



Study of the contexts of retirement tendency among employees using grounded theory: the case of a state-owned company in Shiraz, Iran

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ABSTRACT

The process of transition to retirement were studied from the perspective of employees and managers of a state-owned company in Fars province. By a qualitative approach data were collected through an open interview. Sampling was done by theoretical saturation method with 18 interviews. After implementation and typing audio files and repeatedly studied and analyzed, the themes related to the research topic were extracted in three stages of open, axial and selective coding. Accordingly, the following main themes obtained from the analysis, include: "job identity and organizational affiliation", "social status", "administrative discipline habit", "retirement financial pressures", "how to fill retirement leisure time", "Mentally and physically fatigue", "burnout" and "tendency to retire after work". These issues have created contradictory tensions for retirees to continuing to work or retire in difficult economic conditions that are predictable. Theoretical and research background is provided along with suggestions for reducing problems based on the obtained results.

Keywords: Retirement, pension, burnout, leisure, organizational affiliation.

1. INTRODUCTION

Introduction

Retirement is a part of a person's life that begins after a certain period of work. With the formation of the Industrial Revolution and the labor movements, social security and social insurance systems were established in Western countries, followed by salaries and retirement benefits based on in-service payments or public taxes. The institutionalization of retirement as a social law developed during the twentieth century, especially in developed countries (Atchley, 1996). There were two main reasons for the institutionalization of retirement at this time; the first reason was the mutual agreement between the employer and the worker in determining the age of leaving work. Employers needed to speed up production and hire more workers by replacing older, higher-paid workers with younger, lower-paid workers. The second reason was the need to find a way to support the growing number of older workers, as many of them were unable to work (Higo & Williamson, 2009).

Today, these laws are not limited to industrialized countries, and various countries have established their own social insurance system and passed its own laws. In Iran, the first legislation in the field of social security of government employees was drafted in 1917. This



law was used as a part of employees' employment rights and in order to protect them and their heirs against old age, death and disability (State Pension Fund, 2019). Since then, many changes have been made to pension laws. In addition, the perception and willingness to retire, as well as voluntary retirement, has undergone many changes.

Despite the insurance system and pension laws, the issue of retirement is fraught with problems in many organizations. Economic developments, legal changes, increasing life expectancy and quality of life are among the factors that have affected the conditions and desire to retire in general. Early retirement schemes were introduced in the 1970s and 1980s as a solution to the problem of unemployment and to replace older employees with younger workers, and since then, early retirement has found its place in the culture and expectations of the people (Zadegholam, 2010). However, early retirement is not an option everywhere in the world. On the other hand, the results of Wahl's study (Wahl, 2004) indicate that the voluntary retirement of middle-aged employees has been increasing in recent years, and some employees have retired while still being able to continue working in their organization.

Accordingly, today, the tendency to leave the job and voluntary retirement of key employees in organizations, has become one of the major concerns in the field of human management (Hooshmand Bahabadi, Seif & Nikbakht Nasrabadi, 2005). If job termination does not occur at the right time and age, the organization will suffer because the organization pays for the training and employment of employees and the early departure of the workforce will cost the organization again (Schmidt & Lee, 2008). The desire to retire voluntarily stems from the conscious and calculated willingness of the employee to leave the organization; That is, employees do not leave the organization at once, but gradually develop the desire to leave the job and after considering all the conditions, they leave the job (Alizadeh, 2008). In contrast, plans to prevent the early departure of labor, for example, have been implemented by the National Rural Electricity Association of the United States, where the employee receives additional benefits from overtime in the years after retirement (Zadegholam, 2010).

On the other hand, there is evidence that early retirees regret doing this after a while, and that is why other people are gradually giving up. In general, in the world economy, 70% of working people tend to continue their work and do not want to retire early (Zadegholam, 2009). The tendency to retire or be forced to retire can vary according to society, organization, type of job, current economic and social status and other variables.

The results of Nili et al.'s study showed that the variables of motivation to continue working have an effect on the probability of retirement (Nili, Khosroshahi & Ebrahimi, 2012). Researcher showed that more commitment to work reduces the tendency to leave the ([Brien, Thomas, & Sabil Hussein, 2015](#); [Orizi & Barati, 2015](#)).

Earl found that forced retirement, abrupt retirement, abrupt change of laws, and lack of retirement readiness lead to many challenges in adapting to retirement (Earl, 2010). Rosenkoetter has shown in his research that it is necessary to prepare people for transition to retirement (Rosenkoetter, 1985). The results of Reitzes & Mutran (2004) supported the Etchley (1996) model, as in the first months after retirement, the positive attitude towards



retirement increased, but in the following year, it decreased, and again after two years, the positive attitude increased.

Reviewing a series of studies by Nobahar, Ahmadi, Alhani, Fallahi and Khoshknab (2013), highlighted and analyzed four general dimensions including readiness, support, health and identity as factors affecting retirement. According to the report, preparation for retirement is one of the most important factors in the transition to retirement. Lack of information about retirement is associated with shock and strange disbelief in their transfer to retirement. In contrast, creating the desired readiness in retirees prevents the occurrence of shock and disbelief and facilitates adjustment to retirement.

Researchers have also warned of various consequences for retirement. Palmore, Fillenbaum and George (1984) examined the consequences of retirement in several longitudinal studies and concluded that retirees' incomes decreased significantly relative to their employment time; Retirement has little or no effect on people's health; Retirement has little effect on social activity as well as attitudes such as life satisfaction and happiness. Sadeghi Malamiri (2013) by studying a sample of police officers in respect of concerns of retirees about the issues of "job loss", "separation from colleagues" and "financial issues" in the two stages before and after retirement, found that these concerns about the issue of "separation from co-workers" were true, but in the other two cases the idea was not true. Kianpour Ghahfarkhi Hooman, Izadi Mazidi & Ahmadi (2011) found that the level of retirement satisfaction had a positive correlation with health, having a good financial situation, retirement at a younger age, re-employment and a sense of usefulness and a negative correlation with spouse retirement.

Other studies have used social capital as a good predictor of the quality of life in retirement (Alizadeh Aqdam, Soltani & Alizadeh Aqdam, 2013; Nobahar, Ahmadi, Alhani, Fallahi & Khoshknab, 2012). Mosahebi, Orizi, Yazdkhasti and Bidram (2019) also found that the "retirement plan" moderates the relationship between before retirement reduced income, health and job satisfaction with psychological well-being. Cahill, Giandrea and Quinn (2014) found that having an intermediary job helps a person walk the gap between work and retirement more confidently and not suddenly experience a drop in income or unemployment. Musaei (2004) by studying a sample of retired faculty members of the University of Tehran also showed that the inactivity of retirees causes many mental problems such as problems in family relationships, worries about the future, isolation, feelings of hopelessness, feelings of helplessness, problems in Sleep, feelings of loneliness, poor memory, difficulty in social relationships and aggravation of physical pain. Another research regarding the retirement of university professors (Mortazavi, Shirazi & Mortazavi, 2011) indicates that most of them are still engaged in academic scientific activities along with non-academic activities.

In addition to all these issues, the special conditions of an organization and the current conditions of the society, such as economic crises and unemployment, also occupy managers and employees about to retire. As some employees are reluctant to do so due to economic pressures from declining retirement income; On the other hand, the existence of surplus



manpower along with high labor demand and upstream laws in Iran, puts managers in a tight spot to retain experienced manpower. Despite much research on the issue of employee retirement from economic and financial aspects, especially pension funds, but little research has been done on social, psychological, and even retirement trends in the organizational field in Iran. Meanwhile, the number of non-quantitative studies has been very small. In this study, an attempt has been made to examine the causes of the desire to retire from the perspective of the organization under study and its employees using fundamental theory.

Methodology

As a qualitative research, the present study phenomenologically seeks to better understand the phenomenon of retirement, by focusing on the willingness of the organization and employees in a government organization to implement this stage of the procedure of dismissal and employment of employees. Theoretical sampling method has been used to collect data and the interviews have continued to the point of theoretical saturation. Theoretical saturation occurs when the theoretical explanation of research is confirmed (Iman, 2011). Accordingly, 18 employees and retirees of this government organization were interviewed. The personnel participating in these interviews were purposefully selected from individuals who had less than 5 years of retirement, as well as employees with a long work experience close to retirement.

Sample features

The subjects had an average of about 26 years of work experience, ranging from 21 to 38 years. Their mean age was 44.4 years with an age range of 43 to 60 years. Most of their education was a bachelor's degree. The job category of most typical people included experts and operators in administrative and operational jobs, as well as some middle-level managers and clerks. Two were women and the rest were men.

Tools

Semi-structured interviews were used to collect data. The questions were open and flexible so that the interview flowed according to the answers and the details of the information were searched in the form of sub-questions. Due to the prevalence of Quid-19, most interviews were conducted by telephone. With prior coordination with the interviewee, each interview was recorded anonymously and then typed. Interviews ranged from 30 to 50 minutes.

Method of analysis

According to the methodology of fundamental theory, three types of coding were used: open, axial and selective. Open coding is the process of shredding, comparing, conceptualizing, and categorizing (Corbin & Strauss, 2008). The method is consistent with Wineman's approach to extracting themes, which includes three approaches: scheduling, selective, and partial (Van Mannen, 2006). To do this, first the interviews were written, and with their repeated review, the general impression was compiled in the form of a summary of the interview (Klinger approach), then the sentences of the main text of the interview were analyzed according to the research objectives (component approach). Finally, some of the explanatory statements of the phenomenon were extracted as the main themes (selective



approach). Data validation by independent encryption of data by two researchers (with a percentage agreement that was more than 87% when comparing coding programs), classification, data, and conceptual dimensions determined independently by the two researchers.

Results

By repeated review of interviews several subjects were merged as open codes, which then have been analyzed and finally reduced to a few themes as selected codes include "retirement financial pressures", "tendency to retire after work", "job identity and organizational affiliation", "social status", "administrative discipline habit", "how to fill retirement leisure time", "Mentally and physically fatigue", and "burnout".

Most of the interviewees see retirement as a time of rest, travel, and relaxation, which coded as "tendency to retire after work", they believe that work should be left to young people and enjoy the rest of their lives, but they immediately point to "retirement financial pressures" and repress their wills as an unattainable dream.

Examine the areas of desire to retire or continue working

Two conflicting desires have confused people, they want to relax and have fun for the rest of their lives after years of service, but, the financial problems caused by a significant reduction of pension income causes they longed for their comfort in retirement as an ideal, and suppressing the desire to get to retirement. In order to avoid psychological conflict, some people voluntarily suggest striving for inner peace, while others consider other ways of resolving the conflict (Table 1).

Tables

Table 1 Retirement or continuing employment tendencies and its contexts

Tendency type		Contexts	
	Fatigue and exhaustion	Weakness of physical strength	Getting rid of administrative rules
			Rest and recreation for the rest of life
			Dissatisfaction with the discrimination of two types of pension funds
Retirement	Dissatisfaction with income discrimination between organizations	Dissatisfaction with discrimination	Dissatisfaction with the administrative system in general
			Dissatisfaction with the administrative climate
			Fear of declining benefits in the coming years



Continue to work in the organization	within the organization	Officials staff	Reduction of pensions and financial needs	The problem of adult and unemployed children	Need to entertain and activities	Get used to administrative discipline	waiting for better conditions
	Outside the organization	Technical staff					

Someone referred to the issue of employees' sense of organizational belonging, which coded as "job identity and organizational affiliation". That is after years of work, employees have become accustomed to certain work hours and hours, which cause problems by leaving it in the absence of a plan for retirement life. Also, this dependence on work and organization is accompanied by a kind of "social prestige and status", and with the beginning of retirement, it suddenly collapses, just as the family will look at him with pity.

When the financial and income concerns that are the basic needs of retirees are somewhat relieved, they also have a view to higher-level needs, including respect and belonging, as they expect respect from their new co-workers and successors, which in some cases has not been met. They also expect the organization to use their experience and to be consulted in some way or to be appreciated for their services so that they are complained in this regards.

Job satisfaction and retirement tendencies

Level of job satisfaction is one of the people's desire to retire and leave the service or vice versa - the desire to continue working as much as possible. Dissatisfaction is not limited to the financial aspects. Job satisfaction can be assessed in different dimensions. The content of the interview with some interviewees suggests a variety of grievances, including: feelings of inadequacy, inattention or ungratefulness of some managers, inefficiency of the administrative system, discrimination by political factions. Discrimination due to unhealthy administrative relations and partisanship, burnout, poor physical strength, assigning jobs to young and inexperienced managers and lack of meritocracy (Table 2).

Table 2 Satisfaction status and its factors and consequences

Conditions	Factors				Consequences
Satisfaction	Income and Financial Benefits	Interest in the job	Entertainment to work	Social respect	Encouragement and effort
	Serve others	administrative order	Administrative atmosphere	colleagues	
Dissatisfaction	Difference in income	Problems of the	Inefficient hierarchy	Appreciation	Discouragement and resignation



administrative
system

Burnout	Ignorance of requests	Inappropriate job position	Discrimination and inequality
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Contradictory tendencies

The two types of attitudes indicate individual differences and personality traits in facing retirement, as someone directly pointed to it, and it is argued that coping with the problems of this period depends on the individual's adaptation and temperament in accepting the conditions and coping with the realities of life (table 3).

Table 3 summarizes of the factors associated with a sense of belonging to work and organization

Feeling of belonging to work and organization						
Negative motivational factors				Positive motivational factors		
Compassionate look	Frustration and worthlessness	Physical weakness and illness	Financial stress	Habit of administrative discipline	Social status	Occupational identity
Remedy and compensation						
Gradual reduction of dependency / Retirement preparation classes				Alternative work obstacles		
				Conflict of dignity	physical weakness	Lack of experience and background

In general, there is no balance of forces affecting the desire to retire; it is in favor of negative pressures in current situation (Figure 1).

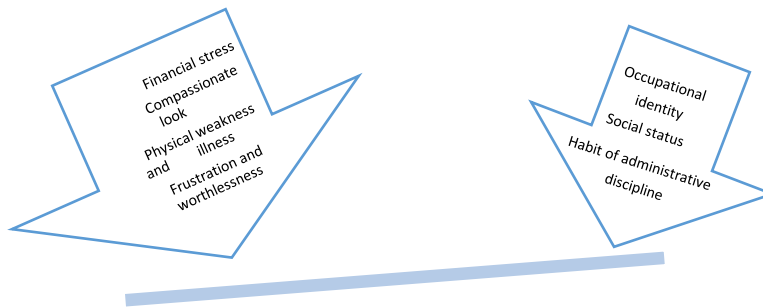


Figure 1 Equilibrium situation in the forces affecting retirement

Theoretical explanation of qualitative data

According to the analysis of the data, the three main decision-makers in the issue of retirement are: 1) upstream directives, organizational regulations or pension laws; 2) the organization and 3) the employees, (see Figure 2). The guidelines include government notification laws that are approved and promulgated at the national level by legislative and executive authorities in order to ensure the general interests of public and private organizations, taking into account the welfare of employees. Employees covered by pensions, as well as organizations and employers, are all subject to these rules and regulations. But each influences the retirement variable within the framework of its authority.

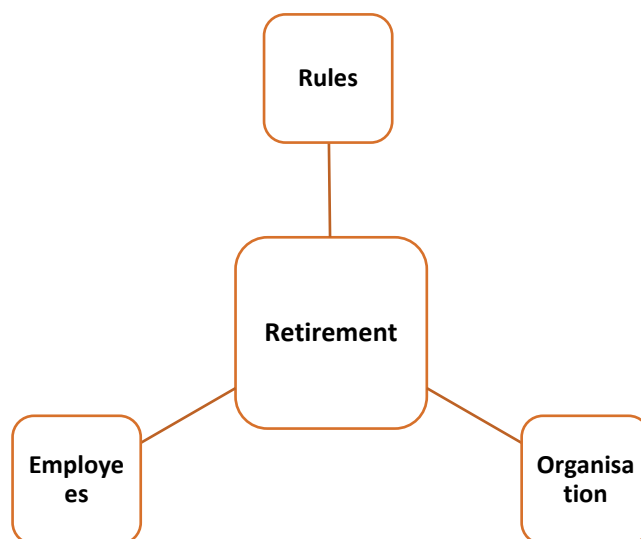




Figure 2 Three factors that decide on retirement

Organizations have their concerns, though they also have an eye on employees. They must pay attention to meeting the manpower needs for the administrative and operational affairs of the organization and, while implementing the retirement instructions of the employees, plan and foresee to provide the required manpower. Employees close to retirement tend to stay longer than usual years, because they need the financial benefits. Upstream laws probably do not allow employed people to stay longer due to the current unemployment crisis in the country. Inevitably, the organization will respond negatively to the employees' request to continue occupation after retirement, and this may cause some employees to feel unkind and not belonging.

Thus, by combining two models of background tendency or unwillingness of employees to retire and organizational factors affecting the retirement process of employees, a hybrid model is obtained as follows (Figure 3), which theoretically provides an explanation of how the tendency to retire in the company. The consequences of the decision to retire in this model will be in the form of adaptation to retirement conditions or trying to change the situation to the desired situation, which has been mentioned.

According to both employees and company officials, in the current situation, mostly due to financial problems due to reduced salaries and benefits at retirement, employees' demands close to retirement to stay and continue occupation are abundant and public, but organizational rules and company needs contradict this and does not allow it.

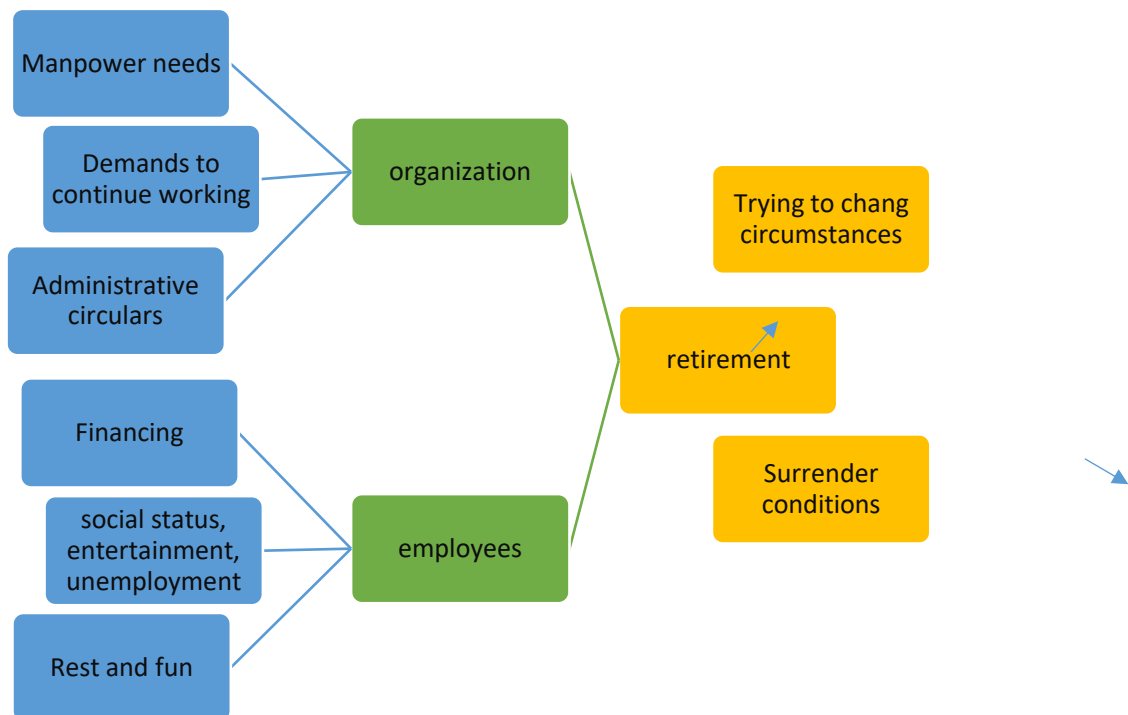


Figure 3 Models of retirement orientation contexts from the perspective of the organization and employees



Discussion

In this study, retirement was studied from the perspective of employees and the organization by qualitative research method. Based on the data obtained from the experience of the interviewees, there are serious concerns for retirement in the current situation. Retirement seems to be a two-way trend, a period of comfort after years of work and effort, and this desire suppressed by anticipating financial worries or the need for entertainment, and concerns of how filling leisure time. This reciprocity and decision-making process is the most important part of the story of retirement.

The period of retirement happiness, which according to Robert Etchley (1996) is the honeymoon in the process of adjusting to retirement and people are happy to be free from office time and space, is a period of transition after that retirees soon face the realities of everyday life. In this regard, most people on the verge of retirement either do not show a desire to retire or inevitably accept it, or are worried about the consequences. From the perspective of the option value model and the peak value model, people deal with the desirability of retirement in the present and the optimal time, which in the current situation of the country is often achieved by delaying retirement (Nili, Khosroshahi & Ebrahimi 2012).

According to the results of some previous studies, retirement has two themes: "liberation" and "rejection" (Danaeifard, Khaifallahi & Khodashenas, 2012) as well as consequences such as increasing economic problems, decreasing social status, declining health and disability, and increasing leisure time. It has a negative impact on identity because professional life and organizational belonging is an important part of the identity of individuals that is lost with retirement and remains nothing but a memory of it. Such a prospect is certainly unpleasant and unsafe (Ardabili, 1995). Accepting that the individual no longer has a useful function in society means social isolation, which Cumming and Henry (Cumming & Henry, 1961) consider an inevitable process in retirement.

From an organizational and managerial point of view, which is another aspect that has been studied in this study, the retirement of employees, who are the main human resources and motivators of the organization, needs proper attention. From the findings of the research data, it is inferred that age and length of service are the main criteria for retirement. Although younger age is now considered in the pension law, it cannot be ignored because it has a direct impact on a person's physical, mental and social well-being. Due to individual differences, some people still feel energetic after reaching retirement, while others do not. The type and difficulty of the work is certainly influential. However, the age criterion of individuals can not be ignored.

Short-term policies to address some of the social crises in society can sometimes be problematic for organizations. Plans and approvals such as the possibility of early retirement usually aim to reduce unemployment in the community, but this puts additional pressure on pension funds that are unable to adequately provide pensions. While according to some



researches (Hooshmand et al., 2005), today the tendency to leave jobs and voluntary retirement of key employees in organizations has become one of the major concerns in the field of human management, at the same time there is a tendency of employees to delay retirement due to Decreased income during retirement. At present, government agencies often face a surplus of staff, and general policies are aimed at reducing the body of government, so it is impossible for employees to continue serving after the completion of legal years, except in very rare cases.

The data obtained from this qualitative study show important factors in relation to the issue of employee retirement in the current situation in Iran. These factors are as follows: 1) Due to inflation, pensions do not meet the living expenses; 2) unemployment after retirement of energetic people and the need to entertain them who are accustomed to regular work, and 3) at the same time the desire to be relieved of being on time in the office; And rest after a long period of professional life. Rest and leisure, which may be the main purpose of retirement after work, is not a priority for retirees. Although they are aware of this need, they do not prioritize this need as long as they are not financially secure and concerned about their unemployed children. It seems that in line with Maslow's theory of the hierarchy of human needs, (Maslow, 1943) retirees find low-level needs unmet, so they cannot think of upper-level needs such as comfort and leisure.

Practical suggestions:

- Pay attention to organizational commitment and prevent dissatisfaction
- Transparency and the opportunity for progress
- Gratitude and strengthening belonging
- Adaptation and self-confidence training
- Activation of non-governmental centers (pension centers) to follow up on claims

Limitations and suggestions

The geographical scope and range of diverse workforce of the organization under study can be mentioned as a limitation. This research has tried as much as possible to cover people from different spectrums and different geographical points in the study sample. However, in qualitative research, it is not possible to rely entirely on the generalization and learning of the results. Therefore, it is suggested that as a complementary part of the present study, quantitative research using a comprehensive questionnaire to provide additional information from a large volume of representative sample of the statistical community in which to collect comparable information from different parts of organizations.

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