Ranking of the Iranian Provinces in terms of Insurance Coverage and Support Pension for the Elderly and Indicators of Provincial Development

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ABSTRACT

Aims Today, pension funds have a key role in providing living expenses and improving the level of social welfare of the elderly. This study aimed to investigate the status of insurance coverage and support for the elderly in the Iranian provinces using developmental indicators and investigate the level of providing insurance and pension for the elderly in the provinces based on the level of development in infrastructure and technical, economic, production, cultural and social dimensions.

Instrument & Methods The research method is a secondary analysis, which examines the status of insurance and supports pension coverage for the elderly in Iran and compares it with provincial development indicators in infrastructure and technical, economic and production, and cultural and social areas.

Findings Kohkiluyeh and Boyer-Ahmad Province ranked first in providing insurance coverage and pension support for the elderly. Kohkiluyeh and Boyer-Ahmad had 28th, 20th, and 8th ranks in development, infrastructure and technology, and economic and production indicators. Sistan-Baluchestan and Lorestan provinces had the second and thirsty ranks in insurance coverage and pension support for the elderly. The ranks of Sistan & Baluchestan in terms of infrastructure and technical, economic and production, and cultural and social indicators were 26, 26, and 9, respectively. The ranks of Lorestan in terms of infrastructure and technical, economic and production, and cultural and social indicators were 24, 19, and 30, respectively.

Conclusion There are many differences between the provinces of Iran in terms of pension coverage, insurance, and support according to development indicators. Lack of access to social services and support is an obstacle to economic and social development. The distribution of development resources in the provinces does not follow a unique pattern, and the provinces' situations are different. Therefore, development in the country's spatial structure cannot be expected to be uniform.

Keywords Social Welfare; Elderly; Development; Pension Funds

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CITATION LINKS

[1] The aging of the Iranian population in the next four ... [2] The effect of the presence of an elderly ... [3] Challenges of pension funds: a case study of ... [4] World Population Ageing 2013 ... [5] A look at the developments of aging in Iran ... [6] Statistical study of socio-economic characteristics ... [7] Prediction of elderly quality of life based ... [8] Factors affecting iran's population ... [9] The role of social security system on ... [10] Analytical performance of administrations in charge ... [11] Impact of informal social support on elders ... [12] Demographic-social and economic determinants ... [13] Structural problems of pension funds in Iran's ... [14] Investigating Investment Approaches in Pension ... [15] Analysis of Iranian provinces ... [16] Ranking the growth, development and progress ... [17] Relationship between sexual satisfaction and mental health in ... [18] Quality of life in Iranian ... [19] Legal analysis of the impact of "insured gender" on ... [20] Funding for retirement pension in Iran ... [21] The coverage status of pension funds and elderly supportive ... [22] Research of the State of Insurance Pension Coverage and ... [23] The analysis of affecting factors in inefficiency ... [24] The critical analysis of economic goals of development ... [25] National strategy for sustainable development ...

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Introduction

Decreased fertility and mortality and increased life expectancy have led to a significant increase in the elderly population in the country [1]. This issue is accompanied by many socio-economic consequences [2, 3]. In this regard, the World Health Organization has called the 21st century the century of the elderly [4]. According to published reports, the ratio of the elderly population to the total population in 2018-2019 was equal to 9.7% [5]. The average annual growth of the elderly population of the country is also reported to be 3.4% in 2018-2019, which is about three times more than the average annual growth of the country's population. In addition, there have been extensive changes in the population structure of the provinces with an increase in the population of the elderly [6]. The issue and problems of aging also become important with the increasing share of the elderly population in the provinces of Iran [7, 8]. One of these issues is the status of coverage of pension funds and institutions for the support of the elderly [9, 10]. This type of coverage is effective for the economic and social security, welfare, and health of the elderly and improves their social welfare [11, 12]. Today, pension funds are significant in providing living expenses and improving the level of social welfare of the elderly [13]. In these funds, employed people transfer part of their salary to the funds by participating in pension systems to receive retirement benefits when they are unable to work [14]. The ranking of each province based on the mentioned indicators regarding the status of pension coverage for the elderly in each province gives us more accurate results. Therefore, it is necessary to pay attention to the important indicators of province development to examine the coverage status in each province; and its exploration in the framework of the conditions and development rank for each province in terms of social, economic, and infrastructure indicators [15]. So, this study aimed to investigate the level of insurance coverage and support for the elderly in the provinces of Iran using development indicators. Also, the situation of the provinces with the highest and lowest levels of insurance coverage for the elderly was investigated.

Instrument & Methods

The research method is a secondary analysis which examines the status of insurance and support pension coverage for the elderly in Iran and compares it with provincial development indicators in infrastructure and technical, economic and production, and cultural and social areas [26]. Data were collected using the database of the pension funds and support institutions (according to the statistical sources of the studied organizations, including the Social Security Pension Funds, National pension and farmers' social insurance fund, villagers, and Nomads, and the main support institutions of the country include the Imam Khomeini Relief Committee and the Welfare Organization). The standard criteria for sampling were being 60 years old and older based on the standards of the World Health Organization and the United Nations for developing countries [17, 18]. The considered age ranges make it possible to compare the findings of this study with global statistics. So, the age range of the elderly in Iran has considered 60 years and older based on the international standards and insurance age regulations [19] (according to the criteria of the country's insurance funds).

To analyze the phenomenon of aging in Iran, considering the information of the last census (2016 census), based on data available in the statistical insurance sources, the information and data of aging indicators were estimated for the year 2018 (based on the estimates of insurance funds and official support institutions studied). The collected data was investigated at the national level and compared the other countries and at the provincial level based on the ranking of provinces in terms of insurance and pension coverage for the elderly using Microsoft Word & Excel software. Also, the provinces were ranked based on the development level through a comparison between the provinces. Considerable research on the ranking of the provinces based on the development level has been conducted in Iran. The researchers reviewed several studies, taking into account the status of insurance coverage and pension support for the elderly and comparing the provinces in terms of development level. Out of the studies on the ranking of the provinces, research entitled "ranking the growth, development, and progress of the provinces of Iran in various fields" [16] was selected as the basis for the development ranking of provinces. This study was selected considering the emphasizing the various criteria for provinces ranking, the accordance of the study with the present study in terms of the user information and data, and determining the provinces ranking considering the social, cultural, economic, production, and infrastructure indicators. The rank of development indicators of the provinces has been shown in the 1-3 Figures based on cultural, social, and political indicators (Figure 1), economic and production indicators (Figure 2), and infrastructure and technical indicators (Figure 3). In terms of cultural, social, and political indicators, Semnan, Ilam, and Southern Khorasan provinces have the first to third ranks, and Tehran, Lorestan, and Alborz provinces have the 29th to 31st ranks. Also, based on infrastructure and technical indicators, Isfahan, Mazandaran, and Qom have the highest ranks, and the provinces of North Khorasan, Hormozgan, and Kerman have the lowest ranks.
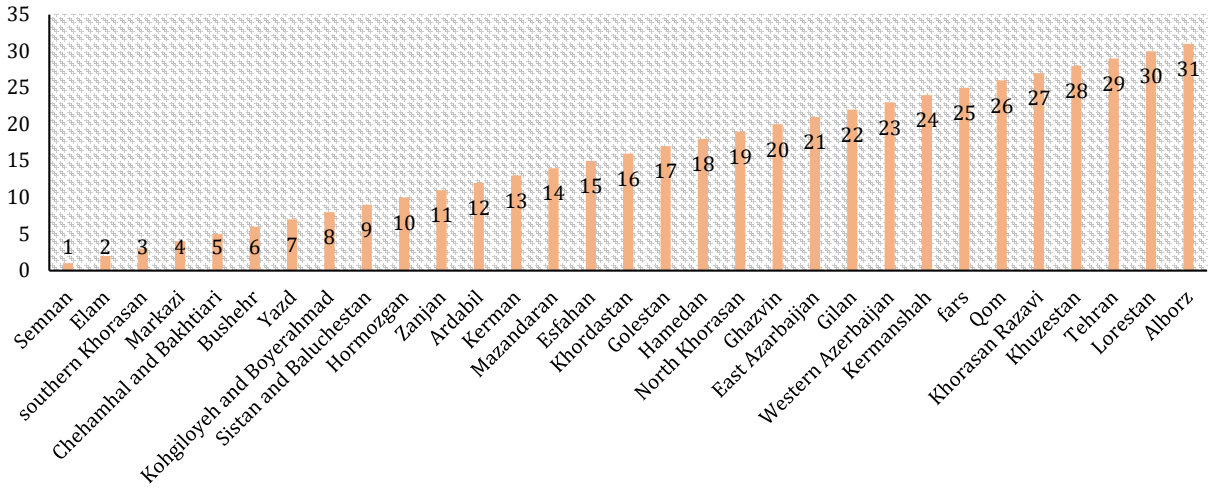
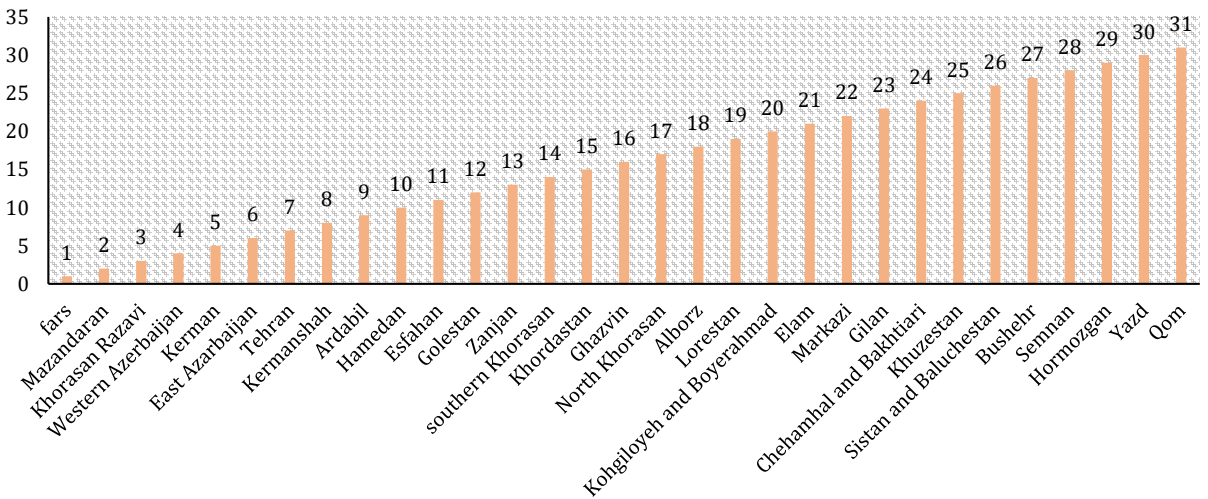**Figure 1)** Rank of the development index of the provinces based on the socio-cultural and political rank [16]

Figure 2) Rank of development index of provinces based on economic and production rank [16]
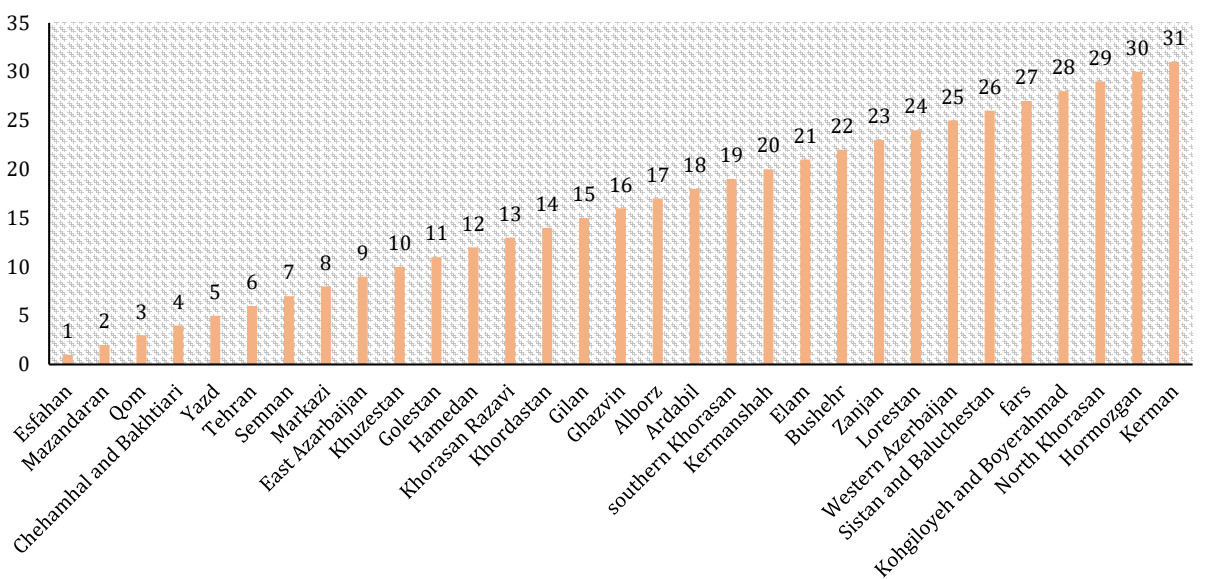

Figure 3) Rank of provincial development index based on infrastructure and technical criteria [16]

Findings

According to the data in Figure 4, in 1397, the highest proportion of the elderly in the province's population was related to the provinces of Gilan, Mazandaran, and West Azerbaijan, and the lowest percentage was related to the provinces of Sistan and Baluchestan, Hormozgan and Bushehr.

The highest percentage of insurance and pension coverage of elderly recipients was observed in Kohkiluyeh and Boyer-Ahmad, Sistan and Baluchestan, Lorestan, Ilam, and South Khorasan provinces, and the lowest percentage was observed in West Azerbaijan, Alborz, Hamedan provinces.

In Figure 6, the ranking of provincial development indicators was compared with insurance and support coverage for the elderly. Based on the findings, Kohkiluyeh and Boyer-Ahmad provinces had the first rank in insurance coverage and pension support for the elderly. The ranks of Kohkiluyeh and Boyer-Ahmad in terms of development, infrastructure and technology, and economic and production indicators were 28, 20, and 8, respectively. Sistan and Baluchestan provinces had

the second rank in insurance coverage and pension support for the elderly. They had 26, 26, and 9 ranks in development, infrastructure and technology, and economic and production indicators, respectively. The ranks of Lorestan in terms of insurance and pension coverage, infrastructure and technical, economic and production, and cultural and social indicators were 3, 24, 19, and 30, respectively. West Azerbaijan province, ranked 31st in insurance coverage and support for the elderly, received 25, 4, and 23 in terms of development indicators, infrastructure and technical indicators, economic and production indicators, and cultural and social indicators, respectively. With the rank of 30 for the insurance coverage and pension support for the elderly, Alborz province received the ranks of 17, 18, and the last rank for the infrastructure and technical, economic and production, and cultural and social indicators, respectively. With the rank of 29 for the insurance coverage and pension support, Hamedan province received the ranks of 10, 18, and 8 in terms of development index, infrastructures and technical, and social and cultural indicators, respectively.
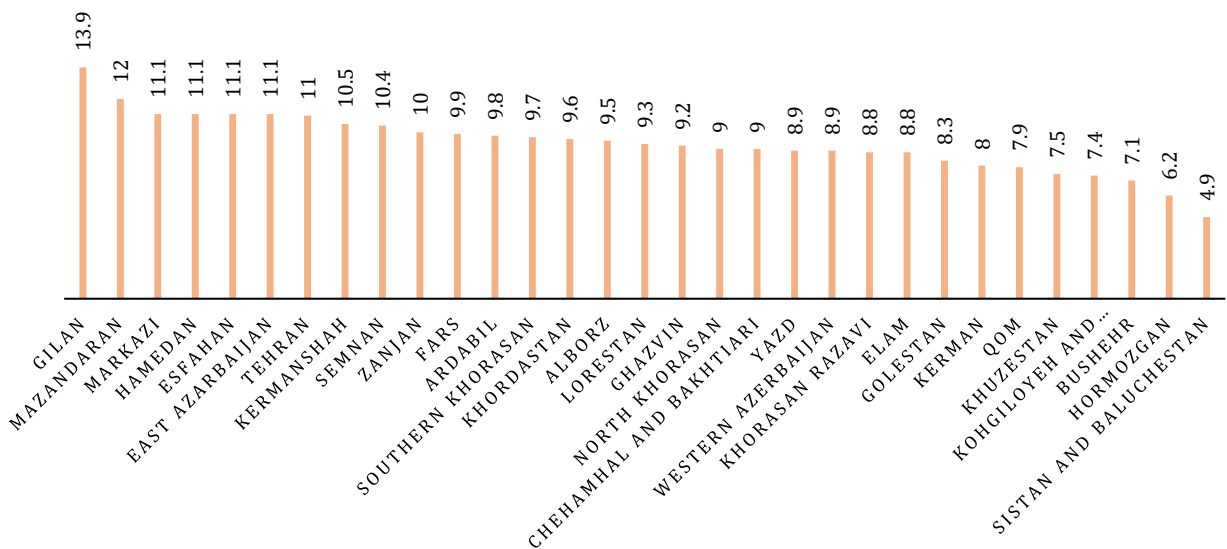

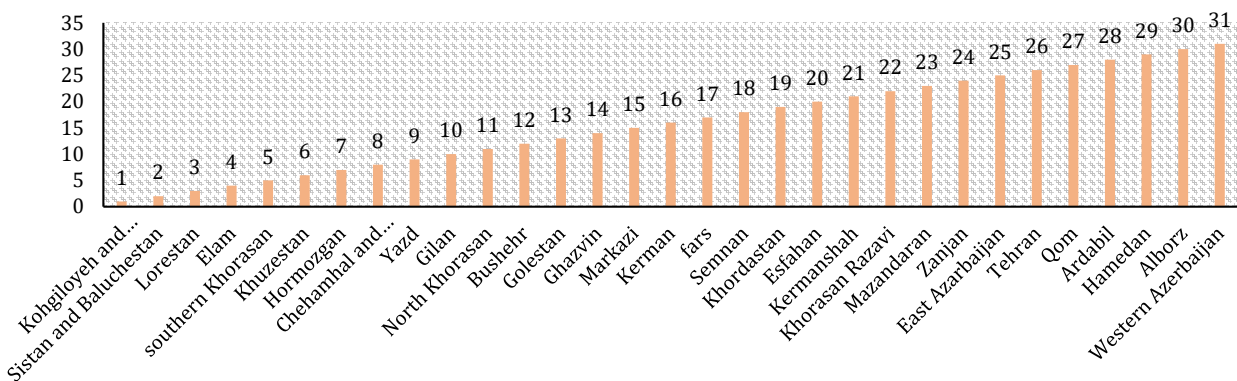**Figure 4)** Ranking of provinces in Iran based on an aging index

Figure 5) Rank of insurance and support coverage for the elderly
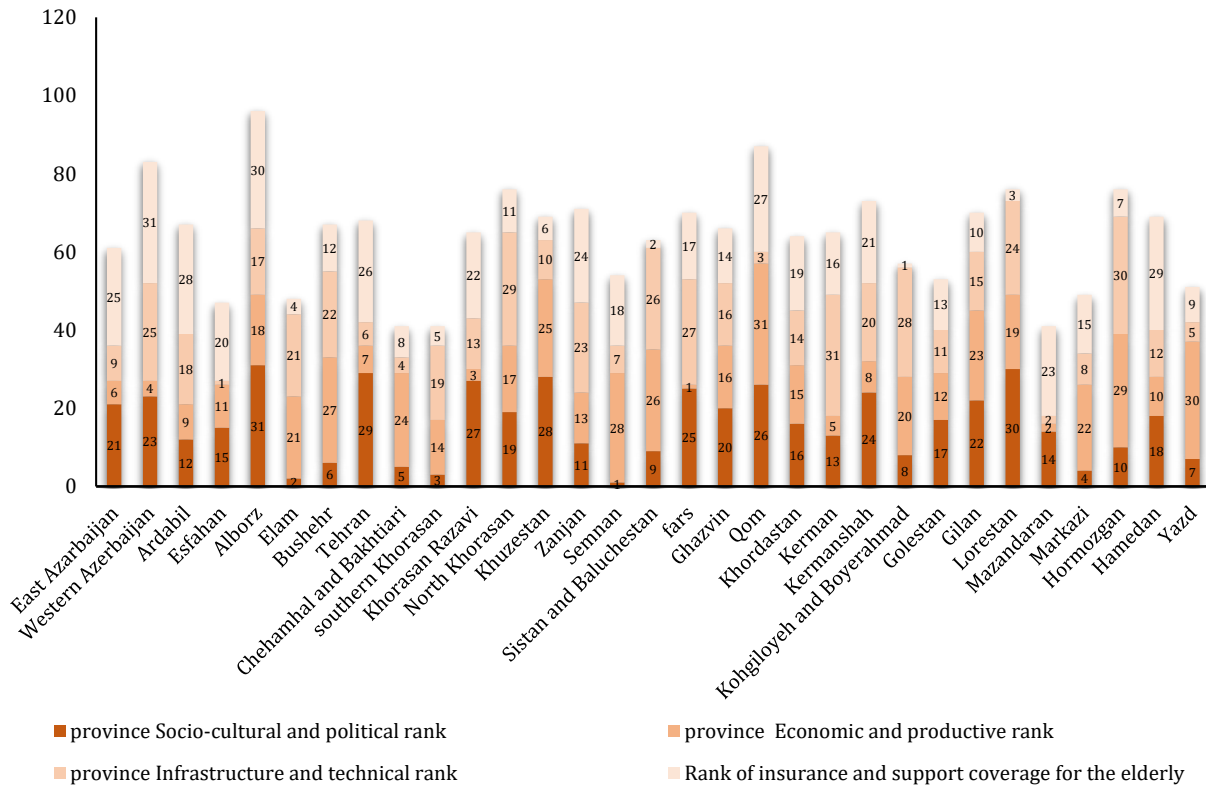
Figure 6) Comparison of the ranks of insurance and support coverage for the elderly and development indicators in the provinces, 2018

Discussion

In this study, ranking the provinces of Iran based on development indicators and comparing it with the status of insurance coverage and support for the elderly showed significant differences between them. Because governments have a considerable role in providing social services [16], planning and policy-making regarding the promotion of insurance coverage and support for the elderly should be considered a priority in economic and social planning [21, 22]. Any policy-making to fair exploit resources in a region requires identifying the position and rank of that region [23]. The ranking of the provinces in terms of pension coverage and support for the elderly and its comparison with development indicators also shows the level of welfare of the elderly in an area. The development aims to eliminate inequalities and reach the highest quality of human life [24, 25]. Since this study ranked the provinces of Iran based on development indicators and compared it with the status of insurance coverage and support for the elderly, there are significant differences between them. The inequalities in the pension coverage of the elderly are a clear sign of underdevelopment in the country's welfare system. The data analysis showed significant differences between the provinces of Iran in terms of pension coverage, insurance, and support according to the development indicators.

Conclusion

Lack of access to social services and support is an obstacle to economic and social development. The distribution of development resources in the country's provinces does not follow a unique pattern, and the situations of provinces are different. Therefore, development in the country's spatial structure cannot be expected to be uniform. This heterogeneity can also be expressed in the distribution of the welfare and social security system, especially in the provision of social support for the elderly. From this point of view, the situation of each province is different according to the structural features and facilities or limitations of each province. However, the provinces with the highest insurance coverage and support for the elderly have a high level of development indicators, especially economic and infrastructure indicators.

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