



Explaining the Challenges & Farmers' Viewpoints toward Crops Insurance in the Central Part of the Bawi district of Khuzestan Province

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Abstract

Investigation of Challenges and farmers' viewpoints toward crop insurance in the central part of Bawi district was the aim of this study. The present study in terms of data collection ,is descriptive-survey and practical respectively. All of farmers in central part of Bawi district were considered as the population (1260 patients), from which 136 Patients as the sample by using completely random sampling were selected. In order to collect data, The researcher had designed questionnaire based on research objectives which has 3 parts i.e. demographic attributes, viewpoints toward crop insurance and viewpoints toward obstacle in the way of insuring the crops. In the mentioned questionnaire in order to investigate farmers' viewpoints and obstacles , five point Likert scale ("Fully disagree" to "Fully agree")was designed . Data were collected after confirmation of validity and reliability of questionnaire by panel of faculty members of University and Cronbach's' alpha (more than 0.7) respectively. Data were analyzed using SPSS software (V20). The results revealed that the respondents considered agricultural insurance as a factor to reduce farmers' stress and worries and including the most important obstacles on the way of insuring the agricultural crops in their viewpoint are delays in payment of compensation by insurance brokers and disregard of officials toward timely doing the requests. Meanwhile, the results of the mean comparison showed significantly difference between the respondents' perspective and their willingness to participate in training course.

Keywords:

Agricultural Crop Insurance, Farmers' Viewpoints, Obstacles, Bawi District, Khuzestan Province.

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