive impact on yield but the farmers
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544 generations too. 5) Financial support should be provided to cope with high variable cost problem. Short and
545 long term loans at affordable markup can be provided in this regard. Proper cost-share programs should be
546 designed and conducted to encourage IPM Adoption by smaller farm sizes. 6) Special premium prices should be
547 given to the adopters of better farming practices for their wide spread dissemination.

548 7) Farmer should maintain the full record of all inputs cost that use in cotton crops for each year so that it can
549 help in comparison of different techniques adopted. 8) Government should facilitate the farmers in the provision
550 of necessary inputs for cotton production so that better quality inputs can help the farmers in exploiting the
551 potential yield. 9) Most famers would prefer less volatile yield to more volatile yield, other thing being equal,
552 Standard deviation measures the volatility of yield around the mean yield. The fanners are risk adverse farmers
553 can increase their yield by taking more risk in the future.

1 2

¹Economic Evaluation and Risk Analysis of Integrated Pest Management (IpM) in Cotton Production in Sindh
Pakistan

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Figure 1: $Y = a \times 1$

1

? Forecasting and Risk Analysis

[Note: taken. In which the 50 percent respondents were non-adopters of IPM and 50 percent respondents were adopters of Integrated Pest Management (IPM) techniques.]

Figure 2: Table 1 :

2

Age Group	IPM-Adopter			Non-IPM adopters		
	No.	Respon- dent	Percentage	No. Respondent	Percentage	
Up to 35	07		23.33	04		13.33
36 to 45	11		36.66	18		60.00
Above 45	12		40.00	08		26.66
Total	30		100.00	30		100.00

Figure 3: Table 2 :

-

Figure 4: Table - 2

37 VI. CONCLUSIONS AND RECOMMENDATIONS

3

Education Level	IPM-Adopters		Non-IPM adopters		
	No.	Respondent	Percentage	No.	Percentage
Primary-middle	Illiterate	5	16.66	4	13.33
		15	50.00	12	40.00
Collage-University	Matric	8	26.66	10	33.33
		2	6.66	4	13.33
	Total	30	100.00	30	100.00

Table-3 reveals that slightly less than 05

farmers' adopters 04 farmers, non-adopters were illiterate, while about 15 farmer's adopters, 21 farmer's non-adopters were Primary-middle level of education. The 08 farmers' adopters, 10 farmer's non-adopters were matriculation. Only 02 farmers' adopters, 04 farmer's non-adopters were Collage-University education in the study area.

Figure 5: Table 3 :

4

Family Members	IPM-Adopters			Non-IPM adopters		
	No.	Respondent	Percentage	No.	Respondent	Percentage
Below 5	13		43.33	06		20.00
5-8	11		36.66	14		46.66
Above-8	06		20.00	10		33.33
Total	30		100.00	30		100.00

Figure 6: Table 4 :

5

Marital Status	IPM-Adopters			Non-IPM adopters		
	No.	Respondent	Percentage	No.	Respondent	Percentage
Single	9		30.00	10		33.33
Married	20		66.66	12		40.00
Divorced	0		0.00	1		3.33
Widow	1		3.33	2		6.66
Total	30		100.00	30		100.00

Figure 7: Table 5 :

6

Family Type	IPM-Adopters			Non-IPM adopters		
	No.	Respon- dent	Percentage	No.	Respondent	Percentage
Joint	14		46.66	16		53.33
Extended	3		10.00	2		6.66
Single	13		43.33	12		40.00
Total	30		100.00	30		100.00

Figure 8: Table 6 :

7

Farmer status	IPM-Adopters			Non-IPM adopters		
	No.	Re- spon- dent	Percentage	No.	Re- spon- dent	Percentage
Owner	14		46.66	16		53.33
Tenant	9		30.00	8		26.66
Owner cum Tenant	7		23.33	6		20.00
Total	30		100.00	30		100.00

Table-7 shows that adopters there were 46.66% were owner ship, 30.00% were tenant farmers and 23.33% were owner cum tenant respondents. While in vii. Agricultural Experience

case of non-adopters were 53.33% were owner ship, 26.66% were tenant farmers, and 20.00% were owner cum tenant respondents.

Figure 9: Table 7 :

8

Agricultural experience(years)	IPM-Adopters			Non-IPM adopters		
	No.	Respon- dent	Percentage	No.	Respondent	Percentage
Up to 10	05		16.66	04		13.33
11-20	10		33.33	11		36.66
Above 20	15		50.00	15		50.00
Total	30		100.00	30		100.00

Figure 10: Table 8 :

37 VI. CONCLUSIONS AND RECOMMENDATIONS

9

Agricultural Farm Size	IPM-Adopters		Non-IPM adopters	
	No.	Percentage	No.	Percentage
	Re-spons- dent		Re-spons- dent	
Less 5 acres	10	33.33	9	30.00
5-8 acres	8	26.66	7	23.33
8-10 acres	7	23.33	8	26.66
Above 10 acres	5	16.66	6	20.00
Total	30	100.00	30	100.00

Table-9 shows that adopters there were 33.33% were less 5 acres, 26.66% were 5-8 acres, and 23.33% were 8-10 acres farm size. Only 16.66% were above 10 acres farm size while in case of non-adopters were 30.00% were less 5 acres, 23.33% were 5-8 acres, 26.66% were 8-10 acres farm size. Only 20.00% were above 10 acres farm size.

Figure 11: Table 9 :

10

Chi-Square	Df	Significance	level
2.801	8	.946	

Figure 12: Table 10 :

11

Variables	B	S.E	Wald	Exp(B)
Education	.160	.238	.453	.852
Farm Size	-.111	.032	12.354	.895*
Farm Experience	1.177	.278	17.948	3.246*
Constant	-5.005	2.414	4.299	.007*

[Note: *Shows the significant of Results at 5 percent level.]

Figure 13: Table 11 :

12

d) Analysis of Quantitative variables

i. Results of IPM non-adopters

Independent Variables	Estimated Coefficient of independent variables	T value	Significance
Constant	-42.57	-1.805	-0.78
Cost of urea Bags	-0.00389	*3.313	0.002
Cost of Nitro-phosphate Bags	0.00475	*3.579	0.001
Seed Expenditure	0.00356	-0.907	0.370
Temperature	0.02693	1.628	0.111
Rainfall	0.301	*2.221	0.032
Humidity	0.164	*2.511	0.016
Herbicides Cost	-0.00093	-0.308	0.760
Spray cost	0.00027	0.310	0.758

[Note: *Significant at 10 percent level]

Figure 14: Table 12 :

13

Independent Variables	Estimated Coefficient of independent variables	T value	Significance
Constant	2.359	0.414	0.681
Temperature	0.0305	* 1.672	0.102
Nitre-phosphate Bags Cost	0.000350	0.488	0.628
Seed Expenditure	0.100	*2.05	0.046
Spray Cost	0.00295	*5.322	0.00
Herbicide cost	-0.000671	-0.308	0.759
Urea Bags Cost	-0.00213	M.844	0.073
Humidity	-0.000445	-0.035	0.972
Rainfall	0.08946	1.882	0.067

Significant at ten percent level.

Figure 15: Table 13 :

14

Years	Mean Yield	Min. Yield	Max. Yield
2010	38.95	22.23	46.29
2011	39.17	23.17	49.80
2012	39.38	18.40	49.33
2013	39.60	25.81	49.64
2014	39.82	25.56	45.92
2015			48.35
2016	40.25	24.57	48.63
2017	40.46	22.26	49.50
2018	40.68	20.96	48.32
2019	40.90	21.93	51.10
2020	41.11	23.01	50.78
2021	41.33	23.82	53.08
2022	41.54	23.28	51.92
2023	41.76	20.20	49.87
2024	41.98	17.30	55.33
2025	42.19	12.04	52.76
2026	42.41	22.62	50.36
2027	42.62	16.90	57.14
2028	42.84	15.07	59.75
2029	43.06	19.33	53.58
2030	43.27	15.40	56.29
2031	43.49	13.94	52.20
2032	43.70	16.29	64.16
2033	43.92	19.04	56.72
2034	44.14	3.105	57.59
2035	44.35	13.48	66.43
2036	44.57	14.46	57.21
2038	45.00	13.25	64.03
2039	45.22	12.11	55.30

Figure 16: Table 14 :

15

Years	Mean Yield	Standard deviation	Coefficient of Variation
2010	38.95	4.35	11.16
2011	39.17	4.88	12.45
2012	39.38	4.77	12.10
2013	39.60	4.85	12.2
2014	39.82	4.35	10.92
2015	40.03	4.76	11.88
2016	40.25	5.03	12.49
2017	40.46	5.50	13.59
2018	40.68	5.85	14.37
2029	40.90	5.72	13.98
2020	41.11	6.18	15.02
2021	41.33	6.21	15.02
2022	41.54	6.44	15.49
2023	41.76	6.04	14.46
2024	41.98	6.75	16.07
2025	42.19	7.19	17.03
2026	42.41	6.36	14.99
2027	42.62	7.69	18.03
2028	42.84	7.69	17.94
2029	43.06	7.30	16.95

Figure 17: Table 15 :

16

Year	12	g) Forecasting and Risk Analysis of IPM non-adopters									
Volume	Years	2010	2011	2012	Mean	Yield	Min.	Yield	Max.	Yield	34.984
XV	2013 2014 2015 2016	28.19		28.44			12.714	12.575	37.636		37.37
Issue	2017 2018		28.68		28.93		-15.632	13.804	35.437		36.477
VI Version			29.17		29.42		13.263	8.516	41.678		38.821
I			29.66		29.91		8.558	7.311	39.514	42.410	
(E)	2029 2020		30.15				9.504				
-	2021 2022 2023 2024	30.40	30.64				5.574	9.876		48.566	42.008
Global	2025 2026 2027 2028	30.89		31.13			7.159	7.599	7.093	46.028	41.555
Jour-	2029 2030 2031 2032	31.37		31.62			4.441	8.761	9.44	44.589	44.666
nal of	2033 2034 2035 2036	31.86		32.11			3.879	2.783	5.574	43.395	44.048
Human	2037	32.35		32.60			1.456	2.858	8.577	45.611	47.708
Social		32.84		33.09			4.373	2.453	4.339	48.566	46.847
Science		33.33		33.58			6.134	3.697		46.145	45.948
		33.82		34.07						50.768	53.297
		34.31		34.56						56.693	53.167
		34.80									53.579
	2038		35.05				5.313				53.742
	2039		35.29				3.641				61.120

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Figure 18: Table 16 :

201517

Years	Mean Yield	Standard deviation	Coefficient of Variation
2010	28.19	4.931	17.48
2011	28.44	4.974	17.48
2012	28.68	4.743	16.53
2013	28.93	5.143	17.77
2014	29.17	5.505	18.86
2015	29.42	6.603	22.44
2016	29.66	5.754	19.39
2017	29.91	6.710	22.43
2018	30.15	6.394	21.20
2019	30.40	8.909	29.30
2020	30.64	6.337	20.67
2021	30.89	6.800	22.01
2022	31.13	6.870	22.06
2023	31.37	7.072	22.53
2024	31.62	8.041	25.42
2025	31.86	7.448	23.37
2026	32.11	7.398	23.03
2027	32.35	8.293	25.62
2028	32.60	9.155	28.07
2029	32.84	8.909	27.12
2030	33.09	9.204	27.81
2031	33.33	8.794	26.37
2032	33.58	8.414	25.05
2033	33.82	10.059	29.73
2034	34.07	9.963	29.24
2035	34.31	11.012	32.08
2036	34.56	10.008	28.95
2037	34.80	10.638	30.56
2038	35.05	10.186	29.05
2039	35.29	11.306	32.03

Figure 19: Year 2015 Table 17 :

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