

# An Evaluation of the Performance and Factors Affecting the Insurance of Agricultural Products in Hamedan Province from the Experts' Point of View

S. Sajadi\*, Dr. A. M. Amini\*\* & Dr. A. Yousefi\*\*

## Abstract

Crops insurance is one of the new strategies for coping with risks in agricultural activities and to reduce the farmers' income fluctuations. The aim of this study is to evaluate the insurance experts' attitude regarding to the factors affecting the performance of crop insurance in Hamedan province. The population size of the study is 37 agricultural insurance experts in Hamedan province. The content validity and the reliability of the questionnaire was tested respectively by the survey of a group of experts and the Cronbach's alpha coefficient (0.789). The results show that the most important factors affecting the index of the farmers' incentives in accepting crop insurance are the "farmers' knowledge level", "natural hazards", the role of human resources and media" and "cultivated area". Furthermore, the variable of "educational campaign for informing farmers" has the most effect on the dependent variable in the regression model.

## Keywords:

Crop Insurance, Performance Assessment, Hamedan province

\* MSc Student of Rural Development, Isfahan University of Technology, Isfahan.

\*\* Academic Members of Rural Development Department, Isfahan University of Technology, Isfahan.

فصلنامه  
پژوهشی

