



Analyzing the Challenges & Hindrances of Agricultural Products Insurance from Point of View of Agricultural Insurance Agencies in Tehran & Alborz provinces

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Abstract

Knowing the importance of agricultural products insurance upon the development of rural area which is guaranteeing the increase of production of agricultural crops, increase of agricultural insurance is necessary.

Bear in mind, with all emphasizing the importance of crop insurance, there has not been much acceptance from farmers. Thus, aim of this research is recognition and analyzing the challenges & hindrances on acceptance of agricultural insurance from point of view of Agricultural Insurance Agencies in Tehran & Alborz provinces.

To achieve this goal, we utilize the descriptive-dependence research pattern. The statistics research were taken from insurers agency from two said provinces. The selection of sampling of research were random-floor-to floor way by utilization of Cochran's formulas ($n=50$).

The reliability of research tool were estimated by utilization of test guide and coefficient of Cronbach Alpha in which the amounts for different of questioner was between .76 to .89. The questioners were organized with help of experts in universities and Agricultural Insurance Fund. The results of analyzing shows that all of hindrances can be categorized into six factors: regulation on funding, shortcoming on supervisions, limitation on insurance coverage and indemnity, shortcoming on trainings and info-disseminations, lack of standards, low participation. Over all, all of these factors determining 55.68% from total variance of hindrances in acceptance of agricultural insurance.

Key words:

Agricultural Insurance, Rural Development, Insurance Agency, Insurance Acceptance, Factor Analyzing, Tehran & Alborz provinces.

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