

# Effects of Personal & Communicative Characteristics of Insured Farmers on Acceptance of Agricultural Crops Insurance

Case study: South Khorasan Province

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## Abstract

The present study has examined personal and communicative characteristics of insured farmers and effects of each characteristic on acceptance of insurance of agricultural crops in South Khorasan Province. This research study is of applied type and has been implemented according to descriptive-correlation method. The sampling has been conducted according to Cochran formula on 150 insured farmers as selected samples. The field research study has been used through application of questionnaires and SPSS software has been used for data analysis.

On the basis of major targets of the research, secondary targets such as personal characteristics of the insured and identification of communicative characteristics effective on insured farmers were taken into consideration and following results were achieved: Average age of the answering insured was 48 years, their educational status was (77%) and their professional background was 29 years. Most farmers consider contacts with insurance experts as the most proper way to collect information. Results of the Spearman correlation coefficient showed that there is a correlation between variables of the age of the insured farmers, their agricultural record, educational level, extent of contacts with insurance promoters, and their participation in educational-extensional courses. Furthermore, results of the manifold regression showed that educational status and extensional-educational activities elucidates 34% of the dependent variables whereas findings of another experiment showed that women farmers were more inclined towards insuring their products.

## Keywords:

Agricultural Crops Insurance, Insured, Personal Characteristics, Communicative Channels, Acceptance (Adoption), South Khorasan Province.

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