

Study of Economic Factors Effective on Accepting Agricultural Crops Insurance in Garmsar Township

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Abstract

Study of factors effective on accepting agricultural crops insurance in Garmsar Township is the main goal in conducting the present research work. This research has been conducted on basis of descriptive-correlation method and is among applied examples. A sample group of 220 were used and the required data were collected through questionnaires. Meanwhile, SPSS software was employed for the analysis of the collected data.

Based on the major goals of this research, the minor goals were also taken into consideration, including the total annual income, other jobs, the span of area under cultivation, the operation system and, number of cultivation plots. The results show that farming is both the major and minor job of most of those being questioned and their average yearly income is 30 million rials. Land ownership is held in common. Meanwhile, results gained through application of Spirman coefficient show that among variants such as yearly income and acceptance of insurance on the one hand and span of area under cultivation, insured farmers and acceptance of insurance on the other hand, and also span of agricultural lands, insured farmers and acceptance of insurance there is a positive correlation. Meanwhile, no relationship was observed among variants such as the degree of participation of members of the household of the insured farmer and acceptance of insurance of agricultural crops. Results of the multivariate regression test showed that the number of agricultural lands and yearly agricultural income elucidate 58% of the connected variant. Also, results of the LSD test indicated that common ownership had priority over other types of ownership. Furthermore, results obtained through Kroschal and Elisa technique showed that the degree of acceptance of agricultural crops insurance by pistachio growers varied with regard to being it their major or minor job and the type of damage inflicted on them. Also, results of Manvitni test revealed the difference between consent over receiving the insurance premium and accepting insurance. Proposals have been suggested at the end of the research.

Keywords:

Agricultural Insurance, Economic Factors, Accepting Insurance, Garmsar Township.

فصلنامه
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