

Challenges and Benefits of Virtual Training for Private Agricultural Insurance Brokers in Iran

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Abstract

The Agricultural Insurance Fund (AIF) in Iran has employed the private sector in the category of “broker” to implement an agricultural insurance scheme. The AIF has spent considerable time, effort, and money to train the brokers. Unfortunately, the main part of the investment has produced disappointing results, proving that traditional education is no longer effective. To overcome such a setback, an information and communication technology (ICT)-based training system seemed to be the obvious solution. In this research, the ICT-based training was divided into the four following categories: (1) Synchronous training method (2) Asynchronous instruction method (3) learning through CD and DVD (4) movable instruction method. Therefore, it seemed necessary to identify the most important challenges and benefits of each method to choose them effectively. That is to say, the ordinal coefficient of variation pointed out the most important challenge of the ICT-based training methods as expanded bandwidth, low quality of multi-media programs due to low bandwidth, updating and screening size respectively for synchronous, asynchronous, CD and moveable learning. Also, it pointed to the most important benefits of the ICT-based training methods such as usage of participatory methods, sending and receiving files and attachments, repeatability of learning and high quality of education due to its multi-media application, portable technologies for synchronous, asynchronous, CD and movable learning, respectively.

Keywords:

Virtual Training, ICT, Agriculture Insurance, Private Agricultural Insurance Broker.

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