



AN EVALUATIVE ANALYSIS OF PSYCHOLOGICAL WELL-BEING DETERMINANTS AMONG RETIRES AND REEMPLOYED RETIRED ARMY PERSONNEL'S

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ABSTRACT

As individual take birth there are many phases of change and development which he/she has to go through and the last phase of these changes is old age. Traditionally, aging has been viewed as a period of progressive decline in physical, cognitive and psycho-social functioning and consequently, a growing health care burden on the society. But this negative view of old age contrast with some exciting empirical research on older adults who continue to function well and are aging successfully. Retirement is considered as major as a transition and a source of stress in a retiree's life. The present study aimed at investigating Psychological Well-being determinants among retirees and reemployed retired Army Personnel's residing in Rajasthan State and based on random sampling method. The total sample comprised of 100 {50 respondents were retired and reemployed and 50 enjoying their leisure time after retirement with family i.e not employed}. All respondents were male and with good health status and duration of retirement was from one and a half years to fifteen years. The psychosocial Well-being determinants and variables studied were attitude towards old age, retirement specific self-esteem, rigidity, goal directedness, social support, household decision making, and life regrets. Various demographic data including family structure, length of retirement, and leisure time activities details were also collected from personal data sheet. Data were collected personally by the researcher using standardized scales. Data were analyzed using multiple regression, partial correlation and discriminate analysis. The results indicated that retirement specific self-esteem, dispositional rigidity, regretfulness, leisure time activities, and family structure were significantly higher in unemployed retiree's whereas goal-directedness, social support (reliable alliance and reassurance of worth), were the significant predictors of psychological well-being of reemployed retirees. The selected variables put together explained 93% of variance in the being found to differ on attitude aging, retirement specific self-esteem, dispositional rigidity, goal directedness, perceived social support, household decision making, regretfulness , and leisure time activities. The study had implications reemployed retirees have better psychological-well-being.

Keywords: *Army Personnel's Job Attitude, Psychological Well-Being, Retires, Reemployed Retired and Work-Life Balance.*

INTRODUCTION

Well-being research seems especially prominent in current empirical psychology. This reflects the increasing awareness that, just as positive affect is not the opposite of negative affect. In recent years, psychological well-being is the focus of intense research attention. Health is a state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity. Psychological well-being is a subjective term that means different things to different people. For the present study it is defined as the individual's own interpretation and evaluation of his present and past life, his satisfaction or his happiness. In India, the mandatory retirement age is 58, which forces retirees to lead a role-less life despite being still capable of functioning. Retirement is stressful affecting their psychological well-being. So, it is important to study what factors contribute to the psychological well-being of retirees. Gerontologists referred to retirement as a role less role to describe its ambiguities. Although retirement has been considered as, one of the most important anon life status transitions. For older persons, retiring from their primary career/job is a milestone, making a passage into the later stages of adulthood. It is not simply an objective life course transition, but is also a subjective development and social-psychological transformation that may be related to physical and psychological well-being. On the one hand, the retirement experience may promote a sense of well-being, as workers move out of demanding and /or stressful career jobs. On the other hand, the retirement passage itself may lead to diminished well-being, as individuals lose their occupational attachments, their social network of coworkers, and a major anchor of their identities. Many studies reported retirement as a stressful life event, due to certain circumstances of the event itself, as well as the specific personal characteristics of the retirees. In much of the research socio-demographic variables such as education, employment status, sex, race, income, social resources and health have been evaluated as salient predictors of retirement. Such as Ryff and Keyes (1995) spoke of Psychological Well Being (PWB), as a component of quality of life. Authors further elaborated and explained that Psychological Well Being is distinct from Subjective Well Being (SWB) and presented a multidimensional approach to the measurement of PWB that taps six distinct aspects of human actualization: Autonomy, Personal Growth, Self- Acceptance, Life Purpose, Mastery and Positive Relatedness. These six constructs define PWB both theoretically and operationally and they specify what promotes emotional and physical health. This view has been called Eudiamonism (Waterman, 1993), conveying the belief that Well Being consists of fulfilling or realizing one's daemon or true self. Similarly Desai and Naik (2011) stated that retirement brings about many changes in the personal and social life of a retired person. Retirement presents a disjunction in the life cycle, bringing with t a host of changes. Economic problems, physical and physiological problems, psycho-social and social problems are some of the specific problems faced by a retired personnel. Other researchers have reported that more than the circumstances of retirement event, it was specific characteristics of the retirees that influenced their well-being. Further studies reconfirmed the findings that individuals react differently to the transition of retirement. Therefore in this backdrop the present study is formulated to pragmatically investigate Psychological Well-being determinants among retirees and reemployed retired Army Personnel's residing in Rajasthan State. The total sample comprised of 50 retired respondents and 50 reemployed after retirement.

METHODOLOGY

The study was ex-post facto in nature and the sampling method adopted was simple random sampling. A list of retirees was obtained from various Army offices in Rajasthan, India and retired person association which was a sampling frame for the study. The psychosocial Well-being determinants and variables studied were attitude towards old age, retirement specific self-esteem, rigidity, goal directedness, household decision making, and life regrets. Data were collected personally by the researcher using standardized scale (The Ryff Scales of Psychological Well-Being,1995) Data were analyzed using multiple regression, partial correlation and discriminate analysis. Tools used in the present study were standardized tools, already used in various studies. Family structure, length of retirement and leisure time activities details were also collected through personal data sheet form. For data collection, the retirees were met individually at their home. The nature and purpose of the investigation was explained. Following this the respondents became friendly and cooperative. The instructions were read and ensured that they understood the procedure for giving their appropriate responses. All the questionnaires were administered and data was collected.

OBJECTIVES

- To determine the significant predictors of psychological well-being of retirees and reemployed retirees Army personnel's
- To identify the significant discriminating psychological well-being variables for retirees reemployed retirees Army personnel's.

RESULTS AND ANALYSIS

The data was analyzed by using appropriate statistics after checking data for normality. The descriptive and inferential statistics were carried out to described and analyze the data. Multiple regression was applied to identify the significant predictors of psychological well-being for retirees. Partial correlation was done to explain the percentage of variance by respective independent variable. Discriminate analysis was carried to identify the significant discriminating variables between retirees with high and low psychological well-being.

TABLE-1 DESCRIPTIVE STATISTICS OF THE VARIABLE IN THE STUDY

Sl. No.	Variables	M	SD
1.	Attitude towards aging	11.39	3.79
2.	Retirement specific self-esteem	18.08	4.77
3.	Dispositional rigidity	9.23	2.95
4.	Goal directedness	30.81	12.16
5.	Reliable alliance	40.35	9.80
6.	Attachment	10.50	2.62
7.	Guidance	9.76	2.67
8.	Reassurance of worth	9.92	2.87
9.	Household decision-making	10.16	2.77
10.	Regretfulness	11.41	3.55
12.	Leisure time activities	12.97	4.59
13.	Family structure	20.85	4.40

The study attempted to find out the contribution of select psychosocial variables to the psychological well-being of retirees. Table No. 2b shows the Regression co-efficient and t-values of the variable which revealed that, retirement specific self-esteem, dispositional rigidity, goal directedness, regretfulness, leisure time activities, and family structure were the significant predictors of the psychological well-being of retirees. Attitude towards of the psychological well-being of retirees. Attitude towards aging, household decision making, attachment and guidance dimensions of perceived social support and length of retirement did not emerge as significant predictors of psychological well-being of retirees.

TABLE-2A ANOVA FOR REGRESSION ON PSYCHOLOGICAL WELL-BEING

Source of variation	Sum of squares	df	Mean square	F
Regression	178383.47	15.00	11892.23	181.52**
Residual	12054.52	484.00	65.51	
Total	190437.99	199.00	-	

Multiple correlation co-efficient $R=.96$ Co-efficient of multiple determination adjusted $R^2=.93$, $p<.01$

TABLE-2B PREDICTORS OF PSYCHOLOGICAL WELL-BEING OF RETIREES

Sl. No.	Independent variable	Regression	t value
1.	Attitude towards aging	.41	1.68NS
2.	Retirement specific self-esteem	1.65	6.36**
3.	Dispositional rigidity	2.82	7.54**
4.	Goal directedness	0.28	3.41**
5.	Reliable alliance	0.91	2.5**
6.	Attachment	0.07	0.15 NS
7.	Guidance	0.73	1.77 NS
8.	Reassurance of worth	0.28	0.84**
9.	Household decision-making	0.26	0.26 NS

10.	Regretfulness	0.52	2.49**
11.	Leisure time activities	0.50	2.49**
12.	Family structure	5.20	2.52**
13.	Length of retirement	0.05	0.38 NS

**p < .01, NS- Not significant

Table No. 3 shows the partial correlation analysis to explain the percentage of variance contributed by respective independent variables in the dependent variable. The respective variables contribution in psychological well-being are represented in the table. The highest variance was explained by retirement specific self-esteem (23.6%), dispositional rigidity (23.5%), followed by goal-directedness (6.2%), and regretfulness (3.3%). This revealed that feelings of self-worth, flexibility, and perceived availability of interpersonal resources were the most important factors, which determined the psychological well-being of retirees.

TABLE-3 PARTIAL CORRELATION CO-EFFICIENT OF VARIABLES WITH PSYCHOLOGICAL WELL-BEING

Sl. no	Variables	Partial correlation co-efficient	Percentage of variance
	Attitude towards aging	.48**	23.6%
	Retirement specific self-esteem	.48**	23.5%
	Dispositional rigidity	.37**	14.3%
	Goal directedness	.24**	6.2%
	Reliable alliance	.18**	3.3%
	Attachment	.17*	3.2%
	Guidance	.17*	3.1%
	Reassurance of worth	.12	1.5%
	Household decision-making	.31	0.1%
	Regretfulness	.23	0.1%
	Leisure time activities	.33*	0.11%
	Family structure	.24**	1.2%
	Length of retirement	.45*	2.45%

**p < .01, *p < .05, NS -Not significant

In the present study, the discriminant functional analysis was found to be significant. Using quartile deviation the sample was divided into low and high psychological well-being groups. The stepwise multiple discriminant analysis was carried out to find out the discriminability of all the variables. It is represented in table No.5, which indicates that retirees with high and low psychological well-being differed significantly on retirement specific self-esteem, dispositional rigidity, regretfulness, goal-directedness, leisure time activities, attitude towards aging, and household decision making. This analysis substantiated the findings of multiple regression analysis. The stepwise multiple discriminant analysis was further confirmed by the Multivariate Analysis of variance (MANOVA) with 'F' value of various tests. This is represented in table No. 5 which indicates that the retirees and reemployed retired psychological well-being differed significantly considering all the variables together.

TABLE 4 DISCRIMINATE ANALYSIS FOR RETIREES AND REEMPLOYED ARMY PERSONNEL'S PSYCHOLOGICAL WELL-BEING GROUPS

Sl. No	Variables	Retired Army personnel's Psychological Well-being Groups		Reemployed retired Army personnel's Psychological Well-being Groups		F
		M	SD	M	SD	
1.	Attitude towards aging	8.29	2.36	15.46	3.29	164.18
2.	Retirement specific self-esteem	13.16	1.43	23.16	2.92	500.65

3.	Dispositional rigidity	11.17	1.31	5.34	1.59	495.37
4.	Goal directedness	18.68	4.43	43.53	9.82	283.15
5.	Reliable alliance	31.2	7.09	50.8	5.15	237.64
6.	Attachment	8.96	2.69	15.16	2.37	153.93
7.	Guidance	17.29	2.44	8.42	2.27	365.11
8.	Reassurance of worth	16.94	2.87	24.86	2.87	196.85
9.	Household decision-making	8.05	3.70	6.84	3.63	2.84
10.	Regretfulness	6.02	0.003	5.23	2.12	1.25
11.	Leisure time activities	7.56	0.004	3.21	2.45	2.01
12.	Family structure	11.24	1.54	6.12	1.24	2.34
13.	Length of retirement	10.65	1.45	11.32	2.65	2.03

**p< .01, NS-Not significant

It was found that retirement specific self esteem contributed significantly to the psychological well being of retirees. This is a significant finding, which implied that high self esteem among retirees is a deciding factor for psychological well-being of retirees. It also revealed that the sense of self-worth can provide resilience against psychological distress for retirees. The current study supported finding by Adelman⁴⁵, who investigated the experience of retirement reported a strong relationship between self-esteem and psychological well-being. It was also found that dispositional rigidity contributed to the psychological well-being of retirees.

DISCUSSION

The objective of the present study was to ascertain the psychosocial and demographic predictors of psychological well-being of retirees and reemployed retired army personnel's. Results indicated that retirement specific self-esteem, dispositional rigidity, goal directedness, and reassurance of worth, regretfulness, leisure time activities, and family structure significantly predicted psychological well-being of retirees. The factors were a realistic appraisal of aging process, establishing new goals after retirement, motivation to continue learning, social past event and future expectations. The finding that goal directedness contributed to psychological well-being of retirees was supported by previous studies. Studies stated that goal directedness and perception of successful goal attainment was associated with psychological well-being. Similarly, a strong relationship between goal directedness and life adjustment was also reported by Smith and Robbins⁴². As retirement demands a redefining of one's purpose and goals, the individual who maintains a drive, sets new goals, maintains a sense of self-continuity and direction and also a purpose in life was found to have better psychological well-being. As high goal directed retirees tend to be more optimistic, persistent, outgoing, involved and resourceful than low goal directed retirees they have much better adjustment and psychological well-being. Regression analysis results revealed that reliable alliance (availability of tangible aid) and reassurance of worth (from friends and associates) significantly contributed to psychological well-being. This could be because at the time of retirement one feels threatened and it entails diminished resources. Availability of help buffers the negative effect of distressing circumstances. Perhaps retirees whose self-worth is bolstered from and associates, have higher levels of self-esteem which in turn may positively influence their psychological well-being. The present findings confirm with Cutrona et.al.,who found that a sense of self-worth prevents deterioration of psychological well-being. Moreover, regretfulness or feelings of dissatisfaction or unhappiness about the past in terms of thoughts, feeling and action contributed to psychological well being of retirees. This finding was similar to that reported by DeGenova who identified regretfulness as a important predictor of life satisfaction of the aged. It may be because negative perceptions of the past are relevant in daily life and in later life and that reflection of the past, unresolved conflicts and regrets, affect life satisfaction. So, it is understood that retirees must not be regretful about their past for their better psychological wellbeing. The finding is in line with studies which confirm that leisure time activities predict life satisfaction for retirees. Current study provided support for Bevil O' Connor and Matton who found that participation in leisure time activities benefited the retirees physically,

psychologically and spiritually. After retirement, there is abundant time available and utilizing this time by engaging in constructive activities like visiting temples, spending time in pursuing hobbies, meeting friends, and associating with voluntary organization may enhance their psychological well-being. Family structure variable also contributed significantly to psychological well-being of retirees. The results indicate that retirees living in joint family setup possess better psychological well-being compared to those in nuclear family setup. This is probably because retirees living in joint families have opportunities for interaction with other family members like playing with their grandchildren, sharing problems and ideas with other and can avail physical help a the time of need. In addition, the perceived availability of help and a joint family improved the psychological well-being of retirees. This could be due to the perception of availability of family support that buffers the negative effects of retirements. This finding emphasized the importance of joint family system for better psychological well being. However, in India, due to may suffer poor psychological well being as they are compelled to live in nuclear families. Regression analysis indicated that attitude towards aging was not a predictor of psychological well being of retirees but of reemployed retirees. This finding was contrary to prior research that has demonstrated that the extent to which an individual has a positive attitude towards aging contributed significantly to his well-being. This could be because of the fact that the perception of aging could be a relevant predictor of well being before or immediately after retirement. Discriminant functional analysis was also found to be significant. This indicated that retirees and reemployed retired army personnel's psychological well being differed significantly on retirement specific self-esteem, dispositional rigidity, regretfulness, goal-directedness, leisure time activities, attitude towards aging, and household decision making. This analysis substantiated the finding of multiple regression analysis discussed above. It was evident that by measuring these predictor variables alone one could determine the nature of the psychological well-being of retirees. Moreover, the study has implications for prevention and intervention for enhancing psychological well-being of retirees.

CONCLUSION

When considering the practical implications disclosed in the study, some conclusions and recommendations can be made in support of the research. The present study ascertained the predictors of psychological well-being of retirees. It can be concluded that feelings of self-worth, flexibility, setting new goals, perceived availability of interpersonal resources, not having regrets about past life, involving oneself in leisure time activities, and living in joint family system can enhance a retirees' quality of life. It can be inferred that these psychosocial predictors of psychological well-being would prevent deterioration of well being and enable the retirees to adjust better with family relationship and society to adjust better with family relationship and society. The findings can also be useful to government agencies, policy makers, and non-government organizations (N.G.O's) to provide pre-retirement counseling programs by incorporating the psychosocial predictors. Further, the retirees with low psychological well being can be identified by the measures used in the study to cope effectively with their psychosocial problems. As the study found self-esteem and flexibility to be the salient features for promoting well-being, counseling can focus on these aspects.

LIMITATIONS

The research was cross- sectional in nature; hence causal links between variables remain elusive. Future study can use more rigorous longitudinal research designs to overcome this problem. However, the current study used robust sampling procedures and statistical procedure to analyze the results. Further, the sample included only Army personals who worked in Government, mostly male retirees, aged above fifty eight limiting the generalizability of the results. This paves the way for suggestion of further research to be conducted in more diverse sample including female retirees, retirees who worked in various job sectors, and retirees living in setups other than home. Despite these limitations, the current findings may have important implications for future research and practice.

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