

# Study of Effects of Agricultural Insurance on Productivity of Wheat Cultivators

## Case study: City of Mashhad

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### Abstract:

Parallel with population growth and with regard to the scarcity of production resources, paying attention to optimum utilization of the resources and boosting productivity of factors involved in production is an essential task. In this regard, first factors effective in increasing productivity should be identified in the production sector. To this end, and through completion of 170 questionnaires including 90 insured and 80 non-insured cultivators, productivity of the entire factors for wheat production was estimated in the present research by using Tornqvist-Theil index. Then effects of factors influencing the index, which includes variables such as age, education, cultivation experience, type of ownership, number of land blocks, number of years using wheat supervisors, type of workforce, banking facilities, education and extension, insurance, under-cultivation land, and amount of production, were studied.

Results indicated that average productivity among insured farmers was much higher than among those who were not insured. In addition, variables such as number of years using supervisors, job experience, insurance, age, education, under-cultivation land, amount of production, type of ownership and number of plots of land had the highest effects on increasing wheat productivity, respectively.

### Keywords:

Productivity, Tornqvist-Theil Index, Agricultural Insurance, Wheat Cultivators, City of Mashhad

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