

A STUDY TO ASSESS POST RETIREMENT STRESS AND ITS COPING STRATEGIES AMONG PEOPLES LIVING IN SELECTED AREAS OF SANGLI MIRAJ KUPWAD CORPORATION

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Received: 14 April 2020 Revised and Accepted: 8 August 2020

ABSTRACT: Aging is common phenomenon in every individual. Elderly people undergo through many changes due to increase in age, physical and mental changes which leads to stress. Old age is seen as initiation of retirement. It's an act of cessation from job, social life. Retirement leads to change in morals, financial status, and change in social life. Retirement is considered as a stressful event. Stress is a state of mental or emotional strain resulting from demanding circumstances. Stress causes physical, mental, emotional, social and behavioural problems in elderly people. Senior citizens should cope up with major life changes related to retirement, and search for psychological comfort with retirement life. Retired peoples undergo with emotional, psychological, physical, financial stress, and it is very essential to identify the coping strategies used by them. The present study was conducted to assess the stress and coping strategies of post-retired peoples. The study included 101 non-pensioner retired people living in Sangli, Miraj and Kupwad corporation area. Descriptive research design was used to conduct the study. Rating scale to assess stress and checklist to assess coping strategies was administered. The result of the study indicated that retired peoples have moderate level of stress and they use adequate coping strategies to deal with stress.

Keywords- Assess, Stress, Coping strategies, Retired people..

INTRODUCTION

Aging is considered as a natural process of individuals. Old age is regarded as a normal unavoidable phenomenon. As per the census of 2011 the population of India is 1,210,854,977 in which there are 623,724,248 males and 586,469,174 females. There are nearly 104 million elderly people aged 60 years and above in India.¹ Old age is considered as a beginning of retirement. Atchley (1977) defined retirement as an act of retiring or state of being retired. That is termination of oneself from job, public life, or from active services. Hence the process of retirement involves transformation of people experiences.² The standard age of retirement differs from country to country. The age of retirement for people working in private sector is 58-59 years in India.³

Retirement results in major and fundamental life change that affects numerous areas. It was noticed that over 40% of peoples are at risk of going into depression.⁴ The "life event scale" was used by the psychologists to assess the level of stress, in that it indicated that retirement is rated as the 10th most stressful event.⁵ Stress is wear and tear of body caused by rapid adjustment to a person's changing environment. Anything which is causing change in life results in stress. As the individual gets older the person's ability to gain relaxation after successful situation becomes very hard. Aging may wear out the systems which are present in the brain that counters to the stress.² Coping strategies are termed as constantly changing cognitive and behavioural efforts of individuals to handle specific external or internal demands that are evaluated as increasing the individual resources.³⁰

The change from working life to retirement has practical and emotional, social, economical implications [for e.g. Coping with less income, having many leisure hours.] and the responses to it may be peculiar. Stress related problems has various effects on elderly peoples. It causes physical, mental, emotional, social and behavioural problems. Thus retirement requires older peoples not only to cope with changes resulting from retirement from work, but also with continuously changing phenomenon of retirement itself.¹⁷

Recently few studies had recommended that the onset of depression and anxiety in elderly is associated with inability to cope with the retirement stress.²The current research aims to assess the post retirement stress and its coping strategies among people living in selected areas of Sangli, Miraj, Kupwad Corporation.

OBJECTIVES:

- 1.To assess the level of stress among retired people.
2. To find out the coping strategies among retired people.
- 3.To find out the association between level of stress with demographic variables.

MATERIALS AND METHODS:

Descriptive research design was conducted to assess post retirement stress and its coping strategies among peoples living in selected areas of Sangli, Miraj, Kupwad Corporation. Total 101 samples were selected by Non-probability snowball sampling technique.

After clearance by ethical review committee data collection was started. Prior permission was taken from respective authorities and informed written consent was taken from the participants. Data collection was done by using A rating scale to assess stress which contains 20 items and checklist to assess coping strategies which contains 20 items was administered to assess stress and its coping strategies among retired peoples. The tool was divided into 3 sections. The first section contains demographic variables, the second section contains rating scale to assess stress which contains 20 questions, for assessing the level of stress like never (0), sometimes (1), always (2), with the maximum score of 40, For positive statements reverse scoring is given i.e. never (2), sometimes (1), always (0). Since it is a structured questionnaire the grading of the score was formulated by the investigator with the help of educationalist and psychologist. The total score was divided into 3 categories according to the level of stress, i.e. Mild level of stress = [0-12], moderate level of stress = [13-14], and severe level of stress = [25-40].

The third section consist of checklist to assess the coping strategies among the retired peoples. Questions were related to emotional, psychosocial, physical, and financial conditions. The scoring was done on the following points; Yes = 1, No = 0. The 20 questions carried the maximum score of 20. The chi-square test was conducted to test the association between level of stress with demographic variables.

RESULTS:

SECTION - I

Table 1. Frequency and percentage distribution of Demographic variables. N= 101

Variables	Groups	Frequency	Percentage
Age in years	61-65 years	57	56.44
	66-70 years	44	43.56
Gender	Male	66	65.35
	Female	35	34.65
Educational Status	Primary	22	21.78
	Secondary	11	10.89
	Graduate	43	42.57
	Post Graduate and above	25	24.75
Occupation	Bank Worker	17	16.83
	Engineers	12	11.88
	Industrial Workers	29	28.71
	Heath Team Members	27	26.73

	Teachers	16	15.84
Religion	Christian	26	25.74
	Hindu	52	51.49
	Muslim	23	22.77
Marital status	Married	100	99.01
	Unmarried	0	0.00
	Divorced	1	0.99
Spouse	Alive	54	53.47
	Dead	47	46.53
Type of family	Nuclear	20	19.80
	Joint	81	80.20
Years of work experience	Less than 30 years	33	32.67
	More than 30 years	68	67.33

Table no.1: Deals with analysis of demographic data; according to age of retired people in the study 56.44% of peoples belongs to age group 61-65 years. 65.35% were males. 42.57% were graduates. 28.71% were Industrial Workers. 51.49% belongs to Hindu religion, 99.01% of people were married, 53.47% person’s spouse are alive. 80.20% were from the Joint families. 67.33% had their work experience more than 30 years.

SECTION II - [A]

ASSESSMENT OF STRESS AMONG RETIRED PEOPLES.

Table 2: Frequency and percentage distribution of Emotional Stress among retired people. N=101

Sr. No.	A] Emotional stress:	Never		Sometimes		Always	
		N	%	N	%	N	%
1	Experiencing low self-esteem after retirement.	0	0.00	70	69.31	31	30.69
2	Feeling nervous by thinking that now they are dependent on children for survival.	7	6.93	52	51.49	42	41.58
3	Experiencing increase in outburst of anger and argument.	15	14.85	74	73.27	12	11.88
4	Feeling extremely irritable since retirement.	5	4.95	85	84.16	11	10.89
5	Satisfied with the way they live the life since retirement.	47	46.53	47	46.53	7	6.93

Table no.2: shows that 84.16% of peoples sometimes feels extremely irritable since retirement, while 73.27% of people sometimes experiences increase in outburst of anger and argument.

Table 3: Frequency and percentage distribution of Psychosocial Stress among retired people. N=101

Sr. No.	B] Psychosocial stress.	Never		Sometimes		Always	
		N	%	N	%	N	%
6	Missing colleagues from job place which makes them feel upset.	0	0.00	47	46.53	54	53.47
7	Lost sense of identity.	2	1.98	35	34.65	64	63.37
8	Experiencing change in role performance.	0	0.00	37	36.63	64	63.37
9	Experience increase in social interaction.	83	82.18	18	17.82	0	0.00
10	Getting more time to spend with family.	97	96.04	4	3.96	0	0.00

Table no3. Shows that, 63.37% of peoples always experiences change in their role performance and lost sense of identity. While 96.04% do not get more time to spend with their family.

Table 4: Frequency and percentage distribution of Physical Stress among retired people. N=101

Sr. No.	C] Physical stress.	Never		Sometimes		Always	
		N	%	N	%	N	%
11	Experiencing change in sleep pattern after retirement.	1	0.99	56	55.45	44	43.56
12	Experience increase in physical complaints.	3	2.97	17	16.83	81	80.20
13	Experiencing change in the appetite.	1	0.99	83	82.18	17	16.83
14	Experiencing change in body weight since retirement.	1	0.99	79	78.22	21	20.79
15	Engaging in physical exercise.	58	57.43	42	41.58	1	0.99

Table no.4: shows that 82.18% of peoples sometimes experience change in their appetite, while 80.20% of people always experiences increase in physical complaints.

Table 5: Frequency and percentage distribution of Financial Stress among retired peoples. N=101

Sr. No.	D] Financial stress.	Never		Sometimes		Always	
		N	%	N	%	N	%

16	Feeling upset when they don't have enough money to buy own medicines and personal things.	1	0.99	68	67.33	32	31.68
17	Waiting until spouse /children give them money for daily expenses.	38	37.62	49	48.51	14	13.86
18	Experiencing loss of financial stability.	2	1.98	26	25.74	73	72.28
19	Finding difficulty to pay the bills.	53	52.48	34	33.66	14	13.86
20	Financial needs are met.	29	28.71	72	71.29	0	0.00

Table no 5. Shows that 72.28% of peoples always experiences loss of financial stability, while 71.29% of people financial needs are sometimes met.

SECTION II – [B]

Table 6: Frequency and percentage distribution of Level of Stress among retired people.

N=101

	Groups	Score	Frequency	Percentage
Level of Stress	Mild	0-12	1	0.99
	Moderate	13-24	71	70.30
	Severe	25-40	29	28.71

Table no 6, shows that 70.30% of retired peoples have moderate level of stress, while 28.71% of retired peoples have severe level of stress.

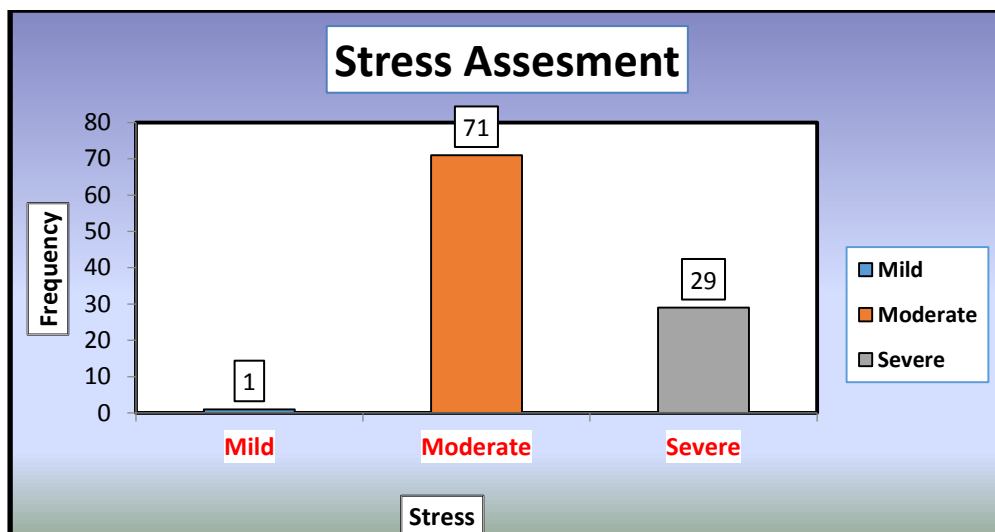


Figure No- 1: Assessment of the level of Stress among retired people.

SECTION III

ASSESSMENT OF COPING STRATEGIES AMONG RETIRED PEOPLE

Table 7: Frequency and percentage distribution of Emotional coping strategies among retired people.N=101

Sr. no.	A] Emotional coping strategies	Yes		No	
		N	%	N	%
1	Sharing problems with siblings.	81	80.20	20	19.80
2	Watching television to divert mind.	101	100.00	0	0.00
3	Accepting reality of facts.	101	100.00	0	0.00
4	Fulfilling hobbies to achieve satisfaction.	56	55.45	45	44.55
5	Expressing emotions freely.	92	91.09	9	8.91

Table no 7. Shows that 100% of peoples watches television to divert their mind and accept the reality of facts, and 91.09% expresses their emotions freely.

Table 8: Frequency and percentage distribution of Psychosocial coping strategies among retired peoples.N=101

Sr. no.	B] Psychosocial coping strategies	Yes		No	
		N	%	N	%
6	Taking help and advice from other people when confused.	101	100.00	0	0.00
7	Spending time with positive peoples.	64	63.37	37	36.63
8	Involving in religious programs.	84	83.17	17	16.83
9	Participating in social activities.	48	47.52	53	52.48
10	Involving in family functions.	94	93.07	7	6.93

Table no.8: Shows that 100% of peoples take help and advice from other people’s when they are confused, 93.07% involves in family functions, and 83.17% involves in religious programs.

Table 9: Frequency and percentage distribution of Physical coping strategies among retired peoples.N=101

Sr. no.	C] Physical coping strategies	Yes		No	
		N	%	N	%
11	Eating small and frequent meals to balance the appetite.	47	46.53	54	53.47

12	Undergoing regular physical check-up.	26	25.74	75	74.26
13	Going for a walk.	94	93.07	7	6.93
14	Taking help from somebody when physically tired.	94	93.07	7	6.93
15	Sleeping adequately.	58	57.43	43	42.57

Table no.9. shows that 93.07% of peoples goes for a walk, and takes help from somebody when they are physically tired, while 57.43% sleeps adequately.

Table 10: Frequency and percentage distribution of financial coping strategies among retired people.N=101

Sr. no.	D] Financial coping strategies	Yes		No	
		N	%	N	%
16	Waiting for some money for daily expenses from the children.	44	43.56	57	56.44
17	Giving less importance to own demands.	101	100.00	0	0.00
18	Saving little amount of money which is left from daily expenses.	101	100.00	0	0.00
19	Done health insurance policy.	64	63.37	37	36.63
20	Using money from retirement plans.	81	80.20	20	19.80

Table no 10. Shows that,100% of peoples gives less importance to their demands, and saves little amount of money which are left from their daily expenses, while 80.20% of people uses money from their retirement plans.

SECTION IV

ASSOCIATION BETWEEN LEVEL OF STRESS WITH DEMOGRAPHIC VARIABLES

Table 11 : Association between level of stress with demographic variables.

N=101

Variable	Groups	Stress			Chi Square	d. f.	P value	Significance
		Mild	Moderate	Severe				
Age in years	61-65	0	44	13	3.77	2	0.152	Not Significant
	66-70	1	27	16				
Gender	Male	1	48	17	1.27	2	0.530	Not Significant
	Female	0	23	12				
	Primary	0	6	16	44.45	6	0.000	Significant
	Secondary	0	4	7				

Educational Status	Graduate	0	37	6				
	Post Graduate and above	1	24	0				
Occupation	Bank Worker	0	15	2	36.53	8	0.000	Significant
	Engineers	1	11	0				
	Industrial Workers	0	11	18				
	Health Team Members	0	18	9				
	Teachers	0	16	0				
Religion	Christian	0	23	3	8.84	4	0.065	Not Significant
	Hindu	0	33	19				
Marital Status	Married	1	71	28	2.5	2	0.152	Not Significant
	Unmarried	0	0	0				
	Divorced	0	0	1				
Spouse	Alive	1	41	12	3.09	2	0.213	Not Significant
	Dead	0	30	17				
Type of Family	Nuclear	0	14	6	0.26	2	0.878	Not Significant
	Joint	1	57	23				
Years of Work Experience	Less than 30 years	1	29	3	10.78	2	0.005	Significant
	More than 30 years	0	42	26				

Table no 11. shows that for the demographic variables like, Age in years, Gender, religion, Marital status, Spouse, Type of family, the p value is more than 0.05. hence it is found to be **not significant**.

Where for association of level of stress with Educational Status, Occupation, Years of work experience, the p value is less than 0.05. hence it is found to be **significant**.

CONCLUSION:

The results of the current study bring about the conclusion that retirement is stressful for most of retirees. Therefore, the study suggests that retired peoples undergoes with stress and uses various coping strategies to cope with their stress. Like watching television to divert mind, accepting reality of facts (100%), taking help and advice from other people when they are confused (100%), going for walk, taking help from somebody when they are physically tired (93.07%), giving less importance to their demands, saving little amount of money which are left from their daily

expenses (100%). And other coping strategies like listening to the religious music to reduce their stress, some people do yoga, and avoid thinking about stressful events. Some people go out with their friends, spending time with playing with their grandchildren. Going to drop and receive their grandchildren from school. Taking help from their friends and relatives for financial support. And some people try to reduce their household budget.

This might be attributed to the experience of older people which make them more adaptable and accept the situation which they cannot change after retirement. Giving more preference to family needs than self needs.

RECOMMENDATIONS:

- A similar study can be conducted on a large population for better generalization of findings.
- A similar study can be done in different setting.
- A comparative study can be done to find out the level of stress and its coping strategies among pensioner and Non-pensioner retired people.

IMPLICATIONS:

The results of this study can be used for nursing education, nursing management, nursing research and nursing practice.

Nursing Education:

- The community nurse can deliver the education on coping strategies to reduce the level of stress for retired people in the community.
- The nurse educator can use the result of the study as an informative illustration for the students, to make the students aware of the changing trends in the society with increase demand of knowledge regarding level of stress and coping strategies. And need to provide knowledge about stress and various coping strategies among retired people.

Nursing Management:

- The findings of the study should be used as a basis of in-service education programs for nurses so as to make them aware of it, and communicate the findings to guidance and counselling center so that they can take an appropriate step to prepare for the retired people to prevent stress or to cope with stress.

Nursing Research:

- As a researcher, the nurses can study about the impact of retirement on the family.

Nursing Practice:

- The study findings will help the nurse to communicate it with the retired people and helps them to teach health coping strategies to deal with stress.

CONFLICT OF INTEREST:

The author declares that they have no conflict of interest.

SOURCE OF FUNDING:

The whole research funding was done by the researcher herself.

ETHICAL CLEARANCE:

A research proposal approved by Institutional Ethical Committee (IEC), meeting was held in Bharati Vidyapeeth (Deemed to be University) College of Nursing Sangli. The permission for pilot and main study was obtained from selected corporators of Sangli, Miraj and Kupwad corporation area to conduct the study after IEC.

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