

Investigating the Appropriate Implementation Strategies for Improving the Retired's Conditions and Welfare Based on the Country's Development Programs (A Case Study in Chaharmahal and Bakhtiari Province)

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ABSTRACT

This research aims at determining the level of conformity between the implementation strategies to improve the retard's conditions and welfare and the country's development program. The research method was descriptive-measurative and the research statistical population consisted of the country's retirement society in Chaharmahal and Bakhtiari province (9800 individuals), out of whom 370 ones (99female and 271 male) were selected as sample through the random-classification method. The research tool was a fulfillment-made questionnaire as the response package in the format of the Liker spectrum (very low, low, average, high, and very high). The questionnaire validity was made with the help of the professors' comments in Islamic Azad Universities of Shahrekord and Isfahan, and also the form and content validities of the questionnaire were confirmed. In terms of the research reliability, it was calculated by Chronbach alpha as 0.93. In order to analyze the data, descriptive statistics (frequency, percentage, mean, figure, etc.) and inferential statistics (single sample t test, independent t, variance analysis, and Toki pursuing test) were used.

The research findings have shown that the implementation strategies average for improving the retard's conditions and welfare based on the country's development programs have been as 2.66(out of 5), 2.5, 2.9, and 2.71 in terms of the insurance, the level of the conditions and welfare of the retirement society, and the livelihood condition, as well as culturalization in improving the condition, respectively. There is not a significant difference between the implementation strategies for improving the retard's conditions and welfare based on the country's development programs and the respondents' genders. It is while there is a significant difference between the respondents' ages and educational degrees and the insurance current condition, the conditions and welfare of the retirement society, the retard's livelihood condition, and also culturalization for improving the retard's condition. In addition, there is a significant difference between the conditions and welfare level of the retirement society and culturalization for improving the retard's condition in terms of the respondents' post retirement employment.

KEY WORDS: The retired, Livelihood condition, Insurance, Retirement society, the retard's conditions and welfare, Country's development program.

1. INTRODUCTION

In today's world, "work" is the fundamental kingpin of growth and development which brings forth at the same time the society welfare and relaxation. Work is the deepest social form in human being's life without which neither production, nor expansion, nor increase in life facilities and things are assumable. Therefore, if a society does not have skillful, hardworking, and hopeful staff, it will suffer from any economical, social, cultural, etc. problems. It is mentally clear that if a worker or employee be not hopeful enough about the future, especially the old hood period, then he will face with some problems in working process. Accordingly, the retirement system is considered as an important hoping factor in the employee's employment period. If an employee knows the retirement system suitable, in such a way it can meet his needs in the retirement period, then he will attend his work environment more hopefully.

Considering the importance and effect of retirement in individual, familial, social, and economical life of each person in the society, as well as the young population structure of Iran based on which a great part thereof gets retired within the several future decades, and also taking the retirement as a certain destiny into account for every employee sometime in his job life, more attention should be paid to this issue.

The retard's social welfare can be known among the concepts which is near in meaning consistency to the social respect and support, social insurance, social providence, and social and well being services. On this basis, social welfare contains a general and specific concept, which generally consists of such titles as social services as well as public and citizenship rights. It is necessary to remind that social welfare contains in its general concept two material and spiritual dimensions. The material dimension makes emphasis on supplying the fundamental needs including food, clothing, job, housing, hygiene, and treatment. The spiritual dimension can also be considered including the following concepts: education, supporting legally the general public and enjoying the humane,

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political, social, and economical rights, as well as paying special attention to the family as the most important social institution playing role in preventing ethical, social, and economical diversions. In other words, social welfare is an expression focused on the economic, social, and political condition whose purpose is to keep safe the humane respect and the individuals' mutual responsibility in the society along with promoting their capabilities. It seems also necessary to note that the social welfare and providence is considered the most important prerequisite for the development, that thanks to being placed among the concepts of general goods, the governments should make attempt to organize and form it in compiling the country's development programs.

Considering the above mentioned things, the purpose of this research is to investigate the retard's condition in terms of such factors as their insurance current condition, the conditions and welfare of the country's retirement society, improve the retard's livelihood condition, and also culturalization for improving the retard's conditions and welfare. In addition, how much these components are in conformity with the country's development programs in terms of implementation and whether the government and concerned organization deal with the status of this group of society appropriately, are issues which should be investigated. To do this, a questionnaire called "instrumental" has been used to gather the data.

As a social phenomenon, retirement is an important reality which happens necessarily in human force's job life and may come sooner thanks to a variety of reasons. This phenomenon has different individual, social, and economical dimensions and consequences which is usually coupled and accompanied with old hood (other than premature retirement and disability). The old hood phenomenon, and the issue of retirement in its consequence, is not only related to job and income safety, but also affects the health of the human living conditions both for the retired and the others. If reaching to the retirement period as a part of the human life is not accompanied with appropriate basic thoughts and programs being proportionate to the cultural, social, and economical conditions of the society, it will lead to worry and anxiety for the retired, which will in turn leave negative effects on their relationships with each other and the others around them.

Social programs matched with the miscellaneous conditions of the society can moderate the disaffects and also mist-consequence of the retirement and old hood in the society. It is crystal clear that the programs exercised about the retired old people should, along with keeping their dignity and social status as well as looking them after honorably, make ready the ground of independence for them, whose result will be the retard's satisfaction with such programs as well as happiness in life.

Expansion in retirement plans as a social right is one of the manifestations of head way in the societies. The more advanced the society is, the more attention the old and disable people in that society will receive. In most of the big industrial countries, the people working in private sector can even use two sources, because in one hand the public retirement system is open to all, and on the other hand each private organization can make separate plans for its employees (Mirsepasi, 2010).

New conditions and recent achievements have concentrated attempts in advanced countries on improving and promoting the olds life quality so that a ground can be prepared by which long life spans along with relaxed and calm lives are fulfilled.

In other words, the quantity and quality of the retard's services should be parallel or in the same direction to each other. In some advanced countries, even the issue at hand gets wider and plan of "Optimal Aging" which is in fact supplemental to "Successful Aging" is presented, based on which beyond supplying the olds treatment needs, health, and living expenses, an environment should be provided which makes a balance between the olds wants and needs in their different cultural, social, emotional, and mental aspects, and by which not only the old get out of financial concerns and worries as well as fears of treatment expenses and their health being endangered, the optimal aging is fulfilled for all of the old. Mosey (2003) found out that along with the social and livelihood problems, the retired have numerous mental and emotional problems including depression, worry of the future, and uselessness feeling.

The issues related to the retard's affairs and attempts to improve their condition are more concerned with the economical and livelihood aspects, while the retired themselves have somehow some problems and difficulties in their other living aspects which need to be studied, examined, and presented strategies thereto. However, based on the classification table of man's needs in one hand and the orientation of most issues about the retired and retirement system towards the material affairs on the other, most studies and discussions are made about the retard's financial problems. Zahedi Asl (2002) found in his research that the most noticeable problems of the retired are as follows: treatment problems, low amount of their pension, and housing problems. Considering the mentioned issues, every employee attains the retirement based on a legal and normal trend having passed certain years. Such a person has passed many years of his youth period in the organization or institution where he has worked, and so it is normal of him to expect a calm and relaxed life in his retirement period and pass most of his time to rest, relax, and recreate. Organizations usually foresee diverse programs for fulfilling this wanting of their employees; one of them is to subtract some part of the employee's salaries monthly called pension. If the programs foreseen for the retired have good and suitable contents by which their different wants and needs are fulfilled, they certainly have comfortable and good lives. Since the 29th principle of the Islamic Republic's constitutional law raises enjoying the national insurance in retirement, old hood, and

disability period as a right and also commits the government to fulfill it by enjoying the public incomes and people's cooperation, various institutions, organizations, and offices have undertaken here the intended responsibility among which the country's retirement society is one of the most major executors of retirement law and the regulations thereabout in terms of its under coverage population, and attempts and acts in obtaining the wanting of this class of the society. However, the issues mentioned above showed that the retired are sometimes dissatisfied with the present situation, and the services delivered to them are not in conformity with their needs. Considering the point our country is in the threshold of development and so has foreseen numerous programs in this regard, and also the fulfillment of these programs should take us to the landscape seen for our country, it is necessary for the foreseen programs to be evaluated. One of these programs is a package the government has considered for the retired. In the country's development programs, some cases have been posed for the retired among which one can refer to the retard's treatment insurance, supplemental and golden insurance, improvement in livelihood condition, etc., in such a way that conducting these cases can provide the ground for fulfilling the retard's wants. Considering what has been taken in the country's development programs for the retired and what is now being conducted in the society, so it is needed for these two cases to be examined.

Retirement is a state to which an official government employee reaches having passed certain number of years based on the law and with the authorized order, and he deserves to get pension as long as he lives having finished his employment. Since this phenomenon (retirement) makes considerable changes in all aspects of the human societies lives, including a wide spectrum of age structures, values and norms, and making the social organizations, it is very important to confront the challenges facing this phenomenon and adopt suitable policies towards promoting the retard's physical, mental, and social condition, and so this issue is in the agendas of the international society.

Since the retard's social isolation, effort to improve the life condition, and bringing them a suitable environment to participate in social, economical, and political activities have changed into a common global concern, applying a common international framework for promoting the retard's condition, supporting their rights, and using their experiences in the interests of all the societies should be followed by the international society in harmonized way. In addition, it should be said that about fulfilling the mentioned purposes, the countries should pay attention to the retard's condition through considering their own cultural values and traditions in their economical and social programs.

The issue of retirement has also been considered briefly in the countries development programs. Despite this, it should be acknowledged that the progressive increase in the retard's population in our country during the coming years will have considerable economical, social, and hygiene consequences which needs to take effective measures thereabout by enjoying the regional and international collaboration based on the domestic needs and also by being inspired by the international programs for improving the retard's conditions and welfare. The findings of this research can provide the country's programmers and executors with a list of the retard's problems and requests so that they can use the obtained results out of this research in solving problems and taking advantage thereof in the future programming.

2. Retirement

Retirement means cutting the working relations of the individual and organizations and beginning a new life. Considering the point the individual receives pension for this period, the term of retirement is different from such concepts as resignation (cutting the relation one-sided), suspension and dismissal (Abase Zakani, 2008).

Country's development program:

It refers to a collection of mid-term programs which is made by the government of that time on a five years basis and is also passed by Islamic counseling parliament. The program pattern is here in the form of a comprehensive economical and guidance programming where the economy measuring pattern and also program strategy are used to replace imports and grow national production with the help of public and private investors as well as prices stability (organization of program and budget, 1968).

Country's retirement fund:

It is the first fund in terms of ancientness and second great retirement one in common numbers in country after the national insurance fund. The initial core of this fund has been formed in 1301 by passing the country's employment law. According to the law of the development third program, new arrival in this fund has almost been closed and the number of the fund common employees has always been fixed during several years ago. However, the number of the retired has increased of 11% yearly on average within some years ago. This organization is run under the supervision of the ministry of cooperation, work, and social welfare. Some samples of this organization responsibilities include managing the retirement and disability affairs, conducting the retirement-related laws and regulations, and also conducting the passages of the country's retirement organizations council (RoghaniZadeh, 2005).

Pension Insurance:

The pension insurance right is said to the sum of the employee and employers share out of which %22.5 is offered from the salaries and benefits covered the pension. In insurance systems, retirement salary (pension or retirement insurance right) is paid from the place of retirement subtractions (insurance right) which has been received by the fund the employee is subscribed in during the employment. Based on the defined rights, the retirement insurance means that when establishing the retirement salary (pension), the amount of the retirement salary is calculated and paid to the retired based on the salary of the time of employment (usually, the average of the last years of employment) (RoghaniZadeh, 2005).

Conditions and welfare

Conditions and welfare refer to the combination of values, beliefs, and cultural patterns formed as a result of enjoying the welfare. In other words, it points to the meaningfulness system and the living manner that are resultant of welfare or well living conditions (Harrison and Huntington, 2004).

Research background

Concerning the researches done in Iran, it is necessary to say that considering the investigations conducted in this regard, it was known that any research has not yet been conducted about investigating the implementation strategies for improving the retard's conditions and welfare in Iran based on the country's development programs.

1) Kooks iranahmady22@yahoo.com hash et al. (2013) have done a research called "the effect of the informal social supports on the aged retard's life quality as a social issue". Life quality is one of the important dimensions in the olds lives that this paper makes attempt to reach a familiarity with the factors effective thereon, and in this content it emphasizes on the effect of the informal social support systems. The theoretical model applied in this paper has been built by using some social theories in the field of studies about aging and life quality. Research method is quantitative and field-based. The design of sampling has been conducted in Tehran in sharing random method with 300 individuals. The results of this study show that the factors of social supports collection play roles in determining the life quality just to the extent they are separate from the collection of social factors. However, social occasions, including social connections and participation in group activities and being independent of social supports, show great ability in this clarification. This issue expresses the originality of such an effect and shows that the variables and social support are not able to clarify the olds life quality apart from the social occasions. On the other hand, on the contrary of emotional support, tool support does not have a positive effect on the olds life quality. It means that the old who receive more tool support do not have higher life qualities.

2) In a research titled "understanding the essence of the employee's retirement experience in the public sector", Danaeifard et al. (2012) have dealt with studying and acquiring a deeper and richer insight about this phenomenon. Data gathering was done through semi-structured interviews which has been done with thirteen retired individuals. In order to analyze the interview data, the theme analysis method has been used. The findings obtained out of the research consist of three themes as follows: "confronting the problems", "retirement consequences", and "nature of retirement phenomenon". The findings of this study are the manifestation of the retard's retirement experience in public sector. The results of the research show that the phenomenon of retirement has two sub-themes of being abandoned and rejected, and it is also accompanied by such consequences as increasing the economical problems, decreasing the social dignity, losing the health, becoming disable, and increasing the free time. The retired use such strategies as communication to God, finding jobs to supply their life expenses, and undo activities for facing with the retirement consequences.

3) In a research titled "investigating the factors effective on the main insured's satisfaction, supports, and insurance and treatment services (a case study of national insurance in Khorram Abad in 2010)", SaeiArasi and Khosravi (2010) have dealt with investigating the factors effective on insured's satisfaction. Insurance branches and treatment centers play an important role in satisfying the insured through presenting such services as retirement insurance, sickness compensation, unemployment insurance, helping to supply medical instruments, and helping to provide marriage expenses and treatment services. Out of the statistical population of 61649 main insured individuals, 400 ones were selected as the sample and the questionnaire was distributed among them, whose results show that the three effective factors (having the highest coefficient) have been respectively as follows:

1) age, based on which the olds satisfaction has been more than the young's, 2) marital status, based on which the married have been more satisfied than the single, and 3) the manner of employees' behaviors towards the insured. The type of insurance was effective for 8 percent, in such a way that the users of optional insurance are more satisfied than the compulsory one. In addition, results showed that simplicity of the services availability was effective for about 5 percent. On the whole, the level of the under insurance individuals' satisfaction with the insurance and treatment services was observed at the medium to low extent.

1. Foreign researches:

In an article titled “analyzing the life cycle in view of putting an end to the compulsory retirement”, Koka and Kossmpe (2014) have dealt with investigating the effect of macro economy and also welfare consequences related to removing the compulsory retirement. This short-term analysis shows that changes in welfare during transference depends on the dynamic nature from the trend of the wage rate setting. In this research, a differentiation has been made between the wage rate of the work market supply and real wage and the young's unemployment. But, they have also investigated the political possibility measuring by gauging the people's support based on which this type of policy may be under two scenarios of market and work force. Finally, it has been concluded that policy is in the long-run effective on the retard's welfare.

2) In their research titled “political analysis of economy from retirement programs: the effect of institution, gender, and culture”, Aggarwal and Gödel (2013) dealt with investigating the national system of retirement rights. National system of retirement rights is an important part of financial mediation and worker's welfare in many countries, but why and how are controlling important political, economical, and social institutions different internationally from each other? However, they concluded that international differences in progressive retirement salary and or manner of calculating the retirement income and salary reflect the lifespan. International differences in the level of continuous progress and growth of retirement and or the manner of reflecting and showing obtained incomes and factors during the lifespan from the retirement pensions are negatively related to avoidance and escaping uncertainty, individualism, long term tendency and orientation, employment salary, average levels of retirement pension, social trust, and economical inequality. Besides, findings showed that the progressive salary of retirement is positive in terms of the women's economical and social role, the level of the individuals' Catholicism, and also the political and despondency form. The results of this research are as follows: 1) progressive retirement is important in salary structure of national retirement, 2) difference in retirement salary is affected by Catholic culture and religion, 3) progressive retirement gets related to sexual development and attitude towards it, 4) progressive retirement is negatively in relation to social trust and economical inequalities, and 5) progressive retirement leads to getting the level of retirement salary lower than the average.

Variables description

First question: To what extent, is there conformity between implementation strategies for improving the retard's insurance current condition and the country's development programs?

Table10-4: Frequency distribution and percentage of answering the questions regarding the current condition of insurance and the country's development program.

Questions	Frequency	Very Low	LOW	Average	High	Very High	Mean
To what extent are you satisfied with supplemental and golden insurances?	Frequency	109	61	94	10	96	2/79
	percent	29/5	16/5	25/4	2/7	25/9	
To what extent do you avail the high quality services in the area of hygiene and treatment?	Frequency	112	64	83	41	70	2/71
	percent	30/3	17/3	22/4	11/1	18/9	
To what extent do retirement insurances cover the drugs and treatments for special and incurable disease?	Frequency	96	72	66	40	96	2/91
	percent	25/9	19/5	17/8	10/5	25/9	
To what extent do retirement insurances pay for the treatment direct expenses?	Frequency	132	65	82	49	42	2/47
	percent	35/7	17/6	22/2	13/2	11/4	
To what extent do retirement insurances give importance to the issue of general and comprehensive services in health?	Frequency	102	33	90	53	92	3
	percent	27/6	8/9	24/3	14/3	24/9	
To what extent has the increase in the number of pension receivers caused the quality of the retirement insurances to be decreased?	Frequency	111	56	74	62	67	2/77
	percent	30	15/1	20	16/8	18/1	
To what extent are you satisfied with your availability to information about insurance laws through the country's retirement fund?	Frequency	112	16	111	75	56	2/85
	percent	30/3	4/3	30	20/3	15/1	
To what extent do you use the benefits of the lifespan insurance?	Frequency	205	40	63	29	33	2/04
	percent	55/4	10/8	17/0	7/8	8/9	
To what extent are you satisfied with the manner of paying compensation from the lifespan insurance?	Frequency	136	61	91	40	42	2/43
	percent	36/8	16/5	24/6	10/8	11/4	

Data in table(10-4) shows that regarding the current condition of the retard's insurance and its conformity with the country's development programs, the highest mean of the answers has been 3 relating to the item of "to what extent do retirement insurances give importance to the issue of the general and comprehensive services in health?", and also the lowest mean of the answers has been 2.04 relating to the item of "to what extent do you use the benefits of the lifespan insurance?"

Table 11-4: Comparison of the mean of the insurance condition role with the country's development program with hypothetical mean of 3

Mean differences	Level of significance	Degree of freedom	T	mean	Strategies
-0.333	0.000	369	-7.53	2.66	Insurance condition

Considering the information in the table (11-4), one can realize that the calculated statistical value of t is -7.53 in the freedom degree of 369, which is significant and less than the value seen in the table. Therefore, there is a significant difference between the sample mean and the population sample average. The value of difference between the sample mean and the population mean average is -0.333, which means that the sample mean of 2.66 has been about -0.333 units less than the population average mean (3). In fact, the conformity between the current condition of the retard's insurance with the country's development program is less than the average value. In other words, the retard's insurance condition is not satisfactory.

Second question: To what extent is there conformity between the implementational strategies for improving the conditions and welfare level of the retirement fund and the country's development programs?

Table 12-4: Frequency distribution and percentage of the questions answers relating to the role of the condition and welfare level of the retirement fund based on the country's development.

Questions	Frequency	Very low	low	Average	High	Very high	Mean
To what extent do you agree with reemployment after retirement?	frequency	117	30	71	44	108	2/98
	percent	31/6	8/1	19/2	11/9	29/2	
To what extent do you use modern informational technology as well as electronic and non-presence services delivered by the retirement fund?	frequency	175	45	71	37	42	2/25
	percent	47/3	12/2	19/2	10	11/4	
To what extent do you use sports programs special for the retired and the old?	frequency	174	51	72	32	41	2/22
	percent	47	13/8	19/5	88/6	11/1	
To what extent do you use the journals special for the retired, that contain information and news about the retirement fund?	frequency	159	56	59	43	53	2/39
	percent	43	15/1	15/9	111/6	14/3	
To what extent do you know about the benefits of the country's retirement fund and facilities related to entrepreneurship as well as establishing multipurpose and job making corporations?	frequency	191	56	59	43	53	2/13
	percent	51/6	12/7	14/9	112/4	8/4	
To what extent are you satisfied with the retirement fund benefits and scholarships given to your children?	frequency	133	48	52	66	71	2/71
	percent	35/6	13	14/1	117/8	19/2	
To what extent have you used the essential loans of the retirement period for removing your economical needs?	frequency	184	43	77	20	46	2/19
	percent	49/7	11/6	20/8	55/4	12/4	
To what extent do you use travelling tours the retirement fund holds?	frequency	174	73	56	37	30	2/12
	percent	47/0	19/7	15/1	110/0	8/1	
To what extent are you satisfied with sports programs special for the retired?	frequency	91	72	66	49	92	2/94
	percent	24/6	19/5	17/8	113/2	24/9	
To what extent are the services delivered by the retirement fund in conformity with your needs?	frequency	91	45	81	61	92	3/04
	percent	24/6	12/2	21/9	116/5	24/9	
To what extent do the retirement fund programs provide you with grounds for your communication to your friends?	frequency	103	48	138	33	48	2/66
	percent	27/8	13/0	37/3	88/9	13/0	
To what extent are you satisfied with the entertaining programs which are often held by the retirement fund?	frequency	142	56	87	49	36	2/4
	percent	38/4	15/1	23/5	113/2	9/7	

Data in table(12-4) shows that regarding the conformity between the condition and welfare of the retirement fund and the country's development, the highest mean of the answers has been 3.04 for the question of "To what extent are the services delivered by the retirement organization in conformity with your needs?", and also the lowest mean of the answers has been 2.12 for the question of "To what extent do you use travelling tours held by the retirement organization?"

Table 13-4: Comparison of the conformity mean between the condition and welfare of the retirement fund and the country's development with hypothetical mean of 3

strategies	mean	T	Degree of freedom	Level of significance	Difference in mean
Conditions and welfare of the retirement fund	2.5	15	369	0.000	-0.492

Considering the information in the table (13-4), one can realize that the calculated statistical value of "t" is 15 in freedom degree of 369, which is significant and smaller than the value in the table. Therefore, there is a significant difference between the sample mean and the population mean average. The amount of difference between the sample mean and the population mean average was -0.492, which means that the sample means of 2.5 has been about -0.492 units less than the population average mean(3). Accordingly, the conformity between conditions and welfare of the retirement fund and the country's development has been evaluated less than the average limit.

Third question: To what extent is there conformity between implementation strategies for improving the retard's livelihood conditions and the country's development program?

Table 14-4: Frequency distribution and percentage of the questions answers in terms of the conformity between the retard's conditions and the development program.

Questions	Frequency	Very low	low	Average	High	Very high	Mean
To what extent are you satisfied with conducting the travel-pilgrimage program (the plan of not staying at home)?	Frequency	92	45	87	70	76	2/98
	percent	224/9	12/2	23/5	18/9	20/5	
Is the amount of money allocated for welfare facilities of the retirement fund (the plan of not staying at home) sufficient? (300000 tomans for each retired person)	Frequency	95	69	113	58	35	2/64
	percent	225/7	18/6	30/5	15/7	9/5	
To what extent do you enjoy the welfare services and facilities of the retirement time in the society?	Frequency	134	94	69	32	41	2/32
	percent	336/2	25/4	18/6	8/6	11/1	
To what extent do you use welfare facilities of Omid house to fill your free time?	Frequency	168	88	57	17	40	2/11
	percent	545/4	23/8	15/4	4/6	10/8	
To what extent do you agree with removing differentiations among pensions received by the retired from the organizations and offices, and so uniforming them?	Frequency	57	12	50	27	224	3/94
	percent	115/4	3/2	13/5	7/3	60/5	
To what extent do you agree with revising the conditions for getting early retired?	Frequency	100	21	40	40	169	3/42
	percent	227/0	5/7	10/8	10/8	45/7	

Data in table (14-4) shows that regarding the conformity between the retard's livelihood conditions and the development program, the highest mean of the answers has been 3.94 for the question of "To what extent do you agree with removing differentiations among pensions received by the retired from different organizations and offices, and so informing them?", and also the lowest mean of the answers has been 2.11 for the question of "To what extent do you use welfare facilities of Omit house for filling your free time?"

Table 15-4: Comparison of the conformity mean between the retard's livelihood conditions and the development program with hypothetical mean of 3

Strategies	Mean	T	Degree of freedom	Level of significance	Difference in mean
The retard's livelihood conditions	2.9	-2.39	369	0.017	0.093

Considering the information in the table(15-4), one can realize that the calculated statistical value of "t" is -2.39 in freedom degree of 369, which is significant and smaller than the value in the table. Therefore, there is a significant difference between the sample mean and the population mean average the amount of difference between the sample mean and the population mean average was 0.093, which means

that the sample mean of 2.9 has been about 0.093 units less than the population average mean(3). In other words, the conformity between the retard's livelihood conditions and the country's development program is less than the average limit.

Forth question: To what extent is there conformity between imple mutational strategies for improving the culturalization of the retard's conditions and the country's development programs?

Table 16-4: Frequency distribution and percentage of the questions answers in terms of the role of culturalization in improving the retard's conditions.

Questions	Frequency	Very low	low	Average	High	Very high	Mean
To what extent have the country's development programs been effective in establishing security and preventing social damages?	Frequency	120	36	40	29	145	3/11
	percent	332/4	99/7	10/8	7/8	39/2	
To what extent have the country's development programs been effective in increasing hope in the retard's lives?	Frequency	106	23	75	37	129	3/16
	percent	28/6	6/2	20/3	10/0	34/9	
To what extent do you consider the media supports(radio, television, journals) in improving the retard's conditions suitable?	Frequency	90	45	63	66	106	3/14
	percent	24/3	12/2	17/0	17/8	28/6	
To what extent do you participate in the programs that are held to appreciate and acknowledge the retired in the society?	Frequency	163	33	84	59	31	2/35
	percent	44/1	8/9	22/7	15/9	8/4	
To what extent , based on the country's development programs, have you endeavored to open an individual account for saving in the retirement time?	Frequency	159	71	57	39	44	2/29
	percent	43/0	19/2	15/4	10/5	11/9	
To what extent do you pay attention to the retard's dignity and social position in the society?	Frequency	119	67	102	31	51	2/53
	percent	32/2	18/1	27/6	8/4	13/8	
To what extent has using your experiences as counselors or experts been considered in the country's development programs?	Frequency	154	62	85	26	43	2/3
	percent	41/6	16/8	23/0	7/0	11/6	
To what extent are you satisfied with issuing the dignity identification card and its benefits?	Frequency	117	34	112	27	80	2/78
	percent	31/6	9/2	30/3	7/3	21/6	

Data in table (16-4) shows that regarding culturalization in improving the retard's conditions, the highest mean of the answers has been 3.16 for the question of "To what extent have the country's development programs been effective in increasing hope in the retard's lives?", and also the lowest mean of the answers has been 2.29 for the question of " To what extent have you ever endeavored to open individual accounts based on the country's development program for saving in the retirement time?"

Table 17-4: Comparison of mean of the culturalization role in improving the retard's conditions with hypothetical mean of 3.


Strategies	Mean	T	Degree freedom	of	Level of significance	Difference in mean
Culturalization of the retard's conditions	2.71	-6.8	369		0.000	-0.288

Considering the information in the table (17-4), one can realize that the calculated statistical value of "t" is -6.8 in freedom degree of 369, which is significant and smaller than the value in the table. Therefore, there is a significant difference between the sample mean and the population mean average. The amount of difference between the sample mean and the population mean average was -0.288, which means that sample mean of 2.71 has been about -0.288 units less than the population mean average (3). So, the role of culturalization in improving the retard's conditions is evaluated less than the average limit. In fact, both groups have almost similar conditions.

Fifth question: Is there a significant difference between implemtationnal strategies for improving the retard's welfare conditions considering the demographic features(gender, age, educational degree, and condition of employment after the retirement)?

Gender

Table 18-4: Comparison of the mean of the strategies for improving the retard's welfare conditions in terms of gender

Strategies	Groups	N		SD	T	DF	Sig
Insurance current condition	Female	99	2/56	0/887	1/37	368	0/17
	Male	271	2/7	0/837			
Level of welfare conditions of the retirement fund	Female	99	2/47	0/655	0/688	368	0/492
	Male	271	2/52	0/622			
The retired's livelihood conditions	Female	99	2/87	0/762	0/459	368	0/646
	Male	271	2/91	0/746			
Culturalization of the retired's conditions	Female	99	2/70	0/874	0/13	368	0/894
	Male	271	2/71	0/796			

Data in the table (18-4) shows that regarding the comparison of the implementation strategies for improving the retard's welfare conditions considering their genders, the calculated value of "t" in freedom degree of 368 is smaller, but not significant than the value in the table(1.67). This means that there is not a significant difference between the implementation strategies for improving the male and female retard's welfare conditions.

Age

Table 19-4: Comparison of the mean of the strategies for improving the retard's welfare conditions in terms of age

Strategies		Source of change	S.S	d.f	M.S	F	Sig	
Insurance current conditions		Between the groups	9/905	4	2/47			
		inside the groups	257/9	365	0/707	3/55	0/008	
		total	267/815	369				
Level of the retirement fund welfare		Between the groups	3/95	4	0/988			
		inside the groups	142/961	365	0/392	2/52	0/041	
		total	146/915	369				
The retard's livelihood conditions		Between the groups	29/629	4	7/407			
		inside the groups	178/015	365	0/488	15/18	0/000	
		total	207/644	369				
Culturalization of the retard's conditions		Between the groups	12/817	4	3/204			
		inside the groups	233/484	365	0/64	5/009	0/001	
		total	246/301	369				
Toki pursuing test								
strategies		M.D	Se	Sig	Groups	M.D	Se	Sig
Current condition of insurance	50-55 or 60-65	0/428	0/126	0/007	55-60 Or 60-65	0/37	0/129	0/036
Conditions of livelihood	45-50 Or 51-55	0/557	0/112	0/000	45-50 Or 61-65	0/735	0/117	0/000
	45-50 Or 65-70	0/514	0/142	0/003	50-55 Or 55-60	-0/451	0/102	0/000
Culturalization	45-50 Or 60-65	0/472	0/134	0/005	50-55 Or 60-65	0/438	0/119	0/003
	555-60 Or 660-65	0/467	0/123	0/002				

Data in the table (19-4) shows that the calculated value of F(F=3.55,F=2.52,F=15.13,F=5.009) in degree freedoms of 4 and 365 in implementation strategies of the insurance current condition, welfare level of the retirement fund, livelihood condition, and culturalization for improving their condition, considering their ages in comparison with the critical value of the table, is higher and significant. Therefore, a significant difference has been observed between the mentioned strategies in terms of the respondents' ages. Two by two comparison of the means (Toki pursuing test) shows that in terms of the insurance condition, the mean differences relating to the higher mean of the persons with 50-55 years than the ones with 60-65 years as well as the ones with 55-60 years than the ones with 60-65 years have been 0.428 and 0.37, respectively. In the index of the retirement fund, since the level of significance is near 0.05, Toki test does not show a significant difference between the different age groups. In terms of the livelihood

conditions, mean differences relating to the higher means of the persons with 45-50 years than the ones with 51-55 years, the ones with 45-50 years than the ones with 61-65 years, the ones with 45-50 years than the ones with 65-70 years and also the ones with 55-60 years than the ones with 50-55 years have been 0.557,0.735,0.514, and 0.451, respectively. In terms of the culturalizations, mean differences relating to the higher means of the persons with 45-50 years than the ones with 60-65 years, the ones with 50-55 years than the ones with 60-65 years, and also the ones with 55-60 than the ones with 60-65 years have been 0.472,0.438, and 0.467, respectively. In terms of the welfare conditions, mean differences relating to the higher means of the persons with 50-55 years than the ones with 60-65 years, and also the ones with 55-60 years than the ones with 60-65 years have been 0.411 and 0.476, respectively.

-Employment after retirement

Table 21-4: Comparison of the mean of the strategies for improving the retard's welfare conditions in terms of the employment after the retirement.

strategies	Groups	N	\bar{X}	SD	T	DF	Sig
Current condition of insurance	Yes	62	2/82	0/693	1/43	368	0/151
	No	308	2/63	0/878			
Welfare level of the retirement fund	Yes	62	2/72	0/76	2/97	368	0/003
	No	308	2/46	0/593			
The retard's livelihood condition	Yes	62	2/8	0/63	1/21	368	0/225
	No	308	2/92	0/771			
Culturalization of the retard's conditions	Yes	62	3/058	0/777	3/73	368	0/000
	No	308	2/64	0/808			

Data in the table (21-4) shows that regarding the comparison of the implementation strategies for improving the retard's welfare conditions, the calculated value of "t" ($t=2.97, t=3.73$) in freedom degree of 368 is significant and higher than the value of the table (1.67). This means that there is a significant difference between the implementatinal strategies for improving the retard's welfare conditions in the retirement fund services as well as culturalization for improving the retard's conditions in terms of the employment after the retirement.

2. CONCLUSION

The purpose of this research is to determine the implementation strategies for improving the retard's welfare conditions based on the country's development programs. As work forms a part of the human's life, retirement is also a stage in one's life. Retirement as a social phenomenon is an important reality that necessarily happens in job life of the human labor and may also happen earlier because of a variety of reasons. This phenomenon has different social and economical aspects and consequences which is usually accompanied by the oldness phenomenon. Since the 29th principle of the constitutional law of the Islamic Republic knows a right enjoying the national insurance during the retirement, oldness, and disability and also the government commits itself to fulfill it by busing public incomes and enjoying people's collaboration, so it has made different institutions, organizations, and offices bear this responsibility and deliver the services to the retired. The findings of this research have shown that our institutions do not enjoy a suitable condition in terms of the treatment condition, livelihood problems, services of retirement fund, and also culturalizations for delivering the services to the retired. In other words, what should have been fulfilled has not been done correctly. Findings of researches conducted by such scholars as Zahedi (2010), Ekoy Mohasel (1999), Saei Arasiand Khosravi (2010), Kazemipoor (2003), Haji Hosseini (2009), Mosaei (2009), Golshani (2001), Karimi (1996), Tayef (1998), Hadian (1998), Hosseini Kazeroni (2002), and Abedini (2002) are all indicative of this fact that the services delivered to the retired are much different from what has been considered in the development programs. Although very beautiful landscapes have been seen for the retired in the development programs, what is now being conducted is much different from the foreseen one. Becoming the retired in active causes numerous mental problems to be made like problems in family relationships, concern about the future, loneliness, disappointment, feeling of uselessness, problems in sleep, feeling reclusive, weakness of memory, having problems in group relations, and also exacerbation of physical pains. Of course, this issue is very normal, since making a person inactive brings forth his vulnerability. At the same time, if concerns about treatment, livelihood, etc. are added to this issue, the retard's problems will be multiplied very much.

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