Socio-economic Condition, Health and Family Relations of the Retired Government Employees in Bangladesh: The Case of Dhaka City

Doctoral Dissertation

To be presented for the degree of Doctor of Philosophy in Sociology by permission of the Department of Sociology University of Dhaka

Prepared and Submitted

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Declaration

I hereby declare that this dissertation has been prepared by me based on data collected directly from field. It is an original work done by me taking advices and suggestions from my honorable supervisors. I further declare that this thesis has not been submitted for award of any other degree or diploma in any other tertiary institution. I myself take all the responsibilities for all comments, statements and opinions articulated in the dissertation.

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Certificate of the Supervisors

This is to certify that the dissertation titled "Socio-economic Condition, Health and Family Relations of the Retired Government Employees in Bangladesh: The Case of Dhaka City" prepared by **Md. Amirul Islam** is an original one. The views expressed in the dissertation are originated from field-based data and entirely his contribution. The dissertation has not been submitted anywhere else for any purpose e.g. degree or publication. This may be submitted to the examiners to evaluate for awarding the degree of Doctor of Philosophy in Sociology.

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ABSTRACT

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Retirement is the final stage of a service holder. According to the theories of the gerontology, retired persons face various socio-economic problems which may affect them mentally and physically. With development of science, health care facilities, discovery of life saving drugs, technological improvement and above all increase in life expectancy, the number of elderly people is increasing in Bangladesh, like other countries of the world. The numbers of retired persons are also increasing proportionately day by day. The retired persons are the most sensitive segment of our total population. They are creating two dimensional problems. Firstly, they are problem for themselves then they are problem for their family and society. Retirement ages are not gender sensitive in Bangladesh.

The major purpose of the study was to analyze the socio-economic condition, health and family relations of the retired government employees in Bangladesh. The key research

question which the study explored to answer was: What are the socio-economic condition, health and family relations of the retired government employees in Bangladesh?

The study has been conducted in Dhaka and it focused on the retired government employees living in Dhaka City. Socioeconomic and health data about the retired government employees have been gathered through a questionnaire survey. In this study 402 retired government employees have been selected on the basis of information about retirement and related matters.

Retirement introduces a set of new problems in the life of a retired person that s/he has never faced earlier. After retirement a retired person's position and role changes not only in the family but also in the community and society. Social, economic and demographic developments have all caused changes at the individual, family and social levels, all of which influence the lives of retired government employees in Bangladesh.

The main sources of income of the retired government employees are mainly from house rent, remittance, interest from savings certificate, business and service, respectively. In some cases, their adult sons and daughters contribute economically in the family. The main items of expenditure are food and residence, Medicare/treatment, transportation and others.

About 75% of retired government employees do not surrender the whole pension. They are economically self-sufficient compared to retired government employees who surrendered pension fully. Due to lack of opportunity, in old age and other health problems, they cannot engage themselves in income generating activities. About 32% of them are engaged in some income generating activities. Moreover, class-I employees are more engaged in income generating activities than other classes of employees. Majority

of the retired government employees are engaged in business followed by service and teaching. It is interesting to note that more than 67% of the retired government employees live in their own houses and others live with sons, daughters or other houses.

The study found that the staff level retired government employees' average monthly incomes were less than average monthly incomes of officer level retired government employees in Bangladesh. Some of the retired government employees are engaged in part-time jobs and some are engaged in other jobs.

In Bangladesh, very few female retired government employees are engaged in any home management activity but this does not mean that they do not work. Their work may not be considered as economic activities since they mostly engage themselves in household works. It is mentionable that incomes of retired government employees usually decrease after their retirement, which also reduces their social status and power. It was observed that a considerable amount of money was spent for the households by the retired government employees in each month. They do not want to be dependent on their relatives for economic help. But overall, they were mentally very strong and they showed positive attitude toward the life.

In this study, it has been observed that the retired government employees have been suffering from many chronic ailments and acute diseases. Of various diseases from which the retired government employees were suffering from, three major diseases such as diabetes (59.1%), decay of bones (33.5%) and ulcer (31.1%) were noticeable. Other common diseases were pneumonia, high blood pressure, kidney disease, eye disease, etc. It is interesting to note that the ailing retired government employees generally depend on private health care facilities for their treatment.

Most of the retired government employees suffered from almost all the geriatric diseases, but it did not create a chronic problem for them. Most of the senior level retired government employees were physically very strong even after sixty years. They were very conscious about their own health. Health conditions of currently married retired government employees were much better than rest of the retired government employees, such as widowed, separated and or divorced retired government employees. Majority of retired government employees are very conscious about exercise, walking or jogging.

The retired government employees of Bangladesh suffer from tension and anxiety for a variety of socio-psychological causes. Of these, the major ones are death of spouse or a beloved member of the family and the presence of an unmarried daughter of marriageable age. The attitude of family members towards him/her changes and his/her attitudes towards the family members also changes in this period of alienation in family and outside of family as well. Retired government employees thought that the new generations do not give the proper attention towards the aged people. Retired persons thought before retired life that their family was good. But at present it is not good. So, everybody should take it easily.

The senior level retired government employees said that they were very happy when initially their children went to foreign countries for higher studies and employment. Most of them did not come back to Bangladesh. After a long time, parents felt that they had made a wrong decision by sending their children abroad. Now parents do not need money from them. They want that their children live with them up to their death.

In the study, it has been found that income, education and present employment of the retired government employees have noticeable effects on their decision making powers.

In this study, it has been evident that two-thirds of the retired government employees live in their houses by themselves. The traditional extended families have broken into nuclear families in the modern culture. So they are suffering from loneliness. The children of these retired government employees do not live with them. If they have children, they are so busy with their lives and other responsibilities that they have no time and mentality for constant attention to their retired parents.

Generally, old age brings change in family roles. After retirement there is a change in headship roles. During the service period of a retired person there was a natural division of labor and authority system of the family. Before the retirement, elderly had a directive role in the family and naturally she/he was respected by other family members as a prime decision maker. After retirement, it is difficult to continue the same habits because of changes in socio-economic and occupational status within and outside of the family.

Most of the retired government employees were not interested to live outside the family and wanted to live in the house with the family members until their death. The marital status of the retired persons was an important indicator of their residence, their support systems and importantly their individual well-being. The retired government employees who were still married tend to a more rapid recovery from illness, better mental health, utilize more health promoting services, socialize more and were generally more satisfied with life than those retired persons without a partner.

Most of the time, retired government employees were interested in passing their time by talking, sleeping, watching TV, reading books and newspapers. They liked to engage themselves in social welfare work and prayer.

In spite of these important findings, one limitation of the study must also be noted, and that is, it only focused on 402 retired government employees in Dhaka city, and that it

did not include all retired government employees' socioeconomic condition, health and family relations status/situation in Bangladesh. This shortcoming of the study could serve as a subject for future research.

Chapter 1

Introduction

1.1 Background of the Study

Global ageing is the success story of the 21st century. With the development of science, health care facilities, socio-economic condition, discovery of life saving drugs, technological improvement and above all increase in life expectancy, the number of elderly people are increasing day by day (Kabir, 1999). In every society, when people become aged they take retirement gradually. It is a normal and universal system for elderly people.

At the age of industrialization, engagement with formal job is a necessary aspect of society. On the other hand, retirement is an accompanying feature of a formal job. When a person retires he or she also accumulates age by that time. Therefore, a retired person at the age of late 50s of early 60s may also be the focus of elderly study. This study thereby is dealing with two aspects simultaneously retired people and elderly people. Its sociological significance is very high because global society has become more and more formal job- based phenomenon every day. It is also getting more and more industrialized.

On the other hand, there are many challenges faced by the elderly people after retirement. They range from socioeconomic conditions, health and family relations among others. This study has construed particulars aspects of major challenges elderly employees in Bangladesh. In contemporary literature, retirement and ageing is also profoundly highlighted.

Retirement is the final-stage of a service holder. According to the theories of gerontology, retired persons face various socio-economic problems which may affect them mentally and physically. Due to the contribution of medical science, the number of elderly people is increasing in Bangladesh, like other countries of the world. The numbers of retired persons are also increasing proportionately day by day. It has been striving hard to overcome the existing socio-economic problems and bring in balanced development in life of all segments of her populations.

Retirement is defined as to stop working at one's job or profession, usually because of age (The Longman Dictionary of Contemporary English). The term generally relates to age of an employee and it varies from the age of 55 years to 70 years (The Free Dictionary).

Retirement is a general term which is defined as the experience of an individual's leaving his or her main career, but in reality it covers number of scenarios, including leaving full-time work for part time; permanent work for volunteering; or employed work for self-employment. It is also one major transition in later life. Retirement is one of the significant experiences which are experienced by elderly persons. Existing services for the retired persons both at the family and community level of the urban areas are inadequate and the aged people are treated as burden of the society. Instead of dealing with the problems of elderly citizen, they are said to be victims of their own physiology not victims of society (Levin and Levin, 1980).

The meaning of retirement is usually bound up with the receipt of a pension, which is precisely why retired people are frequently referred to as pensioners. In fact, it is often claimed that pensions precede retirement in a historical sense. Until Otto Von Bismarck's government gave birth to the first state pension in Germany in the 1880s,

people generally worked until death. In practice, however, ill health often prohibited work in the final years of life, lending to a reliance on younger relatives for support, and the wealthiest members of society obviously felt the compulsion to continue working far less (Meadows, 2003, p. 34). Bismarck himself only reluctantly retired as 75, having fallen out of favor with Kaiser Wilhelm II; in any case, he would not have qualified for a pension, given that it was available only to industrial workers and introduced primarily to stem support for socialism (Bonoli, 2000).

The UK pensions system developed along similar lines to the German model in the early twentieth century. As provision expanded, including occupational pensions, and life expectancy increased, "retirement" had become a normal and legitimate stage of the life cycle. State pension age was established at 65 for men 60 for women in 1948. However actual retirement ages for those that had been in employment remained lower than state pension age throughout the post war period. While initially seen as a sign of society's growing prosperity, the trend came to be seen as a problem for public policy during the 1980s and 1990s. It seemed that certain social and economic conditions were preventing people from working longer, despite the fact that they were living longer (Pensions Commission, 2004).

"Retirement is the realization of a lifelong goal. It (retirement) may be a welcome relief from an unpleasant job or the chance to begin a new life or start a second career. For others, it is a time of bitterness, the beginning diminished roles and the end of self-worth and power". (Harris1990:272).

In Bangladesh, ageing population has become an important social concern because, like many other developing countries, there is no social security system. In view of the size of population, scarcity of resources, existing poverty, insufficient health facilities and

absence social security, ageing is going to be a major problem in Bangladesh (Kabir, 1999). The population projections indicate that there will be significant increases in number of older adults entering retirement in the near future. Retirement creates new representational meanings for the ageing process like concerning about the older people. It is also important to give emphasis on the well-being of the retired persons because the retired people experience a new phase of their occupational life. Retired persons are starting to enter into the ageing process. Retirement is a point of occupational transition and change which requires adaptation. This adaptation depends on the social context. So, it is important to know the experience of retired people, then way of adaptation and their expectation for well- being in Bangladesh context.

In case of retirement there are some general problems found in current gerontological literature. Firstly, by retirement many mean different things in different cultural and socio-economic environments. Secondly, retirement influences well-being and health. Another problem of retirement is that research findings concerning the impact of demographic variables such as level of activity, type of activity and income on well-being are inconsistent (Jonsson, Josephsson and Kielhofner, 2000, p.463). People approaching retirement should be encouraged to plan not only for financial stability but also for maintaining purpose and balance in life, through meaningful activities and relationships (Wythes and Lyons, 2006, p.531).

Retirement is a social institution providing orderly means of shifting older workers or allowing them to shift, out of labor force with a minimum of financial hardship in consideration of their past contribution. (Cf. Ward.1984:138).

The standard retirement age and determinant factors vary not only according to country but also by professions, 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 the 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 organization (Wikipedia, 2004).

The retirement age of World Health Organization (WHO) is 65 years. The age of retirement from service is often taken as the initial limit of old age. In Bangladesh, the age of retirement from government service is 59 years, while in autonomous bodies and non-government educational institutions, it is 60 years. On the other hand, retirement age for university teachers and Judges of the High Court and Supreme Court is 65 years. But there is no age limit in non-government organizations and in agricultural sectors. They can continue their work as long as they are fit.

Both the age and years of employment are considered in deciding retirement time for government employees in Bangladesh. Retirement ages are not gender sensitive in Bangladesh. Most countries have a statutory retirement age at which workers covered by the system are entitled to receive a pension and other retirement benefits. In 2009, the statutory retirement were ranged from 50 to 65 years worldwide, with age limits tending to be lower in developing than in developed countries (United Nations, 2009).

The age at which workers received a full pension is the same for men and women in 111 (64 per cent) of the 173 countries. In 49 countries (36 percent) the age is lower for women typically by five years even though women can expect to live longer than men. This type of arrangement is more common in developed than in developing countries. Recently, however, there has been a trend towards reducing or eliminating the gender gap, with changes often phasing in over a period of several years (United Nations, 2009).

For workers with pension coverage, rules governing pension entitlement strongly influence the timing of withdrawal from the labor force. In some cases, older workers are effectively pushed out of the labor force by the mandatory retirement age. In some situations employers may perceive a financial advantage to replacing senior workers with younger ones who can be paid less. In addition to the push factors, there may be implicit financial incentives to retire at the official retirement age, or indeed before it. Long-term disability, sickness and employment benefits have played a role in facilitating early retirement in some countries (Gruber and David, 2004).

Retirement normally means the withdrawal from economic and productive activities. It is a relatively recent development in modern industrialized societies. The term itself has several meanings. At the individual level, retirement entails an event that marks the end of one's primary occupational life and is then followed by the process of adjusting to being a retired person. At the societal level, it refers to "an economically non-productive role for large number of people whose labor is not considered essential to or necessary for the functioning of the economic order (Orbach,1963).

According Webster's Dictionary, "Retirement is a withdrawal from one's position or occupation or from an active working life. The world itself conjures up images of silver haired senior citizens relaxing and sipping maitais (women domestic workers) in some lush tropical paradise without a care in the word."

Atchley (1975) defines retirement is a social institution providing orderly means of shifting older workers, or allowing them to shift, out of the labor force with a minimum of financial hardship in consideration of their past contributions. According to Atchley, "Retirement is a condition in which an individual is forced or allowed to be and is employed less than full time and in which his income is derived at least in part from a

retirement pension earned through prior years of service as a job holder. He also mentioned that, “Retirement refers primarily to the final phase of the occupational life cycle” (Atchley, 1975). Burgess referred to retirement as a “role-less role” whereas others saw it as a social identity crisis and a stressful transition (Harris, 1999).

Retirement is a period of time characterized by the absence of occupationally oriented behavior. Retirement can also be viewed as an event or rite of passage that marks the end of one’s primary occupational life.

Retirement is a crucial event for a government employee in our society. Retirement stage for a government employee is critical and emotional one. Because, they have to change suddenly the life- time patterns as well as habits which may give rise to stress or traumatic experiences. Retirement is a mentionable event for a person. During retirement, an occupational transition, an individual aims to replace participation in the paid workforce with engagement in other meaningful occupations (Hewitt, Howie and Feldman, 2010). After retirement a temporal change occurs in the life of a retired person. Some imbalance occurs in their life like in the use of time and the type of occupation. Sometimes retired people are facing problems when adjusting during this occupational transition and their engagement in occupations decreases (Jonsson, Josephsson and Kielhofner, 2000, p. 463).

Retirement has both positive and negative impression in our society. It has both pleasures and sorrowful impact on the people and their families. Some people think retirement as a dismal, unhappy experience with serious financial, social and psychological problems. On the other hand, retirement may be a welcome relief from an unpleasant job. Retirement may mean the golden years for some retired persons. Most of the people here consider retirement as curtail of their gross family income. So, a

government job is very important economic issue of a family. In these cases retirement has more negative impact on the family. The rural people consider retirement as loss of a family income.

1.1.1 Types of Retirement of the Government Sector in Bangladesh.

According to the Bangladesh service rules, different types of retirement are allowed by the government for the officials of the public service. More specifically, retirement is classified into five categories in Bangladesh. These are discussed below:

i. Mandatory retirement.
ii. Flexible or voluntary retirement
iii. Early retirement
iv. Retirement as penal measure.
v. Retirement due to incapacitation.

i. Mandatory Retirement:

Mandatory retirement is defined as the imposition of retirement at a fixed age upon individuals whether they desire it or not; rules in business, industry and government agencies that terminate employees by a certain age" (Harris, 1999). It means retirement from work after a certain age or working years in the job. Any government service holder reaches a particular age at which he/she should take retirement and this is called mandatory retirement.

According to the Public Servants (Retirement) Act stipulated on 26th December, 2011 the employees will be retired after the age of 59 years. Before the implementation of retired Act, 1974 the particular age of retirement was 55 years. After the implementation of the retirement Act from 22nd November, 1977 the age of compulsory retirement in

Bangladesh is 57 years. Now, in Bangladesh, after 59 years government employees have to take mandatory retirement.

ii. Flexible or Voluntary Retirement:

Flexible or voluntary retirement refers to the retirement according to the wish of the worker. This retirement emphasizes the freedom of individual. Any time of the age after a certain period of working on the profession worker can take this opportunity to take his/her retirement. For example, if the mandatory retirement age is 60 years, one can retire at any time before 60 years. In Bangladesh, workers can take voluntary retirement before the age of 59. But the worker has to inform the authority about his/her retirement 30 days before. In this system, a government or non-government organization can lose a skilled, experienced and trained employee (Miyan, 2007).

A number of different studies have reported that most people in the United States have retired voluntarily (Dacker, 1980). They identified that, women were more likely to have retired voluntarily than men, as were higher income and more highly educated respondents. It is possible that truly voluntary retirement will become much more common in the future if workers are assured of adequate retirement incomes (Miyan, 2007).

iii. Early Retirement.

Early retirement is an organizational attempt to encourage workers to take voluntary retirement before the end of their working age. Early retirement is called “golden handshake” or “open window” etc. in the western society. In the early retirement, workers are given a very attractive lump-sum benefit and early pension benefits in exchange for their retirement (Miyan, 2007).

iv. Retirement as Penal Measure:

According to the government employee act, authority can force any workers to take retirement as a punishment for his/her corruption in the job. If any government employee breaks any rules of government which is dissuaded as punishable then the employee will be retired as a punishment and this type of retirement is called compulsory retirement as a penal measure. Generally, this retirement emerged because of ill-manner, inefficiency and unskilled, terrorist activities employees (Miyan, 2007).

vi. Retirement Due to Incapacitation.

If a government employee has any physical or mental illness and that hampers his/her work then the employee will get retirement. His/her incapacity must be proved by medical certificate. This type of retirement is known as retirement due to incapacitation (Miyan, 2007).

Retirement Benefits:

If any government employee of Bangladesh gets retirement then he/she will get some advantages from the Bangladeshi Government. These advantages include pension, family pension, gratuity, medical cost, medical facilities, event fee, post-retirement leave, leave transaction, well-fare foundation facilities, combined spell fund facilities and provident fund facilities. After a specific time of the employment if the employee gets retirement or due to the death of the employee, he/she will get an amount of money for his/her previous job. This is called pension. This pension he/she or his/her family will get from the government (Miyan, 2007).

1.1.2 Pension and Other Financial Policies for the Retired Government Employees

Government has a pension system for its retired employees since the British rule in 1924 (Miyan, 2007; Rahman, 2003). Retirement age in government services is now 59 years. However, the age of retirement is higher in some autonomous bodies as well as in some specialized bodies like judicial department, educational institutions.

Pension rules were modified after the end of the British rule in 1952 and later it was modified again in different stages in 1972, 1974, 1977, 1982, 1985, 1988, 1989, 1991 and 1994 after the independence of Bangladesh in 1971 (Mohiuddin and Islam, 2002). Changes were brought to the amount, methodology and other legal issues of pension in these periods. At present, generally, a government employee gets 32, 48, 64 and 80 percent of the basic salary as the pension after retiring or at death at the 10^{th}, 15^{th}, 20^{th} and 25^{th} year of his/her employment, respectively. There are different types of pension, such as Compensation Pension, Invalid Pension, Superannuation Pension, Retiring Pension, Optional Pension and Family Pension (Rahman and Parveen, 1999). Although first started for the government employee, later pension system was gradually introduced in different non-government, private and other autonomous bodies. Besides pension, there are schemes like Provident Fund, Gratuity Scheme, Benevolent Fund, and Group/Life Insurance for the government as well as semi-government, autonomous and other well established private organizations. Besides these financial facilities, retired government employees also get food ration (only for the armed forces members) and medical facilities at free of cost or at a subsidized price (Islam, 2000).

1.1.3. Retirement and Life Expectancy

Life expectancy is defined as the average age that a group of new born people would reach, if they are subjected to the age specific death rates in a particular year. Average

life expectancy of Bangladesh's population has increased from 55.3, 54.5 years in 1974 to 69.4, 72.0 in 2015 for male and female, respectively (BBS, 2016). However, this increase in life expectancy is not well reflected in the criteria for retirement age in Bangladesh.

Table 1: Change in Life Expectancy over Time (1981-2015).

Year	1981		1991		2001		2011		2014	
Sex	M	F	M	F	M	F	M	F	M	F
Life Expectance (Years)	55.3	54.5	56.5	55.7	64.0	65.5	67.9	70.3	69.4	72.0

Source: Report on Sample Vital Registration -2015, BBS.

Better nutrition, hygiene and healthcare are the prominent factors for increased life expectancy. It is reasonably assumed that government employees have better access to these life enhancing factors than the general population of Bangladesh. Consequently, they as a group can be expected to live longer than the average population. In other words, government employees are more likely to get retired, as per the existing retirement policies, yet they remain physically fit to continue working. This has two implications: (i) increased government expenditure to support retired government employees in terms of their pension and other benefits, and (ii) making payments for new recruits replacing them. The third dimension of this phenomenon is making people non-productive even when they still could be. It is critically important for a developing country like Bangladesh, where literacy rate is low, trained human resource is scarce and private sector is not well developed to absorb the retired government employees. Women tend to live longer than men and in 2009 older women outnumbered older men by 66

million worldwide (United Nations, 2009). With the declining mortality rates among women, the female advantage in life expectancy at birth increased at the global level.

There are many changes associated with aging and retirement. Retirement is one of the major transitions in later life. Retirement is an event that often is associated with joy, although not everybody is prepared for changes in life due to the retirement. The transition from a paid worker to a retiree is a significant period in people's lives (Tuvess, 2005, p. 2).

Consequently, the retirement transition has been found to impact significantly on daily routines, social relationships, familial roles and societal roles (Hewie and Feldman, 2010, p. 9). In retirement, many people would like to have some kind of work to fulfill these needs (Jonsson and Andersson, 1999). Retirement is one of life's last major transitions, which dramatically affects every day occupational life (Jonsson, Josephsson and Kielhofner, 2000). The culture and religious tradition of Bangladesh is expected that families and communities will care for their own elderly members but rapid socio-economic and demographic transitions, mass poverty, changing social and religious values, influence of western culture and other factors have broken down the community care system (Islam and Nath, 2012).

1.2 Statement of the Problem

The retired persons are the most sensitive segment of our total population. They are creating two dimensional problems. Firstly, they are problem for themselves then they are problem for their family and society. Retired persons are generally suffering from psycho-social problems, while the poor retired people are suffering from socio-economic problems. Physical problem is considered as the major problem of the retired persons. They suffer from illness, weakness, pain, malnutrition, lack of health service and health security and other complexities related agedness (Rahman, 1993).

Bangladesh is an underdeveloped country. In Bangladesh, poverty, lack of social security, compulsory retirement, golden handshake, etc. are the main economic problems of the retired persons. Ignorance of family and society, loneliness, brokenness, loss of life partner, frustration and cultural conflict are the prime psycho-social problems of the retired government employees in Bangladesh (Rahman, 1993).

1.3 Objectives and Scope of the Study

1.3.1 Objectives of the Study

The major purpose of the study is to analyze the socio-economic condition, health and family relations of the retired government employees in Bangladesh. In the specific terms, the study aims to attain the following objectives:

i) To find out the socio-economic condition of the retired government employees.

ii) To assess the real condition of the retired persons in their family and to mark the attitudes of other members of the family towards them.

iii) To highlight the social problem felt by the retired government employees.

iv) To investigate the health problems faced by the retired persons.

v) To analyze the impact of the declining socio-economic condition, health and family relations of the retired government employees in the society.

1.3.2 Scope of the Study

The scope of the study with reference to socio-economic condition, health and family relations of the retired government employees was restricted to all living civilian government employees of all classes in service/job in Dhaka City. Besides this, the study would primarily take into consideration the nutrition morbidity pattern, nursing, fooding and daily help that were being got by the retired people in the community, social initiatives for the well- being of retired persons and their perception about the social change of the retired government employees in Bangladesh.

The retired persons are the most sensitive segment of our total population. They are creating two dimensional problems. Firstly, they are problem for themselves then they

are problem for their family and society. Retired persons are suffering from psycho-social problems, while the poor retired people are suffering from socio-economic problems. Physical problem is considered as the major problem of the retired persons. They suffer from illness, weakness, pain, malnutrition, lack of health service and health security and other complexities related agedness.

1.4 Rationale for the Study

In modern civilized world, every person has right to live with dignity and enjoy his or her fundamental rights. The universal declaration of the principles of human rights proclaimed by the United Nations also prohibits deprivation of or discrimination against any individual from his/her fundamental or social and economic rights. Since a large number of populations of Bangladesh are the retired government employees it is essential to promote the socio-economic condition, health and family relations of the retired government employees in Bangladesh.

In order to ensure the economic, social and health conditions of the retired government employees and to promote better relations with their families, it is important to study different factors that affect the socio-economic condition, health and family relations of the retired government employees in Bangladesh. It is also moral obligation and responsibility of the family members of the retired government employees to help promote their socio-economic status and health conditions. As senior members of their families, the retired persons also deserve respect and good manners from other members of their families. In this regard, it is imperative to explore different factors that affect the socio-economic condition, health and family relations of the retired government employees in Bangladesh.

As retired government employees are members of the senior citizens in Bangladesh, it is important to study the socio-economic condition, health and family relations of the government employees in Bangladesh. It is also rational to mention that findings of the study will generate new knowledge that is expected to promote the socio-economic condition, health and family relations of the retired government employees in Bangladesh.

1.5. Organization of the Study

This study consists of seven chapters. The brief contents of the chapters are described as follows:

Chapter 1 deals with an introduction to the study. This introductory chapter includes the basic information on the study background, statement of the problem, objectives and scope of the study, rationale for the study and organization of the dissertation adopted.

Chapter 2 encompasses review of the literature on different issues relating to socioeconomic condition, health and family relations of retired government employees. In this regard, the results of different studies conducted by different scholars have been meticulously reviewed and examined in Chapter 2.

Chapter 3 discusses research design and methodology of the study. Chapter 3, however, begins with a brief description of research design and sampling techniques followed by discussion of the selection of sample size, techniques of data collection, data processing and statistical techniques for data analysis. In Chapter 3, several research questions have been designed the answers to which have been explored based upon data collected from the retired government employees of Bangladesh. Chapter 3 has also formulated some hypotheses relating to the socio-economic, health and family relations of the retired government employees in Bangladesh, which have been tested using SPSS and statistical tools.

Chapter 4 consists of theoretical framework of determinants, a multivariate model of analysis and limitation of the study. On the other hand, Chapter 5 deals with an analysis of the data. Chapter 5 however analyzes the data collected through survey interviews

with retired government employees of Bangladesh in order to test the hypotheses. Chapter 5 also analyzes the data obtained through case studies.

Chapter 6 deals with different demographic and socio-economic indicators of the retired government employees in Bangladesh. Chapter 6 also analyzes the health issues of the retired government employees in Bangladesh. The health seeking behavior, health support system, health knowledge, public health situation and other health related issues are interpreted in this chapter. Likewise, this chapter analyzes the family relations of the retired government employees, including the analysis of changing family relations of the retired government employees in Dhaka City.

Finally, Chapter 7 comprises summary and conclusions. This concluding chapter summarizes the findings of the data collected from the retired government employees of Bangladesh and makes concluding comments on the results of the survey data.

Chapter 2

Socio-economic Condition, Health and Family Relations of the Retired Government Employees in Bangladesh: A Review of the Literature

2.1 Socio-economic Condition of the Retired Government Employees in Bangladesh

Retirement is the general term that is used to define the experience of an individual leaving his or her main career but in reality it covers a number of scenarios, including leaving full time work for part time, permanent work for volunteering or employed work for self-employment. It is also one major transition in later life. Retirement has a negative effect, positive effect or on the other points of view no effect on health and wellbeing (Pettican and Prior 2011, p.12).

Retirement is one of the significant experiences which are experienced by elderly persons. Only a few studies have been conducted on socio-economic situations of the aged people but it is rare to show examples that focused on the real situations of the retired persons. Because of that very reason, it is essential to discover the real pen picture of the social and economic conditions of the retired persons.

Despite a number of research work conducted on old age issues in the Asian region, the number of studies particularly on the retired persons of that continent is very limited. Pettican et al (2011) conducted a study on retired persons in the United Kingdom, which focused on retirement transition system. They identified that the retirement transition involves three stages, such as (i) planning, (ii) relishing new freedom, and (iii) seeking out stability.

"At the societal level retirement refers to an economically non-productive role for large numbers of people whose labor is not considered essential to or necessary for the functioning of the economic order." (Cf. Harris 1990:270).

Retirement may offer an opportunity to establish a more preferable rhythm in life. Retirement may also lead to a lack of balance of different occupations, such as using one's experience and knowledge being of use to others and meeting people (Jonsson and Andersson, 1999, p.24). Retirement is a social and psychological phenomenon and also a development transition.

Chaklader et al (2003) have conducted a study on "Bangladesh Women's Health Coalition (BWHC)". The findings of the study are based on the field survey in the working sites of Bangladesh Women's Health Coalition covering both urban and rural areas. One of the major objectives of the study was to look into socio-economic and health problems of elderly population. It has identified some essential factors that account for high levels of deprivation among elderly men and women in Bangladesh. These include health problems, support from the family and lack of the social support. Factors such as the age and demographic structure of the household have implications on the well-being of the elderly population. Poor elderly men and women are vulnerable to a number of structural risks associated with their survival strategies.

Ayudhya (1991) stated that the population in agricultural sector had lowest income whereas the government officers had stronger income security and benefited from the several security systems for which they were not much affected by the economic crisis and their choice of health services was consistent. But in business sector, most of the people were small entrepreneurs so that they could not endure higher cost and fewer

customers during the crisis. This resulted in the change in health service utilization into more of self-care.

Rahman (2002) has recently been obtained his Ph.D. dissertation on the topic "The Problems of Aging in Bangladesh: A Socio-Demographic Study". The areas covered by his thesis included age structure, socio-economic situation, health problems, living arrangement, physical assistant and care, disability, future direction and challenges in the context of Bangladesh. In his study, several key findings have been depicted as follows:

i) Economic hardship and ill-health are the two important problems that elderly are facing.

ii) Poverty and exclusion were the greatest threats to the well- being of the older people in Bangladesh.

iii) Older people feel that decision-making authority within a household was based on the level of economic contribution, rather than the traditional norms of respect for old age.

iv) Older women were more dependent on their families for survival than older men, which increased their vulnerability.

Kabir (2003) has conducted a study on "Demographic and Economic Consequences of Ageing in Bangladesh." He investigated demographic and socio-economic issues which ought to be addressed to qualitatively improve the situation of the elderly people in Bangladesh. The study emphasized that with demographic transition and the consequent changes in population size and composition, household and family structure had been undergoing notable changes in most of the Asian countries.

Sultana (2013) has conducted a study on "Life after Retirement in Bangladesh: A Study from Occupational Perspective." She notified that the problems of retired people were mainly physical and economical. Some were faced psycho-social problems in urban area in Bangladesh. For them, today, situation has become more severe due to lack of health services, increase in inflation rate, loneliness, social negligence and so many other negative factors.

Sattar (1996) has observed that indicators like median age, dependency ratio, CBR and CDR obtained from various sources suggest that Bangladesh population was ageing at the apex. But there seems to be a fair chance of shifting in ageing population in Bangladesh.

Kabir (1993) using national level data indicated that proportion/absolute number of aged persons in Bangladesh will be increased in coming decades. The problem will have added dimensions as Bangladesh is predominantly an agrarian society.

Nahar (2006) has recently pursued her Ph.D. dissertation on the topic "Aged Women in Urban Area of Dhaka City in Bangladesh". She focused on the personal profile, economic and social condition, and interpersonal relationship, role in decision making, health and psychological makeup of the aged women. She mentioned that no comprehensive health policy exists for the elderly in Bangladesh. Geriatric problems are ignored in medical education. There is a lack of information and research on elderly women in health sector. Due to lack of premedical checkup, health education, health care for urban elderly women are more prone to suffer in eye, dental and gastrointestinal diseases. She also included twelve different types of case studies which described the status enjoyed by the elderly.

Harous et al (1980) noted that retirement might be a ceremony between one career and another; it might represent the opportunity to start one's real life work or to draw two pay checks. In addition, they further explained that second and even third careers are becoming more common among men and women whose first career in motherhood. They viewed retirement from a chosen career to active participation in other careers. Balarin (1998) argued that retirement to some people was like a bitter pill and could be viewed from different perspectives. Omoresemi (1987) stated that retirement is a real transition, transition in the sense that it is the passage from one place, state of development to another. He was also of the opinion that the transition could mean passage from former business career of active services to another, a second stage of life development. Gender is an important aspect of ageing in part because women predominate among the elderly; lower mortality among women has resulted in an imbalance in the sex ratio among older persons in almost all countries, with women outnumbering men particularly among the oldest people (Mason, 2001). Gender also influences the relative access of older men and women to family assets both before and after the death of a spouse (Rahman et al, 2009).

2.2 Health Condition of the Retired Government Employees in Bangladesh

Unfortunately elderly people in developing countries are rarely targeted for studies on morbidity (Clausen et al, 2000) including Bangladesh. Morbidity among elderly people has an important influence on their physical functioning and psychological well-being (Joshi et at, 2003). There is an implicit assumption that disease and deterioration of health are inevitably associated with chronological ageing (Joshi et al, 2003).Therefore, for a large number of aged persons, old age is synonymous with physical disability and chronic illness (Audinarayana and Kavitha, 2003).

Pennixet et al (1999) conducted a study to determine if depression affects the extent of physical disability a person suffers. From the study it was found that depression increased the risk of activities of daily living disability by 67% and the risk of morbidity disability by 73%. Depression can also be linked to poor health habits, which cause a decrease in physical ability.

Abedin (1999) conducted a study on "Social and Health Status of the Aged Population in Bangladesh." He identified some critical, social and health related issues which needed to be addressed in order to qualitatively improve the wellbeing of the elderly in Bangladesh. Addressing the issue of health status and care, he identified that in old age some of the most common health problems which aged people in Bangladesh faced quite frequently included stomach ache and diarrhea, followed by asthma, peptic ulcer, blood pressure, diabetes, cardiac, dental and eye problems. He pointed out that the perception about health problems in terms of the principal chronic diseases did not vary between the male and female within the elderly age cohort. He observed that the elderly suffered from tension and anxiety for a variety of socio-psychological reasons including the death of spouse, presence of an unmarried daughter of marriageable age and increasing

tendency of indifference and disobedience towards them by younger generations. Loneliness and worry are serious emotional problems facing the older population.

Sattar et al (2003) dealt with socio-economic health status of the elderly in rural areas. They found that roughly two thirds of the elderly had taken care by their family members. They found that economic hardship and ill-health were the two important problems that elderly were facing. The authors suggested that there was a need to integrate the physically and psychologically capable elderly in the main stream of development planning in view of their wisdom. Older people like any other groups in society, do have special needs but they also have special skills and unique experiences. Policy makers need to recognize that older people were vulnerable and they were also a valuable resource for the country.

Chakalader et al (2003) have conducted a study on "Socio-economic Situation of Urban Elderly Population; Evidence from Micro Study". They have attempted to provide information on the situation of the elderly poor in urban context. The finding suggests that urban elderly population represents poor segment of the population. The family still forms the basis of the societal structure of the elderly population. They stated that urban elderly population has little access to basic needs. Access to health care and treatment was the important basic needs of the urban elderly population. The authors recommended that geriatric care should be one of the major components of elderly population health programs in health care facilities and should be introduced immediately to meet the growing unmet need of health care of the elderly population.

Maudood (2003) has conducted a study on "The Age Structure and the Aged Population in Bangladesh." He has shown how different components of age structure of the population changed over time. The author identified the position of the aged people in

the overall age structure of Bangladesh population through time and space. The author noted that elderly population would increase gradually because of improving health care system, increasing availability of safe drinking water, general awareness in health and sanitation and improvement in nutritional levels. The author further argued that relatively faster increase in the proportion of the aged population will contribute to a higher dependency ratio of population. He also discussed the implications of population policies on the welfare of elderly population.

2.3 Family Relations of the Retired Government Employees in Bangladesh

Qidwai et al (2007) have discussed the present status of family system in Pakistan. Verbal informed consent was taken from the participants. The questions included demographic profile, satisfaction with current family system, opinions about changing trends of family systems and their implications on health. Four hundred subjects aged 65 and above were interviewed. Only 56.5% of the elderly were living in the joint family system, whereas 43.5% were living in a nuclear family system. About 82% of the respondents said that the trend in family systems in Pakistan was changing. A decline in the proportion of joint family system was seen with subsequent generations. Only 85% of the respondents said that a family system has a significant impact on health care.

Chang (1992) has stated that the proportion of elderly population is increasing. Chang (1992) opines that Asia will have the majority of the world's population and is a region where attention should be focused. To Chang, modernization has affected the family structure but traditional family forms are the basic institution around which societies organize themselves. Changes in the family structure, according to Chang, would therefore, affect the care and support of the elderly.

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Ramachandran et al (1981) observe that household, family and living conditions are significant factors affecting the health of the retired persons. They hold that mental disorders are attributed to abuse, neglect or lack of care for retired government employees.

Very few studies have been conducted on older persons in India, although they are the fastest growing elderly population in the world. Panigrahi (2014) has conducted a study on "Determinants of Living Arrangements of Elderly in Orissa, India: An Analysis". He mentioned that joint family systems were in the decline in India and more families were becoming nuclear in size and orientation. Given this background, it was important to explore the current nature of older persons living arrangements and their determinants. He analyzed the socio-economic and demographic correlates of the living arrangement choice of older persons in the state of Orissa. The author stated that the majority of older persons (51.5 percent) were living with their spouses and children; roughly one third were living without spouses but with children and another small proportion (2.5 percent) was living with other relatives and non-relatives. The major demographic factors that determined the living arrangements of older persons considered in this study were age, sex, marital status and surviving children, while socio-economic factors were place of residence, education, caste, income and economic dependency. These variables play an important role in determining the living arrangements of older persons in Orissa.

In considering the country's changing socio-economic and demographic scenarios, increasing levels of education and income along with a decline in fertility, it seems very likely that an increasing proportion in older persons in India will be living along in the future. Related policies and programmes will have to take this reality into account in order to effectively address the specific needs to those older persons living along.

Haque (2012) argued that ageing is an important part of all human societies reflecting the biological changes that occur, but also reflecting cultural and social conventions. Those

changes create some undesirable environment that hampers the normal life living process and to control the described situation some special planning are needed at family and institutional level and to make a national policy that is followed by everyone.

Rahman (2012) has observed that most of the elderly people live in joint family and they have so far been mainly supported by their adult children. Bangladesh historically was the upholder of Asian, Indian, Hindu, Buddhist and Islamic culture. For this reason, Bangladeshi people addressed older people basically through family, kin, community and religious support system in the past.

Nahar (2006) opined that falls in fertility lead to decline in family size, which was effected on the support system of elderly population in Bangladesh. She argued that those traditional norms were probably the strongest guiding force in determining roles of men and women. Co-residence with sons and receiving physical care from daughter in laws rather than daughters had traditionally been the norm in Bangladesh. She mentioned that the provision of support between the elderly person and the family seemed to occur simultaneously. Elderly people reported providing support in the functioning of the household, both financially and with household activities. She suggested that in the rural areas in Bangladesh, old age support from family members were still strong and elderly persons themselves provide support in various forms to their family members.

Sattar et al (2001) have identified that most of the elderly are dependent on children for old age support. They mentioned that 61.3% of the elderly are taken care by their family members, 32.4% by married son/daughter, and 26.3% by unmarried son/daughter. Only 17.7% of the elderly are living with others. These findings support our traditional practices in taking care of the elderly. The roles played by friends, neighbors in supporting and caring for the elderly are rather significant.

Atchley (1976) has conducted a study on “The Sociology of Retirement”. The author of this distinguished volume hopes that “The Sociology of Retirement” will help people retired better than they otherwise might have; work their way into retirement preparation programs and sparks some new directions from retirement research. It is just as important to know about the retirement state as it is to know about adolescence or old age and hence the importance of his work. The background of retirement both in historical terms and from the view point of the individual is explored in this book.

Rahman (2002) has expressed his thinking about gerontological research titled “Samajik Jarabigganer Bhumica: Bardhakker Samajtatta.” He indicates some social theories of ageing and discussed some biological theories of aging. The author gives a huge idea of retirement and leisure of the elderly. He discussed the retirement, types and consequences of retirement, factors influencing retirement, retirement process etc. He explained old age and death fear of death, reactions to the dying, hospice etc.

Rahman et al (1999) conducted a research titled “The Retired People of Dhaka City.” They investigated the economic, social, physical and psychological situation of the aged and retired people in Dhaka city. The authors established that there is an association between perceived health problems and the age of the elderly population. They mentioned that most of the retired people were mentally depressed because of their retirement. They think that power and status decrease with the retirement.

Chapter 3

Research Design and Methodology

3.1 Sample Design and Sampling Techniques

The study combined qualitative and quantitative approaches. Survey method and case study method have been used in the study. It focused on the retired government employees living in Dhaka City. Data on the socio-economic condition, health and family relations of the retired government employees were gathered through a questionnaire survey. Integrated Multi-purpose Sample (IMPS) design adopted by the Bangladesh Bureau of Statistics (BBS) was used to prepare the list of retired government employees. It is noted that in Dhaka City there were 32 Primary Sampling Units (PSU) under Integrated Multi-purpose Sample (IMPS). Each Primary Sampling Unit (PSU) consists of 250 to 300 households. In my study area total households were 12382. On average, there were 18 retired households in each Primary Sampling Unit. The total households of the retired government employees were 576. In the study area, a list of the retired government employees have been selected from the 32 Primary Sampling Units (PSU) in Dhaka city prepared first. The 402 retired government employees have been selected on the basis of information about retirement and related matters. Of all 402 retired government employees selected for the survey, 324 were officers and 78 were staffs.

The method used in this research was sample survey. The random sampling procedure was used in this study. Personal interview method was adopted for data collection from the study areas.

3.2 Sample Size

For interview of the retired government employees, the standard formula for sample size estimated has been used to calculate adequate sample size in the study area:

$n=z^2pq/d^2$.

Here, n= required sample size.

z^2= Standard normal variant at 95%, i.e. 1.96.

p= Proportion of retired government employees who received half pension of their pension which assumed as 50% i.e. 0.50.

q= 1-p=1-0.5=0.5

d= 0.05, admissible level of error

$n=z^2pq/d^2$.

$n= (1.96)^2x0.50x0.5/(0.05)^2$

$n\geq384.16$

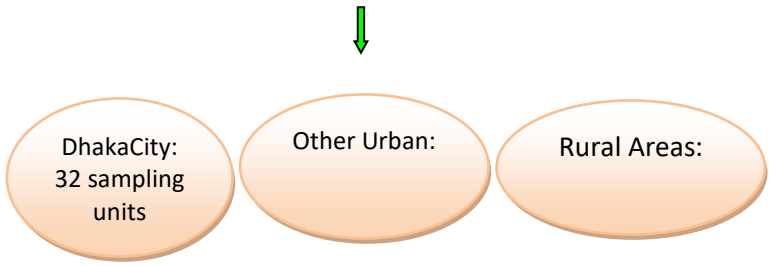
$n\geq384$

Figure 1: Selection of Sample for Research.

Country level

Dhaka district

Integrated Multipurpose Sample Design (IMPS)



Random Sampling

12 Households X 32 areas = 384 HHs

N.B: Here the sample size, $n > (1.96)^2 P(1-P)/ d^2$ [if Proportion, P=0.5 , now 95%

Confidence interval, d= 0.05, the sample size would be, n > =384.16=384.

3.3 Techniques of Data Collection

For conducting the research, a standard interview schedule was prepared based on the research objectives of the study, for collecting relevant information from the respondents. Considering a number of factors, such as scope, time and precision a survey by structured questionnaire was chosen for collecting data from households in Dhaka City. On the basis of pre-test the final questionnaire was prepared consulting with the thesis supervisors. The questionnaire was developed both in English and Bengali language. The questionnaire included questions on demographic, socio-economic, health related and family relations aspects of the respondents. In addition to the mentioned interview, twelve case studies have been conducted on the retired government employees to get a better insight.

The study has been conducted in Dhaka and it focused on the retired government employees living in Dhaka City. Socioeconomic and health data about the retired government employees have been gathered through a questionnaire survey. Integrated Multi-Purpose Sample (IMPS) Design adopted by the Bangladesh Bureau of Statistics (BBS) has been used to prepare the list of retired government employees.

3.4 Data Processing and Statistical Techniques for Data Analysis

Data collected from the respondents have been entered into SPSS and analyzed using statistical tools. Relevant statistical methods, such as regression and correlation analysis have been used to test the hypotheses. The following analytical indicators have been used in the study to analyze the socioeconomic, health and family relations of the retired government employees in Bangladesh. Socioeconomic condition has been measured in terms of income, occupation, educational qualifications, and marital status and so on. Health has been measured in terms of treatment process, monthly expenditure of medical treatment, and so on. Family relations have been measured by participation in decision making power, share in the family income, and so on.

3.5 Research Questions and Hypotheses

3.5.1 Research Questions

The key research question which the study had explored to answer was: What are the socio-economic conditions, health and family relations of the retired government employees in Bangladesh? In order to seek answer to this key question, the study also made an effort to explore the answers to the following questions:

i) What is the socio-economic condition of the retired government employees in Bangladesh?

ii) What is the actual status of the retired government employees in Bangladesh?

iii) What are the attitudes of the family members of the retired government employees towards them?

iv) What are the health and medication problems faced by the retired government employees in Bangladesh?

v) What types of social problems are faced by the retired government employees in Bangladesh?

vi) How can the socio-economic condition, health and family relations of the retired government employees be improved in Bangladesh?

3.5.2 Research Hypotheses

Based on extensive review of the literature relating to socio-economic, psychological, health and family related issues of the retired government employees in Bangladesh, I had formulated the following research hypotheses which have been tested using SPSS.

Hypothesis 1: The socio-economic condition, health and family relations of the retired government employees will be varied across their educational qualification and level job status.

Hypothesis 2: Lower level retired government employees will be more neglected than higher level retired government employees by their family members.

Hypothesis 3: The perception of the retired government employees towards their family members will be varied across gender.

Hypothesis 4: The social status of the retired government employees will be varied across their level of income.

Chapter 4

The Model

4.1 The Theoretical Framework

Most of the scholarly discourse on ageing revolves around four areas of ageing:

i. Biological Ageing

ii. Psychological Ageing

iii. Social Ageing

iv. Chronological Ageing

i. Biological ageing encompasses all the chronological changes that occurs over a lifetime, increase in height throughout childhood, onset and cessation of menstruation, changes in the muscular and sensory systems, and shaping of the young adult and middle-aged body (Decker,1980).

ii. Psychological ageing is changes in:

a) Sensory and perceptual processes

b) Mental functioning processes

c) Personality and

d) Drives and motives.

iii. Social ageing refers to an individual's changing roles and relationships in the social structure

a) With family and friends;

b) With the work world; and

c) Within organizations (religious and political groups (Blau, 1973).

iv. Chronological ageing is the definition of ageing on the basis of a person's years from birth. After a long debate, the experts came to the conclusion that a person should be taken into account as an older only on the basis of chronological ageing (Blau, 1973).

Social scientists attempt to explain social organization by developing and testing theories. In the early stages of knowledge about a subject there are usually a number of disunite theories. Social gerontology has been fortunate in that several theoretical frameworks have been developed to try to explain the social process of ageing. Theories of gerontology have been subjected to a wide variety of tests by social researchers. All of these theories are still vibrant and productive of research ideas and it is through the competition of such perspectives as these that social gerontology will be enriched and a better understanding of ageing process will be made possible (Blau, 1973).

In every society when people become aged they take retirement gradually. Retirement is the final stage of a service holder. As a member of society, a retired person's role, activities and status changes over time. Retirement is one of the important processes which generally occurred at the time of old age. Retirement and old aged have been examined using different theories of social gerontology (Blau, 1973).

Social gerontology has developed in several interesting ways to account for the course of socialization to old age and for the attitudes and behavior of older people facing their new social roles. The major theories of ageing based on socio-cultural perspective are briefly discussed below.

4.1.1 Disengagement Theory

Disengagement theory was first formulated in 1961 by Cumming and Henry. “Growing Old” is not the only statement of the disengagement theory but it remains the single most important document in the development of that theory.

Cumming and Henry (1961) described disengagement as an inevitable mutual withdrawal or disengagement, resulting from decreased interaction between the ageing person and others in the social system he belongs to. The process may be initiated by individuals or by others in the situation. The ageing person may withdraw more markedly from some classes of people while remaining relatively close to others. His withdrawal may be accompanied from the outset by a pre-occupation with himself; certain institution in society may make this withdrawal easy for him. When the ageing process is complete, the equilibrium which existed in middle life between the individual and his society has given way to a new equilibrium characterized by a greater distance and an attired type of relationship.

Disengagement is a mutual withdrawal of the aged from society and society from the elderly is order to ensure its own optimal functioning (Barrow, 1979, p. 54). The disengagement theorists do not view the old as forced into a role less role; instead they see them as going through a normal, natural and inevitable process of social withdrawal.

According to the disengagement theory, the age grade system works to the benefit of all age groups by reducing conflict over scarce resources and ensuring that the best qualified people are allowed and expected to fulfill the most important roles. The age grade system works “to keep the young out of many key roles unit they know enough to fill them and to recover the old before that they know becomes obsolete” (Decker, 1980, p. 140).

The disengagement theory holds that due to physical limitations most of the older persons will chose withdrawal from all activities despite society's willingness and desire to maintain their involvement in activities they were engaged in during early life. The disengagement theory is in fact related to the modernization theory in this view, because the status of the elderly declines when society becomes more modern and efficient; therefore it is natural for the older people to disengage (Moody, 1998).

Retirement is one of the important processes which generally occur at the time of old age. In the American Society, the number of retired people tends to increase and issues related to gerontology have begun to expand through several theories of gerontology to explain the attitude and reaction of the society towards the elderly persons. In this connection, the proponents of disengagement theory describe that when people going to be aged they reduce their social activities gradually and begin to detach slowly. They concentrate into their own problem and they also lose their working efficiency. So, disengagement is a normal consequence of elderly people. According to this theory retirement is the preparation for death (Poepnoe, 1986). After retirement people face the role less roles which reduce their mental courage and ability. So to keep them moral and maintain a positive self-concept, they must do the opposite of disengaging. They must be reengaged. It helps them (elderly people) remain socially and psychologically healthy (Barrow, 1979; Smelser, 1981).

4.1.2 The Activity Theory

Activity theory is the oldest and probably the most widely accepted social theory of aging. The activity theory analyzes old age at a micro level perspective. This theory explains how individuals adapt to old age and describes the process that individuals follow in order to adapt to their new personal role and change of status (Morgan and Kunkel, 2001). The activity theory of aging argues that the more active people are, the more likely they will be satisfied with life. Thus, social involvement and activity are considered as vehicles for successful and meaningful aging under the framework of this theory (Markides and Mindel, 1987). Activity theory assumes that our perception of ourselves is reflected in the roles or activities in which we engage. Activity theory recognizes that most people in old age wish to continue in the roles and life activities established earlier because they continue to have the same needs and values (Moody, 1998).

Activity theory implies that the more active elderly people are the more likely they are to be satisfied with life. The view that elderly adults should maintain well-being by keeping active goes way back in history and since 1972, has come to be known as the activity theory. In modern societies as people grow old they lose their roles as active members of society as providers, as natures. The more roles they lose, the less satisfaction they take in life. If activity levels remain high even if altered from the levels of earlier stages of life, life satisfaction will remain high. Social gerontologists who support activity theory therefore believe that the more the older people are allowed to participate in society, the better off they will be (Decker, 1980).

Burgess (1960) calls a situation, in which the older person is left with no meaningful social functions to perform, the role-less role (Burgess, 1960; Rahman, 1993). Burgess

felt that old age did not have to be a negative or role less role devoid of socially meaningful activity. Instead, the new role of the old could include responsibilities and obligations that would lead to a meaningful existence. If this could be accomplished, old age could be as rewarding as any other stage of the life cycle (Burgess, 1960; Decker, 1980).

Retired government employees were found to be very active in their personal life, because they are educated persons in our society. Retired persons had a key authority to resolve any conflict in their family. Not only those retired persons continued to play a key role as decision makers. The majority of the retired government employees had involved themselves in different earning and family activities depending on their physical ability and will continue this until death (Burgess, 1960, Decker, 1980).

4.1.3 Subculture Theory

Arnold M. Rose was the founder of subculture theory. Rose said that old people, as a group have their own norms, expectations, beliefs and habits; therefore they have their own subculture. He identified that older people must begin to establish their new role through their own efforts. The first thing they must do is to join together to pursue their own self-interest. Older people could change their role by establishing a meaningful and satisfying life-style that is by creating a new role that is relevant to older persons. The role less role would disappear and the new active role of the old would replace it. Rose felt that there are precedents for the kind of collective social action he was suggesting (Rose, 1965; Decker, 1980, p.137). Sub-culture theory indicates that aged people as a distinct social group (Rose, 1965; Rahman, 1993).

The sub-culture theory of aging states that older persons form subcultures in order to interact with others with similar backgrounds, experiences, attitudes, values, beliefs and life styles. Social policies on retirement and pensions tend to isolate older people still further from the rest of society. These factors have encouraged the development of a support network among the elderly and have produced a distinct subculture with its own values (Rahman, 1993).

In European and American society, there is a social value to give more importance to active life before retirement (Rahman, 1993). According to sub-culture theory, retired people belong to retirement communities for participation in peer-group activities and a sense of the sub-culture bonds which help the elderly at old age (Poepnoe, 1986).

In Bangladesh, elderly people have their own status irrespective of their performance in wage earning due to our social and religious values (Rahman, 1993). Traditionally and religiously, the retired people of Bangladesh are very much respectable both in family and community. They get moral and financial support and other assistance from other family members.

4.1.4 Exchange Theory of Ageing

George C. Homans and Peter Blau are the founders of exchange theory of ageing. They used the exchange theory from Sociology in the process of ageing. Social exchange theory proposes that social behavior is the result of an exchange process. The propose of this exchange is to maximize benefits and minimize costs. According to this theory, people weigh the potential benefits and risks of social relationships. When the risks outweigh the rewards, people will terminate or abandon that relationship (Cherry, 1983).

Scholars have identified different reasons for which people are engaged in social exchange. Numerous reasons for which people are engaged in a social exchange include anticipate reciprocity, expected gain in reputation and influence on others, altruism and perception of efficacy, and direct reward (Thibaut and Kelley, 1959).

Dowd (1975) used the exchange theory in gerontological research. The process of disengagement is the result of a series of exchange relations in which the relative power of the aged vis-à-vis their engage partner increasingly deteriorate. An imbalanced exchange ratio consequently results in which the aged are forced to exchange compliance the most costly of all generalized reinforces for their continued sustenance. The retirement phenomenon is specified as illustrate of the aging as exchange process (Dowd, 1975, pp. 584-594).

In short, exchange theory in sociology, studies the "mutual gratification persons provide one another that sustain social relations. The basic assumption is that persons establish social associations because they expect them to be rewarding. This implies that the exchange of rewards is a starting mechanism of social relations that is not contingent on norms prescribing obligations" (Blau, 1994).

James Dowd is much more interested to vast use of exchange theory in the explanation of aging process. The aged people gradually loose adaptation power to be equipped with social exchange and an aged person becomes weak by losing power and energy. At last he has humble capacity to reply. As a result, imbalanced exchange starts between society and the aged persons. The society is benefited from this type of exchange. Hence, the aged people are compelled to welcome refinement.

Social action is an exchange of activities and rewards between individuals on the grounds that people have always explained their conduct by means of its benefits and costs to them. Exchange represents the basis of human behavior (Hamans, 1961)

4.2 Conceptual Framework: A Multivariate Model of Analysis

For understanding the factors that affecting all about the socio-economic status, health condition and family relations of the retired government employees, this conceptual framework is developed. The conceptual framework reflects all the dynamic aspects related to retired government employees i.e. the socio-economic and demographic structure, health and family dimensions that are all shifting overtime and presenting prospects and constraints that influence the development programs and impose directly on the wellbeing of the retired government employees in Bangladesh. On the basis of the theoretical observation, the following framework has developed to clearly understand the socio-economic status, health condition and family relations of the retired government employees in Bangladesh.

The Conceptual Framework for the Problem and Prospect of the Retired Government Employees

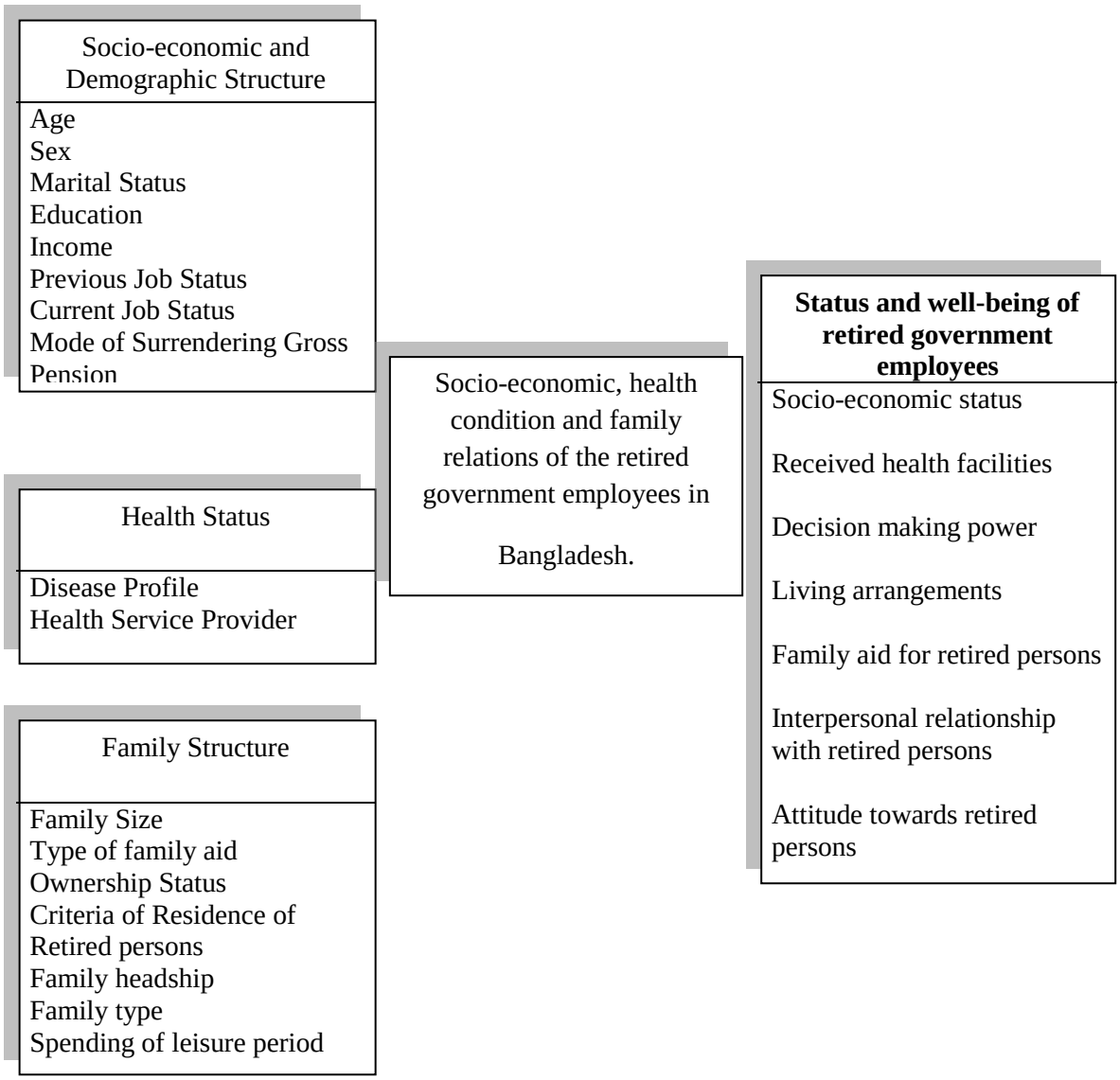


Figure 4.1 Conceptual Framework: A Multivariate Model of Analysis

4.3 Limitation of the Study

Since data were collected only from the retired government employees of Dhaka city the sample was not completely representative of the government retired persons of Bangladesh. Also, since data were collected through self-reported statement of the respondents, there was possibility of reporting bias. Again, it was very difficult to communicate with government retired persons in Dhaka City. For this reason, it was very difficult to convince them to give interview.

To get answer about the economic situation was very difficult. Nobody was prepared to respond properly. In my study areas, many upper class and middle class families refused to answer. Either they were ignorant about the income or they intentionally refused to answer.

Some respondents refused to give the information about their family members. They were scared if it leaked out, there would be reprisals from their family members. So, they would not say anything against them.

Chapter 5

Status of the Retired Government Employees: An Analysis of the Key Research Findings

5.1 Background Characteristics of the Respondents

The background characteristics of the retired government employees are important for understanding and interpreting the findings of the research. The social attributes such as gender, job status, age, education, family size, marital status have been chosen for analysis and testing of the hypotheses.

Table 5.1.1: Job Status of the Retired Government Employees, by Gender

Job Status	Male		Female		Total	
	No.	%	No.	%	No.	%
Officer	234	72.2	58	74.4	292	72.6
Staff	90	27.8	20	25.6	110	27.4
Total	324	100	78	100	402	100

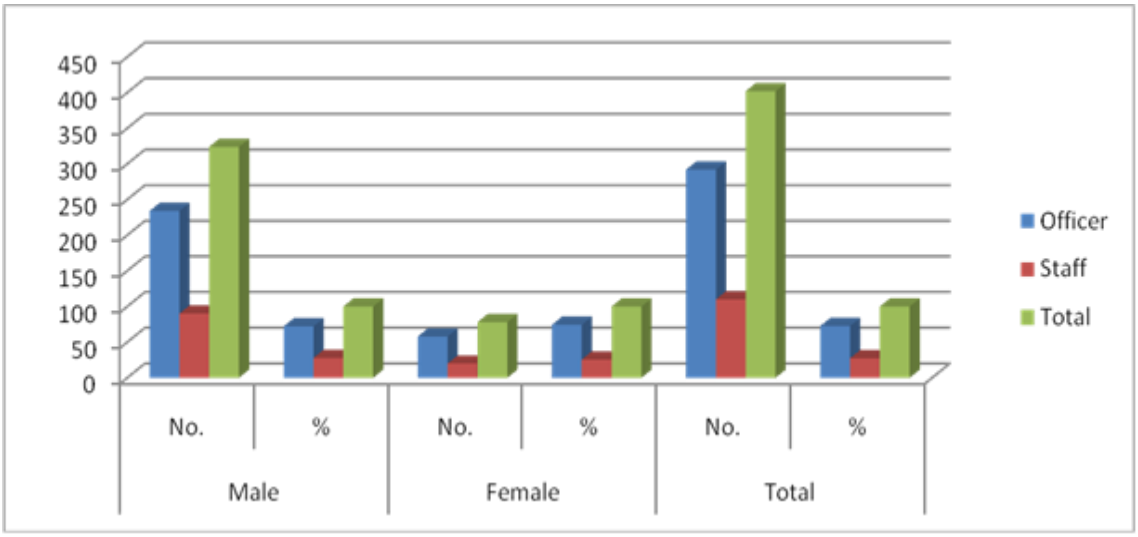


Figure 5.1.1: Job Status of the Retired Government Employees, by Gender

Table 5.1.1 presents the status of retired government employees by gender. Table 5.1.1 shows that of 402 retired government employees, 324 (80.6%) were male and 78 (19.4%) were female. Table 5.1.1 also shows that out of 402 retired government employees, 292 (72.64%) were officers and 110 (27.36%) were staffs. It is evident from the table that of total 324 male retired government employees, 234 (72.2%) were officers and 90 (27.8%) were staffs, while of 78 female retired government employees 58 (74.4%) were officials and 20 (25.6%) were staffs.

Table 5.1.2 presents the distribution of retired government employees by age group. Age structure of the respondents ranged from 59 to 83+ years. It was found that majority of the retired government employees (34.8%) were within the age range 59 to 64 years. The table shows that the highest number of officers (106 or 36.3%) belongs to the age group of 59-64 years and the highest number 42 (38.2%) of staffs belongs to the age group of 65-70 years. In the successive age group the distribution of percentage was found to be gradually.

Table 5.1.2: Distribution of the Retired Government Employees, by Age Group

AgeGroup	Officer		Staff		Total	
	No.	%	No.	%	No.	%
59 – 64	106	36.3	34	30.9	140	34.8
65 – 70	96	32.9	42	38.2	138	34.3
71 – 76	66	22.6	28	25.5	94	23.4
77 – 82	18	6.2	6	5.5	24	6.0
83+	6	2.1	0	0	6	1.5
Total	292	100	110	100	402	100

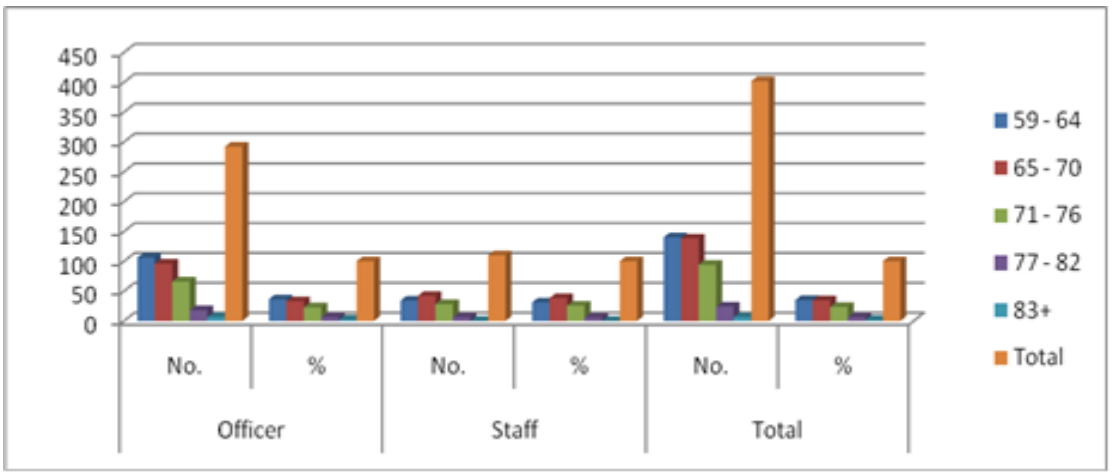


Figure 5.1.2: Distribution of the Retired Government Employees, by Age Group

From age distribution of population with 59 years and over and compared with this segment of population it is seen that the longevity of the retired government employees are higher. In our total population, the percentage of population with age 83 years and above is only 1.5%, while the number of retired government employees with age 83 years and over constitutes 6%, which is almost higher than the corresponding percentage of the general population.

Table 5.1.3: Distribution of the Retired Government Employees, by Level of Education

Level of Education	Officer		Staff		Total	
	No.	%	No.	%	No.	%
Below S.S.C	0	0	10	9.1	10	2.5
S.S.C	6	2.1	24	21.8	30	7.5
H.S.C	22	7.5	42	38.2	64	15.9
Graduate	74	25.3	26	23.6	100	24.9
Masters and above	190	65.1	8	7.3	198	49.3
Total	292	100	110	100	402	100

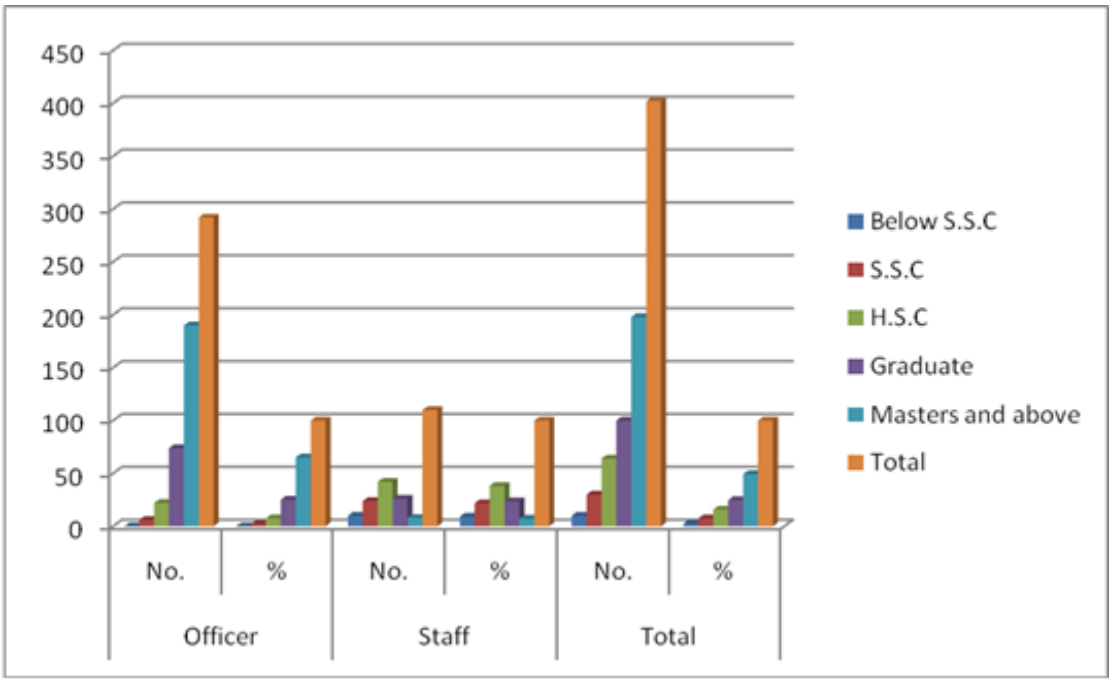


Figure 5.1.3: Distribution of the Retired Government Employees, by Level of Education

Table 5.1.3 presents the distribution of the retired government employees in terms of their educational background. Educational qualification of the retired government employees ranged from below S.S.C to Master's degree and above. Table 5.1.3 demonstrates that majority of the retired government officers (65.1% or 190) obtained at least Master's degree, whereas majority of the staffs (38.2% or 42) had academic qualification at H.S.C level. There was thus an indication that higher education is very essential for the job of officer level. Comparing the levels of education between the officers and the staffs, it has been evident that maximum officers are highly educated in the government offices. The percentages of the retired government employees in technical and vocational education were very low, which were essential for national development. Illiteracy rate was zero because all respondents were retired employees in the government office.

Table 5.1.3 also exhibits that 90.4% (264) of the retired government officers had at least graduation degree, while three-fifths (60% or 66) of the staffs had academic qualifications of S.S.C or H.S.C. degrees. This table is partially supportive of Hypothesis 1 in that the socioeconomic conditions of the retired government employees are varied across their educational qualifications and levels of occupation.

Table 5.1.4: Distribution of the Retired Government Employees by Family Size

Family Size	Officer		Staff		Total	
	No.	%	No.	%	No.	%
1	8	2.7	0	0	8	2
2	34	11.6	10	9.1	44	10.9
3	56	19.2	8	7.3	64	15.9
4	74	25.3	28	25.5	102	25.4
5	66	22.6	30	27.3	96	23.9
6+	54	18.5	34	30.9	88	21.9
Total	292	100	110	100	402	100

Table 5.1.4 presents the distribution of the retired government employees by family size. The Table shows that the highest percentage (25.4%) of the retired government employees had four members in the family, while the lowest percentage (2%) of the retired government employees had only one member in the family. Again, 10.9% of the retired government employees had two family members, while 15.9% of the retired government employees had three members in the family.

Moreover, 23.9% of the retired government employees had five family members, while 21.9% of the retired government employees had six or more members in the family. While 2.7% (8) of the retired government officers had only one member in the family, all

the retired government staffs had more than one member in the family. Similarly, the percentages (30.9% or 34) of the retired government staffs having six or more family members were much higher than the percentages (18.5% or 54) of the retired government officers having six or more family members.

Table 5.1.5: Marital Status of Retired Government Employees, by Level of Job Status

Marital Status	Officer		Staff		Total	
	No.	%	No.	%	No.	%
Never married	12	4.1	0	0	12	3
Currently married	212	72.6	80	72.7	292	72.6
Widow/Widower	62	21.2	30	27.3	92	22.9
Divorced/Separated	6	2.1	0	0	6	1.5
Total	292	100	110	100	402	100

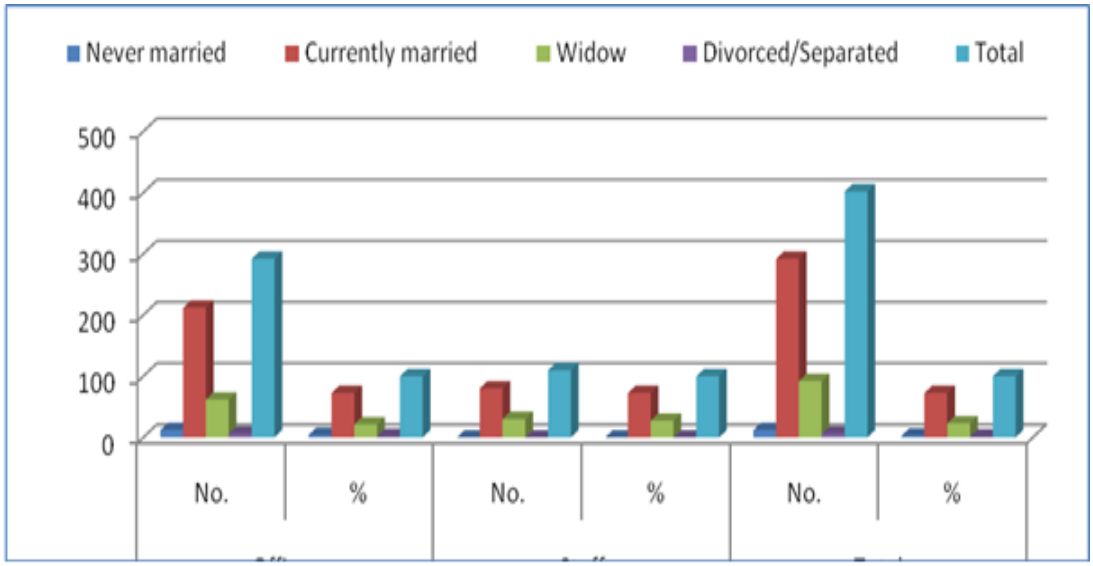


Figure 5.1.4: Marital Status of Retired Government Employees, by Job Status

Marriage is a turning point of human beings irrespective of age of life. It brings various kinds of changes in human life. Table 5.1.5 presents the distribution of the retired government employees by marital status. It is found from Table 5.1.5 that majority of the retired government employees (72.6% or 282) were currently married, nearly 23% were widowed, 3% were unmarried and 1.5% were divorced or separated. The population of never married group is not significant in the country. But their number appears to be relatively larger at the officer level in the study. On the other hand, no respondent from the staff category was found to be never married. Table 5.1.5 is however partially supportive of Hypothesis 1 in that the marital status or social condition of the retired government employees is varied across their levels of occupation or job status.

Table 5.1.6: Marital Status of the Retired Government Employees, by Gender

Marital Status	Male		Female		Total	
	No.	%	No.	%	No.	%
Never married	8	2.5	4	5.1	12	3
Married	252	77.8	40	51.3	292	72.6
Widow/Widower	60	18.5	32	41	92	22.9
Divorced/Separated	4	1.2	2	2.6	6	1.5
Total	324	100	78	100	402	100

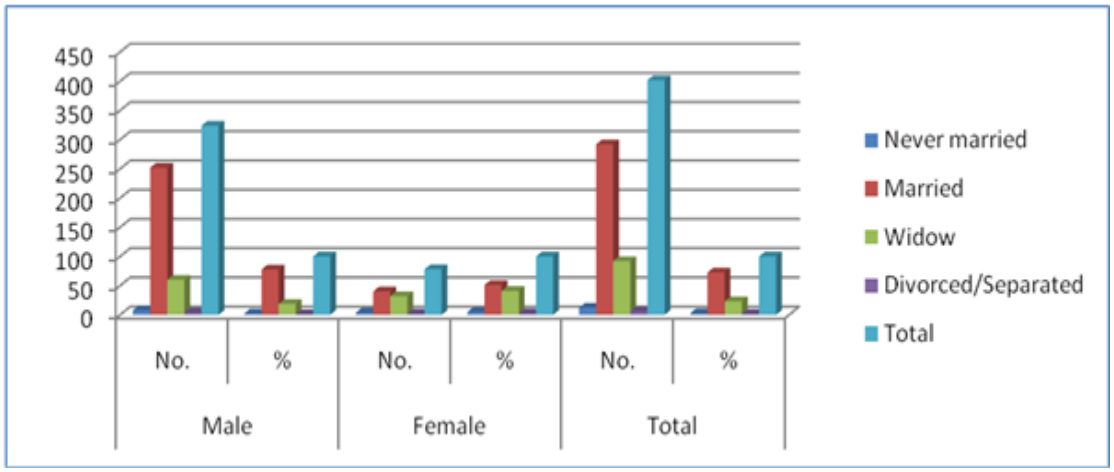


Figure 5.1.5: Marital Status of the Retired Government Employees, by Gender

Data about marital status of male and female retired government employees were also collected in the study. It is observed from Table 5.1.6 that more retired women were widowed than retired men. It is also evident from Table 5.1.6 that a very considerable percentage (22.9% or 92) of the retired government employees was widow. It was found from the study that 41% (32) of female retired government employees were widowed. The percentage (18.5% or 60 of 324) of the retired male government employees who were widowed was much smaller than their female counterparts.

This observed high number of widowed retired female employees may be attributed to the social phenomena and tradition of our society where husbands are generally older than their wives. Since women tend to marry older men, it is more likely that they will outlive their husbands.

In Bangladesh society, widows are a kind of social problem. This problem is greater among retired women. As a result, most of the retired females tend to live in a condition of acute insecurity and deprivation. Various problems faced by widows arise because of economic, social, cultural and religious reasons. In our society, widows prefer to stay detached. Their roles in the family become less and they prefer to stay isolated. This also suggests that more retired women will be vulnerable and will remain alone.

5.2: Socio-economic Status of the Retired Government Employees

Socio-economic backgrounds of the retired government employees were studied to understand the situation of the retired persons. In Bangladesh, retired government employees are increasing day by day. The problems of retired people are a quite complex matter. Indeed economically solvent employees play influential roles in familial activities. In this respect, a retired government employee stated, "Economically solvent persons are very powerful. They can meet their own needs and can offer monetary support to the family. Naturally, other family members give them high priority for their own interest".

Table 5.2.1 presents the monthly income of retired government employees by their job status or levels of occupation. It is apparent from Table 5.2.1 that of 76 retired government employees who had monthly income up to Tk.10,000 31 retired government employees were officers and 45 of them were staffs, while of 119 retired government employees whose monthly incomes were between Tk.10,001 and Tk.20,000 87 retired government employees were officers and 32 of them were staffs. On the other hand, of 79 retired government employees whose monthly incomes were between Tk.20,001 and Tk.30,000 54 retired government employees were officers and 25 of them were staffs, while of 49 retired government employees whose monthly incomes were between Tk.30,001 and Tk.40,000 45 retired government employees were officers and only 4 retired government employees were staffs.

Table 5.2.1: Monthly Income of the Retired Government Employees, by Job Status

Range of Income (Tk.)	Officer		Staff		Total	
	No.	%	No.	%	No.	%
Up to 10000	31	10.6	45	40.9	76	18.9
10001 - 20000	87	29.8	32	29.1	119	29.6
20001 - 30000	54	18.5	25	22.7	79	19.7
30001 – 40000	45	15.4	4	3.7	49	12.2
40001 – 50000	26	8.9	2	1.8	28	7.0
50001 and above	49	16.8	2	1.8	51	12.6
Total	292	100	110	100	402	100

Table 5.2.1 also demonstrates that of 28 retired government employees whose monthly incomes were between Tk.40,001 and Tk.50,000 26 retired government employees were officers and only 2 retired government employees were staffs, while of 51 retired government employees whose monthly incomes were Tk.50,001 and above 49 retired government employees were officers and only 2 of them were staffs. There exists difference between officers and staffs with respect to amount of money income level. According to the percentage within income level or economic status of the retired persons, it is found that the monthly income officer level is better than the monthly income of staff. Table 5.2.1 is partially supportive of Hypothesis 1 in that the socioeconomic condition of the retired government employees of Bangladesh are varied across their level of occupation or job status.

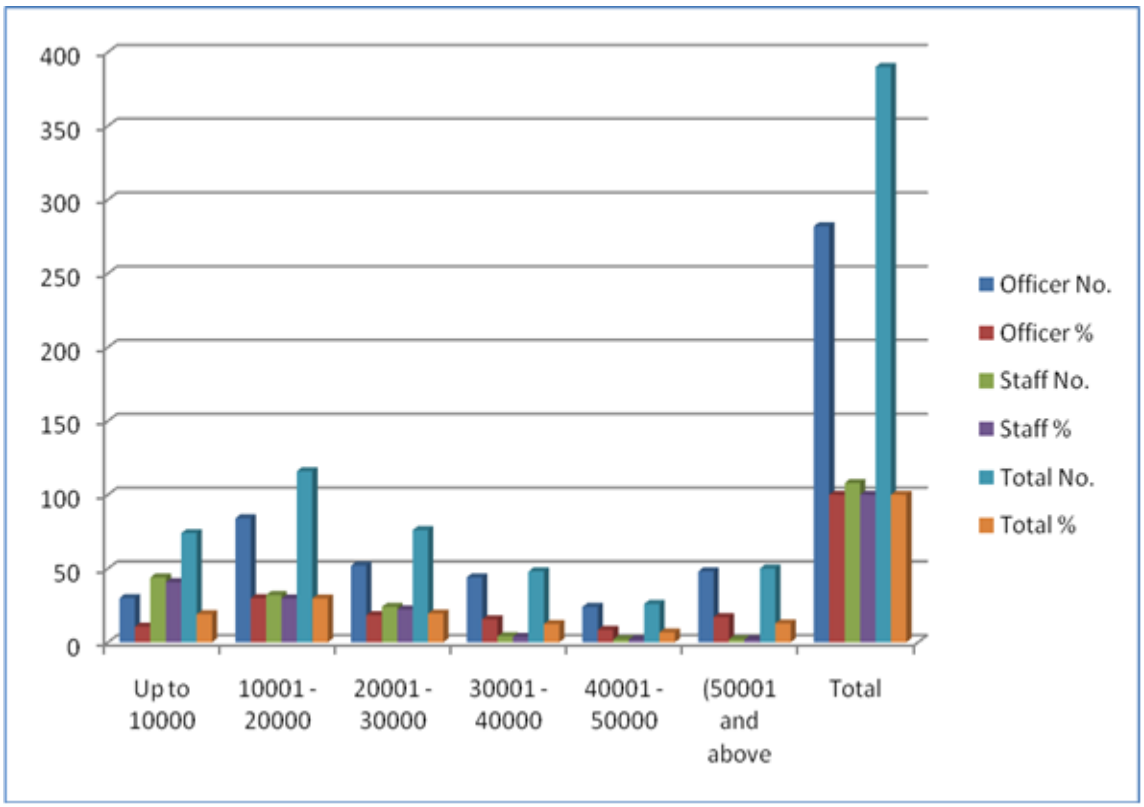


Figure 5.2.1: Monthly Income of Retired Government Employees, by Job Status

Table 5.2.2: Job Status of the Retired Government Employees, by Gender

Job Status	Male		Female		Total	
	No.	%	No.	%	No.	%
Class-I	184	56.8	42	53.8	226	56.2
Class-II	50	15.4	16	20.5	66	16.4

Class-III	84	25.9	18	23.1	102	25.4
Class-IV	6	1.9	2	2.6	8	2
Total	324	100	78	100	402	100

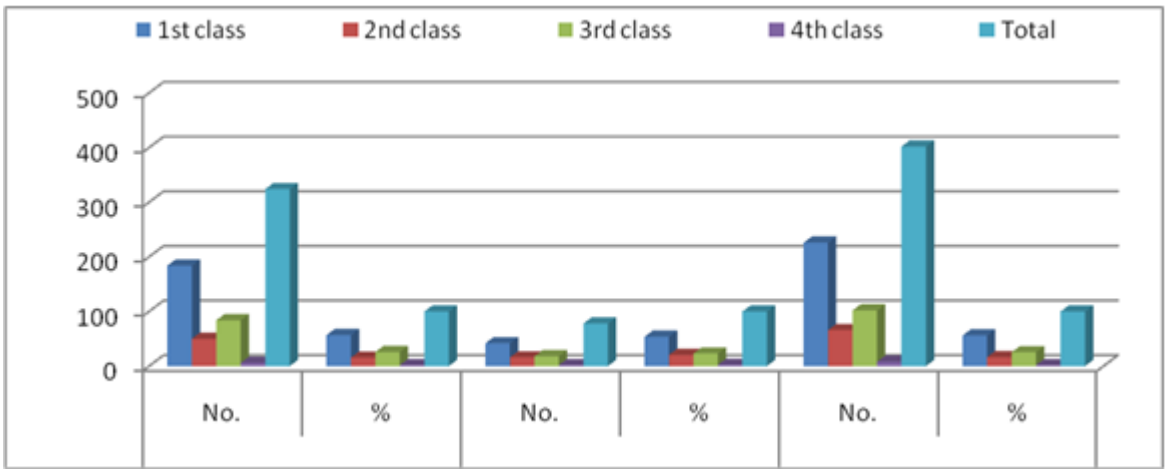


Figure 5.2.2: Job Status of the Retired Government Employees, by Gender

Government employees in Bangladesh are generally classified into four categories by their status and also by job assignment. In this study, it has covered all the four categories of employees. Table 5.2.2 demonstrates that the highest percentages (56.2%) of the retired government employees were class-1 officers, while considerable percentages (25.4%) of the retired government employees were class-II employees. Among the male retired government employees, the highest percentages (56.8%) of the retired government employees were class-I officers. Moreover, among females, highest percentages (53.8%) of the retired government employees were class-I officers. Only 2% respondents belonged to class-IV employees, which was the smallest proportion or the lowest percentage of retired government employees holding class-IV category jobs.

The study area was in Dhaka City. So class-IV employees came back to their village or outside of Dhaka City after retirement. Of 324 male retired government employees, 50 (15.4%) were class-II employees, 84 (25.9%) were class-III employees, and only 6 (1.9%) of them were class IV employees. On the other hand, of 78 female retired government employees, 42 (53.8%) were class I officers, 16 (20.5%) were class II employees, 18 (23.1%) were class III employees and only 2 (2.6%) of the female retired government employees were class IV employees.

It is found from the study that majority (68.2%) of the respondents were not engaged in income generating activities, while only 31.8% of respondents were engaged in any income generating activities (Table 5.2.3). Table 5.2.3 shows that among the total respondents 35.2% of males and 17.9% of females were engaged in income generating activities, while 64.8% of male and 82.1% of female respondents were not engaged in income generating activities.

Table 5.2.3: Number and Percentage Distribution of the Retired Government Employees Engaged in Income Generating Activities by Gender

Response Category	Gender		Total	
	Male		Female	
	No.	(%)	No.	(%)	No.	(%)
Yes	114	(35.2)	14	(17.9)	128	(31.8)
No	210	(64.8)	64	(82.1)	274	(68.2)
Total	324	(100)	78	(100)	402	(100)

As there is a pension system for government servants and there are traditional beliefs that after retirement people become old and they lose their ability to work and they need rest. It is also believed that after retirement, employees want to pass their leisure time being involved with their religious activities and gossiping with their family members.

Table 5.2.4: Number and Percentage Distribution of the Retired Government Employees Engaged in Income Generating Activities, by Job Status

Response Category	1st class		2nd class		3rd class		4th class		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	84	37.2	22	33.3	20	19.6	2	25	128	31.8
No	142	62.8	44	66.7	82	80.4	6	75	274	68.2
Total	226	100	66	100	102	100	8	100	402	100

Table 5.2.4 presents the involvement of retired government employees in income generating activities by class or job status. Table 5.2.4 indicates that the highest percentages (37.2%) of class-I employees are engaged in income generating activities

followed by class II (33.3%) and Class IV (25%) employees. Only 19.6% of Class III retired employees were engaged in income generating activities. It is important to mention that the persons who were physically fit they could easily engage themselves in various outdoor activities and they could spend busy schedules like any other active service holders of the society.

Tab**le 5.2.5: Involvement of the Retired Government Employees in Income Generating Activities, by Job Status and Level of Occupation**

Job Status	Class-I		Class-II		Class-III		Class-IV		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Service	16	19	4	18.2	6	30	0	0	26	20.3
Business	26	31	10	45.5	12	60	2	100	50	39.1
Teaching	18	21.4	6	27.3	0	0	0	0	24	18.8
Agriculture work	0	0	0	0	2	10	0	0	2	1.6
Labor	0	0	0	0	0	0	0	0	0	0
Other	24	28.6	2	9.1	0	0	0	0	26	20.3
Total	84	100	22	100	20	100	2	100	128	100

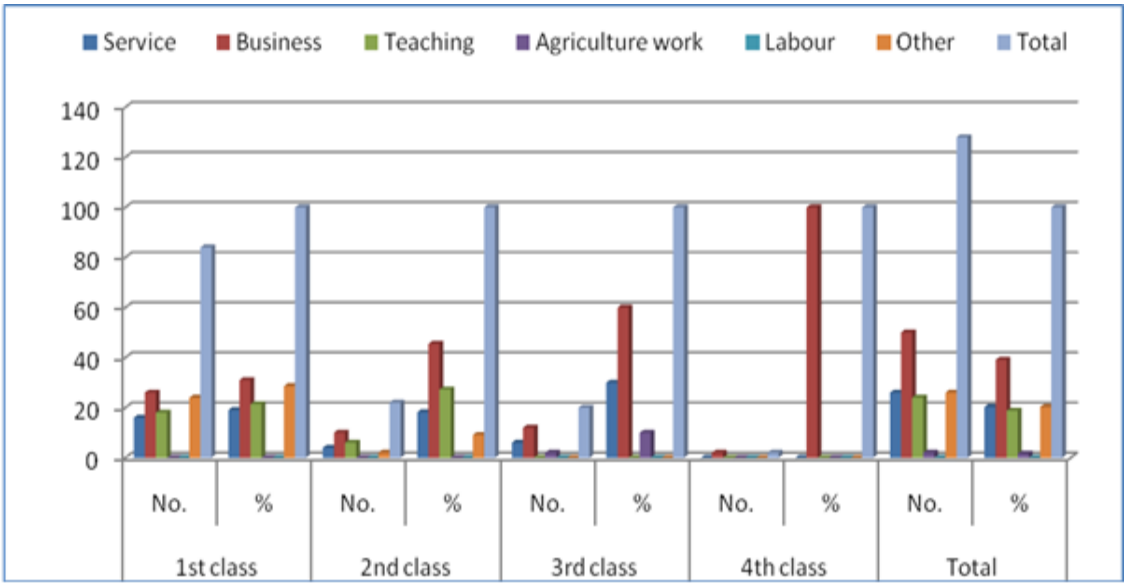


Figure 5.2.3: Involvement of the Retired Government Employees in Income Generating Activities, by Job Status and Level of Occupation

It is mentionable that man's occupation is important in determining his social position. In Table 5.2.5, the retired government employees engaged in income generating activities have been classified into six different categories. These are service, business, teaching, agriculture work, labor and others. It is evident from the Table 5.2.5 that majority of the respondents (39.1%) are engaged in business, followed by service (20.3%) and teaching (18.8%). The highest percentages (31%) of class-I employees are engaged in business and none of class-I employees are engaged in agricultural work and labor. Moreover, 28.6% of class I retired government employees were engaged in other income generating activities.

Table 5.2.5 exhibits that of 22 class II retired government employees, 4 (18.2%) were engaged in service, 10 (45.5%) were engaged in business, 6 (27.3%) were engaged in teaching, while none of class II retired government employees were engaged in either agriculture or labor jobs. Again, of 20 class III retired government employees, 6 (30.0%) were engaged in service, 12 (60.0%) were engaged in business and only 2 (10.0%) of

class III retired government employees were engaged in agriculture work, while none of class III retired government employees was engaged either in teaching or labor activities. On the other hand, only 2 (100.0) of class IV retired government employees were engaged in business, while none of class IV retired government employees was engaged in any income generating activities after retirement. Table 5.2.5 is partially supportive of Hypotheses 4 in that the social status of the retired government employees of Bangladesh is varied across their levels of occupation.

Table 5.2.6 presents the involvement of the retired government employees in income generating activities by gender and type of occupation. Table 5.2.6 suggests that the majority male respondents (38.6%) were involved with business, followed by 22.8% of retired government employees in services in non-government or private organizations and 19.3% of them in teaching profession. The table reveals that only 17.95% of female retired government employees were engaged in income generating activities. Table 5.2.6 also depicts that income generating by business was highest (42.9%) among female retired government employees in the study area. It can be seen from Table 5.2.6 that in various types of activities, the percentages of retired male employees were greater than those of the retired female employees.

Table 5.2.6: Involvement of Retired Government Employees in Income Generating Activities, by Gender and Type of Occupation

Job Status	Male		Female		Total	
	No.	%	No.	%	No.	%
Service	26	22.8	0	0	26	20.3
Business	44	38.6	6	42.9	50	39.1
Teaching	22	19.3	2	14.3	24	18.8

Agriculture work	0	0	2	14.3	2	1.6
Labor	0	0	0	0	0	0
Others	22	19.3	4	28.6	26	20.3
Total	114	100	14	100	128	100

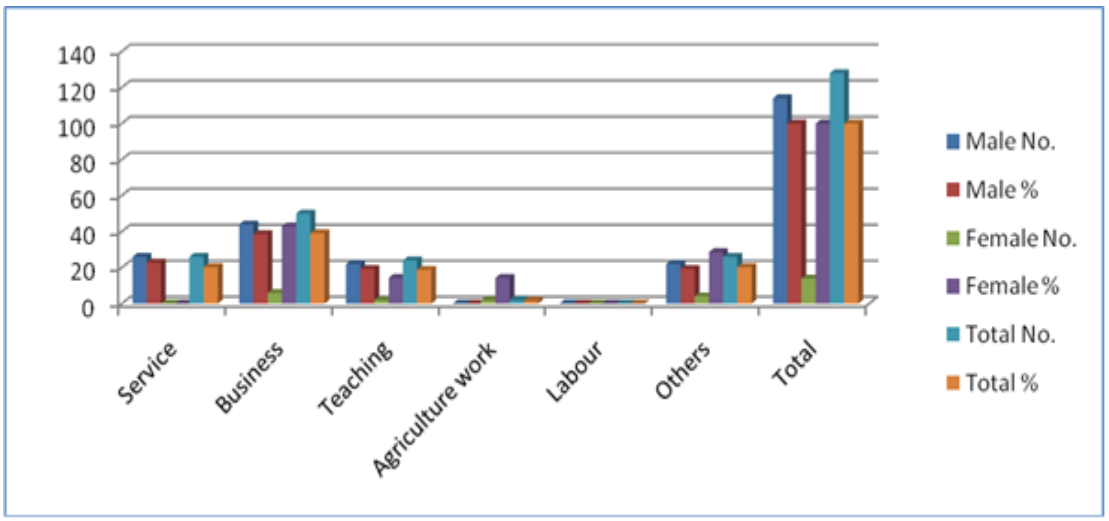


Figure 5.2.4: Involvement of the Retired Government Employees in Income Generating Activities, by Gender and Type of Occupation

It can be mentioned that as there is a pension system for government employees and there is traditional belief that after retirement people become old and they lose their ability to work and they need rest. The female retired government employees want to pass their leisure time being engaged with their religious activities and gossiping with their family members.

Sufficiency in income by job status of retired government employees has been presented in Table 5.2.7. It is observed that 59.7% of retired government employees mentioned that they were able to meet the expenditure, while 40.3% mentioned that they were unable to meet the expenditure. It is notable that sufficiency in income varies by job status of retired government employees. Income is sufficient to meet the expenditure was reported

by 70.8% of class-I officials and followed by 57.6% of class-II, 41.2% of class-III and none of class IV retired government employees.

Table 5.2.7: Whether Income of the Retired Government Employees is Sufficient to Meet the Expenditure, by Job Status.

Response Category	Class-I		Class-II		Class-III		Class-IV		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	160	70.8	38	57.6	42	41.2	0	0	240	59.7
No	66	29.2	28	42.4	60	58.8	8	100	162	40.3
Total	226	100	66	100	102	100	8	100	402	100

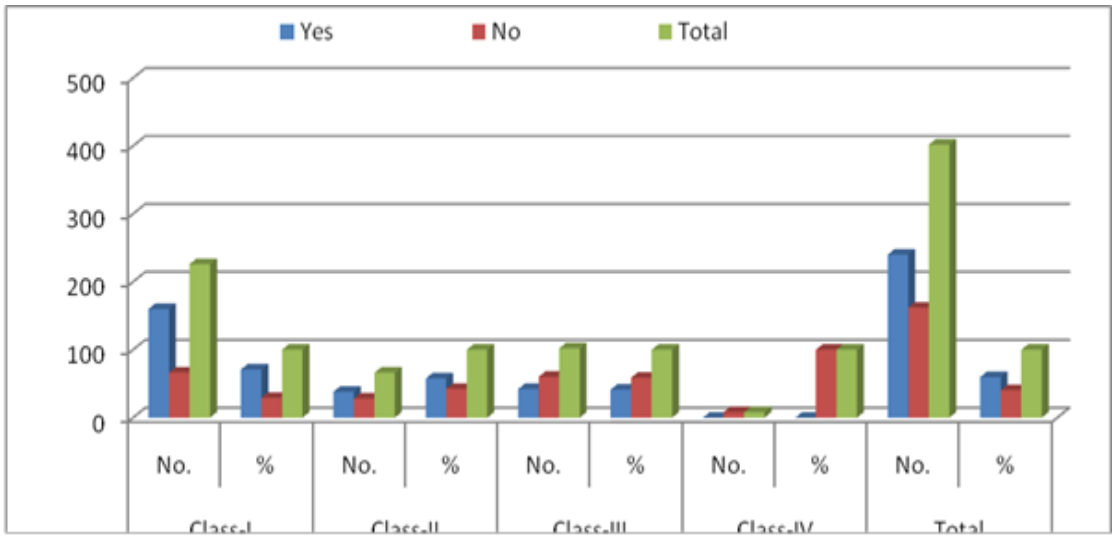


Figure 5.2.5: Whether Income of the Retired Government Employees is Sufficient to Meet the Expenditure, by Job Status.

Mode of surrendering gross pension by job status of retired government employees has been presented in Table 5.2.8. Table 5.2.8 demonstrates that the majority (75.1%) of the retired government employees surrendered half pension. Table 5.2.8 also depicts that among the total respondents 31.5% of officers and 7.3% of staff's surrendered full pension, while 68.5% of officers and 92.7% of staffs surrendered half pension. Mode of surrendering gross pension by the retired government employees is very important determinant of socio-economic status of the retired government employees. Mode of surrendering gross pension of the retired government employees is varied across their level of job status.

Table 5.2.8: Mode of Surrendering Gross Pensions of the Retired Government Employees, by Job Status

Response Category	Officer		Staff		Total	
	No.	%	No.	%	No.	%
Surrendered fully	92	31.5	8	7.3	100	24.9
Surrendered half	200	68.5	102	92.7	302	75.1
Total	292	100	110	100	402	100

Mode of surrendering gross pension by the retired government employees by gender has been presented in Table 5.2.9. It is found from the study that 75.1% of respondents surrendered half pension and 24.9% of respondents surrendered full pension. Table 5.2.9 shows that among the total respondents 19.8% of male and 46.2% of female respondents' surrendered full pensions at the time of retirement. On the other hand, 80.2% of males and 53.8% of females surrendered half pension. Mode of surrendering gross pension of the retired government employees is varied across their gender.

Table 5.2.9: Mode of Surrendering Gross Pension of the Retired Government Employees, by Gender

Response Category	Male		Female		Total	
	No.	%	No.	%	No.	%
Surrendered fully	64	19.8	36	46.2	100	24.9
Surrendered half	260	80.2	42	53.8	302	75.1
Total	324	100	78	100	402	100

Table 5.2.10 presents monthly incomes of retired government employees of Bangladesh in terms of their levels of education. Table 5.2.10 demonstrates that of 402 retired government employees, 76 (19.0%) employees had monthly incomes up to Tk.10,000, 120 (29.7%) had monthly incomes between Tk.10,001 and Tk.20,000, 78 (19.5%) of retired government employees had monthly incomes between Tk.20,001 and Tk.30,000, 49 (12.3%) employees had monthly incomes between Tk.30,001 and Tk.40,000, 27 (6.7%) had monthly incomes between Tk.40,001 and Tk.50,000 and 51 (12.8%) of retired government employees had monthly incomes of Tk.50,001 and above. Of 76 (19.0% of 402) retired government employees who earned up to Tk.10, 000, 8 (80%) had below SSC degree, 10 (33.3%) had SSC degree, 21 (32.3%) had HSC degree, 16 (17.0%) had Bachelor's degree and 21 (10.3%) had master's degree and above.

Table 5.2.10 demonstrates that of 120 retired government employees who had monthly incomes between Tk.10,001 and Tk.20,000, 2 (20% within no SSC degree) had no SSC degree, 10 (33.3%) had SSC degree, 21 (32.3%) had HSC degree, 29 (29.8%) had Bachelor's degree and 58 (28.9%) retired government employees had Master's degree or above. Again, of 80 retired government employees who had monthly incomes between

Tk.20,001 and Tk.30,000, 4 (13.3%) had SSC degree, 19 (29.0%) had HSC degree, 18 (18.6%) had Bachelor's degree and 39 (19.6%) retired government employees had at least Master's degree, while of 49 retired government employees who had monthly incomes between Tk.30,001 and Tk.40,000, 4 (13.3%) had SSC degree, 12 (12.8%) had Bachelor's degree and 33 (16.5%) retired government employees had at least Master's degree.

Table 5.2.10: Monthly Income of the Retired Government Employees, by Level of Education

Monthly Income (in Tk.)	Level of Education					Total No. (%)
	Below SSC. No.(%)	SSC No. (%)	HSC No. (%)	Bachelor's Degree No. (%)	Master's Degree No.(%)	
Up to 10,000	8(80.0)	10 (33.3)	21 (32.3)	16 (17.0)	21(10.3)	76 (19.0)
10,001-20,000	2 (20.0)	10 (33.3)	21 (32.3)	29 (29.8)	58 (28.9)	120 (29.7)
20,001-30,000	0(0)	4 (13.3)	19 (29.0)	18 (18.6)	39 (19.6)	80 (19.9)
30,001-40,000	0(0)	4 (13.3)	0 (0)	12(12.8)	33 (16.5)	49 (12.3)
40,001-50,000	0 (0)	0 (0)	2 (3.2)	9 (8.5)	16 (8.2)	26 (6.5)
50,001 and Above	0 (0)	2 (6.7)	2 (3.2)	14 (14.9)	33 (16.5)	51 (12.8)
Total	**10 (100.0)**	**30 (100.0)**	**65 (100.0)**	**97 (100.0)**	**200 (100.0**	**402 (100.0)**

Table 5.2.10 also shows that of 26 retired government employees who had monthly incomes between Tk.40,001 and Tk.50,000, 2 (3.2%) had HSC degree, 8 (8.5%) had Bachelor's degree and 16 (8.2%) retired government employees had at least Master's degree. On the other hand, of 51 retired government employees who had monthly incomes of Tk.50, 001 and above, 2 each (6.7% and 3.2% from SSC degree and HSC degree, respectively) had SSC and HSC degrees, 14 (14.9%) had Bachelor's degree and

33 (16.5%) retired government employees had at least Master's degree, while no retired government employee with monthly incomes of Tk.50,001 and above had below SSC degrees. Table 5.2.10 is partially supportive of Hypothesis 1 in that the socioeconomic conditions of the retired government employees of Bangladesh are varied across their level of education.

Table 5.2.11 presents the marital status of retired government employees in terms of their levels of education. It is ostensible from Table 5.2.11 that of 402 retired government employees, 292 (72.6%) employees were married, 92 (22.9%) employees were widowed, 6 (1.5%) were divorced or separated, and 12 (3.0%) retired government employees were never married. Among 292 married retired government employees, 6 (60.0% within group) employees had below SSC degree, 18 (60.0%) had SSC degree, 44 (68.8%) had HSC degree, 78 (78.0%) had Bachelor's degree and 146 (73.7%) retired government employees had at least Master's degree. Again, of 92 widowed retired government employees of Bangladesh, 4 (40.0%) employees had education below SSC degree, 8 (26.7%) had SSC degree, 20 (31.3%) had HSC degree, 22 (22.0%) had Bachelor's degree and 38 (19.2%) widowed retired government employees had at least Master's degree.

It is also observed from Table 5.2.11 that of 6 divorced/separated retired government employees, 2 (6.7%) had SSC degree and 4 (2.0%) had at least Master's degree, while none of divorced/separated retired government employees had HSC or Bachelor's degrees. On the other hand, of 12 retired government employees who had never married, 10 (5.1%) had Master's degree and only 2 (6.7%) had SSC degree, while none of the employees who retired government had never married obtained either HSC or Bachelor's degrees. Table 5.2.11 is partially supportive of Hypothesis 1 in that the social attributes

of the retired government employees of Bangladesh are varied across their levels of education.

Table 5.2.11: Marital Status of the Retired Government Employees, by Level of Education

Marital Status	Level of Education					Total
	Below SSC No. (%)	SSC No. (%)	HSC No. (%)	Bachelor's No. (%)	Master's No. (%)	No. (%)
Married	6 (60.0)	18 (60.0)	44 (68.8)	78 (78.0)	146 (73.7)	292 (72.6)
Never Married	0 (0)	2 (6.7)	0 (0)	0 (0)	10 (5.1)	12 (3.0)
Widow/Widower	4 (40.0)	8 (26.7)	20 (31.3)	22 (22.0)	38 (19.2)	92 (22.9)
Divorced/Separated	0 (0)	2 (6.7)	0 (0)	0 (0)	4 (2.0)	6 (1.5)
Total	10 (100.0)	30 (100.0)	64 (100.0)	100 (100.0)	198 (100.0)	402 (100.0)

5.3 Health Condition of the Retired Government Employees

The World Health Organization (WHO) defines health as a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. Society for its part depends on the better health of its members to enable them to perform their roles adequately.

Family is the great single source of support for most of the retired government employees in Bangladeshi society. Now-a-days, the decrease in the number of children in the family and their dispersion owing to migration, urbanization deterioration of economic condition has reduced the care of dependent retired people. Usually, elderly people are neglected by the family members unless they are well–to-do, or still earning members (Patel, 1997). The retired people of Bangladesh were carried for by their families; moreover, respect for the aged was considered a virtue in the Bangladeshis tradition.

There are several reasons to examine the health condition of the retired people. First of all they have reached a certain age when they become vulnerable to disease. Secondly their income level suddenly decreased. So maintain good health also becomes necessary for them. Thirdly their family relation gets affected to a certain exact. Finally health as wits suggestions is the basic premise which one's good psychological and mental condition depends.

Aging does not come alone in the human body. It comes with a lot of diseases resolving the retired person to be burden in the family. Intellectual deterioration, difficulty in making judgment, disorientation, disorganized memory; dementia and delirium are the common diseases.

The retired government employees who were sick at the time of interview reported various diseases they were suffering from. The respondents were asked about the chronic

diseases they suffered during the last one year. It appears from Table 5.3.1 that the most common disease was diabetes (59.1%). Of the officers 62% were suffering from diabetes, whereas 51.2% of staffs were diabetic patients. Decay of bone problem was the next disease of officer level and pneumonia disease of staff level. Ulcer was the common disease of both officers and staffs of the retired persons. About 23.3% of staff and 14% of officers reported the problem of kidney disease.

Table 5.3.1: Type of Disease Suffered by the Retired Government Employees during the Last One Year, by Job Status (Multiple Responses)

Type of Disease	Officer	Staff	Total
Diabetes	62.0	51.2	59.1
Pneumonia	15.7	32.6	20.1
Cancer	2.5	2.3	2.4
Heart disease	0.8	0.0	0.6
High blood pressure	13.2	18.6	14.6
Eye disease	16.5	4.7	13.4
Ulcer	31.4	30.2	31.1
Decay of Bone	38.0	20.9	33.5
Kidney disease	14.0	23.3	16.5
Paralysis	0.8	7.0	2.4
Other disease	11.6	7.0	10.4

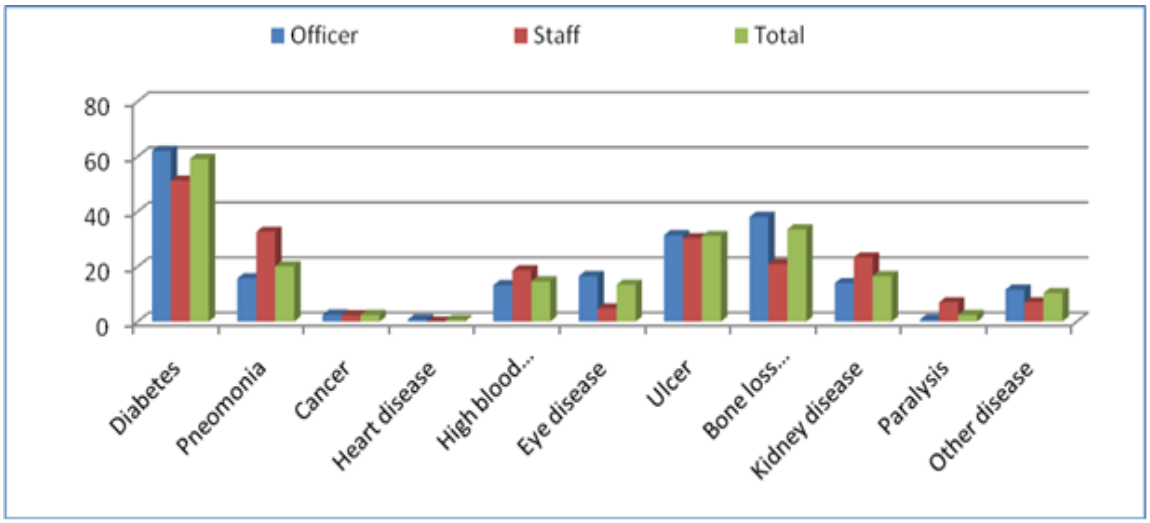


Figure 5.3.1: Type of Disease Suffered by the Retired Government Employees during the Last One Year, by Job Status (Multiple Responses)

It may be noted that most of the retired government employees were suffering from more than one disease. Diseases patterns were varied by job status of the retired government employees, where diabetes, decay of bone and ulcer were high among officer level employees and comparatively low among staff level employees. Both diabetes and decay of bone problems were relatively of high proportion in study area.

Table 5.3.2: Diseases Suffered by Retired Government Employees, by Job Status

Diseases Suffered	Job Status		Total
	Officer No. (%)	Staff No. (%)	No. (%)
Diabetes	149 (61.8)	44 (51.2)	193 (59.2)
Pneumonia	38 (15.8)	28 (32.6)	66 (20.2)
Cancer	6 (2.5)	2 (2.3)	8 (2.5)
Heart Disease	2 (0.8)	0 (0)	2 (0.6)
High Blood Pressure	32 (13.3)	16 (18.6)	48 (14.7)
Eye Disease	40 (16.6)	4 (4.7)	44 (13.5)
Ulcer	76 (31.5)	26 (30.2)	102 (31.0)

Decay of Bone	92 (38.2)	18 (20.9)	110 (33.4)
Kidney Disease	34 (14.1)	20 (23.3)	54 (16.6)
Paralysis	2 (0.8)	6 (7.0)	8 (2.5)
Other Disease	28 (11.6)	6 (7.0)	34 (10.4)
Total	241 (100.0)	86 (100.0)	327 (100.0)

Table 5.3.2 presents the diseases suffered by the retired government employees of Bangladesh in terms of their levels of occupation or job status. It is evident from Table 5.3.2 that of 193 retired government employees of Bangladesh who had suffered from diabetes 149 retired government employees were officers and 44 of them were staffs, while of 66 retired government employees of Bangladesh who had suffered from pneumonia 38 retired government employees were officers and 28 of them were staffs. Moreover, of 8 retired government employees of Bangladesh who had suffered from cancer 6 retired government employees were officers and only 2 of them were staffs, while of 2 retired government employees of Bangladesh who had suffered from heart disease 2 retired government employees were officers and none of the retired government employees who suffered from heart disease were staffs.

It is also observable from Table 5.3.2 that of 48 retired government employees of Bangladesh who had suffered from high blood pressure 32 retired government employees were officers and 16 of them were staffs, while of 44 retired government employees of Bangladesh who had suffered from eye disease 40 retired government employees were officers and only 4 of the retired government employees who suffered from eye disease were staffs. On the other hand, of 101 retired government employees of Bangladesh who had suffered from ulcer 76 retired government employees were officers and 26 of them were staffs, while of 109 retired government employees of Bangladesh

who had suffered from decay of bone 92 retired government employees were officers and18 of the retired government employees who suffered from decay of bone were staffs.

Furthermore, of 54 retired government employees of Bangladesh who had suffered from kidney disease 34 retired government employees were officers and 20 of them were staffs, while of 8 retired government employees of Bangladesh who had suffered from paralysis only 2 retired government employees were officers and 6 of them were staffs. Likewise, of 34 retired government employees of Bangladesh who had suffered from other diseases, 28 retired government employees were officers and 6 employees were staffs. Table 5.3.2 is partially supportive of Hypothesis 1 in that the health condition of the retired government employees of Bangladesh are varied across their levels of occupation or job status.

Table 5.3.3: Type of Disease Suffered by the Retired Government Employees during the Last One Year, by Job Status (Multiple Responses).

Type of disease	**Class-I**		**Class-II**		**Class-III**		**Class-IV**		**Total**	
Diabetes	No.	%	No.	%	No.	%	No.	%	No.	%
Pneumonia	64.0	56.3	53.8	25.0	59.1	64.0	56.3	53.8	25.0	59.1
Cancer	14.6	18.8	30.8	50.0	20.1	14.6	18.8	30.8	50.0	20.1
Heart disease	2.2	3.1	0.0	25.0	2.4	2.2	3.1	0.0	25.0	2.4
High blood pressure	1.1	0.0	0.0	0.0	0.6	1.1	0.0	0.0	0.0	0.6
Eye disease	14.6	9.4	20.5	0.0	14.6	14.6	9.4	20.5	0.0	14.6
Ulcer	16.9	15.6	2.6	25.0	13.4	16.9	15.6	2.6	25.0	13.4
Decay of bone	33.7	25.0	33.3	0.0	31.1	33.7	25.0	33.3	0.0	31.1

Kidney disease	31.5	56.3	23.1	0.0	33.5	31.5	56.3	23.1	0.0	33.5
Paralysis	14.6	12.5	23.1	25.0	16.5	14.6	12.5	23.1	25.0	16.5
Other disease	1.1	0.0	7.7	0.0	2.4	1.1	0.0	7.7	0.0	2.4

Table 5.3.3 shows the types of disease suffered by different levels of retired government employees during the last one year. Table 5.3.3 depicts that except class IV retired government employees, majority of the class I, class II and class III retired government employees suffered from diabetes, while 50% of class IV retired government employees suffered from pneumonia. It is observable from Table 5.3.3 that 64% of class I employees suffered from diabetes, 14.6% suffered from pneumonia, 14.6% suffered from cancer, 1.1% suffered from high blood pressure, 16.9% suffered from eye disease, 33.7% suffered from ulcer, 31.5% suffered from decay of bone, and 14.6% of them suffered from kidney disease only. Table 5.3.3 is partially supportive of Hypothesis 1 in that the health conditions of the retired government employees are varied across the level of services/ occupations.

Table 5.3.4: Type of Disease Suffered by Retired Government Employees during the Last One Year, by Gender (Multiple Responses)

Type of disease	Male	Female	Total
Diabetes	60.7	51.7	59.1
Pneumonia	19.3	24.1	20.1
Cancer	2.2	3.4	2.4
Heart disease	0.7	0	0.6
High blood pressure	13.3	20.7	14.6
Eye disease	14.1	10.3	13.4
Ulcer	34.8	13.8	31.1

Decay of bone	31.1	44.8	33.5
Kidney disease	16.3	17.2	16.5
Paralysis	2.2	3.4	2.4
Other disease	9.6	13.8	10.4

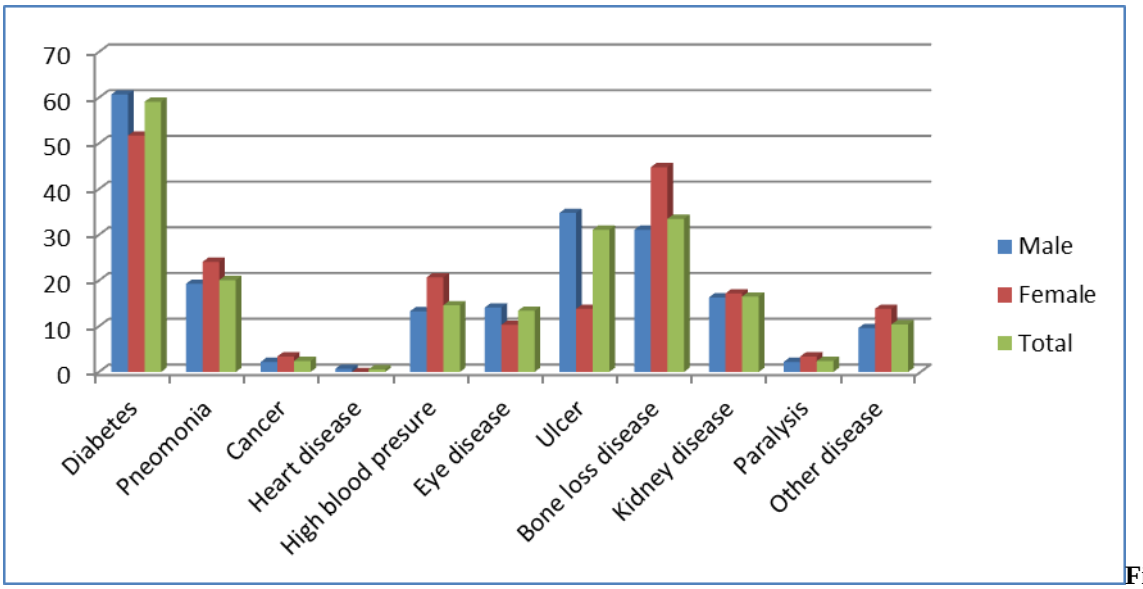


Figure 5.3.2: Type of Disease Suffered by Retired Government Employees during the Last One Year, by Gender (Multiple Responses)

Table 5.3.4 shows the types of disease suffered by the retired government employees in terms of gender. It is observed from Table 5.3.4 that 59.1% of respondents reported that they had diabetics. Among the male respondents, 60.7% had the diabetes disease and among female respondents 51.7% had diabetes disease. Table 5.3.4 also demonstrates that only 33.5% of respondents among the total respondents had decay of bone and 31.1% of male respondents reported that they had decay of bone and 44.8% of female respondents reported that they had decay of bone diseases.

The study revealed that only 31.1% of respondents had ulcer. Among the male this percentage was 34.8%, where as in female section the percentage was higher than the male respondents. Table 5.3.4 presents that only 20.1% of respondents among the total

respondents had pneumonia and 19.3% of male respondents reported that they had pneumonia. Table 5.3.4 indicates that the percentage of female respondents suffering from pneumonia was higher than that of the percentage of the male respondents who suffered from pneumonia.

Health problem is a kind of barrier to socio-economic condition and the daily activities in all societies. It is a severe social problem in the developing world. Particularly, in the case of Bangladesh, diseases are constant threat to public health, especially to the health of very young and elderly people. Retired government employees in good health enjoy a greater sense of personal well-being and can participate more actively in the economic, social, cultural and political activities of society.

Table 5.3.5 presents data on different diseases suffered by the retired government employees of Bangladesh in terms of their levels of education. Table 5.3.5 depicts that 193 retired government employees suffered from diabetes, 66 employees suffered from pneumonia, 8 employees suffered from cancer, 2 employees suffered from heart disease, 48 from high blood pressure, 44 from eye disease, 101 from ulcer, 109 from bone loss, 54 from kidney disease, 8 from paralysis and 34 retired government employees suffered from other diseases. It is observed from Table 5.3.5 that of those retired government employees who had suffered from diabetes, 4retired government employees had education below SSC degree, 4 employees had SSC degree, 32 employees had HSC degree, 48 retired government employees had Bachelor's degree and 105 retired government employees obtained at least Master's degree, while of those retired government employees who had suffered from pneumonia 4 retired government employees had education below SSC degree, 2 employees had SSC degree, 20

employees had HSC degree, 18 retired government employees had Bachelor's degree and 22 retired government employees obtained at least Master's degree.

Of 8 retired government employees who had suffered from cancer 2 retired government employees had SSC degree, 2 retired government employees had Bachelor's degree and 4 retired government employees obtained at least Master's degree, while no retired government employees with HSC degree and below SSC degree suffered from cancer. On the other hand, of 48 retired government employees who had suffered from high blood pressure 6 retired government employees obtained SSC degree, 12 employees had HSC degree, 4 retired government employees had Bachelor's degree and 26 retired government employees obtained at least Master's degree, while none of the retired government employees with education below SSC degree suffered from high blood pressure.

Table 5.3.5 exhibits that of 44 retired government employees who had suffered from eye diseases 2 retired government employees had education below SSC degree, 6 employees had HSC degree, 10 retired government employees had Bachelor's degree and 26 retired government employees obtained at least Master's degree, while none of the retired government employees with SSC degree suffered from eye diseases. On the other hand, of 101 retired government employees who had suffered from ulcer 10 retired government employees obtained SSC degree, 16 employees obtained HSC degree, 26 retired government employees obtained Bachelor's degree and 48 retired government employees obtained at least Master's degree, while none of the retired government employees with education below SSC degree suffered from ulcer.

Table 5.3.5: Diseases Suffered by Retired Government Employees, by Level of Education

Diseases Suffered	Level of Education					Total
	Below SSC No. (%)	SSC No. (%)	HSC No. (%)	Bachelor's Degree No. **(%)**	Master's Degree No. (%)	No. (%)
Diabetes	4 (50.0)	4 (20.0)	32 (57.5)	48 (54.5)	105 (67.7)	193 (59.2)
Pneumonia	4 (50.0)	2 (10.0)	20 (35.7)	18 (20.5)	22 (14.2)	66 (20.2)
Cancer	0 (0)	2 (10.0)	0 (0)	2 (2.3)	4 (2.6)	8 (2.5)
Heart Disease	0 (0)	0 (0)	0 (0)	0 (0)	2 (1.3)	2 (0.6)
High Blood Pressure	0 (0)	6 (30.0)	12 (21.4)	4 (4.5)	26 (16.8)	48 (14.7)
Eye Disease	2 (25.0)	0 (0)	6 (10.7)	10 (11.4)	26 (16.8)	44 (13.5)
Ulcer	0 (0)	10 (50.0)	16 (28.6)	26 (31.8)	48 (31.0)	101 (31.0)
Decay of Bone	0 (0)	12 (60.0)	16 (28.6)	34 (38.6)	48 (31.0)	109 (33.4)
Kidney Disease	4 (50.0)	0 (0)	10 (17.9)	18 (20.5)	22 (14.2)	54 (15.6)
Paralysis	0 (0)	0 (0)	6 (10.7)	0 (0)	2 (1.3)	8 (2.5)
Other Disease	2 (25.0)	0 (0)	2 (3.6)	10 (11.4)	20 (12.9)	34 (10.4)
Total	8 (100.0)	20 (100.0)	56 (100.0)	88 (100.0)	155 (100.0)	402 (100.0)

It is observed from Table 5.3.5 that of 109 retired government employees who had suffered from decay of bone 12 retired government employees obtained SSC degree, 16 employees obtained HSC degree, 34 retired government employees obtained Bachelor's

degree and 48 retired government employees obtained at least Master's degree, while none of the retired government employees with education below SSC degree suffered from decay of bone. On the other hand, of 54 retired government employees who had suffered from kidney disease 4 retired government employees obtained education below SSC degree, 10 employees obtained HSC degree, 18 retired government employees obtained Bachelor's degree and 22 retired government employees obtained at least Master's degree, while none of the retired government employees with SSC degree had suffered from kidney disease.

Again, of 8 retired government employees who had suffered from paralysis 6 retired government employees obtained HSC degree and only 2 government employees obtained at least Master's degree, while none of the retired government employees with below SSC, SSC and Bachelor's degrees, respectively had suffered from paralysis. On the other hand, of 34 retired government employees who had suffered from other diseases 2 retired government employees had education below SSC degree, 2 employees had HSC degree and 10 retired government employees had Bachelor's degree and 20 retired government employees had at least Master's degree, while none of the retired government employees with SSC degree had suffered from other diseases. Table 5.2.5 partially supports Hypothesis 1 in that the health conditions of the retired government employees of Bangladesh are varied across their levels of education.

Table 5.3.6: Type of Health Facilities Received by the Retired Government Employees during the Last One Year, by Job Status (Multiple Responses)

Type of Health Facilities Received	1st class	2nd class	3rd class	4th class	Total
Public hospital/Health center	38.9	72.7	82.4	100.0	56.7
Private doctor	85.0	69.7	52.9	0.0	72.6
Homeopathic doctor	12.4	30.3	43.1	50.0	23.9
Unani/Aurvedic/kabiraj	2.7	3.0	2.0	0.0	2.5
NGO health centre	0.0	6.1	3.9	50.0	3.0
Pharmacy/Dispensary's employer/Compounder	8.0	18.2	23.5	50.0	14.4
Self	8.0	3.0	5.9	0.0	6.5
Other	0.0	6.1	0.0	0.0	1.0

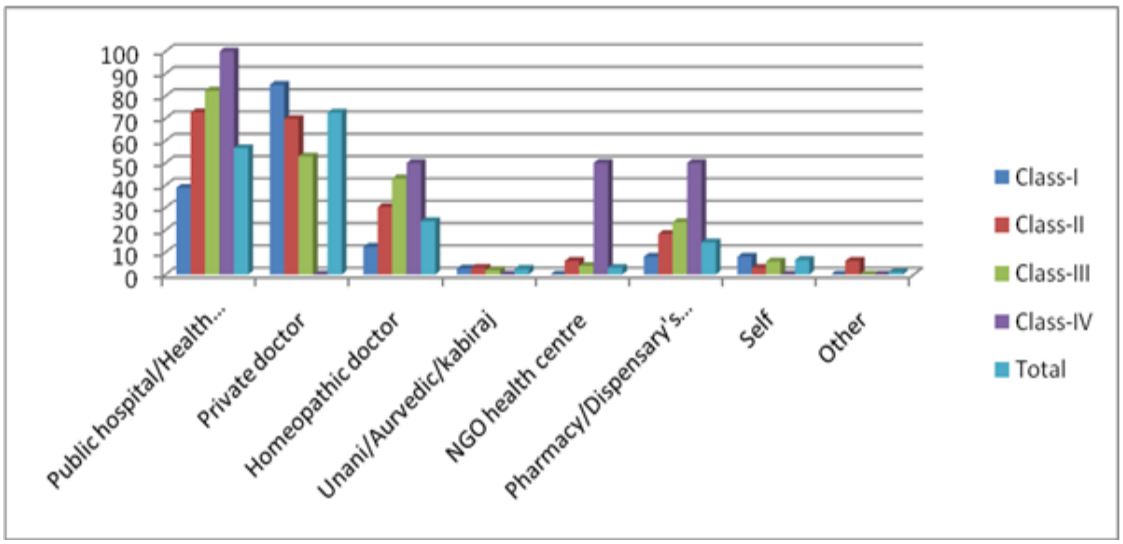


Figure 5.3.3: Type of Health Facilities Received by the Retired Government Employees during the Last One Year, by Job Status (Multiple Responses)

Table 5.3.6 presents the type of health facilities received by the retired government employees of Bangladesh during the last one year in term of their job status. It is observed from Table 5.3.6 that the retired government employees generally depend on

the private doctor for their health care. It is also observed from the table that the retired government employees received 72.6% of services from private doctors followed by 56.7% of services from government hospitals/health care centers, and 23.9% of them received services from homeopathic doctors. Table 5.3.6 reveals that the highest percentages (100%) of the retired government employees who received services from the government hospitals/health care centers were class IV retired government employees. On the other hand, a high percentage (82.4%) of class III retired government employees received health-related services from the government hospitals/health care centers, while 72.7% of class II and 38.9% of class I retired government employees received health-related services from the government hospitals/health care centers.

It is revealed from Table 5.3.6 that 14.4% of the retired government employees received services from pharmacy/dispensary owners or compounders. However, 8% of them were class I employees, 18.2% were class II employees, 23.5% were class III, and 50% of them were class IV retired government employees. Again, although majority of the retired government employees from class I (85.0%), class II (69.7%) and class III (52.9%), respectively received medical treatment from private doctors, no class IV retired government employees approached to the private doctors or any other health practitioners due to their poor economic condition.

Moreover, 8% of class I retired government employees, 3% of class II employee and 5.9% of class III retired government employees received health services from themselves, while none of class IV retired government employees received health-related services from their own selves. Table 5.3.6 is partially supportive of Hypothesis 1 in that the health facilities received by the retired government employees of Bangladesh are varied across their level of service/ job status.

Table 5.3.7: Type of Health Facilities Received by the Retired Government Employees during the Last One Year, by Gender (Multiple Responses)

Service Provider	Male	Female	Total
Public hospital/Health Centre	58.0	51.3	56.7
Private doctor	69.1	87.2	72.6
Homeopathic doctor	24.1	23.1	23.9
Unani/Aurvedic/kabiraj	3.1	0.0	2.5
NGO health Centre	3.7	0.0	3.0
Pharmacy/Dispensary's employer/Compounder	15.4	10.3	14.4
Self	7.4	2.6	6.5
Other	1.2	0.0	1.0

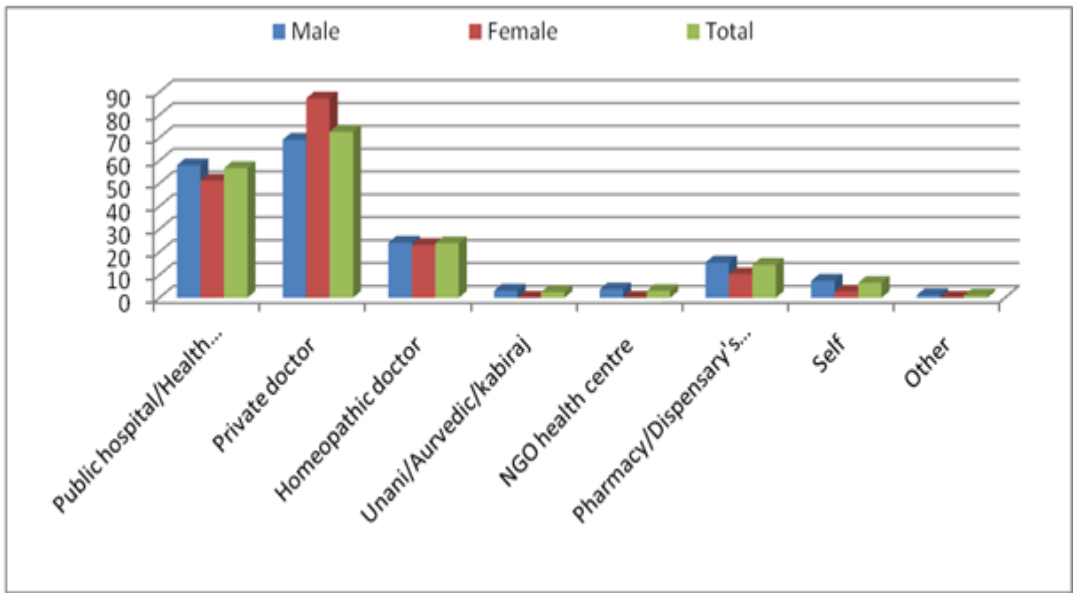


Figure 5.3.4: Type of Health Facilities Received by the Retired Government Employees during the Last One Year, by Gender (Multiple Responses)

Table 5.3.7 presents type of healthcare facilities received by the retired government employees in terms of gender. As evident from Table 5.3.7 that private doctors play the most important role in providing treatment to the retired government employees in study area. More than 72.6% of retired persons consulted with the private doctors for their treatment.

It is evident from Table 5.3.7 that a majority (87.2%) of the female retired government employees received their treatment from private doctors and 69.1% of the male retired persons received treatment from private doctors, which is actually desirable from modern scientific days. Of the total retired government employees, 56.7% of them received services from government hospitals/health care centers.

It is found from the study that 58% of male and 51.3% of female retired government employees received treatment from government hospitals/health care centers. Of 23.9% of total retired government employees who received services from homeopathic doctors, 24.1% were male employees and 23.1% of them were female employees. Again, 14.4% of total respondents received healthcare facilities from pharmacy/dispensary employees or compounders, of them 15.4% were male and 10.3% were female retired government employees.

Table 5.3.8: Family Aid/Care Received by the Retired Government Employees during Their Illness, by Job Status (Multiple Responses)

Type of Family Aid/Care	Class-I	Class-II	Class-III	Class-IV	Total
Spouse	66.4	54.5	60.8	50.0	62.7
Son	42.5	30.3	39.2	50.0	39.8
Daughter	31.0	30.3	23.5	75.0	29.9
Brother/Sister	4.4	6.1	0.0	0.0	3.5
Other	23.0	27.3	19.6	25.0	22.9
None	0.9	0.0	2.0	0.0	1.0
No need	4.4	0.0	5.9	0.0	4.0

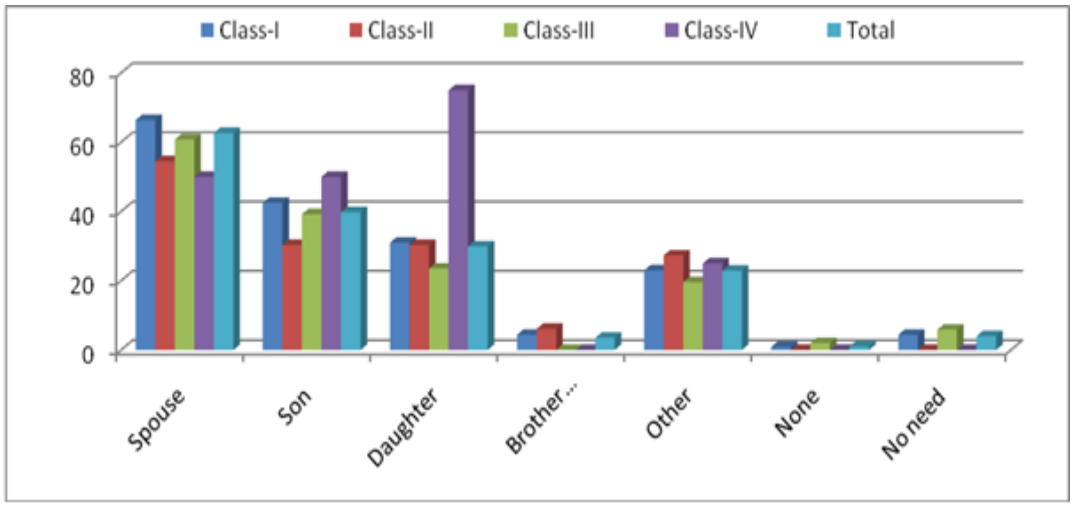


Figure 5.3.5: Family Aid/Care Received by the Retired Government Employees during their Illness, by Job Status (Multiple Responses)

Health problems are the major concerns of a society as retired government employees are more prone to suffer from ill health. It is often claimed that retired person is accompanied by multiple illnesses and physical ailments.

During the illness of the retired government employees, they are mainly taken care of by spouses and/or their sons or daughters, brothers/sisters or others. Table 5.3.8 shows that in the study area, the main care providers are the spouses of the retired government employees (62.7%) followed by their children (67.7%) and other relatives (22.9%). It is notable that the main care providers for the retired government employees are their spouses among the officers and staffs.

5.3.9: Family Aid/Care Received by the Retired Government Employees during Their Illness, by Gender (Multiple Responses)

Type of Family Aid/Care	Male	Female	Total
Spouse	69.8	33.3	62.7
Son	41.4	33.3	39.8
Daughter	27.8	38.5	29.9
Brother/Sister	1.2	12.8	3.5
Other	21.6	28.2	22.9
None	0.6	2.6	1.0
No need	3.1	7.7	4.0

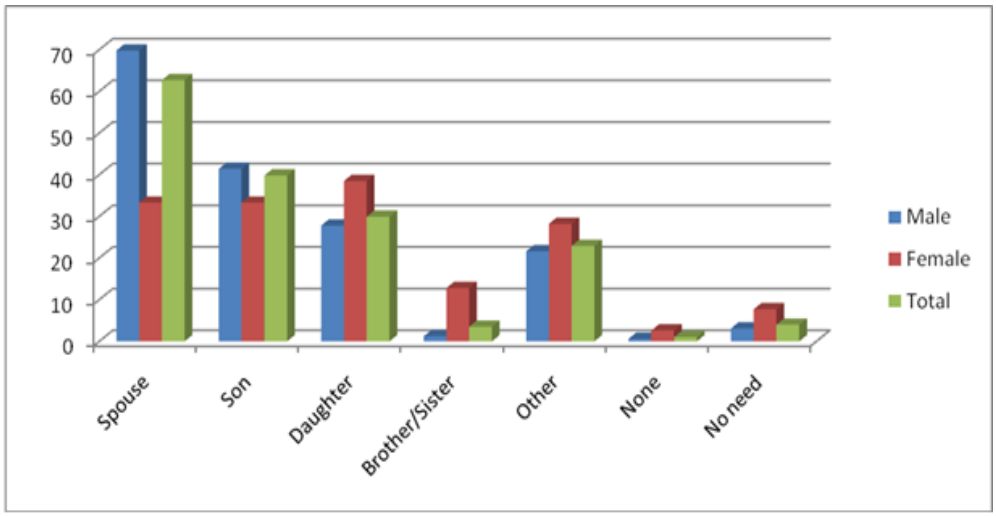


Figure 5.3.6: Family Aid Received by the Retired Government Employees during the Illness, by Gender (Multiple Responses)

Physical care is very much essential for the retired government employees. Retired men and women are not only the recipients of care, in many cases, they are care givers themselves. When retired person was in need of care, most often the family provided it. The gender differences in care giving with the retired persons in the family as recipients have been observed from Table 5.3.9. It has been ostensible from Table 5.3.9 that retired men tend to depend more on their wives for nursing than retired women on their husbands.

Table 5.3.9 shows that 69.8% of the retired male employees were nursed and taken care of by their wives during the illness, whereas only 33.3% of the retired female employees did receive care from their spouses. Two factors may explain this. First, the female retired persons being mostly widowed; there was no scope for receiving such aid from the spouses. Very few retired husbands provided care for their wives.

Anxiety, depression, fear of death, loneliness and other psychological problems are examples of major psychological illness, which disturb peaceful living. Table 5.3.10 shows that 50.2% of retired government employees reported that occurrences of various incidents caused depression and anxiety to them, while 50.7% of retired government employees reported that they suffered from memory loss. It is observed from Table 5.3.10 that 64.7% of the respondents reported their fear of death, while 36.8% of retired government employees stated that they felt lonely. Compared to retired government officers, loneliness, depression, anxiety and fear of death were higher among the staffs. They suffered from depression, anxiety, fear of death and loneliness due to death of their spouse or beloved members of their family and presence of unmarried daughters at marriageable age. Not only that, these problems might arise in connection with major life changes or a sudden decline in health.

Table 5.3.10: Psychological Illness Suffered by the Retired Government Employees, by Job Status

Type of Psychological Illness		Class-I		Class-II		Class-III		Class-IV		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Depression	Yes	96	42.5	32	48.5	66	64.7	8	100	202	50.2
Memory loss	Yes	108	47.8	36	54.5	52	51	8	100	204	50.7
Neurologic diseases	Yes	48	21.2	24	36.4	38	37.3	6	75	116	28.9
Psychological problem	Yes	58	25.7	30	45.5	56	54.9	4	50	148	36.8
Fear of death	Yes	132	58.4	42	63.6	78	76.5	8	100	260	64.7
Other	Yes	6	2.7	2	3	0	0	0	0	8	2

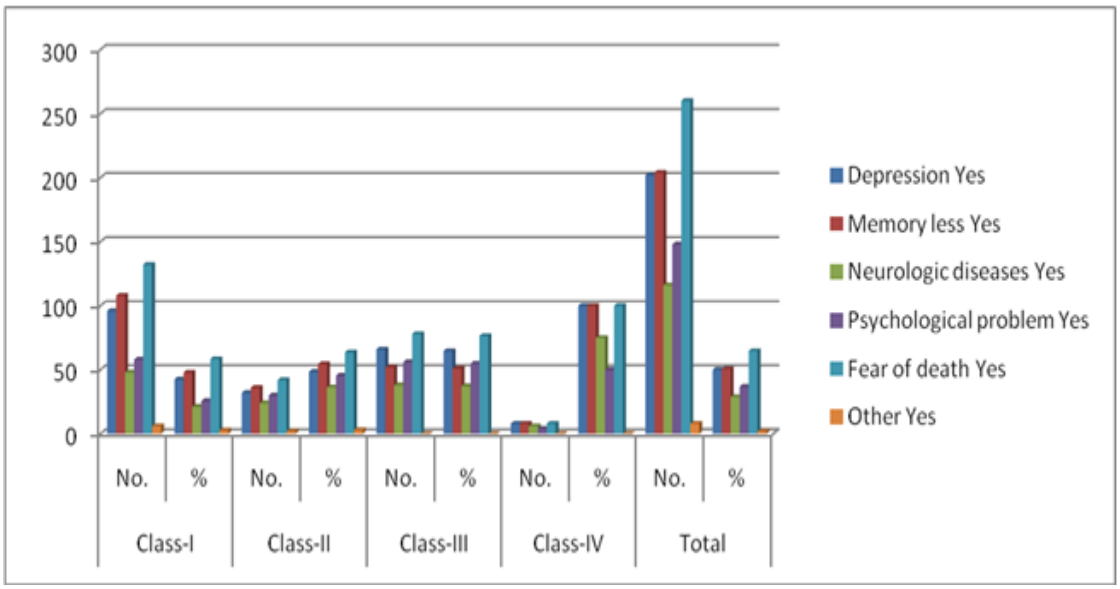


Figure 5.3.7: Psychological Illness Suffered by Retired Government Employees, by Job Status

One respondent (retired from Government College) said, "After my retirement my only son got married and he is living along with his wife in his residence. I have a marriageable unmarried daughter. This is the main cause of our mental unhappiness. If my son lives with us, we could feel more secure and warm."

It is observed from Table 5.3.11 that greater proportion of the old age groups (75+) have problems with specific functional activities than do the <65 years retired persons. Table 5.3.11 shows that the retired government employees with less than 65 years of age have no problematic functional activities compared to the 75+ year's retired persons. It indicates from the table that the proportions of the age group such as <65, 65-74 and 75+ years are found to increase with an increase in the number of problematic functional activities.

Table 5.3.11: Daily Activities of the Retired Government Employees, by Age Group

Activities of daily living		Age group							
		<65		65 - 74		75+		Total	
		No.	%	No.	%	No.	%	No.	%
Eating	Yes	136	97.1	208	97.2	44	91.7	388	96.5
	No	4	2.9	6	2.8	4	8.3	14	3.5
Dressing	Yes	136	97.1	204	95.3	34	70.8	374	93
	No	4	2.9	10	4.7	14	29.2	28	7
Bathing	Yes	136	97.1	190	88.8	22	45.8	348	86.6
	No	4	2.9	24	11.2	26	54.2	54	13.4
Toileting	Yes	134	95.7	186	86.9	22	45.8	342	85.1
	No	6	4.3	28	13.1	26	54.2	60	14.9
Marketing/banking activities	Yes	112	80	120	56.1	14	29.2	246	61.2
	No	28	20	94	43.9	34	70.8	156	38.8
Food preparation	Yes	84	60	90	42.1	4	8.3	178	44.3
	No	56	40	124	57.9	44	91.7	224	55.7
Using the phone/mobile	Yes	136	97.1	194	90.7	34	70.8	364	90.5
	No	4	2.9	20	9.3	14	29.2	38	9.5
Taking medicine	Yes	132	94.3	202	94.4	42	87.5	376	93.5
	No	8	5.7	12	5.6	6	12.5	26	6.5
Getting in and out of bed and others	Yes	120	87	192	93.2	42	91.3	354	90.8
	No	18	13	14	6.8	4	8.7	36	9.2

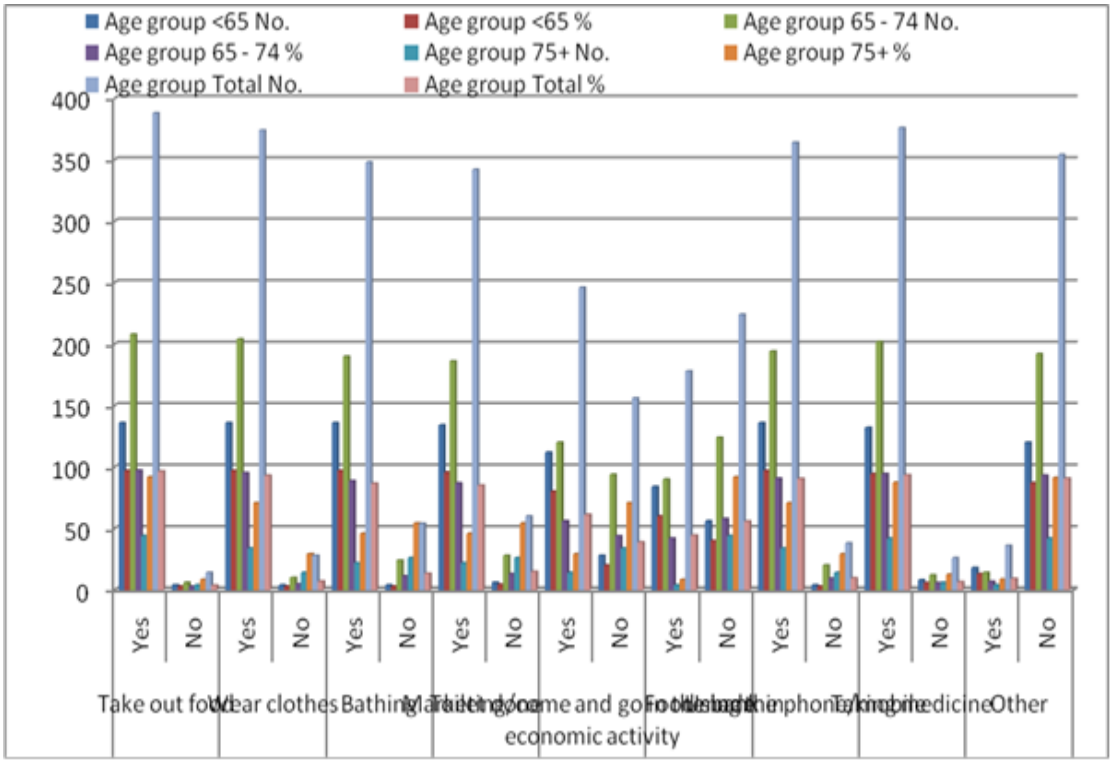


Figure 5.3.8: Daily Activities of the Retired Government Employees, by Age Group

5.4 Family Relations of the Retired Government Employees

Family is a group consisting of parents and children living together in a household. Family members are also dependent upon each other for living a good and healthy life. In Bangladesh society, we can find three types of family, such as single, nuclear and joint family. Nuclear family consists of a pair of adults and their children, whereas joint family consists of parents, their children, and the children's spouses and their off-springs (Rahman, M.H, 1993).

Family is an important institute for an individual for various reasons including the retired people. For example a child is a socialized in a family. An adult person receives physical and psychological care from the family. It someone falls ill it is the family members who come forward to extend help to the sick person. Even if someone faces economic hardship family has got a role to extend support.

But Bangladesh is also change like other societies. For example in the past, joint family or extended family is the form of family here, but now nuclear family or even broken family is becoming common. This may also affect the condition of the retired people. Literature shows globally and locally in this I have chosen aspect

This dependence is much intensive for a retired person because he is vulnerable to disease. Moreover he is suddenly out of job and may feel lonely when he/she needs family company. Another aspect is family control. A father or mother when in job can exact influence on the family, orca retired that influence becomes literature, so it may create bad family. Therefore it is necessary to examine the family relation of the retired persons.

Bangladesh is such a country where traditionally people love and respect the age. The traditional joint families fulfill the basic human needs. Now industrialization, modernization and westernization have greatly changed the family structure in Bangladesh. Especially in the urban areas joints families have broken into nuclear families. As a result the old persons especially the retired government employees are the victimized by the problem.

Traditionally, the Bangladeshi family has been viewed as a close-knit social unit from which its members receive support, security and a means for meeting their needs. Previously in Bangladesh, the retired government employees were taken care by their families. The retired persons represented life experience, knowledge, authority and status. In today's world, however, the emphasis on individualism, nuclear family autonomy in an urban-industrial milieu and economic discrimination creates pressures on the family members that leads to disregard their parents. Inadequate income reduces physical capabilities and social isolation of retired government employees often causes physical and mental suffering for them. The retired government employees of Bangladesh especially are confronted with poverty, isolation, poor housing, poor health and other physical vulnerabilities in our society (Rahman,2000).

The family culture and social health condition of retired government employees are very important in our Bangladesh society. Because, it gives entire picture of socio-physiological tendencies such has perception of status in the family towards retired person and opinion about family member's attitude towards the retired person.

Table 5.4.1: Involvement of the Retired Government Employees in Decision Making on Family Related Issues, by Job Status

Involvement in Decision Making	Officer		Staff		Total	
	No.	%.	No.	%.	No.	%.
Self	212	72.6	60	54.5	272	67.7
With son	40	13.7	36	32.7	76	18.9
With daughter	16	5.5	8	7.3	24	6
Others	24	8.2	6	5.5	30	7.5
Total	292	100	110	100	402	100

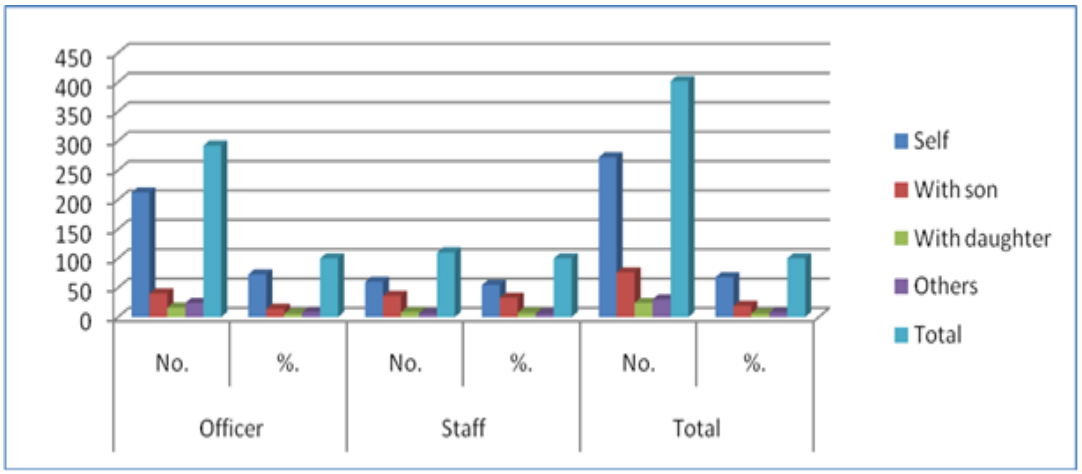


Figure 5.4.1: Involvement of the Retired Government Employees in Decision Making on Family Related Issues, by Job Status

Table 5.4.1 presents the involvement of the retired government employees in decision making on family-related matters. It is apparent from 5.4.1 that majority (67.7%) of the retired government employees of Bangladesh make decisions on family-related matters by themselves without consultation with other family members. On the other hand, a considerable percentage (18.9% or 76 of 402) of retired government employees make decisions in consultation with their sons, while a very low percentage (6.0%) of the

retired government employees make decisions in consultation with their daughters. Again, only 7.5% (30 of 402) of the retired government employees make decisions in consultation with persons other than their sons and daughters.

Table 5.4.1 shows that 72.6% (212 of 292) of retired government officers and 54.5% (60 of 110) of retired government staffs make decisions by themselves on family-related issues, while 13.7% (40 of 292) of retired government officers and 32.7% (36 of 110) of retired government staffs make decisions on family-related matters in consultation with their sons. On the other hand, only 5.5% (16 of 292) of retired government officers and 7.3% (8 of 110) of retired government staffs make decisions in consultation with their daughters, while the remaining 8.2% (24 of 292) of retired government officers and 5.5% (6 of 110) of retired government staffs make decisions in consultation with others on family-related issues.

Findings of the study reveal the fact that the retired government employees prefer their sons more to daughters in making or sharing decisions on family-related matters. Table 5.4.1 is partially supportive of Hypothesis 2 in that lower level retired government employees are more neglected than higher level retired government employees by their family members. The retired government officials enjoy more decision making power than the retired government staffs.

Table 5.4.2 demonstrates the decision-making activities of the retired government employees on family-related matters by gender. It is observable from Table 5.4.2 that although majority of male and female retired government employees make decisions by themselves, the percentage (71% or 230 of 324) of male retired government employees who make decisions by themselves is higher than the percentage (53.8% or 42 of 78) of female retired government employees who make decisions by themselves. Table 5.4.2

also shows that the percentage (22.2% or 72 of 324) of male retired government employees who make decisions in consultation with their sons is much higher than the percentage (5.1% or 4 of 78) of female retired government employees who make decisions in consultation with their sons. On the other hand, the percentage (10.3% or 8 of 78) of female retired government employees who make decisions in consultation with their daughters is much higher than the percentage (4.9% or 16 of 324) of male retired government employees who make decisions in consultation with their daughters

Table 5.4.2: Involvement of the Retired Government Employees in Decision Making on Family Related Issues, by Gender

Involvement in Decision Making	**Male**		**Female**		**Total**	
	No.	%.	No.	%.	No.	%.
Self	230	71	42	53.8	272	67.7
With son	72	22.2	4	5.1	76	18.9
With daughter	16	4.9	8	10.3	24	6
Others	6	1.9	24	30.8	30	7.5
Total	324	100	78	100	402	100

Table 5.4.2 is supportive of Hypothesis 3 in that the perceptions of the retired government employees towards their family members are varied across gender. In this regard, a female retired government employee said, “After my husband’s death my sons have decided to keep me in their houses for three months in each of their houses, respectively. When I am staying in one of my sons’ house, other three sons will not keep in touch with me. I feel that I am completely unwanted to my sons. I do not have any address or own home. Now I live just like a nomad.”

Table 5.4.3: Living Arrangements of the Retired Government Employees, by Job Status

Living Arrangement	Class-I		Class-II		Class-III		Class-IV		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Self	170	75.2	42	63.6	58	56.9	2	25	272	67.7
With son	28	12.4	12	18.2	34	33.3	2	25	76	18.9
With daughter	8	3.5	8	12.1	4	3.9	4	50	24	6
Others	20	8.8	4	6.1	6	5.9	0	0	30	7.5
Total	226	100	66	100	102	100	8	100	402	100

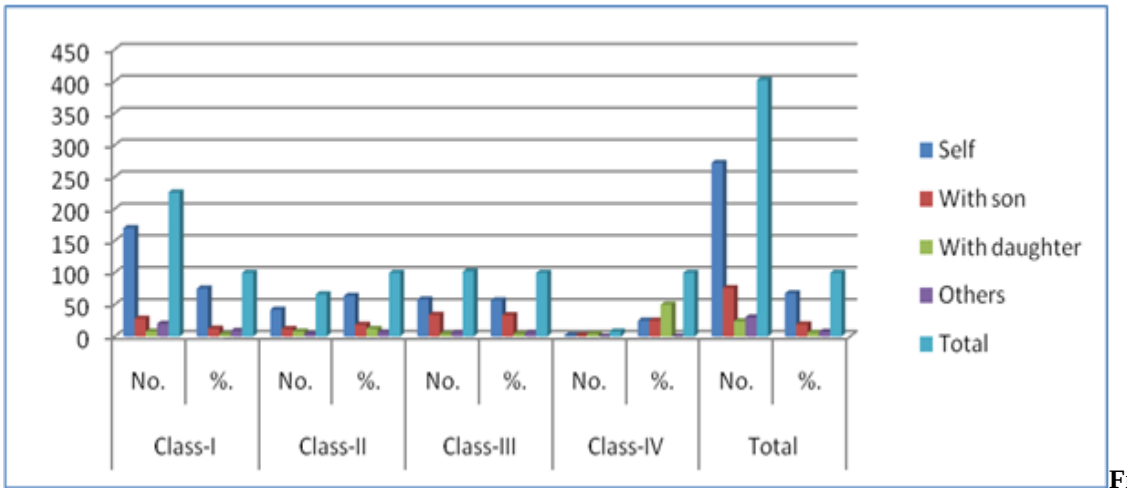


Figure 5.4.2: Living Arrangements of the Retired Government Employees, by Job Status

Table 5.4.3 presents the family relations of the retired government employees in terms of their levels of occupation. From Table 5.4.3 it is ostensible that 75.2% (170 of 226) of class I retired government employees, 63.6% (42 of 66) of class II retired government employees, 56.9% (58 of 102) of class III retired government employees and 25.0% (2 of 8) of class IV retired government employees live in their houses only by themselves on their everyday livings and/or family-related matters. Table 5.4.3 depicts that the retired government officers holding the higher level of occupation are more likely to live in their own houses by themselves.

Table 5.4.3 demonstrates that 12.4% (28 of 226) of class I retired government employees, 18.2% (12 of 66) of class II retired government employees, 33.3% (34 of 102) of class III retired government employees and 25.0% (2 of 8) of class IV retired government employees live in their houses with their sons, while 3.5% (8 of 226) of class I retired government employees, 12.1% (8 of 66) of class II retired government employees, 3.9% (4 of 102) of class III retired government employees and 50.0% (4 of 8) of class IV retired government employees live with their daughters. Likewise, 8.8% (20 of 226) of class I retired government employees, 6.1% (4 of 66) of class II retired government employees, 5.9% (6 of 102) of class III retired government employees and none of class IV retired government employees live with others. The term living arrangements is the type of family in which the retired government employees live the hardship. They enjoy the place they stay in and the people they stay with.

Findings of the survey data from Table 5.4.3 partially support Hypothesis 1 in that the family relations of the retired government employees are varied across their levels of occupation or job status.

Table 5.4.4: Importance of the Retired Government Employees in Decision Making Within Family, by Job Status/Level of Occupation

Importance in Decision Making Power	Officer		Staff		Total	
	No.	%.	No.	%.	No.	%.
Importance giving (always)	156	53.4	48	43.6	204	50.7
Importance giving (sometimes)	100	34.2	36	32.7	136	33.8
No importance giving	16	5.5	20	18.2	36	9
Never asked to given opinion	2	0.7	4	3.6	6	1.5
Others	18	6.2	2	1.8	20	5
Total	292	100	110	100	402	100

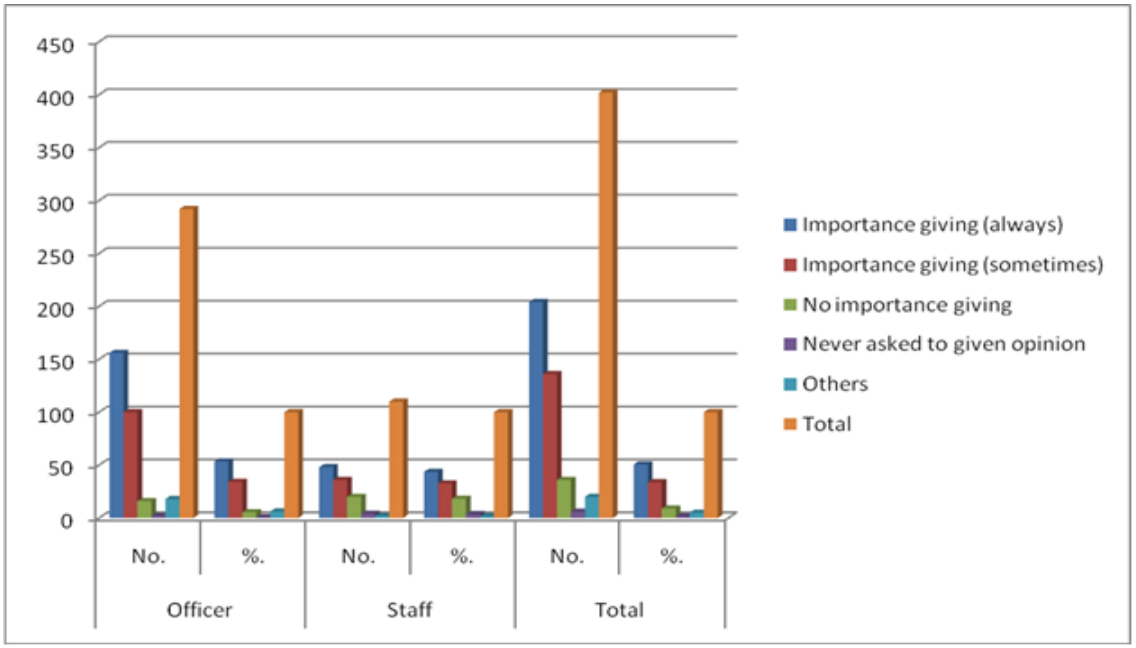


Figure 5.4.3: Importance of the Retired Government Employees in Decision Making Within Family, by Job Status/Level of Occupation

Table 5.4.4 presents the perception of the retired government employees about their participation in decision making on family-related matters. Table 5.4.4 indicates that 50.7% (204 of 402) of the retired government employees responded that they were always given importance in decision making on family-related matters, 33.8% (136 of 402) of the retired government employees responded that they were sometimes given importance in decision making on family-related matters, 9.0% (36 of 402) of the retired government employees responded that they were sometimes given no importance in decision making on family-related matters and only 1.5% of them responded that they were never asked to participate in decision making on family matters.

Table 5.4.4 partially supports Hypothesis 1, because it depicts that the family relations of the retired government employees are varied across their level of occupation or job status. The table also is supportive of Hypothesis 2 in that the lower level retired government employees are more neglected than higher level government employees by

their family members. However, regarding the family relations of retired government employees a former Additional Secretary stated, “After my retirement my status has increased due to my wide experience and wisdom. Experience and maturity increase with age. All of my family members believe that my advice and suggestions will bring success for them and they always seek my suggestion.”

Table 5.4.5: Role of the Retired Government Employees in Decision Making Power within Family, by Gender

Role in Decision Making	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Importance giving (always)	180	55.6	24	30.8	204	50.7
Importance giving (sometimes)	94	29	42	53.8	136	33.8
No importance giving	30	9.3	6	7.7	36	9
Never asked to given opinion	6	1.9	0	0	6	1.5
Others	14	4.3	6	7.7	20	5
Total	324	100	78	100	402	100

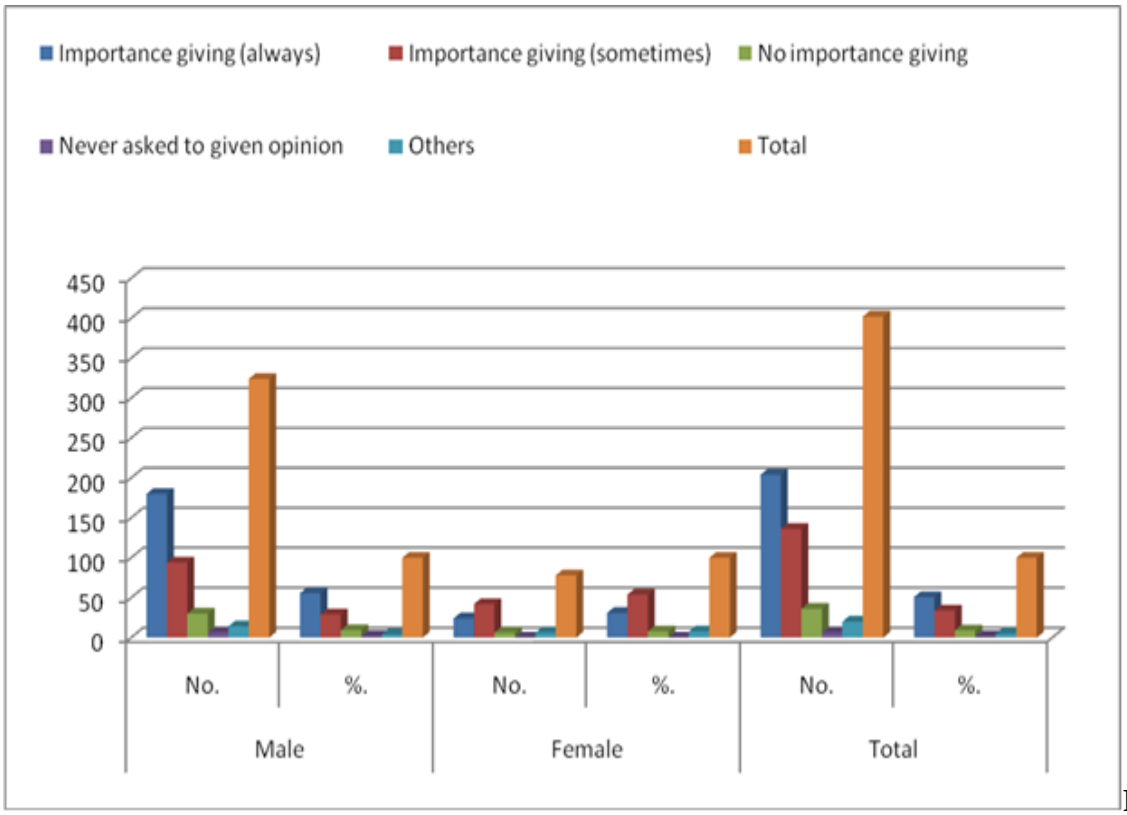


Figure 5.4.4: Role of the Retired Government Employees in Decision Making within Family, by Gender

Table 5.4.5 presents the perception of the retired government employees about their participation in decision making on family-related matters by gender. Table 5.4.5 depicts that 55.6% (180 of 324) of retired male government employees responded that they were always given importance in decision making on family-related matters, while 30.8% (24 of 78) of retired female government staffs responded that they were always given importance in decision making on family-related matters. On the other hand, 29% (94 of 324) of retired male government employees responded that they were sometimes given importance in decision making on family-related matters, while 53.8% (42 of 78) of retired female government employees responded that they were sometimes given importance in decision making on family-related matters.

Moreover, Table 5.4.5 shows that 9.3% (30 of 324) of retired male government employees responded that they were given no importance in decision making on family-related matters, while 7.7% (6 of 78) of retired female government employees responded that they were given no importance in decision making on family-related matters. Table 5.4.5 partially supports Hypothesis 3, because it depicts that the family relations of the retired government employees are varied across gender.

Table 5.4.6: Importance of Retired Government Employees in Decision Making Power within Family, by Education.

Decision Making Power	Below S.S.C		S.S.C		H.S.C		Graduate		Master's and above		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Importance giving (always)	2	20	14	46.7	28	43.8	48	48	112	56.6	204	50.7
Importance giving (sometimes)	4	40	12	40	20	31.3	40	40	60	30.3	136	33.8
No importance giving	4	40	2	6.7	12	18.8	4	4	14	7.1	36	9
Never asked to give opinion	0	0	2	6.7	2	3.1	2	2	0	0	6	1.5
Others	0	0	0	0	2	3.1	6	6	12	6.1	20	5
Total	10	100	30	100	64	100	100	100	198	100	402	100

Table 5.4.6 presents the perception of the retired government employees about their participation in decision making power on family-related matters by their levels of education. It is observable from Table 5.4.6 that 20% (2 of 10) of retired government employees with below SSC degree, 46.7% (14 of 30) with SSC degree, 43.8% (28 of 64) with HSC degree, 48% (48 of 100) with graduate degree and 56.6% (112 of 198) of retired government employees with at least Master's degree responded that they were

always given importance in decision making on family-related matters, while 40% (4 of 10) of retired government employees with below SSC degree, 40% (12 of 30) with SSC degree, 31.3% (20 of 64) with HSC degree, 4% (4 of 100) with graduate degree and 30.3% (60 of 198) of retired government employees with at least Master's degree responded that they were sometimes given importance in decision making on family-related matters.

On the other hand, 40% (4 of 10) of retired government employees with below SSC degree, 6.7% (2 of 30) with SSC degree, 18.8% (12 of 64) with HSC degree, 4% (4 of 100) with Graduate degree and 7.1% (14 of 198) of retired government employees with at least Master's degree responded that they were not given importance in decision making on family-related matters. Again, none of retired government employees with below SSC degree, 6.7% (2 of 30) with SSC degree, 3.1% (2 of 64) with HSC degree, 2% (2 of 100) with Graduate degree and none of retired government employees with at least Master's degree responded that they were never asked to give opinion in decision making on family-related matters. Table 4.4.6 partially supports Hypothesis 1, because it reveals that the family relations of the retired government employees are varied across their levels of educational qualifications.

Table 5.4.7: Ownership Status of Dwelling Houses of the Retired Government Employees, by Gender

Ownership Status	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Own	158	48.8	40	51.3	198	49.3
Rent	154	47.5	32	41	186	46.3
Rent free	12	3.7	6	7.7	18	4.5
Total	324	100	78	100	402	100

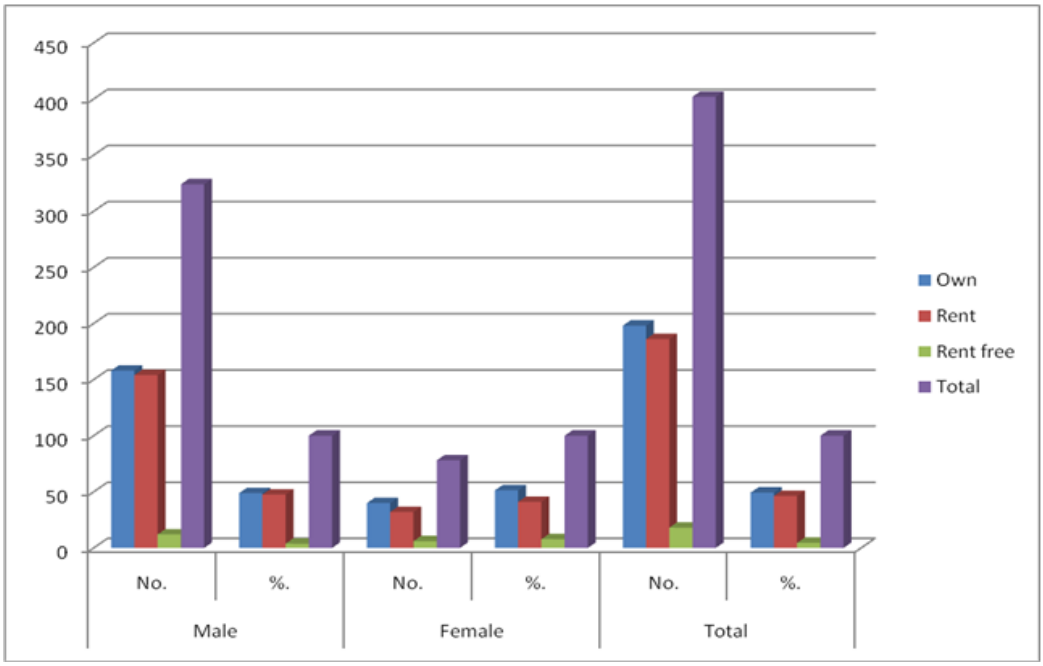


Figure 5.4.5: Ownership Status of Dwelling Houses of the Retired Government Employees, by Gender

Table 5.4.7 presents the ownership status of dwelling houses of the retired government employees in terms of gender. Table 5.4.7 shows that 49.3% of retired government employees live in their own houses, while 46.3% of the retired government employees rent houses and only 4.5% of them live in rent-free houses. It is also ostensible from Table 5.4.7 that 48.8% (158 of 324) of male retired government employees and 51.3% (40 of 78) of female retired government employees live in their own houses, while 47.5% (154 of 324) of male retired government employees and 41% (32 of 78) of female retired government employees live in rented houses. On the other hand, 3.7% (12 of 324) of male retired government employees and 7.7% (6 of 78) of female retired government employees live in rent-free houses.

Table 5.4.8 demonstrates the leisure time spent by the retired government employees of Bangladesh in terms of gender and levels of occupation or job status. Table 5.4.8 shows that 28.3% of class I retired male government employees, 24.0%of class II retired male

government employees, 14.4% of class III retired male government employees spent their leisure time in social work, while 9.5% of class I retired female government employees and 11.1% of class III retired female government employees spent their leisure time in social work.

On the other hand, 66.3% of class I retired male government employees, 84.0% of class II retired male government employees, 88.1% of class III retired male government employees and all (100.0%) of class IV retired male government employees spent their leisure times in religious work/activities, while 71.4% of class I retired female government employees, 62.5% of class II retired female government employees, 88.9% of class III retired female government employees and all (100.0%) of class IV retired female government employees spent their leisure times in religious work/activities.

Table 5.4.8: Leisure Time of Retired Government Employees, by Gender

Use of leisure time	Male					Female				
	Class -I	Class -II	Class -III	Class -IV	Total	Class -I	Class -II	Class -III	Class -IV	Total
Social work	28.3	24.0	14.3	0.0	23.5	9.5	0.0	11.1	0.0	7.7
Religious work	66.3	84.0	88.1	100.0	75.3	71.4	62.5	88.9	100.0	74.4
Reading	53.3	28.0	7.1	0.0	36.4	61.9	25.0	33.3	0.0	46.2
Gardening	6.5	4.0	2.4	0.0	4.9	9.5	0.0	11.1	0.0	7.7
Others	33.7	16.0	26.2	33.3	29.0	47.6	50.0	44.4	0.0	46.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

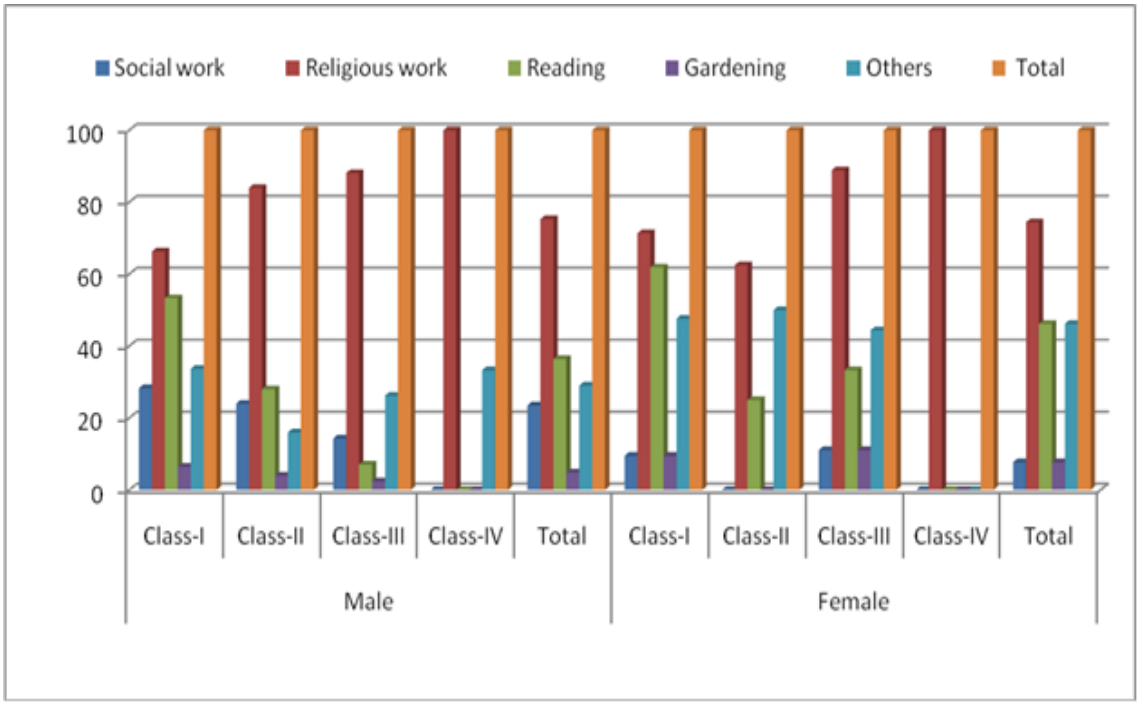


Figure 5.4.6: Leisure Time of Retired Government Employees, by Gender

Table 5.4.8 depicts that 53.3% of class I retired male government employees, 28.0% of class II retired male government employees and7.1% of class III retired male government employees, respectively spent their leisure times by reading, while 61.9% of class I retired female government employees, 25.0% of class II retired female government employees, 33.3% of class III retired female government employees, respectively spent their leisure times by reading. On the other hand, none of class IV retired male and female government employees spent leisure time by reading.

It is also observed from Table 5.4.8 that only 6.5% of class I retired male government employees, 4.0% of class II retired male government employees and 2.4% of class III retired male government employees, respectively spent their leisure times in gardening, while 9.5% of class I retired female government employees and 11.1% of class III retired female government employees, respectively spent their leisure times in gardening. On the other hand, none of class IV retired male government employees, class II and class IV retired female retired government employees spent their leisure times by gardening.

Table 5.4.9: Main Problems Encountered by the Retired Government Employees, by Job Status/ Level of Occupation

Type of Problems Encountered	Class-I	Class-II	Class-III	Class-IV	Total
Physical	77.0	72.7	68.6	75.0	74.1
Mental	24.8	36.4	33.3	0.0	28.4
Family related	23.9	42.4	41.2	50.0	31.8
Financial	28.3	69.7	76.5	100.0	48.8
Other	6.2	9.1	3.9	0.0	6.0
	100.0	100.0	100.0	100.0	100.0

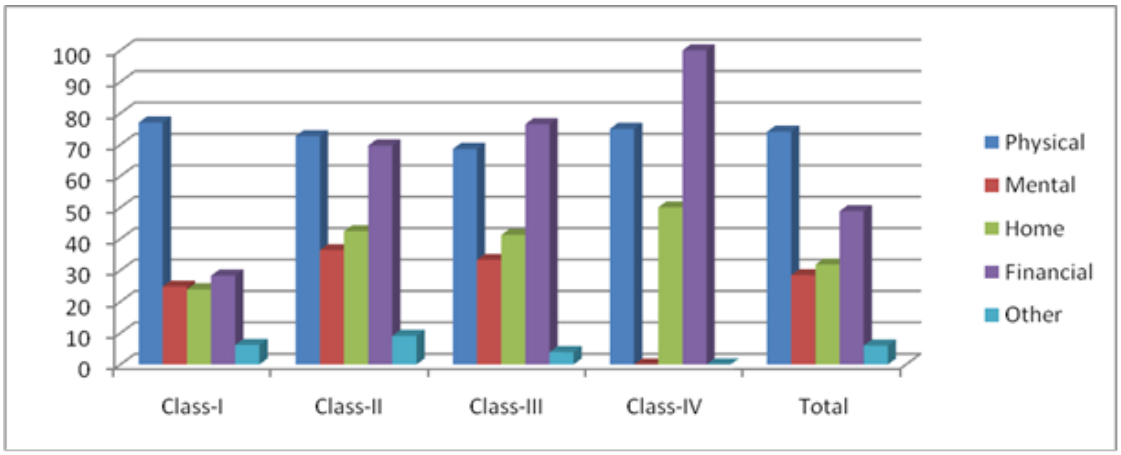


Figure 5.4.7: Main Problems Encountered by the Retired Government Employees, by Job Status/ Level of Occupation

Table 5.4.9 demonstrates the main problems encountered by retired government employees by job status. It is observed from the Table 5.4.9 that the physical problem was the highest problem encountered by class I and class II retired government employees. The physical problems as the highest problems were reported by 77% of class I officers and 72.7% of class II employees. On the other hand, financial problem was identified as the highest problem by the class III (76.5%) and class IV (100%) retired government employees in Bangladesh. Financial problem as the second highest

problem was reported by class I and class II retired government employees. Mental problem was reported by 24.8% of class I, 34.4% of class II and 33.3% of class III retired government employees. None of class IV retired government employees reported about mental problem. Family related problem was reported by 23.9% of class I, 42.4% of class II, 41.2% of class III and 50% of class IV retired government employees of Bangladesh. Table 5.4.9 is also partially supportive of Hypothesis 1 in that the health conditions of the retired government employees are varied across the level of occupation or job status.

Table 5.4.10: Main Problems Encountered by the Retired Government Employees, by Gender

Type of Problems	Male	Female	Total
Physical	74.7	71.8	74.1
Mental	25.9	38.5	28.4
Family related	27.8	48.7	31.8
Financial	50.0	43.6	48.8
Other	6.2	5.1	6.0
Total	100.0	100.0	100.0

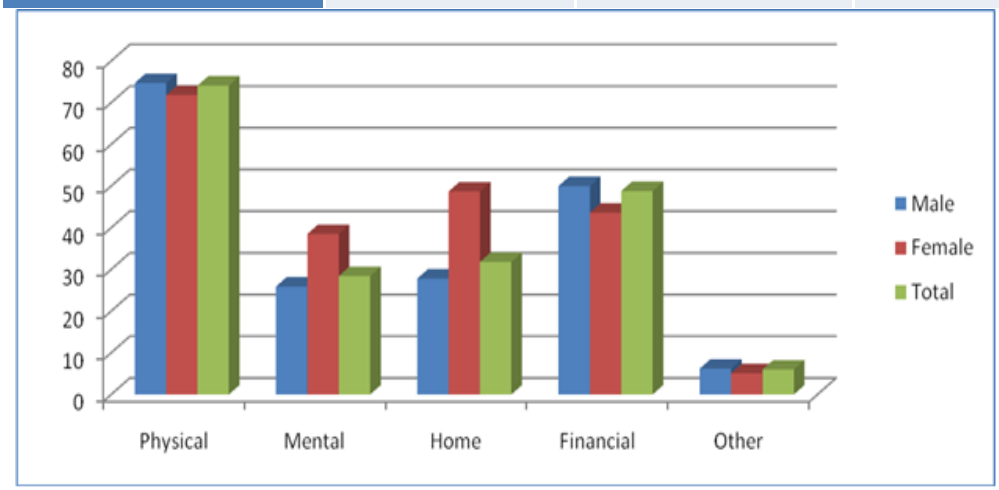


Figure 5.4.8: Main Problems Encountered by the Retired Government Employees, by Gender

Table 5.4.10 presents the main problems encountered by retired government employees in terms of gender. Findings of the study of retired government employees indicate that the physical and financial problems are the major problems encountered by them in the retired life. It is observed from Table 5.4.10 that the highest percentage (74.1%) of retired government employees suffers from physical problem, followed by financial problem (48.8%), family-related problem (28.4%) and mental problem (6%). There exists some variation in problems encountered by the retired government employees by gender. Among the male retired government employees, 74.7% suffered from physical problem compared to 71.8% of female retired government employees who suffered from physical problems. Mental problem was reported by 25.9% of male retired government employees as against 38.5% of female retired government employees. Family-related problem was encountered by 27.8% of retired government male employees compared to 48.7% of female employees. On the other hand, financial problem was less among retired female government employees (43.6%) compared to their male counterparts (50%).

Chapter 6

Discussion and Interpretation of the Results

In any social science research, the socio-economic and demographic characteristics are the major factors to determine a person's position in the society. Socio-economic variables are very important for any kind of social science studies.

This study focuses on the socioeconomic condition, health and family relations of the retired government employees. It has also examined these aspects in terms of gender segregation and job status hierarchy. However there are relevant variables such as health, education or income which may affect three aspects chosen in this study.

In this chapter regression analysis has been done to examine the association of selected independent variables with the chosen three aspects: socio economic condition, health and family relation.

In Bangladesh, income of retired government employees is declined in a high rate because of retirement. An adequate retirement income is a key element in retirement satisfaction. On the average, because of retirement about one- half to two-thirds income may be reduced. In the study area, most of the retired government employees use their pension, FDR etc as their family income source. In some cases, their wife's and husband's income is also one kind of income sources in their families. In some cases, their adult sons and daughters contribute economically in the family.

The choice of after retirement residence by the retired persons of different classes shows major variations. Except first class and second class officers, retired government employees from all other classes intend to return to their ancestor's at larger number. The fourth class is the biggest of this type.

Socio-economic profile of retired government employees in Bangladesh is very important part of the country. The whole study was focused on the various socio-economic conditions of the retired government employees.

6.1 Socio-Economic Condition of the Retired Government Employees: Socio-Economic Condition Model

6.1.1 Bivariate Distributions of the Socio-economic Condition of Retired Government Employees

Table 6.1.2 : Model of the Multivariate Regression

Variables	Economically self-sufficient (Reference) and not self-sufficient	Not suffered from chronic disease (reference) and suffered from chronic disease in last one year	Attitude towards retired person: same or better (reference) and less than the past
Dependent			
Independent			
Sex (Female, Male)	√		
Age group	√	√	√
Marital Status	√	√	√
Education	√	√	√
Job Status	√	√	√
Family Size	√		
Monthly income	√	√	√
Mode of Surrendering Gross pension	√		
Income generating activities by job status	√	√	
		Received health facilities	Type of facilities of changed room of retired persons
		Family aid for retired persons	Criteria of residence of Rtd. Persons
		Decision making power within the family	√

		Care with retired persons	√
	Binomial Logistic Regression	Multivariate (Linear) Regression	

Table 6.1.3: Odd Ratios (Multivariate Logistic Regression) and level of error of Socio-economic Status of Retired Government Employees

Covariates	Odd Ratio	P-value	Remarks
Sex of the Respondents			
Female (reference)	-	-	
Male	1.43	0.29	Not Significant
Age Group			
Less than 65 (reference)	-	-	
65-74	0.73	0.26	Not Significant
75+	2.58	0.03	Significant
Level of Education			
Below up to H.S.C (reference)	-	-	
Graduate and above	0.37	0.06	Significant
Marital Status			
Widow/Widower/Divorced/ Never Married (reference)			
Currently married	0.85	0.56	Not Significant
Job Status			
Officer (reference)			
Staff	3.32	0.00	Significant
Family Size			
1-2 Persons (reference)			

3-4	2.03	0.09	Significant with p<10
5-6	1.78	0.17	Not Significant
Monthly income of the Rtd.			
20001 and above (reference)			
Up to 20000	5.30	0.00	Significant
Mode of Surrendering gross pension by Rtd. Persons			
Surrendered fully (reference)			
Surrendered half	0.87	0.65	Not Significant
Whether participated in income generating activities			
Yes (reference)			
No	0.94	0.82	Not Significant
- 2 Log likelihood			440.53*
Nagelkerke R^2			0.30
*** Significant with p<0.01**			

6.1.4, Multivariate Regression Analysis

Socio-Economic Condition of the Retired Government Employees: An Interpretation of the Results

There are nine covariates included in the socio-economic model such as gender, age group, level of education, marital status, job status, family size, monthly income, mode of surrendering gross pension, and income generating activities of retired government employees of Bangladesh.

Among the covariates age group, job status, family size and personal monthly income are significant covariates, and the remaining five variables are not significant which are gender, level of education, marital status, mode of surrendering gross pension and income generating activities of retired government employees. It is noted here that the categories of dependent variables are economically self-sufficient (Reference) and not self-sufficient, which are reported by the retired government employees.

i. Age of the Retired Government Employees: Less than 65 Years (Ref) Vs. (65-75 Years) and 75+ Years and above.

The results show that age of the respondent is a significant determinant of socio-economic status of the retired government employees. Retired government employees with age 75 years and above are more likely (Odd ratio=2.58) to have not economically self-sufficient compared to retired government employees with age less than 65 years. Retired government employees with age group 65-74 years are not significant compared to the reference category.

ii. Gender of the Retired Government Employees Female (Ref) vs. Male

Gender of the retired government employees is not a significant covariate with the socio-economic status of the retired government employees. The result shows that male retired government employees are more likely (Odd Ratio=1.428) to have not economically self-sufficient compared to female retired government employees with level of error 0.29.

iii. Level of Education up to H.S.C (Reference) Vs. Graduate and above

Level of education of the retired government employees is a significant covariate. It is observed from the result that the retired government employees who are graduate and above have lower chance (Odd Ratio=0.37) to be not self –sufficient compared to educational level up to H.S.C passed. Education is indispensable in the development of a human being especially in today's world. The glow of knowledge illuminates the reason, logic, humane and understanding of a man while rationally spreads to develop healthy attitude in all senses. Uneducated persons are submerged in subs of prejudices ignorance other such curses.

iv. Marital Status of the Retired Government Employees (Widow/Widower/ Divorced/Never Married Vs. Currently Married)

Marital status of the retired government employees is not significant determinant of socio-economic condition. Currently married retired government employees are less likely (Odd ratio-0.85) not to be economically self-sufficient compared to widow/widower/divorced/never married retired government employees.

In both officer and staff retired government employees, data suggested that giving economic and other supports to their family members are almost the same. Retired

government employees not only received care and support from children, they provided help for their children's families, for instance, caring for grandchildren and they often serve as care givers. Male retired government employees were mostly cared for by their wives.

It is mentioned that very few of the retired government employees providing family assistance, such as looking after the grandchildren, playing with their grandchildren, etc. In the study it has been found that most of retired government employees do not get enough time to spend with their grandchildren. One of the major reasons for this is that the nuclear family status consists of a higher group than extended family. A large number of senior level retired government officers were engaged in social, cultural and political activities in the society. In the study areas, the nuclear family consists of higher level retired government employees.

v. Job Status of Retired Government Employees: Officer (Reference) vs. Staff

The results show that job status of the retired government employees is a significant determinant of socio-economic status of the retired government employees. Retired persons of class III and class IV (staff position) have higher chance (Odd Ratio=0.32) not to have economically self-sufficient compared to the class I and class II officers of retired government employees. In the study, it has been found that majority of the senior level retired government employees were economically very sound and physically active after retirement.

vi. Family Size of Retired Government Employees: 1-2 Persons (Reference) Vs. (3-4) and (5-6) Persons

Family size of the retired government employees is a significant covariate of the explanatory variable. It is observed from the result that retired government employees with higher number of family size (3-4) have higher chance (Odd Ratio=2.025) not to be economically self-sufficient compared to lower family size (1-2 persons) of the retired government employees with level of error less than 0.10.

vii. Monthly Income of the Retired Government Employees: Tk20001 and above (Ref.) Vs. up to Tk20000

The result shows that personal monthly income of the respondent is a significant determinant of socio-economic status of the retired government employees. Retired government employees with personal income level up to Tk20000 (lower income level) are 5.3 times more likely not to be economically self-sufficient compared to retired government employees with personal income level 20001 and above (higher income level)..

The problems of retirees mainly include passing time, widowhood and feeling of being physically weak, fear of death, mental tension, feeling of social negligence and feeling of negligence by family as well as by friends. (Raghani and Singhi,1970). Mishra (1987) found that with increase in income and adequacy of income of the older persons, their level of adjustment also increased, indicating significant association between sound financial position and successful adjustment.

viii) Mode of Surrendering Gross Pension by Retired Persons: Surrendered fully (reference) Vs. Surrendered Half

Mode of surrendering gross pension by the retired government employees is not a significant determinant of socio-economic status of the retired government employees. It is observed from the result that retired government employees who surrendered half pension (who takes monthly pension) have lower chance (Odd Ratio=0.87) not to be economically self-sufficient compared to retired government employees who surrendered pension fully (p=0.65). This implies that the retired government employees who received all pension money at the time of retirement had higher chance to suffer economically compared to those who received monthly pension.

ix) Whether Participated in Income Generating Activities: Yes Vs. No

Income generating activities of the retired government employees is not a significant covariate of socio-economic status of the retired persons in the study area. Retired government employees who were not engaged in income generating activities currently were less likely not to be economically self-sufficient compared to retired government employees who participated in income generating activities (Odd Ratio=0.94).

It is believed that the retired persons are a burden on the family and the nation as they do not contribute to the national income. This is not always true. In the study, it has been found that nearly 32% of retired government employees were engaged in some sort of income generating activities.

6.2 Health Condition of the Retired Government Employees:

Health Model

Since Bangladesh's independence, various policies and programs have been initiated in Bangladesh to expand the healthcare services to its populations. It is stated in the Constitution to provide essential health care services free of cost to poor, vulnerable, people living with physical and psychological disabilities and women. However, none of the programs are designed targeting on the health needs of the retired government employees in Bangladesh.

There are four formal institutions/associations in Bangladesh offering medical and various socio-economic services to retired government employees in Bangladesh. All organizations situated in Dhaka.

i. Bangladesh Retired Government Employees Welfare Association

   It offers medical services and other welfare benefits to retired government employees and their families.

ii. Bangladesh Retired Police Officers Welfare Association

   This organization offers various socio-economic services to retired police officials and their families.

iii. Bangladesh Association for the Aged and Institute of Geriatric Medicine

This is an organization situated in the capital Dhaka. This organization, with occasional donations/grants from the government, World Health Organization (WHO) and other philanthropic bodies, render limited medical services to retired government servants who live in Dhaka City. It also conducts seminars where the participants discuss the problems of the aged people.

iv. Defense Personnel Welfare Trust.

This trust offers various socio-economic and medical services to retired defence personnel and their families. Medical care and services with appropriate medical staff and expertise to cater to the needs of the retired people should be set up to provide geriatric care; as such specialties are not yet available in many developing countries.

As mentioned earlier, there are eight covariates included in the health condition model such as age group, level of education, marital status, job status, monthly income, currently engaged in income generating activities, family aid for retired persons, and decision making power of retired government employees. Among the covariates job status, age group, currently engaged in income generating activities, and family aid (care) during illness of retired government employees are significant and the remaining four covariates/variables are not significant. It is noted here that the categories of dependent variable of health model are: Not suffered from chronic disease (reference) and suffered from chronic disease in last one year.

6.2.1 Bivariate Distributions of the Health Condition of Retired Government Employees

Table 6.2.2: Model of the Multivariate Regression

Variables	Economically self-sufficient (Reference) and not self-sufficient	Not suffered from chronic disease (reference) and suffered from chronic disease in last one year	Attitude towards retired person: same or better (reference) and less than the past
Dependent			
Independent			
Sex (Female, Male)	√		
Age group	√	√	√
Marital Status	√	√	√
Education	√	√	√
Job Status	√	√	√
Family Size	√		
Monthly Income	√	√	√
Mode of Surrendering Gross p Pension	√		
Income Generating Activities by Job Status	√	√	
		Received health facilities	Type of facilities of changed room of retired persons
		Family aid for retired persons	Criteria of residence of rtd. persons
		Decision making power within the family	√
		Care with retired persons	√
	Binomial Logistic Regression	Multivariate (Linear) Regression	

Table 6.2.3: Odd Ratios (Multivariate Logistic Regression) and Level of Error of Health Condition of Retired Government Employees			
Covariates	Odd Ratio	P-value	Remarks
Job Status			
Officer (reference)			
Staff	0.65	0.10	Significant
Age Group			
Less than 65 (reference)			
65-74	1.97	0.02	Significant
75+	2.88	0.07	Significant
Level of Education			
Up to H.S.C (reference)			
Graduate and above	0.95	0.88	Not Significant
Marital Status			
Widow/Widower/Divorced/ Never Married (reference)			
Currently Married	0.89	0.78	Not Significant
Monthly Income			
20001 and above (reference)			
Up to 20000	1.12	0.73	Not Significant
Currently Engaged in Income Generating Activities			
Yes (reference)			
No	1.79	0.06	Significant
Family Aid for the Retired Govt. Employees Last One Year of Illness			
Spouse (reference)			
Others (Son/daughter/brother/others)	0.87	0.72	Not Significant
Decision Making Power of Rtd. Govt. Employees Within the Family			
Importance Had Given Always and Sometimes (reference)			
No and Never Importance Has Given	2.17	0.09	Significant with $p<0.10$
- 2 Log likelihood			356.96
Nagelkerke R^2			0.08

6.2.4 Multivariate Regression Analysis

Health Condition of the Retired Government Employees:

Interpretation of the Result

There are eight covariates included in the health condition model such as age group, level of education, marital status, job status, monthly income, currently engaged in income generating activities, family aid for retired persons, and decision making power of retired government employees. Among the covariates job status, age group, currently engaged in income generating activities, and family aid (care) during illness of retired government employees are significant and the remaining four covariates/variables are not significant. It is noted here that the categories of dependent variable of health model are: Not suffered from chronic disease (reference) and suffered from chronic disease in last one year.

i. Job status of retired government employees: Officer (Reference) Vs. Staff

The results show that job status of the retired government employees is a significant determinant of health condition of the retired government employees. Retired persons from class III and class IV (staff position) have less chance (Odd Ratio=0.65 with p=0.10) to suffer from chronic disease compared to the class I and Class II officers of retired government employees.

ii. Age of the retired government employees: Less than 65 years. (Reference) Vs. (65-74 years) and 75 years and above

Age group of the retired government employees is a significant covariate of the health condition of the retired persons.

Retired government employees with age 75 years and above are more likely (Odd ratio=2.88 with $p<0.10$) to have chronic disease compared to retired government employees with age less than 65 years. The odds ratio highlights the relative higher risk of chronic disease with the age 75 years and above to the reference category. Retired government employees with age group 65-74 years have also higher chance (Odd ratio=1.97 with $p<0.05$) to have chronic disease compared to retired government employees with age less than 65 years.

iii) Level of education below and up to H.S.C (reference) Vs. graduate and above

Level of education of the retired government employees is not a significant covariate. It is observed from result that the retired government employees who are graduate and above have less chance (Odd Ratio= 0.95) to have chronic disease compared to those retired government employees who have education below or up to H.S.C degree.

iv) Marital status of the retired government employees: Widow/widower/divorced/never married vs. currently married

Marital status of the retired government employees is not significant determinant of health condition. Currently married retired government employees are less likely (Odd ratio-0.89) to suffer from chronic disease in last one year compared to widow/widower/divorced/never married retired government employees.

v) Monthly income of the retired government employees: Tk.20001 and above (ref.) vs. up to Tk.20000

The regression result shows that personal monthly income of the respondent is not a significant determinant of health status of the retired government employees. Retired government employees with personal income level up to Tk20000 (lower income level)

are more likely to have chronic disease (odd ratio=1.12) compared to retired government employees with personal income level Tk.20001 and above (higher income level).

vi). **Currently engaged in income generating activities: Yes (Reference) Vs. No**

Current income generating activities of the retired government employees is a significant determinant of health condition. Retired government employees who are not currently engaged in any income generating activity have more chance (Odd ratio=1.79 with p=0.06) to suffer from chronic disease compared to the retired government employees who do not engage in income generating activities.

vii) Care with retired government employees of family members: Spouse (Reference) Vs. Other (Son/daughter/brother/sisters and others)

Care provided by the family members of the retired government employees during illness in last one year is not a significant determinant of health condition of the retired government employees. It is observed from the result that when care is provided by others (not spouse) the chance of the retired government employees to suffer from chronic diseases becomes lower (Odd Ratio=0.87) compared to the retired government employees where care is provided by spouse.

viii) Decision making power of Retired Government Employees within the family: Importance was given always and sometimes (Reference) Vs. No and Never importance was given

Decision making power within the family of the retired government employees is a significant determinant of health condition of the retired government employees. It is observed from the result that retired government employees who do not have any decision making power within the family have higher chance (Odd Ratio=2.17 with

p<0.10) to suffer from chronic disease compared to the retired government employees who have some decision making power within family.

ix) Sex of the Retired Government Employees: Female (Ref) Vs. Male

The result shows that gender/sex of the retired government employees is a significant covariance. Male retired government employees are less likely (odd ratio=0.86) to have chronic disease compared to the female retired employees.

The prevalence of chronic disease found more among female than male retired government employees. It is because of the fact that female retired government employees were working in the kitchen and other domestic places. It was found that there was negative correlation between the economic status of the female retired government employees and feelings of importance about them. Most of the female retired government employees suffer from lack of importance in their families. In Bangladesh, women are always dependent on men, first on their fathers before marriage, after marriage to their husbands and later after retirement on their sons. The economic status of the female retired government employees depends on the position of these three stages. So, it is found that with the development of economic status, the importance of the female retired government employees gradually becomes less.

6.3. Family Relations of the Retired Government Employees:

Family Relations Model

In every society when people become aged they take retirement. It is a normal and university system elder people. According to the theories of gerontology retired persons face various problems which many affect then mentally and physically. If they are in good health, they can serve the society. Then, they should be considered as an integral part of the society. In Bangladesh society, retired persons have their own status irrespective of their performance in wage earning due to our social and religious values. Most of them live in joint family. But as a result of modernization and industrialization, family structure is changing and more single families have emerged. So, retired people are deprived from the shelter and support of joint family. Bangladesh's family structure and composition are social determinants that may also affect health behaviors and outcomes. Health problems are supposed to be the major concern of a family as retired people are more prone to suffer from ill health than younger age group. So, family plays an important role to care the retired government employees.

They face various financial, physical and mental problems. Some of them suffer from loneliness and anxiety. It was observed that many of them are still fit for work and could contribute positively towards the society if given proper opportunity.

6.3.1 Bivariate Distributions of the Family Relations of Retired Government Employees

Table 6.3.2 : Model of the Multivariate Regression

Variables	Economically self-sufficient (Reference) and not self-sufficient	Not suffered from chronic disease (reference) and suffered from chronic disease in last one year	Attitude towards retired person: same or better (reference) and less than the past
Dependent			
Independent			
Sex (Female, Male)	√		
Age Group	√	√	√
Marital Status	√	√	√
Education	√	√	√
Job Status	√	√	√
Family Size	√		
Monthly Income	√	√	√
Mode of Surrendering Gross Pension	√		
Income Generating Activities by Job Status	√	√	
		Received health facilities	Type of facilities of changed room of retired persons
		Family aid for retired persons	Criteria of residence of Rtd. Persons
		Decision making power within the family	√
		Care with retired persons	√
	Binomial Logistic Regression	Multivariate (Linear) Regression	

Table 6.3.3: Odd Ratios (Multivariate Logistic Regression) and level of error of family relations of Retired Government employees			
Covariates	Odd Ratio	P-value	Remarks
Job Status			
Officer (reference)			
Staff	0.09	0.02	Significant
Age group			
Less than 65 (reference)			
65-74	4.58	0.04	Significant
75+	2.12	0.35	Not Significant
Level of Education			
Below up to H.S.C (reference)			
Graduate and above	0.02	0.00	Significant
Marital Status			
Widow/Widower/Divorced/ Never Married (reference)			
Currently married	0.65	0.64	Not Significant
Monthly Income			
TK.20001 and above (reference)			
Up to TK. 20000	1.69	0.41	Not Significant
Decision making power within the family			
Importance had given always and sometimes (reference)			
No and Never importance has given	4.77	0.02	Significant
Type of facilities of Changed room			
More facilities (reference)			
Less facilities	3.56	0.11	Not Significant
Care of family members with retired government employees			
Spouse (reference)			
Others (Son/daughter/brother/and others)	3.12	0.26	Not Significant
Criteria of Residence of Rtd. Govt. employees			
Self household (reference)			
Others	.718	.784	Not Significant
- 2 Log likelihood			112.66
Nagelkerke R^2			0.47

6.3.4 Multivariate Regression Analysis

Family Relations of the Retired Government Employees: Interpretation of the Result

There are nine covariates included in the family relation model, such as job status, level of education, age group, marital status, monthly income, decision making power, type of facilities of changed room, care of family members with retired government employees and criteria of residence of retired government employees.

Among the covariates, job status, age group, level of education and decision making power of retired government employees are significant and the remaining five covariates/variables are not significant. It is noted here that the categories of dependent variable are attitude towards retired person: same or better (reference) and less than the past, which is reported by the retired government employees.

i) Job Status of Retired Government Employees: Officer (Reference) Vs. Staff

The results show that job status of the retired government employees is a significant determinant of family relations within the family of the retired government employees. Retired persons from class III and class IV (staff position) employees have less chance (Odd Ratio=0.09 with p=0.02) to have deteriorated family status after retirement compared to the class I and Class II officers of retired government employees. This implies that officers are significantly more likely to have deteriorated family relation after retirement compared to staffs.

ii) Age of the Retired Government Employees: Less Than 65 Years (Reference) Vs. (65-74 Years) and 75 Years Above

The results show that age of the retired government employees is a significant determinant of family relations within the family of the retired government employees. Retired government employees with age group 65-74 years are more likely (Odd ratio=4.58 with p=0.04) to have deteriorated family relations after retirement compared to the retired government employees with age less than 65 years. Retired government employees with age 75+ years and above is not significant category of age compared to the reference category.

iii) Level of Education Up to H.S.C (reference) Vs. Graduate and above

Level of education of the retired government employees is a significant covariate. It is observed from result that the retired government employees who are graduate and above have less chance (Odd Ratio=0.02 with p<0.01) to have deteriorated family status after retirement compared to educational level up to H.S.C degree. This implies that employees with lower education level (up to HSC) have higher chance to have deteriorated family status after retirement compared employees with higher educational level (graduate and above).

Education is the key factor that influences the responsible person's attitude towards retired person. There is strong correlation between the educational qualifications of the retired government employees and their family relations. It can be concluded that lower level educated (Up to H.S.C) retired persons had lack of social and personal relationship with family members and others.

iv). Marital Status of the Retired Government Employees (Widow/Widower/ Divorced/Never Married) Vs. Currently Married)

Marital status of the retired government employees is not significant determinant of family relations within the family. Currently married retired government employees are less likely (Odd ratio-0.65) to have deteriorated family status after retirement compared to widow/widower/divorced/never married retired government employees.

v) Monthly Income of the Retired Government Employees: Tk. 20001 and above (ref.) Vs. Up to Tk.20000

The result shows that personal monthly income of the respondent is not a significant determinant of family relations within the family of the retired government employees. Retired government employees with personal income level up to Tk.20000 (lower income level) are more likely (odd ratio 1.69) to have deteriorated family status after retirement compared to retired government employees with personal income level Tk.20001 and above (higher income level).

vi) Decision Making Power within the Family: Importance Was Given Always and Sometimes (Reference) Vs. No and Never Importance Was Given

Decision making power within the family of the retired government employees is a significant determinant of family relations within the family of the retired government employees. It is observed from the result that employees who do not have decision making power within the family have higher chance (Odd Ratio=4.77 with p=0.02) to have deteriorated family status after retirement compared to the employees who reference some decision making power within family.

Retired persons could be organized and utilized as a pool of valuable resources, with vast experience and expertise to influence policies and participate in decision making.

The loss of the decision making power is experienced more by those who have surrendered their gross pension and property in favor of younger members of their families and thus have no control over the sources of income. The loss of status in the family and decision making power are felt more by female retired government employees than male retired government employees. It is very important to mention how a retired person feels about his/her position in the family. Indeed, a retired person's importance in decision making in the family is very much contingent upon his/her position and role or function in the society as well as in the family. The results of the study also indicate that education and present employment status of the retired government employees have noticeable effect on their decision making powers.

vii) Type of Facilities of Changed Room: More Facilities (Reference) Vs. Less Facilities

Type of facilities of changed room of the retired government employees is not a significant determinant of family relations within the family of the retired government employees. It is observed from the result that employees who have changed room with less facilities compared to the past have higher chance (Odd Ratio=3.56) to have deteriorated family status after retirement compared to the employees who have changed room with more facilities compared to the past.

viii) Care with Retired Government Employees of Family Members: Spouse (Reference) Vs. Others (Son/daughter/brother/sisters and other)

Care with retired government employees of family members of the retired government employees is not a significant determinant of family relations within the family of the retired government employees. It is observed from the result that employees who received care with other family members (not spouse) have higher chance (Odd Ratio=3.12) to have deteriorated family status after retirement compared to the employees who received care from spouse.

ix) Criteria of Residence of Retired Government Employees: Self household (Reference) vs. others

Criteria of residence of retired government employees are not a significant determinant of family relations within the family of the retired government employees. It is observed from the result that employees who do not reside in their own houses have lower chance (Odd Ratio=0.72) to have deteriorated family status after retirement compared to employees who reside in their own houses after retirement.

x) Gender of the Retired Government Employees: Female (Reference) Vs. Male

The results show that the gender/sex of the retired government employees is a significant covariate. Male retired government employees are more likely (odd ratio=1.36) to have deteriorated family relations compared to the female retired employees. Regarding deteriorated family relations of retired government employees, one female respondent said, “After retirement I have been suffering from loneliness and alienation. I have lost my husband ten years ago. All the children and grandchildren are busy. Nobody has time to sit with me. So, I feel bad.”

Retired people became helpless and dependent on others. Sometimes they cannot do their personal activities like eating, dressing, bathing, toileting, marketing/baking activities, food preparation, taking medicine etc. In such conditions, they need assistance. When they become sick they need more care.

Sometimes, after retirement their children start to neglect them. One of respondents stated, “Probably I am failed as a father, my children are not interested to communicate with me. They do not like me. I was not able to spend much time with them. Was it my fault? They do not understand that I tried my best only for seeing their smiling faces.”

There is a great bond inside the family and also within the family in our society. Though it is likely for a family to be nucleated now, family is still the only reliable institution to retired persons for their support and care.

Retired government employees not only receive care and support form children, they also provide help for their children’s families, for instance, caring for grandchildren and they often serve as care givers. Male retired government employees were mostly taken care of by their wives.

It was found from the study that most of the retired people were not interested to live outside the family, because they wanted to live in the house with the family members until their death.

More than 67.7% of the retired government employees of Bangladesh mentioned that they lived in their own houses. This is one of the criteria of the post parental family. A growing tendency is being observed in youths of today, to separate from their parents after marriage and not to feel for helping their old parents. Some of the young people are going abroad for better prospects ignoring the responsibility of their parents. Many old

people by losing their spouses and leaving of their children become lonely, feel boring and lead a very pathetic life.

Chapter 7

Summary and Conclusions

Retirement introduces a set of new problems in the life of a retired person that s/he has never faced earlier. After retirement, a retired person's position or role changes not only in the family but also in the community and society. Among the thousands of problem in Bangladesh elderly/retirement problem is the new and major one. Social, economic and demographic developments have all caused changes at the individual, family and social levels, all of which influence the lives of retired government employees in Bangladesh.

Socio-economic profile, health condition and family relations of retired government employees in Bangladesh are very important part of the country. The whole research was focused on various socio-economic status, health status and family relations of the retired persons. The retired government employees are an integral part of our society.

The main sources of income of the retired government employees are mainly from house rent, remittance, interest from savings certificate, business and service, respectively. About 60% of retired government employees mentioned that their income is sufficient to meet their requirements. In some cases, their adult sons and daughters contribute economically in the family. The main items of expenditure are food and residence, Medicare/treatment, transportation and others.

About 75% of retired government employees do not surrender the whole pension. They are economically self-sufficient compared to retired government employees who surrendered pension fully. Due to lack of opportunity, in old age and other health problems, they cannot engage themselves in income generating activities. About 32% of them are engaged in some income generating activities. Moreover, class-I employees are

more engaged in income generating activities than other classes of employees. It is found that age, educational qualifications, monthly income, present health status, physical problems of the retired government employees are statistically significant with their occupational status. Employment opportunity should be made for the retired government employees according to their previous job status, educational qualification, physical and mental fitness, needs preferences.

Majority of the retired government employees are engaged in business followed by service and teaching. It is interesting to note that more than 67% of the retired government employees live in their own houses and others live with sons, daughters or others houses.

Retirement is a crucial event for a government employee. It makes man dependent, dull and lonely despite comparative good health. It deprives an individual of a major part of income and reduced status, authority, power and importance.

The study found that the staff level retired government employees' average monthly incomes were less than average monthly incomes of officer level retired government employees in Bangladesh. Some of the retired government employees are engaged in part-time jobs and some are engaged other jobs.

It is very hopeful that yet most of the retired government employees in upper level have much priority in decision making in their family. Although some retired government employees were neglected decision making on family matters. The children of some retired government employees does not want to give extra pressure to their retired parents in this period. So, most of the time, they take all decisions in the family.

In Bangladesh, very few female retired government employees are engaged in any home management activity but this does not mean that they do not work. Their work may not be considered as economic activities since they mostly engage themselves in household works. It is mentionable that incomes of retired government employees usually decrease after their retirement, which also reduces their social status and power. It was observed that a considerable amount of money was spent for the households by the retired government employees in each month. They do not want to be dependent on their relatives for economic help. But overall, they were mentally very strong and they showed positive attitude toward the life.

In this study, it has been observed that the retired government employees have been suffering from many chronic ailments/acute diseases. Of various diseases from which the retired government employees were suffering from, three major diseases such as diabetes (59.1%), decay of bones (33.5%) and ulcer (31.1%) were noticeable. Other common diseases were pneumonia, high blood pressure, kidney disease, eye disease, etc. It is interesting to note that the ailing retired government employees generally depend on private health care facilities for their treatment.

Most of the retired government employees suffered from almost all the geriatric diseases, but it did not create a chronic problem for them. They could afford to have the best medical treatment to cure them from the diseases. Most of the senior level retired government employees were physically very strong even after sixty years. They were very conscious about their own health. Most of the retired government employees go to regular medical check-up. But they think these diseases do not occur because of retirement. As they are aged, it is very natural for them to suffer from some diseases which are related to the aging process.

Physical care is very much essential in the case of the retired government employees. Retired persons are not only the recipients of care; in many cases, they are caregivers themselves. Care of the retired government employees has been a combined effort between the retired persons and their families in terms of meeting basic necessities. Most of the retired government employees have sharp memory still now. They can recall their joining date, date of birth and retirement date appropriately. They can memorize many of their activities or many events in service life.

The health conditions of the married retired government employees were good or excellent in most of the cases. Health conditions of currently married retired government employees were much better than the rest (widow/widower/separation/divorce). The study revealed that married retired couples almost always live alone and almost always count on each other for help. Majority of retired government employees are very conscious about exercise, walking or jogging. Most of them go for walk in the evening. Reduced health, reduced income and sudden break with particular kind of occupational life result in various types of socio-psychological problems for the individuals.

The retired government employees of Bangladesh suffer from tension and anxiety for a variety of socio-psychological causes. Of these, the major ones are death of spouse or a beloved member of the family and the presence of an unmarried daughter of marriageable age.

Critical changes in the person's immediate environment are likely to occur as the individual starts a retired life. The attitude of family members towards him/her changes and his/her attitudes towards the family members also changes in this period of alienation in family and outside of family as well. Retired government employees

thought that the new generations do not give the proper attention towards the aged people.

More than one-third of retired government employees reported that now-a–days young generation is less respectful to the retired persons than a generation earlier. The retired government employees reported that their own expectations from their children were also less. Retired persons thought before retired life that their family was good. But at present it is not good. So, everybody should take it easily.

Analysis of the living arrangements shows that a large number of retired government employees live with their spouse and a small proportion of the retired government employees live with their sons and daughters or others in particular. The living arrangements of the retired government employees are likely to vary depending upon their marital status.

The senior level retired government employees said that they were very happy when initially their children went to foreign countries for higher studies and employment. Most of them did not come back to Bangladesh. After a long time, parents felt that they had made a wrong decision by sending their children abroad. Now parents do not need money from them. They want that their children live with them up to their death. Some retired government employees have already lost their husbands or wives. From this side, they feel very lonely and they remember their life partner most.

In the study, it has been found that income, education and present employment of the retired government employees have noticeable effect on their decision making power. Majority of the retired persons play marginal role in the decision making process of the extended/large family. Only a few of retired government employees are still the prime decision makers in post parental families.

In this study, it has been evident that two-thirds of the retired government employees live in their houses by themselves. The traditional extended families have broken into nuclear families in the modern culture. This is called post parental family. So they are suffering from loneliness. After retirement they lose their friends and relatives. The children of these retired government employees do not live with them. If they have children, they were so busy with their lives and other responsibilities that they had no time and mentality for constant attention to their retired parents. In our country, there is a popular and traditional belief that "A father can support and look over ten kids but ten children might not be enough to look at one father/mother".

Generally, old age brings change in family roles. After retirement there is a change in headship roles. During the service period of a retired person there was a natural division of labor and authority system of the family. Before the retirement, elderly had a directive role in the family and naturally she/he was respected by other family members as a prime decision maker. After retirement, it is difficult to continue the same habits because of changes in socio-economic and occupational status within and outside of the family.

In Bangladesh, in many families, the retired government employees still enjoy a significant status of giving care to and receiving support from their family members. Findings of the study revealed that some rich retired persons enjoyed very sound economic stability, but they faced some sorts of social isolation. From the study, it can be surmised that a major change is occurring in the family situation, with most people shifting from a joint family to a nuclear family.

The new formation of family system 'nuclear family' is going to be universal and the joint family system which is treated as the nursing family system and which ensures security not only for the retired persons but also for the young generation, is going to

possess non-caring attitude because of the change of the social structure. But most of the retired government employees were not interested to live outside the family and wanted to live in the house with the family members until their death. The marital status of the retired persons was an important indicator of their residence, their support systems and importantly their individual well-being. The retired government employees who were still married tend to a more rapid recovery from illness, better mental health, utilize more health promoting services, socialize more and were generally more satisfied with life than those retired persons without a partner.

Most of the time, retired government employees were interested in passing their time by talking, sleeping, watching TV, reading books and newspapers. They liked to engage themselves in social welfare work and prayer.

The people at present, who are young and active in course of time, they will retire in the future. From my study, it can be noted that retired government employees are not neglected due to our religious, moral and traditional social values. Most of the retired government employees indicated that they were quite satisfactory, because they were prepared to welcome all starts of odds which are bond to assure inevitably.

In the study, it has been found that the majority of senior and mid-level retired government employees were rich, while a very few of them were poor. Most of respondents were conscious about exercise and walking. During the time of illness mainly they go to their husbands and wives and then to their sons, daughters and daughters-in–law, respectively. But those retired government employees who were physically all right were not dependent on others.

After retirement most of the retired government employees in the study area feel physically and mentally discomfort. As senior level retired government officers suddenly

stop working and have more than enough free time, they feel bore in home. After retirement, it was difficult to continue the same habits of recreation because of changes in socio-economic and occupational status within and outside of the family. In the present socio-economic conditions of Bangladesh, health requirements were found to be lacking for most of the people in general. But the retired government employees were better than general people. In Bangladesh, retired government employees were not actually neglected due to our religious, moral and traditional social values. Senior level retired government officers were in better position like a few other developed countries. Most of the senior and solvent retired persons live in post parental or single families. They reported their loneliness. Some of the lower level (class III &class IV) retired government employees who were not financially solvent expressed their anxiety and tension of their depended family members. In addition, many of them were frustrated due to family and social negligence, some of them fell inferiority complex and insecurity. In the context of Bangladesh society, health condition, economic status, creativity, social interaction within and outside the family is some of the important factors which interact with retirement to determine effect.

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Appendices

i) Interview Schedule.

Interview Schedule

Socio-economic Condition

Health and Family Relations of the Retired Government

Employees in Bangladesh; A Case of Dhaka City.

Research Questionnaire for Ph.D.

Department of Sociology, Dhaka University

PSU No:.....

Name of the Sample Area:.....

Mouza No.:.....

Number of Household: ..... Thana.....

1. Socio-Economic Information of the Retired Government Employees**:**

1.1Name:.....

1.2Age: ..... Year

1.3 Sex: Male ☐ Female ☐
1.4 Religion: Islam Hindu Buddhist Christian
1.5 Educational Qualifications: .....(Code list) ☐ ☐☐ ☐
1.6 Marital Status: (✓) ☐ ☐

a)Unmarried ☐ b)Married ☐

c) Widowed/Widower ☐ d) Divorced/Separated ☐

1.7What was your position in the Job, when did you get retirement?

Class-I ☐ Class-II ☐ Class-III ☐ Class-IV ☐

1.8 Name of the post retired from Job? .....
1.9 What type of retirement did you take?

a)Mandatory Retirement ☐
b)Voluntary Retirement ☐
c)Early Retirement ☐
d)Retirement due to Incapacitation ☐

1.10Which year have you retired from government Job?

☐☐☐☐ Year

1.11 What was your net pension fixed (in taka)?

☐☐☐☐☐ Taka

1.12 What is the income source of your family?

a) Job ☐ b) Business ☐ c) Interest from savings ☐

d) House Rent ☐ e) Agriculture ☐ f) Industry ☐

g) Remittance ☐ h) Others ☐

1.13 After getting money from pension, in which fields have you invested?

a)Savings scheme ☐

b)Investment on house/land ☐

c)Business purpose ☐

d)Family related expenditure ☐

e)Other purpose expenditure ☐

1.14What types of ownership of your house?

Owned ☐ Rented ☐ Without rented ☐

1.15 Criteria of House/Residence: Single ☐ Apartment ☐
Attached ☐

1.16 What type of your house do you live in?

Pacca ☐ Semi pacca ☐ Tin shed ☐ Jupri ☐

1.17What is the source of drinking water of your family?

Tap ☐ Tube well ☐ Deep Tube well ☐ Other ☐

1.18What is the source of light consumed in your house?

Electricity ☐ Solar electricity ☐ Kerosene ☐ Other ☐

1.19 Information about the regular member of the family of retired government employees:

a	B	c	d	e	f	g	h
Name of the Members	Relation with respondent Husband//Wife-1 Son//Daughter-2 Parents-3 Others-4	Age (Years)	Sex Male-1 Female-2	Marital Status Unmarried-1 Married-2 Widow/Widower-3 Divorce/Separation-4	Illiterate-0 Primary-1 Class v-ix-2 SSC-3-4 HSC-4 Degree-5 Masters Above-6	Occupation	Earning members Average Monthly Income (Taka)

1.20What is the monthly income in your family (in taka)?

Taka

1.21 What is the monthly expenditure in your family (In taka)?

	Items of Expenditure	Monthly Expenditure (in Taka)
a	Food	
b	Residence	
c	Education	
d	Treatment/Health	
e	Transportation	
f	Recreation	
g	Others	
	Total Expenditure	

1.22What types of family based on economically?

Economically Deficit Family Ec cally Excess family

1.22.1 If, this family will economically deficit family, then how will mitigate economically deficiency?

a)Institutional loan (Bank/NGO) b)I rom relatives

c)Expenditure from savings d)La e/Lease

e) Property Sale f)Others

1.23Are you engaged in any income source at present?

Yes No

1.23.1 If yes, what is your main occupation?

a)Service b)Business c)Teaching d)Agriculture)Labor Other

1.24What is the monthly income of the retired Government Employee (in Taka)?

Total

1.25What is the monthly expenditure of the retired Government employees (in Taka)?

	Items of Expenditure	Monthly Expenditure (in Taka)
A	Food and Residence	
b	Treatment/Health	
C	Transportation	
d	Recreation	
E	Others	
	Total	
	Total Expenditure	

1.26Do you think you are economically self- sufficient?

Yes No

1.26.1If no, then how will you mitigate economical deficiency?

a) Institutional loan (Bank/NGO) b) Loan from relatives

c) Expenditure from savings d) Land Sale/Lease

e) Property Sale f) Associate from children/Grand children

g) Others

1.27Do the below assets exist in your family?

	Assets	Yes	No
a	Car		
b	Air Condition		
c	Desktop/Laptop		

d	Smart Phone		
e	Washing Machine		
f	Fridge/Deep fridge		
g	Others		

1.28What kinds of transport used when do you travel in the road?

a) Bi-cycle/Rickshaw ☐ b) Motor-cycle/Vespa ☐

c) Bus ☐ d) Taxi-cap/CNG ☐ e) Others ☐

1.29Will you travel within country or abroad?

Yes ☐ No ☐

1.29.1If yes, how many travels you in the last one year?

a) Within country times ☐ b) Outside of country times ☐

2. Health related information of the retired government employees:

2.1Have you suffered chronic disease during the last one year?

Yes ☐ No ☐

2.1.1If yes, what types of diseases you have suffered from?

	Types of disease	**Code**		**Types of disease**	**Code**
a	Diabetes		g	Heart diseases	
b	Rheumatism		h	High blood pressure	
c	Cancer		i	Eye related diseases	
d	Ulcer		j	Urinary Tract	

e	Decay of Bone		k	Paralysis	
f	Kidney diseases		l	Others	

2.2Have you suffered general disease during last three months?

Yes ☐ No ☐

2.2.1 If yes, what types of diseases have you suffered from?

	Types of disease	**Code**		**Types of disease**	**Code**
A	Cold/Cough		e	Stomach pain	
b	Body pain		f	Fever	
C	Diarrhea		g	Skin disease	
d	Arthritis paid		h	Other Diseases	

2.3How many times, have you been effected by the above diseases?

☐☐ Times

2.4Whom have you consulted/ received during illness?

a) Public hospital/health center ☐

b) Private doctor ☐

c) Homeopathic doctor ☐

d) Unani/Aurvedic/Kabiraj ☐

e) NGO health centre ☐

f) Pharmacy/Dispensary's employer/ compounder ☐

g) Self ☐

h) Others ☐

2.5 What was the ability to spend the treatment expenditure of your family?

Yes ☐ No ☐

2.6 When you were sick, who helped you?

a) Husband/wife ☐ b) Son ☐ c) Daughter ☐

d) Brother/Sister ☐ e) Other (specify) ☐ f) None ☐

2.7 Do you feel the following psychological Problems?

a) Depression Yes ☐ No ☐

b) Memory less Yes ☐ No ☐

c) Neurologic diseases Yes ☐ No ☐

d) Psychological Problem Yes ☐ No ☐

e) Fear of death Yes ☐ No ☐

f) Other Yes ☐ No ☐

2.8 Have the following physical activities/capabilities of your body declined?

	Type of physical activities	Yes	No
a	Eyesight		
b	Hearing		
c	Taste of tongue		
d			
e			
f	Ability of to work		
g	Power of digestion		
h	Intellectual capacity		
i	Other		

2.9 Can you do the following work yourself?

	Activities of Daily living	Yes	No
a	Eating		
b	Dressing		
c	Bathing		
d	Toileting		
e	Marketing/Banking activities		
f	Food Preparation		
g	Using the Phone/mobile		
h	Taking medicine		
i	Others		

3 **Family relation related information of the retired government employees:**

3.1 In present who owns the house you live in?

a) Self ☐ b) Son ☐ c) Daughter ☐ d) Others ☐

3.2 Are you the head of the household? Yes ☐ No ☐

3.3 What is your participation in decision making power of your family?

a) Always given importance in decision making ☐

b) Sometimes given importance in decision making ☐

c) Not given importance in decision making ☐

d) Never given importance in decision making ☐

e) Others ☐

3.4 Currently what is family member's attitude towards the retired government employees before the past (during the job period)?

a) Currently more than in the past ☐

b) Both the time the same ☐

c) Less than in the past ☐

3.5 “Your dignity have deteriorated in this family after retirement”- Do you think?

Yes ☐ No ☐ Do not Know ☐ No response ☐

3.5.1 If Yes,

Fully happened ☐ Early Happened ☐

Sometimes happened Hap ☐ (few cases) ☐

3.6 Have you been neglect by family members after retirement?

Yes ☐ No ☐ Do not Know ☐ No resp ☐

3.6.1 If Yes,

Fully neglected ☐ Early Neglected ☐

Sometimes Neglected ☐ Neglected (few cases) ☐

3.7 Did your family members care for you after retirement?

Yes ☐ No ☐ Do not Know ☐ No response ☐

3.7.1 If yes, who is the most care of to you?

Husband/wife ☐ Son/Daughter in law ☐

Daughter/Son in law ☐ Grand children ☐

Bother/Sister ☐ Others ☐

3.8 How do you spend your leisure time?

a) Social Work ☐ b) Religious practice ☐

c) Reading newspaper/books ☐

d) Grading ☐ e) Others ☐

3.9 Are you member of any social and cultural organizations?

Yes ☐ No ☐

3.9.1 If yes, what kinds of institutions?

a) Social ☐ b) Political ☐ c) Religious ☐ d) Occupational ☐

e) Cultural ☐ f) Sports ☐ g) NGOs ☐ h) Others ☐

3.10 In present what problems do you face?

a) Physical ☐ b) Mental ☐ c) Family related ☐

d) Financial ☐ e) Other ☐

3.11 Have your living room changed after retirement?

Yes ☐ No ☐

3.11.1 If yes, Then

More facilities compared to previous living room ☐

Less facilities compared to previous living room ☐

3.12 Have the following indicators impact on your life after retirement?

	Indicators	Increased	Decreased
a	Physical health		
b	Mental health		
c	Income		
d	Social relations and communication		
e	Conjugal relationship		

3.13 What is the expectation of retired government employees from family and community for their wellbeing?

a) Service form children ☐

b) Honor from relatives ☐

c) To organize recreation facilities for aged people in club/institutions ☐

d) Treatment facilities in non- government organizations ☐

e) Others ☐

3.14 Are your daily basic needs met?

	Basic needs	Yes	No
a	Food		
b	Treatment		
c	Clothing		
d	Housing		
e	Recreation		

3.15 What are the recommendations of welfare of the retired government employees?

Recommendations:

a) Providing special health facilities Yes ☐ No ☐

b) Supply of daily necessaries at subsidized rate Yes ☐ No ☐

c) Recognition as a senior citizen Yes ☐ No ☐

d) Concessional fare in public transport Yes ☐ No ☐

e) Recreation facilities Yes ☐ No ☐

f) Fixation of pension under new pay scale Yes ☐ No ☐

g) Additional financial benefits under new pay scale for fully surrendered pensioners Yes ☐ No ☐

h) Necessity of old home at district level Yes ☐ No ☐

i) Others Yes ☐ No ☐

ii) List of Tables

SOCIO-ECONOMIC CONDITION

.Table 4.1.1: Distribution of the Retired Government Employees by Monthly Family Income

Level of income (Tk.)	**Officer**		**Staff**		**Total**	
	No.	%	No.	%		
Up to 20000	8	2.8	8	7.3	16	4
20001 – 30000	20	6.9	30	27.3	50	12.6
30001 – 40000	54	18.8	30	27.3	84	21.1
40001 – 50000	52	18.1	22	20	74	18.6
50001 – 60000	36	12.5	8	7.3	44	11.1
60001 – 70000	18	6.3	4	3.6	22	5.5
70001 – 80000	20	6.9	6	5.5	26	6.5
80001 – 80000	10	3.5	0	0	10	2.5
90001 - 100000	22	7.6	0	0	22	5.5
100001 and above	48	16.7	2	1.8	50	12.6
Total	288	100	110	100	398	100

Table 4.1.2: Number and Percentage Distribution of the Retired Government Employees by their mode of Surrendering Gross Pension and Job Status

Response Category	Officer		Staff		Total	
	No.	%	No.	%	No.	%
Surrendered fully	92	31.5	8	7.3	100	24.9
Surrendered half	200	68.5	102	92.7	302	75.1
Total	292	100	110	100	402	100

Table 4.1.3: Number and Percentage Distribution of the Retired Government Employees by their mode of Surrendering Gross Pension and Sex

Response Category	Male		Female		Total	
	No.	%	No.	%	No.	%
Surrendered fully	64	19.8	36	46.2	100	24.9
Surrendered half	260	80.2	42	53.8	302	75.1
Total	324	100	78	100	402	100

Table 4.1.4: Number and Percentage Distribution of the Retired Government Employees by their mode of Surrendering Gross Pension, Job Status and Sex

Response Category	Officer						Staff					
	Male		Female		Total		Male		Female		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Surrendered fully	60	25.6	32	55.2	92	31.5	4	4.4	4	20	8	7.3
Surrendered half	174	74.4	26	44.8	200	68.5	86	95.6	16	80	102	92.7
Total	234	100	58	100	292	100	90	100	20	100	110	100

Table 4.1.5: Distribution of the Retired Government Employees by Number of Dependents and Job Status

Number of Dependents	1st class		2nd class		3rd class		4th class		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
1	6	2.7	2	3.0	0	.0	0	.0	8	2.0
2	26	11.5	8	12.1	10	9.8	0	.0	44	10.9
3	46	20.4	10	15.2	8	7.8	0	.0	64	15.9
4	56	24.8	18	27.3	28	27.5	0	.0	102	25.4
5	54	23.9	12	18.2	28	27.5	2	25.0	96	23.9
6+	38	16.8	16	24.2	28	27.5	6	75.0	88	21.9
Total	226	100.0	66	100.0	102	100.0	8	100.0	402	100.0

HEALTH CONDITION

Table 4.2.1: Distribution of the Retired Government Employees by Type of Health Facilities/Consultations Received During The Last One Year and Jobs Status (Multiple Responses).

Type of health facilities	Officer	Staff	Total
Public hospital/Health center	46.6	83.6	56.7
Private doctor	81.5	49.1	72.6
Homeopathic doctor	16.4	43.6	23.9
Uniny/Ayurbedic/kabiraj	2.7	1.8	2.5
NGO health center	1.4	7.3	3.0
Pharmacy/Dispensary's employer/Compounder	10.3	25.5	14.4
Self	6.8	5.5	6.5
Other	1.4	0.0	1.0

Table 4.2.2: Distribution of the Retired Government Employees by Type of Diseases Duringthe Last Three Months sickness by Job Status (Multiple Responses).

Type of Diseases	1st class	2nd class	3rd class	4th class	Total
Cold	60.2	63.0	65.9	25.0	61.3
Body pain	20.4	7.4	9.1	0.0	15.0
Diarrhoea	10.2	7.4	22.7	0.0	12.7
Arthritis pain	18.4	18.5	22.7	50.0	20.2
Stomach pain	2.0	0.0	4.5	0.0	2.3
Fever	34.7	33.3	34.1	0.0	33.5
Skin disease	10.2	11.1	4.5	25.0	9.2
Other disease	22.4	29.6	25.0	75.0	25.4

Table 4.2.3: Distribution of the Retired Government Employees by Type of Diseases During the Last Three Months sickness by Officer and Staff(Multiple Responses).

Type of Diseases	Officer	Staff	Total
Cold	60.8	62.5	61.3
Body pain	17.6	8.3	15.0
Diarrhea	9.6	20.8	12.7
Arthritis pain	18.4	25.0	20.2
Stomach pain	1.6	4.2	2.3
Fever	34.4	31.3	33.5
Skin disease	10.4	6.3	9.2
Other disease	24.0	29.2	25.4

Table 4.2.4: Distribution of the Retired Government Employees by Type of Diseases during the Last Three Months sickness by Sex (Multiple Responses).

Type of Diseases	Male	Female	Total
Cold	61.9	58.8	61.3
Body pain	13.7	20.6	15.0
Diarrhea	14.4	5.9	12.7
Arthritis pain	18.0	29.4	20.2
Stomach pain	2.2	2.9	2.3
Fever	35.3	26.5	33.5
Skin disease	7.9	14.7	9.2
Other disease	24.5	29.4	25.4

Table 4.2.5: Distribution of the Retired Government Employees by Family Aid during the illness by Officer and Staff (Multiple Responses).

Type of Family Aid	Officer	Staff	Total
Spouse	63.7	60.0	62.7
Son	39.7	40.0	39.8
Daughter	30.8	27.3	29.9
Brother/Sister	4.8	0.0	3.5
Other	24.0	20.0	22.9
None	0.7	1.8	1.0
No need	3.4	5.5	4.0

Table 4.2.6: Distribution of the Retired Government Employees by Family Aid during the illness and Job Status and Sex (Multiple Responses).

Type of Family Aid	Male			Female		
	Officer	Staff	Total	Officer	Staff	Total
Spouse	70.9	66.7	69.8	34.5	30.0	33.3
Son	39.3	46.7	41.4	41.4	10.0	33.3
Daughter	29.9	22.2	27.8	34.5	50.0	38.5
Brother/Sister	1.7	0.0	1.2	17.2	0.0	12.8
Other	23.9	15.6	21.6	24.1	40.0	28.2
None	0.0	2.2	0.6	3.4	0.0	2.6
No need	2.6	4.4	3.1	6.9	10.0	7.7

Table 4.2.7: Distribution of The Retired Government Employees by Psychological Illness Felt by Officer and Staff.

Type of Psychological Illness		Officer		Staff		Total	
		No.	%.	No.	%.	No.	%.
Depression	Yes	128	43.8	74	67.3	202	50.2
Memory less	Yes	144	49.3	60	54.5	204	50.7
Neurologic diseases	Yes	72	24.7	44	40	116	28.9
Psychological problem	Yes	88	30.1	60	54.5	148	36.8
Fear of death	Yes	174	59.6	86	78.2	260	64.7
Other	Yes	8	2.7	0	0	8	2

Table 4.2.8: Distribution of The Retired Government Employees by Psychological Illness Felt and Sex

Type of Psychological Illness		Male		Female		Total	
		No.	%.	No.	%.	No.	%.
Depression	Yes	146	45.1	56	71.8	202	50.2
Memory less	Yes	162	50	42	53.8	204	50.7
Neurologic diseases	Yes	90	27.8	26	33.3	116	28.9
Mental problem	Yes	108	33.3	40	51.3	148	36.8
Fear of death	Yes	214	66	46	59	260	64.7
Other	Yes	2	0.6	6	7.7	8	2

Table 4.2.9: Distribution of the Retired Government Employees by Psychological Illness Felt and Age Group

		<65 year		65 - 74 year		75+ year		Total	
		No.	%.	No.	%.	No.	%.	No.	%.
Depression	Yes	52	37.1	124	57.9	26	54.2	202	50.2
Memory less	Yes	48	34.3	122	57	34	70.8	204	50.7
Neurologic diseases	Yes	28	20	64	29.9	24	50	116	28.9
Mental problem	Yes	38	27.1	80	37.4	30	62.5	148	36.8
Fear of death	Yes	78	55.7	144	67.3	38	79.2	260	64.7
Other	Yes	4	2.9	4	1.9	0	0	8	2

Table 4.2.10: Distribution of the Retired Government Employees by Physical Activities/Capabilities and Sex

Type of Physical Activities		**Male**		**Female**		**Total**	
		No.	%	No.	%	No.	%
Eyesight	Yes	234	72.2	54	69.2	288	71.6
Hearing	Yes	114	35.2	20	25.6	134	33.3
The test of the tongue	Yes	124	38.3	34	43.6	158	39.3
Scent strength	Yes	62	19.1	22	28.2	84	20.9
Skin highlight	Yes	246	75.9	52	66.7	298	74.1
Ability to work	Yes	232	71.6	50	64.1	282	70.1
Food digestion power	Yes	190	58.6	46	59	236	58.7
Intellectual capacity	Yes	108	33.3	40	51.3	148	36.8
Other	Yes	10	3.2	0	0	10	2.6

Table 4.2.11: Distribution of the Retired Government Employees by Physical Activities/Capabilities and age group

		<65 year		65 – 74 year		75+ year		Total	
		No.	%	No.	%	No.	%	No.	%
Eyesight	Yes	84	60	162	75.7	42	87.5	288	71.6
Hearing	Yes	32	22.9	72	33.6	30	62.5	134	33.3
The test of the tongue	Yes	44	31.4	88	41.1	26	54.2	158	39.3
Scent strength	Yes	20	14.3	46	21.5	18	37.5	84	20.9
Skin highlight	Yes	84	60	176	82.2	38	79.2	298	74.1
Ability to work	Yes	76	54.3	168	78.5	38	79.2	282	70.1
Food digestion power	Yes	62	44.3	138	64.5	36	75	236	58.7
Intellectual capacity	Yes	38	27.1	86	40.2	24	50	148	36.8
Other	Yes	0	0	10	4.9	0	0	10	2.6

Table 4.2.12: Distribution of the Retired Government Employees by Physical Activities/Capabilitiesby Officer and Staff.

		Officer		Staff		Total	
		No.	%	No.	%	No.	%
Eyesight	Yes	212	72.6	76	69.1	288	71.6
Hearing	Yes	100	34.2	34	30.9	134	33.3
The test of the tongue	Yes	110	37.7	48	43.6	158	39.3
Scent strength	Yes	56	19.2	28	25.5	84	20.9
Skin highlight	Yes	210	71.9	88	80	298	74.1
Ability to work	Yes	198	67.8	84	76.4	282	70.1
Food digestion power	Yes	160	54.8	76	69.1	236	58.7
Intellectual capacity	Yes	96	32.9	52	47.3	148	36.8
Other	Yes	8	2.8	2	2	10	2.6

Table 4.2.12: Distribution of the Retired Government Employees by Daily Basic Works by Officer and Staff.

		Officer		Staff		Total	
		No.	%	No.	%	No.	%
Take-out food	Yes	280	95.9	108	98.2	388	96.5
	No	12	4.1	2	1.8	14	3.5
Wear clothes	Yes	270	92.5	104	94.5	374	93
	No	22	7.5	6	5.5	28	7
Bathing	Yes	256	87.7	92	83.6	348	86.6
	No	36	12.3	18	16.4	54	13.4
Toilet done	Yes	256	87.7	86	78.2	342	85.1
	No	36	12.3	24	21.8	60	14.9
Marketing/come and go in the bank in economic activity	Yes	198	67.8	48	43.6	246	61.2
	No	94	32.2	62	56.4	156	38.8
Food made	Yes	136	46.6	42	38.2	178	44.3
	No	156	53.4	68	61.8	224	55.7
Using the phone/mobile	Yes	274	93.8	90	81.8	364	90.5
	No	18	6.2	20	18.2	38	9.5
Taking medicine	Yes	276	94.5	100	90.9	376	93.5
	No	16	5.5	10	9.1	26	6.5
Other	Yes	32	11	4	4	36	9.2
	No	258	89	96	96	354	90.8

Table 4.2.13: Distribution of the Retired Government Employees by Daily Basic Works and age group

		Age group							
		<65		65 - 74		75+		Total	
		No.	%	No.	%	No.	%	No.	%
Take-out food	Yes	136	97.1	208	97.2	44	91.7	388	96.5
	No	4	2.9	6	2.8	4	8.3	14	3.5
Wear clothes	Yes	136	97.1	204	95.3	34	70.8	374	93
	No	4	2.9	10	4.7	14	29.2	28	7
Bathing	Yes	136	97.1	190	88.8	22	45.8	348	86.6
	No	4	2.9	24	11.2	26	54.2	54	13.4
Toilet done	Yes	134	95.7	186	86.9	22	45.8	342	85.1
	No	6	4.3	28	13.1	26	54.2	60	14.9
Marketing/come and go in the bank in economic activity	Yes	112	80	120	56.1	14	29.2	246	61.2
	No	28	20	94	43.9	34	70.8	156	38.8
Food made	Yes	84	60	90	42.1	4	8.3	178	44.3
	No	56	40	124	57.9	44	91.7	224	55.7
Using the phone/mobile	Yes	136	97.1	194	90.7	34	70.8	364	90.5
	No	4	2.9	20	9.3	14	29.2	38	9.5
Taking medicine	Yes	132	94.3	202	94.4	42	87.5	376	93.5
	No	8	5.7	12	5.6	6	12.5	26	6.5
Other	Yes	18	13	14	6.8	4	8.7	36	9.2
	No	120	87	192	93.2	42	91.3	354	90.8

Table 4.2.14: Distribution of the Retired Government Employees by Daily Basic Works and Job Status

		1st class		2nd class		3rd class		4th class		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Take-out food	Yes	218	96.5	62	93.9	100	98	8	100	388	96.5
	No	8	3.5	4	6.1	2	2	0	0	14	3.5
Wear clothes	Yes	212	93.8	58	87.9	96	94.1	8	100	374	93
	No	14	6.2	8	12.1	6	5.9	0	0	28	7
Bathing	Yes	198	87.6	58	87.9	88	86.3	4	50	348	86.6
	No	28	12.4	8	12.1	14	13.7	4	50	54	13.4
Toilet done	Yes	200	88.5	56	84.8	82	80.4	4	50	342	85.1
	No	26	11.5	10	15.2	20	19.6	4	50	60	14.9
Marketing/come and go in the bank in economic activity	Yes	158	69.9	40	60.6	46	45.1	2	25	246	61.2
	No	68	30.1	26	39.4	56	54.9	6	75	156	38.8
Food made	Yes	104	46	32	48.5	40	39.2	2	25	178	44.3
	No	122	54	34	51.5	62	60.8	6	75	224	55.7
Using the phone/mobile	Yes	214	94.7	60	90.9	86	84.3	4	50	364	90.5
	No	12	5.3	6	9.1	16	15.7	4	50	38	9.5
Taking medicine	Yes	216	95.6	60	90.9	94	92.2	6	75	376	93.5
	No	10	4.4	6	9.1	8	7.8	2	25	26	6.5
Other	Yes	28	12.5	4	6.1	4	4.3	0	0	36	9.2
	No	196	87.5	62	93.9	88	95.7	8	100	354	90.8

Table 4.2.15: Distribution of the Retired Government Employees by Daily Basic Works and sex

		Male		Female		Total	
		No.	%	No.	%	No.	%
Takeout food	Yes	314	96.9	74	94.9	388	96.5
	No	10	3.1	4	5.1	14	3.5
Wear clothes	Yes	302	93.2	72	92.3	374	93
	No	22	6.8	6	7.7	28	7
Bathing	Yes	282	87	66	84.6	348	86.6
	No	42	13	12	15.4	54	13.4
Toilet done	Yes	278	85.8	64	82.1	342	85.1
	No	46	14.2	14	17.9	60	14.9
Marketing/come and go in the bank in economic activity	Yes	206	63.6	40	51.3	246	61.2
	No	118	36.4	38	48.7	156	38.8
Food made	Yes	118	36.4	60	76.9	178	44.3
	No	206	63.6	18	23.1	224	55.7
Using the phone/mobile	Yes	292	90.1	72	92.3	364	90.5
	No	32	9.9	6	7.7	38	9.5
Taking medicine	Yes	306	94.4	70	89.7	376	93.5
	No	18	5.6	8	10.3	26	6.5
Other	Yes	26	8.2	10	13.5	36	9.2
	No	290	91.8	64	86.5	354	90.8

Table 4.3.1: Distribution of the Retired Government Employees of Reported of the Head of the Household by

Response Category	Self		With son		With daughter		Others		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Yes	250	91.9	6	7.9	2	8.3	8	26.7	266	66.2
No	22	8.1	70	92.1	22	91.7	22	73.3	136	33.8
Total	272	100	76	100	24	100	30	100	402	100

Table 4.3.2: Role of the Retired government Employees in Decision Making Process in Family by Job Status

Decision making	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Importance giving (always)	128	56.6	28	42.4	46	45.1	2	25	204	50.7
Importance giving (sometimes)	76	33.6	24	36.4	32	31.4	4	50	136	33.8
No importance giving	6	2.7	10	15.2	18	17.6	2	25	36	9
Never asked to given opinion	2	0.9	0	0	4	3.9	0	0	6	1.5
Others	14	6.2	4	6.1	2	2	0	0	20	5
Total	226	100	66	100	102	100	8	100	402	100

Table 4.3.3: Distribution of the Retired Government Employees by Ownership Status of the Present Living House and Job Status

Ownership status	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Own	136	60.2	34	51.5	28	27.5	0	0	198	49.3
Rent	78	34.5	30	45.5	72	70.6	6	75	186	46.3
Rent free	12	5.3	2	3	2	2	2	25	18	4.5
Total	226	100	66	100	102	100	8	100	402	100

Table 4.3.4: Distribution of the Retired Government Employees by Ownership Status of the Present Living House and Job Status

Ownership status	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Own	136	60.2	34	51.5	28	27.5	0	0	198	49.3
Rent	78	34.5	30	45.5	72	70.6	6	75	186	46.3
Rent free	12	5.3	2	3	2	2	2	25	18	4.5
Total	226	100	66	100	102	100	8	100	402	100

Table 4.3.5: Distribution of the Retired Government Employees by their Attitude towards Family Members Behavior with them

Attitude towards retired persons	Yes		No		DK		No response		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Currently, more than in the past	4	3.6	40	14.9	0	0	0	0	44	10.9
At the same	26	23.2	212	79.1	8	50	4	66.7	250	62.2
Less than in the past	82	73.2	16	6	8	50	2	33.3	108	26.9
Total	112	100	268	100	16	100	6	100	402	100

Table 4.3.6: Distribution of the Retired Government Employees by their Attitude Towards Family Members Behavior with them

Attitude towards retired persons	Full happened		Partial occurred		Fairly occurred		There was a little bit		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Currently, more than in the past	2	10	2	3.8	0	0	0	0	4	3.6
At the same	2	10	6	11.5	8	36.4	10	55.6	26	23.2
Less than in the past	16	80	44	84.6	14	63.6	8	44.4	82	73.2
Total	20	100	52	100	22	100	18	100	112	100

Table 4.3.7: Distribution of the Retired government Employees by their attitude towards family members behavior with them and sex.

Attitude towards retired persons	Male									
	Full happened		Partial occurred		Fairly occurred		There was a little bit		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Currently, more than in the past	2	14.3	2	4.3	0	0	0	0	4	4.7
At the same	2	14.3	6	13	2	16.7	6	42.9	16	18.6
Less than in the past	10	71.4	38	82.6	10	83.3	8	57.1	66	76.7
Total	14	100	46	100	12	100	14	100	86	100

Table 4.3.8: Distribution of the Retired government Employees by their attitude towards family members behavior with them and sex.

Attitude towards retired persons	Female									
	Full happened		Partial occurred		Fairly occurred		There was a little bit		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Currently, more than in the past	0	0	0	0	0	0	0	0	0	0
At the same	0	0	0	0	6	60	4	100	10	38.5
Less than in the past	6	100	6	100	4	40	0	0	16	61.5
Total	6	100	6	100	10	100	4	100	26	100

Table 4.3.9: Family Members Behavior with Retired Person Like after by Sex.

Response category	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Yes	96	29.6	28	35.9	124	30.8
No	214	66	48	61.5	262	65.2
DK	14	4.3	0	0	14	3.5
No response	0	0	2	2.6	2	0.5
Total	324	100	78	100	402	100

Table 4.3.10: Family Members Behavior with Retired Person Like after by Type and Sex.

Response category	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Always ignored	20	20.8	6	21.4	26	21
Fairly ignored	32	33.3	4	14.3	36	29
Sometimes neglected	24	25	8	28.6	32	25.8
Neglected (few cases)	20	20.8	10	35.7	30	24.2
Total	96	100	28	100	124	100

Table 4.3.11: Family Members Behavior with Retired Person Like after byJob Status.

Response category	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Always ignored	12	24	4	18.2	8	17.4	2	33.3	26	21
Fairly ignored	18	36	4	18.2	14	30.4	0	0	36	29
Sometimes neglected	8	16	8	36.4	14	30.4	2	33.3	32	25.8
Neglected (few cases)	12	24	6	27.3	10	21.7	2	33.3	30	24.2
Total	50	100	22	100	46	100	6	100	124	100

Table 4.3.12: Distribution of the Retired Government Employees by their Family Members Care with them and Sex

Response category	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Yes	254	78.4	58	74.4	312	77.6
No	26	8	12	15.4	38	9.5
DK	36	11.1	4	5.1	40	10
No response	8	2.5	4	5.1	12	3
Total	324	100	78	100	402	100

Table 4.3.13: Distribution of the Retired Government Employees by their Family Members Care with them and Sex

Family Members Care	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Spouse	204	80.3	18	31	222	71.2
Son/Daughter-n-law	36	14.2	12	20.7	48	15.4
Daughter//Son-in-law	12	4.7	18	31	30	9.6
Grandson/Granddaughter	0	0	2	3.4	2	0.6
Brother/Sister	2	0.8	6	10.3	8	2.6
Other	0	0	2	3.4	2	0.6
Total	254	100	58	100	312	100

Table 4.3.14: Distribution of the Retired Government Employees by their Family Members Care with them and Job Status

Response category	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Yes	190	84.1	48	72.7	70	68.6	4	50	312	77.6
No	16	7.1	8	12.1	12	11.8	2	25	38	9.5
DK	14	6.2	10	15.2	14	13.7	2	25	40	10
No response	6	2.7	0	0	6	5.9	0	0	12	3
Total	226	100	66	100	102	100	8	100	402	100

Table 4.3.15: Distribution of the Retired Government Employees by their Family Members Care and Job Status

Family Members Care	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Spouse	144	75.8	24	50	52	74.3	2	50	222	71.2
Son/Daughter-n-law	24	12.6	14	29.2	10	14.3	0	0	48	15.4
Daughter//Son-in-law	16	8.4	4	8.3	8	11.4	2	50	30	9.6
Grandson/Granddaughter	0	0	2	4.2	0	0	0	0	2	0.6
Brother/Sister	4	2.1	4	8.3	0	0	0	0	8	2.6
Other	2	1.1	0	0	0	0	0	0	2	0.6
Total	190	100	48	100	70	100	4	100	312	100

Table 4.3.16: Distribution of the Retired Government Employees by Use of Leisure Time and Job Status

Use of leisure time	1st class	2nd class	3rd class	4th class	Total
Social work	24.8	18.2	13.7	0.0	20.4
Religious work	67.3	78.8	88.2	100.0	75.1
Reading	54.9	27.3	11.8	0.0	38.3
Gardening	7.1	3.0	3.9	0.0	5.5
Others	36.3	24.2	29.4	25.0	32.3
Total	100.0	100.0	100.0	100.0	100.0

Table 4.3.17: Distribution of the Retired Government Employees by their Association with Socio-Economic and Cultural Organization by Job Status

Response category	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Yes	146	64.6	32	48.5	18	17.6	0	0	196	48.8
No	80	35.4	34	51.5	84	82.4	8	100	206	51.2
Total	226	100	66	100	102	100	8	100	402	100

Table 4.3.18: Distribution of the Retired Government Employees by their Association with Socio-Economic and Culture Organization Type and Job Status (Multiple responses)

Type	1st class	2nd class	3rd class	Total
Social	43.8	25.0	44.4	40.8
Political	4.1	6.3	33.3	7.1
Religious	21.9	62.5	55.6	31.6
Professionals	63.0	50.0	44.4	59.2
Cultural	19.2	12.5	11.1	17.3
Sports	1.4	0.0	0.0	1.0
NGO	4.1	0.0	0.0	3.1
Other	12.3	12.5	22.2	13.3

Table 4.3.19: Distribution of the Retired government Employees by their association with socio-economic and culture organization type and sex

Response category	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Yes	160	49.4	36	46.2	196	48.8
No	164	50.6	42	53.8	206	51.2
Total	324	100	78	100	402	100

Table 4.3.30: Distribution of the Retired Government Employees by Change of Living Room and Job Status

Response category	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Yes	50	22.1	20	30.3	46	45.1	6	75	122	30.3
No	176	77.9	46	69.7	56	54.9	2	25	280	69.7
Total	226	100	66	100	102	100	8	100	402	100

Table 4.3.20: Distribution of the Retired Government Employees by Change of Living Room by Facility and Job Status

Facility	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
More facility	10	20	2	10	8	17.4	0	0	20	16.4
Less facility	40	80	18	90	38	82.6	6	100	102	83.6
Total	50	100	20	100	46	100	6	100	122	100

Table 4.3.21: Distribution of the Retired Government Employees by Change of Living Room and Sex

Response category	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Yes	102	31.5	20	25.6	122	30.3
No	222	68.5	58	74.4	280	69.7
Total	324	100	78	100	402	100

Table 4.3.22: Distribution of the Retired Government Employees by Change of Living Room by Facility and Sex

Facility	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
More facility	20	19.6	0	0	20	16.4
Less facility	82	80.4	20	100	102	83.6
Total	102	100	20	100	122	100

Table 4.3.23: Distribution of the Retired government Employees by impact the following things and sex

Impact the following things		Male		Female		Total	
		No.	%.	No.	%.	No.	%.
Physical health	Increase	28	8.6	4	5.1	32	8
	Decrease	278	85.8	68	87.2	346	86.1
	Same	18	5.6	6	7.7	24	6
Mental health	Increase	50	15.4	4	5.1	54	13.4
	Decrease	246	75.9	70	89.7	316	78.6
	Same	28	8.6	4	5.1	32	8
Income	Increase	46	14.2	6	7.7	52	12.9
	Decrease	268	82.7	72	92.3	340	84.6
	Same	10	3.1	0	0	10	2.5
Social relations/	Increase	104	32.1	18	23.1	122	30.3
Communications	Decrease	214	66	60	76.9	274	68.2
	Same	6	1.9	0	0	6	1.5
Conjugal	Increase	92	35.4	18	47.4	110	36.9
relationship	Decrease	106	40.8	16	42.1	122	40.9
	Same	62	23.8	4	10.5	66	22.1

Table 4.3.24: Distribution of the Retired government Employees by and Job Status

Impact the following things		1st class		2nd class		3rd class		4th class		Total	
		No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Physical health	Increase	24	10.6	6	9.1	2	2	0	0	32	8
	Decrease	184	81.4	58	87.9	96	94.1	8	100	346	86.1
	Same	18	8	2	3	4	3.9	0	0	24	6
Mental health	Increase	38	16.8	10	15.2	6	5.9	0	0	54	13.4
	Decrease	164	72.6	54	81.8	90	88.2	8	100	316	78.6
	Same	24	10.6	2	3	6	5.9	0	0	32	8
Income	Increase	40	17.7	4	6.1	8	7.8	0	0	52	12.9
	Decrease	178	78.8	60	90.9	94	92.2	8	100	340	84.6
	Same	8	3.5	2	3	0	0	0	0	10	2.5
Social relations/	Increase	82	36.3	20	30.3	20	19.6	0	0	122	30.3
Communications	Decrease	140	61.9	44	66.7	82	80.4	8	100	274	68.2
	Same	4	1.8	2	3	0	0	0	0	6	1.5
Conjugal	Increase	72	40.9	10	26.3	26	33.3	2	33.3	110	36.9
relationship	Decrease	68	38.6	18	47.4	32	41	4	66.7	122	40.9
	Same	36	20.5	10	26.3	20	25.6	0	0	66	22.1

Table 4.3.25: Distribution of the Retired Government Employees by Expectation from Family, Community others and Sex

Expectation from family	Male		Female		Total	
	No.	%.	No.	%.	No.	%.
Service from children	154	47.5	38	48.7	192	47.8
Honour from relatives	18	5.6	10	12.8	28	7
Organized recreation facilities in club or same institution	50	15.4	16	20.5	66	16.4
Treatment facility in non-government organization	82	25.3	10	12.8	92	22.9
Others	20	6.2	4	5.1	24	6
Total	324	100	78	100	402	100

Table 4.3.26: Distribution of the Retired government Employees by Expectation from Family, Community others and Job Status

Expectation from family	Officer		Staff		Total	
	No.	%.	No.	%.	No.	%.
Service from children	132	45.2	60	54.5	192	47.8
Honor from relatives	22	7.5	6	5.5	28	7
Organized recreation facilities in club or same institution	60	20.5	6	5.5	66	16.4
Treatment facility in non-government organization	66	22.6	26	23.6	92	22.9
Others	12	4.1	12	10.9	24	6
Total	292	100	110	100	402	100

Table 4.3.27: Distribution of the Retired government Employees by Expectation from Family, Community others and Job Status

Expectation from family	1st class		2nd class		3rd class		4th class		Total	
	No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Service from children	104	46	28	42.4	54	52.9	6	75	192	47.8
Honour from relatives	14	6.2	8	12.1	6	5.9	0	0	28	7
Organized recreation facilities in club or same institution	48	21.2	12	18.2	6	5.9	0	0	66	16.4
Treatment facility in non-government organization	52	23	14	21.2	26	25.5	0	0	92	22.9
Others	8	3.5	4	6.1	10	9.8	2	25	24	6
Total	226	100	66	100	102	100	8	100	402	100

Table 4.3.28: Distribution of the Retired Government Employees by Meeting Basic Needs and Sex

Meeting Basic Needs		Male		Female		Total	
		No.	%.	No.	%.	No.	%.
Food	Yes	284	87.7	78	100	362	90
	No	40	12.3	0	0	40	10
Treatment	Yes	190	58.6	56	71.8	246	61.2
	No	134	41.4	22	28.2	156	38.8
Clothing	Yes	302	93.2	76	97.4	378	94
	No	22	6.8	2	2.6	24	6
Living house	Yes	214	66	44	56.4	258	64.2
	No	110	34	34	43.6	144	35.8
Entertainment	Yes	144	44.4	32	41	176	43.8
	No	180	55.6	46	59	226	56.2

Table 4.3.29: Distribution of the Retired Government Employees by Meeting Basic Needs and Job Status

Meeting Basic Needs		1st class		2nd class		3rd class		4th class		Total	
		No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Food	Yes	218	96.5	66	100	74	72.5	4	50	362	90
	No	8	3.5	0	0	28	27.5	4	50	40	10
Treatment	Yes	172	76.1	38	57.6	34	33.3	2	25	246	61.2
	No	54	23.9	28	42.4	68	66.7	6	75	156	38.8
Clothing	Yes	218	96.5	64	97	92	90.2	4	50	378	94
	No	8	3.5	2	3	10	9.8	4	50	24	6
Living house	Yes	178	78.8	40	60.6	38	37.3	2	25	258	64.2
	No	48	21.2	26	39.4	64	62.7	6	75	144	35.8
Entertainment	Yes	108	47.8	38	57.6	28	27.5	2	25	176	43.8
	No	118	52.2	28	42.4	74	72.5	6	75	226	56.2

Table 4.3.30: Distribution of the Retired Government Employees by Government Action and Sex

		Male		Female		Total	
		No.	%.	No.	%.	No.	%.
Providing special health facilities	Yes	306	95	66	84.6	372	93
	No	16	5	12	15.4	28	7
Supply of daily necessaries at subsidized rate	Yes	256	79.5	50	64.1	306	76.5
	No	66	20.5	28	35.9	94	23.5
Recognition as a senior citizen	Yes	260	80.7	52	66.7	312	78
	No	62	19.3	26	33.3	88	22
Concessional fare in public transports	Yes	254	78.9	48	61.5	302	75.5
	No	68	21.1	30	38.5	98	24.5
Recreation facilities	Yes	272	84.5	52	66.7	324	81
	No	50	15.5	26	33.3	76	19
Fixation of pension under new pay scale	Yes	296	91.9	68	87.2	364	91
	No	26	8.1	10	12.8	36	9
Additional financial benefits under new pay scale for fully surrendered pensioners	Yes	298	92.5	70	89.7	368	92
	No	24	7.5	8	10.3	32	8
Necessity of old home in district level	Yes	190	59	52	68.4	242	60.8
	No	132	41	24	31.6	156	39.2

Table 4.3.31: Distribution of the Retired Government Employees by Government Action and Job Status

		1st class		2nd class		3rd class		4th class		Total	
		No.	%.	No.	%.	No.	%.	No.	%.	No.	%.
Providing special health facilities	Yes	206	91.2	64	97	94	94	8	100	372	93
	No	20	8.8	2	3	6	6	0	0	28	7
Supply of daily necessaries at subsidized rate	Yes	148	65.5	54	81.8	96	96	8	100	306	76.5
	No	78	34.5	12	18.2	4	4	0	0	94	23.5
Recognition as a senior citizen	Yes	188	83.2	46	69.7	72	72	6	75	312	78
	No	38	16.8	20	30.3	28	28	2	25	88	22
Concessional fare in public transports	Yes	140	61.9	56	84.8	98	98	8	100	302	75.5
	No	86	38.1	10	15.2	2	2	0	0	98	24.5
Recreation facilities	Yes	188	83.2	50	75.8	80	80	6	75	324	81
	No	38	16.8	16	24.2	20	20	2	25	76	19
Fixation of pension under new pay scale	Yes	196	86.7	64	97	96	96	8	100	364	91
	No	30	13.3	2	3	4	4	0	0	36	9
Additional financial benefits under new pay scale for fully surrendered pensioners	Yes	196	86.7	66	100	98	98	8	100	368	92
	No	30	13.3	0	0	2	2	0	0	32	8
Necessity of old home in district level	Yes	134	59.3	44	66.7	58	59.2	6	75	242	60.8
	No	92	40.7	22	33.3	40	40.8	2	25	156	39.2