Survey on Effective Factors on Adoption of

Wheat Insurance in Kurdestan Province

A Case Study: Wheat farmers in Bijar Town

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Abstract

The agricultural activity is a high risky business. The farmers who are engaged in agriculture have to face a variety of risk such as natural disasters, market-related, technical, systematical and financial risk. Agriculture insurance may considered as a pivotal factor for agricultural development. When deployed, this mechanism could provides the possibility of shifting natural risk, increasing output and improving rural household's welfare and their level of satisfaction. The current study use Logit model to find out the effective factors in Adoption wheat insurance in the study area. The primary data collected for the the agricultural year 2009-2010. The stratified random sampling used and the sample size for both groups are 300 and 100 repectively. The descriptive and statistical inference used to analayse data. The results showed that, variables such as area under cultivation, education, age are positively while variables such as work record, family size, facilities and ownership had negative impact.

Key words:

Agricultural Insurance,Kurdestan Provincs,Logit Model,Wheat,City of Bijar.

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