

# Logistical Analysis of Factors Effective in Accepting Pistachio Insurance

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## Abstract

The present research study has been conducted with an aim to examine logistically factors that are effective in accepting insurance of pistachio product among pistachio growers in South Khorasan Province. The target population in the study was a total of (N=8253) pistachio growers in South Khorasan Province.

The research instrument was a questionnaire including 24 questions validity and reliability of which were admitted. Reliability of the questionnaire was assessed and approved by a panel consisting of senior agricultural experts. Also Cronbach's alpha was used to estimate its reliability which showed an average of 75% for different part of the questionnaire. The result of correlation analysis showed that factors such as age, membership in cooperatives, level of education, willingness for participation in training extension classes, contact with extension agents, contact with mass-media, getting supportive facilities, commitment of insurance in observing its undertakings, low-level of compensation, prudence of pistachio growers, failure to timely payment of compensation, area under pistachio cultivation, high rates of premium, low rate of selling price, contact level with insurance experts and officials, and communication with rural councils and local officials as well as pistachio growing background had significant effect on accepting pistachio insurance. But, other factors such as inaccessibility to insurance centers, non-awareness of conditions and advantage of insurance, dissatisfaction of other farmers and income of pistachio growers had no significant effect on accepting pistachio insurance. The results of logistic regression indicated that the variable of the background of pistachio cultivation with 65% had the highest rate of influence on anticipating acceptance of insurance and the variable of contact with agricultural extension agents with 20% had the lowest influence in this regard. Therefore, it is recommended that insurance agencies work with pistachio growers who have a longer record of pistachio cultivation and their under cultivation land is above 2.7 hectares.

## Keywords:

Agriculture Insurance, Logistical Analysis, Innovation, Insurance Acceptance, Pistachio Growers, South Khorasan Province.

بیمه و  
کشاورزی

سال ششم  
شماره ۲۲  
۱۳۸۸

۱۲۹

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