

Investigation of Effective Factors on Consumers' Desire for Organic Products Payment, Case Study: Kermanshah Province Agricultural Bank Staffs

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Abstract

The present research's main purpose is to evaluate the effective factors in customers desire to pay for organic products. The method of research is practical based on the goal of research and due to lack of complete control of research variables is none experimental, based on the data identity, data are qualitative and based on gathering method, data are provided in the field of study and about the feature of research it is communicative-visual kind. The statistical society contains all staffs of Kermanshah province agricultural bank staffs containing 418 people among which 200 peoples selected by the Cochran sample volume determination formula as the statistical sample and by random sampling method and by drawing. The tool to gather information in this research contains a researcher answer sheet whose justification confirmed by the special panel of agricultural training and privilege in Ilam Azad university agricultural management. The research stability obtained through the Cronbach's alpha at 0.87. The dependant variable also declined to pay for the organic production and dependant variables containing individual features, knowledge to organic production, on time informing and the customer expected features, cultural factors and economical issues. The data analysis by the SPSS software and in two level of descriptive statistics (the central and distributed scales) and analytic statistic correlation coefficient for connecting theories, the average comparing test for the theories comparison and also multiple regressions performed step by step. The results showed that the relation between the economical factors and desire to pay for organic products has positive meaningful relation. The results showed that the economical factors and price, cultural factors and connecting factors to advertisement and informing have the maximum effect on desire for payment by customers for organic products.

Keywords: organic products, desire for payment, customers, agricultural bank

1. Introduction

The main role of agricultural department in every country is especially food production, of course it is clear that agriculture has main role in other fields like occupation, production of primary materials for exporting, but the concentration and importance is for food production that if capable to perform its role significantly, it has had influential assistance for the country development (Shafiey & Shabanali, 2008). Agriculture after the green revolution and expand of product performance enhancement through development of highly consumed products, chemical fertilizers and pesticides has made too many problems for environment and natural sources (Malekzadeh et al., 2010). As the total use of chemical fertilizer in the world is about 135 million tons about which 20 million is consumed by USA that is 20% of whole. While during 1950-1960 the global consumption of chemical fertilizer increased to double (Jalalabadi & Shafiei, 2015). The organic agriculture could be effective to protect environment, none renewable sources and improvement of food quality, reduction of futile production for the agricultural tendency toward market needs (Lashgary, 2009). Actually the purpose of this producing system is to keep the sources and stability of production factors and providing security and safety for customers. In this method of cultivation, the chemical material application reduced to minimum. But the production has more dependency to the maintenance and use of available sources in the field as human, plants garbage and animals (Abdollahi, 2008). In organic agriculture the assurance agree compared to renewable sources applied by

agricultural department to the extent that the possibility and capability to product acceptable amount of products required for human and also conditions like protection towards pests and plants diseases and animals are obtained.

Therefore the stability purpose is hidden inside the agriculture concepts. The main factor which distinguishes the organic agriculture from other method is the modern standards for differences exact relation determination between the organic agriculture and other systems especially in relation with marketing goals. The benefits of organic agriculture contain food security and social health, production source stability and reduction of risk, environmental effect and social effect and economical outcomes. Of course this method has problems as well like reduction of performance due to use of toxicants and fertilizers. In recent years, proceedings performed to support organic production, evaluations showed that the chemical fertilizers use in Iran from 4.2 million tons in 1998 increased to 3.3 million tons in 2008.

Also annually more than 27000 tons of chemical pesticides are used in agricultural department (Rajabi et al., 2011). While near 230 thousand hectares of countries fields containing 125 hectares of gardens and 105 thousand hectares of agricultural plans are free of chemical fertilizer and more than 800 thousand hectares of country lands and 254 thousands of gardens and 554 thousand hectares of agricultural fields did not used chemical poisons. Also based on latest information, about 12 thousand hectares of lands are registered as the organic agricultural title, center of council research, 2012. Based on the FAO information among 66 products containing 41 agricultural products and 25 garden products, Iran is in the 7th level (Rajabi et al., 2011). Recently some of these products are produced organically like Figs, dates, pistachios, almonds, herbs, pomegranate, rose water and saffron. Also the country central gardens are administered by organic method mostly. Domestic animals' treating is also under the organic production (Iranian Parliament Research Center, 2011). The first step for safe production development is realization of goal that means customer because the main reason of economical growth is due to knowledge management based on the customer behavior are effective factors in his behavior prediction power (Haqjou et al., 2011). So evaluation of the target society means the customer behavior seems the first and main ring in the economical cycle are essential. The customer behavior realization is important to program for marketing and increase the production to consumption process capability could be solution. Also according to agriculture important role in providing food and its role in occupation and also related to mentioned outcomes for routine agriculture development in recent years, it is necessary to make changes in usual agriculture to reduce chemical material consumption and also made damages to environment and increase the quality of production, hence organic agriculture as the most important system is replaced for producing safe food without any kind of chemical materials Sharma (2001), Akbari et al. (2009), Sharifi (2008). On the other hand by more attention to unnatural sources and mainly chemical to increase the production, more diseases and environmental problems are occurred. In such condition the value and importance of safe food product recognized more than before. Therefore assessment of interest to consume safe food products has high importance in production programming and consumption schedule. So the research main question is that if the consumer wants to find positive reaction to organic products consumption, what the influential factors are.

In research made by Qhorbani et al. (2011), about 80% of respondents did not have proper information about the organic products or most of them did not show desire to consume these products. The results of Rajabi et al. (2011) showed that the rate of people knowledge about the organic products is in middle. Of course the people knowledge is not the same and according to people activities background it changes.

The results of Haqjou et al. (2011) declares that factors like people earning, family dimension, desire to protect environment, people information level about the safe products features and dangerous food risk has positive and meaningful effect on the desire to pay for organic food.

Rostami (2008), in an evaluation about the costumers' information level about organic vegetables made a research in Shiraz by descriptive method. Based on the results about 50% of people had the least information about the organic products and their desire for these products was really high.

Maleksaeidi et al. (2010), in their research about the determination rate of vegetables purchasing desire in Tehran citizens concluded that about the market prices, the average of interest to pay in people who gave positive response compared to other products have considerable differences and it was about two times more than other non organic products. Boccaltti and Nardela (2000) in the research in three Italian shops have evaluated customers' desire for vegetables without pesticides by conditional valuation method and ordering legit method. Based on the results the customers desire to pay for these products have meaningful and positive relation with earning and customers attention to food safety and negatively it has relation with education. Also this study assumed lack of information about safe products, lack of proper standards, wrong imagination about

these products as children and patients' food regimes and limit delivery to markets as the negative reaction of customers about these products.

Mahmoudi et al. (2008) studies the individuals variables effects on the production consumption, based on this research, the individual knowledge about the organic products physical features is the most important positive effect and high price and lack of access are the main factors in negative effect in this case. Information destitution and lack of information about the products features and avoid to buy these products are the main reasons that American citizens avoid purchasing organic foods. Roudrigez et al. (2008) studies the desire to pay for organic food in customers at buenos aires city by conditional valuation method and regression multiple logistic in two parts. Based on the results, customers had eager to pay from 6 to 200% of additional price for safe products. Darbi et al. (2006) in their study about Ohio province in USA, the desire to pay for organic food among customers evaluated by local method for milk, vegetables through conditional valuation method and legit model assessment. Obtained results showed that customers are ready to pay from 30 to 51 dollars for local productions compared to other products, to be natural, freshness, zest and be local factors are the main reasons in this desire. Cranfield and Magnusson (2003) evaluated the effective factors on the customers' payment desire among Canadians for products without pesticides. Based on the results of this research, 65% of customers are ready to buy these products with 1-10% more and near 5% of them are ready to buy with 20% more than usual products, variables like health motivation, environmental concern, organic fields protection and age provides positive and meaningful relation for desire for payment. Wang and San (2003) by the use of conditional valuation method and logit model valuation evaluated the influential factors on customer desire for organic products payment in Vermont Canada. According to the results the marriage status, age, outcome have positive meaningful relation with desire for organic products payment. While the education level variables and number of family members showed negative relation with payment desire.

Gil et al. (2000) in a study at two areas of Madrid and Navarra in Spain evaluated the customer payment desire for organic products like meat, fruit and vegetable by conditional valuation method by logit model. The results showed that customers are ready to pay for extra price for organic products. Of main reasons for this desire, is the attention to environmental health and safe food regime. Rajabi et al. (2000) evaluated the domestic products customer payment desire and results showed that the factors like previous information about safe food, taste and health motivations and guaranty labels and age of respondents have positive and meaningful relation with requirements. Anderhil and Figura (1996) by the use of valuation method and logit model evaluated the influential factors on payment desire in customers of unusual products as organic and local in Ireland. The results showed that people in average are ready to pay 19% for unusual products compared to common products and factors like biological labels and pointing to stable production management on the packing and support of stable development has positive meaningful relation with people payment desire for these kinds of products.

The main purpose of research is to evaluate the effective factors on the organic products payment desire about these products customers in Kermanshah city agricultural bank during 2014. According to literature review and research objectives were proposed following assumptions:

- 1) There is meaningful relationship between the customers desire for payment and their familiarity and desire payment.
- 2) There is meaningful relationship between the customers expected features and payment desire.
- 3) There is meaningful relationship between advertisement and payment desire.
- 4) There is meaningful relationship between the cultural features and payment desire.
- 5) There is meaningful relation between the economical features and payment desire.
- 6) There are meaningful differences between the customers age and payment desire.
- 7) There are meaningful differences between the educational levels and payment desire.
- 8) There are meaningful differences between the male and female customers and payment desire.

2. Materials and Methods

The methodology used in this research was survey which included the use of correlation and descriptive analysis as data processing methods. This research was done in summer 2014. The statistical Population contains all Kermanshah city agricultural bank staffs about 148 individuals (Table 1). Among whom 200 people who were selected by the Cochran determination formula as the statistical sample and the simple accidental sampling method applied. A questionnaire was developed based on interviews and the relevant literature. The Main tool for gathering data contains a questionnaire which is in 3 parts; the basis for questionnaire design is conceptual. In

the first step related to demographic features of research statistical society and in second part the independent variable assessment items are described. The level of questions responses are in 5 optional responses as (totally disagree, disagree, no idea, agree, totally agree). The questionnaire included both open-ended and fixed-choice questions. Content and face validity were established by a panel of experts consisting of faculty members and experts in the social science, agriculture and management. A pilot study was conducted with farmers who had not been interviewed before the earlier exercise of determining the reliability of the questionnaire for the study. Reliability of the instrument was calculated through Cronbach's alpha ($\alpha=0.87$). The independent variable containing individuals' features, knowledge about organic products, on time informing, knowledge about organic products and customers expected features, cultural and economical factors are the main criterions. The data processing and analysis performed in two descriptive level of central and dispersion scales and analytic statistics (correlation coefficient for connecting hypothesis, average comparing tests for comparison hypothesis and also multiple regression in step by step procedure completed).

Table 1. Statistical population size

Population type	Population size	Sample size
Mranch Mnagement	92	44
Official staffs	112	54
Bureaus mangers and vice presidents	125	60
Cashiers	89	42

Statistical sample size evaluation based on the Cochran formula is:

$$n = 418 * (1.96)^2 * (.5) * (.5) / 418 * (.05)^2 * (1.96)^2 * (.5) * (.5) = 200 \quad (1)$$

N=418: is the statistical population size.

T=1.96: is the critical limitation coefficient determination at 0.5.

p=0.05: is the feature occurrence possibility.

q=0.5: the feature lack of occurrence possibility.

d=0.05: is the allowed error size.

n= is the number of sample size.

3. Results

3.1 Test of the Normality of Variables

In this study to evaluate the normalization of research statistical data we have been used Kolmogorov-Smirnoff that the results are brought in Table 2. The results proved that the research variables all have meaningfulness level less than 0.05, so all of these variables had normalized distribution.

Table 2. The results of the normality of variables

Variables	Sig	α	Hypothesis prove	Conclusion
Knowledge about organic products	.000	.05	H ₁	abnormal
Expected Features of Customers	.000	.05	H ₁	abnormal
Informing and advertisement	.000	.05	H ₁	abnormal
Cultural features	.000	.05	H ₁	abnormal
Economical features	.000	.05	H ₁	abnormal

3.2 The Research Comparative Hypothesis Test

3.2.1 There Is Meaningful Differences between the Male and Female Customers and Payment Desire

To evaluate the differences between the male and female customers in payment desire for organic products, the hypothesis for research test performed by the Man witeny test whose results are shown below:

Table 3. Male and female customer payment desire differences comparison for organic products

Dependent variable	Gender	Mean rank	Mann-Witney U	Asymp Sig
Payment desire	Male	110.35	3269.000	.001
	Female	82.20		

After the Man Whitteney test, it was clarified that the meaningfulness level is 0.001 less than considered error rate (sig=0.05) so we conclude that there is meaningful difference for organic products payment desire at 5% level. Therefore H_1 hypothesis accepted and H_0 rejected.

3.2.2 There Is Meaningful Differences between the Educational Levels and Payment Desire

To compare differences between the customers' education and desire to pay for organic products, this hypothesis of research tested by CroscaWallis test and results are as below:

Table 4. Comparison of differences between the educational level and desire to pay for organic products

Dependent variable	Educational levels	Mean Rank	X ² coefficient	Asymp Sig
Payment desire	Diploma and lower	100.64	2.23	.69
	Post diploma	110.32		
	B. A	95.33		
	M.A	92/10		
	Ph.D	75.11		

After the Crosca Wallis test it was clarified that the meaningfulness level obtained is 0.692 more than considered error (sig=0.05) hence we can conclude that there is no meaningfulness between the customers and different educational level in payment desire for organic products. So the H_0 is accepted and H_1 rejected.

3.2.3 There Is Meaningful Differences between the Level of Age and Payment Desire

To compare the desire differences for organic products payment in different age groups, this hypothesis of research tested by CroscaWallis test and results are as below:

Table 5. Comparison of customers age differences and desire to pay for organic products

Dependent variable	Levels of age	Mean Rank	X ² coefficient	Asymp Sig
Payment desire	20-25 years old	85.53	15.59	.016
	26-30 years old	112.40		
	31-35 years old	117/47		
	36-40 years old	82.53		
	41-45 years old	97.20		
	Hight 46 years old	78/89		

After the Crosca Wallis test it was clarified that meaningfulness level obtained (0.016) is less than error rate considered (sig=0.05) therefore we can conclude that there is meaningful differences between the customers age and desire for organic product payment at 5% level. So, H_0 is rejected and H_1 is confirmed.

3.3 The Test of Correlation Hypothesis

In this research to test the correlation hypothesis, the Spearman correlation coefficient applied whose results are brought in Table 6.

Table 6. The correlation coefficient table between the research variables

Hypothesis NO	First variable	Second variable	r	Sig	Judgment
1	Organic product familiarity	Payment desire	.071	.317	Rejected H ₁
2	The customers expected features	Payment desire	.067	.348	Rejected H ₁
3	Advertisement	Payment desire	.217**	.002	Accepted H ₁
4	Cultural Features	Payment desire	.226**	.001	Accepted H ₁
5	Economical features	Payment desire	.270**	.000	Accepted H ₁

The results of Spearman correlation coefficient showed that there is positive and meaningful relationship between the advertisement, cultural, economical and payment desires variables at 99% insurance level but no meaningful relation found between the familiarity about organic products and customer expected features and desire to pay for organic products.

3.4 Multiple Regression Analysis

In this step to assess the independent variables group role on dependant variables, the multiple regression method by stepwise method applied. The stepwise method is the method in which the most powerful variables are interred to the regression equation and it continues to the time when the meaningfulness test error arrived to 5%.

Table 7. The review of variables interred to the model in each step of regression

Model	Variable	R	R ²	R ² Adj	Durbin watson
1	Economical factors	.309	.095	.091	1.80
2	Cultural factors	.348	.121	.112	
3	Advertisement	.372	.139	.126	

According to above table the regression model results related to the main hypothesis shows that among the five factors which are possibly effective on desire for payment in organic food purchasing, after the regression test by step wise method, three factors interred to the regression model. These criterions contain economical, cultural and factors related to advertisement and informing which are effective on other dependent variables means payment desire in customers in order by determination coefficient of 0.095, 0.121, and 0.139. In next steps the regression test meaningfulness evaluated by the F test. In Table 8 the regression meaningfulness calculated by the F test.

Table 8. The model variation analysis table

Model	Variables		S. S	df	M. S	F	Sig
1	Economical factors	Regression	4.011	1	4.01	20.89	.000
		Residual	38.01	198	.19		
		Total	42.02	199	----		
2	Economical and cultural factors	Regression	5.09	2	2.54	13.58	.000
		Residual	36.93	197	.18		
		Total	42.02	199	----		
3	Economical, cultural and advertisement factors	Regression	5.82	3	1.94	10.52	.000
		Residual	36.19	196	.18		
		Total	42.02	199	----		

According to above table the meaningfulness level calculated for statistics lower than error percentage of 5% and it shows the regression meaningfulness at 95% level. The histogram graph drawn about regression model confirms the normalization hypothesis and therefore the evaluated linear regression model is approved (Figure 1).

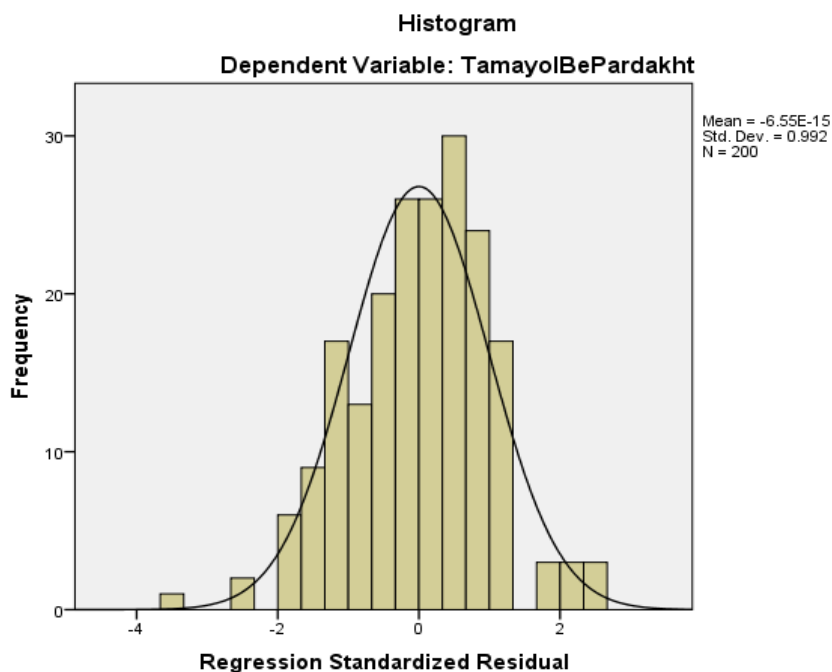


Figure 1. The regression model remains normalization

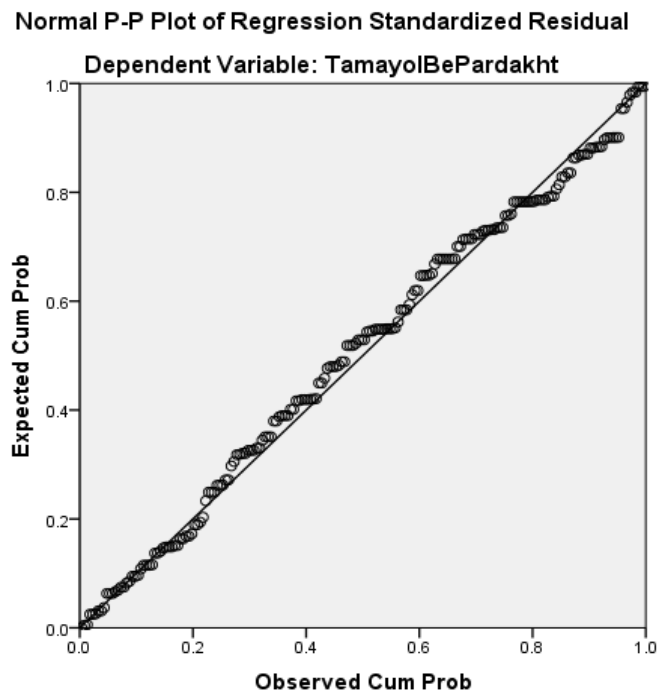


Figure 2. Regression model data distribution

Table 9 shows that with 99 % insurance by the use of 5 independent variables we can determine the variables changes means the customers' payment desire for safe organic foods.

Table 9. The interred variables to stepwise regression model

Model	None standard model coefficient		Standard coefficient	t	Sig
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1. Economic	2.86	.25		11.08	.000
	.28	.06	.30	4.57	.000
2. Economic		.29			
	2.49	.072	.20	8.43	.000
Constant	.18			2.59	.001
Culture	.17	.073	.19	2.40	.017
3. Economic Constant	2.23	.32	.15	6.96	.000
	.14	.07		1.91	.058
Culture	.15	.07	.16	2.09	.038
Advertisement	.13	.65	.14	1.99	.047

As shown in Table 9, the results of regression stepwise test proved that 5 factors and possible influential issues on customers' payment desire for organic foods contained three factors like economical, cultural and advertisement and informing for organic foods interred to regression model. Therefore the linear equation of regression is as below for all customers payment desire for organic products.

$$Y = 2.239 + 0.143x_1 + 0.154x_2 + 0.130x_3 \quad (2)$$

Y=customers payment desire for organic products

x_1 = Economical factors

x_2 =Cultural factors

x_3 =advertisement and informing

4. Conclusion and Discussion

In this research in order to evaluate the relation between each of mentioned factors about customers' payment desire for organic products and determination of each factors effect of each criterion on relative variable, the correlation test and regression was applied.

The results of comparative hypothesis test showed that there is meaningful relation between the male customer and female customers in payment desire. Also they show that there are no differences between the education and desire for organic products payment. About the age criterions the results showed that there is a meaningful difference between the customers in different age range about desire for payment in organic products. Also the correlation hypothesis results under the Spearman correlation coefficient showed that there is no meaningful relation at 5% level between the customers' expectation and payment desire for these products. But the results of correlation tests showed that there is meaningful relation between the informing and advertisement factors, economical and cultural features and payment desire for organic products in order with correlation coefficient of 0.217, 0.226, and 0.270. Among them the economical and cultural had the most relation with payment desire for products. Also the regression factors confirmed the results. The research results showed that the economical factors have the maximum correlation and effect on the payment desire for organic products. This means that in customers idea one of the main factors which is mentioned in the organic product payment desire is the price of these kind of products, in which economical factors under the effect of various factors like the production cycle (planting to harvest), governmental support of these producers, proper insurance availability for organic products producers (by attention to high risk of production for these products especially in primary years due to pesticides and chemical fertilizers avoidance and incomplete process of organic products production in the country) also due to the customer realization about an organic products benefits. The results are the same with the Rostami (2009), Mahmoudi et al. (2008), Rodrigez et al. (2008) studies. The results of this research showed that cultural

factors with high coefficient correlation compared to other factors which are in the second rate with payment desire in customers for organic products have positive and meaningful relation in understudying statistical society. The results of these studies have similarities with researches made by Kernfield and Magnoson (2003), Qhorbany et al. (2002). On the other hand the results showed that the advertisement and informing factors is influential for organic product desire pant in customers. In marketing at the top of the sale, there is advertisement about that product, this issue especially is put in to consideration at organic products selling and marketing and more specifically in understudying statistical society and has higher significance. The results obtained are similar to the researches made by Jalalabadi and Shafiei (2015), Rajabi et al. (2012), Haqhjo et al. (2012) and Rostami (2009).

5. Recommendations

According to obtained results through recent research practical suggestions to improve the customers' desire about the use of organic products presented as below:

- 1) It is suggested that the safe food responsible agents, peasants and farmers who are active in this field by use of organic products and advertisement strategies like in visual medias (radio and TV), holding advertisement banners in city centers and informing about the organic products and introducing proper locations for selling these foods provide proper condition to increase organic product payment desire and inform farmers to use organic agricultural products to establish the base for selling and increase desires for extra payment in these products.
- 2) It is suggested that the responsible organizations in safe food culture development, like medical science and health ministry, the agriculture jehad organization and in lower cases, the sanitary centers and people founded groups who support environment attempt for the organic products consumption culture development. These efforts could occur in the field of public informing through the disadvantages of chemical fertilizers and pesticides application awareness and on the other hand the benefits of organic products.
- 3) It is suggested that first the scientific organizations like agricultural jihad researching center present necessary trainings to farmers by development of their information about the organic agriculture benefits to provide the basis for much more production with lower costs. Also it is suggested that governments in wide extend or in the province range provide necessary facilities for producers and distributors and selling centers to present organic food. These facilities could include giving loans with low lot to the organic products activists, providing proper insurance and holding training class for farmers and customers and etc.

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