Study of Factors Affecting in Satisfaction of Policy Holders from Agricultural Insurance in Khorasan Razavi Province

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Abstract

Agricultural insurance is one of the most effective tool that can support farmers against natural disasters. The Goal of this study is effective factors indentify to satisfaction farmers, in three groups of agricultural, horticulturists and livestock in the province of Khorasan Razavi in 2009. For sampling used method of multi-stage cluster and sample size were determined 503 samples in farmers, 250 samples of horticulturists and 270 samples of livestock. Result display in attitude variables, education and precedent variables in the group of livestock is statistically significant. In Functional variable, variables of time of participate in extension classes in agricultural units, membership of agricultural organizations in livestock units, timely services in livestock units, amount of compensation in the agricultural and horticulturists units, information have a significant effect in three groups of farming, horticulturists and livestock. In Structural variables, the rules and regulations in the three groups with high sure percent, it has been significant and premium rate is been a significant and negative impact in livestock units only.

Keywords:

Satisfaction, Agricultural Insurance, Logit Model, Khorasan Razavi Province



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