

Study of Economic & Social Factors Effective in Acceptance of Crop Insurance

Case study: Qalandar and Bik Ebsi Villages, Kurdistan Province

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Abstract

Agriculture, due to its great dependence on the nature, is in itself a high-risk activity. Therefore, in an effort to minimize risk in agricultural activities, different mechanisms and policies have been proposed, including insurance of agricultural crops. But, given that insurance of agricultural crops for the community of producers in the agriculture sector is a new and unknown phenomenon, its acceptance for the people in the aforementioned community, like other new ideas, would be confronted with some sort of resistance. The present study has made efforts to study reasons for resistance and rejection (non-acceptance) of insurance by agricultural producers in the two villages of Qalanadar and Bik Ebsi in the city of Saqqez in Kurdistan Province. The required information was collected by completing questionnaires as well as descriptive and statistical analysis and Logit model. The results showed that factors such as age, background record of agricultural activity, paid insurance premium, obligations of the insurer and insurance operations could be effective in encouraging acceptance of insurance.

Keywords:

Agricultural Crops Insurance, Acceptance(Adoption), Economic Factors, Social Factor, Kurdistan Province.

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