

ORIGINAL RESEARCH**Challenges facing Iranian social security in the path of sustainable development, causes and providing some solutions**

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Abstract

Following economic, social, political and cultural changes and the spread of social phenomena such as poverty, unemployment, increasing population of the elderly and disabled, governments have taken on new responsibilities towards their citizens and their scope of operation has expanded. (Ghaffari, 2017). In this direction, due to the mentioned changes, several challenges have been faced on social security in relation to the efficient establishment of the social security system. Therefore, the present study, in response to the question of what are the most important challenges of social security in the implementation of sustainable development programs, intends to provide appropriate solutions in this area by analyzing and analyzing the causes of challenges facing the Social Security Organization. This research is a descriptive-comparative type and in addition to interviews with experts, professors and individuals who have researched in the field of social security, as well as a number of managers and experts in the field of social security, using the library method. The statistical population includes existing documents in the field of social security at the domestic and international levels, which have been dictated by reference organizations such as the International Social Security Association (ISSA), International Labour Organization (ILO) and the World Bank in this field. Content analysis method has been used for data analysis. The challenges have been enumerated by adapting the current state of social security to its desired state based on global guidelines, models, and systems. Then, the obtained information was tested using the questionnaire with a reliability coefficient of 0.7 to examine and comment on the experts Delphi test and was analyzed using SPSS software. Findings indicate that social security in Iran is far from global standards and models and is struggling with micro and macro challenges. Evidence and research results showed that the most important reasons for the existing challenges should be pursued in policies, regulations and also in the field of implementation. It also seems that explaining the role of the government in the field of social security is a missing link that ignoring it will jeopardize any orientation in the field of social security and it is necessary to pay attention to macro-planning in this area.

Keywords: Social security, Sustainable development, Challenges, International patterns

Introduction

The Sustainable Development Goal (SDG) is a global effort to ensure that people around the world, in every country and place where they live, ensure health and a healthy and dignified life for all of them of all ages. Sustainable development is achieved through healthy, developed, capable and productive human beings. Therefore, one of the best ways to eliminate the problems arising from economic and social crises is to expand the scope of social security (Margaret Chan, 2015).

The social security system in our country is a broad system in which various organizations and funds are responsible for providing social services. Meanwhile, the Social Security Organization is the largest fund in terms of the number of subscribers, covering about 42 million people. This wide range of people covered, shows the importance of paying attention to the issues and problems of this organization. Surveys show that the organization is currently facing serious crises. For example, outgrowth of spending over resources is seen as both a challenge and a consequence of other challenges. (Parliamentary Research Center, 2017).

The study of the current situation of welfare and social security in Iran shows that despite the allocation of significant human, financial and organizational resources to the field of welfare and social security, an important part of the activities of this public sector still faces many problems such as quantity and the quality of services provided by the Social Security Organization is overshadowed and requires serious reforms in the macro, administrative and executive structure (Ghaffari, 2017).

According to the recent studies, currently the Iranian social security system does not fall into any of the categories of common social security models (Bourgeois, Bismarck, layered) and only part of health insurance is covered by the Bismarck system. With this in mind, there are no specific principles and rules for managing and directing the social security system as it is done in the world and is based on actuarial accounts and books, and this is the biggest challenge in the field of social security insurance in Iran. Now the main questions are what should be done to solve the problems and issues in this area? How to overcome the problems by identifying and managing it

properly to support more people through the expansion of insurance and support coverage while providing more and more diverse support programs and tours and provide services in different ways Provide customer satisfaction. It is clear that providing any solution to overcome the existing problems will not be useful and effective, unless it is based on accurate knowledge and full knowledge of the problems and challenges.

1- Global challenge in the development of social security (ISSA, 2016)

Introducing the 10 global challenges facing social security systems, the International Social Security Association presents a range of global trends that require strategic, fundamental, and long-term responses from social security leaders and policymakers. Considering the volatile and complex environment faced by governments and public leaders, it explores how social security systems are affected by global challenges, including solutions to reduce risks and prepare for future through creative responses.

1-1. Filling the coverage gap: The UN sustainable development goals for 2030 emphasize the commitment of governments to expand coverage to all nations.

2-1. Inequality throughout life: Social security systems are an important tool for creating social cohesion, promoting active participation and tackling inequality in society. Among these tasks, tackling income inequality is just one goal. The social security system addresses other inequalities, such as gender inequality in labor market opportunities or access to health care and services, and empowers individuals to reduce risks and perceive their talents throughout life.

3-1. Population aging: Population aging is a global fact that is highly emphasized in industrialized countries; and for developing economic systems, the aging process has begun. The unprecedented increase in life expectancy, along with the declining birth rate, has significantly affected population structure. Currently, 66% of the elderly population lives in developing countries, which will increase to 80% by 2050. In 2015, there were 901 million elderly people aged 60 and over, which will increase to 1.2 billion by 2050, accounting for two-thirds of the Asian continent.

4-1. Employment of young workers: High levels of unemployment and partial

unemployment among young men and women are a global challenge. In many countries, young people (15 to 24 years old) pose complex challenges to social security systems. Young workers have more difficulties in entering formal employment than other age groups. More than two-fifths of young workers around the world do not have decent jobs. In some national labor markets, young workers operate significantly in the informal economy, and in other markets we often see them inactive and unemployed.

5-1. Labor markets and the digital economy: Many economic systems have seen increasing de-standardization of employment patterns, including greater flexibility of working hours, evolving work arrangements deviating from the traditional linear career path. It should be noted that we also see positive aspects in this process. These include the potential reduction of work-related illnesses and accidents due to the automation of risky responsibilities.

6-1. Health and long-term care: The challenges and risks of health and long-term care, which social security systems face are increasing. Despite health developments, inequality in health achievement remains a challenge. Achieving the main goals of social security systems requires the correct anticipation of health-related challenges, the implementation of proactive and preventive responses, and the provision of appropriate services and benefits.

7-1. New risks, shocks and acute events: In uncertain global conditions, economic systems and societies are exposed to severe events and unpredictable economic, social, political, migration and environmental shocks. Social security systems, while absorbing and mitigating the unfortunate consequences of such events, enable communities to quickly repair the consequences of recession and recession, as well as to be more prepared for future events, whether predictable or unpredictable. In a world of increasing instability, the role of social security programs in risk management extends beyond labor markets and the life cycle.

1-8. Protecting migrant workers: The presence of more than one billion domestic and international migrants worldwide and the very high diversity of migrant workers' nationalities create operational challenges in social security systems. Despite progress and the fact that

one-fifth of migrant workers enjoy full protection and transferability of social security rights, the protection of migrants around the world through the social security system remains weak. Succeeding in meeting the social security needs of all migrant workers around the world is an important component of achieving universal social security.

9-1. Technological transition: Information and communication technology plays a strategic role in implementing the social security program, improving the performance and quality of social security governance services. The growth of information resources and shared operating platforms makes it possible to design new organizational models based on multi-factor characteristics. However, the implementation of ICT solutions requires ensuring the compatibility of social security management with existing platforms, creating internal skills to use new tools and facilities, and providing quality and cost-effective service.

10-1. High public expectations: A general understanding of social security is an important indicator of public leadership. Social security leadership is an important manifestation of governance, especially in critical periods of people's lives. Most people in the field of service quality lead social security leaderships to become more user-centered and sensitive to quality.

2- Challenges facing the Iranian social security system

The main challenges in the field of social security in Iran are based on studies and in accordance with the global challenges in this field are:

1-2. Weakness in the integrated macro-planning system in the field of social security.

2-2. Lack of risk management in the Iranian social security system.

3-2. Lack of proper work instructions.

4-2. Lack of application of actuarial knowledge.

5-2. Lack of explanation of the role of the government in the social security system (lack of attention to the role of government partnership).

6-2. The need to review service delivery methods due to the emergence of modern technologies.

Materials and Methods

In the first stage, the existing resources and documents in the field of social security have been studied in the internal dimension and according to the obtained acquaintance, the current situation of social security in the country has been explained. In this regard, in addition to the existing documents and books in the field of social security, interviews have been conducted with a number of experts (Wise Man). Then by examining the theories, models, guidelines and various systems of social security that have been compiled by international organizations and policy reference in this field, including the International Social Security Institute (ISA) and the International Labor Organization and the World Bank, which is available to all countries are placed, action has been taken. Due to the differences resulting from the application of two situations, each of which represented one of the dimensions of the challenges, and in order to create a consensus among respected experts to conclude and extract the challenges, the cases have been put to the Delphi test. In this regard, a questionnaire with the aim of measuring some of the indicators in the field of sustainable development and estimating its direct impact on the development and strengthening of the social security system, which is designed and provided to 50 experts in two stages. Thirty questionnaires were returned. The reliability of the questionnaire was measured by Cronbach's test and has a coefficient of 7.0. In order to assess the validity of the questionnaire, some experts who did not participate in the Delphi test were asked to comment, and finally, based on their opinions, the questionnaire was modified and prepared for use. The information obtained from completing the questionnaires was analyzed through SPSS software. And from the total information obtained, the main challenges facing Iran's social security in the form of six main challenges have been extracted. Finally, according to the information obtained, the causes of challenges have been analyzed and some operational solutions have been presented in this area.

Results

The studies conducted in relation to the factors and reasons for the mentioned challenges,

focuses the studies on two categories of direct and indirect factors, and in general, direct factors can be considered as the most important causes of challenges by creating a gap between the current and desired situation. The most important of these factors are:

1-4. Direct factors: These are factors related to the performance of the government and other governing forces that have had a significant impact on the creation of indirect factors. For example, it can be said that one of the factors creating the "challenge of lack of actuarial system in the Iranian social security insurance system" is the weakness of the statistical and information system in the insurance accounting system. Weakness in the statistical system is itself the result of managerial turmoil and the entry of political views into the field of social security and the significant decline of specialized manpower in this organization, which has made the decision-making system in this area difficult. Other causes and factors can also be investigated and causal in the same way.

1-1-4. Structural factors

- Lack of a regulator and regulator of social insurance regulations.
- Lack of distinction between social insurance organizations in terms of nature and management (unilateral (government), bilateral (government and employee), tripartite (government, employer and worker).
- Parallelism and interference of duties and activities of institutions and institutions providing welfare and social security services.
- Lack of a clear strategy in interaction with social partners and the country's decision-making system.

Given the issues raised, the challenges of rows 1-2, 5-2 and 6-2 in this field can be examined.

2-1-4. Legal factors

- Failure to prepare, compile and communicate the principles and general policies of the system and governance in the field of welfare and social security based on principles 3, 21, 29 and 43 of the constitution and the vision document. In this regard, we clearly see the creation of the "challenge of lack of proper instructions" and its implementation based on the adoption of laws and regulations by the legislature.

- Failure to legally pursue the establishment of a tripartite system (worker, employer and government).

- Government benefit and non-payment of 3% premium by the government.

- Lack of a standard system for establishing a social security system based on international models and guidelines to determine and protect the rights of stakeholders (Bourgeois, Bismarck or layered system),

- The existence of various laws that have disturbed the balance of resources and expenditures that should be measured by the principles of insurance calculations, and has faced the organization's resources in crisis, such as the adoption of unprofessional laws such as early retirement, which is different from the spirit of actuarial laws.

- Failure to approve decent work instructions by legislative bodies.

Row challenges 2-2, 3-2, 4-2, 5-2 are for analysis in this area.

3-1-4. Financing

- Instability in financing the organization,

- No share of social security from national resources and incomes such as endowment.

- Small share of social security per capita national production (GNP) and domestic production (GDP).

Lack of necessary measures to target and smarten social subsidies to ensure that the real target community is hit with the empowerment approach.

Challenges of rows 1-2, 2-2, 4-2, 5-2 can be examined in this section.

4-1-4. Treatment department

Lack of treatment evaluation system of the organization to evaluate its efficiency, which is done in two ways (direct - indirect), lack of control and monitoring of treatment costs in order to reasonably reduce the cost of treatment. The challenges of rows 1-2, 2-2, and 4-2, 6-2 can be examined in this field. In particular, the "challenge of lack of risk management" and the "challenge of need to review service delivery practices" that require special investigation into the insurance and protection sector of the social security system.

2-4. Indirect factors:

The devaluation of the national currency, the rise in inflation leading to an increase in the cost of living for pensioners, the lack of a monetary, banking, subsidy and tax policy,

rampant smuggling, the illegal import of goods from official sources, and the changing age composition of the social security pension fund. Below 5 (critical number), the widespread use of foreign nationals by employers to avoid paying premiums, lack of support system and non-insurance rules in small workshops, lack of optimal use of IT, the need to create a comprehensive customer relationship management system (CRM), etc.

Discussion

While in developed countries there is more talk of a "social welfare system", in developing countries such as Iran the main discussion is about "social security systems" and the challenge faced by policymakers and researchers in developing countries. The case is the optimal and efficient combination between the activities of the government and the market regulator according to the country's responsibilities. Thus, the level of development and the intellectual system of society also affects the social security system as a set of institutions, structures and mechanisms that interact with each other. (Radansab, 2009). Therefore, as the evidence showed, the deep gap arising from the strategic challenges between Iran's social security situation and the favorable situation of social security at the global level, as presented by international institutions in charge of this field such as ISA and the International Labor Organization in different models.

In advanced and industrial societies, social security policies are pursued in line with international organization standards. In developing societies, efficient social security is also one of the most reassuring ways to achieve sustainable development. Efficient social security systems in most developed and developing countries are based on the principle of tripartism (government, employer and worker) and this principle has been accepted as an international standard. (Shafiee, 1396)

What is certain is that the success factor in the Iranian social security system is identifying, managing and solving the challenges in this field by analyzing the causes and reasons for its creation. Therefore, it seems that the solution to eliminate the direct factors of creating challenges should be sought in upgrading and improving the macro-planning

system and policies in this area. By improving these factors and causes, many of the challenges in the administrative and operational sector have been resolved, and on the other hand, by implementing various programs and tours in the insurance, support and treatment sectors and using new technologies can be achieved as an important success.

6- The most important proposed solutions regarding eliminating the direct causes and factors of creating challenges.

- Designing various programs and tours of social security and protection to cover the population based on the horizontal and vertical development strategy of the social security system based on the model proposed by the International Labor Organization (International Labor Organization, 2012).
- Social protection and labor strategy presented by World Bank (World Bank, 2012).
- Amend the relevant laws and regulations of the country in relation to social security and take into account the regulations related to actuarial calculations

- Establishing a tripartite system and creating stability in financial resources by anticipating the allocation of a certain coefficient of national revenues and incomes

- Attracting the cooperation of related organizations and institutions such as welfare, medical sciences, etc. regarding the implementation of risk management.

- Practicing the theory of "good governance" due to the need to pay attention to social partners in the social security organization.

- Expanding the influence of technology in the administrative structure of social security and providing absentee services.

7 - Research suggestions

- Examining the quantity and quality of the implementation of the three-tier social security system plan, which has remained silent since 1983.

- Comparative study on multi-layered social security systems proposed by international institutions.

Conflict of interest

Authors declare no conflict of interest.

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