

Performance Evaluation of Rural and Nomads Social Insurance Fund: Case Study of Khorramabad Township

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Abstract: Social Insurance is one of suitable solutions toward social welfare. One of the types of this phenomenon is social insurance for rural and nomad societies. Based on importance of insurance in Iran, more than ten years established the rural and nomads Social Insurance Fund. The purpose of this research is the performance evaluation of the rural and nomads Social Insurance Fund in west of Iran. This applied research was done by survey method. The statistical population of this research is all of rural members of Khorramabad Township that sample size estimate by Cochran's formula (102 persons). Instrument which is used in this study for data collection was researcher-made questionnaire. results show that the rural and nomads Social Insurance Fund based on pre determined goals in four categories common, disability, death and retirement are moderate scale. Among these objectives actions of Brokers deal proper with client, ease of administration affairs by broker, Speed up the administrative affairs, appropriate insurance premiums based on options and Ease in receipt of disability pension was recommended.

Key words: Performance evaluation, social insurance, rural and nomads social insurance fund, Khorramabad Township, goal-oriented evaluation

INTRODUCTION

The UN report said that most people feel insecure, more from area concerns related to everyday life than the accuracy of a catastrophic universal accident (Zahediasl, 2002). Such concerns forced man seeks to identify ways of providing future. Among these phenomena insurance exist (Reshnavadi and Dehnavi, 2008). The task of insurance is prorating damage on a person or particular individuals within a group (Mosaddegh, 1993). In this way to compensate for losses caused by disasters, provides reliable situation for human lives. Generally, insurance divided into two types; social insurance and commercial insurance. Commercial insurance topics are broad topics that according to the content of the study, regardless of talking about it and paying attention to social insurance. Social insurance is one of the main subdivision plans in the country and legally in order to support the people are mandatory. Because of that such insurances are called insurance of law. Such programs are practical more about workers and low income classes. The people who on one side belongs to productive forces of society and on the other side they less think about future and their livelihoods (Karimi, 1999). The concepts of social insurance are used for describing the transfer programs

with the intension of elimination or decrease the types of risk in life of the cycle of people (Feldstein, 2004). The thing that distinguishes this kind of insurance from the other types of insurance is premium payment. In case of need in social insurance, government for developing the public welfare is involved in perineum. This kind of dealing with the problem and on the other side its compulsory insurance gives support community. Presentations show the importance and necessity of high expansion of social insurance programs among the vulnerable population but unfortunately the rural sector Less attention has been due to lack of organized management in rural area (Badri, 2010), Remotness (Anabestani *et al.*, 2012), dispersal, infrastructure constrains and construction (Farahani *et al.*, 2012; Mirzaamini, 2010), unclear tasks of the Brokerages responsible for development (Poortaheri and Nemati, 2012), poverty and economic challenges (MirzaAmini 2010), the lack of clear vision for development and uncertainty of the development strategy, the multiplicity of decision making Institutions (Oliai *et al.*, 2009) and payless low awareness of rural society of the insurance services (Derakhshideh, 2011). The rural sector of country in terms of production has special and undeniable significance so they have rights to use social insurance