



## QUALITY OF LIFE AMONG RETIREES IN SULTANATE OF OMAN

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**ABSTRACT:** *This study aimed to identify quality of life for early retirees in the administrative system of the Muscat Governorate in Oman. The researcher used the descriptive method. The study applied the world Health Organization tool as a measure of quality of life which consists of five dimensions: the dimension of feelings of happiness, the dimension of daily activities, the dimension of satisfaction, the dimension of work and the dimension of beliefs. After confirming Reliability and Validity of the dimension, the tool was applied to a sample of 263 retirees that were selected from the available pensioners living in Muscat. The Researcher used statistical packages (SPSS) program for the results analysis. The study found the following results: (i) The quality of life of the early retirees showed average level as noted in the total score to the quality of life in the sample study. While dimension of beliefs came at a high-level scale dimension. (ii) There have been significant differences in the dimension of work through arithmetic averages, the differences in favor of females. (iii) There were no statistically significant differences between the dimensions of quality of life measure of early retirees' variable age at retirement in all dimensions of the scale. (iv) There statistically significant differences due to the variable current age for the second dimension (daily activities) for the group benefit of more than 40 years. (v) There statistically significant differences due to the variable social status in the first dimension of the feelings of happiness and positive and conviction came in favor of singles. (vi) There were no statistically significant differences due to the variable level of education when they retire in all dimensions of the scale. (vii) There were statistically significant differences due to the variable health status (who do not suffer from the disease, and who suffer from the disease). Through arithmetic average these differences for the benefit of those who do not suffer from the disease healthy. (viii) There were no statistically significant differences due to the variable years of service. (ix) There were no statistically significant differences due to the variable the level of income after retirement, according to the degree of the scale as a whole.*

**KEYWORDS:** Quality of Life, Early Retirement, Feelings of Happiness, Daily Activities, Satisfaction, Work, Beliefs

## INTRODUCTION

Retirement is a general phenomenon that famous in world. it began to spread after industrial revolution, which transferred the worker from individual work field to organized and combined work. thus, the legislations that determine a service period, retirement age and retirement rewards (Hassan, 2002: 116). Retirement may have effect badly in retiree life, because of the change in retiree role, psychological problems, and feeling of retirees with meaning or life purpose (Ibrahim, 2005: 12). As well as how the retiree can be evaluated his quality of life after retirement.

The variable of life quality becomes one of the most common variables in recent years, because of its role in achieving adjustment, happiness, and satisfaction for individuals (Kidd, 2008: 37).



In this matter, Oman ranked seventh in the world in terms of quality of life (2015) according to the international electronic database (NUMEO) which is published by the British newspaper "Independent" in June 2015.

Ekman emphasized that the concept of quality of life achieves in integration of individual life and leads happiness and satisfaction in his life (Gemayel, 2008: 5). The life quality requires an adapts and active individual moreover a health environment where individual lives (Ibrahim and Siddiq, 2006: 74). The World Health Organization WHO has also posit legislations for a life quality that listed as a part of global efforts for social and economic development (Murphy & Murphy, 2006: 15).

### **Statement of the Study**

Retirement is considered as a golden chance for some workers to enjoy what they wish, where the retirees are representing a category in Oman society, they are growing every year between in administrative foundations and has reached in the end of 2015 to 44.667 retirees when compare with 41.714 retirees in year of 2014 in increase approximately 7%, Especially in Muscat Governorate because of population density and availability of services (Civil Service Retirement Foundation, 2015). This increase in applicants for retirement give attention for many reasons behind it. Psychology has a basic role in determine the variables that affects in individual life quality, because quality of life is an expression of self-perception of individual, where the life of individual means what he realizes (Al-Ashool, 2005: 93), Saleh pointed out that the quality of life is related to level of living such as monthly income, consumption, and social services (Ansari, 2006: 6).

Therefore, the step of understand and know the quality of life of retirees and their attitudes early consider as an important step to understand the requirements of this category, Hence, this study comes to investigate the quality of life among early retirees of government foundations.

### **Importance of the Study**

The importance of the study comes from the important of subject, where it will be new addition to scientific and psychological heritage, because poor of studies that dealt with early retirees' category in Oman. Which may help in holding workshops for workers about early retirement and its effect in their quality of life, also to guide them to take the right decision.

### **Objectives of the Study**

1. To know the level of quality of life among early retirees in Oman.
2. To examine the differences in level of quality of life among early retirees in Oman in the light of gender, retire age, recent age, marital states, health states, monthly income after retiring.

### **The Study Terms**

Quality of life: the world health organization defines the quality of life as perception and imagine of individuals to their situation, position in culture context, and values in which they live, and its relation to their goals and expectations It is a widespread term that is influenced by individual physical health, mental health, personal beliefs and social relationships (World Health Organization, 1995: 7).



Procedural definition: it's the total score of individuals in quality of life scale for this study.

Early retirement: this term refers to the person(s) who retires before the retirement age still being entitled for a pension because of serving (Ex. an institution) for 20 years (Oman civil service law, 2004).

Procedural definition: the retiree is the person who had served (Ex. an institution) for 20 years, thus applied for a retirement according to Oman civil service law 1984.

## **THEORETICAL FRAMEWORK**

The concept of quality of life has gained attention in the medicine, sociology, economics area in the past, and recently in psychology. The concept of quality of life has initially emerged as a concept of improving living conditions and achieving adjustment and well-being (Hashim, 2001: 125). In 1992 some studies have been conducted about quality of life concept (Maryam, 2014:87), The term was popular in medical and psychological fields and moved to United Kingdom in 1985 through a strategic document when health authorities announced the cancellation of long stay of patients in hospitals and transfer them to society to improve their quality of life (Karima, 2014: 22). While, in beginning the second half 20th century Martha & Chapin, Bishop, 2008 indicated that there has been an increasing in number of studies which have been conducted in term of quality of life, there were more than thousand researches published during last 25 years.

The world health organization also indicated that the quality of life concept involving eight dimensions that: mental health, emotional status, job satisfaction, life satisfaction, education, monthly income, and family reactions. Also, the quality of life formed through self- perception, mental state, mental and body health, and job capacity of individual.

### **The Early Retirement**

Retirement in Oman is divides in two types, first, compulsory retirement it's for workers who passed the legal retirement age which is 60 to 65 years, while the second type is involving early retirement, resignation, and optional retirement which are all listed as an optional retirement. (civil service foundation, 1986). The first law of retirement in Oman has been set in the year of 1969 a decision was made specially to police retirement, and in 1982 the retirement law of army individual has been decided, moreover, in 1986 the law of salaries and severance payment among Omani workers has decided, finally in 1991 the retirement law have been included the workers in private sectors.

The theories explain the retirement phenomenon, is withdrawal theory or disengagement theory, this theory posit that the individuals when reach aging of aging they gradually begin to withdraw from social context and reduces their activities, leading to changes in personality, style and pattern of interaction between individual to his favorite interest (Shadily, 2001:110).

The disengagement theory of aging states that "aging is an inevitable, mutual withdrawal or disengagement, resulting in decreased interaction between the aging person and others in the social system he belongs to". The theory claims that it is natural and acceptable for older adults to withdraw from society. There are multiple variations on disengagement theory, such as moral-disengagement (Shadily, 2001:110).



The activity theory proposes that successful ageing occurs when older stay active and maintain social interactions. It takes the view that the aging process is delayed and the quality of life is enhanced when old people remain socially active. It's also, posits that there is a positive relationship between activity and life satisfaction. Miller suggests that the activity enables older to adjust to retirement and is called the busy ethic, and the critics of the activity theory state that it overlooks inequalities in health and economics that hinders the ability for older people to engage in such activities. Activity theory reflects the functionalist perspective that the equilibrium that an individual develops in middle age should be maintained in later years. The theory predicts that older adults that face role loss will substitute former roles with other alternatives (Shadily, 2001:119).

Feldman (1994: 298) presented a model for explain a person early retirement decision; he found out four factors groups that effects in early retirement decisions. It's the individual or personal variables, involving the date of work, marital status, gender, health status and the attitudes towards work, as well as work chances, work conditions and external environment (Al-Qahtani, 2009: 52). While the life cycle model suggests that the individual saving money in youth stage to cope their ageing needs, the simple life cycle model posit that the consumer predated the future clearly, thus, individual always making plan on the base of monthly income and retirement time (Kilty & Behling, 1985: 219).

Ebbinghaus (2006: 11) provides model to explain the early retirement based on social change programs, incentives and opportunities for many workers to retire from employment before the age of 65 are what encourage workers to apply for early retirement.

## LITERATURES REVIEW

Quality of life studies focused in investigation the quality of life in different samples and the results were mixed. Moussa (2000) found out that the quality of life among Sudanese family is divided into three levels, medium low, and high levels. Where Kazem and Bahadli (2006) presented a high level of quality of life among Omani and Libyan university students in: family and social life quality, and quality of school learning, while in: quality of public health, quality of leisure time the quality of life are in medium level, also results of the study showed a low level of quality of life in two dimensions: mental health and emotional dimension.

Sulaiman (2008) studied the level of quality of life among Saudis students, results of this study point out the level of quality of life is in family and mental health dimensions, medium in general health dimension, and low in education and time management dimensions.

Amina (2014) and Karima (2014) in their studies presented that the level of quality of life is high in among Algerian mothers and Algerian students respectively. Whereas, the early retirement studies focused in reasons behind early retirement as well as on the relationship to well-being and quality of life. In Al-Jaber and Al-Hadhoud (1991) found that the administrative and vocation conditions are drives the Kuwaiti teacher to apply for early retirement. Moreover Al-Taheh (1992) indicated that the most important factor for Kuwaiti workers to retire is the financial rewards of retirement. While, Patrickson et al (1994) pointed out that the poor of interest of women's in early retirement as not financially rewarding. But Draper (1996) showed that the most important reasons for the early retirement of Scottish teachers were: pressures of



schools working, bureaucratic system which is used in education system, and dissatisfaction of teachers towards teaching process.

The reasons for early retirement among Saudi women were social, family pressures, and the desire to give time for family affairs. (Play, 1997). Also, Al-Ghamdi study in (1999) resulted a negative attitude towards early retirement among Saudi male teachers. This contrasts with attitude of Palestinian teachers towards early retirement (Samana, 2008). The studies also investigated the relationship between the retirement and luxury some of studies found that there is no significant relationship between retirement and luxury such as study of (Delcambre, 2010; Boonsang and Klein, 2012), on other hand Shan, 2016, Zhang, 2013, and Binder, 2012 founded a significant relationship between retirement and luxury.

### Method and Procedures of the Study

**Population and Sample:** The population of the study consists 5264 early retirement workers: resignation, optional early retirement, and compulsory early retirement in administrative system in Muscat governate, where the total sample of the study were 263 male and female retirees from Muscat governate selected as availability.

**Tools of the Study:** The tool of the study was a quality of life scale which is founded by world health organization, 1991 (Mohamaad, 2015:4) and four dimensions were selected according to retirement case, each item have five alternative options according to fifth Likert scale, responders are required to select one of them, to compute the total assessment score sum all scale items. Thus, the maximum scores of the scale are 480 and minimum score is 96. The researcher founded the face validity and calculated the correlation of each item with total score in each dimension, all items have a high coefficient of correlation and statistical significance. For consistency, the Cronbach Alpha equation calculated the internal consistency and the values ranged between 0.37 to 0.78 for a dimension, while consistency of total scale is 0.69.

### Results of the Study

To answer the first question: what is the level of quality of life among early retirees in administrative system in Muscat governate? Means and stander deviations have been calculated in Table 1.

**Table 1**

No.	Dimensions	Sample	Means	Stander Deviation	Quality Level
1	(Beliefs) fourth dimension	263	4.1768	.738860	Very high
2	(Satisfaction) third dimension	263	3.5948	.626510	High
3	(Daily activities) second dimension	263	3.5247	.62876	High
4	(Happiness feeling) first dimension	263	2.4691	.40363	Low
<b>Total score</b>		<b>263</b>	<b>3.2182</b>	<b>.35297</b>	<b>Medium</b>

Results in above table indicated that the levels of quality of life among the participants according to quality of life scale is medium on the base of total score, where the beliefs



dimension has a highest means, this due to interest of retiree in aspects of his personality in term of meaning of life and his capacity to cope the difficulties which positively reflected on his personality. While, the happiness feeling, positive and satisfied have a lowest means, this maybe refers to the early retirees represents a social part and they have a realistic image about the problems and how to cope the life change stress, and psychological problems after retirement, this result is agreeing with results of study of Al-Karkhi, 2011) and Maryam, 2014, whereas un-agree with results of study of Kazem and Al-Bahadli, 2008, Sulaiman, 2008 and study of Karima, 2014.

Question two: is there statistically differences in quality of life among retirees based on gender, age, and marital status variables?

**Table 2: T-test Results for Quality of Life Dimensions Among Reiterates**

Dimensions	Gender	No.	Means	Stander deviation	f	t	Sig
Happiness feeling	male	129	2.4980	.43308	261	1.139	0.052
	female	134	2.4413	.37261			
Daily activities	male	129	3.5230	.67612	261	-.044	0.061
	female	134	3.5264	.58208			
Satisfaction	male	129	3.6237	.68402	261	.733	0.039*
	female	134	3.5669	.56686			
Beliefs	male	129	4.0523	.77854	261	-2.713	0.309
	female	134	4.2966	.68012			
<b>Total</b>	<b>male</b>	<b>129</b>	<b>3.2312</b>	<b>.39219</b>	<b>261</b>	<b>0.586</b>	<b>0.015*</b>
	<b>female</b>	<b>134</b>	<b>3.2056</b>	<b>.31158</b>			

Results in table (2) presented that there are no statically differences in quality of life among early retirees on the base of gender variable. While, there is statically difference in quality of life among early retirees in daily activities and beliefs dimensions, this is referring to the women have ability to enjoy their time in different way such as home affairs, join to Islamic centres visiting a parent, etc. this results in agree with results of study of Al-Taheh 1992, Samana, 2008, Delcamber, 2011, and study of Al-Jaber and Al-Hadhoud 1991. Also, the results are un-agree with results of study of Kazem and Al-Bahadli, 2008, Abdullah, 2008. and study of Chan, 2016.





**Table 3: ONE WAY ANOVA Represents the Differences on Level of Quality of Life Among Retirees with Respect of Age Variable less than 30, 30 – 40, more than 40:**

Dimensions	S. of Variance	Sum of Sq	df	Mean Sq	f	Sig
Happiness feeling	between group	.923	2	.461	2.873	.058
	within group	41.761	260	.161		
	Total	42.684	262			
Daily activities	between group	2.408	2	1.204	3.094	.047
	within group	101.170	260	.389		
	Total	103.578	262			
Satisfaction	between group	1.089	2	.545	1.392	.251
	within group	101.748	260	.391		
	Total	102.837	262			
Beliefs	between group	1.642	2	.821		
	within group	141.386	260	.544		
	Total	143.029	262			
Total	between group	.229	2	.114	1.510	.223
	within group	32.414	260	.125		
	<b>Total</b>	<b>32.643</b>	<b>262</b>			

\*Significant at ( $\alpha \leq 0.05$ )

Table 3 presents there are no significant difference on level of quality of life among retirees based on age variable. While there is significant difference in daily activities dimension. to find out the source of differences in daily activities Scheff'e test have been calculated in below table.

**Table 4**

Dimensions	Age	No.	1	2
Daily activities	Less than 30	11	3.0699	
	30 – 40	89		3.5290
	More than 40	163		3.5531
	Less than 30		1.000	0.990

Results in above table (4) provides significant difference between group of "less than 30" and "more than 40 group" in favor of a highest mean, results of this study agree with results of study of Al Ghamdi, 1999 and Al-Jaber and Al-Hadhoud 1991.



**Table 5: ONE WAY ANOVA Represents the Differences on Level of Quality of Life Among Retiree's Base on Marital Status Variable: married, single, divorcee and Widowed:**

Dimensions	S. of Variance	Sum of Sq	df	Mean Sq	f	Sig
Happiness feeling	between group	1.324	3	.441	2.764	.042*
	within group	41.359	259	.160		
	Total	42.684	262			
Daily activities	between group	2.045	3	.682	1.739	.159
	within group	101.532	259	.392		
	Total	103.578	262			
Satisfaction	between group	1.488	3	.496	1.268	.286
	within group	101.349	259	.391		
	Total	102.837	262			
Beliefs	between group	1.360	3	.453	0.829	0.479
	within group	141.669	259	.547		
	Total	143.029	262			
Total	between group	.077	3	.026	0.205	0.893
	within group	32.565	259	.126		
	Total	32.643	262			

\*Significant at ( $\alpha \leq 0.05$ )

Table 5 presents there are no significant difference on level of quality of life among retirees based on marital status variable. While there is significant difference in Happiness feeling dimension.

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