

In the Name of God

Analysis of Housewives Insurance Status

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Introduction of Organization:

- 1- Dadandishan Rah-e Zendegi Association is a non-governmental, non-profit and voluntarily organization with purpose of improving level of information, rehabilitating and informing to families about legal concepts specially Human Rights, also subjects related to life skills and effective communications that are accordance with national and Islamic values and emphasizes on generosity a upright man. It tries to act within performing researching projects, holding educational workshops, writing and collecting books and educational resources, connecting with related international organizations and also public organizations.

Summary:

- 2- This report, respectfully, has been prepared by Dadandishan Rah-e Zendegi Association about housewives insurance status.
- 3- Whereas, social security system is one of the effective factors in optimum applying potential abilities of people in order to develop economic, social and cultural aspects; therefore, achieving to developing indexes instead of preparing good fields is appropriate for exploiting from social security. With no doubt training skilled man power and preparing creative forces needs to support and comprehend social services to housewives that stipulated all their endeavors to represent appropriate and useful services to members of family. And this is an affair that was not considered at last.
- 4- During recent years necessity of this affair has been considered and some actions have been performed that are lead to approving housewives insurance plan and making executive decisions and strategies but within these endeavors application of this plan has some problems that caused a halt in it.

5- In this report, meanwhile expressing necessity of this plan and actions performed by Iran Government, we try to study challenges and strategies for improving this plan.

Introduction:

6- Continuation of a developed civil society needs to have social and responsible viewpoints about necessity of security, calmness, hope, securing financial aspects of life for everybody. Also, by virtue of human development report of United Nations Org. big wishes like peace and stable development will not be achieved except by public social security.

7- Also, in foundation of Islamic Thought social security is a definite right is all people in a society without considering specifications related to religion, sex, color, race and etc. and the society is obliged to secure its specific resources.

In Article 29 of Iran Constitutional Law the Government is obliged to secure social security for all persons of a country. Therefore, women are not excepted from this rule. So that, some women in Iran are employed and benefited from insurance premiums accordance with their occupations.

Important part of Iranian women (according to statistics of Iran statistical Center in year 2006, about 16 million persons) are housewife, it means they occupied in house affairs. They are not employed, unemployed and student.

Some of these women are subjected to insurance and social security in subordinate basis. Of course this kind of insurance is not a reason for paying retirement or disability pension to housewives but it supervises therapeutic supports for them. Other housewives are not principally subjected to insurance. Therefore, government of Islamic Republic of Iran during recent years has suggested housewives insurance plan as a supporting strategy and put it into its instruction.

Executive Method:

9- There are different methods for representing this report:

- Referring to governmental centers that are active in the field of housewives insurance plan and collecting necessary information,
- Studying articles and news related to this issue at media archives, magazines and books,
- Interviewing directly with housewives about this plan and constitutionally about necessity of this plan.

Record:

10- Housewives insurance plan was approved in 2002 that housewives after 20 years service can benefit from retirement pension during their adult age. It is stipulated that by considering sufficient credits for executing this plan, 1 million housewives become subjected to insurance plan yearly but this plan is not be followed.

This plan has been considered in government agenda during previous four years. Finally, according to circular letter issued by Social Security Org. on 07 Dec. 2008, housewives by observing conditions stipulated in "Pure & Free Occupations Insurance" are subjected to social security insurance from date of issue and notification of this circular letter; these persons, by concluding a contract and paying stipulated assurance premium, can benefit from legal obligations of this organization as a housewife. Age of the assured should not be more than 45 years.

It is necessary to mention that about free occupations insurance share of government is 2% and the assured person by paying assurance premium for 20 years will be subjected to retirement pension. These persons by paying assurance premium rates in the amount of 14, 20 and 16 % of their income and by concluding contract can benefit from legal obligations of this organization. Housewives should announce their daily income can be between Rls. 73,200 to Rls. 512,400 and pay their assurance premium according to these rates. Also, they can receive therapeutic booklet by paying Rls. 63,416 in a month as assurance premium.

11- Some countries have not any difference between men and women about insurance supports and it is reported that issue of housewives insurance plan as planned in our country is very rare in the worlds.

Forerunner Worries and Challenges

- 12- In spite of emphasis of Islamic Rules that woman is entitled to receive income in return for performing affairs related to house, but this issue is not considered in custom and principally housewives do not receive an amount as housewife fee. It means that housewives have not specific source of income. Therefore, they have not necessary economic ability for paying their assurance premium.
- 13- Because housewives have no independent income, first solution is imposing expense of assurance premium to her husband or guardian of family and by refusing to pay assurance premium from the husband this plan will be vanquished. In addition, in low classes with low income this issue happens more because the husband prospers weak economic ability and financial level.
- 14- On the other hand, the Government confronted problems of financial shortage and limitation of financial sources.
- 15- Because of all above-mentioned factors this necessary and useful plan has been performed only in some provinces and in a limited basis and now lack of necessary financial credits caused a halt in this plan for a period.

Suggestions & Strategies:

- 16- Housekeeping should be stipulated as an occupation, this culture should be creating gradually in the society. We can make relations between Iranian public organizations and other countries NGOs with the purpose of exchanging of views and obtaining experiences of the societies that stipulate housekeeping as an occupation.
- 17- It seems, it is better that insurance of housewives leaves "Pure & Free Occupations Insurance" because this affair requires to stipulating independent income for housewives.
- 18- Forming a fund supporting housewives in the Government is necessary. Of course this issue needs to spend valuable budget in this case. Therefore, allocation of a budget through agencies of the United Nations in order to cooperate with this plan execution is advisable.

- Education with purpose of improving awareness of husbands that their wives are housewife with syllabuses like privileges of retirement pension for housewives, considering insurance for housewives as a right and etc.
- Compiling existing rules and expanding it between governmental employees.

Conclusion:

The said cases determined that housewives as one of more effective part of society that allocated enormous population to themselves should be hopeful about their future and perform their activities with joy. Therefore, importance of social security and insurance for this part of society is necessary and national resolution should be formed in order to make these plans executive. Now that housewives insurance plan has been formed we should try to improve it and also make it applicable.

Attachments:

- Principle 29 of Islamic Republic of Iran Constitutional Law,
- Subjecting to social security insurance in case of retirement, unemployment, adult ages, disability, guardianless, accidents, need to therapeutic and hygienic services and also medical cares is a public right. The Government, according to rules, is obliged to secure the said financial services and supports for all persons of the country from place of public incomes and incomes resulted from people participation.
- Holder of pure and free occupations insurance applied for persons who, on the strength of issued licenses, are not subjected to specific supports for performing related occupation or business even by having worker (employer) or himself lonely (self-employed).

According to definition represented by Iran Statistical Center housewife is a person that is not employed, unemployed (searching for work) and student and accordance with announcing of responsible person was occupied to housekeeping affairs during 7 days before reference of statistical clerk.

According to this definition, population of total housewives of the country in year of 2006 is 15997585 that 10747627 numbers of them are city dwellers and 5228315 are village dwellers.

Table – Population of housewives according to matrimony status in year 2006 – Source: Iran Statistical Center

<i>Title</i>	<i>Number</i>	<i>Percent</i>
With spouse	13672532	85.47
Without spouse because of spouse death	690036	4.31
Without spouse because of divorce	86675	0.54
Single	1519297	9.50
Not declared	29045	0.18
Total	15997585	100

From total housewives 85.47% have spouse, 4.30% without spouse because of spouse death. 0.54% without spouse because of divorce, 9.50% is single and 18% is not declared.

So, the said definition does not involve that group of women that are housewife and are not employed, unemployed, student and holders of income without job. Whereas, purpose of housewives insurance plan is organizing and setting up insurance cover for all unemployed women, definition of housekeeping in this plan is based on social conditions and present custom.