

Graceful Retirement

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Employment epistles often transmit elation and excitement for the employee while the retirement communication triggers the emotion. In any employment correspondence from a recognized organization, certain terms and conditions related to salary, promotion and termination from job is often mentioned explicitly or implicitly. Although the retirement from a job is an inevitable process accompanied with the authorized recruitment process; hence, it is mandatory to have a retirement planning for a successful retired living. It has been noticed that quite a number of individuals have been retired without adequate information related to psychosocial and health consequences. It would be the best time to educate retirees about preventive health strategies just a couple of months before retirement, so that they would have enough time to make plans to adopt a healthier lifestyle. Hence, this editorial intends to provide health related tips for potential human resources to enhance graceful retired life.

Actually, it has been recognized that the movement of practicing retirement started during the late 19th century, Germany was the first pioneering country to enforce saturatory retirement policy the concept of retirement is being implemented as a person can best work before 40 years, and should retired by the age 60 years. As in general, the age between 25 - 40 years is considered as the most creative age “15 golden years of plenty”, while 40-60 years is considered to be merely uncreative but “tolerable to some extent”; while the age after 60 years is considered as less creative¹.

The state of art revealed that the statutory retirement is a state of transitional period from full engagement in assigned activities to termination of formal employment of one's job after reaching at a certain age or duration of working period, and also considered as the pinnacle where a person gets release from job. Statutory retirement can be complete retirement (total retirement) which depends either on age of the employee or specific duration of service, or nature/type of job, or type of appointment; semi or partially retirement where a person may get retirement by reduction of working

hours (working part time or half day job); on the other hand, one can get pre-retirement if somebody wants to terminate the employment on his own interest (health or business purpose).

Although a person has liberty to choose voluntary retirement from any assigned job at any age by considering the constitutional rules and regulations of the organization. Each organization has its own “standard” retirement age which ranges between 50 and 70 years. The retirement age is determined based on demographic feature of the nation including socioeconomic condition, health status, life expectancy, nature of profession, supply of labor force etc². Higher the retirement age better the socioeconomic indicators of the nation and vice versa. While, the evidence of initiation of the retirement process in southeastern countries particularly in India revealed that the age of retirement ranges from 56 to 65 years which differs from state to state, but Nepal, the retirement age for government staff is 58 years for both males and females and there is provision for taking voluntary retirement based on duration of work, i.e. after working for 20 years. While, there is some difference in age demarcation for retirement scheme in education sector of Tribhuvan University (63 years); and Army and Police force (46 - 48 years). Currently, the debate is going on regarding cost benefit analysis related to increment in retirement age both in the government as well as in education sectors.

The most optimistic description of retirement is reckoned as a positive state of life achievement and also considered as the only true time which a person can consider as self-free own time in life when a person stops working for their survival and starts working for individually satisfying acts of delight as they are eligible for private or public pension and other benefits³. For most of us the word retirement is the most enjoyable phase in life when time is favorable for us after working hard for several decades, meeting responsibilities towards family and securing the future of those who depend on us. Hence, retirement is time for most of us to

actually live for one self by doing pleasurable activities by fulfilling dreams of yesterdays and spending time with our loved ones.

But on the other hand, retirement is often accompanied with stress and insecurity as the newly retired personnel involve in losing official self-identity, cut off in scheduled daily activities, decline in public value, limits formal responsibilities, decrease acquaintance with associates so on. Moreover, at the initial stage the newly retiree may feel that there is break in the social bonds with work associates and separates one from being a part of an organization and radically changing in the daily activities leading to a series of losses as feelings of hopelessness, sense of uselessness, loss of self-worth, and feelings of depression, negativity, and irritability. These feelings may influence some retired individuals to socially isolate, abuse alcohol, experiment with hard drugs, and/or participate in high-risk behaviors, depression, and suicide⁴. Furthermore, during post retirement stage changes occurs in the relationship between family members, and majority of them do considered that the retired individuals should restrict their physical activities. But on the other hand, inactive lifestyle reinforces the need for assistance to perform tasks of daily living leading to dependency in the long run⁵. In such circumstances, post retirement life becomes an awful incident leading to additional personal as well as family problems. It was also postulated that one of the most influential factors affecting retirement was financial status followed by personal and family health⁶.

Impact of Post Retirement on Psychosocial Health:

In general, the overall impact of post retirement on an employee can be a bit tough; particularly, during early period of retirement one can feel low self-esteem as it may be hard to get a job as you aspired, gradual loss of strength and vitality, decline in the function of sensory organs, onset of chronic as well as degenerative diseases. During this post retired stage, there is tendency of increment of medical expenditure as there is higher incidence of spousal morbidity and mortality. It is often observed that most of the individuals with poor physical and mental health may generally get retirement earlier than those in better health. The most common five diseases often seen among the retiree elderly are more related to degenerative diseases: hypertension, diabetes mellitus, coronary artery diseases, osteoarthritis. In addition, some people with weak mental health may develop a sense of uselessness, a loss of self-worth, and feelings of depression leading to social isolation and

attracted in high-risk antisocial behaviors (abuse alcohol and or drugs), loneliness, and feelings of worthlessness, depression, and suicide due to increase in unplanned liberated time. In addition, post retirement increases the chances of suffering from clinical depression by around 40 percent, and of having at least one diagnosed physical illness by 60 percent; and it *becomes complex among* living alone because of bereavement or divorce⁷.

Moreover, majority of retired individuals do face certain socioeconomic challenges; hence, the retiree should engage in creative activities by utilizing their possessed competencies and should engage in the psychosocial and intellectual stimulating activities for graceful healthy retirement life. Actually, there are a variety of useful tips for a successful retirement life⁸, in order to make it most précised and practicable, ten tips for graceful retired life has been recommended. Retirement can be a nuisance if we are not carefree of our health, as old age is often associated with degerative as well as chronic diseases; hence, it is important for us to take good care of health to enjoy retired life in creative way:

Tips for Healthy Graceful Retirement:

- i. **Lead an active life:** Living in an active life keeps you to maintain health and remain healthy. One can choose some individualistic activities which make you happy and enjoyable; it can be associated muscle strengthening exercises, yoga, aerobic etc. In addition, regular exercise is one of the most important act to keep you fit and prevent relief from common chronic conditions, including heart disease, diabetes, depression, and bony degenerative diseases. Hence, select such activities what works best for you and get moving regularly, and or, increase other daily activities without overexertion.
- ii. **Set a purpose:** After making your retirement living plan, look for things which you can do in an ongoing basis that bring you joy and add constructive activities to flourish remaining life. During the post retirement period, it is also advisable to continue the work which you enjoy most. It can be a full time or a part of work that you currently doing or, learning something new to keep you occupied physically and mentally. As learning is never ending, never stop learning and challenge your mind in the field of your interest, i.e. attending or delivering lectures at a locality or institutes to learn new language/ musical instrument, indoor games or read a book. Studies have reported that a lifestyle that includes cognitive stimulation through active learning slows

cognitive decline, although there may be some cognitive decline as we aged.

- iii. Take balanced diet: Enjoy food, be happy, remain healthy and be creative to please yourself; hence, eat a variety of natural food stuffs, drink at least 8 glasses of water every day, limit animal fat and consume vegetable fat, increase fiber intake and, especially if you're a woman calcium, cut down additional sugar, salt, and sodium compounds, make sure prescribed medications do not clash with your food choices. Eat balanced diet which contains natural foods like fruits, vegetables, and whole-grain natural foods, but limit excessive sweets and salty (pre-packaged foods often contains high sodium) and chemically processed canned foods. It is better to follow doctor's suggestions regarding dietary restrictions, as each person may have different dietary needs to prevent diabetes, hypertension and cardiovascular diseases. Nutritional supplements such as vitamin D, calcium, enzymes digestives etc. can be consumed in consultation with physicians.
- iv. Sleep, rest and exercise: Develop a regular schedule with a bedtime routine. Keep your bedroom dim and noise-free for soothing effect. During bed time, avoid watching television or surfing the internet as it interferes in sleep, and avoid caffeine late in the day. Retired people need seven to nine hours per night as younger adults, as lack of sleep can cause depression, irritability, increased fall risk, and memory problems. One can try muscle relaxation exercises such as deep breathing or meditation, if you have the problem of getting sleep. Gardening, walking, joining a gym, eating healthy are all proven ways to stay physically healthy.
- v. **Readjustment in life style** - One must remember that we are just retired from your job but not from our life by utilize the available time in constructive way. As in a successful retired life we hardly get time to take a day off, we are always busy doing things or others that we love to perform. However, the retirement is in often in a transitional phase associated with both positive and negative changes in lifestyle, it is important to focus on the personal situation and context of each **retirement tips as well**. The life changes that come with retirement living can be quite challenging, but the attitude plays a big part whether you find happiness in retirement living or not.

Select the activities which you enjoy most. Babysitting for grandchildren can be the most

peaceful experience for the grandparents and it is often exciting to have their grandparents dropping them to school, attending their class programs, trips, recitals or helping them with their homework. It may be exciting to spend time with our spouse and recall those golden memories of the yesteryears. We have to ensure that we are at peace with ourselves by getting rid from stressful situation, as continuous strain and stress reflects in psychosocial health. Hence, every effort should be made to be happy and cheerful by performing creative activities for oneself, family and society.

- vi. Reinforce the relationship: Maintain communication with your family, neighbors and friends by telephone calls, emails, sending short messages (SMS) or personal appointment. One can remain in stress free situations; so need to learn better techniques to cope with stress by getting enough sleep, involving in vocational trainings (music, painting, reading books) and participate in recreational activities. Plan regularly to meet with family members and friends by gathering weekly shared meal. Plan visiting friends or relatives frequently or, travelling together periodically for religious purposes which keeps you fresh and active. Make the things simple and easy, accept the truth and forget the things which are beyond your control. Continuous stress may cause memory loss, fatigue and decreases ability to fight against infections and recover from infection.
- vii. Schedule health promotional activities: In order to maintain health and prevent diseases, make an annual health checkup from a recognized health care center. Keep a record of each appointment schedules sequentially in a separately, carry on those regular activities to maintain your health. It is also recommended to fix regular appointments for eye check up, dental examination and for preventing problems related to musculoskeletal system. Take influenza vaccination annually for prevention of pneumonia, and with other health promotional activities. One needs to select suitable health care delivery services for approach action based on your capacity.
- viii. Establish open communication: If you live with your spouse or cohabiting with children's family or close partner make an effort to start open communication. It is important to make time for you and your spouse to share your dreams so that one can help other to solve the problem. One can plan for an occasional outing for lunch or, a picnic, or for a sightseeing/

pilgrimage trips. Develop a habit to share your happiness as well as problem to a loved one in order to make you easy to move on. Sometime it might be pleasant surprised to learn that your spouse wants to join you on the mission that you have proposed and or may have ideas better than you have proposed. Communicate clearly about your commitment relate to organ donation (eye, kidney, whole body etc). Like retirement, death is also an inhabitable procedure for any human being; hence, one needs to disclose about the process of crimation and other rituals after death, reflecting the realities to face the truth.

- ix. Participate in community activities: Participate in local community for recreational activities. It may be volunteer activities, or join a book club, or take a trip with friends. Try to share the knowledge and transfer your competencies that you have developed in due course of your service period, so that your new colleagues and younger generation can be benefitted and vice versa. Try to be happy and cheerful by doing activities that you love to perform, because you have jut retired from your job, not from your life. One can visit friends' directly or by far family members who might be isolated or feel lonely, or has lost near and dear one. Check out groups that help you to meet new people or join community or religious organizations that have members who share your interests. It's possible to meet people and make new friends if you try.
- x. **Stabilize your financial resources:** In general there are two specific sources of income during post retirement period: guaranteed income (social security, pension) and flexible income (family assets, bank balance etc). There is no doubt, one need to thrive for a comfortable retirement life, which depends on own past achievements, realistic spending, and cutting the coat according to the cloth. However, it is better not to desire for big investments or big loan but seek for small and risk a free activity which is within your capacity to manage. Keep double copies of all belongings including family assets, some issues can be communicated verbally to the trusted family members or close relatives or the friends or It is advisable to kept personal property in a locker or with the lawyer; these activities will ease you to spend remaining life in peace and also less conflict among the survivors.

Ultimately, retired life it rather personal affair; let us confront with this saturatory retirement scheme

affirmatively as it is obligatory. Hence, during post retirement life, it would be ideal to take a break for couples of months before initiating any hasty decision. Think coolly, what would be the best option for you. Self decision need to be made, as there may be opportunities for paid jobs in general administration as well as in professional field which need to be searched based on your necessity, interest and capacity. Indeed, in a successful retired life it would be ideal to realize that we are performing creative activities by doing things which makes us happy and pleasant.

Let us imagine for a moment, how it would be of getting a statutory retirement announcement suddenly before the anticipated date? Retired individuals may give different reactions as they perceived, but in my perception, getting retirement while engaging in productive activities without pre-information is rather less tragic to some extent, as the period of agony is minimal because there is no time to wait for distressful moment impatiently. However, I guess the suggested tips for graceful retirement would be potential to lead an active and healthy retired life. Let us enjoy health, remain happy and perform creative activities.

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