

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Retirement is an eagerly anticipated event to stop working at one's job or profession because of age with different retirement plans. Nepal Police is the primary law enforcement agency of Nepal. It is primarily responsible for maintaining law and order, prevention of crime and crime investigation within the jurisdiction determined by the Constitution of Nepal. As outlined in the Resolution of the Police Act, 2012(1955), the state has entrusted the police with an important responsibility to prevent crime, control, successfully investigate incidental crime and maintain peace in society. Apart of its primary role, Nepal Police conducts vast array of duties such as compliance and enforcement of prevailing laws, maintaining peace order, crime control and prevention, crime research and action, protection of wealth, traffic management, natural crisis management, protection of important establishments, major law enforcement bodies, human rights compliance and high respect, and more than 1,000 actions in accordance with the law in other prevailing laws.

Identifies to understand how the Police personnel of Nepal intend to live their retired life and who they look upon for the support they need during this period Retirement is often viewed as an eagerly anticipated event which an employee, spouse and other family members dream about for years. It is perceived as an opportunity to experience freedom from work pressures, responsibilities and time constraints. And yet, as a relatively new phenomenon, many people are not prepared for this change (Rosenkoetter&Garris, 1998).

Retirement is defined as to stop working at one's job or profession, usually because of age (The Longman Dictionary of Contemporary English). The term generally relates to age of capability or the resources (Nepal Demographic and Health Survey). Retirement plans provide financial security and stability during old age when people don't have a regular source of income. Retirement plan ensures that people live with pride and without compromising on their standard of living during advancing years. Pension scheme gives an opportunity to invest and accumulate and get lump sum amount as regular income through annuity plan on retirement.

### Preliminary

After the First Police Act were introduced in 2012(1955), Attempts were made to further organize the police. The first Police Rule were introduced in B.S. 2015. Similarly, police training centers, city police, traffic police, armed police battalion, riot control police, surveillance police, special police battalion, tourist police installations and timely improvements and modifications have been found in various locations to maintain peace keeping and controlling crime in society. From time to time, police reform commissions were formed. A variety of resources were arranged from time to time to modernize the police organization. Development of physical infrastructure, member of Interpol, use of technical science in research, technical police arrangements, establishment of Nepal Police Hospital, establishment of Nepal Police Residential school, establishment of a National Police Training Institute, Use of K9 in Crime, Women's Police Management, Establishment of Women, Children and Senior Civil Services Centers, 3P and P2H2-based community police services, metropolitan police, crime research bureaus, special bureaus, drug research bureaus, central research bureau, cyber bureau, human trafficking and transportation research bureau, police tactics colleges, junior police officers' schools and other police offices.

The original mantra of truth service security is being carried out in more than 1000 acts, including the operation of a civil - centered police service. Currently, more than 79,543 police personnel are employed in more than 2,500 police offices across the country, with the Police Act 2012 and the Police fourth amendment rules 2017. The original mantra of truth service security is being carried out in more than 1000 acts, including the operation of a civil - centered police service. The organizational priorities of Nepal's police include all elements of good governance, including transforming the police organization into a 'sample organization' and a 'watchdog of governance'. The police mission remains a clean police service dedicated to the nation committed to protecting human rights by establishing peace in society through effective crime control and research - which is predicated on the core concept of the state.

Currently, in the current situation where the country has gone to the federal government, The Centre has arranged for Nepal police and the province police to remain in each province, in accordance with Article 268 of the Constitution. Accordingly, implementation and additional homework have been carried out. Currently, police personnel are working on adjusting to the Nepal police and the provincial police. Nepal Police and Province Police (Work Synergies, Supervision and Coordination) Act, 2076 has been issued to manage the operation, supervision and coordination of the work performed by Nepal Police and Province Police. Nepal Police is currently led by Inspector General of Police Sailesh Thapa Chhetri since 9 July 2020. He is the 28th Inspector General of Nepal Police.

The Police Act, 2012(1955) divides Nepal police into two groups; technical and civil. The nature of the civil police work is divided into eight groups - civil police, armed police, guard police, riot control police, traffic police, metropolitan police, tourist police, community police. The Police Rules 2014, Paragraph 9 provides for police conduct from Rule 93 to Rule 108 which are as follows: Donations should not be taken, property details should be given, companies should not be established and operated and traded, restrictions on lighting what they know in government work, not contacting radio or newspapers, not criticizing the government of Nepal, not participating in elections, not participating in political elections, not having an outside influence by police personnel, cleaning up the work done by a police personnel, time-keeping and monitoring, gender sensitivity, not to be forced, Ban on marriage contrary to law etc.

Twelve posts have been set up under two categories in the police. In which the gazetted category consists special class-IGP and AIGP, first class-DIGP and SSP, second class-SP, third class-INSP. In non-gazetted category first class-SI, second class-ASI, third class-HC, fourth class- PC and police office helper is classless post.

## **1.2 Statement of the Problems**

Retirement planning is a new concept particularly in an agrarian society like Nepal where traditionally people used to depend on their joint family to be taken care during the old age. But Nepal has gone through rapid demographic changes during past decades where a move from joint to nuclear family has become more of a norm. Both the males and females of working ages have joined the labor market that tends to make them leave their place of origin in search of employment opportunities in cities and abroad. The effect is already being felt where there are few working age populations to support the ageing population in villages. Ageing of rural population has already become a conspicuous problem particularly in rural areas adjacent (nearby) to cities. The decreased birth rate and high growth rate of 60+ populations have further contributed to accentuate the problem.

In this changed context, retirement planning has become a necessity for the police personnel who expect to live a long functional life after their retirement. Their children likely to have better education and adopt a modern lifestyle in a nuclear family with little or no room for adjusting the life style of their retired family members. This situation puts pressure on personnel to plan for their retired life. However, no study has ever been done in Nepal to understand the retirement planning behavior of government employees, in general and that of personnel in particular. Absence of such information makes it difficult to make evidence-

based planning for the welfare of retired personnel. This study is expected to fill this ever-existing gap, though within its limitations.

### **1.3 Research Questions**

This study seeks to generate answers to following questions:

- ) What are the major concerns of police personnel for their retired life?
- ) How they intend to make use of their knowledge and skill after retirement, if any?
- ) How they expect to fulfill their financial, health, care and other needs when retired?
- ) Are the personnel involved in planning related works during their service period better prepared for their own lives retired?

### **1.4 Objectives of the Study**

The broad objective of this study is to understand how the police personnel intend to live their retired life and who they look upon for the support they need in old age. The specific objectives of this study are:

- ) To understand the demographic characteristics of police personnel going to be retired within coming Five years, i.e., 2021-2026 or working after 15 years
- ) To understand their retirement plan if they have any.

### **1.5 Rational and Scope of the Study**

Police personnel are valuable expertise manpower in a country. They have high potential to contribute to their respective society even after their retirement. They are knowledgeable, skilled and experienced. However, there is hardly any documentation available about their engagement after retirement. It is also expected that the findings of the study will be useful in developing policies and programs to utilize their expertise individually for themselves and for the society after retirement.

The study is limited to the responses from 120 police personnel available for interview. This sample size was drawn out 1800 of the total number of police personnel working in Gandaki province whose job was at least 15 years old. As the first study on retirement planning of police personnel in Gandaki province, this study will provide a baseline on which many other studies with more specific or broad objectives could be formulated in future.

### **1.6 Limitations of the Study**

The study is limited to the responses from 120 police personnel currently working in Kaski district of Gandaki province. A higher level of representation from police personnel working in different district of the province could have added to the value of findings for generalization. Time and budget available for the study were other limitations and another part the study is limited only for the purpose of fulfilment of the requirement of the master level thesis study.

# CHAPTER TWO

## THEORETICAL REVIEW

### 2.1 Theoretical Background and Review of Literature

The purpose of this chapter is to make a summary of the major theoretical conceptualizations, and empirical studies existed in relation to retirement and postretirement life. A comprehensive review on retirement literature has been done for the first time by Beehr (1986). He stated that the theories employed those times for analyzing the process of retirement were more general in nature and belonged to the theories on ageing. During the period, researchers mainly relied on dominant theoretical perspectives like continuity theory (Atchley, 1989), life course perspective (Elder, 1995) and role theory (Ashforth, 1995) to understand the life, its transition and satisfaction associated with retirement life. It was in 2009, Wang and Shultz completed a more comprehensive review covering '374' published articles and books on retirement that published since 1986. It provides a summary of key theoretical and empirical developments in employee retirement research since the one done by Beehr in 1986. They highlighted the four major theoretical conceptualizations and corresponding theories associated with retirement literature. The first conceptualization viewed retirement as a 'decision making' process, emphasized it as a motivated choice behavior. In a clearer way it contends that when an employee decides to retire, his /her involvement in work slowly gets declined and in course of time he/she get more involved with life and community related activities. Researchers following this conceptualization usually relied on the 'informed decision-making' approach assuming that decision to retire is based on an individual's evaluation on the information about himself, his work and non-work environment. The 13 theories (Wang and Shultz) grouped under this conceptualization are: rational choice theory (Gustman and Stenmeir, 1986), image theory (Beach and Frederickson, 1989), role theory (Ash forth, 2000), theory of planned behavior (Ajzen, 1991), and expectancy theory (Vroom, 1964). While considering the retirement as a decision-making process, the rational choice theory argues that a retiree's decision to opt for retirement always a result of his/her comparison between financial resources available and financial resource needed in post-retirement life. Both image theory and role theory stressed retirement as the product of an individual's perception about himself/herself and what society expects from him/her. The decision to retire occurred when an individual resolves the dilemma regarding retire or not retire (Feldman, 1994). While the role theory tends to be more future focused and integrated, the decision to retire is based on the role changes associated with life transitions

(Barnes-Farrell, 2003). Further, theory of planned behavior detailed the employee's attitude towards the decision to retire or continue working considering the work- and work-related norms. Since the decision to retire is not always a voluntary behavior, the utility of the above conceptualization get questioned and ultimately a more comprehensive approach has aroused that views retirement as an adjustment process. it documented retirement as an adjustment made by the retiree in order to achieve psychological comfort and satisfaction during his/her transition from work to retirement (Van Solinge and Henkens,2000; Wang,2007). Further, it considers retirement as a longitudinal process which is influenced by the timing and planning of retirement, resources held by the retiree, and change in the quality and quantity of a retiree's activity levels. Life course perspective (Elder, 1995; Elder & Johnson, 2003) and continuity theory (Atchley, 1989; 1999) are the two important theories often used in connection with this conceptualization. The life course perspective considers retirement as an event in the course of life span of an individual and is influenced by his/her personal history, demographic features, health, financial status, skills and abilities (Kim & Moen, 2002) as well as the ways people used to accomplish the transition. The one, who has the flexibility to deal effectively with the previous life transitions, seemed to be more successful in dealing with post-retirement transitions. Meanwhile continuity theory emphasized that, it is the 14-general tendency of human beings to maintain consistency in life patterns without much disruptions (Atchley, 1989; 1999). Hence researchers consider adjustments made by the retiree in retirement life as a way to maintain and continue their life style patterns and relationships. Retirement has also been viewed as a career development stage, which emphasizes retirement as an opportunity for further career advancement rather than exiting from labor force (Shultz, 2003). While speaking about the work behavior during retirement and bridge employment, Shultz and Wang (2008) emphasized the influence of individual, job and organizational factors during the retirement life. If a retiree possesses higher level capabilities like cognitive capacity, experience and expertise, they are more acceptable to the employers since their hiring saves considerable training cost (AARP, 2005). Regarding the job characteristics, retirees gave more importance to job that offers optimum autonomy and job security forms a minor concern for them (Morrow-Howell & Leon, 1980). A climate of respect positively influences the retiree's motivation to continue with an organization. Whereas, an organization characterized by age bias and discrimination negatively affects retiree's career pursuit. While conceptualizing retirement as a part of human resource management, theorists emphasized the norms and values associated with the management of retirement life. As a functional area Human Resource Management (HRM) is concerned with the people dimension in management. Since every organization is made up of people, acquiring their services, developing their skills, motivating them to higher levels of

performance and ensuring that they continue to maintain their commitment to the organization are essential to achieving organizational objectives (Filippo, 1984, p.5). Hence, while holding the process of retirement as a part in human resource management, theorists emphasizing the principles of managing the retirement with an intention to help organizations (Wang & Shultz, 2009). On one side, it examined how the organizational practice influenced employee's decisions on retirement. On the other side, it studies the effect of retirement on changes associated with the levels in an organization (Kim & Feldman, 1998). As an approach to this conceptualization, the general system theory (Birati&Tziner, 1995) viewed organization as a biological organism with human resource management (HRM) as one of its sub-systems. Being a sub-system, it has been formulating retirement related human resource (HR) policies 15 concerning pension system, health and medical care and post-retirement employment opportunities. Another approach, namely the social context theory (Greller& Stroh, 2003), considered the social context of retirement and argued that some organizations promote early retirement owing to its social acceptability. Whereas some others delaying retirement in order to keep skilled and experienced employees with the organizations. New theoretical conceptualizations as a conclusion to their review on retirement literature, Wang & Shultz (2009) suggested new theoretical streams to guide future research. It includes a Person Environment (P-E) fit network (Caplan, 1987), Resource perspective (Hobfoll, 2002), and Dynamic perspective on retirement life (Wang et al., 2009). By incorporating the person-environment fit framework, Wang and Shultz aimed to overcome the incapability of the informed decision-making approach to study the retirement behavior. Through this framework, Caplan (1987) argued that the people's reaction to specific situation is more or less depends upon the match between their personal and environmental characteristics. Kristof-Brown, Zimmerman and Johnson (2005) later extended this concept to more specific variants like person-job (P-J) fit, person-group (P-G) fit, person-organization (P-O) fit, and person-supervisor (P-S) fit. In a broader way it hypothesized that the misfit between employee's individual (personal) characteristics like personality, ability, motivation, health and financial status with his/her job and organizational characteristics often leads to his/her decision to retire. Whereas, the decision to continue working in retirement resulted from the misfit between retiree's personal and organizational characteristics. The resource perspective (S.E. Hobfoll, 2002) argued that, being the total capability possessed by an individual to fulfill one's needs, resource has the ability to accumulate over time. If we consider the retirement as a reference point, the decrease in resources may negatively affect the retiree; whereas the retirement enables one to invest more resources, he/she feel positive change and well-being. Applying a resource perspective enables us to study the effects of variables like societal (government policies and norms), organizational (organizational climate and HR



practices), job level (job 16 profile), and individual level (age, health, and income) on the resources (physical, cognitive, motivational, financial, social, and emotional) held by retirees. Since there are variations possible with respect to individual, job, organizational and environmental factors, the inclusion of resource perspective help us to make a detailed understanding on the transitions and adjustments during retirement (Wang & Shultz, 2009). By applying a dynamic perspective, emphasis has been given to workforce participation after retirement as a longitudinal process. In their study Wang et al. (2009) reported that the decision to continue working after retirement varies considerably among their sample during the study period. Such relativity in intentions will be better captured by applying a dynamic perspective. It was also noted that health and financial reasons (Barnes-Farrell, 2003) dominated among the intention to continue working during the initial period of retirement, whereas the urge to adjust the life forms the major motivation (Wang et al., 2009) during later part of retirement life. Such a transit has only been studied with the help of a dynamic perspective. Moreover, such a longitudinal approach will further explore the overshadowing of distal factors (social support, organizational climate, marital status, etc.) by proximal factors (financial pressure). Lastly, the dynamic perspective will be helpful in predicting the outcomes (Wang et al., 2009) related to working after retirement such that the variations in what a retiree conceived from his/her job during the initial stages to that of later stages in his/her post-retirement career life. Theoretical basis of the present study Though various theoretical approaches is used to explain post-retirement life and continuation in employment after retirement, the study incorporated the Continuity theory and Resource perspective in analyzing the problem. Continuity Theory Continuity theory suggests that, people essentially remain the same over their lives in psychological terms. They retain by and large the same preferences, the same conduct patterns or the same social environment throughout their life (Atchley 1989). If an individual is very active in middle age, it is likely that this level of activity will be retained, on condition that the corresponding state of health makes this possible. As a result, those who were active during their pre-retirement life will obviously look for an opportunity even after his/her retirement. This can take the shape of a paid activity in a similar field or in a related or different field. Furthermore, the option can also be used to work on self-employment basis if this can be interpreted as “continuing” the former activity. The hypothesis of continuity is supported by the results of Wang (2007), who identified that the majority of retirees interested to carry out the same activities as prior to their retirement. Atchley (1989) also remarked that, there is internal pressure towards continuity since a fundamental need for stability was said to be firmly anchored in the individual. Pressure on the external structures arises because of changes in contextual conditions and the concomitant expectations as to the role played by the individual (Atchley,

1989). Add to this, any strain on the external structures arises because of changes in contextual conditions there will be a corresponding internal pressure to maintain the continuity and stability.

The present study focused on how the changes in socioeconomic statuses (external structures) during the post-retirement period influenced a retiree's decision to pursue a career after mandatory retirement. Besides, it is a reality that flexibility is considerable with the government jobs and no doubt, the government employees in Kerala too experiencing it. Since earlier the researches (e.g., Patrickson 2003; Phillipson, 2004; Van Loo et al. 2006) concluded that greater flexibility was an important precondition for working beyond retirement, the study further attempted to inquire on the nature of flexibility enjoyed by the re-employed retirees in their post-retirement career life and how they dealt with it. Resource perspective in the retirement context the term 'retirement resources', has incorporated with the study because of the importance of resources held by retirees that enable them to maintain their activity levels. Hobfoll was a great proponent of resource perspective and (Hobfoll, 1989) noted that the conditions of life after retirement greatly depend upon an individual's access to resources valued by him/her. That is, its presence will create opportunities; while the absence can restrict the intentions of an individual. It may include one's access to financial, health, and household resources (Henkens, 1999; van Solinge&Henkens, 2008; Wang, Henkens& van Solinge, 2011). It was the income from salary that constitutes the main financial resource during the pre-retirement life. Its loss in post-retirement life has been substituted by income from savings, pension or earning 18 from post-retirement job. Similarly, a retiree with good health condition (perceived) definitely makes use of his/her time and energy in a career after retirement (Wang et al., 2008). Further, the effect of household situation (Henkens, 1999)

on retirement can be seen in relation to the changes occurred to the partner's status. A woman retiree shown more willingness to search for a job after retirement when her husband is unemployed, get divorced or widowed. The study attempted to analyze the possibility of such a resource replacement during the post-retirement phase of the participants. Resources held by an individual can be viewed as the 'human capital', which is a key factor in determining his/her choices and opportunities both before and after retirement. In general, individuals with greater access to human capital have higher chance/opportunities in the labor market (Becker, 2009). In the retirement context, a retiree's chances of finding the most attractive job are more or less influenced by the extent of human capital (education and experience) held by him/her (Ruhm, 1990). Similar to other forms of capital, the human capital can be invested and used for one's benefit. By investing it in building a network of relations, both individual and group can gain benefits by increasing their access to information and power.

French sociologist Pierre Bourdieu, portrayed how the dominant classes retain their position employing their social capital. In his own words: Social capital is the sum of resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition. (Bourdieu, in Bourdieu & Wacquant, 1992:119). James Coleman (1988) elaborated the concept of social capital and gave a broader view by developing a model in which social capital is one of the potential resources which an individual can use together with other resources like human capital (skills & expertise), physical capital (tools & technique) or economic capital (money). He (James Coleman, 1988) further stressed that, rather than an 'owned' asset, the social capital is evolved within the network of human affiliation. For example, employees in an organization do not consider it as unethical once they make use of a colleague's (within their network) recommendation during a job search. In general, as a resource, social capital is based on trust and shared values which develop from individual-to-individual ties. Like other forms of capital, social capital possesses the characteristics like convertibility (Bourdieu, 1985) and appropriateness (Coleman, 1988).

It is convertible in the sense that the possession of it can be utilized for one's personal benefit by converting it to financial resource. Since it can be used for gaining more access to power or information, it can be considered as appropriable. One's control over social capital confer him/her certain power and status since they form the basis of hierarchical differentiation. Individuals with high status also have power are respected by others because of the high values attributed to resources held by them (Thye, 2000). Further, unlike any other resources it does not get depleted by time. One's skill, knowledge, and competency get more sharpened by use and can be used for influencing others in his/her network of social relations. Ultimately, for a retiree in possession of such a social capital will make use of it in his/her job search (Grenovetter, 1973; Lin, Ensel, & Vaughn, 1981).

It is the networks of human capitals that enable the organization to maintain the social capital. Through employing a retired employee who have acquired considerable skills and experience, the organization can make it possible to create a network of younger-older employees each competent on their own realms. By incorporating the above theories in to the study, the researcher examined the benefits gained by the re-employed retirees, younger employees and organizations out of such networks of relationships. Thus, the aforementioned theories offer both a background and rationale for selecting a broad set of variables concerning the intention to work beyond retirement and dynamics associated with post-retirement career life.

The central aim of this thesis is to include possible extent of variables associated with the motivation to opt a job after retirement and the job satisfaction experience by re-employed retirees in Kerala. By reviewing wide range of empirical studies based on the above-mentioned theoretical streams, the present study offered more specificity to the problem examined. Review of related literatures

The first comprehensive review on literature related to retirement has been done by Beehr (1986) in his article titled, "The process of retirement: A review and recommendations for future investigation" in *Personnel Psychology*. He (Beehr, 1986) attempted to group the factors that are considered as predictors of retirement intentions in to personal and environmental factors. Personal factors consist of health, economic well-being, skill obsolescence and Type-A behaviour. Environmental factors include occupational goals, job characteristics, marital and family situations, and leisure pursuits. 20 Following Beehr's (1986) summary, Talaga and Beehr (1989) extended the review focusing on the individual and personal variables and concluded that, health and retirement age are the most related factors associated with retirement planning.

They further listed gender and education level as predictor variables since they have a detrimental relation with one's occupational status. Influence of work and organizational factors in retirement intention were still remained unexplored. Feldman's (1994) article again tried to categorize the factors that influence retirement decisions into individual, organizational, and environmental. The individual level factors composed of gender, marital status, health, work history, attitude towards work and retirement, etc. Factors like wage, pension, flexibility in work, attitude of employer, etc. were grouped under organizational factors and growth of the industry, change in policies, etc. in to environmental factors. Following Feldman, Hansson et al., (1997) listed factors like financial status, physical limitations including health problems and psychological variables like attachment to job and job satisfaction associated

with retirement decisions. It was Wang and Shultz (2009) who made a more elaborate review on retirement research covering the theoretical conceptualizations and empirical studies done so far. During their discussion on empirical studies on retirement, they divided the predictors of retirement in to micro level (individual factors), meso level (work related factors), and macro level (environmental/socio-economic) factors. Individual factors like education, directly linked with the chances of getting hired, higher educated retirees have a higher chance to engage in part time job (as consultants) or full-time job (Wang & Shultz, 2009). Similarly, they remarked that while higher career attachment and commitment tend to decrease the likelihood of retirement. Further, they concluded that the effect of familial

variables like support, extent of dependent care, marital quality and spouse's working status together with socio-economic factors like social norms about retirement, economic conditions, economic trend, pension system, government policies on retirement, etc. has not been explored much. The major aim of the current study is to combine the existing knowledge to explore the influence of a number of such factors in the retirement process.

### **Retirement Plans and Policies of Selected Countries**

Retirement is ruled by laws that in many cases establish a statutory period to retire. In the last decades, organizational and labor market problems were often solved by encouraging employees to retire before such conventional expected age. Such strategy is now considered as a short-term strategy, and the increase of governments' financial problems, but also the social orientation to use in a more correct way the labor forces, is urging institutions to find strategies to increase occupational rate and differ job market exit (European commission, 2014).

Australia's baby boomers have an expected mean retirement age of 63 years, which is substantially older than recent actual retirement ages. Many are open to the idea of working even longer, with this option being heavily dependent on their ability to access a phased transition to retirement, such as part time or casual work, preferably within their current occupation. Many believe that such option exists for them in their present jobs, but startlingly few have actually discussed retirement with their supervisor or employer. Large proportions, close to 90 percent, are aware of government concerns about population ageing, but less than half are aware of specific government policies designed to encourage later retirement. Finally, it is important to remember that the trend to early retirement was a phenomenon pertaining primarily to men by contrast, older women have been steadily increasing their participation levels for many years. (Jackson, Walter&Felmingham, 2006).

Bangladesh government has a formal pension scheme for its retired employees after 57 years. While for some semi-government and autonomous bodies the retirement age is set for 65 to 67 years. The retired employees of government, semi-government and in some of the private sector establishments are entitled to gratuity scheme or benevolent fund, rationing of some food items and medical facilities. Government of Bangladesh has introduced festival bonus once in a year for formal government pension receivers. Only a very small fraction of the elderly gets these kinds of facilities as most of the people are engaged in informal, self-employed sectors where there is no provision for any pension facilities. Some type of long-term saving system and insurance from the government is available which are aimed to serve the purpose of the elderly people (Md. Mehedi Hasan Khan, 2007).

Many Americans have bolstered their retirement confidence by improving their preparations for retirement, but that may not be the case. Although the percentage of workers who reported they and/or their spouse had saved for retirement increased briefly in 2009 (75 percent), it now stands at 69 percent. While the percentage of workers having saved for retirement increased from 1995–2000, it declined significantly in 2001 and has hovered around 70 percent throughout most of the 2000s. The percentage of retirees having saved for retirement climbed slowly from 48 percent in 1995 to 68 percent in 2006 and 2007 and now stands at 71 percent.

Majority of the American retirees (96 percent) report that Social Security provides a source of income for their and their spouse's retirement (68 percent say it is a major source of income), workers and their spouses continue to expect to piece together their retirement income from a wide variety of sources. Seventy-seven percent of workers expect Social Security to be a major or minor source of income in retirement, but they believe that personal savings will also play a large role. 7 in 10 each say they anticipate receiving retirement income from an employer-sponsored retirement savings plan (75 percent), an individual retirement account (67 percent), and other personal savings and investments (67 percent). Seventy-seven percent expect employment to provide them with a source of income in retirement and 56 percent expect to receive income from an employer-sponsored traditional pension or cash balance plan. In contrast to worker expectations, retirees are less likely to rely on any form of personal savings or on employment for their income in retirement.

The primary source of retirement income in the United States is Social Security. Just over 91 percent of Americans aged 65 or older receive Social Security benefits, and it is the major source of income for two-thirds of beneficiaries. For more than one-third of beneficiaries, Social Security provides over 90 percent of their income. Yet the program is only intended to offer a basic benefit. Social Security benefits will amount to a little over 40 percent of pre-retirement earnings for a lifetime earner with average earnings. Workers thus must rely heavily on private retirement savings to maintain their standard of living in retirement (Christian E. Weller, 2009).

US study shows that majority of retirees (96 percent) report that Social Security provides a source of income for their and their spouse's retirement (68 percent say it is a major source of income), workers and their spouses continue to expect to piece together their retirement income from a wide variety of sources. Seventy-seven percent of workers expect Social Security to be a major or minor source of income in retirement, but they believe that personal savings will also play a large role. Roughly 7 in 10 each say they anticipate receiving retirement income from an employer-sponsored retirement savings plan (75 percent), an

individual retirement account or IRA (67 percent), and other personal savings and investments (67 percent). Seventy-seven percent expect employment to provide them with a source of income in retirement and 56 percent expect to receive income from an employer-sponsored traditional pension or cash balance plan. In contrast to worker expectations, retirees are less likely to rely on any form of personal savings or on employment for their income in retirement (Mathew Greenwald and Associates, 2010).

## **2.2 Theoretical Overview (Linking Study with the Theory)**

Theories are formulated to explain, predict, and understand phenomena and in many cases, to challenge and extend existing knowledge, within the limits of the critical bounding assumptions. This study is about police personnel's participation in social and economic activities after retirement. This study is related to functionalism, a theory that views society as a complex but orderly and stable system with interconnected structures and functions or social patterns that operate to meet the needs of individuals in a society. Also called structural-functional theory, sees society as a structure with interrelated parts designed to meet the biological and social needs of the individuals in that society. Functionalism grew out of the writings of English philosopher and biologist, Hebert Spence (1820–1903), who saw similarities between society and the human body; he argued that just as the various organs of the body work together to keep the body functioning, the various parts of society work together to keep society functioning (Spencer, 1898). The parts of society that Spence referred to were the social institutions, or patterns of beliefs and behaviors focused on meeting social needs, such as government, education, family, healthcare, religion, and the economy.

Émile Durkheim, another early sociologist, applied Spence's theory to explain how societies change and survive over time. Durkheim believed that society is a complex system of interrelated and interdependent parts that work together to maintain stability (Durkheim, 1893), and that society is held together by shared values, languages, and symbols. He believed that to study society, a sociologist must look beyond individuals to social facts such as laws, morals, values, religious beliefs, customs, fashion, and rituals, which all serve to govern social life. Alfred Radcliff-Brown (1881–1955) defined the function of any recurrent activity as the part it played in social life as a whole, and therefore the contribution it makes to social stability and continuity (Radcliff-Brown, 1952). In a healthy society, all parts work together to maintain stability, a state called dynamic equilibrium by later sociologists such as Parsons (1961).

Durkheim believed that individuals may make up society, but in order to study society, sociologists have to look beyond individuals to social facts. Social facts are the laws, morals, values, religious beliefs, customs, fashions, rituals, and all of the cultural rules that govern social life (Durkheim, 1895). Each of these social facts serves one or more functions within a society. For example, one function of a society's laws may be to protect society from violence, while another is to punish criminal behavior, while another is to preserve public health.

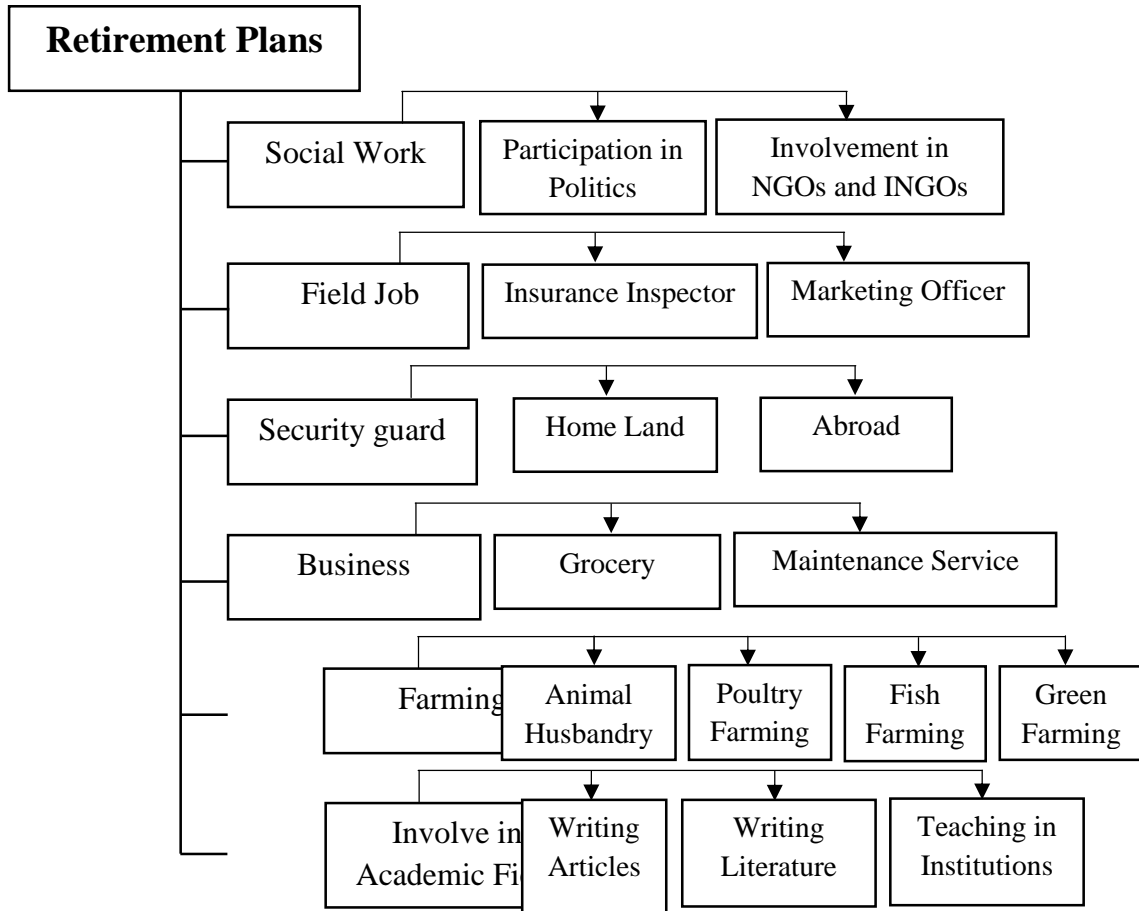
### **2.3 Conceptual Framework**

A conceptual framework is an analytical tool that is used to get a comprehensive understanding of a phenomenon. It can be used in different fields of work and is most commonly used to visually explain the key concepts or variables and the relationships between them that need to be studied. Conceptual framework of this study is as follows:



Figure 2.1

Conceptual Framework



# **CHAPTER THREE**

## **RESEARCH METHODOLOGY**

This chapter presents the methods adopted to achieve the objectives of the research. This chapter outlines the methods emerged to collect data including rationale of the study area, research design, universe and sampling, data collection tools and technique, nature and source of data and methods of data presentation.

### **3.1 Study Area/Rational for the Selection of the Site**

Study area of this research is Police personnel from Gandaki province. Police Personnel have high potential to contribute to their respective society even after their retirement. They are knowledgeable, skilled and experienced. Police have a chance to study society and understand society in a more disparate and widespread form than the man who is employed in other professions. It's important to know what role such individuals plan to play in society after they retire. However, there is hardly any documentation available about their engagement after retirement. It is also expected that the findings of the study will be useful in developing policies and programs to utilize their expertise individually for themselves and for the society after retirement.

### **3.2 Research Design**

Research design for this study is explorative as it has intended to know the application of retirement plans, knowledge, skills and experiences gained from the police personnel. This study will be conducted to explore the information on number of police personnel, gender and time of retirement, skills and knowledge was collected from the concerned authorities of public services.

#### **3.2.1 Universe**

The total police personnel of Gandaki province are 7303 and the Police personnel working after 15 years are 1800 so the universe was 1800 Police personnel who are working in Gandaki province and who are going to be retired probably within the coming five years.

#### **3.2.2 Sample Size**

The sample size of this research study was 120 (22% Female and 78% male) of 1800 universe; retiring police personnel within probably five years from Gandaki province out of three main police offices of Gandaki province.

Data were collected through Stratified random sampling method. Researcher selected the respondents as per her convenience because of difficulties to use other method.

### **3.3 Nature and Sources of Data**

Data of the study contains both quantitative and qualitative nature. The following two sources were used to collect data.

#### **3.3.1 Primary Data**

Primary data had been collected through interviews. Interview is one of the method of data collection in this study where respondents were requested to fill in the interview schedule. Interview schedule contained both close-ended and open-ended questions.

#### **3.3.2 Secondary Data**

Secondary data had been collected through review of different Nepal Police Official Sites, newspaper articles, reports, books, government policy documents, journals and websites and other available materials related of the study. Those sources became crucial to make conceptual framework for this research.

### **3.4 Data Collection Tools and Technique**

Required data were collected through application of the following tools and techniques:

#### **3.4.1 Interview**

The following police personnel were involved from the following police offices for the interview. Total of 120 respondents were included in this study for primary data collection. Results were presented with analysis of subjective and objective information collected during the interviews.

<b>Name of Police Office</b>	<b>Total Number of Participants</b>	<b>Sex</b>	
		<b>Female</b>	<b>Male</b>
Gandaki Province Police Office, Pokhara	40	10	30

District Police Office, Kaski.	40	8	32
Armed Police Battalion, Pokhara.	40	8	32
Total	120	26	94

### **3.4.2 Key Informant's Interview**

Various stakeholders were interviewed to obtain more information for the study and to gather more important qualitative information. Which has helped to combine quality information.

### **3.5 Methods of Data Presentation**

The findings data will interpret based on different techniques of data collection through Excel. Other processes like editing, auditing, coding, tabulation and pictures also used. Relevant data will be presented with the help of bars, charts and tables.

# CHAPTER FOUR

## BASIC SOCIAL INFORMATION OF STUDY AREA

### 4.1 Pension: Historical Background in Nepal

- ) The pension system is non-contributory and the total liability of pension and gratuity is financed from annual appropriation of government budget.
- ) First Pension scheme was established for the army personnel on 17<sup>th</sup>Bhadra 1998 BS. (Pension amount was 1/5 of salary; paid till death)
- ) Pension for civil servants was established in 14<sup>th</sup>Mangsir 1999. Pension amount was 1/6 of salary. With a minimum of 25 years' service for eligibility.
- ) Civil servants having at least 20 years' service are eligible to receive pension for life.
- ) Amount of pension for civil servants not be less than 50% of basic salary and not more than 100% depending upon length of service, last drawing salary and denominator monthly.
- ) After democracy in 1950, Pension payments were formalized and paid
- ) A non-contributory social pension scheme introduced in 1995 provides allowances to older people aged 75 years (Now 70) and above.

#### 4.1.1 Major Types of Pension in Nepal

- ) General pension
- ) Family pension
- ) Life time arrears
- ) Disability Pension
- ) Extraordinary Family pension
- ) Education and dependent children's allowances.

#### 4.1.2 Pension Schemes in Nepal

- ) Started in 1936 for army personnel. (Later, extended to other government employees.)
- ) Covers only government employees and public enterprises.
- ) Non-Contributory and non-Funded (Entire Pension expenses is charged to government revenue or concerned PEs on cash basis.)
- ) Eligibility for Pension: 20 years ( ) ervice government employees.
- ) 16-20 years for Armed Police Fo ( ) al Army
- ) 20 years for Nepal Police.
- ) If not entitled to pension, gratuity will be paid.

- J Termination on disciplinary ground, no pension is paid.
- J The retirement age is 58 to 65 years. (Could take voluntary retirement After 20 years' Service Period in police).
- J Pension Calculation:  

$$\text{Pension} = \frac{\text{Total service years} \times \text{Last take-home salary}}{50}$$

(for lower-level employee of military and police divided by 40)
- J Pension amount will not be less than half of the basic salary and not exceed basic salary of corresponding position.
- J Two third amount of salary increment of corresponding position will be increased in pension.
- J Additional 10% of the monthly pension amount is also provided as medical allowance to the pension holders over the age of 75 and another 10 percent over the age of 85.
- J Spouses of pensioner entitled to get full pension up to seven years from retirement, then 50% during lifetime.
- J Income Tax: pension income gets additional 25% exemption on taxable amount.
- J A pay as you go (PAYGO) or 'Defined Benefit' Pension.

#### **4.1.3 Future Strategy of Pension Made by Government of Nepal**

- J National Pension Policy with DC Pension system.
- J Umbrella Act for Pension Management.
- J Integrated Central Personnel Record Department.
- J Enhancing institutional capacity.
- J A contributory pension system will be implemented for all public authority and civil servants to be appointed after the commencement of the coming Fiscal Year to provide pension and gratuity.
- J Retirement age of civil servants will be reviewed: increasing liabilities for pension payment and increased life expectancy.
- J Social Security Schemes required for civil servants operated through establishing contributory welfare fund.
- J Reduce the financial burden of the state

## **4.2 Origins and History of Retirement**

In their respective works, Graebner (1980) and Costa (2000) provide a brief history on the evolution of retirement. Back in the 1850's, 77% of men who were over 65 years were still working. Not working was viewed as inappropriate and hence people worked as long as they could. In pre-industrial America, most worked in agriculture, and in this area there was no retirement. When a man became too old to do strenuous work such as ploughing, his son would usually take over whilst he shifts to less demanding chores. Before the Civil War, the

elderly was viewed as valued people, for a number of reasons such as their knowledge, hard-work, moral guidance they offered and the contribution in reforming the country. As they grew older, they were still respected and played important roles in the community and families. After the Civil War, though, this began to change. The nation shifted from being primarily rural to an increasingly urban society transformed by industrialization. Unlike agricultural workers, urban workers did not have the familial support to enable them to shift to less strenuous work as they aged. By the 1880's, the American economy relied on manufacturing, and relationships between young and old workers started to become troublesome. The idea of retirement started to develop as a means to deal with these conflicts. Until the late 19th century, 'Work until you die or until you can't work anymore' was the old-age plan for the bulk of the world's workers. Only in 1889 did German Chancellor Otto von Bismarck introduce modern pensions. Bismarck wasn't really motivated by compassion for the plight of the working class. He wanted to pre-empt a growing socialist movement in Germany before it grew any more powerful.

The idea of providing financial security for the aged gradually caught on and expanded in Europe, the United States and other advanced economies. Now, as life expectancy reaches lengths Bismarck couldn't have imagined and retirement lasts two or three decades, these countries are struggling with government pension plans they can no longer afford. The pension Bismarck offered was the first to be widely available. But it was hardly the world's first.

In 13 B.C., the Roman Emperor Augustus began paying pensions to Roman Legionnaires who had served 20 years. The troops' pensions were financed at first by regular taxes, then by a 5 percent inheritance tax, according to a 2009 history by Frank Eich, an economist now with the International Monetary Fund.

In the 16th century, Britain and several European countries offered pensions to their troops, starting with personnel and gradually expanding to enlisted men. The first civilian public servant known to have received a pension was an official with the London port authority. In 1684, he was paid half his working income — deducted from the pay of his replacement.

Thomas Paine, the Revolutionary War firebrand famous for his essay *Common Sense*, called for a 10 percent inheritance tax. Part of the tax was to be used to pay benefits to everyone age 50 and older to "guard against poverty in old age," according to a history by the Social Security Administration.

The idea went nowhere.

After the Civil War, the U.S. government paid pensions to disabled or impoverished Union veterans or to the widows of the dead. Southern states paid pensions to disabled Confederate veterans. The Civil War pensions became a basis for Social Security decades later.

When farming dominated the economy, most men worked as long as their health held out. As they aged, though, they often cut their hours and turned the most physically demanding chores over to sons or hired hands. In 1880, when half of Americans worked on a farm, 78 percent of American men worked past age 65.

As factories began to replace farms in economic importance, skeptics wondered whether old folks could understand and work with the new machines. One of the giants of American medicine, Johns Hopkins Hospital co-founder William Osler, in 1905 decried the “uselessness” of men older than 60 and said they should leave the workforce. Growing prosperity also meant more people could afford to stop working late in life.

In 1875, American Express offered America’s first employer-provided retirement plan. Five years later, the Baltimore and Ohio Railroad introduced the first retirement plan, financed jointly by contributions from an employer and its workers.

From there, private pension plans grew. In the United States, the plans received a boost during World War II, when the government-imposed wage freezes. That led some companies to offer pensions and other benefits to attract scarce workers.

The United States created Social Security in 1935 and added Medicare health benefits for the elderly in 1965. In the 1980s, many countries lowered the age at which people could retire and collect full benefits. This step was part of an effort to clear older workers out of the labor force to make way for the young.

Now, governments are reversing those policies and raising retirement ages to prevent aging populations from breaking their budgets. And older people, who now enjoy better health, are working longer again: In the United States, 18.6 percent of people 65 and older were working or looking for work as of November. That was up from a record-low 10.4 percent in January 1985, according to Labor Department figures dating to 1948.

### **4.3 Gandaki Province: Overview**

Gandaki Province, which covers 21,504 sq. km, lies in western part of the country bordered by Tibet autonomous region of China in the north, Lumbini Province in the south, Bagmati Province in the east and Karnali Province in the west.

The Province consists of eleven administrative districts and federal namely Pokhara. The Province spans from the highest Himalayas and mountains in the north to southern.



Gandaki Province Police Headquarter is in Pokhara, one of the most popular tourist destinations in Nepal. It is also known as the tourist capital noted for its tranquil atmosphere and the beauty of the surrounding countryside.

Pokhara has become a major tourist hub of Nepal, known as the gateway to the trekking route "Round Annapurna". The reason has many attractive natural sites including mount Dhaulagiri, Annapurna, Machapuchere which are among the highest mountains in the world.

Mustang, the forbidden kingdom is located in the northern side of the Province. Besides this, Fewa lake, Begnas lake, Tilicho lake, Muktinath temple, Manakamana temple, Gorakhanath temple and Gorkha palace are other natural and historical sites of the Province. Historically, the Province has many small mountainous kingdoms namely Baiserajya (22 kingdoms) and Chaubisirajya (24 Kingdoms) before the Unification of great Nepal by king Prithivi Narayan Shah.

Majority of the peoples are ethnic Magars, Gurungs and Thakalis in the Himalayas and Tharus in the Tarai. Brahmans, Chetris, Newars and Muslims are others living in the Mountain region mainly practicing Hinduism, Buddhism and Islam. Majority of people are involved in agriculture and farming. Some of them are in government service, tourism, military, British army, Indian army and foreign employment.

#### 4.4 Police in Gandaki Province

**Table 4.1: Police Manpower in Gandaki Province**

<b>Total Police Manpower</b>	<b>7303</b>
Civil Police	4598
Armed Police	1911
Traffic Police	187
Technical police	512
Recruit Police Constable	95

*Source: Gandaki Province Police Office Website*

- ❖ Area - per police: 2.87 Square kilometers
- ❖ Population - per police: 321 People

#### 4.4.1 Operational Manpower

**Table 4.2: Details of the Police Office in Gandaki Province and the Police Personnel in the Office According to their Rank**

S.N.	Police Unit	DIGP	SSP	SP	DSP	Ins.	SI	ASI	HC	PC	Recruit	Followers	Total
1	Gandaki PPO Pokhara	1	1	1	4	9	15	20	25	43	0	4	123
2	GandakiPPTC	0	1	0	1	4	12	15	31	61	92	14	231
3	Armed Police Battalion Pokhara	0	0	1	1	7	26	36	110	506	0	38	725
4	Gandaki State RCPB	0	0	1	1	6	18	24	76	297	0	27	450
5	Gandaki State Traffic Police	0	0	1	1	2	4	5	7	16	0	1	37
6	DMTFBaglung	0	0	0	0	1	10	10	17	85	0	2	125
7	NP School Tanahun	0	0	0	0	1	1	3	8	7	0	5	25
8	Police Hospital	0	0	0	1	4	11	6	6	10	0	3	41
9	DPOKaski	0	0	1	2	11	39	97	173	613	0	32	968
10	DPOSyangja	0	0	1	2	6	17	56	102	350	0	15	549
11	DPOTanahu	0	0	1	1	8	23	62	130	386	0	22	633
12	DPOLamjung	0	0	0	1	5	14	37	77	238	0	9	381
13	DPOGorkha	0	0	1	1	5	19	63	142	448	0	18	697
14	DPOManang	0	0	0	1	2	10	25	48	141	0	10	237
15	DPONawalpur	0	0	1	2	9	25	53	103	278	0	17	488
16	DPOBaglung	0	0	1	1	5	26	62	118	355	0	19	587
17	DPO Parbat	0	0	0	1	3	10	32	68	217	0	9	340
18	DPOMyagdi	0	0	0	1	3	13	34	69	220	0	13	353
19	DPO Mustang	0	0	0	1	3	13	35	64	185	0	12	313
Total		1	2	10	23	94	306	675	1374	4456	92	270	7303

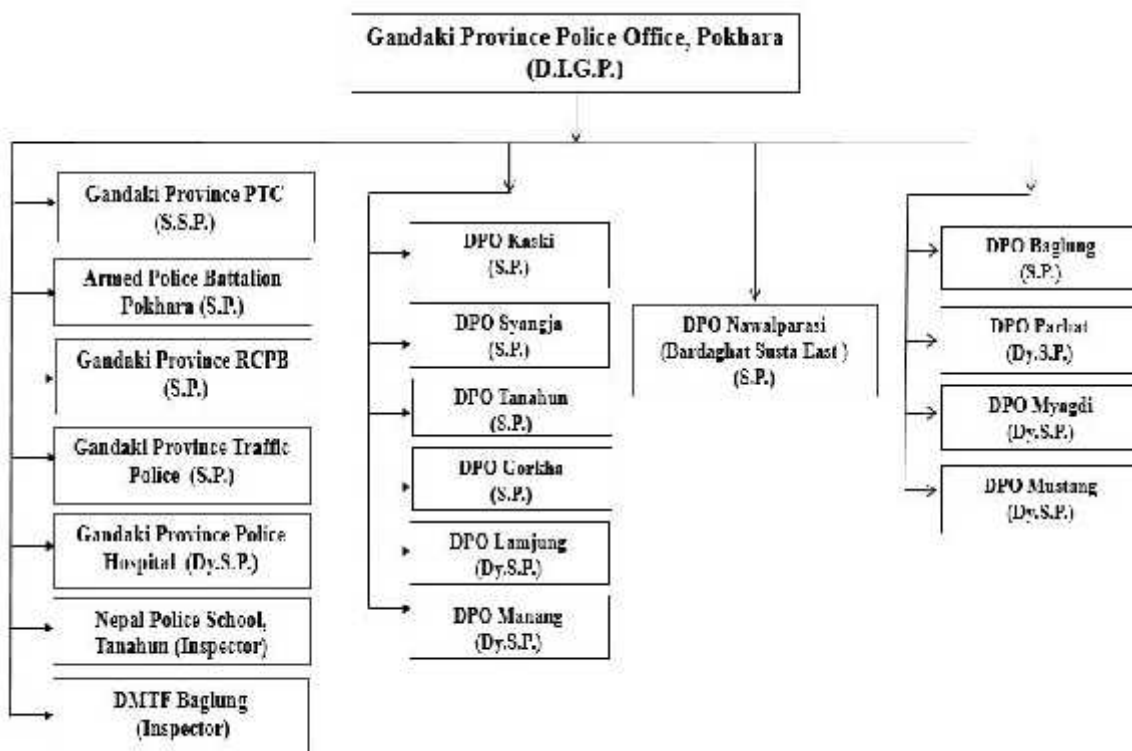
*Source: Gandaki Province Police Office Website*

DIGP (Deputy Inspector General of Police) Mr. Ghanshyam Aryal was appointed as the chief of Gandaki Province Police Office, Pokhara in April 2020. During his commission in Gandaki Province, DIGP Aryal has contributed much in the belief and trust of the general public towards the service flow of Nepal Police. He is also known for his commitment for the welfare of police personnel. His positive nature and in-depth analysis for making rational decision have motivated all the state police personnel to be more energetic in policing as a service. The key areas he has improvised are team collaboration, incremental delivery, continual planning, learning environment, and many more. He is supportive for the innovation of various multi-dimensional programs to provide positive thinking and creativity to the police personnel.

#### 4.4.2 Organization Structure of Gandaki Province Police Office

Figure 4.1

Organization Structure of Gandaki Province Police Office



## CHAPTER FIVE

### DATA PRESENTATION AND ANALYSIS

#### 5.1 Sample Population

Total numbers of police personnel serving in Gandaki Province at present are 7303. Among them those who were serving even after reaching the period of voluntary retirement and those who will reach the period of voluntary retirement within 5 years are 1800 police personnel. Of this, only those available in Kaski district for interview and those who had completed 15 years of service were included in the survey.

**Table 5.1: Representation of Police Personnel by Sex and Rank**

Rank	Sample Size	Sex	
		Female	Male
Inspector	6	1	5
Sub-Inspector	22	4	18
Assistant Sub Inspector	33	6	27
Head Constable	59	15	44
Total	120	26	94

*Source: Field Survey, 2021*

The respondents were from different police units. Police Personnel of non gazetted 3<sup>rd</sup> class (HC) and above up to gazetted 3<sup>rd</sup> class (Inspector) were included. Since the representation of female in the study is less than 25 percent which is because of low involvement of female in the security organization. This could be explained as the opportunity for female participation in government job.

##### 5.1.1 Time of Retirement

According to The Police Rule 2071, police personnel are required to go on voluntary leave after completing 20 years of service and compulsory leave after completing 30 years of service.

And the provision of tenure is also mentioned. According to which ten years of SP, six years of SSP, five years of DIG and AIG and 4 years of IGP.

Provision has also been made for police personnel to retire on the basis of their age. According to which the age limit of IGP is 58, so is 56 of AIG and DIG, 55 of SSP and SP, 54 of DSP, 53 of Inspector, 52 of SI, 51 of ASI and 48 of HC and PC.

**Table 5.2: Age of the Police Personnel by Their Rank to be Retired within the Coming Five Years**

Rank	Age									Total
	45	46	47	48	49	50	51	52	53	
Inspector	0	0	0	1	1	0	2	1	1	6
Sub-Inspector	1	2	5	2	0	2	5	5	0	22
Assistant Sub-Inspector	5	3	5	2	4	6	8	0	0	33
Head Constable	12	14	10	10	9	4	0	0	0	59
Total	18	19	20	15	14	12	15	6	1	120

*Source: Field Survey, 2021*

Table 5.2 presents number of police personnel in each age group that are going to retire within the next five years. The average age of respondents was calculated is 49 with 45 and 53 minimum and maximum respectively. This concludes that the group under study has only about two and half years remaining to retire. The maximum number of respondents is from 45-51 age groups.

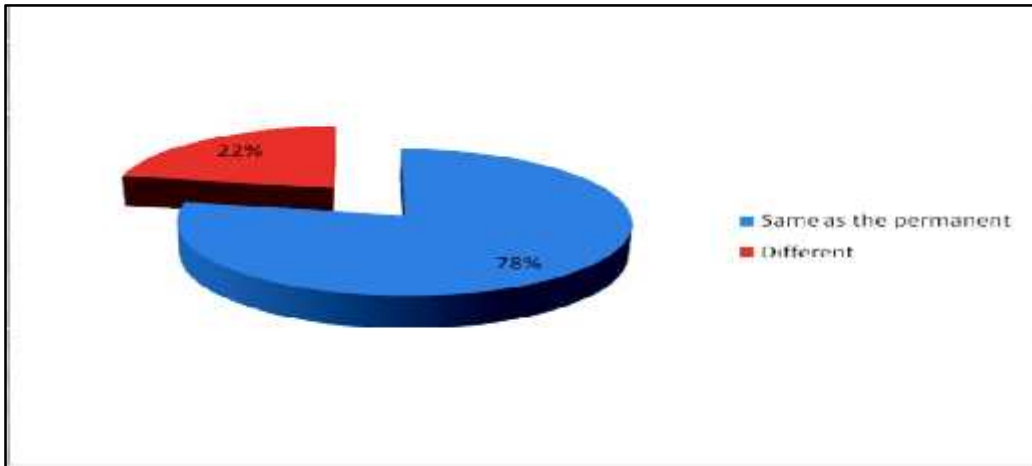
It can be normally assumed that people start getting more concerned about their retirement planning. This justifies the proper selection of the representative sample in terms of their age in relation to the study objectives.

### **5.1.2 Change in Place of Residence**

The figure below shows that 22% of personnel have changed their place of residence permanently and 78% of the respondents are remaining in their place of origin. It can be fairly assumed that a majority of the personnel after their retirement will continue to live in the community of their origin.

**Figure 5.1**

**Change in Place of Residence of the Respondents**



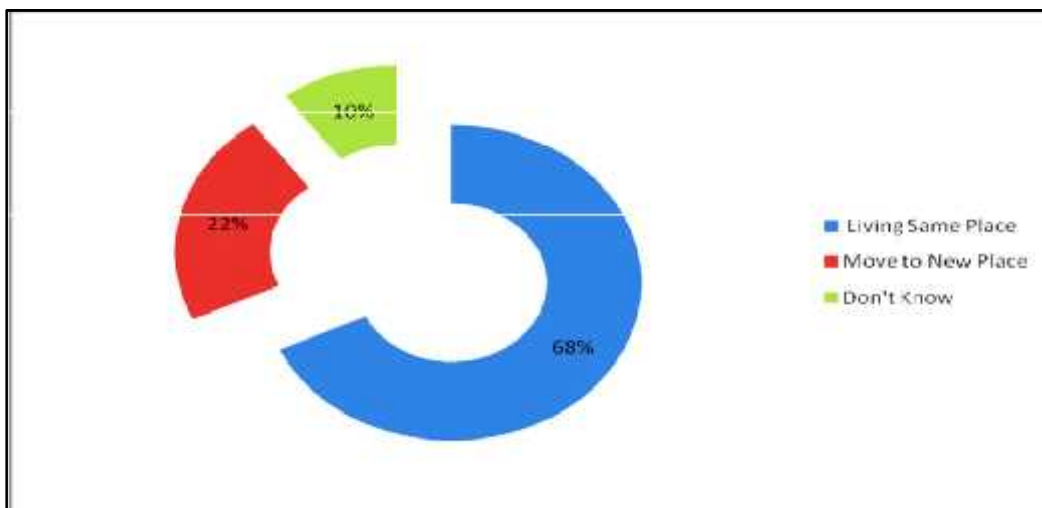
Majority of the respondents continue living in their place of origin, as the number of civil servants who want to change their address is low. It can be increase in following few years because of urbanization and facilities than other places. Change in place of living takes place depending on comparatively better facilities, urbanization and community of near and dear ones.

### 5.1.3 Choice of Residence After Retirement

68% of the respondents said they will stick to their original place of birth for residence even after retirement while 22 % of them will have a new place of residence for retired life, another 10 % were not yet sure about their place of residence after retirement (Fig.5.2).

**Figure 5.2**

**Plan for Residence After Retirement**

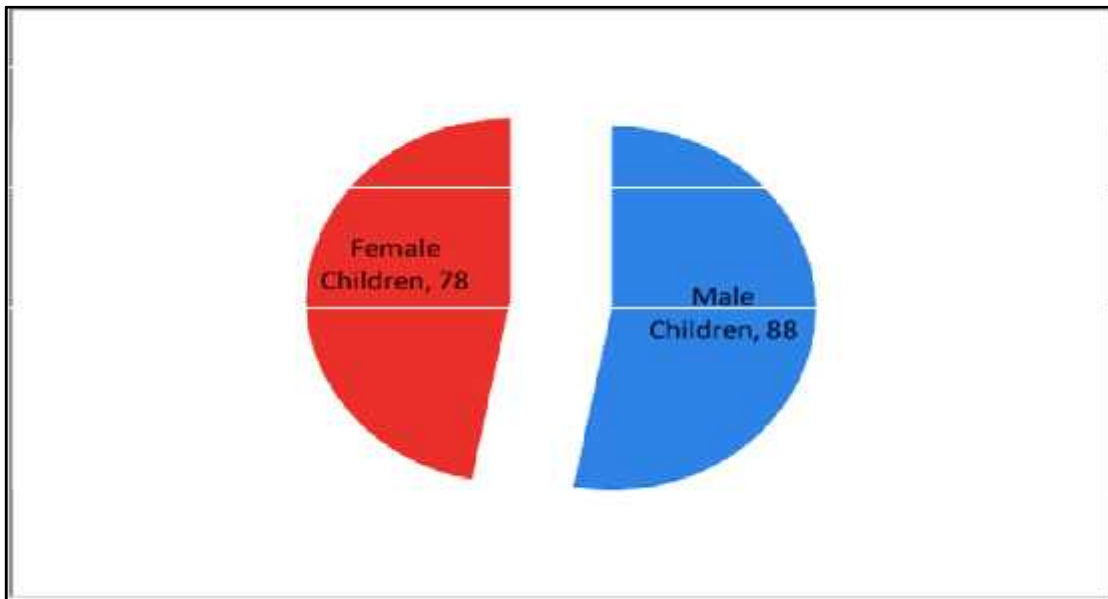


### 5.1.4 Number of Children of the Respondents by Sex

Total numbers of children of all the respondents are 166 among which 88 (53%) are male and 78 (47%) are female (Figure 5.3). All the respondents had children ranging from 1 to 6 with an average of 2.46.

**Figure 5.3**

## Number of Children of the Respondents by Sex



### 5.2 Personal Retirement Plans of the Respondents

Retirement is not seen as the beginning of the end but as a new chapter in life. So, retirement planning has important implications for retirement wealth, satisfaction and adjustment. Table 5.3 represents the planning after retirement.

**Table 5.3: Preparation of Retirement Plan, Discussed and Seriousness by the Respondents**

Formulation of Retirement Plans						Total Discussed with	
Rank	Before Five Years	Before Two Years	This Year	No Plan	Total	Colleagues	Family
Inspector	2	2	1	1	6	2	4
Sub-Inspector	3	4	6	9	22	8	14
Assistant Sub-Inspector	2	4	5	22	33	13	20
Head Constable	2	4	7	46	59	27	32
Total	9	14	19	78	120	50	70

*Source: Field Survey, 2021*

The respondents were asked if they have prepared their personal plan for life after retirement. Forty-two respondents said they are prepared and seventy-eight respondents said they have no plan after retirement. Out of forty-two respondents who have after retirement plan and are prepared five years before are nine, fourteen respondents were prepared before two years and nineteen respondents have prepared it this year only. Sixty-five percent of the respondents have not thought of any plan for after retirement. Sixteen percent of the respondents from Inspector did not plan for life after retirement, forty percent of the respondents from SI, sixty-six percent of the respondents from ASI, seventy-seven percent of the respondents from HC. respectively did not plan for life after retirement. Over 50 % of the respondents who have been planning professionals in public life have not planned their personal activities for after retirement. The Police Rule, 2071(2014) shows that police personnel are getting enough training and other facilities during their job and they are academically and physically sound but most of the staff were seen to be inactive in planning after retirement.

Police Personnel's Rank	No	Not Sure	Yes	Total
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Inspector	5	1	0	6
SI	12	5	5	22
ASI	10	3	20	33
HC	16	11	32	59
Total	43	20	57	120

### 5.2.1 Willingness for Early Retirement

The respondents were asked about causes and their willingness for retirement before age limit. They expressed their causes and willingness for early retirement.

**Table 5.4: Willingness for Early Retirement**

*Source: Field Survey, 2021*

Forty-three respondents said they do not like to be retired beforehand, twenty were undecided in this matter while the rest fifty-seven would like early retirement due to enough work at hand and personal choice for taking break.

### 5.2.2 Work Plan After Retirement

**Table 5.5: Willingness of Respondents for Work After Retirement**

Rank	No	Not Sure	Yes	Total
Inspector	3	1	2	6
Sub-Inspector	10	6	6	22
Assistant Sub-Inspector	12	9	12	33
Head Constable	40	9	10	59
Total	65	25	30	120

*Source: Field Survey, 2021*

The view of the respondents about their daily professional activity after retirement is presented in Table 5.5. They were asked about whether they will continue working like they have been doing so far or there will be some changes. Sixty-five respondents said they will continue their profession as they are doing currently. Another thirty respondents said there will be changes in their professional activities while twenty-five of the participants were not sure about it.

### 5.2.3 Longevity of Professional Work After Retirement

To a question how long will you remain active professionally, 26 respondents.

**Table 5.6: Longevity of Professional Work After Retirement**

Rank	Duration of Work After Retirement (Years)					Total
	15	10	7	5	Till Health Permits	
Inspector	0	0	0	0	4	4
Sub-Inspector	0	1	3	0	2	6
Assistant Sub-Inspector	0	1	1	2	1	5
Head Constable	2	1	6	0	2	11
Total	2	3	10	2	9	26

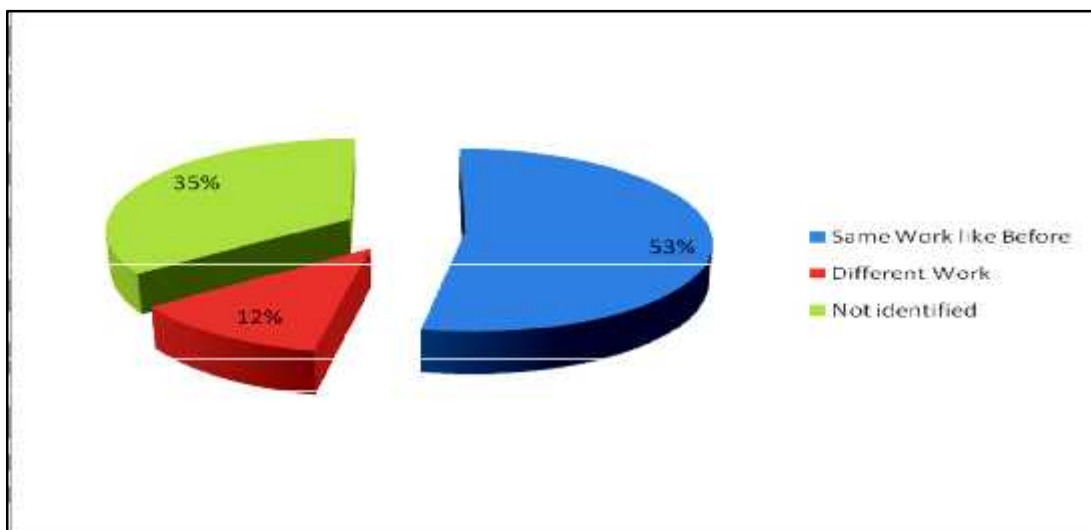
Source: Field Survey, 2021

Table 5.6 presents how long the respondents can remain active professionally after retirement. Only 26 persons out of 100 said they can remain active professionally after retirement, while the rest did not respond. Three personnel (11.5 %) said they can remain active for ten years, two (7.5 %) said they can remain active till 15 years. nine (35%) of them said they can remain active till their health permits. Two (7.5 %) said they can remain active till 5 years and ten (38.5%) said they can continue like before till seven years after retirement.

#### 5.2.4 Type of Work After Retirement

Figure 5.4

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activities to be undertaken by the respondents after their retirement are presenting in Figure 5.4. More than half 53 % personnel said they will continue the type of work what they have been doing while in the job. 12% respondents said the activities they will take up after retirement will be different from what they have been doing while being in the job. 35% of the respondents do not know yet what type of work they will do after retirement.

#### 5.2.5 Reason to Work After Retirement

The respondents have different reasons for their work after retirement. The causes why they will be working after retirement are listed below together with percentage:

- ) Keep themselves active in their profession (49 %)
- ) Not sure what to do (15 %)
- ) Have to continue working to meet their expenses (9 %)
- ) In order to cover expenses of the dependents (6 %)

### 5.3 Supports and Responsibilities After Retirement

#### 5.3.1 Members in Family After Retirement

The choice of family members after retirement by the respondents is presented in Table.

**Table 5.7: Family Members After Retirement**

Live with After Retirement	Percentage
Alone	3
Spouse	33
Spouse and Children	54
Spouse, Children and Grandparents	10
Total	100

*Source: Field Survey, 2021*

More than half (54 %) expressed they will have spouse and children, 33 % said spouse only while ten percent will have spouse, children and grandchildren to stay with them in the family after retirement. Three percent of the respondents said they will be living by themselves in their retired life (Table 5.7). Only ten percent of the population of government retirees will follow the traditional structure of combined and 36 % will have nucleus type of family system for their elderly life.

#### 5.3.2 Support from Family After Retirement

Expected supports from various categories for the respondents after their retirement is presented in following Table 5.8.

**Table 5.8: Supports from Family After Retirement**

Support Categories	Financial Support	Health and Care	Emotional Support	Other Support
Spouse	8	32	28	22
Children	13	19	21	15

Grandchild	3	2	4	4
Nobody (self)	79	61	61	69
Total	103	114	114	110

Source: Field Survey, 2021

Note: The total percentage can be more than 100% as the above table represents the multiple responses of the respondents.

the rest feel their children and grandchildren will support them for their health care during retired life.

### Emotional Support

Majority of the respondents (61 %) said emotional support is possible from within the self- followed by 28 percent saying spouse can provide emotional support while they rest said it can be available from children and grandchildren as well.

### Other Support

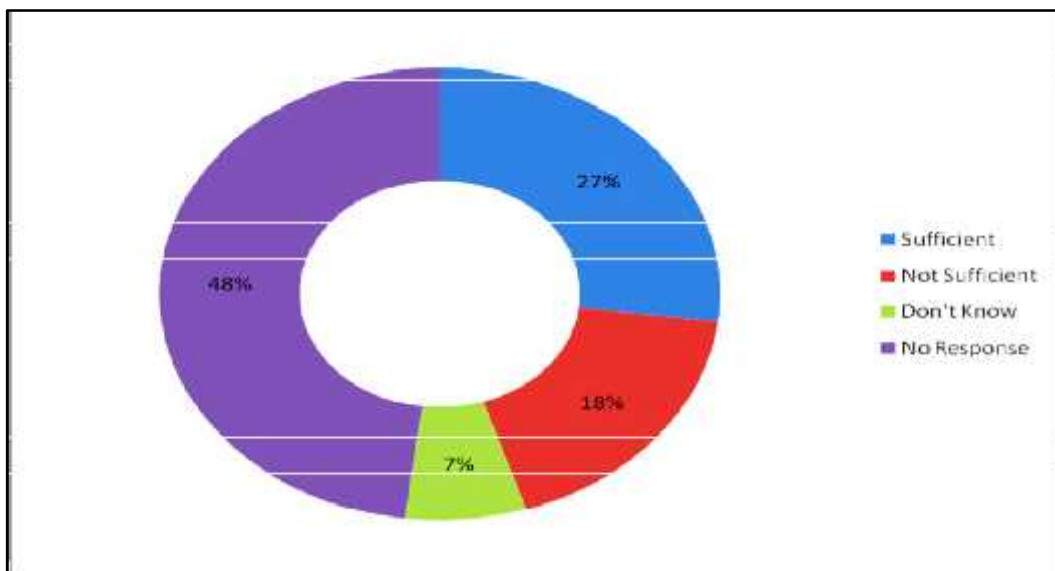
Sixty-nine respondents expressed that they do not need any body to support them in their retired life. Another 22 % respondents said they will get support from their spouse followed by children 15 and grandchildren (4 %).

### 5.3.3 Income Status After Retirement

The range of income to fulfill the need of retired person is presented in the figure below

Figure 5.5

Income Status After Retirement



The above study affirms that 27% respondents think that their pension, business and other household income will be sufficient to fulfill their need in retired life, while 18% think their income will not be sufficient to meet their needs. Similarly, 7% respondents are not sure whether their income will be enough for their retired life. Almost half 48% respondents did not respond to this question.

### 5.3.4 Obligations of Respondents During Retired Life

The respondents were asked about their important responsibility for retired life. The response in order of priority was spouse, children and others. Forty-nine percent of the respondents said they will not have any obligation after retirement.

To a further question how they are going to meet the expenses against their responsibilities after retirement, 54 % of them expressed they will earn through work, 37 % said they will draw from inherited property while 17 % said they will depend on the earnings of their children. As much as 19 % of the respondents said they will look for other undisclosed sources on income.

## 5.4 Voluntary/Social Works

### 5.4.1 Involvement in Voluntary/Social Works

**Table 5.9: Involvement of Ex-Police Personnel in Volunteer Works After Retirement**

Rank	Voluntary Work					Total
	As Daily Routine	Most of the Time	No	Not Sure	Sometime	
Inspector	1	2	0	1	2	6
Sub-Inspector	2	6	2	7	5	22
Assistant Sub-Inspector	2	4	6	18	3	33
Head Constable	0	3	28	20	8	59
Total	5	15	36	46	18	120

*Source: Field Survey, 2021*

Choices of the respondents to be involved in voluntary work after retirement are reflected in the Table 5.9. Voluntary works are generally carried out for social/community development. fifteen percent of the respondents expressed they will be involved in such activities in some time or other while thirteen percent respondents said they will do voluntary works most of the time after retirement. According to the level of officers eighty-three percent of the senior officers and forty-seven of the junior officers and nineteen percent of the Head constable will offer themselves for voluntary works after retirement.

## 5.5 Expected Activities and Life Style After Retirement

### 5.5.1 Expected Activities for Retired Life

Different people have different aims in their life. Likewise, the retirees should also have their aim for after their retirement. The expressions of the respondents of this study are presented in Table-5.9.

**Table 5.10: Expected Activities for Retired Life**

<b>Aim of the Respondents</b>	<b>Respondents</b>
Academic Sector	4
Social Work	30
To Earn	53
Active Life	25
Don't know	8
Total	120

*Source: Field Survey, 2021*

Most of the respondent's 36% would like to do social work, 12 % like to have peaceful and happy life probably with what they have already have earned, 10 % will have to earn by being academically active. 27 % respondents did not know yet what will be their main activities for retired life. The details of their aims and activities.

### 5.5.2 Expected Life Span After Retirement

Human being would like to live as long as possible. The respondents in this study stated about their active life and total span of life after retirement as presented in Table5.11.

**Table 5.11: Expected Active Life and Lifespan After Retirement**

<b>Life Expectancy (years)</b>	<b>Respondents</b>	<b>Expected Active Life (Years)</b>	<b>Respondents</b>
65-70	2	5-10	15
70-75	13	10-15	29
75-80	20	15-20	28
80-85	68	20-25	27
85-90	10	25-30	14
90-95	4	30-35	4
95-100	3	Above 35	3
Total	120	Total	120

*Source: Field Survey, 2021*

Majority of the respondents said 80 to 85 years could be the life span for them. Concerning the range of expected active life after retirement, majority of the respondents said 10 to 25 years.

### **5.5.3 Timing for Personal Activities After Retirement**

Involvements in different chores of activities were asked from the respondents for their retired life. The findings are presented in Table 5.12.

**Table 5.12: Timing for Personal Activities After Retirement**

<b>Involvement Categories</b>	<b>Increased (in percentage)</b>	<b>No Change (in percentage)</b>	<b>Total (in percentage)</b>
Household Management	46	54	100
Religious Activities	59	41	100
Time with friends and relatives	74	26	100
Time for Social Work	78	22	100
Time for self- fulfilment	48	52	100
Personal Health	65	35	100
Travel	83	17	100
Others	17	83	100

*Source: Field Survey, 2021*

Table 5.12 presents time involvement in different life activities of respondents during retired life compared to that of life before retirement. As much as 83 % respondents said their time will increase in travel while 17 % said it will remain same as before. Seventy-eight respondents expressed they will devote more time for social works; similarly, 74 % retirees will have increased time with friends and relatives. Sixty-five respondents will spend more

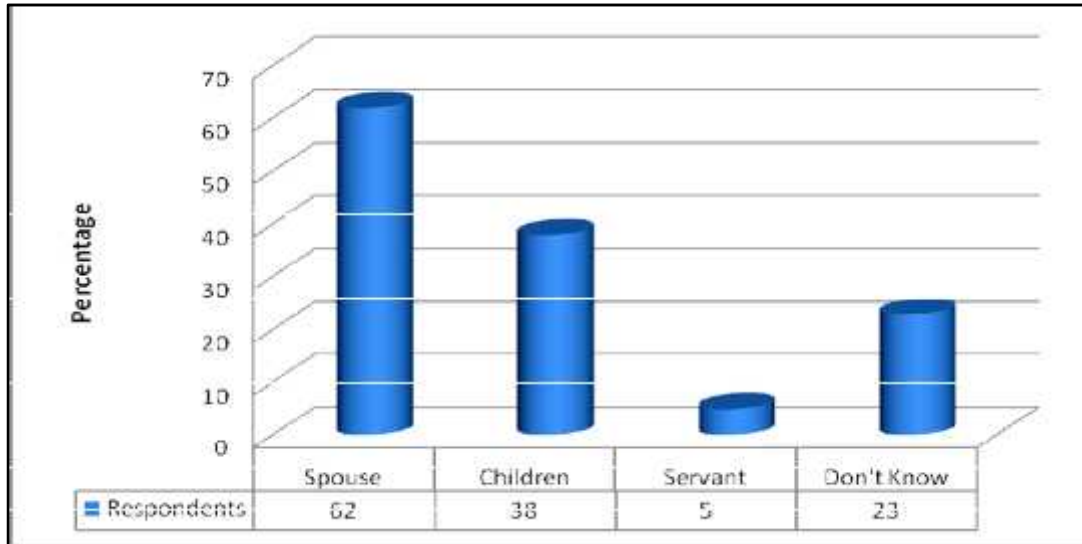
time for personal health compared to that before retirement. Fifty-nine respondents will spend more time for religious activities and another 48 % respondents will spend more time in self-fulfillment. Under household chores 54 % respondents said their timing will remain same as before. Eighty-three respondents said they will have same time involved for other activities during retired life.



### 5.5.4 Care Taker After Active Age During Retirement

Figure 5.6

Take Care After Active Age During Retirement

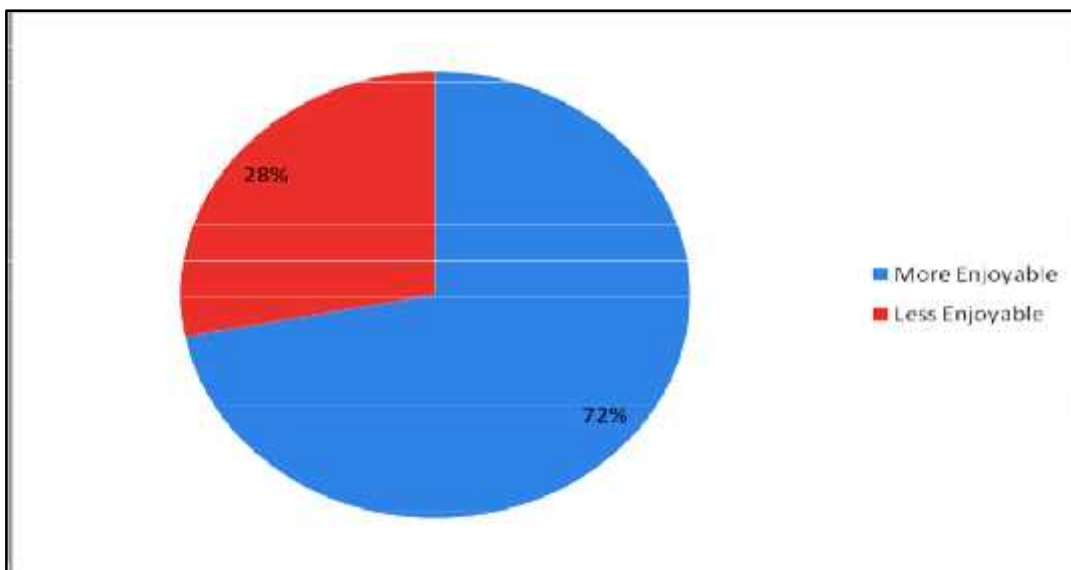


Everyone needs and likes to be taken care of by someone during his/her elderly age when one cannot take care of oneself. The expressions of the respondents of this study in this regard are presented in Fig. 5.6 Most of them said spouse followed by children will be the caretaker during their weak days after retirement.

### 5.5.5 Perception of Respondents Towards Retired Life

Figure 5.7

Perception of Respondents Towards Retired Life



The thinking of people varies from person to person concerning active and retired life. Seventy-two percent of the respondents think their life will be more enjoyable after their

retirement while the rest 28 % expressed their views otherwise, they think their life after retirement would be less enjoyable than the present life (Fig. 5.7).

# CHAPTER SIX

## SUMMARY AND CONCLUSION

### 6.1 Summary

This study on Retirement Plans was conducted among 120 respondents (police personnel) working in different Police Offices in Gandaki Province. Their educational level ranged from under SLC to Master's degree. The Police personnel going to be retired within the next five years from the time of this study were selected as respondents were from Gandaki province. Personal interview was the principal method of data collection and pre-tested questions were used to administer the interview. This study identifies the plan of the Police Personnel of Gandaki province for their retired life and find out the support they get for this period. Since this is the first systematic study of this type in Nepal, it is expected that the findings of the study will provide the foundation for future studies.

One fourth of the total respondents intend to be engaged in different types of social works that help keep them active. While being active 53% of the respondents shared that they want to continue practicing their current profession whenever possible. About 3% of the respondents would like to be engaged in charity foundations and writing books/articles.

It is interesting to note that majority of the retirees want to have nucleus family structures and few of them want to follow the traditional structure of combined one. Majority of them are not expecting any type of support from their family member. Most of them said their life is secured by their own pension which they will get after retirement.

Most of the respondents said their life is secured through their pension and property so not expecting major support from their family members. Another half of the respondents shared that they have the obligation towards their family members even after retirement. However, only 27% of the respondents expressed that they have sufficient income to support to their family.

The results show that most of the respondents want to do security related work after their retirement. That means they want to remain themselves active in their retired life. Charity foundation and politics are the most popular social work in which more than 25% of the respondents want to keep them busy. However, many do not want to do voluntary/social work after their retirement which clearly shows that they want to rest in their retired life.

### 6.2 Conclusion

This research presents how the Police personnel of Gandaki province intend to live their retired life and who they look for the support they need during this period. Retirement plan is the most important plan for the people to spend better life in future. This study shows that 65% Police personnel have not prepared proper plan to save their own retired life even they are well trained and educated employees of the nation. The study found that average age of retirees is 49 of total age group while the average age of life expectancy is 80 years of the respondents.

Among retirement planners, 53% were found to have planned to do security-related work by staying at home or abroad. More than 25% of the total respondents envision to be engaged in different types of social work that help keep them active. While being active more than half of the respondents shared that they want to continue practicing their current profession whenever possible. 12% were found to be planning to engage in a profession that is different from the current one; Such as trade, business, agricultural firms, etc. 8% of Police personnel were found to be planning to live a life without doing anything special or they are going to take rest in home with their family.

About 2% of the respondents would like to be engaged in writing books/articles.

The respondents are financially secured by their own pension and property and so do not expect major support from their family members. They expressed (27%) can manage to discharge their obligations towards their dependents in the family for which they consider they have sufficient income to support.

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# Appendix

## Interview Schedule

### A Study on Retirement Plans of Police Personnel in Gandaki Province

1. Name: .....
2. Gender.....
3. Present Age .....
4. Place of Birth ....., Permanent Address .....
5. Present Address .....
6. Number of Children you have

Sons	Present Age	Daughters	Present Age





7. Police Personnel Rank                      Inspector     SI       ASI       HC

8. Present Formal Position .....

9. Formal name of your present office.....

10. Highest Academic Degree .....

11. Have you undergone any training course on planning?    Yes     No

*iii. Preparing Annual Plans*

High Involvement                       Medium                       Low

*iv. Daily administration and account*

High Involvement                       Medium                       Low

12. Have you prepared plans for your retired life?     Yes     No  
If yes:

a. When did you start planning?

) Before five years|

) Before two years|

| ) This year|

| ) Not yet|

| ) Have you discussed the plan with your near ones?

|         With whom? ..... (Relation)|

b. How do you judge your own plan for retirement?

Tentative

Well thought of

) Degree of Uncertainty in realizing your plan

High

Low

13. Are you ensured for your life after retirement?

Yes

No

If yes, please explain .....

If no, why not? .....

14. Do you now have any health problem of permanent nature?

Yes

No

If yes, name them:

a.

b.

c.

15 How do you think the present social security program of the government will be useful to you in your retired life?

I am not sure

I am hopeful that it will be of some help |

I don't care

I don't need government program support |

16 Where do you plan to live after retirement?

a. Continue living where I am living now

ii. Will move to new place      Back to birth place

iii. Do not know

17. Who will you live with after retirement?      Alone       With spouse

With spouse & children       With spouse, child & grandparents

Other: explain

.....  
.....  
.....  
.....

If you plan to live with others, what kind of support you expect from the persons that you plan to live with?

) Financial Support      Spouse       Children       Grandchild       Nobody

) Health and care      Spouse       Children       Grandchild       Nobody

) Emotional support      Spouse       Children       Grandchild       Nobody

) Other support      Spouse       Children       Grandchild       Nobody

If you intend to live with others, will you have sufficient income to fulfill your needs?

Sufficient

Not Sufficient

Don't know

18. Are you planning to take early retirement?

Yes

No

Not decided

If yes, give reasons:

)

)

If no, give reasons:

)

)

19. Will you take a routine work for income after retirement?

Yes

No

Not sure

If yes: For how many years you plan to work after retirement? .....

20 In what types of work will you engage yourself after retirement?

- |        ) Type of work that I have learned to do while in job|
- |        ) Totally different nature of work than what I am doing now|
- |        ) Not identified any|

21 Why you want to continue working for money after retirement?

- a. To meet own personal expenses
- b. To meet expenses of my dependents
- c. To keep myself professionally active
- d. Not sure

If you plan NOT to work after retirement: Please explain the reason?

- |        ) You are too tired after working for so many years?|
- |        ) Don't have appropriate skills to work after retirement?|
- |        ) I am financially secured, so need not work for money?|
- |        ) Any other reasons|
- .....
- .....
- .....
- .....

22. Will you take up voluntary/social work?                      Yes \_\_\_\_                      No \_\_\_\_

If yes,

As daily routine  Most of the time  Sometime  Not sure

- | ) Teaching|
- | ) Engage in charity foundation|
- | ) Writing books/articles|
- | ) Engaged in other social works – name if you already know it  
| .....|

23 What obligations will you have after retirement?

- | ) For Children:|
- | ) For Spouse:|
  
- | ) For Others: (please specify)|
- | ) No obligation in particular:|

If you have family obligation after retirement: how will you meet these requirements?

- | ) Will work to earn|

|  
|  
|  
|  
|

) Draw on ancestral(inherited) property|

) Depend on expected income of children|

) Other, Explain

.....|

24 How do you see your retired life?

ii. Will be more enjoyable than this service period

iii. Will not be as enjoyable as at present.

25. How long do you expect to live active life after retirement? .... yrs.

26. What age do you expect to live up to? .... yrs.

27. Who will take care of you after your active age?

My spouse

My children

Servant

Don't know

28 What is the aim of your life after retirement?

a. Aim .....

b. Don't know reliance

29 After retirement what will be your involvement level in the following:

- |                                 |                         |                 |
|---------------------------------|-------------------------|-----------------|
| Household Management            | a) Will remain the same | b) Will be more |
| Religious activities            | a) Will remain the same | b) Will be more |
| Time with friends And relatives | a) Will remain the same | b) Will be more |
| Time for social work            | a) Will remain the same | b) Will be more |
| Time for Self-fulfillment       | a) Will remain the same | b) Will be more |

Personal Health	a) Will remain the same	b) Will be more
Travel to places of interest	a) Will remain the same	b) Will be more

**Thank You**