

CREATIVITY, INNOVATION, SELF-CONTROL, RISK-TAKING AND JOB SATISFACTION IN THE SOCIAL SECURITY ORGANIZATION

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Abstract

This study was examined the effects of creativity and innovation, self-control, risk-taking and job satisfaction of staff in the Social Security Organization in Char Mahal- Bakhtiari. This study include of main hypothesis and three sub-hypotheses that were investigated. The main hypothesis is: "There is a significant relationship between creativity and innovation, self-control, risk-taking and job satisfaction".

The research design is descriptive and correlation methods and questionnaire was used for data collection. The statistical population is concentrated on the social security employee and the number of sample size is 150 subjects. They have been selected randomly. Findings of this research indicate that three elements of Robbins organizational culture include of creativity and innovation, self-control, risk-taking that they are related to the job satisfaction. The relationship between independent variables and dependent variable are significant. Finally, according to the research findings, recommendations are suggested. They are focused on the cultural factors strongly which are effects on job satisfaction of employees for applying in this organization.

Keywords: Creativity and Innovation, self-control, Risk-Taking, Job Satisfaction, Social Security Organization.

Introduction

Undoubtedly, human creates culture and culture builds human. Culture teaches human how to learn stable and reliable thoughts and organize them into complex groups with separate specific tasks. It is hard to change stable and reliable thoughts after they consolidate in the mind. However, since human's behavior is naturally reactive, he can react to cultural elements presented to him. That is to say, he can either deny or alter these elements by choice (Tousi, 2002, p. 5).

Previous studies suggest that culture influences the formulation of goals and strategies, personal behavior and organizational performance, occupational motivation and job satisfaction, individual initiative, decision-making and participation of personnel in affairs, dedication and commitment, discipline, hard work, anxiety levels, and such (Zareyi Matin, 1995, p. 71). A robust organizational culture is a culture whose core and fundamental values are accepted by all and to whom everybody commits.

Understanding organizational culture without understanding the culture of the organizational environment is incomplete and superficial. Such an understanding does not clarify the causes of performances of personnel and the organization's changes and evolutions. This research aimed to assess the current state of individual initiative, self-control, and risk tolerance and their effects on job satisfaction in the personnel of the Social Security Organization. It is hoped this research paves the way for studies and analyses by other researchers seeking for ways of developing and enhancing organizational performance at all levels, especially in the Social Security Organization. It is also hoped this research clarifies the status of individual initiative, self-control, and risk tolerance and their effects on increase job satisfaction among employees.

Different definitions of organizational culture are available. Hence, it has a complex, elusive and nebulous meaning. For instance, management experts define organizational culture as a system of common actions, values, and beliefs that is developed in an organization and directs the behavior of the organization's members (Shine, 1996, pp. 109-119). They also consider organizational culture to be a system that gives

identity to an organization and thus differentiates organizations (Vandall, 1985, p. 528). However, organizational culture is commonly known as a series of common beliefs and values shared by the members of an organization. That is to say, it is a system of shared presumption of an organization's members about the organization that is manifested in the form of organizational values. Individual initiative, self-control, and risk tolerance have always been present and have always acted as the components of a hidden force acting beyond the tangibles. In other words, it is a hidden phenomenon that unifies thought backgrounds and encompasses the subjective aspect of people. Hence, it significantly contributes to the emergence and development of the kind of human force behavior.

Research Significance

Considering the above points, the present research analyzed the relationship of individual initiative, self-control, and risk tolerance with job satisfaction due to the subtle relationship that exists among them. The aforementioned three components constitute the way an organization's members think of the organization and its characteristics. Therefore, they do not show whether an organization's members like the organization's characteristics or not. That is to say, they only reflect the attitude of an organization's members to the organization while with job satisfaction liking or disliking the organization matters. The reason is that, job satisfaction refers to a level of positive and negative feeling of an organization's members for the organization. In other words, job satisfaction is an emotional response to occupational tasks depending on the social and physical conditions of the workplace.

In the assessment of individual initiative, self-control, and risk tolerance it is tried to analyze the attitude of members toward organizational expectations, rewarding methods, as well as ways of examining the conflicts, freedom of action, independence, participation, intimacy, and cooperation among personnel. In assessing job satisfaction, it is tried to understand whether organization's member are satisfied with the current state of the aforementioned components.

The main objective of this research was to examine the current state of individual initiative, self-control, and risk tolerance and their effects on the levels of job satisfaction in personnel of the Social Security Organization.

Research Primary Objectives

- 1- To determine the relationship between "individual initiative" and job satisfaction in personnel
- 2- To determine the relationship between "self-control" and job satisfaction in personnel
- 3- To determine the relationship between risk tolerance and job satisfaction in personnel

According to the model proposed by experts, organizational culture is composed of several elements or components. The components forming the basis of hypotheses of this research included individual initiative, self-control and risk tolerance. These components are of great importance in the spatial scope of this research. Accordingly, the primary research hypothesis is as follows: "The relationship of individual initiative, self-control and risk tolerance with job satisfaction in personnel of the Social Security Organization is significant.

Description of Organization Culture Components

1- Risk Tolerance

This component refers to the level of interest demonstrated by an employee in activities necessitating dedication, responsibility and risk taking. In some organizations, employees are willing to take a level of risk to attain the goals. An organization in which the members freely take organizational responsibilities and risks and demonstrate their interest in the organization, has strong cultural values and members with mental-organization maturity. On the contrary, in bureaucratic organizations stressing rules and regulations, the power of hierarchy and external supervision suppress risk tolerance, trust in the organization, and responsible attitude of personnel.

Experts define risk tolerance as a function of personal explanations, attitude, knowledge and competencies. Elements of this definition are as follows:

- a) Propensity:
It refers to decisions made deliberately or non-deliberately by a person in the course of his/her real life. Examination of such decisions reveals the risk tolerance of the person.
- b) Attitude:
It refers to the trait emphasized by a person. At some points, attitude is changed as a result of personal experiences and interaction with other individuals.
- c) Knowledge:
It refers to the relative understanding of a person about risks. People with a good understanding of risks and those who are more aware of the way to attain their goals by taking risks are more probably expected to benefit from risk-oriented success.
A deep understanding of risk and its process leads to a positive attitude. Ability is also a function of knowledge because information on risks leads to ability. Perhaps when a person chooses a risk-oriented situation it is because they know their capacities (Curdell, 2001, pp. 36-40).
- d) Capacity:
It refers to the person's capacity and ability to tolerate risk. Given equal circumstances, the youth, which are livelier, more capable, are more risk tolerant compared to the elderly.

2- Self-Control

It refers to the supervision and conductance of the behavior of staff by enforcing rules and regulations. It also refers to the direct supervision of individuals (Khaki, 1999, p. 54).

In most organizations, there is a tension between variability of human behavior and the organization's need for predictability and regularity of the behavior and activities of its members. For organizations operating in hazardous conditions, the need is intensified because they not only need to regulate behaviors but also need to guarantee/secure the health and security of members. In this regard, adherence to rules, regulations and principles is the first way used by the organization to regulate the behavior of its members (Parker, 1988, pp. 289-304).

Hopwood introduces three forms of control including the following: a) administrative control, b) social control, and c) self-control. Since administrative control is the most common form of control, it is discussed in brief.

In general, "administrative control" includes mechanisms, techniques and processes employed consciously and deliberately to control the behavior of individuals, groups and organizations. It is composed of the following components: output control and process control.

"Process control" follows standardization of work process by adhering to rules and regulations in a process governing person's behavior while "output control" refers to the process of feedback control by measuring it against output criteria (e.g. performance assessment). In the case of more complex and unpredictable jobs, this type of control is more needed. In sum, bureaucratic organizations oblige members to follow instructions. They employ direct and external supervision mechanisms instead of supervising the work process/flow. Such organizations try to control the behavior of members.

In some organizations, due to the effectiveness of some control methods, such as self-control or internal control, it is tried to reduce direct supervision and external control and to use a more effective control model by relying on organizational culture and other mechanisms. Therefore, control is a process that fluctuates between self-control (internal control) and direct control (external control).

3- Individual Initiative

Individual initiative refers to the level of responsibility, freedom and independence given to an organization's members. Individual initiative varies in organizations with different cultures. In organizations with severe hierarchical tendencies, individual initiative is poor. On the contrary, as responsibility, freedom, and independence increase, individual initiative and performance grow. However, traits contributing to an increase in creativity of personnel shall be nurtured by managers.

Initiative generally refers to any action that puts the organization into a new strategic position. An initiative is often taken in response to organizational decline and it is aimed at putting the organization in a position beyond its routine condition. Individual initiative can include development or creation of a new product or service, a new development/manufacturing process, or a new technology. It may also include a change in a direction in line with the organization's strategic position. In general, an initiative is aimed at enhancing the effectiveness of organizations that actively react to external and internal environmental changes. Some of the reasons underlying the manager's unwelcoming attitude toward individual initiative are as follows:

- 1- The process of taking individual initiatives in an organization is bound with uncertainties and calls for special two-stage coordination among an organization's units.
- 2- The cost of an individual initiative cannot be predicted precisely.
- 3- Since some units may lose their power and resources or their internal operating process requires changes, they oppose individual initiative.

Individual initiatives are taken rarely in organizations with routine kind of activities (Akenly, 1998, pp. 115-132).

Theoretical Models of Identifying and Assessing Individual Initiative, Self-Control and Risk Tolerance

- Litvin and Stringer's Model (Mortazavi, 1999, p. 45)
These two researchers introduced following nine factors as the most important components of organizational culture: 1) standards, 2) responsibilities, 3) encouragement, 4) risk tolerance, 5) administrative support, 6) conflict and contrast, 7) intimacy, 8) structure, 9) identity
- Kurt Levin's Model (ibid, p. 47)
The study by Levin was focused on management style or method. He concluded that a humane environment will lead to a high level of performance and satisfaction. He stated that such an environment is created by considering humans and their motives and needs in the following seven components of organizational culture: 1) leadership process, 2) motivation, 3) communications, 4) decision-making, 5) setting goals, 6) reaction, and 7) control. The Kurt Levin and Litvin's models were more concerned with behavioral factors.
- William Oshi's Model (Husseinnezhad, 2002, 0. 42)
William Oshi is one of the researchers working for the McKinsey Consulting Company. This company has introduced the Z theory based on a comparison between Japanese and American organizational culture. According to Oshi, the main differences between the Japanese and American management systems lies in some structural regulations and cultural values which form the basis of some specific management methods.
- Parson's Model (Husseinnezhad, 2002, p. 45)
Parson's model is one of the frameworks of cultural values content analysis. This model is more abstractive than concrete. The acronym AGIL is used to refer to this model which includes four elements and is used to analyze and explain social systems. The aforementioned elements or tasks are as follows: adaptation, goal achievement, integration and legitimacy. Hence, every social system including culture has to meet the aforementioned four requirements to advance and survive. That is to say, a social system shall be adaptive and be able to achieve its goals and integrate its parts. It also needs to be legitimate for the organization's members and other organizations.
- Robins' Model (Robins, 2008, p. 138)
Robins states that assuming that organizational culture is a system of common implications shared by members, it is composed of a series of key characteristics valued by the organization. He introduces the following characteristics as the major characteristics of organizational culture:

Row	Component	Row	Component
1	Creativity	6	Control
2	Risk tolerance	7	Identity
3	Direction	8	Rewarding system
4	Integration	9	Contrast tolerance
5	Management affairs	10	Communicative model

Definition of Job Satisfaction

Hathorn's study in the late 1920s, at the time of the economic depression in the West, set the scene for other formal studies of human resources and job satisfaction. Since the 1930s, job satisfaction has been widely studied. Job satisfaction gained prominence because the primary advocates of the human relations approach convinced the experts and managers that a happy worker is necessarily a profitable one.

Shertzer believes that job satisfaction is the interest in the tasks associated with a job, working conditions, and rewards paid to do the job. The degree of satisfaction of a person's needs by professional activities, affairs and conditions depends on the person's judgment. People need to weight the advantages and disadvantages of their job. If advantages surpass the disadvantages, the person may experience job satisfaction.

Victor and Vroom believe that job satisfaction is the subjective opinion of a person on his/her job. It is, in fact, the demonstration of an organizational behavior. Hence, job satisfaction and accomplishment are the result of completely different factors (Salimi, 1999, p. 9).

Chester Barnard believes that job satisfaction leads to the continuation of cooperation of a person with an organization. It is the collection of special satisfactions that encourage human to make efforts to help an organization and benefit from gains achieved in return for the disadvantages of the job. When the responsibilities delegated by an organization to a person are exhausting (too much), the benefits or returns may be abundant and encouraging.

Keith Davis defines job satisfaction as a collection of consistent and non-consistent feelings of personnel for the job (Davis and Storm, 2001, p. 16).

Robert Hoppock states that job satisfaction is a complex multidimensional notion influenced by mental, social and physical factors. That is to say, there is not only one factor that leads to job satisfaction. Rather, it is a combination of various factors that make a person feel satisfied with his/her job at a certain point of time and make him/her express his/her content with the job. A person expresses his/her satisfaction with a job by stressing different factors such as his/her income, social values of the profession, workplace conditions, and gains.

Gorden believes that job satisfaction is an emotional reaction originating from the person's answer to the question that whether the job meets his/her occupational values or allows him/her to meet them. In addition, job satisfaction depends on the compliance between these values and individual needs.

In his book, Shafi Abadi defines job satisfaction as follows: "Job satisfaction is a positive feeling developed in a person for his/her job. It is the result of factors such as workplace conditions, organizational system, relationships governing the workplace, and cultural factors. Hence, it can be argued that job satisfaction is a mental feeling influenced by social factors."

Dimensions of Job Satisfaction

According to the aforementioned theories, there are three major dimensions to job satisfaction: 1) Job satisfaction is an emotional response to professional conditions; 2) Job satisfaction refers to the degree of satisfaction of needs and expectations; 3) Job satisfaction is the result of several interdependent attitudes. Smith, Kendall and Hulin introduced five dimensions for job satisfaction: job nature, income, improvement opportunity, management, and colleagues.

These dimensions are among the most important dimensions of a job to which people react (Lutaner, 1998, p. 277). Job satisfaction refers to the overall and emotional position of a person on his/her current professional role. There is a difference between this notion and the satisfaction of a person with different separate aspects of his/her job. In fact, job satisfaction is the overall attitude of a person to his/her job, although this notion does contradict the fact that the overall attitude is composed of several aspects (dimensions). It is assumed that people are capable of maintaining a balance between satisfactory aspects of their jobs and non-satisfactory aspects and consequently develop a mixed attitude to their job (Arn, 1997, p. 126). As mentioned, according to Kendall and Smith, personal satisfaction can be obtained from the following five dimensions of a job (Kendall, 1996, p. 126).

Row	Title	Description
1	Job nature	Characteristics of the occupational tasks of a person
2	Salary or wage	The wage a person receives and is considered fair by the person as compared to the wages of others
3	Improvement opportunity	The opportunity for advancing in the organizational hierarchy
4	Supervision/management	The relationship of the person with his/her direct supervisor and the supervisor/management's ability to support the person both behaviorally and technically
5	Colleagues	The degree of technical effectiveness of colleagues and socially support the person

Factors Influencing Job Satisfaction

Job satisfaction or dissatisfaction can influence performance in different ways. Hence, in order to improve job satisfaction and give the required motivations, it is necessary to identify factors influencing job satisfaction. To this end, the viewpoints of experts on these factors are discussed here.

- Herzberg

He believed that people are dissatisfied with their jobs and the dissatisfaction is caused by workplace and job conditions or environmental health factors or dissatisfying factors. The aforementioned factors are introduced in the following table:

Environmental health factors or unsatisfying factors		
1- job security	2- personal life	3- working conditions
4- salary/wage	5- corporate policy and regulations	6- nature and degree of supervision
7- mutual interaction with colleagues	8- mutual interaction with supervisors	9- mutual interaction with subordinates
10- Position		

Hence, when the above requirements are not met in a workplace, people will experience dissatisfaction. Moreover, when people express their satisfaction, they are in fact referring to the job itself and nature of the job. In this regard, factors such as personal growth and delegation of responsibilities help people develop a sense of satisfaction and always remain motivated. This group of factors, which are called “motivational factors”, are as follows:

Motivational Factors	
1- Occupational progress and development	2- Responsibility
3- Job nature	4- Personal growth
5- Understanding of others	6- Achieving success

Therefore, a person experiencing the above factors feels internal satisfaction and gradually develops an interest for his/her job. Such a person will probably make more efforts and will demonstrate a higher level of productivity (MirKamali, 1999, p. 15).

- Kimball Wiles

Concerning identification of factors influencing the development of job satisfaction in people, Kimball Wiles refers to the following variables (Kimball, 1999, p. 43): 1) Assurance and comfort; 2) Desirable working conditions; 3) Affection and dependence; 4) Fair and just conduct; 5) Feeling successful and industrial growth; 6) Recognition and appreciation of services; 7) Participating in setting working policies; 8) Possibility of self-respect

- Dobrin

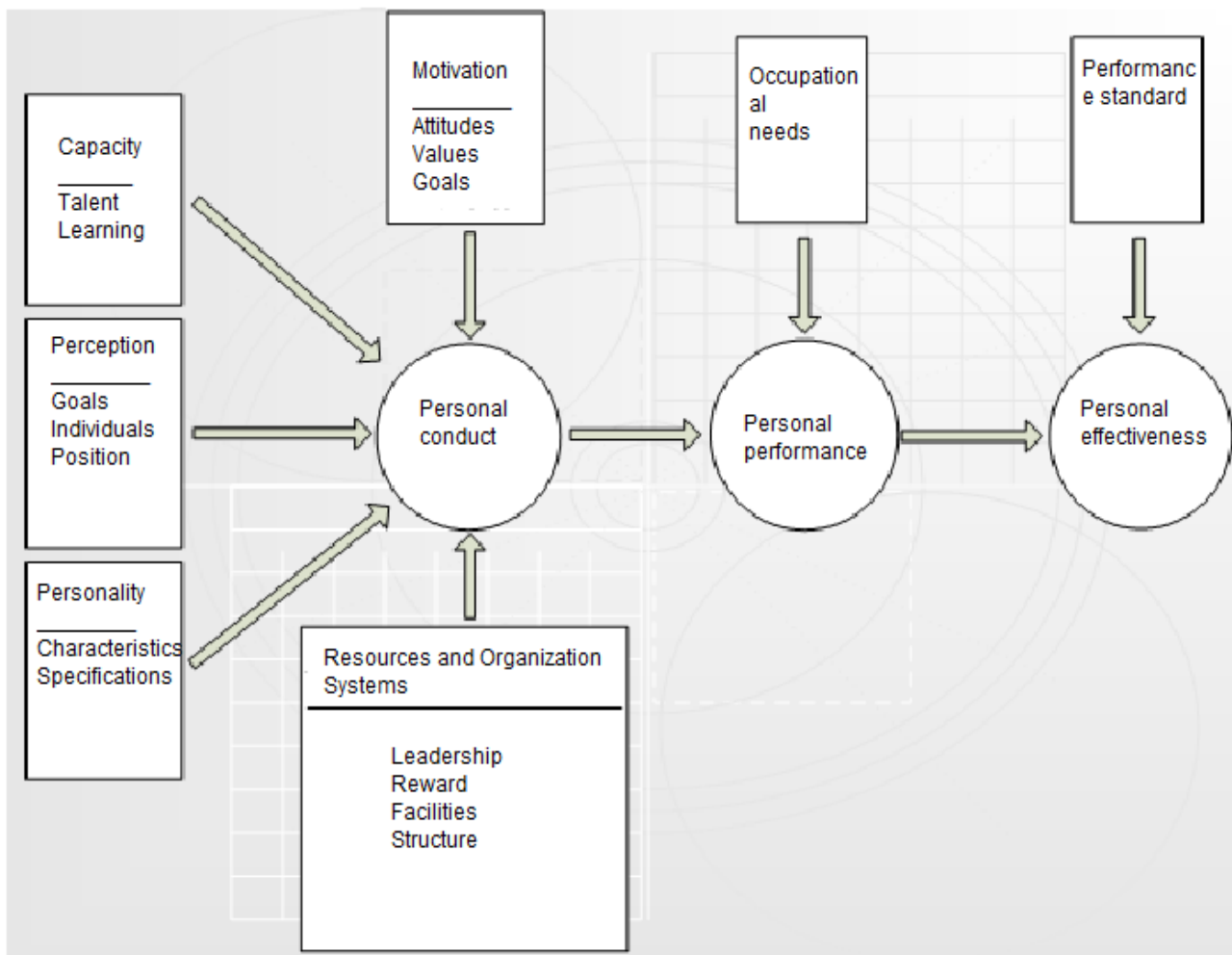
According to Dobrin, the following factors influence job satisfaction (Dobrin, 1998, p. 363): 1) success, 2) recognition, 3) promotion and progress, 4) responsibility, job nature and type, and chances of growth.

The Relationship of Job Satisfaction with Individual Initiative, Self-Control, Rewarding System, Conflict Tolerance, and Risk Tolerance

Does the type of individual initiative, self-control, rewarding system, conflict tolerance, and risk tolerance always influence job satisfaction and performance of employees equally?

Results of this research suggest that the answer to the above question is no.

According to previous studies, there is a correlation between the type of culture and job satisfaction. However, this correlation is influenced by personal differences (Fidelman, 1997, p. 205). In sum, it can be said that when individual needs comply with organization culture, the level of job satisfaction is high. Therefore, job satisfaction is a function of understanding of an organization's members about the organization's culture. In other words, there is a strong relationship between organizational culture and job satisfaction, but every culture does not influence job satisfaction equally. Hence, the degree of influence of culture on job satisfaction depends on the intensity of the culture and job satisfaction. Related studies indicated that a higher level of job satisfaction is achieved when the organizational culture gains more power and integration, when organization's members agree on the importance of factors influencing organizational culture, when there is compliance between individual needs and organization culture, and when the organization culture can meet the substantial needs of the organization's members (MirSepasi, 2003, p. 42). The following diagram shows changes in conducts, performances and effectiveness of an organization (Arnold, 1998, pp. 23-24).



Job Satisfaction Measurement

There are different ways for measuring job satisfaction some of which include interview and record of critical events. However, the most important way is to use a questionnaire which is commonly called the method of study of opinions and attitudes. By measuring job satisfaction in personnel of an organization, plenty of information is obtained on managers and personnel. This information can be used in planning human forces.

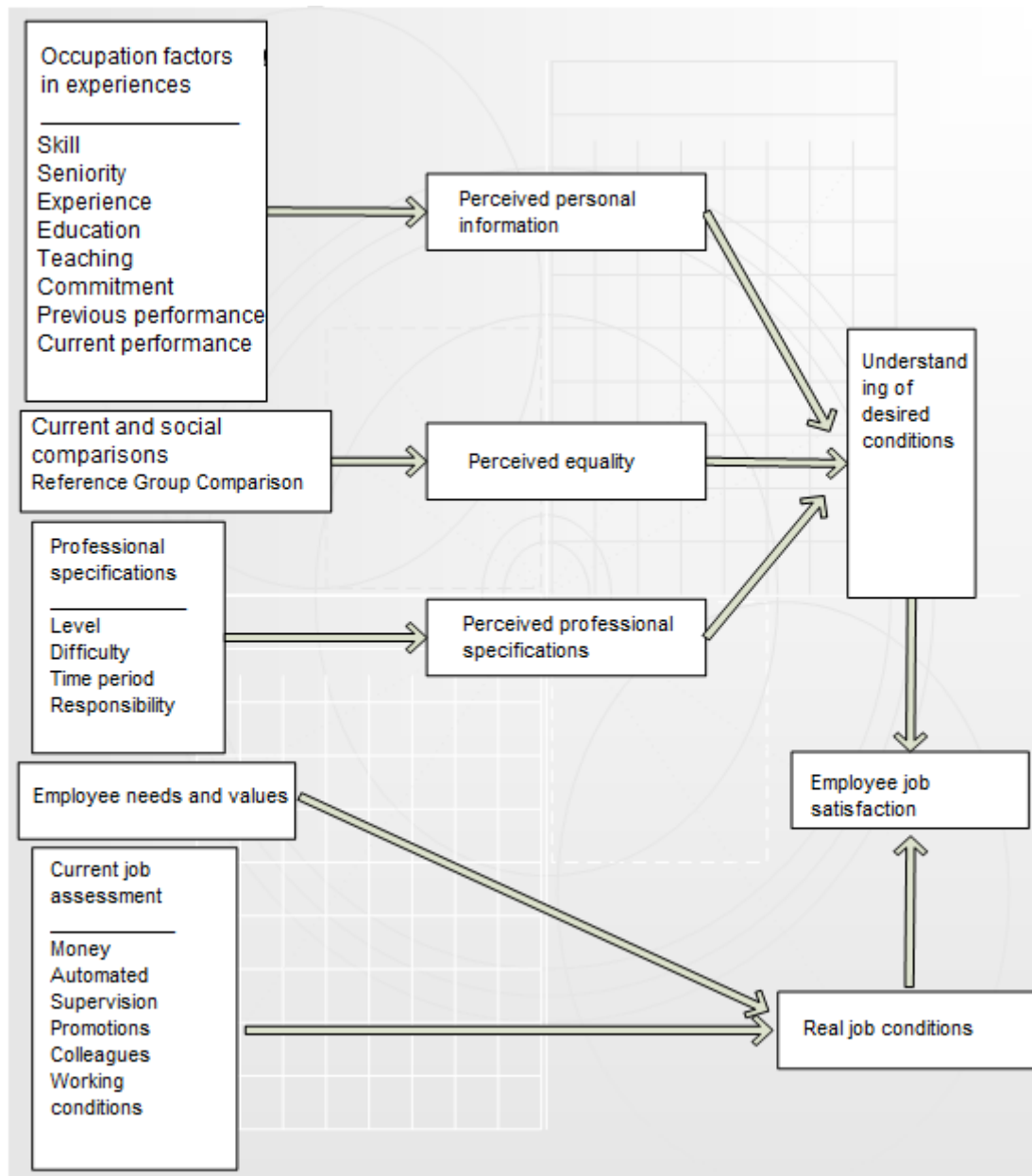


Diagram of the conceptual model proposed for job satisfaction

Research Method

Considering the research nature and the statistical population under study, this research was a descriptive correlational research. Using books, journals, and websites as well as results of associated research, the research literature was organized. In addition, a questionnaire was used as the data/information collection tool. The research tool was used to collect the required information and data from the statistical population. The present research was an applied research and the parameters of the population were determined selectively.

The statistical population for this research included 400 personnel of the Social Security Organization. The stratified sampling method was used and samples were taken randomly in relation to the size/number of samples from each statistical population in the subgroups (subordinate units). Samples had different years of service, age, degrees, marital status, average wage, and benefits. The sample size was the first priority in planning on the research. Sample size is an important issue that shall never be taken for granted. If a sample

with a size larger than the required size is selected, resources are wasted and if a sample with a size very smaller than the required size is selected, results are obtained that are scientifically useless.

The questionnaire is composed of the following sections:

- Questions about general information: In order to obtain basic information on the statistical population, a questionnaire with five closed questions was designed to question the personal information of the respondents including their relative status, marital status, years of service, education, wage and benefits.
- Questions about individual initiative, self-control, and risk-tolerance: This section included 20 questions designed considering the components and share of factors studied in this research.
- Questions about job satisfaction: This section includes 20 questions designed based on the Job Descriptive Index developed by Smith, Kendall and Hulin in the Kernel University.

In order to have a questionnaire with a high validity, it was distributed among 30 sample members. Consequently, the unfamiliar and incomprehensible statements were omitted and some questions were also modified. Moreover, in order to secure the results of analyses of questionnaire information, the Cronbach's alpha method was employed.

The reliability of the individual initiative, self-control and risk tolerance questionnaire was also tested through a validity test. The resulting validity coefficient was 90%. Since the standard validity for questionnaires varies between 0.7 and 0.9, it was concluded that the questionnaire had a high level of reliability and validity. In the case of job satisfaction questionnaire, the Job Descriptive Index scale was used. The reliability and validity of this questionnaire had been previously tested by scientists. In addition, the reliability of the questionnaire was once again examined through a validity test and a validity coefficient of 91% was obtained. Therefore, this questionnaire also showed a high level of validity and reliability.

Since the statistical population for this research included 150 individuals. With the cooperation of managers of the associated units, 137 questionnaires were returned and analyzed. In this research, individual initiative, self-control, and risk tolerance were considered the independent variables while job satisfaction was considered the dependent variable.

Conclusion

Hypothesis One: There is a significant relationship between individual initiative and job satisfaction.

Pearson's correlation coefficient	Job satisfaction		
	r	P	n
Individual initiative	0.623	0.001	137

According to the research findings, the correlation coefficient for the correlation between individual initiative and job satisfaction was significant at $r \leq 0.05$. Hence, there is a relationship between and job satisfaction. According to the coefficient of variance (39%), individual initiative and job satisfaction are related.

Hypothesis Two: There is a significant relationship between self-control and job satisfaction.

Pearson's correlation coefficient	Job satisfaction		
	r	P	n
Self-control	0.569	0.001	137

According to the research findings, the correlation coefficient for the correlation between self-control and job satisfaction was significant at $r \leq 0.05$. Hence, there is a relationship between self-control and job satisfaction. Moreover, according to the variance coefficient (33%), self-control and job satisfaction.

Hypothesis Three: There is a significant relationship between risk tolerance and job satisfaction.

Pearson's correlation coefficient	Job satisfaction		
	r	P	n
Risk Tolerance	0.727	0.001	137

According to the research findings, the correlation coefficient for the correlation between risk tolerance and job satisfaction was significant at $r \leq 0.05$. Hence, there is a relationship between risk tolerance and job satisfaction. According to the variance coefficient (53%), risk tolerance and job satisfaction are related.

Prediction of job satisfaction based on individual initiative, self-control and risk tolerance (multivariate regression):

Model		Coefficient of multiple correlation	Square coefficient of multiple correlation	Adjusted square of coefficient of multiple correlation	Standard deviation
Stepwise	Step one	0.727	0.529	0.525	8.75
	Step two	0.775	0.601	0.595	7.08
	Step three	0.794	0.630	0.622	7.8

According to the findings presented in the above table, risk tolerance accounts of 52% of variance of job satisfaction while by adding individual initiative the variance reaches 59%. After the introduction of the self-control variable the variance reaches 62%.

Step	F	P
One	151.41	0.001
Two	100.77	0.001
Three	75.63	0.001

Results presented in the above table indicate that the result of the regression equation was significant at $p \leq 0.05$.

Predictors of job satisfaction:

Model		Non-standard coefficient		Standard coefficient	t	sig
		B	Standard deviation	Beta		
Step one	Constant factor	25.39	2.65	-	9.55	0.001
	Risk tolerance	3.17	0.258	0.727	12.30	0.001
Step two	Constant factor	19.98	2.69	-	7.42	0.001
	Risk tolerance	2.41	0.285	0.551	8.44	0.001
	Individual initiative	1.30	0.266	0.321	4.91	0.001
Step three	Constant factor	18.06	2.66	-	6.78	0.001
	Risk tolerance	1.96	0.308	0.449	6.38	0.001
	Individual initiative	1.01	0.271	0.250	3.75	0.001
	Self-control	1.20	0.367	0.231	3.27	0.001

According to the above table, the best predictors of job satisfaction were the following components: risk tolerance, individual initiative and self-control. Based on the value of the Beta coefficient, for one unit increase in risk tolerance, job satisfaction increases by 0.449 units. Moreover, based on the Beta coefficient,

for one unit increase in individual initiative, job satisfaction increases by 0.250 units while for one unit increase in self-control, job satisfaction increases by 0.231 units.

Conclusion

It can be concluded that, conditions governing the research statistical population left a positive effect on the findings. In sum, a higher level of job satisfaction is achieved when the organizational culture gains more power and integration, when organization's members agree on the importance of factors influencing organizational culture, when there is compliance between individual needs and individual initiative, self-control, and tolerance, and when the organization culture can meet the substantial needs of the organization's members.

Suggestions

The following recommendations can contribute to the qualitative and quantitative improvement of the organization:

- More respect and concern for individuals because human force is the vital capital of the organization and the organization's success depends on the cooperation of committed, creative and expert human forces.
- Engaging people in decision making processes to a greater extent, especially people with higher education or experience.
- Planning for establishing connection between personnel and managers in order to exchange thoughts and experiences as well as providing for discussions and negotiations and formulation of proper criteria and criticism methods
- Incompliance associated with goals, job dependency and inequality of power lead to conflict, which is a natural phenomenon. However, a high level of performance can be achieved by strengthening the spirit of cooperation.
- Organization's senior managers, as the highly influential and main agents play a significant role in promotion, establishment and demonstration of the spirit of individual initiative, self-control and risk tolerance governing the organization. Therefore, they must form their conduct on the basis of substantial organizational values and become role models for the personnel.
- The current rewarding system has to be revised systematically in trade and staff units of all subordinate sections.
- The level of intimacy and mutual support between managers and employees shall be increased.
- Job security and healthy competition need to be held among personnel.
- A comparison shall be made between the attitude of managers and employees to individual initiative, self-control and risk tolerance.
- One of the important issues associated with individual initiative, self-control and risk tolerance is their development and modification. Modification and expansion of organization culture is a function of the content of organization culture. Therefore, modification and development methods somewhat vary depending on the organization. Moreover, the important issue of methods of modification and expansion of organization culture can be studied by other researchers in future studies.

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