The title of the study is ‘Valuing the time lost by farmers to farm related accidents mainly flooding.’ The study sought to find to costs incurred by farmers from losses to crops as a result of devastating floods. This was because farmers from within the Penal and Aranguez districts, continued to face as major hazard great flooding that destroyed all their and crops, and to a lesser extent their land and property.

To obtain data, questionnaires were used and these surveys were carried out on a quota of twenty farmers in these districts. All information acquired from the tests done was then imputed onto a data entry program. This program, SPSS, then generated results in the form of frequency tables. These tables were then analysed and results briefly discussed, stating what was understood from the results obtained.

The results concluded that the majority of the watermelon farmers do in fact experience high costs as a result of flood damage to their crops. Most of the farmers cited flooding and a serious hazard that affects them and the costs incurred by the majority of the farmers exceeded ten thousand dollars. ($10,000)