

The Study of Effective Factors on Adaption & Development of Small Ruminant Insurance by Stakeholders in Qom Province

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Abstract

The present research is concerned with the effective factors on admission and development of small ruminants insurance by stock raisers of Qom province. It is an applied research using descriptive, correlative and causative- comparative method. The studied statistical society includes insured stock raiser of small ruminant and uninsured stock raisers. The studied population includes 185 stock raisers who covered by livestock insurance as well as 185 stock raisers who are not under insurance coverage. The subjects have been selected through random sampling. The research has been carried out through field method using two type of questionnaires and the related data was analyzed by SPSS20 software.

The result obtained from t-test have shown that there is a meaningful difference between two groups of insured and uninsured stock raisers of small ruminant regarding education, stock raising history, times of contact with experts of insurance fund, attending educational- promotional classes, number of livestock and using communicative canals. However, there is the meaningful difference between these two groups regarding annual incomes.

The results obtained from correlation coefficient among the variables has revealed the relation among the variables of education, annual incomes, stock raising history, number of livestock, awareness of stock breeders with experts of insurance goals and advantage, attending educational- promotional classes, times of contact with experts of insurance fund, using communicative canals, reasonable tariff and premium, suitability of damage compensation payable to the insured, timely payment to insured stock breeders who sustained damage, providing information and dissemination of culture of insurance by the insurer system, extend of reliance and confidence between insured and insurer, extend of subsidies provided by the government to the stock breeders regarding livestock insurance and granting premium discount to the undamaged insured during the validity of the previous insurance policy has turned positive.

The results obtained from multi-variable regression shows that awareness of objective and advantage of livestock insurance had a positive effect on the extent of admission and development of small ruminants. This factor proves 85% effective factors on extent of admission and development of small ruminants.

Keywords:

Small Ruminants, Small Ruminants Insurance, Development of Insurance, Qom Province.

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