

# Studying Causes of Rejection New Insurances by Pistachio Garden Owners in Rafsanjan County

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## Abstract

Undoubtedly, Production of horticultural crops in Iran, have a special potential in the world. But the production of these crops in Iran is faced with natural hazards. One of ways of reducing damage due to hazards is agricultural insurance. unfortunately some of farmers are reluctant to buy insurance policy. Therefore ,The aim of this study is surveying reasons of unwillingness of pistachio gardeners in Rafsanjan County to new agricultural insurance. For this purpose, statistic analysis of data is utilized and Research data have been obtained throughinterviewswith184pistachiogardeners. The results of this paper show that from perspective of garden owners, lack of timely payment, disproportion of payment with the damage, lack the necessary awareness of gardeners from the goals and tasks of Agricultural Insurance Fund, and less efficiency of the insurance system, are leading to dissatisfaction and unwillingness of gardeners to accept new agricultural insurance.

## Key words:

Agricultural Insurance ,Pistachio ,Natural Hazards, Rafsanjan county.

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