

Study of Rural Youth Characteristics & Viewpoints on Factors Effective in Acceptance of Agricultural Crops Insurance

Case study: City of Kermanshah

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Abstract

Agricultural crops insurance is an effective method to harness risks among farmers throughout different economic sectors and in all seasons. Meanwhile, crops insurance is being considered as a proper mechanism for supporting financial resources of producers in the agriculture sector. The purpose of this research work is to study factors effective in acceptance of crops insurance among rural youth in the city of Kermanshah. The study was based on descriptive-correlation method and a questionnaire was developed to gather the required data for this purpose. The statistical population of the research study comprised 36184 rural youth in the city of Kermanshah. Some 175 youth were selected by using multi stages cluster sampling method. Content validity of the questionnaires was approved by a panel of experts in the field of agricultural extension. A pilot test was conducted to determine reliability of the questionnaire and a Cronbach's alpha coefficient of 0.84 was achieved for the study. A statistically significant positive relationship as seen between independent variables such as age, number of family members, number of employed people in agricultural sector, size of farm land, size of livestock units, communication characteristics, attitude regarding employment in agricultural activities, educational level, interest in organizing educational-extensional courses and acquaintance with insurance purposes, and dependent variable of the extent of acceptance of crops insurance.

Keywords:

Acceptance, Crops Insurance, Rural Youth, Personal & Psychological Characteristics, Professional & Communicative Characteristics, City of Kermanshah.

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