

## Study of Insurance Safety Mechanism Performances among Wheat Producers in Five-level Development Regions in Fars Province

Dr. M. Shahvali\*, P. Khalighzadeh\*\* & Gh. Karami\*\*\*

### Abstract

Farmers are extremely vulnerable to enormous and unpredictable risks. Therefore, farmers are faced with various insecurities in one way or another. They use different mechanisms for their safety. For this purpose, fairly wide ranges of risk management plans are proposed. For example, wheat producers in Fars province use insurance safety mechanism performances which leads to job and life satisfaction. A descriptive-dependent method of study with a 196 sample population was carried out to evaluate insurance safety mechanism performances among wheat producers in five-level development regions. Data were collected with questionnaire. It was validated with specialists and a pilot study ( $\alpha=0.63-0.85$ ). The results revealed that: "positive wheat producers' attitudes toward insurance payment" lead to "job" and "life" satisfaction significantly. These results are more significant in "fairly developed" and "well developed" regions. To encourage those farmers in poor and less developed regions, some suggestions are presented at the end.

### Keywords:

Agriculture Insurance, Insurance Safety Mechanism Performances, Job Satisfactions, Life Satisfactions, Wheat Producers, Fars Province.

\* Professor of Department of Agricultural Extension and Education, Shiraz University.

\*\* M.Sc. Graduate, Department of Agricultural Extension and Education, Shiraz University.

\*\*\* PhD. Student of Department of Agricultural Extension and Education, Shiraz University.

