

## **Impact of Pay-Scale and Religiousness on the Life Satisfaction and Mental Health of the Retired Elderly**

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### **Abstract**

This study aims at assessing psychological wellbeing and level of satisfaction of the retired elderly after retirement. It investigates the impact of socio-economic and religious factors related to the life of the elderly on mental health. The research is largely quantitative which analyze the relationships between the measures of life satisfaction and mental health with the independent variables “Pay-scale” and “Religiousness”. The conceptual design is materialized by examining the significance influence between the predictor variables consisted of ‘Fixed Factors’ and the outcome variables consisted of multi-items standardized inventories i.e., Life Satisfaction and Perception about aging. The result, based on multivariate analysis, reveals that both dependent variables are significantly different in relation to Pay-Scale predictor while Religiousness demonstrates positive relationship only to Life Satisfaction. Findings indicate that the predictor variable “Pay-Scale” completely and Religiousness partially have contributive qualities and positive influence over mental well-being of the retired elderly.

**Keywords:** Life Satisfaction, Perception of aging, Impact of Pay Scale; Mental health, Religiousness

### **Background**

One’s satisfaction and well-being may vary in almost all cultures; people see satisfaction and well-being as one of the esteemed goals of life<sup>1</sup>. Addressing the question of why some retired elderly are more satisfied than others is also a significant aspect, both practically and theoretically, of a positive psychology<sup>2</sup>. Old age and retirement are also an emerging research area in behavioral and social science space<sup>3</sup>. There has been growing interest in determining the association that exist among spiritual, religious and mental well-being variables over a long time. Hackney and Sanders (2003) reveals

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that a considerable support found for a positive association between mental health and religion<sup>4</sup>. In recent times, life expectancy has increased due to the advent of modern facilities like better life styles, healthy nutrition, hygiene care, control of epidemics and improved medicines<sup>5</sup>. Aging and retirement are closely associated which generate the feelings of triviality that subsequently leads to the issue of socio-economic problems and social adjustment<sup>6</sup>. Aging is a complex and multidimensional phenomenon that further leads to the psychological and physiological decline<sup>7</sup>. Rowe and Kahn define healthy aging as the absence of disease and disability, the maintenance of high mental and physical function and continued activity in productive and social activities<sup>8</sup>. The issue of aging in Pakistan is influencing social policies, healthcare structure, social security and socio-economic conditions of a family<sup>9</sup>. Retirement is an inevitable part of life and so far, relatively neglected area in Pakistan.

Retirement upsets the psycho-emotional situation and financial state as well as the style they spend their leisure time and the ways the retirees relate to friends and family. Religious practices and work provide interaction and utilization of energy which eventually lead to mental well-being and the internal satisfaction. It is an important activity which links the individual to the non-material world by providing him opportunities to interact with people and participate in physical and spiritual activities<sup>10</sup>. Opines that retirement is a sad experience for several people and they are found uncomfortable in this phase of life. Retirement bring about a swift change in the role and status of an individual. It tends to reduce the responsibilities and interaction of the people which are believed to be a source of physical and mental activities<sup>11</sup>.

The Pashtūn society is going through transitional changes including modern social trends, weakening of the traditional family structure and deviation from age-old social values which gradually accelerating the problems of the elderly. Earlier knowledge, wisdom and sagacity were attributed to the elderly, however, with the industrial development and advancement in information and communication technology, the expertise held by the elderly thought to be outdated. The aged individuals are gradually expelled from the jobs. The elderly people in the primitive societies were not extruded in the name of aging and retirement. They held important statuses and vital roles in their families and communities up to the last breath but in the recent times the individual who is performing job in a formal sector must get retired at a certain age. The economic self-sufficiency is availed to a limited people after retirement. Regular pension funds offered to only those who got retired from the state-owned sector. Professional status is an important determinant of psychological well-being and satisfaction in life after retirement<sup>12</sup>. There are some researches which associate retirement with grief and sorrow<sup>13</sup>. Opines that retirement improves overall health status while forced retirement has negative impact on mental wellbeing. The negative impact of retirement may be reduced if the elderly is married, have socio-economic support, engaged in physical activities and religious practices<sup>14</sup>. The number of studies carried out on psychological health and religion shows that religiousness and spirituality are related with positive mental health<sup>15</sup>. Most clinical studies have indicated significant positive relationship of belief, religious, and affiliation on mental well-being and psychological health outcomes<sup>16</sup>.

The older people who have adequate economic recourses and engaged in religious practices are more likely to live a satisfied and healthy life than their peers<sup>17</sup>.

Variable	Frequency	%
<b>Age</b>		
60-65	134	42.9
66-70	92	29.5
70-75	58	18.6
76-80	23	7.4
> 80	5	1.6
<b>Marital Status</b>		
Single	7	2.2
Married	262	84.0
Divorced	1	0.3
widowed/widower	38	12.2
<b>Education</b>		
Illiterate	35	11.2
Primary	61	19.6
Secondary	35	11.2
Intermediate	45	14.4
Graduate	73	23.4
<b>Religiousness</b>		
Tablīghi	41	13.1
Non- Tablīghi	271	86.9
<b>Pay-Scale</b>		
BPS 1-16	184	59.0
BPS 17-22	128	41.0
<b>Family Structure</b>		
Living Alone	7	2.2
With spouse	25	8.0
with children	78	25.0
with spouse and children	195	62.5
with relatives	7	2.2

## **Methodology**

### **Sample and Data collection**

The sample population for this study was taken from the district Peshawar. The data of a sample group of 312 aged people were collected from the universe through convenient sampling technique. Overall, 500 questionnaires were distributed (via e-mail, postal and in-person deliveries), but the number of complete responses was 312 (62%) which, according to Richardson<sup>18</sup>, was an acceptable response rate. The selected respondents (Table 1) were categorized into two following predictor groups to assess the effect on criterion variables:

- i. Pay-Scale Predictor (retirees from 1-16 BPS “Supporting Staff” and 17-22 BPS “Officers”)
- ii. Religiousness Predictor (Tablīghi and Non-Tablīghi)

Tablīghi individuals are those who belong to Tablīghi Jamā‘t. Tablīghi Jamā‘t is a non-political Sunni Muslim missionary movement. It aims to spread faith in society and focuses on urging Muslims to return to primary Sunni Islam<sup>19</sup>. Only those respondents were included into the study that got retired at the age  $\geq 60$  years. The sample size comprised of male-only participants due to the rampant socio-economic gender inequality and difficulties in recruitment and retention of women into research. The informed consent was taken from the participants of this study.

### **Data screening:**

A case summary and Box-plot method which is according to Krzywinski and Altman (2014) a powerful graphing tool were adopted to indicate and delete the missing values and outliers. To ensure reliability the pretest of the questionnaire was carried out<sup>20</sup>. The potential flaws and the required changes in the instrument like difficult terminology, suitable response options and rephrasing some questions were incorporated in the questionnaire. The measurements consistency was assessed through Cronbach’s alpha test. To ensure validity, standardized measures were adopted to make it certain that the instrument utilized for collecting of data were accurate and appropriate. The questionnaire was design in both English and Urdu languages and in large font to make it more understandable to the older people.

**Demographic Characteristics of the Respondents**

**Measures and Analysis:**

This study was based on the quantitative research design. Subjective information of the sample group was collected through the questionnaire. The conceptual framework of the study was formulated to evaluate the relationship between predictor variable and measure variables.

For demonstrating the relationship between independent variable and measure variables two standardized psychological scales i.e., Satisfaction with Life Scale and Aging Perception Questionnaire, were used. The Satisfaction with life Scale constituted by Diener in 1985, is used as a criterion variable to access the overall judgment of the life and level of satisfaction of the elderly <sup>21</sup>. This scale was consisted of five-point Likert design (1= strongly disagree to 5= strongly agree). The higher scores show a higher level of satisfaction. Perception about Aging Scale is used to evaluate the association between perception of aging and mental health<sup>22</sup>. This measurement instrument was taken from “B-APQ” the brief Aging Perception Questionnaire<sup>23</sup>”. It is a short version of the APQ which addresses the psychometric properties of elderly. This measure is also based on 5-point Likert scale. The higher sum of the value indicates a higher degree of subjective mental health among the retired elderly.

**RESULTS**

**Table 1**

Multivariate Tests<sup>a</sup> between Pay-Scale and Measurement Variables  
(Life Satisfaction and Perception about aging)

Effect		Value	F	Hypothesis df	Error df	Sig.	Partial Squared	Eta
<b>Pay-Scale</b>	Pillai's Trace	.160	29.368 <sup>b</sup>	2.000	309.000	.000	<b>.160</b>	
	Wilks' Lambda	.840	29.368 <sup>b</sup>	2.000	309.000	.000	.160	
	Hotelling's Trace	.190	29.368 <sup>b</sup>	2.000	309.000	.000	.160	
	Roy's Largest Root	.190	29.368 <sup>b</sup>	2.000	309.000	.000	.160	

a. Design: Intercept + Pay-Scale

b. Exact statistic

The first predictor Pay-Scale, in table 1, the Pillai’s Trace value is 0.16 with F value of 29.368. This is significant at the level of 5% as the p value is 0.001 which is less than 0.05. There is significant difference between Mental Health (Life satisfaction, Perception about Aging) based on Pay-Scale. The Partial Eta

Square is 0.16 which indicate that 16% of the variance in Mental Health is accounted by variance in the Pay-Scale.

**Table 2**

Tests of Between-Subjects (Life Satisfaction and Perception about Aging) Effects

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	Life satisfaction	993.436 <sup>a</sup>	1	993.436	58.848	.000	<b>.160</b>
	PaA	130.106 <sup>b</sup>	1	130.106	9.024	.003	<b>.028</b>
Intercept	Life satisfaction	43490.462	1	43490.462	2576.244	.000	.893
	PaA	140691.606	1	140691.606	9758.067	.000	.969
BPS_CAT G	Life satisfaction	993.436	1	993.436	58.848	.000	<b>.160</b>
	PaA	130.106	1	130.106	9.024	.003	<b>.028</b>
Error	Life satisfaction	5233.217	310	16.881			
	PaA	4469.574	310	14.418			
Total	Life satisfaction	53636.000	312				
	PaA	148392.000	312				
Corrected Total	Life satisfaction	6226.654	311				
	PaA	4599.679	311				

\*PaA = Perception about Aging

a. R Squared = .160 (Adjusted R Squared = .157)

b. R Squared = .028 (Adjusted R Squared = .025)

The Table 2 shows that measured variable contributes to the predictor variable. A large significant difference is found in Pay-Scale variable and Life Satisfaction,  $F(1, 310) = 58.84$ ,  $p < 0.05$ , partial Eta Square = 0.16. It can be interpreted as 16% of the variability in Life Satisfaction in being accounted by Pay-Scale Variable.

Perception about Aging,  $F(1, 310) = 9.024$ ,  $p < 0.05$ , Partial Eta Square = 0.028, means 3% of the variance by the Pay-Scale Variable.

The results indicate that the measure variable “Life Satisfaction” has strong relationship with Pay-Scale in compare to “Perception about Aging”

**Table 3**

Multivariate Tests<sup>a</sup> between Religiousness and Measurement Variables

Effect		Value	F	Hypothesis df	Error df	Sig.	Partial Eta Squared
Religiousness	Pillai's Trace	.040	6.391 <sup>b</sup>	2.000	309.000	.002	<b>.040</b>
	Wilks' Lambda	.960	6.391 <sup>b</sup>	2.000	309.000	.002	.040
	Hotelling's Trace	.041	6.391 <sup>b</sup>	2.000	309.000	.002	.040
	Roy's Largest Root	.041	6.391 <sup>b</sup>	2.000	309.000	.002	.040

a. Design: Intercept + Religiousness. b. Exact statistics

For the second predictor Religiousness, the Pillai’s Trace value is 0.040 with F value of 6.391 which is also statistically significant at the level of 5% as the  $p < 0.05$ . There is small significant difference between Mental Health based on religiousness. The Partial Eta Square is 0.04 which indicate that 4% of the variance in Mental Health is accounted by variability in the Religiousness.

**Table 4**

**Tests of Between-Subjects (Life Satisfaction and Perception about aging) Effects**

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	Life Satisfaction	240.762 <sup>a</sup>	1	240.762	12.469	.000	.039
	*PaA	52.370 <sup>b</sup>	1	52.370	3.570	.060	.011
Intercept	Life Satisfaction	25142.095	1	25142.095	1302.070	.000	.808
	PaA	62945.409	1	62945.409	4291.126	.000	.933
Religiousness	<b>Life Satisfaction</b>	240.762	1	240.762	12.469	.000	<b>.039</b>
	<b>PaA</b>	52.370	1	52.370	3.570	.060	<b>.011</b>
Error	Life Satisfaction	5985.892	310	19.309			
	PaA	4547.309	310	14.669			
Total	Life Satisfaction	53636.000	312				
	PaA	148392.000	312				
Corrected Total	Life Satisfaction	6226.654	311				
	PaA	4599.679	311				



- a. R Squared = .039 (Adjusted R Squared = .036) \*PaA= Perception about Aging.
- b. R Squared = .011 (Adjusted R Squared = .008)

The Table 4 indicates that measured variable slightly contributes to the predictor variable. A small statistical difference is found in Religiousness variable and Life Satisfaction,  $F = 12.47$ ,  $p < 0.05$ , partial Eta Square = 0.039 which can be explained as 4% of the variability in Life Satisfaction is being accounted by Religiousness Variable.

Perception about Aging,  $F(1, 310) = 3.570$ ,  $p > 0.05$ , Partial Eta Square = 0.01, which has no significant difference with Religiousness as p value is above the threshold value.

The results indicate that the measure variable “Life Satisfaction” has a relationship with Religiousness but “Perception about Aging” is not affected by Religiousness.

## **Discussion**

The relationship of job rank (BPS) and religiousness with two dependent variables were assessed through multivariate analysis. The finding of the study indicates that the elderly who got retired from lower basic pay scales have less socio-economic status which ultimately leads toward low self-esteem, low satisfaction in life and low mental well-being. Higher rank individuals tend to have more positive view about aging. They feel themselves happy and useful. The results of the current study are consistent with several studies. Ross and Wu (1995) postulates that educated individuals tend to be appointed at higher ranks and subsequently they earn more than their low ranked peers<sup>24</sup>. The professional status according to Kleiber and Nimrūd (2009) is a significant predictor of mental well-being.

The earlier studies postulate that there is more likely hood that the people with sufficient income and resources are likely to have good health, higher life expectancy and tend to experience less harsh events in their life<sup>25</sup>. Dienner opines that who earned adequate wealth and have more resources is likely to be more contented and live a successful life<sup>26, 27</sup>, contrary to the finding of the present work, observed the individuals who have a money-oriented mindset pursue higher worldly possessions but have lower contentment. They maintained that the lower Pay-Scale elderly live more

satisfied and successful life. Conversely the findings of the current work, which is coherent with a number of previous investigation, indicate that low level employees are more likely to have limited resources which trigger the problem of mental stress and social adjustment<sup>28</sup>. The result also indicates that religiousness play an important role in the life of the elderly. The respondents who belong to Tablīghī Jamā‘t demonstrated positive relationship to the satisfaction of life variable. The study reveals a significant influence of the religious practice on mental health and psychometric properties of the older people. This is concluded that the retired elderly who belonged to higher job rank and involve in religious activities tend to have more satisfaction in life and good mental health. The results emphasize the need for provision of basic resources and religious and spiritual interventions to improve the mental health of the older persons. For mental health research to be meaningful, it is necessary to differentiate various aspect of life of the elderly such as socio-economic, psycho-emotional and religious so that specific interventions may be developed based on the specific findings.

The limitation of the study was related to the gender factor as it targeted only male participants due to the socio-cultural barriers, socio economic variations and a few numbers of retired female respondents which makes result less generalizable<sup>29</sup>.

## **Conclusion**

The Pashtūn society, like other societies, is also under the influence of growing global trend of change in local cultures, traditions, normative values, family structure and the status of elderly due to modernization, automation and industrialization which gradually accelerating the problems of the elderly. Low pensioners income makes the elderly dependent which ultimately hurt their self-esteem, well-being and economic independency. The current work showed that the older people with adequate economic recourses and involved in religious practices were more likely to live a satisfied and healthy life. It was found that professional status and religiousness are an important determinant of psychological well-being and satisfaction in life after retirement. It was observed that the elderly from low level of jobs live less satisfied life presumably due to weak economic resources and insufficient pension. They lack satisfaction in life, positive outlook and distinct identity which leads to suppress the avenue for renewed activities and roles in life. The elderly who

earned adequate wealth and have more resources were more contended and live a successful life than the poorer companions. The professional status and religiousness were significant predictors of mental well-being. The individuals who were retired from higher ranks of job and inclined to religious practices tend to have more satisfied life and felt themselves useful and happy.

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