

## A Study Of Intellectual Ability And Adjustment Of Retired People Of District Srinagar

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### Abstract

The effectiveness of the individual's effort to meet his needs and adapt to his environment is called adjustment. It is a process by which individual tries to bring harmony, stable and satisfying relationship with his environment. Aging is a natural phenomenon that refers to changes, which occur during the life span and results in differences in structure and function between the youth and the elderly. Old age is the stage of life, when problems increase manifold. Present study is an attempt to analyze the problems of retired people. The study was conducted on 100 migrated retired people residing in district Srinagar. The sample was contacted on purposive sampling basis. It was ensured that the sample were males belonging to the nuclear setup and having average socio-economic status. To study the intellectual ability of the retired people; tool employed was Advanced Progressive Matrices Scale by Raven (2001) and it was found that most of the retired people have average intellectual ability. To study adjustment, the tool employed was Shamshad Jasbir Old Age Adjustment Inventory (SJOAI) by Hussain and Kaur, it was found that retired people have problems in the home, social, emotional, martial and financial areas of adjustment which need to be addressed for developing positive mental health of the retired people. The study further revealed that People between 60-70 years are better adjusted than those between 71 & above.

**Keywords:** Intellectual Ability; Adjustment, Retired People

### Introduction

Retirement is a major and personally important life transition. Old age is perhaps the most vulnerable stage of one's life after infancy and considered as one of the major social problem of the modern societies. It is generally accompanied by a number of problems that the aged have to adjust within varying degrees. Especially senior citizen who retire from service usually have to adjust with reduced income, new role function, lack of recognition and status tend to create among the elderly a feeling of powerlessness, isolation, loneliness and a deep sense of worthlessness. The problems of aged or retired people are not new but now they have increased considerably. Hence the changing trend of the society has made it essential to carryout research on the elderly people, particularly the study of retired persons. The major concern in old people is how to adjust well to their retirement i.e. sudden break of active life to the inactive life. Bose (1990) pointed out that the old people had feeling of being neglected by the society because nobody had the time to sit with them. Generation gap increases this gulf and increases the feeling of dependency. The aged had feeling of being neglected by the society and the members of the family as their children did not allow them to mix up with others. In old age, they feel they had become less active and due to their poor economic conditions they can't attend the social gatherings. Sarah (1980) stated that during the retirement period, the aged pass into a new social position with unique roles, expectation and responsibilities. This shift brings about an abrupt reduction in number of roles played and decline in status and standard of living. The position of elderly is now framed by economic and social forces that tend to omit options for participation in society. The elderly was of view that their life is incomplete without spouse. The loss of spouse is an oppressing psychological problem. The aged depend more upon their spouse and they cared for their feelings. This long association and companionship of husband and wife develops into love and affection for each other in old age. Jayashree and Rao (1990) found that the older women whose spouses were living were found to be significantly better socially adjusted than the widows. The problems of emotional adjustment among elderly may be associated with the fact that normal aging do not provide opportunities to achieve a satisfactory emotional equilibrium involving a balance between inner needs and drives and external environment. The generation gap creates differences between children and old parents, due to which children could not give respectable place to parents and parents too could not understand children's problem that might have widened the gap between parents and children. This caused psychological imbalance for aged specially women. Rao (1975) studied the emotional problems of the aged and found that the aged persons suffered from psychological trauma like death of near

and dear ones, fear of death, disappointments at sons and daughters’ failure to live up to their expectations. Elderly living in joint family system and specially women were facing financial adjustment problems. The reason may be due to decreased income, less saving, more expenditure. They have divided their money and property amongst their children resulting in financial insecurity and had the feeling that there is not value without money. Peterson and Balton (1980) emphasized that upon retirement, the elderly face difficulty in maintaining their self-image, self-esteem and self-motivation. Social security benefits and pensions were unable to keep up with rising prices. Singh and Sharma (1987) found that the economic problems of aged were followed by psychological, social and physical problems. Due to their poor economic conditions, they did not receive adequate quality and quantity of food, clothing and medical care. Shukla (2008) compared adjustment problems of institutionalized and non- institutionalized aged and concluded that institutionalized males and females have shown poor adjustment towards health, social, emotional, financial, home and marital areas as compared to non-institutionalized aged. Rafiq, T. (2006) conducted a study on adjustment and values of old age people in Kashmir reported that there is significant difference between male and female old age subjects, in all the areas of adjustment, viz. home, health, social, marital and emotional. Another study on adjustment problems of male and female found that there is significant difference between male and female retirees in their adjustment pattern.

**The present study was undertaken with the following objectives**

1. To assess the level of Intellectual ability among retired senior citizens.
2. To know the adjustment among retired senior citizens.
3. To know the interrelationship between Intellectual ability and adjustment among retired senior citizens.

**Tools used for data collection**

The tools employed for the study are enumerated below:

1. Structured personal information schedule.
2. Advanced Progressive Matrices Scale by Raven (2001).
3. Shamshad Jasbir Old Age Adjustment Inventory (SJOAI) by Hussain and Kaur (1995).

**Sample**

The sample for the present study consisted of male retired people who had migrated from rural areas to Srinagar and living in nuclear families. The sample was contacted on purposive sampling basis.

**Table depicting the Intellectual ability levels among retired senior citizens (N=100)**

Mental ability levels	Frequency	Percentage
Superior	-	-
Above average	25	25
Average	63	63
Below average	12	12
Impaired	-	-

The table is self-explanatory

**Table Depicting the Adjustment Issues of Retired People (N=100)**

S.No	Items	Yes	No
1	Do you feel yourself being respected and honored in your house as before	45	55
2	Do you feel yourself respected in the society even in this age	39	61
3	Post retirement do you feel professional relations are mostly statistical or mere contractual	69	31
4	Do your former office colleagues call or visit you to know about your well being	22	78
5	Do your children verbally torture you by labeling you a failure?	41	59
6	Have you ever experienced that your social circle is decreasing	64	36
7	Do you think that a person becomes physically weak in the old age	71	29
8	Do you feel your life is incomplete without your life partner	82	18
9	Do your children obstruct your talk in social gatherings	39	61

10	Do you feel like that in this age anxiety of disease remains always greater than disease	67	33
11	Do you visit or talk to your neighbors & relatives frequently	41	59
12	Do you feel that you are more dependent on your life partner than before	75	25
13	Do you feel that you cannot laugh or weep without obstruction in old age	38	62
14	Do you observe a behavioral and attitudinal change in people towards you post retirement	57	43
15	Do you always find yourself encompassed in tension and perplexity which causes you the complaint of high blood pressure	41	59
16	Whether any doubt is created in the mind of your life partner that your interest has diminished in him/her with the growing age?	42	58
17	Do you feel people avoid your company and are interested in your talks	59	41
18	Are your movements being restricted by your children	37	63
19	Do you feel you have been pushed to the periphery in the home (Neglect & Isolation)	41	59
20	Do the members of your family take you as a burden after your retirement from service	49	51
21	Do you feel that other members of the family gets disturbed by your constant presence in the home	53	47
22	Do you get discouraged soon even by an ordinary physical disease	35	65
23	Do you avoid social gathering or attending parties for fear of being marginalized	46	54
24	Do you remain terrorized by any long disease going to happen in old age	55	45
25	Do you feel that whatever time you have you are unable to pass it	41	59
26	Do you depend on your family members when you are in need of money?	49	51
27	Do you engage yourself in some voluntarily social service without any remuneration	27	73
28	Do your children serve you in the expectation of your money?	47	53
29	Do you greet cheerfully the persons when they come to your house?	76	24
30	Do you keep yourself worried for what will happen tomorrow?	67	33
31	Can you invite a stranger to a lunch at your home without any fear or restrictions	36	64
32	Does your heart start palpitating and hands shiver by a little argument?	65	35
33	Are you ready to help/counsel in any matter in the house but the family members are not ready to accept your help?	59	41
34	Do you observe some change in your personality and mental health with advanced age	61	39
35	Do you feel sometimes weeping on yourself?	39	61
36	Post retirement do you feel socially marginalized	41	59
37	Do you experience emotional swings or occasional outbursts	47	53
38	Has your interest in persons gone decreased after retirement or being separated from employment?	47	53
39	If you have sufficient money and wealth then do you allow your children to utilize it	31	69
40	Do you intervene or show concern on noticing the delinquents acts of the youth	23	77

41	Do you sometime become so disheartened and want to remain lonely?		51	49
42	In spite of having money do you like to spent very less in this age		37	63
43	Do you take interest in small children and give them moral teachings by telling stories?		69	31
44	Do you feel sense of detachment and spiritual bless at this age		29	71
45	Do you keep on regularly anxious that any type of disease can affect in old age?		61	39
46	Do you like it good to depend on your children for money		41	59
47	Do you allow your life partner to exercise her right for making key decisions		46	54
48	Do you feel alike that your family members have your need?		56	44
49	Do you keep your behavior in your illness such that nobody comes to know that you are ill?		41	59
50	Do you anger on your own self?		37	63
51	Do you (husband and wife) have so much faith on each other even now as you before?		71	29
52	Do persons in the society categorize you as an experienced and matured person and honor you?		42	58
53	Do you take regular exercises		23	77
54	Do you like that you should go on earning something by self even after retirement		71	29
55	Do you practice artificial methods to keep yourself attractive?		44	56
56	Do you like to lie down alone even in a little illness?		42	58
57	Can you watch your favorite Programme on the television uninterrupted		45	55
58	Do you become more troubled now with the crowd of people outside the house?		61	39
59	Do you become too much desperate with any disease?		55	45
60	Have you acquired sufficient capital and you are fully satisfied?		23	77
61	Do you wish that your children should remain ever obedient and you remain anxious due to it?		66	34
62	Do you like to sleep alone in the room keeping the door closed?		42	58
63	Do you feel yourself tired like ill every day from the morning		44	56
64	Do you allow freedom to children to discharge their responsibilities independently		71	29
65	Whenever you sit among your friends do you give them chance to speak		44	56
66	Do you hold the belief that hope sustains life		44	56
67	Do you feel that if you die the future of your husband/wife will be safe in the hands of your children?		61	39
68	Do you remain troubled thinking that this life has not given you much?		57	43

69	Do you discuss your problems or difficulties more with your friends in comparison to before?		23	77
70	Do you give more importance to outer attraction of color and complexion in your married life?		36	64
71	Have you already distributed your wealth provident fund or any other savings among your children due to whom you feel now helpless?		44	56
72	<b>Keeping your life optimistic do you do some exemplary work for the people in society?</b>		33	67
73	Do you cooperate in making home atmosphere cheerful		78	22
74	Do you always remain in fear of losing something		43	57
75	If your wife is well educated and efficient in her work, do you not feel jealous of her		05	95
76	Are you a victim of domestic violence?		32	68
77	Do you fear of getting sick because of persons will not serve you		44	56
78	Do you like it better to engage yourself in any work because loneliness tortures you		47	53
79	Do you experience disturbed sleep cycle		51	49
80	With advanced age I experience a decline in muscular strength, reaction time, stamina, hearing, distance perception and sense of smell & taste.		45	55
81	Post retirement have you observed change in your eating habits due to anxiety		44	56
82	Do you have responsibilities of children such as marriage, education etc. on you even after retirement		55	45
83	Due to rush for material gains structured /institutionalized type of climate is perceived in our homes		56	44
84	At times I feel confused, dejected and insecure due to disturbed circumstances around		66	34
85	Do you get your meals available at home according to your choice and taste		45	55
86	Do you become more sad and anxious remembering death of your friends and relative because you fear your death		49	51
87	Do you think alike that you have fulfilled the requirements of your children? So they being grown up ought to fulfill your requirements from their income?		65	35
88	Do the family members like your presence in front of other persons		56	44
89	Do you like to go to your children if you are alone and fall sick		65	35
90	Because you do not earn your bread, so do you ever feel yourself very inferior		67	33
91	Do you respect the feelings of your life partner		76	24
92	Do you bear all types of physical troubles without any fear		43	57
93	Do you forget anything very soon		69	31
94	Do you have strong will to share joy and sorrow of others		47	53
95	Do you ever become very sad thinking that you are dependent on others		71	29
96	Do you believe in that without independent income or money there is no social prestige?		75	25

97	Has not any scattered-ness or bitterness crept in the relations of husband/wife due to growing age		44	56
98	Do you feel yourself very lonely and insecure during sickness		68	32
99	Do you like more hearing radio, seeing TV along with family members		61	39
100	Do you like to play some games with family children for passing time		76	24
101	Do you like to give your suggestion for solving any family problem		54	46
102	Do you still perform the work of daily life in a routine day		75	25
103	Do you see everybody with suspicion		19	81
104	Do you think not to leave your wife as a burden on anyone lifelong and after your death		79	21
105	Do you have less sleep		77	23
106	Are you so social in this age too as you were before		23	77
107	Do you share your personal experiences with your family members		55	45
108	Do you hesitate in telling your personal problem to family members		49	51
109	Do you think that your hands are bound because of your limited personal income		65	35
110	Do you get frightened by loud voice and sharp light		55	45
111	Do you not feel happy on coming of any guest at home		77	23
112	Do you think of committing suicide being perplexed by your sickness		23	77
113	Do you have affection with any special person in the house		77	23
114	Do you like to do any part time job to have earning for fulfilling your requirements		67	33
115	Do you usually get up in night and start walking because of your uneasiness of mind		54	46
116	Do you tell about your disease exaggeratedly whenever you go to your doctor		75	25
117	Do family members praise of your thoughts?		51	49
118	Do you like to hear problem of any member of your family		76	24
119	Do you feel so that family members remain away from you because you have become more irritable		51	49
120	Do you ever feel cheated/deceived by your own family members		34	66
121	Do you think that yourself being economically prosperous children will remain under your control		19	81
122	Are you able to spend your time joy fully in your house		41	59
123	In spite of fulfilling your responsibility towards family do you seldom become anxious without any reason		44	56
124	Do you remain more anxious for your medicine meals and daily requirements in this age		55	45
125	Do you feel that your house is prosperous and joyful in all respect		47	53

**Adjustment among Retired Senior Citizens (100)**

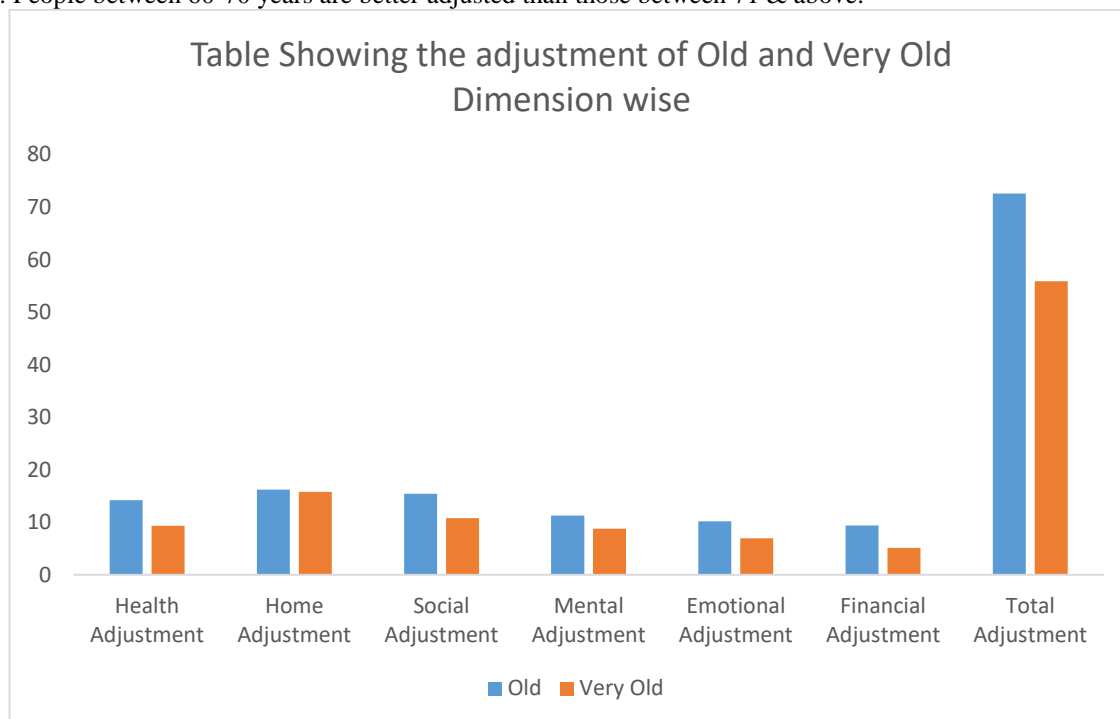
Areas of adjustment	Category		
	Good	Average	Poor
Health	17	71	12
Home	19	69	12
Social	18	66	16
Marital	65	22	13
Emotional	18	66	16
Financial	45	22	33

**Table 2 Showing the Mean, SD and t-value of two aged groups in different areas of adjustment (N =100)**

Age		Health	Home	Social	Marital	Emotional	Financial	Total
60-70	Mean	14.2	16.2	15.4	11.25	10.2	9.4	72.55
	SD	2.07	1.99	1.26	2.71	2.17	6.3	6.56
71 & above	Mean	9.3	15.75	10.8	8.75	6.95	5.1	55.85
	SD	2.76	1.94	2.07	2.14	2.85	1.59	3.36
	t-value	8.42**	1.55	5.33**	6.19**	3.53 **	4.88**	12.55 **

\*\* Significant at 0.01 level of significance

**Result:** People between 60-70 years are better adjusted than those between 71 & above.



**Correlation between Health Status, Leisure Activities, Cognitive Changes with Adjustment among Retired Senior Citizens**

Variables	r value
Health status	0.33**
Leisure activities	0.31**
Cognitive changes	0.35**

\*\*p≤0.01 level of significance

It is clear from the table that health status of retired senior citizens was positively and significantly correlated with adjustment ( $r=0.33$ ) indicating better the health status better the adjustment in case of leisure time actives, positive and statistically significant relationship ( $r=0.31$ ) was observed indicating higher the engagement in leisure time activities better the adjustment among retired senior citizens. Positive and significant relationship between cognitive changes and adjustment ( $r=0.35$ ) indicating better the cognition changes better the adjustment among retired senior citizens.

However, the hypothesis that there would be no influence of health status, leisure activities and cognitive changes on adjustment was rejected.

**Interrelationship between mental ability and adjustment among retired senior citizens**

Variables	Mental ability	Adjustment
Mental ability	-	0.11
Adjustment	0.11	-

It is clear from the table that no significant correlation between mental ability and adjustment among retired senior citizens. However, the hypothesis that there would be no relationship between mental is ability and adjustment accepted.

**Intervention Strategies:**

After an illustrious career of 4 decades, retirement should have been a well-deserved break for Rashid. He had made the right investments, had saved enough and was financially sound; he could look forward to a stress-free life doing things that he had no time for while he was in-service. But things did not go that way and Rashid found himself unsettled and far from content. He had trouble making new friends, began to shun company and his family found him irritable, indifferent and often forgetful. What Rashid did not know was that he was showing typical symptoms of Retirement Syndrome — the psychological inability to let go of the position of authority and having problems adjusting to the new role. A workaholic and one who enjoyed considerable clout at work, Rashid found himself no longer in control of things as he had once been. People who have enjoyed positions of rank and privilege and who have to give them up when they hang up their boots are likely to be maladjusted to their slower paced post-retirement lives. This type of adjustment disorder is now seen in an epidemic proportion; more so since family support and social dynamics are not geared up to help the individual any more. While certain types of personalities are more prone to this adjustment disorder, men are more vulnerable to it. Why does this happen? This happens usually because they are only geared up to deal with work stress. They have stayed away for too long from family and domestic matters and are unable to make any sense of it or make changes and compromises. Their social circle was limited to the workplace but post retirement they have to interact with a diversity of people. They feel difficult to forge new friendships/relationships with people who have ‘nothing in common’ with them. They are no longer the decision maker or the person in command. They are newcomers to an environment that runs efficiently without their inputs. All of a sudden they find they have too much time and very little to do. They find activities like reading, gardening, walking or developing another hobby ‘unproductive’.

Unlike at work, their role in the family is not defined. They find themselves a part of a web that is functioning smoothly without any inputs from them. If they migrate to another city post retirement, that is an added challenge to someone who already has an adjustment disorder.

What to do? Severe cases of retirement syndrome can lead to acute depression and often suicidal thoughts. Therefore, counselling helps they re-orient their identity and responsibilities to accommodate the changing roles. An understanding family and support from old and new friends greatly facilitates this transition. Wives are not exempted. Retired Husband Syndrome (RHS) is a psychosomatic stress-related illness frequently seen in women whose husbands have recently retired. Their constant interferences and attempts to dominate the domestic chorus can be a cause of stress to the women. The questions most people think about before retirement are “How much money will I need?” and “Am I saving enough?” But while financial security is certainly critical, people need to amass more than money for a successful retirement; they need to stockpile their emotional reserves, as well.

**Effective post retirement adjustment strategies:**

Regular prayers especially in congregation have a positive impact on retired people.

Think of retirement as a journey rather than a destination. You can also align your attitude by focusing on what you are gaining, rather than the things you are losing. There’s no “right” or “wrong” way to respond when dealing with a major life change, so do not try to oppress yourself into feeling a certain way about retirement. Whether you feel angry, sad, anxious, grief-stricken, or a mix of emotions, by acknowledging and accepting what you are feeling, you will find that even the most intense or uninvited emotions will soon pass. If we keep on re-reading the last chapter of our life, we will



never start the new one. Railing against events that you have no control over can be as exhausting as it is futile. Whatever the circumstances of your retirement, by accepting them you can refocus your energy to the things that you do have control over, such as the way you choose to react to obstacles. Look back at examples where you have coped with changes in the past to remind yourself that you will be able to manage this change as well. Investing your time and effort to a cause that is important to you can add meaning and a sense of accomplishment to your retirement life, as well as benefit your community. Volunteering and mentoring can help expand your social network, boost your sense of self-worth, and improve your mental health. It can also be a great opportunity to pass on some of the skills you have learned during your professional life—or learn a new set of skills. If you have sacrificed your hobbies for the sake of your career, post retirement it is time to resurrect old interests or nurture new ones. Whether you want to complete a degree or diploma, adult education classes are a great way to rejuvenate your mind, develop new interests, and set fresh goals for yourself. Physical exercise is a very effective way to stimulate your mood, relieve stress and strain, and help you feel more relaxed and positive as you grow older. Aim for 35 minutes of activity on most days. Regularly practising a relaxation technique such as meditation, progressive muscle relaxation, deep breathing can help ease anxiety and stress, regulate your blood pressure, and improve your overall sense of well-being. Take a moment to appreciate the small things in life, whether it is a phone call from a friend, a moving piece of music, or the feeling of walking in the sunshine. Spending time in eco-friendly zones can relieve stress, put a smile on your face, and deepen your sense of well-being. Try hiking, fishing, camping, or walking in a park, or through woods. Post retirement, spend your days, learning a new skill, or playing new games, puzzles, or sports, in order to keep you in a state of mental equilibrium. The more active you keep your brain, the better you will protect yourself from cognitive degeneration or memory problems. Eating a balanced, nutritious diet during the process of ageing can also help you maintain a positive outlook. Prolonged worrying is a mental disorder that you can learn how to break. By challenging your anxious thoughts and learning to accept unpredictability in life, you can tranquil your anxious mind, look at life in a more balanced way, and delimit the time you spend worrying.

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