

Analysis of the Nature of Social Security Organization Payments with a Focus on Preventive Strategies and the Experience of Germany and France

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Abstract

This study examines the nature of payments made by the Social Security Organization with a focus on preventive strategies and the experiences of Germany and France. The primary objective of the research is to analyze the nature of payments made by the Social Security Organization to insured individuals, particularly in cases of disability and the provision of medical services. This analysis is directed towards understanding the nature of welfare service provision, the prevention of harm, and the provision of medical services and support for disabled individuals. The findings of the study, which have been compiled and structured using a descriptive and analytical approach, indicate that in advanced social security systems such as those of Germany and France, social security not only focuses on compensating for the economic losses resulting from disability but also places special emphasis on preventive measures and occupational safety enhancement. These systems, through precise assessments, the provision of rehabilitation and educational services, and collaboration with various institutions, play a crucial role in reducing the occurrence of accidents and injuries. In Iran, although payments are primarily limited to compensating the economic losses of insured individuals, this research suggests that, given the experiences of the aforementioned countries, a preventive approach should also be adopted by the Social Security Organization. This approach could include enhancing occupational safety, implementing preventive education programs, and fostering intersectoral collaboration to reduce occupational accidents. Ultimately, this study demonstrates that Iran's social security system, by drawing on the innovations of Germany and France, could not only strengthen financial support but also focus more on reducing harm and preventing occupational accidents.

Keywords: Iran's Social Security Organization, Social Security Organization payments, preventive strategies, Germany, France.

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1. Introduction

The Social Security Organization is one of the main pillars of the social welfare system in many countries worldwide, tasked with protecting individuals against various social risks, including disability, illness, and occupational accidents. In this regard, the payments made by the Social Security Organization to insured individuals constitute one of the most critical and vital instruments for ensuring the economic and social security of individuals and their families. However, alongside financial provision and economic support, one of the fundamental challenges faced by many social security systems is addressing preventive aspects to avert accidents and harm.

Advanced countries such as Germany and France, utilizing sophisticated and comprehensive social security systems, have sought to support individuals experiencing disability while also implementing preventive policies to reduce the incidence of occupational accidents and diseases, thereby emphasizing public health preservation. These countries, leveraging their successful experiences in this area, have introduced strategies that could serve as models for other nations, particularly Iran, in improving the performance of social security systems and reducing social harm.

This study examines the nature of payments made by the Social Security Organization in Iran, considering the experiences of Germany and France and the preventive strategies implemented in these countries. The primary objective of this research is to investigate the impacts of financial payments and medical services on disabled insured individuals, particularly in economic and social dimensions, as well as to analyze the potential for enhancing preventive policies within the framework of the social security system.

2. The Nature of Payments Made by the Social Security Organization

The nature of payments made by the Social Security Organization encompasses legal obligations and protective duties that this institution assumes based on insurance and social laws. These payments are non-profit in nature and serve to achieve the following objectives:

Insurance Objectives (Contractual Obligations): These payments originate from insurance contracts established between the Social Security Organization and insured individuals. The nature of these payments is reciprocal:

- Workers and employers pay insurance premiums.
- The organization commits to providing necessary services or payments in the event of risk occurrence (such as illness, unemployment, retirement, or death).

Supportive and Social: These payments have a welfare-oriented nature, aiming to reduce social harm, improve public welfare, and support vulnerable groups. These obligations are formulated based on the government's macro-level welfare and social policies.

Legal: Social security payments are made in accordance with the Social Security Law and other relevant regulations. Their nature is mandatory and legally structured, requiring the organization to execute these payments promptly and fully.

Redistributive: Social security also functions as a redistributive mechanism by collecting insurance premiums from certain groups (insured individuals and employers) and allocating resources to those in need (such as retirees and the unemployed). The aim of this mechanism is to reduce economic and social inequalities (Nasiripour & Tabibi, 2013).

In summary, the nature of social security payments integrates insurance obligations and welfare services with the goal of ensuring social welfare and justice.

2.1. Nature Based on the Provision of Welfare Services

The nature of payments made by the Social Security Organization cannot be interpreted as having a primary preventive objective. Traditional social security has been primarily focused on providing welfare services. The nature of payments based on welfare services within social security reflects the organization's social and protective role, aimed at improving quality of life, reducing social harm, and ensuring economic and social security. These payments, particularly for vulnerable groups such as retirees, the unemployed, or disabled individuals, serve a supportive function and are considered part of the government and organization's commitment to social justice (Khalafi & Bayat, 2023).

Social security welfare services are provided in the form of direct financial payments and non-financial facilities and benefits. Financial payments include allowances such as retirement pensions, disability benefits, and specific grants such as funeral and marriage allowances. These benefits are designed to compensate for living expenses or provide financial support under specific conditions.

Alongside financial payments, non-financial welfare facilities also hold significant importance. These services include low-interest loans for retirees, housing assistance, and even free or low-cost medical services at healthcare centers affiliated with social security. Additionally, social security plans programs to enhance retirees' quality of life, including educational courses, recreational trips, and rehabilitation services. The nature of these services extends beyond a purely insurance-based relationship and is closely tied to the protective policies of social security. The primary objective of these policies is to reduce class disparities, increase public welfare, and strengthen social cohesion.

From this perspective, social security welfare services function as a resource redistribution mechanism, where insurance premiums paid by individuals during their employment serve as a financial source for supporting them in retirement or in times of vulnerability. Ultimately, social security welfare services are designed with a comprehensive and targeted approach, and their nature is rooted in strengthening social protections, providing reassurance to individuals, and enhancing societal welfare indicators. These services are regarded as one of the government's primary tools for achieving social justice and ensuring macroeconomic security.

2.1.1. The Nature of Financial Payments by the Social Security Organization

Social security financial payments are primarily based on insurance premiums that individuals are obligated to pay. According to the Social Security Law of the Islamic Republic of Iran, insured individuals are required to pay insurance premiums in exchange for receiving social security services. These payments are deducted monthly from individuals' incomes and transferred to the Social Security Organization. These premiums are essentially a financial obligation undertaken by insured individuals to qualify for insurance benefits in the future (Karimi, 2006).

Pensions and other financial payments by the Social Security Organization to covered individuals, particularly in cases of disability, retirement, or death, are provided as periodic payments to the individual or their family. Disability pensions are granted to those who are unable to work, while retirees and the families of deceased individuals receive pensions to support their economic needs. These pensions play a crucial role in meeting the financial requirements of individuals during illness, disability, or retirement.

The legal nature of financial payments by the Social Security Organization is based on ensuring a minimum level of economic security for individuals when they are unable to earn an income through employment. These payments constitute a governmental obligation derived from Article 29 of the Constitution of the Islamic Republic of Iran, which emphasizes protecting individuals against unforeseen social, economic, or health-related incidents. Under this article, social security is recognized as a universal right for all individuals, and the government is responsible for ensuring its provision. Accordingly, the Social Security Organization must secure the necessary financial resources through insurance payments to support its beneficiaries during crises.

A critical aspect of the legal nature of social security payments is the provision of medical and rehabilitation services to insured individuals. Insured individuals have the right to access social security healthcare services. These services, particularly in cases where individuals lose their ability to work due to illness or injury, include medical treatments, medications, and rehabilitation services. Thus, social security financial payments not only provide economic support but also directly impact an individual's healthcare and medical treatment.

The legal nature of social security payments dictates that these payments are legally collected from individuals as insurance premiums and, in turn, distributed as pensions or allowances. This legal relationship is established through an insurance contract between the insured individual and the Social Security Organization. From a legal standpoint, these payments can be considered contractual obligations wherein the insured individual makes payments to the Social Security Organization, which, in turn, commits to providing necessary support under specific circumstances (Esmaeili & Mehralhosseini, 2016).

Ultimately, the legal nature of financial payments by the Social Security Organization is fundamentally structured around legal obligations and insurance contracts that serve as protective mechanisms, ensuring social security for citizens against

various life risks. These payments are adjusted based on individual and family needs, with the ultimate goal of creating a social safety net that assists individuals during crises and mitigates economic and social inequalities.

2.1.2. *The Nature of Healthcare and Medical Payments by the Social Security Organization*

The nature of healthcare and medical payments by the Social Security Organization refers to a set of financial and supportive services provided by this organization to its insured individuals in the areas of disease treatment, surgeries, medications, hospitalization, and other medical services. These services aim to support individuals' health and cover medical expenses in cases of illness or injury. The legal nature of these payments is fundamentally based on the principles of social security and insurance, and according to specific laws established within Iran's legal system, the Social Security Organization is obligated to provide these services to its insured individuals.

One of the most significant legal provisions related to the healthcare and medical services of the Social Security Organization is Article 54 of the Social Security Law, which states: "Insured individuals and their family members, from the time they are subject to the provisions of this law, are entitled to medical services in the event of injury due to accidents or illness. The medical services provided by the Social Security Organization include all outpatient and hospital treatment measures, provision of necessary medications, and the performance of medical diagnostic tests." Insured individuals and their family members benefit from healthcare services such as physician visits, hospitalization, surgeries, medications, and medical equipment.

This law explicitly demonstrates that healthcare services are recognized as a fundamental right of insured individuals within the social security system, and both the government and the Social Security Organization are responsible for providing these services (Ahmadi & Tabari, 2023).

Article 54 of the Social Security Law also explicitly mentions the responsibility of the Social Security Organization in providing pharmaceutical services. According to this article, the medical services provided by the Social Security Organization include all outpatient and hospital treatment measures, the provision of necessary medications, and the performance of medical diagnostic tests. These pharmaceutical services may include prescription medications for treating illnesses as well as specialized medications for specific conditions. Here, the legal nature of medical payments by the Social Security Organization is framed as a supportive mechanism to reduce insured individuals' medical expenses and ensure their access to healthcare treatments.

The Social Security Organization is obligated to provide its insured individuals with the necessary medical and healthcare services to maintain their health and improve their physical condition. These services may include periodic medical examinations, diagnostic tests, hospital and clinical care, and the provision of medical equipment for patients in need. Additionally, insured individuals under the Social Security system are entitled to receive specialized treatments in hospitals and reputable healthcare centers.

The Social Security Organization is also responsible for providing special medical services to insured individuals in cases of unforeseen accidents or occupational diseases. Insured individuals who suffer from work-related injuries or occupational diseases have the right to comprehensive medical support. These healthcare services include hospitalization costs, surgeries, rehabilitation, and medications related to the treatment of occupational diseases.

Another aspect of medical payments is the evaluation of individuals' physical abilities. The organization is required to conduct thorough medical assessments in cases of disability and bear the costs of medical treatment and rehabilitation. In this regard, the primary goal of social security is to restore the insured individual to an acceptable level of physical and social capability (Karimfar & Kamali, 2023).

For instance, in 2023, the Social Security Organization allocated the following amounts to insured individuals in the provinces of Ilam, Semnan, and Yazd:

Table 1. Samples of Amounts Paid by the Social Security Organization

Row	Province	Amounts Paid by the Social Security Organization	Explanation
1	Semnan	3 trillion IRR	1.2 trillion IRR for indirect treatment, 700 billion IRR for university medical centers, and 500 billion IRR for private medical centers.
2	Yazd	4.5 trillion IRR	1.8 trillion IRR for indirect treatment, 1.1 trillion IRR for university medical centers, and 700 billion IRR for private medical centers.
3	Ilam	10 trillion IRR	3.5 trillion IRR for indirect treatment, 2 trillion IRR for university medical centers, and 1.5 trillion IRR for private medical centers.

The legal nature of healthcare payments by the Social Security Organization can be analyzed from multiple perspectives. These payments are, in effect, part of an insurance contract between the Social Security Organization and insured individuals. Since insured individuals are required to pay insurance premiums, they are, in return, entitled to receive medical services from the Social Security Organization. In this regard, the Social Security Organization, as a public institution, is responsible for providing healthcare services to individuals. In essence, healthcare payments are considered a legal obligation aimed at ensuring individuals' welfare and health.

Ultimately, the nature of healthcare and medical payments by the Social Security Organization represents a legal and supportive commitment to insured individuals, formulated based on the principles of social security and insurance laws in Iran. These medical services include coverage for medical expenses, medications, hospitalization, surgeries, rehabilitation, and other healthcare services, primarily intended to support individuals' health and alleviate the financial burden of medical expenses. These payments are directly linked to individuals' social rights, and since they are insurance-based, the Social Security Organization holds legal and executive responsibility for their implementation.

3. The Nature and Objectives of the Social Security Organization in Providing Disability Benefits

Disability payments in Iran's legal system stem from the requirements of the Social Security Law and are thus defined as an insured individual's right in cases of accidents and illnesses. According to Article 91 of the Social Security Law, if an individual loses the ability to work due to illness, an accident, or any other reason, the Social Security Organization is obligated to provide support and pay disability benefits to that individual. To determine the extent of an insured individual's physical and mental disability, as well as that of their family members, initial and appellate medical commissions will be formed. The procedures for establishing these commissions, appointing members, and issuing decisions will be based on a disability assessment table outlined in a regulation proposed by the Social Security Organization and the Medical Services Organization, subject to approval by the Supreme Council. These payments serve as a financial support mechanism for disabled insured individuals (Mohammadi, 2007).

The primary objective of these payments is to compensate for part of the insured individual's lost income, enabling them to continue their life during disability without dependence on others, particularly in economically challenging conditions. These pensions typically continue as long as the individual is unable to return to work. The legal nature of disability payments can be considered a commitment of the Social Security Organization toward insured individuals and their families. These payments essentially serve as compensation for individuals who have lost their ability to work and, due to this inability, can no longer sustain themselves financially. In other words, these payments constitute a legal right for insured individuals, established through an insurance contract between the individual and the Social Security Organization. Because these rights are regulated under social security laws and regulations, they are unequivocally enforceable for any individual who becomes disabled.

One significant aspect of disability payments is the possibility of pension benefits being extended to the insured individual's family. According to Clause 2 of Article 80 of the Social Security Law, if a disabled insured individual passes away, their pension is transferred to their surviving spouse and dependent children. These pensions serve as a form of family support for the disabled individual, with the goal of preventing financial hardship for families in the event of the loss of their primary breadwinner (Adibnia, 2006).

The calculation of disability pensions is one of the more complex processes under the Social Security Law, as it must be based on the degree of disability, insurance history, and the individual's prior earnings. According to Article 72 of the Social Security Law, the monthly full disability pension due to occupational causes is determined as one-thirty-fifth of the insured individual's average wage or salary multiplied by their years of premium payments, provided that this amount is not less than 50% and not more than 100% of their average monthly wage or salary. For insured individuals who have a spouse, child, or dependent parents, if their eligible pension amount is less than 60% of their average wage or salary, an additional 10% of the eligible pension is paid as supplementary aid, provided that the total pension and aid do not exceed 60%.

Disability payments are legally structured within the framework of social security laws and are considered part of the insurance contract between the insured individual and the Social Security Organization. Legally, these payments represent

obligations of the Social Security Organization aimed at protecting insured individuals from the social and economic risks associated with disability.

According to available data, in 2022, the Social Security Organization paid more than 125 trillion IRR in pensions to 133,225 fully disabled individuals under its coverage. Additionally, 15,618 individuals with partial disability due to occupational causes received a total of 3.28 trillion IRR in pensions. In total, in 2022, the Social Security Organization disbursed over 128 trillion IRR in disability pensions to 148,843 fully and partially disabled pensioners.

Ultimately, the nature of disability payments by the Social Security Organization in Iran is that of a legal and social obligation intended to support insured individuals during times of crisis and disability. These payments, which are established under the Social Security Law, directly assist insured individuals in avoiding financial hardship during periods of illness or injury, enabling them to sustain their livelihoods.

4. Preventive Strategies

The nature of welfare services provided by the Social Security Organization can be examined from two perspectives: the preventive approach and the welfare services approach. Each of these perspectives offers a different view on the role and purpose of these payments. Ultimately, it can be concluded that the dominant nature of these services is more focused on providing welfare rather than prevention. The preventive approach argues that social security welfare services implicitly play a preventive role in reducing social harm, poverty, and economic inequalities. According to this theory, payments by the Social Security Organization can prevent social crises such as widespread unemployment, severe poverty, or the inability to meet basic needs. For instance, providing pensions to retirees or unemployment insurance to jobless individuals prevents poverty and economic hardships, thereby reducing social harm. Similarly, offering low-cost or free medical services acts as a barrier against the spread of diseases and the economic consequences of high medical costs. This perspective frames the role of the Social Security Organization as primarily a preventive instrument aimed at averting economic and social crises.

Although the preventive approach highlights a significant aspect of social security services, in practice, this approach does not manifest prominently. The reasons for this are as follows:

- **Lack of long-term planning:** Most services of the Social Security Organization focus on supporting individuals after problems arise (such as retirement, disability, or unemployment) rather than preventing these issues. Consequently, preventive services play a minor role in the organization's structure.
- **Emphasis on compensatory payments:** Social security primarily aims to compensate for losses and problems after they occur rather than preventing them. For example, unemployment insurance only becomes active after a person loses their job rather than functioning as a mechanism to prevent unemployment.
- **Limited effectiveness in addressing root causes:** Social security welfare services generally do not contribute significantly to solving fundamental issues such as structural economic inequalities or unemployment; instead, they mainly mitigate the consequences of these problems (Esmaeili & Mehralhoseini, 2016).

In reality, the Social Security Organization is mainly recognized as a provider of welfare services. Rather than preventing problems, these services focus on mitigating their effects and creating relative welfare for vulnerable groups. For example:

- Paying retirement and disability pensions to ensure a minimum standard of living.
- Providing healthcare services to reduce insured individuals' medical expenses.
- Paying wage compensation during illness or providing funeral and burial allowances.

These measures are primarily supportive in nature, demonstrating that the organization's goal is to assist individuals in dealing with problems rather than preventing them. While social security welfare services may indirectly have preventive effects, their primary nature is centered on providing support and social welfare. The Social Security Organization, by focusing on compensating for losses and reducing the impacts of problems, plays a protective role, with preventive programs having a limited place in its operations. Thus, it can be concluded that the dominant nature of the organization's services is not preventive but rather aimed at providing welfare and social security.

The Social Security Organization, through the provision of disability benefits, pursues objectives aligned with its primary mission of ensuring social welfare, supporting vulnerable groups, and preventing the adverse effects of work incapacity. This perspective is based on the premise that the social security institution is inherently a support-based entity and does not directly

possess the capacity or tools to prevent accidents and social risks. Therefore, the prevention of such incidents depends on other legal branches and related regulations. This issue can be analyzed through the following aspects.

As a provider of welfare and protective services, the Social Security Organization focuses on compensating for damages caused by incidents and ensuring individuals' financial security after a problem arises. The organization's services primarily take the form of pension payments, healthcare services, and social assistance.

Social security typically intervenes after problems occur, seeking to mitigate their economic and social consequences through pension payments or healthcare services.

This institution lacks direct legal and executive tools to prevent incidents, as its main responsibilities are limited to financial and welfare support.

Since social security does not have a direct capacity for preventing incidents, it must rely on other legal branches that possess preventive mechanisms and tools.

The first relevant legal domain is criminal law, which, by criminalizing hazardous behaviors and imposing deterrent punishments, serves as a primary tool for preventing incidents. For example:

- Penalizing employers who fail to comply with workplace safety regulations can prevent occupational accidents.
- Criminal laws regarding violations in public health and safety can act as deterrents against activities that endanger society.

Another relevant domain is civil liability law, which plays a key role in preventing incidents by holding individuals and institutions accountable for damages caused by negligence or misconduct.

- Requiring employers to compensate for damages resulting from negligence in workplace safety compliance creates an incentive for preventing such violations.
- The threat of significant compensation payments can compel individuals and organizations to take preventive measures seriously.

Additionally, occupational safety and health regulations are among the most important tools for preventing workplace accidents. These regulations include:

- Safety standards across various industries.
- Mandatory training and capacity-building programs for workers to ensure compliance with safety principles.
- Oversight by executive agencies, such as the Ministry of Labor, to enforce these standards.

From a jurisdictional perspective, social security law is primarily limited to post-incident support and does not directly intervene in accident prevention. These limitations include:

- **Lack of supervisory duties:** The Social Security Organization is not responsible for monitoring workplace safety standards.
- **Lack of enforcement authority:** The organization cannot impose penalties for violations related to occupational safety or public health.
- **Focus on compensation:** Social security law is centered on providing welfare services, pension payments, and financial support, and preventive tools are not incorporated into its mandate.

To effectively prevent incidents and social risks, a combination of related legal branches and executive mechanisms outside the scope of social security is required. Criminal law, by criminalizing violations and imposing deterrent penalties, and civil liability law, by enforcing compensation obligations, play crucial roles in this regard. Moreover, occupational safety regulations and enforcement agencies can contribute significantly to reducing workplace hazards.

Given its protective nature, social security law cannot directly influence accident prevention, as its primary function is to alleviate economic and social consequences after incidents occur. Therefore, achieving effective prevention requires collaboration and coordination among various institutions and leveraging the legal capacities of other branches (Nael & Samie, 2013).

Ultimately, it must be concluded that the Social Security Organization lacks the capacity to implement preventive measures, and preventing incidents necessitates reliance on other legal branches, such as criminal law, civil liability law, and professional safety regulations, which fall outside the domain of social security law.

4.1. *Protection of Human Dignity and Prevention of Dependency*

Disability benefits provide financial resources that help individuals manage their lives without reliance on others or experiencing severe economic hardship. This support contributes to preserving human dignity during periods of work incapacity (Maleki & Bagheri, 2024).

The primary objective of the Social Security Organization in offering disability benefits is to uphold human dignity and prevent individuals from becoming dependent on others. When a person loses the ability to work due to illness, injury, or any physical or mental impairment, they face crises on economic, social, and psychological levels. One of the greatest challenges for a disabled individual is maintaining self-respect and financial independence. Through its supportive services, the Social Security Organization aims to enable individuals to continue living independently even in the face of work incapacity, without needing to rely on others or experiencing feelings of humiliation.

First, the protection of human dignity for disabled individuals is one of the fundamental pillars of social security services. Losing the ability to work not only leads to financial instability but can also cause feelings of worthlessness and diminished self-confidence. In such circumstances, individuals may feel incapable of providing for themselves and their families, which can result in feelings of humiliation or helplessness. By offering disability benefits, the Social Security Organization ensures that even after losing their ability to work, individuals can maintain an independent life and financial stability. This financial support helps them preserve their sense of self-worth and prevents a severe decline in self-confidence. Receiving monthly pensions allows disabled individuals to meet their basic needs and continue to be recognized as valuable members of society (Loghmani & Ahmadi, 2022).

Another key objective of the Social Security Organization is to prevent dependency. A person who becomes disabled and is unable to continue working faces the risk of financial dependency on others, particularly family members. This dependency not only places financial strain on the individual but can also negatively impact family relationships. When an individual experiences disability in middle or old age, reliance on family members can lead to tension and familial conflicts. Family members, who may already be facing their own economic challenges, may feel an additional burden, which can create feelings of guilt and shame in the disabled person. As a result, this dependency not only affects the disabled individual but can also harm their relationships with family and friends.

The Social Security Organization prevents such dependency by providing disability pensions, allowing individuals to remain self-sufficient. Through monthly pension payments, disabled individuals can meet their own needs without having to seek financial assistance from family or friends. This financial independence helps alleviate pressure on social relationships and ensures that individuals do not feel abandoned or reliant on others for their well-being. Consequently, social security services play a crucial role not only in economic support but also in maintaining psychological and social well-being, helping disabled individuals retain their dignity and self-respect (Maskarpour & Kazemian, 2014).

Ultimately, disability benefits provided by the Social Security Organization are essential for protecting human dignity and preventing dependency in cases where individuals lose their ability to work. These services offer financial and social security, shielding individuals from the psychological distress associated with poverty and reliance on others. This social security approach not only addresses individuals' economic needs but also plays a fundamental role in preserving their mental health and social relationships.

4.2. *Prevention of Social and Economic Problems*

Without financial support, individuals who become disabled may face issues such as poverty, an inability to meet basic needs, and even exposure to social harm. Disability pensions serve a preventive function in mitigating social and economic harm and preventing individual and family crises (Mirsardo, 2003).

One of the key objectives of the Social Security Organization in providing disability benefits is to prevent social and economic problems. Disability, whether caused by illness, occupational accidents, or physical and mental impairments, may render individuals incapable of providing for themselves and their families. Without support measures, affected individuals could experience severe social and economic crises, impacting not only themselves but also society as a whole. Thus, the Social Security Organization provides disability pensions to prevent these crises.

The first aspect of preventing social and economic problems is avoiding financial crises for disabled individuals. Losing the ability to work and earn an income leads to immediate financial difficulties. These challenges may include an inability to afford housing, food, healthcare, and other essential needs. If this situation persists, disabled individuals may face extreme poverty, homelessness, or lack of access to medical services. The Social Security Organization addresses this issue from the outset by offering disability pensions, preventing economic crises before they escalate. These pensions help individuals avoid falling into poverty and severe financial distress while ensuring they can still meet their basic needs (Abdi, 2006).

The second aspect of prevention is mitigating social harm resulting from unemployment and disability. Over time, disabled individuals who lose their ability to support themselves may experience social challenges. One of the most significant social issues is increased dependence on others. When disabled individuals cannot meet their economic needs independently, they may rely on family members or charitable organizations. This dependency, in addition to financial burdens, can impose severe psychological and social pressures. In some cases, it may lead to familial tensions and strained social relationships. Therefore, by providing disability pensions, the Social Security Organization enables disabled individuals to live more independently, reducing financial and social dependency. This independence helps individuals avoid feelings of helplessness and worthlessness, ultimately reducing the likelihood of social harm.

The third aspect of prevention involves mental health and psychological well-being. One of the most critical consequences of disability is the psychological strain caused by income loss, feelings of worthlessness, and an inability to meet personal needs. This psychological distress can lead to anxiety, depression, feelings of inadequacy, and reduced self-esteem. Disabled individuals, especially those in middle or old age, may experience despair when facing these challenges. Such mental health issues can directly impact their social relationships and overall well-being. By providing disability pensions, the Social Security Organization not only helps meet individuals' financial needs but also alleviates psychological pressure. Financial security reduces stress and anxiety related to economic instability, improving individuals' mental and social well-being (Sam Aram, 2004).

The fourth aspect of prevention is curbing poverty and social inequalities. Poverty and social inequalities directly contribute to widespread economic and social problems. If disabled individuals do not receive social security support, they may quickly fall into a cycle of poverty, which negatively affects both themselves and society. The expansion of poverty leads to increased social dissatisfaction, crime, and social tensions. By providing disability pensions, the Social Security Organization prevents individuals from entering the poverty cycle and helps reduce social grievances. This action strengthens social stability and justice by narrowing socioeconomic disparities.

The fifth aspect of prevention concerns public health and preventing major social crises. If disabled individuals cannot meet their basic needs, they may struggle to afford healthcare costs, exacerbating their medical conditions. This situation not only puts disabled individuals at risk but also contributes to the spread of disease and broader public health concerns. Social security services ensure that disabled individuals can manage their health issues through adequate healthcare coverage, preventing large-scale health crises. Ultimately, this contributes to overall improvements in public health.

In conclusion, the Social Security Organization aims to prevent the social and economic consequences of disability through its disability benefits program. These services reduce dependency, prevent poverty, and strengthen individuals' mental and social well-being, fostering a more stable and just society. Through this support, social security plays a crucial role in preventing crises and creating a secure and sustainable environment for disabled individuals (Heidari, 2009).

4.3. Supporting the Family of the Disabled Individual

Disability benefits are not limited to the individual alone; they also aim to support the dependents of the disabled person. The payment of disability pensions helps meet the financial needs of the family and reduces the economic burden on its members. One of the most critical aspects of this support is ensuring the family's financial security. A person who, due to disability, is unable to continue earning income naturally cannot provide for their own or their family's living expenses. In such circumstances, the family of the disabled individual may face a financial crisis. Family members, who typically view the disabled person as the household's financial provider, are suddenly confronted with an economic hardship. By paying disability pensions, the Social Security Organization effectively helps the family avoid financial crises. These pensions enable family

members to cover daily expenses, including housing, food, healthcare, and education, thereby alleviating feelings of insecurity and economic vulnerability (Mah, 2010).

In addition, the psychological and social well-being of the family is of particular importance. When an individual becomes disabled, they are not the only ones who experience psychological distress resulting from the loss of economic and professional capability; their family members are also affected. Families may experience anxiety, stress, and even depression, as concerns about the future—both financially and socially—can create significant pressure. By providing stable financial resources through pensions, the Social Security Organization helps alleviate these concerns. When a family has financial security, its members are better able to manage stress and focus on addressing other challenges, thereby preventing psychological distress. This type of support ensures that families can live in a more stable and peaceful environment, reducing additional stressors that may otherwise strain family relationships.

Another objective of the Social Security Organization in supporting the families of disabled individuals is to assist with other essential aspects of daily life. If the disabled person is the primary provider, their economic incapacity may also lead to shifts in family roles. Other family members may have to enter the labor market to compensate for lost income, which can create additional pressure and tension within the household. By providing pensions and financial assistance, the Social Security Organization helps mitigate these pressures, allowing family members to fulfill their daily responsibilities without excessive financial concerns.

Supporting the families of disabled individuals also helps prevent broader social problems. The inability to provide for basic needs can push families toward other financial difficulties, such as excessive debt, housing instability, or even criminal activities. When a disabled individual is unable to support their family financially, the risk of serious disruptions in family life increases significantly. However, with pension payments and social security benefits, these risks are significantly reduced, preventing families from falling into deeper poverty and social harm (Forouzan, 2012).

Ultimately, one of the primary goals of supporting families is to maintain social cohesion. Families play a crucial role in the social structure, and when they experience financial or social crises, they can contribute to larger economic and societal problems. Social security systems that provide support to the families of disabled individuals help strengthen this cohesion and prevent widening social disparities and public dissatisfaction.

In summary, through disability benefits, the Social Security Organization not only supports disabled individuals but also indirectly supports their families. This support includes financial assistance, the reduction of psychological and social pressures, meeting essential living needs, and preventing economic and social difficulties. Thus, the Social Security Organization plays a vital role in preserving family stability and contributing to overall social stability.

5. Application of Modern and Effective Innovations from Global Social Security Systems in Iran

A legal system designed to support disabled individuals must be comprehensive and well-coordinated to cover all aspects of disability insurance. This system should include the following elements:

1. **Clear definition of disability:** The legal definition of disability must be precise and aligned with medical and social standards to reduce ambiguity and multiple interpretations.
2. **Transparent evaluation system:** Disability assessment criteria must be fair, accurate, and reliable. Collaboration with medical, psychological, and occupational specialists is necessary for evaluating the degree of disability.

A successful system requires stable and well-defined financial resources. The most effective systems employ a combination of funding sources, including:

1. **Contributions from insured individuals and employers:** A fixed percentage of wages should be allocated as an insurance premium paid by both employees and employers.
2. **Government support:** The government can allocate budgetary support, particularly during economic crises, to cover additional costs.
3. **Long-term investment:** Social security funds should be invested in sustainable projects to generate stable financial resources.

5.1. *Implementing the Experiences and Innovations of Germany's Social Security System*

Germany's social security system is one of the most sophisticated and advanced insurance systems, providing protection against various social risks, including disability. This system plays a particularly important role in ensuring financial security for individuals who cannot work due to illness, physical disabilities, or psychological conditions.

Germany's social security insurance includes several types of coverage, such as health insurance, unemployment insurance, retirement insurance, and disability insurance. These insurance programs are regulated by the government and managed through mandatory participation by both workers and employers.

In the area of disability insurance, the German system is designed to provide monthly pensions to individuals experiencing permanent or temporary incapacity, compensating for lost income. This insurance is particularly significant for individuals unable to work due to long-term illnesses or unexpected accidents. The pension amount is typically calculated based on the individual's previous income and their contributions to the social security system.

One of the key innovations of this system is the rigorous disability assessment process. This process involves evaluations by medical and social experts to determine whether an individual is permanently or temporarily disabled and what type of support is necessary. These evaluations include medical examinations, psychological consultations, and assessments of work capacity. This process ensures that pension payments are aligned with the actual needs of the individual, preventing overpayments or insufficient support (Eslami, 2021).

Additionally, Germany's social security system offers services beyond monthly pension payments. These services include occupational rehabilitation, retraining programs, and psychological support services. The goal of these services is to help disabled individuals reintegrate into the workforce, even if they cannot return to their previous job. This reintegration is facilitated through career counseling, vocational training programs, and physical rehabilitation courses.

Moreover, the German system actively encourages social reintegration and preventive measures. Through advisory services and appropriate support programs, it aims to increase the rate at which disabled individuals return to work or normal life. This is achieved through prevention programs, encouragement of social engagement, and strengthening connections between individuals, their families, and society. Such an approach enables disabled individuals to maintain financial and social independence, leading to a higher quality of life (Ali Hosseini, 2003).

One of the most significant innovations of Germany's social security system is its management structure. The country's insurance programs are directly supervised by the government, particularly the Ministry of Health, Social Security, and Retirement, ensuring transparency and the proper functioning of the system. Additionally, the existence of various social security funds, funded by both employers and employees, helps reduce the financial burden on the government and ensures long-term sustainability.

For Iran, Germany's social security system can serve as a model for improving the country's insurance and social security framework. Iran's legal system can introduce reforms, such as mandatory participation of workers and employers in disability insurance, to strengthen this sector. Additionally, Iran could adopt more precise disability assessment procedures based on medical and social evaluations, ensuring that only those genuinely in need receive support. Furthermore, Iran could expand supportive services such as occupational rehabilitation and psychological counseling, leveraging Germany's experience in this field.

Finally, enhancing government oversight and increasing transparency within Iran's social security system could help reduce corruption and boost public trust. The Iranian government could also learn from Germany's experience in financing social security through shared contributions from the government, employers, and workers, ultimately creating a more stable and efficient system.

5.2. *Utilizing the Experiences and Innovations of the French Social Security System*

The French social security system is one of the most complex and comprehensive support systems in the world, primarily designed to provide financial and social protection against risks such as disability, illness, unemployment, and old age. The French system is primarily funded through mandatory social insurance for all citizens and legal residents. This insurance, particularly in the area of disability protection, is structured to provide monthly pensions as well as medical and rehabilitative

services. In France, disability insurance is an integral part of the social security system, and all employees, whether in the public or private sector, are required to participate. This insurance provides both financial and medical support. Financially, individuals who are unable to work due to illness or physical impairment can receive long-term or short-term disability pensions, typically calculated as a percentage of their previous income. In addition to monthly pensions, disability insurance in France covers medical treatments and rehabilitation services, aiming to reintegrate individuals into professional and social activities.

A key innovation of this system is the rigorous disability assessment process, which is conducted by medical and social teams. These teams perform thorough evaluations of the physical and psychological condition of disabled individuals to determine whether they are temporarily or permanently unable to work and what type of support they require. These assessments are periodically reviewed to ensure that individuals continue to receive necessary insurance benefits and that, if their condition improves, the level of support is adjusted accordingly (Maleki Toulabi, 2014).

In France, the disability insurance system is designed not only to provide financial pensions but also to offer rehabilitation and professional retraining services. These services include career counseling, training programs to teach new skills, and medical treatments aimed at restoring physical and mental abilities. The goal of these programs is to facilitate the reintegration of disabled individuals into the labor market and increase their chances of maintaining financial independence. This comprehensive approach to rehabilitation and support, particularly in the medical and professional sectors, is one of the key innovative features of the French social security system.

Additionally, France has implemented preventive and health promotion programs to support individuals at risk of disability. By introducing workplace risk reduction initiatives and promoting healthier and safer working environments, France has actively worked to decrease the incidence of occupational diseases and injuries. These preventive measures have been particularly effective in high-risk jobs and heavy industries, contributing to a lower rate of work-related illnesses and disabilities.

For Iran, adopting elements of the French social security system could begin with reforming national social insurance policies. Expanding social insurance coverage to include all individuals, particularly those employed in the informal sector, could create a system similar to France's. Establishing detailed disability assessment procedures would improve decision-making processes regarding pension eligibility and medical support. Additionally, Iran could utilize France's experience in rehabilitation and retraining programs by developing vocational rehabilitation services and career counseling for disabled individuals, enabling them to return to work or transition into new professions.

Furthermore, implementing preventive measures to reduce workplace injuries and illnesses, as seen in France, could help Iran enhance occupational health and safety standards and improve public health outcomes.

6. Conclusion

This study examined the nature of payments made by Iran's Social Security Organization and compared them with the experiences of Germany and France, emphasizing the use of preventive strategies. The findings indicate that in many advanced countries, social security systems not only focus on compensating for economic losses due to disability and illness but also place significant emphasis on preventive policies aimed at reducing occupational accidents and enhancing workplace safety. Germany and France, by implementing efficient and advanced social security systems, have successfully reduced the incidence of work-related disabilities through preventive measures, thereby minimizing the economic and social burden associated with disability.

In Iran, the Social Security Organization primarily focuses on financial compensation for disabled individuals, but this study highlights the need to improve the effectiveness and efficiency of the system by prioritizing preventive strategies and workplace safety measures. By learning from Germany and France, Iran's Social Security Organization could collaborate with relevant institutions, particularly the Ministry of Labor, the Ministry of Health, and occupational safety organizations, to implement preventive training programs, enhance workplace safety standards, and improve regulatory oversight of work environments.

Ultimately, combining financial support with preventive policies in the social security system could lead to a more comprehensive and effective framework that not only provides financial protection for insured individuals but also reduces workplace accidents and illnesses, contributing to improved public health and social security.

Ethical Considerations

All procedures performed in this study were under the ethical standards.

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Conflict of Interest

The authors report no conflict of interest.

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