

REASSESSING THE TRANSITIONS OF ROLES, ROUTINES AND RELATIONSHIPS AFTER RETIREMENT IN BANGLADESH

Md. Musharrof Hossain

PhD Scholar, Ajeenkya D. Y. Patil University

Dr. Vijay Kulkarni

Professor, Ajeenkya D. Y. Patil University

Dr. Eknath Khedkar

Professor, Ajeenkya D. Y. Patil University

ABSTRACT

The purpose of this research is to investigate how changes in responsibilities, routines, and social interactions occur as people reach retirement age. In this particular study, a qualitative research methodology, together with semi-structured interviews was used. In order to gather information for the study, 110 former employees of the government of Bangladesh who are now retired were purposely selected as participants. The primary result suggests that participants are active with their families and carry out their family commitments and spend the most time doing so on the day after they retire. This is the case because participants spend the most time doing so in the morning after they retire. In addition to this, they participated in social exchanges. They see that their social value has decreased as a result of their retirement, which leads to a negative influence on their cognitive and psychological health as a consequence of the loss of their regular work. The vast majority of participants have a haphazard plan in place to keep them engaged, but they do not have any specific plans for how they will spend their time in the years to come. As a consequence of this, occupational therapy could end up becoming an essential component in the lives of retirees in the years to come.

Keywords: *Retirement Phases; Retirement Planning; Retirement Transition; Life after Retirement; Retirement Success*

1. INTRODUCTION

The procedure of investing in one's life well includes continuing to live with an intellect of purpose, remaining involved in expressive activities and societal relationships, continuing to grow and accept oneself, and maintaining a sense of autonomy despite declining corporal wellbeing (Eibich, 2015; Wythes & Lyons, 2006). There are several shifts that are accompanying with becoming older, and one of the most significant shifts that occur in later life is retirement. Although retirement is often associated with enjoyment, not everyone is ready for the adjustments in lifestyle that come with reaching retirement age. The changeover from being a salaried employee to a retiree is a noteworthy turning point in the subsists of the majority of individuals (Tuvesson, 2006; Pawar, 2018). When a person retires from their paid work, one of their goals is to increase their engagement in other relevant occupations in order to fill the void left by their absence. As a direct consequence of this, researchers have shown that the transition into retirement has a significant impact on, as well as an interruption of, daily routines, social connections, family responsibilities, and societal functions (Gorry, Gorry, & Slavov, 2018; Hewitt, Howie & Feldman, 2010). Alternatively, employment usually meets an individual's self-perceived essential human needs, such as contributing to society, putting one's knowledge and abilities to use, engaging in productive activity, and cultivating interpersonal connections. Many people who are retired would want to continue working in some capacity so that they may maintain or improve their standard of living (Jonsson & Andersson, 1999). The act of retiring is one of the foremost transitions in one's life, and it has a considerable influence on the day-to-day activities of professional life (Jonsson, Josephsson & Kielhofner, 2000). The act of retiring from one's career is considered a shift, and as such, retirement is an important factor in professional therapy. This shift has been regarded as important in professional therapy, in addition to the connected, rapidly developing arena of occupational science (Trapp, 2009; Jonsson & Andersson, 1999).

A retired person's life undergoes a temporal alteration after retirement. In their lives, certain imbalances develop, such as in the usage of time and the sort of profession. Occasionally retired persons have difficulty adapting during this employment transition, and their participation in jobs reduces. To include older adults in jobs that will enhance their quality of life, we must first understand their experiences, adaptability, and prospects. These will assist in determining their preferred style of living for the remainder of their lives and in developing a profitable strategy for

their later years. It will also serve as an indication of the necessity for pre-retirement planning for the individuals of Bangladesh, as well as assist those who are about to retire in ensuring a healthy life via occupation (Barikdar, Ahmed, & Lasker, 2016).

Nowadays, people are living longer lives than ever before, thanks to a growing awareness of the need to accept a healthy lifestyle with regular physical activity and a good diet, as well as the advancement of contemporary medications and high-tech surgical procedures. Unfortunately, like in Bangladesh, many longer-living pensioners do not have enough funds to maintain themselves for the rest of their lives. Many American seniors face the same financial predicament as their Bangladeshi counterparts (Rana, 2021). Because of their poor financial condition, many Americans are forced to work until the full retirement age of 66. Unfortunately, workers in the public sector in Bangladesh do not have this choice. In Bangladesh, the retirement age for government employees was recently increased from 57 to 59, while the retirement age for independence fighters was raised to 60. There are currently no plans to raise the retirement age to accommodate the advancement of younger public workers and to generate openings for the next generation of public servants (Sami & Asrarul, 2022). According to these figures, the friends and relatives of retirees have already retired. Fortunately, there is no formal retirement age for workers in the private segment. As an outcome, former public sector workers may opt to work in the private sector for a portion of their retirement years (Nasim & Sarif, 2018).

The essential principle of occupational therapy is engagement (Kramer, Hinojosa, & Royeen, 2003). One of the philosophical perspectives of occupational therapy is client-centred treatment. Professional therapists are investigating and researching a substantial role in pre-retirement planning in Western nations. Throughout retirement, a person attempts to replace involvement in paid employment with participation in other evocative vocations (Scharn et al., 2018). The prior and subsequent retirement therapies might be an upcoming segment of practice and study for professional therapists (Hewitt, Howie & Feldman, 2010). Working with healthy members of the general population would include such practice, extending occupational therapy practice outside typical healthiness and communal care settings (Browne et al., 2019; Pettican & Prior, 2011). So, in order to determine the function of professional therapy in Bangladesh for the retiree's wellness from an occupational standpoint, the occupational therapist must first learn about the retired

people's experiences. In this regard, the research is crucial for Bangladesh's retired and soon-to-be-retired population (McKenna, Broome, & Liddle, 2007).

The prime purpose of this study is to comprehend the change in roles, routines and social relationships after retirement and also to discover the understanding of the retired individual after professional transitions due to retirement in Bangladesh.

2. REVIEW OF LITERATURE

Typically, retirement was perceived as the last standardizing move and the barrier to old age. The transitions into retirement are still very important for the person, and it also significantly impacts the person's position in the eyes of other people in society (Hauff et al., 2020; Kloep & Hendry, 2007). The transition from working full-time to part-time, from permanent employment to volunteering, or from hired labour to self-employment are all examples of the transitions that can be referred to as retirement. The term "retirement" is a universal term utilised to categorise the experiences of a person resigning from their principal profession. However, it encompasses a variety of circumstances. This also constitutes a considerable shift in later years. In addition, retirement can cause either harm an individual's health and well-being or have a positive impact, or it cannot influence at all (Browne et al., 2019; Sullivan & Al Ariss, 2019; Pettican & Prior, 2011). People who are in their later years have often undergone a variety of changes during their lives. Transitioning into retirement is one of the most significant moments in older people's lives. The transitions from being a salaried professional to becoming a retiree is a momentous turning point in the lives of the majority of individuals (Kolodziej & Garcá-Gómez, 2019). There is a possibility that some people may have a temporal imbalance before retirement, in which their work will absorb an excessive amount of time relative to their other careers. Retirement may allow to build a more acceptable measure in the life. Still, it also can result in an absence of poise between different activities, such as putting one's knowledge and experience to render, helping other people, and making new friends (Atalay, Barrett, & Staneva, 2019; Jonsson & Andersson, 1999). Consequently, retirement is not only a social event but also a psychological one and a shift in the developmental trajectory.

There are three main theories on retiring in general. Three of these theories are the disengagement theory, the activity theory, and the continuity theory. Based on the disengagement hypothesis, one

of the natural aspects of becoming older is to withdraw from society and cut off old social connections. According to activity theory, for people to adore old age and find satisfaction, they need to keep their happenings and bargain a substitute for the designations and allied duties they lost as they matured. In other words, they need to keep doing the things that made them happy when they were younger. The continuity theory asserts that senior citizens make certain decisions to uphold continuity in their inner aspects (character, behaviours and beliefs) and outward aspects (associations and communications) arrangements. This allows seniors to remain active and participate throughout their senior years (Chilvers, Corr, & Singlehurst, 2010). In addition, it has been shown that the disengagement hypothesis, which asserts that retirement is a phase of gradually withdrawing from the public, and the activity theory states that the individuals explores new activities to perform as an alternative for a job, are both incorrect. As the individual approach retirement, a significant challenge becomes substituting time spent at work with other activities. Although employment is just a small portion of a person's overall panorama of activities, it is a significant element. A job loss may leave a large portion of their landscape vacant. At the very least, retirement causes a shift in the individual's overall action outline. They predict that present activity patterns outside of work will substantially impact a previous work-life role. According to disengagement theory, this has less to do with defining roles and more with developing a novel habit (Banks & Crawford, 2022). There is an idea that retirement is always painful. Furthermore, the person strives to enhance the time expended on the responsibilities that continue to them moderately than discover novel ones. Hence, the life beforehand and afterward retirement should be as comparable as feasible (Jonsson, Borell & Sadlo, 2000). Most people see retirement as a good adjustment in their lives when employment becomes less dominating. According to continuity theory, individuals are involved in judgements and activities in order to reserve and sustain lengthy forms of activities, beliefs, and behaviours acquired throughout the progression of their lives (Pawar, 2016; Hewitt, Howie & Feldman, 2010). This is supposed to happen throughout life as individuals age to retire. According to activity theory, when a person seeks new activities to substitute those in which they can no longer engage, the novel actions chosen must guarantee that past activity stages and life fulfilment are upheld (Mitchell, 2020).

It has been shown that the shift from working to retiring has a significant impact on or may significantly change every day routine, interpersonal relations, roles (both family and social), self-worth, communal support, and utilisation of time. These verdicts, together with the inference that

the baby boomer generation principally identifies with their working position, promotion worries regarding the capability of imminent retirees to adequately formulate for recreational comforts, interests, and other activities external to the employee role. The adjustment when one stops working for a living is significant for both men and women. Males' sense of self-identity is often closely linked with their paid labour, in contrast to the situation for females. If this is the situation, then the transformation into retirement for males, in which not only their lifelong routines but also their feeling of who they are must be significantly recast, is of particular concern for the issues that it might pose to their health. This is because of the fact that their sense of who they are must be substantially recast. Retirement from remunerated job is a big life step that needs higher adjustments. The retirement perspective may have both positive and bad features, depending on the individual and the circumstances of the setting in which they find themselves (Wythes & Lyons, 2006).

The notion of captivating occupations may play a pivotal role in assessing a person's working pattern and advising clients confronting vocational transformations. Occupational therapy has typically concentrated on professions that give essential living skills, sometimes known as actions of day-to-day living. This concentration is essential, but it is not sufficient for life fulfilment. Similarly, an industrial standpoint on life happiness underscores the significance of appealing employment that gives purpose, effort, consistency, and communal connection (Kimiyaahlam, Safari, & Mansori, 2019). Moreover, retirement is a professional changeover and, as such, is significant in professional remedy and the developing subject of professional science (Jonsson, Josephsson & Kielhofner, 2001). The professional shifts in principle, are components of the body of knowledge in this domain, and if this shift results in professional disruption (Jonsson & Andersson, 1999).

The adjustment to retirement is a journey with discrete stages. There are four stages of retirement adjustment. First is the Honeymoon period, during which the retiree is occupied with activities mostly derived from work. The second phase is the Disillusionment phase when retirees adjust to the mismatch between their expectations and the reality of retirement. In the third step, Reorientation, the retiree's act wisely is revisited, more practical strategies for time utilisation are developed, and new everyday routines are formed. Fourthly, the Termination Phase, in which the elderly become so incapacitated that it is no more feasible for them to operate independently

(Pettican & Prior, 2011). Moreover, retirement may provide a chance to construct a more suitable rhythm in life. However, it may also result in a lack of stability between various activities, such as applying their expertise and skills, actuality of service to people, and connecting with new individuals (Kabir, 2019). The professional arrangement is the impartial framework of employment that must be understood while analysing the impact of a change. This analysis encompasses context, time, participants, and actions of significance. In this context, the word function refers to successful occupational efficiency in tangible and intangible aspects. The extent to which the emphasis of study has shifted from how occupation may be utilised to restore health and seen as a tool to encourage good health is reflected in the literature (Blair, 2000).

A sound strategy for retirement is necessary for everyone who has reached the age of majority. Bangladesh is experiencing erratic development in its economy. The cost of living is quite unpredictable. Elderly members of a family have an excessive amount of hardship as a result of insufficient assistance and the quickest movement of the family. Although the government is working on several different retirement policies and skims, all of us need to be so concerned about a reconsideration of retirement preparation. The current retirement system is inadequate and only covers a small portion of the population. Solid preparation helps someone feel protected for the rest of their life (Uddin et al., 2010).

3. RESEARCH METHODOLOGY

The qualitative research approach was used for this particular investigation. This approach is used to understand another person's perspectives, opinions, emotions, and beliefs about their current situation as it relates to their context. The researchers made use of qualitative content analysis method which was created in recent decades (Priest & Roberts, 1996). In this study, the qualitative content analysis might be considered by the researcher as a flexible approach to assessing the data (Hsieh, & Shannon, 2005). The viewpoints and perspectives of the retired person, based on the retired person's personal experiences, are presented in this article.

Purposive sampling was used in this research to choose the participants. Here, participants are selected based on the discretion of the organisers. The units were chosen on purpose, with explicit objectives stated in the research's methodology. As a result of the regular retirement of government workers, 110 people who have previously held government positions participated in the research.

Purposive sampling was utilised in this analysis. This method of sampling allows for the selection of a representative sample for the research. Using this method, a representative sample may be selected and data can be collected from participants in line with the study's aims. We aim to get insight from the retirees' unique vantage point by doing this research. The study relied on relevant data collected using a purposive sampling approach. To that end, the data were gathered from the retirees who best fit the inclusion criteria and served the study's primary goal. Purposeful sampling methods are used to comprehend better particular instances of individual and collective experience, as well as theoretical and conceptual frameworks (Palinkas et al., 2015).

These discussions took place in the comfort of the participant's own homes. The interview was conducted in an atmosphere of peace to grasp the participant's perspective. The data from retirees was gathered via semi-structured, in-person interviews to learn about their experiences with transitioning out of the workforce. By interacting directly with the retirees, the researcher could build rapport and get a deeper understanding of their lives via in-depth interviews. The data gathered from retirees regarding their adjustment to life after work was analysed using qualitative content analysis. The data is used to inform the coding categories in this research.

4. ANALYSIS AND FINDINGS

The analysis and findings are compiled at once for the convenience of the participants. As is common practice when publishing qualitative research, results and discussion were combined into a single section. The study's main purpose was to investigate how people's social life, routine, and function in society alter when they stop working.

The coding technique was utilised to make sense of the comments made by the participants and to develop a central topic. The results of the interviews are coded and shown in detail at each table. Based on the collected data, the study's authors identified broad themes, such as the shifts in responsibilities and routines that occur after retirement, as well as the modifications to social networks that occur during this time.

4.1 Expression towards Changes:

The following are the major expression from the respondents regarding the changes in roles, routines and relationships after retirement.

Table 1: Expression as per the Changes in Different Categories after Retirement

No	Category	Expression
1	Changes in roles after retirement	A large majority of retirees said they are confident in their ability to continue contributing to their families when they stop working. For the most part, retirees report feeling relieved of stress after leaving the workforce.
2	Changes in routine after retirement	Before retiring, retirees have to work methodically and adhere to a regimen. As part of their new regimen, they've committed to devoting most of their time to their loved ones.
3	Changes in social relationships after retirement	It is common for retirees to spend quality time during this phase of life with friends and family. In addition, several of the retirees said they felt their ties to the office employees had been severed after they left work. They also noted an increase in social closeness after retirement.

It is realised that there are significant changes in roles, routines and relationships of respondents after retirement in Bangladesh.

4.2 Changes in Roles after Retirement:

Leaving the workforce entirely constitutes a career change known as retirement. It affects a person's position and duties significantly. After retirement, there is a natural shift in roles and responsibilities due to the end of a career as below.

Table 2: Changes in Roles after Retirement

No	Code	Response Score	Percent Value
C.1.01	Able to take care of the family after they retire.	109	99.09
C.1.02	After retirement, there is no longer any urgency.	107	97.27
C.1.03	Boost your social interaction.	107	97.27
C.1.04	There's a lot to do before you can retire.	105	95.45
C.1.05	Regulations have to be kept up during the duration of service.	105	95.45
C.1.06	Was unable to take care of loved ones before retirement.	105	95.45
C.1.07	After retiring, people tend to devote more time to their families.	105	95.45
C.1.08	Valued in terms of success in the workplace.	104	94.55
C.1.09	Taking pleasure in engaging in a variety of different pursuits, such as spiritual ones, practical ones, intellectual pursuits, and academic ones.	104	94.55

C.1.10	Possibility of carrying out one's projects following one's preferences.	104	94.55
C.1.11	After retirement, there was no shift in societal obligation.	54	49.09

Retirement, it seems, brings with it an increase in respondents' perceptions of and involvement in family obligations. Further, they are no longer stressed and have expanded their social interaction since retiring. However, very few people experience significant shifts in their functions and duties when they retire.

4.3 Changes in Routines after Retirement:

The act of retiring effects and may disrupt a person's regular schedule. Participants reported both their practices of routines in their lives beforehand and afterwards retirement in order to understand the variations in the routine that they had experienced.

Table 3: Changes in Routines after Retirement

No	Code	Response Score	Percent Value
C.2.1	Before Retirement, it was necessary to work methodically and carefully.	107	97.27
C.2.2	Maximisation of family time after retirement.	107	97.27
C.2.3	Investing time in religious pursuits.	105	95.45
C.2.4	Choose one's hobbies with one's own time.	104	94.55
C.2.5	Can take a break.	103	93.64
C.2.6	Utilise office time for activities such as sitting, reading, internet usage, socialising, etc.	102	92.73
C.2.7	Utilise time spent at the workplace for domestic chores.	102	92.73
C.2.8	There is no change to the everyday routine following retirement.	52	47.27

At this point, the investigators found that throughout their employment, employees must work diligently and punctually. They adhere to a regimented schedule. However, despite the stress of their jobs, they may devote a tiny portion of their daily routine to their families. After retiring, the individual felt liberated and enjoyed their daily routines with their families. After retiring, the majority of respondents' day-to-day routines altered drastically.

4.4 Changes in Relationships after Retirement:

The social relationships are also affected after retirement. The respondents have the following outcomes relating to the changeovers in relationships after the retirement.

Table 4: Changes in Relationships after Retirement

No	Code	Response Score	Percent Value
C.3.01	Have extra time for loved ones.	106	96.36
C.3.02	Absence of any communication with the office employees.	104	94.55
C.3.03	It increased social closeness.	103	93.64
C.3.04	Joined a group of people working together.	103	93.64
C.3.05	Reconnect with one another.	103	93.64
C.3.06	There was a breakdown in communication amongst office workers.	103	93.64
C.3.07	I long for the days when I had a full office.	102	92.73
C.3.08	Boost people's involvement in religious activities.	102	92.73
C.3.09	Feeling the Separation anxiety.	102	92.73
C.3.10	The office employees do not welcome the retiring employee.	102	92.73
C.3.11	Aiming to sow confusion just before retirement.	101	91.82
C.3.12	It makes things confusing once you retire.	101	91.82
C.3.13	Embrace the people in your life right now.	51	46.36

Spending more time with family and friends is one of the most important parts of respondents' social interactions. Yet they have severed all ties with the office employees. And because of this, retirees see a rise in close friendships. Only a minority of retirees, however, are content with their current network of friends and family.

5. CONCLUSION

In the not-too-distant future, a significant number of senior persons in Bangladesh will begin their retirement. It is difficult to forecast the effects of this phenomenon since it is not yet known how the next generation of people will adjust to retirement. However, this phenomenon is going to bring about significant changes in the communities that it affects. This research investigated how Bangladesh pensioners adjust to life after retirement regarding their work lives. The findings of the survey indicate, in conclusion, that most participants fulfil their commitments to their families and spend time with their families and other relatives as part of their daily routines. There is a

discernible shift that takes place in the social connections that retirees maintain. The retirees' perception that they are happy with their current physical health is the most relevant finding from this study since it indicates that their physical health affects their mental health. It was discovered regularly that they do not consider how they might improve themselves. They keep a watchful eye on how their children and grandchildren are growing up. They are looking forward to contributing their labour to society. The maximum number of participants desire to maintain their hectic schedules and have unofficial plans for themselves. However, they do not have a well-thought-out employment strategy for the years after retirement. Because only government workers are eligible for benefits under the retirement and pension system currently in place in Bangladesh, the system's coverage is very restricted. Our younger generation is in danger of not having the financial security and stability they will need once they retire since most private enterprises do not provide an incentive in the form of a retirement plan in conjunction with the current compensation package. Therefore, it is of the utmost importance that every company in the private sector comprehends the requirement of having a retirement plan, not only to ensure a better future for the workers who the company currently employs but also to utilise a retirement plan policy to attract, motivate, and keep talented people for continuous improvements.

REFERENCES

- [1]. Atalay, K., Barrett, G. F., & Staneva, A. (2019). The effect of retirement on elderly cognitive functioning. *Journal of health economics*, 66, 37-53.
- [2]. Banks, J., & Crawford, R. (2022). Managing retirement incomes. *Annual Review of Economics*, 14, 181-204.
- [3]. Barikdar, A., Ahmed, T., & Lasker, S. P. (2016). The situation of the elderly in Bangladesh. *Bangladesh Journal of Bioethics*, 7(1), 27-36.
- [4]. Blair, S. E. (2000). The centrality of occupation during life transitions. *British Journal of Occupational Therapy*, 63(5), 231-237.
- [5]. Browne, P., Carr, E., Fleischmann, M., Xue, B., & Stansfeld, S. A. (2019). The relationship between workplace psychosocial environment and retirement intentions and actual retirement: a systematic review. *European journal of ageing*, 16(1), 73-82.

- [6]. Chilvers, R., Corr, S., & Singlehurst, H. (2010). Investigation into the occupational lives of healthy older people through their use of time. *Australian Occupational Therapy Journal*, 57(1), 24-33.
- [7]. Eibich, P. (2015). Understanding the effect of retirement on health: Mechanisms and heterogeneity. *Journal of health economics*, 43, 1-12.
- [8]. Gorry, A., Gorry, D., & Slavov, S. N. (2018). Does retirement improve health and life satisfaction?. *Health economics*, 27(12), 2067-2086.
- [9]. Hauff, J. C., Carlander, A., Gärling, T., & Nicolini, G. (2020). Retirement financial behaviour: how important is being financially literate?. *Journal of Consumer Policy*, 43(3), 543-564.
- [10]. Hewitt, A., Howie, L., & Feldman, S. (2010). Retirement: What will you do? A narrative inquiry of occupation-based planning for retirement: Implications for practice. *Australian Occupational Therapy Journal*, 57(1), 8-16.
- [11]. Hsieh, H. F., & Shannon, S. E. (2005). Three approaches to qualitative content analysis. *Qualitative health research*, 15(9), 1277-1288.
- [12]. Jonsson, H., & Andersson, L. (1999). Attitudes to work and retirement: Generalization or diversity?. *Scandinavian Journal of Occupational Therapy*, 6(1), 29-35.
- [13]. Jonsson, H., Borell, L., & Sadlo, G. (2000). Retirement: An occupational transition with consequences for temporality, balance and meaning of occupations. *Journal of occupational science*, 7(1), 29-37.
- [14]. Kabir, M. (2019). Comparison of Retirement Plan between Bangladesh & USA.
- [15]. Kimiyagahlam, F., Safari, M., & Mansori, S. (2019). Influential behavioral factors on retirement planning behavior: The case of Malaysia. *Journal of Financial Counseling and Planning*, 30(2), 244-261.
- [16]. Kloep, M., & Hendry, L. B. (2007). Retirement A new beginning?, *The Psychologist*, 20(12): 742- 745.
- [17]. Kolodziej, I. W., & García-Gómez, P. (2019). Saved by retirement: Beyond the mean effect on mental health. *Social Science & Medicine*, 225, 85-97.
- [18]. Kramer, P., Hinojosa, J., & Royeen, C. B. (Eds.). (2003). *Perspectives in human occupation: participation in life*. Lippincott Williams & Wilkins.

- [19]. McKenna, K., Broome, K., & Liddle, J. (2007). What older people do: Time use and exploring the link between role participation and life satisfaction in people aged 65 years and over. *Australian Occupational Therapy Journal*, 54(4), 273-284.
- [20]. Mitchell, O. S. (2020). Building better retirement systems in the wake of the global pandemic (No. w27261). National Bureau of Economic Research.
- [21]. Nasim, M., & Sarif, N. (2018). Retirement Planning from Bangladesh Perspective.
- [22]. Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2015). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and policy in mental health and mental health services research*, 42(5), 533-544.
- [23]. Pawar, A. (2016). Transformational leadership: inspirational, intellectual and motivational stimulation in business. *International Journal of Enhanced Research in Management & Computer Applications*, 5(5), 14-21.
- [24]. Pawar, A. (2018). A study on analysis of supportable employee engagement model in McDonald. *International Journal of Information, Business and Management*, 10(1), 172-181.
- [25]. Pettican, A., & Prior, S. (2011). 'It's a new way of life': An exploration of the occupational transition of retirement. *British Journal of Occupational Therapy*, 74(1), 12-19.
- [26]. Priest, H., Roberts, P., & Woods, L. (2002). An overview of three different approaches to the interpretation of qualitative data. Part 1: Theoretical issues, 10(1): 30-42.
- [27]. Rana, S. (2021). Comparative Study on Retirement Plan between Bangladesh & USA.
- [28]. Sami, H., & Asrarul, S. (2022). American Retirement Plan and the use of it in Bangladesh.
- [29]. Scharn, M., Sewdas, R., Boot, C. R., Huisman, M., Lindeboom, M., & Van Der Beek, A. J. (2018). Domains and determinants of retirement timing: A systematic review of longitudinal studies. *BMC public health*, 18(1), 1-14.
- [30]. Sullivan, S. E., & Al Ariss, A. (2019). Employment after retirement: A review and framework for future research. *Journal of Management*, 45(1), 262-284.

- [31]. Trapp, K., Glombiewski, J. A., Hartwich-Tersek, J., & Rief, W. (2009). Desire for early retirement and therapy of chronic back pain: relevance of social medical variables for outpatient psychotherapeutic treatment. *Schmerz (Berlin, Germany)*, 23(2), 166-172.
- [32]. Tuveesson, H. (2006). Future transitions—The meaning of seniors' thoughts of their future living, Blekinge Institute of Technology School of Health Science, Sweden.
- [33]. Uddin, M. T., Chowdhury, M. A. I., Islam, M. N., & Baher, G. U. (2010). Status of elderly people of Bangladesh: health perspective. *Proc. Pakistan Acad. Sci*, 47(3), 181-189.
- [34]. Wythes, A. J., & Lyons, M. (2006). Leaving the land: an exploratory study of retirement for a small group of Australian men. *Rural and Remote Health*, 6(3), 1-13.