

**THE HAPPINESS OF RETIREES FROM A MINING INDUSTRY IN
NAMIBIA**

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ABSTRACT

Retirement from work is inevitable and it is one of the major transitions an individual goes through and this transition has significant psychosocial implications which should not be ignored. Though retirement and the experiences thereof are subjective and differ from individual to individual, it has financial, family, psychological, and social implications which affect the overall well-being or happiness of those retirees. Namibian organisations lack life skills initiatives to prepare employees for retirement and they also lack monitoring or evaluation systems to assess their happiness after retirement.

Happiness refers to the experience of a sense of joy, satisfaction, and positive well-being, combined with a sense that one's life is good, meaningful, and worthwhile (hedonic and eudaimonic approaches). The study is based on the framework that there are three routes to happiness, namely pleasure, meaning, and engagement.

The aim of this study was to investigate the happiness of retired employees and to assess to what extent they are involved in activities that would ensure pleasure, engagement, meaning as well as life satisfaction. This study brings a psychological perspective to the concept of retirement as most of the studies mainly focused on the physical side of retirement well-being.

A mixed methods design with a sample of 30 retirees from a uranium mine was used to reach the research objectives and semi-structured interviews and two questionnaires, namely the Orientations to Happiness Scale and Satisfaction with

Life Scale (SWLS), were used as the measuring instruments. The Orientations to Happiness Scale was used to measure participants' levels of pleasure, engagement and meaning in life while the SWLS measured their levels of satisfaction with life.

The results obtained from the empirical study showed that retirees from RUL experienced relatively high levels of life satisfaction and this was due to the presence of three components, namely pleasure meaning and engagement. The results further showed with regard to the orientation to happiness that, out of the three components, meaning was indicated as the most important component. The second most important component was engagement, followed by pleasure. This implies that for authentic happiness in retirement, one needs to have meaning in life, find something that engages you and something that gives you pleasure.

The results from the empirical study clearly showed that meaning correlates most to happiness as it was significantly and practically related to life satisfaction to a large effect ($r > 0.50$). In addition, the results further showed that factors that contribute to meaning are family, spirituality and being productive. All those that indicated the mentioned factors, also indicated experiencing high life satisfaction and thus being happy during their retirement. Their families and being actively involved in religious practices were the main contributors to their life having meaning and purpose.

TABLE OF CONTENTS

Abstract.....	i
Table of content.....	iii
Acknowledgement.....	ix
Dedication.....	xii
Declaration.....	xiii
CHAPTER 1 – INTRODUCTION.....	1
1.1 Problem statement.....	1
1.2 Research objectives.....	6
1.2.1 General Objectives.....	6
1.2.2 Specific Objectives.....	6
1.3 Research Method.....	7
1.3.1 Literature Review.....	7
1.3.2 Empirical Study.....	7
1.3.2.1 Research design.....	8
1.3.2.2 Participants	8
1.3.2.3 Measuring Battery.....	8
1.3.2.4 Data Analysis.....	10
1.4 Overview of chapters.....	11
1.5 Chapter summary	11

TABLE OF CONTENTS (continued)

CHAPTER 2 – RETIREMENT	12
2.1 Background to retirement.....	12
2.2 Retirement defined.....	13
2.3 Different approaches to retirement.....	15
2.3.1 Economic approach.....	16
2.3.2 Health approach.....	17
2.3.3 Age approach.....	18
2.3.4 Psychological approach.....	19
2.3.5 Interdisciplinary approach.....	21
2.4 Trends in retirement.....	22
2.4.1 Increases in retirement and decreases in labour force participation.	22
2.4.2 Women retirement behaviour.....	22
2.4.3 Phased or partial retirement.....	23
2.5 Influences of the retirement decision.....	24
2.5.1 Pull factors.....	24
2.5.2 Push factors.....	25
2.6 Common retirement experiences.....	27
2.6.1 Retirement transition.....	27
2.6.2 Leisure time physical activities.....	28
2.6.3 Financial situation.....	30
2.6.4 Health status.....	32
2.6.5 Marital status.....	32

TABLE OF CONTENTS (continued)

2.6.6	Relocation	33
2.6.7	Housing	34
2.6.8	Retirement mortality.....	35
2.7	Retirement and well-being.....	38
2.7.1	Education and learning.....	42
2.7.2	Exercise and physical activities.....	42
2.7.3	Keeping busy.....	42
2.7.4	Social interaction and support	42
2.7.5	Spirituality.....	43
2.7.6	Dignity.....	43
2.8	Chapter summary	43

CHAPTER 3 – HAPPINESS.....45

3.1	Definition of happiness.....	45
3.1.1	Hedonic approach.....	46
3.1.2	Eudaimonic approach.....	47
3.1.3	Distinguishing factors between hedonia and eudaimonia.....	48
3.2	Theories of happiness.....	49
3.2.1	Happiness as subjective well-being.....	49
3.2.2	Happiness as psychological well-being.....	51
3.2.3	Happiness as social well-being.....	55
3.2.4	An integrated perspective: Happiness as flourishing.....	55
3.3	The components of happiness.....	60

TABLE OF CONTENTS (continued)

3.3.1	Pleasure.....	60
3.3.2	Engagement.....	61
3.3.3	Meaning.....	62
3.4	Outcomes of happiness.....	64
3.5	Happiness during retirement.....	65
3.5.1	Pleasure and retirement.....	65
3.5.1.1	Health Promotion	66
3.5.1.2	Financial security and stability.....	68
3.5.1.3	Leisure activities and hobbies.....	69
3.5.2	Engagement and retirement.....	70
3.5.2.1	Work ability.....	70
3.5.2.2	Flow.....	71
3.5.3	Meaning and retirement.....	72
3.6	Retirement programmes.....	72
3.6.1	Sociodemographic.....	73
3.6.2	How participants left work.....	73
3.6.3	Health and wealth.....	73
3.6.4	Roles and hobbies.....	74
3.6.5	Psychosocial.....	74
3.7	Chapter summary.....	74
CHAPTER 4 – EMPIRICAL STUDY.....		76
4.1	Research design.....	76

TABLE OF CONTENTS (continued)

4.2	Research population.....	76
4.3	Measuring Instruments.....	77
4.3.1	Orientations to Happiness Questionnaire (OHQ).....	77
4.3.1.1	Development and rationale of the OHQ	77
4.3.1.2	Description of the OHQ.....	78
4.3.1.3	Interpretation of the OHQ.....	78
4.3.1.4	Reliability and validity of the OHQ.....	79
4.3.1.5	Motivation for using the OHQ.....	79
4.3.2	The Satisfaction with Life Scale (SWLS).....	80
4.3.2.1	Development and rationale of the SWLS.....	80
4.3.2.2	Description of the SWLS.....	80
4.3.2.3	Interpretation of the SWLS.....	81
4.3.2.4	Reliability and validity of the SWLS.....	81
4.3.2.5	Motivation for using the SWLS.....	81
4.3.3	The Interview.....	82
4.3.3.1	Development and rationale of the interview.....	82
4.3.3.2	Description of the interview	84
4.3.3.3	Interpretation of the interview.....	86
4.3.3.4	Reliability and validity of the interview.....	88
4.3.3.5	Motivation for using the interview.....	91
4.4	Procedures.....	91
4.5	Data analysis.....	92

TABLE OF CONTENTS (continued)

4.6 Chapter summary.....	94
CHAPTER 5 –RESULTS AND DISCUSSION.....	95
5.1 Quantitative results.....	95
5.1.1 Descriptive statistics.....	96
5.1.2 Correlation between the constructs.....	103
5.2 Qualitative results.....	104
5.3 Discussion.....	122
5.4 Chapter summary.....	128
CHAPTER 6 – CONCLUSIONS, LIMITATIONS AND	
RECOMMENDATIONS	129
6.1 Conclusions	129
6.1.1 Conclusions regarding the specific theoretical objectives	129
6.1.2 Conclusions regarding the specific empirical objectives.....	133
6.2 Limitations	135
6.3 Recommendations.....	136
6.3.1 Recommendations for the organization.....	136
6.3.2 Recommendations for future research.....	138
6.4 Chapter Summary.....	139
REFERENCES	140
APPENDICES.....	151

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DECLARATION

I, Charmaine Heidi Kasuto, hereby declare that this study is a true reflection of my own research and that this work or part thereof has not been submitted for a degree in any other institution of higher education.

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Charmaine Heidi Kasuto

Date

CHAPTER 1

INTRODUCTION

This thesis is about the happiness of retired employees from the mining industry in Namibia.

In this chapter the problem statement,, the research objectives and the research method are explained. Briefly the division of chapters of this thesis is also given.

1.1 PROBLEM STATEMENT

Namibia is a country with large landscapes but a small population of merely 1 830 330 of which even a smaller percentage is employed due to the fact that close to 40% of the entire population is younger than 15 years of age (Namibia 2001 Population and Housing Census, 2001). Furthermore, the census of 2001 also revealed that only 7% of the population is aged 60 years or older and these are the people eligible for retirement as they are regarded as senior citizens.

Retirement of employees is an area that has not received much attention in Namibia. This state of affairs could be due to the overall small percentage of people eligible for retirement compared to the other population demographics. However, retirement is a phenomenon that will eventually have an effect on everyone in the labour force as it is inevitable. Therefore

research regarding the experiences of retirement and the influence thereof on people is relevant to both employers and employees.

According to Banks and Smith (2006), retirement is not easy to define as it embodies a number of different elements such as:

- Complete or permanent withdrawal from work
- Receipt of pension/income from state or private pension
- A state of mind – whereby the individual considers him/herself retired.

It is also difficult to define retirement, because it can mean different things to different people. For some people it means complete withdrawal from the labour force, while for others it entails remaining partly or even fully active in the labour market (Bowlby, 2007). For the purpose of this study retirement is defined as a point when an individual has discontinued full-time work at a specific point in his/her life (Yuh, Montalto, & Hanna, 1998), is aged 60 or above and is presently receiving retirement pension.

Namibia, like many other countries, experienced a baby boom in the 20 years after World War II, and this baby-boom generation is transforming the size and nature of the workforce as many are now undergoing retirement (Bowlby, 2007). Retirement is a significant occurrence as it has multifaceted effects (Topa, Moriano, Depolo, Alcover, & Morales, 2009) on areas such as health, temperament and wealth of those retiring (Skinner, 2007). Furthermore, studies (Allen, 2008; Bender, 2004, Noone et al., 2009) have

shown that retirement has more than just a financial effect on retirees; it also affects health and psychosocial well-being.

There are various factors such as marital status, education, health condition, physical activities, hobbies, financial security and social relationships that significantly impact subjective well-being of those in retirement (Allen, 2008). According to Charles (1999), there is a correlation between retirement and satisfaction with life; hence subjective well-being.

With the above in mind, it is thus imperative that employers have plans, programmes or interventions in place so as to make the retirement transition as amicable and pleasant as possible for them when retired (Bergh & Theron, 2003). However, before any retirement interventions or programmes could be drafted, it was imperative to first determine the authentic happiness levels (well-being) of retired individuals. Seligman (2005b) distinguishes three orientations that might affect the authentic happiness of retired people, namely pleasure (the pleasant life), engagement (the engaged life) and meaning (the meaningful life). A pleasant life consists of having as much pleasure as you can through the experience of positive affect. An engaged life refers to being engaged in activities either at work or play and intrinsic enjoyment and fulfilment. A meaningful life consists of knowing what your highest strengths and talents are and using them in the service of something you believe is bigger than yourself (Peterson, Park, & Seligman, 2005).

When attention is given to retirement planning for employees, the focus is often on the pleasure component of happiness (Peterson et al., 2005). However, pleasure is of short duration and if employees during retirement are not involved in activities which will lead to engagement and meaning, they might fall back to their set point of happiness and negative outcomes might result (Peterson et al., 2005)

This study aims to bring in a psychological perspective to the concept of retirement as most of the studies conducted mainly focused on the physical side of retirement well-being. The focus of the study is on a specific uranium mine that has been in existence for more than 30 years. This particular mine has a large aging workforce making retirement a common and frequent occurrence for that particular mine. The mine in reference is Rössing Uranium Limited (RUL) which is an equal opportunity employer of over 1 500 employees working in various disciplines and fields. Excluding those that went on early retirement, between the years 2006 and 2008, more than 10 individuals went on retirement each year.

Despite many employees going on retirement annually, it is believed that the mine does not have any retirement policies or plans in place to assist employees towards this crucial transition. Like many other organisations, Rössing solely offers financial advice to retiring employees as to how they can effectively manage their finances so as to live somewhat comfortably on a pension fund once retired. The psychosocial problems or impacts on these employees that tend to arise due to retirement are not considered or catered for in any intervention, programme or course.

The absence of these interventions or programmes negatively impacts the employees as many are petrified of retirement prior to their actual retirement and they tend to be grossly unprepared for this transition as well. This in turn results in extremely unhappy retirees to the point whereby some had become so depressed that they committed suicide. The corporate image of RUL is also tarnished as retirees and the community at large view RUL as a company that only cares for its employees whilst they are productive but immediately throws them away as soon as these employees retire or become incapacitated due to illness or injuries. The whole community also suffers as it faces unhappy retirees.

RUL lacks life skills initiatives to prepare employees for retirement and it also lacks monitoring or evaluation systems to assess their happiness (in terms of pleasure, engagement and meaning) after retirement, making learning about the well-being of retired employees to be pivotal. Moreover, looking at the mining sector in Namibia, there appears to be limited relevant research conducted on this crucial topic.

The following research questions arise based on the problem statement:

- What is happiness and what are the outcomes thereof?
- What are the components of happiness?
- What are the levels of happiness, pleasure, engagement and meaning of retired employees?
- Which activities are retired employees involved in to promote their pleasure, engagement and meaning during retirement?

- Which programmes or interventions can be implemented to promote the happiness of retired employees?

1.2 RESEARCH OBJECTIVES

The research objectives are divided into general and specific objectives.

1.2.1 General objective

The general objective of the study is to investigate the happiness of retired employees and to assess to what extent they are involved in activities that contribute to pleasure, engagement and meaning.

1.2.2 Specific objectives

The specific research objectives are as follows:

- To define and explain retirement from the literature.
- To determine common experiences of retirement from literature.
- To investigate the factors that influence well-being during retirement from literature.
- To conceptualize happiness and components thereof from the literature and to identify the relevance thereof for retired employees.
- To study the life satisfaction (well-being) of retired employees, as well as the relationships between life satisfaction and the orientations to happiness.

- To investigate the experiences of retired employees in terms of their well-being (i.e., satisfaction with life, pleasure, engagement and meaning).

1.3 RESEARCH METHOD

The research method consists of a literature review and empirical study.

1.3.1 LITERATURE REVIEW

This literature review focuses on previous research done on retirement, the experiences thereof and the factors that influence well-being in retirement. Furthermore, the literature focuses on the research conducted on happiness, specifically focusing on engagement, meaning and pleasure. An overview of the factors which may directly or indirectly affect the happiness of retired employees is conceptualized in the literature.

1.3.2 EMPIRICAL STUDY

The empirical study consists of the research design, participants, measuring instruments and the statistical analysis.

1.3.2.1 Research design

A mixed methods design was used to reach the research objectives. This

specific design may be defined as ‘the collection or analysis of both quantitative and qualitative data in a single study in which the data are collected concurrently or sequentially, are given priority and involve the integration of the data at one or more stages in the process of research’ (Hanson, Clark, Petska, Creswell, & Creswell, 2005). This design is ideal as it allows researchers to generalise results from a sample or population, to gain deeper insight into the phenomenon of interest and to test theoretical models (Hanson et al., 2005).

1.3.2.2 Participants

For the purposes of this study the total population of employees who have retired from RUL between the years 2006 to 2008 was used ($n = 30$). The study population consisted of 22 male and 8 female participants who all retired aged between 60 and 65.

1.3.2.3 Measuring instruments

A semi-structured interview, based on the phenomenological paradigm was used in the first phase of this study. The researcher studied the phenomenon without predetermined expectations of categories and tried to understand the data from the perspective of the participant. The definition was given of each concept and the participants and questions were formulated in a non-directive manner.

The *Orientations to Happiness questionnaire* was used to assess the participants' levels of pleasure, engagement and meaning in life. This 18-item measure consists of six items measuring the degree to which one endorses each of three orientations to happiness: Engagement (e.g., "I am always very absorbed in what I do"); pleasure (e.g., "Life is too short to postpone the pleasures it can provide"); and meaning (e.g., "I have a responsibility to make the world a better place"). Each item requires a respondent to answer on a 5-point scale the degree to which the item applies (1 = *very much unlike me*, 5 = *very much like me*). Scores are averaged across the relevant items to yield scores reflecting the endorsement of engagement, pleasure, and meaning as routes to happiness. Peterson et al. (2005) showed that these three subscales are for the most part reliable ($\alpha > 0.70$) and empirically distinct. Furthermore, each subscale is individually associated with higher life satisfaction, although orientations to engagement and to meaning usually have stronger links to well-being than does an orientation to pleasure.

The *Satisfaction with Life Scale* (SWLS) was used to assess the subjective well-being of participants. The SWLS of Diener, Emmons, Larsen, and Griffin (1985) consists of 5 items which measure the individual's evaluation of satisfaction with his or her life in general (e.g., "I am satisfied with my life", and "If I could live my life over, I would change almost nothing"). Respondents select one of seven options (ranging from *strongly disagree* to *strongly agree*) for each question. Responses were summed to provide a total life satisfaction score. Research has established excellent psychometric

properties for the SWLS (Diener, 1994). The measure is highly reliable and has a large network of sensible correlates. SWLS scores are typically skewed towards the right, meaning that most respondents are relatively happy, but in most samples there is nonetheless a range in life satisfaction (Diener, 1994).

1.3.2.4 Data analysis

Various data analyses methods were used. Content analysis was used to analyse the qualitative data. According to Hsieh and Shannon (2005), content analysis focuses on the analysis and interpretation of text data from a predominately naturalistic paradigm. Content analysis allows researchers to identify, quantify, specific ideas, concepts and trends of ideas that occur within a specific group or over time (Hsieh & Shannon, 2005).

The reliability of the measuring instruments is assessed by means of Cronbach alpha coefficients. Descriptive statistics (means and standard deviations) are computed to describe the data (Trochim, 2006). Pearson product-moment correlation coefficients are used to specify the relationships between the variables. The level of statistical significance is set at $p < 0.05$. Effect sizes (Steyn, 1999) are used to decide on the practical significance of the findings. A cut-off point of 0.30 (medium effect) is set for the practical significance of correlation coefficients (Cohen, 1988).

1.4 OVERVIEW OF CHAPTERS

In Chapter 2 retirement is defined. Common experiences during retirement were explained and factors that influence well-being during retirement discussed. In Chapter 3 happiness is defined as, the various components of happiness and how factors such as activity, health, finances and relationships influence happiness during retirement are outlined. In Chapter 4 the empirical study is explained. Chapter 5 the analysis of the results of the study are depicted followed by the discussion of results, as well as the recommendations in Chapter 6.

1.5 CHAPTER SUMMARY

This chapter outlined the problem statement and research objectives. The measuring instruments and research method that will be used in this research were explained, followed by a brief overview of the chapters that follow.

CHAPTER 2

RETIREMENT

This chapter discusses the concept of retirement by defining it and by exploring the various approaches used to explain this multifaceted phenomenon. Furthermore, the trends and factors influencing the retirement decision are discussed; common experiences identified and conclude with a brief discussion on factors affecting well-being during retirement.

2.1 BACKGROUND TO RETIREMENT

According to Shultz and Wang (2011), throughout most of history, individuals were expected to work until they were physically unable to work, making retirement a relatively new phenomenon.

The creation of social security, the wider availability of pension benefits from employers and the industrial revolution in the first half of the 20th century is what allowed individuals to stop working at specific ages while still physically able to work (Shultz & Wang, 2011).

According to Shultz and Wang (2011), there has been a steady increase of articles written on retirement between 1970 to the 2000s as more Psychologists are studying this phenomenon. Shultz and Wang (2011)

explained that the major reason for the increase in interest and research of retirement is due to the rapid increase in the aging population in developed countries because of lower birth rates, increased longevity and the looming retirement of baby boomers. Psychologists have realised that retirement is not a single event but that it is rather a process that older individuals go through over a period of years. This process is not uniform to all as each individual experiences retirement differently (Shultz & Wang 2011).

Furthermore, studying retirement from a psychological approach allows the capturing of the changing nature of retirement as psychologists study its behavioural, psychological antecedents and outcomes including the psychological mechanisms that underlie the retirement process (Shultz & Wang 2011).

2.2 RETIREMENT DEFINED

To define retirement is not easy as Ekerdt (2010) showed that the designation of the retirement status can be ambiguous and has overlapping criteria as it can refer to career cessation, pension receipt reduced work or self-report (Shultz & Wang, 2011). Topa, Moriano, Depolo, Alcover, and Morales (2009) stated that retirement is a multifaceted phenomenon which can be described as a process or/and act, making it difficult to define.

According to Nelson (2006), retirement is often seen in simplistic terms as a shift from earned income to pensions and investments but to those who have

retired it means having money, health and happiness. Most economists modelling retirement have adopted the concept that it has the following characteristics (Banks & Smith, 2006):

- It is synonymous with drawing a pension.
- It is a permanent state.
- It is sudden and not gradual.
- It is an individual decision.
- It is a voluntary choice although subject to constraints presented by employers and pension arrangements.

According to Bowlby (2007), the common standard definition of retirement in Canada is that it refers to persons who are aged 55 and older, who are not in the labour force and receive 50% or more of their income from retirement sources such as pensions. This definition is somewhat limiting as it can only be applied by two surveys, namely the Survey of Labour Dynamics and the Census (Bowlby, 2007).

There are some people who define retirement as being a state of mind whereby the individuals' perception of themselves as being retired is what counts (Banks & Smith, 2006). According to Banks and Smith (2006), such a subjective definition has its shortcomings because being retired means different things to different people and to different groups of people of the population. Shultz and Wang (2011) further emphasised the complication of the self-report approach to defining retirement as some individuals can 'un-retire' or 're-retire' by re-joining the workforce and starting new careers

after they had retired, resulting in some individuals retiring multiple times.

In the Namibian context, people are regarded as retired if they have exited fulltime employment at age 60 which would make them eligible to receive state pension (Namibian 2001 Population and Housing Census, 2001). For the purpose of this study retirement is defined as a point when an individual has discontinued full-time work (Yuh, Montalto, & Hanna, 1998), specifically from RUL, is aged 60 or above and is presently receiving retirement pension.

2.3 DIFFERENT APPROACHES TO RETIREMENT

Though the retirement of Baby Boomers will have significant consequences on the labour market over the next 20 years, no regular statistics are produced on the retired population (Bowlby, 2007). In addition, The National Committee on Aging stated that they believe that a satisfactory solution of the employment and retirement problems of older workers is one of the great economic and social challenges of our time (Brothers, 1997).

Recently, however, according to Bowlby (2007), the need for retirement data has grown and this is why many research topics are focused on the concept of retirement. Different researchers, depending on their field, approach the retirement concept differently as they have different interests with regard to the effects of retirement.

2.3.1 Economic Approach

Economists' approach to retirement is that it is an individual's choice based on employer constraints and pension arrangements (Banks & Smith, 2006). This approach is based on the assumption that individuals' retirement decisions are influenced by the state and private pension arrangements and other financial benefits (Banks & Smith, 2006).

It was further noted that microeconomic studies of retirement conducted across various countries by Gruber and Wise (2004), cited in Banks and Smith (2006), had these common responses to pension incentives:

- The higher an individual's total pension wealth, the more likely he or she will choose to retire (the positive wealth effect).
- The more individuals can increase their total pension by delaying retirement, the less likely they are to opt for retirement (negative accrual effect).
- Providing economic incentives to retire cannot explain the observed retirement at those ages, as that eligibility age may act as a social norm (independent effect of eligibility ages).

Research conducted by the European Network of Economic Policy Research Institute (ENEPRI) also found that the results of incentives to work were weak for people of all ages from the British, Danish and German population (Sefton, van de Ven, & Weale, 2004).

Economists focus on the financial or economic effects retirement would have on retirees and how that influences their decisions to retire. However, pension arrangements and financial benefits are not the sole influences on the decision whether or not to retire (Banks & Smith, 2006). Studies conducted by Banks and Smith (2006) show that other factors, such as mandatory retirement and ill health also affect retirement decisions.

2.3.2 Health approach

Researchers who studied the effects of health on retirement have indicated that the status of people's health plays a strong role in the retirement decision (Banks & Smith 2006).

The 'health' of a population is not easy to measure as it is determined by people's behaviour and influenced by additional factors such as education, family status and income (Mortensen, 2005). According to Mortensen (2005), the studies focusing on health for the development of public health policies consider the following factors:

- The increase in number of visits to health care providers accompanied by decrease in the duration of hospital stays.
- Decline in the capacity for informal and family care and an increase in women participation within the labour market.
- Increases in the number of elderly persons and the need for long-term care for the elderly.

- The increase in demand for long-term institutionalised care.

According to Sefton et al. (2004), individuals' state of health affects their welfare as it raises cost of living in old age. Sefton et al. (2004) further stated that this in turn raises the labour force participation for those close to retirement due to the increase in expenses associated with maintaining a particular standard of living after retirement.

Studies conducted by Banks and Smith (2006) indicated that around one quarter of individuals who felt they were forced to retire before the mandatory retirement age gave ill health as the main reason. Thus they concluded that ill health can be used as a measure to forecast retirement behaviour of those aged 50 and above.

2.3.3 Age approach

Many of the current pension laws with regard to retirement age are based on information that was classified many decades ago (Forman & Chen, 2008). According to Forman and Chen (2008), the information currently being used for the drafting of pension laws on the retirement age is out-dated and future pension laws should increase the retirement age based on recent knowledge attained on the following:

- Longevity
- Health

- Working in old age
- The effect pension policies have on retirement decisions.

Forman and Chen (2008) argued that linking retirement age with longevity, health and pension policies would be beneficial for workers, employers and the government. The worker would benefit by accumulating more income due to lengthened working years, resulting in higher income when they do eventually retire. Employers would also benefit from the increased retirement age as they would suffer less 'brain drain' in the scarce skills disciplines as the baby boomers would work for longer years. If people can work longer years, the government will raise revenues and reduce its expenditure for social welfare pay-outs.

2.3.4 Psychological approach

According to Shultz and Wang (2011), there are different sub-disciplines within Psychology that were used to explain the dynamics of retirement.

Life span development psychologists examine the antecedents and outcomes of retirement of given individuals by focusing on their histories by looking at factors such as how individuals have dealt with previous transitions, their work and leisure habits, their previous workforce participation habits and preferences. Furthermore, these psychologists look at the social and work context by focusing on the individuals' social networks, family structure and experience in other life spheres. In addition, the life span development

approach looks at how retirees adjust to postretirement life by studying their psychological and behavioural development (Shultz & Wang, 2011).

Industrial and organisational (I/O) psychologists approach the retirement concept by looking at how preretirement employment related to psychological factors influence the retirement process. They also look at how retirement is related to organisational withdrawal behaviours such as turnover, burnout and commitment to various facets of work as predictors to retirement decisions. In addition I/O psychologists study the decision of bridge employment as this can offer organisations the opportunity to retain critical talent and to ensure successful knowledge transfer to younger employees by retaining employees eligible for retirement (Shultz & Wang, 2011).

Vocational psychologists study retirement by looking at the retirees' vocational skills and abilities, the types of preretirement careers, their career changes and career norms. Studies have shown that these factors have an effect on retirement planning and the retirement decisions.

Clinical and counselling psychologists focus on helping retirees to prepare for retirement before they enter retirement and to ensure they adjust successfully to the changes created by retirement. These psychologists focus on the need to help retirees as studies have shown that some individuals experience feelings of idleness, loss, worthlessness and uselessness due to retirement which usually results in depression for those individuals. In

addition, they also look at how marital relationships and death of a spouse affects the adjustment to retirement. These psychologists have concluded that for individuals to adjust successfully to retirement, they need to integrate retirement into their lives and not be preoccupied with adjusting to retirement (Shultz & Wang, 2011).

2.3.5 Interdisciplinary approach

Some researchers prefer to take an interdisciplinary approach to study retirement. The National Institute on Aging (NIA) uses an interdisciplinary approach to study the well-being of retirees, namely:

(a) The Bio-medical domain, which combines the study of biological study of the aging process with the medical study of disease and treatment which provides information on health and healthcare in retirement.

(b) Psycho-social domain, which focuses on aging, happiness and career development issues related to retirement and aging. Hence this domain provides information on both the personal and interpersonal aspects of retirement.

(c) The Geo-Financial domain, which connects personal finance with geography, as personal finance is the foundation of retirement planning while residence and location is the geographical driver for cost of living.

Since retirement effects are multifaceted (Topa et al., 2009), the interdisciplinary approach was deemed to be most useful in the development

of retirement interventions at Rössing (RUL) so as to assist in an agreeable transition to retirement.

2.4. TRENDS IN RETIREMENT

Linda Smith Brothers (2000) studied sixty different literatures written on retirement so as to decipher the retirement trends identifiable from the literature and they were as follows:

2.4.1 Increases in retirement and decreases in labour force participation

Information from the Health and Retirement Studies (HRS) between the years 1992 to 1998 showed that the number of those retiring was increasing for all ages up to age 64 with decreases in labour force participation.

The limitations to these studies is that retirement is based on self-reports and it may have included or excluded everyone who considered themselves fully retired, partially retired or working less hours than normally required per week.

2.4.2 Women retirement behaviour

According to studies conducted by Costa in 1998, the HRS does not provide substantial information on the behaviour of working and non-working women specifically for the age group of 55 to 59 and 60 to 64. However, it

was noted that for women, the overall retirement rates have dropped from 52% to 43% and 68% to 63% between the years 1985 to 1997 respectively.

Studies also revealed that there was an increase in the labour participation of women which could be due to the changing labour market conditions. However, Talaga and Beehr (1995) discovered from their retirement studies that women tend to retire earlier than men and this was mainly due to the following reasons:

- Their husbands have retired and they prefer to spend their leisure years with their retired spouses.
- There is one or more dependant living at home.
- Spouses suffering from poor health.

The above information would be useful in the prediction of the retirement hazard rate specifically for women at RUL, but these statistics are all based on information from European countries, which may not necessarily be applicable to Namibian women.

2.4.3 Phased or partial retirement

Phased or partial retirement is defined as working part-time (less than 30 hours a week) after having left fulltime employment (Thomson, 2007).

Studies conducted by Gustav and Steinmeier (2000) have shown that the

option for phased retirement has increased for both genders with about a quarter of those aged 62 to 65 opting for it rather than full retirement. Those who chose not to pursue phased retirement was due to factors such poor health, no working spouse, lower tenure, no dependent children and higher salary at time of retirement. Interestingly, Quinn (2000) discovered that those who opt for phased retirement tend to work in the same job category or one similar to what they had during their working career.

The analyses of retirement trends would provide useful information to employers and policy makers within Namibia. However, there are limited or no such analyses carried out in Namibia and there is also none for the mining sector specifically.

2.5 INFLUENCES OF THE RETIREMENT DECISION

Linda Smith Brothers (2000) stated that, according to Costa (1998), there are factors that influence retirement and retirement decisions which were categorized as the pull and push factors.

2.5.1 Pull factors

Pull factors are the various factors which attract or entice people to want to retire such social security and employer-sponsored pension plans. Studies conducted by Mulvey (2003) show that the opportunity to receive social security grants positively influenced the probability of early retirement

especially for those in lower wage brackets. It was also found that non-elderly receiving social disability income has significantly reduced labour participation rates. Based on information from the HRS, it was found that retirement decisions and labour participation rates were influenced by government-provided benefits.

Leisure was also influential in retirement decision as Costa discovered in 1998 that there was an increase for both genders on the preferences of leisure to work. Gustman and Steinmeier (2001) also found that couples' retirement decisions were influenced by leisure preference.

Gustman, Mitchell, and Steinmeier (1994) found a positive relation between early retirement acceptance and generous employer-sponsored pension plans. However, Friedberg (2003) found the contrary in his research as he discovered that retirement delays were likely due to the eligibility for employer-sponsored pension.

2.5.2 Push factors

Push factors are factors that force people to make the decision to retire such as shifts in the labour force, ill health and poor job opportunities. A shift in labour force refers to changes in the way work has been done, for example from manual to computers. People's skills can become redundant with the introduction of technology which forces them to retire from the workforce.

Based on Costa's study in 1998 using the Body Mass Index (BMI) to analyse the effects of health on labour participation, it was found that ill health leads to retirement. However, Costa discovered that there was a decrease in health being the reason for retirement over the years due to the changing nature of chronic conditions, the advances in technology in managing those chronic ailments and greater workplace support. Ill health also influenced the likelihood of individuals having savings shortfalls due to exiting the labour market earlier than planned or expected.

To those married, the health of a spouse significantly influenced the retirement decision (Coile, 2003). Furthermore, those with spouses with good disability benefits were more inclined to retire and those with a spouse with poor disability benefits were more likely to continue working so as to replace the income of the unhealthy spouse. Coile (2003) also found that those with good or generous post-retirement medical health coverage were positively influenced to retire than those that had none. In fact, those that had no post-retirement health coverage were more inclined to delay retirement.

With all of the above in mind, it is safe to conclude that one's own health, spouse's health, provision and cost of post-retirement health care coverage and costs in savings shortfalls are all significant factors that influence the retirement decision.

2.6 COMMON RETIREMENT EXPERIENCES

Retirement experience is a subjective concept as each individual faces and experiences retirement differently. However, there are some factors that appear to be commonly experienced among those who have retired.

Bergh and Theron (2003) mention that retirement is only problematic if no proper planning and preparation occur beforehand. It explains that some of the main concerns of individuals who go on retirement are, health care, financial independence, social support, not being lonely and maintaining personal identity as well as dignity. According to Allen (2008), various factors such as gender, ethnicity, inequalities, socio-economic status and physical health shape the emotional well-being of retirees.

Though there are improvements in health and increases in life expectancy, these have not translated into the improvement of life satisfaction or well-being of the elderly. In fact, many of the elderly struggle with feelings of isolation, loneliness and depression, which occasionally lead to serious problems such as suicide.

2.6.1 Retirement transition

Older workers exit the labour force via a diverse range of pathways, but a substantial number experience transitional periods of reduced involvement in the labour market prior to full retirement (Thomson, 2007).

The Multinomial (MNL) model is used to examine the determinants influencing the choice of retirement transition (Thomson, 2007). According to Thomson (2007), studies based on the MNL model indicate that factors such as health, age, self-employment status and education were determinants of the different retirement transitions. Health and age played a significant role in the transition to full retirement for those that are elderly. Furthermore, education was significant in the choice of higher partial retirement options, especially for women.

Seitsamo (2007) refers to three phases of retirement that individuals tend to undergo upon retirement and they are as follows: the honeymoon, disengagement and re-orientation phases. It further explains that the first phase is anxious in nature; the second brings about a decrease in guilt and the third an improved functional capacity of self.

2.6.2 Leisure time physical activities

According to Evenson, Rosamond, Cai, Diez-Roux, and Brancati (2001), leisure-time physical activities increase during retirement, especially in sports, exercise and television watching. They explained that this increase in physical activity could be due to the availability of more time, flexibility, long-term perspective on health and independence. Other activities mostly adopted by retiree are walking, yard work, mowing and gardening (Evenson et al., 2001).

Evenson et al. (2001) found that incorporating physical activity guidance into pre-retirement planning may increase participation after retirement. Furthermore, they also emphasised the importance of using the life course approach to understand the determinants of physical activity so as to plan effective interventions which promote healthier lifestyles.

Previous research done by Warr, Butcher, and Robertson (2004) on activity and the psychological well-being of older individuals has shown that there is some impact on well-being and this is mainly due to the following reasons:

(a) Having goals and the achievement thereof are essential aspect of good mental health, self-validation and a sense of competence (Johoda, 1958); thus goals have an indirect effect on the psychological well-being of retired individuals.

(b) Activities are likely to yield positive outcomes which potentially contribute positively to psychological well-being of retired individuals.

(c) Associated outcomes of certain activities may also enhance psychological well-being without it being directly implied. An example would be attending church for spiritual benefits and it may yield practical and social benefits as well.

Harlow and Cantor (1996) discovered that older people's life expectations were raised significantly when they were involved in community service

and other forms of social participation. According to the selectivity theory (Carstensen, 1971), older people tend to place more emphasis on the nature of emotions experienced during a social interaction than younger people; thus making social activities particularly relevant to their psychological well-being.

In 2002, a General Social Survey (GSS) on retirees was conducted in Canada and it was reported that those involved in physical activities, hobbies and volunteer work experienced an increased enjoyment of life in retirement (59%) than those that were not (43%).

2.6.3 Financial situation

Retirement is a heterogeneous experience which is dependent on health, temperament and wealth and many of the individuals who are soon going to be faced with retirement appear to be ill-prepared for it, especially in the financial sense (Skinner, 2007).

Even though saving enough for retirement is a daunting task for most households even to those with high incomes and generous benefits, it is pivotal to do so as studies conducted on Health and Retirement project show that in the future more retirees will spend more than half their salaries on out-of-pocket health expenses. However, one should still maintain a balance and guard against obsessive over-saving which results in scrimping for years, only to die before enjoying the fruits of one's labour.

Skinner (2007) emphasises that even the best laid out savings plans can be undone by market crashes, messy divorces and disabling diseases, so one is not completely immune when retiring.

Studies by Au, Mitchell, and Phillips (2005) have shown that most households will not be able to maintain levels of pre-retirement spending into retirement without additional savings. Individuals within the high income categories also had the largest saving shortfalls. Those that had single households had larger saving shortfalls than those that had married households as the two could both work a little longer or consume a little less (Au et al., 2005).

Aguinis and Cascio (2004) point out that those who retire are better able to cope with the change and the exiting of the organisation than those that are unexpectedly forced to go. This is due to the fact that these individuals have somewhat control over their timing of departure, perceive the financial benefits to be fair and are thus better able to adjust to their new retiree status.

According to Allen (2008), inequality in wealth and income is also a factor shaping the levels of life satisfaction and well-being and the wider the inequalities, the more stress and unhappiness it causes which is detrimental to well-being. Those who are struggling to make ends meet, live in poor housing conditions and environments and tend to experience poor emotional

well-being due to the stresses associated with being poor (Allen, 2008).

2.6.4 Health status

According to studies on the effects of retirement on mental and physical health conducted by Mein, Martikainen, Hemingway, Stansfeld, and Marmot (2003), the mental functioning of those retired improved after retirement while the mental functioning of those who continued to work, declined.

It was found that the improved mental functioning after retirement was mainly evident in those with high employment grades. The reasons for this positive influence could be due to the removal of work-induced stress and the removal of work demands. Mein et al. (2003) did not find significant effects of retirement on physical health between the retirees and those who continued working. This could be as a result of the natural ageing process of physical functioning decline.

2.6.5 Marital status

According to Schellenberg, Turcote, and Ram (2005), individuals who were widowed reported a decline in the enjoyment of life at twice the level of those still married. Married individuals also described themselves happier than those unmarried. According to studies, marital status is associated with happiness or psychological well-being and this is one of the factors that the

research aimed to determine.

2.6.6 Relocation

Elderly people who relocate do so in response to changing needs (Davies, 2003). There are six main reasons why the elderly migrate, being economic security, health, security, affiliation, functional independence and making a transition after a family crisis (Litwak & Longino, 1987). Relocation after retirement can be particularly difficult for the retirees especially if the move takes them far away from family and friends (Lo & Brown, 1999). Furthermore, it also tends to be stressful, especially for the elderly because they have to deal with severing occupational ties, reduced income and sometimes being widowed, which in turn all increase the importance of locality for their mental health.

Those who relocate and are economically advanced and have improved health and generous pensions tend to move to sunnier and more recreationally enjoyable environments while those who are widowed or are facing the onset of disabilities tend to move to more supportive environments, often near families (Rogers et al., 1992).

Davies (2003) measured six dimensions of psychological well-being to determine the psychological health of those who relocate after retirement compared to those who do not relocate. This instrument measured the following: autonomy, environmental mastery, personal growth, purpose in

life, positive relations with others and self-acceptance. The research findings were that the environmental mastery was most at risk due to the possible difficulties of the person-environment fit being too discrepant. Environmental factors that play a role in meeting the expectations of relocating retirees are the neighbourhood preferences, the services available, migration characteristics and geographical conditions (Tripple, Mcfadden, & Makela, 1992). Another factor that also contributes to the stress of relocation is the social factor because one is required to move away from friends and relatives and this adds to the retiree's sense of separation and loss.

Many of the retired RUL employees tend to relocate after retirement and the researcher's aim was to establish whether relocation played a significant role with regard to their happiness or overall well-being. Furthermore, some of the RUL retirees tend to live with their families in company accommodation for all the years they are employed by the company and once retirement comes – all are required to vacate the houses and this is quite a disruption to the entire household (Invanvich, Matteson, & Konopalse, 2005). This transition and moving of the whole family are stressful on those retirees and the aim was to establish how exactly this process affects their happiness and what coping mechanisms they employed, if any.

2.6.7 Housing

Studies have shown that those who own their own houses at retirement tend to be healthier than those who rent accommodation (Hartig & Fransson,

2006). This is mainly due to the fact that many attach particular meanings to the home such as haven, security, autonomy and self-esteem which results in better psychological well-being than those who do not own their own property.

This information is of relevance to the topic of research because there are some RUL employees who took advantage of buying houses when the company sold some of its houses while others opted to remain living in company accommodation or to rent accommodation elsewhere.

2.6.8 Retirement mortality

McDaid and Brown (2003) stipulate various factors that affect retirement mortality and these are:

- **Age**

Studies done by Deaton and Lubotsky (2001) drew a distinction between two types of adult mortality, senescent mortality and background mortality. Senescent or biological aging refers to the physiological deterioration due to aging while background mortality is independent of age and focuses on things such as race, sex and socio-economic status.

- **Gender**

The highest probability of death for women is far lower than the lowest mortality level for men and the range of death probabilities is also much

greater for men compared to women. Reasons for the lower mortality rate in women compared to men are influenced by various factors such as a smaller proportion of women are smokers and drinkers, seek medical treatment and services more than men and they tend to belong to religious organisations, which has a strong protective effect on them.

- **Levels of education**

Lower mortality in both men and women was associated with high education levels. This is due to the fact that there is an inverse relationship between education and mortality as it affects blood pressure, cholesterol, smoking, strokes and coronary heart diseases.

- **Income**

Mortality rates at different income levels were not equal. Regardless of factors such as age, sex, race or marital status and other characteristics, death rates declined as the levels of income increased. This is because income influences not only the standard of living but also the psychosocial factors such as security, status and one's sense of control.

According to Rogers (1995), there is a lower mortality rate for those aged over 65 and married and this could be attributed to the economic advantage of having dual incomes. This was further supported by Knox and Tomlin (1997), who found that mortality of those aged between 60 and 79 was still related to income and the lower the income the higher the mortality rate.

- **Occupation**

The highest correlation to mortality was found to be employment status, according to Solie et al. (1995). This is because employment status has an effect on income and benefits such as health insurance, social relations and camaraderie (Rogers et al., 1999). Rogers et al. (1999) further found that those who have professional occupations have the lowest relative mortality.

- **Marital status**

Marital status was shown to have an effect on mortality as married people consistently exhibited lower mortality than those unmarried (Rogers, 1995). According to Rogers (1995), this difference in mortality arises due to the psychological and lifestyle protection and the superior integration into society of those who are married. Montgomery and Pappas (1996) also commented that the mortality rate was lower for those with good social ties and those who have contacts with relatives and friends.

- **Religion**

Belonging to a religious body has a strong protective effect because it provides a less stressful environment which promotes overall well-being and a positive health status (Kark et al., 1996). Based on studies conducted by Musick et al. (1996), church attendance had a significant positive effect on subjective health.

- **Alcohol**

According to Vaillant and Mukamal, one of the most important protective

factors for successful ageing is the absence of alcohol abuse. Studies further showed that deaths were lowest for those consuming about one drink daily.

- **Health behaviours**

Health behaviours affect mortality in two ways; directly through health practices that are detrimental or indirectly through the usage of health services. Behaviours affect the risk of the causes of death in individuals significantly and these vary based on educational level and household income. Those with limited education and low income were more likely to be smokers, overweight and less involved in physical activities, according to Lantz et al. (1998).

A study by Masotti et al. (2006) showed that higher morbidity and mortality are also experienced by those who perceive their environment as unstable, feel they have decreased control and lack the necessary social support. These factors are all interlinked and if any of them is low, the retirement mortality tends to be higher. This is of particular relevance to the topic of interest as some in the target group have limited education, fall within the low income bracket and have occupations that are considered low level. It was of interest to determine whether these factors are some of the causes of the increasing rate of retirement mortality that RUL is experiencing.

2.7 RETIREMENT AND WELL-BEING

The Random House Dictionary defined well-being as “a state characterised

by health, happiness and prosperity” and these are concepts that are also important to retirees.

According to Topa et al. (2009), initial theories on retirement used to focus on a single facet of retirement, being the actual retirement decision, and specific attention was given to the moment the individual left work, and factors such as loss of role and the negative effect it can have on well-being were less focused on. Decision making is more about people analysing the costs, benefits, desires, preferences and expectations from the situation.

This concept was challenged by Atchley’s theory (1976, 1989) which focused on the continuity between moments preceding and those following retirement. A more complex view with regard to understanding personal retirement well-being was taken and it used four key concepts, namely the relation of the process with personal context, interdependence between vital spheres of retirement, consideration of moments within the process and the existence of diverse pathways.

The continuity theory further states that retirement is a process that starts before the actual act of retiring, and that prior attitudes of the individual will have an impact on the subsequent outcome thereof. That is why deterioration of well-being in retirement tends to be more pronounced for those who viewed their roles at work as part of their identity.

Dhaval et al. (2006) showed that retirees reported more psychological

symptoms than workers. This is also an indication that retirement does not only affect the physical well-being of retired employees, but also their psychological well-being. There are various factors that contribute negatively to the well-being of retired people such as living alone, ill health, unfit housing and poverty (Allen, 2008).

At times, health or economic reasons may force some people to retire who are normally not psychologically and financially ready for retirement, which results in lower levels of well-being and life satisfaction (Elder & Rudolph, 1999). However, those faced with poor health but have health insurance experience better levels of life satisfaction than those without it, which highlights the importance of health insurance, especially for those in retirement.

According to Keith Bender (2004), a major factor in lower life satisfaction in retirees is caused by lower levels of pension, Social Security and other household income earned. In addition, those with poor health also experience low levels of well-being and life satisfaction.

According to the self-determination theory of Deci and Ryan (2002), satisfaction of three needs, namely autonomy, competence and relatedness, is essential for happiness of an individual. Deci and Ryan (2002) explain the needs as follows:

(a) Need for autonomy: the need to actively participate in determining own behaviour. It's the need for outcomes to be based on one's action without

external interference.

(b) Need for competence: the need to experience oneself as capable and competent in controlling the environment and being able to reliably predict outcomes.

(c) Need for relatedness: the need to care for and be related to others and to experience joy in participation and involvement with the social world.

Retirement is bound to have effects on these needs due to the fact that in most cases once individuals retire, their standard of living drops somewhat and they are no longer as autonomous as before due to lack of resources. The lack of continuously having something constructive to do diminishes the feeling of competence, and being away from colleagues and friends, especially when relocation is involved hampers the feeling of relatedness. These are factors that affect happiness.

Studies have shown that the subjective well-being of retirees can be enhanced. Next, interventions to enhance subjective well-being are discussed.

2.7.1 Education and learning

Continued education and learning is important for older people as it creates the opportunities for them to have active social lives and it is also a source of mental stimulus.

2.7.2 Exercise and physical activities

Exercise for the elderly is beneficial as it protects them against mental and physical health problems. Facilities to encourage the elderly to exercise should be made available.

2.7.3 Keeping busy

Volunteering positively correlates with increased life satisfaction, especially in the elderly as they derive greater mental health benefits than younger ones (Lee, 2006). To encourage the elderly to become involved in volunteer work, we need to minimise the barriers that prevent the majority of the elderly to meet the requirements.

2.7.4 Social interaction and support

Providing the elderly with good social support systems and an active social life will lead to improvements in self-esteem and self-efficacy, which in turn enhances personal resilience which is pivotal to well-being.

2.7.5 Spirituality

Studies conducted by Donanvan and Halpern (2002) show that religion gives people a sense of purpose and it assists people in coping with difficult life transitions such as retirement.

2.7.6 Dignity

If the elderly feel valued, respected and understood, it contributes to their well-being and good mental health (Lee, 2006). We thus encourage younger ones to respect the elderly and to encourage them to participate and contribute more within their respective communities.

A study conducted by the Centre for Retirement Research on the well-being of retirees showed that even though increases in income and wealth (economic well-being) are expected to increase subjective well-being, it is equally important to focus on other non-financial factors as well for overall well-being in retirement (Bender, 2004).

2.8 CHAPTER SUMMARY

Retirement was discussed in this chapter. Firstly, what retirement is and its various definitions were discussed. The various approaches explaining the concept 'retirement' were also mentioned. The retirement trends and the factors influencing the retirement decision were discussed. The common

experiences of those retired were explored, focusing on factors such as marital status, activity levels, income, relocation and house ownership. Furthermore, different factors that impact negatively as well as positively on well-being specifically during retirement were covered.

Chapter 3 discusses the concept of happiness and how it correlates with retirement.

CHAPTER 3: HAPPINESS

In this chapter happiness will be discussed. The concept ‘happiness’ will be defined from literature and the two approaches to happiness, namely hedonic and eudaimonic approaches, will be discussed. The theoretical framework and the components of happiness will also be discussed.

3.1 DEFINITION OF HAPPINESS

According to Ryff (2004), happiness is a concept that has intrigued many researchers and this is evident through the large body of research (Andrews, 1991; Campbell, Converse, & Rodgers, 1976; Diener, 1984) on ‘who is happy or satisfied with life’. These studies tried to explain happiness by linking it with socio-demographic factors such as gender, age, income, marital status, education and so forth.

However, other researchers argued that ‘most people are happy’ inclusive of those who may be disadvantaged when it comes to socio-demographic factors (Myers & Diener, 1995, Diener et al., 1993). These scholars argued that it was more important to decipher why most people were happy rather than who is happy (Ryff, 2004). This approach made it imperative for researchers to first understand the concept of happiness so as to enable them to have the ability to measure happiness more effectively.

Psychologists have long been concerned with the happiness of people and how it can be achieved (Guignon, 1999). According to Seligman (2005), happiness is an important goal and it entails more than the absence of unhappiness.

The word ‘happiness’ has been used as an umbrella term for all that is good and it has been used interchangeably with terms such as *well-being* and *quality of life* (Veenhoven, 2009). Rather than using the term ‘happiness’ loosely, researchers found the need for a more concrete definition of the word so that people could be in better positions of achieving happiness when striving for it in their lives (Diener 2000).

Happiness refers to the experience of a sense of joy, satisfaction, and positive well-being, combined with a sense that one’s life is good, meaningful, and worthwhile (Seligman, 2002). Veenhoven (2009, p. 4) defines happiness as being “the degree to which an individual judges their overall quality of his/her own life-as-a-whole favourably.”

There are two approaches towards happiness, namely the hedonic and eudaimonic approaches (Ryan & Deci, 2001).

3.1.1 Hedonic approach

According to Ryan and Deci (2001), happiness, seen from a hedonic approach, is the result of focusing on preferences and pleasures of the mind

as well as the body. Therefore happiness, according to the hedonic view, concerns the experience of pleasure versus displeasure and includes judgements regarding the good or bad elements of life.

Many researchers within hedonic psychology have used the assessment of subjective well-being which consists of three components, namely life satisfaction, the presence of positive affect and the absence of the negative affect, jointly often summarised as happiness (Diener, Kesebir, & Lucas, 2008). Subjective well-being is regarded as more fitting to the hedonic approach as it is in contradiction with the eudaimonic approach towards well-being (Vittersø, Oelman, & Wang 2009).

3.1.2 Eudaimonic approach

Eudaimonia can be traced back to Aristotle who explained happiness as an objective condition that is associated with living a life of virtue (the best thing, best within us or excellence) and of contemplation (Waterman, 2008).

According to Waterman (2008, p. 4), eudaimonia includes a “constellation of subjective experiences including feelings of rightness and centeredness in one’s actions, identity, strength of purpose and competence.” The eudaimonic approach calls upon people to live in accordance with their daimon, or true self. Eudaimonia occurs when “people’s life activities are most congruent or meshing with deeply held values and are holistically or fully engaged” (Ryan & Deci, 2001, p. 146).

3.1.3 Distinguishing factors between hedonia and eudaimonia

According to Kopperud and Vittersø (2008), there are four distinguishing factors between hedonic and eudaimonic well-being and they are as follows:

i) Feelings

Hedonic well-being is based on feelings of pleasure while eudaimonic well-being focuses on feelings such as interest, vitality, challenge and curiosity which are associated with personal growth.

ii) Functionality

In hedonic well-being, having feelings of pleasure is the reward for a goal that has been achieved and it normally indicates that the individual is ready for a new goal as it leads to coasting. For eudaimonic well-being, engagement and meaning are of great importance.

iii) Neuroscience

Experiments from neuroscientists with regard to the neurological liking and wanting system have found that hedonic well-being is driven by the liking system while eudaimonic well-being is driven by the wanting structure. Liking is the pleasant feeling which arises from the actual fulfilment of the goal while wanting involves the exploration of interests and the excitement of the possibility of achieving what we are yearning for.

iv) Self-determination theory

Deci and Ryan (2001) indicated that certain positive feelings foster hedonic well-being but not eudaimonia and vice versa. In eudaimonia, control is a key concept to its approach to happiness. Studies on job satisfaction tend to focus on hedonia, by emphasising the importance of experiencing pleasurable emotional state and overall regard of the job experience. The eudaimonic side is somewhat neglected, since little focus is given to feelings such as interests, engagement and challenge.

3.2 THEORIES OF HAPPINESS

3.2.1 Happiness as subjective well-being

According to Diener (2000), subjective well-being (SWB) researchers shifted their focus from trying to answer the question as to who was happy to understanding why people were happy and what the influential factors were. Based on research by Diener (2000), SWB looks at the concept of happiness with the understanding that every individual has the right to form the judgment as to whether he or she is living a good life (Waterman, 2008). Waterman (2008) emphasized that in SWB, happiness is describes as being a disposition which refers to the way in which a person characteristically reacts to life circumstances in relation to the level of happiness experienced.

According to Diener (2000), SWB has a number of separable components, namely life satisfaction, satisfaction with important domains, positive affect and low levels of negative affect. He further explained what the components

focused on, namely:

- i) Life satisfaction refers to the global or overall judgments of one's life.
- ii) Satisfaction with important domains such as work and marriage.
- iii) Positive affect is the experiencing of many pleasant emotions and moods
- iv) Negative affect is the experiencing of few unpleasant emotions and moods.

Keyes, Wissing, Potgieter, Temane, Kruger, and van Rooy (2008) argue that other researchers are mistaken in equating subjective well-being solely with hedonic happiness. Keyes et al. (2008) state that SWB consists of two compatible traditions of which one focuses on feelings towards life (hedonia and emotional well-being) and the other on functioning in life (eudaimonia). In terms of flourishing, the hedonic stream equates mental health with the experience of positive emotions whilst the eudaimonic stream equates it with the human potential which, when realised, results in positive functioning in life (Keyes et al., 2008).

The measuring of SWB is important and beneficial to individuals and society as a whole as it can assist in the creation of a better society where happiness is ever-present (Diener, 2000).

According to Rothmann (2007), satisfaction with the self, leisure social

relationships, having meaningful and important roles at work or home, learning and growth, and religious or spiritual life, strongly influences satisfaction with life. Those with a high life satisfaction score normally have close and supportive family and friends (Rothmann, 2007). Rothmann (2007) further mentioned that just as good working conditions and job fit can enhance life satisfaction, bad working conditions and poor job fit with the person's strengths, result in lower life satisfaction.

There were major concerns as to whether self-report instruments used to measure SWB were valid, but psychometric evaluations of these various scales have shown that they possess a degree of validity in them (Diener, Lucas, & Oishi, 2002).

Various scales are used to measure SWB such as the five-item Satisfaction with Life Scale (SWLS) which is widely used to measure life satisfaction. The five items rated on a 7-point Likert style response scale vary from 5 to 35 and can be compared to the scores of an international norm group (see Pavot & Diener, 2008). Various studies confirmed the internal consistency of the SWLS (with alpha coefficients varying from 0.79 to 0.89) according to Pavot and Diener (2008).

3.2.2 Happiness as psychological well-being

According to Christopher (1999), Ryff (1989) criticised the theoretical basis of research on SWB as being impoverished. She believes that the SWB

research was not ‘designed to define the basic structure of psychological well-being’ (Ryff, 1989, p. 1070) which prompted her to develop an alternative to well-being which she referred to as psychological well-being. She used information from the various personality theories of Jung, Rogers, Maslow, Buhler, Johada, Allport, Neugartens and Erikson to come up with the six subscales to measure well-being (Christopher, 1999).

According to Ryff and Singer (2008), there are six key dimensions of psychological well-being and they are as follows:

i. Self-acceptance

Theorists such as Jahoda, Maslow, Rogers and Allport emphasised the need for one to know oneself by accurately perceiving one’s own actions, motivations and feelings and to accept oneself wholly so as to have positive self-regard (Ryff & Singer, 2008). Self-acceptance is considered a central feature of mental health and as an imperative characteristic of self-actualization. Ryff’s theory stated that having a positive attitude towards oneself is imperative for positive psychological functioning (Christopher, 1999).

ii. Positive relations with others

Positive relations with others are explained as being warm, having interpersonal relations and having strong feelings of empathy and affection (Christopher, 1999). According to theories by Johada, the ability to love others is viewed as a central point of mental health and Maslow also

indicated that those who have self-actualisation have strong feelings of empathy and affection for others and are able to have deep love, friendships and identification with others (Ryff & Singer, 2008).

iii. Purpose in life

Ryff's theory states that one needs to have a clear comprehension of life's purpose and also have a sense of direction in order to feel that one's life has purpose and meaning. According to Ryff and Singer (2008), meaning and direction in life is the fundamental challenge of living authentically. According to Levin and Chatters (1998), religious involvement is significantly associated with psychological well-being as it gives people meaning and purpose in their lives.

iv. Environmental mastery

Ryff's theory describes environmental mastery as the ability to choose or create an environment that is most suitable to one's psychic conditions (Christopher, 1999). Christopher (1999) further explained that a mature individual is one that has the ability to face this disenchanted world and finds the most effective way of achieving his or her personal goals. Active participation in and mastery of the environment are important for positive psychological functioning; thus one needs to find or create a surrounding context that is suitable to one's personal needs and capacities.

v. Autonomy

Autonomy is equated with attributes such as independence, self-

determination, individuation and internal regulation of behaviour (Christopher, 1999). According to Christopher (1999), Ryff's theory states that a fully functioning person has an internal locus of evaluation and evaluates him/herself based on a personal standard and does not look for approval from others. She also conveyed the importance of self-determination and living authentically rather than being dictated by others. This is especially important in later years of life to turn inwards so as to gain a sense of freedom of norms governing everyday life.

However, Ryff's view on autonomy may not necessarily be applicable or relevant to societies with non-Western cultures (Christopher, 1999) such as Namibia. Like most African countries, Namibia has embraced the concept of Ubuntu which, according to Cilliers (2008), promotes humanism, trust, helpfulness, respect, sharing, caring, community and unselfishness. The core of 'Ubuntu' is the belief that one is a human being through others – "I am because you are" (Cilliers, 2008). Thus the concept of autonomy and Ubuntu are in contradiction with each other which would make it difficult for Namibians, especially the elderly, to adopt it.

vi. Personal growth

Personal growth involves a continual process of developing one's potential rather than achieving a fixed state wherein all problems are solved. Life span theories emphasise the importance of continued growth and the taking on of new challenges at different life periods (Ryff & Singer, 2008). Ryff's theory is not clear as to the personal growth direction; it does not state what

domains and values are to be considered and adopted when pursuing personal growth (Christopher, 1999).

3.2.3 Happiness as social well-being

According to Lee (2008), social well-being is the state of socially and culturally adaptive functioning, which includes concepts such as feeling prosperous, being healthy, and being happy. In many countries social scientists have detected that social networks can have powerful effects on the level and efficiency of production and well-being, when it is associated with the norms of reciprocity and trust (Helliwell & Putnam, 2004).

3.2.4 An integrated perspective: Happiness as flourishing

Mental health is a societal burden that is projected to become more prevalent and burdensome by the year 2020 (Keyes, 2005).

Science portrays mental health as the absence of psychopathology. However, recent studies have demonstrated empirically that mental health and mental illness are not opposite ends of a single continuum. They rather constitute distinct but correlated axes (Keyes, 2005). Keyes (2005) highlighted that this finding proves that mental health should be viewed as a complete state.

Flourishing is a concept described by Keyes (2003, 2005, 2007) as a model of mental health whereby mental disorder and mental health are

distinguished as two separate yet related dimensions. Mental disorder focuses on the extent of the presence or absence of psychopathology while the focus for mental health is the extent to which well-being is present or absent.

Based on a description or definition by Keyes (2003, 2005, 2007), flourishing is a combination of emotional well-being, psychological well-being and social well-being (Howell, 2009).

i. Emotional well-being

Based on the work from Diener (1999), emotional well-being accentuates the presence of life satisfaction and positive affect.

Keyes (2004) described emotional well-being as a cluster of symptoms showing either the presence or absence of positive feelings about life. He further explained that the cluster consists of the presence of positive affect (individual is in good spirits), the absence of negative affect (individual is not hopeless) and perceived satisfaction with life (Keyes, 2004).

According to Keyes (2007), there are two measures of emotional well-being in determining flourishing:

- *Positive affect*: looks at whether the individual is regularly cheerful, in good spirits, interested in life, full of life, calm and peaceful.
- *Avowed quality of life*: looks at whether the individual is mostly or highly satisfied with life overall or in specific domains of life.

For flourishing, the presence of either a high positive affect or a high life satisfaction from the emotional well-being scale is required (Howell, 2009).

ii. Psychological well-being

Building on the work of Ryff (1989), psychological well-being is described by Howell (2009) as focusing on positive self-evaluation, viewing self as having a purpose in life, growing as a person and being satisfied with one's achievements.

According to Diener, Wirtz, Tov, Kim-Prieto, Choi, Oishi, and Biswas-Diener (2009), to measure psychological well-being there are several psychological needs that must be met and they are as follows:

- *Self-acceptance*: having positive attitude towards the self, and acknowledging and liking most parts of own personality.
- *Personal growth*: possesses insight into own potential, seeks challenge and has a sense of continued development.
- *Purpose in life*: has a life that has direction and meaning.
- *Environmental mastery*: ability to select, merge and mould personal environments to suit personal needs.
- *Autonomy*: guided by own personal standards and values.
- *Positive relations with others*: has or is able to form warm, trusting and personal relationships with others.

In the validation study used by Ryff (1989), each of the six dimensions of

psychological well-being was operationalized with a twenty-item scale which had high internal consistency, high test-retest reliability and high convergent and discriminant validity measures (Ryff et al., 2004).

iii. Social well-being

According to Howell (2009), the focus, when it comes to social well-being, is on the quality of an individual's orientation towards others, having positive views of others and the belief that one is contributing to one's community or society.

Keyes (2004) stated that people are functioning well when they see their society as understandable and meaningful to them, when they see potential for growth and when they feel they belong to and are accepted by their communities.

There are five measures of social well-being and they are as follows (Keyes, 2007):

- *Social acceptance*: acknowledges and accepts human differences and holds a positive attitude towards those differences.
- *Social actualization*: believes people, groups and society have the potential to grow, and evolve positively.
- *Social contribution*: sees self as useful and as valued by society and others.
- *Social coherence*: shows interest in society and social life and finds them meaningful and intelligible.

- *Social Integration*: has a sense of comfort and support from community and has a sense of belonging.

According to Keyes (2004), the above five-factor structure has been confirmed by other studies (Keyes, 1998) and the social well-being scales show a good construct validity and internal consistency.

The presence of high functioning on at least six of the eleven indices of psychological and social well-being is required (Howell, 2009).

iv. Positive effects of flourishing

Flourishing is present when there is the presence of high functioning on at least six of the eleven indices of psychological and social well-being (Keyes et al., 2008). Those who are low on one measure of hedonia and low on six measures of positive functioning (eudaimonia) are said to be languishing in life (Keyes et al., 2008).

Those who are moderately mentally healthy are said to be neither flourishing nor languishing in life (Keyes et al., 2008), and studies have shown that most people have moderate mental health (Keyes, 2005). To be languishing in life or to have moderate mental health is not ideal; rather all should strive to be flourishing in life (Keyes, 2005).

According to Keyes (2007), studies have shown that those who are flourishing experience less work days missed, have the healthiest

psychosocial functioning as they tend to have clear goals, less helplessness, high intimacy and high resilience. Flourishing also has positive effects on physical health as those who are flourishing have the lowest risk of heart problems, chronic physical diseases, and limitations of activities due to health reasons and have lower utilisation of healthcare facilities.

3.3 THE COMPONENTS OF HAPPINESS

According to Seligman (2002), the presence of three components, namely pleasure, engagement and meaning, is what would result in authentic happiness.

According to Peterson et al. (2005), these components of happiness are detectable compatible, and concurrently pursuable, and affect the life satisfaction of individuals (Rothmann, 2007). Rothmann (2007) stated that the routes to happiness that appear to be more under deliberate control of individuals are engagement and meaning, more so than pleasure. Sirgy and Wu (2007) state that Seligman's argument of authentic happiness is founded on three traditional theories, namely the hedonism theory, the desire theory, and the objective list theory.

3.3.1 Pleasure

The theoretical basis for increasing pleasure as orientation towards happiness has its underpinnings in hedonism (Rothmann, in press).

Hedonism focuses on the maximisation of feelings of pleasure and the minimisation of feelings of pain (the pleasant life). According to Rothmann (in press), having as much pleasure as you can through the experience of positive affect is what constitutes a pleasant life. According to Seligman (2002), pleasure can be enhanced through habituation, savouring and mindfulness. Seligman (2002), further stated that by savouring and mindfulness, individuals can increase positive affect of the present, the cultivating of gratitude and forgiveness increases their positive affect about the past and building optimism and hope encourages positive emotions concerning the future (Seligman, 2002).

Seligman, Parks, and Steen (2004) found that increasing the pleasure component of happiness will not have a lasting influence on happiness, because people have a genetically determined set-point for pleasure, and because they quickly adapt to pleasure. Peterson et al. (2005) also stated that positive psychologists view the pleasant life as an explanation of happiness as incomplete since pleasure is not under the control of the individual, and it is short lived.

3.3.2 Engagement

Engagement is the second component of happiness. With regard to engagement, being engaged in activities, either at work or play, and experiencing internal enjoyment and fulfilment, is what constitutes a good life (Peterson et al., 2005). Engagement is founded in the desire theory. This theory focuses on gratification (the engaged life) and it stipulates that

regardless of the amount of pleasure, the fulfilment of one's desires can contribute to happiness.

According to Rothmann (in press), having knowledge of own signature strengths and being able to recreate one's life to use them at work, in leisure, in love, in parenting and friendship is what results in an engaged life.

To enhance gratification, one needs to engage in activities that generate a flow experience (Seligman, 2002), and this occurs when the optimal combination between skills and challenges are experienced by an individual (Rothmann, in press). Rothmann further stated that flow is experienced when time passes quickly, attention is focused on the activity, and the sense of self is lost by the individual.

3.3.3 Meaning

The above theory focuses on meaning as a way to happiness. It refers to worthwhile pursuits such as friendships, career accomplishments, education, material comfort, beauty and love (Sirgy & Wu, 2007).

According to Peterson et al. (2005), life is meaningful when one knows what one's highest strengths and talents are. To enhance meaning in life one needs to apply these talents and strengths to serve what is larger and more worthwhile than just the self (Rothmann, in press).

Rothmann (2000) explained that meaning relates to self-transcendence and

external goals, builds social connections and provides purpose.

Recently, the concepts of meaning in life (Steger, Frazier, Oishi, & Kaler, 2006) have received increased attention from researchers. Steger et al. (2006) distinguish between two dimensions applicable to meaning in life, namely the presence of meaning, and the search for meaning.

The presence of meaning refers to the subjective sense that one's life is meaningful. The search for meaning indicates the drive and orientation towards finding meaning in one's life. This distinction between presence of and search for meaning might be relevant because some individuals who continued searching for greater meaning in their lives are already living lives of deep purpose. Furthermore, it seems that those who derive meaning from more sources in their lives might still continue to search for additional sources of meaning. The search for meaning could also be a desire for a deeper or more gratifying understanding of what makes one's life meaningful.

Researchers consistently link greater life satisfaction with eudaimonic well-being (Rothmann, in press). Sirgy and Wu (2007) argue that in addition to the three components of happiness adopted by Seligman, another important factor that should be included in the authentic happiness concept is balance. Balance is defined as 'a state reflecting satisfaction or fulfilment in several important domains with little or no negative affect on other domains' (Sirgy & Wu, 2007, p 185)

According to Sirgy and Wu (2007), people who have balance in their lives stemming from life satisfaction based on multiple life domains are likely to experience higher levels of life satisfaction than those deriving it from a single domain only. It was further explained that balance allows one to be emotionally invested in several domains which prevents one from being overwhelmed by dissatisfaction with life because of the one domain as the other domains compensate for the dissatisfaction of that particular domain or domains (Sirgy & Wu, 2007).

In summary, what Sirgy and Wu (2007) are saying, is that people need to focus on and derive pleasure from more than one aspect of their lives if they wish to experience authentic happiness.

3.4 OUTCOMES OF HAPPINESS

Happiness results in various positive outcomes, including superior attention, longevity, speedy recovery from illnesses, and protects people against the onset of diseases (Seligman, 2008). Happiness also contributes to better business results, improved interpersonal relationships, and more marital satisfaction. However, Seligman (2002) points out that about 54% of people are moderately happy – yet are not flourishing. They lack enthusiasm and are not actively and productively engaged with the world.

3.5 HAPPINESS DURING RETIREMENT

According to Rothmann (Personal communication, May, 5, 2009), retirement has effects on these components of happiness as lack of finances could hamper this pursuit of pleasure and the fact that all reach a set point for happiness irrespective of which environment exists. Retirees may find it difficult to engage without work as they may not have the skills to engage in something else other than work. Some tend to lose purpose or meaning in life after retirement and this causes retirees to go into an existential vacuum and thus may end up being prone to abuse substances (e.g. alcohol) or to commit suicide.

The framework to study the well-being of people suggested by Seligman (2005b) seemed applicable for the study of well-being/happiness of retired people and is thus the framework on which the study was based.

Due to the increase in life expectancy and improved healthcare facilities and health awareness, many elderly people are living for many years after retirement. Thus it is imperative that the happiness (in terms of pleasure, engagement and meaning) of these individuals during retirement should be an area that is given the necessary attention.

3.5.1 Pleasure and retirement

Various factors can enhance the pleasure levels for those in retirement:

3.5.1.1 Health promotion

According to the World Health Organisation (2001), the most vulnerable group when it comes to experiencing ill health is senior citizens. This is due to the fact that chronic diseases are most prevalent in older people and new diseases arise due to previously acquired health problems or worsening congenital problems (Wilson & Palha, 2007).

Many working adults often neglect looking after their health due to time constraints which is normally taken up by work, childcare, house duties and caring for the elderly. Furthermore, according to studies conducted by Carspersen et al. (2000), many adults tend not to exercise, eat healthily, get adequate sleep or to engage in leisure activities for relaxation, which results in health decline throughout the senior years if not mitigated (Wilson & Palha, 2007). It is thus evident that the promotion of health care for retirees is pivotal as it may assist with the maintenance of existing health and to improve future health and well-being of retirees.

According to Wilson and Palha (2007), there are four important themes that need to be taken into account when developing a health promotion policy for retirees and they are as follows:

- **The need for support in retirement.** The need for support for the adaptation to retirement was identified by researchers as being very significant (Harrison et al., 1995) as those retiring face many challenges due to major changes brought on by retirement. According to Solinge

and Henkens (2005), employees with the strongest attachment to work, retirement anxiety, lack of control and low self-efficacy experienced difficulty in adjusting to retirement. Factors which play key roles regarding the adjustment to retirement are levels of satisfaction with retirement, the presence or absence of retirement concerns, pre-retirement preparations and the relationship existing with spouse. Retirees indicated that they mostly needed support from someone close to them, someone undergoing the same life transition as they are and a specialized formal support service.

- **Identifying and overcoming barriers to health promotion.** It is imperative that policy makers for health promotion need to identify and understand what barriers exist that hamper a healthy lifestyle in retirement. Studies (Wallace & Hirst, 1996, Wang, 2001, Drummond, 2003, Levy & Myers, 2004) have shown that various factors such as lack of medical aid, chronic illnesses, negative self-perception of retirement and advancing age may be barriers to health promotion. Furthermore, many retirees who take up employment after retirement experience a decrease in physical activity and women experience it even more due to being the primary housekeepers, which leaves them with very little time for exercise. Schultz et al. (2006) showed that those who participated in health promotion programmes prior to retirement are the ones that continue to do so after retirement, meaning not participating before retirement would be a barrier.

- **Evaluation of health promotion methods.** In order to encourage retirees to adopt health promotion activities, findings show that a holistic approach involving physical, psychological and social domains is what is most effective (Wang, 2001). It was further discovered that retirees have a positive view of group physical activity because they view it as a means of socialising and it also gives them a positive self-image.
- **Describing the benefits of health promotion at retirement.** Health promotion is beneficial to retirees as they have more time to benefit from it and will also save significant amounts of money by being involved in disease prevention and disease management programmes. Health promotion programmes that consist of education and the accessibility to healthcare services will result in the reduction of illnesses among the retirees and lower the illness stages from high to low.

3.5.1.2. Financial security and stability

Though many studies have concluded that personal income or money has minimal influence over subjective well-being or happiness, Cummins (2000), states that numerous empirical reports have shown that those who are rich tend to experience higher subjective well-being than the poor. According to Hellevik (2003), happiness can be increased by economic success because it aids in the realization of other goals such as financial security, consumption, acquisition and other positive outcomes in life.

With the homeostatic theory of subjective well-being as basis, Cummins (2000) further explained that the difference in subjective well-being between the rich and the poor could be based on the fact that the rich have access to resources needed to optimize the operation of their homeostatic cistern and to retain their subjective well-being even when there are environmental stressors.

Lack of financial resources is associated with reduced levels of subjective well-being, thus making personal income very important for the maintenance of happiness, especially for the poor (Cummins, 2000). Cummins did, however, state that there is a ceiling where income cannot influence subjective well-being or happiness.

Financial security or a sufficient personal income is especially important during retirement as there is the 'pension crisis' because retirees are living longer but at the same time as they are retiring earlier (Banks, Blundell, Disney, & Emmerson, 2002).

3.5.1.3 Leisure activities and hobbies

It was found that significant predictors of satisfaction with retirement activities were the number of leisure activities and leisure interaction, together with health and financial satisfaction. Of the above variables, it was only the satisfaction with retirement activities that was a significant

predictor of life satisfaction (O'Brien, 1981).

3.5.2 Engagement and retirement

3.5.2.1 Work ability

According to Tuomi et al. (2001), the promotion of work ability among aging workers would result in work tasks being independent and fluent which in turn will make the worker feel competent and capable. Work ability is beneficial as it enables aging workers to function well and to remain well and healthy even after retirement. In order for work ability to be effective four key areas should receive focus, namely:

- **Work demands and environment:** Attention should be directed at improving work postures, decision making, work tools and work temperatures.
- **Work organisation and the work community:** Emphasis should be placed on clarifying roles and the full utilization of work experience.
- **Health and functional capacity:** Advice should be given to aging workers on how to control their weight and on guidance. Furthermore, support should also be provided concerning physical activities and artistic hobbies.

- **Professional competence:** More possibilities for development and training should be availed to the aging workers both at work and during leisure times.

There is a positive correlation between work ability and the ability for employees to function well at retirement and this should be a motivating factor for employers to promote work ability within their respective organizations (Tuomi et al., 2001).

3.5.2.2 Flow

Flow can be defined by intense concentration, loss of self-awareness and outcomes which are rewarding (Collins et al., 2008). To lead a happy life, studies by Csikszentmihalyi (2000) state that one needs to find flow in activities that are complex and that provide the potential to develop oneself over a lifetime (Vittersø, 2003). Csikszentmihalyi (2000) further explained that flow has the following five characteristics:

- i. It is a merging of action and awareness
- ii. Attention being focused on a limited stimulus field.
- iii. Self-forgetfulness
- iv. The provision of clear, unambiguous feedback.
- v. An autolytic nature – no external reward or goals other than itself.

Research has demonstrated that happiness is of particular importance to those older in age and flow is positively associated with high arousal of

positive affect, which is experienced when one is feeling happy or enthusiastic.

3.5.3 Meaning and retirement

Human beings have the need to understand themselves and the world around them and they experience meaning when they understand themselves and the world and how their lives fit into the bigger picture (Steger, Kashdan, Sullivan & Lorentz, 2008). A search for meaning is described as the primary motivational force in man and it is considered to be a sign of good mental health as it allows people to seek out new opportunities and challenges.

During retirement, having a purpose is important and retirees need to involve themselves in activities that will give their life meaning and make them feel they are making a difference and can contribute positively to society as well. For retirees to experience authentic happiness, employers can assist by preparing them prior to retirement for that particular transition by having effective retirement programmes in place.

3.6 RETIREMENT PROGRAMMES

A project on healthy retirement funded by the Victoria Health Promotion Foundation was introduced with the aim to identify factors that would predict how people would adjust to retirement so as to design interventions that may be used to ensure a smooth transition of workers to retirement (de

Vaus & Wells, 2004). The project focused on the analyses of five factors, and their findings were as follows:

3.6.1 Sociodemographic

It was discovered that people who had high-status jobs adjusted better to retirement than those that had low-status jobs and this could be due to the fact that those with high-status jobs have more access to resources. Furthermore, people that were single struggled more to adjust to retirement than their counterparts that were married or had partners.

3.6.2 How participants left work

Participants who were forced to retire (e.g. due to redundancy) had more difficulties in adjusting to retirement than those with a measure of control over their retirement. Prior to retiring, those who also had access to attend a course on retirement experienced more positive change in well-being than those that never attended such courses.

3.6.3 Health and wealth

Those with less financial resources and those with poor health experienced more difficulties in adjusting to retirement than those that had access to more financial resources and those having good health.

3.6.4 Roles and hobbies

Individuals who had hobbies prior to retirement adjusted better to retirement as they already had activities they could occupy their free time with. People who experienced high work satisfaction also adjusted more positively to retirement than those who experienced low job satisfaction while employed.

3.6.5 Psychosocial

People with a positive self-image experienced improved well-being in retirement and an increase in social activities. Those who are happy individuals and those with good marital cohesion are also less likely to experience decrease in well-being after retirement. The project's findings emphasised that people who are well adjusted while at work are more likely to adjust well to retirement; thus employers should have effective retirement programmes in place

3.7 CHAPTER SUMMARY

In this chapter, happiness was defined, and the two approaches to happiness were explained. The various theories on happiness were reviewed. The components which influence happiness were discussed. Furthermore, the outcomes of happiness and the importance of happiness during retirement were discussed and the factors that should be taken into account when drafting a retirement programme were explained. Hereby the second objective, namely to conceptualise happiness from the literature and how it

affects retirement, has been accomplished.

Chapter 4 focuses on the empirical study.

CHAPTER 4: EMPIRICAL STUDY

The empirical study is discussed in this chapter. The participants, measuring instruments, administration and scoring of the measuring instruments, and data analysis are described in this chapter.

The aim of the study is to investigate to what extent retirees are involved in activities that contribute to pleasure, engagement and meaning so as to assess their happiness during retirement.

4.1. RESEARCH DESIGN

To reach the research objectives, a mixed methods design was used. This design was used as it allows researchers to to gain deeper insight into the phenomenon of interest, to test theoretical models and generalise results from a sample or population (Hanson et al., 2005).

4.2. RESEARCH POPULATION

The research population consists of employees ($n = 30$) who had retired from Rössing Uranium mine between the years 2006 and 2008. These are individuals that have worked at various levels within the organisation. The population used consisted of Rössing Uranium (RUL) employees who went on normal retirement. Normal retirement refers to individuals who retire at ages 60, 62 or 65 according to the RUL policy. These are individuals that have to go on retirement as the company does not offer further employment

after age 65 for the older employees (those hired by RUL before the year 2000) and age 60 for the newer employees (those hired by RUL after the year 2000) due to changes within company policies.

4.3. MEASURING INSTRUMENTS

The following research instruments were employed in this study: a socio-demographic questionnaire, the Orientations to Happiness Scale, the Satisfaction With Life Scale and a personal interview.

4.3.1 The Orientations to Happiness Questionnaire (OHQ)

The Orientations to Happiness Questionnaire (OHQ) was used to assess the participants' levels of pleasure, engagement and meaning in life.

4.3.1.1 Development and rationale of the OHQ

A focus group of Positive Psychology College students from Pennsylvania were used to develop the Orientation to Happiness scale by measuring 12 face-valid items which reflected each of the three orientations (Peterson et al., 2005).

Items used to tap pleasure and meaning resembled those used to contrast hedonic versus eudaimonic orientations in previous research. The characterisation of the flow state as self-less absorption in on-going activity

by Csikszentmihalyi (1990), is what was used to measure engagement.

According to Peterson et al. (2005), the initial 36-item Orientation to Happiness measure was completed by participants and internal consistencies of the three subscales, formed by averaging the respective items, were satisfactory (pleasure $\alpha = 0.84$, flow $\alpha = 0.77$ and meaning $\alpha = 0.88$).

4.3.1.2 Description of the OHQ

This 18-item measure consists of six items measuring the degree to which one endorses each of three orientations to happiness: Engagement (e.g., “I am always very absorbed in what I do”); pleasure (e.g., “Life is too short to postpone the pleasures it can provide”); and meaning (e.g., “I have a responsibility to make the world a better place”). Each item requires a respondent to answer on a 5-point scale the degree to which the item applies (1 - very much unlike me, 5 - very much like me) (Peterson et al., 2005).

4.3.1.3 Interpretation of the OHQ

The scores of the 5-point scale scales are averaged across the relevant items to yield scores reflecting the endorsement of engagement, pleasure, and meaning as routes to happiness. Higher scores represent higher orientations to happiness (Peterson et al., 2005).

4.3.1.4 Reliability and validity of the OHQ

Peterson et al. (2005) showed that these three subscales are for the most part reliable ($\alpha > 0.70$) and empirically distinct. Furthermore, each subscale is individually associated with higher life satisfaction, although orientations to engagement and to meaning usually have stronger links to well-being than does an orientation to pleasure.

4.3.1.5 Motivation for using the OHQ

The Orientations to Happiness Questionnaire specifically assesses pleasure, engagement and meaning as the orientations to happiness. Furthermore, this questionnaire enables the investigation of whether these three orientations to happiness are equally important to life satisfaction or whether some were more important. This measuring tool also avails the possibility of examining whether the three orientations combined positively correlate to life satisfaction than are independent orientations (Vella-Brodrick, Park, & Peterson, 2009).

The English, Afrikaans, Otjiherero and oshiwambo translations of the Orientations to Happiness Questionnaire are included as Appendices A, B, C and D.

4.3.2 The Satisfaction with Life Scale (SWLS)

The Satisfaction with Life Scale (SWLS) was used to assess the life satisfaction or well-being levels of participants.

4.3.2.1 Development and rationale of the SWLS

According to Pavot and Diener (1993), the SWLS was developed from the original scales of 48 items which measured life satisfaction and well-being. An initial factor analysis indicated that these items formed three factors, namely Positive Affect, Negative Affect and Life satisfaction.

The items were reduced to 10 items and later on to 5 items to reduce redundancies of wording and with minimal costs with regard to alpha reliability (Pavot & Diener, 1993).

4.2.2.2 Description of the SWLS

The SWLS of Diener et al. (1985) consists of five items which measure the individual's evaluation of satisfaction with his or her life in general (e.g., "I am satisfied with my life", and "If I could live my life over, I would change almost nothing"). Respondents select one of seven options (ranging from "strongly disagree" to "strongly agree") for each question. Responses were summed to provide a total life satisfaction score.

4.3.2.3 Interpretation of the SWLS

Scores for the SWLS can be interpreted in terms of absolute and in terms of relative life satisfaction. High levels of life satisfaction are indicated by high scores. Scores between 21 and 25 represent an individual who is slightly satisfied with life, whilst slight dissatisfaction of life is represented by scores ranging from 15-19. Scores of 26-30 represent a satisfied individual while scores of 5-9 are indicative of extreme dissatisfaction of life. A score of 20 represents a neutral point, meaning the individual is equally satisfied and dissatisfied (Diener et al., 1985).

4.3.2.4 Reliability and validity of the SWLS

Research has established excellent psychometric properties for the SWLS (Diener, 1994). The measure is highly reliable and has a large network of sensible correlates. SWLS scores are typically skewed towards the right, meaning that most respondents are relatively happy, but in most samples there is nonetheless a range in life satisfaction.

4.2.2.5 Motivation for using the SWLS

Research based on Diener et al. (1985) shows that though there are important components such as health and successful relationships which constitute a ‘good life’, it is necessary to assess an individual’s global judgement of his or her life rather than only focusing on his or her

satisfaction with regard to specific domains.

The SWLS is specifically designed to assess an individual's global judgment of life satisfaction as the items in the SWLS are global rather than specific in nature. This in turn allows respondents to arrive at a global judgement of their satisfaction by weighing the various domains in their life in terms of their own values (Pavot & Diener, 1993). The fact that the SWLS is of such a brief format, means it can be easily incorporated into an assessment battery with minimal cost in time.

The English, Afrikaans, Otjiherero and oshiwambo version of the SWLS are included as Appendices E, F, G and H.

4.3.3 The Interview

The interview is a qualitative research method that is based on the phenomenological paradigm. Phenomenology is more than just a research method; it is also a philosophy and an approach (Rothmann, 2000).

4.3.3.1 Development and rationale of the interview

An interview was conducted with the assistance of a semi-structured questionnaire and the main aim of the interview was to determine the happiness levels of participants and the reasons behind those happiness levels. In some areas, the questionnaire focused on specific matters such as

pleasure, engagement and meaning, but it mostly adopted the phenomenological paradigm which allowed participants to freely express their experiences and thoughts (Terre Blanche, Durrheim, & Painter, 2006). Participants were able to relate their experiences and personal opinions from their context with questions such as 'Tell me about your retirement experience' and 'What advice would you give future retirees?'

According to Rothmann (2000), for the use of quantitative research methods, participants are reduced to objects with many small quantitative units and information as to how these small units fit into a dynamic whole, that being that the living human being is omitted

Terre Blanche et al. (2006) explained that interviews are well suited for interpretative approach to research as it allows the researcher an opportunity to get to know people on a more personal level. In addition, it also allows the researcher to understand how people feel and what they think.

The interview allowed the researcher to study the phenomenon without predetermined expectations of categories and to understand the data from the perspective of the participants.

4.3.3.2 Description of the interview

According to Terre Blanche et al. (2006), interviews vary in dimensions depending on the topic of study. Phenomenological researchers prefer the use of open-ended questions with very little structure to the interviews while researchers wanting to find out something specific prefer fairly structured interviews.

According to Rothmann (2000), the phenomenological researchers have to comply with certain criteria so as to ensure that the phenomenon being investigated is studied as it is truly experienced – the criteria are as follows:

- Exploration of the phenomenon should be conducted with no preconceived expectations or categories.
- No efforts should be made to validate any pre-selected theoretical framework.
- All data should be accepted as they are given and there should be no preconceived operational definitions by the researcher.
- Data in the experience under study is understood from the perspective of the participants in the experience.
- The researcher's aim should be to understand both the cognitive subjective perspective of the person who has the experience and the effect that perspective has on the lived experience.

In phenomenological investigations, in order to derive scientific evidence, a series of methods and procedures that satisfy the requirements of an

organised, disciplined and systematic study need to be carried out by the researcher (Rothmann, 2000,) and these are (Rothmann, 2000, p. 2):

- discovering a topic and question rooted in autobiographical meanings and values, as well as involving social meanings and significance;
- conducting a comprehensive review of the professional and research literature;
- designing a set of criteria to locate appropriate co-researchers;
- providing co-researchers with instructions on the nature and purpose of the investigation, as well as developing an agreement with co-researchers, obtaining informed consent, ensuring confidentiality, and delineating the responsibilities of the primary researcher, consistent with ethical principles of research;
- developing a set of questions or topics to guide the interview process;
- conducting and recording a person-to-person interview that focuses on a bracketed topic and question.
- organising and analysing the data to facilitate development of individual textural and structural descriptions, a composite textural description, a composite structural description, and a synthesis of textural and structural meanings and essence.

Rothmann (2000) also emphasised the importance of questions to be stated in clear and concrete terms. He further stated that the key words of the question were to be clearly defined and clarified to ensure that the intent and purpose of the investigation are evident.

4.3.3.3 Interpretation of the interview

According to Omery (1983), the start of all phenomenological research is with a naïve description of the experience under study conducted via an interview with the participant (Rothmann, 2000). The participant is allowed to unfold his/her experience as it exists in an unbiased manner and due to the length of the interview; the size of the sample is usually small (Rothmann, 2000).

The content analysis method is used. Content analysis allows researchers to identify and quantify specific ideas, concepts and trends of ideas that occur within a specific group or over a specific period of time (Hsieh & Shannon, 2005).

According to Rothmann (2000), there are specific steps to be followed when using the content analysis method and they are as follows:

Firstly, the researcher needs to define the content to be analysed and then to categorise the content. It is imperative that a large amount of thought, work, and care go into categorising as it is perhaps the most important part of the analysis because it is a reflection of the theory, hypotheses or feelings/opinions of participants.

Secondly, the researcher needs to determine the units of analysis and there are five major units of analysis, namely words, themes, characters, space-

and-time measures and items (of which the word is the smallest unit). Content can generally be clearly defined and categorised while the theme is a useful but more difficult unit to define and to categorise. Rothmann (2000, p. 5) explained that a theme is often a sentence, a proposition about something. Themes are combined into sets of themes.

Character is simply an individual in a literary production and space-and-time is the actual physical measurement of content which makes them not too useful in behavioural research (Rothmann 2000). However, the item is an important unit which is useful in behavioural research as it refers to a whole production, for example the entire discussion.

Thirdly, the researcher needs to quantify the units by assigning numbers to the objects of the content analysis. There are three ways to assign numbers to the objects of the content analysis, namely nominal, ranking or ordinal measurements and rating.

The counting of the numbers of objects in each category or of themes in each of the categories is referred to as nominal measurement. Ranking or ordinal measurement is mostly applicable if one is not working with too many objects which can be ranked according to a specified criterion. Rating is the third form of quantification.

Rothmann (2000, p. 5) emphasised the importance for the researcher to count carefully when the materials to be analysed are representative, and to count carefully when the category items appear in the materials in sufficient numbers to justify counting. He further explained that before quantification

is justified or worthwhile, the two conditions indicated above have to be met, otherwise generalisation from the statistics calculated will be invalid.

4.3.3.4 Reliability and validity of the interview

Reliability is defined as the “extent to which the instrument yields the same results on repeated trials” (Terre Blanche et al., 2006, p. 563).

Since qualitative researchers do not expect a stable and unchanging reality in their investigations, they thus do not expect to find the same results repeatedly (Terre Blanche et al., 2006). According to Rothmann (2000), qualitative research is considered to be consistent when it can provide the same results with the same respondents for a second time or in a similar context.

Instead of the criterion of reliability, qualitative researchers propose that results or findings should rather be dependable, meaning the reader must be convinced that the findings occurred the way the researcher states them to have occurred (Terre Blanche et al., 2006).

Dependability can be obtained in the following ways (Rothmann, 2000):

- The description of the method of data collection, analysis and interpretation must all be precise so that other researchers can have information on the uniqueness of the situation and as to how to reproduce the research.

- The use of a coding-recoding process when the data is analysed.
- Consult colleagues and methodology experts to examine the research plan and its application.

When the research procedures and results are objective, the research is deemed to be neutral and the data and interpretations confirmable (Rothmann, 2000).

Based on work by Krefting (1991), confirmability can be obtained in the following ways (Rothmann, 2000):

- An independent researcher conducts an audit to determine whether the same conclusions can be drawn with the same data in the research context. The process used, product, data, findings, interpretation, conclusions and recommendations are key focus areas which the independent researcher examines.
- Documentation from at least two sources for each interpretation is provided by the independent researcher so as to ensure that the data supports his/her analysis and interpretation of findings.
- The researcher provides the factors that may influence the reliability of qualitative studies, such as methods of procedure, social situation conditions, participant choice and researcher's status position.

Validity refers to 'the degree to which the research conclusions are sound (Terre Blanche et al., 2006, p. 90) or credible.

Based on work by Krefting (1991), credibility can be obtained in the following ways (Rothmann, 2000):

- The researcher should establish rapport, facilitate comfort and increase the willingness to make sensitive information known by spending sufficient time with the participants.
- Researcher should use interpersonal skills to reduce social desirability. Repeating questions or rephrasing them may lead to the gathering of credible information.
- To prevent close relationship between the researcher and the participant affecting the interpretation of findings, reflexive analysis should be used. This analysis method determines the impact of the researcher's background, perceptions and interests on the research. It is important for the researcher to note the ideas and feelings he/she experienced towards the participants. These notes should also contain information on problems and frustrations experienced by the researcher.
- It is imperative for the researcher to ensure that there are no inconsistencies between the data and the interpretation thereof.

Transferability of qualitative research results is obtained by producing detailed and rich descriptions of the research context (Terre Blanche et al., 2006) so as to enable other researchers to determine the transferability of the research results (Rothmann, 2000).

4.3.3.5 Motivation for using the interview

The two scales used (SWLS and Orientation to Happiness Scale) assisted the researcher to gauge the levels or degree of how satisfied with life and happy participants were, but they do not provide the answers as to why they are satisfied/unsatisfied or happy/unhappy with their lives. The phenomenological interview could provide the researcher with the various personal reasons for the participants' levels of life satisfaction and their orientations to happiness.

The interview guide in English is indicated in Appendix I.

4.4. PROCEDURES

With consent from the relevant RUL management, participants were selected from RUL's personnel data base (SAP system), whereby information as to the names of retirees who retired between the years 2006 to 2008 and their contact details were provided.

Telephonic contact was made by the researcher with these retirees, whereby the intentions of the researcher were explained and appointments were made to meet the willing retirees face to face so as to conduct the interviews at a place most convenient for them.

All of the administration of the questionnaires and the interviews were conducted at the various homes of the retirees and the interview responses

were recorded on paper verbatim.

Though some completed the questionnaires in their vernacular languages (Oshiwambo or Otjiherero), however, all the interviews were mostly carried out in Afrikaans and some in English. All the questionnaires were translated by persons that are accredited Language Editors from different Universities.

4.5 DATA ANALYSIS

The research contains both qualitative and quantitative data; thus various methods of analysis were used for the statistical analysis of data.

For the analysis of qualitative data, the content analysis method was used as it focuses on the analysis and interpretation of text data from a predominantly naturalistic paradigm (Hsieh & Shannon, 2005). According to Hsieh and Shannon (2005), content analysis allows researchers to identify and quantify specific ideas, concepts and trends of ideas that occur within a specific group or over a specific period of time

The study also contains quantitative (numerical) information and the descriptive statistics analysis method is used to summarise this information which enables the researcher to make a summary of the sample and the measures used (Trochim, 2006).

According to Terre Blanche et al. (2006), the best way of getting the

‘picture’ from a set of scores is by generating a frequency distribution. A frequency distribution allows the researcher to describe the shape, variability and central tendency of a distribution (Terre Blanche et al., 2006). The shape of the frequency distribution is described by the degree to which they deviate from symmetry, also known as their skewness, which can be either positive or negative. When the majority of the sample is scoring low on the variable, the distribution is positively skewed and thus tail off to the right, but those scoring high on the variable tail off to the left, as they are negatively skewed (Terre Blanche et al., 2006).

According to Nicholas (1999), the most useful way of summarising data is by finding the average of that set of data and there are three common ways of measuring central tendency, namely the mean, median and mode. These allow a researcher to know what the average sets of measures are like and also how they compare to test relation (Kerlinger & Lee, 2000).

Nicolas (1999) further stated that it is important to measure the extent to which observed values are spread out, and standard deviation (*SD*) is the appropriate measurement method of such dispersion, especially if the mean is used to measure central tendency. Standard deviation is defined as “a kind of average of...deviations from the mean” (Nicolas, 1999, p. 6). The greater the distances from the mean on average, the higher the standard deviation (Nicolas, 1999).

To determine the internal consistency reliability of the measuring instruments that have different scoring and response scales the Cronbach’s

coefficient alpha is calculated (Kerlinger & Lee, 2000). This is done so as to determine the extent to which the items in the questionnaire are measuring the same characteristics. A high internal consistency is indicative of the fact that items in the test and items in parallel tests as well can be generalized (Kerlinger & Lee, 2000).

Product-moment correlation coefficients were computed to analyse the relationships between satisfaction with life and orientations to happiness. Correlation is defined as “a dimensionless index which is invariant to linear transformation of either variable” (Rodgers & Nicewander, 1988, p. 61). The correlation coefficient “represents the strength of co-variation between two variables by means of a number that can range from -1 to 1” (Terre Blance et al., 2006, pg. 206). A very strong (relationship) correlation is about $r = 0.90$ whilst a weak (relationship) correlation is in the region of $r = 0.20$.

4.6 CHAPTER SUMMARY

The method used for the empirical study was dealt with in this chapter. The study population compilation, measuring instrument, administration and scoring of the measuring instruments were discussed. Furthermore, the applicable statistical analyses for both qualitative and quantitative data were also discussed.

In Chapter 5, the report and discussion of the empirical study results will be dealt with.

CHAPTER 5

RESULTS AND DISCUSSION

The empirical study results are reported and discussed in this chapter. Firstly, the quantitative results are reported, followed by the qualitative results. An integration of the quantitative and qualitative results is also reported and discussed. An interpretation and discussion of the results will follow secondly.

5.1 QUANTATIVE RESULTS

The results of the empirical study are reported in this paragraph. The socio-demographic information showing the characteristics of the research population is described. The results of the descriptive statistics and Spearman coefficient and the norms of the measuring instrument are given focus. The correlation coefficients between the three constructs are given, followed by the results between the different groups.

The characteristics of the research population are shown in Table 1.

Table 1

Characteristics of the Total Population

Characteristics	Categories	Total Population
Gender	Male	22
	Female	8
Retirement Age	60	9
	62	11
	65	10
Marital Status	Married	25
	Single	2
	Divorced	1
	Widowed	2
Qualifications	Masters	2
	Degree	4
	Diploma	6
	Grade 12	9
	< Grade 12	9

5.1.1 Descriptive statistics

The mean, standard deviation and skewness of the questionnaires of the total

population of retirees are calculated. The coefficient alpha (α) was computed to assess the internal consistencies of the scales.

The descriptive statistics and alpha coefficient of the scales are reported in Table 2.

Table 2

Descriptive Statistics and Alpha Coefficients of the Scales

	Mean	SD	Skewness	Kurtosis	α
Pleasure	3.71	1.07	1.73	0.31	0.91
Engagement	3.79	1.02	1.27	0.32	0.91
Meaning	3.99	0.87	3.21	2.85	0.87
SWLS	4.11	1.93	0.21	1.81	0.95

The results in Table 2 show that the internal consistencies of the scales are higher than 0.70. Therefore the reliabilities of the scales are regarded as acceptable. Table 2 shows that with regard to the total population's orientation to happiness, meaning is rated as being the highest, followed by engagement and pleasure. Therefore it seems that the highest orientation to happiness of retired people in the sample is the meaningful life. Table 2 also shows that the standard deviation of meaning was the lowest of the three orientations. This indicates that the least differences between retired people occurred in terms of the assessment of meaning as orientation towards happiness.

In Table 3 the SWLS scores are compared with international norms (see Diener, 2006).

Table 3

SWLS Scores of Retired Employees

	Frequency	Percentage
Extremely dissatisfied	6	20.0
Dissatisfied	5	16.7
Slightly below average	3	10.0
Average	2	6.7
High	6	20.0
Very High	8	26.7
Total	30	100.0

Table 3 shows that eight participants (26.6%) of the total sample experience very high levels of satisfaction with life and this is normally indicative that the major domains such as work, family, friends and personal development of these individuals' lives are going well; thus they find life enjoyable (Diener, 2006).

Two participants indicated that they experience average life satisfaction and Diener (2006) explained that people with average life satisfaction are

generally satisfied with life. However, they may have some areas where they would like some improvement. Others score in this range because they are mostly satisfied with most areas of their lives but see the need for some improvement in each area. There are also those who score in this range because they are satisfied with most domains of their lives, but they feel the need to make large improvements in one or two areas of their lives.

However, there are six individuals (20% of the sample) who are extremely dissatisfied with their lives and according to Diener (2006), this is representative of those who may have had a dissatisfying experience due to the loss of a loved one or are battling with some or other addiction/abuse. In addition, five individuals (16.7% of the sample) are dissatisfied with their lives. This means that 36.7% of the participants were either dissatisfied or extremely dissatisfied with their lives. At times, multiple factors in the lives of these individuals are not desirable, which leads to major dissatisfaction with life (Diener, 2006). It is highly recommended for people who find themselves in this range to seek help from others such as friends, family, counselling member of clergy or a psychologist.

Figure 1 shows the distribution of participants' scores on the pleasure as a component of happiness.

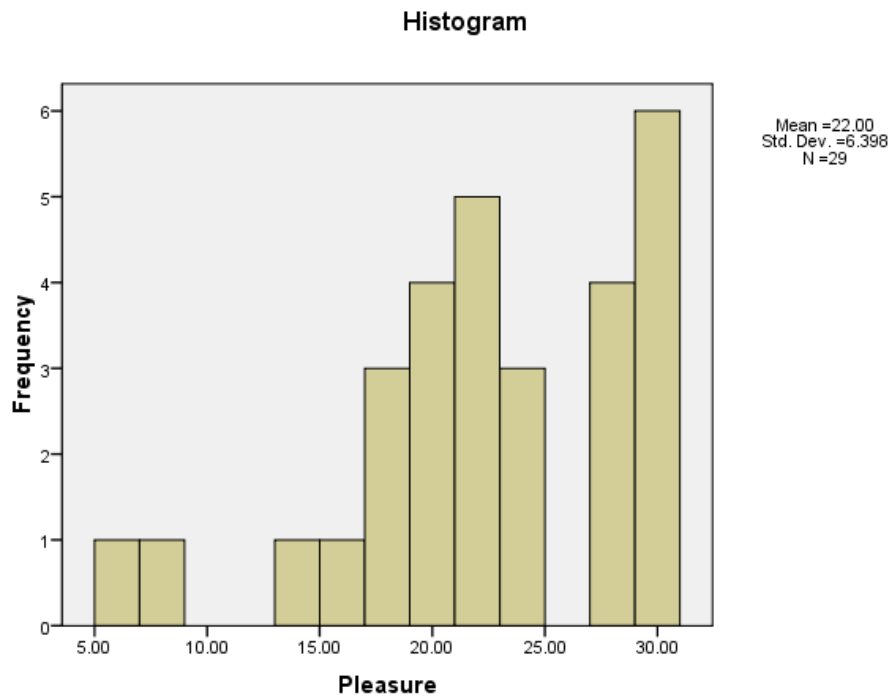


Figure 1. Distribution of scores on the pleasure dimension of happiness

Figure 1 reflects that most participants obtained moderate to high scores on pleasure as a component of happiness. Two participants obtained extremely low scores on the pleasure dimension.

Figure 2 shows the distribution of participants' scores on engagement as a component of happiness.

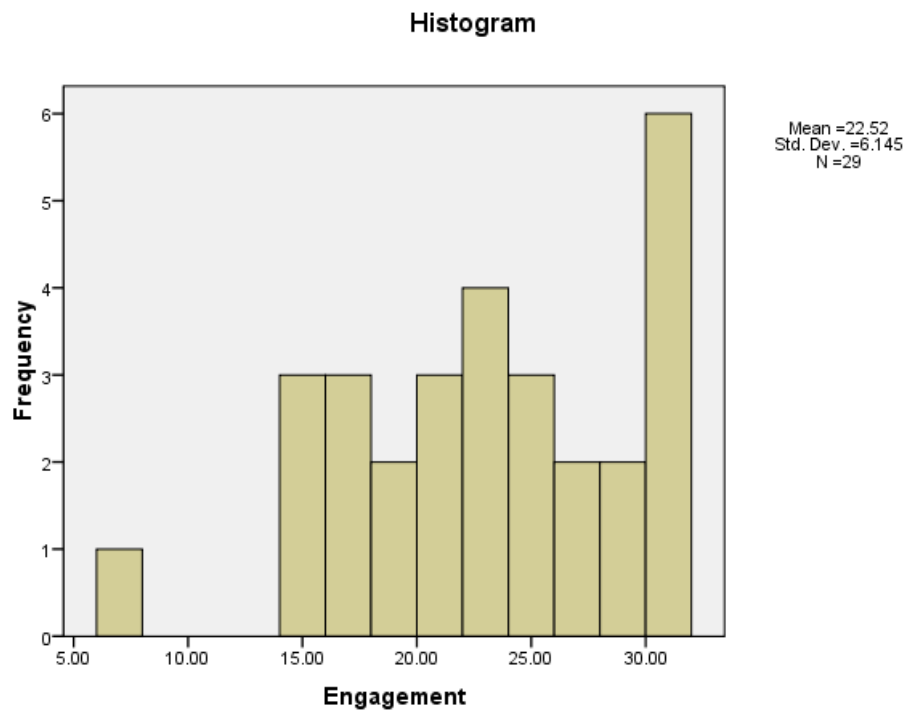


Figure 2. Distribution of scores on engagement as a dimension of happiness

Figure 2 shows that most participants obtained moderate to high scores on engagement as a component of happiness. One participant in particular obtained an extremely low score on the engagement dimension.

Figure 3 shows the distribution of participants' scores on meaning as a component of happiness.

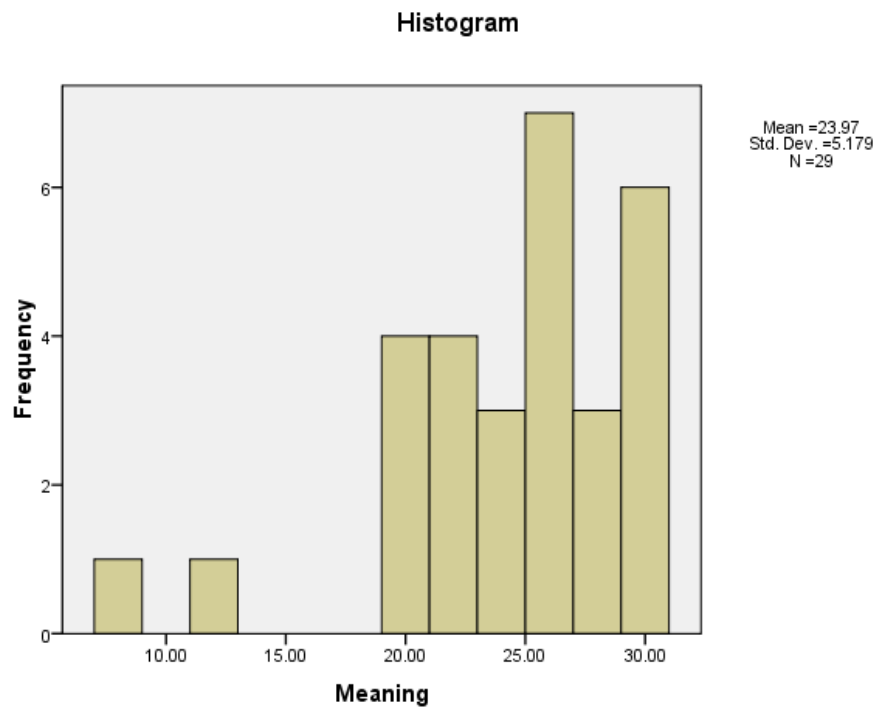


Figure 3. Distribution of scores on meaning as a dimension of happiness

It is evident from Figure 3 that most participants obtained high scores on meaning as a component of happiness. Two participants obtained extremely low scores on the meaning dimension.

Figure 4 shows the distribution of participants' scores on satisfaction with life.

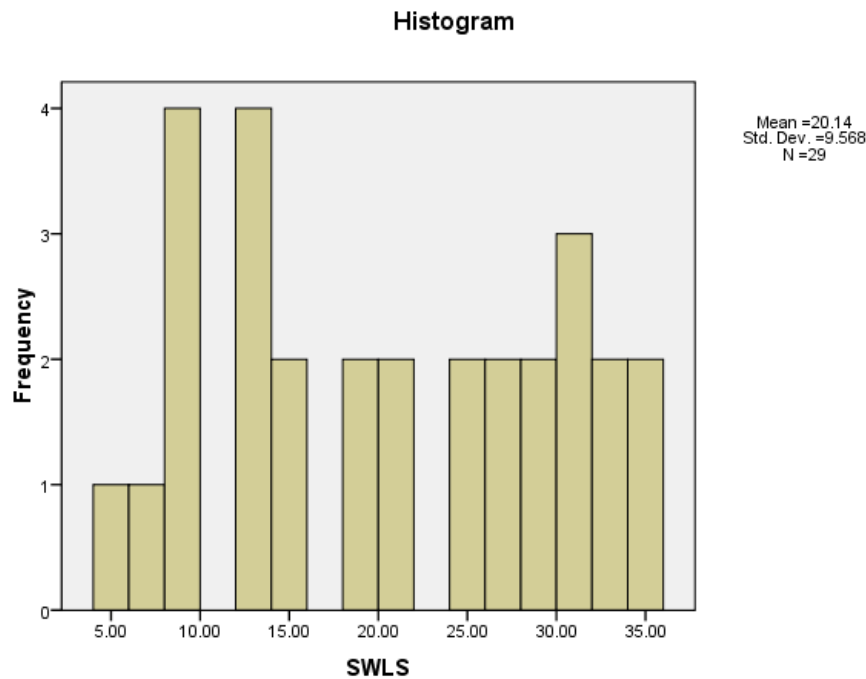


Figure 4. Distribution of scores on the life satisfaction

According to Figure 4, most participants obtained moderate scores on life satisfaction. Six participants obtained extremely low scores on satisfaction with life, which is indicative of the fact that they are extremely dissatisfied with their lives.

5.1.2 Correlation between the constructs

Given the small sample size, Spearman rank-order correlations rather than Pearson correlations, were used to assess the relationships between the constructs. Table 4 shows the Spearman correlation between the four constructs.

Table 4

Spearman Correlations between the Scales

Scale	Pleasure	Engagement	Meaning
Pleasure	-	-	-
Engagement	0.67 ^{**++}	-	-
Meaning	0.61 ^{**++}	0.69 ^{**++}	-
Satisfaction with Life	0.42 ^{*+}	0.33	0.70 ^{**++}

* Statistically significant $p < 0.05$

** Statistically significant $p < 0.01$

+ Practically significant $r > 0.30$ (medium effect)

++ Practically significant $r > 0.50$ (large effect)

Table 4 reflects that satisfaction with life is statistically and practically significantly related to pleasure (medium effect), engagement (medium effect) and meaning (large effect).

5.2 Qualitative results

Participants' experiences of retirement are reported in Table 5. Table 5 shows the number of participants who mentioned all the themes, as well as the number of participants who scored low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning

Table 5

Experiences of Retirement

Theme	Total	SWLS			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
1. Declared unfit – thus retired	2	1	1	0	1	1	0	2	0	0	1	1	0
2. Retired to avoid retrenchment	1	1	0	0	0	1	0	0	0	1	0	0	1
3. Routine disrupted, difficult to adjust.	3	3	0	0	1	1	1	1	0	2	1	1	1
4. Faced financial problems	8	2	1	5	0	3	5	0	4	4	1	1	5
5. I got another job/consulting	4	2	2	0	1	3	0	3	0	1	2	1	1
6. Enjoyable – able to do other things I always wanted to do	7	2	1	4	4	0	3	2	3	2	2	1	4
7. Did not want to retire - could still have added value to company	4	0	0	4	1	1	2	1	2	1	0	2	2
8. Found not working difficult after so many years	1	0	0	1	1	0	0	0	1	0	0	0	1

The results in Table 5 reflect that the most frequent theme mentioned by the participants was that they faced financial problems during retirement ($n = 8$). Most of the participants who mentioned this theme have high scores on satisfaction with life, pleasure, meaning and engagement.

The theme with the second highest frequency was that of retirement being enjoyable and allowing people to do what they always wanted to do ($n = 7$). Notably, participants with high scores on satisfaction with life and engagement mentioned this theme most frequently ($n = 4$).

Other experiences of retirement include that individuals had obtained another job ($n = 4$) and that they did not want to retire and could have added value ($n = 4$).

The aspects participants considered to be good or positive with regard to retirement are reported in Table 6. Table 6 displays the number of participants who mentioned all the themes, as well as the number of participants who scores low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning.

Table 6

Positive Aspects of Retirement

Theme	Total	SWL			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
1. More free time for family or business	10	2	3	5	5	1	4	2	3	5	1	3	6
2. No positives, everything is bad.	5	1	0	4	1	2	2	1	1	3	0	1	3
3. Not sure – working again	3	2	0	1	0	3	0	1	2	0	1	1	1
4. Less stress	3	0	1	2	0	1	2	0	1	2	0	0	3
5. More resting time	1	0	0	1	0	0	1	0	0	1	0	0	1
6. Time to live out the dreams	3	1	1	1	1	2	0	2	1	0	1	2	0
7. More time for hobbies & sports	2	2	0	0	1	1	0	2	0	0	2	0	0
8. Able to socialise more	2	2	0	0	9	0	2	0	2	0	1	0	1
9. More time to serve the Lord	1	1	0	0	1	0	0	1	0	0	1	0	0

The results in Table 6 clearly reflect that the most frequent theme mentioned by the participants was that having more free time for family or personal business activities is what they found mostly positive about retirement ($n = 10$). Most of the participants who mentioned this theme had high scores on satisfaction with life, meaning and engagement but a low score on pleasure.

The theme with the second highest frequency was that there were no positives attached to retirement ($n = 5$). The participants who mentioned this theme most frequently had high scores on satisfaction with life ($n = 4$).

Others found that having less stress and more time to live out one's dreams were the positives of being retired, whilst other individuals had obtained other jobs and could not fully relate to the theme ($n = 3$).

The challenges participants faced due to retirement are reported in Table 7. Table 7 shows the number of participants who mentioned all the themes, as well as the number of participants who scored low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning.

Table 7

The Challenges Faced Due to Retirement

Theme	Total	SWL			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
1. No medical aid to deal with health problems	8	5	0	3	1	2	5	1	3	4	2	1	5
2. Financial difficulties	26	9	3	0	8	8	10	8	9	9	6	6	13
3. No hobbies (cannot afford to have any)	2	2	0	0	1	1	0	1	0	1	1	0	1
4. No real challenges	3	1	2	0	1	2	0	1	0	2	1	1	1
5. Getting old & becoming forgetful	1	1	0	0	0	0	1	0	1	0	0	0	1

The results in Table 7 report financial difficulties as being the most frequent theme mentioned by the participants ($n = 26$), whilst health problems and having no medical aid is also a challenge for them ($n = 8$). Those who mentioned these two themes have high scores on pleasure, meaning and engagement but low scores on satisfaction with life.

In Table 8, the factors which gave participants meaning in their lives during retirement are reported. Table 8 shows the number of participants who mentioned all the themes, as well as the number of participants who scored low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning

Table 8

Factors that Provide Meaning during Retirement

Theme	Total	SWL			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
1. Worshipping the Lord	13	5	3	5	5	3	5	4	6	3	5	3	4
2. My family	21	9	2	10	6	7	8	6	7	8	6	5	10
3. Socialising – building relationships	4	2	2	0	3	1	11	2	1	1	2	2	0
4. My current job/being productive	7	2	2	3	2	3	2	2	2	3	1	1	5
5. Engaging in farming (an interest)	5	1	1	3	1	2	2	2	0	3	1	1	3

The results in Table 8 show that the most frequent theme mentioned by the participants was that family is what gave their lives meaning during retirement ($n = 21$). Most of the participants who mentioned this theme scored high on satisfaction with life, pleasure, meaning and engagement.

The theme with the second highest frequency mentioned by participants was that practicing their spirituality/religion also gave meaning to their lives ($n = 13$). Notably, participants with low meaning and moderate engagement are the ones that mentioned this theme most frequently.

Other themes such as participants' current jobs and their being productive ($n = 7$) also provided them with meaning during retirement.

The factors which gave participants pleasure during retirement are reported in Table 9. Table 9 shows the number of participants who mentioned all the themes, as well as the number of participants who scored low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning.

Table 9

Aspects of Pleasure during Retirement

Theme	Total	SWLS			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
1. Good family relations	6	3	0	3	2	0	4	1	2	3	2	0	4
2. Friends and socialising	9	2	3	4	4	3	2	3	2	4	3	1	5
3. Helping others	2	2	0	0	1	1	0	1	0	1	1	1	0
4. Travelling	1	1	0	0	1	0	0	0	0	1	0	1	0
5. Hobbies/Sports	12	3	4	5	4	5	3	6	3	3	4	4	3
6. Going for walks	2	1	0	1	0	1	1	0	2	0	0	1	1
7. Doing work for the Lord	3	1	1	1	1	0	2	1	1	1	0	1	2
8. No pleasure	5	1	0	4	1	2	2	0	4	1	0	1	4
9. My current job	3	1	1	1	0	2	1	0	1	2	0	7	3

The results in Table 9 show that the most frequent theme mentioned by the participants was that they derived the most pleasure from sports and hobbies ($n = 12$) during retirement. Most of the participants who mentioned this theme have high scores on satisfaction with life, but low scores on meaning and engagement.

Friendships and socializing are mentioned as the theme with the second highest frequency ($n = 9$) and participants with high scores on satisfaction with life, meaning and engagement mentioned this theme most frequently ($n = 4$).

Good family relationships were also mentioned as being a factor which adds to pleasure during retirement ($n = 6$).

What engages participants is reported in Table 10. Table 10 shows the number of participants who mentioned all the themes, as well as the number of participants who scored low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning.

Table 10

Aspects of Engagement During Retirement

Theme	Total	SWL			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
1: Prayer/Church activities	5	2	3	0	1	2	2	3	1	1	2	1	2
2: None	6	2	0	4	1	3	2	1	3	2	1	0	5
3: Hobbies/Sports	11	3	2	6	4	2	5	3	2	6	2	4	4
4: Time spent with family	2	2	0	0	1	0	1	0	1	1	1	1	0
5: My business/job	6	4	1	1	1	3	2	1	3	2	2	1	3
6: Farming	1	0	0	1	1	0	0	1	0	0	0	1	0
7: Socialising with friends	2	0	0	2	1	0	1	0	1	1	0	0	2

The results portrayed in Table 10 reflect that the most frequent theme mentioned by the participants was that hobbies and sports were the activities most of them engaged in ($n = 11$). Most of the participants who mentioned this theme have high scores on satisfaction with life, pleasure, meaning and engagement.

Others found their business or new job engaged them whilst others mentioned that nothing engages them and these were the themes with the second highest frequency ($n = 6$). Others found engagement in church activities ($n = 5$).

What participants wish they knew before retirement, is reported in Table 11. Table 11 shows the number of participants who mentioned all the themes, as well as the number of participants who scored low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning.

Table 11

Aspects Wished Known Before Retirement

Theme	Total	SWL			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
1: That illness would ruin my plans.	1	1	0	0	1	0	0	1	0	0	1	0	0
2: Better financial planning	13	7	1	5	2	5	6	4	5	4	3	3	7
3: Nothing – no regrets	2	1	1	0	1	1	0	0	0	2	7	1	1
4: That pension is inadequate and there's no medical aid.	7	2	1	4	2	2	3	2	2	3	1	2	3
5: I was well informed	5	0	2	3	2	1	2	1	2	2	2	0	3
6: To look after my health better	1	0	0	1	1	0	0	1	0	0	0	1	0
7: Nothing/no comment	1	0	1	1	0	1	0	0	1	0	0	0	1

The results in Table 11 show that participants wished they knew how to plan their finances better before retirement and this was the most frequent theme mentioned ($n = 13$). Most of the participants who mentioned this theme have moderate scores on pleasure and meaning ($n=5$).

The theme with the second highest frequency was that the pension would be so minimal and there would be no medical aid ($n = 7$). Notably, participants with high scores on satisfaction with life pleasure, meaning and engagement mentioned this theme most frequently. Others mentioned that they were well informed with regard to factors affecting their retirement when they retired ($n = 5$).

The participants' advice to future retirees is reported in Table 12. Table 12 shows the number of participants who mentioned all the themes, as well as the number of participants who scored low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning.

Table 12

Advice Offered to Future Retirees

Theme	Total	SWLS			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
Adv1: Save money	12	5	2	5	2	5	5	5	3	4	4	3	5
Adv2: Have no big debt when retiring	8	3	0	5	3	2	3	2	3	3	0	2	6
Adv3: Look after your health	1	1	0	0	1	0	0	0	0	1	0	1	0
Adv4: Plan your retirement well and in advance	6	1	3	2	3	2	1	2	2	2	3	0	3
Adv5: Have an interest or hobby	1	1	0	0	0	0	1	0	1	0	0	0	1
Adv6: Seek retirement advice yourself.	2	0	0	2	0	1	1	0	1	1	0	1	0

The results in Table 12 indicate that the saving of money for retirement is the most frequent theme and the advice that would be given to future retirees by participants ($n = 12$). Participants with high scores on meaning but low scores on engagement mentioned this theme most frequently ($n = 5$).

The theme with the second highest frequency was that future retirees should avoid having big debt at retirement ($n = 8$). Retirement is enjoyable and it allows people to do what they always wanted to do ($n = 7$). Others encouraged future retirees to plan their retirement well ($n = 6$).

The participants' views of what RUL should have in place for its retirees are reported in Table 13. Table 13 shows the number of participants who mentioned all the themes, as well as the number of participants who scored low (L), medium (M) or high (H) on satisfaction with life (SWL), pleasure, engagement and meaning.

Table 13

What RUL Should Have in Place for its Retirees.

Theme	Total	SWL			Pleasure			Engage			Meaning		
		L	M	H	L	M	H	L	M	H	L	M	H
1: Advise future retirees (retirement counselling)	18	7	3	8	6	8	4	5	8	5	5	4	9
2: Pay medical aid for the retired as well	10	6	1	3	3	2	5	3	2	5	3	1	6
3: Extend the years of retirement for those strong and willing to work.	4	0	1	3	1	1	2	2	0	2	0	2	1

The results in Table 13 show that participants want RUL to have retirement counselling programmes for its employees and this was the most frequent theme mentioned ($n = 18$). Most of the participants who mentioned this theme have high scores on satisfaction with life and meaning.

The theme with the second highest frequency was that RUL should pay for the medical aid of its retirees ($n = 10$). Participants with high scores on pleasure, meaning and engagement mentioned this theme most frequently. Others mentioned that RUL should extend the retirement age of those still willing and able to work ($n = 4$).

5.3 DISCUSSION

The purpose of the study was to determine the happiness of retired employees from the Mining sector in terms of pleasure, engagement and meaning and to also assess the extent to which these retirees are involved in activities that would ensure pleasure, engagement and meaning. Furthermore looking at the fact that most of the studies mainly focus on the physical side of retirement well-being, the study also aims to bring a psychological perspective into the concept.

To get to the core objective of the research, there were five individual objectives the study aimed to investigate. Firstly the study aimed to define and explain retirement and literature showed that it was not easy to define it as it is a multifaceted phenomenon (Topa et al., 2009) which means

different things to different people (Banks & Smith, 2006). The findings support literature in this regard, since not all who retired from RUL had the same status; some were fully retired and were entirely dependent on their pension whilst others had additional income as they took up other employment after retiring from RUL.

Secondly, the aim of the study was to determine the common experiences of retirement and the results show that most retirees ($n = 8$) from RUL experienced financial problems due to retirement. Furthermore, the results indicated that financial difficulties were considered to be the most challenging factor of retirement by most RUL retirees ($n = 26$), whilst health problems and having no medical aid was also a challenge for them ($n = 8$). This is in harmony with studies conducted by Au, Mitchell, and Phillips (2005), which showed that without additional savings, many households are not able to maintain levels of pre-retirement spending into retirement. Interestingly, contrary to some studies that associate lack of financial resources with reduced levels of subjective well-being, thus making personal income very important for the maintenance of happiness (Cummins, 2000), the results showed that most participants ($n = 5$) experienced high life satisfaction despite the financial problems resulting from retirement.

There were also those ($n = 7$) that experienced retirement to be enjoyable as they had more time to pursue the things they always wanted to do prior to retirement. The most ($n = 10$) positive factor associated with retirement by

RUL retirees was the fact that they had more free time to spend with their families or to run their personal businesses and these retirees had high life satisfaction scores. Literature supports the findings from the study as it states that having good social support systems and an active social life, especially with family members is pivotal to well-being (Deci & Ryan, 2002), and more so during retirement as it enhances self-esteem and self-efficacy. Literature has further shown that marital status is associated with happiness or psychological well-being, as married individuals described themselves happier than those who were unmarried (Schellenberg, Turcote, & Ram, 2005). There were those who indicated that they found nothing to be positive with regard to retirement ($n = 5$).

Thirdly, the study aimed to determine the factors that influence well-being during retirement and it was found from literature that the way retirees exit the organisation has an impact on their well-being after retirement (de Vaus & Wells, 2004). According to de Vaus and Wells (2004), participants who were forced to retire had more difficulties in adjusting to retirement than those that had a measure of control over their retirement.

Elder and Rudolph (1999) also explained that some retirees experience lower levels of well-being and life satisfaction, especially when they are forced to retire due to health or economic reasons, as they are normally not psychologically and financially ready to retire. The findings of the study support this view, as retirees from RUL who indicated that they were

declared medically unfit ($n = 2$) and thus had to retire, also indicated low to moderate life satisfaction scores.

According to Bender (2004), another factor influencing lower life satisfaction in retirees is caused by lower levels of pension, Social Security and other household income earned. However, the results from the study show that those who complained about the pension being too meagre and the lack of medical aid ($n = 7$) indicated that they had high life satisfaction, which is contrary to the conclusions from literature.

According to de Vaus and Wells (2004), people who had hobbies prior to retirement adjusted better to retirement, as they already had activities they could occupy their free time with. The findings from the study are in harmony with the literature, as those who indicated that they find engagement through hobbies and sports ($n = 11$) also indicated themselves as experiencing high life satisfaction.

Furthermore, according to the self-determination theory of Deci and Ryan (2002), the satisfaction of three needs is essential for happiness of an individual, namely autonomy, competence and relatedness. The results from the study somewhat support this theory, since it indicated that those who had good social relationships, be it with family or friends (relatedness), and those who had something constructive to do such as hobbies or sports (competence), all rated themselves as being highly satisfied with life. However, those who indicated that they are facing financial problems and

not being as autonomous as before due to lack of resources, still rated themselves as being highly satisfied with life as well.

To determine the various components of happiness was the fourth objective of the study and with regard to the retirees' orientation to happiness, meaning was rated as being most important as it scored higher than pleasure and engagement. Family and being involved in religious activities were indicated as being the most contributing factors that gave their lives meaning. This is not surprising as studies show that religion gives people a sense of purpose and it also assists them in coping with difficult life transitions such as retirement (Donanvan & Halpern, 2002). With regard to family, Rothmann (2007) stated that having close and supportive family and friends, strongly influences satisfaction with life.

Engagement is also an important component of happiness and most ($n = 11$) participants indicated that sports and hobbies engaged them the most followed by the running of their own business. Evenson et al. (2001) explained that this increase in physical activity in retirement could be due to the availability of more time, flexibility, long-term perspective on health and independence.

Pleasure is indicated as the least influential component of happiness for retired individuals, which is in harmony with Seligman, Parks, and Steen (2004), who found that pleasure does not have a lasting influence on happiness, because people quickly adapt to it. The participants had moderate

to high pleasure in their lives and it was mostly from being involved in sports or hobbies and from socializing with friends. The variation in the various constructs was relatively low. The internal consistencies of the scales are higher than 0.70, which makes the reliabilities of the scales acceptable.

The final objective was to determine how certain factors have a positive correlation to happiness during retirement. The findings showed that satisfaction with life was significantly and practically related to pleasure and engagement to a medium effect ($r > 0.30$). However, meaning was also significantly and practically related to life satisfaction but to a large effect ($r > 0.50$), re-emphasising the importance of having meaning in one's life.

Overall, the findings reveal that the three components of happiness, namely pleasure, engagement and meaning, all contribute to happiness. However, having meaning during retirement is indeed most important for experiencing life satisfaction. RUL retirees have meaning in their lives as most have and value their families and are religious. The support they receive from their family members and the tenacity they get from their faith is what has made their transition more amicable.

5.4 CHAPTER SUMMARY

This chapter discussed and interpreted the empirical findings. The descriptive statistics were reported, covering the mean, standard deviation and alpha coefficients, kurtosis and skewness. The Correlation construct analysis was also reported on.

Furthermore, the discussion of the results and their possible implications were covered. Themes which emerged from the data were related to existing theoretical frameworks. Moreover, the similarities and differences between previous research and the study's results were discussed. The research question and objectives were also linked to the findings.

CHAPTER 6

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

In this chapter, the conclusions are drawn with regard to the literature review and the empirical results of the study. The limitations of the research are discussed, followed by recommendations for the organisation (RUL) as well as recommendations for future research.

6.1 CONCLUSION

Conclusions are drawn regarding the specific theoretical and empirical research objectives.

6.1.1 Conclusions regarding the specific theoretical objectives

The first theoretical objective was to define the retirement concept from literature. It is evident from literature that retirement is not easy to define, as it is a subjective concept which means different things to different people (Shultz & Wang 2011). Secondly, diverse approaches (economic, health, psychological, age and interdisciplinary approaches) exist for defining retirement, and these focus on different aspects of retirement, which makes it even more difficult to formulate a common definition (Shultz & Wang, 2011, Forman & Chen, 2008, Sefton et al., 2004, Banks & Smith, 2006).

Some of the common characteristics used in the various definitions of retirement are that it refers to people aged 55 and above who fully and suddenly stop working for a specific company and are eligible for receiving pension either from their employer and/or from the government (Banks & Smith, 2006; Bowlby, 2007).

In the Namibian context and for the purpose of this study retirement was defined as the point when an individual discontinued full-time work (Yuh, Montalto, & Hanna, 1998), is aged 60 or above and is presently receiving retirement pension from an employer, the government or both.

Though retirement is subjective and individuals experience it differently, literature has indicated that there are some common experiences shared by those who retire and this was the second theoretical objective.

Firstly, retirees experience common concerns and these mainly are health care, financial independence, social support, loneliness and maintaining personal identity as well as dignity during retirement (Bergh & Theron 2003). Thus proper planning and preparations prior to retirement are essential.

Secondly, retirees go through three phases of retirement, namely the honeymoon, disengagement and re-orientation phases and the third phase is the most ideal phase as this is when the retiree experiences improved functional capacity of the self (Seitsamo, 2007).

The successful transition to retirement is influenced by certain factors such as health status, employment status, age and education.

Thirdly, due to the availability of more time, physical and leisure-time activities tend to increase during retirement, especially in sports, exercise, walking, yard work, mowing, gardening and television watching (Evenson et al., 2001). Fourthly, many retirees are unable to maintain their pre-retirement lifestyles once they retire and they tend to experience financial problems (Skinner, 2007).

Studies have further shown that those who own their own houses at retirement tend to be healthier than those who rent accommodation and this is because they view a home to be a haven, security, autonomy and self-esteem, which results in better psychological well-being (Hartig & Fransson, 2006). Retirees who have to relocate find the situation difficult and stressful because they have to move far away from family and/or friends (Lo & Brown, 1999). In addition, retirees who are married indicated their enjoyment of life at twice the level of those who were unmarried or widowed (Schellenberg, Turcote, & Ram, 2005).

Lastly, the way retirees exited the organisation also had a major effect as to how they adjusted to retirement: those who were forced to retire for reasons such as health and retrenchments found it most difficult to adjust to retirement (Elder & Rudolph, 1999).

The third theoretical objective was to determine the factors that influence well-being during retirement from literature. Various studies have indicated that factors that positively influence well-being during retirement are as follows:

- Continuous education and learning for mental stimulus.
- Exercise and physical activity to maintain and enhance health status.
- Keeping busy by volunteering one's services or having hobbies.
- Social interaction and support for improved self-esteem and self-efficacy.
- Spirituality to give life purpose and to help in coping with difficult situations.
- Dignity to enhance feelings of being respected, valued and understood.

Furthermore, according to literature the satisfaction of three needs, namely autonomy, competence and relatedness, is essential for an individual's happiness (Deci & Ryan, 2002) even in retirement.

The final theoretical objective was to conceptualize happiness from literature. Researchers found the need to define the word 'happiness' more concretely (Diener 2000), as it was used as an umbrella term for all that was good (Veenhoven, 2009), which made it difficult for those striving to achieve happiness in their lives.

According to Seligman (2002), happiness is the experience of a sense of joy,

satisfaction, and positive well-being, combined with a sense that one's life is good, meaningful, and worthwhile. There are two approaches to happiness, namely the hedonic approach (concerned with the experience of pleasure) and the eudaimonic approach (calls for people to live in accordance with their daimon, or true self) (Ryan & Deci, 2001).

The study of happiness was based on various theories, namely subjective, psychological and social well-being theories and the integrative perspective approach theory.

6.1.2 Conclusions regarding the specific empirical objectives

To determine the various components of happiness was the fourth objective of the study and with regard to the retirees' orientation to happiness.

The results obtained from the empirical study showed that retirees from RUL experienced high life satisfaction and this was due to the presence of three components, namely pleasure meaning and engagement. The results further showed with regard to the orientation to happiness that, out of the three components, meaning was indicated as the most important component as it scored higher than pleasure and engagement. The second most important component was engagement, followed by pleasure. This implies that for authentic happiness in retirement, one needs to have meaning in life, find something that engages you and something that gives you pleasure.

To determine how certain factors have a positive correlation to happiness during retirement was the second empirical objective. The findings showed that pleasure was significantly and practically related to satisfaction with life to a medium effect ($r > 0.30$). This means that pleasure has a positive correlation to happiness and the results further showed that factors that give people pleasure were mostly sports and hobbies and socialising with friends and family. Good family relations also added to their pleasure during retirement.

Like pleasure, engagement was also significantly and practically related to satisfaction with life to a medium effect ($r > 0.30$) and factors such as hobbies and sports, working (whether employed or self-employed) and being involved in church activities are what engaged RUL retirees. Notably, some people indicated low life satisfaction despite being engaged, which shows that engagement is not the most important component of happiness.

The results from the empirical study clearly showed that meaning correlates most to happiness as it was significantly and practically related to life satisfaction to a large effect ($r > 0.50$). In addition, the results further showed that factors that contribute to meaning are family, spirituality and being productive. All those that indicated the mentioned factors, also indicated experiencing high life satisfaction and thus being happy during their retirement.

6.2 LIMITATIONS

A limitation to this study was that no previous research could be found regarding the well-being or happiness of retirees within the Namibian population and specifically for the Mining Industry. The study relied on perceptual measures, as participants gave a self-report as to how they personally perceived and experienced retirement. This is a serious limitation, as data collected through self-report measures allows for deceptions by participants when they answer questions, which has the potential of inflating the observed relationships spuriously introducing what is termed *common method variance*.

Another fundamental limitation to the study was that it was cross-sectional in nature, which made the identification of causal relationships with absolute certainty difficult. Furthermore, cross-sectional designs are primarily influenced by mean population trends and it results in other influencing variables to be overlooked. Furthermore, the sample size was relatively small, which implies that findings cannot be generalised to the entire Mining Industry, or to other industries. The ethnicity of the sample population was too diverse, making it difficult to conclude any cultural parallels.

Since the study was specifically based on retired employees from RUL, it is possible that the responses could have been influenced by the specific organisational culture. Thus the results could also not be generalised to other contexts or to the entire Namibian society. The sample population in this

research consisted mainly of males, possibly making the results more applicable to males.

6.3 RECOMMENDATIONS

The recommendations for the organisation as well as for future research are subsequently made.

6.3.1 Recommendations for the organisation

The concept of happiness during retirement was firstly not well understood nor was it considered by this employer. Thus it is pivotal for managers and those performing human resources functions to embark on understanding this concept and its value.

Furthermore, the importance of managing the transition of employees from being employees to retirees also appears to be lacking within this organisation and this is another area where the relevant stakeholders can do well to inform themselves.

The organisation can arrange town hall meetings inviting a specific number of retirees so as to be informed as to the personal experiences of their retirees with the aim of learning what it did right and where there is room for improvement. Once armed with information, the relevant stakeholders should strategize the way forward and come up with a training session

aimed at teaching all the employees. The training and awareness on this crucial topic can be provided to the relevant stakeholders by the Human Resource Department, specifically the Employee Support section.

It would be advisable for the process to be made official and a compulsory training session for all those in leadership positions by including it in the Leadership Training toolkit. To ensure continuity and consistency, RUL should have an Employee Assistance Policy which should include retirement counselling covering the broad spectrum of the areas (social, psychological and financial) that would be affected by retirement.

A retirement planning toolkit covering pension fund matters, saving plans, retirement benefits, health and wellness as well as psychological preparedness should be developed and implemented. Simultaneous face to face counselling sessions and information sharing sessions, should also be encouraged.

Group counselling within retirees can also be encouraged to create a platform where various retirees can support each other by sharing their personal experiences which ultimately promotes social interaction which may help ease the loss of contact with others over the years.

Special attention need to be given to ways to improve pleasure, engagement, meaning and life satisfaction of retired employees. It was clear that meaning and engagement were related to well-being and coping with the challenges

of retirement. Care should be taken in preparing employees through interventions such as the following:

- Workshops on finding meaning in life through effective family relationships, interpersonal effectiveness, socialising with friends, personal development and engaging in hobbies.
- Conducting financial planning before retirement. This also included planning for medical expenses during retirement.

6.3.2 Recommendations for future research

The happiness of retirees should be investigated in a wider variety of organisations, using larger samples. A further study looking at retirees specifically from other Mining Companies may be feasible to provide more insight and to pick up on the similarities and differences from the retirees from this study.

The influence of biographical characteristics such as age, gender and work status on happiness in retirement needs to be further researched. The scale used to determine the satisfaction with life, is based on norms for developed countries, whilst Namibia is classified as a developing country. Therefore it may be that the scores are not as accurately representative as they should be. Using the South African population for comparisons would be more feasible and accurate as they have social characteristics similar to Namibians.

6.4 CHAPTER SUMMARY

This chapter covered the theoretical and empirical research objectives, and research findings were discussed. The conclusions derived were also discussed. The limitations of the study were mentioned and the recommendations to the organisation and for future research were provided.

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APPENDICES

Appendix A

Orientation to Happiness Questionnaire -English

Read the following items and rate:

	Very much unlike me					Very much like me				
1. My life serves a higher purpose.	1	2	3	4	5					
2. Life is too short to postpone the pleasures it can provide.	1	2	3	4	5					
3. Regardless of what I am doing, time passes very quickly.	1	2	3	4	5					
4. In choosing what to do, I always take into account whether it will benefit other people.	1	2	3	4	5					
5. I go out of my way to feel excited.	1	2	3	4	5					
6. I seek out situations that challenge my skills and abilities.	1	2	3	4	5					
7. I have a responsibility to make the world a better place.	1	2	3	4	5					
8. In choosing what to do, I always take into account whether it will be pleasurable.	1	2	3	4	5					
9. Whether at work or play, I am usually“ in a zone” and not conscious of myself.	1	2	3	4	5					
10. My life has a lasting meaning.	1	2	3	4	5					
11. I agree with this statement: “Life is short – eat dessert first.”	1	2	3	4	5					
12. I am always very absorbed in what I do.	1	2	3	4	5					
13. What I do matters to the society.	1	2	3	4	5					
14. I love to do things that excite my senses.	1	2	3	4	5					
15. In choosing what to do, I always take into account whether I can lose myself in it.	1	2	3	4	5					
16. I have spent a lot of time thinking about what life means and how I fit into its big picture.	1	2	3	4	5					
17. For me, the good life is pleasurable life.	1	2	3	4	5					
18. I am rarely distracted by what is going on around me.	1	2	3	4	5					

Appendix B

Orientation to Happiness Questionnaire -Afrikaans

Lees die volgende items en beoordeel:

	Glad nie soos ek nie				Baie soos ek
1. My lewe dien 'n hoër doel.	1	2	3	4	5
2. Die lewe is te kort om die plesier wat dit kan bring, uit te stel	1	2	3	4	5
3. Maak nie saak wat ek doen nie, die tyd gaan baie vinnig verby.	1	2	3	4	5
4. Wanneer ek kies wat om te doen, neem ek altyd in aanmerking of dit ander mense sal bevoordeel.	1	2	3	4	5
5. Ek doen moeite om opgewonde te voel.	1	2	3	4	5
6. Ek soek na situasies wat 'n uitdaging bied vir my vaardighede en vermoëns.	1	2	3	4	5
7. Ek het 'n verantwoordelikheid om die wêreld 'n beter plek te maak.	1	2	3	4	5
8. Wanneer ek kies wat om te doen, neem ek altyd in aanmerking of dit aangenaam sal wees.	1	2	3	4	5
9. Of ek nou by die huis is of by die werk, ek is gewoonlik heeltemal verdiep in wat ek doen en onbewus van myself.	1	2	3	4	5
10. My lewe het blywende betekenis.	1	2	3	4	5
11. Ek stem saam met die stelling: “Die lewe is kort – eet jou nagereg eerste.”	1	2	3	4	5
12. Ek is altyd baie verdiep in my werk.	1	2	3	4	5
13. Dit wat ek doen, is belangrik vir die samelewing.	1	2	3	4	5
14. Ek hou daarvan om dinge te doen wat my sin tuie prikkel.	1	2	3	4	5
15. Wanneer ek kies wat om te doen, neem ek altyd in aanmerking of ek myself daarin kan verdiep.	1	2	3	4	5
16. Ek dink baie na oor die betekenis van die lewe en oor hoe ek in die groter prentjie inpas.	1	2	3	4	5
17. Ek glo 'n goeie lewe is 'n aangename lewe.	1	2	3	4	5
18. My aandag word nie maklik afgelei deur dit wat rondom my aangaan nie.	1	2	3	4	5

Appendix C

Orientation to Happiness Questionnaire -Otjiherero

Lesi ovina mbima vikongorere nu uri havihe:

	Ihi katjiri tjimuna Ami kaparukaze			Ihi tjiri tjimuna Ami tjinene.	
1. Omuinjo wandje una ondando yokombanda	1	2	3	4	5
2. Omuinjo owo okasupi okuturika enyando owo ndi uyandja	1	2	3	4	5
3. Oruveze rukapita tjimanga nandarire ku ihi otjina kangamwa tji metjiti	1	2	3	4	5
4. Mokutoorora avihe mbi metjiti aruhe mbiripura kutja maviyeta otjinyangapara kuvarwe po indee.	1	2	3	4	5
5. Ami mbi toora omikambo mbi mavi ndjipe ondjoroka.	1	2	3	4	5
6. Ami mbi paha ozongaro ndu maze roro ounongo nouripura wandje	1	2	3	4	5
7. Ami mbina omerizirira wokutja ouye urire oruveze orupwe	1	2	3	4	5
8. Mokutoorora ami mbi metjiti, ami mbi kondjisa ovyoo virire ovitjate.	1	2	3	4	5
9. Indu kutja omoviungura poo omenyando aruhe mbi kara mouripura wapeke mbu heri ami omuini.	1	2	3	4	5
10. Omuinjo wandje una omaheya watjiri	1	2	3	4	5
11. Ami me itavere keheya rokutja: “Omuinjo omusupi – Ondjoroka ngairire ondenga	1	2	3	4	5
12. Aruhe mbi kara norupa tjinene mu avihe mbi metjiti.	1	2	3	4	5
13. Ami mbi mbitjita ovinandengu kotjiwana	1	2	3	4	5
14. Ami mba suvera okutjita ovina mbi yeta onyune kuwami omwini.	1	2	3	4	5
15. Mokutoorora imbi mbi metjiti aruhe mbi ripura ohunga nokutja metjiti nawa	1	2	3	4	5
16. Ami mba kambura oruveze orwingi okuripura nokutja omuinjo u heya tjike mondondo yokombanda.	1	2	3	4	5
17. Kuwami omuini omuinjo omuwa owombo wenyando uriri	1	2	3	4	5

18. Ovina ongondoroka nawami kavindjinana ombango.	1	2	3	4	5
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Appendix D

Orientation to Happiness Questionnaire -Oshiwambo

Lesha iinima tayi landula e to gandja iitsa:

	Hasho ndi li nga nande		Osho nda tya ngaaka lela		
Onkalamwenyo yandje oyi na ondilo.	1	2	3	4	5
Uuyuni uule omagadhi omafupi.	1	2	3	4	5
Kashi nee kutya ote ningi shike ohe mono owala ethimbo tali matuka.	1	2	3	4	5
Shaa te ningi sha ohe tala ngele otashi kwatha tuu aantu yalwe.	1	2	3	4	5
Ohe kambadhala ngaashi te vulu opo ndi kale ndi na ombili	1	2	3	4	5
Ohandi idhenge miinima mbyo ya kindja opo ndi tale ngele ondi na tuu uunongo nelama.	1	2	3	4	5
Ondi na oshinakugwanithwa shokukaleka nawa uuyuni.	1	2	3	4	5
Shaa nda hala okuninga sha ohe tala ngele otashi nyanyudha ndje.	1	2	3	4	5
Kashi nee kutya ote longo nenge te dhana ihe kala ndi na ko nasha kaya.	1	2	3	4	5
Onkalamwenyo yandje aluhe oyi li owala nawa.	1	2	3	4	5
Ote tsu kumwe netumbulo ndi hali ti: "Uuyuni uukwanampinyuka."	1	2	3	4	5
12Aluhe ohe kala owala ndi ipyakidhila.	1	2	3	4	5
13.Sho he ningi oshi na oshilonga moshigwana.	1	2	3	4	5
14.Ondi hole okuninga iinima mbi hayi nyanyudha ndje.	1	2	3	4	5
15.Shaa te hogolola sho ndi na okuninga, ohe tala ngele otandi shi hokwa.	1	2	3	4	5
16.Olundji ohe kala te dhiladhila kutya onkalamwenyo oya tya naanaa ngiini nongele oyi na tuu uuwanawa washa.	1	2	3	4	5
17.Kungame onkalamwenyo ombwaanawa oyo ndjo yu udha enyanyu.	1	2	3	4	5
18.Ihandi piyaganekwa naanaa kwaasho tashi ningwa popepi nangame	1	2	3	4	5

Appendix E

Satisfaction with Life Scale and Orientation to Happiness Scale – English

SWLS

The purpose of this survey is to assess how you view your satisfaction with life. The following are statements of life satisfaction that you may agree or disagree with. It is expected of you to indicate your agreement with each of the statements by crossing out the appropriate number next to each statement, using the 7-point scale below.

SCALE:

0 = Strongly disagree	1 = Disagree	2 = Slightly disagree	3 = Neither agree nor disagree	4 = Slightly agree	5 = Agree	6 = Strongly agree
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	STATEMENTS	SCALE						
1	In most ways my life is closely to my ideal.	0	1	2	3	4	5	6
2	The conditions of my life are excellent.	0	1	2	3	4	5	6
3	I am satisfied with my life.	0	1	2	3	4	5	6
4	So far I have gotten the important things I want in life.	0	1	2	3	4	5	6
5	If I could live my life over, I would change almost nothing	0	1	2	3	4	5	6

Appendix F

Satisfaction with Life Scale– Afrikaans

SWLS

Die doel van hierdie opname is om te assesser hoe u u lewenstevredenheid beskou. Hieronder is stellings oor lewenstevredenheid waarmee u óf saamstem óf nie saamstem nie. Dui aan die hand van die 7-punt-skaal aan in watter mate u met elke stelling saamstem deur telkens die toepaslike nommer langs elke stelling met 'n kruisie te merk.

SKAAL:

0 = Verskil sterk	1 = Verskil	2 = Verskil in 'n mate	3 = Dis vir my om't ewe	4 = Stem in 'n mate saam	5 = Stem saam	6 = Stem heeltemal saam
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	STELLINGS	SKAAL						
1	My lewe is in die meeste opsigte naby aan my ideaal.	0	1	2	3	4	5	6
2	My lewensomstandighede is uitstekend.	0	1	2	3	4	5	6
3	Ek is tevrede met my lewe.	0	1	2	3	4	5	6
4	Tot dusver het ek nog al die belangrike dinge gehad wat ek in die lewe wil hê.	0	1	2	3	4	5	6
5	As ek my lewe kon oorhê, sou ek omtrent niks verander het nie.	0	1	2	3	4	5	6

Appendix G

Satisfaction with Life Scale– Otjiherero

SWLS

Ondando yomapuriro inga onyondji yokutjiwa kutja ove onyune momuinjo woye u imuna vi. Omaheya womuinjo ngu maye kongorere imba ove wasokuraisa kutja moye itavere poo konakuitavera ko. Ove moundjirwako okuraisa omaitaverero poo okuihina omaitaverero woye nomaheya inga mokutjanga kombanda onomora indji osemba mene yomaheya inga, mokuingurisa otjiviha tjozonomora hambombari kehi mba.

Otjiviha:

0 = Hina kuitavera ko tjinene	1 = Hina kuitavera ko porwe	2 = Hina kuitavera ko katiti uriri.	3 = Mbiri pokati kokuitaver a nokuhina kuitavera	4 = Meitavere katiti uriri.	5 = Meitavere	6 = Meitavere tjinene.
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	Omaheya	Otjiviha						
1	Omuinjo wandje uri popezu nozondando zandje momyano ovingi.	0	1	2	3	4	5	6
2	Ozongaro zomuinjo wandje zeri pondondo yokombanda tjinene	0	1	2	3	4	5	6
3	Ami mbina ohange nomuinjo wandje.	0	1	2	3	4	5	6
4	Pondondo pu mbiri nai, ami mbina ovinandengu avihe mbi mbi hepa momuinjo wandje	0	1	2	3	4	5	6
5	Tji mbasokuhupa omuinjo wandje rukwao, ami ape hina otjina merundurura.	0	1	2	3	4	5	6

Appendix H

Satisfaction with Life Scale– Oshiwambo

SWLS

Elalakano lyekonakono ndika okutala ngele owu uvitile onkalamwenyo yoye ombili. Omatumbulo taga landula oto vulu wu tse kumwe nago nenge waa tse kumwe nago. Oto tegelelwa wu tule okakombo mokampungu ho taka ulike kutya oto tsu kumwe shi thike peni shi ikolelela koonomola 6 ndho dha gandjwa

EFTULULULO LYOONDJELE YIITSA:

0 = ite tsu kumwe nande	1 = ite tsu kumwe	2 = ite tsu kumwe naanaa	3 = ondi li pokati	4 = ote tsu kumwe kashona	5 = ote tsu kumwe	6 = ote tsu kumwe lela
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	Omatumbulo	Oshivixa						
1	Olundji onkalamwenyo yandje ohayi ende nawa lela.	0	1	2	3	4	5	6
2	Onkalamwenyo yandje oya dhenga mbanda.	0	1	2	3	4	5	6
3	Ondu uvitile onkalamwenyo yandje ombili.	0	1	2	3	4	5	6
4	Sigo oompaka onda likola iinima ya simana mbyo nda hala monkalamwenyo yandje.	0	1	2	3	4	5	6
5	Ando okwa li te shiwa ando iinima ayihe otandi yi lundulula	0	1	2	3	4	5	6

Appendix I: Interview Questionnaire

Semi- structured Interview Questionnaire for retirees

1. Please tell me about your retirement experience in general?

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2. What would you say are some of the good/positive things about being retired?

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3. What would you say are some of the challenges about being retired?

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4. What are some of the things/activities that you feel give your life meaning presently?

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5. What are some of the things/activities that you feel give you pleasure presently?

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6. Presently what are some of the things/activities that you feel completely engaged in to the point whereby you don't notice time passing when doing them?

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7. What are some of the things you wish you knew before retiring?

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8. What advise would you give those retiring in the future?

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9. What would you advise Companies like RUL to do/have in place for retiring employees?

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10. Anything else you want to add?

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Appendix J: Information Sheet for Data Collection Authorization

Dear Sir,

Re: Permission for Authorization to carry out a Research Study

I Charmaine Kasuto (student number **9821651**) hereby request permission to conduct a research study on employees who retired from Rössing Uranium Ltd between the years 2006-2008. The study is in partial fulfilment of the **Master of Industrial Psychology at the University of Namibia**. The aim of this study is to investigate the happiness of retired employees and to assess to what extent they are involved in activities that would ensure pleasure, engagement, meaning as well as life satisfaction. The results of this study can help me understand what the retirees experience and to make recommendations to policy makers, as to possible interventions which will enhance well-being and overall happiness in retirement.

Attached please find a copy of my proposed research study.

In this research I have taken into consideration the ethical guidelines both as outlined by the University of Namibia as well as by the Health Professions Council of Namibia. Should you have any queries, please do not hesitate to contact me on this number: **+264 0811 22 6214** or email address: **ckasuto@gmail.com**.

Yours Sincerely,

.....
Charmaine Kasuto

.....
GM: Corporate Services

Appendix K: Quantitative Research Consent Form for Retirees

Qualitative Data Collection Consent Form

Before you sign this form, the researcher will read out each question aloud. You can ask questions about anything you might not understand.

- I understand that I am being asked to participate voluntarily in this research study.
- I am required to answer all items as honestly as I can.
- I will be asked to complete two questionnaires; (1) **The Satisfaction with Life Scale Questionnaire**, and (2) **The Orientations to Happiness Scale Questionnaire**. I will be asked about personal characteristics, my age, gender and year of retirement. This will take approximately 15 to 20 minutes to complete.
- All information that is collected from me will be kept confidential, as no one except the person responsible for giving me these questionnaires will know who I am. The information I will provide may help future retirees, and organizations to develop and evaluate programs that will enhance the happiness of those in retirement.
- I have the right to ask any questions about anything I do not understand.
- I understand that I may stop participating at any point I choose.
- If I have any concerns or questions about the study or my participation, I am free to contact the researcher.
- The information that is gathered may be used, without identifying me, in publications and presentations in my own country and/or others.
- I understand the nature of the research outlined above and agree to participate.

Signature of Participant: **Date:**

Signature of Researcher: **Date:**

Appendix L: Qualitative Research Consent Form for Retirees

Qualitative Data Collection Consent Form

A small number of retirees from Rössing are needed to take part in the research study for in-depth interviews. This will take approximately 1 to 1 ½ hours of your time and will be scheduled in a place and a time convenient for you. The aim of this research method is to obtain your life experiences with regards to retirement and learn about what gives you meaning, pleasure and engaged during at this time.

- All information that is collected from you will be kept confidential, meaning that no one except the person responsible for conducting the interview will know your identity as a participant and how you answered the questions.
- Since the interview is likely to deal with events that have happened in your life, it could be emotionally draining.
- The information will be collected through a questionnaire and great effort will be made to maintain your original responses/story as much as possible.
- You may stop participating in the interview at any point you choose.
- You have the right to ask any questions about the study that you do not understand.
- The information which is gathered might be used, without identifying you or any other person in publications and presentations in my own country and/or others.
- You understand the nature of the research outlined above and agree to participate in this interview process.

Signature of Participant:

Date:

Signature of Researcher:

Date: