

**Active Ageing and Retiree Participation in the Kingdom of
Saudi Arabia**

Mohammed A. AL-Shabani

**A Thesis Submitted to the University of Sheffield for
Degree of Doctor of Philosophy**

Department of Sociological Studies
University of Sheffield

December 2005

Abstract

This study explores the different ways in which social development in the Kingdom of Saudi Arabia (KSA) can be enhanced by tapping into the experiences and energies of retirees who should be empowered through active participation in society and engagement with social agency managers and policy-makers. The research was conducted in light of the Islamic principles governing the KSA life and considered a number of sociological and theoretical premises. Consequently, an integrative approach is outlined that sets out to articulate an Islamic vision of active ageing within a participation framework.

Methodologically, the theoretical underpinnings of the study are active ageing and approaches to participation while at the analytical level it is a descriptive study, based on social surveys using a cluster sample. The sample consisted of one hundred and fifty retirees in both urban and rural locations in Riyadh. Fifteen additional retirees were selected for unstructured in-depth interviews. Sixteen agency managers were selected for semi-structured interviews; among these five were selected for in-depth unstructured interviews. In order to gauge institutional willingness to accept retirees' participation five policy makers were interviewed.

Eighty five per cent of retirees agreed that in their retirement they wished to participate in and contribute to the development of society. The retirees, managers and policy-makers all agreed that there was a need to implement stable and long term social policies to boost the social participation of retirees.

Based on the effect of demographic variables on retirees' possible participation, three hypotheses were highlighted. The first concerned actual or past social participation; the second, readiness to participate in future social programmes; and the third, the variety of activities preferred for social programmes. Tests on the hypotheses of the study proved them partially unsubstantiated. In the light of the findings, a framework is proposed to activate the participation of retirees in programmes for the social development of Saudi society.

In The Name Of ALLAH (God) The Most Gracious, The Most Merciful

Acknowledgement

Thanks and praise be to Allah (God), who provided me with patience, knowledge, ability, and health to wrestle with this thesis until its conclusion. I would like to thank a number of people who, in one way or another, contributed to the completion of this thesis.

First, I would like to express my great appreciation to the government of KSA for their financial support and Imam Mohammed Ben Saud Islamic University who gave me this opportunity to complete my PhD.

Second, I am especially indebted to Professor Alan Walker for his endless support, patience, help, encouragement, advice, guidance, and valuable comments in all the research drafts from the beginning to the end. The special and unique experience shared with him will not be forgotten. I also wish to acknowledge Mrs. Marg Walker in the Department, who has been extremely kind and supportive, and the Department of Sociological Studies and the University of Sheffield.

Third, I also, appreciate the valuable discussions and comments of my colleagues in KSA and in Egypt. I would like to thank to all those who participated in my fieldwork.

Fourth, I am grateful to my wife Nora for her understanding, patience, and support throughout my study, to my children Hend, Abdulrahman, Abdulmohsen, Hanan, Asma, Abdullah, and Shatha. I express my sincere thanks and gratitude to my sisters and brothers for their continuous and immense support. Many thanks to my friends who gave me practical and emotional support over years.

Fifthly, to all others who may deserve mention but were forgotten, I would like to express my sincere thanks and appreciation.

Finally, I would like to dedicate this work to my mother and father.

Contents

Title page	
Abstract	I
Acknowledgement	II
Table of content	III
List of table	IV
Abbreviations	VIII
Chapter 1: Introduction	1
1.1 The concepts of social and economic development	4
1.2 Development and Sustainable Development	5
1.3 The Objectives of the Study	8
1.4 The Questions of the Study	8
1.5 The hypotheses of the Study	9
1.6 Specification of the variables	9
1.7 Research method	10
1.8 Contribution of the study	10
1.9 Outline of the thesis	13
1.10 Conclusion	14
Chapter 2: Context of the Research	16
Introduction	16
2.1 Comparative Proportions	18
2.2 Demographic change in KSA	19
2.3 The Social and Cultural Context for the phenomenon old age	26
2.4 The effects of social change on older people in the KSA	31
2.5 The system of retirement in Saudi society	33
2.6. Programmes of care for older people in the KSA	33
2.6.1 Social care	34
2.6.2 Economic care	37
2.7 Conclusion	38
Chapter 3: The Islamic View of Older People	39
Introduction	39
3.1 The general orientation of Islam	39
3.2 The Islamic Model and Its Administrative Implications	40
3.3 The social system in Islam	41
3.4 Care of older people in Islam	42
3.4.1 In the Islamic state	42
3.4.2 Family care in Saudi society	50
3.5 Conclusion	52
Chapter 4: Literature Review	54
Introduction	54
4.1 An overview of Arabic studies	56
4.1.1 Saudi studies	58
4.1.2 Other Arabic and Islamic studies	65
4.2 Western studies	70
4.5 Conclusions	81

Chapter 5: Social Theories and Conceptual Framework	82
Introduction	82
5.1 Active Ageing Theory	83
5.2 Approaches to Participation	90
5.2.1 Premises for the issue of participation	90
5.2.2 The importance and objectives of participation	91
5.2.3 Degrees of participation	93
5.3 Introduction to the integrative approach	95
5.3.1 Islamic perspective on active ageing & approaches to participation	97
5.3.2 The dimensions of the integrative approach	99
5.3.2.1 Choice	99
5.3.2.2 Moral Education	100
5.3.2.3 Striking an economic balance	100
5.3.2.4 Social Participation	100
5.3.3 The participation of Arab and GCC women	102
5.3.4 The participation of older people	104
5.4 Conclusion	108
Chapter 6: Research Design	109
Introduction	109
6.1 The Research method	109
6.2 Data Collection Techniques	110
6.2.1 Structured Interviews with Retirees	111
6.2.1.1 The pilot study	115
6.2.2 Semi-structured interviews	119
6.2.3 Unstructured Interviews	121
6.3 Sampling Design	123
6.4 Data Analysis Techniques	126
6.5 Difficulties and Limitations of the Study	126
6.6 Conclusion	130
Chapter 7: Data Analysis	131
Introduction	131
7.1 Structured Interview (Quantitative) Data	131
7.1.1 The personal and social characteristics of the respondents	131
7.1.2 The present status of the retirees	135
7.1.3 Previous and present participation in social programmes	137
7.1.4 Potential participation in social programmes	139
7.1.5 The retirees' suggestions and demands	142
7.2 Unstructured Interview (Qualitative) Data	142
7.2.1 Attitudes of Retirees	143
7.2.2 Attitudes of Agency Managers	148
7.2.3 Attitudes of Policy-Makers	151
7.3 The Role of Policy and Field Data Synthesis	156
7.4 Statistically testing the hypotheses of the study	159
7.4.1 The variables under examination	159
7.5.1.1 The first hypothesis	160
7.5.1.2 The second hypothesis	161
7.5.1.3 The third hypothesis	163
7.6 Conclusion	167

Chapter 8: Main Findings	169
8.1 The hypotheses of the study	169
8.2 The method of the study	169
8.3 The results of the study	170
8.4 Contribution of the study	172
8.5 Limitations of the study	173
8.6 A suggested framework of social policy for older people in the KSA	174
8.6.1 The contents of a social policy for retirees	177
8.6.2 Issues to be settled within this framework	180
8.7 Implications of the study	184
8.7.1 Teaching social work and sociology	184
8.7.2 Practice and practitioners	184
8.7.3 Future research	186
8.7.4 Social policy	187
8.8 Conclusion	189
Bibliography	191
Appendices	207
Appendix 1 Interview Schedule in English	207
Appendix 2 Semi-structure Interview Schedule	212
Appendix 3 Tables	221

TABLES

Chapter 1

Table 1-1 Numbers and qualifications of older people, 1995-2000	7
---	---

Chapter 2

Table 2.1 Societal sustenance	18
Table 2.2 Population by age group (0-19 and 60+)	18
Table 2.3 Saudi Population by Age 50-60+	19
Table 2-4 Growth and Prospected Growth of the older population	19
Table 2.5 Life expectations (male, female)	20
Table 2.6 Nursing homes in 1997 (Age 60+)	21
Table 2.7 Some characteristic of the people (60+) in nursing homes	21
Table 2.8 Population of persons above 65 and above 80	27
Table 2.9 Total employees who has become entitled to pensions	32
Table 2.10 Employees (60+) who has become entitled to pensions	32

Chapter 7

Table 7.1 Educational level	131
Table 7.2 Number of family members	132
Table 7.3A Other previous jobs	133
Table 7.3B Post retirement job	133
Table 7.4 Total monthly income	134
Table 7.5 Types of income	134
Table 7.6 Present status of health, social services to the retirees	135
Table 7.7 Obstacles facing the retirees in their contribution	136
Table 7.8 Types of activities, which the retirees practice	137
Table 7-9 (A.10) Have you previously participated	138
Table 7.10 The reasons of not participation	139
Table 7.11 Fields which the retirees able to participate	141
Table 7.12 Some activities related to the fields	142
Table 7.13 The retirees' suggestions and demands	142
Table 7.14 Level of education and personal readiness to participate	161
Table 7.15 Total monthly income and personal readiness to participate	162
Table 7.16 Age of the retirees and type of activities	163
Table 7.17 Level of education and type of activities	164
Table 7.18 Jobs before retirement and type of activities	165
Table 7.19 Other previous jobs and type of activities	166

Abbreviation

KSA	Kingdom of Saudi Arabia
IMSIU	Al-Imam Muhammad Ibn Saud Islamic University
GCC	The members of Gulf Cooperation Council are Bahrain, Kuwait, Oman, Qatar, Kingdom of Saudi Arabia and the United Arab Emirates
IYOP	International Year of Older Persons
CMLSA	Council of Ministers of Labour and Social Affairs
NCOA	National Committee for Older Age
UN	United Nations
ESCWA	Economic and Social Commission for Western Asia
CDS	Central Department of Statistics
ASC	Agency of Social Care
MOLSA	Ministry of Labour and Social Affairs
PAI	Public Administration Institute
MOH	Ministry of Health
MOP	Ministry of Planning
MOE	Ministry of Education
FYP	Five-year Plan
MOCS	Ministry of Civil Service
WHO	World Health organization
GRA	General Retirement Agency
MOFNE	Ministry of Finance and National Economic
PSSC	Prince Salman Social Centre
SF	Sultan bin Abdulaziz Al-Saud Foundation
GIR	General Insurance Agency
MOT	Ministry of Transportation
MOI	Ministry of Interior
MORA	Ministry of Religious Affairs
ANB	Arab National Bank
WHO	World Health Organisation
AR	Association for retirees

CHAPTER ONE

INTRODUCTION

At the end of the sixties the Kingdom of Saudi Arabia (KSA) was considered as one of the classical societies, that is a rural society according to Tonnies (1955). But since the beginning of the 1970s, Saudi society has been passing through an era of radical change, a sort of social revolution, rather than a gradual social change, brought about by massive oil income. Several aspects of social and economic life are undergoing rapid change and the Government is faced with developments in all aspects of society: social, economic, educational, health and so on. In addition, the fast economic growth in the KSA in the last three decades has led to a rapid pace of social change and the weakening of the traditional family structure. These societal changes have impacted on all sections of society including older people.

The main focus of my thesis is those aged between 60-70 years and recently retired. I label this group 'retirees'. The main policy issue behind my study is how the social development of Saudi society can benefit from the energy and experiences of older people. For the purpose of my study, I have defined older people as those who have reached the legal retirement age (60 years of age) in the KSA.

The study looks at ways in which the development of Saudi society can benefit from the abilities and experience of older people within a framework that promotes full partnership and recognises their significant contribution. As Islam is the dominant religion in the KSA my research was conducted in the light of the Islamic view of man and woman, life and society. Islam looks at old age as the outcome and the natural result of all previous periods of human life, so programmes geared towards the preparation for retirement should aim to soften the negative emotional feelings and cushion the adverse financial, psychological and social effects of ageing. Islam therefore offers older people the opportunity to participate fully in society in order to promote their skills and abilities to benefit themselves and others. Thus, in the KSA, social policies for older people should be based on the Islamic view of them as an active part of the society, rather than as people only dependent on the society. The thesis sets out to explore Islamic and other ideas of ageing using a mixed method

quantitative and qualitative research methods in order to develop a conceptual framework that can be useful as a base for social policies for older people in the KSA.

In 1999 the International Year of Older Persons (IYOP) was celebrated with a theme of 'Towards a Society for All Ages'. In order to mark this occasion, the executive office of the Council of Ministers of Labour and Social Affairs (CMLSA) of the Gulf Cooperation Council (GCC) arranged a number of joint activities, including the issuing of three publications covering the needs of older people. The executive office also prepared a document of general principles for the GCC policy relating to participation of older people in society, which was adopted by the CMLSA in the GCC.

The KSA celebrated the IYOP (1999) by arranging various symposia and meetings to discuss the issues of older people and the services provided for them. That year witnessed serious thinking about how to promote the capabilities and energies of the older people in programmes for the development of society. The high degree of dependence of Saudi society on imported labour created a number of issues, including increasing unemployment among new graduates. Thus, one of the suggestions made during that year was to seek the help and experience of highly experienced older people in the practical training of these graduates until they are ready to take over as a well trained national workforce. Another issue which was discussed during that year was the retirement age in the KSA. There was a wide demand in the media to increase the retirement age so that the Saudi worker would retire at a later age, as is the case in some other countries. The most controversial and lively discussions were about the Saudi university professors who retire at the age of 60, whereas their counterparts in other parts of the world worked longer. Saudi officials realised the gravity of this situation and its negative impact on Saudi workers. It was agreed that a skilled Saudi workforce should be prepared to gradually replace the imported work force in all areas. Meanwhile, the help and experience of older people who were willing to perform post-retirement jobs should be sought. Regarding the issue of university professors, after retirement some of them have their contracts renewed so that trainees and students would continue to have access to their expertise.

The discussions and controversies raised during the IYOP reached a number of conclusions, including the establishment of the National Committee for Older Age (NCOA) which issued a specialised periodical aimed at university professors; and drawing up a national programme to prepare workers for post-retirement by holding symposia, distributing leaflets and by other effective means. Other recommendations to improve the situation of the older people included providing opportunities for them to perform suitable post-retirement jobs and supporting families that provided care for their older members at home. Thus, the issue of the participation of older people in social programmes came into the limelight and attracted the attention of universities, research centres as well as the general Saudi public.

Thus, I became interested in this subject and I started reading about it. I realised through my readings and meetings with those who were interested in issues related to older people that the subject has three aspects that needed to be addressed and analysed the points of view of the older people themselves; the points of view of the managers of social agencies; and those of social policy-makers. The key issue was the lack of any systematic research on what the older people themselves wanted and, specifically, what they thought of the idea of remaining active and contributing to society. Therefore, the first aspect I included in my study is what the older people think of such participation; the difficulties that they are likely to face in their involvement; and how their participation could be facilitated in the best way possible. The point of view of the managers of social agencies was worth studying because these managers would be the ones who provide the older people with the opportunity to participate in social programmes; while the social policy-makers could make decisions, create systems and implementing policies that would facilitate the participation of older people, whether paid or unpaid.

The many obstacles that I faced throughout the data collection process encouraged me critically reflect on my intended methodological and conceptual frameworks and eventually led me to a study which would focus on the active ageing and approaches to participation with an added Islamic perspective or dimension within an empowering framework. Thus I have combined the fundamental philosophy and the applications of the Islamic *Shariaa* with rules and ways of activating the participation of older people in developing Saudi society. Since Saudis are deeply

religious, they are always keen that all aspects of social life should conform to the teachings of Islam I believe that creating a framework which incorporated the rights of older people from an Islamic perspective would make my study more widely accessible. The scarcity of analytical or empirical studies that focus on the social policies in Saudi society was an obstacle as I embarked on this study. Thus, the study concludes by drawing a suggested framework for stable social policies to encourage the participation of older people in social programmes and services. To this end the main policy issue of my study was outlined as how the social development of Saudi Society can benefit from the energy and experiences of older people.

1.1 The concepts of social and economic development

Social development and economic development have in the past been distinct fields of study, but this separation is artificial. Social development is an encompassing concept that refers to a dual-focused, holistic, systemic-ecologically oriented approach to seeking social advancement of individuals, as well as broad-scale societal institutions. It also refers to investing in people, promoting active citizenship, and strengthening families and communities (www.wikipedia.org). In other words Pandey, 1981:33) stated that:

social development includes improvement in the quality of life of people ... [a more] equitable distribution of resources ... broad-based participation ... in the process of decision making; and special measures that will enable marginal groups and communities to move in the mainstream

As for economic development it can be defined as the creation of jobs and wealth, and the improvement of quality of life. It can also be described as a process that influences growth and restructuring of an economy to enhance the economic well being of a community (www.wikipedia.org). A definition of economic development broad enough to include also social development is suggested by Mannan (1989: 15):

economic development in Islam is a purposeful activity meant to combine at one time real, material benefits; visible social advantages; and clear spiritual satisfaction – all three in one package

– to a target group over a period of time. Economic development in Islam refers, then, to a process of balanced and sustained improvement in the well-being of man in his totality over a period of time. This totality embraces life on Earth and life after death, involving the dual notion of accountability that influences resource allocation, its distribution and its use.

1.2 Development and Sustainable Development

To achieve what has been mentioned in terms of providing services, whether governmental or private programmes, for older people who recently retired it is important to implement long term social policies geared towards maintaining their role and status within society by ensuring their active participation within the constraints of age. That will require a specific type of development which is firstly comprehensive (containing social, economic, cultural, political and other elements). Secondly, the development must observe an appropriate balance between these elements. Lastly, there must be continuity in the development. The UN has recently adopted the concept of sustainable development which can achieve all these needs and protect the human environment so as not to destroy it, as has happened in some societies. The most commonly used definition of sustainable development is 'development that meets the needs of the present without compromising the ability of future generations to meet their own needs' (World Commission on Environment and Development, 1987, www.angus.gov.uk). Therefore sustainable development is not just about the environment, people are central to it. Sustainable development is about equity and fairness between people across the world today and between generations. Therefore, sustainable development is a world-wide responsibility and an intergenerational obligation. Its main aim is to promote sustainable development as a means of improving the quality of life.

This concept is linked to human development which is considered as the fundamental pillar for all development. Development can happen and continue through the balance between the activities of humans in the community and the long term future of their environment; between present enjoyment of available resources and their availability in the future. This should happen through a clear strategy which determines its short or long-term aims and achieves the required environmental balance.

Development does not, and should not exist for the sake of current generations only. It should exist for all generations, and it should plan for the future, going beyond present development to consider and foster the fulfilment of the needs and requirements of the coming generations. This means that development standards should be higher and the safeguarding of the environmental balance should be a clear goal. This development should provide humans with greater prosperity and welfare.

Since its appearance and spread after the Second World War, the concept of development has witnessed several fundamental changes (Midgley, 1986). Also the practice of development itself and its experience have brought up a number of alterations, either in the concept and its limits or in the strategies for development (Rajab, 1997). The experience and the practice of developing countries, in the fifth and sixth decades of the last century, have shown that the concept has been established on an artificial 'duality' which has created false 'dichotomies' between things that cannot be separated. For example, the differentiation between what is 'economic' and what is 'social' in development. Thus the clash between 'economic development' and 'social development' was established. In the end, the operation of development was reduced until it became relevant only to the events of economic development. Midgley (1994) has focused on the connection between social and economic development. He argues that sustainable development is about not making economic decisions without taking into account the social and environmental consequences of that decision. Only by integrating social, economic and environmental issues will sustainable outcomes be reached (Angus, 2001).

Therefore, the idea of sustainable development is based on the interlocking of three coherent systems: the economic, the social and the environmental. Recent statistics on the numbers and qualifications of older people from 1995 to 2000 will support this argument about the importance of adopting the concept of sustainable development in the KSA.

Table 1-1 Numbers and qualifications of older people, 1995-2000

Years	Teachers	University staff	Judges	High qualified	Doctors
1995	341	36	10	395	32
1996	452	43	35	467	26
1997	171	18	3	415	23
1998	176	21	2	410	25
1999	188	44	12	514	23
2000	188	38	5	458	60
Total	1516	200	67	2659	189

Source: Ministry of Civil Service (MOCS), Centre for Information, 2001

Table 1-1 shows that the number of highly-qualified and experienced older people reached 4631 persons. As the number of these highly-qualified and educated older people increases year by year, they will constitute a significant pressure group that will ask for privileges and advantages in line with those of their counterparts in the more developed societies (At-Tawail, 1999:8). Therefore it is important and fair that social development plans should benefit from the abilities and energies of those older people who are demanding significant social advantages.

In the light of sustainable development as outlined above it is clear that there are many issues facing people in general and older people in particular. It is important for them to contribute to the process of social development as their recreational activities are not enough to fill their spare time and some of them find that their pension is not sufficient for their needs. Thus they frequently try to find a post-retirement job to increase their monthly income. As As-Saif (1999) emphasised, around half of them (45.7 per cent) have a total monthly income less than £600. Given the standards of living in the KSA this income falls short of fulfilling all their essential needs. Also more than one third of them (38.1 per cent) have a current health status as good as that before retirement. Al-Ubaidi (1994) agreed with this finding, that older people continue to look for other paid jobs because of insufficient income. He pointed out that this result agreed with other studies by Parker (1982) and Shapiro (1983). As-Sultan and Bin Talib (2003) also concur with these findings. They pointed out that around two thirds of the older people (64 per cent) have a total monthly salary between £290 and £570. In view of this predicament all these writers advocated opening the door for paid work to those faced with financial difficulties, and voluntary work for those who want to participate in their society.

The present FYP, 2000-2005, also stresses the importance of retiree participation in social development programmes (e.g. literacy programme, orphanages programme, census of needy people and training programmes). Thus, this participation has become a national requirement at both individual and societal levels, hence my decision in the study to focus on ways of achieving this participation.

1.3 The Objectives of the Study

The main objective was to create a conceptual framework as a basis for creating social policies for older people in the KSA. This framework would be founded on increasing the effectiveness of the contribution of capable older people to Saudi society, for their own and others' benefits while also responding to the needs of the more vulnerable. This framework should accommodate the special culture and traditional structure of the society, and enable it to fulfil its hopes and ambitions to be self-sufficient. Essentially, the ultimate objective was to formulate social policies that activate the retirees' participation in the society. In order to facilitate my main objective, the following secondary aims were set:

- To investigate the status of older people in Saudi society as regards their numbers, characteristics and the different services and programmes that are provided for them.
- To monitor and analyse the trends of retiree participation in future community programmes.
- To describe the views of major stakeholders – retirees, social agencies and social policy makers – regarding support for the participation of retirees in Saudi society
- To identify the types of previous and current participation of older people in various fields; and assess their opportunities to do so in the future and outline the nature of this participation. I would add this to the first secondary objective

1.4 The Questions of the Study

The study looks at ways in which the development of Saudi society can benefit from the abilities and experience of older people within a framework that promotes full partnership and recognises their significant contribution. This main question is divided into a number of subsidiary questions:

1. What is the point of view of experts and interested social policy-makers on how society can benefit from older people?
2. What is the point of view of the older people on how the development of society can benefit from them?
3. What is the point of view of social agencies managers on how community development can benefit from the older people through their agencies?
4. Is there a need for drawing social policies to promote a positive framework for fruitful partnership between older people and society?

1.5 The hypotheses of the Study

In outlining both the main and subsidiary questions of the study and from the review of the academic literature, it was possible to formulate a group of correlated hypotheses matching the nature and the objectives of the study. These are the hypotheses: firstly, there should be a positive relationship between some of the demographic variables of the older people and types of participation in the Saudi society. Secondly, there should be a positive relationship between some of the demographic variables of the older people and their own willingness to participate in future programmes in the service of society. Lastly, a positive relationship is expected between some of the demographic variables of the older people and the type of activities in which they will participate.

1.6 Specification of the variables

The independent variables for all hypotheses are: age, level of education, marital status, number of family members, people in the household, job before retirement, other previous jobs, current employment status, and total monthly income. The first hypothesis of the dependent variables is: previous and present participation, that is, participation in terms of opinions and experience, financial contribution, participation in efforts and participation in inviting others. The second hypothesis of the dependent variables is: how to make the most from older people' participation in future social programmes. The third hypothesis of the dependent variables is: participation in terms of experience, and suggestions to those responsible for the programmes; financial contribution to support-services and programmes; participation in efforts to carry out some services; spreading information about chances to volunteer; inviting others to participate in these fields; membership in

non-profit organisations which provide social services; visiting non-profit organisations and getting to know the type of services they provide; participation in studies and research related to social issues; participation in programmes planning celebrations for different occasions; providing information to those in need of social services that are available; using the media and services for citizens; participation in the evaluation of services; and participating in conferences related to social programmes and services in different fields which serve the citizens.

1.7 Research method

Since the focus of my study is to find ways in which older people can be full and active partners in social development I concluded that the best way to discuss the possibility of this participation in social programmes is through interviews with the older people themselves. I also interviewed the managers of social agencies and the social policy-makers. The question arises here as to the reason for including the managers of social agencies in the interviews. The answer is because they are responsible for the organisational agencies that can provide work-opportunities for older people.

1.7 Contribution of the study

There are six main reasons why this research represents a unique contribution to knowledge. Firstly, it is the first study on this topic in the KSA, and the first one in English at that. There is a scarcity of any research in the KSA on older people in general and, in particular, there is hardly any research dealing with the importance of older people's potential contribution to society after a long life experience in different fields of work. Therefore the need to explore and promote their expertise in social activities and programmes suitable for their physical, mental and psychological state has not been addressed.

Secondly, the distinguishing feature of the study resides in its approach to the topic: as far as I am aware of, this is the first study to explore the topic from an Islamic perspective. Since Islam grants older people pride of place in society it is only appropriate that their contribution should be examined from that religious angle, particularly within the context of a Muslim country. In so doing the study looks at older people's economic, medical, social and other rights as well as the importance

of their participation and position in society in accordance with the tenets of Islam. It breaks new ground, perhaps not by putting forward a new theory, but by exploring the Islamic dimension of the active ageing and approaches to participation.

Thirdly, this is the first study of its kind to conduct face to face interviews with the retirees. During the sessions the purpose and the import of the study were thoroughly explained to the retirees who endorsed the research because they were convinced it was lending voice to their real opinions. The preparation and the unfolding of the sessions provided all participants with the opportunities to clarify any ambiguities and any misinterpretation and afforded the retirees with motivating feed back.

Fourthly, the KSA and most of the Arab countries have no clear and just policies towards older people. Fundamentally older people are noticeably absent at the heart of social policies. Where some rare services cater for their needs their quality and their quantity are very inadequate. There are no existing social policies aimed to activate the role of older people in Saudi society. Equally, there is no policy to break the isolation and the feeling of being left out of mainstream society that some of them feel, given the emphasis on providing care only within nursing homes, and on day care services. It becomes highly urgent to conduct a study which not only brings the plight of older people into the limelight but also explores ways and means of rectifying that situation through their active participation in the community for them to regain their self-esteem and right place in the society. Attendant to that objective is the need to improve the financial situation of the older people, which is also a moral imperative. Indeed there can be no justification for leaving their pensions stagnant while the salaries of active employees get annually adjusted because of inflation. Therefore this study will fill in the gap in Arab literature related to the subject matter of older people while proposing effective policies aimed to improve their status in society.

The social work perspective taken by the present research is relatively new in this field. The population of older people is increasingly growing and belongs with the main aspects of professional social work practice, both internationally and in the KSA. Therefore, the current research represents a professional vision from a social

work point of view (the profession of the researcher). It relates to policies about the active participation of older people, bearing in mind that the role of social work, as a profession, is not only confined to the implementation of the programmes and projects of social work in social development. Tapping into older people's skills, knowledge, experiences and abilities also becomes one of the basic purposes of the profession as it undertakes the making, the analysis and the development of social policies, and attempts to bridge the gap between the needs of the client system and the legislation of the social policies. My interest in the field of older people arose from many year of supervision of students of social work training in the organisations of care for older people in the KSA. In addition, field experience pressed upon me the need to design social policies for older people in the KSA, provided that these policies are sensitive to the social and cultural framework of Saudi society. These policies should consider older people as a national asset.

The social work focus is therefore important. Social workers act to develop a number of skills in older people to help them achieve new successes in their lives and increase their ability to participate efficiently, and develop self-reliance as a value they need at this stage of their lives. Social workers intervene to facilitate possible interaction with others in the community. In order to achieve these goals, they need to understand older people's nature. Moreover, they need to respect their feelings and their attitudes towards others and to recognise the individual differences between them, in addition to working towards developing their strengths. Given also the concern of social work for older people in the KSA it is only appropriate that social academic research should take it as its concern to provide the theoretical base for social work practice.

Fifthly, older people are an important part of the human resources of any society, and Saudi society is no exception, particularly with its dependence on foreign experience and labour on a large scale. By availing itself of the skills and experience of its older nationals the Saudi government would be in a better position to mobilise all its human resources. As doing away with foreign labour and exploiting the know-how of older people are more and more the subject of debate in the national press and in the public opinion, this study's contribution will help focus the minds around some of the important parameters of the discussion. With better health condition and

longer life expectancy brought about by the advances in medical science and dietetics it would be absurd to lay the older people's experience and skills to waste particularly when we bear in mind that the Saudi government applies the Hijri calendar which is shorter than the Gregorian. That means that the people retiring at 60 in the KSA are only 58 in other countries.

Lastly, there has been a growth of interest in the situation of older people worldwide. In line with this growing attention to the issues surrounding older people many seminars and conferences were held in the GCC and Arab countries. Unfortunately, these regional meetings have not produced any tangible results in the improvement of the older people's situation. If anything, it has continued to deteriorate. In order to reverse and improve that trend of declining participation and status of older people in society, action is needed that focuses on the creation of roles that match the abilities of older people so society can benefit from their skills and they can benefit from society in return, through a constructive partnership whereby active ageing and participation preserve the dignity and status of older people.

1.8 Outline of the thesis

This thesis comprises eight chapters. Chapter One introduces the study: it defines some of the main concepts used and outlines the objectives, research questions and the contribution of the study. Chapter Two looks at the international context of the research. Demographic trends throughout the world and in the KSA are examined, showing a large increase in the proportion of older people in the population. The chapter considers a number of views of the effect and position of older people in society, with the theory of successful and productive ageing being preferred. The study notes that two elements are necessary: a positive self-image on the part of the individual, and a respectful and integrative social position. The current situation of care for older people is described.

Chapter Three is concerned with the Islamic view of older people. It is argued that Islam enjoins upon the believers the social responsibility and care for older people, especially where they are parents. The prescriptive discharge of social responsibilities is indissolubly tied up with the spiritual injunctions within the

holistic approach to life as advocated by Islam and this provides a basis for the integrative approach put forward in this study.

Chapter Four reviews Arabic and Non-Arabic studies, thus providing the academic and research background of the present study.

Chapter Five considers the theoretical and normative positions on active ageing and approaches to participation with the added linkage with an Islamic perspective within an empowering framework.

Chapter Six deals with research design. A mixture of structured, semi-structured and unstructured interviews are used to obtain the most suitable and relevant data in response to the needs of the study. The pilot study process is outlined, involving rewriting some questions and checking their suitability with a number of professionals. A frank explanation is given of the obstacles faced in the interview process and sampling selection.

Chapter Seven looks at the data analysis and the main findings of the study are outlined, bringing to light the relation between socio-economic factors and participation of older people in society. It also shows the contrasted views between agency managers and retirees willing to embrace older people's participation, and governmental officials reluctant to the idea.

Chapter Eight examines how the research questions were answered in the thesis and what the implications are for the teaching and practice of social work, and social policy, before acknowledging the limitations of the work and considering future possible research questions.

1.9 Conclusion

In this chapter the issues examined have been outlined and a framework and justification for the study has been proposed. Saudi society has faced various social changes in recent years, affecting the position of older people by undermining the family structure. This has necessitated the implementation of policies and programmes to engage older people and provide them with the opportunity to

contribute to their society. This input is required also by the society itself in order to achieve sustainable development in social as well as economic fields. The hypotheses tested are outlined, each concerning how demographic variables will affect: firstly, types of participation in Saudi society; secondly, readiness for future participation; lastly, the types of activities to be undertaken.

The importance of the study is to be found in the lack of previous studies aiming to encourage the participation of older people within society; in an attempt to strengthen Islamic principles of respect for older people, and in the need to develop policies to engage them in line with the KSA's plan to decrease reliance on foreign labour and to achieve sustainable development. In the next chapter the various contexts of the research are examined.

CHAPTER TWO

CONTEXT OF THE RESEARCH

Introduction

This chapter will examine the background to the research in an international context. Demographic growth in the Middle East will be compared to that of the West and the implications of the growth in proportion of older people in society will be discussed. These implications can only be understood in relation to a number of theories and models which will be covered in this chapter. Demographic trends indicate an increase in the number of older people in the developed countries that greatly exceeds world population growth rates. 'The diversity within the world-wide pattern of population ageing is very large...within this diversity; Europe has characteristically the oldest population' (Day 1992; Walker and Maltby 1997). Conversely, the developing countries in general and the Arab countries in particular, remain youth-dominated, notwithstanding the fact that in the majority of societies the size of the ageing population is increasing with perceptible rapidity.

The proportion of older people to the population is increasing in every country. The modern work-protocol annually dismisses millions of them because they have reached the legal retirement pension age, despite their ability to continue to work. Many are also happy to retire if their income is sufficient. In addition some choose to retire early. The continuous increase in the percentage of older people is occurring not only in the developed countries, but also in developing countries that are now witnessing the change. There are some differences between the West and the Arab countries in the percentage of older people to the total population. The percentage of older people in some of the developed countries in the West is 20 per cent of the population, whereas in some Arab countries it is only 5% (Neeaz, 2002:16). It seems that, in the 21st century, Saudi society needs a better understanding of this process in order to remodel some of their mistaken and prevailing stereotypes; for example, careful planning and suitable arrangements by the individuals before reaching retirement might help people to lead more pleasant and active lives. This is a key driver of change in the demographic situation of Saudi society especially with the increase in the percentage of older people (i.e. people aged over 60) in

comparison with the past. Also the average age in the KSA is increasing as is the educational status.

The international statistics in this field show that the number of older people across the world had reached 250 million in 1960. This figure increased to 376 million in 1980, and to 600 million in 2000. Future projections suggest that the number of older people in the world will reach 950 million in 2020 (Yunes, 1993:158). The increase in the number of older people and the increase in their percentage compared to the total population is not the only important dimension of this phenomenon. For example, this number is expected to increase more and more, and this percentage will jump at faster and faster rates. Infant mortality and the level of deaths in general at an early age are decreasing continuously. People today live longer because of several factors, including the increase of the awareness among citizens in general, and among older people in particular, of the importance of health.

Scientific and technological advancement and the improvement in the level of health care have led to the increase of available medical services, both in quality and quantity. The social services have increased and grown in inclusiveness, responding to the need of various sections of the population, due to the existence of a new class of qualified specialists able to offer these services while embracing a more comprehensive ethos. Another factor in the prolonging of life expectancy is the improvement of food quality thanks to the contributions of dietetics and the advancement of preventative medicine. The low fertility rate and the longevity of people, especially in the Third World are also contributory factors of the ageing of the population.

In general, all demographic indicators point to rising health standards and the expected gradual decrease in the levels of fertility in the world. Therefore the size of the older population will increase in the future, which will in turn raise their percentage in the total population. Forecasts show that the average age will be higher (As-Sultan, Bin Talib, 2003:103). For example, in Australia the average age has increased in the last twenty years. The average age in 1994 was 75 years for males, and 80.9 years for females, and in the year 2031 it is expected to increase to 77 years for males, and 83.9 years for females (Borowski, 1997:548-569).

2.1 Comparative Proportions

This situation has affected the 'societal sustenance' of older people in the developed world. Societal sustenance is defined (Lenton, 1994:158) as:

The total number of older people (60 years and over) and young (aged under 15 years), and their percentage of the total population of the ages between 15 to 60 years old. This relationship is commonly referred to by economists as the 'dependency ratio'.

As the average number of older people increases and the number of young ones decreases, society becomes older, as shown in the following table

Table 2-1 Societal sustenance

Ratio of Older/Younger People	Old aged society	Middle aged society	Young aged society
Percentage of older people	Over	5 - 10	Under 5
Percentage of young people	Less than	30 - 40	Over 40

Sources: Lenton, 1994:158

In the developing world the number of older people is on the increase, with a percentage around 8%. The percentage of young people (15 years and under) is high: between 30 per cent and 40 per cent in comparison with half this percentage (15 per cent – 20 per cent) in the developed countries. For example in the KSA, as an example of a less developed country, we can easily notice that from the following table.

Table 2-2 Population by age group (0-19 and 60+)

Age groups	1992	1999
0-19	60.1	57.2
60+	4.3	5.3

Source: CDS 1999

As I have already mentioned, the most important issue is that the future expectations point to a fast increase in the numbers and the percentage of older people in the developed countries. This will be a continuous process. Also, the international strategic work which was prepared by the UN Council for Social Development shows that the percentage of older people for 2002 will increase four times in the developing countries in the next 50 years (Rajab, 2002:32). Comparative statistics of

older people and young people indicate that, in Western societies such as Europe and other industrial countries, because of the decreasing fertility-rate, there is an increase in the number of older people, while there is a decrease in the young population. In 1950 the percentage of young people (under 15 years old) was about 27 per cent while the percentage of older people (65 years and over) was 12 per cent. But in 1998 the percentage of older people had increased compared to the percentage of children (19.1 per cent older people compared to 18.8 per cent children out of the total population). It is expected that 50 years from now, around 2050, the percentage of older people will increase to 33 per cent while the percentage of children will fall to 15 per cent (Rateeb, 2002:16).

2.2 demographic changes in the KSA

In the KSA those aged 60 years and beyond will reach 12.9 per cent of the population in 2050 according to the projection of the UN, and at a pace which outstrips most developed countries (UN, 2002). According to the UN (2002) the annual growth rate of population in the KSA in 2000-2050 is (2.2 per cent). The total population of the KSA in 2002 was 23,520 million. Future projections are: 32,728 million in 2015, 39,757 million in 2025 and 54,738 million for 2050 (UN, 2003).

Table2-3 Saudi Population by Age 50-60+

Age groups	1974	%	1992	%	1999	%
50-54	188685	3.2	291946	2.4	338860	2.3
55-59	99732	1.7	210075	1.7	269984	1.8
60-+	156834	2.7	220427	5.1	213762	5.3
Saudi Population	5935361		12310053		14872804	

Source: Central Department of Statistics (CDS), Censuses of 1974 and the demographic survey, 1999

Table 2-4 Growth and Prospected Growth of the older population

Year	1974	1992	2000	2010	2020	2030
60+	2.7	5.1	5.6	7	8.2	10

Source: CDS, 1999

Tables 2.3, 2.4 display estimates of the older people in the KSA. The share of the older people in the 1992 population is higher than their share in the previous census of 1974. Intuitively it is expected that the improvements in health and longevity would translate into a higher share of older people in the population.

Table 2-5 Life expectancy (male, female)

1990 -1995		2000 – 2005		2010 – 2025	
Male	Female	Male	Female	Male	Female
64.1	68.1	67.4	72.0	71.1	76.8

Source: ESCWA: Calculations Based on World Demographic Estimates &Projections, 1950 – 2025 United Nations, New York, 1988.

In addition to that demographic change, the rapid social and economic changes in Saudi society during the past three decades have also resulted in many other positive and negative influences on the different age groups. One of these is older people’s individual reliance for their livelihood on society as a whole instead of depending on the family. The most obvious feature of what is happening to this society is that it represents a mixture of the norms, traditions, and modes of life drawn from both the western civilisation and the Arabic Islamic traditions.

Thus there is a pressing need to understand these various aspects. Any researcher who tries to deal with an aspect of ageing finds that it is essential to deal with the various aspects of older people’s lives, such as social, psychological, biological, demographic and economic variables all of which form an interrelated network (As-Shatti, 1995). For example, with rural depopulation there is a parallel transformation of the family from extended to nuclear; similarly the increasing urbanisation has lead to husbands and wives taking up paid employment.

All these changes have meant that the older family members receive less care and support from the younger members, hence an attendant greater involvement of government and agencies in providing care. The result is that the number of nursing homes for older people has increased in the KSA. Other reasons include the huge and rapid developments in the medical field and nutrition in general, leading to and increase in the average age which has caused older people to seek help (Aba-Alkheil, 2001:2, 3).

Table 2-6 Nursing homes in 1997 (Age 60+)

No	Name of nursing home	M&F	%
1	Makka nursing home	108	21.05
2	Riyadh nursing home	73	14.23
3	Abha nursing home	69	13.25
4	Taief nursing home	65	12.67
5	Dammam nursing home	57	11.11
6	Uniza nursing home	42	8.19
7	Madinah nursing home	41	7.99
8	Al Jouf nursing home	34	6.63
9	Wadi Al Dawaser nursing home	24	4.88
Total		513	100

Source: ASC, MOLSA, 1997

Table 2-7 Some characteristic of the people (60+) in nursing homes

Gender	No.	%
Male	310	60.4
Female	203	39.6
Age Group		
60-74 year	250	48.73
75-84 year	168	32.75
85+ year	95	18.52
Education Level		
Illiterate	480	93.57
Read & Write	23	4.48
Primary & Higher	10	1.95

Sours: Public Administration Institute (PAI) 2000

The experience of organisational care for older people in the GCC, including Saudi society, is new. In the KSA the model is being adapted to an Islamic environment. Some experts, for example Bagader (1999:292), Al-Gareeb (1995:315) and As-Sadhan (2001:25) call for older people to be left in their family environment, supported by family care, providing that care-centres are there to cater for those in need for intensive care. This thinking is clear from the increase of the establishment of non-sheltering centres through charities or non-profit organisations, such as the organisations under the *Alber* umbrella which has branches all over the KSA. There are many other centres established in the last five years which provide various services such as financial, medical, social assistance and sport activities. Recently

they have undertaken research regarding older people in society. A number of workshops and seminars were held to support this research. Non-profit organisations run centres such as Sultan Bin Abdulaziz Al-Saud Foundation Centre (SF), Prince Salman Social Centre (PSSC) and Abdulatif Jameel Centre under the supervision of the MOLSA which provides financial assistance and monitor their work. Other ministries work closely with non-profit organisations and centres according to the field they work in, such as Ministry of Health (MOH), Ministry of Planning (MOP), and Ministry of Education (MOE) (Al-Usfoor, 2001:3).

Another line of thinking has become apparent, which argues that older people have a full record of experience and skills through a work-journey extending sometimes to 40 years. This expertise is rarely available to either young people or adults, which makes it apposite for society to call on the older people with a life long experience to lend a helping hand to others, which in turn empowers them within society. Some experts believe that the KSA should benefit from the abilities and the experience of older people to contribute to the national development of society, considering it as one of the modern trends towards giving older people a decisive role in the conduct of their own lives. Hence it is urgent to develop social policies that integrate awareness of economic development issues with human development and in which all sections of the society play their roles (Nabeeh, 2001; Al-Usfoor, 2001; Aba Alkheil, 2001).

This approach to participation would require the preparation of older people in order to allow them to continue to be active well after their official retirement to a level that suits their abilities. It would also be necessary to strengthen the policies and the programmes which provide economic and social security for the individuals of this group and allow it to contribute effectively to the social and economic development of society (Nabeeh, 2001:12). In the same context The International Work Plan Projects concerning old age which were put forward to the Global Society for Old Age in its meeting during February 1982 and one of the most important points in the 1993 report of the UN Economic & Social Commission have emphasised that older people are a valuable national resource, who deserve respect. The knowledge, experience and abilities of older people have to be promoted in order to upgrade the quality of life in society as a whole (Basher, 2000:13). The study of Nabeeh (2001)

which is about the role of the state in caring for older people shows that they are a productive group which should receive training in order to allow society to benefit from their experience. In addition, older people have a lot of experience in the different fields of life which need to be invested for the benefit of both the older people and their society (Nabeeh, 2001:13).

From another aspect, several research studies have indicated that personal social adjustment for older people is related to the way that they see themselves and to the level of their capability in different aspects of life (e.g. Seeman, 1996:538-551; Al-Omar, 1995:5). From the sociological perspective, many writings have emphasised that the participation of older people in some of the developmental activities and programmes which are suitable for their mental and physical abilities is one of the factors which affect the wider community. This works as a type of social respect and helps older people to regain their lost social role (At- Taraah 1999:74).

There is no doubt that the achievement of this goal is an important part of the modern trend towards older people. It requires the agreement of professions and disciplines through team-work with older people in order to pay attention to the interaction between physical, psychological and social factors and it helps in the precision and the serious consideration of the issues that affect them. It also empowers them to identify their own needs and to regain balance in their life. The ageing of the population of the KSA and the human potential represented by older people were what made me interested in studying this topic. There are four aspects that particularly gained my interest. Firstly, Islamic religious principles emphasise care and respect for older people. Secondly, the nature of the rapid changes in the KSA has brought about noticeable changes in the family structure. This is made more interesting as the family was the carer of the older people until the upheaval brought about by the huge oil exploitation. Thirdly, the profile of the KSA society is being increasingly affected by the older population. The implementation of suitable policies which encourage and enable older people to participate effectively will have a positive effect on the social and economic development of the KSA as well as improve the situation of the older people themselves.

Lastly, academic reasons; as the awareness grows among all concerned with older people, I also found out that there are more and more sciences concentrating on older people, such as sociology, psychology and medicine. As my field is social work, specialising in older people's issues, I formed this particular interest born out of my own experiences and concerns. The scarcity of this type of study that looks at the participation of older people in society and the absence of clear social policies regarding older people spurred me to attempt my own study in the hope that it will contribute to the formulation of some practical and effective policies.

It is worth mentioning that the Five-Year Plan (FYP) (2000-2005) gives special attention to this issue. The general objectives and basic strategy of the present FYP focus on providing all the means to create a society of active citizens, who can contribute to their society and participate in its development. This plan aims to provide a wider range of basic services in education, health, and other sectors as well as various means to finance and manage these sectors. It also underlines the importance of developing human resources, increasing social participation and substituting the foreign workforce with a Saudi workforce. In the meantime, it also emphasises the need to develop voluntary services and to imbue individuals with their importance for society.

The KSA has been keen to benefit from all its available resources since it launched its first FYP. As a result of retirement, the Saudi workforce has recently lost a number of qualified and experienced workers. These workers are not only needed to implement the development projects but they are also difficult to replace in a short time. In the light of these circumstances, the concept of 'sustainable development' is gaining ground in Saudi and in other developing countries. Believing in the importance of sustainable development, and going in line with that international trend, the Saudi authorities have espoused that concept in all the dimensions of development, including cultural, social, political, and health development. A brief review of that concept is important here. There is no doubt that the rise in the number of older people, along with the general increase in the average life expectancy, as previously mentioned, has led to more specific needs for this group, and these needs must be addressed. This has made the case of caring for older people one of the important contemporary policy issues in most countries.

In all societies each age group has its own special needs which are associated with that group's characteristics, hence the discredit of those views that considered older people as a problem for society. Fortunately, scientists of gerontology have validly pointed out the oppressive and biased nature of such views. While ageing is not necessarily a problem, it is the 'paradox' of longevity with forced at even voluntary early retirement that creates a problem (Walker, 1997). They believe that older people have a lot to offer when they are given the opportunity (Walker, 1980).

Indeed older people are not, and should not be seen either as a burden to society, or just a minority group with special needs. In fact I would argue that older people are an asset to be developed and benefited for the good of themselves and their society. True they are faced with different needs like all other groups, which social policy-makers need to address while involving them in the solution. In fact older people are more and more taking the initiative to influence, if not to shape, the direction of society and communities.

For example in Saudi society older people sometimes try to assert their lost authority within their families. At a local level older people are making representation to the newly semi-elected councils for their views and interests to be taken into account just like other groups. They are equally eager to put themselves forward as candidates for those semi-elected councils. They are also voicing their opinions more and more in the mass media, both local and national. At a national level older people like other groups in society can feed suggestions to the Consultative Council (*Shuraa*) which may take them up.

In countries with fully-fledged democratic systems older people may have even more power as politicians cannot afford to ignore them. This power has been referred to as the *grey power*. For example in some countries older people have not hesitated to create their own political parties. Older people have also 'represented their views to national policy-makers for much of the 20th century in the UK, elsewhere in Europe and the USA' (Barnes, 2005). Warren and Maltby (2000) have also mentioned the recognition of older people's skills and competence through their active participation in research design and practice. It appears therefore that one the most refreshing implications of ageing for society lies within the growing

assertiveness of older people and their subsequent participation in all areas of local and national interest.

2.3 The Social and Cultural Context for the Phenomenon of Old Age

Traditionally, the social and cultural context of older people reflects the perception of society towards them. This perception would affect the degree of interest of society in dealing with their needs. However older people are no longer simply relying on other people's goodwill for the satisfaction of their needs. Through their organisations, their expertise and assertiveness are more and more, forcing society and other groups in society to acknowledge their rightful place and to address issues that matter to them.

Some of the most important determinants of this socio-cultural context and the resultant perceptions about older people are human knowledge, experiments and experiences that have been intensified during relatively long periods of time. This knowledge and experience about older people becomes a type of custom or tradition, and a system of values which govern the behaviour of individuals and groups. They help to guide the community and determine its philosophy in life. Each community has its own special determinants, and therefore its cultural frame and its own peculiar civilization (culture). Accordingly, the situation of older people, their needs, and the nature of the programmes and services should be directed towards their needs within their different communities. If social-policy makers can address the needs of the older people appropriately, this will enable them to enjoy a successful old age. Successful ageing as introduced in 1987 by Rowe and Kahn claims that the disorders associated with ageing are highly variable and can be influenced by diet, exercise, personal habits, and psychosocial factors. In successful ageing the extrinsic factors can play a neutral or positive role in later life.

Rowe and Kahn (1987) highlighted the capacity for a more enhanced ageing experience. Although successful ageing and productive ageing is representative of a wave of positive thinking about ageing, the terms reflect very different perspectives about older people. In productive ageing, the emphasis is on the role older people can play in society; in successful ageing, the emphasis is on individual physiological and psychological capacity and performance. 'Successful ageing' also relates to

health but more frequently to personal well-being autonomy and psychological adjustment (Baltes and Carstensen, 1996; Day and Day, 1993).

There are two main criteria to evaluate successful ageing (Birren, 1964:237-238). One of them is inner physiology related to the older person; and the other is the outer social factor which deals with the system they live in. Between these two criteria there is a tight correlation and reciprocal interaction. The first criterion involves life-satisfaction as the older person lives it, and his positive attitude, especially in self-respect (i.e. how the older person views himself). The other criterion is related to the social rules. This criterion is defined by the position of society towards older people and the age-phenomenon in general. This is reflected in the attitudes of children, young people and adults towards older people and the old age phenomenon. Mansour (1987:7) finds that the position of older people is different from one society to another and from one cultural and social environment to another. Walker (2002:122) states that:

The main criticism of this concept is that successful ageing was to be achieved by denying the onset of old age and by replacing those relationships, activities and roles of middle age and lost with new ones in order to maintain activities and life satisfaction. This theory of ageing was seen partly as a response to the influential theory of disengagement.

In addition, activity theorists recognise that this was a depressing picture of old age. It places unrealistic expectations on ageing individuals themselves to maintain the levels of activity associated with middle age through to advanced old age. It has been pointed out that, in trying to do so, many older people face biological limitations and, perhaps more importantly, that the economic, political and social structures of society sometimes inhibit and prevent people from remaining active (Walker, 1980).

On the other hand, in more technologically advanced and economically developed societies, there is a different social and economic structure wherein materialism is paramount. With the advancement of medical knowledge, older people can survive for longer even though they may be inflicted with a variety of physical ailments. This means that the aged would need prolonged medical and social care. However,

extended longevity coupled with an important decline in fertility over the last 30 years, has resulted in a fast transition towards a much older population which, according to demographic projections, will last for several decades. 'The trend towards population ageing is bringing about profound changes for all generations and most areas of economic and social activity' (Walker, 1999:3).

Table 2.8 Population of persons above 65 and above 80 (% of total population)

	1975		1997		2025		2050	
	65+	80+	65+	80+	65+	80+	65+	80+
Africa	2.9	0.3	3.0	0.3	3.5	0.5	5.7	0.9
The Americas	6.9	1.2	7.9	1.7	13.2	2.9	19.1	5.7
Eastern Mediterranean	3.2	0.3	3.6	0.4	5.3	0.8	10.1	2
Europe	10.7	1.6	12.9	2.7	18.1	4.5	25.2	8.8
South-East Asia	3.7	0.3	4.1	0.4	8.1	1.2	15.5	3.4
Western Pacific	4.7	0.6	6.9	1	13.8	2.7	22.9	7.5

Source: WHO, World Atlas of ageing (1998).

Table 2.8 shows the global picture of population of persons above 65 and above 80. In the meantime older people have begun to constitute a large sector of the whole population. 'One can admit, surely enough, that we are confronting a multi-generation era' (Chiriko and Nastel, 1985:426-433).

Another demographic change is the emergence of several family types. The extended family has largely vanished and has been replaced by the nuclear family in the westernised culture. 'Modernisation and urbanisation accompanied by geographical mobility, the entrance of women in the labour market together with increasing divorce rates, have made care for the aged more difficult' (Pollitt, 1991:443-469). Some authors Palmore, (1974) assume that the nuclear family still shoulders responsibilities towards the older people, while others (Brown, 1990:142) claim that 'the family has lost its role towards the aged, leaving them lonely with nobody to care for them'. Retirement is one of the main losses leading to a variety of problems that older people have to confront, as economic losses would mostly lead to other losses (Goldfarb, 1972). Loss due to ageing could be categorised as economic loss due to retirement and decrement of income; social loss in the form of losing the spouse, relatives, friends, social role and status; and biological and psychological loss (Brown, 1990). Any deficiency in one of these aspects has its

kickback on many others. For instance, the economic deficiency in income, which prevails with age, has its effect on the social and psychological life of older people. Demographic changes such as increasing urbanisation women employment and smaller family units have deep-rooted influence insofar as families are separated or split up, leaving the aged lonely with painful consequences (Confrey, 1959).

However, the studies indicating that there is sort of stability in the Muslim societies, some changes have taken place in the last decades, with negative effects and influences on older people. For example, the development projects in schools, hospitals and transport infrastructure take a huge amount of attention in these societies. In the KSA for instance, the family has begun to shift from the extended to the nuclear type, though the ties with the relatives are mostly stable (As-Saif, 1999). Over the last decade Saudi families have begun to acquire the habit of living in rented flats or small houses, a mode of life that was never accepted before, and was highly criticised and resisted. Saudi women are entering the labour market. 'The availability of home helpers from some Asian countries is a significant factor easing women's work with no regard to the wives' obligations towards their families' (Al-Shatti, 1995:279-284).

Whoever studies the reality of Arab Islamic society today, will find that new values linked to modernisation, industrialisation and globalisation have started taking over some of the original values that grant a special status to older people (Basher, 2000; Abdulmutaal, 1991). Huge social changes and fast development have resulted in older people losing part of their traditional roles such as a repository of wisdom and ultimate source of decision making, which has had an important impact in their social and psychological adjustment and in an increase of needs. This gives the older people a feeling of isolation within their own families. These trends are likely to gather momentum in the future. This requires fast reaction to prevent an accentuation of the difficulties on the one hand, and to implement comprehensive policies on the other hand, in order to minimise older people's marginalisation by activating their role within the development stage reached by their societies.

There are some Arabic studies which clearly indicate the issues concerning older people. In many of the Arabic and Islamic societies, changes in the family structure,

the role of women, their participation in work and the increase in migration to the urban areas have taken place due to technological developments (Aba-Alkheil, 1988; At-Taraah, 1999) 'Also in the Arab world the number of extended families has begun to decrease substantially and women enter the labour market for several reasons, leaving a gap in the care of the older people' (Al-Shatti, 1995:84-103).

These aspects of modernisation do not change the basic reality: there are positive sides which indicate that Arab and Muslim societies have largely maintained their identities. According to Abdulmota'al, (1991:142) 'Arab societies do not face the same level of difficulties which faced by the advanced industrial societies regarding older people'. For example the numbers of nursing homes and shelters in western societies in general are high compared with the KSA, as mentioned earlier. This does not negate the fact that ageing and its consequences may reach the same level as in industrial societies if Arabic-Islamic societies do not plan for these matters by promoting policies to care for older people, based on the cultural and social values of the society. Older people are still linked to authority, status and power within the family and outside it, which is a reflection of the Islamic values of the relationship between old age and respect and wisdom.

Saudi society is regarded as one of the GCC. Most of the sociological studies which have been conducted on the GCC have proved that they are facing a new era (As-Saif, 1999; Ash-Shammeri, 2000; Al-Omar, 1995). This transition is bringing fast and comprehensive social changes in all fields of life. In the second half of the twentieth century, these societies adopted development models based on financial wealth, which burdened the governments and placed heavy responsibility on them to provide welfare to all their citizens. This has led to an increase in general spending dependent on the income from the production and export of oil. Oil has helped these societies to complete many infrastructure projects which have added their distinctive characteristics to the changes in society. 'These rapid economic and social changes have affected and placed their shadow on these societies and the issues of older people' (Ahmed, 1986:16).

The speedy economic and social changes sweeping throughout the world have also affected the GCC in the last past few years. 'In addition to the changes in the

philosophy of most countries, especially the developing ones with regard to providing social and health services and the systems of national insurances, there is also the rise of new principles which were not in use before' (At-Taraah, 1999:11-18). In the light of rapid economic changes the KSA has been experiencing a shortage of professionally qualified citizens. This scarcity in experts and advanced skills workers has increased the number and percentage of foreign workers. 'Although the official education system started 60 years ago and the first university opened its doors in 1957, the percentage of those who reached the retirement age with education above secondary level did not increase' (As-Saif, 1999:94, 95). He affirms that the majority of the samples chosen from the retired (60+) are those who completed their education below the secondary level; their percentage was (57.46 per cent). Besides, the percentage of those who completed their university education was 16.19 per cent. The ones who completed secondary education made up 15.56 per cent. These were followed by those who obtained the Diploma after the Secondary schooling and their percentage was 9.84 per cent. These results are from the educational period prior to the economic boom at the end of the seventies. These educational statistics show the extent of the need to import qualified workers.

The economic boom needed a huge number of different types of labour, whether highly qualified or not. The FYP shows that the size of the total labour force rose from 6,049, 400 workers in 1990 to 6,867,700 workers in 1995, (with an annual increase of 2.06 per cent) whereas the Saudi labour-force increased from 1,981,500 workers in 1990 to 2,384,200 workers in 1995, with an average annual increase of 3.8 per cent (At-Thaqafi, 2000:535-573). All these facts have affected the GCC, including the KSA.

2.4 The effects of social change on older people in the KSA

Because of social, economic and political changes and their consequences for older people and retirees, many issues have risen in the GCC. In addition, rapid developments in medical prevention and treatment have succeeded in wiping out many diseases. All this has resulted in a decrease in the death rate and in an increase of life expectancy. This has had an effect in the increase in the number of older people in the GCC in general and the KSA in particular. The statistics indicate that rising life expectancy at birth will increase the average age for both men and

women.

The statistics indicate a slight increase in the percentage of older people in Saudi society, from 5.1 per cent in 1992 to 5.3 per cent in 2001 (CDS, 2001). According to As-Sultan and Bin Talib (2003:69-72) he said:

every year one hundred and sixty thousand citizens join the labour market in the KSA searching for jobs, while fifteen thousand citizens leave the labour market under the current retirement system, although they may still be able to continue work and offer more.

There is a marked tendency of the state towards employing Saudi nationals in order to release the nearly 7 million migrant workers in the KSA (according to the statistics of 1999), without disturbance or damage to the development programmes. At the same time, for example, compulsory retirement for those who have reached 60 years old is applied to Saudi members of teaching staff at the Saudi universities, without taking any consideration of the shortage of teachers at these universities. This means that a considerable number of teachers retire every year, although there is a continuing need for teachers. The statistics show a continuous increase in their numbers as table 2.9 shows:

Table 2-9 Total employees who have become entitled to pensions: 1993-2001

Years	1993	1994	1995	1996	1997	1998	1999	2000	2001
Pensioner	51476	56045	61339	66155	62649	69311	73183	79614	85634

Source: General Agency of Retirement (GAR), 2002

Table 2-10 Employees (60+) who have become entitled to pensions: 1993-2002

Years	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Pensioner	3358	4587	3771	4298	4757	4301	5585	4137	4463	6493

Source: GAR, 2002

The statistics show a slow increase in the number of retirees in general and retirees aged 60+ in the KSA. Whereas there were 51476 retirees in 1993, the number had gone up to 85634 in 2001. There has been an increase in the percentage of retirees every year. These statistics for retirees in Saudi society show the size of the efforts needed by the government to provide services for this group in future.

The statistics for retirees also emphasise the real need to draw up long-term policies in order to integrate them more and more in society, and to benefit from their experience in the area of development. It also shows the importance of the role of the Civil Service Agencies such as health, housing, and social services in providing for older people, which will lead to the creation of what is called 'a society for all ages'. This will ease the conflict between generations, with each age-group in society showing respect for the others' rights while participating in development issues according to their experiences, expertise and abilities.

2.5 The system of retirement in the KSA

The first retirement system was introduced in 1944 and was updated a number of times to match the social and economic changes which the KSA was facing. In 1960, the Military Retirement System was introduced followed in 1961 by Civil Retirement System with a number of improvements in both systems afterwards. There are three different retirement systems in the KSA. The civil, which is mainly for all the civil servants in the government; military, for all the military personnel; and the third is the social insurance for private workers and daily-payment waged staff in the government. The system specifies two types of retirement: compulsory retirement, which is identified at the age of 60 as a maximum to become eligible for retirement. There are exceptions for ministers and judges, and situations where a job is ended because of the cancellation of a post or because of a sacking. But the number of years in service must not be less than 15; the situation of disability is also included. The second type is optional retirement, where the employee as one of his rights puts in a request for retirement when his years in service reach 25 (Ministry of Finance and National Economic (MOFNE), 1984).

2.6 Programmes of care for older people in the KSA

The FYP gives a priority to the social and health care of all age groups in society; among them older people have been given a special interest in all the fields of life. It is one of the fundamental strategies which the development plan is based on. The latest FYP is the seventh (2000-2005). According to the policies of the government of the KSA, and the development plans which were established, the programmes for older people have taken two approaches: the agency approach; and open care in society which enhances the role of the family, and restores its original role in

providing care for its older members. In addition to providing economic resources for those who have no carer through the social security system, the MOLSA assumes principal responsibility for the care of older people.

2.6.1 Social care

We can distinguish between three types of social care which Saudi society provides for older people. First, the official government care represented by the nursing homes for older people. The first home was established in 1953 in Riyadh, and was called The Older People's Home. Later in 1960 the name was changed to Social Care Home. The number of homes has reached 9, located in several areas of the KSA as mentioned earlier. These homes provide shelter and services for the older people, disabled, handicapped, and especially those who have nobody to look after them. They care also for those who cannot support themselves (Al-Gareeb, 1995:185; Jebriel, 1988:52; Al-Kamees, 1989:60). In addition, there are medical, social and artificial limbs services provided by some of the social service centres in the main cities. These services are provided by the Governmental agencies for the older people who live with their families.

Secondly, voluntary care is provided by agencies which are scattered in the cities and villages of the KSA. These agencies provide services to 54 homes, benefiting 429 persons. They have also established nursing homes for older people and the disabled, such as the Cones in Riyadh City and *Alber* Complex in Al Dar'eah County, which was established by the *Alber* organisation in Riyadh. In addition to that, there are some organisations which provide programmes for the care of the older people and the disabled, such as the Albataleah Society in the Eastern Region and the *Alber* society in Jeddah (Ajobh, 1994:211-230).

Thirdly, special care (in return for membership fees); this type of care is represented in three organisations in the KSA. First, Prince Salman Social Centre (PSSC) for older people established in 1995. It aims to provide open care for the older people, so it is not a shelter but a social meeting place. The centre provides social, medical and recreational facilities, and sports activities for a membership fee paid by clients for the services provided. Also, in the centre there is a research and studies centre focusing on the field of older people. It undertakes studies and research on the

phenomenon of older people in Saudi society (PSSC, 1997:3). Second, Sultan bin Abdulaziz Al-Saud Foundation (SF); the building work started in 1996 in the city of Riyadh. It was expected to be ready in the beginning of 2003, but it is not still completely open. The City aims to give the best types of special care for ill, disabled and older people. It provides medical consultancy, advanced medical operations and special research on the age phenomenon in Saudi society. All this is in return for a symbolic yearly fee (SF, 1997:19). Third the Abdulatief Jameel Centre for Rehabilitation. This centre was established in 2000 in the city of Jeddah. The centre provides recreational and rehabilitation services in return for a symbolic yearly fee. It is worth mentioning that the private and voluntary organisations are under the professional supervision of the MOLSA. Sometimes they also receive financial support and professional workers from the government.

In summary, the family is the corner-stone in providing social care for older people according to the cultural principles of Saudi society. This is based on a number of Islamic values which promote a special place for the older people, based on respect and status, providing them with all kinds of care. Whereas the percentage of older Saudi people who are 60 years or over is 5.1 per cent in 1992 and 5.3 per cent in 1999 of the total population, the percentage of non-married among them (60+) is only 1.5 per cent (CDS, 2000).

Older people therefore live among their families or start new ones. This happens possibly because of common customs, traditions and religious values which encourage marriage and having children. Studies show that in Arabic culture Islamic teachings and family ties are still strong within the Saudi community. These studies show that all these values urge young people to look after older parents and relatives, and that the family is still the focus of care for older people. For example the study of As-Sadhan, (1999:70-71) has shown that 'children almost never send their parents into nursing homes'. Thus, 90 per cent of older men and women who reside in social nursing homes have no children and no brothers or sisters; or originally they never got married; or they are divorced or widowed. The study of As-Suraidi, (2000:51) in Oman has argued that the Omani community, like the Saudi community, does not need nursing homes because of the strong family cohesion and filial piety. Therefore, 'only one nursing home has been established since 1979, and

it has 10 residents only’.

The study of Ash-Shammeri (2000:45-98) has reached the conclusion that the increase of percentage of older people in the KSA requires an effective National Programme for the care of older people that does not concentrate on nursing homes, but rather on activities and services (e.g. the idea of an older people’s club). That study agrees with that of Ar-Rumaieh (2000:65) which says that older people need a non-shelter centre within their local areas in the big cities of the KSA. The study of Al-Muzaini (2000:87) has followed the previous studies. Also the PhD study of Aba Al-Kheil at the University of Boston, in 1988, has expressed the same idea of the necessity of establishing health entertainment centre for older people in the KSA. This means that shelter organisations do not have priority, at the current time at least, in the Saudi society, which reflects the relatively strong cohesion of the Saudi family despite the influences of modern life mentioned earlier.

The Islamic culture and texts reinforce this view of the prominent role to be played by the family in the care for older members. It is worth mentioning here that generally it is the women who bear the burden of any caring responsibilities while men shoulder the financial aspects of that care. Chapter Three refers to some Qur’anic verses and to a number of the noble Prophetic traditions (*Hadeeth*) i.e., the reported sayings and teaching of Prophet Muhammad (Peace be upon him) that give family and children the main and first responsibility in the care of older people. Commenting on the following verse of the noble Qur’an,

And your Lord has decreed that you worship none but Him. And that you are dutiful to your parents. If one of them or both of them attain old age in your life, say not to them a word of disrespect, nor shout at them but address them in terms of honour (Al-Isra, 17),

An Islamic scholar from the University of Al-Azhar in Egypt, Hashim (2002) said:

The words’ ‘In your life’ in the honoured verse indicates the duty of children, and that the main responsibility has to be carried by the family in caring for, and sheltering them in the same family home and the place where they live, unless the health situation of the older person, or another reason, requires that he/she lives in any of the

sheltering homes.

That explains why the number of older people's sheltered homes in the KSA has only reached nine, sheltering 519 older persons, 315 of whom are males and 204 females (1997 figures). This is in comparison to the total number of older people, which reached, according to the census of 1992, 622,288 people. Looking closely at the internal list of the residents in these sheltering homes in order to learn more about them, we find that they fall into two groups of older people: on the one hand, people who are suffering from old age and have no ability to look after themselves and have nobody to look after them, on the other hand the sick and older people who are transferred by the hospitals under the MOH, because these patients have no relative to care for them in the hospitals.

Most of these nursing homes, and some Older People's Clubs, could be national, local (voluntary), or private. Voluntary societies also offer older people different types of services, such as shelters, daily rations (through Social Care Homes belonging to them), health services, entertainment, utilising spare time and religious and educational services. This is in addition to what older people receive of programmes and services from all the national and local establishments, in the same way as the other groups of the community do. However, the share of services for older people and retirees is not up to the same standard as those of the other community groups, such as children or young people.

2.6.2 Economic care

This means offering financial and material help and support to the needy older people through the system of social security and charitable societies. The third article of the social security system has determined that anyone who is disabled because of old age (60+years), or medical reasons is eligible to receive a monthly allowance of around £170 which is increased according to the number of his dependants. Retired older people receive their retirement pension through the GAR if they were working with the government; or from the Social Insurance if they were working for the private sector, or with the semi-governmental establishments such as Saudi Airlines, Aramco, or others.

2.7 Conclusion

Demographic trends throughout the world and in the KSA are showing a large increase in the proportion of older people in the population. Although the growth is not as fast in the Arab world as it is in the west, the changes have made it necessary to have a careful look at the implications of this ageing population. Three views of the effect and position of older people in society have been outlined.

The promotion of successful and productive ageing has been examined. It has been noted that two elements are necessary: a positive self-image on the part of the individual, and a respectful and integrative social position. This requires a change both in society attitudes and the approach of professionals to older people.

The GCC has seen a trend towards nuclear family, and this change in family structure affects the care and inclusion of the family's older members. However, as there are only 9 nursing homes at present in the KSA, the trend has not gone very far. This is due to the influence of the Islamic religion's reinforcement of the duty of the children to care for their parents in their old age. A number of studies have criticized institutional care for older people, and some studies in the KSA have suggested a social clubs scheme for the main cities rather than residential care. The next chapter considers the Islamic injunctions that influence the structure of Saudi society and that help maintain the extended family as the norm for care of older people.

CHAPTER THREE

THE ISLAMIC VIEW OF OLDER PEOPLE

Introduction

In chapter two I examined a number of issues related to older people. The issues within the Arab and Saudi context were considered and I touched on the notion of successful and productive ageing. The effect of recent trends towards a more nuclear type family in the GCC affects both the care and inclusion of the family's older members. The chapter also mentioned the influence of the Islamic religion's reinforcement of the duty of the children to care for their parents in their old age, which is slowing down the social changes mentioned. This Chapter will further examine the injunctions of Islam governing social and family life.

Before discussing the Islamic view concerning older people and their role in society it is helpful to explain the nature of Islam. At the end of this outline I will explain the Islamic vision of human beings, considering that humans are the agents of change in the community, life and universe.

3.1 The general orientation of Islam

Islam is a total and comprehensive way of life. The KSA, under Islamic guidance, is an Islamic state and therefore its institutions should also be Islamic. Both are expected to operate under the same divinely revealed rules and directives, for example dispensing justice, forbidding usury, and giving *Zakat* (that is a fixed proportion of the wealth and of every kind of property paid yearly for the benefit of the poor in the Muslim community). The payment of *Zakat* is obligatory as it is one of the five pillars of Islam. *Zakat* is the major economic means for establishing social solidarity and leading the Muslim society to prosperity and security. Also *Sadaqat* (alms), anything given in charity, is a religious duty that reinforces that purpose of *Zakat*. Employing the honest and the efficient, as well as giving workers a fair wage for their work, are equally religious responsibilities (Ariff, 1982:19). As Islam is a comprehensive religion that covers all aspects of this life and of the hereafter, it does not differentiate between the temporal, (that is secular) aspects of

life, and the religious; it is a whole, unified divine doctrine. Leaving out any part negates the whole.

3.2 The Islamic Model of Man and Woman and Its Administrative Implications

Islam suggests that Man (used in the study to refer to both genders) is not a cog in a machine. He is honoured, as under Islam the human is a blessed being. He is considered capable of doing both good and bad, and as such, is responsible for all his intentional actions. This blessing of man is repeated throughout the Qur'an (e.g. Qur'an, 17:70) and in the authentic sayings of the Prophet. The Creator has made man His vice gerent on earth and he (man) should behave and be treated as such. Nothing should be done to jeopardise his position unless he does so himself. The greatest injustice he could inflict upon himself is to ignore the declarations of his Creator.

The second precept in the Islamic model of man is that man is privileged. Because of this the entire world is at his disposal to utilise. Since he is to benefit from all its natural resources, he should apply his ingenuity to the utmost to improve his lot, and that of his fellow human beings. There are abundant declarations in the Qur'an and in the authentic traditions of the Prophet that entitle man to explore and use the resources of the world. Man is a responsible being. As an individual, he is responsible for all his actions and is judged both by his actions and his intentions. Under circumstances where he is not absolutely coerced beyond reasonable effort to resist, he has the responsibility to act and advise against, and resist, any action or intention that interferes with the proper conduct of the affairs of society and its governing bodies. Man is multi-dimensional. He is spirit and matter, flesh and blood. He is to aspire beyond the realm of matter. He is not a hedonistic being driven by his materialistic instincts alone. He is motivated by a higher level of goals and aspirations as well. His upper level of satisfaction and self-fulfilment, the very stuff of self-actualisation, is assumed to lie not only in the mental state of being as suggested by Maslow (1987:67), but more importantly, in the concrete and active pursuit of rightful action, and in enjoining the good and forbidding the evil.

The Islamic view holds that it is through the right conduct of daily acts that one's righteous fulfilment is to be secured. A Muslim hopes to be rewarded with Paradise

as a result. So there is an even higher level of motivation or satisfaction that he is looking and working to achieve: to enter Paradise by pleasing the Creator. This is all encompassed within the concept of worship. A Muslim strives to please his Creator by obeying all His orders even if they go against his present pleasures. All his actions, whether at the material or spiritual level, are considered to be part of the obligations and responsibilities of his religion.

A Muslim has also to enjoin doing good things for the sake of good. He is still rewarded according to his intention once he has done his best even if the results are not those that he has hoped for. The realisation that he is not responsible for results beyond his control, coupled with the absence of guilt, gives him a large measure of self-satisfaction. This multi-dimensionality of an individual's personality may provide even firmer grounds to motivate that person for the manager in a public or a private organisation. Thus, a worker might be more inclined to work with, and trust, a manager who gives him a fair value for his services and who respects and provides for, his spiritual needs (such as providing a decent place for his prayers) more than a manager who just pays him well and gives him more vacation time.

3.3 The Social System in Islam

Having briefly explained some of the principles of the Islamic ideology and philosophy, a few further observations are necessary. As mentioned by Al-Qassar (1999:29-42), Islam is a humane religion, which means that it respects people and protects them, old and young and alike (e.g. Qur'an, 17:70). Because Islam protects the dignity of human beings in all their stages of developments, it has made ample provision for the care and respect for older people. It is compassionate and kind towards them (e.g. Qur'an, 4:36).

Therefore, Islam's care for the members of society covers all sectors of the community and at all stages of life. Islam does not concentrate on material care for older people only, but encompasses all aspects of care, based on two basic fundamentals: the human endowed with the human soul, and the social being.

Islam is a social religion. Therefore, if religion in general is one of the bases of culture, Islam is considered as the first pillar of the social system and community

organisation. Islam has principles which define dealings among people, and has created systems to protect these principles, in order to make them realistic and workable rather than just empty recommendations and instructions. Islamic principles are aimed at taking a holistic approach to solving problems in the relationships and dealings among humans. It does not concentrate on the commercial and financial sides only, but it gives attention, at all levels, to the spiritual side. Completeness and balance in giving importance to the needs of individuals, the needs of groups and the needs of the community as a whole, without giving more attention to one side than the other. Therefore Islam does not confine itself to moral injunction and recommendations but ensures there are laws which define, enshrine and protect the fulfilment of obligations.

On this basis, the Islamic approach for older people is governed by the spirit of social solidarity, the morals of social cohesion that stipulate looking after the whole community in all its various sectors and segments, without any discrimination against any generation, or social group including older people.

3.4 Care of older people in Islam

3.4.1 In the Islamic state

The characteristics of the Muslim community, which we have mentioned before, form the basis for the care of older people and provide the context for the solution of their needs. Some of these characteristics as described by As-Sadhan (1997:25-36) are as follows. Firstly, the Muslim community is a coherent, merciful and guiding community (e.g. Qur'an, 48:29). The Prophet also described the believers as one body, explaining: 'the similarity of the believers in their cordiality, their mercy and their compassion is like one body. Whenever one part of it feels pain, the whole body responds in sleeplessness and fever'.

The Prophet further said: 'none of you [truly] believes until he wishes for his brother what he wishes for himself'. He also emphasised the value of mercy by saying: 'Allah will not be merciful to those who are not merciful to mankind'. And in another *Hadeeth*: (reported saying) 'The merciful are shown mercy by the Merciful One. Show mercy to those on earth and you will be shown mercy by the One in Heaven'. The Prophet considered the one who is not merciful to people a loser, in

accordance with his saying 'A loser is one in whose heart Allah does not place mercy'. Another Prophetic tradition reports: 'You shall not enter paradise until you believe in Allah; and you shall not believe in Allah until you love one another; shall I tell you something which, if you were to do it, you would love one another? Disseminate peace among yourselves'.

Secondly, the reward for goodness in Islam is goodness (e.g. Qur'an, 55:60). The noble Prophet also said: 'Allah has ordered goodness in doing everything'. 'Any young person who is kind to older people because of their age, Allah will send him someone who will be kind to him when he becomes old'.

Thirdly, the Muslim community is supposed to be kind, considerate and helpful to its members: Islam encourages the members of Muslim community to be helpful to one another, co-operative, and to show solidarity with one another. This happens by continuous emphasis on all the members serving each other and easing the hardship of their Muslim brothers and sisters, in order to make them happy and fulfil their needs. This in turn is rewarded abundantly. The Prophet was asked which deed is the best. He said: 'The best deeds are to make your Muslim brother happy, or to pay his debt, or to feed him bread'. Again the Prophet said: 'The believer is like a mirror for his brother, the believer is the brother of the other believer. He helps him and watches out for him when he is absent. Other reports read: 'Whoever is helping his brother, Allah is helping him'. 'The most beloved person to Allah is the one who is most helpful to the others, and the most beloved deeds to Allah are making Muslims happy or easing their hardships'.

Fourthly, the older Muslims have a high position in the sight of Allah, and the increase in their age is good for them. The Prophet told Muslims that the increase in the age of the Muslim is good for him, saying: 'Let not one of you wish death, and let him not ask for it before it comes upon him, as whenever one of you dies his deeds are cut, therefore when a Muslim gets older it is good for him'. The noble Prophet also said: 'Shall I tell you of the best people among you?' The people said: 'Yes, tell us O Messenger of Allah!' He said: 'The best of you are the ones who are the oldest of you if they are guided'. In another *Hadeeth*: 'The best of you are the one who are the oldest among you and the best in their deeds'.

Fifthly, to respect and honour an older people is one of the characteristics of the Muslim community: the noble Prophet said 'Part of glorifying Allah is to pay respect to the old Muslim'. He urged us to respect older people when he said: 'He is not from us who is not merciful to our young and not respectful to our elders'.

Sixthly, older Muslims have a very distinctive position in the Muslim community: the noble Prophet said: 'Whoever has one grey hair while they are Muslim, this grey hair will become a light for them on the Day of Resurrection'. 'Whoever has one grey hair while they are a Muslim, Allah will raise them one level, erase one of their bad deeds and write a good deed for them'.

Seventhly, taking care of one's parents and their friends is one of the features of the Muslim community: Allah has recommended people to be good to their parents, and has made their good treatment a worship which He has associated to His own worship (e.g. Qur'an, 17:23; 31:14). Paying respect to parents when they are old is the key to Paradise. When Muslims please their parents, they are pleasing Allah and when they upset them they are upsetting Allah. The Prophet also clarified that honouring parents is a reason for prolonging one's life and increasing one's sustenance when he said: 'If a person desires a long life and the increase of his sustenance, let him honour his parents and stay in contact with kin'. It is not a condition for honouring parents that they have to be Muslims, because even if they are not, a child is required to respect and look after them. In addition, this duty to honour them holds even after their death. To that effect, Islam recommends children to maintain the contact with the friends of their deceased parents. The Prophet said: 'It is part of honouring your parents to keep in touch with your parents' friends'. Also to keep the friendship of the father by honouring his friends is a very clear statement from the Prophet when he warned against cutting the connection with the dead father, saying: 'Keep your father's connection and do not cut it, otherwise Allah will put out your light'. Honouring parents and their friends is an Islamic guidance to honour all older people, starting with the family circle who forms the smallest social unit, then the neighbourhood where the friends of the father come from, and so on. This makes the honouring of older people an Islamic good and a shared lofty attitude in the whole community.

Eighthly, the responsibility of the state is to provide complete care for older people. They are part of the state's population and they are one of the responsibilities of the leader of the Islamic state. This follows the instructions of the Prophet when he said: 'The Imam (leader) is responsible for all people, and he is in charge of all of them'. One of the responsibilities of the Muslim leader towards his people is to be responsible for older people in his state. This responsibility is comprehensive and covers all aspects: financial, social, health and psychological and so on. The Prophet said: 'Whenever a person becomes responsible for people and does not look after them and does not protect them, he will not smell the fragrance of Paradise. And another saying: 'Whoever becomes the leader of the Muslims and does not look after them and does not advise them will not enter Paradise with them'. From another angle the Prophet said: 'Whoever dies leaving a family with debt and no guardian, then their welfare is my responsibility, and whoever dies leaving wealth behind then it belongs to the heir'.

Therefore, whenever all the Islamic systems are implemented, whether dealing with individuals, groups, nations or generations (for example, the system of alms, the system of endowments and the system of inheritance), this should result in a social solidarity within the community. This social solidarity between individuals in the community, or between groups or between individuals and groups or even between Islamic communities themselves, obligates responsibilities, duties and rights on, and for, these human units. It is not an exaggeration to say that social solidarity in Islam unifies individual and public interests. So the contradiction which normally occurs between these two parties is not existent in the truly Islamic community. This derives from the fact that, in Islam, each individual is under the obligation to carry out their private duties to the best way they can, and in doing so they perform acts of worship to Allah, because the fruit of the private work of each individual is not only his own property, and its results are not for him only, but also they will impact on the community (e.g. Qur'an, 9:105). From another perspective, all individuals have the duty to look after the community interests as if they were designated guardians and responsible for it. Life is like a ship in the sea; all passengers have a stake in its safety. So Islam does not excuse anybody from taking care of public interests. In Islam each individual is a guardian and the community is his responsibility. The Prophet said: 'each one of you is a guardian and responsible for his guardianship'.

From the Islamic understanding, social solidarity, materially and functionally, is connected to and associated with social co-operation. Therefore co-operation between all individuals in Islam is a duty for the benefit of the group (e.g. Qur'an 5: 2). The connection between social solidarity, social co-operation and mercifulness starts from the narrowest social circle or from the smallest social unit, which is the family (e.g. Qur'an, 4:1). Allah has made the human relationships within the family and between kith and kin a base for social care among people. A circle follows another circle with a unified centre (neighbourhood, local community, greater society (e.g. Qur'an, 70:24-25; 9:103; 59:7)

The Islamic approach aims to establish a unique society and narrow the social gap in order to strengthen the link between all generations. The first closely and tightly knit social unit is the family upon which it is enjoined to look after and obey parents (e.g. Qur'an, 31:15). The teaching of the Qur'an is a clear message that is setting a unique policy in dealing with parents and older people, not only within the family structure itself, but also in the neighbourhood, local community, greater society and the world at large. Islamic civilisation has known institutionalised care for older people. This system was known as *Awkaf*: places that provide shelter and care for needy people. Some of these places were permanent shelters for older people who had no families to care for them (Ashour, 1987:339). Until the 15th Century these *Awkaf* existed in many Muslim countries, catering for the needs of older people and those who were ill or poor. These institutions were financed by wealthy citizens who, under the *Shariah* law could donate part of their wealth (up to one third) for the use of needy target groups. Following the demise of Othman Empire and the subsequent balkanisation of the Islamic state and the weakening of the Islamic dimension of society attendant to colonial occupation these *Awkaf* declined considerably. Their revival started in the middle of this century following the building of the modern Saudi state where the Ministry of Religious Affairs (MORA) is now trying to regulate and develop the institution. It must be noted that the *Awkaf* does not only consist of sums of money. It can be any wealth in fact, such as homes, farms and so on (Ash-Shabani, 2003:15-23).

The injunction to care for and look after one's parents is not directed at the Islamic society only, but at all mankind as it is clearly stated in the Qur'an. This means that

the directive to care for parents is the source of social and humanistic values for any structured social system for any society. We can summarise it as social law; going outside its boundaries leads to loss in the social system and threatens harmony in human relationships. Adhering to this social law fosters sound social framework and good relations between people. The absence of this law signals deviance and social corruption. Whenever a whole family believes in Islam their relationships expand and enhance the Islamic values of love, and mercy between relatives and in-laws (e.g. Qur'an 60:8). It also allows people to contribute with their experience, knowledge, ideas and wealth (Abdulmota'al, 1991:103-104).

It is appropriate to briefly mention some of the situations that reflect the values and teachings controlling social life under the Arab Caliphs. As those rulers exemplified some of the best practice in Islamic teachings in accordance with the Qur'an and the tradition of Prophet Muhammad both in their personal lives and in their statesmanship they made sure that, among others, older people were given their rights and were treated fairly and decently. Reliable historic books mentioned that Caliph Omar Ibn Al-Khattab (the second successor to Prophet Muhammad (Peace be upon of him) who ruled at the beginning of the sixth century) used to regularly visit a poor older lady in her house to help her with her needs and do her shopping (Ibn Al-Gauzy, 1987: 86).

Al Imam Ahmed Ibn Hanbal, one of the most prominent Imams and founder of one of the four main doctrines in Islam at the end of the sixth century, used to revere scientists and older people. In spite of his social status, he used to escort processions of older people, even if he had to walk all the way next to them (Al-Jawziyyah, 1980:470-491 and Al-Jawziyyah, 1985:282-298). Another example of profound respect for older people was shown when Laith Ibn Saad, a prominent Islamic scientist from Egypt, was walking with Talha Ibn Masraf one day. The latter told him that if he had been one day older than him, he would have never walked ahead of him (Ibn Al-Gauzy, 1992:105-128). The protection and care of any social group in society from the Islamic view-point is not only specific to those who belong to Islam. Rather it includes those of the non-Islamic faith who live with Muslims in the same country. Respecting and honouring humans in Islam does not distinguish between religions, colour, and gender or class (Basher, 1993:173). The first Muslim

ruler after the death of the Prophet, Abu-Bakr, implemented this principle based on the saying of the Prophet: 'I am a guardian to who has no guardian'. After he was elected, Abu-Bakr told the non-Muslim citizens of the Islamic state: 'Any older person who is not able to work or has a disability or has become poor to the extent of depending on relatives' charity, I will excuse him from tax and he will be financially looked after from the treasury of the Muslims (Al-Uzbaki, 1983:172-174).

Another incident reports how the second Muslim ruler, Omar, saw an old blind Jew begging, upon which he took the man to his house and gave him something. Then Omar ordered the treasurer to financially help the man and whoever among the non-Muslims was in the same situation saying: 'It is not fair that we used this person when he was strong and do not look after him when he is in this situation'. Therefore Omar cancelled taxes on him and all those that were in a similar situation (As-Sadhan, 1997:53). Again when he saw an old man, he told the treasurer of *Bait Al-Mal* (Public Treasury), 'Look at this man; we would never have been fair to him, if we had exploited his youth and abandoned him at old age' (Abu Yusef, 1981:259). When Khaled Bin al Walid, a fearless warrior, reconciled with a Christian tribe known as Al Heira, he found among them a frail man who had lost all his money and could not work. He earmarked a monthly amount of money for him from *Bait Al Mal* (Abu Yusef, 1981:290). In the age of the Umayyad, in the seventh century, Caliph Omar Ibn Abdul Aziz wrote to his subject Uday Ibn Artaa advising him to look out for non-Muslim older people, who were too frail to work and to give them a sufficient amount of money from Bait Al Mal (Ibn Sallam, 1970:121).

All these instances and others from the Islamic history confirm that it is the responsibility of the state to provide care for all sections of society, especially those who are unable to provide for themselves. They also emphasize that, in an Islamic state, there is no difference between a Muslim and a non-Muslim citizen. Moreover, honouring old non-Muslims and protecting them in the time of war are some of the humane and moral laws legislated by Islam when it laid down the rules governing the conduct of war 15 centuries ago, before the existence of Geneva conventions or any other conventions which deal with the way the wounded and captives are treated and civilians protected.

The Prophet's instructions to the Muslim army leaders and his advice to his successors show his great attention to protect and look after older people. He instructed the army not to kill them or harass them in any shape or form. One day when the Prophet was paying his farewell to his army, he said: 'And do not kill a woman, a young person or an older person, and do not cut a tree or a palm tree, and do not destroy a house'. At-Tabary (1980) said that Prophet Muhammad used to advise his armies, whenever they went on a mission, not to kill children or older people (Mahfouz 1987:53-69). The same advice was repeated by Prophet Muhammad's successor, Caliph Abu Bakr Al Siddiq to the commander of his army, Usama Ibn Zaid. The same recommendations were reiterated by Caliph Omar Ibn Al-Khattab to his army. These recommendations are a reflection of the tight code of conduct that Islam set for armies at the time of war. The Prophet did not stop at saying 'Do not kill older people and the aged', but he threatened to punish anyone who did that (At-Tabary, 1980:226-237).

Caring for older people from an Islamic point of view (as explained by Abdulmota'al, 1991:107; Basher, 1993:171) includes not only financial support to improve their economic situation but also their right to work if they so choose as well as their high status in society. Therefore there is no excuse for the modern social system to isolate older people simply because they have retired from work. The understanding of justice in Islam recommends that older people continue in an employment suitable to their mental and physical ability if they so choose, with medical check-ups and oversight.

From this we can understand that Islam does not recognise compulsory retirement and does not deny people the right to work, as it is a guaranteed right. The understanding of work in Islam is not limited to the regulation of retirement; the opportunities for work are open for all Muslims. In the understanding of Islam, a Muslim will look at retirement as a positive thing in his/her life that will free him/her from the ties of employment and open up for him/her opportunities to bring rewards for his/her, family, for society and for his religion (Basher, 1993:63).

In many societies we can see many rulers, leaders, scholars and politicians are older people who have experience and wisdom gained over the years. Islamic teachings

suggest that social policies must open the way and allow for those older people who retired and are capable of producing to contribute to society as they will. This will make them feel valued within the society and make sure they are at ease with themselves.

This comes across from many field studies, for example Basher study's (2000:68) mentioned that: firstly, Islam emphasises that the care for older people should take place in the family circle seen as the appropriate environment where their dignity and social status are maintained. Secondly, Islam refuses to link age and inability, or age and ability to give, as the human in the Islamic view is requested to work and give until his last moment in life, as long as that is possible and within his/her capability. This opens the door for older people to participate positively in society as long as they are able to. Thirdly, Islam rejects the mentality of isolated segmentation, considers any phenomenon from all its sides and directs all efforts towards a comprehensive and integrated solution. Currently the focus of policy-makers is only on part of the issues affecting older people, such as the financial, medical and care aspects, instead of aiming for a comprehensive approach and solution. Fourthly, the Islamic point of view aims to address the spiritual side the most important aspect, which all the other types of care, whether economical or social or medical or psychological and so on, should cater for. This applies to all humans in general and to older people. Lastly, Islam does not like the residential and nursing home system as a norm, and would only use it in extreme circumstances. For example if there is no family for the older person, or there is no other way to care for them, or if their medical circumstances require it. Even in that case the nursing homes should be local and foster a close relationship between the older people and their community.

3.4.2 Family care in Saudi society

The Saudi society is an Islamic society. Therefore, Islam plays an important role in guiding all its policies in every aspect of life, to some extent. This is reflected in the continuous development plans of the KSA. As was mentioned the first and main aim in the seventh FYP in the KSA for 2000-2005 was the protection of Islamic values, the implantation of the commands of Allah in all fields of life and their dissemination in the society and the state's apparatus; therefore it is expected that

older people are not looked upon as a separate section from other groups because their social role is on the wane. On the contrary, they should be an important part and parcel of society.

This cultural, ethical and historical background informs the Islamic stance on those issues. However, there is a gap between the actual practice and these Islamic orthodoxies and ideals. The combination of western-inspired models and Islamic principles falls short of the religious ideals and of the practice that informed the first, model, Islamic state. This awareness has prompted Saudi academics in all fields, including sociological studies, to a renewed commitment and endeavour in order to narrow and eliminate the gap between present reality and practice, and the Islamic teachings. The growing urbanisation of the KSA and the need for younger people to find employment and the growing inclusion of women in the labour market have accelerated the move towards a more nuclear family type where it becomes difficult to care for older people in the family. Often young people leave their parents in the rural areas to go the cities to find work or to continue their studies in the universities or higher institutions. Taking one's older parents to the city is not always an option. In the present system older people who can, and would like to work are forced to comply with the mandatory retirement age which is 60 years. As there is no pre-retirement or adjustment programme, older people often find themselves out of work and with nothing else to do. There are no structures for them to indulge in voluntary work or hobbies. This instils in them feelings of frustration and waste; and isolation from former colleagues and friends at work. Contrary also to the Islamic consideration of older people feel those individuals have no other place but as cogs in the economic machine from which they are replaced and discarded once they have reached 60.

Furthermore, the encroachment of secular values and influences through global world media has eroded the respect and consideration of younger people in the society for older people contrary to the teachings of Islam (Al- Gareeb, 2001:23-44). Finally it would be appropriate to establish more geriatric day care centres within the present provision so older people can have meeting places while still in their family homes. I have mentioned a cultural change, away from these Islamic principles, towards a more nuclear and perhaps individualistic culture. This change has not been

significant so far, and, as argued in Chapter 2, a return to the Islamic ethics would result in happier family life where older people find their right place with a dignified status arising from their valued contribution and more active engagement in society.

However at this moment family care is affected by the influences mentioned above. As it is operating now in the KSA it takes on the following forms. In the most frequent scenario older parents are looked after in the family home by one of their children, usually but not always, the oldest and his/her family. Secondly wealthy children who have moved out of the parental home may hire domestic staff to care for their older parents in their home. In both cases all the children maintain regular visits to their parents. Thirdly poorer children may apply for governmental financial assistance under the programme set up by the MOLSA so they can care for their older parents in the family. Fourthly non-governmental organisations embedded within the community provide assistance and care for older people and the needy in coordination with the Imam and the local mosque, the neighbours or relatives. Lastly, unmarried older people, or without children, may be cared for by relatives or the government within their own homes. Unfortunately no statistics as how these different types share out are presently available.

3.5 Conclusion

The Islamic view of public life holds no distinction between state and religion. This means that Islam as a religion plays a role in public life as much as it does in the private life of the believer. Social relations do not solely rely on legal injunctions, but on ingraining in the believer a desire to do 'good' for the sake of reward in the hereafter. It is on this basis that Islam enjoins upon the believers to assume social responsibility and care for older people and especially for parents. A large number of Qur'anic verses, *Hadeeth* and stories from the lives of the Companions of the Prophet reinforce this ethic. However, while the Saudi society remains profoundly Islamic in its ethos and practices and its state the closest to the Islamic model, there nevertheless exists a significant gap between Islam's teachings and principles and the realities on the ground.

Too often the policy-makers fall short of in-depth understanding of the Islamic model while those more knowledgeable in Islamic teachings and principles are not

at the centre of the decision making process. A coordination and joined-up thinking and action bringing together Islamic scholars, academics and policy-makers would go a long way towards closing the gap. The next Chapter will review Arabic and non Arabic literature on the topic.

CHAPTER FOUR

RECENT ARABIC AND WESTERN LITERATURE

Introduction

The last chapter discussed the Islamic view of older people. This Chapter focuses on the relevant research that has been carried out in Arabic and non Arabic countries. Using a thorough exploration of the literature (as discussed in the previous two chapters), this research explores the attitudes of older people towards participation in social development in order to see if it is possible to promote their active engagement in the social development of Saudi society. The potential global field of this research is vast with a huge literature, particularly in sociology and social work. This means that I had to confine my discussion of studies to those which relate to the core of my research subject. Unfortunately there has been very little research on this topic in the KSA and other Arab countries and, therefore, this chapter is augmented by reference to recent western research on participation and quality of life in old age.

The Arabic studies which are not presented in this thesis but which I looked at and benefited from are divided into several groups; each considers older people from a different angle, and they are as follows. Ten studies concentrated on the social and psychological issues of older people and family relationships in all Arab countries. In addition to that, they described the role of social studies, the social services, and psychology in finding a way forward in relation to those issues. Examples of these studies are those of Abdullah (2000), Abdulrahman (1994) and Al-Ashrawi (1998).

Another ten studies dealt with the psychological or social aspects of the relationship between older people and their families or the society around them, and how satisfied they are with themselves and their lives. They also dealt with the attitude of retirees towards retirement. Examples of these studies are Kayree (1992), Fahmi (1988), As-Shallal (1996:39-51), Al-Abdulwahed (1996), and Al-Lyboon (1999).

Six studies discussed the nursing homes and social clubs for the older people and how older people are cared for in these agencies. In addition to that, these studies evaluated services, studied their effects and considered scientific methods of

improving them. Examples of these studies are Abdulgafar (1993:120-162), Ahmad (1991:97-112), and Abu Almaate (1994:311-340).

Another six studies concentrated on social policies which affecting the older people. They also aimed to find out ways of benefiting from older people in different fields which match their experiences and abilities (physical, mental and psychological). The studies also attempted to plan for the future participation of older people in social development. Examples of these studies are Al-Basyoni (1983:208-250), Abdulmota'al (1991), Mahmood (1993:450-471), and Ad-Duhayan (1993).

Many of the studies (18) dealt with older people in the Arab world, describing their situation and the programmes dealing with their social and psychological aspects of their care. They analysed the different services provided for older people and how to evaluate and develop the services. They investigated how other segments of society (youth, children, teenagers) view older people. Also, they dealt with the Islamic perspective on older people. Examples of these studies are Armanious (1991:55-86), Barhoom (1993:43-57), Al-Marruol (1998), Al-Kamees (1989), Abdulhadee (1982:88-110), Al-Ömari (1994:70-121), and At-Tahan (1992:211-229).

After studying much of the related Arabic and non-Arabic literature it became apparent to me that the subject of older people has occupied a great deal of space in the writing and field studies related to old age and social work. We can divide the studies which deal with this subject into various types. The first type are studies which are concerned with finding the characteristics of social welfare, health, and demography of older people; studies concerned with the situation of older people and retirees and studies concerned with moving the issues forward. The second type is studies that concentrate on making plans for the services provided to older people and ways of developing these services, with more emphasis on social policy. The third type is studies which focus on professional intervention and social work, in the field of older people and retirees. Lastly, there are studies which dwell on the evaluation of the programmes provided for older people. Because of the great amount of research that has dealt with different aspects of the issues of older people locally and internationally, I have had to confine my interest to studies which, first of all, discuss the contribution of older people's to their community and secondly,

those studies which have tried to relate the aspect of caring for older people and retirees to the Islamic point view, because Islam is considered to be the core of the dominant culture in the Saudi society.

These previous studies helped me to outline, review and write the main issues of my research, decide what the main aims of my research are, specify the most important concepts linked to it and to identify the main objectives of the study. They helped me construct the questions and the hypotheses of my study; and to focus on the factors that could be linked to the variables in the participation of retirees in social programmes. They helped me to identify methodologies that may be appropriate to research questions and objectives, and other issues such as the preparation and design of the tools of the research; compare the findings of the current research with previous research, and the suggested future framework for social policy for older people. The analysis of previous research showed that very few studies focused on this issue. Thus I thought of drawing a tentative framework for social policies that can be enhanced by the participation of retirees in social services and programmes. I hope that one day I will be able to discuss the findings of my study in the light of the conclusions of all the other studies, whether they agree with, or differ from, my conclusions, in order to enrich my argument and scientific approach.

4.1 An overview of Arabic studies

The first sub-group of studies on older people reviewed the various facets of economic, social and psychological issues facing that group. The studies focused on retirement as the most important question facing older people. They considered retirement as an economic, social and psychological issue that takes place at a critical stage in the life of retirees and causes negative effects, namely loneliness, exclusion from society and decrease in monthly income. Each study prioritises these effects according to their importance from the point of view of the respondents. All studies concluded by suggesting various solutions to resolve these effects or lighten their impacts on retirees. Examples of these studies include Khaleefah (1982:22-46), Al-Ubaidi (1989), Aba-Al-Kheil (1988), Shwaikah (1994), Al-Ghareeb (1995) and Al-Abaidh (2000).

Another sub-group dealt with the issues of older people in rural and urban regions. They found that the services offered to older people in rural regions are minimal in comparison to those in urban areas. They requested that both governmental and local sectors should offer an equal service to retirees in rural and urban areas; Makkawi's (2000:77-91) study is an example.

The third sub-group focused on the after-effects of retirement and early retirement and how retirees adapt to that stage in their life. They also addressed the issues of spare time and the retiree's inability to fill it with a job in the local public or private sectors. In addition, they cast light on the absence of institutions, charity organisations or social clubs that provide activities to fill the spare time of retirees, and benefit the retiree as well as society. Some of these studies reached useful conclusions, such as early retirement can be ascribed to an insufficient level of satisfaction with the pre-retirement job for various reasons, including mainly the absence of incentives in the work environment. Examples of these studies include Jamal (1997) As-Saif (1999), and As-Sugair (2000).

The fourth sub-group differentiated between the issues facing older people living in nursing homes and those who are able to visit social clubs. Nursing home dwellers often feel lonely, whereas those who regularly visit daytime social clubs suffer from economic problems such as low income. Khaleefah (1982) is an example of this type of study.

Another sub-group focused on social policies, especially towards older people in terms of Islamic and secular perspectives. They discussed the basics and contents that these policies should include. They identified the current objectives for older people and examined the truth of what some studies had pointed out, namely the lack or shortcoming of these policies. Basher (1993) and Basher (2000) are examples of this sub group.

Some studies concentrated on the participation of older people in either paid or voluntary developmental and social programmes. Participation is important for developing countries because it contributes to the development process and fills vacancies in certain fields like medicine, engineering, and accounting. In addition, it

limits the import of foreign workers which could have negative impacts on the economy, social structure and moral values of these countries. This sub-group of studies showed that the type of participation could differ according to the health condition, education and economic status of the older people. They underlined that there is a parallel relation between these variables and the degree of participation, which will be discussed further in Chapter Five. Khaleefah and Ash-Shammeri (1984:44-76) Gulf Bureau of Social Upbringing (1990:13-20), Al-Ameer (1990:70-99), Al-Essa (1995:211-230), Kutibkana (1999) and Ash-Shammeri (2000) are examples of this sub-group.

I can conclude from this analysis of previous research that the last two sub-groups are most related to my study which focuses on the investment in the abilities and experiences of retirees in serving their society. Thus, it also centres on the importance of drawing a continuous social policy to benefit from the abilities of retirees in the programmes and activities of various social agencies in the KSA.

Most of the studies agreed that the best kind of care for an older person is provided by his or her own family. In addition, the state has also an important role to fulfil in the care for older people, for example by providing services. According to the 1997 census, the number of nursing homes in the KSA was just nine. Each is divided into two sections, one for men and the other for women. A total of 513 older people, 315 men and 198 women, lived in these homes.

4.1.1 Saudi studies

The first study in this group is that of Khaleefah (1982) which investigates 'the current situation of caring for the older people in the KSA: programmes and agencies-comparative study with the western experience'. It is a theoretical study, based on the assumption that social and technological changes play a major role in aggravating the severity of the problems older people face. Changes that depend on moral motivations in order to ensure care for older people in increasing numbers will not be effective without planned policies and provision of social incentives in order to care for them. Khaleefah (1982) has made a comparison between Western interventions and what is implemented in the KSA concerning caring for older people. The findings of this study are that there is a tendency for an increase of the

percentage of older people receiving services from the social agencies in the KSA due to the increase in the number of older people in the society and in addition, to the changing family and social circumstances of Saudi society as it moves towards a more urban life style. The researcher concluded that much of the attention of the state is given to the family in order to enable it to provide care for its own older people. Therefore, the framework for the care for older people in the KSA as suggested by the researcher was from the perspective of social work.

The second study (in Arabic) is 'Utilising older people's abilities in the field of care for children in the Arab world' (Khaleefah and Ash-Shammeri, 1984). The study rested on the idea that the existence of older people in the family and the neighbourhood can be a big factor in the potential contribution of older people to society. Because the spiritual, social, economic and cultural participation of older people has a great deal of impact on society, this contribution and participation should be recognised and encouraged more. Hence empowering and enabling older people to use their time, effort and experience would be a positive initiative for them and society at large. Moreover, older people need to feel confident in themselves and gain satisfaction from performing useful activities. The study aimed to shed light on the ways and means of bringing this about in one field of social welfare: socialization and the preservation of social and cultural heritage. The paper concluded that older people hailed from different economic, health, cultural and educational backgrounds. When drawing new plans social policy-makers have to bear the diverse and different nature of these backgrounds in mind in order to be effective in the fields of social welfare and particularly in the field of childcare.

The third study, 'Adjustment for retirement life and the social and demographic characteristics of retirees' (Al-Ubaidi, 1989), was explorative and used a sample survey. The sample's size was 500 older people in Riyadh, Dammam and Jeddah cities in the KSA. The base of the study was the social change that Saudi society has passed through, which has resulted in new types of social life. The consequences of this change were so great that the individuals of the society were not able to deal with it. Therefore, the need was great to ease the transition into retirement for some individuals in the society in order to make this phase successful and enjoyable. The research objectives were firstly to study the relationship between the adjustment in

retirement and the following factors: occupation before retirement, social status, and retirement salary, education status, planning for retirement, and work after retirement, duration in work before retirement, reasons for retirement, age when retired, and living standard. Secondly, the relationship between adjustment in retirement: spare time, ability to replace role, satisfaction during retirement and financial problems on the one hand and, on the other hand all the previously mentioned factors.

One of the most important findings from Al-Ubaidi's (1989) study was that older people have different degrees of adjustment during retirement life depending on their social, economic and demographic characteristics. For example, when the retiree's job before retirement was highly paid he/she would cope with retirement much better than someone retiring on very modest salary, generally speaking. Retirees have different views regarding spare time, depending on their social, economic and age characteristics. For example, the more educated the older person, the better they took advantage of their spare time. Retirees have different abilities in terms of replacing roles depending on their social, economic and characteristics: 60 per cent of retirees do not do any work after their retirement. Older people who have planned for their retirement period adjust better to this phase compared to those who did not plan for it.

The fourth study, 'Old age and older people's care centres in the world. An ideal health and social centre for older people in the KSA' (Aba-Al-kheil, 1988) was descriptive and comparative. It aimed to design an ideal health and social centre for older people (men and women) affected by the social, political and economic changes which had occurred in the KSA. To achieve this objective, the researcher followed a plan based on the visit of 27 centres for the care of older people in eight countries: Denmark and Sweden in Europe, Hong Kong, Japan and Taiwan in Asia, Egypt and Kuwait in the Middle East, and California and Florida in the USA. Questionnaires (692) were distributed to identify the opinion of this sample of older men and older women in the KSA. This study aimed to identify the need of these older people for such centres and also to know if they would wish to use them if they existed. The most important finding of this study was that most of the centres in the eight countries studied provided social, health and entertainment services to help

decrease the feeling of loneliness among older people in their countries. Older people in the KSA, either retirees or working, had the desire and ability to participate in and benefit from, such centres if they were available, providing that these centres followed Islamic teachings and values of Saudi culture. The research concluded by suggesting a plan to establish a social and health centre in the KSA under the authority of the MOLSA.

The fifth study, 'The role of community organisations in fulfilling the social needs of older people' (Shwaikah, 1994), was an applied study about older people in Jeddah. The study reached the conclusion that older people who stayed in nursing homes liked to have connection with their families. Also they would like to create social relationships with others, have others who understand and listen to older people's issues; participate in different events and carry out beneficial work in order to spend their spare time productively. From the psychological perspective, older people liked the feeling of their own importance and wanted to get rid of the feeling of loneliness and isolation. They also would like to have satisfaction and self-confidence. With regards to older people's economic needs, the material needs were: accommodation, food, clothes, increase in financial assistance and increase in their regular income.

The sixth study, 'Retirees: some of their issues and the role of social work profession in tackling these issues' (Al-Ghareeb, 1995), was descriptive and used the social survey method. The study was conducted in Riyadh. The sample size was 468 older people who had reached 60 years of age according to the compulsory retirement age in the Saudi retirement system. The aim of the study was to identify the issues resulting from retirement, and the relationship between the social characteristics of retirees and their social issues they faced in order to suggest solutions. In the light of the research some of the most important findings were: retirees faced, in priority order, psychological, social, family, financial, and then finally health issues. Retirees differ in their feelings towards social isolation according to their age. So we find that older retirees feel more socially isolated. Retirees differ in the consistency of their involvement in the various activities according to their age and the level of education, social, economic and health status. Concerning retirees feeling social isolation, the sentiment is different according to

their occupations before retirement. The study found that the highest percentage of social isolation was with older people who came from the working class, then field employees and then management employees, and so on. This study greatly emphasised that retirees who participated in work felt less isolated than retirees who did not take part in any work and activities.

The seventh study, 'Retirees' adjustment to the family and social life in Jeddah City' (Jamal, 1997), was descriptive. The researcher had used a sample survey method. The size of the sample was 220 retirees from the civil service. The aim was to identify the nature of the relationship between some of the characteristics, personal and social variables and the level of adjustment of the retirees. The study ended with the conclusion that there was a positive relationship between the level of education of retirees and early planning and preparation for retirement. It also found out that work in the life of an older people was not a means to earn money, but was seen as a source of gaining respect for them, respect from others and from the society where they live. In addition to that, the study mentioned that low-income retirees prefer to carry on with their work life. Moreover, there is a strong positive relationship between the level of income after retirement and the level of adjustment of the retiree. Whenever the income was sufficient for the older people the adjustment was easier. The study divided retirees concerning their personal adjustment as follows: a group that had searched for new roles as alternatives for the lost roles; a group that had accepted retirement with satisfaction and considered it as a period of relaxation and enjoyment; a group that had worked after retirement either in the government sector or started their own business; a small percentage that had suffered from feelings of isolation and boredom because of their retirement.

The eighth study, 'Old age and social adaptation. A field study of retirees in Riyadh City' (As-Saif, 1999), belongs to the analytical descriptive type using a random sample survey. The size of the sample was 315 male retirees, who received a retirement salary from Alarabi and Riyadh Bank in Riyadh city. The study aimed to identify the different activities the retirees were engaged in after retirement and the level of satisfaction with their achievement in life before retirement. The study also aimed to identify the relationships between some of the variables, for instance, previous job, income, level of education and the achievement of their aims in life.

The study started from a theoretical framework based on the group of theories which explain the old age phenomenon, such as activity, continuity, disengagement and adjustment theories. The study ended with results, the most important of which concerned the activities that the older people were engaged in, according to the following order: commercial activities, care for children, establishing better relationships with relatives and friends, travelling, sport activities, spiritual involvement and then charity work. The last finding of this study was that 93.3 per cent of retirees were satisfied with their achievements in all the different personal characteristics of the study sample (age, education, monthly income, occupation and social status).

The ninth study, 'The participation of older people in the local community studied a sample of older people in Wadi Fatima in Makka district' (Kutibkana, 1999) was a descriptive one and used a sample survey. The size of the sample was 20 per cent of older people who had reached 60 years or more. The sample was deliberately selected from rural older people, aiming to describe and analyse the motives and the nature of the participation of rural older people in the community, and the obstacles hindering their participation in Saudi society. The study had assumed the theory of the continuity of older people participating in community construction and development in order to elevate their states and the degree of their psychological and social adjustment. This continuation of older people's contribution increases their participation in the development of the nation. Therefore, attention should be given to this sector of the society, especially those who have experience and knowledge. The aims of the study were: to identify the attitudes and the motives of older people towards work, to identify the attitudes of older people towards the participation in the programmes and activities of the rural development and to discover the most important social fields which they wished to participate in. Lastly one of the aims was to examine the existence of relationships between older people's participation in social activities and some of their variables (e.g. level of education, income, previous work, marital, social, psychological, family and health status).

The most important findings of this study were: there was a relationship between the level of education of older people and the level of participation in voluntary community work: the more educated, the higher the participation; there was a

relationship between the levels of income of older people and the level of participation in voluntary community work: the higher the income, the greater the involvement; and that there was a positive relationship between the previous work of the older person and the level of participation in voluntary work: former professionals (teachers, doctors, engineers, and so on) got more involved than former working class. As for older people still working in a field which involved dealing with others, their participation was efficient, various and strong. There was a negative relationship between the degree of suffering from family issues (not married, widowed, divorced), and the participation in voluntary work. And the same relation was found concerning social issues in general. There was a negative connection between the severity of health problems and the participation in voluntary work. The last finding was that voluntary work was not affected in any way by the age of older people.

The tenth study, 'Life satisfaction of retired older people. A field and analytical study, applied to Riyadh City' (As-Sugair, 2000) was a descriptive analytical one that used a random sample survey. The size of the sample was 432 older people in Riyadh City. The study aimed to identify the level of life satisfaction within retired older people and the level of the effect of the following variables: social, physical, economic, and health. The study used the assumption of theories of gerontology such as activity, continuity, and disengagement theories. Some of the most important results of the study were: that retired older people were different in the level of their satisfaction according to the difference in their social, psychological, economical and health characteristics; that there was a significant difference in the level of satisfaction with retirement life according to the level of education in favour of the high education of level; and that there was a group of variables which affected participation in the activities of the centres and clubs, the friendship relationships, participation in sport activities and work after retirement.

The final study, 'The effect of social and economical factors in some of the different activities of older people' (Ash-Shammeri, 2000) was descriptive, using a purposive sample survey. The study was conducted in the City of Riyadh. The total number of the sample was 211 older persons who were 60 years and beyond. In order to serve the objectives of the study, the condition of the sample was that the older person

should not be unable to work. The objectives of this study were to identify the nature and the type of relationship between some of the personal variables for older people and the kind of activities these older people carried out; to identify the social, economic and health status of older people; to provide a solution to the issues of older people and lastly, to design a development plan in order to tackle those issues in the findings. One of the most important findings of the study was that there was a strong positive relationship between the type of activities older people did and their age, health and mental status. The order of the activities that older people performed was: voluntary, social, cultural, tourism and sport activities. The order of the sports activities was walking, swimming, volleyball, table tennis, basketball and finally football.

4.1.2 Other Arabic and Islamic studies

As for other Arabic studies, the first in this group, 'Creativity and activity of older people' (Gulf Bureau study-Arabian Gulf Newsletter, 1990) aimed to identify the effect of physical and mental ability on creative activities of older people. The researcher dealt with mental and physical knowledge change of older people that is, the fundamentals of psychological and social education which affect old people's education. The study's findings were: age is not a determining measure for mental activities and creativity but education and environmental factors have a big influence on individuals as regards enhancing their experience and the use of that experience and the preservation of mental abilities. Age is not an accurate measure for the older people's productivity. As a consequence we find many older people over the age of 60 performing different successful activities. Similarly the performance of educated older people is not measured in the same as illiterate people's performance is.

The second study; 'Towards developmental visions in tackling older people's issues' (Al-Ameer, 1990) was descriptive and conducted in Cairo City, in Egypt. The sample was chosen from nursing homes and older people's clubs. The total number of the sample was 57 older people who were living in nursing homes and 90 older people who were regularly attending the clubs. The study was confined to those who were compulsorily retired for reaching the age of 60 years, all of whom in good health and not working after retirement. The study is based on the development approach which emphasises the importance of the participation of older people for

many reasons, one of which is the increasing number of older people, nationally and internationally. In addition, it is the view of the study that older people possess various abilities, which can be utilised in the development and production process. These abilities facilitate the promotion of partnership between the retirees and the community and therefore help overcome any potential misunderstandings. The study aimed to achieve the following objectives: to identify the most significant issues of older people and to promote voluntary or paid participation. It also aimed to make some recommendations for social policy-makers as how to better use the ability and experience of older people in the cause of social care for the less able older people and of wider social participation. Another aim of the study was to identify approaches likely to improve the practice of social work agencies operating in the field of older people's care.

The findings of the study indicated the converse relationship between the age of older people and their desire to participate. That is, the older the people the lesser the desire to take part. The marital status of the numbers of older people in the nursing homes was in following descending order: widowers, divorced people and singles. Older people who regularly visit older people's clubs were mostly from those who were married. The older people who lived in the homes had a higher monthly income as compared with those who regularly visited the clubs. Among the most important concerns of older people were: the older people in nursing homes had fewer friends than those who regularly visited the clubs; the reasons for older people living in nursing homes lie in the weakness of family care for those older people, which in turn reflects the weakness of family ties in the urban as compared with rural areas; there was a difference of concerns between older people in older people's homes and older people who regularly visited an older people's club: the former had psychological and social worries, the latter, economic and health difficulties. Other main findings were that most of the older people had a desire for voluntary participation in the agencies that had religious, charitable and cultural objectives. This desire increased with the level of education. The desire to participate among the respondents in descending order was as follows: widows, divorced, singles, married. That was related to the fact that married older people preferred to spend their spare time with their families. The first field that older people preferred to participate in was helping other disabled older people, and the

last one was found to be teaching others suitable skills and professions. Whilst older people liked to work after retirement, the motives for each sample were different. The first sample (older people in the nursing homes) considered that the main objective of their participation was to occupy their spare time and the last objective was to get some income; as for the second sample (older people who regularly visited clubs), the need for income was the main objective and the last one, to occupy their spare time.

The third study, 'Social welfare policies towards older people: Islamic and secular perspectives' (Basher, 1993), was a theoretical one based on the descriptive analytical method. The question raised by this study was whether the secular social policies had succeeded in the care of older people. The researcher presented old age theories and the social, cultural and scientific framework, where secular policies were implemented and influential and which most of the Arab and Islamic countries have copied. The study found that there were many shortcomings in these policies in tackling the issue of older people when we view these policies from an Islamic perspective. Some of the most significant shortcomings in the secular social policies are: first, the classical point of view, which looks at all older people as one homogeneous group, without considering the health, psychological, social and economic differences. Secondly, there are views which look at older people as dependents assuming older people have no ability and strength to achieve anything. In addition, these policies have given precedence to health care needs in old age while ignoring other aspects of ageing. The study argues that current policies depend on this partial view, which lacks balance, comprehensive perspective and fair distribution of care when dealing with older people. These policies are based on the assumption that whenever a person is retired, then he/she will be inflicted with all sorts of physical, mental and psychological illnesses. These policies are based on a materialistic view of humans, ignoring their spiritual aspects. Most of these policies have increased the gap between older people and societal life. This is because most of the programmes designed for older people do not encourage them to get involved with the local community, such as special clubs for older people. This has made them isolated from their society, all that because of the absence of integration between the social care policies and social welfare policies in general and a concentration on nursing homes as the main form of care. The Arab and Islamic

development plans and policies have considered that older people are far from being effective participants in the productive and developmental work of society. Lastly, the Arab and Islamic policies have confined their attention to older people only without giving any attention to the younger groups who require early programmes to prepare them for old age. The study concluded by suggesting a view for tackling the shortcomings in the Arab and Islamic policies, from an Islamic perspective.

The fourth study, 'the importance of development work for older people in Kuwaiti society: advantages and disadvantages' (Al-Eessa, 1995) is a theoretical one aiming to expose older people's role in development work and societal participation. This role is decided by older people's health, mental and physical abilities. This study has used disengagement and activity theories and Benton Models (redesigning roles), which emphasise the existence of social roles for older people, taking into consideration older people's nature and the work to be carried out. The study also emphasised that care policies for older people should extend to involving people (especially those who have the ability) in development programmes which are suitable to their mental and physical abilities. Therefore, older people's roles in development programmes are considered one of the fundamental objectives of this study. The researcher explained the extent of older people's issues and development in Kuwait. The study concluded that the perspective of disengagement theory was not what was required by older people, but that was what they received although there were compound influences from the biological, psychological and social factors that had to be taken into consideration as follows: alternatives for work after retirement; the availability of physical and mental ability to perform the alternative role with efficiency; and the desire of the older person to engage in the alternative works after retirement.

The fifth study, 'Social policies of older people's care: a study of some social dimensions' (Basher, 2000), which is analytical descriptive used the social survey method by interviewing all the employees in the Department for Family and Children, under the Ministry of Social Affairs in Cairo City. Their total number was 36 employees. Also interviewed were all the 33 managers of nursing homes for older people in Cairo City district. The aims of this research were: to identify the current objectives of the social policy for older people's care in Egypt, and to

examine the shortcomings in policy and their social impact. The study ended with a number of conclusions, some of which were: that the current policy for older people's care in Egypt was inadequate according to the participants in the study; that there was a positive correlation between ignoring some of the social and services dimensions, (such as making the community aware of the issues of older people, enhancing the role of the family in supporting its older people, giving older people an opportunity to participate in the development of older peoples projects and programmes and policy making, the development of current classical nursing homes) and the current care policy for older people. The study ended by suggesting a framework for the development of efficient and comprehensive care in Egypt.

Makkawi's study (2000), 'Specifying the priorities of social care for older people in rural areas' was analytically descriptive and used a judgemental sample of 200 male older people aged 60 years and more, and who lived in rural areas. The objectives of the study were: to identify the needs of older people which might develop into problems if not fulfilled; to identify the priorities of needs, from the point of view of older people in order to determine the kind of social care needed; to provide some recommendations and general suggestions in the field of older people's care. In order to achieve these objectives the study asked itself two questions. The first question concerned what the needs of older people were. The second question was to try to find out the need priorities from their point of view.

The study concluded that the best form of care for older people was family care. More than half (58 per cent) of the older people in the villages where the study was conducted were within the age group between 60-70 years old; and more than two thirds (71 per cent) were illiterate. Nearly half (49 per cent) lived with their children and grand children and 76 per cent practised agricultural activities. Many of those older people thought that their income was insufficient. The study emphasised that older people in rural areas did not get sufficient medical care. Concerning the services required the priorities were as follows: financial (due to insufficient income), health, psychological (psychological disturbances, anxiety) and social services.

The final study, 'A study of the fundamental rights of older people: reality and Islamic perspective' (Al-Abaidh, 2000), was presented to the Islamic conference for social work in Egypt. This study was conducted in Egypt. The research aimed to clarify the Islamic principles for the care of older people. She used a content analysis of available data to explore the current situation and the services for the care of older people. She concluded that all aspects of care in developing countries were decreasing and therefore needed a strong motivating impulse. In addition, she found that in Arab countries some of the basic Islamic teachings had been ignored. The researcher discussed the aspects of care for people in Islam through an analysis of the Qur'an and the prophetic traditions. She concluded that the rights of older people in Islam are not rights only, but these rights are necessities without which the life of an old person cannot function properly. She also added that it was time to go back to the correct Islamic education through the Islamic creed.

4.2 Western studies

Recently research investigations in the west have focused on particular groups from within the general older population. Arber et al. (2003) and Cook et al. (2003) are among such studies focused respectively on the social worlds and healthy lifestyles' of older men, and on 'older women across different ethnic groups and their involvement in services available to them' (Cook et al., 2003:3) using a participatory approach. Similarly, Nazroo (2003) dwelt on inequality with reference to ethnicity while Butt and Moriarty (2003) explored ageism and racism as experienced by older people. Most other studies considering older people in general have focused on participation and quality of life. Among such studies are the United Nations' (1991) and Martin's (1990). However, there is also a body of research and studies that looked at older people and volunteering and touched on other issues on the subject. They all agree on the positive effect of volunteering on older people's well-being and health.

Arber et al. (2003) who used a three-pronged approach including qualitative research on 25 social organisations, qualitative interviews of 85 men (married, widowed, divorced or separated and never married) and an analysis of the Health Survey for England (HSE), British Household Panel Survey (BHPS) and General Household Survey (GHS) found that: social class is a determinant of older men's

participation in organisations with working class older men less likely to belong to religious and community organisations, but more prone to be member of social clubs; older people frown upon exclusive clubs for older people as these are perceived to see older people as dependent; married older people have more extended and stable social relationships and those never married the least. Those who are widowed rely more heavily on their adult children than those who are divorced; whereas older men will chat more with their neighbours, it is the older women who are more involved in neighbourly mutual favours (presents); married men have the healthiest lifestyles and behaviours and the older divorced the least (high levels of drinking and smoking), with the never married in-between; older men tend to shun medical appointments perceived as a sign of giving in to weakness and sickness.

The study by Cook, Maltby and Warren (2003) looked at marginalised minority ethnic older women who often experience poor health and low income and whose exclusion is aggravated by discrimination and racism. The study belongs to the current trend that seeks the participation and inclusion of minority groups that tend to be either not or under-represented in areas of policy making and development as well as in areas of work and employment; hence the study's adoption of participatory methods including the older women in designing and carrying out the research promoting and evaluating change (Cook, et al., 2003:3). The research findings established that involvement is influenced by various factors and requires intensive negotiations of details and it is the young, articulate and politically conscious elements that come forward as volunteers working with research teams. Logistical details needed to be taken care of, as well as issues such as confidentiality, privacy, interpretation and translation. It was also found hard to keep within the research aims given the flexible nature of participatory approach. The study revealed that there were both ups and downs associated with ageing against the universal appreciation of family allowing some older women to find new roles as child carers for their grandchildren. Other positive aspects of ageing related to increased opportunities (recreation and work) and confident self acceptance and lesser domestic commitments. The negative aspects related to poor health, disability as well as loneliness against a universal acknowledgment of insufficient income. In particular Somali and Chinese women felt more dependent on their families as they

were not eligible for any basic pension. The service provision was also an area where older women felt disenfranchised in terms of consultation and participation, which resulted in a lack of confidence that they could change their lives. These doubts were further reinforced by a sense of being stereotyped and discriminated against. In residential care, most felt they were ignored as service users. These issues were further complicated by ethnicity. Somali women became dependent refugees unable to communicate with the wider society and, from heads of households had to rely on and relate with their children more and more; Chinese women were also disenfranchised by the stereotypical expectation that they would look after their own, while both Caribbean and Irish older women spoke of the impact of racism and discrimination on the quality of their lives, of poor services and inadequate information and of the rarity of advocates and community workers. While some women were active campaigners on older women issues, they were frustrated at the lack of mechanisms for holding service providers to account. Finally the research established that service providers were aware of and favourable to participation but the implementation of the principle came to grief on lack of time and funding, and the need to meet national targets. The diversity of needs and priorities of partnership organisations compounded the picture. A number of 'hidden voices' were not heard as translation compounds the issue; hence, the overall cynicism of service providers about the ability of research to promote desirable change. Some of the practical lessons of the study for future work with various minority groups are the need for intensive outreach work, flexibility, consideration of practical details, ongoing clarification of aims, and support for participation, realistic goals, and channels to convey the views of older people and feedback on outcomes.

Barnes (2005) emphasizes the significance of reconsidering the old, formal deliberative processes born from representative democratic participation in order to pave the way for effective and engaged participation of older people in both policy making and service delivery. This stems from the public's disaffection from traditional democratic practice, and the concern of many

about the nature of public services and their capacity to be responsive to the needs and aspirations of increasingly sophisticated, knowledgeable and diverse consumers (Barnes, 2005:246)

If this leads to initiatives to transform service users into 'active' consumers the result is an increasingly empowered, active older person taking part in various initiatives enabling them to have a say in policy making at local, regional and national levels (e.g. National Pensioners' Convention; Senior Citizens Forum; The Better Government for Older People (BGOP), and so on). Barnes suggests a further qualitative step forward that draws from the conceptual framework of 'deliberative' democracy, but is also informed by Young's (2000) critique which suggests that for deliberative democracy to be really 'internally inclusive' rather than just be tokenistic, the forums created by deliberative democracy need to go beyond 'rational argument' should be adopted. Further any such step should take on board three other types of argument: 'greeting'; 'rhetoric', that is, a form of persuasive expression that recognises the significance of 'imagery and other forms of playful language', thus allowing more dramatic figurative or emotional styles alongside the traditionally 'disembodied and dispassionate' (Barnes, 2005:250) forms of deliberative processes. The third element advocated by Young (2000) is 'narrative or story telling' that serves as a bridge to enable those who have been wronged to relate their sense of injustice, as

a means of articulating collective affinities, as a way of developing an understanding of others' experiences, as a means of revealing the source of values and priorities, and as way of revealing how issues are seen from a particular point of view (Barnes, 2005:250).

Thus to bring into practice the desired goal of older people's participation, making policies and delivering services the way in which issues affecting them is conceptualised and discussed needs certain transformations. The practice of democracy and politics needs to be connected to ordinary people's lives if it is to yield social justice. To be effective, participation initiatives need to move away from the exclusiveness of 'rational argument' of political debate to embrace novel forms that recognise the diversity of styles of expression. Individual voices need to be heard, as the term 'older people' encompasses a lot of diversity: gender, ethnicity, disability and health status, life experience and ideological orientation are just a few; hence the problematic nature of assigning single identities as a basis for participation. Barnes (2005) suggests that participation forums in which new ways and rules of deliberation can be promoted, distinct from those of existing

institutions. These new ways should conceive identities together from diverse strands and interests. To this end older people's forums may need 'skilled and active facilitation' rather than complete autonomy (Barnes, 2005:257) to ensure that the diversity of experience of an ageing population is represented in policy forums.

Henz's 'The effect of informal care on paid-work participation in Great Britain: a life course perspective' (2004) uses 'Family and Working Lives survey' to look at the incidence of informal care on paid work in the light of an ageing population. In other words concern exists about the families to provide informal care for older relatives. These carers are mostly spouses, daughters or daughters-in-law (Henz, 2004:851). While the spouse has already left work when the partner needs care, the other two categories are still in work. The findings establish a negative relationship between caring and involvement in the labour market, hence the needs to compensate carers and put in place measures that help them go back to work at the end of caring.

The recent Growing Older Programme in the UK provides a comprehensive insight into quality of life in old age and how it is constituted (Walker, 2004). The two objectives of the programme were to influence policy and practice and to generate new insights. In pushing forward the understanding and meaning of the quality of life with reference to older people, the programme draws on the phenomenological approach that gives voice to the individual and his personal life story, and on the concept of old age as a social construct. The two central paradigms of this approach are that: older people are entitled to decide for themselves what quality of life means for them; and the constituents of quality of life relate to well-being and satisfaction, thus emphasizing the significance of social structure and culture in defining what is good or bad about one's quality of life. Those new paradigms have generated methodological approaches and tools that seek to put older people, understood in their social and biographical contexts, at the centre of the research. Thus what emerges is that 'quality of life is a multidimensional phenomenon', hence the need to accept differences of meanings given by lay people and professionals, as argue Bowling (1992) and Grundy and Bowling (1999) (Walker, 2004:663).

A wider study of ethnic groups dealing with 'Quality of Life and Social Support Among Older People from Different Ethnic Groups' by Butt and Moriarty (2003) pinpointed to ageism and racism as experiences of older people. The impact of location on quality of life was linked to social exclusion. 'Health and active ageing' is another theme in which the programme has contributed to knowledge thanks to a number of studies, in particular Robertson et al (2003) who focused on the participation of the third age (50-70 years) in labour market and studied the differences in perceived wellbeing and life satisfaction between those that were employed, unemployed, and retired; they also examined such differences among the retired and the employed. The findings of their study established that the difference on these indicators do not only arise from employment status but also and mainly, from environment-related factors; (control, availability of money, respect) even though it was found that paid work facilitated some of the factors of wellbeing and satisfaction. The groups were markedly different along these lines: the unemployed were in an impoverished environment in all considerations; the employed enjoyed more respect; and the retired had more control and money.

As regards 'the family and support network' topic, Coleman et al (2002) studied the spiritual beliefs of bereaved spouses in 'Spiritual Beliefs and Existential Meaning in Later Life: The Experience of Older Bereaved Spouses' and found that strong beliefs facilitated adjustment to bereavement: neither depression nor perceived meaninglessness of life.

Like Cook, Maltby and Warren (2003) Afshar et al (2002) focused on the quality of life of minority ethnic older women and their successful ageing priorities. The study, 'Women, Ethnicity and Empowerment in Later Life', found that two sets of indicators determined the quality of life: physical, material factors and emotional psychological factors, and social support. Health was the overriding factor for all participants, followed by subjective feelings of empowerment giving an enhanced sense of value. Withnall and Thompson (2003) investigated the role of learning in later life and linked it to positive outcomes. In 'Older People and Lifelong Learning: Choices and Experiences' learning is perceived by older people as informal and an ongoing part of their lives.

Davey (2002) examined the consequence of an ever increasingly older population and looming labour and skill shortages for policy makers, with the result that active ageing policies are being promoted. The central role played by education and up-skilling trend is revealed, based in a study of nearly one thousand students aged 40 years and over. The elements of active ageing as promoted by the European Commission's conference 'Active Ageing: Pivot of Policies for Older People in New Millennium' (EU, 1999) are 'working longer retiring later, being active after retirement, engaging in health sustaining activities and being as self-reliant and as involved as possible' (Davey, 2002:97). Active ageing and its different nuances, such as 'healthy', 'successful' and 'positive' ageing, stress a positive and proactive stance born from the desire and commitment to remedy 'the costs of non-involvement, to the individuals concerned, to taxpayers and to the economy' (Davey, 2002:98). The British government's 'Winning the Generation Game: Improving opportunities for Older People Aged 50-65 in Work and Community Activity' (British Cabinet Office, 2000) rather than adopt any of those labels, emphasized the need to offer more opportunities to people to contribute to the society and the economy in later active years. Education and lifelong learning have been therefore harnessed to promote active ageing and adjustment to old age and retirement. The recognition in the developed countries that there is a need for workforce that is adaptable and capable of learning has made 'active ageing' a very positive concept in the bid to promote self-reliance and social responsibility among active citizens.

The United Nations (1991) has called for older people to have access not only to sufficient food, water, shelter, clothing, health care, but also to educational and training programmes. The organisation recommends that they reside at home as long as possible and be fully integrated in society by contributing through their skills and knowledge and by serving as volunteers.

Martin (1990) makes the point that the social environment, the influence of the organisation and the expectations of staff are important factors in the participation and decision making by older people. Older people wanted the opportunity to find

new roles for themselves, roles that are valued, that are socially productive, and that are flexible enough to accommodate both the strengths and vulnerabilities of age.

Warburton et al's (1998) study of older people as a reserve army of volunteers in Australia examined the main social and demographic differences between those who volunteer and those who do not. The key concepts associated with volunteering are the availability of time and social and personal resources. Logistic regression analyses revealed that volunteers are significantly more likely to come from the higher occupational classes, are less likely to be self-employed, and are more likely to view their health positively. This study involved secondary analysis of data collected for a study on plans about, and adjustment to, retirement among people aged over fifty years, but still in paid work and those who were retired from paid work in the ten years preceding the research. While having time to volunteer is important, there is no major difference between those who are working and those who are retired. Results of the survey tend to support other research conducted in this area which demonstrates the importance of socioeconomic indicators. More affluent people were more likely to be volunteering. Other variables may also be related to socioeconomic stature, and thus to the relative costs and opportunities of volunteering. The probability of volunteering was not related to gender or marital status, whereas good health was an important determinant of volunteer work. Implications of these results for social policy in this study may be that the social policies can be a good motivation for the older people to do volunteer work or can act to deter them from volunteering. Thus, there is a need to address these issues of recruitment and support if older people are to be encouraged into volunteering. Governmental programmes can help to establish better conditions and support for those in the older populations who wish to volunteer.

Huss (1988), in a study of older volunteers, shows that the work role is highly valued in society and fulfils a variety of needs and meanings for people. Work is a major component of self-esteem and a determinant of esteem by others. The loss of work roles and other roles by older persons may lead to feelings of uselessness and meaninglessness. With the increasing numbers of older individuals, it is imperative to investigate factors that promote psychological well being. Volunteering should

have 'a positive impact on health and wellbeing and mitigate some of the stresses of ageing'.

For Herzog and Morgan (1993) (www.questia.com), social and psychological well being increases the ability to cope with health problems and still maintain autonomy despite increased age and the loss of roles within the family.

As for Gallagher's study 'Older Volunteers may be increasingly relied upon to perform social services' (1994, www.questia.com), it reveals that 'volunteering serves as a coping device that also serves the greater social good' in times of stress and grief for older people, a bit along the line of the function fulfilled by spiritual beliefs as found out by Coleman (2002). In the USA the increasing privatisation of care services has led to more and more people having to turn away from the state to other forms of care provision. Older people are more and more relied upon as volunteers, whether informally within the family, or formally within an organised volunteer group.

The perceptions of older volunteers indicate recognition of the psychological benefits as well as altruistic motives of volunteer work to themselves. The reasons for discontinuing volunteer work were decline in health status, lack of transportation and dissatisfaction with volunteer activity. These findings indicate that the volunteer role has the potential to provide a meaning in life and can be a viable option in promoting the well being of older persons. Results attest to the importance of providing the opportunity for older persons to remain productive, contributing members of society.

American organisation 'Volunteers of America' (www.volunteersofamerica.org) encourages older people to 'further their late life roles by contributing their knowledge and experience to their communities in both paid and voluntary endeavours'. The benefits are further exposed in the article 'The Granny Patrol. Florida recruits Elderly Volunteers' (www.globalaging.org). This article highlights the case of the town of Boynton Beach, USA, which utilises the abilities and enthusiasm of local older people to help the police force under Senior Corps, a Federal service programme. The roles they undertake include aiming radar guns,

taking fingerprints and watching out for terrorists. In turn, the older volunteers gain psychological benefits from participating. In the article, it is stated that 'Many seniors say their police work helps keep them alive', quoting Mr Salvin, a volunteer who says he gains a 'sense of belonging' from his voluntary work.

In a study by Smith and Gay (2005) it was found that while the benefits of elder volunteering are clear, more needs to be done at government and at voluntary organisation level to encourage further participation. The study identified four reasons for older people to volunteer: to give something back to society, to learn new skills, to ease the transition from employment to retirement, and because they are already long-term volunteers. Smith and Gay (2005) believe that barriers exist that are preventing a greater number of older people, and society in general, from reaping the benefits of older volunteering. 'Institutional Barriers' insurance restrictions, Health & Safety regulations, and a lack of access for disabled people mean that companies can often not afford to hire elderly volunteers. Black and Ethnic Minorities are under-represented in volunteering due to a lack of resources in outreach work and advertising of voluntary roles. Organisations that have been successful in harnessing the talents of older volunteers have tended to be proactive, sending mail to advertise and employing outreach workers, and the study stresses that more voluntary organisations need to undertake this approach.

Smith and Gay (2005) also mention Pre-Retirement Courses that introduce older people to volunteering before they retire from employment and 'Phased Retirement', where older people sample different types of volunteering before they retire. Both of these methods have recorded mixed results, so the study strongly challenges governments to think about 'Lifelong Learning' programmes. A combination of governmental action and a more pro-active approach by voluntary organisations are seen as crucial to increasing older volunteering.

Clarke's (1984) study revealed a limited number of training programmes that specifically addressed the needs of older people. Yet there appeared to be an expressed need for such programmes. I also saw a need for more school volunteers and supported older people as an increasingly recognized source; volunteerism provides positive social and academic benefits to students. The study indicated a

definite need for well-planned recruitment and training programmes which utilise older people.

While volunteering benefits society tremendously it also brings considerable life satisfaction to those older people who do it, as corroborated by the study 'Life satisfaction of the older people as volunteer social support providers' (Rouse, 1982). Even though the results of the analysis indicated that there were no significant differences between the volunteers and non-volunteers in terms of life satisfaction, they indicated that health, age, and number of hours a week volunteered were significantly correlated with life satisfaction, and that they were the best predictors of life satisfaction. This study demonstrates that a great deal of variability exists among older persons and provides support for the use of a multidimensional analysis of life satisfaction. In future studies, consideration should be given to the fact that many well-being items, e.g., goals, future orientation, congruence, fortitude, and so on, can be vitiated by social class, cultural group membership.

Other studies focusing on physical activities have shown the benefits of participation in physical exercises for older people. In particular they were proved to contribute significantly to their independent lifestyle. Physical exercises improve physiological condition, allowing better flexibility and sleeping pattern thus greatly improving older people's quality of life (Mazzeo et al, 1998; Keysor and Jette, 2001; Driver and Taylor, 2000; Ohayon et al, 2001).

To sum up, the thread that underscores all these recent studies unfolds along the rights of, and desirability for older people to define for themselves the meanings of life satisfaction and quality of life, to be accepted as fully fledged members of society whose needs and view points must inform public decisions and policy making. To guarantee the outcomes of such commendable goals as active and successful ageing and community and societal participation that are beneficial for both older people themselves and society at large, the research literature prevalent nowadays has also insisted on the promotion of the right environment and atmosphere, physical, social and political as well as the appropriate mechanisms to ensure the effective participation and empowerment of older people. Hence the elaboration of old age as a social construct, of the need for advocates and outreach

workers to make sure that discrimination and racism affecting black and minority groups are removed for effective participation of the various cultural and social sub-groups that make up older people.

4.4 Conclusion

This Chapter has outlined the main findings and assumptions of a number of existing Arabic and non Arabic studies. Given the relatively recent demographic shift in Arab countries characterised by an increasing number of older people and the impact of the western influence on their state structures, a number of Arabic studies have concentrated on the issues of care for older people outside the traditional family circle and have suggested such structures as day care centres and social clubs, recognising that care within the family is still the best option. Others have concentrated on the preparation for retirement or how older people can benefit society. Some studies have tried to go beyond the current inadequate situation to show how the solution rests with a return to Islamic creed rather than a hybrid version of the old western model.

The non Arabic, essentially western, literature is characterised by a shift towards a much more progressive trend than before, emphasizing the need for a fully fledged participatory approach that advocates subject-centred analyses and policies conferring on older people the rights to define for themselves the quality of life. There is also an emphasis on the need for older people friendly policies focused on their rights as citizens, consumers or service users which recognize that the term older people as an umbrella covering a variety of sub-groups that need to be heard and catered for. Both types of literature agree on the benefits for both older people and society of active ageing that comes from the empowerment of older people who are accepted as full members of communities and society.

A reading of these studies widened my perspective and guided me towards adopting a more comprehensive and deeper approach in my study. In Chapter Five, I will consider active ageing and approaches to participation and develop the Islamic dimension that would give more relevance and resonance to these theories within the context of Saudi society.

CHAPTER FIVE

THEORETICAL AND NORMATIVE POSITIONS ON ACTIVE AGEING AND APPROACHES TO PARTICIPATION

Introduction

This Chapter brings together the analyses in Chapters 3 and 4 along with an examination of the theoretical background to the research. In this, I will focus on active ageing theory, participation and finally the integrative approach (the Islamic perspective that I have tentatively proposed).

According to Bond, Briggs and Coleman (1993) the word 'theory'

Often gives rise to difficulties because it is used to describe everything which is not practical. When theory is used, as in psychological or sociological theory, then it refers to a set of conjectures or tentative explanations of reality (Bond, Briggs and Coleman, 1993:19).

According to Ghaith (1989:486) the term also

indicates a group of coherent principles and definitions which are conceptually useful in organising aspects from empirical observations in a systematic way. Therefore a theory consists of a group of fundamental claims and hypotheses, which are able to be empirically implemented and tested.

For Mitchell (1987:228) a theory is simply a project of imagination containing a set of definitions organised in a methodical way. The benefit of theory for the researcher is that it forms, in itself or with other theories, a theoretical starting point for the study. In general, theory helps the researcher in defining the problem of research, on the basis of careful exploration of previous studies on a research topic. It helps in the derivation of study-assumptions, in order to guide the subject of research to come to some generalisations, adding to theory or correcting it. Finally, the researcher can explain the results of study on the basis of this theory or other theories. That is why Bond, Briggs and Coleman (1993:21) think that

it would be a mistake to regard theories as right or wrong. There are, rather, theories which are more or less useful or profitable. No one theory is a completely accurate representation of reality but some provide better insight into a particular phenomenon than do others. The usefulness of any theory depends on how it functions: first, to explain past events; second, to predict future events and, third, to generate new theory

5.1 Active Ageing Theory

The theory of active ageing is actually a combination of normative and theoretical elements rather than a pure theory. But it draws on a history of gerontological research known as 'activity theory'. For example, Thorson (1995) stresses the significance of social activity for all ages and recommends its continuance into older age and the need to replace lost social roles with new ones. He posits that older people who retain social activities experience more satisfaction with themselves and with society.

Before him Havighurst (1963) had already argued that ageing can be successful if the patterns of activity and attendant values prevalent in middle age are replicated into old age. In other words happiness is achieved through the denial of older age, one consequence of which is the replacement of the roles lost with ageing by new ones (Bond, Briggs and Coleman, 1993:32,33). Lemon, Bengtson and Peterson (1972) who support this line of argument emphasize the importance of role support provided by activity in reaffirming one's self-concept and therefore, life satisfaction. They suggest that

the greater the role loss, the less the activity, the greater the activity, the more the role support. The greater the activity, the more role support one is likely to receive. The more positive one's self concept, the greater one's life satisfaction is likely to be (1972:515).

As indicated in Chapter Two, the theory has been faulted on the grounds of its idealistic, unrealistic nature as it ignores the difficulties linked to replicating middle age patterns in to older age, and the obstacles to productive employment posed by the economic, political and social structures of society.

The concept of active ageing emerged in the 1990s under the influence of the World

Health Organization (WHO). It emphasised the connection between leading an active life and good health. It also outlined the paramount importance of healthy ageing. That concept focused on a broader range of activities than those normally associated with work and labour market, and emphasised the participation and inclusion of older people as full citizens. 'Thus, the essence of the emerging modern concept of active ageing combines the core element of productive old age with a strong emphasis on quality of life and mental and physical well being' (Walker, 1999:124). Elsewhere Walker emphasised that at the moment active ageing lacks strategic coherence, functioning rather as an umbrella slogan that covers many things.

Charting the emergence of active ageing from Europe as a slogan, Walker (2004) points out that the concept has now achieved currency in such organisations as the WHO, the European Union and OECD. However, he observes this popularity is not supported by any consensual meaning, policy or practical implications of the term. Active ageing appears as a social policy response to the challenges of an increasingly ageing population, focusing on the ways in which joined-up actions from care and health services, other bodies and organisations can effectively bring it about within an integrated framework.

The birth of the new concept followed a period of gestation during which its forerunner, the US-inspired 'successful ageing' developed into 'productive ageing' in response to socio-political developments that saw older people and their advocates reject the narrow and restrictive equations older people = retirement = leisure and family obligations (Walker, 2004). Even though the shift of focus now on the life course rather than older people, the concept of productive ageing came to grief over its labour market and productivist orientations that emphasised the economic and instrumentalist concerns of a socio-political environment concerned with health and pension costs as well as skill shortages. Thanks to the WHO (1994, 2001b), a European context which is more social market-oriented than the US, a new concept of active ageing came to light that valued older people for themselves rather than as simply instruments or agents of production. The WHO dictum vividly encapsulates the thinking process behind active ageing when it says 'years have been added to life now we must add life to years' thus stressing 'health and the

participation and inclusion of older people as full citizens' (Walker, 2004) bringing together the essential elements of productive ageing, like productivity and the quality of life, as well as the physical and mental well being of older people as advocated by the European Commission (1999) and the WHO which underlines not just productivity but, also, health and independence. Active ageing has ambitions to meet the challenges of population ageing hence it embraces a number of principles geared towards a preventative strategy (Walker, 2002).

The term 'activity' should be liberated from its economic / productivist jacket to also encompass all endeavours made to help give meaning to the life of the individual and to that of his/her social network, ranging from immediate family and relations to community and society at large, within and out of national borders.

Another important principle is that active ageing should be about prevention of all ills that gradually beset the individual with the creeping of (older) age, which implies vigilance across the lifecourse of the individual rather than deploying a flurry of activity at any arbitrary cut-point in the life of the individual. This approach would allow the prevention of the de-skilling, dependency and ill-health that often accompany retirement and older age within the traditional social set-up. It will, of course concomitantly make the necessary adaptation and adjustments as the older individual becomes less and less able to undertake what s/he used to during his/her younger age.

Thirdly, as recommended by the WHO, (2001b) the concept should be inclusive of all older people rather than just focus at one arbitrary end or point insofar as old age is a social construct, that is it is not a good, absolute indicator of ability, and is very relative.

The fourth consideration that the previous one ushers in terms of wider social inclusion is that of a balance between rights and responsibilities. As with any other individuals and social groups, older people's rights to lifelong training and social protection are to be counterpoised against the duties to avail themselves of opportunities enabling them to stay, in different ways perhaps, active and a resource for community and society.

Fifthly, there needs to be, within active ageing, room for social solidarity that spans across generations. In the words of Walker (2004), 'active ageing is intergenerational because we are all stakeholders in this endeavour as everyone wants to live a long and healthy life' (2004:8-9).

The sixth attribute of active ageing should relate to an enabling and empowering framework within which a combination of down upwards and up downwards activities and initiatives would ensure and foster effective participation of older people in forms they find suitable and satisfying.

Finally, active ageing should not only be inclusive, but also diverse, that it should decisively embrace cultural differences within, and out of, national borders (The European Commission, 2000; Walker, 2004).

To bring these principles to life a global strategy founded on a three-way partnership between the state, the citizen and society needs to be struck. State intervention should, however avoid the pitfalls of short term economism and inertia to embark on enabling joined-up policies that consider the entire lifecourse (Walker, 2004). The strategy informed by the principles outlined above should be fair in its reflection of the rights and duties that govern the relation between the individual and the society thanks to the regulating vigilance of the state. The strategy should also be inclusive of different social groups, races and various cultural strands, gender, and so on, adaptable and flexible to take into account these groups' specificities, and proactive in ensuring that preventative rather than just curative measures are taken against the foreseeable onslaught of ageing and ill-health, which it empowers citizens at any state of the lifecourse to fully participate in social and community processes. So active ageing is no so much about older age as it is about all life's ages. As put by Walker (2004:11), it is 'concerned with how everyone ages'.

Underlining this strategy of active ageing is the 'society of all ages', the guiding UN principle that underscores its ageing strategy. The UN vision of society for all ages is a society in which the non-negotiable dignity of, and respect for, all human beings are recognised and accepted regardless of age, gender, colour or creed, thus enabling

and allowing everyone to contribute to, and take part in, the common goal of human knowledge and activity. The realisation of this vision depends on the decisiveness of society and the individual to combat the pervasive ill of ageism that cripples so many in several, if not all, spheres of activity across social systems of care, health, employment and education. Practical measures need to be taken to ensure equal opportunities for all become the norm by which society and its structures and systems live by. The workability of older people and all people and the opportunity for all to be somehow active should part and parcel of such measure, given the positive link between activity, healthy ageing and the potential benefits and enrichment of all from all. The inclusive nature of communities and societies living by this vision dictates that resources be allocated according to needs or at least as fairly as possible within the framework of policy decisions that value all equally. These measures should aim to bring about the quality of life within the social protection that covers all vulnerable groups and individuals.

To bring about these changes would require nothing short of a cultural revolution given the entrenchment of ageism in nearly all modern institutions throughout the world (Walker, 2002). As Bytheway (1995) and Walker (2004) observe, even the contributions of older people are less valued than those of the younger people. The manichean dichotomy old/bad – young/good tends to be the all pervasive filter that colours policy decision. The cultural change required to modify and then radically alter this state of affairs will take time, coming about only gradually and piecemeal, through a combination of political action initiated by the older people themselves or the state, the pressures of consumerism and labour market, better health care and more choices about the way individuals and society live their lives. The implications for social policy and, in fact, for all policy areas are enormous. The need for various institutions and actors to come together onto some joined-up actions within an integrated framework adds to the challenge.

While the areas that need attention are many, central among them are health and social care, where the increasing needs are constantly and insistently demanding the promotion and development of policies geared towards the prevention of disability and towards the general drive of healthy ageing. The corollary of such policies would be a shift of emphasis that prioritises prevention over cure and independent

living over the management of dependency. If we recognise that the causal factors of many chronic diseases are located earlier in the lifecourse of the individual – as do the British campaigns for healthy meals and diet in school, for exercising and walking to prevent obesity – then it follows that an important implication of active and healthy ageing must be a consideration of a whole lifecourse for an effective prevention of chronic disabling conditions. In other words, at each state of life, there needs to be active institutional support (education, health, social care and so on) encouraging and backing up the individual. Indeed, as emphasised by Walker (2004:16), ‘the critical point here is that those key risk factors can be modified’. The conjunction of institutional support and assumed personal responsibility should make the WHO’s words come true, with ‘the healthy choices becoming the easy choices’ (WHO, 2002:17).

Another implication is for health and social care to embrace a dual preventative and curative approach that prevents diseases and promotes health on the one hand, and on the other, that tackles activity -restrictive conditions, thus ensuring a lengthening of the disability -free lifespan. This requires questioning and forsaking the ageist discrimination (rife in many societies nowadays) that sees ageing and disability as the two sides of the same coin. As a consequence, within health and care systems, priority is given to the young to the exclusion of older people who, at best, are only accorded a very low priority, when in fact they should be targeted for both prevention and health promotion (Pope and Tarlov, 1991:105; Walker, 2004:17). In other words there is a need to apply health measures seeking to pre-empt pathological disorders while also minimising the risk factors likely to lead to disability and disease. Considering that after the age of sixty 75 per cent of death variation is environmentally – related, e.g. poor diet, tobacco, inadequate physical activity, and so on (Walker, 2004:17), one can easily appreciate the potential significance of personal, social and health education and interventions. Thus the combined effect of prevention and rehabilitation is likely to prolong the functioning capacity of the individual while pushing further down the line the threshold of disability. In other terms, as indicated by Kalache and Kickbusch (1997), the WHO (2002), there is a real possibility of not only modifying the decline rate but also of reversing it at any one point during the lifecourse by conjugated efforts of personal lifestyles and sound institutional back-up.

At the moment though, even in Europe where the case for, and practice of, active ageing are being pushed forward, there are some tangible institutional barriers that need to be taken care of for a radical transformation of health and social care practices. In his review of those Walker (2004) mentions the relative youth of geriatric medicine as a branch of medicine on its own right; ageism; the lack of coordination between health and social care as well as their difference in status, the functioning of social care as a fire fighting service rather than a proactive back-up for family care, hence institutionalisation and dependency; professional and financial vested interests in the status quo and the lack of understanding on the part of politicians of the significance of the preventative approach.

The transformation of health and care services resulting from the removal of these barriers should lay emphasis on primary and community health and care along the lines developed here so far: prevention, care within the family and the community, rehabilitation, multi – skill joint teams, all aiming to promote and ensure activity and autonomy.

Active ageing therefore requires a new model of, or a new approach to, health and social care, a shift of focus from cure to prevention, from isolated specialists to multidisciplinary teams. Family and community care should also displace institutional care to a large extent. Preparation of mentalities and mentality change need to be undertaken by universities and similar higher education institutions until it dawns upon the policy makers and public authorities that change needs to be embraced and implemented, with prevention and rehabilitation paradigms replacing the old (curative) model.

These key principles include activity, by which Walker (2002, 2004) does not simply mean paid work, but any meaningful pursuits that contribute to the wellbeing of the individual, his family, and the society in general. The strategy of active ageing should include all older people, even those who are frail or dependent. It should adopt a protective concept that encompasses all groups of older people. The strategy should maintain the solidarity between generations, involving creating all the opportunities that would bridge the gaps between generations. It should embody both rights and obligations and try to balance them at all times. The strategy of

active ageing should be participative and empowering. In other words, there must be a combination between the efforts at the top level and those of the grassroots. Active ageing has to respect the national and cultural diversity of the older people. The simplest way to demonstrate this respect is to provide retirees with different forms of participation in social programmes. According to Walker (2002:125)

these principles suggest that a modern effective strategy on active ageing will be based on a partnership between the citizen and society. In this partnership the role of the State is to enable, facilitate and motivate citizens and, when necessary, to provide high-quality social protection for as long as possible. This will require interrelated individual and societal strategies.

As a result, he called for a new strategy for old age based on real life. Outlining its most important requirements he further suggests that:

this strategy should reflect the principles set above and be comprehensive, flexible, preventive and participative. It must represent a balance of rights and obligations. This means a multidimensional strategy, operating at both individual and societal level but in an integrated way (2002:134)

5.2 Approaches to Participation

There are various definitions of social participation. But the concept that I am concerned with in my study focuses on two aspects: firstly, participation of the individual in different social groups, secondly, the participation of the individual in voluntary organisations, especially those that work in the community or in local projects (Gaith, 1979:317). The concept of 'citizens' participation' which is linked to programmes that aim to develop and organise society is one of the dominant concepts in the field of social work and in sociology. Efficient social workers who are specialised in community organisation try to facilitate the participation of citizens using various tools. Voluntary organisations are one of the tools that facilitate that participation.

5.2.1 Premises for the issue of participation

Scientists and researchers differ on classifying participation. Some link it to politics; that is why it has acquired political significance and become one of the criteria of democratic regimes. Sociologists, especially those who work in the field of social

work, prefer to focus on the participation of citizens in their community and their cooperation with the local government in order to develop that community, help it meet the needs of its citizens and resolve their issues. The citizens' contribution in shaping their lives leads to development and a sense of self importance. Thus, the absence of that participation leads to their political and social isolation and the loss of any meaning or worth in their lives. As a result citizens will lose any sense of affiliation (Abdulatif, 2002:231).

5.2.2 The importance and objectives of participation

Participation is one of the main principles of development. A genuine and successful development cannot be fully established without popular participation. Citizens learn how to resolve their difficulties through participation. Participation helps citizens to support development and boost it, so it becomes more stable and more useful. Local citizens are more aware than anybody else of what suits their community. Social issues are growing, thus it is becoming more difficult for professionals to spot and resolve them on their own. Popular participation can save the energy and time of the government for more pressing national responsibilities. Voluntary efforts through popular participation help achieve the principle of 'democracy of services' which are performed by the people for the people in their own interest. Popular participation constitutes a genuine support for government expenditure. The government on its own cannot provide all the services needed. Thus the role of popular participation can complement and support the role of the government. It is an essential and basic role to achieve the development plan. Popular participation through non-governmental organisations can play a pioneering role that the governmental organisations cannot perform at some levels. This can be ascribed to the flexibility of non-governmental organisations and their quick response to the demands of the people. Participation through local organisations can open new fields of services and activities. Thus it attracts the attention of the government to those fields. Popular participation widens the social awareness of the people. Participation through institutions and local councils can play a disciplinary role that can help the government discover the weak points quickly and reduce the likelihood of mistakes on the part of the executive officials.

Thus we can conclude that participation has value and benefits as it can be considered as the positive picture for the strategy of development. These benefits range from boosting individuals' efforts to achieving moderate social reforms. They can be measured according to the increased participation of all the groups representing society (Al-Saif, 1995:92).

In addition, one can widen the scope of participation to include other benefits such as: more agreement with the natural environment, adopting more positive stands toward the state, controlling the social and political environment, bridging the gaps between people and their government, boosting the social trend of participation in the various fields and programmes that benefit all the classes and age groups in society, avoiding or reducing the feeling of alienation and increasing cooperation among members of the same society. Al- Saif summed up the value and benefits of participation as follows. It is a means to mobilise unused resources. It is a source of knowledge and a means to securing information on programmes and policies. It is an end on its own to enforcing democracy (1995:40, 41). It is worth mentioning that there are numerous empirical studies that emphasize the importance of participation, such as Rhee (1985), Leighton (1985), Widatella (1985), Salazar and Seth (1987) and others.

As Al-Saif (1995:132-147) says, participation includes the following types: participation that aims to record the local demands (needs); participation of citizens that protects their interests and expresses the need of beneficiaries from these services (Brager, 1973:182); participation that aims to modernise or find new ideas for development; participation that aims to test the suitability of some suggestions and improve them if there is a need; participation that aims to support the regime (or the present authority); participation that aims to raise the efficiency of local committees in order to control and invest the resources of the environment and society. The wide participation of citizens makes the decision related to a certain programme and service more relevant because the procedures taken will be more suitable to the requirements of the situation that the participants are reacting to. Finally there is participation that aims to strengthen the relation between the individuals through cooperation.

5.2.3 Degrees of participation

Some scientists review the levels of participation through an ascending or a descending order. Three examples illustrate such attempts to work a scale for participation. According to Chapin (1939) the degrees of participation of the individual are one of the simplest and oldest attempts; it dates back to the 1940s. He saw that the participation of an individual passes through five steps from the bottom to the top. These steps are in the following order; membership, attendance at meetings, financial contribution, membership of committees, and assuming positions of leadership. Cary (1975) views that attempt which looks at membership as a measurement for social participation (147-148). However, he observes that Chapin's attempt raises two questions about participation: what do members do between meetings and what is the role of the members during these meetings? Cary says that participation between meetings could include a number of tasks, like writing the minutes of meetings, and designing a strategy for future work. Cary regards participating in the meetings as an indication of the role of the individual in the process of decision making within the organisation. He adds that experience shows that individuals who do not have an official leading role within an organisation usually have an impact on its decisions. Thus, one important aspect of the genuine participation of an individual is his full involvement in the organisation rather than playing a petty role in order to join that organisation or become a member. The eight degrees of participation of citizens (public) drawn by Arnstein (1969) describe rising participation from bottom to top according to the following steps; manipulation, therapy, informing, consultation, placation, partnership, delegation, and citizen power control.

In his analysis of these eight grades, Shawky (1978) considers manipulation and therapy as the lowest grades (Shawky, 1978:64-69). These two grades describe a state of non-participation that some see as a substitute for genuine participation. They aim to impede the people from participating in the planning and management of a certain programme. They only allow the leaders or those who control an organisation to steer the participants towards the objective of the decision makers. Thus, participation becomes an educational process for participants. That is, participants are used as tools to realise the objectives of the officials and the

leadership of the organisation. I would like to note here that social workers in that organisation do not take part in that process because the values of their job stop them from doing so. However, they are only allowed to shut their eyes because this is what the powerful officials and decision makers would let them do.

For Shawky (1978), the third and fourth grades, informing and consultation, contribute to a tiny improvement in the participation of the poor and have-nots in expressing their viewpoint provided that the authorities would allow them to do so. However, under these circumstances, these two grades are linked to the concept of power, power which is usually lacking among the poor. Anyway, the participation of the poor is usually limited. It faces a number of obstacles, namely, negativism, social exclusion lack of needed confidence to improve bad conditions of life, ignorance and illiteracy. Shawky (1978) considers these four types of participation 'illusive' as most of the poor participants hardly participate except for a tiny lucky minority that is consulted by the opportunists. When participation reaches this grade, there is usually no follow up. Thus, there is no way to confirm a change in the present status. As for the fifth grade; placation, it falls on the top level of symbolism. Laws allow have-nots to present their points of view, but it gives the authority the permanent right to take decision. Shawky (1978) adds that the sixth degree, partnership, allows citizens to negotiate and approach the conventional authority. Shawky (1978) reaches the conclusion that the two remaining levels, delegated power and citizen control, represent the genuine participation as they give citizens real power in decision-making and complete authority in management. Thus, 'citizen control' represents the peak of participation in the shape of actual practice and complete involvement in drawing up local programmes.

The political sociologist Dasgupta (1975:48-50) presents a ten level falling order of participation that starts with the maximum grade of popular participation of individuals and ends with the minimum grade. The degrees of popular political participation come within the following order; assuming a political or managerial position, seeking a political or managerial position, active membership in political parties, ordinary membership in political parties, active membership in political organisations like syndicates and societies, and so on, ordinary membership in

political organisations like syndicates and societies etc., participation in public political meetings, participation in unofficial political discussions, general interest in politics, and casting one's votes (going to the ballot box).

5.3 Introduction to the integrative approach

I now introduce a primary attempt to outline an integrative approach that draws together the essential elements of active ageing and of participation. Participation is shown to be an activity strongly linked to well-being. It promotes inclusion, the sense of self-worth that revolves on one's rights and obligations and, most of all it is an empowering concept that allows older people to develop their own initiatives and forms of activity (Walker, 2004).

After explaining the meaning of integration as a term, I will discuss the levels of integration and differentiate between the micro, mezzo and macro levels. There are four postulates of integration: integration between assumptions and postulates of different theories, integration between the micro, macro and mezzo levels, and integration between the givens of all these theories, on all three levels, and the Islamic *Shariaa* and its applications. This will lead to integration between all these elements and the characteristics of the Islamic Arab society in general and the Saudi society in particular. I suggest 14 dimensions for integrative approach. These dimensions cover the four postulates and integrate most of the issues and postulates of the approaches that I reviewed and analysed. At the end, I present the five most important intellectual strands that constitute the suggested integrative approach. These are the outcome of my review of all the related theories and theoretical premises especially the theories of active and productive old age as they represent the main theoretical basis in any discussion of the issue of the participation of retirees in social development programmes.

According to Webster's Dictionary integrate means: 'form into a whole' (Gove, 1976:439); and in the Oxford Dictionary it means: 'combine into a whole' (Hornby, 1985:444). In order to describe the broad lines of the integrative approach, I tried to present a tentative primary explanation. That is, finding any kind of agreement, homogeneity or harmony between the dimensions mentioned to form them into one

single whole. The integration process will be impossible if there is no such harmony or homogeneity between the different dimensions or elements. Thus these elements should not be contradictory and the assumptions or postulates included in each element should not be mutually exclusive, as the logicians say.

The integrated elements must have the following characteristics; configurationally they must agree on one feature. The approaches reviewed in this chapter agree to explain the phenomenon of old age and retirement especially in the light of social interaction and social participation. These elements must be logical: the approaches reviewed are logical and self-consistent. They should be homogeneous, that is they should not be contradictory or conflicting. The elements should be connective: connected in quest for the causes of one phenomenon. In this study, that phenomenon is the dwindling participation of retirees in social programmes. The approaches should be instrumental: that is, concerned with explaining a certain phenomenon from different angles. Finally, they need to be regulative: each approach should represent a theoretical structure that explains and deduces information. Thus each approach should be a coherent systematic conceptual structure (Sills, 1968:378-475). The suggested integrative approach must integrate the approaches as long as they comply with the previous characteristics. As regards the levels of integration there are three: the first is the micro or individual retiree level. The second is the macro level which includes the society as a whole, with all its systems, institutions, cultures, and so on. It also includes the economy and workforce, the family, education, voluntary movements, religious system, mass media, governmental systems, and so on. The mezzo level is the level between the individual and the society. It includes the family, friends, relatives, neighbours and the community of older people.

Some may assume that integration is a process that collects all the givens of theories in to one single theory. This is a wrong assumption, because integration is a conscious, selective and deliberative process that is governed by the conditions and requirements mentioned earlier. Thus the axes of integration can be defined along the following lines; integration between assumptions and postulates of different theories as long as they are not mutually exclusive; integration among the micro, macro and mezzo levels; integration between the givens of those approaches -on all

levels- and the Islamic *Shariaa* and its applications; integration between all these elements and the characteristics of the Islamic Arab society in general and the Saudi society in particular.

5.3.1 Islamic perspective on active ageing and approaches to participation

Chapter 3 provided a general overview of the fundamental principles of Islam. In this section the emphasis will be on an Islamic dimension of active ageing within a participation and empowering framework. In order to understand the Islamic stance on participation and active ageing, I shall outline the Islamic principles that categorically and directly call for and support participation. The sources of these are the Qur'an and the *Sunnah* of Prophet Muhammad that are binding for Muslims.

Allah Almighty repeatedly ordered Prophet Muhammad to consult with his people, saying 'consult them in their affairs' (Surah Al-Imran 3:159) and mentions as a sign of belief in Him 'those who....conduct their affairs by mutual consultation, and who spend of what We have bestowed on them. (Surah Ash-Shura 42:38). In fact the whole chapter, *Al-Shura* (chapter 42) is devoted to the principle. The principle of *Al-Shura* is one of the main principles of Islam because it shows the importance of cooperative participation between individuals and groups; and between the rulers and the ruled. *Al-Shura* is therefore a desirable thing among any group of Muslims.

Social solidarity, another basic principle of Islam, emphasises and supports participation. It is summed up in the general principle of 'enjoining good and forbidding evil'. The principle calls for preserving social, economic, doctrinal and moral resources. It can only be achieved through collective participation in shouldering the responsibility, as for example when the rich help and support the poor and so on. The rights of neighbours are another example of Islamic principle for participation and solidarity, and the concept of neighbourhood can encompass the whole city or village. The principle encourages active cooperation between neighbours who should treat one another in the best of ways, take care of one another and refrain from harming or even inconveniencing one another. Where the neighbour is an older person there is an added obligation on his/her neighbours to discharge these duties with greater emphasis. Islam also enjoins inquiring about the health of all those in the neighbourhood, visiting and comforting them when they are

sick or in need. The concept of social solidarity, according to Faramawy (2002:2), has four dimensions: shaping the faith and conscience of an individual, forming the personality and social conduct of an individual, strengthening family ties, and organising the social relations and ties between individuals, families, groups, communities, states and even within the whole Islamic community. The third Islamic principle that supports and boosts participation is freedom. Islam has emphasised the importance of all types of freedom, religious and civil freedoms, and freedom of thinking, opinion and work. For example older people like any other groups can venture into economic, cultural, social and religious projects to the extent of their ability, skills and commitment.

The Qur'an and the *Sunnah* call for participation and cooperation. Stories about Prophet Muhammad's companions and the rulers in the early eras of the Islamic states show evidence of participation and cooperation (As-Saif, 1995:9-10). Genuine Muslims work to secure for themselves and their families a dignified life and to achieve progress and prosperity for their country. Thus, Islamic *Sharia* forbids Muslims from staying without work or begging as long as they have the power and chance to work. Prophet Muhammad said that the best food that a man can eat is that which he earns by his work. Similarly Allah Almighty says: 'Then when the (*Jumu'ah*) prayer is ended, you may disperse through the land, and seek the bounty of Allah (by working, and so on) (Surah Al-Jumu'ah 62:10). It also orders social participation when it imposes responsibilities on the Muslims towards their families, neighbours, community and society as a whole; and when it imposes duties on the state towards its citizens. For example the state leadership has the religious duty to look after the citizens' wellbeing, particularly where they are old or needy.

Islam regards the two types of responsibilities, individual's and state's, as the two sides of the coin of social solidarity. Islam also outlines the route for political participation by calling on citizens to obey their ruler as long as he abides by the teachings of Allah, which is condensed in the famous saying 'no obedience for any creature who disobeys Allah'

Prophet Muhammad underlined on several occasions the importance of participation in all fields of life. In one of his *Hadeeth*, he said 'If the day of judgement comes

when one of you is in the middle of planting a seed, it is better for him to finish planting it first.' Participation involves cooperation among all Muslims. As a result, Islam calls for cooperation and urges humans to help each other. In addition, it warns those who do not help others. In chapter Al-Ma'un (107:4-7) Allah condemns those who only do good to show off and, in effect, refuse even little favours for people. Prophet Muhammad said in one of his *Hadeeth* 'A Muslim is a brother to any other Muslim; he is not supposed to treat him unjustly or humiliate him. If he helps his brother, Allah will help him.' Islam also calls on people to work in order to gain rewards in this life and in the after life, as stated in the Qur'an (Surah Al-Qasas 28:77).

Prophet Muhammad, who underlined in several occasions the importance of participation, confirmed the same meaning in one of his *Hadeeth*, 'work for your life as if you are going to live for ever, and work for after life as if you are going to die tomorrow' (Sadiq, 1998: 269-276). All the previously mentioned lofty objectives of Islam, like inhabiting the universe, turning people away from monasticism, organising the links and relations between humans and their relation with Allah Almighty are indications that Islam calls for participation, productive and beneficial activities while forbidding dependence.

5.3.2 The dimensions of the integrative approach

5.3.2.1 Choice

The historical withdrawal of older people from society can be ascribed to the assumption that it is useful to both them and the society due to the process of unequal exchanges between the two groups. The bottom line however is that the personal preference of the older people; determined by activities bring self-satisfaction and an improved quality of life in general is more useful. To some older people, this satisfaction is directly linked to social activities, whereas to others it is linked to withdrawal. However, withdrawal from some conventional social activities can sometimes lead the older people to join other kinds of activities. Withdrawal therefore does not equate to isolation. The activities that the older people get involved in can boost their social role and increase their self-esteem. Thus if the older people lose some of their main roles, they can find substitutes that they like, which will maintain self-esteem and satisfaction with life in general. Retirement,

with all its implications of losing one's roles, social responsibilities, status, and so on, can lead to feelings of dissatisfaction, anxiety and inferiority. Substitution activities can resolve these issues.

5.3.2.2 Moral Education

All religions and sound logic reject the idea of dealing with the love and care offered by grown up children to their older people parents as a commodity that is subject to supply and demand. However, care for older people parents, and older people in general, has witnessed a decline. Thus it is important to re-internalise in children religious values and high morals and re-emphasise basic values like mutual love and care between children and parents.

5.3.2.3 Striking an economic balance

The income of the retiree – mainly pension and sometimes savings – is a basic variable that can force him/her to postpone retirement if possible or search for a post retirement job. Thus it is necessary to talk about voluntary work in this case. Social policy makers in the developing countries and especially in the Arab and Islamic countries need to strike a balance between providing post retirement opportunities for retirees and creating jobs for millions of newly graduated young people who suffer from unemployment. These young people have the right to live, work and make a family. Unless the social policy makers strike the right balance, the society will stand on the threshold of fragmentation. A number of negative phenomena like generation conflict, feelings of injustice, and estrangement from society will reign.

5.3.2.4 Social Participation

The variables that are related to the social participation of retirees can be found at three levels: society with all its systems, organisations and culture; the local community or neighbours, relatives and friends; and finally the personal level of the retiree himself. Self-satisfaction and life satisfaction in general are not only the pivotal concepts for social participation of retirees but the basic rudiment of the retiree's psychological and social harmony with society as well. It is known that the participation of retirees in social activities helps them to harmonise with society in the few last years of their life. It adds up to their feelings of happiness and self-satisfaction. The mentally and physically active elderly person is a happier older

person who enjoys more harmony with society.

Thus social participation leads to social integration and social and psychological harmony with society. In the light of that conclusion, I will list the suggested most important positive factors that affect social and psychological harmony with society in the last phase of life, drawing on Fahmi (1988); As-Saif (1995); Kitty (1998); Cavan, Havighurst and Burgess (1978). These positive factors are: good health; absence of any worries concerning health; having a spouse; having a good family relationship; having friends; playing a productive role, that is, having a post retirement job; having a hobby; participating in different activities to fill spare time; financial security; earning an income that meets all the needs of one's family; membership or affiliation to one or more national and non governmental organisations; planning for future projects; participating in religious projects and believing in after-life. In short, feeling secure in general and observing a high moral code all the time. Thus, the integrative perspective rejects the passive idea that regards old age as a social problem or as a 'burden' on society. A number of theoretical studies refuted this idea, especially the strategies of productive old age and active old age. Thus the integrative perspective considers that regarding old age as a burden is related, especially in developing countries, to the absence of an active social policy in these countries. All that exists is a number of measures and legislations that try to overcome present difficulties (At-Taraah, 1999:268-280).

To conclude, the integrative perspective resulting from this research consists of the following intellectual strands: self-satisfaction, satisfaction with life and personal, psychological and social harmony with society. The strategy of active ageing emphasizes that older people are an important and valuable resource to society. As a result, they must be allowed to play a role in the social and economic life. They must be given more opportunities, either in paid or voluntary jobs. The strategy of active old age centres on widening the scope of activities offered to the older people. It is also important to focus on treating the retirees as full citizens who have all the rights of other citizens. All this would help the retiree achieve self-belief and satisfaction. Thus he/she would feel generally satisfied with life. This feeling is likely to be a lasting reality rather than a momentary state. Again all these feelings are related to the integration of the retiree with society, his social interaction and his social

participation.

5.3.3 The participation of Arab and GCC women

Before the discovery of oil in the GCC and the implementation of development projects in the region, Arab and GCC women used to work mainly in their homes except for very limited and simple outdoor jobs. After the discovery of oil, the region witnessed a boom in comprehensive development plans and development projects as well as a change in the status of both men and women. Perhaps the most important change in the status of women was that they were no longer completely dependent and marginalized as they were previously. Islam has granted women a high status and given them rights and privileges in order to protect them. Nevertheless, long eras of backwardness and stagnation usurped all these rights and left them with an inferior status. Thus, they have lived as dependent and marginal people for a long time. As a result of the post oil discovery boom, more girls were educated; and women graduated from universities to work in such fields as teaching, nursing, social service and others (An-Najjar, 1988:42-47). Despite this, women's chances are still limited (The Gulf Council for Ministers of Labour and Social Affairs, 1999:171).

Women are now helping to boost economic and social development and are taking an active part in running the affairs of their families and building their societies. Given the near parity of women to men in Saudi population (49.5 per cent to 50.5 per cent according to the 2003 census) the case for women's participation in the labour market is strong. However, women's work has some negative impacts on their families in general and on the older members of the family in particular, especially where members belong to the husband's side of the family. As a result of paid work, women's role inside the house is dwindling. Women are leaving the care of children and older people to foreign carers who bring with them their own customs and traditions. While no official statistics are available estimates from the press put the figures of imported domestic servants around 800,000. The absence of mothers and the newly introduced customs and traditions have a deep effect on the values and morals of younger generations.

In recent decades, two of the most prominent changes in western societies have been the increase in female labour-force participation and the rise of life expectancy. These developments have led to concern about the ability of families to provide informal care for an increasing number of frail friends and relatives (Allen and Perkins 1995; Dooghe 1992). In light of this finding, and within the Saudi context, perhaps there needs to be a rethink about family care for older people as it stands now so that neither women's' chosen participation in the labour market nor the family care for the older people suffers from these recent development.

As suggested earlier day care centres might be part of the solution. The participation of women could also be encouraged if women's request for earlier retirement is met by the government. At the moment one can have an early retirement, whether man or woman, after at least twenty years of service. The increasing demand from women to have the option of retiring earlier, after fifteen years of work, would have the effect, if met, of encouraging more women to venture into the labour market. Indeed they would then be able to retire earlier and devote the rest of their lives to other pursuits, including caring for family members and relatives. This care needs also to be recognised officially and valued so that, alternatively, women who choose to do it get rewarded for their valuable work.

The records of the rate of participation of the Arab and GCC women in general and the Saudi women in particular, show that political participation is weak, economic participation is limited and social participation is gradually increasing; for example women's voluntary charity associations (purely made up of women) amount to 22% of all the associations in the KSA. A relatively recent Saudi empirical study outlined the most important objectives of women societies as follows: to improve the social, cultural and health status of women, to improve the status of women in rural areas, to care for children in the fields of health, culture and education by establishing more nurseries, parks and activity centres, to develop the technical and professional skills of women, to establish charity projects, and spread cultural, social and religious awareness among the public (An-Najjar, 1988:31-34).

The objectives of women's charity associations reflect the extent and size of women's social participation. These associations provide care for all groups of

society especially women, children, families and the disabled. The same study (An-Najjar, 1988) outlined the activities of these societies as follows: establishing classes or centres for abolishing illiteracy, arranging symposia for spreading cultural, social and religious awareness, organising social and sports leisure activities for members such as parties, picnics and sports competitions, caring for children, and helping needy families with money and counselling (An-Najjar, 1988:36-39). As the female population of workers outside the home increases, the work of women's associations would increasingly play a significant role in promoting the cause of older women and women retirees in the KSA.

5.3.4 The participation of older people

The United Nations Charter (1991) calls for older persons to have access to adequate food, water, shelter, clothing, health care, educational and training programmes. They should be able to reside at home as long as possible and remain integrated in society by sharing their skills and knowledge and serving as volunteers. This is the perspective from which I approach the participation of older people. Thus, the concept of participation of older people and retirees or other groups should include not only social participation but also political, economic, cultural and intellectual participation as well. It should also include participating in campaigns to raise money for charity and other purposes. In all the previously mentioned studies, the participation phenomenon was interpreted apart from the other components of the social structure and away from the social and economic systems. Martin (1990) shows that the social environment, the influence of organisations and the expectations of staff are important factors in the participation and decision making by older people. Older people want the opportunity to find new roles for themselves, roles that are valued, that are socially productive, and that are flexible enough to accommodate both the strengths and vulnerabilities of age.

The most important factors affecting the participation of older people in all fields of life are: their free will and choice to participate, their health condition and ability to participate, their skills, knowledge and previous experiences, the availability of opportunities to participate, the concept of 'rehabilitation training' which underlines the importance of preparing older people for the requirements of participation. That does not apply to economic participation, but does to all other types of participation,

social, political and cultural. However, it is important that the older people or retirees accept that type of training and realise its importance, otherwise it will lose its value and can cause negative results. One must persuade older people, their families, and all community members in general, of the importance of participation. Perhaps this requires a change in the long-enshrined belief that retirement, or reaching a certain age (sixty years in some societies and sixty five in others) means the end of life. Possibly various mass media and education curricula in different schools and educational agencies can help to uproot that belief. Thus, any individual can discuss the issue of post-retirement participation from the perspective of its benefit to society. This is a clear indication that the older person's decision to participate or not will remain his own personal decision; he will take it without any pressure from society. Economic participation is probably the only exception. A few field studies revealed that an older person usually takes a decision to work only when his pension is not enough and he does not have any other sources of income (Al-Ubaidi, 1998:43-51).

Economic participation as mentioned earlier is, especially in paid work, performed as a result of insufficient pension and the absence of other sources of income. Participation at this level can take a variety of forms. An older person who retired can continue running his own private project, or start a private project after retirement. It can take the shape of working for an investment company, or a governmental organisation in return for an agreed salary. In Saudi society, there are a number of organisations that offer work for older people such as the trade chamber and private investment companies. These opportunities need to be regularised and expanded. Older people can take part in projects in the fields of developing society and serving society, for example abolishing illiteracy, working in public libraries and social service centres, and so on. In addition, a qualified older person can work as an instructor in the courses held by social voluntary agency. He can also take part in running these agencies. On the other hand, an older person experienced in resolving family disputes can work as a counsellor in one of the family centres or in national voluntary organisations that offer a financial reward to whoever needs it. The concept of resolving family disputes includes not only resolving conflicts among members of the same family but among members of different families as well. This is one of the fields available for the participation of older people in the

KSA. Older people residing in rural areas can teach farmers the right ways to plant palm trees and other suitable seeds in the Saudi rural areas. Finally, experienced older people can work as volunteers or counsellors in some local projects like the charity housing project and the projects providing care for the orphans, disabled, older people and the poor and so on.

There are various political fields that are open to the participation of older people and retirees in the KSA. In some countries such as Slovenia, older people have tried to develop their own political party (Versa and Scmitt, 2002). The Saudi regime gives every citizen, especially older people, the right of advice. That is, every Saudi citizen has the right to tell his local or top rulers, either in person or in writing, his views on all the affairs of his society; in addition older people can express their opinions about all the issues and problems in their society through mass media. They, like any citizen, can assume a leading position if they possess the qualifications and skills needed for that position. The membership of *Al-Shura* Council and local councils is a case in point. Saudi citizens, including older people, have the right to attend the open sessions of *Al-Shura* council and express their opinion on any of the issues discussed in these sessions. Half of the local council members are chosen by direct ballots, opening the door for qualified older people to be nominated to the membership of these councils. In addition, some of them still have the chance to be selected within the other half of the membership, and the influential and intellectual residents in any area have the right to call their officials to account. If they do not respond to their views and demands, then residents have the right to form a delegation and go to a more senior official. Older people can join these delegations, especially by virtue of their age and experience.

Older people who have specialised skills can take part in different symposia, discussions and public meetings as organisers, instructors, speakers or attendants at these meetings. They can also take part in campaigns to raise religious, social, health or public awareness. The High Tourism Institute was recently established. Given the fact that older people have ample knowledge about history and historical sights in Saudi, they can work as tour guides either for Saudi students who need to know more about their history or for foreigners who visit the Saudi historical sights. Finally, as a large number of teachers and trainers working in vocational training

centres in different areas of Saudi have retired, they can participate in the official courses held in these centres. They can also take part in the summer courses that are organised to help youth acquire vocational skills without having a qualification. Older people can take part in campaigns that raise money for voluntary charity organisations. In addition, some mosques set up charity committees from groups of worshippers in the region to raise money to maintain the mosque, and widen their role. Although the government finances these mosques, dependence on the government is not enough to keep mosques in good shape and promote their roles. Older people and retirees can participate in these committees and devote time to their activities.

These types of community and social participation whereby older people are actively involved in community work, voluntary or otherwise, and social networks provide very good indicators for quality of life and healthy ageing. Indeed when they are actively involved and integrated in these social networks, locally and or nationally, older people feel better in themselves, healthier and, consequently, are better equipped to deal with life's stress, whether psychological, spiritual or social (Phillipson, 2004; Wethington et al., 2000; White et al., 1999). This kind of involvement and participation does not only empower older people and promote their independence but it also has a positive impact on the community and society. That is why the promotion of participation and independent living in old age is at the heart of policy in the WHO (2002) and in many other countries (Walker, 2004). Indeed social and community participation underpins the concept of social quality perceived as an indicator of a balanced social and economic development that promotes social cohesion. The concept of social quality reconciles the individual's participation in social and community life and the pursuit of personal development (Walker, 1999).

With hindsight exploration could have been made to gauge the extent to which older people could be involved in the study design and development. In place of social workers conducting interviews after briefing a number of older people could be consulted, chosen and trained to conduct interviews with their counterparts. Due to the fact of common or similar experience and shared interests perhaps their involvement would have generated more cooperation and enthusiasm. A number of

older people could take part in workshops and pool the results together to provide useful suggestions for the questionnaire and conduct of interviews. Another degree of involvement might be for older people to discuss the questionnaire with a view to revising it thus refining its design to ensure a better response from the interviewees.

5.4 Conclusion

This chapter has considered the elements and implications of active ageing and approaches to participation and pointed to the possibility of evolving an Islamic dimension underpinned by, and compatible with, these theoretical approaches. This 'evolved' Islamic perspective on active ageing and participation approach, I have classed as an integrative approach and I have indicated some key principles and referential points (Qur'an, Sunnah) which illustrate that not only Islam accommodates these modern theoretical approaches, but also actively calls for the involvement and participation of older people in societal and community life. In a truly authentic Islamic state and society, the best of active ageing and approaches to participation finds its application in the Islamic ethics in all the spheres of life. In the present state of things however, there exists considerable room for improvement that could be realised either through a reappropriation of national life and its manifestations by Islam or through an imported inspiration from the progressive aspects of a number of sociological theories such as active ageing and approaches to participation.

This situation is reflected in the participation of women which would also benefit from the application of Islamic principles purged of cultural and political practices restrictive of women's role in the KSA society. However, a combination of internal dynamics and external influences are opening up wider and wider avenues for women's participation which remains very limited at present. Similarly, the chapter has considered how the study design would have benefited from a more direct and pronounced involvement of older people themselves along the lines of Cook et al. (2003)'s study of older women in Sheffield. Despite this, the methods used to collect data collection provided an insightful and critical look at the lives of retirees in the KSA. This will be explored further in the following chapter.

CHAPTER SIX

RESEARCH DESIGN

Introduction

Research design is different from the method by which data are collected: the research needs a design or a structure before data collected. As DeVaus (2001) says:

The function of a research design is to ensure that the evidence obtained enable us to answer the initial question as unambiguously as possible (DeVaus, 2001:9).

This chapter aims to describe the methods used in of the study, focusing on how the main questions and subsidiary hypotheses were tested against the empirical data (see Chapter One). In so doing, the research methods and the data collection techniques; the sampling design and the methods of organising and analysing the data will be described. Finally, the limitations of the study are discussed.

6.1 The Research Method

It has mainly drawn from the theoretical perspective of active ageing, but it has also recognised the significance of the participative approach in the course of the study. However the participative approach could not be adopted within the present, non-western context of the KSA. Indeed it has proved impossible to brush aside the societal context of the research and the accompanying cultural and religious frames of reference. This chapter considers the empirical aspect and adopts a descriptive method which aims ‘to portray an accurate profile of persons, events or situations’ (Robson, 1993:4). Thus it is essential to have a clear picture of the phenomena on which data was collected (Saunders et al., 1997:79). There are three general objectives for survey research: description, explanation, and exploration (Babbie, 1998).

The study used a social survey from a chosen representative sample. Social surveys, as a method strategy Robson (1993) say:

Refer to the collection of standardised information from a specific population or some sample...usually but not necessarily by means of, questionnaire or interview (Robson, 1993:4).

In addition, a social survey allows the collection of a large amount of data from a sizeable population in a highly economical way (Saunders et al., 1997:76). Robson (1993) regards surveys as:

Surveys are well suited to descriptive studies where the interest is, say, in how many people in a given population who possess a particular attribute, opinion or whatever (Robson, 1993:49).

May (1997) provides us with a more comprehensive definition:

Surveys are one of the most frequently used methods in social research and used by academic researchers in universities. They can range from relatively small local surveys of just a couple of hundred people to large-scale national surveys of several thousand. Virtually all surveys aim to describe or explain the characteristics or opinions of a population through the use of a representative sample (May, 1997:81, 82).

6.2 Data Collection Techniques

Although the main method was a quantitative survey, the study used different methods to collect data: the quantitative approach using structured interviews and the qualitative approach using semi-structured and unstructured interviews. Researchers in the quantitative mode employ deductive logic, moving from the general to the specific. Using qualitative methods in conjunction with quantitative methods in social sciences research may sometimes be indispensable, particularly in this study, as some aspects of the phenomena under investigation needed examining from the perspective of different participants. Such data are often gathered by semi-structured interviews and unstructured interview techniques. Robson (1993) thinks that:

Qualitative data may, however be useful in supplementing and illustrating the quantitative data obtained from an experiment or survey (Robson, 1993:371).

Also by deriving information from different sources and by using multi methods, qualitative methods are a useful way of testing one source of information against other sources. There are number of studies that combined the two approaches (Woods, 1979; Ball, 1981; Ford and et al, 1982). Moreover, the studies using amalgamated quantitative and qualitative styles of research rarely give them equal or even nearly enough equal weighting. The majority of researchers rely primarily on a method associated with one of the two strategies, and support their findings with a method associated with the other strategy (Fuller, 1984). Several other writers have also pointed out the usefulness of merging qualitative and quantitative methods (Gill and Johnson, 1991; Hakim, 1987).

An investigation of how retirees in the KSA see themselves and the ways in which they can participate in the development of their country was achieved through structured, semi-structured and unstructured interviews with the retirees themselves. But this was enhanced through interviews with a sample of relevant managers of concerned social agencies who may be directly involved with the retirees in their voluntary activities or paid work. Additionally, in-depth interviews were conducted with the senior government officials responsible for policy-making in this regard. The position of this research with regard to this issue is to employ a quantitative method as the primary strategy for this research, supported by qualitative methods

This was not in practice very easy in term of time and data availability. A number of data collection techniques were utilised with the aim of getting answers to the research questions from different angles. These included the following: structured interviews with 150 retirees, semi-structured interviews with 16 social agency managers, and unstructured interviews with a limited number of subjects: 15 retirees, 5 agency managers, and 5 senior policy-makers. The data were derived mainly from the three sources indicated above.

6.2.1 Structured Interviews with Retirees

This term, in general, involves all techniques of data collection in which each respondent is asked to respond to the same set of questions in a predetermined order. According to this definition, questionnaire techniques involve postal and self-administered questionnaire as well as structured interviews and telephone

questionnaire (Saunders et al., 1997). Social surveys using questionnaires are widely recognised as a standard method of collecting data (Hall and Hall, 1996:97). This research relied heavily on structured interviews with retirees because this is the most widely used survey data collection techniques. Because each person (respondent) is asked to respond to the same set of questions, it provides an efficient way of collecting responses from a large sample in a quick and efficient manner. In addition it was suitable for this study for several reasons; first, most of the retirees are not well educated. As As-Saif (1999) pointed out in his study that more than half of the retirees' (57.47%) had less than a secondary school level of the education. Therefore, they would need some help with explaining the objective of the research and clarifying some questions.

Despite this, I found that a survey was the most time-friendly approach given that at the time I had considerable administrative constraints (only three months to conduct the field study) from my Department in the KSA. Secondly, I was able to make sure that all questions had been answered; finally, I could see if there were any contradictions among the responses. This was due to the fact that data collected from a survey is widely used when the type of data required is related to the individuals' inclination to a certain pattern as Saunders et al. (1997) emphasised. In descriptive studies structured interviews can be used as a means to identify general patterns. Thus I used this tool to collect data from the sample of retirees selected for this study from Saudi society. The structured interviews were administered by personal interview with all respondents involved in this research: retirees, agencies managers, and policy-makers.

At the beginning of the discussion of the construction of the structured interviews, it is useful to point out that all questions and topics were selected and administered according to the aims and objectives of the study. In other words the questions that were asked were those deemed suitable for the aims and objectives of the study. Interviews scheduled were designed to investigate the following. The first part focused on demographic characteristics of the sample: it comprised 14 questions about the subject's age, education, marital status, number of family members, job before retirement, job after retirement or present job if any as well as his source and amount of monthly income. These questions were selected in accordance with the

descriptive method that would allow the generalisation of the findings to the city of Riyadh and beyond to the wider the KSA society. Another reason behind the selection of the questions was to test the validity or otherwise, of the hypotheses detailed in Chapter One.

The second part of the interview covered the present status of the retiree which included 13 questions on the social and health care provided and how satisfied they were with that level of care. The subjects were also asked about whether they had the energy and time to practise any kind of activities and, if yes, what these activities were. The questions also tested how interested the retirees were in the current events in their society and what were the obstacles that stopped them from serving the society.

The third part of the interview was about the previous and present participation of the subjects in programmes serving society. It consisted of four questions on whether the subjects had participated in these programmes in the past the necessary details about their participation. Additionally, they needed to mention the reasons for not participating.

The fourth part focused on how to benefit from the retirees' participation in the future. It consisted of five questions about whether the retirees were ready to take part in those programmes in the future. Participants were asked to specify the most important fields and activities in which they would be able to participate. Finally I concluded the interview by asking about the retirees' own suggestions. A question related to the readiness to participate in different fields was deleted, because of its overlap with the previous question related to the personal readiness to participate in social programmes in the future.

These questions were asked in order to generate substantial answers that would allow the formulation of policies likely to give older people more say and more active involvement in Saudi society.

The structured interview items were selected through utilising various tools and research techniques. These techniques included: literature references to relevant

records and documents, paying field visits to some agencies and designing the structured interview schedule. In addition I used the information and guidance obtained from some theories and concepts mentioned in chapter 5 especially, active ageing theory and approaches to participation. In the literature search I reviewed most of the available Arabic and some relevant foreign studies. For example Kutibkana is study (1999) gave me some facts related to volunteer work among older people in KSA and helped to formulate some questions about which fields they preferred. As-Saif's study (1995) provided me with some information about the participation of older people and how I could direct my questions to older people. As-Sugar's study (2000) was very helpful in terms of the satisfaction of older people about different issues such as income, health, social services. I also referred to all of the official documents and records about the status of the retirees such as the GRA, MOLSA, and MOP. These records included information about retirees as well as the regulations governing them. I also referred to the various published or unpublished official statistical records of a number of agencies.

I undertook field visits to three social agencies serving the older people and retirees such as Nursing Home in Riyadh city, the PSSC and SF, before writing the interview schedule. They gave me some details about the nature of the programmes and different activities provided to older people. Also I got their feedback about the previous experiences with older people related to their participations in deferent programmes in their agencies. These visits not only helped me to focus in a realistic fashion but also, raised my awareness about the field of my study and to give me a first hand view of some difficulty I was likely to face.

Documentary analysis was used as supplementary methods for producing information about the process and outcomes of different programmes in social development. Cheetham et al. (1992:44) asserted that existing documents and statistics can provide useful resources of data about the processes and outcomes of social work. This information might be available in different forms of primary and secondary resources as Bell (1993) pointed out that:

Primary resources are those which came into existence in the period of under research [e.g. the manager's meetings]...and secondary

resources are interpretation of events of that period based on primary sources [such a history of the agencies] (Bell, 1993:68).

Also, the primary sources include inadvertent sources such as the records of legislative bodies, government departments and local authorities, working parties, personal files, bulletins, newspaper and so on, or what might be called 'available data', as labelled by (Singleton et al., 1988). These can be classified under five main broad themes: public documents and official records, including census data, private documents, mass media, physical, non-verbal materials and social science data archives (Hall and Hall, 1996:213).

Analysis of documentary sources and records was utilised in this research project for producing information concerning the participation of older people in different programmes in all agencies in Saudi society, since some information could not be obtained other than by using primary and secondary sources. Information obtained in this way included the history and legislation of the agencies, the number of the people who participated and the nature of their participations. For example, the question related to work before retirement was adopted from the classification of jobs used by the MOCS. There were 8 job categories, which, with the help of my supervisor, I regrouped into four categories. The question relating to total monthly income I adapted from the classification of the GRA.

6.2.1.1 The pilot study

The structured interview was designed and piloted to ensure its appropriateness and to check its validity and reliability. Bell (1993) says that:

All data gathering were piloted to see how long it took recipients to complete it, to check that all questions were clear and to remove any items which did not yield usable data (Bell, 1993:84).

A pilot study was undertaken in the anticipation of discovering any problems with the structured interview or its application. Piloting could help me, not only with the wording of questions but also with procedural matters such as the design of a letter of introduction, the ordering of question sequences and the reduction of non-response rates. Moreover, piloting other aspects of the research, such as how to gain

access to the appropriate respondents was undertaken, especially as we know that Saudi citizens are very conservative in providing any information regarding their activities. Therefore, the pilot study enabled me to plan the accessibility process in advance. Furthermore, the pilot study aided me during the process of translating the structured interview into the Arabic language.

Therefore, nothing was taken for granted; the wording of the questions (items) was piloted, as were the instructions given to the respondents (retirees), the layout of the structured interviews, the response categories and the covering letter. The pilot work was divided into two stages. Firstly, after creating the first draft of the schedule and receiving valuable feedback from my supervisor and making the necessary corrections, I then checked validity of the instrument by showing it to a group of academic staff in the KSA. Additionally, I translated the schedule into Arabic and showed it to a specialist in Arabic linguistics (Kriree N. from the IMSIU) in order to check for any linguistic or grammatical mistakes as well as checking the clarity and accuracy of the language.

The validity of the instrument was checked by it being submitted for review by groups of social work and sociology educators. These included the academic staff members in the Department of Sociology and Social Work in the IMSIU, and King Saud University (KSU). Three of them are teaching in the departments of Sociology and Social Work in the IMSIU, I chose three academic professors from KSU, and two from the same field who are concerned about older people, one of them from the MOLSA and the other one from SF. I selected three professors from the IMSIU, which is my university, Rajab A., Basher A, and Al-Baz R. Three from KSU, As-Saif A, Al-Ubaidi A, and Al-Sugair S. In addition I selected D. Ab-Alkeil from SF, the other one D. As-Sadhan A from the MOLSA. I aimed to double-check the suitability of the interview to the Saudi society. In addition I asked them to comment on the interview in the light of a number of pre-set criteria.

These criteria included the extent of total homogeneity between the parts of the interview and whether they were related to the objectives and questions raised by the study. The criteria also measured the clarity of the questions and responses; the internal consistency within each part of the questionnaire; as well as the extent of

correlation between each phrase or response on the one hand and the indicator it measured on the other. In the light of the views and comments of the professionals, I reformulated some items. Some of the overlapping questions and phrases that the professionals did not agree on as to their validity were dropped from the interview. I left the questions where the professionals agreed on their validity. There was an overall agreement among reviewers, except it was suggested some questions be re-ordered, for example, for question 9 their suggestion was to change the order of question about the total monthly income for question 13; also they added one variable. Some alterations were made in terms of changing and rewording some questions based on their recommendations. Overall, the final version of the interview schedule consists of 84 items (Refer to Appendix 1 for the structured interview schedule).

After checking the face validity of the structured interview, I applied it in its final version on a randomly chosen sample of 25 retirees who were similar in their characteristics to a great extent to the expected sample subjects. I used the Arab National Bank (ANB) to select a number of retirees as that was the place where they come to withdraw their retirement salary (these retirees were not retired bank employees). I presented a letter from my university requesting co-operation with the researcher in data collection from 25 retirees. The 25 retirees were chosen from the different branches of the bank. The retiree department in ANB provided me with a list of retirees in each branch, and then I selected 8 out of 36 branches by random selection.

I divided the Riyadh region into 4 sections, in each a different number of the bank branches which varied in number. I selected 2 branches from each section by random selection. I allocated a unique number and I placed it in a box and I selected by random draw from each section 2 selections. From the 8 random selected branches, I requested that the retiree department in the bank provide me with a letter to the managers of branches to facilitate my task. Of the list available in each branch, I tried my best with help from each branch manager, to prepare a list of retirees to whom the conditions apply (60 years old and above, civil servant). It was extremely difficult to find such a list as such data is not available. Each branch manager prepared a list from their customer knowledge and was able to prepare a

list of those the conditions apply to. From the list I allocated a unique number to each retiree then I placed the numbers in a box and I selected by random draw from each branch 3 or 4 retirees.

This method required huge effort and time to complete these interviews. This caused me to consider a different method to conduct the interview with sample subjects. I consulted the supervisor and agreed on another method because of the limitation of time. By so doing, I aimed to test how far the interviewees would respond to the study in general and to the method of structured interviewing in particular. I also wanted to be certain that the questions are easy and clear and that the language used is simple. Pilot work was conducted to ensure the appropriateness of the schedule of structural interviews and to check its reliability. Furthermore, the pilot study helped me during the process of translating the schedule of structural interviews into Arabic language.

In addition, I checked that the four parts were covering all the objectives, questions and hypotheses of the study and measured the length of the interview and the time needed to complete it. Modifications were made on the basis of the pilot study. For example, 5 questions were amended, such as the question related to the types of sources of the retirees' income; I added two sources according to their suggestions; for the question related to the reasons for insufficiency of their income, I added one factor regarding their comments. I added two more obstacles mentioned by the retirees to the question about the different obstacles facing them in their contribution to the social service.

I selected the schools affiliated to the MOE in the KSA instead of the first sample framework which was the ANB due to the difficulties mentioned previously. A lengthy procedure was followed in order to obtain permission to conduct the study in the schools. As explained later on in the sampling design section, the schools allowed me to find out which of the parents/guardians of their students were retired. I first requested permission from my sponsor to allow me to go back to the KSA to carry out the fieldwork. Despite requesting a six month time period in which to carry out the research; I was only able to gain permission for three months which put considerable time constraints on my ability to carry out this type of study using

different methods of data collection. Secondly, I obtained permission to carry out the fieldwork from the MOE assisted by my college. The letter was directed to the MOE, explaining the aim and objectives of the research study and the sample to be involved. A positive response was received within two weeks. It took the department responsible for authorising literature to be distributed in schools two weeks to revise and authorise the interview for distribution in schools. That department stamped the interview and gave me a written authorisation to distribute it. Also I requested the MOE to authorise 14 social workers from the selected schools to help me to apply the interview in these schools (these social workers acted as my assistants in conducting the interviews after full briefings by me). The MOE gave me permission to carry out the fieldwork and urged the school managers to cooperate and facilitate access to the information wanted. To support my position, I attached another letter from the Dean of the College of Social Science, the IMSIU. The letter, was sent to each school not only identifying me as a teaching member of the college studying for his PhD in Sociology and Social Work Department but also requesting the cooperation of the manager of the school to cooperate.

By this time I was ready to conduct the study. When the social workers were named, I held a one-to-one meeting with each one in my selected schools in order to explain to them the objectives of the study and I told them that all data were confidential, underlined the different parts of the interview and how the interviewees were likely to respond to the questions. I also brought to light the different situations the social workers could face and how to act in these situations. I answered all the queries of the social workers and did not conclude any of these meetings except when I was sure that the social workers fully understood how to conduct the interview. I also tried to establish the cooperation needed between the school headmasters and their deputies on one hand and the social workers on the other hand in order to complete the interview as required. I also kept a daily contact with the data collectors in order to resolve any problems caused by the respondents or by a misunderstanding on the part of the data collectors.

6.2.2 Semi-structured interviews

I obtained permission to carry out interviews with social agencies from my university. Semi-structured interviews were conducted with 16 managers of chosen

social agencies. These organisations were selected on the basis of purposive or judgmental sampling as they were agencies with the structure and facilities able to allow older people's participation. These selected agencies which represent the different fields included in the structured interview are: Area of Social Services in Urban Areas, Area for Development in Rural Areas, Juvenile Area, Social Reform Area, Islamic Organisation and Relief (Alharamean Organisation), Youth Hostel in Riyadh, Social Care Agency (for the old aged) Cultural Club, Discipline Model Agency, Primary Health Care Area, Area for Police and Prison Services, Office of Labour Force, Area for Care of the Handicapped and Prince Salman Social Area. The semi-structured interviews comprised issues such as: the different activities that the retirees can participate in and the suitable time for participation; the requirements and conditions for voluntary participation; the needed specialisations for participation and the obstacles that hamper this kind of participation, if there are any. (Refer to Appendix 2 for the semi-structured interview schedule). These questions were asked as they seemed more likely to provide the answers of the main object of the study area on retiree and older people participation.

Armed with a list of themes and questions to be covered, semi-structured interviews were used during the data collecting phase. The nature of the questions and the ensuing discussion meant that data would be recorded by note taking or perhaps by tape recording the conversation (Easterby-smith et al., 1991; Ghauri et al., 1995; Healey and Rawlinson, 1994; Robson, 1993). While I decided to tape record all agency managers, most of them refused to be recorded and asked only for notes to be taken. The semi-structured interviews were held with the agency managers. All the questions in the semi-structured interviews were designed to be open-ended. The semi-structured interviews succeeded in providing rich background information about all questions. However, there were a number of limitations related to time constraints and to the chosen focus of the study in term of exploring only issues related to active ageing and participation of older people; hence a more discursive interview strategy was not conducted.

As with the older people the reason for asking agency managers these questions was to gauge the opportunities and obstacles for the involvement of older people in their

areas. Indeed the cooperation of social agencies managers will be vital for the effective application of any policy for older people participation.

6.2.3 Unstructured Interviews

Unstructured interviews were used to explore in depth a general area of interest. There was no pre-determined list of questions to work through in this situation, although there was a clear idea about the aspects to explore. The interviewee was given the opportunity to talk freely about events, behaviour and beliefs in relation to the topic area, so that this type of interaction is sometimes called non-directive (Easterby-smith et al., 1991; Ghauri et al., 1995; Healey and Rawlinson, 1994; Robson, 1993). This instrument was used as an exploratory, as well as complementary source of data collection over the different stages of this study. Unstructured interviews were used with a group of 15 retirees, 5 managers of social agencies and 5 social policy-makers. The qualitative method used with these samples allowed for a more in-depth response from the subjects and provided more information needed to formulate appropriate social policies for older people, in conjunction with other information obtained from the quantitative method.

In my unstructured interviews with the retirees, I decided to select them using systematic sampling. I obtained permission to carry out the interview with retirees in the PSSC from my university. The area agreed to allow me to conduct the interviews with the retirees, and then I explained the aims of my research to the director of this area. I first outlined the conditions for choosing the retirees as follows: the retiree must be a civilian and not a military retiree and he must have reached the legal retirement age in the KSA. I asked him to provide me with the list of all retirees who were between 60-75 years old. The total populations of retirees in Salman social area in that time was one hundred and twenty. I used random sampling to select 15 retirees from the list. As my sampling fraction is $\frac{1}{8}$ the starting point must be one of the first eight of retirees. I therefore selected a one-digit random number between 0 and 4. Once I selected my first retiree at random I selected every eighth retiree until I had gone right through my sampling frame. The random number I selected was three, and then I selected the following retiree numbers: 3, 11, 19, 27, 35, and 43 and so on until 15 retirees had been selected. The retiree selected the appropriate place within the area, and the appropriate time to conduct the interview. I selected

the managers of social agencies who previously had semi-structured interviews and who provided me with the most ample, frank, and in depth responses that focussed on the objectives of the study. I held unstructured interviews with them in the hope that I would get more details or certain suggestions from them.

From the results of the pilot study, I saw that retirees preferred to participate in certain fields such as development and social services areas, education training, and Islamic organisations relief. The results of the unstructured interview with social agency managers working in the field showed extensive knowledge regarding the objectives of the research. The arrangements were made by telephone calls with their secretaries in the agency. A one-hour appointment was allocated for each interviewee and these interviews were conducted despite being interrupted a number of times by telephone calls and secretaries. Therefore I requested from the interviewee to arrange another appointment to gather the information and I emphasised the importance of working in a quiet uninterrupted time so as to concentrate and focus on the objectives of the interview.

Regarding the social policy-makers, I chose a number of deputy ministers and senior officials from the MOLSA, MOP, and MOFNE. I used the same permission from my university with policy-makers. I conducted unstructured interviews with them on how to benefit from the experiences of the retirees in the KSA in the light of the general condition in the Kingdom, the status of the Saudi workers and the presence of a big imported work force. The interview also questioned the possibility of drawing social policies to benefit from the energy and experience of the retirees and to re-integrate them in the society.

Interviews with policy makers were conducted at their offices through the following steps: I visited each secretary of each deputy minister and senior officials then I explained the aim of the interview and the time required to collect the information. I also gave each individual the University letter regarding my research and its objectives, urging their co-operation with the researcher. I then received a reply from each secretary informing me of the interview time which was always towards the end of the working day. I made huge efforts with the secretary for the appointments not to clash. My choice of policy-makers was due to the various

aspects of the research objectives. The aim of choosing the manager of the general agencies of retirement was to find out his view of the retirement system and his effort to reform it; and also how to activate the role of the retiree in all fields. Additionally the extent to which the agency was prepared to provide different services like creating funding for support of retirees was also discussed. Finally, preparing and distributing guidance leaflets and providing information for the preparation of retirement was examined. With regard to the Deputy Minister of the MOP, the aim of the interview was to know his view regarding older people's position in the FYP, and the different strategies which will serve this group. I also wanted to explore implementing special rules regarding volunteering in the agencies to benefit from retirees in government and private sector in different fields.

At MOLSA, I met three different levels of professionals working with older people. The first was the Deputy Minister of the MOLSA dealing with the general social policies. The aim of interviewing him was to know the existing policies in the Ministry in regard to older people and their participation in the different social agencies. The second was the General Manager of social affairs. The aim of the interview was to give more clarification and interpretation of the policies identified from the meeting with the under secretary. Also explored in this session were the implementation of those policies on the ground and the employment of these social policies in practical programmes suitable to older people. The third was the General Manager of older people. The aim of interviewing him was regarding the current programmes which service older people and find to what extent his department accepts the participation of retirees in the nursing homes his department runs. This will be discussed in further detail in chapter eight.

The aim of the questions directed to the policy-makers was to get them on board so that effective policies and attendant funding can be secured since they have to give the green light for any initiative likely to change the situation of older people within the current context of the KSA.

6.3 Sampling Design

Sampling techniques provide a set of methods that enable researchers to collect related data from a sub-group rather than all possible cases of the population. While

population is the entire set of relevant data; a sample is a subset of or part of the population. A sampling unit can be a single member of a sample of the population. However, a sampling unit is not necessarily an individual; it can be an event, university, a company or a city. The prime goal of the survey design is to generalise the findings that are generated from a sample of the whole population from which the sample has been drawn. The essential requirement for generalising is the representativeness of the sample to the population from which it has been drawn. The representation can be achieved through the process of randomisation. Randomisation can be obtained by using the probability sampling (simple random, stratified random, systematic and cluster sampling). Probability samples ensure that the chance of each case being selected from the population is known and usually equal for all cases (Saunders and et al, 2000; Emory, 1985).

Before considering the sample in detail, an explanation is needed as to the reasons why it does not include any women. First, for cultural and religious reasons a male researcher as is my case is not allowed to interview the opposite sex; and the nature of the present research is such that conduct of interviews is needed. Second, there is a University for Women with a Sociology and Social Work Department; therefore recommendation is made by this research that similar study be undertaken by female counterparts on women subjects. Additionally, I felt that since only 6% of the workforce is female, that any major attempt to include them in the sample at this stage would be counter productive.

In this study, the population consisted of all retirees who were previously civilian governmental employees in the Riyadh region. The sample consisted of 191 respondents, who were distributed as follows: 165 retirees, 21 agency managers, and 5 policy-makers. In 2001 in the KSA the total number of older people was about 335,129; representing 2.2% of the whole population. The total number of retirees is about 60,997 in Riyadh regions, a number including both civil and military retirees, and those who have taken early retirement (GRA, 2001).

The study was split into three different groups: retirees, social agencies managers and social policy-makers. Because of time constraints only 150 retirees were selected via multi phased (cluster) sample. I excluded those who chose early

retirement from my study. However, owing to the unavailability of an accurately defined frame for checking the number of retirees living in Riyadh and meeting the set condition, I resorted to using schools to access the retiree population. I was able to select the retirees that met the conditions set in the study from the fathers or guardians of school students. In my choice of schools, I included schools from all areas of Riyadh. The process leading to the selection of representative schools from each area was as follows: once the research authorisation was given by the Ministry of Education I got in touch with Riyadh Centre and got the list of all secondary schools in the region. Riyadh region is divided into six educational areas, five urban and one rural. I selected 15 schools randomly from the list of areas: three from the north area, three from the east area, three from the west area, three from the central area, two from the south and one from the rural area. I counted the retirees in each school using the school registers. I double-checked the information by asking the students themselves.

The number of retirees meeting the pre-set conditions was 517 in the schools which were selected. I decided to take just 30% of the total number of the retirees because of time constraints. I was left with a representative sample of 155 retirees from all schools selected. I dropped 5 retirees following the revision process subsequent to all interviews and 150 retirees were left. I asked the school managers and the social workers to provide me with the list of all retirees who met the conditions mentioned above. I gave each of the retirees in the sampling frame a unique number. In order for each number to be made up in exactly the same way, I put them in a box and picked one by one randomly until I chosen ten of them in each school.

Thus the total number of participants in this study is 150 retirees (chosen through multi phase or cluster sample) with whom a structured interview was conducted. In addition, a semi-structured interview was carried out with 16 agency managers. Furthermore, five social policy-makers, 15 retirees (chosen through systematic sample) and 5 agency managers had an unstructured interview. The total numbers of interviews was 191. The average time of each was 40-60 minutes.

The fieldwork took over three months, from 15 December 2001 to 19 March 2002.

6.4 Data Analysis Techniques

Data and information were derived, as indicated earlier in this chapter, from three main resources: structured interviews, semi-structured, and unstructured interviews. The information collected from structured interviews was analysed and represented quantitatively by using the software package of Statistical Package for Social Sciences (SPSS). The other interviews were analysed and represented qualitatively by using the manual method. Looking at the data produced I was able to draw some significant distinctions from the quantitative research. These distinctions allowed me to analyse the data and to make more sense of it. In my analysis of the data I used the following process as suggested by Saunders et al. (1997:341): 'categorisation, unitising data, recognising relationships and developing the categories, and developing and testing hypotheses'.

In fact, thinking about how the data could be analysed and presented had shaped the design of the instrument. I consulted my supervisor and some experts at the University of Sheffield and the Social Sciences College in IMSIU and in KSU in the KSA. Robson (1993) pointed out the importance of such actions: 'You should be thinking about how your data are to be analysed at the design stage of your project. This is important not only to ensure that what you collect is analysable, but also to simplify as much as possible the actual process of analysis' (Robson, 1993:311). All data collection methods were mentioned earlier, some questions reordered and others were added on the recommendations of the experts.

Several statistical techniques of analysis were adopted in the study after considerable discussion with experts. These included Descriptive, Frequency, Percentage, Crosstabs, and Chi square. These techniques were seen as the most suitable techniques for the type of data to be analysed. Also I tried to simplify the analysis as much as possible to present clear data relevant to the aim and objectives of this descriptive study by using recommended techniques.

6.5 Difficulties and Limitations of the Study

It is important to describe the difficulties and limitations as well as the achievements of this study so that lessons can be learned by future researchers, especially in developing countries. There were some good aspects in conducting this research

study, such as the positive response of the Saudi MOE and the degree of cooperation received from retirees, field managers, social workers in schools and social policy-makers. However, it is natural for any research project to face some obstacles which may limit the full achievement of its aims and objectives or prevent collection of all the information required. Some of these limitations may be predictable, others not. There were some limitations encountered while I was conducting the fieldwork. There were hardly any previous Arabic studies about old age in general, and about retirees in particular. More than 70 per cent of the studies I found were conducted during the last decade, especially during the IYOA that witnessed a rising interest in old age by different world agencies. However, I noticed that most of these studies focused on recording the problems, needs and conditions under which the retirees lived. I managed to find only three studies that were directly linked to the subject of my study: how to put the abilities and experiences of the retirees to use in order to empower them within a participation framework that benefits them and society at large.

Dealing with officials in the KSA was another difficulty that I faced. It took me nearly two weeks to obtain the official permissions needed to collect data and to authorise and distribute the structured interview in schools. In addition, the permission given for collecting data was time limited. So when I was not able to finish collecting data in that time limit due to circumstances that would be discussed later, I found myself in an embarrassing situation. As a result of circumstances mentioned earlier, I sought the help of specialised social workers to collect data from their schools. Although the MOE considered this process as part of their daily job in school, I noticed that they exerted more effort than expected. I offered to financially reward them but the ministry categorically rejected my offer.

In addition to my daily follow up of the process of collecting data; I was keen to take an active part in that process as advised by my supervisor. Thus I met 15 per cent of the retirees' sample and conducted the semi-structured and unstructured interviews. The limited number of semi-structured interviews arises from the time constraint I was facing despite the assistance of social workers. These meetings consumed much of my time and effort and delayed the process of typing data into the computer. Some selected retirees were reluctant to come to school to complete the interviews

although the social workers telephoned them and sent them invitation letters with their children. The social workers who were assisting me and I had to send them more than one reminder in order to get them to attend the school for the purpose of the interview. However, because of the ethical nature of my research, when a retiree would not show any willingness to cooperate, he would be excluded from the study straight away. I encountered more or less the same kind of difficulties with the respondents in the semi-structured and unstructured interviews. The managers of social agencies and the social policy-makers were the two groups that caused me major difficulties and distracted my attention. Although I was keen to arrange appointments in advance with respondents from these groups, I would usually go to the appointment to find the respondent either in a meeting or too busy to meet me. Sometimes I was not able to meet a respondent except after making 4 or 5 appointments.

Lack of cooperation was another difficulty that faced me. Although I repeatedly emphasised the confidentiality and the scientific value of the study, some respondents declined to answer a number of questions. When I failed to convince them to answer all the questions they were excluded from the study. However, I managed to convince most of them to reconsider their answers after reconfirming the confidentiality of the study. My job with the agency managers was not easier. Some of the managers deliberately hid some information or declined to mention the negatives for fear of tarnishing the name of their agency or criticising the managerial policies. However, when I commented on this attitude, some managers would verbally reveal the truth but refused to provide it in writing. Although I recorded everything they said immediately after the interview finished, I did not have the documents or the official reports that supported what they said. In spite of the fact that I exerted every effort to convince the school managers (headmasters) of the value of the study, I failed to acquire their support in some of the schools. Some headmasters did not express any enthusiasm to complete the processes of collecting data or to follow up the work of social workers in their schools.

The lack of any cooperation in two schools forced me to exclude them from the study. Choosing two other schools and issuing the necessary official permission to include the new schools in my study was again time consuming. I also noticed that

some social workers were not enthusiastic or serious enough about collecting data. I knew from them that their schools had become arenas for collecting data for a number of research projects in different specialisations. This led them to question the necessity and the usefulness of this number of research studies. In addition, throughout my research I was repeatedly asked the same question by school heads, managers and policy-makers. I kept explaining and re-emphasising the value and objectives of my study whenever I faced this question. Generally speaking, I found managers and policy-makers more understanding of the value and importance of my study than other groups.

I found that the national statistical data related to my study was very limited, not updated, and needed very complicated programmes to deduce the information I sought. The absence of a social statistical data base for scientific research made my task even more difficult. Even if there is such a data base, officials consider it very confidential. For instance, I submitted an official request from my university in the KSA to GRA to officially provide me with all the data needed for scientific purposes, but I was given only some data verbally. I was faced with a similar difficulty when it came to getting other data from the Department of Statistics. I badly needed to compare the demographic characteristics of the research participants with those of the general population in order to show how representative my sample was but unfortunately such statistics did not exist at all. It is hoped that the demand for such data and other research demands will convince the government of the pressing need to gather more and better statistical data.

Another limitation of the study lies in the lack of involvement of the older people in the process due to time constraints related to field study (permission was given for only three months), cultural reasons as this type of approach is not familiar to the society and therefore there was considerable resistance and suspicion to overcome and finally that approach would be financially costly, beyond the means available to the researcher.

The inclusion of older women is another aspect that one would expect to find in this study but for reasons already mentioned (religious, practical and cultural) this has not been possible.

Last but not least, I also noticed the absence of strategies or future plans to provide the retirees and other sectors of society with the services they need. As a result, some officials and policy-makers were not able to accurately assess their needs for voluntary workers in different fields. Even some of these officials could not produce an official list of the fields that need voluntary workers within their institutions. Thus when I asked them about their need for voluntary worker in their institutions, they only responded by mentioning mere expectations of these needs without referring to statistics. The lack of a future strategy for retirees and information about present needs for this sector of society within the different institutions made my job more difficult.

6.6 Conclusion

This study has outlined the research design of the study. The reasons for using structured and unstructured interviews were given and the sampling technique explained. A mixture of structured, semi-structured and unstructured interviews were used to obtain the most suitable and relevant data in response to the needs of the study. The pilot process has been outlined, involving rewriting some questions and checking their suitability with a number of professionals. An explanation was given of how the pilot sample was chosen randomly, as well as how the sample for the actual study was chosen. A frank explanation was given of the obstacles faced in the interview process and sample selection. Some of the difficulties were logistical, such as time limitations, interruptions of interviews, difficulty of finding suitable candidates and length of the selection process. Other difficulties were related to the attitudes of the interviewees and social agencies staff.

CHAPTER SEVEN

DATA ANALYSIS AND FINDINGS

Introduction

This chapter discusses the findings of the various interviews carried out for this study and extends the discussion to assess how far the field data answered the one main question and the four subsidiary questions highlighted. I will also review the accuracy of the hypotheses in the light of the field data collected. The logical sequence for reviewing the empirical data collected is to start by recording the most important personal and social characteristics of the respondents. I chose a limited number of characteristics including age, education, marital status, number of family members, people who live with the respondent, job(s) before retirement, job after retirement or present job if any. I also gathered basic economic information such as the source, amount and adequacy of monthly income. Gender, another important characteristic, is not considered here for reasons explained earlier in Chapter Six. I considered that these characteristics represent important factors affecting the effective participation of retirees in society. In addition I will focus on the present status of the respondents. Then I will discuss the past and present participation of respondents in programmes serving society. Finally I will concentrate on the suggestions and demands of respondents and ways to benefit in the future from their participation in social programmes.

7.1 Structured Interview (Quantitative) Data

7.1.1 The personal and social characteristics of the respondents

Table (A1) shows that 60% of the respondents are within the age range 60-65, which means that most of the retirees are still young. However, most of the studies conducted in Arabic in the KSA focused on retirees in the age range 60-70.

Table 7-1 Educational level

Educational level	Frequency	Percentage
Illiterate	15	10.0
Read and write	18	12.0
Low education (from elementary to secondary)	74	49.3
Higher education	43	28.7
Total	150	100.0

Table 7-1 shows that 78% of the sample is educated; consequently, there is a majority with the skills and knowledge that could allow them to participate more effectively in society. Warburton et al. (1998) indicated that volunteers are significantly more likely to come from the higher occupational classes, are less likely to be self-employed, and are more likely to view their health positively. Other American studies found that older people with high socio-economic status, education level and income had a higher likelihood of participation in leisure activities (Satariano, Haigh and Tager 2002; Strain et al. 2002). Almost 99% of the sample is married as shown in table (A2)

Table 7-2 Number of family members

Number of family members	Frequency	Percentage
1-7	27	17.9
8-12	101	67.3
13-22	22	14.8
Total	150	100.0

The data collected show in table 7-2 that some 67% of the respondents have a nuclear family of 7-12 members (sometimes including more than one wife [two to four] according to Islamic law). This result differs from those of the Saudi 1992-1993 census that found out that the average size of the Saudi family was between 5 and 8 members. The difference can be attributed to the fact that the sample covered people over 60 years of age, whereas the census covered all age groups in the KSA. This difference does not affect the credibility of the study.

It is also worth mentioning that the study shows that 6.8% of the families consist of 15-22 members. Previous studies (As-Sugair, 2000) showed that the number of families of that size could reach up to 16 per cent of the population. The large number of family members in Saudi can be ascribed to the Islamic doctrine that allows a man to take more than one wife. Regarding retirees living with their family members, table (A3) shows that 98% live with their wife and children whereas the remaining 2%, who have no wives, live with their children. This result is a clear indicator of solidarity in the Saudi family.

Table 7-3A Other previous jobs

Responses	F	%	Type of job		
Occupied only one job until retirement	117	78			
Occupied more than one job before retirement	33	22	Professional & Educational	Administration and Financial	Technical and Workmanship
			%	%	%
			9.3	6	6.7
Total	150	100.0			

Table 7-3A shows that 78% of the retirees exercised only one job until retirement, which shows that their experience or skills were confined only to one particular field. This highly specialised combination of experience and formalised education, as illustrated in the following table, would mean that these retirees would form an invaluable part of any voluntary or post retirement employment.

Table 7-3B Post retirement job

Types of job before retirement	Frequency	Percentage
Professional and Educational	56	37.3
Administration and Financial	73	48.7
Technical and Assistant Technical	17	11.3
Workmanship	4	2.7
Total	150	100.0

Table 7-3B shows that 86% have finished university or high diploma which means that most of them will be qualified or professional. The other 14% did mainly semi skilled or blue collar jobs. If we compare this table and table 8-2 this will emphasize that most of the retirees were educated (78%). As for a post retirement job, table (A4) shows that 72% of the retirees do not have a present job. I noticed when I was collecting data that the remaining 28% were doing their own private investment business before retirement on a part time basis. Then they worked full time in these businesses after retirement. For example, some of them have private business such as a supermarket or selling goods.

Table 7-4 Total monthly income

Monthly income	Frequency	Percentage
Less than £ 1000	41	27.3
From 1000 – 2000	51	34.0
From 2000 – 3000	36	24.0
From 3000 – 4000	11	7.3
Over £4000	11	7.0
Total	150	100.0

Table 7-4 shows that the total monthly income of the retirees ranges from the equivalent of £1000 to £3000. This result conforms to As-Saif's (1993) study which concluded that more than 50% of the respondents earn a monthly income of the equivalent of £1000 to £2500.

Table 7-5 Types of income

Types of sources	F	%
Retirement salary only	80	53.3
Revenues from estates and land business	2	1.3
Financial help from sons and daughters	1	.7
Others sources of income	1	.7
All of the above	2	1.3
Revenues from estates and land business and retirement salary	18	12.0
Financial help from sons and daughters and retirement salary	2	1.3
Income from present job and retirement salary	24	16.0
Others sources of income and retirement salary	8	5.3
Income from present job, revenues from estates and land business and retirement salary	6	4.0
Others sources of income, revenues from estates and land business and retirement salary	3	2.0
Income from present job, financial help from sons and daughters and retirement salary	2	1.3
Others sources of income, income from present job and retirement salary	1	.7
Total	150	100.0

As table 7-5 shows, more that 50% of the retirees depend on their retirement pension as the only source of income. One third of the sample depends on their pension as well as on revenues from estates, land or business.

The questions in Table (A5) attempt to discuss whether the income that the retirees have is sufficient for their needs and discusses the reasons for any insufficiency. The most important reasons for the inadequacy of income are the modest pensions and

the absence of an annual increment that conforms to the rise in the cost of living. It is worth noting here that the minimum pension in the KSA was raised from the equivalent of £45 in 1964 to the equivalent of £110 in 1985 and reached the equivalent of £220 in 1998, then £260 in 2005. Other reasons include the rise in the cost of living, the continuous increase in prices and the growing social responsibilities of retirees.

After reviewing the most important personal and social characteristics of respondents that are likely to affect their efficacious participation in social programmes, I reviewed the present social and health services provided to them and questioned whether they were interested as a group. I also noted and discussed which of them had left the field of work and production either voluntarily or because they reached the retirement age. The latter question involved enquiring about their interests and their viewpoint regarding the obstacles impeding their effective participation in social programmes. I also needed to ask them how they fill their long post-retirement spare time in order to complete the picture. It was logical to conclude that part of the study by asking them whether they have the time and energy to perform extra activities.

7.1.2 The present status of the retirees

The study covers the social and health services provided to the retirees.

Table 7-6 Present status of health, social services for the retirees

Types of service	Is the service free				Level of the service provided						Total
	No	%	Yes	%	Unsatisfactory	%	Satisfactory to some extent	%	Satisfactory	%	
Health services	52	34.7	98	65.3	52	34.7	62	41.4	36	24.0	150
Social services	79	52.7	71	47.3	79	52.7	53	35.3	18	12.0	150

Table 7-6 shows that over 65% of the respondents said that the state provided them with free health services, they added however that the quality and speed of services in the private sector of health service was far better than the state service. The retirees in my study excluded those who had been in the military sector, which offers

a service that is as good as that of the private sector, but only for military retirees (except in rare and special cases). Forty seven per cent of the retirees said that they were offered free social services. The two groups agreed that the level of the health and social services offered was satisfactory. Table (A6) shows that 86% of the respondents are socially aware and civic minded. Table (A7) discusses the retirees' interests. It shows that almost 90% of them discuss the issues facing the society and exchange opinions about general as well as personal matters.

Table 7-7 Obstacles facing the retirees in their contribution

Variable	Yes	%	No	%	Total	%
Health problems	87	58.0	63	42.0	150	100.0
Lack of encouragement for participation	107	71.3	43	28.7	150	100.0
Non-clarity of the fields where retirees can contribute	80	53.3	70	46.7	150	100.0
Retirees is only concerned about his private needs	36	24.0	114	76.0	150	100.0
Little opportunities for contribution	101	67.3	49	32.7	150	100.0
Non-involvement of the media	116	77.3	34	22.7	150	100.0
Retirees are seen by society as non-producing part of society	98	65.3	52	34.7	150	100.0

Table 7-7 shows that over 77% of the retirees regarded the media's disinterest in their participation as a major obstacle. Over 71% blamed it on the society that does not encourage retirees to participate and over 67% focused on the lack of suitable opportunities for contribution. The reasons for discontinuing volunteer work were decline in health status, lack of transportation and dissatisfaction with volunteer activity (Herzog and Morgan, 1993). Table (A8) shows that half the respondents prefer to spend their spare time at home, whereas nearly 31% prefer to spend it outside their homes.

Table 7-8 Types of activities, which the retirees practice

Variable	Regularly	%	Sometime	%	No	%	Total	%
General reading	40	26.7	69	46.0	41	27.3	150	100.0
Media	50	33.3	82	54.7	18	12.0	150	100.0
Housework	60	40.0	39	26.0	51	34.0	150	100.0
Practice some hobbies	17	11.3	60	40.0	73	48.7	150	100.0
Getting in touch with relatives	78	52.0	62	41.3	10	6.7	150	100.0
Participation in social charity agency	18	12.0	58	38.7	74	49.3	150	100.0
Sport activities	13	8.7	31	20.7	106	70.7	150	100.0
Visiting friends And relatives	69	46.0	67	44.7	14	9.3	150	100.0
Travelling	16	10.7	72	48.0	62	41.3	150	100.0

Table 7-8 shows that 52% of the retirees entertain friends and relatives in their home, 46% visit friends and relatives, and 40% spend their time in housework. Table (A9) shows that 60% of the retirees have the time and energy to practise extra outdoor activities. This response indicates that the retirees have the time and the state of health to contribute to society. However, the remaining 40% said that they did not have the time and energy to do extra activities. It has been well established by previous research that among older people, spending time in leisure activity is positively associated with physical health, life satisfaction and psychological wellbeing (Iwasaki and Smale 1998)

7.1.3 Previous and present participation in social programmes

It is important to discuss the present and previous participation of retirees, as it is an indication of their possible effective participation. This can involve a detailed discussion of the following dimensions: the nature of previous participation, the type of this participation and the factors and variables that affect it. Perhaps it is useful to point to what exactly is meant by a social programme, before I discuss the previous and present participation of retirees in programmes to serve and develop society.

It is noticeable that the scientific concept of a social programme is based on specified activities, financial reliance, specified objectives and professional skill people to implement these programmes including follow up, evaluation and implementation of benefits gained from the evaluation in future programmes (As-Saif, 1995). All of this is not available in the Third World in general and in the KSA

in particular. This does not deny that there are some government programmes which apply the aforementioned principles. These included the social programmes which are found in the social services centres (found in urban areas in the KSA), and social development centres (found in rural areas in the KSA). In addition some of the voluntary and private organisations’ programmes applied some of these principles.

Table 7-9 Have you previously participated in social programmes?

Variable	Frequency	Percentage
Yes	44	29.3
No	106	70.7
Total	150	100.0

Table 7-9 shows that 71% of respondents did not participate in social programmes in the past. This big percentage raises the question why they did not participate. Table 7-11 answers this question. However, before we take a closer look at that table we need to assume two points of view; the first is that retirees are not aware of the possibility or the ways to participate in social programmes. That was clearly revealed from the respondents’ answers.

The data in table 7-11 shows that the reasons are all related to other parties such as mass media or the absence of an official body that organise that participation, and so on, rather than to the respondents themselves. If we consider this as one side of the truth, then the other side is the absence of the necessary skills and experiences that would help retirees to take part in social programmes. However, that difficulty can be blamed on the Saudi society and other Arab and Islamic societies that have not yet introduced a strategy to prepare retirees for retirement.

The second point of view is that of the managers of social agencies and that of some social policy-makers. They blame the absence of participation of retirees, especially in the government sector, on the conduct of retirees whom they accuse of failing to be punctual, and of interfering in areas they should not. Both points of view are debateable to some extent as the conduct of retirees, as well as the failure of society to encourage retirees to participate in social programmes, can be improved. A strategy to prepare retirees for retirement might improve the skills of retirees and also their give the better preparation. However, this depends on providing the

societal circumstances that facilitates this participation. That is exactly what the retirees focus on.

Table (A10) shows the nature of participation in social programmes: almost 82% of the respondents contributed their opinions and experience, 75% contributed their effort and over 70% provided financial support.

Table 7-10 The reasons of non participation

Variable	Yes	%	No	%	Total	%
I see no need for my participation	49	46.2	57	53.8	106	100.0
Involvement of the retiree not sought by the official	89	84.0	17	16.0	106	100.0
No incentives for the participation of the retirees	82	77.4	24	22.6	106	100.0
Lack of experience for participation	43	40.6	63	59.4	106	100.0
No organisation exists to coordinate the participation of the retirees	92	86.8	14	13.2	106	100.0
No media motivation	92	86.8	14	13.2	106	100.0
Health problems	27	25.5	79	74.5	106	100.0
Social responsibilities	52	49.1	54	50.9	106	100.0

Table 7-11 shows that 71% of retirees have never participated in social programmes before (refer to table 7-11). When asked about the reasons for non-participation, almost 87% of that group ascribed this to the absence of governmental or national bodies that organise participation programmes, the same percentage attributed this to the lack of motivation by the media, 84% blamed it on the indifference of the officials and 78% on the absence of any material or moral motivating incentives. Other reasons include: growing family ties (49%), the absence of a need to participate (46%), the absence of the needed experience (43%), and finally the poor health condition that impedes participation (26%). These reasons that the retirees mentioned showed that they are all more or less related to social condition rather than personal circumstances. In addition, retirees do not consider caring for family or relatives as a form of participation. In fact, it is a form of unofficial participation.

7.1.4 Potential participation in social programmes

This takes us to the basic issue of this research, which is the future participation of retirees in social programmes. The discussion will include the following: the willingness of retirees to take part in social programmes in the future, the preferred

fields of participation, and the type of activities they prefer. Although these dimensions include a subjective element, they can give us objective conclusions. Thus they can be considered as factors organising the effective participation of retirees in social programmes.

Table (A11) shows that 85% of the respondents expressed their readiness to participate in social programmes in the future. This contradicts the disengagement theory which says that retirees withdraw from society. It shows that they are willing to participate in future programmes according to the givens of the active ageing theory. We can conclude from the data in the previous table that the effective participation of retirees requires two types of factors. The first are factors related to society such as: government officials' willingness to help retirees, non governmental organisations welcoming their participation, various mass media encouraging that participation, providing retirees with moral and financial incentives, initiating a number of programmes to prepare retirees for retirement, creating a more enlightened public opinion towards this participation. The second are factors linked to retirees such as: increasing their awareness and encouraging them to participate. These factors can be achieved as long as their health condition allows them to effectively participate in social programmes.

Table 7-12 shows that the order in which retirees prioritized the different fields in which they would most prefer spending their time. The table clearly shows that the retirees would most likely be involved in education and training and least likely to care for labour force for juveniles and prisoners. Perhaps the way forward is to offer more incentives to retirees to become involved in the areas which are under represented

Table 7-11 Fields in which the retirees are able to participate

Fields	Yes	%	No	%	Total	%
Family, Childhood and Youth	50	38.8	79	61.2	129	100.0
Older people and retirees	55	42.6	74	57.4	129	100.0
Handicapped	42	32.6	87	67.4	129	100.0
Health and environment	39	30.2	90	69.8	129	100.0
Education and training field	63	48.8	66	51.2	129	100.0
Orphan	62	48.1	67	51.9	129	100.0
Juvenile and prisoner	24	18.6	105	81.4	129	100.0
Development and social services centre	50	38.8	79	61.2	129	100.0
Labour force	33	25.6	96	74.4	129	100.0
Islamic , and relief	60	46.5	69	53.5	129	100.0
Cultural development	53	41.1	76	58.9	129	100.0

Table 7-12 Some activities related to the fields in which the retirees can participate

Activities	Yes	%	No	%	Total	%
Participation with experience, counselling and suggestion to those responsible for the programmes	109	84.5	20	15.5	129	100.0
Financial contribution to support services and programmes	64	49.6	65	50.4	129	100.0
Participation with efforts in delivering some services	92	71.3	37	28.7	129	100.0
Invitation of others to participate in these fields	86	66.7	43	33.3	129	100.0
Spreading information about volunteer chances	74	57.4	55	42.6	129	100.0
Membership in non-profit organisations which provide social services	69	53.5	60	46.5	129	100.0
Visiting non-profit organisations and getting to know the type of services they provide	71	55.0	58	45.0	129	100.0
Participation in studies and researches related to social issues	51	39.5	78	60.5	129	100.0
Participation in programmes planning celebrations of different occasions	44	34.1	85	65.9	129	100.0
Providing information to those in need of social services that are available	85	65.9	44	34.1	129	100.0
Participation in media to demand services for citizens	46	35.7	83	64.3	129	100.0
Services evaluation	63	48.8	66	51.2	129	100.0
Participation with opinions in conferences related to social programmes and services in different fields	88	68.2	41	31.8	129	100.0

Table 7-12 highlights the activities that the retirees prefer to practise and they come in the following order: providing their experiences and suggestions wherever needed, participating with their efforts and opinions in carrying some services, encouraging and guiding others to volunteer to do social services and spreading information about voluntary opportunities, visiting agencies and national associations that provide various social services, contributing financially to support social services and programmes, assessing the success of these services and

programmes, taking part in conducting studies and researches, participating in media programmes to demand specific services and needed social programme, and planning programmes for celebration of feasts and other occasions.

7.1.5 The retirees' suggestions and demands

Finally, it is important to know the suggestions and demands of respondents that were not mentioned in any of the previous dimensions.

Table 7-13 The retirees' suggestions and demands

Suggestions and Demands	Frequency	Percentage
Giving them all their due rights	31	57.6
Using their experiences and skills	2	3.7
Offering retirees optional retirement or finding an alternative suitable job	11	20.3
Increasing the retirement salary and services	4	7.4
Giving the society enough information about older people and retiree issues	6	11
Total	54	100.0

Table 7-13 shows that more than half the retirees focus on suggestions related to giving them all their due rights and treating them as the reservoir of experiences that can benefit the society, and this is what they miss at present. More than 20% demanded offering retirees' optional retirement so as not to deprive them of their jobs or at least an alternative job that suits their skills and experiences when they reached retirement age.

7.2 Unstructured Interview (Qualitative) Data

The main question highlighted using this method is how society can benefit from the contributions of the civil Saudi retirees. A number of subsidiary questions originated from that main question: What is the point of view of the retirees themselves on how society can benefit from their contribution within a participation framework? What is the point of view of social agency managers on how social development can benefit from the retirees' experiences through their agencies? What is the point of view of the social policy-makers on the same issue? Do we need social policies to promote the retirees' participation in social programmes so both they and society can benefit from this partnership? By providing answers to the subsidiary questions I will also answer the main question. While answers to the first three subsidiary

questions will be dealt with under the attitudes of the three types of participants in this research study, the answer to the fourth subsidiary question will be examined under the section “the role of policy and field data syntheses”.

7.2.1 Attitudes of Retirees

Most of the retirees agreed that the present social and health services provided to them are free and satisfactory. The whole group agreed that they are aware of what is going on around them in society. Their interest in their community was demonstrated in their suggestions to improve present social services, their willingness to cooperate with others who are trying to resolve issues facing society, and their readiness to attend special councils meetings to exchange opinions on these issues. The retirees agreed that there are some obstacles impeding their participation in serving their society. One of them identified some of these obstacles in the following words:

The media are not interested in our participation, there are no suitable opportunities for our contribution and the absence of a plan to highlight the fields that need our participation is another difficulty.

In addition, the society regards them as a group who is no longer capable of serving their society. The interviews showed that most of the retirees prefer to spend their spare time at home either entertaining or visiting their friends and relatives, reading and travelling. Nearly all the retirees agreed that they have the time and energy to practice extra outdoor activities. However, they differ on the type of activities. These activities ranged from cultural, religious, trade or business activities as well as personal hobbies. The interviews showed that nearly 66 per cent of the respondents had never participated in social programmes, whereas those who took part in these programmes contributed with their opinions and experience or encouraged other suitable candidates to participate and do voluntary work. When asked about the reasons for refraining from taking part in social programmes, the retirees mentioned the lack of media motivation, the absence of agencies that organise retirees' participation programmes, the absence of incentives to motivate retirees' participation, and the officials' disinterest in any sort of retirees' participation in

social programmes. Most of the respondents expressed readiness to take part in future social programmes.

The fields that the respondents prefer to take part in come along the following order: cultural development and establishing social clubs; participating in Islamic organisation and relief; education and training; care for older people and retirees care for and sponsoring of orphans; care for juveniles and prisoners and care for labour force.

The activities that the retirees prefer to practise within every field are: providing those responsible for social programmes with their advice, experiences and suggestions; participating with their efforts and their opinions in carrying out some services; applying for membership in agencies and charity organisations that serve society in various fields; spreading information on how to benefit from available services in society, participating in different media programmes in order to publicly call for special services and social programmes for citizens; making their opinions known in conferences and symposia that discuss social programmes and services in various fields, as well as assessing the success of these services and programmes.

More than eight out of ten (85 %) of the respondents highlighted the possibility of the retirees' participation in social programmes as well as the importance of benefiting from their efforts in serving society. They agreed that that participation would benefit both the retirees and the society. This result confirmed Al-Ameer's (1990) study. In that Arabic study, most of the respondents expressed their genuine will to do voluntary work in the local social agencies; but in the other hand, a little more than seven out of ten (71 %) of them have never participated in any programmes related to serving their community such as participation with opinions and experience, financial contribution, participation with efforts, implementing, administrating, following up, and evaluating some charity organisations. That is, nearly three out of ten (29 %) have present or previous participation in these programmes. That means that most of the retirees who believe in the possibility and importance of their participation are willing to take part in social programmes if they are given the chance and if the obstacles are removed. However, the degree of willingness differed: more than 30 % were absolutely ready to participate, and more

than 54 % were willing to some extent. In addition, the social policy-makers who had taken part in the study agreed that it was important for society to benefit from the retirees in some way. They emphasized that there is a genuine need for their participation and highlighted the importance of giving them either in-kind, or financial incentives, however small the payment.

Although the will to participate is present, the retirees mentioned a number of obstacles that prevent their actual participation. More than three quarters (76 %) regarded the absence of media motivation as a big obstacle such as shortage of the special programmes which can motivate the people to participate in community development, shortage of press articles which recruit public opinions to participate, lack of incentives (financial or immaterial) from media to participate. Seven out of ten brought up the lack of incentives from the officials or the government to motivate retirees as another obstacle. More than two thirds (67 %) named the unavailability of real opportunities for participation and two thirds (65 %) mentioned the society's passive or conventional attitude towards the retirees.

Young people regard the older people and retirees as a group that is no longer capable of serving the society, because they do not have enough ability to work full time job, and they want them just to participate in volunteer work. As unemployment in the KSA is around 20 % (1997) most of the young people want to take over their roles in paid work. These obstacles can be blamed on the society rather than on the retirees themselves. This highlights the importance of the role of the state in drawing up policies and planning programmes as well as adopting measures to overcome these obstacles. These results agree with those of Khaleefah and Ash-Shammeri (1984). That study concluded that the retirees contributed to providing care for children especially in matters related to social upbringing and the preservation of the cultural and social heritage.

The retirees who had never participated in social programmes attributed this to a number of reasons. More than eight out of ten (86 %) named the absence of governmental or national bodies to organise participation programmes as the main reason; (87 %) regarded the absence of media motivation as another reason; 84 %

mentioned the officials' indifference to their participation and more than seven out of ten (77 %) highlighted the absence of incentives for retirees' participation.

With regard to the activities that the retirees prefer to get involved in within every field, they were in the following order: providing those responsible for social programmes with their advice, experiences and suggestions; participating with their opinions and their efforts in carrying out some services; calling other suitable candidates to volunteer in social programmes, guiding society members to the services available to them and spreading information on available opportunities for voluntary work.

Most of the retirees with whom I conducted interviews (whether structured or unstructured) emphasised that establishing a society for retirees is a very important matter to them. Some of the retirees suggested that, 'this society of retirees will be under the management of the private sector or state sector in the form of GRA, or MOLSA, or PSSC'. From their interviews I can mention their different points view about the aims of this society. One of them mentioned that "increasing acquaintance and social communication between retirees and eventually between their families'. Another retiree asked for

establishing database of retirees from which it would be possible to know the whereabouts of retirees when needed, know their qualifications and fields of experience, and know the areas they can participate in to serve the society'.

Another one added that:

The society of retirees must organize lectures and conferences which would help to increase the involvement and participation of retirees in society, and work out what rewards retirees can receive, financially, morally or both as a result of their participation.

Another suggested that, 'the society of retirees should provide short training courses for retirees in other fields'. Also one of them said that, 'the society of retirees could organize social parties to thank retirees when they retired. One of them said that, "the society of retirees must set an annual membership fee'.

One of the retirees mentioned establishing a forum for retirees where they can discuss all topics and how they can solve issues faced by the rural society. They also suggested establishing a committee, named the Reforming Committee, whose role is to settle problems between people, and whose membership should be made of those who have experience and command respect from all. Other recommendations by the retirees are: training all youth in the social development centre about voluntary work in the entire field to help the centre deliver its objectives; reviewing the system of retirement which has been in place for a long time, especially regarding the inheritors after the death of the retiree; benefiting from the private money of retirees to invest it in projects within the KSA.

Regarding the difficulties facing the retirees and which prevent their participation, one of the retirees mentioned specifying the role of the retirees and not paying fees towards their services, whether financially or morally as this limits participation. Also one of them stated that, 'maybe the simplicity of the roles they are able to deliver, and the way the rural society looks down upon those who take such roles hinder the contribution of the retirees who feel that they have also lost their former social statuses'. Some of them added that:

There is lack of information regarding various areas and there are no awareness campaigns by the media about how retirees can participate in the society. In addition, the social upbringing of some of the retirees in KSA does not encourage participation and involvement which might cause them embarrassment, hence the lack of courage to participate in the social activities.

One of the retirees mentioned that, 'looking for ways to increase income prevents retiree participation in serving the society'. The fact that there is no planning for those who take early retirement adds to low participation. Also there are no programmes after retirement to prepare retirees to play an active part in society and having children is another obstacle to that participation in wider society.

To sum up, it is clear from the field data that retirees would welcome greater participation, and the removal of barriers preventing that participation. As it stands now only a small number has been given the opportunity to participate. What is therefore required is perhaps for the retirees to empower themselves through the

establishment of their own organisations that would allow them to take more initiatives and bring more pressure to bear on the officials and state agencies for a meaningful partnership that recognises their contribution, both potential and actual, to society.

7.2.2 Attitudes of Agency Managers

This section deals both with semi-structured and unstructured interviews that were conducted with agency managers. On the basis of the semi-structured interviews the managers of the different agencies agreed that it is possible to benefit from the retirees in serving society and added that they could play an important role within their agencies. Then they named the kind of activities that the retirees could do as part of their voluntary work in these agencies. These activities included cultural, social, religious and information activities, membership in different committees, providing consultation and supervising the training of staff, drawing policies for social programmes, raising money for charity, and convincing other suitable candidates of the importance of these services. The managers also identified the suitable working hours, either morning or evening, or both according to the nature and aims of each agency. In addition they emphasised that each volunteer should have such characteristics as experience, skills and willingness to participate that made them qualified for participation in the agencies' activities.

The 16 managers of social agencies taking part in the study agreed on both the possibility and the importance of benefiting from the retirees' experiences and efforts in serving society. For example one of them said that:

There is involvement by older people in writing to the different Ministries which provide services to the society in general and to older people in particular. That is how they support the centre to achieve its goals.

Another manager added that, there is a plan to launch an association, the Association for Retirees (AR), made up of 11 volunteers, among whom professors, teachers, businessmen, qualified religious instructors and others with experience. The committee will do the following activities: fund raising from private establishments, companies, and businessmen, and will accept other types of contribution; supporting

the various activities in the agency through the fund collection and other technical activities; preparing competitions in all fields; planning, executing, following up and evaluating programmes. The other agency manager said that:

The number of volunteers in year 2000 comes to 32 working in various committees include both genders. The retirees participated in the policies of the, and then agreement was obtained from the MOLSA to modify some. Some volunteers helped employees to make purchases. The retirees took part in different committee in this such as health, social, financial, and cultural committees.

Concerning the activities that the retirees could participate in within their agencies, the managers focused on activities such as social, cultural, religious and informational ones, membership of different committees, consultation and supervision of training programmes for staff, planning and drawing policies for services and programmes, raising money and spreading awareness of the importance of the services provided by the agencies.

However, they pointed out the most important difficulties facing retiree's actual participation in serving society. Among these obstacles are the lack of awareness of community members of the aims and activities of the agencies in their area; the unavailability of experienced retirees who are ready to volunteer; the insignificance of the retirees' voluntary role in comparison to their pre-retirement role; the age difference between the retiree and the agency staff; the lack of facilities within some agencies.

Another factor is on that limits the range of activities in which a voluntary retiree can participate. the difficulty of transportation to the agencies; the retirees keeping to the working hours of the agencies and the absence of the technical cadres that could give each retiree the job that not only suits his experience but meets the aims of the agencies were also limiting factors. With regard to obstacles to retirees' participation, one of them suggested that an 'inadequate number of trained professionals in the agency whose objective is to work with these retirees and guide them to appropriate work that serve the objectives of the agency'. One of the managers mentioned some difficulties facing the agency in conducting its activities which are related to the general low awareness in the society. These included

people's reluctance to spend their time in private meetings; medical conditions which prevented some retirees' participation; a lack of encouragement by the MOLSA for those volunteers as the agency does not have enough support to do this; ambiguity as to the areas they can participate in; retirees are busy with their families and other affairs. Some of them suggested some points such as:

Expanding the number of nurseries for children, disabled and care centres with the cooperation of the MOH... Also provide services to promote health issues among the local community. Helping those in need of home maintenance and providing them with necessary services such air-conditioning, heating and others; establishing meeting places, such as for a for older people to meet as part of the agency's activities; before providing services for any area, there will be a questionnaire about the suitability for the area and its needs. In addition, how to provide these services will be also addressed.

Thus in my unstructured interviews with the managers of these agencies, the questions were about the date of the establishment of the agency, the services it provides, who benefits from the service, future projects, whether the services it is providing is corresponding to the actual needs of the community it is serving. From the managers' responses, I was certain that these agencies are providing various services and that the retirees would be able to serve the communities by doing voluntary work in these agencies.

The managers identified the most major obstacles that face the retirees in their voluntary work. Among these obstacles are the unavailability of a written report on the aims and activities of each agency so that the community members can refer to it; and the lack of experienced retirees who are ready to volunteer. One manager added further:

Some of the obstacles I encountered are the insignificance of the retiree's voluntary role in comparison to his pre retirement role; the age difference between the retiree and the agency staff and the difficulty of transportation to the agency.

Another manager echoed the difficulties of involving the retirees by pointing out:

The retirees' non-compliance with the working hours of the agency; the absence of the technical cadres that could give each retiree the job that not only suits his experience but meets the aims of the agency as well.

In these unstructured interviews, the managers made some useful suggestions including; establishing social clubs and meeting places close to the retiree's homes so that they would not find difficulty commuting to these places. They said that the retirees should make their voice heard by asking for the services they need and by writing to the responsible ministries to demand these services. The managers suggested that the retirees could also organise training courses for members of their communities. These courses would not only cover the needs of the younger members of the community but also exploit the experiences of the retired members in the same community.

To sum up, it is clear from the attitudes of agency managers that they all agreed upon the participation of retirees and its importance. However they concentrated on what they call the difficulties related to the retirees' behaviour towards these agencies. In addition they specified certain fields they can participate in such as non profit organisations, as volunteers. It is therefore clear that there needs to be some shift of attitude on the part of the managers. In particular they should demonstrate more of a partnership spirit towards the retirees who have a lot to offer to society.

7.2.3 Attitudes of Policy-Makers

Social policy-makers agreed to the importance of retirees' participation acknowledging their experiences, skills and energy and the genuine need for them. Consequently, retirees should be encouraged to do voluntary work and in return they should be given symbolic bonuses or honoured in different social occasions.

The unstructured interviews were conducted with the deputy Ministers in the Ministries of MOLSA; MOP; and MOFNE; as well as a number of general managers including the manager of GRA. Policy-makers pointed out those social policies in which older people should aim to get involved in, especially those related to planning and drawing up the general policies for the developmental programmes

and services provided to that group in society. This point of view agrees with Al-Essa (1995).

The interviews discussed several issues including the importance of caring for older people especially the retirees. The main outcome of this was that the care for retirees should be mainly in their own homes, which means that the state should provide financial support for their families to help them with the cost of care. The importance of building local social clubs and meeting places was underlined in the interviews, so that the retirees could fill up their time and do useful activities.

Policy-makers also called for the establishment of a NCOA that would be responsible for providing various services, corresponding with senior officials to improve these services as well as issuing recommendations in all issues related to old age. This committee could also issue a magazine specialised in the affairs of older people and retirees. It could coordinate between trade chambers, work bureaux and the MOCS to organise the retiree's contribution to the voluntary or paid post retirement work. According to this coordination the trade chambers would act as information banks providing data on the qualifications and experiences of all retirees and the needs of different institutions to retiree workers. The NCOA could also contribute in drawing up programmes to prepare retirees for post retirement life and organising training programmes with universities and higher education colleges to train retirees. Service ministries can take part in these training programmes, each ministry according to its specialisations.

The FYP 2000-2005 focused on the general condition of the Saudi workforce, the imported workforce and its cost in addition to ways of benefiting from the voluntary work of healthy retirees in different fields. I will discuss this point in detail in chapter 8. The MOFNE deputy Minister, who is also the most senior official in The GRA, pointed to the fact that his agency deeply believes in the positive role that the retirees could play. But he added that his agency has different priorities at present. As a result, the issue of retirees' participation in social programmes does not acquire a high place in their list of priorities. However, he pointed to a number of projects that his institution is following, like issuing a number of guidelines for retirees. It aims to publish most of these guidelines and distribute them among the Ministries,

governmental bodies and all the parties that deal with The GRA. The GRA also looks forward to issuing an annual report, in spite of the fact that it has never issued one since its establishment and until the writing of this study. It is also working towards increasing the number of banks cashing pensions for retirees, improving the cashing mechanism and establishing a fund for retirees. Although this agency is still studying the possibility of establishing this fund, the senior official told me that this project is of special interest to the agency as well as to other senior state officials.

The agency is interested to coordinate with the Lending Bank (*Tasslef* Bank) that finances the projects of newly-graduated youth. It aims to arrange for loans for retirees. This official who is personally interested in this project wrote a paper about it and presented it before a symposium held in the KSA. He linked it to a similar scheme the Prince's Trust, which currently exists in Britain.

In the interviews, social policy-makers highlighted a number of obstacles impeding the execution of the retirees' voluntary participation in serving society. These obstacles were blamed on the nature of the present systems which need reconsideration or change according to the recent developments in society which requires adopting more open policies and involving the members of society in anything that concerns them. Furthermore, they ascribed these obstacles to the absence of a firm belief in the efficiency of retirees and the reluctance of mass media to encourage retirees to take part in the different fields in society. Finally, a deputy Minister in the MOLSA, who has a PhD in Sociology, summed up the difficulty:

There are a number of obstacles facing their participation in governmental jobs, namely the rigid governmental systems. In addition the officials in these systems do not understand the nature of the problem and are not willing to help for fear of being reprimanded by more senior officials.

As a result, he preferred that retirees would help in non-profit or charity organisations because the hierarchy in these organisations is less complicated and the top official is more accessible and thus policy-making is easier and quicker. On the other hand he mentioned the difficulties facing the governmental agencies that seek the help of retirees. These difficulties included the impossibility of making the

retirees abide by the working hours, the retirees surpassing their range of duties and finally their interference in jobs of other staff members in the agencies. As a result retirees are not welcomed in governmental agencies.

The five policy-makers taking part in the study agreed on the importance of benefiting from the retirees in serving the society. One policy-maker suggested that:

The trade chambers in each big city could establish a new department in cooperation with the MOLSA and the GRA. This department would set up a new database for the retirees who worked in the government. This database would include information on the retirees who previously worked for the government like their age, qualifications, previous experiences, permanent address, etc. The department would also prepare a list of vacancies that suit the retirees together with some details about the requirements and place of each vacancy. Thus the trade chambers would mainly coordinate between the retirees on the one hand and the governmental or national institutions recruiting them on the other hand.

The Director of GRA said that currently there is a project under study in which the retiree can invest his experience directly. The project is being organised with the loan bank (*Tasslef* bank) which is under the management of the MOFNE. The bank will provide financial support to those graduates of the vocational training centres for up to £37,000 so they can open workshops or specialist projects. As those young people have no experience to manage such projects, which might lead to bankruptcy within months of embarking on the projects, he suggested that the bank should place a condition that the manager of the project be one of those who are retired, with vast experience and who wishes to continue working. In fact some of those retirees would have liked to run such projects in their youth, but because of the financial difficulties they were unable to do so. In this case the retirees and the young people will work under one roof, which will ensure the success of the project to a high percentage and this benefits both partners and the society. He added that:

The guided evidence of the future projects will explain to every retiree the documents, detail his duties and obligations. All government departments will be issued with copies and asked to give them to all expected retirees, so every one of them knows the system of retirement and what he will be due. The department will also have copies for those who need them. This new guide will be

simple and clear in providing information to make the retiree understand it easily, without the need for someone to explain it.

Regarding establishing a retirement fund programme to give retirees loans, he said that, 'the department is studying this programme according to the priorities'. One of the Policy-makers came up with the same idea previously brought up by the retirees. He said:

They called for preparing the retirees for post retirement life. The care for retirees should be mainly in their own homes, which means that the state should provide financial support for their families to help them with the cost of care. We also plan to provide home care services, and nurses to visit the older people at their homes. This service has not been implemented yet and is under study to for approval and execution.

The General Director of Social Care in the MOLSA mentioned that the MOLSA will establish an NCOP in the KSA through the work of the Department. There are 10 government departments participating in this committee, such as the MOLSA who will conduct meetings and send recommendations to the cabinet for approval, the MOP, MOI, MOH, PSSC, GRA, the GIA, Ministry of Religious Affairs (MORA), Saudi Chamber of Commerce, and the Ministry of Information (MOIn.). The committee will be announced after approval by the Cabinet and its aims are the following: the committee will be speaking on behalf of older people, representing their views, issues related to them and their needs, in a way like the committee for the disabled which has got a huge success and gained many services for this group; establishing a magazine to reflect the retirees' issues and needs and providing solutions; making representation to other departments to have better services for older people (increase of pension, special health issues, social services). One of the policy-makers suggested that:

The MOLSA can start a hospitality programme for older people for a short period while their carers are on holidays, or travelling to other places if these older people find it difficult to travel with their children. All services will be provided.

A number of policy-makers pointed out the difficulties that face retirees' participation in social agencies, namely, the impossibility of making the retirees

abide by the agencies working hours, the retirees surpassing their range of duties and their interference in jobs of other staff members in the agencies. In this and other instances one can notice the top down approach of the officials who tend to expect adjustments to be done only by the older people while they themselves remain inflexible in their habits and working practices. As a result retirees are not welcomed in governmental agencies. Some policy-makers recommended that retirees should help in non-profit or charity organisations.

Summarily, the attitudes of policy-makers to the retirees showed that they all agreed on the participation of the retirees and its importance. They also pointed to the possibility of joint work between more than one organisation such as, The Lending Bank, The GRA, The Chamber of Commerce, and MOLSA and so on. In addition they have pointed to a number of difficulties which prevent participation. However, it should be pointed out that generally they do not see the need to question their own practices and procedures to meet the older people half way in order to strike a partnership mutually beneficial.

7.3 The Role of Policy and Field Data Synthesis

The field data show that most of the three groups taking part in the study - retirees, managers and policy-makers - agreed that there is an urgent need to implement consistent and stable social policies that would activate the retirees' role and promote their participation.

All the retirees pointed out basic deficiencies in the social policies intended especially for them. More than eight out of ten (84 %) pointed to the official disinterest in involving them in all the different social fields. More than three quarters (77 %) stressed the absence of motivating incentives to encourage retirees to take part in social programmes. Around seven out of ten (71 %) believed that the incentives are available, but they are poor and limited. Nearly two thirds (64 %) emphasised that the society still regards retirees as a disabled group that is not capable of serving it any more.

As a result of these conditions, more than half of the retirees said that the fields in which they could participate in society are not accurately identified, and are at best,

ambiguous. More than eight out of ten (86 %) emphasised that there is no official body, whether governmental or national, that can organise the retirees' participation in named social programmes. More than three quarters (76 %) believed that the media are not interested in issues related to retirees but rather in issues of youth and imported workforce. More than eight out of ten (87 %) underlined that the media are playing an inadequate role, especially with regard to motivating retirees to take part in social programmes.

More than half the retirees mentioned that participating in social programmes needs a certain experience that they lack. It goes without saying that the lack of experience among retirees is the outcome of many factors, including the absence of a body that organises training courses according to the requirements of social institutions and the needs of individuals. Almost two-thirds of the respondents stressed that improving health and social services provided for retirees could be one of the requirements necessary to raise retirees' participation in society.

But, judging from the field data from the unstructured interviews all policy-makers agreed on the importance of establishing a general and official system to organise retirees' contribution. They were more positive than the retirees when they expressed their 'strong belief' in the genuine need for retirees' contribution to society. However, they listed a number of significant obstacles that make this contribution difficult. Those related to the nature of the regime, procedures and structural conditions of Saudi society are a case in point. The absence of a stable and general policy towards retirees is another difficulty from the point of view of policy-makers. The reluctance of the media to create a public opinion that motivates and supports retirees' participation in society, as well as the society's look on retirees as unproductive groups, is another difficulty named by policy-makers.

They regarded all of these difficulties as obstacles before the establishment of a stable and permanent long-term social policy that would activate the role of the retirees and promote their social participation. In addition, one of the policy-makers mentioned that they 'thought of making a directory for the requirements of the social policy'. In their view, this directory should list all the retirees in each agency together with their qualifications, specialisation and experiences. It would also list

all the jobs required in all the fields in each agency. Thus it would be easy to train the required retirees and motivate them either by honouring them or giving them small bonuses. As a follow-up step, one of the policy-makers suggested establishing

a national committee for older people which would issue a periodical specialised in the affairs of older people and retirees. That committee could coordinate between trade chambers, the MOCS and the MOLSA; and establish social clubs and meeting places for retirees. All these measures would facilitate the retirees' participation in social programmes.

It is clear from the data collected from the policy-makers that the absence of a clear social policy for older people in general and for retirees in particular made an agency like the GRA put this issue at the bottom of its list of priorities. Until recently it seems that the experts who drew-up the FYP did not realise the importance of retirees' contribution to social programmes. Some policy-makers pointed to a number of cases of retirees' unacceptable behaviour when they carried out voluntary work in a governmental agency. As a result, they were not welcomed anymore in governmental agencies. Instead they participated in non-profit and charity organisations only. For example, the General Director of Social Care in the MOLSA said:

The government did not encourage their participation in government departments for those reasons. However it encourages volunteering in the charitable organisations, tries to benefit from volunteering retirees helping establishments which look after orphans and get retirees to fulfil the role of fathers for these orphans.

This phenomenon as a whole can be attributed to the absence of a social policy. A clear social policy could specify the responsibilities and duties of the retirees and provide them with the necessary training and supervision. Thus a policy would encourage the volunteer retirees to work within the rules of the institutions and spare them the blame for neglecting their duties or behaving in an unacceptable way. Judging from the field data from the unstructured and semi structured interviews with managers of social agencies, we will find more or less the same situation with one difference only. The retirees' sample and the policy makers talked about society in general whereas the managers' point of view was controlled by two

considerations: the needs and limits of their agencies and those of the local community. At the end of this analysis we can conclude that the three groups of respondents that took part in the study agreed that there is a need for a social policy that could organise retirees' participation in social programmes. Retiree participation would benefit the society and empower the retirees themselves to take a much more active role in the affairs of their communities and society.

7.4 Statistically testing the hypotheses of the study

I presumed three correlated hypotheses that serve the nature, objectives and issues raised by the study. The first hypothesis assumed that there would be a correlation between the social and demographic profiles of the retirees and the nature of their participation in the Saudi society. The second hypothesis assumed that there would be a correlation between the social and demographic characteristics of the retirees and their willingness to participate in social programmes in the future. The third hypothesis assumed that there would be a correlation between the social and demographic characteristics of the retirees and the nature of activities in which they could take part.

7.4.1 The variables under examination

The variables under investigation are related to the three hypotheses being tested.

1. The independent variable of the three hypotheses is expressed in such demographic and social variables as age, educational level, number of family members, and job before retirement, other previous jobs and total monthly income.
2. The dependent variable of the first hypothesis of the study is presented under the type of contribution that the retiree can make on account of either his experience or opinion, money, work, or his power to call on other suitable retirees to participate. The dependent variable of the second hypothesis of the study is presented in the willingness of retirees to participate in social programmes in the future. The dependent variable of the third hypothesis of the study is presented in the type of activities retirees can perform. These activities include: providing makers of social programmes with advice, experiences and suggestions; providing them with money, making their opinions known in conferences and symposia that discuss social programmes and services in various fields; calling on other suitable

candidates to volunteer in these fields; participating with their opinions and their energies in carrying out certain social services; applying for membership of institutions and charity organisations that serve society; guiding community members to the services available to them; visiting agencies and charity organisations that provide various social services; participating in studies and researches on social issues; participating in different media programmes in order to publicly advocate special services and social programmes for citizens; assessing the success of the social services provided.

7.5.1.1 The first hypothesis

Table (A12) shows that there is no correlation between the age in the three age ranges included in the study and the type of the retirees' participation; that result was also demonstrated by chi-square tests. Looking at the data in table (A13) there is no positive correlation between age and type of participation. However, the SPSS package did not show the correlation between variables. I was surprised by this result; therefore I believed that I had to show some of the empirical correlation between these two variables. For example, we find that among those who have previously participated in all types of activities it is those aged between 60 and 64 years old that make up the largest percentage of the sample. As the age of retirees increases, their participation decreases. Table (A14) shows that there is no correlation between the level of education and the type of participation. Again that result was demonstrated by chi-square tests. There is no correlation between the number of family members and the type of participation. Although there is no correlation between level of education and type of participation, the data indicate that whenever the level of education is high the different types of participation increase. Table (A15) and chi-square test indicate that there is no correlation between the retirees' jobs just before retirement and the type of participation. There is no correlation between other pre-retirement jobs where the retiree had only one and the type of participation as indicated in table (A16) and chi-square tests. Chi-square tests showed that there is no correlation between the last job of the retiree and the type of participation as indicated in table (A15). Chi-square test also revealed that there is no correlation between the total monthly income and the type of participation as shown in table (A17). Thus the first hypothesis is proven to be wrong.

7.5.1.2 The second hypothesis

Table (A18) shows that there is no correlation between the age and the retiree's willingness to participate in future social programmes. That result was also demonstrated by chi-square tests. Whatever the degree of the retiree's willingness was, the value of the test was insignificant. It is worth mentioning here that Al-Ameer's study (1990) proved that there is a reciprocal correlation between the age of the retirees and their willingness to participate in social programmes. That is, the older the retiree is, the less willing he will be to participate. Another study suggests that married older people may be more likely to volunteer than unmarried ones (Fischer et al, 1991; Chambre, 1987).

Table 7-14 Level of education and personal readiness to participate in social programmes in the future

Level of education	Illiterate		reads and writes		Low education (up to secondary)		Higher education		TOTAL		χ^2 , sig.	
	f	%	f	%	F	%	f	%	f	%		
ANSWER	f	%	f	%	F	%	f	%	f	%		
Not ready	4	26.7	8	44.4	7	9.5	3	7.0	22	14.7	23.7	*
Ready to some extent	7	46.7	7	38.9	48	64.9	20	46.5	82	54.7		
Ready	4	26.7	3	16.7	19	25.7	20	46.5	46	30.7		
Total	15	100	18	100	74	100	43	100	150	100		

Table 7-14 shows that there is a strong correlation between the level of education and the retiree's willingness to participate in social programmes in the future. That result was also demonstrated by chi-square tests. The value of the test was significant whether the retirees are very willing or willing only to an extent, to participate in social programmes in the future. This study supports previous research regarding the existence of a strong correlation between education and high annual income on the one hand, and volunteer work on the other (Warburton et al, 1998). Occupation and income are strongly related, and volunteering is said to be linked to occupational class.

Generally, those from managerial or professional occupational classes are more likely to be volunteering than those from the unskilled manual occupational classes (Smith, 1992; Herzog and Morgan, 1993). Similarly, volunteers often have higher education levels. The better educated and more skilled may be offered a broader range of volunteer positions which are higher in status and earn them greater rewards. They may be offered a broader range of volunteer options (Salmon, 1985;

Herzog and Morgan, 1993). Also Kutibkana's study (1999) proved that there is a parallel correlation between the level of education and the retiree's willingness to do voluntary social services. There is no correlation between the number of family members and the retiree's willingness to participate in social programmes in the future as revealed in table (A19).

Table (A20) indicates that there is no correlation between the retirees' jobs just before retirement and their willingness to participate in social programmes in the future. However, Kutibkana's study (1999) concluded that there is a parallel correlation between the previous job and the degree of the retiree's willingness to participate in voluntary social activities. As-Saif's research (1999) found a statistically significant correlation between the job that directly preceded retirement and the official participation of the retiree in social programmes. There is no correlation between other pre-retirement jobs, if any, and the retiree's willingness to participate in social programmes in the future as indicated in table (A21). There is no correlation between the present job, if the retiree has one, and his willingness to participate in social programmes in the future as indicated in table (A22).

Table 7-15 Total monthly income and personal readiness to participate in social programmes in the future

Total monthly income in £s	- 1000		1000 -		2000 -		3000 +		TOTAL		χ^2 , sig.	
	f	%	f	%	f	%	f	%	f	%		
ANSWER	f	%	f	%	f	%	f	%	f	%	18.8	*
Not ready	12	29.3	8	15.7	1	2.8	1	4.5	22	14.7		
Ready to some extent	16	39.0	32	62.7	24	66.7	10	45.5	82	54.7		
Ready	13	31.7	11	21.6	11	30.6	11	50.0	46	30.7		
Total	41	100	51	100	36	100	22	100	150	100		

Table 7-15 shows that there is a strong and statistically significant correlation between the total monthly income and the retiree's willingness to participate in social programmes in the future. The value of the chi-square test was significant whatever the degree of the retiree's willingness was. Kutibkana's study (1999) also found a parallel relationship between the economic standard (income) of the retirees and their willingness to participate in social programmes in the future. As Chambre (1987) pointed out, those with higher income have the resources available for the direct and indirect costs of volunteering, such as transport, meals and clothes.

Thus the second hypothesis is wrong because the study proved that only the relation between each one of the level of education and the total monthly income on the one hand and the retiree's willingness to participate in social programmes on the other hand is strong and statistically significant. A UK study emphasised that those who work in respectable jobs are likely to be more educated, and to earn higher income; thus they are more willing to participate or volunteer in social programmes after retirement (Warburton et al., 1998). Another study on ethnic groups in America proved that the members of these groups that belong to a higher social and economic level are more willing to take part in the activities of voluntary organisations (Krajewski, 1987).

7.5.1.3 The third hypothesis

Table 7-16 Age of the retirees and type of activities

AGE	60 -		65 -		70 +		TOTAL		χ^2 , sig.	
	f	%	f	%	f	%	f	%		
Participation with experience , counselling and suggestion to those responsible for the programmes	69	84.1	27	87.1	13	81.3	109	84.5	0.3	X
Financial contribution to support services and programmes	43	52.4	14	45.2	7	43.8	64	49.6	0.7	X
Participation with efforts in carrying out some services	66	80.5	18	58.1	8	50.0	92	71.3	9.6	**
Invitation of others to participate in these fields	53	64.6	21	67.7	12	75.0	86	66.7	0.7	X
Membership in non-profit organisations which provide social services	44	53.7	21	67.7	9	56.3	74	57.4	1.8	X
Visiting non-profit organisations and getting to know the type of services they provide	45	54.9	15	48.4	9	56.3	69	53.5	0.4	X
Participation in studies and research related to social issues	42	51.2	20	64.5	9	56.3	71	55.0	1.6	X
Participation in planning and doing the celebration programmes of occasions and festivals	39	47.6	10	32.3	2	12.5	51	39.5	7.8	*
Celebrations of different occasions	30	36.6	9	29.0	5	31.3	44	34.1	0.6	X
Providing information to those in need of social services that are available	54	65.9	20	64.5	11	68.8	85	65.9	0.1	X
Participation in media to demand programmes and services to citizens	32	39.0	10	32.3	4	25.0	46	35.7	1.4	X
Services evaluation	43	52.4	14	45.2	6	37.5	63	48.8	1.4	X
Participation with opinions in conferences related to social programmes and services in different fields which serve the citizens	58	70.7	21	67.7	9	56.3	88	68.2	1.3	X
Total	82		31		16		129			

Table 7-16 shows that there is correlation between the age of the retirees and some types of activities in which they could participate. That result was also demonstrated by chi-square tests as the value of the test was insignificant in most of the activities. The only two exceptions were participating with their efforts in carrying out some services and taking part in planning celebration programmes for feasts and other occasions. The chi-square value in these two activities was statistically significant.

A few Arabic studies have dealt with this subject. For example a study conducted by the Gulf Education Bureau in 1990 proved that human creative abilities are not related to age, but to education and different experiences. Kutibkana (1999) concluded that voluntary participation of the retirees is not related to their age. However, Ash-Shemmeri's research (2000) emphasised that there is a strong and positive relation between the type of activity and the age of the retiree.

Table 7-17 Level of education and type of activities

Level of education	Illiterate		reads and writes		Low education		High education		TOTAL		χ^2 , sig.	
	F	%	F	%	F	%	f	%	f	%		
Participation with experience , counselling and suggestion to those responsible for the programmes	9	81.8	8	80.0	55	80.9	37	92.5	109	84.5	2.8	X
Financial contribution to support services and programmes	4	36.4	5	50.0	35	51.5	20	50.0	64	49.6	0.9	X
Participation with efforts in carrying out some services	6	54.5	9	90.0	46	67.6	31	77.5	92	71.3	4.4	X
Invitation of others to participate in these fields	7	63.6	8	80.0	48	70.6	23	57.5	86	66.7	2.8	X
Membership in non-profit organisations which provide social services	6	54.5	5	50.0	42	61.8	21	52.5	74	57.4	1.2	X
Visiting non-profit organisations and getting to know the type of services they provide	7	63.6	6	60.0	32	47.1	24	60.0	69	53.5	2.4	X
Participation in studies and researches related to social issues	6	54.5	5	50.0	36	52.9	24	60.0	71	55.0	0.6	X
Participation in planning and doing the celebration programmes of occasions and festivals	4	36.4	4	40.0	23	33.8	20	50.0	51	39.5	2.8	X
Celebrations of different occasions	5	45.5	4	40.0	20	29.4	15	37.5	44	34.1	1.7	X
Providing information to those in need of social services that are available	4	36.4	7	70.0	45	66.2	29	72.5	85	65.9	5.1	X
Participation in media to demand programmes and services to citizens	2	18.2	2	20.0	20	29.4	22	55.0	46	35.7	10.2	*
Services evaluation	4	36.4	4	40.0	29	42.6	26	65.0	63	48.8	6.2	X
Participation with opinions in conferences related to social programmes and services in different fields which serve the citizens	4	36.4	5	50.0	44	64.7	35	87.5	88	68.2	13.9	**
Total	11		10		68		40		129			

Table 7-17 shows that there is correlation between the levels of education of the retirees and some of the type of activities they could partake of. This result was also demonstrated by chi-square tests as their value was insignificant in most of the activities. The only two exceptions were participating in media programmes to publicly demand certain programmes and services and making their opinions known through attending conferences and symposia that discuss the social programmes and services available. The chi-square value in these two activities was statistically

significant. Table (A23) shows that there is no correlation between the number of family members and the type of activities in which the retirees could make a contribution.

Table 7-18 Jobs before retirement and type of activities

Other previous jobs	NO		YES		TOTAL		Z, sig.	
	f	%	f	%	f	%		
Participation with experience , counselling and suggestion to those responsible for the programmes	83	83.0	26	89.7	109	84.5	1.0	X
Financial contribution to support services and programmes	50	50.0	14	48.3	64	49.6	0.2	X
Participation with efforts in carrying out some services	76	76.0	16	55.2	92	71.3	2.0	*
Invitation of others to participate in these fields	69	69.0	17	58.6	86	66.7	1.0	X
Membership in non-profit organisations which provide social services	58	58.0	16	55.2	74	57.4	0.3	X
Visiting non-profit organisations and getting to know the type of services they provide	54	54.0	15	51.7	69	53.5	0.2	X
Participation in studies and researches related to social issues	54	54.0	17	58.6	71	55.0	0.4	X
Participation in planning and doing the celebration programmes of occasions and festivals	42	42.0	9	31.0	51	39.5	1.1	X
Celebrations of different occasions	38	38.0	6	20.7	44	34.1	1.9	X
Providing information to those in need of social services that are available	69	69.0	16	55.2	85	65.9	1.3	X
Participation in media to demand programmes and services to citizens	37	37.0	9	31.0	46	35.7	0.6	X
Services evaluation	54	54.0	9	31.0	63	48.8	2.3	*
Participation with opinions in conferences related to social programmes and services in different fields which serve the citizens	72	72.0	16	55.2	88	68.2	1.6	X
Total	100		29		129			

Table 7-18 indicates that there is correlation between the retirees' jobs before retirement and some of the activities in which they could make a contribution to society. The value of chi-square was insignificant except in the retirees' participation with their opinions through attending conferences and symposia that discuss the social programmes and services available. In this activity, the value of chi-square was strong and statistically significant.

Table 7-19 Other previous jobs and type of activities

Job before retirement	Professional Educational		Administrative and Financial		Technical and Workmanship		TOTAL		χ^2 , sig.	
	f	%	F	%	f	%	f	%		
Participation with experience, counselling and suggestion to those responsible for the programmes	47	92.2	48	78.7	14	82.4	109	84.5	3.9	X
Financial contribution to support services and programmes	28	54.9	28	45.9	8	47.1	64	49.6	1.0	X
Participation with efforts in carrying out some services	40	78.4	40	65.6	12	70.6	92	71.3	2.2	X
Invitation of others to participate in these fields	36	70.6	39	63.9	11	64.7	86	66.7	0.6	X
Membership in non-profit organisations which provide social services	26	51.0	37	60.7	11	64.7	74	57.4	1.5	X
Visiting non-profit organisations and getting to know the type of services they provide	30	58.8	31	50.8	8	47.1	69	53.5	1.0	X
Participation in studies and researches related to social issues	27	52.9	32	52.5	12	70.6	71	55.0	1.9	X
Participation in planning and doing the celebration programmes of occasions and festivals	22	43.1	24	39.3	5	29.4	51	39.5	1.0	X
Celebrations of different occasions	19	37.3	19	31.1	6	35.3	44	34.1	0.5	X
Providing information to those in need of social services that are available	37	72.5	38	62.3	10	58.8	85	65.9	1.7	X
Participation in media to demand programmes and services to citizens	22	43.1	20	32.8	4	23.5	46	35.7	2.6	X
Services evaluation	30	58.8	27	44.3	6	35.3	63	48.8	3.8	X
Participation with opinions in conferences related to social programmes and services in different fields which serve the citizens	43	84.3	39	63.9	6	35.3	88	68.2	15.1	**
Total	51		61		17		129			

Table 7-19 shows that there is correlation between other pre-retirement jobs, if there were any, and some of the type of activities in which the retirees could make a contribution to society. The value of chi-square was insignificant except in the retirees' participation with their efforts in carrying out some services and assessing the social services provided. In these two activities, the value of chi-square was statistically significant.

There is no correlation between the present job, if the retiree has one and the type of activities in which the retirees could make a contribution to society, as indicated in table (A24). There is no correlation between the total monthly income and the type of activities in which the retirees could make a contribution to society, as shown in

table (A25). Walsh's study (1986) confirmed that retirees' income and health condition are two basic indicators of the type of activity retirees can do. Thus the third hypothesis is proven to be wrong.

7.4 Conclusion

The chapter has presented the data analysis. The data from the structured interviews showed the relation between socio-economic factors and participation, and the retirees' perception of what prevents participation. The great majority expressed a desire to participate in social programmes but did not know how to or felt unable to for external reasons. Only 26% cited bad health as a personal reason for non-participation. For the others, it was social factors such as lack of media concern, lack of information on availability of voluntary roles, lack of encouragement.

The main findings of the study have been outlined. The unstructured interviews with the retirees established their eagerness to participate and their awareness of the obstacles present within the different structures that should facilitate that participation. However there was also a lack of determination on their part to empower themselves despite these obstacles in order to advance their own agenda. The semi-structured and unstructured interviews with agency managers indicated willingness on the part of non-governmental agencies to include and promote the participation of retirees in their organisations. Governmental organisations, however, could not welcome retirees due to 'the retirees' behaviour' and the rigid structure of the organisations. The policy-makers generally had a top down approach with the result that they never question their own practices to foster retiree participation, expecting all the adjustments to be made by the retirees.

This chapter has also examined the hypotheses in the light of the data. I can point out that the first hypothesis was completely wrong, but the second and third were only partially wrong. The study proved that there is a statistically significant relation between each one of the second and the third hypotheses and some demographic and social variables. Significantly only monthly income and education had a significant influence on level of participation. Retirees' responses showed a willingness to participate but indicated a number of obstacles.

Some of the reasons why the three hypotheses were proved wrong might be referred to the framework of some of the previous Arabic studies which I mentioned in Chapter Four. Most of these studies were of an exploratory type and proved to be not very dependable. Also most of the previous Arabic studies selected were dealing with a subject that is still relatively new and therefore they proved inadequate to support a substantial hypothesis. Another reason is related to the present study which is a pioneer in its field within the KSA and other Arabic countries; consequently, the formulation of the hypotheses was not backed up by well-established research.

The next chapter deals with the general conclusions of the study and policy implications of these findings, and makes some suggests for future policy to encourage active ageing within a participation and empowering framework.

CHAPTER EIGHT

CONCLUSIONS

8.1 The hypotheses of the study

The study set out to test three correlated hypotheses that established a link between some demographic and social variables of the retirees, on the one hand, and some factors affecting their social participation, their willingness to participate in social programmes in the future and the type of activities they can perform to serve society on the other hand.

1. It was assumed that there would be a strong correlation between the social and demographic variables of the retirees and the nature of their participation in the Saudi society.
2. It was assumed that there would be a strong correlation between the social and demographic variables of the retirees and their willingness to participate in social programmes in the future.
3. It was assumed that there would be a strong correlation between the social and demographic variables of the retirees and the nature of the activities in which they could take part in order to serve society. There were independent and dependent variables (see chapter 7 for more details).

8.2 The method of the study

This study can be described as an eclectic one, drawing on descriptive material, active ageing narrative and theoretical elements and participation research. In its descriptive aspect it relied on social surveys using a sample because that was the most suitable method for it. The geographical boundaries of the study were the rural and urban areas of Riyadh in the KSA. The human participation in the study was presented in three different groups: retirees, managers of social agencies and social policy-makers. The total respondents were 191 people. I applied structured, semi structured and unstructured interviews to collect the data. I started the actual process

of collecting data which took three months, from 15 December 2001 to 15 March 2002.

8.3 The results of the study

The most important results include the following: the vast majority (85 %) of interviewed retirees agreed to the possibility of their participation in society and contribution to its development. In addition, the managers of social agencies and social policy-makers assented to the same possibility. The study pointed to the fact that although retirees are ready to participate in social programmes, there are a number of obstacles impeding this participation, such as the absence of an active media role (77 %) the society's passive or conventional look on the retirees (65%) the unavailability of real opportunities for participation of retirees (67 %) and the lack of incentives from the officials to motivate retirees (71 %). The managers of social institutions and social decision makers added other obstacles. Concerning their previous and present participation, 82 % of retirees were for participating with their opinions and experiences, followed by 75 % for participating with their work and effort; and finally 71 % for financial participation. It should be mentioned here that these percentages were not exclusive of one another in that the same person can give various options. As for the reasons that impeded the participation of retirees in the past: 87 % mentioned the absence of governmental or national bodies that could organize this participation; the same percentage (87 %) pointed to the absence of motivation from the media; 84 % again attributed it to the indifference of officials and 78 % ascribed it to the absence of incentives to motivate retirees to participate in social programmes. Again the percentages are not exclusive, with one person giving different causes or explanations.

With regard to the retirees' preferred fields of participation, they come in the following order: education and training, caring for and sponsoring orphans, Islamic organization and relief, care for older people and retirees, cultural and literary fields, family, children and youth, environment, care for labour force and care for juveniles.

With regard to the activities that the retirees would rather do within every field, they come along the following order: providing those responsible for social programmes with their advice, experiences and suggestions; participating with their efforts in

carrying some services; calling other suitable candidates to volunteer in certain fields, spreading information on available voluntary work; guiding society members to the services available to them. The managers of social agencies pointed to other activities.

Thus, I can say that the study succeeded in answering the research questions. Generally speaking, the three hypotheses of the study proved to be wrong. However, the study proved that there is a statistically significant relationship between some demographic and social variables of the retirees and two of the hypotheses, that is, the second hypothesis, the willingness of the retirees to participate, and the third hypothesis: the nature of activities they can do. The main variables were the level of education and the total monthly income.

In the light of the results of the study, I presented a suggested framework to activate the participation of retirees in programmes for social development of the Saudi society. This framework has five main dimensions: basic considerations, the concept of social policy, the premises of social policy, the contents of social policy for older people and retirees and the issues that need to be outlined and resolved. At the end of the study, I also included the contents of the study regarding each of the following topics: social work education, the practitioners of social work field, social research, and the social policy-makers for older people and retirees in Saudi society.

Among the policies suggested are: reduced taxes and other costs for retirees, subsidized health care, training to prepare people for retirement and to allow low-income retirees to take over jobs currently done by foreign workers, provide opportunities for volunteering, provide more opportunity for consultation of retirees, social worker and professional training, a new Department called Committee for Retirees' Affairs under the GRA, establishment of a nursing home in every community, establishment of numerous low-cost social centres, establishment of regional information networks for retirees, raising the compulsory age of retirement from 60 to 65 Gregorian years and doubling of the retirement pension.

The implementation of some of the policies I have recommended would require preliminary study by others. I would like to point out here that the scientific value of this study and the possibility of the application of its results are still linked to

conducting a number of other related future studies either inside or outside KSA. These studies can focus on issues raised in this study or issues that were not discussed in detail.

8.4 Contribution of the study

The study has led to a large number of social policy suggestions. It has indicated the willingness of retirees to participate in social programmes, as well as shedding light on the types of activities they feel most motivated to engage in. The study has highlighted the obstacles preventing participation, the knowledge of which has enabled the formulation of a number of policy suggestions.

In the KSA and Arab countries there is a general scarcity of research that recognises the importance of retirees' full-fledged participation in different aspects of societal life through programmes suitable for their physical, mental and psychological abilities. This study has added to the debate and made some practical suggestions. It has enriched the field by considering Islam and how older people's position should be in the Islamic society relative to their economic, medical, social and other rights. The KSA and most of the Arab countries have no clear and just long term policies towards older people and retirees. All the policies for older people must be extended to involve those who can use their mental and physical ability to participate in development programmes within the society thereby making them understand the importance of the role they can play in the community. This will be an important factor in re-assessing their place in society in a way that shows them respect. I have tentatively expounded an Islamic dimension that draws on, and integrates active ageing and approaches to participation with the Islamic view of society. I hope that this approach will be taken up and developed in the future.

The issue of older people's full participation in society in order to achieve sustainable development and decrease in the number of foreign labour is one of the main subjects of debate in the KSA which has not received the attention of those working in social sciences. It also offers an opportunity to lessen the conflict between generations.

The proportionate population of older people has increased and this is one of the main aspects of professional practice for social work internationally and locally.

Therefore, the current research uniquely represents a professional vision from a social work point of view (the profession of the researcher).

8.5 Limitations of the study

As with any study of this kind, there are obvious limitations arising from predicable and unforeseen obstacles. One of the first obstacles relates to the research background on the topic. A tradition upon which new research can draw on in terms of Arabic sources on the topic does not readily exist; it is only in the last decade that some research on older people in general has been undertaken in the KSA. Again virtually all of it has concentrated on the rather negative dimension of problems of older people. In fact only three studies in Arabic have dealt with the issue that is central to my research: ways and means of channelling older people's skills and experiences and harnessing their energies into the service of the community in order to ensure a harmonious integration that benefits both society and the older people themselves. This dearth of well established research tradition has obviously presented me with some challenges in terms of academic support and methodology. Additionally, while I was able to take full advantage of my study in Sheffield University where I worked with a supervisor whose expertise in the research area of this study proved vital for the conduct and conclusion of my research, I had to face the fact that there is very scanty data in English on the KSA.

Therefore I was embarking on almost uncharted territory with all the opportunities and liabilities this represents. It is hoped that future research will be able to build upon the pioneering work undertaken here, improve on it and take it further by avoiding its pitfalls. At first it should be mentioned here that social science research in the KSA is not well developed. Surveys are the main method but often difficult to conduct. Participatory methods are unheard of even though I went along this road as far as I could. Other pitfalls include being alert to challenges and availing oneself of the impact that the work will have 'on the ground' regarding dealing with agency managers, officials in various ministries and the retirees themselves. It is also hoped that this study will play some role in convincing officials to keep in place much needed data for scientific and practical research and that future academics will be able to take advantage of that new and better situation.

Another challenge in dealing with some social agencies, which may have had an impact on the research undertaken is the lack of openness of some social agency managers who did not want to tarnish the image of their agency or did not feel confident enough to go on record about certain information or the lack thereof. In some cases, it was a simply frustrating matter of bureaucratic red tape. The same difficulties encountered with agency managers were mirrored in my dealing with some headmasters. As a result some participants had to be dropped. This has reduced the scope of the research in terms of number of participants.

Obviously, more subject participants would have been better. Nevertheless, I hope that future research will have much smoother ground and that the reluctance of some policy-makers and social agency managers and retirees be minimal.

Finally, the absence of social statistical database for scientific research as well as the non-existence of real strategies and planning to cater for the retirees did not help, and presented further obstacles. The study will have proved most useful if it heightened the awareness and the need for more foresight and pro-active policies in favour of older people.

8.6 A suggested framework of social policy for older people in the KSA

In the KSA, the social policies for older people must be based on the Islamic view of them as an active part of the society, rather than just dependent on the society. A suggested framework of social policy for retirees in the KSA includes three main parts: the contents of the suggested social policy for retirees; the most important issue this framework is likely to resolve; and finally the most important applications of this social policy on social service, education, work in the field, future social research and the social policy designed for retirees in Saudi society.

Before discussing the suggested framework of the social policy related to retirees in the KSA, I would like to mention some considerations that need to be included in such a social policy. First of all the policy should be based on an Islamic perspective. Islam, which represents the main pedestal in Saudi society, calls for doing good, caring for one's parents and for older people in general and other civilized values that should constitute the basics of a social policy. Secondly, the

social policy should include both popular social policy or rationale and official social policy (Walker, 1984). The popular social policy which is deeply rooted in the culture of Saudi society is likely to control the methods and ways of treating and caring for older people; whereas the official social policy is represented by constitutional and legal principles, in addition to programmes, projects, funds and agencies that deal with retirees.

The two policies need to be integrated or, at least, the official policy needs to genuinely reflect the civilized side of the popular policy. Thirdly, this social policy must reflect the latest research evidence concerning retirees. Studies conducted in developed countries, for example in the UK, have shown that much effort and specialized research have been put into the field of retirees and designed some programmes and projects for them. What I am trying to do is to gather as much as I can of these data, and select from them whatever suits Saudi society and reformulate it in a way that would be acceptable by the Saudi officials as well as by the retirees. The Islamic dimension of such policies could be affirmed through collaboration between Islamic scholars, academics and policy-makers. Thus, I aim to reach suitable conclusions through my study on a social policy.

Developing countries, generally speaking, do not have long-term social plans. Instead they have a number of short-term programmes and plans drawn-up in response to an incident or to special internal or external conditions. That is, the developing countries in general, and specifically the Arab countries, do not have permanent and stable long-term social plans that reflect the general strategic policies or the objectives of their societies. They have focused on issues concerning retirement in the last two decades, because of the influence of the IYOP (1982) and the growth in the population of older people.

In the last few years, Saudi officials have also realised the importance of cooperation among all the different sectors of the society-governmental, voluntary and private sectors-in order to find and implement a more effective social policy especially with regard to older people and retirees. In the hope of reaching this goal, discussions were held in various symposia, on TV and in the newspapers. The mass media, especially TV and newspapers, opened-up discussion in the hope of achieving this

aim. In addition, various symposia were held to address this issue, and different structures and techniques were suggested. Perhaps the most important achievement of these discussions was the establishment of the NCOA. Its members include retirees, officials and national and voluntary organisations that work in the field of old age.

Applications of social policies in the Islamic countries in general, and in the KSA in particular, are more or less a new experience. Islamic teachings had set the basics for these policies 14 centuries ago (since the advent of Islam). Nevertheless, when the Islamic and Arab world came in to contact with the western civilisation and when the UN boosted the relations among all its member states, all these states tried to find the systems and procedures that could form the bedrock of their social policies. Thus, we can say that in the KSA the system borrows from Islam, draw from free mark and sympathises with the poor and weak citizens.

To conclude, one cannot classify the KSA under any one of such ideological frameworks as capitalism, socialism and liberalism. Many Islamic states are trying to apply, as much as their resources will allow, the system of *Bait Al-Mal* that was used in a number of Islamic states centuries ago. *Bait Al-Mal* (Public Treasury) was a public, governmental agency that was financed by the state's resources and the citizens' contributions. It was responsible for providing a dignified life for the poor, the sick, unemployed and aged citizens.

Bait Al-Mal is linked to *Zakat* or alms-giving in the Islamic systems. *Zakat* is not only one of the five pillars of Islam but the duty of every wealthy Muslim. Islam imposes a duty on every Muslim to pay *Zakat* on his or her ownership of gold or silver, or if the money earned from trading in cattle, grains or commodities exceeds a certain specified amount. Qur'an has specified in one of its chapters, *Surat Al Tauba*, verse 60, that *Zakat* should be paid to the poor; those employed to collect *Zakat*; to attract the hearts of those inclined (towards Islam); to free captives; to those in debt; for the cause of Allah, that is for *Mujahidun* (those fighting in holy battles); for wayfarers and travellers who are cut off from everything. *Zakat* is a non-governmental means to provide a dignified life to those who cannot lead one without assistance.

In drawing up an Islamic social policy, one can link and integrate the responsibilities of governmental agencies, such as *Bait Al-Mal*, and non-governmental resources like *Zakat*. Also KSA has issued a law that allows the private sector to collect *Zakat* and hand it over to a special department in the Ministry of finance. That department is responsible for distributing it among the needy sections of society. This is a good example of how cooperation between a government and a private sector, which is the main component of a social policy in an Islamic State, can be fruitful.

In the light of these points, I will present the suggested framework of a society that is seeking development and aiming to use all of its resources and facilities to resolve the social issues facing it. I would like to point out that the cooperation between the public sector (government), the private sector (investors and voluntary work) and the individual is essential in that society.

8.6.1 The contents of a social policy for retirees

The social policy for older people in Egypt is based on: social welfare for all citizens which have been historically a primary responsibility of the state. The government should encourage family unit that looks after its older members and increases social awareness and help people to accept social change (Basher, 2000:4).

Although, similar attitudes are in the KSA, a policy framework does not yet exist as it does in Egypt. The social policy for older people in the KSA is based on the 'revering' of older people. This expression reflects human, religious as well as social dimensions (as discussed during my interview with a Deputy Minister of MOLSA, Al-Hentoosh, 2002). The most important determinations of the suggested social policy are reducing the local and national taxes imposed on older people including retirees; introducing special fares for retirees in public transport, electricity bills and so on; establishing a new health care system for retirees that would improve their mental and physical health condition in addition to providing other subsidised health care services.

A social policy should also raise the quantity and quality of social services so as to satisfy the personal needs of the retirees; improve the present social projects and introduce new projects; and provide the retirees with every opportunity to take

advantage of the available social programmes so as to empower their contribution and participating status. That policy should aim to improve the training programmes that would prepare retirees for post retirement jobs; open the door for volunteering in all the available agencies and projects according to the needs of each agency and the experiences of retirees; and introduce a part time working system for retirees. A social policy should aim to provide home visits and home care for the sick and disabled; increase the centres that provide the older people with day care services, or part time care; and develop a programme of sound nutrition for the retirees.

It should ideally open the channels of communication between the retirees and the government; design research programmes that would outline the difficulties as well as the needs of the retirees and try to achieve them; and improve the medium and long term plans through governmental and non-governmental organisations.

Perhaps this is why we need to rely on sustainable development of the kind that was recently adopted in the KSA. This was based on effective planning for the community's current and future resources. Through this planning an active and organised management will emerge using the most suitable methods in achieving the long and close range development aims. In order to move the community from an uncertain situation to a better one through a determined period of time, the achievement of the required environmental balance between the efforts and the activities of people and the environment in which they work is essential.

The policy also seeks to determine the positive and negative effects of people's attitudes towards environmental issues in order to support positive attitudes and overcome the negative attitudes that cause an imbalance for the environment; and additionally stop the overuse of environmental resources, especially natural resources. Other aspects of the policy should include the effects on the future development of the community, the continuation of integrated development, the existence of a clear and determined strategy to achieve the long and short term objectives of development – providing that this strategy is linked to the different realities of the community and its economic, social, educational and political situation. This will require the availability of realistic short term and long term plans based on this strategy, and an effective management for the environmental

organisations which may help people to improve their contribution and participation, organise their development and optimum use of environmental resources instead of over exploiting it, which causes an environmental imbalance negatively impacting on present and future development.

Thus, it is important to equip men and women with advanced abilities and skills. Furthermore, the basics of sustainable development that can properly harness the abilities, skills and experiences of retirees and activate their dynamic and productive participation include: sustainability or continuity; democracy or the *Shura* a system in Islam; popular participation; developing human resources and investing in skills. Sustainable development has four objectives that integrate and interact with one another. These objectives are firstly preserving the balance between the available resources and the long term basic needs of the different groups in society (children, youth, older people, and so on). Secondly, drawing-up plans to develop the renewable and non-renewable natural resources in a timescale that would not harm the different generations. It is worth noting that the United Nations has recently adopted the slogan of 'a society for all ages' and thirdly, achieving popular participation of all societal groups. Lastly, rationalising the use of resources and setting the right priorities for using them. Thus sustainable development considers retirees as one of the important resources in society. For ultimately the social reward of that participations will not only return to the retiree but to all the age groups in a cohesive society.

We should presume therefore that an effective social policy should focus on some key tasks including improving the social status of the retirees, providing them with financial help, strengthening their ties with other groups in society, delivering all the services they need to their home or local area, improving their life conditions, widening their scope of participation and activating their social role.

Summarily, this preliminary approach differentiates between the welfare state and the welfare society and focuses on the structural conditions and societal mechanisms that are basic prerequisites for social policies in developing countries in general and in the Arab and the GCC in particular. It also discusses the concepts, processes, approaches and constituents of a social policy. In the light of this review, we can

conclude that the suggested framework for a social policy includes two dimensions: the most important issues that should be settled within this framework and the possible application of this policy on the ground.

8.6.2 Issues to be settled within this framework

There are a number of issues that must be defined within the suggested framework; otherwise there would be a real danger to the social structure of society. The conflict among generations is one of the most important issues. Conflict among generations is a sociological phenomenon in many societies. A number of scientific papers were written on how to avoid the negative effects of this phenomenon (Antonucci et al, 1996; Bengtson et al, 1996; Tesch-Romer et al, 2001). I would focus on the negative effects that are directly related to the retirees. It was noticed in both developing and developed societies that young people tend to have negative feelings against retirees. As a result some retirees feel angry and describe young people as vicious and ungrateful. Thus we can consider that the structure of society is the root of the retirees' suffering feelings of alienation and loss of confidence.

Those who make social policy are therefore in a difficult situation. They want to satisfy the retirees who contributed to their society for decades and are waiting to harvest love and care in their old age. They also want to provide the young people with all the opportunities previously enjoyed by retirees, including a decent house, a job and a family. In addition, they want to properly prepare children for their future role in society. Thus social policy-makers are faced with a three-dimensional dilemma: how can they satisfy young people and help them achieve their rightful ambitions, how to provide retirees with their moderate needs and prepare youth for their vital future role?

Rightly or wrongly, young people believe that the policy of importing workers is contributing to the rise of unemployment in the KSA. They regard this policy as a big misjudgement on the part of officials. They became more surprised when they hear about providing more chances for retirees to work even if this work is voluntary or part time. One question raised among young people is how can officials employ all new graduates when they are importing more workers every year and are considering recruiting retirees? Social policy-makers can try to resolve the conflict

between the young people and older people if there is a modern and regularly updated database. In addition they need funds in order to create more work opportunities and gradually substitute the imported workforce with a Saudi one. The Saudi MOI represented in the Workforce Council is working towards achieving these goals.

Employment in the KSA faces two issues: the KSA has a shortage in experience and modern skills, and there is increasing number and percentage of foreign labour that does not allow and encourage increase in the local labour force (As-Sultan and Bin Talib, 2003). It is noticeable that the huge presence of foreign labour caused over supply, and it also presents a challenge to providing job opportunities for local citizens. For example, Saudi women's participation in the job market is no more than (6%) of the Saudi labour force, despite a large number of University graduates looking for work. The total Saudi labour force (men and women) share of the labour market is not more than 41% (As-Sultan and Bin Talib, 2003:140-151).

As-Sultan and Bin Talib (2003) point out that this large number of non Saudi workers can cause negative phenomena; they point out the unemployment situation and in particular those with degree qualifications. There is also a weakened economic movement which causes an imperfect circle for economic development where the wealth is going out of the country through wages/salaries because (workers transfer money back to their countries: in the years 1993 more than third, (37%) of the total national income of the KSA). This surplus was not directed to local investment and in creating new jobs for those looking for work.

Coinciding with the increase in foreign labour and flow of money out of the KSA is an increase in the number of unemployed Saudi nationals. In addition there are negative social effects, such as the increase in the percentage of crimes because of shortages of income due to the increase in unemployment (As-Sultan and Bin Talib, 2003). Is the unemployment situation in the KSA due to a shortage of jobs? Unemployment is not caused by a shortage of jobs but by the employment market policy which is based on open policy. Suggestions have been made to solve the issues of unemployment such as shortening the period women spend at work; however this has not been proven effective because of the small participation of

women in the labour market. Another suggestion was to decrease contracting with retirees but it has produced limited job opportunities. We can reformulate the issue by pointing to the appropriate solution which can be founded on two bases; first, encouraging and absorbing local employees who are working in economic sections; secondly, giving the national labour force preference over the foreign one.

These proposals depend on the readiness of national labour and its ability to fulfil the needs of the Saudi economy. The national workforce must be highly trained and qualified. It is noticed that through the last six FYP, from 1970 to 2000 the number of non Saudi labour has increased and in the same time the phenomena of unemployment has increased until it reached around 20% in 1997.

The question of what exactly is needed to have the national labour force ready as is mentioned in the seventh FYP; and what is the relation between this question and the subject of my thesis needs to be asked. The relationship between the readiness of the national labour force to cover the needs and requirements of the national economy cannot take place unless the Saudi policy-makers accept that the current retirement system is not efficient and is behind the modern medical, social, economic and educational changes and achievements. The current retirement system does not contribute to widening the fields of employments; rather it wastes human labour power and capability to contribute to the programmes of comprehensive development. The current retirement system is driving away many retirees who have qualifications and full experiences, whilst society needs their participation in all areas of activity.

We can easily change the retirees from victims of social conditions to partners who are shouldering the responsibilities in their society. This can only be achieved if we establish new systems, structures, techniques and procedures that the new social policy can adopt. Thus we need to set up special bodies that represent retirees and express their points of view and their interests. I have mentioned already the NCOA in the KSA. In addition, we need to stress the importance of re-establishing family ties. That is, we need to revitalise the basic role of the family in the lives of their older or retired members. The dwindling role of the family is a wide spread phenomenon in many parts of the world e.g. (De Beer, De Jong and Visser 1993;

Kinpscheer et al., 1995). Instead the role of the family is now being fulfilled by official organisations such as the MOLSA and Ministry of Islamic Affairs in the KSA.

Economic experts emphasise that the family can still play an economic role besides its main role of bearing and rearing children. Given the nature of Saudi society and the effect of Islamic teachings on it -and on any Islamic society- it is not difficult to revitalise the role of the family. Thus establishing nursing homes for older people could be for special cases only, like for instance, when the older person is completely disabled or entirely dependent on others, or when a retiree does not have children or close family members to care for him. In these cases, it is historically a primary responsibility of the state to provide care for older people by placing them in suitable nursing homes or providing support for the family.

Thus a social policy should prepare older people for the post retirement stage of life. Early preparation should include psychological and economic as well as social aspects so that a retired person can safely pass through post retirement stages including the stage of senility. As for dealing with retirees who have not been previously prepared old age, they need special procedures like arranging symposia and meetings for them, in addition to providing them with useful pamphlets that could help them go through post retirement stages safely. These procedures should be clearly outlined in the suggested social policy.

A social policy should include programmes and ways to prepare retirees psychologically, economically and socially for post retirement. The GRA has already started issuing guidelines for retirement, like procedures and venues for cashing pension, when the first pension due is, the rights of retired women and so on. These guidelines are sent to the personnel departments in every ministry or to governmental agencies in order to distribute them to the employees who are about to retire.

8.7 Implications of the study

8.7.1 Teaching social work and sociology

In the field of teaching social work and sociology related to older people the conventional way of teaching undergraduates or postgraduates used to focus on the care and services provided to the older people. However, a new trend should look to promoting and enhancing retirees' equal partnership with other groups in society. Field training for both undergraduates and postgraduates should reach the level of planning and drawing policies and programmes. It should also boost national and governmental projects that encourage volunteering and train volunteers to participate in developing society.

Sociology and social work should organise cooperation between the agencies teaching social work and sociology and the agencies that recruit retirees in order to design projects and programmes that aim to list, sort out and distribute retirees in the different fields that suit their experiences and abilities if they want to participate either as volunteers or paid workers. These programmes should ideally aim to serve society and care for all sections within it. Social workers should be properly prepared for their jobs. Special programmes need to be designed in order to give them the skills needed to design projects and programmes suitable for retirees and to guarantee their active participation in these projects or programmes. Postgraduate colleges should allow their students to study the different dimensions of retirees' participation. They should be cooperation and coordination among all institutions and agencies over ageing-related issues; and joint conferences, seminars and workshops should be held.

8.7.2 Practice and practitioners

We can benefit from the experiences of social workers, working in some social agencies, namely in SF and PSSC, as they are interested in issues related to older people, especially retirees. They can design projects for retirees in Riyadh. This project can be an example of useful retiree participation to be followed elsewhere.

The GRA should set up a new department called the department of retirees' affairs. This department should employ a number of social workers who can gather information about retirees. The information could include their qualifications,

experiences and the fields and activities they are interested in. As mentioned before, data about the vacancies in different agencies should be stored in trade chambers. Coordination between these two agencies would guarantee that retirees would find suitable jobs, and agencies would fill in the vacancies they have with the right candidates.

Every ministry or governmental agency needs to establish a bureau or a department for retirees' affairs, in which a number of social workers should be employed. They should directly carry out the responsibilities mentioned earlier in addition to preparing the employees for post retirement and distributing the leaflets issued by the GRA. Social workers could also organise intensive courses on post retirement for employees who are approaching retirement age. University professors and senior sociologists in the field of retirees could take part in these courses.

We should work towards implementing a model that combines social and medical centres in order to meet the needs of the older people in different parts in the KSA. Retirees could be given the chance to take part in managing these centres, each according to his qualifications and past experience.

Workers in the fields of social work and sociology should adopt a positive and realistic approach with retirees. They should treat them as an active group with the power to actively participate in social programmes in different ways if they are given the chance. Workers should use strategies and suitable tools to change the conventional look of society on retirees as a group who can no longer contribute to society. Social workers for retirees departments in all agencies should have a strong belief in the importance of the role of retirees in contributing to society. Further, organisations should make special efforts to maintain the involvement of men and women who become retired. The study indicated definite needs for well-planned recruitment and training programmes for older people. Based on the findings of this study, a handbook is needed which includes procedures for organisation, recruitment, training and evaluation of older people volunteers. The handbook should indicate that the volunteer role provides a meaning to life and can be a viable option in promoting the wellbeing of older persons. Results attest to the importance of providing the opportunity for older persons to remain active.

8.7.3 Future research

With regard to future research we need to include retired women in research projects about retirement either by doing research on women in women colleges or by doing separate studies on retired men and on retired women and then compare the results to reach general conclusions on the condition and needs of the two groups. But as explained in Chapter Six it has not been possible to include women in this study relying on face to face interview for practical reasons, as that would have required more time than I had: indeed for cultural and religious reasons as a male researcher I would have to resort to hiring female intermediaries to conduct the face to face interview with their counterparts. This study shows that the majority of research and theoretical or field scientific studies on retirement and older age focused on care and services for retirees in general, and shelter provided by special agencies in particular. In the light of the results of this study, I would like to emphasise that future research should include the retirees' points of strength. That is, their experiences, abilities, skills and hobbies that can actively contribute to society.

The results of this study open the door for similar future studies on the phenomenon of retirement in the military sector and on comparative studies between civil and military sectors in order to put forward proposals likely to activate the role of both civil and military retirees. Studies in the military field would cast light on how to benefit from the military resources that are not always available in civil fields. Given the fact that military employees usually retire at a relatively early age, whereas civil employees work until they are sixty years, the wasted human resources are more associated with military retirees. Thus, it is more important to work out how society can benefit from military retirees. In addition, the military sector has more financial resources and other resources like clubs and social centres.

Research on ageing is a multi disciplinary field. As a result, the study recommends that further research be done in cooperation with other fields such as medicine, psychology, politics and management and so on. In order to reach a comprehensive perspective for cooperation between all involved fields in a way that would allow each one to contribute in providing care for retirees as well as benefiting from their experiences and abilities to serve society.

The study adopted an integrative approach to interpret and deal with the phenomenon of retirees' participation in society. This approach exploits the available theoretical frameworks in the fields of retirement and senility especially active ageing theory. I hope that approach would attract the attention of other researchers so that they would conduct further research or studies that would test that theoretical approach and assess its appropriateness in dealing with this phenomenon in any country, especially in developing countries. Future research in the KSA may clarify ways in which participation serves as a support mechanism to alleviate stress associated with change in later life.

8.7.4 Social policy

Therefore various outcomes of this study that can be applied to a social policy for retirees in the KSA Firstly, establishing the NCOA as soon as the officials authorise it. Half of the members of the committee would be from the older people and other half would represent the 10 Ministries involved, governmental and national bodies. The MOLSA would supervise the work of the committee. The Committee is likely to cooperate and coordinate its activities with similar committees in other countries and with the UN Economic and Social Committee of West Asia (ESCWA), the general secretariat of the Arab League and the executive bureau of the MOLSA of the members of the GCC. The Committee would be able to benefit from the experiences of all these bodies through attending conferences, symposia, and workshops. The Committee would have big branches in all governorates and smaller branches in all cities. Half the members in each branch would be from the older people; secondly, coordinating the ministries and agencies involved in the project of retiree participation in society.

This coordination is likely to be vertical and horizontal through the GCC; thirdly, specifying the fields and activities that the retirees prefer, whether for voluntary or paid work. In addition, a list of the vacancies in each agency would be provided. The social policy-makers would rewrite this list, publish it and distribute it among all involved parties. They would be also responsible for matching the list with the preferences of the retirees; fourthly, establishing small low cost social centres. These centres would not be like PSSC that cost some £15 million to build a sum of money that could build many more centres in different areas and provide a variety of

activities and social programmes instead. I pointed out that some of these centers must be built in rural areas. These centers would not only provide basic services for retirees, but also encourage them to gather in order to discuss their difficulties and spend a good time together; fifthly, strengthening the principle of representing older people and retirees in every agency that cares for their interests. This has been reinstated throughout the study; sixthly, different services should be provided to the older people and retirees who need them, either in their homes or within the community. These services could include reducing transportation fares, giving them priority in some services and building especial centre for them.

Seventhly, regional information networks for retirees should be established and connected to the Internet in the KSA. These networks are to be continually updated so they can be used in drawing up the suitable social policies. It would be also appropriate to build a database on ageing to be used in formulating appropriate policies, and exchanging expertise and experiences in that field. Eighthly, the compulsory retirement age should be raised from 60 to 65 lunar years which is equal to 62 and eight months years according to the Gregorian calendar. Ninthly, an independent society serving retirees should be established. It would be responsible for issuing newsletters and conducting studies on retirement.

Tenthly, the government should raise the minimum retirement pension from the £250 monthly equivalent to £420 due to the rise in the cost of living in the KSA, which be financially bearable. In addition, retirees should benefit from a 5 per cent yearly increment in pensions to help them meet the rise of inflation. Eleventh, the private sector should participate in investing the funds of the GRA so as to be able to raise the level of pension every year, and benefit from the retirees' experience in that field. Twelfth, the PAI would be responsible for organising courses on providing services for retirees. Thirteenth, opportunities should be given to low-income retirees to work in jobs that were previously done by the imported workforce. Lastly, each ministry or governmental body should build a social club for the retirees that used to work for it. In this they would follow Aramco's experience in serving their retirees.

In the area of policy, preretirement education should encourage social participation at all stages in the life cycle and make men and women aware of the function of kin networks, friendships, and organisational memberships as sources of support in times of crisis.

Ageing-related plans and social policies must be re-oriented in recognition of the fact that older persons are active and valuable resources. Their integration must be assured through the adoption of comprehensive socio-economic policies which strengthen the unity of the community and guarantee the complete and effective participation of older persons in religious, political, economic and social life. Older people as resources must be encouraged to continue their contributions to productive work. They must be guaranteed employment opportunities, it being clear that their employment will not have a negative impact on the employment opportunities available to young people. A distinction must be made between incapacitated those and older persons who are still active.

8.8 Conclusion

This chapter considered a framework of social policy for older people (who retired recently) in the KSA, based on the Islamic perspective and on the integration of the work of government agencies and the private sector. The KSA has in place the correct principles for older people, but what is lacking is a coherent policy that would promote sustainable social development. The chapter identified issues that were a worry as they could prevent the development of a successful policy for older people. These worries are the generational conflict between younger and older Saudis, and the associated feelings of exclusion among older people. Another issue the chapter identified is the presence of a large number of foreign workers in the KSA. Solutions to these issues were suggested that involve creating more employment opportunities, empowering the retirees and promoting their active participation in the KSA society.

The chapter also outlined the role and place of older people from an Islamic perspective. A Department of Retirees' Affairs in every ministry is suggested to oversee all issues related to retirement and to promote retiree welfare and participation in community affairs. Finally, the chapter made suggestions for future

research. This entails the inclusion of female retirees in any further research so as to give a more comprehensive picture of retirees in the KSA in the light of the growing participation of women in the labour market. Future studies could also highlight the strengths and potential of the retirees and ways in which they could empower themselves through direct participation in academic research leading to practical recommendations on the ground. Some kind of joined up action should also be encouraged that brings together researchers from such academic areas as sociology, social work, psychology, medicine and health care, for examples. Future research along these suggestions would advance the development of better and more coordinated social policy for older people. Also of crucial important is the need to directly involve older people and retirees in any future research of which they are the subject. There may be some difficulties attendant to this approach but the rewards outweigh by far any inconvenience. If empowerment is to be effective, it should start at research level: for example, older people should be actively involved, after training if need be, in the design of questionnaires and conduct of interviews.

BIBLIOGRAPHY

- Aba-Alkheil, R. (1988) *The development of model for sociomedical facility for older people in Saudi Arabia*. PhD. Dissertation, Boston University, Boston. (In Arabica).
- Aba-Alkheil, R. (2001) *The role of cities and municipalities in providing care for older people*. Paper presented at the Seminar 'Older People and the City', Cairo. (In Arabica).
- Abdulatif, R. A. (2002) *Models of practice within community organisation method*, Halwan University. (In Arabica).
- Abdulgafar, E. Z. (1993) *Study of current psychology and social of older people at nursing homes and the role of social casework*. Paper presented at the Seventh Scientific Conference. Cairo. (In Arabica).
- Abdulhadee, H. (1982) *Modern approach in the care of older people*. Paper presented at the Care of Older People in Gulf Countries, Manama, Bahrain. (In Arabica).
- Abdullah, H. (2000) *Suggested model for the role of social caseworker with social and psychology problems of older people of both sex (male, female)*. University of Cairo, Cairo. (In Arabica).
- Abdulmota'al, S. (1991) *Islamic perspective as substitute solution*, Cairo, Al sharq Alawsat distribution. (In Arabica).
- Abdulrahman, H. H. (1994) *A comparative descriptive study of social and psychology problems of older people*. Unpublished Master, Halwan University, Cairo. (In Arabica).
- Abu-Almaate, M. (1994) *The efficiency of social service in older people club: field study at Al amal club in Jezza county*. Paper presented at the Seventh Scientific Conference, Cairo. Pages 311-340. (In Arabica).
- Abu-Yusef, R. (1981) *Study Book of Tribute*, Cairo, Al-Eslah Publishing House. Pages 259-290. (In Arabica).
- Ad-Duhayan, S. (1993) *Participation of local community and social development centers*. Unpublished Master, King Saud University, Riyadh. (In Arabica).
- Afshar, H., Franks, M. and Maynard, M. (2002) *Women, ethnicity empowerment in later life*. (GO) Finding 10, Growing Older Programme, University of Sheffield, Sheffield.
- Agency, G. R. (2001) *Human resource*. Riyadh: General Retirement Agency. (In Arabica).

- Agency of Social Care (1997) *Number of older people in nursing homes*, Riyadh: Agency of Social Care.
- Ahmad, F. (1986) Social support for older people. *Journal of Social Work* (4): 16. (In Arabica).
- Ahmad, S. (1991) Deprivation from natural environment and its relationship with the psychological health of a sample of female older people in the private nursing home. *Journal of Psychological Studies* (4): 97-112. (In Arabica).
- Ajobh, M. (1994) Voluntary activities in the KSA, documentary study for non profit organization (1960-1990). *Journal of Cooperation* (8): 211-230. (In Arabica).
- Al-Abaidh, A. (2000) *Older people rights between the current and future within Islamic perspective*. Paper presented at the Islamic Conference for Social Work, Cairo. Pages 344-381. (In Arabica).
- Al-Abdulwahed, F. A. (1996) *The effect of social factors on women older people social adjustment, a field study in Riyadh city*. Unpublished Master, King Saud University, Riyadh. (In Arabica).
- Al-Ameer, E. (1990) Towards development visions in encountering older people's problems. *Cairo Journal for Social Work* 1(1): 70-99. (In Arabica).
- Al-Ashrawi, S. J. (1998) *Family ties and older peoples' problems*. Unpublished Master, King Saud University, Riyadh. (In Arabica).
- Al-Basyoni, A. (1983) *Toward a planning vision for the participation of older people in the development and caring for them socially*: Paper presented at the Eighth International Conference for Statistics and Scientific Calculation of the Population, Cairo. Pages 198-231. (In Arabica).
- Al-Basyoni, A. A. (1981) *Values as variable in development planning of Egyptian village*. Unpublished PhD, Halwan University, Cairo. (In Arabica).
- Al-Essa, B. (1995) The importance of development work for older people: advantages and disadvantages in Kuwaiti society. *Arabic Journal of Humanitarian Science*(53): 211-230. (In Arabica).
- Al-Gareeb, A. (1995) *Retirees, some of their problems and the role of social work profession in tackling these problems*. Unpublished MSW, King Saud University, Riyadh. (In Arabica).
- Al-Gareeb, A. (2001) Retirement crises, How do we face it? *Journal of Sociology* (3): 23-44. (In Arabica).
- Al-Hentoosh, M. (2002) Older people policy in KSA. Riyadh. (In Arabica).

- Al-Jawziyyah, I. Q. (1980) *Morals in Islam*, Riyadh, Jareer library. (In Arabica).
- Al-Jawziyyah, I. Q. (1985) *Well-Known Scholars*, Riyadh, Jareer library. (In Arabica).
- Al-Kamees, A. (1989) *Programmes of caring for older people and the role of social work*. Unpublished Master, King Saud University, Riyadh. (In Arabica).
- Allen, I., Perkins, E. (eds) (1995) *The future of family care for older people*, Her Majesty's Stationery Office, London.
- Al-Lyboon, J. (1999) *Attitudes of Saudi working women toward early retirement*. Unpublished Master, King Saud University, Riyadh. (In Arabica).
- Al-Marruol, M. (1998) *Integration of the role of the family and social agencies in caring for older people*. Unpublished Master, King Saud University, Riyadh. (In Arabica).
- Al-Muzaini, E. (2000) *Decrease of older people physical activities and relationship with common diseases in the KSA*. Paper presented at the Comprehensive Care of Older People, the Reality and Anticipation, Riyadh. Pages 87-112. (In Arabica).
- Al-Omar, B. (1995) *Societal attitudes towards older people in GCC, Kuwait as model*. Paper presented at the GCC Symposium about Older People Issues between Current Needs and Responsibilities of the Society. Kuwait. Pages 29-38.
- Al-Omari, S. (1994) *Toward social programmes for older people (Iraq as a model)*, Council of Ministries of Labour and Social Affairs, Manama, Bahrain. Pages 70-121. (In Arabica).
- Al-Qassar, A. (1999) *Current Islamic perspective towards older people care*. Paper presented at the GCC Symposium about Older People Issues between current Needs and Responsibilities of the Society, Kuwait. (In Arabica).
- Al-Shatti, A. (1995) *Marriage and Family: Psycho-Socio Analysis*, Behavioural Consulting Centre, Kuwait. Pages 84-284. (In Arabica).
- Al-Ubaidi, A. (1989) *Retirees in the Kingdom of Saudi Arabia*, Ministry of Interior, Riyadh. (In Arabica).
- Al-Ubaidi, A. (1994) motivation of work and characteristic of those going back to work after retirement. *Journal of Security* (8): 59-88. (In Arabica).
- Al-Ubaidi, A. (1998) *Adaptation for retirement life and the social and demographically characteristics of retirees'*, Ministry of Interior. Riyadh. Pages 43-51. (In Arabica).
- Al-Usfoor, R. (2001) *Social development in GCC*. Paper presented at the Seminar

- Older People and the City, Cairo. Pages 3-22. (In Arabica).
- Al-Uzbaki, T. (1983) Social insurance and its role in caring for older people. *The Message of Arabian Gulf Magazine*, (10) 172-174. (In Arabica).
- Angus (2001) *Sustainable Development*. Angus, Scotland, Angus Council, www.angus.gov.uk.
- An-Najjar, B. (1988) *Social voluntary work in Gulf Countries*, Council of the Ministries of Labour and Social Affairs in Gulf Countries, Manama, Bahrain. Pages 31-56. (In Arabica).
- Antonucci, T. C., Sherman, A. M. and Akiyama, H. (1996) *Social networks, support and integration*, in J.E. Birren, San Diego, Academic Press.
- Arber, S., Davidson, K., Daly, T. and Perren, K. (2003) *Older men: their social worlds and healthy lifestyles*. (GO) Finding 12, Growing Older Programme, University of Sheffield, Sheffield.
- Ariff, M. et al. (1982) *Monetary and fiscal economics of Islam*, Jeddah, KSA, King Abdulaziz University. Pages 19-29. (In Arabica).
- Armanuse, M. (1991) *Development of the complete welfare for the older people in the field of the social work*. Cairo: The National Centre for Social and Criminal Research. Pages 55-86. (In Arabica).
- Arnstein, S. R. (1969) *Eight rings on the ladder of citizen participation*, New York, Praeger.
- Ar-Rumaieh, S. (2000) *The Current situation of older people in the KSA*. Paper presented at the Comprehensive Care of Older People, the Reality and Anticipation, Riyadh. Pages 65-78. (In Arabica).
- Ashour, S. (1987) Social Agencies in Arabic Civilization. Beirut, *Encyclopaedia of Islamic and Arabic Civilization* (3): 339-348. (In Arabica).
- Ash-Shabani, M. (2003) *State Finance According to Shariah*, Dar Alam Al-Kutob for Publishing, Printing and Distribution. Pages 15-23. (In Arabica).
- As-Shallal, K. (1996) Relationship between professional satisfaction and optional early retirement among government employees. *Arabic Journal of Humanitarian Science*(56): 39-51. (In Arabica).
- Ash-Shammeri, M. (2000) *The effect of social and economic factors in some of the different activities of older people*. Unpublished Master, King Saud University, Riyadh. Pages 45-98. (In Arabica).
- Ash-Shammeri, A. (2000) *Evaluation of physical, mental, social, environment, and health aspects*. Paper presented at the Comprehensive Care of Older People, the Reality and Anticipation, Riyadh, Ministry of Labour and Social Affairs

and Sultan Foundation. (In Arabica).

As-Sadhan, A. N. (1997) *Older people care in Islam*, Riyadh, Al-Obaekan Library. Pages 25-53. (In Arabica).

As-Sadhan, A. N. (2001) *Nursing Homes in KSA*. Paper presented at the Seminar Older People and the City, Cairo, Arab Council of Municipality. Pages 25-95. (In Arabica).

As-Saif, A. (1995) Participation in development programmes: issues and concepts. *Research Centre 57*: 23-56. (In Arabica).

As-Saif, A. (1999) Old age and social adaptation. Riyadh, *College of Arts - Research Centre (76)*: 23-95. (In Arabica).

As-Shatti, A. (1995) *Marriage and family: psych-socio analysis*. Kuwait: Behavioural Consulting Centre. (In Arabica).

As-Sugair, S. (2000) *Life satisfaction of retired older people*. Riyadh: College of Arts - Research Centre (87). (In Arabica).

As-Sultan, A. and Bin Talib, A. (2003) *Retirees in the Kingdom of Saudi Arabia*, Riyadh, Public Administration Institute (PAI). Pages 69-151. (In Arabica).

As-Suraiddi, M. (2000) *Need of nursing homes in Oman society*. Paper presented at the Comprehensive Care of Older People, the Reality and Anticipation, Riyadh. Ministry of Labour and Social Affairs and Sultan Foundation. Pages 51-75. (In Arabica).

At-Tabary, I. J. (1980) *History of At-Tabary*, Cairo, Al-Maaref Publishing House. Pages 226-237. (In Arabica).

At-Tahan, A. (1992) *Caring for older people in modern societies, issues and approaches*, The Executive Council of the Ministries of Labour and Social Affairs in Gulf countries, Manama, Bahrain. Pages 211-229. (In Arabica).

At-Taraah, A. (1999) *Society for all age and case of older people in Arabian Gulf societies*. Paper presented at the Older people between the need of the current century and the responsibility of the society, Kuwait. Pages 11-74.

At-Tawail, M. (1999) *Retirees, is their abilities out of order*. Paper presented at the Retirees in KSA, Riyadh, Prince Salman Social Centre. Pages 4-8. (In Arabica).

At-Thaqafi, S. A. (2000) Social, economic and security dimensions of increasing foreign labour. *Journal of Public Administration 40(3)*: 535-573. (In Arabica).

Babbie, E. (1998) *The practice of social research*, Belmont, California, Wads worth Publishing Company.

- Bagader, A. (1999) *Older people giving without limit, role for care and role for participation*, The Executive Office for Ministries Council of Labour and Social Affairs in Gulf Countries, Manama, Bahrain. Pages 292-333. (In Arabica).
- Ball, S. (1981) *Beachside comprehensive: a case-study of secondary schooling*, Cambridge, CUP.
- Baltes, M. M. and Carstensen, L. L. (1996) The process of successful ageing. *Journal of Ageing and Society* (16): 397-422.
- Barhoom, M. (1993) *The situation of older people in United Arab Emirates (UAE)*. Economic and Social Commission for Western Asia (ESCWA), New York: United Nation. Pages 43-57. (In Arabica).
- Barnes, M. (2005) The same old process: Older people, participation and deliberation. *Journal of Ageing and Society* (25): 245-259.
- Barnes, M. & Bennett-Emslie, G. (1997). *If they would listen? an evaluation of the fife use Panels project*. Edinburgh: Age Concern Scotland.
- Barnes, M., Knops, A., Newman, J. and Sullivan, H. (2002) *Power, participation and political renewal: Final report to the Economic and Social Research Council*.
- Basher, A. (1993) *Social Work with older people, an Islamic view*. Paper presented at the Islamic Guidance of Social Work, Cairo. Pages 173-188. (In Arabica).
- Basher, A. (2000) Social policy in Egypt, study some social dimensions. *Journal of Social Work College* (39): 13-38. (In Arabica).
- Bell, J. (1993) *Doing your research project: a guide for first-time researcher in education and social science*, Open University Press. Pages 68-84.
- Bengtson, V. L., Rosenthal, C. and Burton, L. (1996) *Paradoxes of family and aging, in R.H. Binstock and L.K. George (eds) Handbook of Ageing and the Social Sciences*, San Diego, Academic Press.
- Birren, J. E. (1964) *The psychology of aging*, Englewood Cliffs, New Jersey, Prentice-Hall. Pages 237-238.
- Bond, J. and Coleman, P. (1993) *Ageing in society: introduction to social gerontology*, London, SAGE Publications Ltd. Pages 19-21.
- Borowski, A. (1997) *Ageing and social policy in Australia*, Cambridge, Cambridge University Press. Pages 548-569.
- Bowling, A. (1992) *Measuring health*, Buckingham, Open University Press.
- Brager, G. and Specht, H. (1973) *Community organisation*, New York, Columbia

University Press. Pages 182-186.

Brown, A. (1990) *The Social Processes of Aging and Old Age*, New Jersey, Prentice Hall. Pages 142-148.

Butt, J. and Moriarty, J. (2003) *Quality of life and social support among older people from different ethnic groups*. GO Finding 23, Growing older Programme, University of Sheffield. Sheffield.

Bytheway, B. (1995) *Ageism*. Buckingham, Open University Press.

Cabinet Office (2000) *Winning the generation game*. London, the Stationary Office.

Cary, L. J. ed. (1975) *Community development as a process*, 2nd ed Missouri, University of Missouri Press. Pages 147-155.

Cavan, R., Havighurst, R. and Burgess, E. (1978) *Personal adjustment in old age*, Chicago: Science Research Associates. Inc.

Central Department of Statistics. (1999) *Censuses of 1974 and the demographic survey*. Riyadh: Ministry of Planning. (In Arabica).

Central Department of Statistics. (2000) *Older people over 60 years*. Riyadh: Ministry of Planning. (In Arabica).

Central Department of Statistics. (2001) *Older people in KSA*. Riyadh: Ministry of Planning. (In Arabica).

Chamber, S. M. (1987) *Good deeds in old age: volunteering by the new leisure class*, Lexington, MA, Lexington Books.

Chapin, S. E. (1939) Social participation and social intelligence. *American Sociological Review* (4): 157-166.

Cheetham, J., Fuller, R., et al. (1992) *Evaluating social work effectiveness*, Buckingham, Philadelphia, Open University Press. Pages 44-47.

Chiriko, T. and Nestel, G. (1985) Longitudinal analysis of functional disabilities in older men. *Journal of Gerontology* 40(4): 426-433.

Clarke, R. E. (1984) *The development of a model for the recruitment, training, and utilization of elderly school volunteers*. Unpublished PhD, University of Maryland, Maryland.

Coleman, P., McKiernan, F., Mills, M. and Speck, P. (2002) *Spiritual beliefs and existential meaning in later life: the experience of older bereaved spouses*. GO Finding 3, Growing older Programme, University of Sheffield, Sheffield.

Confrey, E. A. and Goldstein, M. S. (1959) *The health status of aging people in Tibbitts, C., (ed). Handbook of Social Gerontology*, Chicago, University of

Chicago Press.

Cook, J., Maltby, T. and Warren, L. (2003) *Older women's lives and voices: participation and policy in Sheffield*. GO Finding 21, Growing older Programme, University of Sheffield, Sheffield.

Dasgupta, S. (1975) *Participation in development*, Columbia, Columbia University Press. Pages 48-50.

Davey, J. (2002) Active Ageing and education in mid and later life. *Journal of Ageing and Society* (22): 93-113.

Day, A. T. and Day, L. H. (1993) Living arrangements and successful ageing among ever-married American white women 77-87 years of age. *Journal of Ageing and Society* (13): 365-387.

Day, L. H. (1992) *The future of the low-birth-rate population*, London, Routledge.

De Beer, J., De Jong, A. & Visser, H. (1993) National Huishoudprognose (National Household Forecast, 1993). *Maandstatistiek van de Bevolking* 93(8): 13-23.

De Vaus, D. (2001) *Research Design in Social Science*, London, Sage Publication. Pages 9-11.

Department of Planning in Gulf Office (1985) *Older people without disability in Bahrain*. Manama, Bahrain: Department of Planning in Gulf Office. (In Arabica).

Dooghe, G. (1992) informal caregivers of elderly people: an European review. *Journal of Ageing and Society* (12): 369-380.

Driver, H. S. & Taylor, S. R. (2000) Exercise and sleep. *Sleep Medicine Review* (4): 387-402.

Easterby-Smith, M., Thorpe, R. and Lowe, A. (1991) *Management research: an introduction*, London, Sage.

Emory, C. and Cooper, D. (1985) *Business research methods*, Homewood, Illinois, Richard D. Irwin.

European Commission (1999) *Towards a Europe of all age*, Brussels, European Commission.

Europe Union (1999b) Active Ageing: Pivot of Policies for Older People in the New Millennium, European Commission web site <http://europa.eu.int/comm/dgs/employment-social/speeches/991116ad.doc> Accessed 7.6.01.

Fahmi, N. (1988) *The social adjustment of older people*. Unpublished Master,

University of Cairo, Cairo. (In Arabica).

Faramawy, M. A. (2002) *Introduction to social welfare, welfare in social work*, Halwan University, Cairo. Pages 2-29. (In Arabica).

Fischer, L. R., Mueller, D. P. and Cooper, P. W. (1991) Older people volunteers: a discussion of the Minnesota senior study. *Journal of Gerontologist* 31(2): 183-194.

Ford, J., Keil, E., Beardsworth, A. and Bryman, A. (1982) How employers see the public employment service. *Employment Gazette*, 91, 466-472.

Fuller, M. (1984) Dimension of gender in a school: reinventing the wheel. In: *the research process in educational setting: ten case studies*. (ed). London, Flamer Press. Pages 97-115.

Gallagher, S. K. (1994) *Older people giving care: helping family and community*, Auburn House.

Ghaith, M. A. (1979) *Ageing theories*, Cairo, Al-Maaref Library. Pages 317-349. (In Arabica).

Ghaith, M. A. (1989) *Dictionary of sociology*, Cairo, Public Association for Book. Pages 486-488. (In Arabica).

Ghuri, P., Gronhaug, K. and Kristianslund, I. (1995) *Research methods in business studies: a practical guide*. London, Prentice Hall.

Gill, J. and Johnson, P. (1991) *Research Methods for Managers*. London, Paul Chapman.

Goldfard, I. A. (1972) *Geriatric psychiatry in Freedman, A.M. and Kaplan, H.I., (eds). comprehensive textbook of psychiatry*. Baltimore, Williams and Wilkins.

Gove, P. B. et al. (1976) *Webster's seventh new collegiate dictionary*. Springfield, Massachusetts, G and C. Merriam Company.

Grundy, E. and Bowling, A. (1999) Enhancing the quality of extended life years. *Journal of Ageing and Mental Health* 3(3): 199-212.

Gulf Bureau (1990) Creativity and creative activities of older people. *Gulf Bureau Study, Arabian Gulf Newsletter*, 13-20. (In Arabica).

Gulf Council for Ministries of Labour and Social Affairs (1999) *Labour market in GCC*. Manama, Bahrain: Gulf Council for Ministries of Labour and Social Affairs. (In Arabica).

Hakim, C. (1987) *Research design: strategies and choices in the design of social research*. London, Allen and Unwin.

- Hall, D. and Hall, I. (1996) *Practical social research: project work in the community*. Basingstoke, Macmillan Press Ltd. Pages 97-213.
- Hashim, A. O. (2002) Interpretation some verses of the Noble Qur'an. In C. Television (Producer). Egypt. (In Arabica).
- Havighurst, R. (1963) Successful ageing in R. Williams, C. Tibbitts and W. Donahue (eds) *Process of ageing* vol.1, New York: Atherton. Pages 299-320.
- Henz, U. (2004) The effects of informal care on paid-work participation in Great Britain: a lifecourse perspective. *Journal of Ageing and Society* (24): 851-880.
- Herzog, A. R. and Morgan, J. N. (1993) Formal volunteer work among older Americans in S. A. Bass, F. G. Caro and Y.-P. Chen (eds) *Achieving a productive aging society*, , Westport, CT, Auburn House.
- Hornby, A. S. et al. (1985) *Oxford advanced learner's Dictionary of current English*, Oxford University Press.
- Huss, M. J. (1988) *A descriptive study of older persons performing volunteer work and the relationship to life satisfaction, purpose in life, and social support*. Unpublished PhD, The University of Iowa.
- Ibn Al-Gauzy, M. A. (1987) *History of second caliph Omar Ben Al-Khattab*, Riyadh, Al-Muayad library. Pages 86-90. (In Arabica).
- Ibn Juzay, M. A. (1992) *Prophetic tradition, Hadeeth knowledge*, Riyadh, Ar-Rushd library. Pages 105-128. (In Arabica).
- Ibn-Sallam (1981) *Study Book of Money*, As-Suroq Publishing House. (In Arabica).
- Ibn-Sallam, A. (1970) *Money*. Beirut, Al-Shoroq Library. Pages 121-133. (In Arabica).
- Iwasaki, Y. and Smale, B. J. A. (1998) Longitudinal analysis of the relationships among life transitions, chronic health problems, leisure and psychological well-being. *Leisure Sciences* 20(1): 25-52.
- Jamal, L. (1997) *Retiree's adaptation to the family and social life in Jeddah city*. Unpublished Master, King Abdulaziz University, Jeddah, KSA. (In Arabica).
- Jebriel, T. (1988) Problem faced by older people in KSA and the role of social work. *Journal of Social Work* (32): 52-69. (In Arabica).
- Kalache, A. and Kickbusch, I. (1997) A global strategy for healthy ageing. *World Health* 4(July-August): 4-5.
- Kayree, S. M. (1992) *Problem resulting from retirement and it relationship with the satisfaction of retiree of his life and the role of social work in facing it*.

Unpublished PhD, Almonofieah University, Egypt.

Keysor, J. J. and Jette, A. M. (2001) Have we oversold the benefit of late-life exercise? *Journal of Gerontology: Medical Sciences*(56A): M412-M423.

Khaleefah, A. and As-Shammeri, A. (1984) *Utilizing older people's abilities in the field of caring for children in the Arab world*. Riyadh: Scientific Centre for Big Cities in Arabic stats. Pages 44-76. (In Arabica).

Khaleefah, M. (1982) *A study of the current situation of older people in the Kingdom of Saudi Arabia, the programme and the agencies*. Paper presented at the Scientific Symposium for Older People Care in Gulf countries, Manama, Bahrain. Pages 22-46. (In Arabica).

Kitty, M. (1998) Adjustment to separation among former cohabiters. *Journal of Divorce* 4(2).

Knipscheer, C. P. M., De Jong Gierveld, J., Van Tilburg, T. G. and Dyykstra, P. A. (1995) *Living arrangements and social networks of older adults*, Amsterdam, VU University Press.

Krajewski, J. E. (1987) *Identification of Determinants of Voluntary Participation by the Elderly: An Exploratory Survey Research Study (Cross-Cultural)*. Unpublished PhD, University of Texas, Austin, Texas.

Kutibkana, E. (1999) *The participation of older people in the local community in Makka province*. Paper presented at the Older People Issues between the Current Needs and the Responsibilities of Society, Kuwait. Pages 22-65. (In Arabica).

Lemon, B. W., Bengston, V. L. and Peterson, J. A. (1972) An exploration of the activity theory of aging: activity types and life satisfaction among in movers to a retirement community. *Journal of Gerontology* 27(4): 511-523.

Lenton, R. (1994) *Study of mankind*. Beirut, Arabic library and Franklin Institute for Publishing. Pages 158-176.

Mahfuth, J. (1987) War rules pre-Islamic time and in Islam time. *Encyclopaedia of Islamic Arabic Civilization* (1): 53-69. (In Arabica).

Mahmood, R. (1993) *Policies of social care for the older people*. Paper presented at the Seventh Yearly Conference for Social Work. Halwan University, Cairo. Pages 450-471. (In Arabica).

Makkawi, A. (2000) *Specifying the priorities of social care for older people in rural areas*. Paper presented at the First International Conference for Older People. University of ain Shams, Cairo. Pages 77-91. (In Arabica).

Mannan, M. A. (1989) *Economic development and social peace in Islam*, Beirut, Ta-Ha Publishers. Pages 121-132. (In Arabica).

- Mansour, T. (1987) Psychology attitudes of some age groups in Kuwait society towards older people. *Journal of Social Sciences* 15(1): 7-16. (In Arabica).
- Martin, S. M. (1990) *The social environment and participation by older people in community programs: a qualitative analysis of three 'life world'*. Unpublished PhD, Simon-Fraser University, Canada.
- Maslow, A. H. (1987) *Motivation and personality*. New York, Harper and Row. Pages 67-71.
- May, T. (1993) *Social research, issues, methods and process*. Buckingham, Open University Press. Pages 81-83.
- Mazzeo, R. S., Cavanagh, P., Evans, W., Fiatarne, M., et al. (1998) ACSM position stand: Exercise and physical activity for older adults. *Medicine and Science in Sports and Exercise* (30): 992-1008.
- Midgley, J. (1986) *Community participation, social development and the state*. London, Methuen.
- Midgley, J. (1994) Defining social development: historical trends and conceptual formulation. *Social Development Issues* 16(3): 3-19.
- Ministry of Finance and National Economic. (1984) Retirement systems in the KSA. Riyadh: Ministry of Finance and National Economic. (In Arabica).
- Ministry of Planning (2000) *Older people and young people in Kingdom of Saudi Arabia*. Riyadh: Central development for Statistics. (In Arabica).
- Ministry of Planning (2001) *Older people in Kingdom of Saudi Arabia (1992, 2001)*. Riyadh: Central Development for Statistics. (In Arabica).
- Mitchell, S. (1987) *The book of job*. San Francisco, North Point Press. Pages 228-230.
- Nabeeh, S. (2001) *Older people and participation*. Paper presented at the Seminar Older People and the City. Cairo, Arab Council of Municipality. Pages 12-23. (In Arabica).
- Nazroo, J., Bajekal, M., Blane, D., Grewal, L. and Lewes, J. (2003) *Ethnic inequalities in quality of life at older age: subjective and objective components*. GO Finding 11, Growing older Programme, University of Sheffield, Sheffield.
- Neeaz, H. (2002) The older people are experience house and a subject of mercy and forgettable treasury. Riyadh, *Al Usrah magazine*, 32. Page16. (In Arabica).
- Ohayon, M. M., Zulley, J., Guilleminault, C., Smirne, S. Priest, R. G. (2001) How age and daytime activities are related to insomnia in the general population: Consequences for older people. *Journal of the American Geriatrics Society*

(49): 360-366.

Palmore, E. B. (1974) *Normal aging*. Durham, North Carolina, Duke University Press.

Pandey, R. (1981) Strategies for social development. in J. F. Jones and R. Pandey (eds) *social development: conceptual, methodological and policy issues*. New York, St. Martin's Press.

Parker, S. (1982) *Work and retirement*. London, George Allen and Unwin Ltd.

Phillipson, C. (2004) Social network and social support in later life, in C. A. Phillipson, G. and Morgan, D. (eds) *Social networks and social exclusion* (pp35-49). Aldershot: Ashgate Publishing limited.

Pollitt, P. A., Anderson, L. and Connor, D. W. (1991) For better or for worse: the experience of caring for elderly cementing spouse. *Journal of Aging and Society* (11): 443-469.

Pope, A. M. and Tarlov, A. R. (1991) *Disability in America: towards a national agenda for prevention*. Washington, DC: National Academy Press.

Prince Salman Social Centre. (1997) *Prince Salman Social Centre in Riyadh City*. Riyadh: Prince Salman Social Centre. Pages 3-19. (In Arabica).

Rajab, A. A. (1997) *Social development, appraisal of current conceptualization from an Islamic perspective*. Paper presented at the Islamization of Social Work, Cairo. International Institute for Islamic thought. Pages 12-33. (In Arabica).

Rajab, A. A. (2002) The older people are experience house and a subject of mercy - a forgettable treasury. Riyadh, *Al Usrah magazine*, 32. page 32. (In Arabica).

Rateeb, A. (2002) The old people are experience house and a subject of mercy - a forgettable treasury. Riyadh, *Al Usrah magazine*, 32. page 16. (In Arabica).

Rhee, Y. (1985) *Saemaul undoing, new village movement in Korea, a strategy for citizen participation in rural development*. Unpublished PhD, Johns Hopkins University.

Robertson, I., Warr, P., Butcher, V., Gallinan, M. and Bardzil, P. (2003) *Older people's experience of paid employment: participation and quality of life*. GO Finding 14, Growing older Programme, University of Sheffield, Sheffield.

Robson, C. (1993) *Real world research: a resource for social scientists and practitioner researchers*, Oxford and Cambridge, Blackwell. Pages 4-371.

Rouse, J. T. (1982) *Life satisfaction of the elderly as volunteer social support providers*. Unpublished PhD, the Wright Institute, USA.

- Rowe, J. R. and Kahn, R. L. (1987) Human aging: usual and successful. *Science* 237: 143-149.
- Sadiq, N. M. (1998) *Method of community organization in social work*, Cairo, Culture Publishing House for Printing and Distribution. Pages 269-276. (In Arabica).
- Salazar, R. C. (1987) *The implementation of an Agrifarestry Project in Philippine Village*. Unpublished PhD, Ohio State University, Ohio, USA.
- Salmon, R. (1985) The use of aged volunteers: individual and organizational considerations. *Journal of Gerontological Social Work* 8(3-4): 211-223.
- Satariano, W. A., Haight, T. J. and Tager, I. B. (2002) Living arrangements and participation in leisure-time physical activities in an older people population. *Journal of Aging and Health* 14(4): 427-451.
- Saunders, M., Lewes, P. and Thornhill, A. (2000) *Research methods for business students*. Harlow, Prentice-Hall.
- Saunders, M., Lewis, P. and Thornhill, A. (1997) *Research methods for business students*. London, Pitman Publishing. Pages 76-341.
- Seeman, T., Macavay, G., Merril, S., Albert, M. and Rodin, J. (1996) Self-efficacy beliefs and changes in cognitive performance. *MacArthur Studies of Successful Aging* (11):538-551.
- Seth, N. (1987) *Women's talk: a psychological context for exploring fertility options in traditional societies*. Unpublished PhD, Harvard University, USA.
- Shapiro, V. (1983) Life after retirement. *Journal of Soviet Sociology* xxII (1-2).
- Shawky, A. (1978) *Participation of citizens in rural development*. Morocco: League of Arab States. Pages 64-69. (In Arabica).
- Shwaikah, M. (1994) *The role of the community organisation in filling the social need of older people*. Unpublished PhD, Women University, Riyadh. (In Arabica).
- Sills, D. L. (1968) *Voluntary associations*. New York: Free Press. Pages 378-475.
- Smith, J. (1992) *Volunteering: widening horizons in the third age*. Dunfermline: Carnegie UK Trust.
- Smith, J. and Gay, P. (2005) *Volunteering and the transition to retirement: active ageing in active society*. Bristol, Institute for Volunteering Research, Joseph Rowntree Foundation. The policy press.
- Strain, L. A., Grabusic, C. C., Searle, M. S. and Dunn, N. J. (2002) Continuing and ceasing leisure activities in later life: a longitudinal study. *Journal of Gerontologist* 42(2): 217-223.

- Sultan Foundation (1997) *Sultan foundation project*. Riyadh: Sultan Foundation. Pages 15-19. (In Arabica).
- Tesch-Romer, C., van Kondratowitz, H. J. and Motel-Kingebiel, A. (2001) *Quality of life in the context of intergenerational solidarity*, in S.O.Daatland and K. Herlofson (eds) *Ageing Intergenerational Relations, Care System and Quality of Life*, Oslo, Nova. Pages 63-73.
- Thorson, J. A. (1995) *Aging in a changing society*. Belmont, CA: Wadsworth. Pages 4-8.
- Tonnies, F. (1955) *Community and association*, translated to Arabic by An-Nashef, A. Beirut, Dar Al-alam. (In Arabica).
- United Nations (1988) *Calculations based on world demographic estimates and projections 1950-2025*. New York: United Nations.
- United Nations (2002) *Ageing in the Arab countries*. New York: United Nations.
- United Nations (2003) *Population and development: the demographic profile of Arab countries*. New York: United Nations Population Division.
- United Nations Charter (1991) *Retirement*. New York: United Nations.
- Verbrugge, G. (2002) La AGE platform: a new discussion partner of the European Commission. In Viriot Durandal, J-P (ed.), *Grey Power? Volume 1, part 2. Political power and influence, les cahiers de la federation internationale des associations de Personnes ages*, 185-187.
- Versa, D. and Scmitt, M. (2002) *The democratic party of retired people of Slovenia*. In Viriot Durandal, J-P (ed.), *Grey Power? Volume 1, part 2. Political power and influence, les cahiers de la federation internationale des associations de Personnes ages*, 133-134.
- Walker, A. (1980) The social creation of poverty and dependency in old age, *Journal of Social Policy* 9(1): 45-75.
- Walker, A. (1984) *Social planning*, Oxford, Blackwell.
- Walker, A. (1999) The future of pensions and retirement in Europe, *Hallym International Journal of Aging* 1(2): 3-15.
- Walker, A. (2002) A Strategy for active ageing, *Journal of International Social Security Review* 55(1): 121-139.
- Walker, A. (2004) The ESRC Growing Older research programme, 1999-2004. *Journal of Ageing and Society* (24): 657-674.
- Walker, A. and Maltby, T. (1997) *Ageing Europe*. Buckingham: Open University Press.

- Walsh, E. M. (1986) *Volunteerism among the elderly: a secondary analysis of a national survey (life satisfaction)*. New York, Unpublished PhD, Fordham University.
- Warburton, J., Lebrocque, R. and Rosenman, L. (1998) Older people - the reserve army of volunteers: an analysis of volunteerism among older people Australians. *Ageing and Human Development* 46(3): 229-245.
- Warren, L. and Maltby, T. (2000) Averil Osborn and participation research. In Warnes, A. M., Warren, L. and Nolan, M. (eds) *Care Services for Later Life*. Jessica Kingsley, London, 291-310.
- Wethington, E., Moen, P., Glasgow, N. and Pillemer, K. (2000) Multiple roles, social integration, and health. In K. Pillemer, P. Moen, E. Wethington and N. Glasgow (eds), *Social integration in the second half of life*, Baltimore, London: John Hopkins University Press. Pages 48-71.
- White, H., McConell, E., Clipp, E., Bynum, L., Teague, C., Navas, L., Craven, S. and Halbrecht, H. (1999) Surfing the net in the later life: a review of the literature and pilot study of computer use and quality of life. *The Journal of Applied Gerontology* 18(3): 358-378.
- Widatella, E. (1985) *Sudan's health services, relevance and evaluation*. Unpublished PhD, Claremont Graduate School, USA.
- Withnall, A. and Thompson, V. (2003) *Older people and lifelong learning: choices and experiences*. GO Finding 13, Growing older Programme, University of Sheffield, Sheffield.
- WOH (1994) *health for all: updated targets*. Copenhagen: World Health Organisation.
- WOH (2001b) *Active ageing; from evidence to action*. Geneva: World Health Organisation.
- WOH (2002) *Active Ageing: a policy framework*. Geneva: World Health Organisation.
- Woods, P. (1979) *The divided school*. London, Routledge and Kegan Paul.
- Young, I. M. (2000) *Inclusion and democracy*, Oxford University Press.
- Yunes, A. Z. (1993) *Islamic view on social work of older people*. Paper presented at the Islamic Guidance of Social Work, Cairo. Pages 158-165. (In Arabica).

Appendix 1

QUESTIONNAIRE

I. Personal Information

- Age: years
- Level of Education:
 - Illiterate
 - Reads and Writes.
 - Low education (Primary, Intermediate, secondary school)
 - High education (Diploma, or Baccalaureate, or Master, or PhD)
- Marital Status:
 - Married
 - Divorced
 - Widow
 - Single
- Total number of family members:
- People you are living with:
 - Single
 - Wife and children
 - Sons and daughters.
- Job before retirement:
 - Professional: educational or cultural or social religious
 - Administrative and financial or assistant administration
 - Technical and assistant technical
 - Workmanship
- Other previous job:
- Are you presently working? Yes No
- Total monthly income from all sources:
 - Less than 950 Pounds 950 – 1900
 - 1900 – 2850 2851- 3800
 - More than 3800

- What are the types of these sources?
 - Retirement salary
 - Revenues from estates and land business
 - Financial help from sons and daughters
 - Income from present job
 - Others sources of income
 - All the above
- Other types of income:
- Does your present income satisfy your needs?

Yes To some extent No
- If the answer is no, what do you think the reasons for this insufficiency?
 - Low retirement salary
 - High cost of living and stability of the retirement salary
 - Social responsibilities
 - All the above

II. Present Status of the retirees

- Are the health services provided for retirees free of charge? Yes No
- Are the health services provided for the retirees?

Satisfactory To some extent Unsatisfactory
- Are the social services provided for retirees free of charge? Yes No
- Are the social services provided for the retirees?

Satisfactory To some extent Unsatisfactory
- Do you think that retirees have any interests or concerns regarding the society around them?

Yes No
- If your answer is yes, what are these interests? Yes No
 - Exchange of opinions related to the issues faced by society
 - Cooperation with those in charge of these issues
 - Suggestions for the improvement of the social services
 - Others:

- What are the obstacles facing the retirees? Yes No
 - Health problems
 - Lack of encouragement for participation
 - Non-clarity of the fields where retirees can contribute
 - Retiree is only concerned about his private needs
 - Little opportunities for contribution.
 - Non-involvement of the media
 - Retirees are seen by society as non-producing part of society
 - Others:

- Where do you spend most of your spare time?
 - At home Outside Both

- What type of activities do you practice? Regularly Sometime No
 - General reading
 - Media
 - Housework
 - Practice some hobbies
 - Getting in touch with relatives and friends
 - Participate in social events
 - Sport activities
 - Visiting friends and relatives
 - Travelling

- Other types of activities:
- Do you feel that you have time and efforts to practice extra activities outside?
 - Yes No

• If yes: What sorts of things would you like to do?

III Previous and present participation's of the retiree in social programs

- Have you previously participated in social programs? Yes No
- If the answer is yes, what is the nature of this participation?
 - Participation with opinions and experience Yes No
 - Financial contribution
 - Participation with efforts

- Inviting others for participation
- Other:

• If the answer is no, what are the reasons?

- | | Yes | No |
|--|--------------------------|--------------------------|
| ○ I see no need for my participation | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Non-involvement of the retirees by the responsible people | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ No incentives for the participation of the retirees | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Lack of experience for participation | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ No organisation of the benefits from the efforts of the retirees | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ No media motivation | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Health problems | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Social responsibilities | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Others: | <input type="checkbox"/> | <input type="checkbox"/> |

VI. How to benefit from retirees participation in future?

• How is your personal readiness to participate in social programs in the future?

Ready some extent Not ready

• If the answer is ready or ready to some extent, which fields you are able to participate in?

- | | Yes | No |
|---|--------------------------|--------------------------|
| ○ Family, Childhood and Youth | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Old people and retirees care | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Handicapped care | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Health and environment care | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Education and training field | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Orphans care | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Juveniles and prisoners care | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Development and social services Centres | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Labour force care | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Islamic organisations, and relief | <input type="checkbox"/> | <input type="checkbox"/> |
| ○ Cultural development | <input type="checkbox"/> | <input type="checkbox"/> |

• Other fields you be able to participate in:

- Following are some activities related to the fields mentioned above in which retiree can participate in, select the activities that you can do it:

	Yes	No
○ Participation with experience, counselling and suggestion to those responsible for the programs	<input type="checkbox"/>	<input type="checkbox"/>
○ Financial contribution to support services and programs.	<input type="checkbox"/>	<input type="checkbox"/>
○ Participation with efforts in carrying some services	<input type="checkbox"/>	<input type="checkbox"/>
○ Spread information about volunteer chances	<input type="checkbox"/>	<input type="checkbox"/>
○ Invitation of others to participate in these fields	<input type="checkbox"/>	<input type="checkbox"/>
○ Membership in non-profit organisations which provide social services	<input type="checkbox"/>	<input type="checkbox"/>
○ Visiting non-profit organisations and get to know the type of services they provide	<input type="checkbox"/>	<input type="checkbox"/>
○ Participation in studies and researches related to social issues	<input type="checkbox"/>	<input type="checkbox"/>
○ Participation in program planning	<input type="checkbox"/>	<input type="checkbox"/>
○ Celebrations of different occasions	<input type="checkbox"/>	<input type="checkbox"/>
○ Providing information to those in need of social services that are available	<input type="checkbox"/>	<input type="checkbox"/>
○ Participation in media to demand and services to citizens	<input type="checkbox"/>	<input type="checkbox"/>
○ Services evaluation	<input type="checkbox"/>	<input type="checkbox"/>
○ Participation with opinions in conferences related to social programs and services in different fields which serve the citizens	<input type="checkbox"/>	<input type="checkbox"/>

- Is there anything else you would like to add about you're situation?

Appendix 2

Presenting coding interviews with directors of suggested fields for the possibilities of retirees' participation:

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
Centre of social service in Urban areas.	Religious, cultural, social, sport, art and craftsmanship. Member of local community committee. Planning, executing, following up and evaluating centre programmes.	Between 4 and 8 in the evening.	Experience, good reputation and spare time	Sociology, social work, psychology, health education, accountancy, business administration and education.	Not complying with agreed time, people busy with day-to-day matters, Transport difficulties due to shortage in centre finance.	
Development centre in rural areas.	Consultancy in the field of development-awareness programmes (lectures and panel discussion) to develop society is awareness and to persuade the society to take part in these programmes. To arrange meetings with leaders of the society to enhance their role	In the morning and evening.	Good reputation in the society. Physical appearance. The will to work,	In the field of Social work.	Not knowing the aims of the centre. The gap between the centre and those around it. Low level of education and experience of those participating.	

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
Centre of social service in Urban areas.	Religious, cultural, social, sport, art and craftsmanship. Member of local community committee. Planning, executing, following up and evaluating centre programmes.	Between 4 and 8 in the evening.	Experience, good reputation and spare time	Sociology, social work, psychology, health education, accountancy, business administration and education.	Not complying with agreed time, people busy with day-to-day matters, Transport difficulties due to shortage in centre finance.	
Development centre in rural areas.	Consultancy in the field of development-awareness programmes (lectures and panel discussion) to develop society is awareness and to persuade the society to take part in these programmes. To arrange meetings with leaders of the society to enhance their role	In the morning and evening.	Good reputation in the society. Physical appearance. The will to work,	In the field of Social work.	Not knowing the aims of the centre. The gap between the centre and those around it. Low level of education and experience of those participating.	

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
Juvenile Centre.	<p>1-In terms of the centre: to formulate therapy and prevention plans.</p> <p>2-In terms of workers: transferring work experience in the field of reformation in many ways such as training, lecturing and so on</p> <p>3-In terms of parents: in the field of guidance, reform and discipline of children and coordinating between parents and their children and persuading parents to accept their children's current situation. To investigate the children's problems and looking how to solve them and helping them to overcome their situation.</p>	<p>Depend on the activity.</p> <p>Between 8-12 in the morning and 4-9 in the evening.</p>	<p>The will to participate, good reputation, medically and physically fit in his field.</p>	<p>Social service, Sociology, psychology, management Educational fields (math's, English science) and to take part in after school sport and vocational fields. To train juveniles on electric, mechanic and carpentry skills.</p>	<p>No spare time – no financial incentive – shortage of financial resources.</p>	

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
	Training new workers and those in experience-to participate in planning the policy for social programmes-creating programmes to rehabilitate behavior and prevention programmes-submitting paper work for conferences and discussion forum which leads to develop the performance of the employee and give support classes.	Depending on the spare time of the retiree – activities in the evening – time of training sessions- lunchtime.	Physically health, experience in his field, ability to train and transfer experience and good reputation.	Sociology, social work, psychology, ability to train in simple vocations work and educational fields (math's, English science and Arabic grammar)	People busy with day-to-day matters – no transportation – shortage of resources and materials.	
Islamic organization and relief (Alharaman organization)	Membership to the committees in the organization-training workers in work place especially in administrative and financial work. Ability to fundraise.	All available opening time in the morning and evening.	Ability to work and desire to participate.	All specialized fields because of availability of intensive training and educate	Not complying with agreed time. The humbleness of the new role compared to the previous one, this leads to boredom. The age gap between the volunteer and the worker in the organization. The speed of the work. Preference of early retirees.	

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
Youth hostels	Activities particular to the local community (week events e.g. Cultural week and so on). Swimming training and different types of sports. Awareness lectures – To lead and be in charge of activities and trips. Cultural competitions during the year and the final competition.	Between 4 and 10- Summer time-weekend-time of different type of competition	Ability to produce and good health.	Social work – physical education and art–electronics and knowledge of managing parties and theatre.	Ambiguity of the role of the Youth Hostel.	
Social care agency (For the old aged)	Inside programmes: setting up competitions -story telling to make retiree happy. Nighttime gathering. Outside programmes: Setting up trips inside and outside the city to visit social activities centres such as Prince Salman Social Centre, parks and recreational places or Pilgrimage trips.	In the evening between 4 and 8.	Ability to give and freedom from epidemic illnesses.	Sport-artistic and workmanship.	No financial and material incentive for the participant.	

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
	To welcome and encourage those who want to publicize their work to old and young parties. To publish the message of the club and raise awareness of the society of its importance. And fundraising from donors to achieve the club objectives. To participate in donating books and published materials and organizing poetry and story evenings.	Times of opening in the morning and evening	Open to all for participate.	All fields especially in literature for those interested.	No tendency from the retiree to read and benefit from the club. Too many engagements form the part of the retiree.	
Cultural Club	Coordinating activities, guidance programmes and counselling-workmanship art and folk activities. Acting the role of father to follow the fatherless student in their schools. Follow up on those who complete secondary school. To employ them in governmental and private sector. To talk about their experience to the residents.	Evening times because students are in the school in the morning.	Want to work with this particular group. Good conduct and behavior.	Experience in workmanship and art. Teachers to teach math's, English and science after school.	Shortage of financial resources prevents the provision of activities the volunteer can take part in.	
Discipline model agency						

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
Primary health centre.	Friends of patient committee to support it by financially and materially. Medical awareness for the local society – To influence those with power and wealth to lobby the Health Affair Department to provide for the needs of the centre. Delivering lectures and organizing panel of discussions to spread the health awareness in the local community. .	Morning period because of low patient number attending the primary health centres.	Personal skills, medically fit and the will to help others.	Different medical fields, medical assistance, social service and public relations	No awareness of the people living in the local society of the role and tasks the centre can play.	
Police centres and the prison service.	To perform the role of reformer between opponents, help in passing information, organizing lectures, training on some workmanship arts. Activities outside prison such as: studying the prisoner and his family situation and care for them, support and help them to access services provided by charitable organizations. Providing after release care. Organize lectures and Qur'anic circles.	Morning period in the prison and all times in the police station and suitable times of the volunteer.	Religious qualifications or previous experience in the prisons, police stations, teaching workmanship , art, hippies and medically fit.	Doctors to check on prisoners, physical education, art and so on.	Sensitivity of this field, security and routine procedures prevent participation of others.	

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
Office of Labour Force	Investigating violation of rules in the private sector (Saudisation of the private sector and ensuring the implementation of the regulations). Coordinating between governmental, private sector and Saudi nationals for employment purposes.	During official hours 8-2.	Trustworthiness and punctuality.	Specialist in rules, laws and regulations to know the nature of the private companies.	There are no volunteers so the office does not know the nature of obstacles.	
Handicapped Care	Media awareness – development of financial resources and fund raising. Membership of different committees.	Depending on the type of field in the celebrated events	Specialist in medicine and medical assistance especially for children.	Doctors- engineer-social worker and physiologist. Therapists and public relations officers.		

Interview Questions						
Fields	Activities the retiree can participate in	Suitable times	Conditions for voluntary participation	Suitable specialized field	Obstacles to participation	
Prince Salman Social Centre	Management of some sectors in the centre. Membership of different working committees. Help in distributing charities and identifying the needy. Give opinions and suggestions. Talk about their lives and experience. Delivering religious lectures and on all other types of fields cultural, political and economical. Fund raising, organizing trips, cultural competitions, literature forum and theater activities.	Depending on the different occasions in the centre.	The desire to cooperate and experience in the needed field.	All are specialized fields.	There is to volunteer but does meet their experience.	

Appendix 3

Table A.1 Age of the retirees

Age	Frequency	Percentage
60-64	91	60.7
65-69	37	24.7
70-75	22	14.7
Total	150	100.0

Table A.2 Marital statuses of the retirees

Marital status	Frequency	Percentage
Married	148	98.7
Divorced	1	.7
Widow	1	.7
Single	0	.0
Total	150	100.0

Table A.3 People living with retirees

People living with	Frequency	Percentage
Single	0	.0
Wife and children	147	98.0
Sons and daughters	3	2.0
Total	150	100.0

Table A.4 Present working

Present working	Frequency	Percentage
Yes	42	28.0
No	108	72.0
Total	150	100.0

Table A.5 Satisfactory of income

Satisfactory of income	Frequency	Percentage
Yes	66	44.0
Yes to some extent	43	28.7
No	41	27.3
Total	150	100.0

Table A.6 Reasons for insufficiency

Reasons for insufficiency	Frequency	Percentage
Low retirement salary	10	24.4
High cost of living and stability of the retirement salary	12	29.3
Social responsibilities	5	12.2
All the above	14	34.1
Total	41	100.0

Table A.7 Retirees and what are going around them in the society?

Their impression	Frequency	Percentage
Yes	129	86.0
No	21	14.0
Total	150	100.0

Table A.8 What are these interests?

Variable	Yes	%	No	%	Total	%
Exchange of opinions related to the issues	116	89.9	13	10.1	129	100.0
Cooperation with those in charge of these issues	98	76.0	31	24.0	129	100.0
Suggestions for the improvement of services	81	62.8	48	37.2	129	100.0

Table A.9 Where do you spend most of your spare time?

Variable	Frequency	Percentage
At home	75	50.0
Outside	46	30.7
At home and outside	29	19.3
Total	150	100.0

Table A.10 Do you have time and efforts to practice extra activities outside?

Variable	Frequency	Percentage
Yes	90	60.0
No	60	40.0
Total	150	100.0

Table A.11 The nature of this participation

Variable	Yes	%	No	%	Total	%
Participation with opinions and experience	36	81.8	8	18.2	44	100.0
Financial contribution	31	70.5	13	29.5	44	100.0
Participation with efforts	33	75.0	11	25.0	44	100.0
Inviting others for participation	29	65.9	15	34.1	44	100.0

Table A.12 Readiness of the retirees to participate in social programs in the future

Level of readiness	Frequency	Percentage
Ready	46	30.7
Ready to some extent	82	54.7
Not ready	22	14.7
Total	150	100.0

Table A.13 Age and types of participation

AGE	60 -		65 -		70 +		TOTAL		χ^2 , sig.	
	f	%	f	%	f	%	f	%		
Participation with opinions and experience in social programs	23	79.3	9	90.0	4	80.0	36	81.8	0.6	X
Financial contribution in social programs	19	65.5	9	90.0	3	60.0	31	70.5	2.4	X
Participation with efforts in social programs	23	79.3	6	60.0	4	80.0	33	75.0	1.6	X
Inviting others for participation in social programs	20	69.0	6	60.0	3	60.0	29	65.9	0.4	X
TOTAL	29		10		5		44			

Table A.14 Education level and types of participation

Level of education	illiterate		reads and writes		Low education		High education		TOTAL		χ^2 , sig.	
	f	%	f	%	f	%	f	%	f	%		
Participation with opinions and experience in social programs	1	100.0	2	50.0	17	85.0	16	84.2	36	81.8	3.2	X
Financial contribution in social programs	1	100.0	1	25.0	14	70.0	15	78.9	31	70.5	5.0	X
Participation with efforts in social programs	1	100.0	3	75.0	13	65.0	16	84.2	33	75.0	2.3	X
Inviting others for participation in social programs	1	100.0	2	50.0	12	60.0	14	73.7	29	65.9	1.8	X
TOTAL	1		4		20		19		44			

Table A.15 Job before retirement and types of participation

Job before retirement	Professional , Educational		Administrative and Financial		Technical and Workmanship		TOTAL		χ^2 , sig.		
	F	%	f	%	f	%	f	%			
Participation with opinions and experience in social programs	18	75.0	14	87.5	4	100.0	36	81.8	2.0	X	
Financial contribution in social programs	15	62.5	14	87.5	2	50.0	31	70.5	3.8	X	
Participation with efforts in social programs	21	87.5	9	56.3	3	75.0	33	75.0	5.0	X	
Inviting others for participation in social programs	15	62.5	11	68.8	3	75.0	29	65.9	0.3	X	
TOTAL	24		16		4		44				

Table A.16 Other previous jobs and types of participation

Other previous jobs	NO		YES		TOTAL		Z, sig.	
	f	%	f	%	f	%		
Participation with opinions and experience in social programs	27	81.8	9	81.8	36	81.8	0.0	X
Financial contribution in social programs	24	72.7	7	63.6	31	70.5	0.6	X
Participation with efforts in social programs	26	78.8	7	63.6	33	75.0	0.9	X
Inviting others for participation in social programs	22	66.7	7	63.6	29	65.9	0.2	X
TOTAL	33		11		44			

Table A.17 Are you presently working and types of participation

Other previous jobs	NO		YES		TOTAL		Z, sig.	
	f	%	f	%	f	%		
Participation with opinions and experience in social programs	24	82.8	12	80.0	36	81.8	0.2	X
Financial contribution in social programs	20	69.0	11	73.3	31	70.5	0.3	X
Participation with efforts in social programs	20	69.0	13	86.7	33	75.0	1.4	X
Inviting others for participation in social programs	19	65.5	10	66.7	29	65.9	0.1	X
TOTAL	29		15		44			

Table A.18 Are you presently working and types of participation

Other previous jobs	NO		YES		TOTAL		Z, sig.	
	f	%	f	%	f	%		
Participation with opinions and experience in social programs	24	82.8	12	80.0	36	81.8	0.2	X
Financial contribution in social programs	20	69.0	11	73.3	31	70.5	0.3	X
Participation with efforts in social programs	20	69.0	13	86.7	33	75.0	1.4	X
Inviting others for participation in social programs	19	65.5	10	66.7	29	65.9	0.1	X
TOTAL	29		15		44			

Table A.19 Age and personal readiness to participate in social programs in the future?

AGE	60 -		65 -		70 +		TOTAL		χ ² , sig.	
	f	%	f	%	f	%	f	%		
Not ready	9	9.9	7	18.9	6	27.3	22	14.7	5.3	X
Ready to some extent	51	56.0	20	54.1	11	50.0	82	54.7		
Ready	31	34.1	10	27.0	5	22.7	46	30.7		
TOTAL	91	100.0	37	100.0	22	100.0	150	100.0		

Table A.20 Job before retirement and personal readiness to participate in social programs in the future?

retirement	Professional Educational		Administrative and Financial		Technical and Workmanship		TOTAL		χ^2 , sig.	
	f	%	f	%	f	%	f	%		
Not ready	6	10.7	12	16.4	4	19.0	22	14.7	2.6	X
Ready to some extent	29	51.8	42	57.5	11	52.4	82	54.7		
Ready	21	37.5	19	26.0	6	28.6	46	30.7		
TOTAL	56	100.0	73	100.0	21	100.0	150	100.0		

Table A21 Other previous jobs and personal readiness to participate in social programs in the future?

Other previous jobs	NO		YES		TOTAL		Z, sig.	
	f	%	f	%	f	%		
Not ready	18	15.4	4	12.1	22	14.7	0.5	X
Ready to some extent	63	53.8	19	57.6	82	54.7	0.4	X
Ready	36	30.8	10	30.3	46	30.7	0.1	X
TOTAL	117	100.0	33	100.0	150	100.0		

Table A22 Are you presently working and personal readiness to participate in social programs in the future?

Other previous jobs	NO		YES		TOTAL		Z, sig.	
	f	%	f	%	F	%		
Not ready	18	16.7	4	9.5	22	14.7	1.2	X
Ready to some extent	57	52.8	25	59.5	82	54.7	0.8	X
Ready	33	30.6	13	31.0	46	30.7	0.0	X
TOTAL	108	100.0	42	100.0	150	100.0		

Table A23 Number of family in total and types of activities

Number of family	- 8		8 - 10		11 - 13		14 +		TOTAL		χ^2 sig.	
	f	%	f	%	f	%	f	%	f	%		
Participation with experience , counselling and suggestion to those responsible for the programs	22	91.7	42	80.8	37	88.1	8	72.7	109	84.5	3.1	X
Financial contribution to support services and programs	12	50.0	26	50.0	23	54.8	3	27.3	64	49.6	2.6	X
Participation with efforts in carting some services	17	70.8	39	75.0	29	69.0	7	63.6	92	71.3	0.8	X
Invitation of others to participate in these fields	17	70.8	35	67.3	27	64.3	7	63.6	86	66.7	0.3	X
Membership in non-profit organizations which provide social services	18	75.0	27	51.9	22	52.4	7	63.6	74	57.4	4.3	X
Visiting non-profit organizations and get to know the type of services they provide	16	66.7	27	51.9	21	50.0	5	45.5	69	53.5	2.2	X
Participation in studies and researches related to social issues	13	54.2	28	53.8	23	54.8	7	63.6	71	55.0	0.4	X
Participation in planning and doing the celebration programs of occasions and festivals	10	41.7	24	46.2	13	31.0	4	36.4	51	39.5	2.3	X
Celebrations of different occasions	9	37.5	20	38.5	12	28.6	3	27.3	44	34.1	1.4	X
Providing information to those in need of social services that are available	16	66.7	36	69.2	25	59.5	8	72.7	85	65.9	1.3	X
Participation in media to demand programs and services to citizens	11	45.8	20	38.5	12	28.6	3	27.3	46	35.7	2.5	X
Services evaluation	13	54.2	29	55.8	17	40.5	4	36.4	63	48.8	3.1	X
Participation with opinions in conferences related to social programs	16	66.7	37	71.2	27	64.3	8	72.7	88	68.2	0.6	X
TOTAL	24		52		42		11		129			

Table A24 Are you presently working and type of activities?

Other previous jobs	NO		YES		TOTAL		Z, sig.	
	F	%	f	%	f	%		
Participation with experience , counselling and suggestion to those responsible for the programs	75	83.3	34	87.2	109	84.5	0.6	X
Financial contribution to support services and programs	44	48.9	20	51.3	64	49.6	0.2	X
Participation with efforts in carrying some services	63	70.0	29	74.4	92	71.3	0.5	X
Invitation of others to participate in these fields	61	67.8	25	64.1	86	66.7	0.4	X
Membership in non-profit organizations which provide social services	49	54.4	25	64.1	74	57.4	1.0	X
Visiting non-profit organizations and get to know the type of services they provide	48	53.3	21	53.8	69	53.5	0.1	X
Participation in studies and researches related to social issues	46	51.1	25	64.1	71	55.0	1.4	X
Participation in planning and doing the celebration programs of occasions and festivals	32	35.6	19	48.7	51	39.5	1.4	X
Celebrations of different occasions	29	32.2	15	38.5	44	34.1	0.7	X
Providing information to those in need of social services that are available	59	65.6	26	66.7	85	65.9	0.1	X
Participation in media to demand programs and services to citizens	30	33.3	16	41.0	46	35.7	0.8	X
Services evaluation	42	46.7	21	53.8	63	48.8	0.8	X
Participation with opinions in conferences related to social programs and services in different fields which serve the citizens	58	64.4	30	76.9	88	68.2	1.5	X
TOTAL	90		39		129			

Table A25 Total monthly income from all sources and type of activities

Total monthly income	- 1000		1000 -		2000 -		3000 +		TOTAL		χ^2 , sig.	
	f	%	f	%	f	%	f	%	f	%		
Participation with experience , counselling and suggestion to those responsible for the programs	23	79.3	38	86.4	31	88.6	17	81.0	109	84.5	1.4	X
Financial contribution to support services and programs	10	34.5	24	54.5	16	45.7	14	66.7	64	49.6	5.7	X
Participation with efforts in carrying some services	23	79.3	27	61.4	25	71.4	17	81.0	92	71.3	4.0	X
Invitation of others to participate in these fields	21	72.4	31	70.5	21	60.0	13	61.9	86	66.7	1.6	X
Membership in non-profit organizations which provide social services	17	58.6	24	54.5	19	54.3	14	66.7	74	57.4	1.0	X
Visiting non-profit organizations and get to know the type of services they provide	20	69.0	20	45.5	18	51.4	11	52.4	69	53.5	4.0	X
Participation in studies and researches related to social issues	15	51.7	25	56.8	17	48.6	14	66.7	71	55.0	1.9	X
Participation in planning and doing the celebration programs of occasions and festivals	11	37.9	15	34.1	14	40.0	11	52.4	51	39.5	2.0	X
Celebrations of different occasions	12	41.4	16	36.4	10	28.6	6	28.6	44	34.1	1.5	X
Providing information to those in need of social services that are available	18	62.1	29	65.9	23	65.7	15	71.4	85	65.9	0.5	X
Participation in media to demand programs and services to citizens	11	37.9	12	27.3	13	37.1	10	47.6	46	35.7	2.8	X
Services evaluation	11	37.9	21	47.7	19	54.3	12	57.1	63	48.8	2.4	X
Participation with opinions in conferences related to social programs	14	48.3	32	72.7	27	77.1	15	71.4	88	68.2	7.1	X
TOTAL	29		44		35		21		129			