

Investigating the Effective Factors on Adoption of the Insurance of Horticultural Products among Gardeners in Ilam City

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Abstract

Activities in the Agricultural sector, in comparison with other economic activities, face more dangers and risks due to being highly dependent on nature. Gardening is amongst these activities and is always in danger of various natural disasters. Hence, insurance as a managerial strategy supports the gardeners in order to reduce uncertainty. Since gardening has a special position in Iran and, besides, Ilam city is one of the producers of Horticultural products in the country, and as not many researches have been conducted on the insurance of Horticultural products, this study aims at investigating the effective factors on adoption of the insurance of garden products by gardeners in Ilam city. The statistical population of this research included 2891 gardeners in Ilam city, amongst which 101 people had gotten their garden products insured at least once within the last 5 years before 2011 while others had showed no willingness to adopt the insurance. For gardeners who had adopted the insurance, a census method was applied but for those who had not adopted the insurance the stratified random sampling method was used based on dividing the city into three areas, namely Chavar, Mishkhas and Markazi. Finally, by using the Bartlett table, 359 gardeners were selected as the sample amongst which 101 people were determined to have adopted the insurance while the other 258 ones had not adopted it. The questionnaire method was used to collect the required data, and in order to analyze the data the descriptive and deductive statistics, Phi correlation coefficients, Cramer's V, Eta, and Logit model were used by applying the SPSS 19 software. The research findings show that there is a positive significant relationship between the variables, including gardening experience, income level, the degree of awareness on the goals and benefits of insurance, the level of communication with insurance fund experts, participating in education- extension courses, modifying the rules and conditions of determining and paying damages, getting the village councils and rural cooperatives to collaborate for promoting the culture of insurance, and increasing the amount of damages by adopting the insurance. On the other hand, it was revealed that having an initial capital to pay for the insurance of Horticultural products, and the insurance fee being high are also some reasons for gardeners to be unwilling to adopt the insurance.

Keywords:

Insurance, Adoption, Horticultural Products, Logit Model, Ilam City

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