

Project Title: Farmer's Approaches to the Agricultural Insurance for Crops and Greenhouse in İzmir and Manisa Provinces; Some Problems and Recommendations

Research Area	Soil and Water Resources
Research Program	Input Optimization at Agricultural Investments and Financial Models for Rural Community
Executive Institute	International Agricultural Research and Training Center (IARTC)
Supporting Institute/s	E.U. Agricultural Faculty, Department of Agricultural Economics, Manisa Viticulture Research Station
Project Leader	Faruk METİNOĞLU, Agricultural Engineer, M.Sc
Other Researchers	Prof.Dr. Ferruh İŞİN, Agricultural Engineer, M.Sc H. Ali ADSAN, Agricultural Engineer, M.Sc Dr. Selçuk KARABAT, Agricultural Engineer, M.Sc İlkay Özdemir EKİNCİ, Agricultural Engineer, M.Sc Atıla ALTINTAŞ, Agricultural Engineer, M.Sc
Research Period	2011-2014
<p>Project Summary: Vegetable crop insurance applications are extremely important in terms of prevention their economic vulnerability due to the risks faced by farmers in agricultural production. In this study it was taken in İzmir who has insurance 60, who does not have insurance 61; In Manisa Province who has insurance 61, who does not have insurance 61, for a total of 243 survey was conducted with manufacturers from İzmir and Manisa Provinces that cultivation of products hold an important place in the economy. It was conducted in 2011-2013, for being informed of the situation of agricultural insurance, the trends about agricultural insurance, the purpose of having insurance or not, taking out the reasons for problems and their suggestions for determining data in order to develop this sector.</p> <p>It was shown that for both provinces manufacturers who have insurance got higher income levels. After the examination of the existing risks, it was the natural disaster risk that the manufacturers encountered first. Among them, frost and hail are the most important ones. Other important risk factors were input prices and marketing. From time to time it was becoming even more important than the product of the harvest, in particular, a negative response to changing input prices, marketing problems and price instability.</p> <p>Even manufacturers who had agricultural insurance and who did not thought that it was necessary to make agricultural insurance for natural disasters but the absence of faith in paying of consideration of damage, lack of income and high premiums were the reasons for not having agricultural insurance. However, 50% of state support has had a significant impact in the spread of crop insurance. Similarly, the insurance obligation in the use of bank loans has increased making crop insurance. In general, those who did not have insurance were; perpetrating shareholding lands, with low income and not facing a major natural risks.</p> <p>Considering the expectations from the state, for the solution of the problems of the most important expectations is that the expansion of insurance coverage for the producers who have had insurance in İzmir. In Manisa producers who had insurance are willing to insure by the state itself. All the producers have had a great expectation of accurate and timely damage assessment from the insurance company.</p> <p>Key words: Plant Production, Agriculture Insurance, farmer trend, İzmir, Manisa</p>	