



Prioritize the challenges of the Social Security Organization in the field of resources and expenditures

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ABSTRACT

The present study has prioritized the challenges of the Social Security Organization in the field of resources and expenditures. Challenges identified in this study include economic conditions, contextual conditions and interventionist conditions. From the perspective of purpose, this research is among the applied research and in terms of nature and method is descriptive-survey research. The results showed that among the indicators of economic and social conditions, the first five indicators include instability and recession, economic inflation, unfavorable economic conditions for investing insurance reserves, widespread unemployment and risks, fears and extremes. Emerging (such as Corona, sanctions, etc). The first five indicators of the underlying conditions include increasing government accumulated debt to the fund, non-timely payment of the organization's receivables by the government, overcoming spending growth relative to revenue sources, government and parliament intervention in the fund independence and transferring loss-making and low-yield companies to the organization. Finally, five indicators with priority component of the intervention conditions, including weakness in management, reserves and investments of the organization, weakness in the structure of planning and budgeting, inefficient processes in the functional areas of the organization, weakness in the mechanism of continuous evaluation of units Organization and system weakness. The comprehensive system of statistics and insurance information and management have been in the organization.

Keywords:

economic conditions, background conditions, intervening conditions, resources and costs.

1. Introduction

Lack of balance of resources and expenditures in insurance funds during middle age (50 years after establishment), which is partly due to the natural course of life of these funds (increasing the ratio of pensioners to insurers) and the main part is due to factors In Iran, with the approach or passage of most pension funds from the point of prosperity (balance of resources and expenditure) and financial instability, some of these It has put insurance funds in crisis. The Social Security Organization is a phenomenon that has emerged from the developments of the modern world, which has increased its functions over time, and other societies have used its executive mechanisms to protect the productive forces of society. Social security has a significant position in terms of its role in ensuring community security, income redistribution and poverty alleviation, promoting community health, increasing productivity and providing social justice and creating social capital. The Social Security Organization, as the largest insurance fund in the country, is currently located near the breaking point (lack of balance of resources and expenditures) and the need to pay serious attention to this issue in the organization is more important than ever. Therefore, it is necessary to study, research and plan before the imbalance of resources and expenditures reaches the point of crisis, so that while examining the causes of imbalances of resources and expenditures, solutions to provide sustainable financial resources, which are the main pillar of the fund's survival. Is considered insurance, achieved. In fact, the quantitative and qualitative function of social security is a function of its resources and expenditures. Social security resources are a function of income flows. The amount of income flow also depends on external factors (general conditions of the country and the level of economic development) and internal factors (strategic system, etc.). Variables such as active population, employment level, wages, volume of new investments, the process of identifying and receiving premiums, etc. all have decisive effects on social security resources. On the other hand, social security also has costs. The amount of these expenses follows the cost flows. The growth rate of cost flows is affected by variables such as the level of community health, life expectancy, inflation rate, work-related accidents, and so on. (Book, economic report and planning of the Social Security Organization). Considering the close

relationship between the performance of the organization and the environmental conditions of the country and considering the challenges facing the organization, due to various factors inside and outside the organization, the need to identify the influential factors and their mechanism of action has a special place in the organization. The Social Security Organization of Iran also faces its own challenges due to various factors inside and outside the organization, which if not identified and planned to eliminate them, all of them can face problems in the not too distant future, the Social Security Organization N. Explaining the above challenges in the Social Security Organization of Iran and developing and exchanging innovations and using the successful experiences of insurance organizations in different countries, is very important to face such challenges. So far, various researches in this field have been done in various insurance funds in the world and in Iran. In the field of social security organization, it has been mostly in the form of notes or reports within the organization and there is no place for scientific research in this field. In this study, while carefully studying the issue, using the report of the International Social Security Union, while asking the subject of the challenges introduced with the Social Security Organization of Iran, we try to prioritize the challenges at the level of the Social Security Organization of Iran. Therefore, the most important question in this study is: What is the priority of the challenges of the Social Security Organization in the field of resources and expenditures?

2. Literature Review

Social security today as a human need is widespread in the world and has affected the lives of most people in some way. Social security in its current sense is the result of a long historical process. This process began with the human need for economic security in the face of social dangers and gradually changed over the centuries with the changing social, economic, political and intellectual conditions of human societies to reach its current state and is still changing. Is. Social security refers to any social protection program established by law or any binding agreement that aims to provide a degree of income in the face of the risks of retirement, survival, disability, unemployment, or child rearing. Social Security can also provide medical services in the field of prevention and treatment. The term social security refers to

income that is replaced when income is cut off for reasons such as unemployment, illness or accident, as well as income for those who have retired due to old age and those who have been deprived of support due to the death of another person. And provide for exceptional expenses such as expenses incurred on the occasion of birth, marriage or death. Social security means providing the minimum income, social security is focused on the livelihood of individuals. As most pension funds approach or pass their point of financial failure and instability, the need to pay serious attention to this issue has become increasingly important. Lack of attention to the sustainability of pension funds in the not too distant future, these funds will face a crisis as it will allocate a significant portion of the country's budget to finance the expenditures of these funds. Therefore, it is necessary to analyze the performance of pension funds and the pathology of existing challenges and to formulate strategic policies in order to solve the problems and challenges ahead. The support ratio in the Social Security Organization has increased from about 20 in 1978 to less than 5 in 1398. The average of this index for all available funds (except farmers, villagers and nomads) in the country is less than 2.5; That is, on average, all the country's funds face a serious challenge in this regard. The nature of the fund crisis is such that it can have a variety of social, economic and political consequences. Funds are facing a crisis for several reasons.

Social security costs

Existential philosophy of social insurance mainly refers to the need to provide support to the workforce, in the form of pension payments, disability, survivors, ancillary benefits for old age, disability and their families at the time of death. The costs of a social security scheme are mainly of two types: the costs of paying benefits (salary and pension) and the administrative costs of paying benefits is a legal obligation. These benefits are categorized and presented in two types, short-term and long-term.

Social Security Sources:

According to Article 28 of the Social Security Law, the incomes of the Social Security Organization are:

- 1) Premium income
- 2) Income from funds, reserves and property of the organization
- 3) Funds from damages and fines stipulated in this law
- 4) 4- Assistance and gifts.

Actuarial

In short, actuarial science is the logical answer to the process of future incomes, commitments and expenses, and how to reach equilibrium for financial planning in relation to long-term assistance and social security. In other words, predicting the future status of social security funds according to the current situation and the factors affecting it is possible for decision-makers and policy makers of these funds with the help of actuarial science.

Support ratio

This index is the result of dividing the number of insured persons of a fund by the number of its pensioners. Insured means employees who are still working and paying premiums, if the ratio of those who are employed to those who are retired is lower than 5 or 5.5, a fund is in crisis.

2.1. Research background

Little research has been done on the subject of research, some of which are mentioned here. The International Union of Social Security (ISSA), of which the Social Security organization of Iran is a member, has prepared a report in 2016 in research and consultation with more than 280 government agencies and insurance organizations, in which 10 important global challenges that the organization Insurance companies around the world are facing, he said, that countries should take action to eliminate it by 2030. These challenges include: expanding insurance coverage, inequality in life expectancy, aging population, employment of young workers, labor market and digital economy, health and long-term care, risks of emerging fears and extremes, support for migrant workers, Transition to the age of technology, higher public expectations (ISA site). Stoger et al. (1999) in a study explained the role and responsibilities of actuaries in the UK. In this study, they provide an overview of the potential role and responsibilities of actuaries in the United Kingdom, the similarities and contradictions between the two (DB) schemes with defined benefits and the (DC) schemes of defined fraction schemes. They have been compared and their advantages and disadvantages have been explored in the UK. Gould (2003) examines the existing theory (transparent model) in which managers and investors consider the operation of investment projects with defined benefits similar to the operations

of a subsidiary and measure its value in terms of the market value of its portfolio. They proposed another alternative model in which investors (managers) calculate the value of retirement plans based on actuarial methods and economic assumptions and in terms of expected income and expenses. Anataraman, (2001) examined the role of actuaries and the economic incentives they face in choosing the actuarial assumptions of retirement plans with defined benefits. The risk of losing actuarial income can affect the choice of assumptions and distort the actuarial results of reported retirement plans. Khorshidi and Omidi (2016) in a report entitled Social Insurance presented a pervasive necessity (familiarity with the Social Security Organization, challenges and solutions). In this report, the nature of the Social Security Organization and its mission are explained and then the crisis of pension funds They have studied and expressed the current situation in the Social Security Organization and while identifying the challenges, they have also examined the reasons for the formation of problems and finally the solutions to overcome the challenges in three levels, parametric reforms, structural reforms and They have proposed reforms to the pension system in Iran . Pourmoussi and Khaleghi (2014), in a study entitled Creating a balance between the resources and costs of retirement plans using actuarial knowledge using modern methods of design and operation of advanced systems and tools, in order to fulfill obligations and also exploit Economical and reassuring resources of pension funds are possible. Actuarial knowledge, using mathematical techniques, probability theories, and statistical methods in financial matters specifically used in insurance and retirement plans, can help these funds achieve their goals. In this study, while developing actuarial knowledge by reviewing the concepts, theories and models related to actuarial and its relationship with pension funds, the status of pension funds in Iran and the balance between their resources and expenditures have been studied. For this purpose, with a case study in one of the country's pension funds, using actuarial calculations and based on the model of employer support plans, we have studied in the second layer. Also, using the relevant statistical software, (DB) conditional schemes with defined benefits of examining the research question test, based on the balance between resources and expenditures of pension funds in the country based on actuarial

calculations and provide a suitable solution to strengthen these funds. Has been. The results of the research indicate a deficit of resources to the fund. Kafi and Esmaeilzadeh Moghari (2017) in a study entitled The role of actuaries on financing methods in continuous social security schemes, argue that social security programs and pension funds consider long-term commitments that these commitments They can have a major impact on the economy, but these commitments are inherently financial, so commitments should not and cannot be used without proper actuarial advice and feedback on their long-term effects and implications. The problem with pension funds is rooted in the fact that although retirement plans are a long-term commitment, they have some special features that are not found in other types of commitments. On the one hand, their amount is not certain, on the other hand, in many cases, companies do not know that they have to pay pensions to retirees for several years. However, the scope of these payments is not unclear to them .ain Ro considered four funds in this study and the results showed that none of these differences do not negate the expansion of the dimensions of the crisis in the future. Therefore, a solution must be found to get out of the crisis or prevent it from spreading in the future. Mashayekhi et al. (2013) in a study entitled Auditing quality model, according to the environmental characteristics and conditions of the audit profession, according to the exploratory approach of research and since the audit profession in Iran from the perspective of legal environment, regulatory mechanism , The size of institutions and has its own characteristics. In this research, a qualitative research method and an approach based on contextual theorizing have been used. For this purpose, by taking the opinion of experts in the auditing profession and the capital market, the factors affecting audit quality have been investigated. Includes causal conditions, intervening factors and context, as well as strategies related to audit quality and their consequences.

2.2. Concept model of Peugeot Hash

The conceptual model of the present study is the result of a theoretical study of research and interviews, after which the dimensions and indicators of the model are identified and the model of challenges of the Social Security Organization in the field of resources and expenditures is extracted. The researcher paid

attention, then the model indices were selected. The selected dimensions and indicators were examined by experts and the important dimensions and indicators from the experts' point of view were selected as model dimensions and indicators. The theoretical framework identifies and characterizes important variables in the

situation that is related to the research problem and provides a link between these variables and the relationships between independent variables, dependent variables and modifier and intervening variables (if Exist) becomes clear.

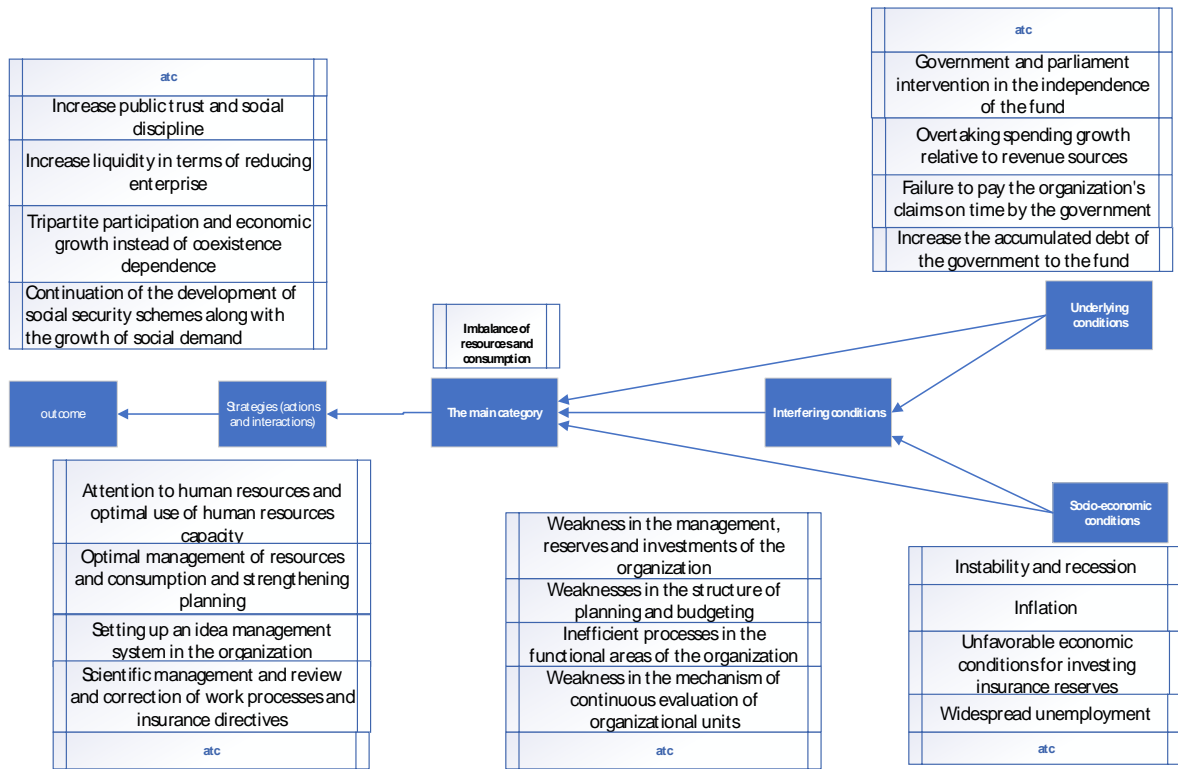


Figure 1) Conceptual model of research

3. Methodology

From the perspective of purpose, this research is among the applied research and in terms of nature and method is descriptive-survey research. The statistical population of this study includes 2159 senior and middle managers and senior experts of the Social Security Organization. The sample size was random sampling of senior, middle and senior managers of the Social Security Organization, which according to Morgan table is equal to 325 people. Research data were collected through an information questionnaire. In the present study, a questionnaire was used according to the research process. To ensure the content validity of the researcher-made questionnaire,

it was reviewed by supervisors and consultants as well as experts, and it was decided to use it with changes (appropriate to the organization under study), which finally confirmed the validity by applying the desired changes. Took. To evaluate the reliability of the questionnaire, using Cronbach's alpha, the Cronbach's alpha obtained for the variables of economic and social conditions, background conditions, intervention conditions and the whole questionnaire were equal to 0.854, 0.845, 0.831 and 0.949, respectively. Due to the fact that this value is more than 0.7, the reliability of the questionnaire was confirmed. Statistical analysis in this study was in the form of descriptive analysis and

inferential analysis and SAS and SPSS software were used to analyze the data.

3.1. Research questions

- 1) Prioritizing the effectiveness of each of the indicators of economic and social conditions, the imbalance of resources and expenditures in the Social Security Organization from the perspective of managers and experts of the Social Security Organization?
- 2) Prioritize the effectiveness of each of the indicators of the underlying conditions, the imbalance of resources and expenditures in the Social Security Organization from the perspective of managers and experts of the Social Security Organization?
- 3) What is the priority of the effectiveness of each of the indicators of the interventionist conditions, the imbalance of resources and expenditures in the Social Security Organization from the perspective of managers and experts of the Social Security Organization?
- 4) What are the solutions to overcome the challenges of the Social Security Organization?

4. Results

The appearance of the respondents in this study included 24% of managers and 42% of experts. In this study, 16% of respondents had a doctorate or doctoral student and 51% had a bachelor's or master's degree. 50% of the managers of this research have more than

20 years of work experience and also 70% of the experts have more than 20 years of work experience. 18% of managers with more than 10 years of experience in their current position and 21% of experts with more than 10 years of experience in their current job position. The appearance of the above respondents shows that most of the respondents in this research have a high position and appropriate education and most of the respondents have a high work experience and many years of service in their positions. All the above explanations are evidence of sufficient and necessary expertise in the respondents of the research and due to the high validity and reliability of the research tools, it can be concluded that the research results obtained from the respondents of this research have sufficient and appropriate reliability.

1) What is the priority of the effectiveness of each of the indicators of economic and social conditions, the imbalance of resources and expenditures in the Social Security Organization from the perspective of managers and experts of the Social Security Organization?

The first hidden component examined is the component of economic conditions, which has been measured using 12 indicators. Table 4-5 shows the factor loads of this hidden component. Table 1 shows that the value of t-statistic in any of the indicators is not less than 2, which shows that the factor loads of all indicators are significant and the characteristics of the hidden component of economic conditions originated from all these indicators. The imbalance of resources and expenditures of the Social Security Organization is affected by all indicators.

Table No. 1) Factor loads of the economic and social conditions component

Impact rating	Probability value	T-Statistic	Standard deviation	Factor load	Indicator
1	<.0001	51.8848	0.01693	0.87850	Instability and recession
2	<.0001	39.1846	0.02116	0.82933	Inflation
3	<.0001	29.8992	0.02590	0.77446	Unfavorable economic conditions for investing insurance reserves
4	<.0001	28.3189	0.02692	0.76239	Widespread unemployment
5	<.0001	22.6389	0.03131	0.70873	Dangers, fears and emerging extremes (such as coronation, sanctions, etc)
6	<.0001	15.4388	0.03908	0.60339	Low level of wages
7	<.0001	14.1275	0.04084	0.57702	Treatment costs and health transformation plan and the resulting financial burden
8	<.0001	13.9082	0.04115	0.57232	Aging population (due to increased costs of insurance obligations)
9	<.0001	11.8724	0.04415	0.52413	Informal and temporary labor market
10	<.0001	4.6310	0.05596	0.25914	Labor market and digital economy
11	0.0056	2.7696	0.05830	0.16147	Expand the scope of insurance coverage to new groups
12	0.0358	2.0996	0.05892	0.12370	Government downsizing (due to the transfer of state-owned companies to the private sector with low liability for employee insurance issues)

Factor loads show the component of economic conditions. All indicators have a positive impact on the imbalance of resources and expenditures, and economic instability and recession, economic inflation and unfavorable economic conditions for the investment of insurance reserves and widespread unemployment have been the most effective indicators.

2) What is the priority of the effectiveness of each of the indicators of the ground conditions, the imbalance of resources and expenditures in the Social Security Organization from the perspective of managers and experts of the Social Security Organization?

The second hidden component is the underlying condition component, which has been measured using 15 indicators. Table 2 shows the factor loads of this hidden component. Table 2 shows that the value of t-statistic in most indices is not less than 2, which shows that the factor loads of all indices are significant and the characteristics of the hidden component of the underlying conditions originate from all these indices.

Factor loads indicate the underlying condition component. Almost all indicators have a positive effect

on the imbalance of resources and expenditures and increase the accumulated debt of the government to the fund, non-timely payment of the organization's claims by the government, exceeding the growth of expenditures over revenue sources and government and parliament intervention in the independence of the fund. It has been ranked first in the most influential.

3) What is the priority of the effectiveness of each of the indicators of the interventionist conditions, the imbalance of resources and expenditures in the Social Security Organization from the perspective of managers and experts of the Social Security Organization?

The third hidden component is the study of intervention conditions, which was measured using 11 indicators. Table 3 shows the factor loads of this hidden component. Table 3) shows that the value of t-statistic in any of the questions is not less than 2, which shows that the factor loads of all indicators are significant and the characteristics of the hidden component of the intervening conditions originate from all these indicators. . In other words, the imbalance of resources and expenditures of the organization are affected by all these indicators.

Table 2) Factor loads of the hidden component of the underlying conditions

Impact rating	Probability value	T-Statistic	Standard deviation	Factor load	Indicator
1	<.0001	73.0329	0.01261	0.92093	Increase the accumulated debt of the government to the fund
2	<.0001	51.1436	0.01699	0.86886	Failure to pay the organization's claims on time by the government
3	<.0001	32.0483	0.02448	0.78448	Overtaking spending growth over revenue sources
4	<.0001	26.1240	0.02831	0.73949	Government and parliament intervention in the independence of the fund
5	<.0001	18.5891	0.03512	0.65285	Assignment of loss-making and low-yield companies to the organization
6	<.0001	17.0401	0.03689	0.62855	Changing the structure of the insured from compulsory to supportive (creating a liquidity problem in the organization)
7	<.0001	15.5275	0.03876	0.60181	Adopt rules and regulations outside the rules of actuarial science and the rules of insurance systems
8	<.0001	9.3074	0.04802	0.44692	Insurance escape of infringing workshops
9	<.0001	8.4904	0.04938	0.41929	Organizing (government-centered) or being a fund (centered on tripartism) Social Security
10	<.0001	6.6150	0.05253	0.34750	Matching pensions
11	<.0001	4.8545	0.05531	0.26852	Lack of organizational accountability requirements to the community
12	0.0011	3.2671	0.05743	0.18761	Low retirement age and distance from life expectancy
13	0.0084	2.6341	0.05810	0.15304	Insured dissatisfaction with the services of the organization
14	0.1825	1.3330	0.05908	0.07876	Level and amount of years of service subject to retirement
15	0.6789	0.4139	0.05941	0.02459	Level and amount of premium rates

Table 3) Factor loads of the intervening condition component

Impact rating	Probability value	T-Statistic	Standard deviation	Factor load	Indicator
1	<.0001	37.0827	0.02274	0.84312	Weakness in the management, reserves and investments of the organization
2	<.0001	22.2203	0.03227	0.71715	Weaknesses in the structure of planning and budgeting
3	<.0001	18.1702	0.03639	0.66116	Inefficient processes in the functional areas of the organization
4	<.0001	16.2203	0.03871	0.62791	Weakness in the mechanism of continuous evaluation of organizational units
5	<.0001	15.3166	0.03987	0.61072	Weakness of the system of comprehensive statistics and insurance information and management in the organization
6	<.0001	14.0296	0.04162	0.58398	Lack of coherence in service delivery and inconsistency in the type and quality of services
7	<.0001	12.8273	0.04336	0.55625	Weak management in order to identify and use specialized manpower
8	<.0001	12.0747	0.04450	0.53738	Lack of the necessary mechanism to clear government debts with the demands of the organization
9	<.0001	9.8804	0.04803	0.47456	Corporate Social Security Organization
10	<.0001	5.7447	0.05502	0.31609	Weakness of in-service training system in order to train staff
11	0.0002	3.7569	0.05797	0.21777	Technological transfer (transition to the age of technology / distance services)

Factor loads show that the respondents of this study have a positive effect on the effectiveness of the intervention conditions of these indicators. The 4 indicators with the first priority in effectiveness are: weakness in management, reserves and investments of the organization, weakness in the structure of planning and budgeting, inefficient processes in the functional areas of the organization and weakness in the mechanism of continuous evaluation of organizational units.

4) what are the solutions to overcome the challenges of the social security organization?

Considering the frequency of proposed solutions to overcome the challenges of the Social Security Organization from the perspective of managers and experts of the Social Security Organization and using the content analysis method, 19 strategies as strategies in order of priority are as follows:

- Attention to human resources and optimal use of human resources capacity
- Optimal management of resources and consumption and strengthening planning
- Setting up an idea management system in the organization
- Scientific management + review and correction of work processes and insurance directives
- Receiving claims from the government
- Using the experiences of other countries
- Optimize direct and indirect treatment capacity

- Contribute to employment and economic stability and focus on other ways of generating income
- Pay serious attention to insurance calculations using actuarial science
- Active and effective parliamentary team
- Information and transparency and satisfaction of the insured
- Parametric corrections in insurance calculations (including raising the retirement age and reforming the retirement formula)
- Granting facilities to workshops
- Strengthening the principle of tripartism in the fund (worker, employer, government)
- Leaving the business and transferring the companies of the organization to the private sector
- Expand insurance coverage
- Development of electronic and offline services
- Outsourcing of some activities
- Development of organizational culture and social insurance culture among employees and policyholders

5. Discussion and Conclusions

In this research, library research and studies have been used to prioritize the challenges of the Social Security Organization and the literature. For the economic and social conditions, based on the research sample, the indicators affecting the economic and social conditions on the imbalance of resources and expenditures of the

organization have included 12 indicators. Economic and social conditions have been significantly affected by these indicators. The 10 indicators with the highest impact on economic and social conditions are:

Economic instability and recession, economic inflation, unfavorable economic conditions for investing insurance reserves, widespread unemployment, risks, fears and emerging extremes such as the corona, sanctions, etc., low wages, treatment costs and plans The evolution of health and the resulting financial burden, aging (due to rising costs of insurance obligations), informal and temporary labor market, labor market and digital economy.

According to the research sample, the indicators affecting the underlying conditions on the imbalance of resources and expenditures of the organization have included 15 indicators. They have known. The 10 indicators with the highest impact underlying conditions are:

Increasing the accumulated debt of the government to the fund, non-payment of the organization's claims on time by the government, exceeding the growth of expenditures in relation to income sources, government and parliament intervention in the independence of the fund, transferring loss-making and low-yield companies to the organization. (Creating a liquidity problem in the organization), passing rules and regulations outside the rules of actuarial science and the rules of insurance systems, insurance evasion of offending workshops, organization (government-centered) or being a fund (tripartite-oriented) social security, Matching pensions.

According to the research sample, the intervening conditions were affected by 11 indicators and affected the imbalance of resources and expenditures of the organization. They have known. The 10 indicators with the highest impact of the intervention conditions are:

Weakness in management, reserves and investments of the organization, weakness in the structure of planning and budgeting, inefficient processes in the functional areas of the organization, weakness in the mechanism of continuous evaluation of organizational units, weakness in the system of comprehensive system of statistics and insurance information and management In the organization, incoherence in service delivery and inconsistency in the type and quality of services, managerial weakness

in identifying and using specialized manpower, lack of necessary mechanism to clear government debts with the organization's demands, corporate social security organization, weakness In-service training system to train staff.

The following are the strategies for overcoming the challenges of the Social Security organization from the perspective of the managers and experts of the Social Security Organization:

- Attention to human resources and optimal use of human resources capacity
- Optimal management of resources and consumption and strengthening planning
- Setting up an idea management system in the organization
- Scientific management ‘ review and correction of work processes and insurance directives
- Receiving claims from the government
- Using the experiences of other countries
- Optimize direct and indirect treatment capacity
- Contribute to employment and economic stability and focus on other ways of generating income
- Pay serious attention to insurance calculations using actuarial science
- Active and effective parliamentary team
- Information and transparency and satisfaction of the insured
- Parametric corrections in insurance calculations (including raising the retirement age and reforming the retirement formula)
- Granting facilities to workshops
- Strengthening the principle of tripartism in the fund (worker, employer, government)
- Leaving the business and transferring the companies of the organization to the private sector
- Expand insurance coverage
- Development of electronic and offline services
- Outsourcing of some activities
- Development of organizational culture and social insurance culture among employees and policyholders
- According to the research results, the consequences of implementing strategies to overcome the challenges of the Social Security Organization are presented as follows

- Continuation of the development of social security schemes along with the growth of social demand
- Tripartite participation and economic growth rather than dependence on coexistence between workers, employers and the government
- Increasing the amount of liquidity to reduce social security tenure in the field of entrepreneurship
- Increase public trust and social discipline
- Balancing the organization's financial resources and expenditures and avoiding the crisis
- Increasing the ability of expert accountability in policy and decision-making reference
- Increase trust and improve the organization's medium and long-term planning
- Pricing of the organization's services, correctly and comprehensively
- Tracking and monitoring cases of violations and fraud

Due to the limited research conducted in the field of prioritizing the challenges of the Social Security Organization in the field of resources and expenditures, it is suggested that in another study, prioritize other challenges in the field of resources and consumption as well as other variables affecting the imbalance of resources and consumption. Pay at the Social Security Administration. Among the limitations of this research, the following can be mentioned: The information collected in this research includes data obtained during the years 1398 to the first half of 1399, since with increasing information and the number of observations of test results and to As a result, the result of the research is more valid, different results may be obtained by increasing the time period. On the other hand, since the organizations have dynamic conditions and are thinking about growth and development, some problems and challenges may have been resolved over time and corrective and preventive measures should be taken after the data collection period. The results of this study are limited to the Social Security Organization of Iran and the generalization of these results to companies and other organizations should be used with caution and acceptance of errors.

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