PSYCHOLOGICAL PROBLEMS AMONG RETIRED PEOPLE IN SELECTED URBAN AND RURAL – A REVIEW

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ABSTRACT

Retirement is the act of retiring or the state of being retired, i.e. to withdraw oneself from business, public life or and to remove from active service. However, it is important to recognize that retirement as a single life event is rarely the cause of these outcomes. Perhaps people with greater work ethic might be more prepared for retirement and might feel it to be their “just reward” for their years of hard work. Also found that retirees who had higher entrepreneurial orientations were more likely to engage in career bridge employment than in full retirement, whereas retirees who had more desire to pursue a new career were more likely to engage in bridge employment in a different field than in full retirement. A significantly negative relationship was found between loneliness, depression, hopelessness and income. Conclusion shows that institutionalization might lead to poor mental health.

Key Words: *Psychological problems in old age, Urban and rural area.*

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INTRODUCTION

Retirement has both positive and negative impression on people. Some people think retirement as a dismal, unhappy experience with serious financial, social and psychological problems. For some retirement is the realization of a lifelong goal. Retirement may be a welcome relief from an unpleasant job.....or the chance to begin a new life or start a second career. For others it is a time of bitterness the beginning of diminished roles and the end of self-worth and power. Retirement may means the golden years for some, but to others it is a psychological death sentence.

Kadir, Mohammad & Wadud, Nasreen. (2000) was conducted a study to investigate whether mental health and life stress of retired people differ as a function of sex, type of organization in which respondents were engaged, current work status, spouse status, educational qualification, and financial dependency. In addition, the study also tried to identify the relation of age, monthly income, and number of children with mental health and life stress of retired people. The sample of the study comprised 131 retirees. Translated and adapted version of General Health Questionnaire (GHQ-12) and Social Readjustment Rating Scale (SRRS) were administered to the subjects. To analyze the data 3-way and 2-way ANOVA and Pearson Product Moment Correlation were computed. Results revealed that respondents who were involved in jobs after retirement were mentally healthier than those who were completely enjoying their retirement. Females enjoyed better mental health than males. Significant effects of educational qualification, financial dependency and living status were found on mental health. Significant positive correlation was found between mental health and monthly income, and between life stress and number of children. Significant negative correlation was found between mental health and life stress. Research has identified wellbeing as a holistic term encompassing physical health, a positive emotional outlook and cultural and environmental factors which influenced individuals' quality of life. Participants' choice of activities can give them a sense of control over their own lives and consequent feeling of wellbeing. Contentment with one's life can enhance creative potential 18, 22 and the social consequences of engagement in community activities can improve self-confidence and self-esteem among older people. Many studies about psychological problems among retired people experiences of social interactions within their family and social network have revealed that experienced negative social interactions, after retirement such as insensitive remarks or inappropriate support from family and friends. Moreover, it has been shown that unsupportive social interactions are positively associated with psychological distress. A study was reported on physical, economic, socially and psychological problem of elderly people in Bihar. Respondents ranked the financial problem on the top. It was followed by health, family and social. Overall psychosocial-economic status of respondents reveals that 43.33 percent respondents had moderate overall psychosocial status followed by low (33.33%) and good (23.83%). The results also indicate that out of the total sample, majority of the respondents (96.67 %) joined the institution for social security followed by to meet the basic needs (83.33%). their own interest (75.83%) and About 67 percent shifted to the institution, as they never wanted to be burden on family members. Less than sixty percent of the respondents reported that rejections by family members forced them to shift to the institutions. All these led to the interest of the elderly to form a secure place for old age which is the old age home.

A study was conducted on elderly residing in old age home and those in family setting in Tripura. Data was collected by personal interview method -60 samples from the old age homes and 60 samples from the family setting. Elderly living in family setting were found having more subjective well-being and level of satisfaction scores as compared to elderly living in old age homes. Mean level of satisfaction scores of elderly living in family setting was 116, median 117, and standard deviation 5.07. Mean level of satisfaction scores of elderly living in old age homes was 107, median 108, standard deviation 3.71. Mean level of satisfaction scores of elderly living in family setting was 116, median 117, and standard deviation 5.07. Mean level of satisfaction scores of elderly living in old age homes was 107, median 108, standard deviation 3.71

Retirement is the act of retiring or the state of being retired, i.e. to withdraw oneself from business, public life or and to remove from active service. Data for this study were collected from primary and secondary sources. A total number of four hundred (400) questionnaires were administered in this research work, out of which three hundred and seventy eight (378) were returned. The questionnaires were administered using purposive and stratified random sampling techniques. Descriptive and frequency tables, using percentages were adopted in the analysis of the data collected. Results from the study revealed that delay in payment of pension; maladjustment and psychological adjustment were some of the problems of retired Civil Servants in the study area. This study therefore recommends that various establishments in Ekiti State should be encouraged to organize retirement counselling for their workers to enable them prepare for the obvious eventuality.

In this section, we view psychological research on the major outcomes associated with retirement. These outcomes include financial well-being, physical well-being, and psychological well-being in retirement. They are often studied as indicators of adjustment to retirement life (Wang 2012). However, it is important to recognize that retirement as a single life event is rarely the cause of these outcomes. Rather, as suggested by the resource-based dynamic model for retirement adjustment reviewed previously, the resource-related factors or changes associated with the retirement process are driving these outcomes (Wang et al. 2011). As such, our review focuses on identifying various factors embedded in the retirement process (e.g., individual attributes, preretirement job and organizational factors, family factors, retirement transition factors, and postretirement activities) that may influence these outcomes.

Regarding the effect of personal needs and values, Shultz et al. (1998) found that retirees who valued leisure activities (e.g., travel and hobbies) and spending time with family were more likely to voluntarily retire. Further, Adams & Rau (2004) found that retirees' work ethic was negatively related to their pursuit of bridge employment opportunities. Perhaps people with greater work ethic might be more prepared for retirement and might feel it to be their "just reward" for their years of hard work. It has been shown that retirees who had generative motives (i.e., working for teaching and sharing knowledge with the younger generation) were more likely to take bridge employment than full retirement (Dendinger et al. 2005). Davis (2003) also found that retirees who had higher entrepreneurial orientations were more likely to engage in career bridge employment than in full retirement, whereas retirees who had more desire to pursue a new career were more likely to engage in bridge employment in a different field than in full retirement.

Regarding the effect of personality on the retirement process, Lockenhoff and colleagues (2009) found that individuals low in conscientiousness retired earlier than those who were high in conscientiousness. Robinson et al. (2010) found that neuroticism was related to a negative view of retirement circumstances, whereas conscientiousness was related to a more positive perception of the retirement decision. A recent study by Blekesaune & Skirbekk (2012) demonstrated some interesting interaction effects between personality and gender in predicting disability-related retirement. Specifically, they found that neuroticism increased the risk for women to take disability-related retirement, whereas openness increased such risk for men. Further, agreeableness and extraversion decreased the risk for disability-related retirement for men. The mechanisms behind these interaction effects were still unclear. Older workers' attitudes toward retirement also play important roles in shaping the retirement process. Kim & Moen (2001) reported that in the preretirement stage, unfavourable attitudes toward retirement were associated with the absence of retirement planning and failure to seek information about retirement. Ekerdt et al. (2001) also found that ambivalent attitudes about the timing and form of retirement were related to uncertainty in making retirement decisions. Finally, Adams & Rau (2004) found that retirees' negative attitude toward retirement was positively related to their search for bridge employment opportunities.

A study was conducted on the emotional status of the aged. The sample consisted of 120 elderly, in that 60 institutionalized and 60 non-institutionalized with equal number of males and females.

CONCLUSION

The finding revealed that age was found to have significant effect in any of the emotional status. A significantly negative relationship was found between loneliness, depression, hopelessness and income. Conclusion shows that institutionalization might lead to poor mental health.

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