

# Social Policy Analysis of Work Retirement Systems in the Kingdom of Saudi Arabia (During the Period from 1364 to 1445)

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## Abstract

The study aimed to analyze the social policy of work retirement systems in the Kingdom of Saudi Arabia (during the period from 1364 to 1445 AH), by identifying the issues of interest of the social policy of work retirement systems, the goals, values, procedures, targets, and returns of implementing the social policy of work retirement systems, with Monitoring the applied aspects of the social policy of work retirement systems, the results of their implementation and their impact on society, and determining the expected interactions between the social policy of work retirement systems and the surrounding forces influencing the making and implementation of that policy during the stages of its analysis, in addition to arriving at alternative social policy proposals for work retirement systems including It suits the needs of retirees from work in Saudi society. The results of the study indicated acceptance of the first hypothesis of the study, which means that there are fundamental, statistically significant differences between the issues of concern of social policy for work retirement systems during the stages of analysis, and partial acceptance of the second hypothesis of the study, which means that there are fundamental, statistically significant differences between the goals and values related to the social policy of work retirement systems during the stages of analysis. Analyze it, and partially accept the third hypothesis of the study, which means that there are significant, statistically significant differences between the applied aspects of social policy for work retirement systems, the results of their implementation, and their impact on society during the stages of analysis, in addition to accepting the fourth hypothesis of the study, which means that there are significant, statistically significant differences between the expected interactions between the policy. Social work retirement systems and the forces influencing their development and implementation in Saudi society during the stages of their analysis.

**Keywords:** analysis - social policy - work retirement systems - Kingdom of Saudi Arabia.

## 1. Introduction

Caring for retirees is something imposed by the circumstances of society and its pursuit of development, and developing programs and plans that care for retirees does not directly benefit the retirees only but

also benefits the youth themselves. When the youth who works hard and diligently feels that society will not forget him in his old age, it has developed programs that ensure his decent life increase his interest in his work and his appreciation for his community. Among the programs provided to retirees in countries around the world are the Association of Elderly Experts in Germany, a university for retirees in Japan, the American Grand Facilities Program, the General Association for the Elderly in Egypt, the Association of Retirees in Saudi Arabia, and others. (Hassan, 2011: 118)

In many countries, retirees receive care and support from their government its laws and society at large. This is due to their lifelong energy, skills, and experience contributions to their country and workplaces. Retirement is not the end of one's working life; rather, it marks the beginning of utilizing their practical and academic knowledge. Many countries, particularly developing ones, are experiencing a faster increase in the elderly population compared to developed nations. Individuals aged 60 and older are expected to make up a significant portion of global population growth. By 2050 AD. (United Nations, 2014: 7)

The UN report highlights the impact of the growing elderly population on global economic and social development. Retirement is a significant social and cultural phenomenon, and developed nations offer programs to help retirees remain active. The Kingdom of Saudi Arabia, particularly in the Qassim region, can leverage retirees' skills and knowledge in development programs, aligning with the Kingdom's Vision 2030 and contributing to sustainable development goals. (Al-Bassam, 2019: 2)

The retirement system varies across societies due to differences in political, social, economic, religious, and cultural factors. Amendments and changes to these systems occur periodically to align with societal progress and transformations. Therefore, it is essential to examine retirement systems in select Western, Arab, and Gulf countries to identify similarities and differences with the Saudi retirement system. Analyzing the current framework and concept of the retirement system, it becomes evident that, as Hussein noted, the modern retirement system originated in developed countries and was adopted by developing nations. The system first emerged in the United States and Britain in the early nineteenth century, prior to World War II. (Hussein, 2002: 51)

#### First: The Problem of the Study:

Retirement is a significant milestone in the social challenges faced during adulthood, often accompanied by health and psychological issues. It marks a pivotal transition that impacts a person's social, economic, and educational contributions. This change frequently leads to reduced social relationships, resulting in various social problems affecting the individual, their family, and their community. The extent of these effects can vary based on the individual's psychological and health conditions and social status. (Al-Shathri, 2011).

The Saudi retirement system, like most Arab systems, considers the age of sixty as compulsory retirement. The Public Retirement Agency oversees retirees' welfare. However, some society perceives them as marginalized, leading to ridicule. Researchers suggest raising retirement age or hiring retirees for limited hours to utilize their practical and educational experiences. Retirees can offer valuable social, family, religious, personal, and health-related insights. (Al-Mulhim, 2018: 155)

The Kingdom's Vision 2030 aims to empower retirees as active partners in development, enhancing their physical, psychological, and social well-being. It promotes a healthy lifestyle and creates a positive,

attractive environment for both retirees and employees (Kingdom's Vision 2030 website). According to statistical indicators, the global population aged 60 and over was 376 million in 1980, rising to 427 million in 1985, representing 8.8% of the world's population. This figure increased to 590 million in 2000 and reached 976 million in 2020. By 2025, it is projected to reach 1.171 billion. By 2025, 25% of the global population is expected to be over 60, equating to one in every four individuals.

The General Retirement Organization and the General Organization for Social Insurance manage Saudi Arabia's three retirement systems, with the former overseeing government and military retirement systems and the latter administering private sector social insurance. (Al-Shathri, 2011).

The social policy of work retirement systems in Saudi Arabia must be analyzed to identify societal issues, their nature and influence, and the influence of scientific theories. The policy aims to define strategic goals, examine ideological dimensions, and consider unique work strategies. It is crucial to track the policy's goals, distribution in population and geography, and the outcomes and impacts following its implementation in the Kingdom of Saudi Arabia.

Furthermore, identifying the applied aspects of the social policy for work retirement systems is required. This entails talking about the qualitative and quantitative changes that came about as a result of the policy's implementation, the changes that happened to society's class structure, the changes that happened to people's rights and obligations, and the degree to which equal opportunity principle is upheld. Social justice, equality, and keeping an eye on the effects these adjustments have both directly and indirectly.

This contributes to the Kingdom of Saudi Arabia's work retirement systems' alternative and successful social policies' development and construction. This is accomplished by identifying the challenges the proposed policy must address, figuring out the spheres of influence the policy must encompass, and establishing the fundamental principles that the policy must be built upon. To the suggested policy, formulate the suggested policy, and subsequently carry out the suggested policy.

In light of those mentioned above, the study's difficulty might be described as an analysis of social policy concerning work retirement systems in the Kingdom of Saudi Arabia from 1364 to 1445.

## Second: The Importance of the Study:

### (1) Theoretical Scientific Importance:

1. Work retirement systems have become an essential component of social protection for an important group in Saudi society, namely retirees, because of their positive and effective impact on the lives of that group after retirement.
2. Social policy is one of the important guidelines for work retirement systems in Saudi society, with the issues, goals, values, and procedures it contains that provide distinct returns to those targeted by making and analyzing that policy.

### (2) Applied Practical Importance:

1. Social policy analysis of work retirement systems helps policy makers and decision makers in Saudi society identify the current status of work retirement systems in light of current policies, and the need to modify and develop the existing social policy to suit the needs of work retirees in Saudi society.

2. The current study may be useful in coming up with an alternative and effective social policy for work retirement systems, consistent with the needs of retirees in Saudi society and the nature of the stage they are going through.

#### Third: Objectives of the Study:

1. Identifying issues of social policy concern for work retirement systems during the stages of their analysis.
2. Determine the goals, values, procedures, targets, and returns of implementing the social policy for work retirement systems during the stages of its analysis.
3. Monitoring the applied aspects of social policy for work retirement systems, the results of their implementation and their impact on Saudi society during the stages of their analysis.
4. Determine the expected interactions between the social policy of work retirement systems and the surrounding forces affecting the making and implementation of that policy during the stages of its analysis.
5. Coming up with alternative social policy proposals for work retirement systems that are compatible with the needs of work retirees in Saudi society.

#### Fourth: Study Hypotheses:

1. The first hypothesis: There are significant, statistically significant differences between the issues of concern of social policy for work retirement systems during the stages of their analysis.
2. The second hypothesis: There are significant, statistically significant differences between the goals and values related to the social policy of work retirement systems during the stages of their analysis.
3. The third hypothesis: There are significant, statistically significant differences between the applied aspects of social policy for work retirement systems and the results of their implementation and their impact on society during the stages of their analysis.
4. Fourth hypothesis: There are significant, statistically significant differences between the expected interactions between the social policy of work retirement systems and the forces influencing their development and implementation in Saudi society during the stages of their analysis.

#### Fifth: Concepts of the Study:

(1) The concept of social policy analysis resorts to identifying the components of a structure to subject them to detailed examination, arriving at some form of statement of the result. (Della, 1993: 26)

The Dictionary of Social Work and Social Services considers analysis to be the organized study and research of the elements or parts that make up anything and the relationship of these elements or parts to each other. (Al-Sukkari, 2000: 35)

Social policy is defined as a set of laws, legislation, direct and indirect measures, interventions, procedures, and directives issued by the government and institutions concerned with this matter. These aim to organize and develop social reality and achieve specific development achievements that affect the individual, the family, and society (Hamouda, 2010: 4).

This study defines social policy analysis as a procedural series involving experts, planners, and specialists in work retirement systems. These processes collect data that assists analysts in evaluating the advantages and disadvantages of work retirement systems within Saudi society and understanding their interrelations. It emphasizes the importance of accurate, up-to-date information regarding the conditions, needs, and challenges faced by retired employees, as well as monitoring changes resulting from social policy implementation. This data is shared with policymakers and stakeholders who are aware of the objectives of these policies. Additionally, the study outlines various strategies to address issues related to work retirement programs in the Kingdom of Saudi Arabia.

## (2) The Concept of Work Retirement Systems:

Kamanj defines retirement as an individual's transition from a stage of continuous work to a stage characterized by comfort and calm. (Al-Gharib, 1416: 25)

Retirement is also known as a sudden and rapid change in an individual's life, in which patterns of behavior, habits, and routines that the individual has become accustomed to for decades are interrupted. (Al-Obaidi, 2008: 5)

Civil retirement is defined as social insurance for the employee and his family after the end of his service by guaranteeing a continuous financial resource that guarantees him a decent human life after. (Al-Gharib, 1416: 7)

It is also defined as a social process that includes the individual's voluntary or compulsory abandonment of a job that he has been doing most of his time, and thus his withdrawal from the labor force in society and his shift to partially relying, at least on a specific system of financial support, where the pension replaces the wage." (Abu Hatab (2015: 666)

Work retirement systems are defined procedurally in the current research as:

A set of laws, legislation and regulations regulating the Saudi citizen's cessation of work, whether (voluntary or compulsory), which guarantees a specific system of financial sponsorship, where pension replaces wages, ensuring the citizen a decent life and an appropriate standard of living that satisfies his needs and the needs of his family and those who work in a decent manner.

## (3) The Concept of Retirees from Work:

A retired person is defined as anyone who has left a government job and who meets the conditions for Saudi civil or military retirement, and who receives a monthly income as a retirement pension, regardless of the length of service, age, motivation for retirement, and the activities he engages in after retirement. (Al-Obaidi, 2008: 51)

In the current study, those retired from work are defined procedurally as:

Every Saudi person in the city of Riyadh who has left a government job and who meets the conditions for Saudi civil or military retirement, and who receives a monthly income as a retirement pension, regardless of the length of service, age, motivation for retirement, and the activities he undertakes after retirement.

## Sixth: Previous Studies and the Theoretical Framework of the Study:

## 2. Previous Studies:

Al-Abdul Latif's 2011 study also confirmed that retirement and its problems and issues have been controversial since its inception, not only in Saudi society but in most societies, and perhaps the most complex of them is the age criterion. It is logical to consider that age should not be considered the basis, determinant, and determining criterion for retirement. Rather, other criteria must be taken into account, such as considering years of experience, especially in rare specialties, and those who have special skills and abilities.

The 2012 study by Guard Yanci explained that the instructions issued by the European Commission in 2003 regarding the activities of occupational pension institutions may give the illusion that the single market for occupational pensions will soon be within reach. However, this did not happen, given that occupational pension institutions (which are considered at the same time as financial instruments and social insurance institutions) embody the legal discrepancy between policies that enhance market efficiency and policies that enhance social protection.

Al-Janati's 2015 study aimed to review disputes related to referral to retirement in light of judicial work. She stressed that there is no value for any judicial system or any judicial structures, as it does not enable individuals to defend their rights and freedoms and to challenge all administrative decisions that could undermine their freedoms and rights, regardless of their nature or source, in line with the discourse of the State of Right and the law that it is supposed to. All administrative decisions must be subject to and comply with the principle of legality.

The 2018 Boktab study revealed that the administration is obligated to take all procedures and measures to guarantee the right to benefit from job housing for all human resources that have the capacity that grants them the right to benefit, or to compensate for this right in the event of their inability to provide housing, to ensure social protection of the resources. Humanity, especially in light of the data that confirms the skyrocketing price of real estate in Morocco.

The Budshisha 2019 study also showed that the problem of the deficit suffered by the Social Security Funds and the Retirement Fund has worsened with the combination of many factors and due to the lack of a strategy on new financing mechanisms at a time when contributions are declining, employers are evading declaring their workers to the Social Security Funds, state revenues are declining, and the active class is shrinking.

Sayed Ashraf's study in 2020 revealed that most Arab retirement systems, including the Saudi retirement system, face many problems that affect the ability of these systems to be sustainable and fulfill their obligations in the long term, which may arise from several factors, the most important of which is the continuous increase in the number of retirees and the elderly from 5% in 2015 to an estimated 25% of the total population by 2045.

A 2020 study also aimed to identify the impact of voluntary departure on the Moroccan retirement system. Its results confirmed the impact of voluntary departure on the retirement system. There is no disagreement about the fragile situation of public administration after the implementation of voluntary departure and its repercussions on the administrative apparatus. Still, its effects also extended to the most important system. Managing pensions constitutes one of the factors of financial imbalance in the civil

pension system because the system operates according to the distribution technique, which is based on solidarity between generations.

#### Comment on Previous Studies:

The current study agreed with previous studies in their treatment of an important issue, which is work retirement systems.

Differences between the current research and previous studies came from the researcher's approach to a new topic, which is (social policy analysis of work retirement systems in the Kingdom of Saudi Arabia), which had not been studied before within the researcher's knowledge.

The current study benefited from previous studies in formulating the research problem and its importance (theoretical and applied), as well as in formulating its objectives and questions and identifying its independent and dependent variables. The current research also benefited from previous studies in developing theoretical and procedural concepts for the research, and it is expected to benefit from previous studies in analyzing and discussing the results. search.

#### (2) Scientific Theories Related to the Subject of the Study:

Many theoretical approaches have dealt with the subject of retirement and the conditions of retirees, due to the multiplicity of the natural schools and specializations to which those who advocate these theories belong. Among the most famous of these theories that attempted to explain the phenomenon of retirement and its relationship to the individual and society were the following:

##### 1. Reciprocal Theory:

The theory is centered on the principle of exchange, where individuals give in proportion to what they receive. When a person interacts with others, they aim to maximize benefits while minimizing costs. For instance, elderly parents care for their children from birth until they become self-sufficient, expecting that this investment will be repaid. This framework allows for the analysis of various types of social interactions. However, challenges arise from the concepts of benefit versus cost, or profit versus loss, which can create significant disparities among individuals and hinder the principle of reciprocity. It is important to note that parents do not need to provide substantial support for their children to respond in kind. (Sultan and Ibn Talib, 1444)

##### 2. Separatism Theory:

The theory of withdrawal, introduced by Cumming and Henry in 1961, posits that individuals are defined by their social relationships. As people age, they tend to withdraw from social activities, which can have positive effects on both themselves and society. However, Atchley critiques this theory, arguing that it implies an inevitable societal rejection of the elderly. He points out that while older adults may relinquish some roles, they do not abandon all of them, and withdrawing from certain roles does not equate to a complete separation from their other social connections. (Abu Hatab and Sadiq, 2015)

##### 3. Activity Theory:

This theory focuses on how the elderly adapt to retirement, emphasizing the importance of their participation in social activities and the creation of alternative roles to replace those lost in retirement. Work can hold different meanings for individuals; for some, it is a source of income, while for others, it

provides pride or the opportunity to create and serve. When individuals lose these aspects of work, they must seek alternatives to achieve the personal goals that their previous employment fulfilled. Shanas applied this theory to American society, but his findings were limited. The connection between life satisfaction and the activity of replacing roles is weak, suggesting that the theory's hypotheses lack depth. (Dhitan, 1433)

#### 4. Continuity Theory:

This theory holds that the adaptation of the retiree depends on finding roles similar to the roles that the individual played before retirement and that the elderly cling to what they have become accustomed to in their lives, trying to make their lives after retirement very similar to their lives before retirement, and that the majority of them invest time and effort in the stage of retirement. Before and after retirement. (Abdul Hamid, 2017)

#### 5. Crisis Theory:

The proponents of this theory have tried to explain some of the psychological and emotional disorders that occur as a result of an individual quitting his job. They tried to focus on the psychological and social compatibility of the individual, as they believe that for individuals who give the utmost importance to work in their lives and it earns them a professional role that determines their relationships with others, retirement represents a crisis for them. (Tanbak, 1431)

### 3. Theoretical Framework:

#### Retirement Systems in the Kingdom of Saudi Arabia:

Twelve years after the formal establishment of the Kingdom of Saudi Arabia, administrative growth led to an increase in both civilian and military personnel, necessitating the creation of a retirement system. As employees aged and became unable to perform their duties, the state recognized the need for a support structure. The first retirement system was introduced in 1364 AH, with implementation assigned to the Ministry of Finance. In 1380 AH, a retirement system for military personnel was established, followed by a separate system for civil servants in 1381 AH. Amendments to both systems were made in 1395 AH and 1403 AH. Additionally, a civil retirement fund was established, managed by the Retirement Pensions Authority, with the mission of investing retirement allocations. (Al-Obaidi, 2008: 32)

The Saudi retirement system, like any other social system, must have a beginning, even if it is at a slow pace, and on the basis that it is a new system that was supposed to suit the economic and social conditions of society. The retirement system in the Kingdom of Saudi Arabia has gone through several stages, which are as follows:

#### (1) The Retirement System Issued in 1364:

It includes all Saudi civilian and military employees. It has been assigned to the Ministry of Finance to implement it, and it applies to those who reach the age of sixty or who have ended their work relationship. "This system is financed by employees at a rate of (9%) of the employee's original monthly salary, and the state pays the same percentage. (Al-Mutayri, 1426: 17)

#### (2) The System Issued in 1378:



The second retirement system was issued as a result of the development, growth, and expansion of employee duties and responsibilities and the growth and development of the state. With this system, an authority with an independent budget was established, called the Retirement Pensions Authority (General Retirement Organization), which began its work with the issuance of its first budget in 1379 AH. Among its functions is taking care of employees after they leave service and providing them with a decent living. The provisions of this system apply to all Saudi civil and military employees who reach the age of sixty. (Al-Mutairi, 1426: 19)

### (3) Military Retirement System in 1380:

This system was issued in 1380 AH, and its provisions apply to the military. It is financed by the military's contribution of 9% of the original salary, and the state contributes by paying the same percentage. As for the administration, Article Two of this system stipulates the establishment of a special fund for the military, independent of the civil fund, and it is administered by it. Retirement Pensions Authority (General Retirement Organization).

### (4) Civil Retirement System 1381:

This system was introduced in 1381 AH and abolished the previous systems. The role of the Retirement Pensions Authority (General Retirement Organization) was clear, unlike the situation in the previous system. The provisions of this system apply to all Saudi civil servants appointed to public positions recorded in the general budget. To the state.

Types of retirement systems in the Kingdom of Saudi Arabia: (Al-Gharib, 1416: 75-76)

#### 1. Civil Retirement System:

The civil retirement system in Saudi Arabia was introduced in 1995 due to its lack of necessary information and negatives. It was renamed to distinguish it from the military retirement system, as there are no women in the military.

#### 2. Military Retirement System:

The military provides funding for soldiers ending service after 1380 AH, with 9% of original salary. There are two retirement options: compulsory retirement at 60, with extension to 65 years, and optional retirement after 25 years.

#### 3. Social Insurance System:

The social retirement system for private and semi-governmental workers in Saudi Arabia, established in 1389, ensures a decent living standard for them and their families post-retirement. It covers various circumstances, including old age, disability, death, work-related injuries, and occupational diseases. The system has been mandatory since 1411 for establishments employing ten or more workers, complementing the civil retirement system. However, it excludes specific categories, such as foreign employees, agricultural workers, domestic servants, and self-employed workers. (General Organization for Social Insurance, 1442: 1).

#### 1. Compulsory Retirement:

The retirement system requires retirement at age sixty, except for judges and ministers. Service can be extended to 65 by the Council of Ministers, but not after 65. Termination occurs when job abolition, dismissal, disability, or death, regardless of service length. (Ministry of Finance and National Economy, 1404 AH)

## 2. Optional retirement:

A. An employee may request retirement when his service period reaches 25 years.

B. He may request retirement when his services reach 20 years, subject to the employer's approval.

## Financial Rights of Retirees in the Kingdom of Saudi Arabia:

The financial rights of retirees are built on several foundations, the most important of which are the following:

### (1) Duration of Service and Amount of Monthly Salary:

Retirement salary is influenced by years of service and final monthly salary. The pension rate increases with the number of years of service. The monthly retirement salary for civilians is calculated by dividing the last monthly salary by the number of years of service, resulting in a monthly retirement salary of 3125 riyals. (Ministry of Finance and National Economy, 1404, Article Ten, Al-Obaidi, 2008: 168-169)

### (2) Reasons for Referral to Retirement:

1. Death or permanent disability in normal cases.

2. In the event of death or permanent disability resulting from work.

3. Reaching the age of (60 years).

## Social Policy Analysis:

### The Importance of Social Policy Analysis:

Policy science, a field that combines natural sciences, social sciences, and humanities, has grown due to the complexities of policy analysis. It uses various theories and tools better to understand human society, its problems, and solutions. (Christopher, 2019: 1)

Policy analysis is crucial in complex societies with numerous interconnected public policies and challenges. These policies have significant social, economic, and political impacts. Policy analysis helps government officials understand evolving social, financial, and political conditions and adapt public policies to meet societal needs. (Christopher, 2019: 2)

The importance of social policy analysis is due to the following: (Al-Sarouji, 1997: 232)

This text focuses on the importance of analyzing the effects and changes of social policies on achieving goals and directing change in social work. It helps enhance the effectiveness of existing policies and analyse content to measure the effects of policy implementation. The analysis also aids in formulating social policies, determining focus issues, and identifying targets for social care. The results contribute to changing social laws and legislation to suit societal realities or any changes that may occur.

### Objectives of Social Policy Analysis:

The objectives of analyzing social policy in society are determined as follows: (Ali, 2003: 182-183)

1. The study aims to assess the expected impact of policies on urgent societal needs and problems using psychological and social measures, analyzing citizen attitudes, and comparing direct and indirect costs, services, and programs provided by the policies.
2. Social policy analysis helps planners and practitioners understand decision-making authority, testing processes, interactions, realistic pressures, and alternative selection criteria. It addresses policy issues, goals, value absolutes, target sectors, and interplay between policies, allowing for policy amendments or alternative proposals.
3. Social policy analysis helps determine the effectiveness of policy implementation tools, including legislation, administration, research, and training. It helps identify obstacles to implementation, test new programs and projects, conduct feasibility studies, and provide training. This approach helps professionals in implementing programs and projects innovate, be flexible, and achieve societal goals, ultimately leading to better implementation outcomes.
4. The analysis helps determine the social policy's suitability for society's current social, economic, political, and legislative conditions, particularly in sudden circumstances like floods, wars, or famines. This enables officials to swiftly amend policies to achieve society's goals within its emergency circumstances and available capabilities.
5. Analyzing a policy helps identify internal and external challenges it may face throughout its stages, including formulation, development, implementation, and evaluation. This helps in meeting these difficulties and providing optimal resource utilization, whether human, material, or organizational. This helps in improving performance and achieving goals in line with society's problems and pressing issues.
6. The study examines the effectiveness of political and executive systems in social policy, focusing on environmental satisfaction and equality, participation, and social justice. It contributes to reformulating and confronting social policy issues, examining their relationship with societal ideology and values.

### Social Policy Analysis Requirements:

Social policy analysis requires the following elements: (Al-Sarouji, Hamzawi, 1998: 177-178)

Social policy analysis requires a realistic model that can be measured quantitatively and qualitatively, a comprehensive understanding of social policy objectives, the societal issues it addresses, the historical framework, societal needs, and the degree of inclusion. It also requires knowledge of societal conditions and changes, factors causing them, demographics, capabilities, and resources. It also involves identifying influential individuals and decision-makers, analyzing social problems in their historical context, understanding legislation related to social policy issues, and determining the analysis time period.

### Introductions to Social Policy Analysis:

One or more approaches, or all approaches combined, can be used in social policy Analysis Based on the Following Criteria:

1. The goal of social policy analysis.

2. The social policy analyst's understanding and awareness of the elements and pillars of social policy is the goal of the analysis.

3. Time period of analysis.

Specht Gilbert has defined the approaches to social policy analysis into three main approaches (Al-Rashidi, 2020)

1. Process Entrance:

It is concerned with studying the dynamics of social policy-making processes and the methods and methods of decision-making associated with them.

2. Input output or Return:

It is concerned with studying the issues that social policy focuses on, the laws and legislation it contains, and analyzing societal conditions affecting social policies in a social, cultural, economic, and political context.

3. Performance Entrance:

Social policy evaluation involves analysing its impact on target groups using various tools and methods. These tools are scientific research methods with high honesty and consistency. Key quantitative and qualitative tools include content determination, questionnaires, structured interviews, references to laws, legislation, statistics, and scientific observation of various types of social policies.

Seventh: Methodological Procedures for the Study:

(1) Type of Study and Method Used:

This study is one of the evaluative studies that aims to use data, information, and objective evidence to determine the degree to which policies, strategies, or plans achieve their goals. Therefore, the current study aims to analyze the social policy of work retirement systems in the Kingdom of Saudi Arabia, during the period from (1364 to 1445).

The study relied on the case study approach, and the case here is the work retirement systems in the Kingdom of Saudi Arabia, during the period from (1364 to 1445) in order to describe and analyze the analysis material related to social policy, including the constitution, laws, royal orders and ministerial decisions, during the stages Analyzing the various pieces, their number reached (53) pieces of legislation, and their distribution is as follows: (1) constitution, (21) laws, (18) royal decrees, and (13) ministerial decisions.

(2) Data Collection Tools:

The data collection tools were the social policy content analysis guide for work retirement systems in the Kingdom of Saudi Arabia during the period from (1364 to 1445). The content analysis guide includes the following points:

a. Components of the content analysis guide:

- Defining the problem or topic: i.e. analyzing the social policy and work retirement systems in the Kingdom of Saudi Arabia.

- Determining the study population: It is the subject of the study that is subject to analysis. The study population is determined for the current study on the social policy of work retirement systems in the Kingdom of Saudi Arabia during the period from (1364 to 1445).

- Choosing and defining the unit of analysis: It is the unit of statistics or number, which is the smallest unit in the analysis process, and it was specified in the content analysis guide.

- Choosing the time period: the period from (1364 to 1445), which was divided into three stages:

- The first stage, which is the period from (1364 to 1378).
- The second stage is the period from (1378 to 1381).
- The third stage, which is the period from (1381 to 1445).

Analysis categories: These are the categories that help classify and organize units, and include the following categories:

- The form category includes: (type of legislation - level of issuance - stages of issuance).
- Content category includes:
  - Issues on which the social policy of work retirement systems in the Kingdom of Saudi Arabia is based.
  - Objectives and values related to the social policy of work retirement systems in the Kingdom of Saudi Arabia.
  - Applied aspects of social policy for work retirement systems in the Kingdom of Saudi Arabia.
  - Expected interactions between the social policy of retirement systems and the forces affecting their development and implementation.
- Building categories: The categories used in the analysis were built using the quantitative construction method, which is a coding system, where the appearance of each unit or category takes one repetition using a categorical measurement, which helps in performing calculations.

B. Validity: To test the validity of the content analysis guide as a whole, the face validity, content validity, and statistical validity coefficients were calculated:

The apparent validity of the tool: The tool was presented to a number of (5) faculty members at the College of Social Sciences at Imam Muhammad bin Saud Islamic University in Riyadh, and an agreement rate of no less than (80%) was relied upon. Accordingly, a content analysis guide was formulated in Its final image.

- Statistical validity: By referring to the results of Table No. (3), the value of the statistical validity coefficients can be determined for the content analysis guide as a whole. The statistical validity coefficient is defined as the square root of the reliability coefficient, as shown in the following table:

Table No. (3) shows the statistical validity coefficients for the content analysis guide.

Dimensions	Stability coefficient	Statistical validity coefficient
A guide to analyzing the content as a whole	Holsti stability coefficient	0.911

It is clear from the results of the previous table: The values of the statistical validity coefficient for the content analysis guide are high and acceptable and meet the purposes of the study, in terms of the reliability of the results.

C. Reliability: In calculating the reliability of the content analysis guide, the study team relied on Holisty's reliability coefficient (Holisty 1973), quoted from Al-Sarouji 1999, where the research team analyzed the content of (5) social policy legislation for work retirement systems in the Kingdom of Saudi Arabia during the period from (1364). to 1445 AH), including a number of (5) ministerial decisions so that they represent the different time stages used in the study. The research team sought the help of the scientific advisor for the study, as he analyzed the content of the same reliability sample without being aware of the results reached by the research team, and then applied the Holsti equation to calculate Stability:

$$\text{Stability coefficient} = \frac{2T}{N1+N2}$$

Where (T) is the number of cases agreed upon by the research team, N1 is the number of cases of the research team, and N2 is the number of cases of the scientific advisor.

Table No. (4) shows the reliability results of the content analysis guide using the Holsti reliability coefficient

Dimensions	Holsti stability coefficient
The reliability of the content analysis guide as a whole	0.801

It is clear from the results of the previous table that the reliability coefficient is acceptable and its results can be relied upon. Thus, the content analysis guide has become in its final form.

(3) Statistical analysis methods: The study relied on the following methods to analyze the data:

a. Qualitative analysis method: commensurate with the nature of the study topic.

B. Quantitative analysis method: The data were processed by computer using the program (SPSS V.24.0) Statistical Package for the Social Sciences, and the following statistical methods were applied: frequencies, percentages, Holsti stability coefficient, statistical validity, and K2 difference.

Eighth: Results of the field Study:

The first axis: Description of the Content Analysis:

(1) Type of legislation:

Table No. (5) Explains the social policy legislation for work retirement systems in the Kingdom according to the type of legislation

S	Type of legislation	R	%
1	constitution	1	1.9
2	Law	21	39.6
3	Royal Decree	18	34.0
4	Ministerial Decision	13	24.5
Total		53	100

It is clear from the previous table that: The largest percentage of social policy legislation for work retirement systems in the Kingdom according to the type of legislation is the law with a percentage of (39.6%), then the royal decree with a percentage of (34.0%), then the ministerial decision with a percentage of (24.5%), and finally the constitution with a percentage of (1, 9%).

(2) Version level:

Table No. (6) shows the distribution of social policy legislation for work retirement systems in the Kingdom according to the level of issuance

S	Release Legislation	constitution		Law		Royal Decree		Ministerial Decision		Total	
		R	%	R	%	R	%	R	%	R	%
1	His Highness the King	1	100	-	-	18	100	-	-	19	35.8
2	Parliament	-	-	14	66.7	-	-	-	-	14	26.4
3	prime minister	-	-	7	33.3	-	-	-	-	7	13.3
4	A competent minister	-	-	-	-	-	-	13	100	13	24.5
Total		1	100	21	100	18	100	13	100	53	100

The largest percentage of social policy legislation for work retirement systems in the Kingdom, according to the level of issuance, is that issued by His Highness the King at a rate of (35.8%), then that issued by the House of Representatives at a rate of (26.4%), then that issued by the competent minister at a rate of (24.5%). Finally, issued by the Prime Minister at a rate of (13.3%).

(1) Issuance stages:

Table No. (7) shows the distribution of social policy legislation for work retirement systems in the Kingdom according to the time stages

S	Policy stages Type of legislation	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	constitution	-	-	-	-	1	3.6	1	2.2
2	Law	-	-	5	27.8	8	28.6	13	24.5
3	Royal Decree	3	42.9	7	38.9	9	32.1	19	35.8
4	Ministerial Decision	4	57.1	6	33.3	10	35.7	20	37.7
Total		7	100	18	100	28	100	53	100

The results from the previous table indicate the following trends in social policy legislation for work retirement systems:

In the first stage, the majority of legislation was represented by a ministerial decision (57.1%), followed by a royal decree (42.9%).

In the second stage, the largest proportion was a royal decree (38.9%), followed by a ministerial decision (33.3%) and then a law (27.8%).

In the third stage, the leading legislation was again a ministerial decision (37.7%), followed closely by a royal decree (35.8%), then a law (24.5%), and finally a constitution (2.2%).

The second axis: Social policy analysis of work retirement systems in the Kingdom:

(1) The issues on which the social policy of work retirement systems in the Kingdom is based:

Table No. (8) shows the issues on which the social policy of retirement systems is based About work in the Kingdom as determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Establishing retirement rights	5	71.4	15	83.3	23	82.1	43	81.1
2	health insurance	4	57.1	13	72.2	25	89.3	42	79.2
3	Care for retirees	7	100.0	16	88.9	26	92.9	49	92.2
4	Social integration	6	85.7	14	77.8	21	75.0	41	77.4
5	Transformational training	5	71.4	11	61.1	20	71.4	36	67.9
6	social Security	4	57.1	13	72.2	22	78.6	49	92.2
7	Training and qualification	2	28.6	14	77.8	24	85.7	40	75.5
8	Developing laws and legislation	4	57.1	15	83.3	26	92.9	45	84.9
9	Improving quality of life	3	42.9	12	66.7	24	85.7	39	73.6
10	Empowering retirees	3	42.9	10	55.6	23	82.1	36	67.9
Total		43	61.4	133	73.9	234	83.6	420	79.2

The results from the previous table indicate that the social policy of the work retirement systems in the Kingdom is primarily focused on the following issues: caring for retirees, with a representation rate of 92.2%. This reflects the Kingdom of Saudi Arabia's commitment, through both governmental and private institutions, to address the needs and challenges faced by retirees. Social insurance also received a representation rate of 92.2%, highlighting the Kingdom's dedication to establishing retirees' rights, particularly in this area. Additionally, the development of laws and legislation was represented at a rate of 84.9%, demonstrating Saudi Arabia's long-standing interest in creating comprehensive regulations to support retirees since its inception as a nation.

(2) Objectives and values related to the social policy of work retirement systems in the Kingdom:

(a) Objectives related to the social policy of the work retirement systems in the Kingdom:

Table No. (9) shows the objectives related to the social policy of retirement systems About work in the Kingdom as determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Achieving social stability for retirees from work.	5	71.4	14	77.8	25	89.3	44	83.0
2	Preparing retirees to integrate into Saudi society.	3	42.9	12	66.7	21	75.0	36	67.9
3	Achieving social justice and equality among retirees from work.	4	57.1	15	83.3	23	82.1	42	79.2



4	Empowering retirees to possess post-retirement skills.	2	28.6	16	88.9	24	85.7	42	79.2
5	Satisfying the needs of retirees through retirement systems.	7	100	13	72.2	26	92.9	46	86.8
6	Providing assistance to retirees who are going through difficult circumstances.	6	85.7	11	61.1	24	85.7	41	77.4
7	Improving the quality of life of retirees.	4	57.1	10	55.6	25	89.3	39	73.6
8	Monitoring retirees' problems and dealing with them.	6	85.7	12	66.7	27	96.4	45	84.9
9	Involving retirees in making and taking decisions related to them.	4	7.5	14	77.8	22	78.6	40	75.5
10	Improving the quality of services provided to retirees.	3	42.9	16	88.9	26	92.9	45	84.9
Total		44	62.9	133	73.9	243	86.8	420	79.2

The results from the previous table indicate that the objectives of the work retirement systems' social policy in the Kingdom are as follows: satisfying the needs of retirees through retirement systems (86.8%), monitoring and addressing retirees' problems (86.8%), improving the quality of services provided to retirees (84.9%), and achieving social stability for retirees (83.0%). This suggests a growing focus in Saudi Arabia on identifying and resolving retirees' issues to enhance service quality and ensure their social stability. However, the goal of preparing retirees for integration into Saudi society is lower at 67.9%, indicating a lack of emphasis on this aspect of social policy. As a result, some retirees may feel socially excluded, highlighting a weakness in the overall social policy for retirees.

(b) Values related to the social policy of work retirement systems in the Kingdom:

Table No. (10) shows the values related to the social policy of retirement systems About work in the Kingdom as determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Social cohesion	6	85.7	15	83.3	24	85.7	45	84.9
2	Social sharing	4	57.1	14	77.8	21	75.0	39	73.6
3	Social Justice	7	100	12	66.7	27	96.4	46	86.8
4	Independence	4	57.1	11	61.1	19	67.9	34	64.2
5	Citizenship	4	57.1	16	88.9	18	64.3	38	71.7
6	Social Responsibility	3	42.9	10	55.6	22	78.6	35	66.0
7	cooperation	4	57.1	15	83.3	21	75.0	40	75.5
8	Social appreciation	5	71.4	17	94.4	20	71.4	42	79.2
9	Transparency	6	85.7	12	66.7	24	85.7	42	79.2
10	social solidarity	4	57.1	14	77.8	25	89.3	43	81.1
Total		47	67.1	136	75.6	221	78.9	404	76.2

It is clear from the results of the previous table that: The values related to the social policy of the work retirement systems in the Kingdom, as determined by the content analysis guide, were represented in: social justice at a rate of (86.8%), then social cohesion at a rate of (84.9%), followed by social solidarity at a rate of (81.1%), then social change and transparency (79.2%), and finally social responsibility (66.0%). This may reflect the weak value of social responsibility associated with caring for retirees from work by some governmental or private institutions.

(c) Social policy procedures for work retirement systems in the Kingdom:

Table No. (11) shows social policy procedures for retirement systems About work in the Kingdom as determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Activating the laws and regulations related to work retirement systems.	2	100	12	66.7	24	85.7	38	71.7
2	Creating a comprehensive database of retirees from work in Saudi society.	0	0	0	0	24	85.7	24	45.3
3	Simplifying procedures for obtaining the service.	3	42.9	15	83.3	22	78.6	40	75.5
4	Providing guidance to retirees to benefit from available services.	4	57.1	14	77.8	21	75.0	39	73.6
5	Coordination between the agencies concerned with providing services to retirees.	5	71.4	15	83.3	20	71.4	40	75.5
6	Implementing training programs to qualify retirees for work.	2	28.6	12	66.7	26	92.9	10	75.5
7	Developing regulations to organize services for retirees from work.	3	42.9	16	88.9	24	85.7	43	81.1
8	Confronting the obstacles associated with providing services to retirees from work.	4	57.1	14	77.8	24	85.7	42	79.2
9	Activating electronic services for retirees from work.	0	0	0	0	22	78.6	22	41.5
10	Preventing duplication in providing services to retirees.	5	71.4	12	66.7	24	85.7	41	77.4
Total		28	40.0	110	61.1	231	82.5	369	69.6

The results from the previous table indicate that social policy measures for work retirement systems in the Kingdom, as outlined by the content analysis guide, include developing regulations to organize services for retirees (81.1%), addressing obstacles in providing these services (79.2%), preventing duplication of services (77.4%), simplifying service acquisition procedures, coordinating among service providers, and implementing training programs for retirees (75.5%). Lastly, activating electronic services for retirees was noted at a rate of 42.5%. However, some retirees struggle with these electronic services due to limited technical skills, highlighting the need for guidance on how to use and activate these services.

(d) Target groups of social policy for work retirement systems in the Kingdom:

Table No. (12) shows the target groups of the social policy of retirement systems. About work in the Kingdom as determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Subscribers	0	0	16	88.9	22	78.6	38	71.7
2	Retirees	7	100	18	100	26	92.9	51	96.2
3	Beneficiaries subject to the civil and military retirement system	0	0	14	77.8	24	85.7	39	73.5
Total		7	100.0	48	88.9	72	85.7	128	80.0

It is clear from the results of the previous table that: The target groups of the social policy for work retirement systems in the Kingdom, as determined by the content analysis guide, were: retirees (96.2%), then beneficiaries subject to the civil and military retirement system (73.5%), and finally: participants (71.7%). This may be due to the multiplicity of categories benefiting from work retirement systems, whether civilian or military.

(e) The return on implementing the social policy for work retirement systems in the Kingdom:

Table No. (13) shows the return on implementing social policy for retirement systems

About work in the Kingdom as determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	It contributed to easing the burdens of life on those retired from work.	5	71.4	12	66.7	25	89.3	42	79.2
2	Reaching the benefits of work retirement systems to those entitled to them.	4	57.1	14	77.8	22	78.6	40	75.5
3	Diversity and multiplicity of sources of funding for work retirement systems.	3	42.9	10	55.6	24	85.7	37	69.8
4	Supporting the rights of retirees in the Kingdom.	4	57.1	12	66.7	23	82.1	39	73.6
5	Services provided to retirees have improved	1	14.3	13	72.2	26	92.9	40	75.5
6	Regular provision of services to retirees from work.	2	28.6	11	61.1	24	85.7	37	69.8
7	Availability of an integrated legislative framework for services for retirees.	1	14.3	14	77.8	22	78.6	37	69.8
8	Services provided to retirees have expanded.	4	57.1	15	83.3	21	75.0	40	75.5
Total		24	42.9	101	70.1	187	83.5	312	73.6

The results from the previous table indicate that implementing social policies for work retirement systems in the Kingdom has yielded several benefits. These include a 79.2% reduction in the financial

burdens faced by retirees, improved access to benefits for beneficiaries, and enhanced services for retirees. Specifically, services for working retirees expanded by 75.5%, support for retirees' rights increased by 73.6%, and there was a 69.8% improvement in the diversity of funding sources and the availability of an integrated legislative framework for retiree services. However, these findings also highlight the limited funding sources for retirement systems in Saudi society, the need to explore alternative funding options, and the inadequacies in the legislative framework for retiree services.

Arranging the elements of goals, values, procedures, target groups, and the return on implementing the social policy for work retirement systems in the Kingdom:

Table No. (14) shows the arrangement of the elements of goals, values, procedures, target groups, and the return on implementing the social policy for work retirement systems in the Kingdom, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Social policy objectives for work retirement systems in the Kingdom.	44	62.9	133	73.9	243	86.8	420	79.2
2	Values included in the social policy of work retirement systems in the Kingdom.	47	67.1	136	75.6	221	78.9	404	76.2
3	Social policy procedures for work retirement systems in the Kingdom.	28	40.0	110	61.1	231	82.5	369	69.6
4	Target groups of social policy for work retirement systems in the Kingdom.	7	100.0	48	88.9	72	85.7	128	50.0
5	The return on implementing the social policy of work retirement systems in the Kingdom.	24	42.9	101	70.1	187	86.5	312	73.6
Total		150	62.6	528	73.9	954	83.5	1633	75.7

The results from the previous table clearly indicate the following: Among the elements of goals, values, procedures, target groups, and the outcomes of implementing social policy for work retirement systems in the Kingdom, the target groups accounted for 80.0%. The objectives of the social policy followed this at 79.2%, the values included in the policy at 76.2%, the outcomes of implementation at 73.6%, and finally, the procedures at 69.6%. These findings suggest a weakness in the procedures of the social policy for work retirement systems, highlighting the need for ongoing analysis and evaluation to develop effective alternative policies for retirees.

(3) The applied aspects of social policy for work retirement systems, the results of their implementation and their impact on society:

(a) Changes in improving the quality of life of retirees:

Table No. (15) shows the changes in improving the quality of life of retirees

## About the work as determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N= 28		Total N= 28	
		R	%	R	%	R	%	R	%
1	Giving priority to retirees with special needs.	5	71.4	12	66.7	22	78.6	36	73.6
2	Providing social support to retirees from work.	4	57.1	14	77.8	24	85.7	42	79.2
3	The conditions of retirees are constantly improving.	2	28.6	16	88.9	26	82.9	44	83.0
4	Exempting retirees from work from government service fees.	0	0	0	0	22	88.0	22	41.5
5	Improved health level of retirees	3	42.9	14	77.8	21	75.0	38	71.7
6	Some retirees have turned productive and work again.	1	14.3	15	83.3	20	71.4	36	67.9
7	Providing a stable and appropriate income for retirees from work.	4	57.1	17	94.4	28	100.0	49	92.4
8	Growing social integration of retirees from work	3	42.9	15	83.3	24	85.7	42	79.2
9	Improving the quality of life of retirees.	4	57.1	14	77.8	25	89.3	43	81.1
10	Improvement in the economic level of retirees	3	42.9	12	66.7	26	92.9	41	77.4
Total		29	41.4	129	71.7	238	85.0	396	74.7

It is clear from the results of the previous table that: The changes in improving the quality of life of retirees from work, as determined by the content analysis guide, were represented in: providing a stable and appropriate income for retirees from work at a rate of (92.4%), then the conditions of retirees from work continued to improve, at a rate of (83.0%), then improving The quality of life of retirees from work increased by (81.1%), then provided social support to retirees from work, increased social integration for retirees from work by (79.2%), and finally exempted retirees from work from government service fees by (41.5%). This reflects that there are still some fees for government services imposed on retirees, which require review through the Alternative Social Policy.

## (b) Change in roles and society towards retirees from work:

Table No. (16) shows the change in roles and society towards retirees from work

## As determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N= 28		Total N= 28	
		R	%	R	%	R	%	R	%
1	The status of retirees in society has improved.	1	14.3	10	55.6	26	92.9	37	69.8
2	Increasing numbers of entities participating in providing services to retirees.	2	28.6	12	66.7	22	78.6	36	67.9
3	Holding scientific conferences to develop services for retirees.	0	0	0	0	24	85.7	24	45.3

4	Participation of voluntary organizations in providing services to retirees from work.	3	42.9	14	77.8	23	82.1	40	75.5
5	Strengthening justice and equality among all categories of retirees.	4	57.1	15	83.3	20	71.4	39	73.6
6	Providing multiple and appropriate services to retirees from work.	2	28.6	12	66.7	27	96.4	41	77.4
7	Participation of private institutions in providing services to retirees from work.	2	28.6	14	77.8	24	85.7	40	75.5
8	Media interest in issues of retirees.	1	14.3	11	61.1	23	82.1	35	66.0
Total		15	26.8	88	61.1	189	84.4	292	69.9

The results from the previous table indicate that the evolving roles and societal perceptions of retirees can be summarized as follows:

Strengthening justice and equality among all categories of retirees, at 77.4%. Participation of voluntary institutions in providing services to retirees, at 75.5%. Involvement of private institutions in offering services to retirees, at 75.5%. Further emphasis on justice and equality among all retirees, at 73.6%. Organization of scientific conferences to enhance services for retirees, at 45.3%. These findings suggest a lack of interest in scientific conferences focused on developing services for retirees. Saudi universities and relevant institutions should be encouraged to organize such events.

(c) The return of the change in resources on improving the quality of life and the nature of human relations in society:

Table No. (17) shows the return of the change in resources on improving the quality of life and the nature of human relations in society for retirees from work, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Policies are formulated to take into account resource development.	0	0	0	0	25	89.3	25	47.2
2	Appropriate retirement systems are available whenever resources are available.	0	0	0	0	27	96.4	27	50.9
3	Retirement systems services have expanded to include larger numbers.	1	14.3	10	55.6	24	85.7	35	66.0
4	Appropriate specifications are available in services and programs for retirees.	2	28.6	8	44.4	26	92.9	36	67.9
5	Retirement systems services have expanded to include new types.	3	42.6	9	50.0	22	78.6	34	64.2

6	The agencies responsible for caring for retirees have received appropriate financial resources to provide their services.	1	14.3	10	55.6	23	82.1	34	64.2
Total		7	16.7	37	34.3	147	87.5	191	60.1

The results from the previous table indicate that the return on investment in improving the quality of life and human relations for retirees, as determined by the content analysis guide, is as follows: Appropriate specifications in services and programs for retirees were available at a rate of 67.9%. Retirement system services expanded to include a more significant number of retirees at a rate of 66.0%. New types of services were introduced within the retirement systems. Agencies responsible for supporting retirees received adequate financial resources to provide their services at a rate of 64.2%. Finally, policies were developed with consideration for resource development at a rate of 47.2%. These findings suggest that the current social policy for retirees does not focus on enhancing the resources allocated to this group, highlighting the need to improve the alternative social policy for retirees.

- Arranging the elements of the applied aspects of social policy for work retirement systems in the Kingdom, the results of their implementation and their impact on society as a whole:

Table No. (18) shows the arrangement of the elements of the applied aspects of social policy for work retirement systems in the Kingdom, the results of their implementation and their impact on society as a whole, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Changes in improving the quality of life of retirees	29	41.4	129	71.7	238	85.0	396	74.7
2	Change in roles and society towards retirees from work	15	26.8	88	61.1	189	84.4	262	69.9
3	The return of the change in resources on improving the quality of life and the nature of human relations in society	7	16.7	37	34.3	147	87.5	191	60.1
Total		51	28.3	254	55.7	574	85.6	879	68.1

It is clear from the results of the previous table that: The arrangement of the elements of the applied aspects of the social policy of the work retirement systems in the Kingdom, the results of their implementation and their impact on society as a whole, as determined by the content analysis guide, may be represented in: changes in improving the quality of life of retirees from work, by (74.7%), then the change in roles and society towards Those retired from work, at a rate of (69.6%), and finally: the return of the change in resources on improving the quality of life and the nature of human relations in society, at a rate of (60.1%).

(4) Expected interactions between the social policy of work retirement systems and the forces affecting their development and implementation:

(a) The surrounding forces influencing the social policy of the work retirement systems in the Kingdom:

Table No. (19) shows the surrounding forces affecting the social policy of work retirement systems in the Kingdom, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Governmental organizations.	4	57.1	12	66.7	25	89.3	41	77.4
2	Voluntary organizations.	0	0	14	77.8	27	96.4	41	77.4
3	Private organizations.	0	0	5	27.8	26	92.9	31	58.5
4	Retired people.	5	71.4	16	88.9	22	78.6	43	81.1
5	Official leaders.	4	57.1	15	83.3	21	75.0	40	75.5
6	International organizations.	3	42.9	12	66.7	20	71.4	35	66.0
Total		16	38.1	74	68.5	141	83.9	231	72.6

It is clear from the results of the previous table that: The surrounding forces influencing the social policy of the work retirement systems in the Kingdom, as determined by the content analysis guide, were represented by: retirees from work (81.1%), then governmental organizations and volunteer organizations (77.4%), then official leaders (75,000). 5%), followed by international organizations (66.0%) and finally private organizations (58.5%).

(b) Identifying the social, economic and political conditions affecting the development and implementation of social policy for work retirement systems in the Kingdom:

Table No. (20) shows the identification of the social, economic and political conditions affecting the development and implementation of social policy for work retirement systems in the Kingdom, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Integration of social policy legislation for retirees.	0	0	12	66.7	25	89.3	37	69.8
2	Increasing numbers of beneficiaries and total amounts of work retirement systems programs.	2	28.6	15	83.3	24	85.7	41	77.4
3	Adopting central policies when making social policy for retirees from work.	0	0	8	44.4	23	82.1	31	58.5
4	An increasing culture of reliance on work retirement systems for retirees.	1	14.3	7	38.9	26	92.9	34	64.2
5	Increasing demands calling for more benefits for work retirement systems.	2	28.6	9	50.0	27	96.4	38	71.7
6	The impact of the inflation rate on the amounts of services and programs of work retirement systems.	1	14.3	8	44.4	22	78.6	31	58.5
Total		6	14.3	59	54.6	147	87.5	212	66.7

The results from the previous table indicate that the social, economic, and political conditions influencing the development and implementation of social policy for work retirement systems in the Kingdom are A 77.4% increase in the number of beneficiaries and total amounts for work retirement system programs.



A 71.7% rise in requests for additional benefits from work retirement systems. A 69.8% integration of social policy legislation for retirees. A 64.2% increase in the culture of reliance on work retirement systems among retirees. The adoption of central policies in social policy for retirees, with a 58.5% impact from the inflation rate on the amounts allocated for services and programs. These social, economic, and political conditions represent significant challenges for the social policy regarding retirees in the Kingdom of Saudi Arabia.

(c) Arranging the elements of the expected interactions between the social policy of work retirement systems and the forces affecting their development and implementation as a whole:

Table No. (21) shows the order of the elements of the expected interactions between the social policy of work retirement systems and the forces influencing their development and implementation as a whole, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	The surrounding forces influencing the social policy of work retirement systems in the Kingdom	16	38.1	74	68.5	141	83.9	231	72.6
2	Determine the social, economic and political conditions affecting the development and implementation of social policy for work retirement systems in the Kingdom	6	14.3	59	54.6	147	87.5	212	66.7
Elements of expected interactions as a whole		24	26.2	133	61.6	287	85.7	443	69.7

The results from the previous table indicate that the expected interactions between the social policy of work retirement systems and the surrounding forces influencing its formulation and implementation during the analysis stages are as follows: Surrounding forces impacting the social policy of work retirement systems in the Kingdom account for 72.6%, while the social, economic, and political conditions affecting the development and implementation of this policy represent 66.7%.

Ninth: Discussion and interpretation of the results of the field study:

The results of the study, in light of the study hypotheses, indicate the following:

Choosing the first hypothesis:

Table No. (22) shows the significance of the differences between the issues of concern of social policy for work retirement systems during the stages of their analysis, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		Total N = 28	
		R	%	R	%	R	%	R	%
1	Issues	43	61.4	133	73.9	234	83.6	420	79.2

\*\* Significant at (0.01) \* Significant at (0.05)

It is clear from the results of the previous table that there are significant, statistically significant differences at the level of significance (0.05) between the issues of concern of the social policy of work

retirement systems during the stages of their analysis, as shown by the content analysis, in favor of the second stage, which makes us accept the first hypothesis of the study.

Testing the second hypothesis:

Table No. (23) shows the significance of the differences between the goals and values related to the social policy of work retirement systems during the stages of their analysis, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		The difference	Significance level
		R	%	R	%	R	%		
1	Objectives related to the social policy of work retirement systems.	44	62.9	133	73.9	243	86.8	26.25	Non
2	Values related to the social policy of work retirement systems.	47	67.1	136	75.6	221	78.9	19.88	Non
3	Social policy procedures for work retirement systems.	28	40.0	110	61.1	231	82.5	24.11	**
4	Target groups of social policy for work retirement systems.	7	100.0	48	88.9	72	85.7	16.76	**
5	The return on implementing social policy for work retirement systems.	24	42.9	101	70.1	187	83.5	14.98	Non
Elements of related goals and values		150	62.6	528	73.9	954	83.5	55.77	Non

\*\* Significant at (0.01) \* Significant at (0.05)

The results from the previous table indicate the following:

The Al-Mahnoon analysis demonstrated significant differences at the 0.05 level between the social policy procedures for work retirement systems, favouring the third stage.

The Al-Madnoon analysis indicates significant differences at the 0.05 level between the target groups of the social policy for work retirement systems, also favouring the third stage.

There are no significant differences between the goals, values, and outcomes related to implementing the social policy for work retirement systems.

These findings allow us to accept the study's second hypothesis partially.

Testing the third hypothesis:

Table No. (24) shows the significance of the differences between the applied aspects of social policy for work retirement systems, the results of their implementation and their impact on society during the stages of their analysis. As determined by the content analysis guide

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		The difference	Significance level
		R	%	R	%	R	%		
1	Changes in improving the quality of life of retirees.	29	41.4	129	71.7	238	85.0	39.77	**

2	Change in roles and society towards retirees from work.	15	26.8	88	61.1	189	84.4	41.25	**
3	The return of the change in resources on improving the quality of life and the nature of human relations in society for those retired from work.	7	16.7	37	34.3	147	87.5	28.89	Non
Elements of applied aspects as a whole		51	28.3	254	55.7	574	85.6	35.45	*

\*\* Significant at (0.01) \* Significant at (0.05)

It is clear from the results of the previous table that:

Significant differences exist at the 0.01 level of significance regarding improvements in the quality of life for retirees, as indicated by content analysis favoring the third stage.

Additionally, there are significant differences at the 0.01 level concerning societal roles and perceptions of retirees, favoring the third stage.

However, during the analysis stages, no fundamental differences were found at a statistically significant level regarding the impact of resource changes on the quality of life and human relations for retirees.

At the 0.05 significance level, there are notable differences among the components of the applied aspects overall, again favoring the third stage.

These findings allow for partial acceptance of the third hypothesis.

Testing the fourth hypothesis:

Table No. (25) shows the significance of the differences between the expected interactions between the social policy of work retirement systems and the forces influencing its development and implementation during the stages of its analysis, as determined by the content analysis guide.

S	Ferries Stages	First 1364 to 1378 N=7		Second 1378 to 1381 N=18		Third 1381 to 1445 N = 28		The difference	Significance level
		R	%	R	%	R	%		
1	The surrounding forces influencing the making and implementation of social policy for work retirement systems.	16	38.1	74	68.5	141	83.9	31.53	**
2	Identifying the social, economic and political conditions affecting the development and implementation of social policy for work retirement systems.	6	14.3	59	54.6	147	87.5	28.11	**
Expected interactions elements		24	26.2	133	61.6	287	85.7	41.76	**

\*\* Significant at (0.01) \* Significant at (0.05)

It is clear from the results of the previous table that:

- Significant differences, statistically significant at the 0.01 level, exist among the surrounding forces that influence the creation and implementation of social policy for work retirement systems, as indicated by the content analysis favoring the third stage.

- Significant differences, statistically significant at the 0.01 level, are found in the social, economic, and political conditions affecting the development and implementation of social policy for work retirement systems, as demonstrated by the content analysis favoring the third stage.

- Significant differences, statistically significant at the 0.01 level, exist regarding the expected interactions between the social policy of work retirement systems and the surrounding forces influencing its creation and implementation during the stages of analysis, favoring the third stage.

This makes us accept the fourth hypothesis of the study.

Tenth: Alternative social policy for work retirement systems that is compatible with the needs of work retirees in Saudi society:

The study came up with a proposed alternative social policy that can be used to develop existing social policies. This alternative policy included the following elements:

(1) Issues of social policy concern for work retirement systems:

1. Establishing pension rights, 2. Health insurance, 3. Care for retirees, 4. Social integration. 5. Transformational training, 6. Social insurance, 7. Training and qualification, 8. Developing laws and legislation, 9. Improved quality of life, & 10. Empowering retirees.

(2) Objectives and values related to the social policy of work retirement systems:

1. Achieving social stability for retirees from work, 2. Preparing retirees to integrate into Saudi society, 3. Achieving social justice and equality among retirees, 4. Enabling retirees to possess post-retirement skills, 5. Satisfying the needs of retirees through retirement systems, 6. Assisting retirees who are going through difficult circumstances, 7. Improving the quality of life of retirees, 8. Monitoring retirees' problems and dealing with them, 9. Involving retirees in making and making decisions related to them, & 10. Improving the quality of services provided to retirees.

(3) Values related to the social policy of work retirement systems:

1. Social cohesion. 2. Social sharing. 3. Social justice. 4. Independence. 5. Citizenship. 6. Social responsibility. 7. Cooperation. 8. Social recognition. 9. Transparency, and 10. Social solidarity.

(4) Target groups of social policy for work retirement systems:

1. Subscribers. 2. Retirees, & 3. Beneficiaries are subject to the civil and military retirement system.

(5) Social policy procedures for work retirement systems:

1. Activating the laws and regulations related to work retirement systems, 2. Create a comprehensive database of retirees from work in Saudi society, 3. Simplifying procedures for obtaining the service, 4. Guiding retirees to benefit from available services. 5. Coordination between the parties concerned with providing services to retirees. 6. Implementing training programs to qualify retirees for work. 7. Developing regulations to organize services for retirees from work. 8. Facing the obstacles associated with providing services to retirees from work.

9. Activating electronic services for retirees, & 10. Preventing duplication in providing services to retirees from work.

(6) The return on implementing social policy for work retirement systems:

1. It contributed to alleviating the burdens of life on those retired from work, 2. The benefits of work retirement systems reach those entitled to them, 3. Diversity and multiplicity of sources of funding for work retirement systems, 4. Supporting the rights of retirees in the Kingdom.

5. Services provided to retirees have improved, 6. Regular provision of services to retirees from work. 7. Availability of an integrated legislative framework for services for retirees, & 8. Services provided to retirees have expanded.

(7) The surrounding forces influencing the making and implementation of social policy for work retirement systems:

1. Governmental organizations, 2. Voluntary organizations, 3. Private organizations., 4. Those who are retired from work., 5. Formal leaders,& 6. International organizations.

#### **4. Recommendations:**

(1) Moving to an effective system for retirement from work through:

1. Establishing the Supreme Council for Retired Persons in the Kingdom of Saudi Arabia.
2. Develop a national strategy to care for retirees from work in the Kingdom of Saudi Arabia in light of Vision 2030.
3. Improving the degree of targeting in social policy programs and projects for retired people.
4. Rebalancing the financing and priorities of work retirement systems in the Kingdom of Saudi Arabia.
5. Strengthening cooperation and coordination between development partners (governmental, private, and voluntary) to reduce duplication in providing services and programs to care for retirees from work.

(2) Adopting a developmental approach to work retirement systems through:

1. Enabling target groups of retirees to obtain job opportunities after retirement and opportunities to access various services in an easy manner.

(3) Establishing executive tools for work retirement systems:

1. Establishing a social protection fund for retirees from work in the Kingdom, which includes all funds related to retirees from work.
2. Developing social policy for retirees in the Kingdom, such as the social insurance system, health insurance system...etc.
3. Developing social policy projects

4) Designing an integrated electronic platform for work retirement systems:

1. Designing an information technology system to link government agencies with each other and linking them with civil society organizations concerned with issues of retirees.

2. Training workers in government and private agencies to use the system.
3. Activating and developing the electronic portal for work retirement systems.
- (5) Establishing a monitoring, follow-up and evaluation system for work retirement systems:
  1. Designing a monitoring, follow-up, evaluation, and complaints handling system for work retirement systems.
  2. Evaluate social policy programs and activities for work retirement systems on an ongoing basis, to ensure that the programs and activities represent the standards and that their benefits exceed their costs for retirees from work.
  3. Monitoring the impact of spending on social policy programs and activities for work retirement systems by the beneficiary, and their impact on human development.
  4. Follow up on the development of the alternative social policy for retirees from work in the Kingdom of Saudi Arabia.
  5. Analyze the alternative social policy for retirees from work in the Kingdom of Saudi Arabia, periodically and attempt to build and make a purposeful alternative social policy.

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