

Welfare of Pensioners and Unemployment Insurance Pension in Iran (*Case study: Fardis, Alborz province*)

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Abstract

We are intending to find out any effects of unemployment insurance pension on welfare of pensioners. Negative effects of unemployment in personal, family and social dimensions from one side and further effects on society on the other may lead to non-stop increase of social costs. Therefore it is necessary to find out different guidelines for recognition any obstacles with real dimensions and structure in order to apply removing methods base upon realities. One of the most important and effective methods for reducing negative effects of unemployment on the life of labor force is developing and optimizing applicable methods of unemployment insurance. Therefore in this research we have tried to consider the effect of supportive coverage of unemployment insurance on welfare situation of unemployed person and its family.

In this research and through a measuring study, we studied the welfare situation of pensioners of unemployment insurance in comparison with their occupying period in one of the branches of Iran Social Security Organizations (Fardis Branch- Alborz province).

According to the findings, upon leaving the job and stoppage of income, the social respect and relations of person will be reduced in society.

It was so much effective on its welfare situation. Furthermore because of lower amount of unemployment insurance in comparison with previous income of the person when occupied, therefore this may lead into worst quality of life in the fields of nutrition, housing, saving amount, entertainment, mental/bodily diseases in comparison with occupation time.

Keywords: Iran, Social Security Organization, Unemployment, Unemployment insurance & welfare of pensioners

1. Introduction

Work force is one of the most important factors in production and with a great role in economic growth as confirmed in all societies. Work force could be considered as a collection of resources and human capitals in globalization age (Hefdah Tan, 2007:2).

The third important factor after different difficulties of old age and disease with a special role in

social supply of all occupied people in a society is relevant difficulties out of losing the job and stoppage of income that means unemployment insurance.

All people are aware of negative effects of unemployment and its consequences on society. Even in those cases with low volume of unemployment, it is difficult to tolerate any effects of unemployment. Those families with a little savings for unexpected situation may survive only for a short period of time if their supervisor loses its job. Regarding a wide range of salary receivers there is a small difference between income and costs while they may support their families against any threats of unemployment out of their own saving? Therefore in lack of social and/or public support, the unemployed person and his/her family may suffer from the pressure of loans and or may bother their close relatives and finally may reduce seriously their life level. The quick results of unemployment for a worker and his /her relatives may be accompanied with a reduction in food stuffs, rejection any buying and//or postponing any purchase of necessary items even with a serious reduction in previous housing standard.

Losing the job and getting far from the real role may decrease social contacts which may cause more mental & identity support for him. Such a far distance from social roles accompanied with

various materialistic problems may cause a feeling of emptiness and may lead to an increase in family problems as well.

Unemployment insurance is the subject of this research. It is one form of different types of social insurances provided by the worker and/or employer. This type of insurance is somehow obligatory in accordance with national rules and regulations in different countries. According to the law, this type of insurance may cover those workers who have lost their job non-intentionally and are ready to work but unable to find a new job.

As one of the most important social organizations of Iran, Social Security Organization is one of the major arms for applying supportive policies of government with a sensitive and inevitable role in providing services and meeting the satisfaction of all people of society especially from unemployment insurance viewpoint.

All pensioners of unemployment insurance who have devoted a part of their life for the society,

expect to receive more attention in this step of their life without any disconnection of their relation with concerned organizations. They expect to receive any supports of syndicate organizations without disturbing their position. But the reality is all created problems in this period of time which may cause a reduction in welfare level of people and change them into a damaging group.

Now the main question is: "How much is the role of unemployment insurance pension of Social Security Organization in maintenance and continuation of life quality of pensioners?"

2. Background

Regarding all current notes and documents at information centers and libraries of different universities and even High Center of Research of Social Security Organization and library of Ministry of Labor & Social Affairs, it seems that there are no more fundamental researches about any effects of unemployment insurance pension on welfare situation of pensions of unemployment insurance in Iran.

There are a little number of researches about recognition and modifying any difficulties in payment condition of pension for more economy in unemployment insurance funds and not for increasing the welfare of pensions as mentioned below:

After considering and specifying the situation of pensioners and recognition of real reasons of any increase in the pension of unemployment insurance, Masoud Aliyari (2002) had following proposals for further reduction in number of pensioners and reduction any consumptions of unemployment insurance fund ad follows:

- 1) Revision of unemployment insurance law,
- 2) Increasing the minimum acceptable records for providing of unemployment insurance,
- 3) Controlling the producing units claiming of bankruptcy,
- 4) Employment of pensioners of unemployment insurance at producing units under the support of the organization.

Hemaseh Kahe (2007) has studied the economic, social, political, cultural and mental effects of unemployment and concluded that training is so much effective in return back of pensions to the job market and further reduction of negative effects and more economy in unemployment insurance fund.

In a research under the title of "Evaluation the functions of Technical & Professional Education Organization against training of pensioners of unemployment insurance", Seyed Yahya Saghi (1996) has replied to this major question that whether any provided trainings through Technical & Professional Education Organization is effective in promotion of ideals of Social Security Organization or Not? Then he has concluded that relation with the subject and effective factors in reducing unemployment insurance fund costs to revise any functions of the mentioned organization for submission of training for pensioners in order to return back them to the market. Therefore any training of them in Technical & Professional Organization may accelerate their job finding procedure.

In a research under the title of "Optimization of payment pattern of the pension to all insured persons y the Social Security Organization", Mohammad Feizi (1996) has studied any optimization of payment pattern of unemployment insurance allowances by limiting any entrance of people to the society of pensions. The findings of research show that any payment of unemployment insurance pension may not lead to a reduction in motivation of unemployed person for finding a new job. Also any receipt of unemployment insurance allowances by pensioner may not reduce their motivations for learning more and re-occupation.

Yaghoub Pour Abbas (1996) has studied legal challenges of unemployment insurance in Iran and concluded that unemployment insurance law in Iran in comparison with other systems is

more idealistic and with a lot of legal unknown items and problems. This may cause a lot of problems in performing the law and further differences and discussions.

In a research under the title of "Considering any economic & social effects of unemployment insurance on the life of workers", Ezatollah Sam Aram (1998) has concluded that occupied workers may consider the role of unemployment insurance for further assists and welfare of family as useful as possible through their probable unemployment of themselves.

As it is obvious there are not any independent researches about the effect of unemployment insurance on their welfare in Iran. This paper intends to have a case study about welfare effects of pensions of unemployment insurance in Iran.

3. Theoretical Framework

In theoretical framework of research and reference points from among presented theories in this regard, we will focus on two separate parts as well. In first part we are intending to study about any advantages of job and further consequences of losing the job for an unemployed person and his/her family. In second part we may also consider this problem that what will insurance and social security do for reducing any arising problems for an unemployed person who has faced with a lot of problems in his/her life and family?

3.1. Labor & Job

According to the ideas of Tilger, and ancient thoughts, Work was a respectful activity for all people.

Occupation is necessary for finding a personal independency and removing an necessities of followers population (Oberlin, 2004: 23-24).

From Froude's viewpoints one of the important subjects of occupation is income and structure. Froude considers job as a real necessity which is performed for better survival and exiting from bottlenecks. Since job structures may cause determining some behavioral rules, as result we have enriching an internal control mechanism that means "Ego" which may prevent from satisfaction of needs and further quarrelsome. (Ibid, 26).

According to the idea of hidden deprivation which was presented by Jahouda, occupation has the clear & hidden functions. The clear aspect of occupation is obtaining income which may be possible through working and out of hidden functions (with direct relation with psychological needs).

People may find their identity through working and also find common goals with other and further social relations with them and ordering their life. Therefore any deprivation of work may cause their lack of clear and obvious functions. But what is really effective on mental health of people is deprivation of hidden aspect of job. Jahouda believes that people are in need to social organizations for satisfying their psychological needs. By working they may find better social contacts and better mental health. Even if people have no jobs, but only to be present in job organizations like presence in Technical & Professional classes may find somehow hidden functions (Arizi, 2003, 292-293).

The materialistic results of job were so much important for Marx due to their reality of humanistic properties: Proving themselves by working is in the heart of Marx Communistic theory. Marx considered the aspect of mutual function of occupation (Grint, 2004:37).

The economic role of job in supplying of daily needs and nutrition of family is really sensitive. Therefore with marriage coefficient in Iran equal to 4, any unemployment may cause more disorders in supplying system of personal costs and a lot of problems in life of dependant people.

We have the first social consequences of unemployment in family. There will be a lot of differences among family members due to the unemployment and lack of supplying of necessities and current obligations. In most cases it may reach from oral contacts into physical contacts and probably interfere of disciplinary & judicial organizations. It may increase the level of divorce and disturbing the bases of family. On the other hand and due to the lack of supplying minimum necessities and in process of children academic process and their future and also leaving the studies which may cause most of them may be attracted by sinful groups and/or those with behavior corruptions and start some pathologic phenomenon. (Kahe, 2007:53-55).

Grint presented all its ideas about job advantages as follows. In his opinion an unemployed person may be deprived from all these advantages due to losing its job.

- Job may creates social position of the person,
- Job may reflect further economic allowances (Grint, 2003:11).
- Unemployment has further relations with mutual functions of groups and different factors resulted from occupation which is non-accessible for unemployed person such as benefiting from different skills, social relations, and savings for different goals, finding personal safety and maintenance of social – economic position in society. (Ibid, 62-63).

According to the studies of Marintal, unemployed people leave their credits and self-confidence and motivation (Uberin, 2003: 207-209).

Bakeh believes that unemployed persons may benefit a little from their time for promotion of personal situation and any cultural activities. He has specified this case in accordance with economic deprivation and previous experiences. In face lack of money may reduce further activities which may need to spend money for like cinema, visits and... (Ibid, 213-215).

Previous job experiences have intermediate effects on reactions of people. Generally for better understanding of reaction to any quick change in life conditions we may consider the effects of simultaneous nature of change, previous experiences and personal characteristic of unemployed person.

These characteristics include the age, sexuality, social class, job experiences and academic records. For example external allowances may cause more income, better safety feeling and different chances for controlling and performing of personal & family programming. Therefore there are lower expectations for non-experienced persons at unemployment time against professional ones (Ibid: 225).

The importance of money as a real factor is obvious when we may classify different members of family in accordance with received income through the unemployment term. Non-suitable nutrition regime, rents, clothing and low level of health are different factors and the real reasons for providing a process through which we have more sentimental conditions. Since the spouse is responsible to control of economic situation, there will be more challenges inside the families (Ibid, 228-230).

Theory of Role may consider a person occupying low level of jobs in a social field. Unemployment and losing the role of occupation may provide a lot of social, economic and mental problems and difficulties for families. In a society in which job has a basic value, unemployment means losing any respects, therefore it is necessary to find some different roles for unemployed persons in order to prevent from arising any other problems for them. For example one of the roles which may create for unemployed persons is to participate in technical & professional training courses (Karimi, 2005:46).

According to the ideas of Fineman, there are different results for an unemployed person with regard to his/her social class. For example middle class of society may suffer from more difficulties out of disturbing its social – economic situation than worker class (Grint, 2003:63). Burner performed different studies in 1979. Those people with higher academic records may find more opportunities for finding a job and income, then in case of their unemployment, they may face with little mental job or financial effects and consequently more welfare (Uberin, 2003:242). He believes that because financial responsibilities of youth are lower than elders, it is expected that unemployment effects are under little effects of economic losses and with more welfare (Ibid, 248).

Social Security system with its new meaning is a completed step including group efforts of all society classes for fighting with lack of economic safety and insurance against losing income and/or minimum life situation. As a result one of the fundamental factors for applying of social justice is supporting this case by the government and policy makers of social security field.(Panahi, 1997:12).

Social Security system based upon social insurance strategies may cause a great part of obligatory savings of insured people placed on the growth & economic – social development way. Then out of the mentioned investments it is possible to create different jobs for society people and increasing the production level and national output (Ibid: 13-14).

Social Security has been defined as follows in the bulletin of National Labor Organization:

"Social security is a support for society against any social – economic disorders resulted from any stoppage and/or serious reduction of income due to disease, pregnancy, job accidents, unemployment, disability, old age, death of spouse and through providing required treatments and assisting its members". (Ibid, 72-73).

The major goal of governments activity in social security part is to provide a continuous system as a supportive cover and welfare facilities and also supporting low-income groups and providing minimum living costs of damaging groups of society who are under the poverty line due to different social – economic reasons (Ibid:298).

Certainly we have supplying principle among all motivations for family savings with a major & clear role in relation with non-specified factors and accidents through the life. Any functions for

preventing from arising these threats in present time and through concluding insurance contracts may

enable him to be safe from any considerable reduction of life level in case of any unexpected accidents. In other words, it may provide necessary requirements of his/her personal "Safe". Regarding all abovementioned definitions, the factor of "Safe" may be considered as an independent and necessary economic good for each family according which it is possible to find more welfare and materialistic/conceptual safety (Ibid, 18-19).

Insurance is one of the major and valuable outputs of human being in creation of safety condition. Insurance will reduce any worries against further losses resulted from different accidents and may provide a suitable condition at minor / major levels by supporting people and different collections for finding economic development. The wording Insurance means more confidence or guarantee or maintenance against different accidents. Certainly insurance is one of the innovative outputs of human society for fighting with disastrous accidents. Natural accidents like fire, earthquake, flood, thunder and different disasters like : death, old age, disability, unemployment and have threatened people from the past. The

major benefit of insurance is creating more confidence in people for fighting with probable dangers in the framework of insurance which is defined as a risk (Taleb, 1998).

Insurance supplying method is one of the wide and fundamental changes within recent decade with a special priority and position in advanced human societies.

In this system we have transfer of any threats out of probable dangers and accidents from a collection of organized people who are a member of an insurance fund. As a result there will be no more non-confidence situation about payment of probable damages and it may transfer to other members of the fund. By this method it is possible to create require situation for distribution of income among all members of insurance fund in a way that the paid insurance fee may be transferred from fund members who have been safer from relevant damages to the damaged members. (Panahi, 1997, 24).

It is believed that most powerful necessities of people may specify their behavior at specific moments. Maslow presented these necessities in the format of five basic needs in his theory including Physiologic, safety, social, respecting and self-blossoming necessities (Naeli, 1994:33).

All these necessities have a clear hierarchy and satisfying one level of these needs may resulted

in following up of people for satisfying other levels. For instance when all physiologic & safety needs are satisfied, there will be arising of dependency to the society and/or further needs (Hosi & Blanchard: 1990:52).

What is necessary to be considered with regard to the hierarchy of Maslow needs in this research is that an unemployed person intends to fight with all threats out of unemployment. Therefore he/she tries to be a member of official social supporting networks in order to remove a little of risks and lack of abilities for satisfying his/her needs at different steps. We try to study this case with different measuring variants in order to understand how much successful was Social Security Organization for replying to these needs of this damaged group. Durkim considered human being as a two-dimensional creature with a body, interests and appetite from one side and a social personality from the other. But human being may find its humanistic form in its social dimension and would be completed only through the society. (Keizer & Rosenberger , 2004:169).

According to the theory of social relation, in this research we have tried to consider this item whether Social Security Organization could find its goals such as materialistic necessities and even sentimental needs of a special group in a developing country like Iran and with relaying upon an organic combination in a system with a lot of insured persons without any information of each other and only through membership in an organization. Since as it was mentioned in previous sections all insured people intend to remove their needs with regard to their saving and ignoring their today necessities which is named as serious motivations for further insurance. They are waiting to receive this saving in the format of short-term & Long-term assists including unemployment insurance pension.

Based upon the theoretical framework and literature of study, followings are major and indirect theories of this paper:

The Main Hypothesis

1. There is a relation between unemployment insurance pension and welfare situation.
2. There is a relation between the term of receipt unemployment insurance pension and welfare situation.
3. There is a relation between social relation and welfare condition.
4. There is a relation between social respect and welfare condition.

5. There is a relation between social position and welfare situation.

The Partial Hypothesis

1. There is a relation between waiting term for receipt the first unemployment insurance pension and welfare condition.

2. There is a relation between the sexuality and welfare condition.

3. There is a relation between the age and welfare condition.

4. There is a relation between academic level and welfare condition.

5. There is a relation between marital situation and welfare condition.

6. There is a relation between number of family members and welfare condition.

7. There is a relation between participation in technical & Professional classes and welfare condition.

8. There is a relation between previous job and welfare condition.

4. Research Findings

Followings are the most important findings of this research:

- From total 328 respondents, %25.9 was female and %74.1 male.
- About %48.7 of respondents were more than 45 years old.
- About %42.4 of respondents had below-diploma academic record.
- About %88.7 of respondents were married.
- About %33.5 of respondents had a family of three persons.
- The place of birth of %74.1 of respondents was a city.
- About %48.2 of respondents had renting house before and after unemployment.
- About %84.1 of respondents were not a member of an organization and/or a center before unemployment.
- About %39.9 of respondents were a simple worker before unemployment.
- About %27.7 of respondents were technical workers.
- About %76.8 of respondents receive a minimum unemployment insurance pension which means 303000 tomans (below \$300/month).
- About %49.7 of respondents had borrowed money from others for their living costs from dismissal time up to the receipt of the first unemployment pension.
- Most number of respondents had referred to Social Security Organizations more than 8 times in order to receive any unemployment insurance pension.
- Most number of respondents confirmed that there is a considerable reduction in their coming/ going with relatives in comparison with their occupation period after their unemployment.
- Most number of respondents confirmed that there is a considerable reduction in their coming/going with colleagues and friends in comparison with their occupation period and after their unemployment.
- Most number of respondents confirmed that after unemployment there is a considerable reduction in others' respect to them.
- Most of respondents confirmed that their social position has reduced after unemployment and in comparison with their occupation period. According to the findings, there is a worst situation in quality of nutrition, saving amount, entertainment of family, parties of family, health & therapeutic situation of family, lovely relations among family members, pains and worries in family and mental/bodily situation.

5. Conclusion

The main problem considered in this research is the effect of unemployment insurance pension on the pensioners of Social Security Organization with following results:

- There is a relation between the amount of unemployment insurance pension and welfare of pensioners. There is a meaningful difference between those pensions with pension amount of 501000 tomans and higher and their welfare with two previous groups. It means they have higher welfare situation. But there is not any meaningful difference between the pensioners of 303000 tomans and those of 304000 up to 500000 tomans. This is necessary to mention that regarding the abundance table of great number of them receive a pension of 303000 tomans. It means the minimum salary approved by the government for year 2010.
- There is a relation between the term of receiving unemployment insurance pension and welfare of pensioners. There is a meaningful difference between a group with 6-months pension and other groups of 18, 26, 36 and 50 months of pension.
- There is a relation between social relation and welfare of pensioners. Perhaps there is a stop in their contacts with their relatives and previous friends upon losing the job and reducing their income. As a result there is a reduction in their social relations and worst welfare situation.
- There is a relation between social respect and welfare of pensioners. The most number of respondents which is %44.8 confirm that upon losing their job there was a reduction in their social respect with worst effects on their welfare situation.
- There is a relation between social position and welfare of pensioners. The most number of respondents means %40.5 confirmed that there is a reduction in their social position upon losing their job.
- There is a relation between waiting term for receiving the first unemployment insurance pension and welfare of pensioners. There is a difference between those with sooner receipt of pension and other groups. They have more welfare.
- There is not any relation between the sexuality and welfare of pensioners which is a sign of the role of supervising of men. Therefore women do not have an important effect on economic situation of family.
- There is a meaningful relation between the age and welfare situation. But there is a meaningful difference only in age group of 41 to 45 years and age group of 51 and higher from the point of view of welfare situation.
- There is not any relation between academic records and welfare of pensioners which is probably a sign of this fact that their academic level had no more effects on salary and allowances of occupied person at the time of occupation. Therefore the pension rate would be calculated according to the average salary of person at the time of occupation. Academic level is not so much effective.
- There is a weak relation between marital status and welfare of pensioners. It means that married people have a worse welfare situation than single ones.
- There is a relation between the number of family members and welfare of pensioners. It means more number of family members cause worst welfare situation.
- There is a very weak relation between participation in technical & professional training courses and welfare of pensioners.
- There is a weak relation between the type of previous job and welfare of pensioners. It means that those who were professional worker before dismissal, right now have a better welfare situation. It is probably due to the higher salary and allowances at the time of occupation. The average amount of unemployment insurance pension is the last 90 days before unemployment. Therefore it has been increased and cause more welfare.

Followings are different proposals based upon obtained results out of our data analysis:

- Revising and modifying unemployment insurance rules including the term and price of unemployment insurance pension for increasing the welfare of pensioners.
- Since upon losing the job there will be a reduction in social relations of person in society and further worst situation, therefore it is proposed to hold group discussion sessions by Social Security Organization and/or Dept. of Labor & Social affairs and/or participating in technical & professional courses and/or self-occupation and job creation educational courses in order to increase any social relations of the person.
- Since the waiting term for receiving the first pension is so much effective on welfare situation of pensioners, therefore it is proposed to have some modifications in approving any by laws for accelerating of unemployment insurance pension. Also it is proposed to issue different by laws for the employees of Labor & Social Affairs Dept. and Social Security Organization who are in direct contract with unemployment insurance unit to prevent from any useless coming/ going of pensioners for receiving their first amount of pension.
- Since the marital status and number of family members are effective on welfare situation of pensioners, and on the other hand the spouse may lose a part of indirect income at the time of occupation, such as additional work, hard work allowance, allowances, shift rights and noncash assists, therefore it is proposed to pay enough attention to this matter. It is possible to pay different assist for living of families in the forms of bonus, non-cash allowances and/or family costs, New Year allowance.
- Since most of respondents confirm that averagely are satisfied with unemployment insurance pension, but it is necessary to apply some changes in it. As a result it is necessary to consider any continuous of applying unemployment insurance law for more safety of these people.
- In order to increase their re-occupation of pensioners for their more welfare, it is proposed to Dept. of Labor & Social Affairs for better job findings for them.
- To apply inflation rate for any determining annual increases of unemployment insurance pension.
- To hold some sport classes and /or psychological courses for reducing any stresses and mental/bodily diseases.
- To provide suitable & mutual transactions between Dept. of Labor & Social affairs and Social Security Organization in order to reduce any wage situation and accelerating in providing of unemployment insurance pension.

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