

# Voices from the Retirees: Redefining Quality of Life in Sabah's Post-Pandemic Retirement Landscape

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## ABSTRACT

This study explores into the intricate and subjective nature of quality of life, which evolves based on an individual's interpretation and experiences. Existing indicators in Malaysia, intended for all societal strata, overlook the nuanced needs of specific age groups, employing a 'one size fits all' approach. Focusing on B40 public sector retirees in Sabah, this research explores the multifaceted meaning of quality of life through in-depth interviews with 62 retirees from five districts. The findings reveal that quality of life is underpinned by key themes: physical well-being, financial stability, social well-being, emotional well-being, health security, and religious values. These themes emphasize the self-sufficiency of B40 retirees, particularly in the post-pandemic era. The prevailing indicators fail to account for age-specific nuances, highlighting the need for Malaysia to prepare and support this demographic as the nation ages. Beyond contributing valuable perspectives, this study offers nuanced insights into the holistic well-being of retirees in Sabah, extending beyond existing literature. The study's findings provide a basis for redefining quality of life in the context of B40 public sector retirees, emphasizing the importance of tailoring approaches to meet the distinct needs of this demographic in the evolving landscape of societal aging.

**Keywords:** quality of life, retirement, well-being, aging society, qualitative.

## INTRODUCTION

Quality of life is a fundamental aspect of public discourse, encompassing various factors that influence an individual's overall well-being and satisfaction with life. It goes beyond merely measuring material wealth and includes elements such as health, social relationships, psychological well-being, and the environment. The concept of quality of life is highly subjective and dynamic, as it is influenced by an individual's values, aspirations, and life circumstances. As a result, there are diverse interpretations and perceptions of what constitutes a good quality of life among different people.

In the global context, the World Health Organization (WHO) (2021, 2012) defines quality of life as the living conditions of individuals, the environment, value systems, and goals. In Malaysia, quality of life encompasses personal development, a healthy lifestyle, access, and freedom to acquire knowledge, enjoying a standard of living that exceeds basic needs, and the psychological well-being of individuals to achieve social well-being in line with the nation's aspirations (EPU, 2012). The concept of quality of life is subjective and depends on the interpretation and perception of individuals (Gabriel & Bowling, 2004). According to Carr & Higginson (2001), the concept of quality of life can change depending on what is considered suitable and important in real life. Therefore, this leads to a non-uniform definition of quality of Life (Teoli & Bhardwaj, 2023).

In Malaysia, the prevailing benchmarks for assessing quality of life extend across all societal segments (EPU, 2012; Jamaluddin & Foo, 2013), seemingly overlooking the diverse needs inherent in different age groups. A closer examination of the current understanding of quality of life reveals discernible limitations in conferring significance to the concept, as it neglects the nuanced distinctions associated with various age cohorts within the population. This implies that the existing notion of ‘quality of life’ adopts a somewhat uniform approach. Consequently, this prompts an inquiry into what ‘quality of life’ signifies specifically for public retirees in the B40 category in Malaysia, particularly in Sabah, and what aspects hold significance for them and the reasons behind it.

Stephens et al. (2019), Ali (2016), OECD (2015) and Huong et al. (2012) have established indicators for quality of life, covering two main indicators: material living conditions and non-material living conditions. This concept emphasizes the need to balance material and social interests, but cultural elements, spiritual practices, and lifestyle norms that also influence the desired elements of retirees’ quality of life are not further discussed. This concept is also lacking consistency and uniformity. Furthermore, it does not consider diverse age categories.

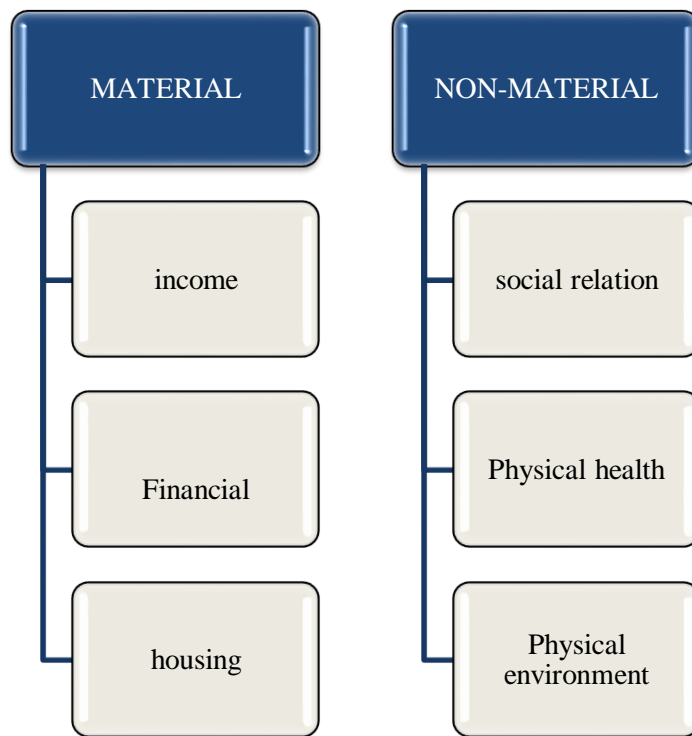


Figure 1: Elements of Quality of Life

Sources: Stephens, et al. (2019), OECD (2015), Huong et al. (2012)

In Malaysia, B40 refers to the bottom 40% of the income group distribution in a country. The term is commonly used in Malaysia to categorize households based on their income levels. Malaysia classifies its population into three main income groups: T20 (Top 20%), M40 (Middle 40%), and B40 (Bottom 40%). The B40 group represents the segment of the population with the lowest 40% of household incomes. These households typically face financial challenges and may have limited access to resources and opportunities. Policies and initiatives often target the B40 group to address issues related to income inequality, poverty, and social welfare. The classification of T20, M40, and B40 is a way for policymakers and researchers to analyze and address economic disparities within a country, with a specific focus on understanding and improving the well-being of the lower-income segments of the population.

B40 Retirees are also predicted to experience retirement crises due to savings falling below the poverty line. In Sabah, the medium monthly income in 2022 was RM4577 (Ministry of Economy, 2023a). Sabah is a state located on the island of Borneo in Malaysia, renowned for its cultural heritage and biological diversity. According to Ministry of Economy (2023b), the incidence of absolute poverty by ethnic group of head of household, strata and state, Malaysia, 1970 – 2022, indicates that Sabah absolute poverty line was 19.7%, the highest in Malaysia. Hence, this makes Sabah as one of the states in Malaysia with a significant population of the B40 group. The B40 income group comprises 40% of households with the lowest income, below RM4850. While the B40 retirees are households with monthly incomes of up to RM4,850 (refer Table 1), the adequacy of this income after retirement depends on factors (elements of quality of life needed by retirees) that affect its sufficiency. Are the quality of life aspects intended for B40 public retirees in Sabah fulfilled? Is financial well-being the only aspect to be used as an indicator of retirees’ quality of life?

Household Group	Category	Medium Income (RM)	Income Threshold (RM)
B40	B1	1,929	< 2,500
	B2	2,803	2,501– 3,170
	B3	3,561	3,171 – 3,970
	B4	4,395	3,971 – 4,850
M40	M1	5,336	4,851 – 5,880
	M2	6,477	5,881 – 7,100
	M3	7,841	7,101 – 8,700
	M4	9,730	8,701 – 10,970
T20	T1	12,586	10,971-15,040
	T2	24,293	> 15,041

Source: Department of Statistic, Malaysia (2023)

These questions are crucial in the country’s efforts to ensure that not only Malaysia reaches a high-income level. However, is ‘income’ alone sufficient? Or do we need to consider other factors when discussing the desired quality of life for retirees in Malaysia, especially in Sabah? Can retirees, especially B40 retirees, achieve quality of life without burdening any party?

## LITERATURE REVIEW

As for personal characteristics and what an individual desires in quality of life, it can be influenced by the macro and socio-demographic aspects of society. This is because each society has its unique values, the presence or absence of which can affect an individual’s quality of life (Gabriel & Bowling, 2004). This shows that the concept of quality of life is subjective, depending on the interpretation and perception of the individual (Gabriel & Bowling, 2004). In other words, the concept of quality of life can change based on what is considered suitable and important in real life (Carr & Higginson, 2001). Therefore, this raises the question of what ‘quality of life’ means for retirees in Malaysia? What is important to them and why?

Malaysia is an aging nation. Table 2 illustrates the life expectancy of the Malaysian population. According to the Department of Statistics Malaysia in 2022, the life expectancy for males is 79.2 years, while for females, it is 81.4 years. The projection of the elderly population also shows an increase from 7% in 2021 to 7.3% in 2022 and is expected to reach 15.3% by the year 2030. The increase in life expectancy in Malaysia is causing the country to become an aging nation by 2030, with 15 percent of its population being elderly.

Table 2: Population of Elderly in Malaysia

	2021	7%
Population of elderly	2022	7.3%
	2030	15.3%
Malaysian Life Expectancy	Male	79.2 years old
	Female	81.4 years old

Source: Department of Statistics Malaysia (2022)

Unlike during employment, every aspect of workers' lives is protected by acts such as the Employment Act 1955, Employees Provident Fund Act 1991, Occupational Safety and Health Act 1969, Pensions Act 1980, Occupational Safety and Health Act 1994, and common law principles (Jamaluddin & Foo, 2013), as well as Sabah Labour Ordinance and Sarawak Labour Ordinance for workers in Sabah and Sarawak, Malaysia respectively. However, after retirement, this group is no longer fully protected. The question of whether retirees, especially B40 retirees, can achieve a quality of life without burdening any party is raised.

Although retirees in Malaysia enjoy retirement benefits, the amount of these funds depends on the type of work done before retirement. The study found that retirees exhaust these funds within three years of leaving the job market (Chan et al., 2010). For retirees with pension funds, it is uncertain whether this group can sustain themselves monetarily, as studies on the financial issues they face have not been conducted (Jamaluddin & Foo, 2013). Therefore, retirees' success in empowering their own lives largely depends on their preparations before retirement, which ultimately affects their quality of life after retirement. Financial stability is a crucial recipe for enjoying quality of life because many aspects of retirees' lives depend on financial aspects, especially for health care purposes (Jamaluddin & Foo, 2013), and other living expenses. The fundamental question is whether meeting basic needs alone is considered achieving well-being or quality of life for retirees? Therefore, a study needs to be conducted to redefine the concept of retirees' quality of life and detail this issue holistically.

Income is an essential element because it empowers individuals to choose the life they want and protects them from financial and personal risks (OECD, 2015). It is also a means to achieve a high standard of living and well-being and improve access to quality health, care, and housing (OECD, 2015), and considered the most important factor influencing financial planning after retirement among Malaysians (Jalil, Razak & Azam, 2013). Moreover, as a form of socio-economic guarantee, it contributes to the quality of life of the elderly/retirees in particular (M. Mafauzy, 2000). Therefore, the ability to manage resources (especially financial ones) allows individuals to obtain sufficient basic needs and other necessary items (OECD, 2015; 2020).

In ensuring a better quality of life that can be sustained and preserved to the maximum, many constraints and challenges need to be overcome. According to Huong et al. (2012), Gabriel & Bowling (2004), and M. Mafauzy (2000), increasing life expectancy is accompanied by a decrease in health levels, indicating an increase in health-related issues. Meanwhile, the healthcare system in Malaysia is short-term, whereas the elderly who have health problems require long-term and costly care (M. Mafauzy, 2000). This becomes more acute with social changes in Malaysian society, such as changes in family institution structures, migration, and the 'empty nest' syndrome that begins to color retirees' scenarios (M. Mafauzy, 2000). In the current career demands, many children work outside their origin areas and are unable to live with their retired parents. This situation undoubtedly has an impact on the care of retirees in the future. The question arises: How can the problems and challenges faced by retirees be resolved?

The questions discussed are crucial in the country's efforts to ensure that not only Malaysia reaches a high-income level. However, is 'income' alone sufficient? Or do we need to consider other factors when discussing the desired quality of life for retirees in Malaysia? Hence, it is the aim of this paper to investigate the meaning of quality of life from the perspective of B40 public retirees in Sabah, Malaysia.

## METHOD

This study employs a qualitative approach. Qualitative research is particularly well-suited for investigating meaning, as it allows researchers to explore the subjective experiences, interpretations, and meanings that retirees attribute to their lived experiences particularly after retirement (Creswell & Creswell, 2017; Denzin & Lincoln, 2018). B40 public retirees in Sabah, Malaysia were identified based on five districts in Sabah, namely Kota Kinabalu, Sandakan, Ranau, Semporna and Tawau. Using a purposive sampling method, a total of 60 informants from among B40 public retirees were identified.

A semi-structured in-depth interview was conducted to gather data on the meaning of quality of life desired by B40 public retirees. Conducting in-depth interviews allows researchers to engage with participants in a conversational manner, enabling them to express and elaborate on the meanings of quality of life they ascribe to situations particularly life after retirement. This method is effective in uncovering the depth of personal meaning of quality life. Thematic analysis was utilized for this qualitative approach as it is useful to identify and analyze patterns of meaning within the data. It involves systematically coding and categorizing data to uncover recurring themes that represent important aspects of the quality of life under study (Braun & Clark, 2006; 2019).

## RESULTS AND DISCUSSION

Based on Table 4, the study findings reveal interviews from 62 retired B40 individuals from five selected districts in Sabah, Malaysia. Among them, 82% are male and 18% are female. Table 4 also illustrates that a significant portion of the retired B40 informants, specifically 48%, receive a pension of less than RM 2500.00 per month, 34% receive a pension between RM 2501.00 and RM 3170.00 per month, 10% receive a monthly pension between RM 3171.00 and RM 3970.00, and 5% receive a monthly pension between RM 3971.00 and RM 4850.00. Meanwhile, another 2% opt to receive Employees Provident Fund contributions as an alternative to a monthly pension.

Table 4: Informants' Profile

<b>Gender</b>	Male	51 (82%)
	Female	11 (18%)
<b>Age</b>	55-59	4 (6%)
	60-64	24 (39%)
	65-69	23 (37%)
	>70	11 (18%)
<b>Pension Received</b>	<RM 2500	30 (48%)
	RM 2501-RM 3170	21 (34%)
	RM 3171-RM 3970	6 (10%)
	RM 3971-RM 4850	3 (5%)
	Opt for EPF	2 (3%)

Retirement, for many, marks the commencement of a new chapter in life—a period where individuals can savour the fruits of their labour and relish the tranquillity that accompanies the conclusion of a working journey. Amidst the diverse landscape of retiree experiences, the findings found the unique tapestry of the quality of life for B40 public sector retirees in Sabah, drawing insights on physical well-being, financial stability, social relations, emotional state, health security, and religious values.

### **Physical Well-Being**

The findings show that the informants' experiences shed light on the vital role of physical well-being in shaping the quality of life for retirees. The informant highlights a consistent engagement in sports even after retirement, emphasizing the ongoing importance of such activities.

*'I usually engage in sports, and this is not a big deal [even after retirement]. I am always involved in these activities. Recently, there was a national sports event held at the Sports Complex for all of Malaysia. I participated in the 100 meters and 200 meters running events, as well as high jump with hurdles. I secured third place in the high jump with hurdles category. Engaging in sports makes us more energetic.'*

Participation in a national sports event showcases a continued commitment to physical activity, with the informant achieving notable success in various running and high jump events. The statement underscores the positive impact of sports on energy levels, emphasizing its contribution to a more vibrant and active lifestyle.

Meanwhile, when asked about what defines the quality of life after retirement, another informant underscores the importance of maintaining a regular exercise routine post-retirement, highlighting the significance of staying fit and healthy, especially as part of the aging process.

*'After retiring, I continue with my regular exercise routine and occasionally go hiking with my friends. It is crucial to stay fit and healthy, especially as we age. We need to remain active, even though not as active as we were in our youth.'*

The inclusion of occasional hiking with friends reflects a holistic approach to maintaining physical well-being. The statement underscores the understanding that while the intensity of physical activity may vary with age, the commitment to remaining active remains a crucial aspect of a fulfilling retirement. This demonstrates that physical well-being, a non-material quality of life, is prioritised among B40 retirees in Sabah (Stephens, et al. 2019; OECD, 2015; Huong et al., 2012). This highlights the commitment to an active lifestyle even post-retirement, contributing significantly to their overall quality of life.

### **Financial Stability**

The findings also offer valuable insights into financial considerations and their impact on the quality of life for retirees. One informant emphasizes the importance of prudent financial decisions, advising that if one plans to take a loan, it should ideally be repaid at least one year before retirement.

*'If you intend to take a loan, the repayment period should be at least one year before retirement. Ideally, a year before retirement, all debts should be fully settled. This means that even if the received pension is modest, the income is clear [debt-free].'*

Clearing debts prior to retirement ensures a debt-free status, allowing for a more stable financial foundation even with a modest pension. This suggests that financial security and the absence of debt contribute significantly to the retirees' sense of well-being and ensuring a stress-free financial environment post-

retirement.

Meanwhile, another informant highlights the importance of saving, cautioning against neglecting this practice.

*'Saving is crucial. If, like me, you're not saving, it's advisable not to emulate. However, it's important to clarify that it's not a matter of being unable to save; rather, my entire income is dedicated to fulfilling commitments.'*

While acknowledging personal challenges in saving, the informant clarifies that the issue is not an inability to save but rather the allocation of the entire income to fulfil existing commitments. This emphasizes the complex financial realities faced by retirees, where meeting immediate needs takes precedence over building savings. However, financial literacy does matter in this context.

In the meantime, another informant emphasizes the critical role of financial planning in supporting daily lives and maintaining health.

*'Financial planning is crucial to assist our lives, to maintain health, we must also have financial savings. We will be healthy if we have enough finances. Without money, we will also experience stress.'*

The assertion is that financial well-being is intricately linked to overall health, and having sufficient finances is crucial to avoiding stress in retirement. This suggests that financial stability goes beyond mere monetary concerns, influencing retirees' holistic well-being.

The informants' insights highlight that financial considerations are not mere economic factors but integral components in the retirees' definition of quality of life. The ability to manage debts, save for the future, and engage in effective financial planning contribute significantly to a more secure, stress-free, and fulfilling retirement experience. This holistic perspective emphasizes that the meaning of quality of life for retirees extends beyond immediate financial concerns to encompass a broader spectrum of well-being and life satisfaction.

## **Social Well-Being**

### **Social Relations and Community Values**

This study also found the significance of community values in shaping one's quality of life, emphasizing that material possessions alone do not guarantee fulfilment as shared by an informant.

*'If you have everything, for example, a car, a house, and all, but there are no community values... like if a neighbour passes away, and you don't want to visit, then there is no quality of life. It's not good. There are no community values. There is no community relationship.'*

The data provided highlights the importance of genuine connections within a community. The absence of community values is portrayed as detrimental, especially in times of adversity, such as the passing of a neighbour. The implication is that a meaningful quality of life extends beyond personal acquisitions to encompass the strength and cohesion of community relationships.

The importance of community involvement and active participation in associations is also echoed by another retiree who is actively engaged in various groups, including PAWE (Senior Citizen Association), the Single Mothers Association, PEMADAM (Malaysian Association for the Prevention of Drug Abuse), and PUSPANITA (Malaysian Civil Servants' Union). These activities are described as being centred around

unity, safety, and welfare, suggesting a collective commitment to the well-being of the community.

*'I am active in PAWE (senior citizen association), the Single Mothers Association, PEMADAM, PUSPANITA. These activities primarily focus on unity, safety, and welfare. In the event of a death, we will hold meetings to collect contributions and donate. Additionally, if there are school children in need, we assist them and organize community work. Sports are also conducted for the purpose of unity. Being active in such activities will contribute to good relationships after retirement.'*

The insights gleaned from the retirees' narratives also underscore the profound influence of community values and active participation in associations on the quality of life during the post-retirement phase. Beyond material possessions, the retirees place a premium on the intangible aspects of life, emphasizing the importance of genuine community relationships. The sentiment that a lack of community values diminishes one's quality of life reflects a nuanced understanding that fulfilment extends beyond personal achievements to the strength of social connections.

The retirees' experiences illuminate the interconnected nature of community values and the quality of life in retirement. The findings suggest that a robust and supportive community, fostered through active engagement, significantly contributes to a more meaningful and satisfying post-retirement existence. These insights prompt a broader consideration of quality of life that encompasses not only individual well-being but also the richness and depth derived from communal bonds and shared experiences. This findings are consistent with Ali's (2016) study, which indicates retirees' interest in associational activities. According to Ali's (2016), retirees participate in local associations and charity activities to spend their leisure time doing good deeds.

### **Embracing Connectivity**

The study also found the transformative role of technology, particularly video calls, in maintaining and strengthening familial bonds, especially during and after the period of movement restrictions due to COVID-19. This is shared by one informant.

*'During the movement control (COVID-19), we had to learn to use video calls to stay connected with our children and friends who are far away. Now, even though there are no more movement controls, we continue to use the same method to facilitate communication and strengthen family ties.'*

The informant recounts the necessity of adapting to video calls during the movement control phase, emphasizing their continued use even when restrictions were lifted. This adaptation reflects a lasting change in communication habits, suggesting that the familiarity and convenience of video calls have become integral to their approach to staying connected. Another informant provides a personal perspective on the impact of technology on family relations.

*'My children are all married and have families of their own, residing away from us. Even though I don't see them daily, I appreciate the technology that enables us to stay connected through video calls occasionally. This brings me joy, emphasizing the significance of family relations, for which I feel fortunate.'*

Despite physical distances as their children have married and established families of their own, the informant expresses gratitude for the ability to connect through video calls. The consistent use of this technology, even when not compelled by movement restrictions during the pandemic, highlights its enduring role in facilitating communication and preserving family ties. The informant's joy in staying connected underscores the significance placed on maintaining family relations, portraying technology as a valuable tool that



enhances and fortifies these connections. The consistent adoption of this technology speaks to its enduring impact on the quality of life for these retirees.

In this context, the technology, particularly video calls, has become an integral and positive force in enhancing the retirees' quality of life. The ability to maintain regular contact with children and friends, even when separated by physical distances, brings them a sense of joy and gratitude. The informants' appreciation for technology to strengthen family ties underscores its role in contributing to their overall well-being.

This shift in communication habits signifies a broader transformation in the retirees' lifestyle, emphasizing the importance of maintaining meaningful connections with loved ones. The convenience and accessibility offered by technology contribute to a more enriched and fulfilling post-retirement life, challenging conventional notions of isolation that may accompany this phase. Therefore, the adoption and ongoing use of technology play a vital role in shaping a positive and connected quality of life for retirees, emphasizing the enduring importance of relationships and meaningful communication in their well-being.

### **Emotional Well-Being**

The informant's perspective on quality of life provides valuable insights into their contentment and the factors influencing their sense of well-being. The informant expresses a profound satisfaction with their current life situation, emphasizing that, in their view, nothing is lacking, and life feels perfect. This contentment is rooted in a realistic and grounded approach to life – one that does not entertain extravagant expectations or aspirations beyond one's means. The following is a sharing from one of the informants.

*'In terms of quality of life... Nothing is lacking... it feels like life is perfect already. I won't expect more than this... What brings me joy is that what I desire, I can attain. I am not like others with high visions and dreams. I focus on what is around me; if I want something, I can get it. So, it's enough if it's just like that. If I think about things that are far and hard to achieve, I might be disappointed. If, for example, I want to buy expensive things worth hundreds of thousands, that is indeed unaffordable. But don't think beyond our means. Purchase items within our capabilities.'*

The key takeaway from this statement is that the informant's quality of life is intimately connected to their realistic outlook and the ability to derive joy from attainable goals. The emphasis on purchasing items within one's means and avoiding aspirations that may lead to disappointment reflects a conscious choice to prioritize contentment over unattainable ideals. In summary, the informant's perspective on quality of life revolves around the satisfaction derived from a realistic and grounded approach, emphasizing the attainment of achievable desires. This pragmatic outlook contributes to a sense of contentment and joy, underscoring the notion that quality of life, for this individual, is intricately tied to managing expectations, focusing on the present, and finding fulfilment in what is readily attainable within one's means.

### **Stress Free**

The study also found that the sentiments expressed by the informants reflect a profound shift in their emotional well-being and overall perspective after transitioning into retirement. One informant highlights a significant reduction in stress levels, emphasizing that financial concerns, which were once sources of distress, no longer hold the same weight.

*'Whether there is money or not, I don't feel stressed. There have been times when there were financial issues, like not being able to buy something we desired, but it didn't lead to stress. So, I remember that in*

*the past, even small problems caused headaches, but now there's no stress. Just relax.'*

The ability to cope with challenges has evolved, with past stressors no longer causing the same headaches. The informant distinctly associates the post-retirement period with a sense of relaxation, irrespective of financial circumstances.

Another informant echoes the positive transformation experienced after retirement, emphasizing the newfound enjoyment in life.

*'After retirement, it's more enjoyable. During work, there was a lot of pressure, too many rules and policies. They kept changing. Life needs to be always happy. And there's no more domination over us. No one pressuring us. In the past, during our working days, even though we were administrators [at the school], there were still superiors. In short, life is more comfortable for me after retirement than it was during my working days.'*

The retiree contrasts the work environment, characterized by pressure, frequent rule changes, and hierarchical structures, with the post-retirement phase, which is described as more comfortable and freer from external domination. The absence of pressures from superiors is highlighted, emphasizing a shift towards a more relaxed and content lifestyle.

The theme of tranquillity and peace emerges prominently in the informants' reflections on life after retirement as one retiree shared, *'Life after retirement revolves around tranquillity, serenity, and peace.'* The same sentiment also shared by other retiree, *'At this stage of life, after retiring, the desire is simply for happiness—liberated from problems and released from all organizational rules that were once part of the working routine. It's all about embracing freedom.'*

The retirees express a desire for happiness and a deliberate embrace of freedom from problems and the organizational rules that once governed their working routines. This signifies a conscious choice to prioritize personal well-being and contentment over the constraints and demands associated with their previous professional lives. The findings collectively convey a narrative of post-retirement life marked by reduced stress, increased enjoyment, and a deliberate pursuit of happiness and freedom. The retirees' accounts provide insights into the transformative nature of retirement, not only as a departure from professional responsibilities but as an opportunity to embrace a more serene, tranquil, and personally fulfilling phase of life. Indeed, retirees encounter financial and physical health issues that might have an impact on mental health (Ali et al., 2020), therefore retirees must manage their daily lives in order to deal with the obstacles of post-retirement.

### **Health Security**

The findings also show the informants' perspectives shed light on the significance of health-related considerations and their profound impact on the meaning of quality of life during retirement. One informant shared, *'When retired, it is important to take care of our nutrition and adopt post-illness recovery practices as new illnesses begin to emerge.'*

This statement emphasizes the importance of health maintenance during retirement, suggesting that taking care of nutrition and adopting post-illness recovery practices are crucial as individuals face the emergence of new health challenges. According to Jamaluddin and Foo (2013), the age phase following retirement necessitates extra attention to health because retirees are more susceptible to health issues. This highlights a proactive approach to health, recognizing its pivotal role in shaping the overall quality of life.

Meanwhile, other statements explore the informant's individual health-related habits as the informant said, *'I am healthier after retirement... Our family avoids buying vegetables other than those we grow ourselves. When we cultivate them, we ensure that no chemicals are used, making them safe to eat. So, when we dine out, we don't order vegetables.'*

The informant claims an enhanced state of health post-retirement, crediting this improvement to a deliberate decision to cultivate vegetables without the use of chemicals. This approach is in harmony with a comprehensive perspective on health, influencing not only personal well-being but also the dietary choices made. Additionally, refraining from ordering vegetables while dining out underscores a dedication to guaranteeing the safety and quality of the food consumed. Nonetheless, this study varies from the findings of Ali et al. (2020), who found that retirees experience health issues such as cardiovascular disease (25.5%), diabetes (25.0%), high blood pressure (24.0%), and mental health and depression (5.0%).

In the meantime, another informant said, *'If I compare money with health, health is more important. Because if you have money but are not healthy, you won't be able to move. If you are healthy and don't have money, you can still work.'*

The informant asserts that health holds greater importance, emphasizing its fundamental role in one's ability to lead a functional and fulfilling life. The acknowledgment that being healthy enables continued work, even in the absence of substantial financial resources, highlights the intrinsic value placed on health in the retiree's perspective. The informants' insights show that the integral role of health in defining the quality of life during retirement. Their practices and viewpoints reflect a holistic understanding of well-being, incorporating proactive health measures, conscious food choices, and a recognition of the paramount importance of health over financial considerations. This holistic perspective on health contributes significantly to the retirees' overall sense of quality of life, emphasizing the interconnected nature of health and well-being in the post-retirement phase.

## Religious Values

Another key theme that arises from the findings is the significance of religious values. The expressions of the informants concerning their spiritual practices during retirement offer profound insights into the role of faith and gratitude in shaping the meaning of quality of life. This is exemplified by the following statement from one informant, *"When retired and able to study the Quran with fellow retirees every week, it brings a greater sense of meaning to life. All praise be to Allah."*

The ability to study the Quran with fellow retirees every week is portrayed as a source of profound meaning in life, with the informant expressing gratitude to Allah. This emphasizes that spiritual engagement contributes to a heightened sense of fulfillment and purpose during the retirement phase. Meanwhile, another statement explores the broader concept of quality of life after retirement, linking it directly to the opportunity for spiritual devotion. For B40 retirees in Sabah, retirement provides a unique opportunity to deepen spiritual connections. Engaging in religious activities, as expressed by one retiree, *"The quality of life after retirement is having time to focus on worshiping God, compensating for the lost time to pray during the busy working years."*

The retiree suggests that the true quality of life is found in having the time to focus on worshiping God, compensating for the time lost to prayer during the busy working years. This perspective underscores the significance of spiritual well-being as an integral component of overall quality of life during retirement.

The collective sentiment of gratitude and contentment also prevails among B40 retirees in Sabah, with one

retiree expressing, ‘O Allah, I am one of Your chosen ones. Although I may not be rich in material wealth, my heart is rich. I am very grateful for my current situation. Even though I may not experience excessive happiness like others, I feel content with what I have. I believe that it is already more than enough.’

The expression of thanks to Allah (God), despite not being materially wealthy, signifies a deep sense of satisfaction with the current situation. The retiree acknowledges the richness of their heart and expresses contentment, asserting that the present circumstances are more than enough. This highlights the profound impact of spiritual beliefs and gratitude on the retiree’s contentment and overall sense of well-being. The informants’ insights reveal that spiritual engagement and gratitude play a crucial role in defining the meaning of quality of life during retirement. The ability to devote time to religious practices and express gratitude contributes significantly to a heightened sense of fulfilment, contentment, and purpose in the retiree’s life. This holistic perspective on well-being suggests that the retiree’s sense of quality of life goes beyond external circumstances to encompass the spiritual and emotional dimensions of their existence as shown in the Ali (2016) study in Besut, Terengganu, Malaysia.

In Sabah, as illustrated in Figure 2, the quality of life for B40 public sector retirees unveils a narrative of balance—balancing physical well-being, financial stability, social connections, emotional health, health security, and spiritual fulfilment. As they navigate the golden years, these retirees exemplify that a fulfilling retirement is not merely about financial affluence but about embracing a holistic approach to well-being. The study accounts of B40 retirees in Sabah serve as an inspiration, offering a first-hand perspective on the essence of a rich and meaningful life post-retirement.

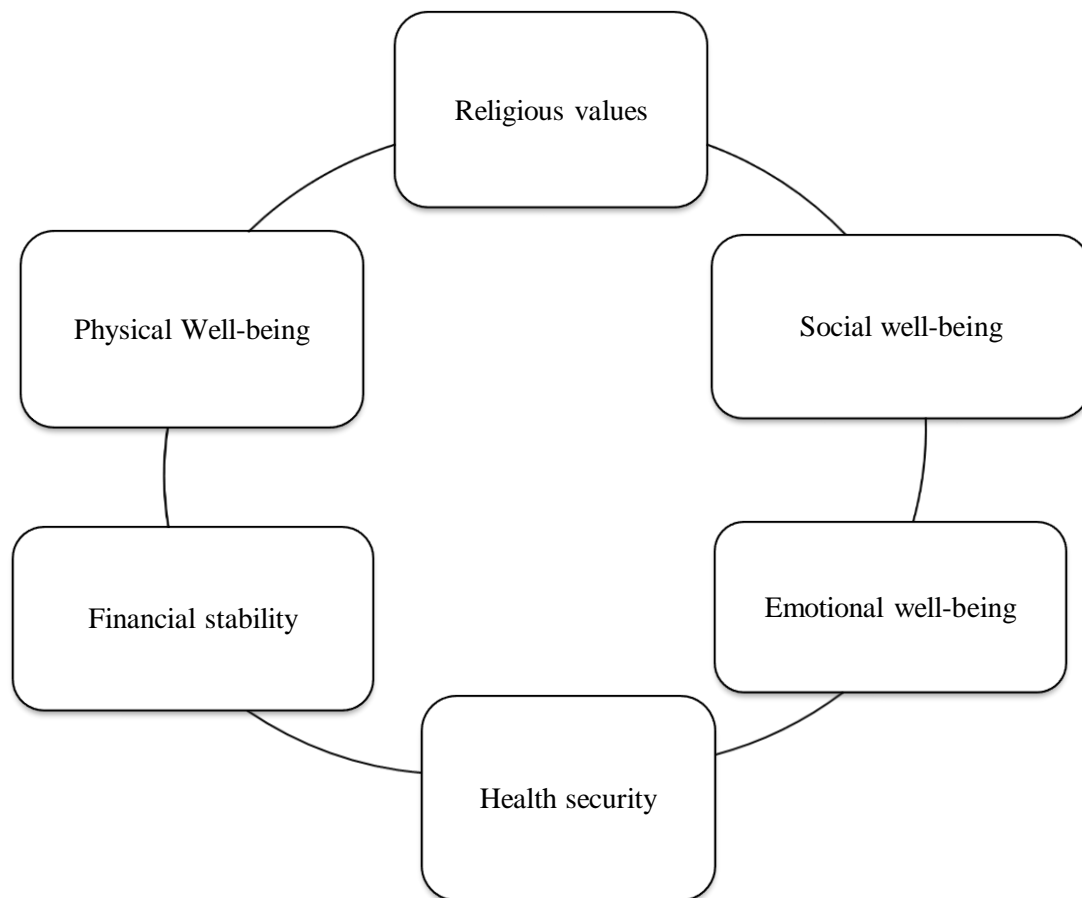


Figure 2: Quality of Life of B40 Retirees in Sabah

## CONCLUSION

In conclusion, the in-depth exploration of the experiences of B40 public sector retirees in Sabah has unveiled a nuanced tapestry of post-retirement life, illuminating the multifaceted dimensions that contribute to the meaning of quality of life. The retirees' narratives on the definition of quality of life offer valuable insights and encompass a holistic equilibrium between physical well-being, financial stability, social relations, emotional health, health security, and religious values, portraying a comprehensive view of their post-retirement well-being.

The retirees consistently underscore the significance of physical well-being, emphasizing the continued engagement in sports, regular exercise routines, and a proactive approach to health, which collectively contribute to a more vibrant and active lifestyle during retirement. Financial stability emerges as a crucial factor influencing their sense of well-being, with retirees emphasizing the importance of prudent financial decisions, debt management, and financial planning to ensure a stress-free and fulfilling retirement. Social relations and community values also emerge as integral components shaping retirees' quality of life. Genuine connections within the community, active participation in associations, and a sense of collective responsibility contribute to a more meaningful and satisfying post-retirement existence. Meanwhile, the transformative role of technology, particularly video calls, highlights its enduring impact on familial bonds, emphasizing the importance of maintaining meaningful connections with loved ones.

Emotional well-being is a central theme, with retirees expressing contentment, reduced stress, and a deliberate pursuit of happiness and freedom in their post-retirement phase. The retirees' narratives underscore the profound shift in their emotional well-being, portraying retirement as a period marked by tranquillity, serenity, and peace. Health security, encompassing practices related to nutrition, health consciousness, and the prioritization of well-being over material wealth, emerges as a pivotal aspect of the retirees' definition of quality of life. Additionally, religious values play a significant role, offering a source of meaning, gratitude, and spiritual engagement during retirement which contribute to the uniqueness of this study.

The study's findings collectively present a narrative of balance—a delicate equilibrium between physical, financial, social, emotional, and spiritual dimensions. The retirees exemplify that a fulfilling retirement is not solely about financial affluence but is intricately linked to embracing a holistic approach to well-being. This holistic understanding of quality of life among retirees in Sabah provides a foundation for future research, policy development, and industrial relations practices that align with the evolving needs of an aging workforce.

As this study provides unique insights into the quality of life among retirees in Sabah, it lays the groundwork for future research, policy development, and industrial relations practices that cater to the evolving needs of an aging workforce. Building upon these insights, the study offers recommendations to policymakers, employers, and stakeholders to enhance retirees' quality of life within the industrial relations framework. These recommendations focus on ensuring sustainable post-retirement income, implementing financial literacy programs, and providing personalized financial counselling to empower retirees in making informed decisions, thereby mitigating stress and promoting a secure retirement. The comprehensive nature of these findings and recommendations provides valuable guidance for fostering a fulfilling retirement experience for individuals and addressing the multifaceted dimensions of their well-being.

While this study provides valuable insights into the meaning of quality of life for B40 public sector retirees in Sabah, it is essential to acknowledge some limitations. Firstly, the findings are specific to the context of Sabah, and generalizing them to other regions or demographics should be approached with caution.

Additionally, the study predominantly relies on self-reported data from retirees, which may introduce bias or subjective interpretation. Future research could benefit from incorporating more diverse samples and employing mixed method approaches to enhance the robustness of the findings.

Building on the present study, future research endeavours could explore the experiences of retirees in other Malaysian states to ascertain variations in quality of life factors. Furthermore, a longitudinal study could provide a dynamic understanding of how retirees' perspectives evolve over time. Investigating the impact of government policies or interventions on retirees' well-being would also contribute valuable insights. Additionally, examining the role of organizational support or post-retirement programs in shaping the quality of life could offer practical implications for both public and private sectors.

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