

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

programs as a way for spreading social protection and social welfare. A plan that in this regard thought in Iran is creating Rural and nomads Social Insurance fund. The formation of this fund come back to 2005 that it is the mile stone (Turning point) in the ground of using the inhabitants of rural areas and nomads from the social insurance benefit (Shafieezadeh *et al.*, 2012). This applies to Article 29 of the constitution, Article 96 of the law and paragraphs 13-19- 21-43... general policy programs were emphasized (Rezvani, 2011). After the adoption of the comprehensive system of social welfare and security law in 2004, Rural and nomads Social Insurance fund in the date of 2005/7/5 were established. This fund as headquarters with some organizations and local institution including rural production cooperatives and councilor in all over the country and contract payment so as brokers fund social administration activities begins in the rural areas. Due to existing problems and issues on the needed ordinations and areas headquarters, fund dealers created in provincial capitals of the country whose duties included a extension of social insurance of villagers and nomads b/ collecting and consolidating all funds of the issue of fund c/ investment and the operation of the current and saved funds d/ implementation of commitments related regulations. Khorramabad Township by the end of 2013 with the rural population about 132034 person with 18 brokerage it could only cover 45% of eligible individuals by fund. With regards to importance of social insurance and the need to develop it in remote and rural areas and conditions in rural areas, the purpose of this study is performance evaluation of Rural and nomads Social Insurance fund in the Khorramabad township. It causes successful and unsuccessful aspects of fund have been detected and to be determined that fund to what extent achieved the present objectives. This study aims to examine this hypothesis:

- The performance of Rural and nomads Social Insurance fund based on the total objectives is at acceptable level
- The performance of social insurance fund of villagers and nomads based on the four objectives: common, death, disability and retirement are at the acceptable level

Literature review: Despite the importance and necessity of social insurance particularly in rural areas, unfortunately a lot of research has not done in this field over the country. The following is a series of related research which will be referred.

Doaei and Nikkhah Farkhani (2009) carried out operational performance and human resources evaluation at Karafarin insurance Brokerages. The results show these Brokerages are at high level operational and human efficiency and most of the time run by women.

Momeni *et al.* (2009) have attempted the performance evaluation of the social security organization and with using the balanced scorecard model and fuzzy deal model; they identified efficient and inefficient Brokerages.

Mirzaei (2011) by performance evaluation of representatives of insurance company by using the combination of indicators of organizational excellence and deal analysis they result that the combination of business excellence model as a qualitative and deal model as a quantities model is a suitable model for performance evaluation of insurance Brokerages.

Motmeni *et al.* (2012) tried to evaluate the performance of branches of an insurance company. Findings show that two criteria of the profitability of branches and customer satisfaction have basic role in growth of insurance branches. Rating that various provinces devoted in this case is as follows: 1- Booshehr 2- Hormozgan 3- Fars 4- Semnan 4- Gom .

Rezaee and Ahmadi (2013) tried to evaluate the performance of Novin insurance branches in four provinces Qazvin, Kermanshah, Hamedan, Semnan. They got that in measure of growth and learning, Qazvin branch is priority and in the financial measures internal process and customer oriented Kermanshah branch is in priority. However after a full weighting and ranking the branches in terms of the total criteria, the result showed Qazvin branch is in priority.

Karimi (2013) in his study with title "performance evaluation of insurance industry and explaining future prospects" did it from 2005-2013. According of this study, central insurance of Iran in the ninth and tenth governments upgraded according to world indices and effective actions have done in the overall policy Article 44 of The constitution.

Nemati and Kazemi (2013) during evaluating the performance of companies Iran insurance in 2008, 2009 and 2010 got result that showed the performance of insurance Brokerages Pasargad, Asia, Alborz, Saman, Omid, Karafarin, Iran, Dana, Mellat in the 3 years have been losses, but the performance of insurance Brokerages Parsian, Novin, Iran Moein, Moalem, Razi, Toseh, Hafez have been profitable every three years, also Sina insurance in 2008, 2009 with losses and in 2010 have been profitable. In addition Day insurance in 2008 and 2009 profitable and in 2010 has been with losses. The

results showed Iran insurance had best performance in these years and Asia insurance, Persian and Dana are developing.

Rosenbach in the United states, looking for evaluating the performance of state social insurance plan for children's health, they find out that in recent years, registration in that plan has increased significantly. Due to a plan which reduce premium rates of children low income families and covering a large number of services and health care has been successful. The only problem is non utilization of children with some special care needs. Usman (2009) in a research with the title of "economic measurements and performance evaluation of the Nigeria insurance market" investigate the level of proportional production and especially determine the importance cost of Entrepreneurial actions in commercial performance of Nigerian insurance industry. In 2009 the performance of Nigeria insurance industry was weak and the attitude of people to demand for insurance services was average. Kumari (2013) in the country of India acts for evaluating the insurance Brokerages in public sector. This research performed in a period after reformations and freedom of insurance industry and the result shows that the insurance industry after reformations has had the increasing growth.

Kamari (2013) in a period after economic freedom (liberalization) in India that was with entering private sector to market, evaluate the performance of life insurance and made a result that this industry after freedom had a significant growth but still big part of India have lived without insurance.

Mohammad *et al.* (2014) after evaluating the performance of health insurance in Nigeria got a result that system of paying demands of insureds had weak performance and this caused reducing number of registration. In addition the premium of insurance should be compatible with the people's condition.

MATERIALS AND METHODS

The present research in terms of goal is functional, in terms of possibility of control on variables is field study, in terms of data collection is descriptive and cross sectional. Also with regard to the main purpose of this research is the performance evaluation of the Rural and nomads Social Insurance fund of the Khorramabad Township, research is in the part of evaluation researches. With regard to the purpose of this research was used the sample of goal oriented evaluation. The area of this research is the rural sector of the Khorramabad Township in the Lorestan Province that according to the latest

census is 132034 people. The statistical population of this research is all the villagers of the Khorramabad Township that before the early of 2014 are under the Rural and nomads Social Insurance fund and the number of them are 7653 people. The extent of this sample according to the standard deviation obtained by pretest and considering the extent of the statistical population ($N = 7653$), the permissive extend of error ($d = 0.1$), the standard unit of normal extent of variable that in safety level 95% is 1.69 ($t = 1.69$) and it determined by Cochran's formula about 102 person. For reaching good result, the number of 150 questionnaires accomplished and they analyzed and discussed. Multiple (multistage) sampling was used as in first and second phase was used story method with suitable setting that base of classes was geographical area and suitable to insureds. The third and latest phase also did by simple accidental method. For analyzing data and reaching the purpose of study was used descriptive statistics like mean, standard deviation, coefficient of variation, minimum and maximum and inferential statistics like comparing mean of t-student in the space of SPSS software. The instrument (tool) which is used in this study for data collection was researcher-made questionnaire which includes these parts: part of demographic information of individual and the studied community, part of evaluation base on goal-oriented evaluation that include four groups of common purposes and tasks/25 items/ purposes related with pension of death/4 items/ purposes related with disability/4 items/ and purpose related with retirement/1 item/with Likert scale with 7 choices (never, very little, little, average, much, very much, entirely). For measuring the validity of questionnaire was used the ideas of managers of social insurance fund in Lorestan Province, brokers of fund in villages of Khorramabad Township and university professors. For measuring the reliability of questionnaire, was used Cronbach's alpha coefficient. Due to this number of 30 questionnaires accomplished for pretest and the extent of alpha calculated 0.94 that showed the internal solidarity of each measurement and suitable validity.

RESULTS AND DISCUSSION

According to the descriptive result demonstrated in Table 1, more responders are men (88.7%) and the rest are women and related to their married condition, 92.7% married responder, 4.7% non-married single and 1.3% is divorced single and widow single. The 90.0% of population are caretaker of family and 10.0% are non-caretaker that 58.0% belongs to the group of <5 million income in a year, 38.7% were in group with

Table 1: Characteristics of the insured villagers of Khorramabad Township

Variables	Percent
Sex	
Female	11.3
Male	88.7
Takecare status	
Non-take care	10.0
Takecare	90.0
Marital status	
Widow single	1.3
Divorced single	1.3
Non-married single	4.7
Married	92.7
Annual income	
10-15 million	3.3
5-10 million	38.7
<5 million	58.0
History of other insurances	
No	13.3
Yes	86.7

Finding of research

Table 2: Continuation of characteristics of the insured villagers of Khorramabad Township

Variable (unit)	Age (old)	Household size (person)	History of membership in insurance (year)
Average	44.8	5.2	5.9
Domain	27-63	2-8	3-10
Majority	40-50	5-6	6

Findings of research

5-10 million income and 3.3% were in the group with 5-10 million income. Also 86.7% of population of this research was signing up in other insurances, 13.3% merely were under cover of rural and nomads social insurance.

Information intable (Table 2) suggests that the age range is between 27 and 63 and the average age of respondents was about 44.8 years old and most people was in the age group 40 to 50 years old. In this study, the average household size was 5.2 people and the majority of them (63.3%) have a family of 5 and 6. The average of duration of respondent's membership was 5.9 and scope of the changes was between 3-10 years and the majority of them (27.3% had 6 years of membership.

For determining the extent of research each of the predetermined purposes of fund, asking insureds to determine the extent of reaching to fund for each purpose from never to entirely (1-7). Then divided the standard deviation to mean, determined the coefficient for each of the purposes in order to determine the extent of agreement of the insureds in terms of reaching fund. According to the result in Table 3 more purposes that was successful than others include; the good contact of staff with clients (coefficient 0.199), ease of reaching to affairs by staff (coefficient 0.213), quickness in reaching affairs by staff (coefficient 0.220), the suitable premium according various choices (coefficient 0.231) and ease of cashing the pension of disability (coefficient 0.232). Giving awareness by different medias (coefficient 0.382), facilities and

needed equipment for doing affairs (coefficient 0.372), quickness in printing the membership card (coefficient 0.370), satisfaction of building of Brokerage (coefficient 0.349) and being suitable the place of registration (coefficient 0.341) are purposes that got it in less extent.

As the results in Table 4 are specified, the rural and nomads social insurance fund in average achieved its preset objectives (43/4 of 7). The majority of respondents (75.3%) believe that the objectives of the fund have been moderate and 24.7% believe the fund has largely achieved its purpose. Also the Respondent who understand the achievement of the objectives least of the Fund was not found.

Here, detailed results are presented in Table 5 shows common objectives (with an average 4.69) are the objectives more than the other objectives have been achieved. Afterward objectives related to disability pension (with an average 4.37) have been achieved. The objectives related to death pension (with an average 4.18) and the objective related to retirement pension (with an average 4.17) less than objectives have been achieved.

For the study of the first hypothesis (performance of rural and nomads social insurance fund based on the total objectives was in the acceptable range), the one-sample t test was used. The results in Table 6 are provided. Results show that the average fund performance based on the total objectives at 4.57 and expected average (theoretical) was equal to 3.5 ($p = 0.001$, $t = 17.732$). Due to this that the value of t at the level of error less than 0.01 was significant, it can be concluded that the experimental mean with a theoretical mean has a very significant differences.

Also because the experimental mean was more than the theoretical mean, we can say hypothesized based on the acceptability of the performance of rural and nomads social insurance fund was approved based on the total objectives.

For the study of second hypothesis (performance of rural and nomads social insurance fund based on the common objectives was in the acceptable range), one-sample t -test was used. The results are provided in Table 7. Results show that the average fund performance based on common objectives at 4.69 and expected average (theoretical) was equal to 3.5 ($p = 0.001$, $t = 17.292$). Due to this that the value of t at the level of error <0.01 was significant, it can be concluded that the experimental mean with a theoretical mean has a very significant differences. Also because the experimental mean was more than the theoretical mean, we can say hypothesized based on the acceptability of the performance of rural and nomads social insurance fund was approved based on the common objectives.

Table 3: Prioritize of extent of research each of the predetermined purposes of fund by the insured comment

Objectives	Average	Standard deviation	Coefficient of variation
Appropriate treatment of brokers with client	5.36	1.070	0.199
Ease of administration by broker	5.05	1.077	0.213
Quickness in administration by broker	5.10	1.122	0.220
Appropriate insurance premiums on options	4.59	1.062	0.231
Ease of receipt of disability pension	4.43	1.032	0.232
The receipt of disability pension	4.34	1.016	0.234
Explaining the advantages and services	4.69	1.123	0.239
The appropriateness of the registration fee	4.89	1.173	0.239
Satisfaction with the amount of disability pension on various options	4.31	1.056	0.245
Satisfaction with the amount of retirement pension on various options	4.17	1.022	0.245
The appropriateness of the options with benefits and services	4.87	1.206	0.247
Quickness in registration	5.11	1.275	0.249
Premium payment	4.77	1.194	0.250
Quickness in receipt of a death pension	4.25	1.069	0.251
Quickness in premiums payment	4.75	1.211	0.254
Ease of receipt of a death pension	4.29	1.089	0.253
Ease of registration	4.91	1.260	0.256
Satisfaction with the amount of death pension on various options	4.07	1.056	0.259
The proportion of number of broker to insured	4.80	1.259	0.262
Quickness in receipt of disability pension	4.41	1.160	0.263
Ease of premium payment	4.73	1.262	0.266
The appropriateness of the premium with services	4.65	1.291	0.277
Ease of access to relevant brokerage	4.76	1.350	0.283
Ease of meeting with broker	4.85	1.392	0.287
The receipt of death pension	4.12	1.198	0.290
Coverage	4.35	1.376	0.316
Continuous announcement	4.49	1.464	0.326
Ease of printing membership card	3.92	1.313	0.334
The suitability of the location of registration	4.59	1.568	0.341
The satisfaction with building of brokerage	4.56	1.595	0.349
Quickness in printing membership cards	4.09	1.517	0.370
Facilities and equipment needed to Affairs	4.31	1.605	0.372
announcement through various media	4.38	1.674	0.382
Research findings			

Table 4: The extent of research each of the predetermined purposes of fund by the insured comment

Realization	Abundance	%	Cumulative (%)
Low	0	0.0	0.0
Average	113	75.3	75.3
Much	37	24.7	100.0
Total	150	100.0	

Table 5: Comparison of objectives

Objectives	Average
Common objectives	4.69
Objectives related to disability	4.37
Objectives related to death	4.18
Objective related to retirement	4.17

For the study of third hypothesis (performance of rural and nomads social insurance fund based on the objectives related to death pension was in the acceptable range), one-sample t-test was used. The results are provided in Table 8. Results show that the average fund performance based on objectives related to death pension at 4.18 and expected average (theatrical) was equal to 3.5 ($p = 0.001$, $t = 9.071$). Due to this that the value of t at the level of error less than 0.01 was significant, it can be concluded that the experimental mean with a theoretical mean has a very significant differences.

Also because the experimental mean was more than the theoretical mean, we can say hypothesized based on the acceptability of the performance of rural and nomads social insurance fund was approved based on the objectives related to death pension.

For the study of fourth hypothesis (performance of rural and nomads social insurance fund based on the objectives related to disability pension was in the acceptable range), one-sample t-test was used. The results are provided in Table 9. Results show that the average fund performance based on objectives related to disability pension at 4.37 and expected average (theatrical) was equal to 3.5 ($p = 0.001$, $t = 11.090$). Due to this that the value of t at the level of error <0.01 was significant, it can be concluded that the experimental mean with a theoretical mean has a very significant differences.

Also because the experimental mean was more than the theoretical mean, we can say hypothesized based on the acceptability of the performance of rural and nomads social insurance fund was approved based on the objectives related to disability pension.

For the study of fifth hypothesis (performance of rural and nomads social insurance fund based on the objective related to retirement pension was in the

Table 6: The results of one-sample t-test on the fund's performance based on the total objectives

Variables	Number	Average	The standard deviation	t amount	Degrees of freedom	Significant level
Total objectives	150	4.57	0.742	17.732	149	0.001
Theoretical average: 3.5						

Table 7: The one-sample t test results on the fund's performance based on common objectives

Variables	Number	Average	The standard deviation	t amount	Degrees of freedom	Significant level
Common objectives	150	4.690	0.843	17.292	149	0.001
Theoretical average: 3.5						

Table 8: The results of one-sample t-test on the fund's performance based on objectives related to death pension

Variables	Number	Average	The standard deviation	t amount	Degrees of freedom	Significant level
Objectives related to death pension	150	4.18	0.922	9.071	149	0.001
Theatrical average: 3.5						

Table 9: The results of one-sample t-test on the fund's performance based on objectives related to the disability pension

Variables	Number	Average	The standard deviation	t amount	Degrees of freedom	Significant level
Objectives related to disability pension	150	4.37	0.964	11.090	149	0.001
Theoretical average: 3.5						

Table 10: The results of one-sample t-test based on the fund's performance objective related to retirement pension

Variables	Number	Average	The standard deviation	t amount	Degrees of freedom	Significant level
Objective related to retirement pension	150	4.17	1.022	8.073	149	0.001
Theatrical average: 3.5						

acceptable range), one-sample t-test was used. The results are provided in Table 10. Results show that the average fund performance based on objective related to retirement pension at 4.17 and expected average (theatrical) was equal to 3.5 ($P = 0.001$, $t = 8.073$). Due to this that the value of t at the level of error less than 0.01 was significant, it can be concluded that the experimental mean with a theoretical mean has a very significant differences.

Also because the experimental mean was more than the theoretical mean, we can say hypothesized based on the acceptability of the performance of Rural and nomads Social Insurance fund was approved based on the objective related to retirement pension.

CONCLUSION

The results showed that the goals have been achieved goals more than others are: appropriate treatment of brokers with client, ease of administration by broker, quickness in administration by broker, appropriate insurance premiums on options and ease of receipt of disability pension. In this regard, the following is noteworthy: fulfill the first three objectives, not far from expected. Because first and foremost, brokers are native to the village, such brokers have near and far family relationship with a lot of insureds and due to the small rural environment have intimate and informal relationships with other insureds. So, refer to the brokerage and do insurance-related matters to them are not an

administrative task and is an informal and friendly visit. It is obvious that in such conditions, brokers will do the administrative affairs quickly and simply and will show appropriate treatment.

The fourth objective that achieve at high levels, is appropriate insurance premiums on options. The amount of paid pension by the fund, from 2500000-5000000 Rials per month varies. These amounts are not very impressive at first glance and will have not any effect in providing social and economic security, but it must be considered premium that insureds pay annually, is very low. This amount 1500000-3600000 Rials in a year is changing and don't enter much financial pressure on insureds. In these conditions, it is not unexpected that insureds in this case, have a positive view.

Also aim to ease of receipt of disability pension is in the right objectives that have been achieved to a great extent. In this regard it is noteworthy, all the financial affairs of the fund is in the responsibility of the Agricultural Bank. In recent years almost all banks operating in the country with new technologies alongside, and major financial operations and money via ATM or are over the Internet. In this situation that there is no need to go to the bank and waiting in long lines and insureds can act at times and places convenient to get their pension it can be say that cash desk catch to it's this aim.

Announcement through various media, facilities and equipment needed to affairs, quickness in printing membership cards, the satisfaction with building of

brokerage and the suitability of the location of registration, the objectives that the audience perspective, received the lowest priority.

Weakness in announcement through various media or the diversity of advertising channels, through interview with the manager of the province fund approved. There are various ways to this such as announcement by brokers, provincial TV network and install banners on building of brokerages and agriculture extension and service centers. Brokers act as much as possible to this mission. But, the second and third options have not been considered. Provincial TV network by residents of each province has been welcomed. However, the insurance fund has so far played only a few times limited to advertising in connection with social insurance of villagers and nomads acted. It seems that successive regular announcement through this channel, can be very effective. Installation of banners and posters has also not been given adequate by fund. Of course this is because the brokers who represent the fund are at the level of districts and funds the city and province, printing and reproduction of features and tools do not take up the banner and poster production and distribution center located in Tehran and the fund's efforts not much in this regard. The second objective of the fund is less achieved is facilities and equipment needed to affairs. The meaning of the equipment is scanners, printers and a photocopier. These devices are located in the city of brokerage firms and funds. But the funds are used for administrative employees and insureds or those who intend to subscribe to their insurance, to print and copy should refer to the café nets. Unfortunately, the objective quickness in printing membership cards could not be also able to achieve at an acceptable level. This is because the brokers are not printing and the emergence of cards and be sure the necessary documentation for the card to be transferred insurance fund and the card is issued and the insureds. This process needs time. However, if this process was in the hands of brokers, was done much faster. It should be noted sometimes caused by brokers' hypothyroidism, fund documents submitted to the province, late to arrive and this process gets longer. In addition, there are villages that are extremely impassable and little interaction with the state insurance fund and this is also the reason for the slow issuance of membership cards. The results demonstrate the fulfillment of objective low insured's satisfaction of brokerage building as well. This could be due to the fact that insurance brokers are changing and each time funds due to certain conditions and limitations, has to deal with a person or entity is different. This can be cause village assistant, manager of cooperative, the head of the village

council and employee of extension center, employee of post bank employee or employee of telecommunication. With every change that is made in this area, brokerage building also changes. Buildings such as mosques or gathering place for members of the village council, does not have the facilities required to do Affairs or telecommunications and post bank has crowded buildings are quickly to client requests answered. All these factors can reduce the consent insureds from brokerage buildings. One of objectives that less is obtained is the suitability of the location registration. This problem is also due to the factors cited for the purpose before. In addition, in most cases existing cooperatives at the village level as the fund brokers are not in active. This means that villagers have virtually no place to registration and subscribe to fix your problem to other villages and even insurance brokers visit city operation.

According to research findings, the fund has achieved at moderate level. Accuracy on the Table 3, indicates objectives such as ease of premium payment, satisfaction with the amount of death pension on the various options, the coverage, continuous announcement and facilities and equipment needed to affairs, are in the kinds of objectives that are less other objectives have been achieved. It is while the mentioned objectives are so important and are in the center of insured's attention. Unfortunately doing official works in organizations and different organs in our country is faced with hardship and lots of wasting time and this sticks in people's mind and they say it to other people too. In this study, cases such as lack of ease of premium payment, lack of facilities and equipment needed affairs, create difficulty for insureds and makes them dissatisfaction and discontent transfer this to other people. Death pension perhaps is the most important benefit of social insurance of villagers and nomads benefits. Families with disabled and retired Head of household, have mental and spiritual security of their head and at least there is little likelihood that the heads of families through different activities try to earn money for their families. But families who have lost not only don't have the psychological security of his presence in the family, but no other possible income duct. Accordingly, the importance of the death pension is high and amount is also highly regarded for insureds. It must be said with regard to coverage, coverage qualified individuals is one of the objectives and policies of the underlying fund. It is essential to note that the condition of registration and use of the benefits fund, announcement about it and know the conditions and services. So basic announcement and advertising purposes fund that has not been done properly. However, it is not unexpected that according to the perspective of insureds, performance of fund is moderate.

The fact that the common objectives have been achieved more than any other fund objectives, can be due to the fact that the public nature of their common objectives and almost all organizations and insurance companies are trying to reach and it can create a template for each other. Often they are able to achieve their common objectives in all circumstances. However, the objectives related to death, disability and retirement needs to be in accordance with their specific conditions and characteristics of rural areas and catches by paying attention to them. Therefore requires a special effort and thought and planning that are making them difficult. About priority of objectives related to disability than the other objectives (death and retirement), perhaps, be understood that the sensitivity and criticality of the phenomenon of disability than the others and subsequent audiences need to achieve the objective, in response, the audience felt the need to achieve the objective, the fund had to pay more attention to this case.

About low priority of objective related to retirement, it can be stated that due to the nature of the pension accrued benefits, the benefits are tangible and not tangible for the audience.

RECOMMENDATIONS

According to the results of the study can be expressed in the following Recommendations:

- Identifying, selecting and justification training for competent and efficient local people for the role of broker
- Promote and disseminate the culture of social insurance through the network provincial TV network
- The use of innovations of IT for management (Information / monitoring and evaluation) of performance of the Social Insurance Fund
- Equip and organize brokerage in terms of facilities and equipment
- Consultations with organizations and donors to provide part of the financing needs of fund
- Consultations with the institutions of the rural sector for intersectional cooperation and benefit from the potential and possibilities of institutions concerned with the insurer
- Survey studies in order to incorporate health insurance plan to the insurance
- Explore the possibility of benefit from potentials of social security organization of country, in line with the objectives and tasks of the Rural and nomads Social Insurance fund

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