

## **Factors Affecting the Adoption of Tobacco Insurance by Farmers In Mazandaran Province**

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The purpose of this causal-comparative study was to identify Factors Affecting the adoption of Tobacco insurance by farmers. The research instrument was structural questionnaire with close-ended questions which its validity and reliability was confirmed by panel of experts and Cronbach's alpha test, respectively. The target population of this research included all Tobacco growers in Mazandaran province in the 2012-2013 (N=1500), out of which, a number of 306 people were selected as statistical prototypes in a stratified sampling method by using Krejcie & Morgan's table and finally 260 questionnaires were filled out and analyzed. The results indicated that there was a statistically significant difference between adopters and non-adopters on Tobacco insurance regarding some individual, social, economic, farming, extension-education variables, and popularity of the insurance company in the sight of the farmers. The result of Logistic regression also showed that four variables namely "insuring the other crops, experienced years in growing Tobacco, knowledge about Tobacco insurance, and attitude toward agricultural crops" were identified as the most discriminative factors (84.30% of population), affecting adoption of Tobacco insurance.

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