

# Study of Individual, Economic and Agricultural Specifications of Wheat Farmers in Accepting Wheat Insurance

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## Abstract

The present research study has examined individual, economic and agricultural specifications of wheat farmers in accepting wheat insurance in South Khorasan Province. A sample of 400 farmers were selected by using Cochran formula and after completion of questionnaires and inquiring views of related professors, the data obtained through questionnaires were analyzed with the help of SPSS software. The present study was conducted on the basis of descriptive-correlation method and T-test and in line with the main target, the following aims were examined: Study of individual specifications of wheat farmers in accepting insurance; Study of economic specifications of wheat farmers in accepting insurance; Study of agricultural specifications of wheat farmers in accepting insurance.

On the basis of the above-mentioned targets, following results were achieved: The most common wheat farmers (70%) were rural dwellers with farming being their main occupation and their gender being male (95%). The wheat farmers were mainly married (94%) and with 68% having three children. The average age of the sample wheat farmers was 50, and some 81% of who had not used public facilities. Results gained through Spearman correlation coefficient showed a positive effect among farmers using public facilities, insurance preferences, low price of wheat, personal characteristics of wheat farmers, educational status, income of wheat farmers and wheat insurance. Meanwhile, multi-regression results showed that area under cultivation, background, age and commitment of insurance to its undertakings justifies 79% of acceptance of insurance. Results gained through T-test between the two groups of insured wheat farmers and non-insured wheat farmers showed that the two groups are different in terms of age, wheat cultivation background and educational status. Ultimately, the following results were gained: Those with large span of under cultivation land are more prepared for accepting insurance. Therefore, it is proposed that special programs be made for this group in order to secure them against possible risks. Given that insurance is mainly accepted by wheat farmers with an age span ranging from 35 to 50 years, it is recommended that plans encouraging acceptance of insurance be focused on this group in South Khorasan Province. With regard to the fact that wheat farming background is highly effective in the acceptance of insurance, it could be recommended that insurance officials make more contacts with such people and through training courses develop them into local experts who could encourage others.

## Keywords:

Wheat Farmers , South Khorasan Province, Accepting Insurance, Individual Specifications, Economic Specifications, Agricultural Specifications

بیمه و  
کشاورزی

سال ششم  
شماره ۲۲  
۱۳۸۸