Introducing the Factors Affecting accepting agricultural products insurance:(Studying based on logistic regression)

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Nowadays, there are numerous challenges that the agriculture sector faces in terms of lack of water, land, population growth, environmental degradation and globalization. There are events and natural disasters, the largest concern that farmers are involved in, that are unpredictable dangers. The programs that are dealing with these dangers include government's involvement to control the events and disasters via agricultural products insurance development in order to support the farmers against any losses existing from the natural disasters and horrible events to secure the level of income and productivity. This research has studied the Factors Affecting accepting agricultural products insurance and developing a model to assess the probability of acceptance on the base of logistic regression. To this end a random sample of180individuals, consisting of90 people (reception) and90 (non-acceptance) of the farmers was chosen from Songhor and Kolyaei, Kermanshah functions in1391 crop year. The result showed that among the 15 intended variables, 8 variables of age, Literacy, cultivated areas, damage assessment by the insurance, time and the way of payment of damages, affiliates Cooperation (Agricultural Jihad and Bank, etc.), the income of farmers and their awareness of insurance had significant effect on acceptance of agricultural products insurance and then regression was fitted on the basis of LR statistic in the significant level of 5 per cent to provide the final model. This study could be effective helping the policies of agricultural products insurance development to identify the facilitating and accelerating factors in acceptance of agricultural products insurance in order to introduce appropriate and applicable strategies parallel with the presented factors.
Key Words: agricultural insurance, Kermanshah, acceptation, logistic regression