

## Life Satisfaction after Retirement among Civil Servants of Banke District, Nepal

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### ABSTRACT

**Introduction:** Retirement is one of the main life course transitions in late adult life. How retirees experience this transition (as voluntary versus forced) has strong implications for adaptation to retirement and well-being in retirement.

**Objectives:** The objective of the study was to find out the life satisfaction among retired civil servants.

**Methodology:** A cross sectional descriptive design was used. Structured questionnaire was developed to collect information. In the first part of tool socio-demographic and retirement related questions were included. In the second part of tool, life satisfaction related questions including Life Satisfaction Index-A (LSI-A) was included. Socio demographic questionnaire and retirement related questionnaire were constructed on the basis of literature review. Data were entered and analyzed through SPSS 20 version for descriptive as well as inferential analysis. All ethical aspects were followed.

**Result:** 95.4% of respondents were satisfied after retirement. The satisfaction was measured according to life satisfaction index score which was ranging from 37 to 72 includes as satisfied and 18 to 36 as not satisfied. Based on study findings the age category above 60 years old were 82.7% with the mean age of 63.64. Eighty-three point three percent were male and 92.3% were living with partner. By education majority of them were under graduate and 50.5% hold job as non-gazette class. According to the study result socio-demographic variables (age, marital status, educational level, and occupational position) were not statistically associated with satisfaction after retirement, only sex was statistically associated with life satisfaction.

**Conclusion:** Majority of retired civil servants was satisfied with their retirement life and socio-demographic status did not affect in the satisfaction after retirement.

**Key Words:** Retirement, civil servants, satisfaction, Nepal

### INTRODUCTION

Retirement is often synonymous with “freedom to do what I want”. For many, however, it also means limitations, losses, financial fears, and worries about how to stay healthy and leave family members unburdened. The very freedom that creates joy for many can be imprisoning emotionally and socially for others. Without the routine of work, people lose structure,

social interactions, and sense of purpose, loss of professional identity, loss of income, and loss of lifestyle. For some, too much time on their hands leads to anxiety and depression. <sup>[1]</sup>

Life satisfaction is an outlook toward one’s own life; it may be a reflection of feelings about the past, present and future. It is an overall assessment of feelings and attitudes about one’s life at particular

point in time ranging from negative to positive. [2]

There are many social circumstances which may change at retirement. The end of working life may be associated with the loss of a role fundamental to personal identity and social status. This can result in disengagement from society due to the loss of social support and networks. Retirees may also experience low motivation and boredom if they are unable to replace the lost role with new activities. [3] The effect of retirement on life satisfaction differs for a range of reasons, depending on the individual circumstances surrounding the retirement transition. The associated change may be negative or positive, or there may be no change at all. Retirement usually entails changes to economic circumstances. The loss of paid employment may lead to lower life satisfaction due to financial insecurity and a lower standard of living. On the other hand, for people with substantial financial resources these factors may not be of concern, while for others moving from unemployment to retirement may entail greater financial security if eligible for the aged pension or superannuation funds<sup>1</sup>.

There are many factors which may influence the life satisfaction after retirement like demographic factors, family relationship, involvement in social activities, financial situation and health etc. [4] Health is the top variable that influences positive life satisfaction during retirement and fosters good adjustment to retirement.

Financial satisfaction was the strongest correlate of life satisfaction among urban elderly in Nepal. Education, functional status, self-perceived health, and instrumental support from a son are also positively correlated with satisfaction after retirement. Deteriorating health and financial needs affect not only the elderly themselves, but also have a wider impact on care-giving families as well as on society. [5]

## **MATERIALS AND METHODS**

A descriptive cross-sectional study was used in the study to gather information

and analyze the data on life satisfaction after retirement among the retired civil servants of Banke district. A total 196 respondents were selected by using network sampling. Structured questionnaire was developed to collect information. In the first part of tool socio-demographic and retirement related questions were included. In the second part of tool, life satisfaction related questions including Life Satisfaction Index-A (LSI-A) was included. Socio demographic questionnaire and retirement related questionnaire were constructed on the basis of literature review. Cronbach's alpha (0.76) was used to test reliability of the questionnaire. Pre-test of the tool did not demand any changes. Content validity was maintained by reviewing related literature and consulting subject expert. Ethical approval was taken from Institutional Review Board of Institute of Medicine of Tribhuvan University. All data were entered on database and analyzed by using Statistical Package of Social Science-20 version. Descriptive and inferential statistics were applied.

## **Statistical analysis**

The data were analyzed through descriptive (frequency, percentage, mean, median, standard deviation) and inferential (chi-square) statistics. The association between socio-demographic variables as well as retirement duration and life satisfaction was measured with the chi-square value of 0.05. The sample (n=196) included retirees age ranging from 50-77.

## **RESULTS**

Among 196 respondents age ranges from 50-77 years. Majorities (82.7%) of the respondents were above 60 years and 17.3% were below 60 yrs with overall mean and standard deviation  $1.83 \pm 0.380$ . Likewise majority (83.3%) was male respondents and only 11.17 were female participants. 92.3% were with partner and 7.7 % were without partner. In educational level 74% were under graduate and 26% were graduated. In occupational level about half (50.5%) were

non-gazetted, 32.1% were classless and 17.3 were gazetted (Table-1).

**Table 1: Description Related to Socio-demographic Variables n=196**

Characteristics	Number	Percentage
<b>Age</b>		
Below 60	34	17.3
Above 60	162	82.7
Mean± SD	1.83±0.380	
<b>Sex</b>		
Male	173	88.3
Female	23	11.7
<b>Marital status</b>		
With partner	181	92.3
Without partner	15	7.7
<b>Educational level</b>		
Non-graduate	145	74.0
Graduate	51	26.0
<b>Occupational Level</b>		
Gazatted and above	34	17.3
Non-gazatted	99	50.5
Class-less	63	32.1

**Table 2: Description Related to Life Satisfaction after Retirement n=196**

Variables	Frequency	Percent
Satisfied	187	95.4
Not Satisfied	9	4.6

Majority of the respondents i.e. 95.4% were satisfied with their retired life only 4.6% were not satisfied (Table-2). As indicated in table 3, the association between socio-demographic variables and life satisfaction with P value =0.05% level of significance. There was significant relationship between sex of the respondents and life satisfaction i.e. P=0.039 and association could not revealed between other variables like age, marital status, educational level, occupational position and life satisfaction.

**Table 3: Association between demographic variables and life satisfaction n=196**

Sociodemographic variables	Life satisfaction after retirement		Total	X <sup>2</sup>	P value
	Satisfied n=187	Not satisfied n=9			
<b>Age</b>					
Below 60	32	2	34	0.156	0.693
Above 60	155	7	162		
<b>Sex</b>					
Female	20	3	23	4.249	*0.039
Male	167	6	173		
<b>Marital status</b>					
With partner	173	8	181	0.160	0.690
Without partner	14	1	15		
<b>Educational level</b>					
Not graduate	139	6	145	0.062	0.609
Graduate and above	48	3	51		
<b>Occupational position</b>					
Gazatted andabove	32	2	34	0.202	0.904
Non-gazatted	95	4	99		
Classless	60	3	63		

(\*) Significant level P= <0.05

As indicated in table 4, 87.5% were with joint family, 94.9% were with more than 2 number of children, perceived relation with children was good i.e.53.6%, 87.2% have the grandchildren, the perceived enjoyment with grandchildren was answered in enjoy very much i.e.50.6%, perceived relation with spouse was good (52.6%), 53.1% of their family were supportive.

The analyzed result in table 5 participation in social activities after retirement i.e. majority 98.5% were participate in social activities among them 45.9% were visited the friends and relatives, the frequency of participation was daily (37.3%). Their perceived help from friends was good (68.4%) and they feel fairly enjoying (72.4%) in participation in social activities.

**Table 4: Information Related to Family Background**

Variables	Number	Percentage
<b>Type of family</b>		
Extended	3	1.5
Joint	168	85.7
Nuclear	22	11.2
Others	3	1.5
<b>No. of children n=194</b>		
>2	186	94.9
<2	8	4.1
None	2	1
<b>Living with children n=194</b>		
No	12	6.1
Yes	182	92.9
<b>Perceived relation with children</b>		
Very good	70	35.7
Good	105	53.6
Not too good	19	9.7
<b>Perceived enjoyment with grandchildren n=194</b>		
Yes	171	87.2
No	23	11.7
<b>Perceived enjoyment</b>		
Very much	88	50.6
Fairly	82	47.1
Little bit	4	2.3
Not at all	0	
<b>Perceived relationship with spouse</b>		
Very good	80	40.8
Good	103	52.6
Not too good	4	2.0
Very bad	1	0.5
Not applicable	8	4.1
<b>Perceived family support</b>		
Very supportive	73	37.2
Supportive	104	53.1
A little bit supportive	17	8.7
Not at all supportive	2	1.0

**Table 5: Information Related to Social Activities**

Characteristics	Number	Percentage
<b>Participation in social activities n=196</b>		
Yes	193	98.5
No	3	1.5
<b>Participated social activities</b>		
Visiting with friends and relatives	89	45.9
Involvement in any organization	76	39.2
Involvement in community awareness programme	48	24.7
Any other	7	3.6
<b>Frequency in participation n=193</b>		
Daily	72	37.3
Once in a week	50	25.9
Once in a two week	40	20.7
Once in a month	31	16
<b>Perceived help from friends n=196</b>		
Very good	38	19.4
Good	134	68.4
Not too good	14	7.1
No any support	10	5.1
<b>Perceived enjoyment in social activities n=196</b>		
Very much enjoying	48	24.5
Fairly enjoying	142	72.4
Not too much enjoying	5	2.6
Not at all enjoying	1	.5

Table 6 revealed 75.0% respondents perceived fair health, mostly (50.5%) were

suffered from hypertension, mostly (62.8%) were perceived satisfaction with their health, majority (99.3%) were visited the doctor for health checkup, the frequency of visit was once in three month i.e.55%.

**Table 6: Information Related to Health**

Characteristics	Number	Percentage
<b>Perceived health status</b>		
Poor health	27	13.8
Fair health	147	75.0
Very good health	22	11.2
<b>Suffering from any illness n=196</b>		
No	101	51.5
Yes	95	48.5
<b>Illness</b>		
Asthma	14	14.7
Hypertension	48	50.5
Diabetes	43	45.3
Heart disease	8	8.4
Other	5	5.3
<b>Perceived satisfaction with health n=196</b>		
Very dissatisfied	5	2.6
Dissatisfied	37	18.9
Satisfied	123	62.8
Very satisfied	31	15.8
<b>No. of visit with doctor</b>		
Yes	138	70.4
No	58	29.6
<b>Visiting with doctor n=138</b>		
Once in month	21	15.2
Once in two month	21	15.2
Once in three month	76	55
More frequently	8	5.7
Sometimes	12	8.6

**Table 7: Information Related to Retirement n=196**

Description	Number	Percentage
<b>Duration of retirement</b>		
<2years	43	21.9
2 years and above	153	78.1
Mean±SD	5.57±3.105	
<b>Early preparation for retirement</b>		
No	123	62.8
Yes	73	37.2
<b>Preparation done</b>		
Preparation for business	28	38.4
Saving money	18	24.7
Asking help with children	5	6.8
Engage in side job prior to retirement	25	34.2
<b>Plan for how to spend leisure after retirement</b>		
Yes	124	63.3
No	72	36.7
<b>Planning done</b>		
To spend time with family	39	31.5
To participate in social activities	52	41.9
To do private job	33	26.6
To participate in politics	3	2.4

As indicated in table 7, retirement related information, mostly the retirement duration (78.1%) i.e. 2 years and above, mean±SD=5.57±3.105. (62.8%) did not do any preparation for retirement; respondents who did, majority (38.4%) were prepared

for doing business. Likewise 63.3% respondents made plan for how to spend leisure among them 26.6% thought to engage in private job.

In table 8 the retirement duration and life satisfaction; the respondents whose retirement duration was less than 2 years were 100% satisfied and whose retirement duration was 2 year and above were 94.1% satisfied only 5.9% were not satisfied.

**Table 8: Information related to retirement duration and life satisfaction n=196**

Retirement Duration	Life Satisfaction Index Score		Total
	Satisfied	Not satisfied	
<2years	43	0	43
	100.0%	0.0%	100.0%
2 years and above	144	9	153
	94.1%	5.9%	100.0%

## DISCUSSION

The association between socio-demographic variables and life satisfaction was measured by chi-square test. The result shows that there is no significant relationship among age, marital status educational level, occupational position and retirement satisfaction. There is significant association between sex of the respondents and life satisfaction. Marital status has been correlated with retirement adjustment. [4] Married person tend to report better mental health outcomes and happiness than non-married person. [6]

Other demographic variables that have been identified as important to retirement adjustment include age, gender and number of years since retirement. Age is positively associated with wellbeing but negatively associated with physical health. [7] Demographic and health variables influence retirees' subsequent adjustment, although health, income and marital status have more consistently predicted retirement adjustment. [3] Older male retirees who have been retired for more years tend to be better adjustment to their retirement. They also expected that healthier, wealthier or married retirees would report better retirement adjustment than less healthy, poorer or unmarried retirees. [8] Likewise, in our study

sex of the respondents affects the life satisfaction after retirement.

In the study majority of retirees were satisfied with their retired life, it might be the reason of individual's adjustment capability to the changing environment. A person's ability to be in harmony with his or her environment and situation. This implies the changes that an individual makes in his or her environment so as to enable him or her to live successfully in that environment. For this reason, adjustment should be seen as an internal process that takes place at an individual and a social level so that a balance can be established between the individual and his or her interaction with the environment. [9] Adjustment to retirement is influenced by the individual's flexibility and resources as well as the society's readiness and the availability of resources.

However, no significant difference in life satisfaction with respect to marital status but did found that significant differences in life satisfaction between the participants who had children and who did not. [10] A same study [10] found that lower satisfaction with life in men after retirement is associated with the loss of work role, work-related contacts, and status of the family provider. Furthermore, society has not yet clearly defined the role of a man after retirement. Thus, men after retirement develop feelings of inadequacy, insecurity, discouragement, and disorientation. According to same study, women adapt to retirement more easily because their work role is not as important to them as their role as a mother. They play multiple roles in society and consequently develop greater flexibility, which helps them cope with retirement better in comparison with men.

Aging process may affect elderly's life satisfaction, life satisfaction among the elderly decreases as age increase beyond 65 years of age. [11] Though the insignificant association between age and life satisfaction found in our study, the number of satisfied respondents above 60 years of age was high than the respondents below 60 years.

As in our study, another study found no significant differences in life satisfaction with respect to marital status among elderly, but they found significant differences in life satisfaction between the participants who had children and those who did not. They also argued that the importance of having children reduces the subjective feeling of loneliness, even if the elderly do not live with their children. [10]

The reason of insignificant result of my study may be the reason of subject bias where they may not want to telling truth of their personal life or this may be due to quantification of responses could not represent the subjective explanation of participants. There may be truly high in satisfaction level of retired civil servants, this may be related with pension facility by government or may be due to they may have well adjustment capability towards their retirement because most of the respondents (66.3) view the retirement as normal process in job holders' life and few (12%) of respondents said that retirement is crisis in life.

## CONCLUSION

On the basis of findings, mostly civil servants were satisfied with their retired life, only few participants were not satisfied. Sex and life satisfaction are associated. No association existed between other socio-demographic variables like age, marital status; educational level and occupational level before retirement with life satisfaction.

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