

Study of Rice Cultivator's Demand for Agricultural Insurance

Case study: Demand Function for Rice Insurans in City of Babol

N. Mashreghi*, Dr. R. Moghaddasi** & Dr. S. Ghobadi,***

Abstract

Rice is one of the important and strategic agricultural crops in the country. This product has been given the highest area under cultivation in Mazandaran Province as compared to other provinces. With regard to ecological conditions and other characteristics of the province, rice insurance could support farmers against the risks which are emerging as a result of climatic conditions and the like. In the present study, by using Logit model, factors influential on market demand have been estimated and effects of each have been studied. The required data has been collected by completing questionnaires and random sampling in the city of Babol which had the largest area under rice cultivation in Mazandaran Province in the calendar years 1388-1389 (2009-2010). The results show that variables such as experience, main job, annual income, contact with extension workers and receiving loans had positive effects on demand for rice cultivation insurance whereas number of the household had negative impact on the demand.

Keywords:

Rice Cultivators, Agricultural Products, Insurance Demand Function, Logist Model, Socio-economic Characteristics, City of Babol.

*MSc student, Agricultural Economics, Islamic Azad University, Science and Research Department of Ahvaz

E-mail: mashreghi.eco2000@gmail.com

**Assistant Professor, Agricultural Economics, Islamic Azad University, Science and Research Department, Tehran

E-mail: r.moghaddasi@srbiau.ac.ir

***Assistant Professor, Economy Department, Islamic Azad University, Ahvaz

E-mail: dr.ghobadi@gmail.com

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