



Research Article

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Mechanisms and Obstacles of Investing Social Capital of Retired Saudi Woman

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Abstract

The present research aims to identify the mechanisms required for investing the social capital of retired Saudi woman and the relevant obstacles. To achieve the research objectives, the author adopted the descriptive analytical approach. A questionnaire was used to identify the major mechanisms and obstacles of investing the social capital of retired Saudi woman. The results showed that the mechanism of (the inclusion of retired holders of master or doctorate degrees in the membership of evaluation committees instead of the external evaluators) was ranked the most required one, whereas the mechanism of (providing good allowances and benefits for the retired women to encourage them to return to work and rearranging their life requirements according to the relevant studies and papers) was ranked the least required. Furthermore, it indicated the substantial obstacles that prevent investing the social capital of retired Saudi woman. The paper recommends collaboration among civil society institutions to reinforce and disseminate volunteering culture, especially among the retired women because they constitute the foundations of the community that adopts the fundamentals of social capital, which achieve human development by setting the regulations that organize and protect voluntary work.

Keywords: Investment, Mechanisms, Obstacles, Retired, Social capital

1. Introduction

Man is the foundation of the development of all countries. Like youth, the retired are a major element in the community because they have much professional and scientific experience gained in their career, which comprised numerous changes and developments. Thus, we should prioritize them, invest their distinguished expertise, and make use of their creative energies in the economic and voluntary fields.

Retirement is a present social and cultural phenomenon in all developed and developing communities. In addition, it is an important stage in each employee's life, where he/she has to consider it a new beginning rather than an end. Hence, retirement has become a phenomenon that deserves great attention and study because it has a special impact on the person. In addition, it is the second most difficult stage after adolescence because of its effect on the person's life. Work strongly affects his/her life because it represents the social position and the major value that are lost in case of

retirement (Al-Hawarji, 2017; Rizkallah, 2003). Maarouf (2019) stated that retirement is one of the important events in the person's social and economic life, which subsequently changes or stops. Moreover, the age conditions; challenges and new problems, which appeared in the 21st century, created new tasks and roles that had not received sufficient attention before. One of these challenges is the steady increase in the number of the retirees.

The statistics of Public Pension Agency show that the number of retirees in Saudi Arabia was 945.2 thousand at the end of 2019 compared to 904.4 thousand at the end of 2018, with an increase of 40.8 thousand retirees. The annual report of 2019 revealed that the number of living retirees was 697.2 at the end of 2019, with an increase of 6%. The number of deaths among retirees was 248.1 thousand, with an increase of 1% compared to 2018 (Public Pension Agency, www.argaam.com). It is expected that 25% of the world's population will be over 60 years in 2025 (Al-Gharib, 2005). Accordingly, our communities have to invest the experience of those who have benefited the community and are willing to provide more of their considerable experiences.

Moreover, the large number of the retirees increases dependency rates to a degree that exceeds the development process, and reduces its savings. The persons aged 60 represent work and production capacity that cannot be replaced with newly employed persons because some leading sectors in community are not affected by age, but the considerable experience of the retirees promote their work. Thus, the community that seeks to development has to care about them (Samana, 2008). Therefore, it is necessary to allow the retirees to continue their work according to their capacity; expertise and knowledge, and to address the regulations of their training and rehabilitation that enable them to carry out production processes appropriate to their health and social conditions.

To carry out the pilot study, the author distributed a questionnaire to (9) retirees to identify their desire to return to work and the relevant obstacles as well as challenges to detect the best method of communication with the competent parties in the local community. The results showed that (3) retirees, with a percentage of (33.33%), classified retirement as the end of life, while (6) retirees, with a percentage of (67.66%), classified it as a beginning of a new life and an opportunity to best know oneself and assess its potentials after long employment history. They adopt this opinion because this stage helps discover new skills and do numerous beneficial activities, such as writing and benefiting others using their long experience, delivering lectures and consultations, participating in voluntary work, self-entertainment through travelling, and reading. Moreover, they asserted that several obstacles impede investing their experiences.

Manhal (2016) showed a very high level and response to revive the activities of the elites among the retirees and this was evidenced by their answers and tendency to practice their activities. The study recommended involving the retired specialized professors and active employees in conferences and scientific research centers as well as activating their role in workshops to revive their sense of the advanced and important pioneering role. Hammady (2013) asserted that the retiree could prove his/her identity and resume his/her interaction with the others if he/she does substitute activities that kill spare time.

Hence, it is illogical to neglect the retirees' experiences, which are tremendously beneficial, especially if we consider two important issues: i. the retiree, who has become completely free, has much free time, so he/she fully enriches the activity he/she participates in to kill it, and ii. The retiree is willing to participate in any activity to achieve psychological balance and restore confidence. Neglecting the experience of the retirees with different practical specialties negatively affects the national economy. In addition, retirement causes frustration and marginalization Public Pension Agency, 2016).

Qadri (2015), Al-Sumairi (2015), Abusel (2012), Al-Ashtari (2011), Hassan (2011), and Al-Saghir (2010) asserted that the employed retirees are more satisfied with life and less depressed as well as have psychological adjustment and less depression compared to the unemployed retirees. What maximizes the developmental opportunities is that the majority of retirees tend to do voluntary work, especially in charitable, religious and cultural institutions. They also have the opportunities to carry out diverse activities away from the formal work system. Some retirees do charitable works, practice and fulfill a

hobby through travelling, as well as search for an electronic part-time job to meet their needs and improve their standard of living. Others participate in building and promoting the community through presenting educational activities and programs that benefit them and their community (Al-Harbi, 2015).

Al-Sabah and Al-Ezza (2018) asserted that most retirees tend have a job after retirement, especially the jobs similar to theirs before retirement, or participate in voluntary work at the charities that serve them. The inclusion of the retirees benefits them and their communities. Their social inclusion ensures social cohesion, builds social capital, pleases them and reduces the occurrence of loneliness and isolation that negatively affect their physical and psychological health. It appears in several forms, such as intergenerational exchange, social and voluntary work, as well as cultural and recreational participation (John et al., 2002).

The concept of social capital has evolved to include the concepts related to sociology and psychology, economic concepts, and its role in achieving development as several scholars highlighted social capital as an important source that maximizes the importance of the organization and persons. It also achieves benefit and wealth through the social relationships among the persons in various social and political networks.

Social capital is an elastic term. It broadly refers to the resources accumulated through the relationships among people. It is often conceived as a cause and an effect for social networking. For individuals, social capital allows a person to draw on resources from other members of the networks to which he or she belongs. These resources can take the form of useful information or personal relationships. This also allows access to individuals outside one's close circle and helps get non-redundant information resulting in numerous benefits (Phulari et al., 2010).

According to Akpabio (2008), social capital is the active participation of the members in group activities and organizations should increase interest in the participations that reinforce the relationships and bonds between them. Sirven and Debrand (2011) asserts that team work among users benefits from social capital. Jonas et al. (2012) claims that social capital is not only a tool for employing resources in the context of social networks, but also a resource in itself. Such resources are an integral part of the social structure that is accessed or employed in purposeful actions that benefit the community.

Social capital consists of different elements divided into two parts: The structural aspect that facilitates social interaction and involves civil and social participation, and the cognitive aspect that contains different types of confidence and civil standards (Moustafa, 2017). Accordingly, social capital helps form communities and benefits the communities as well as their members (Eve, 2013). Thus, social capital is substantial for the development of the community as it helps face economic and social problems in the community through directing and unifying the efforts towards facing these problems. Moreover, it activates civil strengthens social structure and cohesion. The concept of social capital has captured the attention of various authors and thinkers, including Rabi'awi and Abbas (2015), Shehata (2013), Ziad (2011), and Hijazi (2006), because it comprises the following advantages:

- It provides a healthy social environment where the persons exchange information, experiences and knowledge. Relationships are based on confidence, common fundamentals, and group goals.
- It plays an important role in developing human capital within the group and expanding the cognitive horizons of the personnel through eliminating stress and conflicts that impede creativity.
- It improves biological and psychological processes that improve one's life and empowers personnel. Persons with high social capital can get rid of chronic injuries and diseases.
- It helps the administration create knowledge by developing intellectual capital and affecting intellectual exchange, which depends on collecting knowledge and experience from multiple parties. It also plays a prominent role in developing the sustainable competitive characteristic as its presence enhances control over knowledge management processes through facilitating resources exchange in the institution. It plays a significant role at the political level as it

reinforces the life based on civil cohesion, which is fundamental for the success of democratic political systems.

Accordingly, the author states that ones' ability to interact and establish connections with one another and with other groups is the foundation of the local community strength and ability to improve itself. Interaction helps persons identify social backgrounds through learning from each other's experiences as well as exchange skills and information. This is similar to the status of the retired woman as the social capital of the retired Saudi women is established through the employment of their experiences and the investment of their time after retirement.

Hence, social capital has become one of the criteria by which the community strength is measured. It is not only an indication of the strength or weakness of the community, but also an indication of the social development and backwardness. It is an integral part of human capital, considering that what the one possesses personally or socially constitutes a human asset that contributes to achieving development goals in the community (Al-Surooji, 2009).

This is asserted by the international experiences of the United States of America, Canada, Taiwan and New Zealand, which adopt the concept that development experiences cannot succeed without social capital. Thus, social capital is the real wealth that can be employed and invested through planning for the development of human resources to achieve the community's development goals (Al-Jamal, 2017).

Investing in social capital is one of the major aspects of investment, especially in light of the challenges of the knowledge economy, which is characterized by the most leading institutions' employment of the model of the pioneering organizations as a comprehensive model that is compatible with the development of work environment. The author claims that the government should follow three steps to create the environment that enhances development and social capital development: i. investing in man and developing his/her cognitive, critical and creative skills in addition to social behavior, ii. strengthening community protection for vulnerable people, including children protection; caring about the elderly; establishing a remunerative retirement system; as well as caring about; rehabilitating; training; and following the unemployed, iii. empowering the citizen to increase his/her income and have social development.

Because the retired Saudi woman plays a prominent role in voluntary work institutions and charities; participates in managing volunteer work resources using her administrative skills and the ability to plan; and plays a prominent role in developing these resources through operating and investing these funds and minds, performing these roles deepens her experiences, develops her creativity, helps her gain numerous skills, maximizes her interaction, and helps solve some social and economic problems resulting from the changes related to retirement stage. In addition, she will be able to understand the problems of the retired women, which allows them to contribute to improving the various characteristics of several retired women in Arab societies.

Muhammad (2019), Muwaffaq (2018), Mairi (2017), Al-Rifai (2015), Hawala (2014), and Abu Zeid (2009) asserted the importance of social capital in development and its investment. Several studies assured the importance of work for the retirees, as well as the importance, mechanisms, and obstacles of investing their experiences. Mckenna and Nichols (2013) identified the strategic planning for retirement among midlife women in the United States of America. The study indicated that planning for retirement is not only theoretically important, but also practically important. Moreover, psychological factors affect woman's retirement decision.

Misha (2012) addressed the relationship between retirement and how to spend free time. The results revealed that life satisfaction is related to integration and interaction in various activities and the practice of hobbies that make the retiree feel the importance of quality of life. Furthermore, there was a correlation between family relationships and life satisfaction after retirement.

Hassan (2011) explored how the retirees dealt with their new life after retirement. The study recommended providing facilities for the retirees in all life facilities, establishing clubs and centers for the retirees to practice their hobbies. Al-Ashtari (2011) covered the problems that retirees suffer from. The study demonstrated that most retirees had much spare time, which they did not know how to

benefit from. In addition, more than two-thirds of the participants were able to work. Accordingly, the study recommended establishing further social and entertainment clubs that match their needs.

Dave et al. (2008) asserted that retirement affected the indicators of physical and mental health. The study recommended focusing on the changes of the retirees' lifestyle and finding some methods that mitigate the adverse effects by increasing social support and continuing part-time work after retirement. Richardson and Kitty (2007) investigated the retirees' psychological adjustment with work. The results revealed that the retirees with psychological adjustment practice certain jobs after retirement, while those who do not work after retirement suffer from maladjustment.

To the author's knowledge, no single study is similar to the present research in terms of variables. However, she benefited from the previous pieces of literature in asserting the importance of the present research as well as defining the necessity of the mechanisms and obstacles of investing the social capital of retired Saudi woman. Nevertheless, Gabriela et al. (2009) showed that poor health, negative working conditions and positive look to post-retirement affected planning for retirement.

In terms of the Arab and regional reality, dealing with the retirees focuses on social and psychological aspects, rather than the economic and developmental fundamentals, which aim at reintegrating the retirees into work and production system. Moreover, the increased number of retirees in the community maximizes dependency rates to the extent that impedes the process of development and reduces the required savings. Hence, concern for the retirees is required by the community and its pursuit of development.

Furthermore, development of the programs and plans that concern the retirees benefit the youth rather than the retirees. When the young man, who works hard and diligently, feels that the community cares about him/her in old age and develops the programs that guarantee a decent life, he/she will increase his/her interest in work and appreciation for the community. To the author's knowledge, no previous piece of literature addressed the mechanisms and obstacles of investing the social capital of retired Saudi woman, so conducting the present research is tremendously significant.

2. Statement of the Problem

The Saudi vision 2030 allows the retiree to effectively participate in development process, achieves more developmental; living; and community empowerment, and provides him/her better physical, psychological and social health which helps him/her have a positive and attractive environment (Al-Aqran, 2017).

- The Emirati Minister of Community Development asserted that the present initiatives focus on empowering retirees and benefiting from their expertise and energies in developing governmental work. Moreover, the retirees represent a community with a high level of knowledge, experience and national responsibility that youth need to continue giving and developing during the process of sustainability process. The initiatives which support the retirees are the foundations of the community developmental system within the framework of governmental work and reinforce the maximum utilization of material, professional and knowledge capabilities, which sustainably benefit the entire community (4 initiatives to support the retirees were discussed in the annual meetings of the UAE government, Al Bayan, 2020).

The following conferences and seminars indicated the significance of the retirees, their role in the community, and their expertise:

- The 3rd Conference of the National Project for the Retirees "Experiences": "Investing the experiences of the retirees: From local to global" sponsored by His Highness the Kuwaiti Prime Minister, which was held on December 10, 2018 in Kuwait. It reflects the project's concern with investing and highlighting the retirees' experiences.
- The activities comprise holding the third meeting of pension institutions in Kuwait that achieves various goals, including coordination between retirement authorities to maximize

concern with the retirees; positively change the culture of retirement; and organize joint activities, effective participation in the activities of the third annual conference, visiting public and private retirement institutions in The Cooperation Council for the Arab States of the Gulf (GCC), the launch of the first handbook for the retirees' services in Kuwait, and the effective contribution to the annual conference to evaluate the public and private sectors' concern with the retirees, where the Minister of Finance stressed the importance of changing the "negative" perspective of the community towards them and benefiting from their energies, experiences and skills.

- Holding the 2nd Conference for the Retirees in Kuwait on May 21st, 2017 under the slogan of «Retirement: The Road to Leadership » asserts the concern of the government officials and civil society associations with the great role that the retirees can play in the development of the economic and social performance of Kuwait within its development plans.
- The objectives of the first conference for experiences exchange between youth and retirees on October 28th in terms of exchanging experiences with the youth, establishing bonds of cooperation between retirees and youth, making use of the retirees' experiences and skills and transferring them to youth to serve the community, activating the youth's role in the development sector and using their abilities to reinforce their work, participation in various activities and events, launching initiatives to activate experiences exchange between them, and presenting successful experiences to invest the experiences of the retirees. At the end of the conference, the second phase of the National Project for the Retirees, which seeks to invest their expertise in various fields, was announced.
- The introductory forum for the "Future Experts" project, organized by Al Hekma Retirees Society throughout two continuous days at its headquarters in Sanad with Gulf and Arab participation. It praised the idea of the " " project, which is a national project and the first of its kind in the field of training and qualifying the retired specialists, craftsmen, and senior officials in the administrative, technical, financial and security fields by preparing them to participate in developmental courses as counselors according to their different specializations.
- The fundamentals and objectives of the Al Hekma Retirees Society in Bahrain have involved benefit from the retirees' much experience, which is the primary goal of the Kingdom's vision of building the citizen and developing the country in various fields. In addition to the perspective of the Deputy Prime Minister, Khalid bin Abdullah Al Khalifa that promoting the concept of human capital based on benefiting from the accumulated experiences is the motivation behind the government's keenness to involve the retirees in the boards of directors of the government agencies and institutions as well as national committees to develop, define and prepare the necessary policies and legislation that protects their gains and rights.
- Naif Arab University for Security Sciences represented by the Center for Studies and Research in 2005, in cooperation with the Ministry of the Interior, held a scientific symposium with the participation of 12 Arab countries under the title "Retirees between concern and neglect." This seminar emphasized the need to benefit from the experiences of retirees as retirement is no longer an event linked to reaching the retirement age and there is a difference between Chronological age of retirement and between social, health, and behavioral age (Editorial Board, 2005, 20-29).
- What the author felt about the importance of developing and investing social capital through the international scientific conference on options ensuring the development and sustainability of social capital, crossed visions. Some social relationships were formed some persons within the framework of a social construction to serve common goals. They are also one of the important concepts in the field of social sciences (Alaa & Nasima, 2017). In addition to what was indicated by the study of Hamad (2015), Saeedi (2013) and Melhem (2009) concerning the importance of social capital and the need to invest and develop it.

- Naif Arab University for Security Sciences represented by the Center for Studies and Research held a seminar entitled "retirees between concern and disregard" in collaboration with Ministry of Interior and the participation of 12 Arab countries. It stressed the necessity to benefit from the experiences of retirees, as retirement is no longer associated with reaching the retirement age. Moreover, there is a difference between the chronological age of retirement and the social, health and behavioral age. (Editorial Board, 2005).
- The Scientific Conference on How to Ensure the Development and Sustainability of Social Capital: Different Visions clarified the importance of developing and investing social capital. The conference indicated that social capital is one of the most important and ambiguous forms of capital at the present as represents a number of social relations and bonds formed by some persons within the framework of social structure to serve common goals. Moreover, it is one of the important concepts in the field of social sciences (Elawa & Nassima, 2017). Hamad (2015), Saidi (2013), and Melhem (2009) showed the importance of social capital as well as the necessity of its investing and developing.

The present research seeks to address the issue by posing the following major question:

What are the mechanisms and obstacles of investing the social capital of retired Saudi woman?

It can be subdivided into three minor ones:

1. What are the mechanisms of investing the social capital of retired Saudi woman?
2. What are the obstacles of investing the social capital of retired Saudi woman?

2.1 Objectives

The present research aims to identify the mechanisms and obstacles of investing the social capital of retired Saudi woman.

2.2 Significance

A. Theoretical significance

1. The present research enriches the social pieces of literature as well as the Arab library with the results of a study that covers one of the most important topics in the Arab communities, in general, and Saudi Arabia, in particular.
2. Sociologists did not extensively address the retired women in their papers, but they tackled only social, psychological and economic problems.
3. The present research handles one of the most important categories of our Saudi community (i.e. retired women) as retirement stage is an essential stage of human development resembling all other stages. Although it symbolizes physical weakness and some shortcomings in most cases, it represents the intellectual maturity and many human experiences. Accordingly, the authors have to pay special attention to this stage because of its great importance and strong relationship to the community development.
4. The importance of the present research is related to the importance of social capital, in general, and in the field of retired women, in particular. A proper understanding of the term of social capital helps invest it and overcome the obstacles and problems of its investing.

B. Applied significance

1. It might benefit the governmental institutions, decision-makers, and those in charge of retirement association. Furthermore, the ones concerned with exploring social capital may benefit from the present results by providing the mechanisms that facilitate the investment of the retired women's experiences and the relevant obstacles. Thus, they can modify the reality as accurate information forms a sound foundation which helps the administrations of these institutions properly plan for the future, make the right decisions

- and develop a proposal for investing the social capital of the retired woman.
2. It provides a tool that benefits the researchers in the field of social care, as well as the associations and centers that serve and care for retired women.
 3. It encourages the authors to conduct further researches that develop a proposal for investing social capital of retired Saudi women.

2.3 Limits

Human and Spatial Limits: Some retired Saudi women in all sectors.

Temporal Limits: The research was conducted during the period from 1/4/2020 to 1/6/2020.

Objective Limits:

- Some mechanisms of investing the social capital of retired Saudi woman.
- Some obstacles to investing the social capital of retired Saudi woman: obstacles related to the retired woman, obstacles related to social institutions, and obstacles related to the community.

2.4 Definition of Terms

Social Capital: According to Abu Annasr and Medhat (2017), it is a social term that denotes the value and effectiveness of social relations. In addition, it involves some benefits that require cooperation between persons and groups. Moreover, it comprises social networks, civil networks and common customs that affect the productivity of the community.

Investing social capital: It is a process of purposeful change and optimal development for retired women and their experiences based on their participation in civil society associations in addition to the efforts of the governmental institutions to improve their lives economically and socially, as well as raise their cultural, health and intellectual level.

Mechanisms of investing social capital: The author procedurally defines it as the procedures adopted by decision-makers and the officials to invest the experiences of retired women.

Obstacles to investing social capital: The author procedurally defines it as some administrative and technical problems and difficulties that impede investing the experiences of retired women.

Retiree: The employee or worker who is retired when reaching the age defined by the institution where he/she works. Potential changes will occur in his/her social relations, career, activity, monthly income, and free time, which are expressed by social, economic and recreational needs (Al-Marzouq, 2002). The author procedurally defines it as the woman who leaves her job compulsorily when reaching the Saudi retirement age or optionally after completing the minimum years of service after which she gets pension.

3. Methodology

3.1 Method

The research adopted the descriptive analytical approach which is based on the qualitative expression, addresses reality, and precisely clarifies the phenomenon and its characteristics. It also relied on the quantitative expression (the questionnaire) in collecting and describing the data. Then, it achieved new results (Ditchman et al., 2013; Kandeljy, 2008; Pandey, 2014).

The author investigated the previous pieces of literature, as well as collected analyzed data through exploring the reality of the most prominent obstacles that impede investing the social capital of the retired woman using a questionnaire prepared for this purpose. Moreover, using the same questionnaire, the retired women explained their views on the mechanisms of investing the social capital. Then, the author conducted a statistical processing as well as analyzed and explained the results.

3.2 Population

The research involved the retired women in different sectors in Riyadh, Saudi Arabia in 2019/2020.

3.3 Sampling

The sample comprised (417) retired women in Riyadh, Saudi Arabia. Table (1) shows the distribution of the participants according to their variables.

Table (1): Characteristics of the participants

Characteristics	Item	Frequency	Percentage
Age	Less than 40	5	1.2
	From 40 to less than 50	26	6.2
	From 50 to less than 60	211	50.6
	From 60 +	175	42.0
Marital status	widow	38	9.1
	Single	14	3.4
	Married	333	79.9
	Divorced	32	7.7
Current position	Employed	77	18.5
	Unemployed	340	81.5
Experience years	Less than 10	16	3.8
	From 10 to 20	15	3.6
	From 21 to 30	227	54.4
	Above 30	159	38.1
Total		417	100

Table (1) shows the difference between the participants in terms of age, marital status, and current position and experience years.

3.4 Tools

The questionnaire aimed to identify the most prominent mechanisms and obstacles of investing the social capital of retired Saudi woman. The author reviewed the relevant literature, conducted interviews with the specialists, and identified the items and domains of the questionnaire. The author also addressed the characteristics and problems of the retired women. The preliminary form comprised (28) items in the first domain and (18) items in the second domain. The items were short, concise, and clear. The final form comprised two sections: While section one involved the personal data (age, marital status, current position and experience years), the second section included two domains and the sub items. The author adopted the three-point Likert scale (agree, undecided, and disagree). Three scores were defined for (agree), two for (undecided) and one for (disagree).

To verify its validity, the questionnaire was reviewed by (11) Saudi faculty members to evaluate the appropriateness, relevance, clarity, and wordiness of the items. According to their views, some items were omitted and modified to have the final form of the questionnaire. The internal validity was estimated between each domain and the total score of the pilot sample that comprised (10) retired women.

Table (2): Correlation coefficients between the score of each domain (mechanisms of investing the social capital of retired woman) and the total score

Item	Correlation coefficient	Item	Correlation coefficient
1	**0.547	15	**0.709
2	**0.587	16	**0.656
3	**0.630	17	**0.697
4	**0.614	18	**0.698
5	**0.691	19	**0.632
6	**0.658	20	**0.623
7	**0.573	21	**0.553
8	**0.596	22	**0.521
9	**0.626	23	**0.696
10	**0.442	24	**0.675
11	**0.635	25	**0.735
12	**0.677	26	**0.662
13	**0.583	27	**0.699
14	**0.702	28	**0.547

**Significant at the level of (0.01) or less.

Table (2) shows that the correlation coefficients ranged from (0.442) to (0.735). Thus, they are statically significant at the level of (0.01), and the questionnaire is valid.

Table (3): Correlation coefficients between the score of each domain (obstacles investing the social capital of retired woman) and the total score

Obstacles related to the retired woman		Obstacles related to the institution		Obstacles related to the community	
Item	Correlation coefficient	Item	Correlation coefficient	Item	Correlation coefficient
1	**0.650	8	**0.708	15	**0.662
2	**0.719	9	**0.757	16	**0.770
3	**0.707	10	**0.803	17	**0.795
4	**0.733	11	**0.803	18	**0.746
5	**0.632	12	**0.750		**0.706
6	**0.478	13	**0.666		
7	**0.600	14			

**Significant at the level of (0.01) or less.

Table (3) shows that the correlation coefficients ranged from (0.478) to (0.795). Hence, they are statically significant at the level of (0.01), and the questionnaire is valid.

The questionnaire's reliability was estimated using Cronbach's equation.

Table (4): Values of the questionnaire's reliability

Domain		Cronbach's Alpha coefficient	Items No.
First domain: Mechanisms of investing social capital of retired woman		0.944	28
Second domain: Obstacles to investing social capital of retired woman	Obstacles related to the retired woman	0.770	7
	Obstacles related to the institution	0.839	6
	Obstacles related to the community	0.782	5
	Questionnaire reliability	0.922	46

Table (4) indicates that all reliability coefficients of the questionnaire and its domains are significant

at the level of (0.01). They ranged from (0.770) to (0.944), and the reliability coefficient of the questionnaire is (0.944). Hence, the questionnaire is highly reliable.

4. Results and Discussion

To answer the 1st question, frequencies, arithmetic means, and standard deviation of the responses were estimated.

Table (5): Responses to the mechanisms of investing social capital of retired Saudi woman

No.	Item	Agree	Undecided	Disagree	Arithmetic mean	Standard deviation	Ranking
1	Involve retired women in the proper strategic planning and defining the developmental plans.	F 317	90	10	2.74	0.493	14
		% 76.0	21.6	2.4			
2	Benefit from retired women in delivering training courses to qualify new administrative and technical employees (experience exchange).	F 366	43	8	2.86	0.400	3
		% 87.8	10.3	1.9			
3	Engage retired women in conferences and seminars held by state institutions.	F 336	71	10	2.78	0.468	10
		% 80.6	17.0	2.4			
4	Deliver lectures according to their scientific and practical specializations to present their ideas, experiences and proposals	F 364	44	9	2.85	0.412	4
		% 87.3	10.6	2.2			
5	Appoint retired women as consultants in the governmental and community institutions to develop plans and conduct necessary studies.	F 337	66	14	2.77	0.492	11
		% 80.8	15.8	3.4			
6	Provide retired women with temporary jobs to benefit from their administrative and technical experiences in the implementation of various projects.	F 359	47	11	2.83	0.437	6
		% 86.1	11.3	2.6			
7	Encourage retired women to invest and carry out small enterprises.	F 362	48	7	2.85	0.401	4
		% 86.8	11.5	1.7			
8	Direct retired women to the developmental, charitable and voluntary initiatives which benefit the community.	F 356	52	9	2.83	0.428	6
		% 85.4	12.5	2.2			
9	Coordinate efforts between the concerned authorities to provide the retired women with job opportunities.	F 342	58	17	2.78	0.504	10
		% 82.0	13.9	4.1			
10	Establish social clubs for the retired women and arrange them cultural, sports and entertainment activities to participate in the development of the local community.	F 375	35	7	2.88	0.371	2
		% 89.9	8.4	1.7			
11	Encourage the retired women to convert their hobby into commercial activities (e.g. e-books, photographing parties, producing wool products, and making sweets)	F 311	87	19	2.70	0.549	16
		% 74.6	20.9	4.6			
12	Create an electronic platform for the retired women to help employers reach them.	F 354	51	12	2.82	0.453	7
		% 84.9	12.2	2.9			
13	Provide good allowances and benefits for the retired women to encourage them to return to work.	F 285	102	30	2.61	0.618	19
		% 68.3	24.5	7.2			
14	Update the experience and knowledge of the retired women according to the requirements of labor market.	F 301	95	21	2.67	0.568	17
		% 72.2	22.8	5.0			
15	Encourage retired women to create a website (digital blogs) to promote their work using social media.	F 299	96	22	2.66	0.574	18
		% 71.7	23.0	5.3			
16	Issue brochures, magazines, and publications on the experiences and skills of retired women.	F 320	83	14	2.73	0.513	15
		% 76.7	19.9	3.4			
17	Arrange training courses to raise the awareness of the role of retired women in the community.	F 342	63	12	2.79	0.472	9
		% 82.0	15.1	2.9			
18	Rearrange their life requirements according to the relevant studies and papers.	F 282	108	27	2.61	0.607	19
		% 67.6	25.9	6.5			
19	Encourage retired women to conduct scientific studies, researches and books in their specializations and print them to be used in developing the performance of institutions.	F 297	104	16	2.67	0.545	17
		% 71.2	24.9	3.8			
20	Honor the retired women who return to work to encourage the other to follow them.	F 342	57	18	2.78	0.510	10
		% 82.0	13.7	4.3			
21	Establish associations to take care of retired women, listen to their opinions, and provide them with some privileges.	F 365	38	14	2.84	0.448	5
		% 87.5	9.1	3.4			

No.	Item		Agree	Undecided	Disagree	Arithmetic mean	Standard deviation	Ranking
22	Maximize self-esteem among retired women.	F	369	39	9	2.86	0.402	3
		%	88.5	9.4	2.2			
23	Direct media to focus on educating the community about the important role that retired women play in community development.	F	357	48	12	2.83	0.448	6
		%	85.6	11.5	2.9			
24	Enact legislations that provide an appropriate legal environment to facilitate volunteering for retired women and institutions.	F	324	81	12	2.75	0.497	13
		%	77.7	19.4	2.9			
25	Conduct further social surveys on the contribution of retired women's in community development and the obstacles to their work.	F	336	69	12	2.78	0.481	10
		%	80.6	16.5	2.9			
26	Adopt the most prominent programs of investing the potentials of retired women, such as University of Retired Women, Association of Retired Volunteer, Elderly Experts Association, and Great Companion Program.	F	329	78	10	2.76	0.478	12
		%	78.9	18.7	2.4			
27	Improve the economic conditions to ensure job opportunities for retired women and maximize their participation in voluntary work.	F	347	60	10	2.81	0.451	8
		%	83.2	14.4	2.4			
28	The inclusion of retired holders of master or doctorate degrees in the membership of evaluation committees instead of the external evaluators	F	387	21	9	2.91	0.358	1
		%	92.8	5.0	2.2			
Mean						2.78	0.304	Agree

Table (5) shows that the arithmetic means of the questionnaire ranged from (2.61) to (2.91). The item of (the inclusion of retired holders of master or doctorate degrees in the membership of evaluation committees instead of the external evaluators) was ranked first, while the items of (providing good allowances and benefits for the retired women to encourage them to return to work and rearranging their life requirements according to the relevant studies and papers) were ranked the last.

The total score of the scale (2.78) indicates the retired women's high agreement to the proposed mechanisms of investing their social capita which reflects the necessity to provide these mechanisms for retired Saudi women. Standard deviation ranged from (0.358) to (0.618), which is between moderate and high indicating the participants' different views on the items.

The inclusion of retired holders of master or doctorate degrees in the membership of evaluation committees instead of the external evaluators, establishing social clubs for the retired women and arrange them cultural, sports and entertainment activities to participate in the development of the local community, providing retired women with temporary jobs to benefit from their administrative and technical experiences in the implementation of various projects, benefiting from retired women in delivering training courses to qualify new administrative and technical employees(experience exchange), and maximizing self-esteem among retired women were ranked the most required mechanism.

The author attributes this result to the fact that the field of social capital, in general, and its investment among retired women, in particular, are among the modern fields that require the state's participation in proposing some mechanisms that direct investing the social capital of retired women. The author also states that diversity of the mechanisms helps meet the requirements of retired women and solve the problems of retired women after retirement, especially their social ones. The author asserts that achieving these mechanisms require developing a proposal by the researchers to indicate the mechanisms of investing the experiences of retired women.

This result is consistent with Muhammad (2019), Muwaffaq (2018), Mairi (2017), Al-Jamal (2017), Manhal (2016), Rifai (2015), Hawala (2014), Hammady (2013) and Mckenna and Nichols (2013) who asserted the importance of investing the experiences of retired women and social capital as well as with Dave et al.(2008) in terms of the necessity of developing the mechanisms of investing these experiences.

To answer the 2nd question, frequencies, arithmetic means, and standard deviation of the

responses to the obstacles to investing social capital of retired Saudi woman were estimated.

Table (6): Responses to the obstacles to investing social capital of retired Saudi woman.

Obstacles to investing social capital of retired woman	Mean	Standard deviation	Ranking
Obstacles related to the retired woman	2.36	0.452	3
Obstacles related to the community institution	2.69	0.434	1
Obstacles related to the community	2.49	0.488	2
Arithmetic mean	2.51	0.365	

Table (6) illustrates the participants' assertion of the availability of obstacles to investing the social capital of retired women, with arithmetic mean of (2.51) out of (3) according to the three-point Likert scale, where they agreed to the three types of obstacles. Obstacles related to community institutions were ranked the first, obstacles related to the community were ranked the second, and obstacles related to the community were ranked the last suggesting that the retired woman moderately agreed.

The author attributes this to the fact that the area of the retirees as well as social capital is new, so various obstacles and difficulties impede investing the experiences of retired women. Thus, we have to pay it more concern. The author states that the high score of agreement asserts the necessity to develop a proposal for investing the social capital of retired Saudi woman. It also clarifies the policies and procedures that help overcome these obstacles. This result is consistent with Gabriela et al. (2009) and Al-Ashtari (2011) that demonstrated the obstacles facing the retirees after retirement as well as investing their social capital.

Results of the responses to the obstacles were, as follows:

1. Obstacles related to the retired woman

Table (7): Responses to the obstacles related to the retired woman.

No.	Item	Agree	Undecided	Disagree	Arithmetic mean	Standard deviation	Ranking
1	Low educational level of some retired women.	F 136	186	95	2.10	0.739	7
		% 32.6	44.6	22.8			
2	Poor skills of retired women.	F 175	167	75	2.24	0.737	6
		% 42.0	40.0	18.0			
3	Negative behavior of some retired women towards community participation in rehabilitation and outreach programs "negative retired women".	F 183	178	56	2.30	0.694	4
		% 43.9	42.7	13.4			
4	Lack of the retired women's awareness of the importance of volunteering and it goals.	F 196	145	76	2.29	0.756	5
		% 47.0	34.8	18.2			
5	Lack of the retired women's knowledge of charitable societies and organizations.	F 274	105	38	2.57	0.655	2
		% 65.7	25.2	9.1			
6	Retired women's desire to achieve the maximum personal benefit from voluntary work.	F 222	163	32	2.46	0.634	3
		% 53.2	39.1	7.7			
7	Retired women's reluctance to volunteer in institutions remote from their home with lack of transportation.	F 286	92	39	2.59	0.655	1
		% 68.6	22.1	9.4			
Mean					2.36	0.452	3

Table (7) reveals that arithmetic means of the questionnaire of the obstacles to investing the social capital of retired Saudi woman ranged from (2.10) to (2.59). The item of retired women's reluctance to volunteer in institutions remote from their home with lack of transportation was ranked first, whereas the item of Low educational level of some retired women was ranked the last.

The total score of (2.36) shows the high agreement to the obstacles related to the retired women. Three obstacles got the scores of agree, and four got the scores of undecided. This suggests the necessity of overcoming these obstacles. Standard deviation ranged from (0.634) to (0.756), which manifests the participants' different views on some items.

The most prominent obstacles are retired women’s reluctance to volunteer in institutions remote from their home with lack of transportation, lack of the retired women’s knowledge of charitable societies and organizations, and retired women’s desire to achieve the maximum personal benefit from voluntary work.

2. Obstacles related to the community institutions.

Table (8): Responses to the obstacles related to the community institutions.

No.	Item	Agree	Undecided	Disagree	Arithmetic mean	Standard deviation	Ranking
1	Lack of the institutions supporting voluntary work.	F 283	99	35	2.59	0.640	5
		% 67.9	23.7	8.4			
2	Neglect raising the retired women’s competence in community institutions, which impedes their contribution to development	F 317	79	21	2.71	0.554	2
		% 76.0	18.9	5.0			
3	Lack of the programs that train retired women before employment.	F 310	79	28	2.68	0.595	3
		% 74.3	18.9	6.7			
4	Failure of several public and private departments to implement the programs that serve their retired employees.	F 354	41	22	2.80	0.518	1
		% 84.9	9.8	5.3			
5	The limited role of private sector, which is restricted to employing few retired women.	F 304	88	25	2.67	0.585	4
		% 72.9	21.1	6.0			
6	Employers’ resort to expertise house instead of appointing retired women.	F 309	80	28	2.67	0.596	4
		% 74.1	19.2	6.7			
Mean					2.69	0.434	1

Table (8) illustrates that the arithmetic means of the questionnaire of the obstacles related to the community institutions ranged from (2.59) to (2.80). The item of failure of several public and private departments to implement the programs that serve their retired employees was ranked first, whereas the item of lack of the institutions supporting voluntary work was ranked last.

The total score of (2.69) shows high agreement to the obstacles related to the community institutions. In addition, all obstacles obtained the scores of agree. This suggests the necessity of overcoming these obstacles. Standard deviation ranged from (0.518) to (0.640), which manifests moderate and high deviations as well as the participants’ different views on some items.

The most prominent obstacles are failure of several public and private departments to implement the programs that serve their retired employees, neglect raising the retired women’s competence in community institutions, which impedes their contribution to development, and lack of the programs that train retired women before employment.

3. Obstacles related to the community

Table (9): Responses to the obstacles related to the community

No.	Item	Agree	Undecided	Disagree	Arithmetic mean	Standard deviation	Ranking
1	Woman’s underestimation and preference for men.	F 149	166	102	2.11	0.769	5
		% 35.7	% 39.8	% 24.5			
2	Media programs’ failure to raise the awareness of voluntary work	F 261	119	37	2.54	0.654	3
		% 62.6	% 28.5	% 8.9			
3	Failure of social media to cascade volunteering culture among retired women	F 290	92	35	2.61	0.637	2
		% 69.5	% 22.1	% 8.4			
4	The community’s low confidence in the ability of retired women to develop because of its perception that retirement denotes stillness, rest and lack of work, which limits the movement of retired women.	F 267	103	47	2.53	0.690	4
		% 64.0	% 24.7	% 11.3			
5	Lack of clear regulations that organize and protect voluntary work	F 303	91	23	2.67	0.576	1
		% 72.7	% 21.8	% 5.5			
Mean					2.49	0.488	2

Table (9) shows that the arithmetic means of the questionnaire of obstacles related to the community ranged from (2.11) to (2.67). The item of lack of clear regulations that organize and protect voluntary work was ranked first, whereas the item of woman's underestimation and preference for men was ranked last.

The total score of (2.49) shows high agreement to the obstacles related to the community. In addition, four obstacles obtained the scores of agree, but only one score obtained the score of undecided. This suggests the necessity of overcoming these obstacles. Standard deviation ranged from (0.637) to (0.769), which illustrates high deviations as well as the participants' different views on some items.

The most prominent obstacles are lack of clear regulations that organize and protect voluntary work, failure of social media to cascade volunteering culture among retired women, and media programs' failure to raise the awareness of voluntary work.

5. Recommendations

The following recommendations have been made:

- Civil society institutions should collaborate to support and disseminate the culture of voluntary work, especially among the retired women because they are the fundamentals of the community that adopts the values of social capital, which aim to achieve human development by developing clear regulations that organize and protect voluntary work.
- Activating the role of social media in cascading the culture of voluntary work among retired women using awareness campaigns that are carried out by the Ministry of Human Resources and Social Development as well as increasing awareness through media programs that serve voluntary work.
- Disseminating the culture of confidence in the capabilities of retired women in Saudi community by presenting successful models that can work with old age. Public and private departments where retired women worked should present some programs that benefit them.
- Delivering training courses for the retirees to help them re-integrate and reintegrate into the community before employment.
- Providing comfortable transportation for the retired women to transport them to social institutions or to benefit from their services remotely without moving to social institutions.
- Involving the retirees in the conferences and seminars held by state institutions.
- Moreover, coordination between the concerned authorities to provide job opportunities for the women that tend to retire, and honor the retired women who return to work to motivate others to return. Employing retired women as consultants in the institutions of the government and the local community to develop the plans and conduct the necessary studies.
- Adopting the most prominent programs of investing the potentials of retired women, such as University of Retired Women, Association of Retired Volunteer, Elderly Experts Association, and Great Companion Program.
- Encouraging the retired women to convert their hobby into commercial activities (e.g. creating e-books, photographing parties, producing wool products, and making sweets). Update the experience and knowledge of the retired women according to the requirements of labor market. Establishing social clubs for the retired women and arrange them cultural, sports and entertainment activities to participate in the development of the local community.
- Furthermore, encouraging the retired women to write and publish in their fields of specialization to cultivate their writing skill.
- Directing the researchers' attention to benefit from these mechanisms and obstacles in creating a proposal on the retired women and how to invest their social capital, which is not properly utilized
- Social work courses should include new topics that address renewable social issues, such as

social capital.

- The retired women should participate in development programs and a policy because their participation adds a new meaning to development process, maximize quality of implementation, and encourages individual and group initiatives that accelerate the pace of development at the community level.
- Encouraging building social capital for retired women by reinforcing the values of positive participation and developing the fundamentals that organize them in development process.
- Considering social capital as a desired value for development project.

6. Conclusion

Social capital is one of the foundations of social organization and a potential source of value that can be strengthened, supported and converted to fruitful strategic goals. In the past, economic theories defined the standards of the progress and backwardness of the communities, but they disregarded the social context where the sustainable development process occurred. However, social capital has become a fundamental of the development of communities because it is one of the major factors that form social relations networks within communities. It also helps achieve development that benefits the person, group and community as a whole and facilitates achieving goals. Therefore, based on the great expertise, experiences and potentials of retired women, the present research has attempted to identify the mechanisms required for investing the social capital of retired Saudi woman and the relevant obstacles. The author hopes that it will help best understand how this investment can be achieved because of the great importance of retired women and social capital.

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