

Agricultural Insurance: Current Situation, Analysis of Reasons, Feasible Measures

----Research Based on Qingdao

ZHOU Yan, CHEN Yuanyuan

College of Economics, Qingdao University, Qingdao, China, 266071

Abstract: Agriculture is the foundation of our national economy. And we all know, the development of national agriculture has great impact on the overall situation of our nation, especially in our homeland which contains more than 900 million farmers and raises approximately twenty percent of the world's population. Thus, the healthy development of it is of strategic significance. Unfortunately, our country lies in a disaster-prone land with more kinds of natural disaster, high frequency, wide distribution and great losses. Meanwhile, the low level of labor productivity, the weak infrastructure and the poor disaster-resistant ability also contribute to this bad situation. All of these facts illustrate that it's pretty necessary and urgent for us to find a feasible way to protect our farmers and our agriculture from these disasters or at least reduce the losses. And long-term study convinces us that agricultural insurance is meant to be an essential and promising way worthy of our study. Thus, making sense of the current situation of the agricultural insurance, exploring development patterns that suit to our nation is significant. This article discusses the implication of agricultural insurance, the current situation of it, the analysis of the reasons of the situation, also, the feasible development patterns we put forward based on our studies. Primitive as our thought may be, we hope that through our effort we can make the public pay more attention to our farmers, our agriculture and our agricultural insurance.

Key word: Agriculture Farmers Agricultural insurance

我国农业保险:现状、原因及对策

——基于青岛地区的调查

周燕, 陈园园

青岛大学经济学院, 中国, 青岛 266071

摘要: 农业是国民经济的基础, 农业的发展状况直接影响着国民经济全局的发展。我国是一个农业大国, 有 9 亿多农民, 因此保持农业的稳定健康发展, 具有战略性意义。我国又是一个自然灾害多发的国家, 自然灾害种类多, 发生频率高, 分布范围广, 对农业造成的损失巨大。再加上我国农业生产技术装备水平与劳动生产率水平均较低, 农业基础设施薄弱, 抗灾害能力差, 这使得我国农业成为相对弱势产业。因此, 农民迫切需要一种生产生活的保障——农业保险。在社会的迫切需求的条件下, 积极了解我国的农业保险现状, 探索适合我国的、具有中国特色的农业保险发展模式, 促进我国农业更好更快的发展, 就具有重要的意义。

本文论述了农业保险的意义, 以青岛地区为研究对象, 进行了深入细致的调查研究, 由点及面, 分析了我国农业保险的现状, 剖析了农业保险落后的原因, 提出了发展农业保险的措施。我们希望通过我们的研究, 来增强社会各界对农业保险的重视。

关键词: 农业 农民 农业保险