

Study of Instructional Factors Involved in Acceptance of Insurance in Reducing Risk of Heavy Livestock Husbandries in Golestan Province

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Abstract

The present research has been conducted with an aim to identify instructional factors in the insurance industry which are effective in reducing risk in husbandries of Golestan Province. Statistical population of this study includes 38621 stockbreeders of Golestan Province have were engaged in their jobs in 2008-2009. Out of this figures a group of 380 were selected and underwent studies on random sampling method. In order to collect information, interviews were made and questionnaires were used validity of which was approved by a panel of experts and its sustainability by Cronbach's Alpha coefficient (80%). On the basis of descriptive and deducing statistics, the most threatening natural risks are heat and cold stress factor while the most significant risks of economic factors are price fluctuations in livestock products. Therefore the best strategy to combat such risks is risk management in line with which livestock insurance is among the most proper mechanisms to be applied. In this study, points of view of stockbreeders in relation to instructional factors in accepting insurance were studied in which a positive and meaningful correlation was achieved between dependent and independent variable of instructional factors. In other words, such factors play a significant role in acceptance of insurance industry in reducing risk of husbandries. Furthermore, no meaningful correction was obtained among variables of age, employment record and views of stockbreeders.

Keyword:

Insurance, Risk, Instructional Factors, Husbandry, Golestan Province.

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