



## Post retirement Adaptability of individuals of Patna

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**Abstract:** Retirement from a full time occupation is a defining moment in a person's life because it marks his transition to the next phase of life. This transition into a new phase requires the individual to make adjustments in identity, thinking, feeling, and action. While retirement can be considered as event, the adjustment to it is usually a process. Adjustment to an after retired life presents a challenge that requires acceptance and embracing the change but many a times this becomes stressful.

Retirement on one hand may be viewed as a way to promote well-being of an individual for it provides us with ample time and opportunity to engage in hobbies. On the other hand, it may leave an individual with a perpetual feeling of being unproductive and a loss in social mileage which they once commanded. Despite the fact that retirement provides us with free time and it is being considered the golden age or a phase which enhances one's longevity, it is looked upon as a curse

Retirement generally is considered a developmental stage that represents 30 or more years of an individual's life and is spread across 6 phases:-

- \* Preretirement- characterized by when a person starts thinking of retirement and hypothesizes about the possible outcome.
- \* Honeymoon- characterized by the feeling of euphoria which a person feels about having free time and indulges in creative activity.
- \* Disenchantment- when the realization dawns upon individual that his life has slowed down and leads to depressive feelings.
- \* Reorientation- when the individual accepts the reality and adjusts with his new life.
- \* Stability- marked by the feeling of stability in an individual's post retirement life.
- \* Termination- marked by disease, illness or the feeling that one has become economically unproductive.

Past studies talk of retirement as a stress inducing life event, due to certain personal appraisal regarding circumstances of the event itself and also the specific personal characteristics of the retirees. Most of the research regards socio demographic variables such as sex, income, race etc. as the important features of retirement.

Researchers are of view that in most of the cases, the specific personal attribute of the individual influences how well they adjust to their post retirement life and that further influences their well-being. This view was confirmed by the findings that individuals do react differently to the transition taking place post retirement.

Miller(1965) opines that retirement is usually associated with loss of occupational identity. Similarly Erikson(1982) was of view that in the final stage of ego development the challenge is to achieve emotional integrity i.e., emotional understanding that life events have unfolded with purposefulness and meaning. Retirement when viewed pessimistically has an adverse effect on the physical and mental health of an individual. Generally, retirement has been found stressful for certain retirees under certain circumstances. Apart from this, retirement demands a psycho-social transition, which lowers the well-being of retirees.

There are several factors which seem critical to adjustment in life post retirement. A few of these include personality, attitudes and social behavioural patterns which help an individual accept and assimilate this change quickly. Retirement is generally associated with mid-life crisis by gerontologist and they hold the view that it demands a psycho-social transition which involves

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an individual's perception, belief, expectation and goal. Collectively factors have an affect either positively or negatively on the psychological well-being of retired individuals.

Taking Indian context into view it has generally been observed that an individual draws a majority of his self-esteem from his occupation. It is thus imperative to see how well are they able to adjust into post retirement world where in their occupational position becomes a thing of past.

**Methodology-** The present study was undertaken to ascertain the level of adaptability among retired employees of Bihar. The specific objectives of the study are as under:

Objectives:

- (i) To study the level of adaptability among retired employees.
- (ii) To study the ways by which retired employees facing crisis can be helped to adapt and cope better.

Philosophical Assumption: The philosophical assumption adopted for the present study will be Ontology.

Ontology is the study of nature of reality and its characteristics. When conducting a qualitative research, the researcher under this embraces the idea of multiple realities.

**Paradigm-** A Paradigm is a basic set of beliefs that guide action. These beliefs vary from researcher to researcher. The paradigms adopted for this study are as follows:

\* **Post Positivism** - Taking a scientific approach to engage in qualitative research is post positivism. This approach has the elements of being deductive, logical empirical data collection, cause and effect orientation, and deterministic nature based on previous theories.

This approach is seen at work among individuals with prior quantitative research work experience and in field such as health sciences.

\* **Pragmatism** - It focuses on the outcomes of the research, the actions, situations, and consequences of inquiry rather than antecedent condition. It is a solution oriented perspective. Procedure: The sample of the present study will include 20 retired employees from Patna. Sample would be drawn using Purposive Sampling Method. Prior consent will be taken from the participants and they will be made to go an elaborative open ended interview session. Subjective Happiness Scale will also be used as a tool to further validate the findings of the study from the other dimension as is usually done in triangulation.

#### **Measuring Instruments-**

1. Interview
2. Subjective Happiness Scale ((Lyubomirsky & Lepper, 1999)

Result and Discussion: The main objectives of this research study were to examine the impact which retirement has on an individual from a psychological viewpoint, how the individual's unrestrained free time affect the individual's quality of life and adaptability which individuals use to cope with after effects of retirement.

It was seen that the occupation of the participants was Banker, Professor, School Teacher and Engineer. It was observed that the participants hailed from financially stable backgrounds and hence it can explained in this light that they were able to cope well with retirement and had a relatively satisfied Quality of Life.

The findings of the present study revealed that majority of the retired employees were well adjusted after retirement. They reported being able to get around well with the change in their routine and surroundings. They were satisfied with condition of their living place and their financial state.

They reported being able to look after their personal requirements as they used to do before. They accepted that they asked for help from others as the need arose. They also reported that they now contributed relatively more in household chores as compared to when they were employed.

With the respect to adjustment with technology, many reported being an avid user of social media



although they differed in their specific uses. Some used their phones to communicate with their loved ones while others used the internet to stay updated with the stock market or current affairs.

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