

**LIFE AFTER RETIREMENT IN BANGLADESH: A STUDY FROM
OCCUPATIONAL PERSPECTIVE**

By

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Statement of Authorship

Except where reference is made in the text of the thesis, this thesis contains no material published elsewhere or extracted in whole or in part from a thesis presented by me for any other degree or diploma or seminar.

No other person's work has been used without due acknowledgement in the main text of the thesis.

This thesis has not been submitted for award of any other degree or diploma in any other tertiary institution.

The ethical issue of the study has been strictly considered and protected. In case of dissemination of the findings of this project for future publication, it will be duly acknowledged as undergraduate thesis.

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Dedication

This research is dedicated to my beloved parents and family members

Who give me inspiration and give guidelines in my life.

Abstract

Aim: The aim of this study is to explore the experiences of the retired person after occupational transition due to retirement.

Objectives:

- I. To find out the change in role after retirement.
- II. To find out the change in daily routines after retirement.
- III. To find out the state of social relationships after retirement.

Methodology: Qualitative research method is used, with semi-structured interview. 10 participants who are retirees now and worked in Government of Bangladesh were selected purposively to collect the data of the study.

Data analysis: Researcher used qualitative content analysis to analyze the data of retired people experience about their change of life from the occupational perspective.

Result: The major findings are that the participants involved with their family and do their familial responsibilities and maximum time they spend to do their familial activities in a day after retirement. They were also involved in social relationships. They are mentally affected to lose their regular job because it seems to them that their social value decreased after retirement. Maximum participants have informal plan to keep them busy but no specific plan for their active life for their future years.

Conclusion: Occupational Therapy works for retirement in the developed country to help them to spend an active retirement life. In Bangladesh it is a very new concept to work with the retirees but it may be play a significant role in the life of retirees for their future life.

Key words: Retirement, Occupational Perspective, Bangladesh.

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List of Abbreviation

ADL = Activities of Daily Living

BHPI= Bangladesh Health Professions Institute

CRP = Centre for the Rehabilitation of the Paralysed

NGO = Non Government Organization

GOB= Government of Bangladesh

OT= Occupational Therapy

PRL = Post Retirement Leave

WHO= World Health Organization

Content

Subject:	Page Number
Title page	I
Approval page	II
Statement of Authorship	III
Dedication	IV
Abstract	V
Acknowledgement	VI
List of Abbreviation	VII
Content	VIII- X
List of Table.....	XI
 Chapter 1: Introduction	
1.1. Introduction	1
1.2. Background	1
1.3. Significance	3
1.4. Aim and Objectives	4
1.4.1. Aim	4
1.4.2. Objectives	4
 Chapter 2: Literature Review	
2.1 Retirement	5- 9
2.1.1. Stage	5

2.1.2. Theory	6
2.2.3. Phase	7
2.2 Occupational Perspective in Retirement	9- 10
2.2.1. Occupation	9
2.2.2. Occupational perspective	10
2.3. Retirement process of the Government Sector of Bangladesh	11- 14
2.3.1. Type of Retirement	11
2.3.2. Retirement Benefits	13
2.3.3. Procedure	13
Chapter 3: Methodology	15- 20
3.1 Study Design	15
3.2 Recruitment for the study	15
3.3 Study Participant	15
3.3.1. Study Population	15
3.3.2. Participants	16
3.3.3. Selection Criteria	16
3.3.4. Participant overview	17
3.4 Method of Sample Selection	17
3.5 Field Test	18
3.6 Data Collection	18
3.7 Data Collection Tools	19
3.8 Ethical Consideration	19
3.9 Data Analysis	19
3.10 Rigor of the study	20
Chapter-4: Result & Discussion	21- 32
4.1 Introduction	21

4.2 Themes that emerged from the study	22
4.3 Discussion	23- 32
4.4 Limitation	32
Chapter-5: Conclusion	33- 34
5.1. Recommendation	33
5.2. Conclusion	33
Reference List	35- 38
Appendix:	39- 44
Appendix 1.....	40
Appendix 2(A).....	41
Appendix 2(B).....	42
Appendix 3(A).....	43
Appendix 3(B).....	44

List of Table

Table 1: Theories of retirement.....	6
Table 2: Participant overview.....	17
Table 3: Stages of data analysis.....	20
Table 4: Themes that emerged from the study.....	22
Table 5: Category 1- Changes in responsibilities after retirement.....	23
Table 6: Category 2- Changes in routine after retirement.....	26
Table 7: Category 3- Changes in social relationship after retirement.....	27-28
Table 8: Category 4- Impacts of the retirement on health and well-being...	29
Table 9: Category 5- Having expectations for betterment of life.....	30
Table 10: Category 6- Having pre-retirement plan before retirement.....	32

1.1. Introduction

Successfully spending life is a process where a person continues living with a sense of purpose, engaging in meaningful tasks and social interactions, growth, self acceptance and autonomy, regardless of deteriorating physical health (Wythes & Lyons 2006, p. 531). There are many changes associated with aging and retirement is one of the major transitions in later life. Retirement is an event that often is associated with joy, although not everybody is prepared for changes in life due to the retirement. The transition from a paid worker to a retiree is a significant period in people's lives (Tuvesson 2005, p. 2). During retirement, an occupational transition, an individual aims to replace participation in the paid workforce with engagement in other meaningful occupations consequently, the retirement transition has been found to impact significantly on, or interrupt, daily routines, social relationships, familial roles and societal roles (Hewitt, Howie & Feldman 2010, p. 9). On the other hand, work often fulfils one's considered basic human needs, such as use of knowledge and skills, doing something useful, having something to do and making social contacts. In retirement, many people would like to have some kind of work to fulfill these needs (Jonsson & Andersson 1999, p. 33). Retirement is the one of life's last major transitions, which dramatically affects every day occupational life (Jonsson, Josephsson & Kielhofner 2000, p. 463). Retirement is an occupational transition and is therefore important in the field of occupational therapy. This transition has been recognized as important in the field of occupational therapy and in the related emerging field of occupational science (Jonsson & Andersson 1999, p. 29).

1.2. Background

“Good health adds life to years” it was the theme of the WHO on the world health day, 2012. Nowadays population ageing is a global issue and it is occurring fastest in low and middle-income countries. To ensure a good health system for the aging people and give them support expected by the aging population in Bangladesh the population of aging

people is increasing day by day and the absolute number of elder people in Bangladesh is significant and the percentage is around 7% (Morol 2012, p.1). As the number of aging population grows so the number of retired person is increasing in our country. Retirement creates new representational meanings for the aging process like concerning about the older people. It is also important to give emphasis on the well being of the retired person because the retired people experience a new phase of their occupational life. They are starting to enter into the aging process. Retirement is a point of occupational transition and change which requires adaptation. This adaptation depends on the social context. So it is important to know that the experience of retired people, then way of adapting and their expectation for well being in Bangladeshi context. The population projections indicate that there will be significant increases in number of older adults entering retirement in the near future. This is going to change communities in significant ways yet the impact is somewhat difficult to predict because it is unknown how the generation will adapt to retirement. It is found that the average retiree spends 25% to 30% of his/her life in retirement (Christianseen & Baum 2005, p. 179,). In case of retirement there are some general problems found in current gerontological literature, firstly retirement may mean different things in different cultural and socioeconomic environments. Secondly, retirement influences well-being and health. Retirement has affected health and well-being and another problem is retirement research findings concerning the impact of such demographic variables as level of activity, type of activity, and income on well-being are inconsistent (Jonsson, Josephsson & Kielhofner 2000, p. 463). Jonsson, Josephsson & Kielhofner (2001, p. 424) found a strong harmony between the experience of retirement satisfaction and involvement in occupational engagement. Successful ageing requires retirees to remain active and engaged in social interactions. There is a need for health professionals to encourage retired people to stay active and be involved in life through social activities and interests. For retirees who may have moved home and become socially isolated, providing information on community groups and activities may help to promote social engagement. People approaching retirement should be encouraged to plan not only for financial stability but also for maintaining purpose and balance in life through meaningful activities and relationships (Wythes & Lyons 2006, p. 531).

1.3. Significance

After retirement a temporal change occurs in the life of a retired person. Some imbalance occurs in their life like in the use of time and the type of occupation. Sometimes retired people are facing problems when adjusting during this occupational transition and their engagement in occupations decreases (Jonsson, Josephsson & Kielhofner 2000, p. 463). To engage older people in occupations to improve their quality of life, we must first know about their experience, adjustment and expectations. These will help to find-out their way of choice to live the rest of the life and help to make a fruitful plan for their later stage of life. It will be also the indicator of the need of pre-retirement plan for the people of Bangladesh and will it also help the people who are going to be retired to ensure a healthy life through occupation.

Engaging in occupation is the core concept of occupational therapy (Kramer et al. 2003). Client centered practice is one of the philosophical views of occupational therapy. In the western countries (USA, England, Australia) Occupational therapists are studying and working on a significant role in pre-retirement planning. During retirement, an occupational transition, an individual aims to replace participation in the paid workforce with engagement in other meaningful occupations (Hewitt, Howie & Feldman 2010, p. 9). Providing pre-retirement and post-retirement interventions may be a future potential area of practice and research for occupational therapists. Such practice would involve working with healthy members of the general public and, therefore, extend occupational therapy practice beyond traditional health and social care settings (Pettican & Prior 2011, p. 18). So, to establish the role of occupational therapy in Bangladesh for the retired person for their well being from the occupational perspective it is an important issue of the occupational therapist to know the experience of the retired people first. From this point of view the study is significant for the retired and upcoming retired population in Bangladesh.

1.4. Aim and Objectives

1.4.1. Aim-

The aim of this study is to explore the experiences of the retired person after occupational transition due to retirement.

1.4.2. Objectives-

- I. To find out the change in role after retirement.
- II. To find out the change in daily routines after retirement.
- III. To find out the state of social relationships after retirement.

2.1. Retirement

Traditionally, retirement was seen as the last normative shift – the marker of entry into old age. The transition into being retired is still significant both for the individual and for their status in the eyes of other members of that society (Kloep & Hendry 2007, p. 742). Retirement is a general term that is used to define the experience of an individual leaving his or her main career, but in reality it covers a number of scenarios, including leaving full-time work for part-time; permanent work for volunteering; or employed work for self-employment. It is also one major transition in later life.

Retirement has a negative effect, positive effect or on the other points of view no effect on health and wellbeing (Pettican & Prior 2011, p. 12). People in later life are generally experienced in multiple transitions (Tuveson 2005, p. 2). Retirement is one of the significant experiences which are experienced by elderly persons. The transition from a paid worker to a retiree is a significant period in people's lives (Jonsson & Andersson 1999 p. 34).

2.1.1. *Stage:*

The retirement transition involves three stages; those are:

- Planning,
- Relishing new freedom and
- Seeking out stability

(Pettican & Prior 2011, p. 12).

Prior to retirement some people can experience a temporal imbalance, in which work takes too much time from other occupations. Retirement may offer an opportunity to establish a more preferable rhythm in life, but, on the other hand, retirement may also lead to a lack of balance of different occupations, such as using one's experience and knowledge, being of use to others and meeting people (Jonsson & Andersson 1999 p. 29).

Retirement is a social and psychological phenomenon and also a developmental transition.

2.1.2. Theory

Generally there are three theories of retirement are found. These are:

1. Disengagement theory
2. Activity theory
3. Continuity theory

Theory	Description
Disengagement theory	<u>Disengagement theory</u> was developed by Cumming and Henry (Gerontology 2010). This theory suggests that withdrawing from society and social relationships is a natural part of growing old (Rice University 2012).
Activity theory	<u>Activity theory</u> was developed and elaborated by Cavan, Havinghurst, and Albrecht (Gerontology 2010). This theory suggests that for individuals to enjoy old age and feel satisfied, they must maintain activities and find a replacement for the statuses and associated roles they have left behind as they aged (Rice University 2012).
Continuity theory	This theory states that the elderly make specific choices to maintain consistency in internal (personality structure, beliefs) and external structures like relationships, remaining active and involved throughout their elder years (Rice University 2012).

Table 1: Theories of retirement

It is found that disengagement theory, which argues that retirement is a process of increment withdrawal from society, and activity theory, which argues that persons find new things to do as replacement for work. As the person looks forward in time to retirement, a central issue becomes replacing time spent in work with other activity. Although work is only one part of the person's whole landscape of activities, it is a large part. The disappearance of work potentially leaves much of his or her landscape unfilled. At a minimum, retirement precipitates change in the person's whole activity pattern. He

or she anticipates a past work life role be strongly influenced by existing activity patterns outside work. Disengagement theory, this seems to have less to do with establishing roles than with creating a new routine (Jonsson, Borell & Sadlo 2000, p.29). There is the assumption that retirement usually has a traumatic effect.

Continuity in retirement means that the individual seeks to increase the time spent in the roles that remain to them rather than find new roles, and that life before and after retirement should be as similar as possible. In general, the majority have a positive attitude to retirement when it is seen as a change when work becomes less dominant in life (Jonsson & Andersson 1999 p. 29). Continuity theory proposes that people engage in thoughts and actions to preserve and maintain longstanding patterns of activity, thoughts and behaviors developed over the life course.

This is thought to occur throughout life as people age and during retirement Activity theory also proposes that when an individual sources new activities to replace those they are no longer able to participate in, the new activities selected must ensure that prior activity levels and life satisfaction are maintained (Hewitt, Howie & Feldman 2010, p. 9).

2.2.3. *Phase:*

Retirement adjustment is a process that involves distinct phases (Pettican & Prior 2011, p. 12). There are four phases of adjustment to retirement:

- *Honeymoon phase-* In this phase the retiree is intensely busy doing things largely produced by employment.
- *Disenchantment phase-* The retiree copes with the disparity between the expectation for and realities of retirement.
- *Reorientation phase-* Retiree's life situation is reevaluated, more realistic plans for time use are made, and a new daily routine is established.
- *Termination Phase-* The older adults become so disabled that independent functioning is no longer possible

(Atchley cited in Larsson et al.1996, p.253).

The retirement transition has been found to impact significantly on, or interrupt, daily routines, social relationships, roles (familial and societal), self-esteem, social supports and time use. These findings, and the suggestion that the baby-boomer generation primarily identify with their worker role, raise concern for the ability of future retirees to prepare adequately for leisure interests, hobbies or other occupations outside the worker role. Retirement from paid work is a major life change for men and women. For men, self-identity is more strongly associated with paid work than is generally the case for women. If this is so, then the retirement transition for men, in which not only the behaviors of a lifetime but also the sense of self must be substantially recast, is of particular interest for the challenges it can present to their wellbeing. Retiring from paid work is a substantial life change which requires adjustment, the experience of which can include both positive and negative elements in accordance with personal and contextual factors (Wythes & Lyons 2006, p. 531).

The concept of engaging occupations could be central in analyzing a person's occupational pattern and in guiding clients who are facing occupational transitions. Traditionally, occupational therapy has focused on occupations that provide basic living skills, often called activities of daily living (ADL). Although this focus is important, it is not enough for life satisfaction.

An occupational perspective on life satisfaction suggests the importance of considering engaging occupations that provide meaning, challenge, regularity, and social interaction (Jonsson, Josephsson & Kielhofner 2001, p. 425). 'Retirement is an occupational transition and is therefore important in the field of occupational therapy, and in the related emerging field of occupational science.' The rationale for this recognition is twofold, that occupational transitions in general are part of the body of knowledge in these fields and that if the outcome of this transition is occupational dysfunction, and it may require occupational Therapy intervention (Jonsson & Andersson 1999 p. 34).

Occupational therapy practitioners work with individuals across the life span, with populations and with organizations. They work with individuals and groups who have disabilities as well as healthy individuals including, but not limited to, hospitals, skilled nursing facilities, continuing care retirement centers, community organizations, schools,

and workplaces. (Clark et al.1997). The Occupational Therapy profession to respond to consider what it can offer those people who will be facing a long retirement, with the related occupational challenges this brings (Pettican & Prior 2011, p. 13). ‘Retirement is an occupationally orientated life transition’ (Jonsson and Andersson 1999, p. 30) and, as such, it is of interest and relevance to both the occupational therapy profession and the academic discipline of occupational science (Pettican & Prior 2011, p. 13). Occupational therapy programming designed to help address role transitions and changes in routines associated with retirement, widowhood, caregiver role, and relocation can alleviate some of the anxiety associated with these changes.

2.2. Occupational Perspective in Retirement

2.2.1. Occupation

“Occupation” means the mechanism through individuals can express the use of their capacities by achievements of value and worth to their society and the world. It is only by their activities that people can exhibit what they are, or what they hope to be. Occupational achievement usually results in self development and growth experiences. Occupation is not just the object of human function but is an integrated part of each person being in relationship with the world (Chilvers & Corr 2010, p. 25). In case of the work, it often fulfils basic human needs, like use of knowledge and skills, doing something valuable, having something to do and making social contacts. During retirement, many people would like to have some kind of work to fulfill these needs. For many people, some kind of work after retirement would combine individual satisfaction with social utility. Prior to retirement some people can experience a temporal imbalance, in which work takes too much time from other occupations.

Retirement may offer an opportunity to establish a more preferable rhythm in life, but, on the other hand, retirement may also lead to a lack of balance of different occupations, such as using one’s experience and knowledge, being of use to others and meeting people. Occupational form is the objective context of occupation which it is vital to comprehend in the analysis of the effect of a transition. This analysis includes

environment, time, who is involved and acts of meaning. The term function in this context is concerned with effective occupational performance in both observable and non-observable components. The degree to which the focus of interest has switched from how occupation can be used to regain health to how occupation can be understood as a means to promote good health is found within the work have received some support (Blair 2000, p. 231).

Work fulfils these occupational meanings but the retiring individual has difficulty incorporating these meanings in the present and imaginable future occupational patterns have been acknowledged (Jonsson & Andersson 1999, p. 31). Active engagement in various activities contributes to enhance psychological and emotional well being and in turn a better quality of life among Indian elderly. Involvement in various hobbies and other activities in the community and family were important for life satisfaction among the Japanese elderly and also had been reported that in Japan, the elderly who have participated in various activities were more happy and satisfied with their life than those who have not participated in activities. Personal as well as socially related activities were positively associated with life satisfaction among Japanese elderly (Ramachandran & R 2012, p. 286).

2.2.2. Occupational perspective

From the occupational perspective, it is important to take into consideration the cultural and political tradition that shapes the circumstances for a type of occupation such as social volunteering. Occupations that are commonly seen as natural and good in one type of culture may in another type of culture be seen as unnatural and undesirable (Jonsson & Andersson 1999, p. 30). Occupational therapists could assume an 'enabling' role to assist people identify, plan and implement potential retirement activities. Occupational therapists are familiar with facilitating their clients to assess their interest in and development of meaningful personal projects. Occupational retirement planning can be viewed as an extension of this role. Local community programmers could further assist individuals approaching retirement to access information regarding potential activities (Hewitt, Howie & Feldman 2010, p. 14).

It is assumed that in Bangladeshi culture the retirement issues are discussed for socioeconomically. The occupational perspective of retirement relatively new as well as the occupational therapy service is also a new profession in Bangladesh. But it is remarkable that there are many people entering into the retirement like other countries in the world.

Around 7% of the total population of Bangladesh constitutes the elderly population and the rate is increasing day by day (Morol 2012, p.1). The elderly population (aged 60 years and above) in Bangladesh increasing day by day. As well the number of retired person in government sector is increasing. From July 2011 to June 2012 the number of retired person in government sector is 30,333 by Gulshan Ara, Auditor (2012, pers. Comm. 19 July). In the developed countries, chronological age plays a paramount role and the age of 65, approximately similar to retirement age and it is the beginning of the old age. But in developing countries like Bangladesh chronological age has little importance in defining old age. It is seen to begin at the point when active contribution is no longer possible. However, the age of 60 years is a realistic statistical definition for ageing in Asian and Pacific regions, particularly taking into account average retirement age, legislation, health conditions and so on.

2. 3. Retirement Process of the Government Sector of Bangladesh

According to Miyan (2011, p. 41- 48) the retirement in Bangladesh is described below-

2.3.1. Type of Retirement

Taking retirement or giving retirement requirements some specific causes. According to the specific causes or specific point of view retirement is classified in Bangladesh and those are:

1. Compulsory Retirement
2. Optional Retirement
3. Retirement due to incapacitation
4. Compulsory Retirement as a penal measure

1. Compulsory Retirement

Any government service holder reaches a particular age that means for their aging process he should take retirement and this is called compulsory retirement. The Public Servants (Retirement) Act from 26th December, 2011 the employees will be retired after the age of 59 years. Before the implementation of retirement Act, 1974 the particular age of retirement was 55 years. After the implementation of the retirement act from 22nd November, 1973 the age of compulsory retirement in Bangladesh is 57 years. Again on 13th November, 2009 the law had changed and the freedom fighters who are government employee they will retire when they are aged 59 years to give them privileges for their enormous role in our freedom fight.

According to the Bangladesh service rules it is also mentioned that if the employee has any due leave then they will get maximum one year post retirement leave. During entering the service the applicant expresses which date of birth that will be count as his main date of birth but that is not changeable. To ensure the date of birth the certificate of SSC (Secondary School Certificate) is checked. When the exact age will be fill-up that day will be count as non-working day and involving that day the retirement will be applied.

2. Optional Retirement

According to Retirement Act, 1974 if a government service holder has reached 25 years of his service then he can take retirement through a notice to the authority. After 25 years of employment the government can give retirement without any issue.

This retirement is two types one is self retirement and another is public- procurement/ prosecution retirement.

3. Retirement due to incapacitation

If a government employee has any physical or mental illness and that hampers his work then the employee will get retirement. His incapacity must be proved by medical certificate. This type of retirement is known as Retirement Due to Incapacitation.

4. Compulsory Retirement as a penal measure

If any government employee breaks any rules (like dishonesty) of government which is count as under punishment then the employee will be retired as a punishment and this type of retirement is called compulsory retirement as a penal measure.

2.3.2. Retirement Benefits

If any government employee of Bangladesh gets retirement then he will get some advantages from the Bangladesh government. The advantages are: Pension, Family pension, Gratuity, Medical cost, Medical facilities, Event fee, Post-retirement leave, Leave transaction, Well-fare foundation facilities, Combined spell fund facilities, Provident fund facilities. After a specific time of the employment if the employee gets retirement or due to the death of the employee he will get an amount of money for his previous job. This is called pension. This pension he or his family will get from the government.

2.3.3. Procedure

Before retirement the person gives an application to the authority for his/her Post Retirement Leave (PRL) and also gives the document of account general of Bangladesh (mention the amount of the leave). The retired person will acquire the PRL for one year. In this time he will get all type of facilities as an employee. After concluding his PRL he will start to get the pension as well as other facilities mentioned in the retirement benefits. According to the administration, Public servants (Government employee) not entitled to retirement benefits in certain cases- If any judicial proceedings instituted by the Government or as the case may be, employer or any departmental proceedings are

pending against a public servant at the time of his retirement or, as the case may be ceasing to be in service, he shall not be entitled to any pension or other retirement benefits, except his subscriptions to any provident fund and the interest thereon, till the determination of such proceedings and the payment to him of any pension or other retirement benefits shall be subject to the findings in such proceeding. Bangladesh is a developing country. The economical condition of the people is not so strong. The earning member in a family is very few. Sometimes only one person is the only earning member in a family with 5-6 members of a family unless any grown up child gain the earning role. So a job is very important economic issue of a family. For this cause generally compulsory retirement is common in the Bangladeshi context and other types of retirement are not so common. The compulsory retirement is also known as general retirement in Bangladesh. Usually the number of retired person from Compulsory Retirement is kept for the statistics. A number of people become retired from these ministry in while Bangladesh per month. The number of retired person in government sector from July, 2011 to June, 2012 is 30,333 by Gulshan Ara (2012, pers. Comm. 19 July). Being adjusted in reutilized life profile, a government service holder after retirement cannot adjust with the other occupations of the society. S/he cannot normally accept any other occupation. His/her working capability gets reduced. Many government officials become handicapped or die because of this (Miyani, 24th June, 2012).

So the retirement is a form of the occupational transition of one's life. The retired persons are facing an occupational transition or a gap of occupation. On the other hand engaging to occupation is related to health and well being. Still now we are unaware to know the specific occupation of the retired person and also their point of view are not clearly found in any evidence of our country. This evidence may help for proper planning for the retired person according to their capacities and interest. In the other countries of the world, occupational therapists have a very important role in the occupational planning for the retired persons.

3.1 Study Design

In this study qualitative research method was chosen. This method seeks to gain the insight into another person's views, opinion, feelings and beliefs of their present situation in their own context (Hicks 2007, P. 7). At this point the researcher was interested to achieve the opinion of the retired person following the occupational perspectives from their experience. For that reason researcher had chosen a qualitative method for this study.

Researcher has used the qualitative content analysis which is also called ethnographic content analysis. It is a form of qualitative content analysis developed (Priest & Roberts 1996, p.36). Researcher can consider qualitative content analysis in this study as a flexible method for analyzing the textual data (Shannon 2005, p.2). This paper brings into being the opinions and views of the retired person from their own experience.

3.2 Recruitment for the Study

This study was approved August, 2012 from the Bangladesh Health Professions Institute, Academic Institute of Centre for the Rehabilitation of the Paralyzed. Before getting the approval of the study the proposal consisting of primary concept of the study, aims, inclusion criteria, exclusion criteria & ethical considerations of the study was submitted to the supervisor of the academic department for review (Appendix-1).

3.3. Study Participant

3.3.1. Study population

In this study for the participant selection purposive sampling was used. Here the selection of participants is done by choice or judgment. The researcher selected the units purposively and she states the purposes very clearly in the methodology of research. This method is useful for sampling a very small number of units (Abedin 2005, p. 74). In this

type of sampling the sample is statistically representative. It is generally used in qualitative research; with small populations in a naturalistic inquiry of a small number of individuals (4-10). The small number of participants will provide a 'representative picture' (Depoy & Gitlin 1998, p. 182- 183).

3.3.2. Participants:

10 retired persons who were government service holder because the government employees are retired in a systematic rule.

3.3.3. Selection criteria:

The participants are selected through some criteria. The inclusion criteria are given below-

- Government with compulsory retirement - because the government job has structured rules of retirement and the compulsory retirement has definite regulation. So participant group will be homogenous.
- Classifications of job are 1st class and 2nd class - Government employees are classified in 4 categories: 1st class, 2nd class, 3rd class and 4th class. The job experience of 1st class and 2nd class are nearly similar and their educational level also similar. So their background will be similar. It will be helpful for the theme generation in data analysis.
- Both male and female participants - To make a balance between male and female ratio in the data were selected both male and female participants.
- 12- 24 months after retirement - The researcher is interested to take interview from this group of people because this type of participants can explain their experience well and they will not face the problem of recall memory and they are experiencing the change recently so they can give a valuable data.

Those retired persons who fulfill the inclusion criteria, they are the sample of the study and ten retired persons had selected for participant of the study. Consent from was joined the participants who were then contacted via telephone to arrange an interview.

3.3.3. Participant overview:

Participants' sex, class and the duration of retirement are given below in a table:

Participant Number	Sex	Class	Time since retirement (in month)
P1	Male	2 nd class	13 months
P2	Male	1 st class	22 months
P3	Female	1 st class	19 months
P4	Female	1 st class	16 months
P5	Male	2 nd class	12 months
P6	Female	1 st class	20 months
P7	Male	1 st class	13 months
P8	Male	2 nd class	12 months
P9	Male	1 st class	17 months
P10	Male	1 st class	14 months

Table 2: Participant overview

3.4. Method of Sample Selection

In this study purposive sampling procedure was used. This sampling procedure allowed choosing a typical case for the study. By using this sampling procedure it can be made a judgment about sample and able to collect data from the participant according to research needs. The study aim is to explore the life style of retirees from an occupational perspective according to participant's experience after the retirement. For that the researcher used purposive sampling procedure for appropriate data. For this reason the researcher collected data from those retirees who were more appropriate and fulfilled the study purpose according to the inclusion criteria. Purposive sampling strategies are designed to enhance the understanding of selected individual and group experiences or for theories and concepts (Frankel & Wallen 2000). So for this study ten participants were selected as a sample group by using purposive sampling to represent the population group.

3.5. Field Test

Before starting the data collection for the study a field test with one participant was conducted. Before beginning the final data collection, field test helps to improve the data collection arrangement including interview times, questionnaires, participant's response and which part was difficult to understand for the participants. During the interview, the participant was informed about the aim and objectives of the study. From the field test report the questionnaire was refined.

3.6. Data Collection

The interviews are conducted in participant's home. A calm and quiet environment was maintained for the better understanding of the participant's opinion through the interview. Semi-structured face to face interviews were utilized to collect data from the retired persons about the change of their life form the occupational perspectives. Through the face to face interview rapport develops with the retired persons which helped the researcher to observe and taking in-depth information because face to face interviews are more intimate allowing the interviewer to interact directly and develop rapport with the interviewee (Bailey 1997, p. 96). Interview questions were open-ended and informal, allowing the participants to describe and explore their which are related to the study. Open ended questions are most useful in dealing with complicated information when slight differences of opinions are important to know (Bailey 1997, p. 99). The questions aimed to guide the participants through a reflection of their change from the occupational perspective and give in-depth information. Three main areas were explored in interviews: the change of responsibility, the change of routine and the change of social relationship. A list of interview questions is provided in Appendix 2(A). The entire interview was conducted in Bengali and questions were prepared in Bangla. Through this face to face interview the interviewer has chance to read the nonverbal cues given by the interviewee who may indicate confusion or lack of understanding. A question can be clarified through changing some words to explain the actual meaning (Bailey, 1997 p. 96). This technique was used during data collection for the study which was helpful to the participants.

3.7. Data Collection Tools

A MP3 recorder was used to record the interview of the participants. The use of recording method in interview requires great trust in judgment. Information recording method of interview is the most appropriate (Polgar & Thomas 1991, p. 121). Pen and paper was used to write down field notes or observation note from all participants. Semi-structured questions were used to conduct interviews. Consent form was used to gain permission from the participants.

3.8. Ethical Consideration

The investigator took consent through a consent form (Appendix 3(A)) from the participants who were interested to participate in the study and informed verbally about topic and purpose of study. The researcher has assured the participants that all information provided will be kept strictly confidentially and would not expose their identity. Researcher had ensured that the study never causing any harm to them.

3.9. Data Analysis

Researcher used qualitative content analysis to analyze the data of retired persons experience about their change of life from the occupational perspective. In this type of analysis, coding categories are derived from the text data (Shannon 2005).

The stages of data analysis are described in a table:

Stages of Data Analysis	Description
Stage-1	The researcher transcribed the entire interviews in Bangla from MP3 recorder. She had also kept her observation note from the field.
Stage-2	After formulating the transcription it was given 2 individuals whose were competent in English to translate the data from Bangla to English. Researcher has completed 2 copies of data where one set is translated by own and another copy data translating sets by the volunteer person.
Stage-3	The researcher verified those two data sets and also read it several times to recognize what the participants wanted to say in the interviews. In the same time the researcher also listened the MP3 recorder to ensure the validity of data.
Stage-4	The researcher organized the data according to each interview questions.
Stage-5	The participants' answer was analyzed and find out some codes.
Stage-6	The researcher made some major categories and under those coding. Researcher had found some questions categories.
Stage-7	And finally in the 7 th step, after completing these question categories researcher found the answer categories at the beginning of the program and at the ending of the program.

Table 3: Stages of data analysis

3.10. Rigor of the Study

During the data collection and analyzing the data researcher never tried to influence the process by her own value, perception and biases. The researcher accepted the answer of the questions whether they were of positive or negative impression. The transcripts were translated by another 1 peoples to avoid biasness and researcher checked it several the times with her own translation and recording to reduce any mistake and compared it with the Bangla transcript. Researcher tried to keep all the participants' related information and documents confidential. To reduce the sources of error and bias of the study, this study was conducted in a systemic way by following the steps of research under supervision of an experienced supervisor.

4.1. Introduction

Result and Discussion are carried out all at once and presented together for easy visualization of the participants. It is found that generally the result and discussion were presented together in one section because this is general practice in reporting on qualitative studies (Bailey 1997, p-197). The objectives of the study were to find out the changes of responsibilities, routine and social relationship of the retired person after retirement.

In this section coding was used to understand the participant's comment and theme is formed. At each table the interview findings are described with coding.

Researcher determined general categories from completed data analysis that are given below:

Category 1- Changes in responsibilities after retirement.

Category 2- Changes in routine after retirement.

Category 3- Changes in social relationship after retirement.

Category 4- Impacts of the retirement on health and well-being.

Category 5- Having expectations for betterment of life.

Category 6- Having pre-retirement plan before retirement.

4.2. Themes that emerged from the study

Here 1, 2, 3 number themes are the major and 4, 5, 6 are the Additional.

Number	Categories	Themes
1	Changes in responsibilities after retirement	Maximum retirees expressed that they can perform the familial responsibilities after retirement. Most of the retirees are now free from pressure because before retirement they felt that had lots of work pressure.
2	Changes in routine after retirement	Retirees had to work systematically and followed a strict routine before retirement. After retirement the maximum hours in routine spend for their family.
3	Changes in social relationship after retirement	After retirement most of the retirees spend their time with their relatives. As well as, the participants also expressed that the relationship with the office staffs had become cut-off after their retirement. They also shared that the social intimacy increased after retirement.
4	Impacts of the retirement on health and well-being	Maximum retirees perceived that retirement does not impact on their physical health but it impacts on their mind. Most of the retirees also said that after retirement they felt that their social value decreased.
5	Having expectations for betterment of life	Maximum retirees shared that they expect the betterment of their next generation.
6	Having pre-retirement plan before retirement	Major number of the retirees had plan before retirement. On the other hand few retirees had no retirement plan before their retirement because of their personal factors.

Table 4: Themes that emerged from the study

4.3. Discussion

Each table describes the interview findings. The tick was given only for those columns where the retired people spoke about those matters. Here ‘P’ was used for participant. The subscript number 1, 2, 3... 10 used to mention the number of participants.

- *Category -1: Changes in responsibilities after retirement*

Retirement is an occupational transition. It has significant impacts on a person’s role as well as in his responsibilities. After retirement as the occupational transition occurs and for that the responsibilities also changes.

Codes	P ₁	P ₂	P ₃	P ₄	P ₅	P ₆	P ₇	P ₈	P ₉	P ₁₀	Response (total)
Can do the familial responsibilities after retirement	√	√	√	√	√	√	√	√	√		9
No pressure after retirement	√	√	√		√		√		√		7
Increase the social communication	√	√		√	√		√	√	√		7
Lots of works before retirement	√		√	√			√	√			5
Had to maintain rules and regulation during service life		√			√			√	√	√	5
Could not take care of family before retirement	√		√	√		√	√				5
Familial responsibilities/ involvement increased after retirement	√	√	√		√					√	5
Had a value in job life	√	√				√				√	4
Enjoying to do some another activities like-religious, field work, computer work, study etc.	√		√					√	√		4
Can do own works as own wish			√	√	√		√				4
No change happened in social responsibility after retirement		√			√						2

Table 5: Category 1- Changes in responsibilities after retirement

Among the 10 participants the 9 participants shared that after their retirement they can perform their familial responsibilities after retirement. Some also mentioned that their familial responsibilities increased after their retirement.

One participant said, *“Nowadays the responsibilities of my family have increased.”*

Seven participants said that there is no work pressure after their retirement.

One participant said, *“Now I have no duty and no pressure after my retirement.”*

Five participants shared from their experiences that they could not take care of their family because of their working pressure. Before retirement they had lots of job responsibilities but after retirement now they have no work pressure.

One participant said *“Actually I could not take care of my family when I was engaged in my job even could not buy my food stuff due to my work pressure”*

Some participants also focus on that there were social value in their job responsibilities.

Some participants said that their social communication increased.

Few of participants said that there are no change happened in their social responsibilities after retirement.

One participant said, *“After retirement, I become free from professional responsibility. But there was no change in my regular duty I have to maintain the responsibility of familial as well as social.”*

Some retirees also said that they are enjoying this new pattern of life after their retirement. They enjoy to do some another activities like religious works, field works, study, computer works.

One participant said, *“Now I have to look after my farming fields and it’s tasted good to me.”*

In the literature it is discussed that retirement is regarded by some older adults as a reward for work they have accomplished over many years, whereas for others it is viewed as a role loss and as forced idleness (Larson et. al 1996, p. 709). Work satisfies the basic human needs of people to utilize skills and knowledge, to occupy time, to develop social relationships, self-image and identity and to establish an individual's status within a community (Hewitt & Howie 2010, p. 256). Home-makers are often turned the forgotten workers, and this perspective carries into late life. As adult age their work and leisure become more home centered. A frailty develops, spouse provide in-home care for each other (Larson et. al 1996, p. 253). It is found that older adults enjoy spending their time with family and being active in the community (O'Brien & Hussey 2012, p. 101).

At this category researcher discussed that in Bangladeshi culture the government service holder has to retired as the government rules. During their job life they had to maintain rules and regulation and it seems become a pressure on them but they felt a social value with those responsibilities. They could not take care of their family properly. But after retirement they get lots of free time. So they do their familial responsibilities. After retirement among other responsibilities it becomes more prominent to them. Beside the familial responsibilities they do some another activities like religious works, field works, study, computer works and they also enjoyed to do these. On the other hand some people think that they have to perform their social activities like as past.

- *Category -2: Changes in routine after retirement*

Retirement impacts and interrupts one's daily routine. To explain the changes in routine participants shared their both experiences of routine in before retirement and after retirement.

Codes	P ₁	P ₂	P ₃	P ₄	P ₅	P ₆	P ₇	P ₈	P ₉	P ₁₀	Response (total)
Had to work systematically and strictly before Retirement	√			√	√	√	√	√	√		7
Maximum time use for family after retirement	√		√	√		√	√	√	√		7
Spending time for religious activity	√		√				√	√		√	5
Can use time for activities as own choice			√		√		√		√		4
Can take rest		√		√					√		3
In case of office time use the time as sitting, reading, using computer, gossiping etc.		√							√		2
In case of office time use the time in household activities			√	√							2
No change in daily routine after retirement	√	√									2

Table 6: Category 2- Changes in routine after retirement

Seven participants shared that before retirement they had to work systematically and strictly. That means there were a formal routine before retirement.

One participant said, *“In my service life I had to maintain a routine strictly. I used to get up early in the morning and then went to office and did my all pending works then I did my duties. A lunch time I came home to have my lunch and then again went to office. But now it is not happened at all.”*

Six participants said that before retirement their maximum time in daily routine spent in office but after retirement their maximum time used for their family.

One participant said *“Previously I passed my time almost more than 8 hours outside my home. After retirement I can take care of my family members.”*

Some participants do religious work in their daily routine. Participant also shared that they can do their daily activities with relax and as their wish.

In the literature it was stated that when retirees were asked what they missed most about work, Loss of a daily routine and an income were less common responses. Some report enjoying the freedom from the rushing and frenetic activity that characterized their earlier years when they worked and had children at home. Self-imposed routines that provide structures can be helpful in such cases to provide discipline that work once provided in organizing one's day. Work frequently serves to structure time, give purpose to living, and provide self-esteem (Larson et. al 1996, p. 710). It represents a change in usual occupational role, patterns and routines that provided some rewards and predictability (Christianseen & Baum 2005, p. 179). Men from professional backgrounds with a high degree of education pursued more intellectual activities such as reading, theater, arts (Hopkins & Smith 1993, p. 256).

At this point the researcher discussed that during job life the employers have to work strictly and timely. They follow a structured routine. But for their job pressure they can give a small hour for their family in their routine life. After retirement felt freedom and like enjoy their daily routine with their family. The pattern of daily routine totally changed after retirement.

- *Category -3: Changes in social relationship after retirement*

Codes	P ₁	P ₂	P ₃	P ₄	P ₅	P ₆	P ₇	P ₈	P ₉	P ₁₀	Response (total)
Can spend more time with relatives	√	√		√		√	√		√		6
Totally cut-off relationship with office staffs		√				√			√	√	4
Social intimacy is increased	√					√		√			3
Involved to a committee	√	√							√		3
Re- build up relationship	√	√							√		3
Communication gap increased with office-staffs			√				√			√	3
Miss the office staffs		√	√								2
Increase the participation of religious activities		√					√				2

Feeling of loneliness			√							√	2
Office-staffs don't take the retired person cordially	√									√	2
Creating miss-understanding before retirement							√				1
Creating miss-understanding after retirement						√					1
Enjoy present relationships							√				1

Table 7: Category 3- Changes in social relationship after retirement

Among the 10 participants 6 participants said that after retirement they can spend more time with relatives.

One participant said *“In the case of social relationship I will say the social relationship was totally absent. I went to my native village 1-2 times in a year during my service life. But now can spend more times with my relatives.”*

Four participants also added that the relationship with office staff is cut-off.

One participant said *“When I was in job there, I had an interaction with my co-staffs. Now I am totally isolated from them. I think only for my retirement my relationships with my colleagues in this 30 years almost cut-off.”*

One of participant shared that the social value decreased among the society people after retirement.

Another participant felt that co-staffs do not take the retired persons cordially

Another participant also felt that the relatives and family members sometimes do not understand the inner feelings of them and for that misunderstanding creates.

It is found that if retirees were asked what they missed most about work, Women indicated contact with supervisor and coworkers. Men indicated having something to do, and placed social contacts as a second priority (Larson et. al 1996, p. 246). It is also found that in developed country usually they missed the money and people at work. Other thing about work were the work, the feeling of being useful, things happening around them, respect from others (Larson et. al 1996, p. 253).

After retirement the retirees get more time to communicate with their relatives and society people. So the social intimacy is increased. Newly the past relationship re-builds up. On the other hand the communication gap increased with the co-staffs after retirement. So sometimes that relationship becomes nearly cut-off to the retirees. But the retirees missed their co-staffs. They also felt that their social values are decreased in society after retirement. Sometimes misunderstanding creates with the retirees.

- *Category-4: Impacts of the retirement on health and well-being*

Retirement is an occupational transition and our health has a great impact through the occupation.

Codes	P ₁	P ₂	P ₃	P ₄	P ₅	P ₆	P ₇	P ₈	P ₉	P ₁₀	Response (total)
Impact on mental health		√	√	√		√			√	√	6
Decreased the social value		√	√	√	√	√			√	√	6
Feeling better	√				√		√	√			4
Decreased physical afford		√									2
Depressed/Frustrated									√	√	2
Get time for rest/treatment				√					√		2
Financial stress										√	1

Table 8: Category 4- Impacts of the retirement on health and well-being

Almost all participants said that retirement did not disrupt their physical health. But maximum participant felt that retirement impacted on their mind.

One participant said, “After my retirement my health has an effect .Suppose during my working life I had lot of works. But now I am devoid of this work and it has an effect on my mind. Now it might not go to my routinely that’s why there is no extra pressure. Mentally I felt that after taking retirement people realize that their contribution is lost from life.”

Some participants said that they feel better after retirement. Some also expressed that they can take rest and can properly follow the treatment strategy after retirement because they get more time.

Some participants also mentioned that their physical afford decreased after retirement.

Here the researcher found in literature that the sudden offer of unlimited leisure to a person who had been engaged in daily work can have devastating physical and psychological effects (Hopkins & Smith 1993, p. 256). The retirement at the socially expected has little or no adverse effect on health. Some people become more dissatisfied, whereas other becomes more satisfied (Larson et. al 1996, p. 710). It is also found that remaining active physically and cognitively is important to staying independent and well (O'Brien & Hussey 2012, p. 101).

Against this category the researcher discussed that after retirement retirees become mentally affected. Because they lost their job, respect. Sudden change affects their mind. Maximum people miss their job, dignity. They felt depressed and frustrated. On the other hand some retirees become happy because they get time to take care of themselves.

- *Category-5: Having expectations for betterment of life*

Codes	P ₁	P ₂	P ₃	P ₄	P ₅	P ₆	P ₇	P ₈	P ₉	P ₁₀	Response (total)
Expecting development of next generation			√		√		√	√	√	√	6
Keeping own self in busy			√	√		√	√		√	√	6
Impact of some other factors	√	√	√					√	√	√	6
Have expectations	√			√		√				√	4
No expectation			√		√		√	√			4
Wanting to help the helpless people society	√			√		√					3
Lost spirit to prosper		√							√		2
Trying to help family and Relatives		√				√					2

Table 9: Category 5- Having expectations for betterment of life

Some participants said that they have wish to do something betterment for their life. Some participants said that they have no wish. A little number of participant said that they lost the spirit to prosper in life.

Six participants said that they wish betterment for their next generation.

One participant said, *“Like all I want that my sons and next generation can develop in their life and become success in life.”*

Six participants said that they like to keep them busy.

Among them one participant said *“I just try to keep myself to engage to do anything. I want to start a business.”*

It is found in literature that the more assets and education a retiree has, the more likely the retiree is to have an active social life (Hopkins & Smith 1993, p. 256).

At this category the researcher found that the majority of the participant do not interested to wish betterment for their life at this stage of life. They expect the development for their next generation. Maximum retirees also want to keep them busy or engaged them in work. They also shared about some factors that they had no economical strength; physical strength and familial support to do something better in next future. It is also noticed that they did think like this point before.

- *Category-6: Having pre-retirement plan before retirement*

Codes	P ₁	P ₂	P ₃	P ₄	P ₅	P ₆	P ₇	P ₈	P ₉	P ₁₀	Response (total)
Had plan	√			√		√	√	√	√	√	7
Others	√			√		√		√	√	√	6
Plan for helping society	√			√		√	√		√		5
Engage own self				√		√			√	√	4
Wanting to go back to village	√				√					√	3
Give time for religious activity	√						√				2
Not want to engage in job								√			1

Table 10: Category 6- Having pre-retirement plan before retirement

Seven participants had preretirement plan before their retirement.

One of the participant said, *“Yes, I had lot of plans. Suppose to build up a NGO.”*

Five participants want to help the society. For that some of participants joined to some social committee.

To plan for later years, a person must have a long range view and a sense of confidence that the retirement years will offer pleasures that were unimaginable in youth. The idea of living to ripe old age is relatively new. As life expectancy increases, planning for years without family or work responsibilities has become increasingly important (Hopkins & Smith 1993, p. 257). Both late career stages and retirement require special planning and flexibility. It is hoped that the older worker has effectively planned for retirement much earlier in life. One must understand the individual’s career and retirement aspirations and how these contribute to his or her sense of continuity and themes of meaning (Larson et.al 1996, p. 710). Careful planning is necessary to fill the void with other meaningful occupation to maintain balance between work, rest and play. Careful planning is necessary to fill the void with other meaningful occupation to maintain balance between works, rest and play (Christianseen & Baum 2005, p. 179).

The retirees are wanted be active as well as want to keep them busy. So before retirement they made pre-retirement informally. They eagerly interested to help their family and society.

4.4. Limitation

The study limitations include a small sample size of ten participants, which does not represent the total experience of all retirees in Bangladesh. The participants were only the 1st and 2nd class government employees and stayed at Dhaka. Further studies may include all type of service holder who are retiree now and are living in different regions in Bangladesh.

As it is a new study of Bangladesh so there were no available studies on the same issue, for that there was found limited evidence based information.

5.1. Recommendation

This study tried to explore the lifestyle of retirees in Bangladesh from an occupational view. A significant finding emerged from this study that the service holders do not maintain the work balance in their daily life. Further, study should identify the occupational balance among the service holder and retirees in Bangladesh to explore a healthy life style among the Bangladeshi people from the occupational perspective. It is also recommended to extend the current study in whole country and for all retirees who were service holder in government and non-government sectors.

The NGOs (Bangladesh Retired Government Employees Welfare Association, Dhaka, and Service Center for Elderly People etc.) who are working for the betterment for the retirees and Government should bear the entire responsibilities of growing numbers of retirees for a happy retirement life. Bangladesh Occupational Therapy Association can expand their role for the retired people with the help of government to provide support for keeping up the sustainability among the retirees in Bangladesh after their retirement.

5.2. Conclusion

In the near future a number of older adults will be entering retirement in Bangladesh. This phenomenon is going to change communities in considerable ways yet the impact is difficult to predict because it is still unknown that how the next population will adapt to retirement.

This study explored how the retirees are experiencing their occupational life after retirement in Bangladesh. In the conclusion of the study it is found that maximum participants do their familial responsibilities and spend their time with family and relatives in their daily routine. There is a significant change found in social relationships among retirees. The most important concept is found that the retirees perceived that they

are pleased with their present physical health but it influences their mental health. It was commonly found that they do not think about their own betterment. They are always conscious about the development of their next generation. They eagerly expect to work for the society. Maximum participants want to keep busy and have informal plans for themselves. But they have no structured occupational plan for their next retirement years.

Occupational Therapy is a new profession in Bangladesh, but worldwide is more established and gives their service to the retirees and the aged people. There is a good opportunity then that the Occupational Therapists of Bangladesh can play a significant role for the future retirees to make their life active and prosperous in their retirement life.

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Appendix

Appendix 1

13th August, 2012

To

The Course Coordinator

Occupational Therapy Department

Bangladesh Health Professions Institute

Center for the Rehabilitation of the Paralyzed

Chapain, Savar, Dhaka- 1343

Subject: Application for the approval of research Proposal

Sir,

With due respect and humble submission I beg most respectfully to state that I am a regular student of B. Sc. in Occupational Therapy. Now I am in 4th year. According to my academic curriculum I interested to do a research and the research title is "Life after retirement in Bangladesh: A study from occupational perspective". I am sincerely seeking the approval of the research proposal.

I therefore pray and hope that you would be kind enough to approve my research proposal and will help me to complete my study successfully.


Your most obedient student,

.Razia...Sultana 13.08.12

Razia Sultana

B. Sc. in Occupational Therapy, 4th year, Roll No. - 09

BHPI, CRP, Savar.

Approved By	Comment & Signature
Research Supervisor & Course Coordinator Mohammad Mosayed Ullah Department of Occupational Therapy, BHPI, CRP, Savar, Dhaka-1343	<i>Good luck with the study. Approved</i> 

Mohammad Mosayed Ullah
Course Coordinator & Lecturer
Dept of Occupational Therapy
BHPI, CRP, Savar, Dhaka-1343

Appendix 2 (A)

প্রশ্নপত্র

১. আপনার অবসরগ্রহণের পর আপনার দায়িত্বে কি কোন পরিবর্তন হয়েছে ? যদি হ্যাঁ হয়, আপনার অভিজ্ঞতার আলোকে বলুন।
২. আপনার অবসরগ্রহণের পর আপনার দৈনন্দিন কাজকর্মে কি কোন পরিবর্তন হয়েছে? যদি হ্যাঁ হয়, আপনার অভিজ্ঞতার আলোকে বলুন।
৩. আপনার অবসরগ্রহণের পর আপনার সামাজিক সম্পর্কগুলোতে কি কোন পরিবর্তন দৃষ্টিগোচর হয়েছে ? যদি হ্যাঁ হয়, আপনার অভিজ্ঞতার আলোকে বলুন।
৪. আপনি কি মনে করেন, আপনার অবসরগ্রহণ আপনার স্বাস্থ্য ও সুস্থতায় কোন প্রভাব ফেলেছে? যদি হ্যাঁ হয়, তবে তা সম্পর্কে বলুন।
৫. জীবনের উন্নয়নের জন্য আপনার কি কোন ইচ্ছা আছে ? যদি হ্যাঁ হয়, তবে তা সম্পর্কে বলুন।
৬. অবসরগ্রহণের পূর্বে আপনার কি কোন পূর্বপরিকল্পনা ছিল? যদি হ্যাঁ হয়, তবে তা কি?

Appendix 2 (B)

Questions

1. Does there any change arise in your responsibility after retirement? If yes, tell about your experience.
2. Does there any change take place in your daily routine after retirement? If yes, tell about your experience.
3. Are you notice any change happened in your social relationships? If yes, tell about your experience.
4. Do you feel that retirement has affected your health and well being?
5. Have you any expectation for betterment of your life?
6. Have you any pre-retirement plan before retirement? If yes, tell me about that.

Appendix 3 (A)

সম্মতিপত্র

এই গবেষণা ৪র্থ বর্ষ অকুপেশনাল থেরাপী বিভাগের অধ্যয়নের একটি অংশ বিশেষ। গবেষক রাজিয়া সুলতানা বাংলাদেশ হেল্থ প্রফেশনস ইনস্টিটিউটের বি.এস.সি ইন অকুপেশনাল থেরাপী বিভাগের ৪র্থ বর্ষের অধ্যয়নরত একজন নিয়মিত ছাত্রী। তার গবেষণার বিষয় “বাংলাদেশে অবসরগ্রহণের পরবর্তীকালের জীবনযাপন: কর্মক্ষেত্রে তথ্য অনুসন্ধান”।

এই গবেষণায় আমি একজন অংশগ্রহণকারী এবং আমি এই গবেষণার উদ্দেশ্য পরিষ্কারভাবে জানতে পেরেছি। আমি যে কোন সময় এবং গবেষণার যে কোন পর্যায়ে আমার অংশগ্রহণ প্রত্যাহার করতে পারি। এই গবেষণায় অংশগ্রহণ করলে আমার জীবনে কোন ক্ষতি ঘটবে না।

সাক্ষাতকারের সকল তথ্য যোগুলো গবেষণার কাজে ব্যবহৃত হবে, সেগুলো গোপনীয়তার সাথে নিরাপদ স্থানে রাখা হবে। শুধুমাত্র গবেষক এ তথ্যগুলোর প্রবেশাধিকার পাবে এবং কারও নাম কোথাও না ছাপিয়ে এ তথ্যগুলো গবেষণা পত্রে প্রকাশিত হবে।

আমি উপরোক্ত সকল তথ্য গুলো সম্পর্কে জানি এবং আমি এই গবেষণায় অংশগ্রহণে সম্মতি জ্ঞাপন করছি।

অংশগ্রহণকারীর টিপসই অথবা সাক্ষর:	তারিখ:
গবেষকের সাক্ষর	তারিখ:
স্বাক্ষীর টিপসই অথবা স্বাক্ষর:	তারিখ:

Appendix 3 (B)

Consent Form

The researcher, Razia Sultana is a 4th year B Sc in Occupational therapy student of Bangladesh Health Professions Institute (BHPI), the academic institute of Centre for the Rehabilitation of the Paralyzed (CRP). This study is a part of 4th year course curriculum. The title of the study is:

“Life after retirement in Bangladesh: A study from Occupational Perspective”

In this study I am _____ a participant and clearly inform about the aim of the study. I will have the right to refuse in taking part any time at any stage of the study. For that reason I will not be bound to answer any body. This study will not have any impacts on your life.

I am informing that, the entire information collected from the interview that will use in the study will be safety enough and maintained confidentiality. Here only the researcher and supervisor eligible to access in the information. The researcher will be available to answer any study related question or inquiry to the participant.

I have been informed about the above all mentioned and agree to participate in the study willingly. I hereby give my consent.

Signature of the participant:	Date:
Signature of the researcher:	Date:
Signature of the witness:	Date: