

## Factors Effective in Acceptance or Delay in Accepting Wheat & Barley Insurance in Mubarakeh City

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### Abstract

In this study and through use of Logit Model, it has been tried to find out factors effective in the acceptance and in delay for accepting insurance for agricultural products in the city of Mubarakeh. The data in this research work were collected by interviewing 92 farmers in Mubarakeh and by filling out questionnaires in 2008-2009.

Results showed that the ratio of the area under wheat and barley cultivation to the entire land under cultivation, the record of sustaining damage, the age of farmers and out-field income were among the most important factors involved in accepting insurance. Meanwhile, it seemed that farmers who had received more amount of loan money from the banking system enjoyed larger area under cultivation, had more annual earnings and were younger than others and, therefore, would accept insurance easily

### Keywords:

Agricultural Products Insurance, Acceptance, Wheat, Barley, Logit Model, City of Mubarakeh.

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