

CHAPTER ONE

INTRODUCTION

1.1 Background of Study

People are involved in different jobs and professions to sustain the life. They may choose different professions for income generation. Government job is one of the most appealing jobs among the others. The career of an individual begins from the recruitment and goes up to the state of retirement. After the retirement, the retired employee experience a new life and even set a plan to start some other jobs or professions or they can be involved in some other service based fields. Studying the life status and plan of the retired officials is important to bring the reality of how people feel themselves and what they want to be after their long run involvement in a particular ob. Similarly, the statutory provisions for the retirement and incentives given by the state to them is another emerging concern to the researchers. Thus, in this study, the researcher has chosen the topic of studying the life status, future planning and perceptions towards the statutory provisions for the retirement.

The concept of retirement has been introduced throughout the world. The retirement concept is applied both in public and private service though the system is more strict in public sector. As the retirement process leads to the formal end of professional career, it is an important point of deviation in the life of service holders. It is also one of the highly discussed issues of human resource management.

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 (Rosen Koetter & Garris, 1998:966).

Retirement is defined as to stop working at one's job or profession, usually because of age. The term generally relates to age of an employee and varies from between 55 to 70. The standard retirement age and determinant factors vary not only according to country but also by profession, organizations and even gender within a

country. They also change over time. For example, in Austria, the retirement age for male and female are 60 and 57 years, respectively. In USA, the early and normal retirement age are 62 and 67 years and this is not gender sensitive. Similar figures for Greece are 57 and 65. Such deciding factors are specified in policy of employing organizations (Wahrendorf *et al.* 2013).

Retirement is an age long practice in both the private and public service (Osuala 1985). It is a major stage in adult development and it essentially marks the split from middle years to old age. Similarly, Atchley (1977) defines retirement as an act of retiring or the state of being retired. That is an act of withdrawing or detaching oneself from active service. Thus, the process of retirement involves the transition of people's experience, when they move from a job role performed for pay to the role of retired person (Olatunde & Onyinye 2012).

The statutory provisions for the retirement is a part of social security that the state has formulated for the benefits of its citizens. Social Security is closer to old-age insurance which is a prudent expense. According to the ILO, social security is the protection which society provides for its members through a series of different programs. The provision of financial security in retirement is crucial for both individuals and societies as most countries are now grappling with the social, economic and financial effects of ageing populations (Australian Centre for Financial Studies, 2016). Rising longevity and falling fertility have led to an aging population, which increases solvency challenges for the Social Security system (Burkhauser et al, 2009).

The pension system in Nepal is still based on on-contribution and entire sum of pension is liable for the government. The first pension scheme was established for the army personnel on 1st September 1941, however civil servants have also been provided pension since 29 November 1942. The High-level Administration Reform Suggestion Committee 2070 (2013) has advised to formulate laws related to contribution based pension. Regarding the pension system, annual budget 2017/18 has also declared to implement it. From Shrawan 1st (Mid July), such type pension will be included for the newly recruited personnel.

Institutionally, the responsibility for payment of monthly pension amount goes to the Pension Management Office² which manages the records of retired employees (Civil

Servants, Police, Army and Teacher). The office has been managing to distribute monthly pension to the retired Civil employees, Police, Army and Teachers through more than 250 branches of different commercial banks all over the country.

The government of each country has set a certain year of continuous service or particular age of officials for retiring from public service. The age varies from country to country. The variations in retirement age of different countries are because of different socio- economic status, life expectancy of the citizens and other aspects. Sometime, the retirement age is also determined by the type and nature of service.

Table 1.1: Statutory age of Retirement for Civil Servants in Some Countries

Regions and Countries	Retirement Age		Reference Year	Life Expectancy at Birth (years) (2013) Source: World Bank ¹		
	Man	Woman		Man	Woman	Mean
South Asia						
Bangladesh	59	59	2014	70	71	71
India	58	58	2014	65	68	66
Maldives	55-65	55-65	2014 ²	77	79	78
Nepal	58	58	2014	67	70	68
Pakistan	60	60	2014	66	68	67
Sri Lanka	60	60	2013	71	77	74
<i>Average</i>				<i>69.33</i>	<i>72.16</i>	<i>70.7</i>
South East Asia						
Indonesia	58	58	2014	69	73	71
Malaysia	60	60	2014	73	77	75
Myanmar	60	60	2014	63	67	65
Philippines	60	60	2014	65	72	69
Singapore	62-65	62-65	2014	80	85	82
Thailand	60	60	2008	71	78	74
Vietnam	60	55	2014	71	80	76
<i>Average</i>				<i>70.29</i>	<i>76</i>	<i>73.14</i>

Source: World Bank's Report on Human Resource Development and Management, 2017

N.B. - The retirement age mentioned in this table is the generally accepted age in civil service of the respective countries. However, there may be different provisions accordance to service types like in Nepal.

There are two forms of common retirement processes: Early retirement and Phased retirement. Early retirement allows employees to retire earlier than the 'normal' retiring age. Some organizations encourage this practice to reduce staff numbers, clear succession or promotion blockages. Phased retirement on the other hand, is more widely used approach where the employer makes preparation for the

employee to phase in the retirement to avoid the abrupt change in circumstances, by reducing their workload over a period of time agreed, so that they withdraw gradually from the organization and full time paid employment (HRIN nd).

Like in other countries, forms of retirement practiced in public services of Nepal are also similar. By further splitting early retirement into two categories, it is practiced under three different forms. They are voluntary retirement, forced retirement and mandatory retirement. Voluntary or self-retirement occurs when the individual decides to quit active service for personal reason(s) irrespective of age, experience, length of service or retirement policies. This type of retirement depends more on the employee than the employer. Compulsory or forced retirement is a situation in which the individual is forced or compelled to retire against the individual's expectation and when he is ill-prepared for it. It is usually viewed negatively in that it is unplanned. Inefficiency, ill-health, indiscipline etc. are reasons for this sort of retirement. This retirement is in the interest of the organization not the service holder. Mandatory or statutory retirement (as mentioned in above table) is the normal or expected form in the sense that the person involved has reached the statutory age of retirement as specified in the Act or Rule of particular service. Sometimes, the age can be different within the same country too according to type and nature of service.

Whatever the form of retirement is, if a retired life that begins after a long service in public service is not planned and managed well, there is possibility that life of retirees may become difficult and cumbersome. The activities these retirees involve or engage in the retired stage may also affect in their life situation and satisfaction level.

1.2 Statement of the Problem

Retirement signifies a period of major change in the life of service holders. Whether one likes it or not, the certainty of one leaving work in either of the ways cannot be ruled out. The assumption behind setting of a provision for retirement is that a person after reaching towards the age of aging can't exhibit the same performance because of ageing, health and other factors. However, such assumption may not be always valid. Also in the countries where the growth of private sector is limited and the government is the main source of employment

for its people, early retirement age might be set in public services in order to provide employment for new generations as public sector is one of the main sources of employment in developing countries like Nepal as a result of limited growth of private sector.

This research envisaged to identify and examine the existing economic, health and living standard life status of the retired government officials of Nepal. Further, it emphasized to find out the plans of government officials after retirement and to analyze the perception and satisfaction the retirees have about the existing statutory provisions (policies) that have direct and indirect relations with civil service retirement in Nepal.

The problem so far raised in this study is related to the status of the retired officials, the practice of being retired and the discussion upon the statutory provisions on retirement. The three key dimensions of the issue of retirement have been equally treated in the study considering the reciprocity of them. When the researcher reviewed the earlier studies, she came to identify that none of the study has yet been carried out incorporating these three aspects together. Though the answered the questions related to socio economic status and the feelings of the retired officials after the retirement, the exploration of the retirement policies has not been made in line with the status and feelings. In such a context, this study has brought the status, feelings and provisions related things together which, in sum, constituted the research questions in this study. Further, this study has focused more on ground level reality of Nepal. The practice of retirement in our country may be different form the practice of the world. Thus, this study has also compared the policies at both the micro and macro contexts.

Though there is sufficient ground for carrying out the research works in the field of retirement, the field is often neglected. The scenario of South Asia is also the same till the date. Therefore, it is justifiable to look at the issue of retirement, the life status of the retired officials and their future prospective which are important concerns both for the retirees and government.

Thus, this study seeks to generate answers to following research questions.

- (a) What is the existing life status of the government officials for their retired life?
- (b) What are their major concerns for their retired life?

- (c) How they expect to fulfill their financial, health, care and other needs when retired?
- (d) Are they involved in planning related works during their service period better prepared for their own lives retired?
- (e) What do they view on the existing statutory retirement provisions made by the government of Nepal?

1.3 Objectives of the Study

The broad objective of this study is to explore how the government officials experience and view their life status and future planning in their retired life. The specific objectives of this study are:

- (a) To identify and examine the existing economic, health and living standard life status of the retired government officials of Nepal.
- (b) To find out the plans of government officials after retirement.
- (c) To analyze the perception and satisfaction the retirees have about the existing statutory provisions (policies) that have direct and indirect relations with civil service retirement in Nepal.

1.4 Rational of the Study

Government officials are experienced, expert and valuable manpower of 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. There are ample opportunities for career enhancement even after the retirement from the public service. There is good social image of public officials though they are sometimes criticized publicly for involvement in unethical practices such as corruption. The track records show that there is high rate of job continuation by the public officials after their retirement. Once they enter the service, they continue the service until they reach to the compulsory retirement age with exceptional case of some officials who resign earlier or go for voluntary retirement. The retirement process leads to the formal end of professional career; it is an important point of deviation in the life of service

holders. It is also one of the highly discussed issues of human resource management. The necessity of the study in exit of ageing people from work stations and entry of new human resources seems valid.

1.5 Significance of the Study

If we look at the current research trend, most of the research works have focused more on the reform initiatives of public sector and performance management of in-service officials. As a result, they have given very less priority in research of post-retirement and retirement policies and provisions.

There is a tradition of organizing farewell programs for the retiring officials by the offices they work at the time of retirement. Some instances have also been found where the retiring officials do not want to participate in such program because they don't like the concept of farewell at all. They think that farewell program makes them psychologically feeble to handle the retirement. The psychological readiness of the retirees can be checked through this research as some researcher like Van Solinge & Henkens (2007) fear that retirement is one of the main life course transitions in late adult life and how retirees experience this transition has strong implications for adaptation to retirement and well-being in retirement.

Retired public officials are the valuable assets of a nation with abundance of knowledge, experiences and skills. Since they reach the age of ageing with retirement, they may face numerous difficulties that need to be addressed properly. Generally, it is said and seen that their difficulties are rarely addressed. It is also true that in order to address the problems, first the concerned authority needs to know about the post retirement situation. But, researchers till the date have not given sufficient attention to the issues on how public officials perceive retirement, their attitudes towards the retired life and how they have been spending the time. What we perceive at present about post retirement situation might not be the reality. Therefore, there is sufficient room of study in the area of retirement and post retirement.

The significance of the study can be justified from another policy point of view too. There is official age of retirement (mentioned earlier) as fixed by the government of Nepal. It has not been revised for recent years. There are some

arguments being made on the necessity of extending the retirement age in the context the ageing population of present days in comparison to past are more active, healthier and have longer life span after retirement. In this context, the research can intake the view of retired officials on the appropriateness of present retirement age. The findings of this aspect can have some policy implication for the government on revising the current retirement age, issue of debate for recent years.

In addition, these retirees may have some potential contributions and inputs that government and other sectors may use. It is because they gain a lot of knowledge and skills from their long service experience. Such learning can be used as human capital for good uses. They may be interested to do it both on paid or voluntary basis. It can be in different areas such as social mobilization, leadership and campaigning, NGO activities, policy inputs, research, teaching etc. These aspects can be uncovered from the research. As a result, government may also think to frame some appropriate policies to intake the contributions of the retirees both through paid and voluntary basis.

Hence it is important to learn how the government officials adjust on society, what kind of responsibility they can have for the community and upcoming generations and the most important is how they pass their time as they go in long holiday after many years of service. To know the answer of such questions this study was oriented. As there were very few studies on retirement planning of government officials in Nepal, this study has provided a baseline on which many other studies with more specific or broad objectives could be formulated in future.

1.6 Limitations of the Study

This study has been prepared for the partial fulfillment of the course of post graduate level of arts and social sciences. As a student, this study had certain limitations. This study has been undertaken in limited time, limited study area and limited financial resources as well as lack of adequate numbers of previous studies. The study has made the limited objectives and research questions about the retired life planning of government officials in which the study has been conducted in Pokhara valley. Another limitation of the study is that it has been conducted with some limited tools of data collection like questionnaire, interviews, discussions and observations. The

study was limited to the responses from 100 officials currently dwelling in Pokhara Metropolitan city. A representation from officials working in different parts of the country could have added to the value of findings for generalization. Data generated were analyzed using simple statistical tool like MS Word, MS Excel considering the time and budget available for the study were other limitations.

1.7 Organization of the Study

This study has been organized into six different chapters. The first chapter provides basic information of the study including the background, problem statement and rationale of the study, objectives of the study, scope and limitations, and organization of the study. The second chapter is all about the theoretical and empirical review of the related literature. Likewise, third chapter presents the details of research methodology which further includes the discussion of study area, research design, universe, sample size, data collection tools, techniques, nature and source and data presentation of this study. The fourth chapter begins with data presentation and analysis in which the accumulated have been analyzed and interpreted in line of the research objectives. It includes the social characteristics of the respondents. Likewise, chapter five presents the details of the future planning and perceptions on the statutory provisions for the retirement. Finally, the fifth chapter sums up the story with the discussion of findings and conclusions.

CHAPTER TWO

LITERATURE REVIEW

Retirement is a compulsory transition stage for service holders. It may bring both positive and negative effects in the life of retired officials. It has been postulated by Elezua (1998) that the moment retirement comes knocking on the door (of an employee) it enters with challenges and expectations. This chapter attempts to do a short literature review of civil service retirement both in Nepal and abroad.

2.1 Theoretical Review

The study has taken some established theories and concepts that can be put under the scope of Human Resource Management (HRM) as retirement management is also a part of HRM. As per (Payrollepressinc, nd), there are seven key areas of HRM as- Recruiting & Employment, Health & Safety, Compensation Benefits (Retirement Plan Administration, Life & Disability Insurance, Accident, and Sickness & Cancer Insurance), Employee/Employer Relations, Record Keeping and Strategic Planning. On the other hand, Identification and use of appropriate theoretical base is an important aspect of research work because the established theories give us the direction and guidelines to carry out any particular research. It helps us to make our study systematic. However, identification of appropriate set of theories may not be always easy. The short discussion of some theories that seem appropriate for the proposed study is done in this section. All the theories reviewed here for the study are related to the satisfaction of the retirees, those too can be linked up with HRM. HRM in connection with those theories will give us headway to analyze the post-retired situation of the retired civil servants of Nepal and related public policy issues.

2.1.1 Continuity Theory

Continuity theory is one of the popular theories to deal with the life situation after retirement. The prime idea of the theory is that a person after retirement too maintains the same preretirement lifestyle for successful retirement. The continuity theory was formerly proposed in 1971 by Robert Atchley in his article "Retirement and Leisure Participation: Continuity or Crisis?" in the journal

The Gerontologist. Later, in 1989, he published another article entitled "A Continuity Theory of Normal Aging, in *The Gerontologist* in which he substantially developed the theory. The publication of this article gave more light to this theory. In 1999, Richard Atchley continued to strengthen his theory in his book *Continuity and Adaptation in Aging: Creating Positive Experiences* (Schulz *et. al* 2006). Explaining the main crust of the theory Bonsdorff & Ilmarinen (2013) opines:

Continuity theory provides a framework for understanding how adults employ their past concepts, constructs, and experiences to adapt and adjust to the changes brought about by normal aging. The theory assumes that middle-aged and older individuals attempt to preserve existing internal and external continuity when making adaptive choices in their lives. Continuity theory has been used in understanding adjustment to retirement. As suggested by continuity theory, many individuals can be expected to maintain aspects of their preretirement lifestyle and levels of activity and self-esteem across the retirement transition (Atchley 1989, Richardson & Kilty 1991; Quick & Moen 1998).

The theory emphasizes in the continuity of pre-retirement patterns and behaviors for satisfied and successful retirement. Continuity contributes to satisfactory retirement adjustment and maintenance of life satisfaction across the retirement transition. On contrary, discontinuation contributes to decrease in satisfaction. For example, some may feel that they have lost a central role (employment) and find it hard to replace this with new activities. Consequently, life satisfaction may decrease (Heybroek *et. al.* 2015, p. 168). A negative change in life satisfaction at retirement may reflect either temporary disturbances or permanent shifts (Schulenberg *et. al.* 2003). Involvement in-bridge employment (can be part-time) and other related activities (even voluntary) increases the satisfaction level of the retirees (Zhan *et. al* 2009). 'Bridge employment refers to any paid work after an individual retires or starts receiving a pension (Ruhm 1990). Bridge employment can provide extra income for those who do not have enough pension income or savings in their later years. It can also help retired public officials balance work and leisure time while being engaged in economically and socially productive activities.

In short, this theory posits importance in adaptation of activities that resemble with the activities a person used to perform in service period. More the continuation of preretirement patterns and behaviors more satisfied the post retirement life is. The theory fits in the study as one of the variables tries to find out the involvement of the retirees in post-retirement stage of life and see the link in the involvement with the prior experiences that they achieved from their service career.

2.1.2 Role Theory

Role theory emphasizes on the feeling of negative changes the individuals have as a result of loss of role (employment) after retirement that leads to less life satisfaction in retired life. The theory asserts that loss of role (employment) can't be replaced with other activities (Heybroek *et al.* 2015). One explanation for declines in life satisfaction following retirement is that individuals who have invested heavily in their work life will experience a loss of identity with retirement (ibid).

The loss of roles can lead to social isolationism due to decreased amount of social interaction and research show that perceived social isolation is associated with a variety of altered physiological functions, such as blood pressure regulation and immune reactions (Berntson & Cacioppo 2000, p. 9). Researchers also theorize the loss of roles as leading to loss of feelings of control and depressive symptoms, which are both components of overall well-being (Krause *et al.* 1992). Rook and Sorkin (2003) posit a reason why role loss has negative consequences on older adults. They state:

For many older adults dual receiving and giving 'functions are readily available in their close relationships with other people. For others, however, opportunities to express one or both functions may be missing. Widowhood, retirement, and other social role losses that affect the elderly may limit opportunities for maintaining and developing close relationships that involve reciprocal exchanges of support (p. 314).

The proponents of role theory view roles as tied to reciprocal relationships and so without those roles they do not have others from which to benefit. This theory too can be used in this research to investigate whether the retired officials after detachment from service and loss of role have faced the problems of social

isolation along with altered physiological functions and other difficulties or not.

2.1.3 Human Capital Theory

Principally, Human Capital Theory, the modern extensive form of Adam Smith's explanation of wage is about the differentials created by the so-called net (dis)advantages between different employments. The costs of learning the job are a very important component of net advantage and have led to claim that, other things being equal, personal incomes vary according to the amount of investment in human capital; that is, the education and training undertaken by individuals or groups of workers (Marshall 1998). In general understanding term, human capital is a collection of resources-all the knowledge, talents, skills, abilities, experience, intelligence, training, judgment, and wisdom possessed by individuals individually and collectively. These resources are the total capacity of the people that represents a form of wealth. This theory considers human beings as capital by considering them as the valuable assets. In the economic perspective, the capital refers to factors of production used to create goods or services that are not themselves significantly consumed in the production process (Boldizzoni, 2008). Along with the meaning of capital in the economic perspective, the human is the subject to take charge of all economic activities such as production, consumption, and transaction. On the establishment of these concepts, it can be recognized that human capital means one of production elements which can generate added-values through inputting it (Kwon 2009).

Kwon (2009) has mentioned two methods to create the human capital. The first is to utilize human as labor force in the classical economic perspective. This meaning depicts that economic added-value is generated by the input of labor force as other production factors such as financial capital, land, machinery, and labor hours. The other is based on the assumption that the investment of physical capital may show the same effectiveness with that of human capital on education and training (Little, 2003). Considering that the assumption accepts as a premise, the human capital expansively includes the meaning of human as creator who frames knowledge, skills, competency, and experience originate by continuously connecting between self and environment (Kwon, 2009).

Becker (1962 as cited in Bae & Patterson 2014) introduced the basic notion of human capital. He states that the theory of human capital can be defined as skills acquisition, and that skills acquisition can be achieved through education and training. Education is the most important way to obtain human capital, and training is another important method to invest in human capital. There is positive correlation between education level and income as per this theory. It specifies a particular mechanism by which education increases skills; in turn, acquired skill increase productivity, resulting in higher productivity being rewarded through higher earnings (Becker 1993 as cited in Bae & Patterson 2014). It shows a positive correlation between age and earnings whereby older workers earn more because they have more on-the-job experience or training. Education and on-the job training are said to make workers more productive and they are paid more because of their increased productivity (Bae & Patterson 2014). On the job training can provide general human capital (i.e. skills and knowledge transfers to other firm settings) or specific human capital (i.e skills and knowledge only useful in the particular firm) (Becker 1993, as cited in Bae & Patterson 2014).

Human capital theory can also be taken as the theoretical base for the study of retirement as this theory also considers about the experiences and on-job trainings of the workers (public officials in our research) as human capital. The experiences, knowledge and skills generated by the public officials as the form of capital can be used after the retirement too. Therefore, while finding out the potential roles and contributions, the retired public officials can play, this established theory of human capital can give us some insights and direction. The existing human capital possessed by the retired officials from their decades of working experience and learning can be transferred to newer generation through proper mechanisms.

2.1.4 Professions and Retirement of the Government Officials

Retirement refers to the retirement of officials of civil servants of Nepal under Civil Service Acts in Nepal mentioned previously. On the other hand, Post-retirement is the span of time after being out of a formal job via the successive completion of working days. In the post retirement phase, people are involved or can be involved in different jobs and service oriented fields. Post retirement involvements refer to the engagements of retired officials in post-retirement period. These engagements in

activities are of three types:

Individual level: The activities the retired officials engage in through the use of the skills, experience and knowledge an individual has. It also includes the involvement in bridge employment (paid works after an individual retires), other voluntary involvements through the use of intuitive personal capabilities like literary writing, and other creative means.

Family level: The activities related with family affairs and issues in which the retired officials engage in.

Societal level: The activities that are directly associated with the aspects and issues of the society. It includes all unpaid and voluntary activities related to the development of the society.

Both the age and years of employment are considered in deciding retirement time for government employees in Nepal. Different retirement ages used by public sector organizations in Nepal are presented in Table 2. These ages are not gender sensitive. However, the concept of retirement is not applicable in most of the private sector organizations in Nepal.

Table 2.1: Professions and Retirement Ages according to Positions

Professions	Rank	Standard Retirement	Applicable Since
Nepal Army		Age	Army Act, 2063
	Chief of the Army Staff	61	
	Lieutenant General	58	
	Major General	57	
	Brigadier General & Colonel	56	
	Lieutenant Colonel	54	
	Major	53	
	Captain	52	
	Lieutenant	51	
	Second Lieutenant	50	
	Warrant Officer, First Class (Subedar)	49	
	Warrant Officer, Second Class (Jamdar)	48	
	Sergeant	47	
	Corporal	46	
Lance Corporal	45		
Soldier	44		
Nepal Police/ Armed Police Force	Inspector General of Police	58	Police Rules, 2049/Armed Police Force Rules, 2060
	Additional Inspector General/Deputy Inspector General of Police	56	
	Senior Superintendent / Superintendent of Police	55	
	Deputy Superintendent of Police	54	
	Police Inspector	53	
	Sub-Inspector of Police	52	
	Asst. Sub Inspector of Police	51	
	Police Head Constable, Police Constable (Nepal Police/Armed Police Force)	48 /50	
Teaching (University)	Professor, Reader, lecturer	63	Shikshyak Karmachari Sewa Niyam, 2050
Teachers (Below University)	Teachers	60	Education Regulation Shikshya Niyamawali), 2059
Judiciary (Judges)	Supreme Court (Judges)	65	The Constitution of Nepal, 1990 (2047)
	Appellate, District Court (Judges)	63	

Government Employee	Civil Servant	58	Civil Service Act, 2049
Politics or people's Representatives	-	No Limit	-
Private sector (any profession)	-	No retirement	

Source: The Constitution of Nepal, 1990 (2047); Civil Service Act, 2049; Nepal Army Act, 2063; Nepal Police Rules, 2049; Shikchhyak karmachari Sewa Niyam, 2050; Education Rules, 2059; Armed Police Force rules, 2060.

Retirement planning refers to conscious efforts of an employee in getting prepared for the life after retirement. This involves taking stock of available information, making most-likely projections and taking decisions at present with personal objectives to be realized in future.

The timing of aged workers' retirement is a matter of increasing concern for individuals, organizations and the government. In comparison to other career-related decisions made earlier in life, retirement decisions made by the individual involve a complex evaluation of work, personal and financial issues, with important consequences for health and finance. For organizations, particularly those in the public sector, retirement of aging workforce creates potential for significant skills' and shortage as their older employees exit the workforce. Governments face a growing welfare burden because of lack of sufficient funds and the retirees are likely to live longer. It is for this reason that governments in developed countries are planning to increase the retirement age of their employees (Retirement Planning Survey, 2019).

2.1.5 Retirement, Pensions and Allowances

Atchley (1971) views that retirement is the act of retiring or the state of being retired. That is to withdraw oneself from business, public life or and to remove from active service. In other words, daily routine changes from official to domestic one in most of the cases unless he/she is involved in other jobs. In similar way, Buckley (1974) views retirement as an inevitable stage of ageing where the individual gradually disengages from the main stream of active work, social work and is eventually replaced with younger ones. Also, Cole (1997) sees retirement as the time an employee reaches the end of his working life.

Retirement is an aged long practice in both the private and public service (Shea 1991 & Maisamari 2005 as cited in Maji 2014). The age of retirement may vary from country to country and on basis of gender too. Life expectancy of people, socio-economic conditions, job opportunities, availability of young human forces for replacement etc are main reasons for having different age-bar. There are some valid reasons behind the provision of retirement. The Government sets the working age of public civil servants to prevent an ageing labour force by allowing entrants of young- able bodied labour for increasing efficiency and productivity (Maji 2014:110). Instead, as a reward for their significant and contribution to the country, government in both developed and developing countries provide retirees access to formal system of retirement income support (ibid).

For older adults, a pension means security. Pensions are safe income for the remainder of life after retirement. The Nepalese government provides pensions for government employees. It is provided to civil servants, military personnel, police officials and teachers. The retirement age is currently 58 for civil servants. However, in universities, the age of retirement for teachers and administrators is 63 and for the lower ranks of military and police officials, it is 46–48.

The highest number of pension recipients is former military personnel followed by police officials and civil servants. The elderly use such a pension for daily living, medical supplies and religious work. Only a few older adults (less than 7%) benefit from this pension system. The bulk of the population of Nepal receives no pension and must depend on familial support and personal savings, or they may continue to work. (Bhandari,2011)

In 1994/5, the government of Nepal led by UML party introduced a new scheme for people over 75 years of age in five districts with a monthly allowance of NRs.100. The scheme was immediately extended to all 75 districts in the fiscal year 1995/6. The amount was increased to NRs. 150 in 1999 and to NRs. 200 from 2005/6. The program also provides NRs. 150 per month for widows over 60 years of age and disabled individuals over 16 years of age. Small, regular payments to older people has contributed positively to improve their health and social standing, however there is no study to assess the impact and uses of this scheme. Although the amount paid to the elderly over 75 and to widows over 60 is small, it is popular among Nepalese elderly despite the fact that it does not cover the majority of the aged (1.2 million those

between 60 and 74 years). In total, more than 3,23,000 elderly citizens should benefit from this scheme, however only 74% eligible elderly people are benefiting due to lack of valid document (Dahal, 2007).

Government employees are entitled to receive benefits on their retirement like pension, gratuity, payment for medical expenses and payment against accumulated leave. Pension is provided to civil servants, military, police and teachers. The standard retirement age is presently 58 years for civil servants, which may vary in the case of other services. As for example, the retirement age for teachers is 63 years whereas the lower ranks of military and police may retire at age 46 - 48. The vested requirement for a civil service pension is 20 years and 16 years for the military and police. People who leave before completing 20 years of service do not qualify for a pension, but do receive a gratuity if they are employed for at least 5 years. The gratuity is paid as a lump sum amount calculated based mainly on rank and service period (Shrestha, 2007).

2.1.6 Civil Service Retirement and Related Statutory Provisions in Nepal

There are very few documents and papers that illustrate the history of retirement of government officials in Nepal. However, some documents give us the hints that youngsters were recruited in state force to make the state capable of combating the aggressions from other states. Once they were not capable of performing their tasks with high capacity, they were replaced by the newer generations. The first published source related to this case is Rules on Military and Civil Service 1879 (B.S.) issued by Ujir Singh Thapa. Number 4 under Second rule of this Act states: “Recruit a youth of Fifteen to Thirty years of age in the Army (Paltan). Hold their job up to the age of Fifty to Fifty-Five years. The document has envisioned only the army as the state officials and there was no fixed retirement age as the document mentions 50-55 as the maximum limit. Similarly, the document is silent about post-retirement benefits to the retirees.

The systematic development of civil service can be traced only after the establishment of Public Service Commission in Ashad 01, 2008 (June 15, 1951) and the enforcement of Civil Service Act in 2013 B.S. (1956 A.D.). The Act was revised for 14 times before being replaced by new Civil Service Act of 2049 B.S. (1993). The retirement age was 60 before being reduced to 58 in 1993. One of

the major reasons behind the reducing the age was downsizing the government in accordance to new state restructuring program and downsizing of the government. Some even claim that the political reason was responsible behind this. The prime political reason was to replace the old Panchayat bureaucrats with new ones in the changed political context. Those who had reached 58 were given pension by adding two years service while for counting pension amount. Even the 30 years of maximum service tenure was also introduced but the provision could not last long as government was forced to take back the decision soon after implementation of tenure system.

As per the record of Department of Civil Personnel Records (DCPR) under Ministry of General Administration (MoGA) there are around 80,000 civil servants at present in Nepal. Among them, hundreds of civil servants retire from civil service every year and almost same numbers of new officials are recruited. Same DCPR keeps the records of retiring and retired officials and prepares pension document for the retirees for those who go on pension. But, the payment of pension is done by another agency named Office of

Pension Management (*former Kaushi Toshakhana Karyalaya*) which is under Ministry of Finance. The following table shows the comparative number of retirees from civil service for the last 5 financial years.

Table 2.2: Retirement trend in civil service of Nepal for the last 5 financial years

Financial Years Level/ Class	2068/69 (2011/12)	2069/70 (2012/13)	2070/71 (2013/14)	2071/72 (2014/15)	2072/73* (2015/16)
Gazatted Officer Level (Including	387	575	673	742	736
Non Gazatted Level	667	847	963	955	914
Class Less (Support Staff)	378	554	580	510	577
Total	1432	1976	2216	2207	2227

*As per the data published by PRD for prospective retiring officials

Source: Derived from different data base of DCPR, Hariharbhawan

Three different Acts are in implementation in civil service at present. They are Civil Service Act, 2049 (1993), Nepal Health Service Act, 2053 (1997) and Act Relating to Legislature-Parliament, 2064 (2007). The officials recruited and working under these three Acts are named civil servants in Nepal. These three Acts have some differences in some provisions of retirement though most of the provisions are similar. The primary difference at present is in the retirement age. The principal retirement provisions of these Acts are presented in the table 4.

Table 2.3: Comparison of different civil service Acts currently enacted in Nepal

Acts	Civil Service Act, 2049 (1993)	Nepal Health Service Act, 2053 (1997)	Act Relating to Legislature-Parliament, 2064
Compulsory retirement age	58 years as per No. 33(1)	60 years as per No.45 (1)	60 years as per No.45 (1)
Tenure for special class	5 years from the date of appointment	5 years from the date of appointment	5 years from the date of appointment
Pension	After 20 years of service	After 20 years of service	After 20 years of service
Gratuity	Completion of 5 years of service but not	Completion of 5 years of service but not qualified	Completion of 5 years of service but not
Voluntary retirement	After 50 years of age and 20 years of service	After 50 years of age and 20 years of service	After 50 years of age and 20 years of service
Extension of tenure after retirement	No provision	Can be extended for maximum of three years if the Government of Nepal needs the expert service	No provision

Source: Extracted from the Acts available at Nepal Law Commission (www.nepallawcommission.org)

2.1.7 Legal and Social Protection to the Retired Officials

The Interim Constitution of Nepal, 2007 in the right of equality (Art.13), for the senior citizens and others as stated above, there could be arrange separate law specially to protect the rights.

It seeks to make equal where it is unequal. It means equal treatment between equal and unequal treatment between unequal. Article 35, section 17, says that the state

shall pursue the policy of providing allowances to elder, weak women and unemployed in accordance to the legal provision.

Government of Nepal internalized the ageing issues by incorporating the social security schemes with a monthly allowance to senior citizen in 1994/5. This was a part of the ninth five year plan (1997-2002) and was also considered in the tenth five year plan (2002-2007) with an aim to guarantee capacity development, social security and a life of dignity for senior citizens.

Following the Madrid plan of action, the government has formulated a National Plan of Action, 2062 for senior citizens. It has been divided into different part like economic aspect, social security, health and nutrition, participation and involvement, education and entertainment aspect, legal condition and reform, and miscellaneous. Dividing this for the effective execution of the plan, different actions of the plan have prescribed to be implemented by ministries and authorities. In this connection it also included the NGOs for cooperation.

Civil Code, 1963 Sec 11 of the chapter of court management has a provision that the litigation of elder people above than 75 years or the people physically retarded should put in third priority in the hearing. Here, the first priority has given to person under custody or the prisoner under trial and the second priority is to unclaimed children below than 16 years.

Sec.10 B of the chapter of partition states that if the parents (mother/father) want to live with a particular son or daughter, it has to be clearly stated in the Bandapatra (the legal note on property distribution) and this son or daughter should take care of the parents. If the older parents cannot survive on their income and if the son/daughter with whom they are living have no son/daughter, the other son/daughter with whom they are not living should take care of, feed, and clothe them as per their earnings.

Under the heading of duties, rights and responsibilities of village development committee in the Local Self Governance Act, 1998, there is a provision for the protection and development of orphan children, helpless women, elderly people and disabled. The guidelines of the Ministry of Local Development includes following points as the pre-requisite for being able to obtain old age, helpless and disabled allowance:

- J Men/women above the age of 75 years will be eligible for monthly allowance of Rs. 200.
- J People above 60 years of age who have no income source, who are not taken care by their families, have no personal assets and/or properties or widows who do not get their husband's pension are eligible for monthly allowance of Rs.150.
- J Disabled person above 16 years of age, blind on both eyes, either the armless or dysfunctional, either legless/dysfunctional are eligible for monthly allowance of Rs.150.

The Interim Parliament enacted “Social Security and Protection of Senior Citizen Act, 2006” which was pending since last six years. This is the first law of Nepal specially promulgated in regard to provide social security to the senior citizens. The Act has divided the senior citizens into 3 categories. Sec. 2 (a) defines the senior citizen as those people who are 60 years and above. It has also defined the term 'helpless senior citizen' that includes the people who have:

a) No means of income or assets and any base for subsistence, b) no family member to take care and maintenance, and c) been banished from the family. It also categorizes weak senior citizens as those who are mentally or physically weak.

Sec. 3 of the act has provisions that there would be the duty of all citizens to respects to the senior citizens. If the elders cannot be maintained by their income or if the economic condition of the family members gets down with whom the elder lives, the other member of the family has to take care the elder people. The Act has provided right to sue to the senior

citizens in the condition if the duty of maintaining not fulfilled by the member of the family. In such a situation, the elder person may sue upon the family member to the concerned Ward president of the VDC/Municipality.

The ward president is entitled to compromise them and issue also a written order in regard to take care of the senior citizens. When the concerned party dissatisfy from such proceeds, he/she may appeal to the VDC/Municipality. In this context the VDC/Municipality has entitled as the same authority like Ward President either compromise the concern parties or issue a written order in the name of opposite party to take care the senior citizens. If the family members or the concerned party ignored to abide the order, the Ward President as well as VDC/Municipality is entitled to deny

of doing any recommendations on behalf of such person when he/she requires doing recommendation from such authority. This is the punishment for ignoring to abide the order.

Sec. 4 provides that there will be the duty of each of the family members to take care and maintain the senior citizen in accordance with their capacity of economic and reputation. Except the condition that elder citizen likes to live separate taking his/her partition, the family member should maintain the elders with whom he/she wants to live. No one should separate or compel to live separately to the senior citizens from the family against his/her will.

Sec. 9 of the Act has provisioned that the government, by publishing a public notice, may reserve at least two seats for senior citizens in the prescribed vehicles and also provides 50% discount in rent. The health centers have to provide health service by giving priority and those health centers, prescribed by the government, have to provide service in 50% discount. The services of drinking water and electricity are to be provided with giving priority to them.

The Act also have provisioned that the litigation in which a senior citizen is a party has to decide with giving priority. In such case, to defend the interest of the elder person the court has to decide the case only in the representation of lawyer on behalf of the elder. If the elder person has no capacity to appoint lawyer, the court itself has to arrange lawyer on behalf of them to defend their interest. With keeping the view of seriousness of crime, the court instead of sending jail to the elders who are weak or above than 75 years old has to send in care centers.

Similarly, the Act has provisioned the there should be established District Senior Citizens Welfare Committee (DSCWC), Senior Citizens Welfare Fund (SCWF), Care Centers and Day Service Centers for the senior citizens and also provisions to provide allowance. The law is regarded a significant in respect to provide social protection the senior citizens. However, there seems the dearth of implementation effectively. To make easier and comfortable to the last stage of human life the scheme of social protection needful. It helps to implement effectively the law and state policies so that root level elders can achieve the benefits timely (Dahal, 2007).

2.1.8 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, 2004).

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 (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. (Helman, Greenwald and Associates, and Copeland and Derhei, 2010).

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 (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 and Associates, 2010).

2.1.9 Retirement, Gratuity and Pension

Compulsory retirement: Any civil employee who has completed the age of fifty-eight years or completed the tenure as referred to in Section 17 shall ipso facto retire from the civil service.

Even the civil employees, who are incumbent in the civil service on the extension of their tenure after completion of the thirty-year service period, prior to the commencement of Subsection (1), may hold office in the civil service until they complete the age of Fifty-Eight years.

For purposes of this Section, the age of a civil employee shall be calculated on the basis of the age to be set from the birth day or year inscribed in the certificate of educational institute submitted by him/her at the time of joining the service or the age to be set from the birth day or year inscribed in the citizenship certificate or the age to be set from the birth day or year inscribed in the sheet roll/personal details filled up by him/her at the time of joining the service, at whichever age he/she gets retired earlier.

Power to award retirement: Government of Nepal may, in the following circumstances, retire any civil employee from the service:

If any civil employee is proved to have provided or attempted to provide secret governmental documents, deeds or information under his/her custody or obtained by him/her in any manner to any unauthorized person or body,

If any civil employee is proved to have committed an irresponsible conduct contrary to the dignity of his/her post, by maintaining undesirable contact with any foreign country, organization or citizen contrary to the national interests.

Special provision in respect of incapacitated employee: If it is certified by the medical board constituted by Government of Nepal that any civil employee is unable to serve regularly owing to a physical or mental disease, Government of Nepal may retire that employee, by adding a service period of Seven years in maximum to his/her service period.

Voluntary retirement: Any civil employee who is eligible to receive pension and has completed the age limit of Fifty years may voluntarily retire from the service on such terms and within such period as set forth and specified in a Notification published by Government of Nepal in the Nepal Gazette. A service period not exceeding Seven years shall be added and the total service period shall be fixed for pension in such a manner that the age does not cross Sixty years in the case of an employee who joined the civil service before the 21st Kartik of the year 2049(6 November 1992) and the age does not cross Fifty-Eight years in the case of an employee who joins the civil service on or after that date, out of the employees who so retire voluntarily. Provided that, in the case of the employee who has become redundant because of non-adjustment in position or who is holding a post not necessary for Government of Nepal, separate facilities and terms may be specified and application for voluntary retirement may be invited by a Notification in the Nepal Gazette.

Notwithstanding anything contained in Sub-section (1), if an employee who is eligible to have pension and has completed the age limit of fifty years intends to have voluntary retirement, he/she may be retired by promoting him/her to one level higher post if he/she has served as per Sub-section (3) Of Section 37 in the event that he/she is entitled to promotion to one level higher post pursuant to Section 20A.of this Act.

Gratuity: If any civil employee, who has served for Five years or more but has not completed the period required for pension, retires or leaves service by getting resignation accepted or is removed from the post without being disqualified for government service in the future, he/she shall receive gratuity at the following rate:

In the case of the civil employee who has served from Five years to Ten years, Half the last month's salary for each year of his/her service,

In the case of a civil employee who has served for more than Ten years up to Fifteen years, the last One month's salary for each year of his/her service

In the case of a civil employee who has served for more than Fifteen years but less than Twenty years, the last One and Half month's salary for each year of his service.

Notwithstanding anything contained in Sub-section (1), no gratuity shall be paid to any civil employee who is proved to have lied about citizenship or age or qualification with the intention of entering into or continuing to hold the government service.

Pension: (1) A civil employee who has been in government service for a period of Twenty years or more shall be entitled to a monthly pension at the following rate:

Total year of service X amount of the last salary

Provided that: No civil employee who has been dismissed from the service with being disqualified for government service in the future shall be entitled to the pension pursuant to this Section.

No pension shall be paid to any civil employee who is proved to have lied about citizenship or age or qualification with the intention of entering into or continuing to hold government service. (1a) Notwithstanding anything contained in Sub-section (1), in the case of not obtaining the pension by the service period due to compulsory retirement to the employees appointed in a class or post as maximum age of Forty years and appointed pursuant to Sub-section (2) of Section 10, pension shall be provided by adding up to two years in service period to such employee.

Notwithstanding anything contained in Sub-section (1), the minimum amount of pension shall not be less than half the amount of basic figure of salary of the incumbent civil employee of the same post and the maximum amount thereof shall be more than the basic scale of salary of the incumbent civil employee of the same post.

If any civil employee who has been in service in the civil service since 21 Kartik 2049 (6 November 1992) ago has already completed the service period of thirty years, he/she may retire from service voluntarily. The total service period of the civil employee who has so retired voluntarily from service or who has ipso facto-retired pursuant to Section 33 owing to the completion of 58 years of age upon having been in service in the civil service since 21 Kartik 2049 (6 November 1992) ago shall be set

by adding such remaining period as required for him/her to complete sixty years of age.

If any employee who has completed a service period of fifteen years dies, a maximum period of Five years shall be added to his/her service period, and his/her family shall be allowed to receive either pension or gratuity, whichever that family chooses.

If any person who is receiving pension on account of his/her earlier service in any government post is appointed to the civil post later, he/she shall be entitled to pension pursuant to this Section, with the addition of the period of his/her earlier service to that of his/her subsequent service.

Increment in pension: Where the salary of the incumbent civil employee is increased, two-third amount of the increment in the basic figure of salary shall also be added to the amount of pension of the retired civil employee of the same post.

Family pension and gratuity: If any civil employee dies while in service or prior to completion of seven years after he/she started to receive pension, a gratuity or pension as provided for in Section 36 or 37 shall be provided to his/her family or minor brother or unmarried sister.

No pension shall be provided to the family of the civil employee, who died prior to completion of Seven years after he/she started to receive pension, after completion of Seven years.

Notwithstanding anything contained in Sub-section (1), if the recipient of such pension is a minor, he/she shall be entitled to such pension until he/she attends majority.

The widower husband or widow wife of a civil employee shall be entitled, for life, to half the amount of pension receivable by such employee from the date of expiration of the period during which such widower husband or widow wife is entitled to family pension pursuant to Sub-section (1) by reason of the death of her husband or his wife while in service or prior to completion of Seven years after he/she started to receive pension and from the date of death of such employee where such widower husband or widow wife is not entitled to such family pension or where his wife or her husband dies after completion of seven years after he/she started to receive pension.

(3a) notwithstanding anything contained in Sub-section (3), if the pension receiver widower husband or widow wife dies or he/she marries with other, such pension amount shall be provided as prescribed to minor children until they attain majority.

Where the salary of incumbent civil employee is increased, the two-thirds of the total amount increased in the figure of basic salary shall also be added to the amount of family pension of the person receiving family pension pursuant to sub-sections (1), (2) and (3).

If any employee dies prior to receiving any amount to which that employee is entitled under this Act, such amount shall be paid to the person from amongst his/her family members who is held to be entitled to the gratuity or pension of that employee pursuant to this Act.

In providing gratuity or pension, if the deceased civil employee has nominated any member of his/her family or his/her minor brother or unmarried sister, gratuity or pension shall be provided to such person, and if, for any reason, gratuity or pension cannot be provided to such person or if nobody has been nominated, it shall be provided to such person from amongst the members of his/her family as may be deemed appropriate by Government of Nepal.

2.1.10 Special Provisions Relating to Gratuity and Pension

Government of Nepal shall set up a separate gratuity and pension fund for purposes of providing gratuity and pension to civil employees appointed after the date of Notification in Nepal Gazette. An amount at the rate of at least Ten per cent of the monthly salary of such employees shall be deducted, and Government of Nepal shall, adding the amount equal to Ten per cent of the monthly salary to such amount, deposit the total amount in that fund.

The gratuity and pension related provisions contained in Sub-section (1a) of Section 32, Section 34A., 35, 36,37, 38, 39 and 39A. shall not be applicable in the case of the civil employees to be appointed after the publication of notice pursuant to Sub-section (1). Government of Nepal shall provide the amount equivalent to deducted monthly salary pursuant to Sub-section (1) at the time of payment of salary to the employee.

Notwithstanding anything contained in Sub-section (3), a civil employee who has been dismissed from the service with being disqualified for government service in the future pursuant to Sub-clause (2) of Clause (b) of Section 59 shall be entitled to

receive a lump sum of the total amount deducted from his/her salary to that fund and interest as well as profit accrued therein and there-from.

Other provisions relating to the management and operation of the amounts to be deposited in the gratuity and pension fund set up pursuant to Sub-section (1), procedures for the deduction of funds; payment of fund deducted amounts for purposes of gratuity and pension and fund deductions shall be as prescribed.

a. Special provision of family pension

Notwithstanding anything contained elsewhere in this Act, if any civil employee in the course of duties specified by the government for the work performance dies due to insurgency and his/her service period is less than Twenty years, the pension as per this Act shall be provided to the husband or wife by adding remaining service period.

The person receiving pension pursuant to Sub-section (1) shall not receive family pension or gratuity pursuant to Section 39.

If person receiving pension as per this Section marries with other, he/she shall not receive such pension.

While increasing the salary of the civil employee, two third amount of the increased salary shall be added to the person receiving the family pension.

If the person receiving pension as per this Section dies or he/she marries with other, such pension amount shall be provided to minor son, daughter, if any, of the deceased employee until they attain majority.

D Special economic facilities: If a civil employee dies while in service, his/her near heir shall be provided with a lump sum of One Hundred Fifty Thousand Rupees.

Reference of salary: Wherever in this Chapter and in Chapter 5, a reference of salary is made, it shall mean the concerned civil employee's salary amount (including salary increment) for the time being.

For purposes of Sections 36 and 37, the term "last salary" shall mean the concerned employee's salary at the time of his/her retirement, and if any civil employee has been on extra-ordinary leave or under suspension at the time of such retirement, the amount of full salary shall be computed even for such period.

2.1.11 Use of Post Retirement Human Capital in Nepal

Though there is very limited legal provision to use the expertise of the retired civil servants in government, the government often uses the expertise of the retirees (especially the retired secretaries) for various purposes. There is legal provision in the constitution that only the retired judge of the Supreme Court can be the Chairman of the National Human Commission. Similarly, though not mentioned mandatory in constitution, most of the chairman and members of the other constitutional members are also the retired senior officials of civil service and other autonomous government institutions.

The most prominent use of retired civil servants in Nepal was in the formation of Council of Ministries in 2013. When the major political parties elected from the first Constitution Assembly (CA) could not draft the constitution and trust each other for the leadership of the government, they had entrusted the leadership of the government to the contemporaneous Chief Justice with the mandate to conduct the fair election of second CA. All the ministries of that non-political government were the retired secretaries of

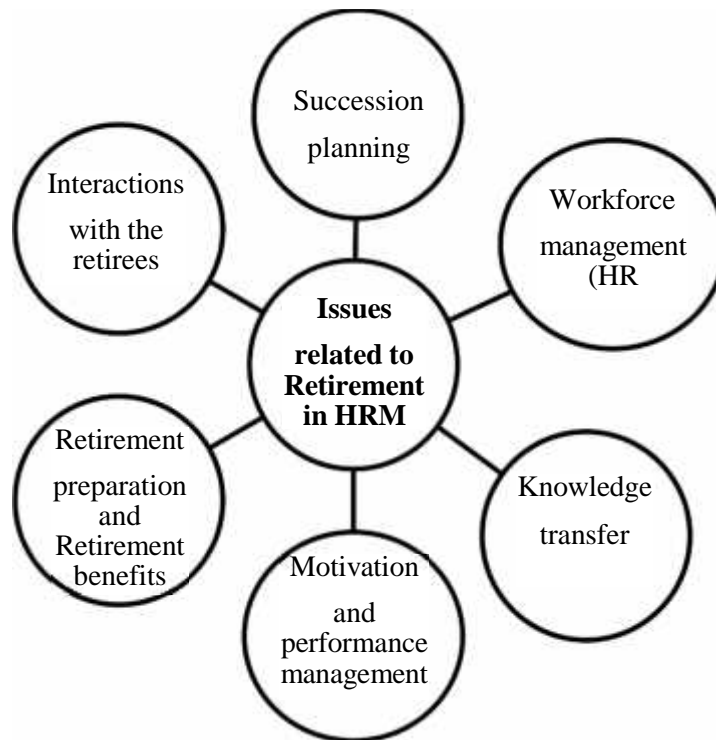
Nepal government. The government successfully conducted the second CA Election and handed over the executive power to the new elected government.

Recently, the government has formed a high level panel of retired senior bureaucrats under the Chairman of Former Chief Secretary Damodar Prasad Gautam for involving them in policy related activities. The panel has nine different clusters- administration, foreign, economic and infrastructure, law and justice, defense, agriculture and forest, social service, communication, and constitutional service. The panel is stipulated to provide platform to discuss on various policy aspects of the government and provide necessary suggestions to the government. These retirees will not be paid any regular salary by the government, but Ministry of General Administration (MOGA) will arrange necessary staffs and provide logistical support. Ministry will also set up a separate office building inside Singha Durbar (the central administrative centre of Nepal government) for the panel. In spite of this attempt, there are no formal mechanisms and policies enacted to use the capacities of the retirees.

2.6.12 Issues of Retirement

Retirement process has strategic importance for Human Resource Management. For making the effective policies and future plans and directions of the organization, the issues raised in the upcoming diagram are also considered with, and it is evident that these issues have direct relation with the retirement.

Figure 1- Issues related to retirement considered in HRM



(Source: Self drawn as derived from Rau & Adams 2013)

Succession Planning is used to project staffing changes for an individual position. Succession planning is both an HR planning tool that allows an organization to maintain smooth transitions and a career planning tool that allows it to identify potential talent and provide the training and experience employees need to progress within the organization (Rau & Adams 2013:122). Like succession planning, *Workforce Management (HR Planning)* is also influenced by retirement.

Knowledge Transfer is another issue of significant importance in HRM that come under the domain of retirement. One area of particular concern for organization is the loss of accumulated knowledge that can occur when employees retire (Delonge 2004 as cited in pg 125). Employee takes with him hidden knowledge and abilities which high level results from experience. It is also worth mentioning that

even a small number of retirements can cause negative results in the whole organization due to loss of knowledge and decline of durability of organizational values (Mendryk & Dylon 2013). In one recent survey, 71% of employers reported being concerned about the loss of knowledge resulting from the retirement of older employees (MetLife, 2009 as cited in page 125).

Knowledge itself can be described along a number of dimensions lost from retirement. It can range from explicit, relatively easily expressed knowledge to tacit knowledge that is known by an individual but difficult to express (Polanyi, 1966).

In order to retain the accumulated knowledge of its retiring employees, organizations need a knowledge management process that is able to identify and transfer valuable knowledge so that it can be used by others to achieve organizational objectives (Argote & Ingram 2000; Nonaka & Takeuchi 1995; Slagter 2007; Wang & Noe 2010 as cited in page 125). In this context, the role of HR Managers is to identify and find knowledge which is to be kept and to strengthen the process of knowledge transfer from employees preparing for retirement to younger employees. Support of such a knowledge transfer direction can be ensured by: (1) appreciating the knowledge of employees approaching retirement age, (2) building climate of mutual respect and trust among the parties of the process and (3) creating organizational conditions to learn and develop (Slagter, 2007).

Motivation and Performance Management is next crucial area of HRM, and it has also some link with retirement. It is significant challenge for managing workforce close to retirement in maintaining motivation and work performance. While there is little empirical evidence to suggest that motivation (Forteza & Prieto 1994; McEvoy & Cascio 1989; Rhodes 1983 as cited in Rau and Adams 2013: 126) and performance necessarily decline with age (e.g., McEvoy & Cascio 1989; Ng & Feldman 2010; Waldman & Avolio 1986 as cited in Rau and Adams 2013: 126), there is growing evidence that there is something unique about motivating older workers. Techniques that work on younger workers may not be effective on older workers nearing retirement (Rau and Adams 2013: 126). To match motivation strategy with the organizations strategy, the HR manager must first understand the source of low motivation among older workers. It could be due to

declining physical or cognitive abilities, changing preferences for work-related outcomes, negative social signals, existing organizational policies and practices, life stage pressures, and interactions between the job and the individual (Ray & Adams 2013: 128). Key question in HRM strategy is whether the organization wishes to encourage older workers to retire or wishes to extend older workers value in the workplace. A company concerned about cost containment may wish to encourage retirement of older, more expensive workers. They may want to offer early retirement, create benefits for retired employees, or designate an age for phased retirement eligibility. On the other hand, an organization that is focused on quality of service, product, or processes may wish to extend the work life of older, knowledgeable workers for as long as possible (ibid).

2.2 Previous Related Studies

Omoresemi (1987) as cited in Olatunde & Onyinye (2012) stated that retirement is a real transition, transition in the sense that it is the passage from one place, stage of development to another. He was also of the opinion that the transition could mean passage from the former business career of active services to another, a second stage of life development.

The relationship between retirement and satisfaction is under question by many researchers. The findings are not similar. Calasanti (1996) has reported improved wellbeing in retirement. On contrary, Richardson & Kilty (1991) have reported that retirement has a detrimental effect on wellbeing. Similarly, some researchers like Gall *et. al* (1997) have reported that there is no any effect of retirement in subjective wellbeing.

As per Bolarin (1998 cited in Olatunde & Onyinye 2012) retirement to some people is like a bitter pill. To many people, a mention of the word retirement is associated with negative feelings. Only a few view it positively, and look forward to it with zeal and enthusiasm (Grangard, 2000). Some studies have also proved that it is perception that makes the difference among the satisfaction of retirees. Implying the same tone, Van Solinge & Henkens (2007) state, -Retirement is one of the main life course transitions in late adult life. How retirees experience this transition (as voluntary vs forced) has strong implications for

adaptation to retirement and well-being in retirement . It purports the opinion that older workers who perceive retirement as forced tend to have more adjustment problems.

The feeling of losing some essential characteristics associated with personality after retirement also makes the retirees dissatisfied with their life in post-retirement period. This may be seen highly in the case of civil servants with high post in the time of retirement. Inaja & Rose (2013: 38) opine that some also experience loss of self-esteem due to lower status in which they find themselves on retirement from a highly exalted position they had occupied as public servants.

Similarly, in the words of Grangard (2000), to many people, a mention of the word retirement is associated with negative feelings. Only a few view it positively, and look forward to it with zeal and enthusiasm. Same sort of worry was one of the findings of the study carried out by Kerkoff (1996). He reported that 5 years before retirement almost half of the 1000 subjects he studied were worried about forced retirement because of their inability to surmount the ensuing adjustment needs for food and shelter.

The study carried out by Olatunde & Awosusi (2011) from 400 samples on the socio- economic implications of retirement on retired public servants in Ekiti State, Nigeria showed that retirees in the study area had socio-economic problems resulting from poor pay, delay in payment of gratuity and pension, and hyperinflation on their meager income. Further study by Olatunde and Onyinye over the same Ekiti State came with the finding that factors such as the nature of retirement, size of family, level of income and level of education are significant indices that determines the level of adjustment among the retired Civil Servants and the best predictor of adjustment in retirement among Civil Servants in Ekiti State is social factor (Olatunde & Onyinye 2012). Some studies have revealed that lack of proper post-career life management planning make the life of retired public servants cumbersome. Same idea is stated by Inaja & Rose (2013). The result of their study came up with the finding that civil servants perception of retirement is significantly influenced by pre-retirement counseling with respect to income and expenditure management, health related issues, management of loneliness and change in physical environment.

Research data consistently show that many people are woefully unprepared for retirement, and this is especially true in the area of financial preparation (Munnell, Webb & Golub-Sass, 2009; Purcell, 2009). The similar sort of findings was of Orhungur (2005), who indicated that a good number of potential retirees say they had not been adequately prepared for retirement.

Anyah (2000 as cited in Olatunde & Awosusi 2011) observed teachers in Ghana feared retirement and were refusing to go on retirement because of the boredom and loss of the sense of self-worth and security that they observed among retirees. He also observed traces of idleness in some retired public servants, who have openly complained about not having enough to do after retirement. The view of Maji (2014:112) that many people especially those who never thought of retirement as a necessity often looked dejected, frustrated and depressed when suddenly they found themselves retired is hence appropriate to be mentioned here.

Health factor could be a major problem in retirement. A retiree facing health problem might not likely enjoy retirement and find adjustment after retirement difficult. In some cases, withdrawal from job could also boost the health of retirees and on the contrary idleness could also lead to deteriorating health conditions (Olatunde & Awosusi 2011). Some researchers have considered bridge employment as an important factor that influences the health of the retirees- Among post-retirement activities, research has unequivocally shown that retirees who engage in bridge employment and voluntary work have fewer major diseases and functional limitations than retirees who choose full retirement (Zhan *et. al* 2009; Griffin & Hesketh 2008).

One of the systematic studies related to civil servant retirement was carried on by British researchers by analyzing huge data that has been achieved from long follow up. The focus was just in the health issues of the retirees. The study carried out by these British researchers over British civil servants through longitudinal study of civil servants aged 54 to 59 years at baseline, comparing changes in health functioning in retired and working participants at follow up came up with the findings that retirement at age 60 had no effects on physical health functioning and, if anything, was associated with an improvement in mental health, particularly among high socio economic status groups (Mein *et. al.* 2003).

Also analyzing the data from two waves of the British Whitehall II study by assessing the relative grade, psychological and general health during working life, and retirement patterns or pathways on activities, attitudes to health and income in retirement, Hyde *et. al* (2004) found that pre-retirement circumstances generally had a greater effect on later life than the retirement route or pathway. The results show that the majority of the sample reported good health, financial security and overall satisfaction with life, but with observable inequalities. It was concluded that the main causes of inequalities in retirement are work-based rather than in retirement itself.

Another very recent research in the field carried out by Heybroek *et. al* (2015) was about the changes in life satisfaction across the retirement transition in Australian society by identifying variations in life satisfaction following retirement and the individual characteristics associated with these variations. Latent growth mixture models were used to analyze data from the first 11 waves of the Household, Income and Labour Dynamics in Australia from survey of 724 people who made a single transition into retirement. The research came with the findings that retirees maintained high life satisfaction across the retirement transition (40%), others experienced declining levels of life satisfaction from a high level prior to retirement (28%), some experienced increasing life satisfaction from a low level prior to retirement (14%), while another group reported a declining low level of life satisfaction (18%). These results indicate considerable diversity in life satisfaction that is masked by analyses that focus on overall averages. As per the findings, individuals who experience significant declines in life satisfaction tend to have worse health and lower access to a range of social and economic resources compared to other groups. The researchers concluded that retirement is not a uniform experience and that changes in life satisfaction over the retirement transition are associated with both pre- and postretirement experiences.

In case of Nepal, one somehow related study was carried out by Institute for Integrated Development Studies (IIDS), a member research institute under South Asian Network of Economic Institutes (SANEI) which comprises the research institutes of five South Asian nations- Bangladesh, India, Nepal, Pakistan and Sri Lanka. The study was done in 2003 under the title Social Security and Pension for the Elderly in Nepal by taking samples of 1146 elderly people from different

parts of the country. Among the respondents, 660 were the pension holders and 65 gratuity takers after retirement from public service. However, the research was broad in nature and attempted to review the policies and programs for the elderly, review the role of the government financing in and running of old age homes, assess views of the recipients of pension and social assistance and its impact and finally suggest modalities for a comprehensive social security scheme for the elderly (IIDS 2003). The study of retired public officials came up with the findings that they use their pension mainly for their daily living followed by for their treatment and medicine and most of the amount received at the time of retirement went for the household requirements for daily need including that for the social functions like spending on festivals and for the marriage of the children. In case of gratuity seekers, money from the gratuity was used mostly for the marriage of children followed by house construction, in debt repaying, medical treatment, land purchase, and for religious work. The interesting finding was that about 77% gratuity recipients think that pension system is better than gratuity (IIDS 2003). The spending of money in health related issues suggest their poor health in post-retirement period. Despite their age, elderly was found engaged in some household chores. Also gender disparity in the regularity of the household chore was found. Regular involvement of elderly is found highest in shopping followed by cleaning and in cooking and childcare at least. By sex, regular involvement of female was found very high in cooking and high in cleaning whereas regular involvement of male was found high in shopping and childcare. By ecological region hill elderly and by development region elderly of the central region were found more active in most of the regular household chores (IIDS 2003).

In many countries, the rate of early retirement has also increased. Gruber & Wise (1999, p. 35) has the same findings. They state that age at which people retire is decreasing and this, coupled with the increase in life expectancy, has expanded the length of time people spend in retirement. The findings are mixed while analyzing the advantages and disadvantages of early retirement. Though some researchers are claiming that there are many advantages of early retirement, Calvo et. al (2013), studying the effects of the timing of retirement on subjective physical and emotional health came up with the finding that early retirements-those occurring prior to traditional and legal retirement age dampen health.

Life expectancy is in global increasing trend. It has made the pension period longer. While there is no doubt that certain groups of older people suffer from poor health and poor financial status or both, it is not true that all older people are poor and sick. The people who are retiring today do not have the same characteristics as those who retired 20 or 30 years ago (Hyde *et. al* 2004). Currently, those retiring at the age of 60 may anticipate about two decades in retirement (Hedstrom & Ringen 1987; CSO 1996 cited in Mein et al. 2003). Peter Laslett, in *A Fresh Map of Life* argued that older age should no longer be seen as a residual stage of the life course whose members are preoccupied with decrepitude and death. Instead, he argued that because people are living longer and healthier lives with more disposable retirement income, older age should be seen as the crown of life in which people are free to develop themselves and their interests (Laslett 1996). Instead of being a time to withdraw from social life, retirement can often be an opportunity to engage in various leisure and personal activities (Evenson et al. 2002).

Retirement pension is typically one of the largest social security components of public interventions for the retired public civil servants (Kolawole & Mallum 2004). Each country in South Asia has inherited a noncontributory, defined benefit, tax-funded pension scheme for government and public sector employees (Kim & Bhardwaj 2011:3). The growing fiscal burden and the high social cost of civil service retirement benefits have prompted most countries in the region to implement or contemplate important parametric and systemic reforms to civil service pension programs, such as the paring of some benefits, or increasing the retirement age and (in some cases) replacing the traditional civil service pension scheme with a contributory, fully funded pension arrangement for new employees (Kim & Bhardwaj 2011). Nepal is also having long discussion over this issue.

Bhandari (2015) studied on the perceptions of retired personnel regarding their life style and involvement after retirement. Unlike the prior expectation of the researcher, the life of the retirees is found fairly satisfied. However, the satisfaction level among the retirees has also differed to some extent in accordance to the level from which they are retired from. The study concludes that higher the retirement level more satisfied the retirees are. In terms of retirement transition issues, majority of the respondents reported that they did not have

difficulties in transition from service life to retired life. They were psychologically prepared for the retirement and continuous involvements in activities during retired life through bridge employment (full time or part time) and other activities have helped to maintain for satisfaction level in retired life. It is mention worthy that most of the respondents said that they did not get any training and counseling as part of retirement management before and after retirement. In this context, they have strongly advocated for necessity of such programs for future retiring and retired officials as they think such programs help in retirement management.

CHAPTER THREE

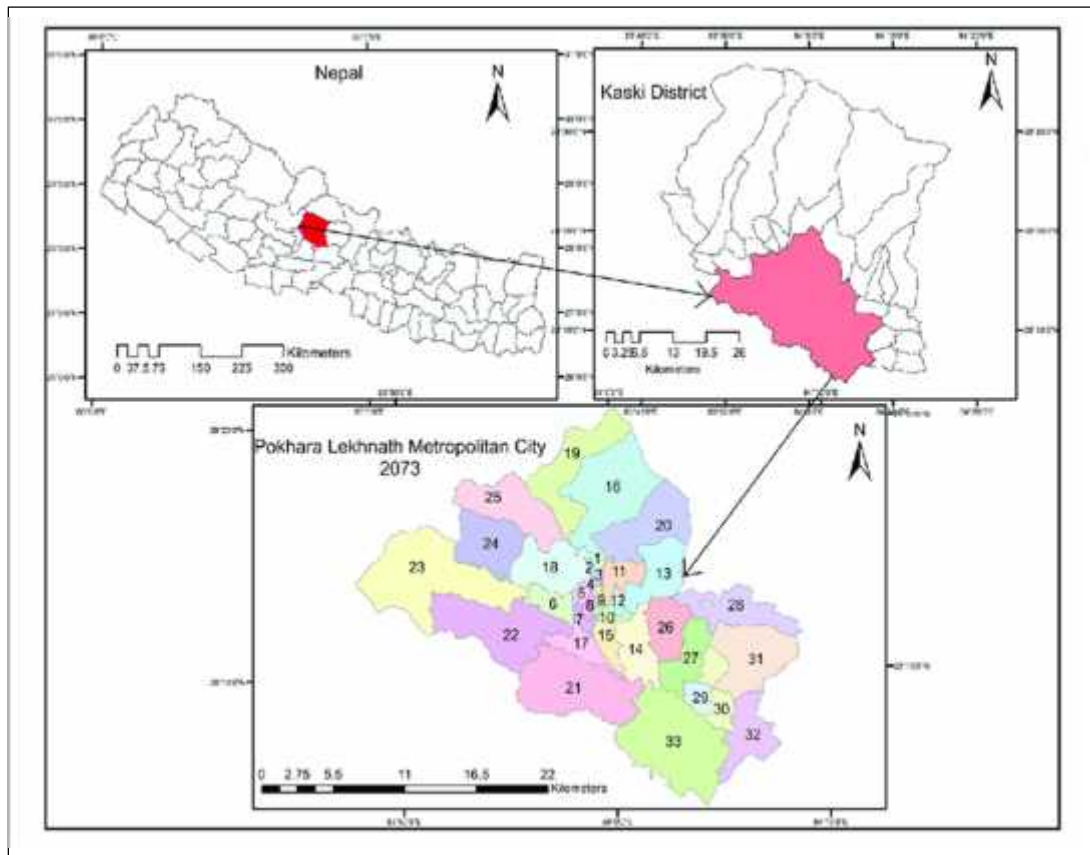
RESEARCH METHODOLOGY

Research methodology is one of the important stages for conducting any research work. It provides a systematic direction for the collection and analysis of data. Research methodology provides a set of planned and coherent approaches to be adopted, a strategic framework for sampling, acquiring data, analyzing and interpreting data /information to prove [or disprove] the basic proposition of the research (Adhikari 2011, p. 26). In this backdrop, the major objective of this chapter is to present the research methodology used in this study. It also 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 Selection of the Study Area

The area of this is Pokhara Metropolitan City. The retired government officials of Pokhara Metropolitan City were selected as the universe for the study. Government officials 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 synopsis of study area is depicted in the map below:

Study Area



3.2 Research Design

The present research is focused on the study of the status, planning and perception of the retired officials after retirement of Nepal. For this, it has tried to look into the various variables that affect in the retirement. Post retirement engagement of the retirees, transition adjustment programs, post-retirement benefits, and statutory provisions of retirement are the main aspects seen in the research. Research design for this study is descriptive as it has described the application of retirement plans, knowledge, skills and experiences gained from the government civil officials and presented the socio economic status of the retired government officials. This study was conducted to explore the information from government officials after their time of retirement, skills and knowledge was collected from the concerned authorities of public services. Besides, analytical research design has also been employed in the study. The analytical research design enables us to establish relationship between variables (Aminuzzaman 1991, p. 40).

3.3 Research Method

As per the nature of the study, mixed research is used for this study though it is dominated more by the qualitative one. It has brought both the qualitative and quantitative data together. The quantitative method is used to show the satisfaction level, post retirement involvement and activities involved in, participation in pre and post retirement training and counseling etc. Qualitative method, on the other hand is used as appropriate method to deal with the policy issues. Case study; one strong component of qualitative research is used to deal with the exceptional retirees. The quantifiable data have been quantified, while the responses from open ended questions and case studies have been qualified by using the appropriate technique.

3.4 Sample of the Study

Sample design of the research study is as follow.

3.4.1 Universe/Population of the Study

The universe/population of this study included all the civil officials from 28 government offices including central government offices, province government offices and their departments from Pokhara Metropolitan City who were recently retired from their profession/jobs. Table 3: No. of retired government officials from Pokhara Metropolitan City for last 5 financial years.

Table 3.1: Universe/Population of the Study

Financial Years	2070/71 (2013/14)	2071/72 (2014/15)	2072/73 (2015/16)	2073/74 (2016/17)	2074/75* (2017/18)
No. of retirees	387	475	373	442	536
*As per the data published by DCPR for prospective retiring officials					

Source: Derived from different data base of DCPR, Hariharbhawan

However, the study is limited to the responses from 100 government officials (89 Males and 11 Females) available for the information from Pokhara Metropolitan City.

3.4.2 Sampling Methods

The participants of the study were selected through the use of stratified sampling method. Researcher selected the respondents as per the access to meet them for

structured interview. The study was designed as descriptive research through stratified random sampling method using structured questionnaires and interview with 100 respondents who were recently retired. The reason behind the selection of stratified sampling was to incorporate the informants having different starta of involvement representing different status so far existed.

3.4.3 Sample Size

The sample size of this research study incorporated 100 (11% Female and 89%) out of all the government officials who were recently retired from 28 different offices/departments. All the participants were the residents of Pokhara Metropolitan City.

3.5 Nature and Source of Data

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

3.5.1 Primary Sources of Data

The primary data required for the study was collected through close-ended and open-ended questionnaire and interview. The questionnaire was used to examine their demographic information and the information related to their status. Similarly, the interview was taken to identify their perceptions towards the retirement policies and to critically examine the statutory provisions of retirement in the context of Nepal. In total the responses of 100 respondents comprised the primary data of this study.

3.5.2 Secondary Sources of Data

Secondary data were collected through the review of different 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.

3.6 Data Collection Tools and Technique

The required data were collected through the use of the following tools and techniques:

Questionnaire

Questionnaire is one of the methods of data collection in this study where respondents were requested to fill up the items with their information. Questionnaire included both the close-ended and open ended items. The questionnaire was prepared to elicit both the objective and subjective information required for the study. The researcher approached the participants through personal contact as she initially collected the personal details of the participants. The results were presented with the analysis of subjective and objective information collected through both of the items.

Interview

Along with the questionnaire, the researcher also used interview to get in-depth information for the study. The interview items focused upon the perception of the retired government officials on retirement policies and the incentives given to them. Similarly, the interview items also revealed the information regarding the statutory provisions made to the concern of retirement.

3.7 Methods of Data Presentation

The data required for the study was accumulated with the help of two different instruments, i.e. questionnaire and interview. The collected data have been organized, processed and analyzed qualitatively and quantitatively by adopting various appropriate techniques. Qualitative information that has been achieved from open ended questions and such data has been clustered and analyzed in logical way. Qualitative description method is used to explain realities, behavioral aspects, causalities, and experiences that have significantly affected in the level of satisfaction of retirees in post-retirement stage of life.

Quantitative information on the other hand, has been organized in tabular forms with frequency distribution, percentage in most of the cases. The data were interpreted based on different techniques of data collection through Ms Word and Ms Excel. Other processes like editing, coding, tabulation also were used. Relevant data have been presented with the help of bars, charts and tables. These quantitative data have helped draw inference for addressing research questions and the objectives stated in the study. Finally, results with summary, conclusion and recommendations have been made by combining both qualitative and quantitative techniques adopted in the study.

CHAPTER FOUR

SOCIAL CHARACTERISTICS OF THE RESPONDENTS

This chapter presents social characteristics of the respondents of the study. At the beginning, it presents the sample population and their characteristics. Then, it presents the age aspect, qualification, training and experience of the job involvement of the participants.

4.1 Sample Population and their Characteristics

The researcher taken the total sample size of 100 respondents from Pokhara Metropolitan City. At present, the total numbers of government officials of classes III to Special serving in Nepal Government at present are 12,932 according to Department of Personnel Record (DPR).

Table 4.1: Government Officials by Sex and Level

Officials Class	Number of Respondents	Gender		Total	
		Women	Men	No.	%
Special	20	2	18	20	20%
First	35	2	33	35	35%
Second	40	4	36	40	40%
Third	5	3	2	5	5 %
Total	100	11	89		100

Source: Field Survey, 2019

Out of the total sample size of 100 total respondents, 11 of them were Females & 89 were Males. The minimum respondent was of Third level officials only with 5 and the highest was on Second class officials with 40 respondents. The special level officials were 20 respondents and First level officials were 35 respondents. The number is seen quite interesting. It is because there were more number of second class officials than the others. There were highest male respondent of second level officials with 36 respondent first class with 33 respondent 18 special and 2 with third level officials.

Female respondent on Special and First were only 2 respondents each Second level officials had female with 4 followed by 3 females for third level officials.

The table 4.1 shows that the number of female officials is significantly low. Female officials are less in number due to the low level of involvement of women in government job, in general. The table represents that females in the study are less than 12 which is because of the low level involvement of female in the government jobs sector. It can be explained as the opportunity for female participation in government jobs is low because of issue like education for female, female involvement as a house wives, lack of support of family & society, various traditional & cultural barriers.

The respondents were from different government ministries and departments (Annex1). Officials of class III and above up to special class were included. The significantly low number of female officials can be explained in relation to women involvement in government services. Since the representation of female in the study is less than 10 which is because of low involvement of female officials in the service system. This could be explained as the opportunity for female participation in government jobs is low because of various traditional issues like education for girls, confinement of female as housewives, cultural barriers, females in the society have been under close supervision/protection of either parents and husbands etc. It is apparent from the table 5 above that more number of officials retire each year are from the second class category which could be because of the fact that the data collection was mainly done from the ministries, where concentration of second class officials is high and third class being the entry point for section officials, they work for over ten years before they are promoted to second class and another ten years makes them eligible for retirement.

These figure also represents the situation where the number of positions for officials goes on decreasing with the incensement in the officer level such as First and Special class. Third class officer level being the entry point direct from public service commission and a part of it is filled in through promotion of personnel from lower levels. The number of officials interviewed from different ministries and their positions are given in Annex 1.

Likewise, the respondents used for the study selected through stratified sampling procedure have different characteristics. They are of different class gender,

ethnicity and age group. Similarly, the service group and nature of service during retirement are also not uniform. The prior information in these characteristics would help to get into the analysis of the study. In this backdrop, table 6 has presented the socio-demographic characteristics of 100 respondents used for the purpose of questionnaire survey.

Table 4.2: Socio-Demographic Characteristics of the Respondents

	Characteristics of the respondents	Number (N=40)	Percentage
1. Gender	Male	89	89.0
	Female	11	11.0
2. Ethnicity	Brahmin (Hill)	30	30
	Chhetri	27	27
	Indigenous	22	22
	Madeshi	21	21
3. Current Age (in completed years)	50-55	30	30
	55-60	40	40
	60-65	20	20
	75+		0
4. Service Group during Retirement	General Administration	60	60
	Audit and Accounts	12	12
	Forest	8	8
	Revenue	5	5
	Engineering	8	8
	Law	4	4
	Others	3	3
6. Nature of Service during Retirement	Technical	18	18
	Non-Technical	82	82

Source: Field Survey, 2019

The socio demographic representation of the respondents shows the dominance of Brahmin (Hill) Male though Brahmin population in Nepal according to population census of 2011 is just 12.2 percent. The reason behind this is that the Civil Service in Nepal from past to present is dominated by Brahmin as most of the educated people in Nepali society (especially in the past) were from Brahmin from hill origin. In regards to female, the respondents are very less because it is difficult to reach the retired officer level female civil servants as the entry of females to the service in the past was very limited. The social structure and hierarchy framed in the past is responsible for this. However, 11 percent sample for the female is valid for the study in the context the female representation of females in civil service is about 18 percent. As per the service group, the Administration

Service, the largest service is dominant in the sample size too. In addition, as the study is limited to the officer level, officials retiring from high level has majority. To sum up, though the weightage of representation regarding demography does not seem uniform.

4.1.1 Retirement Age

The Civil Service Act, 2049 requires government civil servants to retire at 58 years of age. Also there is limit of five years that an officer can serve at higher position such as the Secretary to the ministry. In other words, if an officer rises to the higher position of Secretary through promotions in early age, then she/he must retire after serving as Secretary for five years, this way s/he may retire before the age of 58 years.

Table 4.3: Age of the Officials by their Level

Officials Level/Age	Age ranging form									Total	
										No.	%
	46	48	50	52	54	55	56	57	58		
Special	1	1	1	2	3	3	7	2	0	20	20%
First	0	0	1	0	7	5	8	12	2	35	35%
Second	1	0	0	1	8	10	11	7	2	40	40%
Third	1	0	0	0	0	1	2	0	1	5	40%
Total	3	1	2	3	18	19	28	21	5	100	100%

Source: Field Survey, 2019

The data in the table above shows the age of the respondents. Among the respondents, the highest number of officials were of age 56 with total 28 respondents followed by 21 respondent of age 57 and 19 of age 55 followed by 18 respondent age of 54. However, only 5 respondents were of the retirement age of 58. There were only 3 respondents representing the age range of 46 and 52 in which the lowest was on 48 with only. Likewise, 1 respondent was of age 48 and 2 of them were of age group 50.

The officials in government civil services is retired at the age of 60 years according to the civil service Act 2065 (Ammended), where there is the limit of five years that an officers can role at higher position such as special to the ministry. If an officer

promoted to higher position in early age in special level, then he/she must retire after serving as secretary for five years, this is the limit of retired age and level.

To sum up, table 4.3 presents number of officials in each age group that are going to retire within the next five years. The maximum number of respondents is from 54-57 age groups.

It can be normally assumed that mostly the government officials retired at the age of 60. This justifies the proper selection of the representative sample in terms of their age in relation to the study objectives.

4.1.2 Number of Children of the Respondents by Sex

The number of children of the respondents in relation to sex variable is presented in the table below:

Table 4.4: Number of Children of the respondents

No of the Children	Sex of the Children		Total in Number	Total in Percentage
	Boys	Girls		
1-2	32	19	51	30.72
2-3	16	14	30	18.07
3-4	15	25	40	24.09
4-5	17	12	29	17.46%
5-6	7	9	16	9.63%
Total	88	78	166	100%

Source: Field Survey, 2019

The table 4.4 shows that total numbers of children of all the respondents included 166 among which 88 (53%) are male and 78 (47%) are female. All the respondents had children ranging from 1 to 6 with an average of 2.46.

4.1.3 Academic Qualification and Training Exposure of Respondents

Table 8 presents academic qualification and training exposures of the respondents. Overall academic qualification of respondents ranges from certificate to M.Phil and

PhD levels with maximum officials 78% with masters' degree followed by bachelors (11%) and PhD (6%). Five percent of the respondents had certificate level of formal education which could be due to promotion from lower levels based on their years of experience and performance. Basic academic requirement for entry into third class officials is bachelor. Among the respondents, there were two officials promoted up to second class with certificate level as basic qualification.

Table 4.4: Academic Qualification and Professional Training of the Respondents

Officials Level	Academic Degree				Total Respondents	Training	
	Intermediate	Bachelor	Master	Ph.D		Yes	No
Special	0	0	18	2	20	12	5
First	0	2	30	3	35	27	9
Second	2	10	27	1	40	26	13
Third	2	1	2	0	5	6	2
Total	4	13	77	6	100	71	29

Source: Field Survey, 2019

The data in table 8 shows that among the respondent the lowest academic qualification was on intermediate level only with 5 officials and highest on Masters Level with 77 officials and Bachelors level were 13 officials. However, the PhD level were higher than the intermediate level with 6 officials Intermediate had the lowest officials level with only 4 respondents.

Further, regarding the professional training related to skill and knowledge improvement the respondent had higher positive view with 71 on yes and only 29 on no requirement of training.

4.1.4 Income Status after Retirement

The retired government officials' income status determines and projects their post retirement job involvement as well as the future planning for new job or related activities. The following table presents the details of their income status:

Table 4.5: Income status after Retirement

	Frequency	Valid percent	Cumulative percent
Sufficient to live	52	52	52
Somehow sufficient	32	32	84
Insufficient	16	16	100.0
Total	29	100.0	

Source: Field Survey, 2019

As per the income status, the responses of the respondents affirm that 52% respondents think that their pension, business and other household income will be sufficient to fulfill their need in retired life, while 16% think their income will not be sufficient to meet their needs. Similarly 32% respondents are not sure whether their income will be enough for their retired life.

4.1.5 Living with the Family Members after Retirement

The participants of the study had different choices for living with family members after their retirement. Their choices have been presented in the table below:

Table 4.6: Living with the family members after retirement

S. N.	Living with after retirement	Percentage
1.	Alone	3
2.	Spouse	33
3.	Spouse & Children	54
4.	Spouse, Children & Grandparents	10
Total		100

Source: Field Survey, 2019

The choice of family members for after retirement by the respondents is presented in table 4.6. More than half (54 %) expressed they will have spouse and children, 33 % said spouse only while ten percent will have spouse, children and grand children 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 14). 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.

CHAPTER FIVE

RETIRED GOVERNMENT OFFICIALS

FUTURE PLANNING

This chapter is based upon the discussion of the future planning. So, it presents the details of the future planning of the retired government officials for the wellbeing of their life.

5.1 Future Planning of the Respondents

The individuals can have different future planning and prospective after their retirement from a set job. The intensity of the involvement in planning related job can have a greater significance in the life and well-being of the retired officials. Likewise, the organizations might have set different retirement provisions for different staffs. Employees with firm-specific knowledge (i.e. knowledge-based employees who are considered both valuable and unique to the organization) will have different needs than job-based employees (i.e., those who are important to the organization but comparatively easy to replace). Thus, the particular treatment of retirement within an organization depends on the organization's strategy, its particular environmental constraints and contingencies, and the types of jobs or employment arrangements within the organization (Rau and Adams 2013:118-119). To address the problems in such conditions, not only the private organizations but also the public service has put the provision of adding service tenure to the needed one even after reaching the statutory retirement age. In this chapter, the analysis and interpretation has been made to refer to the future planning and the perception of the government officials to the statutory provisions of retirement.

5.1.1 Involvement of Retired Officials in Voluntary/Social Works

Choices of the respondents to be involved in voluntary work after retirement are reflected in the table 5.1. Voluntary works are generally carried out for social/community development. Sixty-one percent of the respondents expressed they will be involved in such activities in some time or other while 21 percent said they

will do voluntary works most of the time after retirement. According to the level of officials 69 percent, 65 percent and 54 percent of the special, second and first class officials respectively will offer themselves for voluntary works for some time after retirement.

Table 5.1: Involvement of Ex-Officials in Volunteer Works After Retirement

Official Level /voluntary Work	Works Voluntary					
	As daily Routine	Most of the Time	No	Not Sure	Sometime	Total
Special	0	5	2	2	11	20
First	2	3	1	6	23	35
Second	1	6	3	2	28	40
Third	0	1	0	1	3	5
Total	3	15	6	11	65	100

Source: Field Survey, 2019

The above data shows the involvement of Ex-Officials in volunteer works after their retirement. The data shows that the highest number of officials i.e. 65 are sometimes involved in social work voluntarily after retirement and lowest was on daily routine with only 3 respondents. 15 officials responded that most of the time they worked voluntarily. However, only 6 of them responded that they are not involved in voluntary work and 11 of them are not sure about it.

5.1.2 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 13. Most of the respondents 36 percent would like to do social work, 12 percent like to have peaceful and happy life probably with what they have already have earned, 10 percent will have to earn by being academically active. Twenty-seven percent respondents did not know yet what will be their main activities for retired life.

Table 5.2: Expected Activities for Retired Life

S.N.	Aim of the Respondents	Respondents
1	Academic Sector	10
2	Social Work	30
3	To Earn	10
4	Active Life	8
5	Happy and Peaceful life	20
6	Don't know	22
	Total	100

Source: Field Survey, 2019

This Table 5.5 shows that the expected activities for retired life in the academic sector 10 respondent involve in academic sector and highest officials want to involve in social activities, and 20 respondents what to be happy and peaceful in life and 22 respondents don't know what will be the retired life activities.

5.1.3 Expected Life Span After Retirement

A crucial part of retirement planning is life expectancy. The researcher also attempted to explore the expected life span after retirement. For this, the researcher asked a question, i.e. How long you expect to live for is important for working out how much money you'll need in retirement. Yet, for many people this number is basically a wild guess, if it is considered at all. That's a problem because getting this right can be the difference between having a comfortable retirement and not.

The Reasons Behind the Life Span Matters to the Respondents: A lot of thought goes into the date when you retire. However, thinking how long your retirement will last, doesn't attract the same amount of attention. This matters a great deal because it determines how long your retirement will be, and, therefore, how long your money needs to last too.

For example, if you retire at 70 and live to 100 your money needs to last 30 years, if you were to retire at the same date, but die at 80, then it only needs to cover 10 years. The amount of savings needed for those two scenarios are entirely different. Admittedly, contemplating your own death, isn't the more inspiring of topics, but it obviously matters when thinking about retirement.

Life expectancy has also been improving over time with improvements in medicine and safety. Indeed, if we continue to improve how we treat major killers such as cancer and heart disease than life expectancy could well move even higher. This means that simply estimating your life expectancy based on your grandparents and great-parents is unlikely be a reliable guide. All else equal, if these trends continue, you should live to be older than your parents and grandparents unless you have quite different lifestyle and health circumstances.

5.1.4 Time 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 5.3:

Table 5.3: Time for Personal Activities After Retirement

S.N.	Involvement Categories	Increased	No Change	Total
1.	Household Management	46	54	100
2.	Religious Activities	59	41	100
3.	Time with friends & relatives	74	26	100
4.	Time for Social Work	78	22	100
5.	Time for self- fulfillment	48	52	100
6.	Personal Health	65	35	100
7.	Travel	83	17	100
8.	Others	17	83	100

Source: Field Survey, 2019

Table 5.6 presents time involvement in different life activities of respondents during retired life compared to that of life before retirement. As much as 83 percent respondents said their time will increase in travel while 17 percent said it will remain same as before. Seventy-eight respondents expressed they will devote more time for social works; similarly, 74 percent 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 percent respondents will spend more time in self-fulfillment. Under household chores 54 percent 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.

5.1.5 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 5.4 represents the planning after retirement.

Table 5.4: Time Period for Preparation of Retirement Plan by the Respondents

Officials Level	Formulation of Retirement plans of the Respondents				Respondents
	Before five Years	Before Two Years	Before One Years	No Plan	
Special	0	1	7	12	20
First	4	2	13	16	35
Second	0	7	5	28	40
Third	0	0	3	2	5
Total	4	10	28	58	100

Source: Field Survey, 2019

The above data shows among the respondent regarding the retirement plans before retirement how long before they make plans for their retirements. The maximum Officials with 58 respondent reply they have no plans at all while retirement and are not thinking of making any plans for retirement. However, the second highest respondent who will plan before the retirement time remain for one year i.e. 28 respondents, before two years remain for retirement only 10 and lowest number was before five year of retirement only 4 officials had thought of planning before 5 year of retirement. The reason behind the response that maximum number do not have any plan was their job was secured with pension. So, they do not have any plan after retirements.

Table 5.5: Post Retirement Plan of the Respondents

Official Level	Discussion of Plan with		Respondents
	Colleagues	Family	
Special	6	14	20
First	5	30	35
Second	15	25	40
Third	1	4	5
Total	27	73	100

Source: Field Survey, 2019

The above data shows with whom they discuss regarding the retirement plans. As per the data maximum respondent prefer to discuss with their family with total 73 officials and 27 prefer to plan their retirement with colleagues. In which Special officials prefer to discuss more with family i.e. 14 respondents and 6 with the colleagues. First official level had the highest of all with 30 respondents who prefer to discuss with family but with second lowest number regarding the discussion with colleagues i.e. 5 only. Similarly, the Second level officials 15 refer to colleagues and 25 refer to the family. The third class official level had only 1 who prefer discussion with colleagues and 4 with Family.

The respondents were asked if they have prepared their personal plan for life after retirement. Thirty-seven respondents said they have prepared out of which 9 officials prepared five years before, six officials prepared before two years and 22 officials have prepared it this year only. Sixty-three percent of the respondents have not thought of any plan for after retirement. According to the level of officials among the respondents, 65 percent of the special class officials did not plan for after retirement. Fifty-four percent of the respondents from first class level did not plan for life after retirement. Seventy-one and 50 percent of the officials from second class and third class respectively did not plan for life after retirement. Over 50 percent of the respondents who have been planning professionals in public life have not planned their personal activities for after retirement. The Civil Service Act, 2049 shows that Government officials are getting enough training and other facilities during their job and they are academically sound but still they are looking poor for retired life.

Table 5.6: Long Term Plans Related to Planning for Retired Life

Involvement Level	Tentative	Thoughtfully prepared	Total
High	7	8	15
Medium	8	9	17
Low	4	1	5
Total	19	18	37

Source: Field Survey, 2019

Among the respondents 27 percent discussed their retirement plans with their family and 10 percent shared them with their colleagues. Out of 37 respondents 18 expressed that their retirement plans were prepared thoughtfully while the rest said they were tentative only.

5.1.6 Ensured Flow of Income of the Respondents After Their Retirement

The retired government officials can have several plans for the cash flow which determines their economic status too. They might have ensured flow of income from different sources. The following table presents the details of their ensured flow of income:

Table 5.7: Ensured Flow of Income After Retirement

S.N.	Ensured Flow of Income after Retirement	Third	Second	First	Special	Total
1	Pension	5	40	35	20	100
2	Own Property	2	24	22	18	66
3	Insurance	1	12	8	7	28
4	Business	0	3	2	5	10
5	Involve in Academic Field	0	7	8	6	21
6	Farming	2	3	5	1	11
7	Others	1	4	6	8	19

Source: Field Survey, 2019

The above data shows the sources of income flow after the retirement. It is clear that all the respondent had pension income after the retirement with 66 of the respondent income was of their own property i.e. rental income and only 28 respondent had

additional income source through Insurance. 10 respondent had business income after the retirement and 21 respondents had planning from income from Academic field like tuitions and teaching. 11 of them should the interest in farming where 19 respondent marketed on other i.e. remittance income etc.

5.1.7 Willingness of the Respondents to Work Plan After Retirement

The view of the respondents about their daily professional activity after retirement is presented in Table 8. They were asked about whether they will continue working like they have been doing so far or there will be some changes. Twenty-five respondents said they will continue their profession as they are doing currently. Another 26 respondents said there will be changes in their professional activities while 49 percent of the participants were not sure about it.

Table 5.8: Willingness of Respondents for Work After Retirement

Officials Level	No	Not Sure	Yes	Total
Special	4	14	2	20
First	7	23	5	35
Second	12	18	10	40
Third	1	2	2	5
Total	24	57	19	100

Source: Field Survey, 2019

The above data shows the willingness of respondents to work after the retirements. The data show that the respondent had highest number of not sure officials with 57 respondent followed by 24 respondents who are not willing to work after retirement and finally 19 respondents were willing to work after the retirement in other jobs. Likewise, 12 percent of the respondents from special class said they will continue their professional work as it is. This commitment was 22, 31 and 50 percentages in case of respondents from first, second and third class respectively. In other words, the level of commitment to continue working with similar pace after retirement decreases as the government officials are of higher levels.

5.1.8 Duration of the Professional Work After Retirement

The respondents can have different planning for the duration of post retirement job involvement. Considering this, they were asked a question ‘how long will you remain active professionally’. The responses from them have been presented in the table below:

Table 5.9: Durability of Professional Work After Retirement

Official Level	Duration of the work after Retirement (Years)						Total
	15	10	7	5	Till Health Permits	Not Interested	
Special	0	2	5	7	2	4	20
First	1	5	6	11	5	7	35
Second	0	3	7	8	10	12	40
Third	0	1	2	0	1	1	5
Total	1	11	20	26	18	24	100

Source: Field Survey, 2019

The table above presents the work-duration of 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. Ten officials (38 percent) said they can remain active for ten years, seven (27 percent) said they can remain active till 15 years. Three (12 percent) of them said they can remain active till their health permits. Four (15 percent) said they can remain active till 5 years and two (8 percent) said they can continue like before till seven years after retirement.

5.1.9 Type of Works After Retirement

The retired government officials have chosen different jobs after their retirement from the prior job. They have selected both the technical and non-technical jobs. However, many of them have just spent their time in household affairs and other service based activities. The following table presents the data related to the types of job:

Table 5.10: Types of Works After Retirement

Type of Service	Frequency	Valid percent
Consultancy	14	14
Private / Family Business	40	40
Government Autonomous	12	12
NGO / INGO	17	17
Government Sector	14	14
Teaching	1	1
Others	2	2
Total	29	100

Source: Field Survey, 2019

Some respondents had stated that they are involved in multiple employments. In such cases, only the principal employment status has been considered. For example, many retired secretaries are involved in teaching also although their principal involvements are in other sectors. In such case, teaching has been excluded. The table shows that most of the reemployed retirees are planning to work in private or family business in their post-retirement life.

5.1.10 Reasons 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:

Table 5.11: Reasons to Work After Retirement

S. N.	Officials level	No. in Percentage
1.	Keep Themselves busy	59
2.	Not sure what to do	6
3.	Have to Contain working	15
4.	In order to cover	6
	Total	100

Source: Field Survey, 2019

The data in table 5.12 shows that the reason to work after the retirements respondent had highest number of keeping themselves busy with 59 respondent followed by 6 not sure what to do and have to contain working with 15 respondents in order to cover with 6 respondents.

CHAPTER SIX

POST RETIREMENT STATE AND SATISFACTION OF THE RETIREES

This chapter tries to seek into the post retirement state of the retirees on the basis of some selected issues-post retirement engagements, transition adjustment and the satisfaction with the post retirement monetary benefits. Though socio-demographic characteristics of the respondents are not the important units of analysis in the study, this characteristic have been used while dealing with the issue of post-retirement engagements. This comparison has helped us to find out on which group/cluster of retirees have more active engagements in post-retirement period.

6.1 Post-Retirement Employments and Engagements

When the researcher tried to know about the post-retirement state of involvement in any paid reemployment/activities, 72.5 percent (29) of the respondents replied that they are engaged in some sort of paid jobs. Out of them, 68.9 percent (20) say they are involved formally (part time/full time) while 30.1 percent (9) replied that they are somehow engaged though the engagement is not on regular basis. It means about 70 percent of the respondents have other extra income excluding retirement benefits. Analyzing the involvement in post-retirement income generation in relation with other variables gives us the different picture. The present involvement in job is seen in relation to gender, retired class and nature of service (technical and non-technical) in the forthcoming section.

Table 6.1: Present Engagement in Any Paid Job/Service (Cross Tabulation)

Gender	Present Engagement on Any Paid Job/Service			Total
	Yes	Yes, but not in regular basis	No	
Male	75	20	4	89
Female	2	4	5	11
Total	77	23	9	40

Source: Field Survey, 2019

Table 6.1 shows that out of 11 females included in the survey, only 2 of them are involved in extra income generation. On the other hand, 75 male retirees out of 89 have some part-time or full time engagement in income generation. It shows that post-retirement engagement is highly affected by gender of the retirees. It shows that males are still interested to engage themselves in extra income generation after retirement too. More family and social responsibilities of female might have constrained the female from outer engagement after retirement. In addition, self-interest of the females to be in family and engage in social life after retirement might be another reason. However, slightly higher satisfaction level for the males who are more engaged in jobs after retirement shows that engagement affects in retirement satisfaction too.

When analyzing the retirees and status of employment by comparing it with the nature of service during retirement, the result reveals that most of the non-employed retirees are from the Non-Technical group. Out of 11 retirees of technical group, only 1 person is found totally unemployed after retirement. This shows that there is more chance for retirees of technical sector to be reemployed in retired stage too in comparison to the retirees from non-technical ones. Most of the retirees of found to have been working as consultants in government funded projects and I/NGOS.

Table 6.2: Nature of Service * Present Involvement in Paid Job/Service (Cross Tabulation)

		Present Employment Status			Total
		Yes	Yes, but not on regular	No	
Nature of service	Non-Technical	66	17	6	89
	Technical	8	2	1	11
	Total	74	19	7	100

Source: Field Survey, 2019

When the study tried to find the type of engagement the retirees are involved in, it is revealed that they are engaged in various sector of job market for extra income.

6.2 Government Social Security for Retired Life

Majority of the officials are dependent on government for security in their retired life. Though few officials are independent and they are not expecting any government security program. It means they will be secured by themselves. Views of respondents concerning government security program are presented in table 20.

Table 6.3: Views of Respondents on Government Social Security for Retired Life

Officials level	Hope Sure	Not Sure	Don't Need	Don't Care
Special	15	1	0	1
First	25	11	0	1
Second	26	9	3	4
Third	3	0	0	1
Total	69	21	3	6

Source: Field Survey, 2020

The table above shows that sixty-nine percent of the respondents are hopeful about social security system of the government for their retired life, while 21 percent were not sure about it, 7 percent do not care whatever it may be and 3 percent do not need any.

6.3 Supports and Responsibilities After Retirement

The retired individuals also need supports and want to bear a number of responsibilities in their post retirement phase. During the study, the researcher also inquired them about the supports and responsibilities. The following sub-headings present the details of their information related to it.

6.3.1 Supports from Family After Retirement

The retired government officials might have some sort of expectation regarding the family support after their retirement. The expected supports from various categories for the respondents after their retirement has been presented in the table 6.4:

Table 6.4: Supports from Family After Retirement

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, 2019

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

According to the data in the figure above, the researcher has explored following forms of support that they expected from their family:

Financial Support: Above table shows that 79 percent of the respondents express they will be able to support themselves financially and none other than that will be available. Financial support from children, spouse and grandchildren was expected by 13, 8 and 3 percent respondents respectively.

Support for Health and Care: Sixty-one percent of the respondents said they can support themselves for health related care and management 32 respondents feel their spouse will be able to provide health and care and the rest feel their children and grand-children will support them for their health care during retired life.

Emotional Support: Majority of the respondents (61 percent) 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 grand-children as well.

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

6.4 Perception of the Retirees on Retirement Policies

The third objective of the study is to revisit in the retirement policies of the Nepal government after analyzing the state of the retirees. Though the responses of the respondents are the major sources for analysis, some relevant literatures have been brought from other references too. The retirement policies are analyzed under different headings:

6.4.1 Retirement Age

As per Civil Service Act, 2049 (1993), Section 33, any civil servant who has completed the age of fifty-eight years or completed the tenure as referred to in Section 17 shall *ipsofacto* retire from civil service. Section 17 is related to the tenure of Chief-Secretary and Secretary of the civil service. It states that the tenure of the Chief Secretary and the Secretary shall be three and five years respectively. It means that Chief Secretary and Secretary retire from civil service either from service tenure or from 58 years of age criteria whatever happens at first. But, there is even provision of voluntary retirement for the civil service officials. Section 35 of the Act states that it can only be selected by the officials who are eligible for pension and have completed the age limit of fifty years. However, for the civil servants under Health Services Act, 2053 (1997) and Act relating to Legislature Parliament 2064 (2007), the retirement age for the officials is 60 years. The retirement age for the judges of the court is even more. But, the tenure criterion of 5 years is same for Secretary in all services.

It is interesting that all the respondents in this study were the officials under the Civil Service Act, 2049. The reason behind raising the issue of retirement with great intensity might be the result of the discriminatory retirement rules for civil servants under different service.

When asked about the relevancy of changing retirement age, cent percent (100 percent) of the respondents supported in the favor of amending the present criteria of retirement age though they partially felt no necessity in changing the current age of retirement.

Table 6.5: Retired Level/Position *Perception on statutory retirement age (Cross-Tabulation)

		Current Statutory Provision for Retirement Age				Total
		It should be made	It is to be made 60	No change is necessary	No Comments	
Retired Level or Position	Ass. Secretary	0.0%	8.0%	20.0%	33.33%	10.0%
	Officers	14.3%	44.0%	20.0%	33.33%	35.0%
	Head Asst.	71.4%	20.0%	20.0%	33.33%	30.0%
	Assistant	14.3%	28.0%	40.0%	0.0%	25.0%
Total		100.0% N1= 7	100.0% N2=25	100.0% N3=5	100.0% N4=3	100.0% N=40

Source: Field Survey, 2019

Considering the supporters of amendment 100 percent, cent percent respondents were in the opinion of extending the retirement age. It means, none of them responded in the necessity of reducing the current age. Among the supporters of the amendment, 21

opined that the retirement age is to be 60+ while remaining 25 stated in the necessity of making the retirement age 60 years and make it similar with Health Service and Legislature-Parliament Service.

It is fascinating to relate demand in amending the retirement age and the class/level officials retire from. Most of the respondents who favored in necessity of making the retirement age 60+ are higher level officials.

Most of the respondents said that present retirement age of 58 for civil servants is not scientific. They are also against having different age of retirement for different service and blamed that it is very in scientific and against the principle of equality. Most of the respondents put forward their opinion that in the context that average life expectancy of Nepalese people is on rise (nearly 70 years), amendment is a must for increasing the retirement age.

It is very remarkable that retirement age was 60 years before the present Civil Service Act came was implemented. Unlike the global trend of increasing the retirement

age, the government of the time reduced the statutory retirement age and made it 58. Some respondents said that unnecessary political intervention played a lot in reducing the retirement age to 58 from 60 in 2049 B.S.; introducing 30 years of maximum tenure for holding the service. Few respondents said that it was done without proper study just to remove the Panchayati bureaucrats from service and replace them with new ones.

However, the reduction in size of civil service did not help to deduce the cost in significant amount because Nepal government had to pay huge amount in name of post- retirement monetary benefit i.e. pension. In addition, government has to provide pension by adding 2 years in the service years the officials have served because they were given appointment letter by stating that their age of retirement would be 60. As a result, the administrative could not be reduced significantly.

A few respondents who are not in favor of extending the retirement age opined that the extension will shrink the employment opportunities for the new generation; therefore, they think that the age of retirement should not be changed time and again.

Similarly, the respondents suggested taking references from neighboring countries to revise statutory age of retirement. To note, the statutory age of retirement for Bangladesh is 59 and Pakistan 60. Similarly, it is 60, 58 and 55-65 for Sri Lanka, India and the Maldives respectively. Also, the respondents opined that proper strategy is to be adopted for addressing the problem of early retiring of competent special class officials because of five- year tenure.

6.4.2 Post-Retirement Facilities and Benefits

Though most of the respondents are fairly satisfied with the post-retirement monetary benefits, they have raised some issues that have implication with policies of post- retirement benefits. Most of the respondents have felt necessity in the introduction of health policy for the retirees. They are unhappy that there is no mentionable health policy for the retirees. Most of the respondents (mainly low and midlevel officials) are in favor of health insurance or medical expenses provision as retirement life is the stage in which most of the health complexities occur. They responded that they are ready to deduct some amount from regular pension amount for the purpose health policy. Few respondents have also stated that the State is discriminatory towards the retirees as there is no provision of providing medical

expenses for the retired officials though they suffer from fatal diseases like cancer, heart problem, kidney failure, hepatitis etc. As per the government rule, the working officials can get up to 0.5 million rupees for treatment in case they suffer from fatal diseases. They demanded the availability of health expenses for the retirees suffering from fatal non-communicable diseases.

If we have a glance in the health policy for the retired officials in the neighboring country India, there is a health insurance sort of facility provided for the retired. There is Central Government Health Scheme (CGHS) under the Ministry of Health and Family Welfare

Facilities for the central government employees and pensioners and their dependents residing in CGHS covered cities. Such cities are 25 in number. There is provision for reimbursement of medical claims both for the government servants and pensioners. CGHS service is not free of cost. Monthly deduction is done from salary for the service holders. The rate differs according to the amount drawn monthly. Lowest amount is IRs 50 and highest is 500. It covers for family members and dependents. The pensioners who want to avail CGHS can make contribution either on yearly basis or one time (ten years) contribution for the whole life validity (CGHS 2015). The scheme doesn't force any serving or retired officials to get included in CGHS as it is totally voluntary based program.

From the responses of the retirees, it is seen that such it would be wise if the government can start such insurance based health policy program for the retirees. Like in India, it can be made optional for the retirees. As suggested by the respondents, such scheme can initially be brought under the collaboration of Ministry of General Administration and Civil Service Hospital, Kathmandu. The scheme can be extended in future by analyzing its effectiveness.

6.4.3 Other Provisions that Affect in Retirement and Retirement Management

There are several other provisions that could affect in retirement and retirement management. Some of them have been discussed here:

6.4.3.1 Five-Year Tenure Provision for the Special Class

Section 17 of the Civil Service Act 2049 (1993) states that the tenure of Chief-Secretary and Secretary of the civil service shall be three and five years respectively.

Regarding the five-year tenure, the respondents have mixed responses. The study showed that the retirees of II and III class have rarely raised the issue of five-year tenure as this policy is not related to them. However, the officials of high level (Special and I Class) raised this issue significantly. Some respondents said that it is wise to set tenure for senior bureaucrats because more stay in senior position with power may make them selfish and may act improperly. However, some of the respondents are totally against this provision.

The researchers like Rau and Adams (2013:121) also have raised the problems created from early retirement. Rau and Adams state, In case of early retirement programs, the organization will need to wrestle with the effects of knowledge transfer and loss as older, experienced workers (Rau & Adams 2013:121). There is case in Nepal in which some Secretaries have retired earlier. As a recent example of this trend, the last Chief-Secretary Mr. Lilamani Poudel even after serving three years as Chief-Secretary had retired from civil service in the age of 53 years.

The responses show that most of the secretaries who retire in the early age from five-year tenure were promoted to the First Class (Joint-Secretary Level) and Second Class (Under-Secretary Level) from open competitive written examinations. As per the Civil Service Rule, written competition is held internally among the candidates serving in immediate junior position for minimum period as specified in the law for promotion. In addition, 10 percent of the civil servants in First and Second Class are recruited directly from outside the service from the provision of Lateral Entry. Those having seven years and more experience in officer level in any government recognized institutions can apply directly for First Class, while those with five years of experience can apply for Second Class. The provision of lateral entry has given chance for the officials from private institutions and NGO/ INGOS, academic institutions and others to enter in the civil service. As a result of lateral entry, young candidates can also reach in the position of Joint-Secretary and Under-Secretary. Once, a person gets selected through competition, he/she is offered a permanent post in the service and s/he is treated equal in terms of responsibilities and has equal chance of promotion to upper position.

CHAPTER VII

SUMMARY AND CONCLUSION

This is the final chapter of the study. It presents the summary of major findings and the conclusion of the study. After the analysis and interpretation of the data collected from the questionnaire and interview, the major findings have been derived and the conclusion has been drawn.

7.1 Summary

The study was carried out to explore the life status, future planning and statutory provisions to the retirement as mentioned in the civil service retirement of Nepal. For the purpose, the study focused on three aspects. Firstly, it tried to reveal about the post-retirement state and satisfaction of the retirees on the basis of their present engagements, income status, involvement in different jobs after retirement, supports from family and others, and satisfaction on post-retirement monetary benefits. Secondly, the study emphasized to examine the future planning of the retired government officials. Thirdly, the study also envisaged in the analysis the perception of the retirees towards the statutory retirement policies of Nepal.

To attain the objectives from empirical study, the primary data was collected from the retired officials of same service. 100 respondents were reached for the semi-structured questionnaire. Secondary data needed for the study was collected from Department of Personnel Records, Hariharbhawan books, journal articles, news, reports of other organizations etc.

After the collection of data from rigorous effort of one and half months, the collected data was managed in systematic way for presentation and analysis. During the analysis, the references were also taken from the civil service statutory provisions that were/are in effect in Nepal during different times. Also, the provisions of some neighboring countries were also taken as reference. Both qualitative and quantitative research methods were used during the data presentation and analysis. Post-retirement state and satisfaction was

mostly presented through quantitative approach while the policy related issues were

done through qualitative method.

Personal interview was the principal method of data collection and pre tested questions were used administer the interview. This study has examined the life status, explored the future planning and analyzed the statutory provisions of the retirement. 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.

To reveal on the state of post-retirement life status of the retirees, first of all retirees' post retirement engagements was taken into account. From the analysis and interpretation of the overall data, the following findings have been derived:

-) This result gives us the inference that post retirement income status has direct relation with retirement management and retirement satisfaction.
-) Though the majority of the respondents have replied that they had fewer problems for retirement adjustment, but they have emphasized in necessity of training and counseling like in the western countries for the retiring and retired officials as part of retirement management. According to them, such programs would enhance skills and techniques and boost up the morale of the retirees to manage retirement in more proper way.
-) It is interesting to note that majority of the government 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.
-) The results show that most of the respondents want to do voluntary/social work after their retirement. That means they want to keep themselves active in their retired life. However, few of them do not want to do voluntary/social work after their retirement which clearly shows that they want to rest in their retired life.
-) The respondents opine that positive attitude, self-preparation techniques, psychological counseling, motivation, socialization process, time management techniques, practical health issues and others are to be the major aspects to be taught to the retiring and retired officials as part of

transition adjustment program.

- J 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 50% of the respondents would like to be engaged in different social and political forums.
- J Regarding the engagement of the retirees, majority of the retirees are found to have engaged in full time or part time formal engagements after retirement, from which they get extra income other than regular pension. The re-employment rate increases with the increase in class/level from which the retirees retire from. It is mentionable that engagement is greatly affected by the gender of the retirees too.
- J Though maximum males are re-employed (either as full time or part-time engagement), the rate for female retirees is very less. Only 3 among 11 female respondents is engaged in job after retirement and is also of irregular nature. It is found that most of them are engaged to in works that have high relevancy with their prior experiences of civil service. This shows that most of the employed retirees are satisfied with their present engagements.
- J In addition to formal engagements, the retirees are also engaged in wide range of informal activities. Involvement in social and club activities, household activities, family and religious visit and involvement in voluntary activities are the major involvements. Some of them are also found to have engaged in academic works like research and literary writing, while few of them spend time by making them busy in agriculture. With the engagement in wide variety of activities and being able to maintain activeness in life after retirement, majority of the retirees have opined that they have less complaint over their retired life.
- J The ensure of life long regular payment of pension as post retirement has been found to have monetary benefit and the welcoming family and social structure in Nepali society might be the principal reasons behind having less transition adjustment problems. Also the engagement of majority of

respondents in post-retirement reemployment that give them additional income is seen as another reason.

7.2 Conclusion

The study can be concluded by stating that the retirement management depends on various factors. Particularly, in case of civil service retirees, the proper retirement management not only depends upon the personal preparation but is also influenced by the prevalent retirement policies along with other policies like recruitment and promotion.

This study was limited to the retired government officials of Pokhara metropolitan City. This study after analyzing data has revealed that majority of respondents are fairly satisfied in their retired life. This study shows that 63% Government officials 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 55 of total age group while the average age of life expectancy is 80 years of the respondents.

One fourth 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. About 50% of the respondents would like to be engaged in social and political activities. They express fair level of satisfaction over the post- retirement monetary benefit i.e. pension, involvements after retirement. They have plans for the future life activities. Most of the respondents planned to be engaged in private and family business whilst some others planned to be engaged in social religious and political affairs. In spite of having positive result in regards to their present state of life, their perceptions on existing policies of retirement show that they are not satisfied with many policy issues. They have suggested for revision in some clauses for the benefit of both State and retirees. The respondents have raised concern over current retirement age, health policy for the retirees and retirement preparation. Most prominently, the respondents are recognized some loopholes in the current retirement policies that have led to early retirement of the competent officials. Similarly, as per the perception of the retirees, policy lack is there in proper utilization of human capital and knowledge transfer of the competent and capable retirees.

As suggested from the study, proper empirical study is to be done to determine the retirement age in changed context. Also the lateral entry provision, as raised by many respondents needs to be reassessed for its effectiveness. If the system is to be continued, different criteria can be set for the officials recruited under lateral entry for the posting and promotion. For the regular officials, the promotion can be done from the combination of scientific performance appraisal system and competitive written exams cum presentation being based on batch system. It can reduce the problem of early retirement of the competent and experienced secretaries in early age. Such system can ensure that competent and senior joint secretary becomes the secretary only in around the age of fifty-two / fifty-three. In case of utilizing capacities of competent retirees, the provision of contracting the capable competent officials even after retirement can be introduced. It helps to get the continuous service of the needy persons. Adding service tenure provision of Health Services can be introduced in other services too. We can even experiment the concept of changing the status of retired secretary of the respective ministries.

This research presents how the government officials of Nepal intend to live their retired life and who they look for the support they need during this period. Retirement plan should be revisited considering it as one of the most important part for better life in future.

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APPENDIX-I

Questionnaire for the Participants/Informants

Dear Sir/Madam,

This research entitled “**Perception of Retired Government Officials on Life Status, Future Planning and Statutory Retirement Provisions**” aims to look at the status of retired officers of the civil servant in Nepal, to explore their future planning and to revisit in the retirement related policies in civil service of Nepal from the perspective of the retired officers of the same service. Hence, you are humbly requested to fill up this questionnaire and provide your valuable inputs. **Your co-operation is highly appreciated.**

Disclaimer: The research is fully academic in nature and the researcher ensures that information and opinions provided by the respondents will not be used for other

SECTION A

Information Related to Personal Background and Demographic status of the Respondents

1. Name (*Optional*):
2. Ethnicity:
Brahmin Chettri Indigeno
Madheshi Dalit Others
3. Gender of the respondent:
a. Male b. Female
4. Age (*In completed years*):
5. Marital status:
a. Married b. Unmarried c. Widow/Widower
d. Divorced e. Separated
6. Spouse's occupation (*if applicable*):

7. Present health status: Healthy Unhealthy
8. Size of the family:
- a. 3 to 5 b. 5 to 7 c. Above Seven
9. Educational Qualification:
- a. Intermediate b. Bachelor
 c. Master d. MPhil or Higher
10. Date of appointment in Civil Service:
11. Entry level/position:
12. Nature of service during entry:
- a. Technical b. Non-Technical
13. Service group during entry into Civil Service
- a. General Administration b. Accounts
 c. Foreign Service d. Revenue
 e. Audit f. Parliament
 g. Law h. Health
 i. Engineering
- Others (*Please mention*)
14. Place of Birth, Permanent Address
15. Present Address
16. Number of Children you have

Sons	Present Age	Daughters	Present Age

17. Government Officer Level Special I | II | III
 Present Formal Position
- Formal name of your present office.....
- Sector/ related field of your _____

18 Specific Professional training achieved Yes No

19 Your main work in present position include:

i. *Policy formulation*

High Involvement Medium Low

ii. *Preparing long term government plans*

High Involvement Medium Low

iii. *Preparing Annual Plans*

High Involvement Medium Low

iv. *Daily administration and account*

High Involvement Medium Low

a. Good relationship with family and Neighbors: Yes No

APPENDIX-II

Information Related to the Life Status and Future Planning:

1. Are you happy with the status of your life after retirement?
Yes No
2. Are you satisfied and happy in your present life status?
Yes No
3. Are you engaged in any paid job after retirement?
Yes No
4. If yes, what is the nature of service you are being involved?
5. What is the sector of your employment for the paid job in retired life?
6. Do you have any other involvement except in paid job?
Yes No
7. What sorts of involvement to you have?
a. Social b. Religious c. Political d. Any others
8. Have you ever faced any transition or adjustment issues after retirement?
Yes No
9. Are you satisfied with the monetary/economic status of the life after retirement?
Yes No
10. Do you get any additional monetary benefits after your retirement from any other sources besides pension?
Yes No
11. Do you have specific plan for your future settlement?
Yes No
If yes, then,
 - A When did you start planning?
 - i. Before five years
 - ii. Before two years
 - iii. This year

iv. Not yet

12. 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

i. Degree of Uncertainty in realizing your

ii. plan High Low

13. What are the areas of your planning to be engaged in?

a. Business b. Farming c. Social service d. Politics

14. Do you have any specific strategies to utilize your retired life time to the productive activities:

Yes No

If yes, please explain the strategies:

15. Where do you plan to live after retirement?

i. Continue living where I am living now

ii. Will move to new place

iii. Back to birth place

iv. Do not know

16. Who will you live with after retirement? Alone with spouse with spouse and children with spouse, child and grandparents

Other: explain

.....
.....
17. 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

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

Sufficient Not Sufficient Don't know

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. Are you ensured for your life after retirement?

Yes No

If yes, please discuss

If no, why not?

21. 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

22. Why you want to continue working for money after retirement?

- i. To meet own personal expenses
 ii. To meet expenses of my dependents
 iii. To keep myself professionally active
 iv. 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

.....

23. Will you take up voluntary/social work? Yes | No
 If yes,
 As daily routine | Most of the time | Sometime | Not sure

Your preferred types of voluntary/social work?

- Teaching
 - Engage in charity foundation
 - Writing books/articles
 - Engaged in other social works – name if you already know it.....
24. What obligations will you have after retirement?
- For Children:
 - For Spouse:
 - For Others: (please specify)
 - No obligation in particular:
25. 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

.....

26. How do you see your retired life?
- i. Will be more enjoyable than this service period
 - ii. Will not be as enjoyable as at present.
27. How long do you expect to live active life after retirement?yrs
28. What age do you expect to live up to?yrs
29. Who will take care of you after your active age?
- My Spouse My Children Servant Don't Know

30. What is the aim of your life after retirement

- a. Aim
- b. Don't know reliance

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

Household Management	a) Will remain the same	b) Will be more
Religious activities		
Time with friends	a) Will remain the same	b) Will be more
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

Other (please specify) a) Will remain the same b) Will be more

32. Would you like to take training to acquire new

Skill	Yes	No
		No
Knowledge	Yes	

33. What types of Skill training would you prefer?

- a. To better manage retire life
- b. To do some business
- c. Any other? Please specify

34. What types of knowledge development training would you prefer?

- a. To better manage retire life
- b. To do some business

c. Any other? Please specify

35. Do you now have any health issues after your long run job involvement? Yes
No If yes, name them:

APPENDIX-III

Information Related to the Statutory Retirement Policies/ Provisions

36. I think you are getting pension in a regular basis. Are you satisfied with the pension scale?

Yes

No

37. Are you happy with the pension age as mentioned in statutory retirement policies?

Yes

No

38. Are you satisfied to the level of position added are maintained as it is while being retired from the service?

Yes

No

39. In your opinion, are post retired facilities and benefits suitable to the pensioners?

Yes

No

40. Do you find other provisions beside pension that affect in retirement life?

Yes

No

If yes, please mention what they are.....

41. Is there any policy of enhancing human capital in statutory retirement provisions?

Yes

No

If yes, please mention.....

42. Is there anything discussed related to the competencies of the retirees in the statutory retirement policy?

Yes

No

43. Do you think the social security program of the government is appropriate for the pensioners?

Yes

No

44. 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

45. Is there any specific provisions in the retirement policies to the people of special class?

Yes

No

If yes, can you mention any of them that you know?

'The End'