

# Study of Factors Effective in Acceptance of Greenhouse Products Insurance in Tehran & Alborz Provinces

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## Abstract

Agricultural crops are constantly exposed to all natural risks while Iran is among the world's most disaster-prone countries, therefore, agricultural insurance proves its necessity, especially in Iran. On the other hand, different advantages of greenhouse cultivation such as the need to less water and less land as well as the possibility of growing plants in seasons when outdoor cultivation is not possible, and also activities of agricultural graduates all highlight the need for particular attention to this activity. According to statistics of the Ministry of Agricultural Jihad, there are about 20,000 active greenhouses in Iran with a total of 77,100,000 square meters of areas under cultivation. On the other hand, statistics of the Agriculture Insurance Fund in the farming year 1387-88 (2008-2009) point to only 576 insured with 1,155,800 square meters of under cultivation area which is indicative of the low welcome greenhouse owners accorded to insurance. The main aim of this study is to make a research on factors effective in Acceptance of insurance of greenhouse products.

The location of the study is provinces of Tehran and Alborz and the time period is 1385-1389 (2006-2010). The data is collected on the basis of library and field methods and by using a questionnaire. The research population was divided into two groups. The first group was the insured who were sampled by using census with regard to their low number and the second group was the uninsured greenhouse owners who were selected by using random sampling. Two descriptive and deductive statistical methods were used for the analysis of the data. Results of the tests show having background in agriculture, gardening and greenhouse activities is the only effective factor in Acceptance of insurance. In the field of agricultural-technical characteristics, there is a positive relation between variables such as the span of the greenhouse as well as type of the products and among social characteristics, only between membership in the association of greenhouse owners and Acceptance of insurance of greenhouse products. Neither of economic characteristics have any significant relation with Acceptance of the insurance.

## Keywords :

Agriculture Insurance, Agricultural Insurance Fund, Acceptance, Greenhouse Products

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