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Designing Development Policies for the Social Security Retirement System with a Future Study Approach

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ABSTRACT

Objective: This study aims to explore and design development policies for the social security retirement system using a futures research approach, identifying potential future scenarios and formulating strategic responses.

Methods: Utilizing a meta-synthesis of existing literature, expert surveys, and scenario analysis, the study systematically identifies key components, challenges, and opportunities within the retirement system, integrating futures research methodologies to project possible future states and policy implications.

Findings: The study reveals a comprehensive set of governance, social, cultural, economic, and technological factors that are pivotal in shaping the future of the social security retirement system. It also outlines several potential future scenarios, ranging from optimistic to pessimistic, with corresponding strategic actions and policies designed to address the identified challenges and leverage opportunities.

Conclusion: The research concludes that a holistic and adaptive approach to policy design, incorporating futures research, is essential for the sustainable development of the social security retirement system. It emphasizes the need for continuous reform, innovation, and stakeholder engagement to navigate the complexities of future societal and economic landscapes.

Keywords: *Social Security, Retirement System, Future Study, Policy Design, Scenario Analysis, Meta-Synthesis.*

1 Introduction

Futurism is one of the suitable tools for navigating the waves of uncertainty, and selecting the appropriate method is among the most important aspects necessary for the success of futurism. Futures studies, research into the future, futurology, or future science is a systematic, interdisciplinary, and comprehensive study of social progress, technology, and other environmental trends, often aimed at examining how people might live and work in the future. Predictive techniques, such as forecasting, can be applied, but contemporary futures researchers emphasize the importance of systematically exploring alternatives. Futures

studies seek to understand what is likely to continue and what can change acceptably. Therefore, part of this discipline aims for a systematic and pattern-based understanding of the past and present, and the exploration of possible future events and trends (Yang & DeVaney, 2011).

The study of different countries' retirement systems shows that there are various programs worldwide, and each country has attempted to develop and implement a specific plan according to its economic and social structure that is compatible with the characteristics of its society (Alavi et al., 2021; Larisa et al., 2020; Moss & Ghafoori, 2020; Ng et al., 2020; Radl & Fernández, 2021; Schuabb et al., 2019). Generally, the goal in a retirement system is to provide the possibility for pension payments and increase them in response to the rising cost of living (Anuar et al., 2023; Liu et al., 2021). On the other hand, the ultimate goal of futures studies is to preserve and enhance the level of human welfare and the capacities for sustaining life on Earth. Therefore, senior managers of social security organizations must duly consider the challenges ahead of the organization and significant issues like this and the futures studies of it in modern society. In this situation, decision-making becomes much more difficult and complicated, presenting a challenge that social security retirement funds worldwide face. This is a fundamental issue and one of the main objectives of this organization (Earl & Burbury, 2019; Fouquereau et al., 2018; Hentzen et al., 2021). The distinctive feature of the era we live in is the rapid changes and the unpredictability of the future; therefore, neglecting futures studies and failing to identify and acquire information from the forthcoming space will cast doubt on the effective policy-making, planning, and implementation of organizational activities (Adam et al., 2017; Furunes et al., 2015; Moss & Ghafoori, 2020). Conversely, recognizing the future and challenges ahead, influenced by the modern space, the emergence of new global actors, enhancing the organization's ability to better understand complexities, aligning with others, and not being surprised by rapid technological changes brings competitive advantage in the globalization process.

Given the above, scientific and measured planning, proper and professional management, and timely identification of problems and challenges facing the social security retirement system from economic, social, and even political and cultural aspects are essential. Retirement (based on whatever system or plan is adopted) is an intergenerational contract targeting the distant horizon, and any policy, program, or solution in this regard will have significant economic, social, cultural, and political effects (Heydari et al., 2015; Honarvar et al., 2019; Rakhshani et al., 2014). Hence, not only is the absence of a retirement plan and system dangerous, but the creation of ill-considered retirement plans will also have destructive and dangerous effects so much so that the growth in retirement expenses for the public sector in some developing countries has led to a serious financial threat, and reform of the retirement system has become an unavoidable necessity. Such factors exert heavy pressures on the retirement system (Alavi et al., 2021). Our country is no exception. Therefore, the researcher intends to answer the question of what appropriate policies for the development of the social security retirement system with a futures studies approach are in the social security organization?

The goal of this research will be to develop a comprehensive policy package with different dimensions and levels to meet the various needs of retirees, looking towards the future, solving problems, and improving their lives.

2 Methods and Materials

2.1 Study Design and Participants

Utilizing a meta-synthesis of existing literature, expert surveys, and scenario analysis, the study systematically identifies key components, challenges, and opportunities within the retirement system, integrating futures research methodologies to project possible future states and policy implications.

In the meta-synthesis research method, our study population comprised books, documents, and research articles on the subject of factors affecting service quality with a futures studies approach, using various scientific information databases. This aspect has enhanced the quality of the books, documents, and research articles and the up-to-dateness of the information. In addition, to complete the search, Google Scholar was also used, indicating the comprehensiveness and completeness of the search. In the meta-synthesis method, 70 articles were used.

In the expert survey section, which is conducted to evaluate the validity of the model, the research population consisted of academic experts who were knowledgeable in the research topic and were additionally familiar with the meta-synthesis method. In the Delphi method, 15 managers and experts were used.

In the model evaluation (model validation) section, the research population included managers, experts, and

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academic professors knowledgeable in the area of retirement system development with a futures studies approach.

For the first part of this research, an effort was made to review all sources, articles, and books presented in this field, or in other words, to perform a complete enumeration of all sources, articles, and books of interest.

In the second part of the research, sampling methods used in qualitative research, which are very different from those used in quantitative research, were employed. One of the sampling methods in qualitative research is purposive sampling, named for its special attention to the research objective. This type of sampling involves selecting research units based on the research goal rather than randomly. As a result, purposive sampling was used in this part of the research. Various criteria were used for sampling from the population, including being an expert in the mission and objectives area, as well as familiarity. In the second phase of the current research, purposive sampling was initially used, where samples were selected based on their relevance to the study, followed by snowball sampling, meaning that after selecting a few initial participants (purposive or convenient), these initial participants introduced other potential participants.

The researcher in the first part of this research, i.e., identifying factors affecting service quality with a futures studies approach, studied various articles and theses and ultimately utilized 74 works for data coding. In the next step of this research, for conducting interviews with experts to present a model and theory based on the grounded theory method, interviews were conducted with 20 experts in this field from both executive and academic sectors. The overall characteristics of the interviewees are described in the following table. Additionally, for the expert survey and to assess the validity of the model derived from the research, 15 qualified experts were identified, face-to-face meetings were held with them, and after explaining the research objective and methodology, questionnaires were distributed to them, and after repeated follow-ups, 15 questionnaires were returned.

The data collection method in the first stage of this research was the library and documentary study method. The researcher aimed to achieve this by using note-taking from studies, experiences, and research conducted in the area of factors affecting the development of the retirement system with a futures studies approach.

The data collection method in the second stage of this research (expert survey) involved face-to-face meetings with experts, and data were collected in these meetings after explaining the purpose and methodology of the research. This stage of the research was also conducted in the field.

Each stage of this research has its own specific process, and this applies to data analysis as well: In the first part, we used qualitative studies. In the first qualitative stage, using the meta-synthesis method, factors affecting the development of the retirement system with a futures studies approach were identified, from which codes, concepts, and categories were determined. In the second part, where the expert survey was conducted to confirm the validity of the policies derived from the research, the count sigma method, also known as weighted mean, mathematical expectation, or expected value, was used.

3 Findings and Results

In the current research, initially, all extracted factors from studies are considered as codes. Then, considering the concept of each code, they are categorized into similar concepts, thereby forming the research themes. The basis for categorizing these codes is the degree of similarity among the various codes. Below is an example of coding. In each theme, several codes are provided as examples. In conclusion, the results from the meta-synthesis of factors in designing policies for the development of the social security retirement system with a futures research approach have been divided into six dimensions (technical and economic categories, components of global retirement experiences, governance components, social and cultural components, institutional and management contexts, government and policy-making) based on the researcher's creativity into six categories and 34 codes, as presented in Table 1.

Table 1

The Summary of Qualitative Analysis for "Social Security Retirement System Development"

Category	Code
Governance Components	Effective institution-building in retirement sector
	Social security position

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	Policies and laws of employment and retirement
Social and Cultural Components	Institutionalization of social and cultural development for retirement
	Public participation for improving retirement environment
	Integration of cultural and social activities in retirement
Global Retirement Experiences	Mental models and social innovations
	Long-term care and social care
	Intergenerational solidarity and lifelong learning
	Facilitating active social participation
	Rights and laws related to retirees
Management, Government, and Policy-making	Strategic policy-making and design for retirees
	Competency-based approaches
	Employing expert managers in retirement plans
	Managerial and human resource empowerment for retirees
	Feasibility studies and regulation of retiree work efficiency
	Proper organization and strategic orientation for retirees
	Expanding social security coverage
	Improving service quality
	Government supports and policies
	Use of advanced technology for retirement plans
Institutional Contexts	Developed social infrastructures
	Technology and structure-based approaches
	Appropriate infrastructures
	Reliance on information technology
	Guidelines for return to work and re-employment in the work environment
Economic and Technical Component	Economic empowerment
	Training courses and artistic activities
	Personal care, health, and wellness education
	Economic integration and management
	Formation of a knowledge-based retirement economy
	Reforming the governance of retirement funds
	Education for the elderly and adaptation of goods and services environment
	Avoiding siloed management

The findings from the meta-synthesis of factors in designing policies for the development of the social security retirement system with a futures research approach, presented in terms of concepts including dimensions and components, indicate the important point that for the realization of retirement system development, attention must be given simultaneously to all six dimensions (governance components, social and cultural components, global retirement experiences, management, government and policy-making, institutional contexts, and economic and technical components). Focusing on one or two dimensions alone will not lead to the development of the retirement system.

Given the importance of the discussion on competitiveness and factors in the development of the retirement system, retirement models and ways to achieve them have been extensively discussed in the literature, ultimately leading to the examination and presentation of key factors in retirement system development. Reviewing the subject literature reveals that studies have not reached a consensus on determining the indicators and dimensions of retirement system development; each article has identified a limited number of indicators and factors affecting the development of the retirement system. Therefore, this research utilized the meta-synthesis method to review and collect indicators of factors in the development of the retirement system in research history, examining 70 articles and achieving theoretical saturation. In this study, 274 codes were identified in the MAXQDA software, it is worth mentioning that some of the identified codes had multiple frequencies. In this regard, considering the frequency, a total of 1097 codes were extracted among the identified codes, with the policy and employment and retirement laws index allocated 11 codes, mental models and social innovations with 28 codes, public participation for improving retirement economy with 14 codes, managerial and human resource empowerment of retirees with 16 codes, training courses and artistic activities with 20 codes, and appropriate infrastructure with 9 codes having the highest repetition among other indices and were among the most important identified codes.

In the governance category dimension, it included 3 indices, with the policies and laws of employment and retirement allocated 11 codes, and in the dimension of global

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retirement experiences, which includes 5 indices. Mental models and social innovations with 28 codes, in the social and cultural category dimension, which includes 3 indices. Public participation for improving the retirement economy with 14 codes, in the management, government, and policy-making dimension, which includes 10 indices. Managerial and human resource empowerment of retirees with 16 codes, in the economic and technical category dimension, which includes 8 indices. Training courses and artistic activities with 20 codes, in the institutional contexts dimension, which includes 5 indices. Appropriate infrastructure with 9 codes has the highest repetition among the indices of this category.

To assess the reliability of the policies, the kappa index was used, and the same factors and dimensions were considered in the final framework for forming the rows. The validity of the current policies was obtained through expert surveys. Separate face-to-face meetings were held with executive and academic experts in the field of public management and competency systems, who had numerous articles. In these meetings, after explaining the purpose and method of the research, a questionnaire provided in the appendix was distributed to them. At the end of the questionnaire, experts were asked to nominate anyone else they deemed suitable for responding to this questionnaire and topic. To calculate the validity of the final framework, the count sigma method, also known as weighted mean, mathematical expectation, or expected value, was used. In probability theory, the expected value of a discrete random variable is equal to the sum of the probability of each possible outcome multiplied by its value. This value essentially indicates the level of optimism for the occurrence of a specific event. Therefore, the mean is the value expected on average from an infinitely repeated random process.

Table 2

Expert Survey Results for the Validity of Final Policies

Time Variable	Weight (X)	Frequency (F)	Relative Frequency (P(X))	XP(X)
Totally Inappropriate	0	20	0.0268	0
Inappropriate	0.25	31	0.0416	0.0104
Somewhat Appropriate	0.5	43	0.0577	0.02885
Appropriate	0.75	102	0.137	0.10275
Totally Appropriate	1	548	0.7365	0.7365
Total		744		0.8785

In this method, each option is first assigned an appropriate weight (X). These weights are: strongly agree=1, agree=0.75, neutral=0.5, disagree=0.25, and strongly disagree=0. Then, the frequency (F) of each option, equal to the total responses given for each, is calculated and multiplied by the weight of each option to calculate the relative frequency (P(X)) of each option. Finally, by calculating the sum of this value, the validity number is obtained. The calculation of the validity of the final model through a questionnaire with 93 questions and the evaluation of 8 experts is shown in Table 2. Accordingly, the validity value is 0.8785, indicating that the presented model has an appropriate level of validity. Generally, a validity number higher than 0.8 is considered suitable for validity assessment.

For the use of statistical data and conducting various tests on the data, the normality of the data must first be assessed. According to the results of this test, the confidence levels for all variables were above 0.05, indicating that our variables have a normal distribution.

The KMO (Kaiser-Meyer-Olkin) sample adequacy measure is a value of the variance within the data, which is acceptable if higher than 0.6 and better as it approaches one. As observed, this value has reached 0.870. Therefore, factor analysis can be conducted on these items, reducing the research data to a number of underlying and fundamental factors. Also, considering the significance level in the table above, which is less than 0.05, it can be said that there is a correlation between the variables in the research within a 95% confidence interval.

To demonstrate the homogeneity or internal validity of the measurement model, the AVE (Average Variance Extracted) index was used, with values above 0.5 being acceptable and indicating the internal validity of the measurement model. Accordingly, all obtained values for the AVE index are greater than 0.5, indicating the internal validity of the model. Given the sample adequacy test value and the internal convergence test among variables, which are satisfactory,

Additionally, model indices indicate a good fit. The $\chi 2$ to degrees of freedom ratio is 1.52. Also, the RMSEA value

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(equal to 0.063) and indices such as GFI (equal to 0.97), AGFI (equal to 0.94), NFI (equal to 0.98), NNFI (equal to 0.99), and CFI (equal to 0.99) indicate the appropriateness of the model. In other words, the conceptual model of the research is largely consistent with the observed data.

By referring to the meta-synthesis table (Table 1), those variables with the highest frequency and references and of greater importance were identified and should be given more attention in the Social Security Organization. Also, one of the multi-criteria decision-making methods, such as TOPSIS, Analytic Network Process (ANP), etc., can be used to rank and weight the variables. In future study, other meta-study methods such as meta-synthesis and meta-method, or meta-synthesis and meta-theory can be used simultaneously.

Following the meta-synthesis method, the research question considered for this study with a futures research approach is as follows:

What are the policies for developing the retirement system with a futures research approach?

What are the possible futures for the development of the retirement system?

What actions and strategies are necessary to face the possible futures?

A committee was selected among experts for responding to the scenario-writing questionnaire in futures research and another committee for determining future strategies based on the output scenario in quantitative and qualitative sections. The questionnaire used in this method was a matrix with dimensions of 15 in length and width, where the main factors are repeated in its rows and columns, and each main factor has three outputs: excellent performance, satisfactory performance, and poor performance. In each cell of the matrix, the impact of the occurrence of the related row on the occurrence of the related column must be specified. These scores were considered in the range of -3 to +3, and respondents were asked to represent the impact of the components with these numbers. Then, the data of this matrix were selected for analysis using the method of balanced impact analysis and creating scenarios as follows.

Table 3

Scoring Method for Cross-Impact Matrix Effects

Score	Direct Impact	Inverse Impact
-3	Severe Inverse Impact	+3 Severe Direct Impact
-2	Moderate Inverse Impact	+2 Moderate Direct Impact
-1	Minor Inverse Impact	+1 Minor Direct Impact
0	No Impact	0 No Impact

In the second phase, after extracting possible scenarios, experts were used to identify strategies, and a targeted committee was selected to form a focused group. This group was used to extract specialized knowledge and develop solutions for current and future barriers. The data were analyzed using the method of balanced mutual impact analysis.

After differentiating the factors, eight scenarios below were considered for the development of the retirement system, with the eighth scenario being the best and most optimistic, and the first scenario being the most pessimistic. The Table 4 shows the possible states for the scenarios.

Table 4

Eight Scenarios Compatible with the Development of the Social Security Retirement System with a Future Study Approach

Scenario	Governance	Social and Cultural	Global Retirement Experiences	Management, Government, and Policy-making	Institutional Contexts	Economic and Technical	Total Impact Score
Scenario 1	Poor	Poor	Satisfactory	Poor	Poor	Poor	17
Scenario 2	Satisfactory	Poor	Satisfactory	Poor	Poor	Poor	7
Scenario 3	Satisfactory	Excellent	Satisfactory	Poor	Excellent	Satisfactory	4
Scenario 4	Excellent	Excellent	Satisfactory	Poor	Excellent	Satisfactory	7

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Scenario 5	Excellent	Excellent	Excellent	Poor	Excellent	Poor	11
Scenario 6	Satisfactory	Excellent	Satisfactory	Satisfactory	Excellent	Satisfactory	9
Scenario 7	Satisfactory	Poor	Satisfactory	Excellent	Poor	Excellent	8
Scenario 8	Satisfactory	Excellent	Satisfactory	Excellent	Excellent	Excellent	11

Explaining the Table 4, it can be stated that in the first scenario, only the global retirement experiences are satisfactory, and the rest of the factors are of poor quality. This means that retirees are only relatively satisfied with the factors of global retirement experiences, which include mental models and social innovations, long-term and social care, intergenerational solidarity, lifelong learning, facilitating active social participation, and rights and laws related to retirees, and are not satisfied in other areas. In the eighth scenario, a situation is imagined where retirees are relatively satisfied with governance factors and global retirement experiences, meaning mental models and social innovations, long-term and social care, intergenerational solidarity, lifelong learning, facilitating active social participation, rights and laws related to retirees, effective institution-building in the retirement sector, social security position, employment and retirement policies but are not satisfied with the rest of the factors, i.e., social and cultural, government management and policy-making, institutional and economic and technical contexts, which include strategic policy-making and design for retirees, competency-based approaches, employing expert managers in retirement plans, managerial and human resource empowerment for retirees, feasibility studies and efficient retirement work regulation, proper organization and strategic orientation for retirees, expanding social security coverage, improving service quality, government support and policies, using advanced technologies for retirement plans, developed social infrastructures, technology-based and structural approaches, appropriate infrastructures relying on information technology, guidelines for return to work and re-employment in the work environment, economic empowerment, training courses and artistic activities, personal care training, health and wellness, economic integration and management, forming a knowledge-based retirement economy, reforming governance of retirement funds, education for the elderly, and adapting the environment for goods and services, avoiding siloed management are completely satisfied.

To determine necessary measures and policies, the scenario wizard software predicted eight possible futures. Naturally, organizations and companies, including the Social Security Organization, do not have the capability to plan and use the predicted existing policies, and moreover, it is not only cost-ineffective but also expensive. Therefore, based on scenario writing methods, three scenarios in optimistic, pessimistic, and most probable states for the development of the retirement system have been considered. According to Table 4, the eighth scenario is the optimistic scenario, and the first scenario is the pessimistic one. To select the most probable scenario, we used the frequency of states, including excellent, satisfactory, and poor.

Therefore, after the meeting, the purpose of the meeting was stated, and then, in the continuation of the meeting, scenarios, questions, and answers were reviewed, and finally, the most probable scenarios, the most desirable ones, and even the most pessimistic scenario were reviewed, and a summary was made at the end of the meeting. The results of this summary are as follows:

Table 5

Selected Scenario and Suggested Actions and Strategies by the Focus Group

Scenario Type	Actions and Strategies
Optimistic Scenario	Effective institution-building in the retirement sector; establishing policies for employment and retirement; meeting retirees' needs; institutionalizing social and cultural development; creating public participation and integrating activities; responsive and timely service provision, agile, updated, and tailored to retirees' needs; fostering mental models and social innovations; facilitating active social participation with respect to rights and laws related to retirees; fully understanding retirees' needs; strategic policy-making and planning for retirees; managerial and human resource empowerment within social security coverages; improving service quality; re-employment and creating appropriate infrastructures and technology- and structure-based approaches; developing social infrastructures; ensuring sufficient competency and skills among retirees and complete satisfaction of retirees; economic empowerment and conducting skill training and artistic activities; comprehensive education and establishing health care and wellness; integrating economic management; reforming governance of retirement funds.

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Most Probable Scenario	Governance actions such as effective institution-building in the retirement sector; creating the best social security situation; developing policies for employment and retirement; strategic policy-making and planning for retirees; managerial and human resource empowerment within social security coverages; re-employment and creating appropriate infrastructures and technology- and structure-based approaches; developing social infrastructures; ensuring competency and skills among retirees; economic empowerment; conducting skill training and artistic activities; comprehensive education and establishing health care and wellness; integrating economic management; reforming governance of retirement funds.
Pessimistic Scenario	Creating mental models and social innovations; facilitating active social participation with respect to rights and laws related to retirees; strategic policy-making and planning for retirees; creating appropriate infrastructures and technology- and structure-based approaches; developing social infrastructures; ensuring sufficient competency and skills among retirees; economic empowerment.

4 Discussion and Conclusion

It can be concluded that social security schemes are realized through the mechanism of retirement insurances, covering retirement, unemployment, old age, disability, and health insurances, including health services, medical treatment, and medical care. Based on this foundation and in accordance with the welfare principles of the constitution, numerous laws have been passed. These laws are sufficient in some areas and deficient in others. It appears that the current situation of social security in the country is more a result of the lack of precise implementation of these constitutional principles and the weakness of organizational structures in identification, planning, and problem-solving rather than negligence of the constitution or its lack of coherence and dispersion. Although laws and norms governing the social security system are numerous and detailed, aiming to advance social security objectives, this system still requires reforms and reviews. Providing social welfare necessitates government actions to identify and find ways to reduce inequality in access to services and support social groups based on social, economic, race, ethnicity, immigration, gender, disability, and age conditions (Wilson et al., 2020). Based on this foundation, one of the important activities of governments, or rather the first practical action of governments after identifying issues, is legislation. Legislation encompasses a wide range of legislative activities from enacting the constitution to approving regulations and administrative orders. However, the importance and scope of laws and regulations vary. In this context, the Iranian constitution, as the country's highest official document, recognizes the right to welfare for all and covers health, housing, education, employment, and social security in at least eight principles. Based on globally accepted definitions, social welfare can be considered to have five dimensions: health, housing, education, employment, and social security; these dimensions together form a set that can ensure the security, livelihood, and health of society, and their failure and lack of interaction can produce poverty, inequality, and social harms. The absence of social security schemes leads to poverty, inequality, labor market turmoil, and generally the loss of security (Alavi et al., 2021). Unfortunately, indicators and statistics indicate that social security in Iran faces barriers, problems, and challenges with negative effects that impact both society and governments. Based on these laws, structures have been created for their implementation, among which is the law of the comprehensive welfare and social security system, which places the responsibility of establishing a social security system for the matters mentioned in the constitution on the government and the Ministry of Cooperatives, Labor, and Social Welfare.

The constitution explains the government's responsibilities towards citizens in welfare issues and, conversely, people's duties regarding participation and advocacy. Based on constitutional principles, the government's obligation and people's rights must be planned and executed precisely with sufficient structures. However, regarding the constitution, there is a need to address some issues or mention topics in a scattered manner (Alavi et al., 2021; Heydari et al., 2015; Honarvar et al., 2019), for example, clearly distinguishing social supports and aids that are among the first duties of governments without people's financial participation from social insurances that fundamentally rely on people's participation and employment.

Thus, it appears that the current situation of social security in the country is mostly indicative of the lack of precise implementation of constitutional principles and the weakness of organizational structures in identification, planning, and problem-solving. It should be noted that the constitution refers to the main concepts according to the necessities of time and place, and some of the criticisms in the structure of the social security system are issues that the legislator has the key to solving. Although laws and norms governing the retirement system are numerous and detailed, aiming to advance social security objectives, this system still requires reforms and reviews.

The retirement system legally has disorders (Alavi et al., 2021). As a result, beneficiaries are forced to refer to various scattered laws when in need. The most important actions that

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should be taken to implement the constitutional principles of welfare and social security are reforms in the norms, laws, and regulations of this field. For this purpose, stability and sustainability should be created in legislation, and reforms should be gradually implemented with respect to principles. Compilation, reform, harmonization, and centralization of all laws and regulations in this field should be on the agenda of the parliament.

In this context, the main policy gaps identified as the main strategies for policy-making and setting fundamental norms for social security during retirement by the Ministry of Cooperatives, Labor, and Social Welfare, as the main custodian of social insurances in the country with legal authorization, include reviewing participatory and employment-based financial provision in the field of social insurances, determining the target community and making all beneficiaries of retirement funds employment-based, reconstructing the organizational structure of social insurances so that insurance agencies focus solely on social insurance matters and not on other welfare areas such as social assistance, etc., thus, policies to be pursued should include items such as reforming retirement plans based on structural reforms and thereafter parametric reforms, granting independence to health insurances towards control and supervision over beneficiaries and health care providers, and reforming and rewriting social security laws based on scientific achievements and today's societal needs.

It can be said that despite the importance of the topic, retirement plans are facing significant economic, financial, and political pressures to reduce the costs of providing retirement benefits and improve their financial ratios. After nearly a century of expanding coverage and reducing retirement ages, the retirement system now needs reform and review to create a comprehensive and balanced framework that is:

- Cost-effective and sustainable: Public service retirement benefits must be cost-effective. To be sustainable, it must remain cost-effective over time. Cost-effectiveness must be analyzed in the context of overall costs. For a plan to be sustainable, it must be able to effectively manage risks without a significant increase in costs.
- Sufficient and fair: Public service retirement benefits should provide a sufficient level of retirement income for public service workers with a reasonable degree of assurance and support productivity.
- Transparent and simple: Public service retirement benefits should be widely understood. Plan members should know their potential future rights and benefits. The retirement system must be in the process of redefining its policies and strategies to respond to the increasing needs of its audience.

In this situation, it is essential for the Social Security Organization to quickly implement systematic, parametric, structural, technical, and executive reforms. In conclusion, it must be acknowledged that reforming retirement systems is time-consuming and requires consideration of social, political, economic, and technical considerations; therefore, all aspects of the work must be examined to minimize the damage the country suffers in transitioning through this crisis.

Researchers always face limitations in their research, some of which become apparent even at the beginning of the work. One of the main pillars of research and investigation is access to statistics and information. In this area, there are problems that have made research services such as access to books, magazines, statistics, databases, etc., not easily possible in the country. Part of this problem is due to the absence or shortage of any of the above research service. On the other hand, a wrong culture has caused these matters to be considered private, and as a result, individuals and institutions refrain from transferring their findings to others in some way.

- Limitation in effectiveness: Another existing limitation could be a limitation in effectiveness. Even if you have selected a very strong research plan and statistical analyses, there are still limitations such as focusing on a specific population, focusing on individuals, or species from a limited area. This issue refers to the generalizability of research results, which cannot generalize data specific to a limited and specific population to other communities.
- The lack of a comprehensive and integrated database on retirement development in social security.
- Temporary lack of cooperation from some managers due to busyness and indifference to research and scientific projects.
- The presence of a short-term outlook and the lack of a long-term horizon among managers, and therefore managers' attention is devoted to current and everyday issues and less attention to

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roadmaps, long-term plans, and scientific research.

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Declaration of Interest

The authors of this article declared no conflict of interest.

Authors Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

Ethics principles

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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