# TO STUDY THE QUALITY OF LIFE OF RETIRED WOMEN

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# ABSTRACT

This study focuses on the quality of life of female elderly people who have retired from various professions as class I officers from public/private or govt. sectors. They are contributing to society by being productive & active in terms of maintaining a good quality of life either by re employing themselves or by providing voluntary services to govt./semi govt. or N.G.Os or by non working and providing assistance at home to family/neighbors. This sample comprises of 150 females i.e. (N=50 working for salary N=50; Voluntary services N = 50 & non working (age 65-85 years) Quota Sampling technique has been applied. Hypothesis states; there will be a significant difference in the Quality of life questionnaire. It comprises of 7 dimensions – a) Home, b) Health, c) Personal, d) Social, e) Religion, f) Emotions & g) Finance. Each dimension consists of 10 items. Hence 70 items are in this test. Statistical analysis applied in this study is Mean/SD/'t' test. Findings for the study reveal that there is a significant difference in all the dimensions {a} Home, b) Health, c) Personal, d) Social, e) Religion, f) Emotions & g) Finance? Diversional difference in all the dimensions for females, working. Whereas as there is a significant difference in all dimensions for females working for salary and non working. Whereas as there is a significant difference in all dimensions for females working for salary and voluntary services but females non working and voluntary services have a significant difference in two dimensions (Finance & Personal) and no significant difference in the rest.

## Introduction

The term 'productive ageing' refers to any activities by older persons or individuals that contribute to providing goods or services, or develops the capacity to produce their (whether or not the independent in paid or not for the activity) (Caro & Bass & Chen 1993). Productive ageing, under this definition, is restricted to activities that can be quantified as to some form of economic value. Productive ageing excludes activities that are simply enriching to the older persons who perform their physical exercise & intellectual & spiritual activities, such person are excluded and activities like paid employment/unpaid voluntary work for service organizations, certain unpaid tasks that are performed for family members like care of grand children, unpaid care at home to relatives, friends or neighbors who are sick or disabled are included as productive activities. Education or training that strengthens an older person's ability to be effective in paid work, in volunteering organization or in informal productive family or community activities is included in this definition of productive ageing. Quality of life of the elderly people has become relevant with the demographic shift that has resulted in graving population. As people live longer due to advances in health knowledge & medical technology, it

is becoming more important to ensure that the extra years of life are worth living Quality of life is becoming the subject of increasing interest from researchers, practioners & policy-makers in developed societies. (Labonte, Hancock; & Edwards 1909)

The definition of Quality of life is the "good life". (Lawton 1983) A life worth living a person with a good Quality of life is able to enjoy life (Labonte et al, 1999; Lawton 1996), while a poor quality of life is one that is not worth living. Study by Productive Aging Center of Australia 2013 mention. The purpose of the survey was to explore aspects of wellbeing for mature age Australians, in particular the role of social networks and social participation.

# The Later Life Context

Ageing involves multiple life course transitions, including changing household composition as children leave home and as family deaths occur; retiring from paid work; becoming a grandparent; relocating for lifestyle or own care reasons; and for some, taking on the role of caring for elderly parents or a spouse. Such transitions can affect wellbeing in different ways (Glaser, Price et al., 2009)

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and are therefore an important part of the context in which to consider individual ageing and wellbeing. This study describes the characteristics of the sample, including marital status, relationship status and household composition, education, work status and retirement, voluntary work participation and informal caring.

## **Purpose of the Study**

Quality of life goes beyond health; other factors such as having good social relations, being active and able to participate is socially & personally meaningful activities and having no functional limitations are sometimes more important for older people. This understanding of quality of life crossesses cultural boundaries, older female individuals need to contribute not only to society but for the benefit of the individual its self by working in paid labour or providing voluntary services so as no maintain the good quality of life.

## **Research Methodology**

- 1) **Problem:** To study the quality of life of retired women.
- 2) Variables:-Independent variable-
- 1. Forms of activity working for salary/voluntary services/non working.
- 2. Females working for salary; voluntary services; non working.

Dependent Variables: Quality of life.

- **3) Objective:-** Study & compare quality of life of retired females working for salary/voluntary services/non working.
- 4) Hypothesis: -
- There will be a difference in the scores of quality of life of females working for salary & non working.
- 2) There will be a difference in the scores of quality of life of females voluntary services & working for salary.
- 3) There will be a significance difference in the scores of females non working & voluntary service.
- 5) Sample & Sampling Technique:- In this study 300 retired elderly people (females) have been taken as sample, who have retired as class I officers from various professions of public/govt./private sectors. the sample has been chosen through Quota sampling technique. A sample 300 Females for this study have been categorized on the basis of the 3 forms of activities: N = 100 (working for salary); N = 100 (voluntary services) N = 100(non working).
  - 6) **Research Design:** Between the group design has been adopted for the study.

7) Tools for Data Collection: - Quality of life scale has been developed by Dr. Anuradha Singh. It is a self made test. It comprises of dimensions. (a) Home (b) Health (c) Personal (d) Social (e) Religion (f) Emotions (g) Finance. Under each of these dimensions are (10) items making 70 items in all for this test.

## **Results & Discussions**

Table-1: Mean, SD & 't' test of females retired work-
ing for salary/voluntary services/non working for di-
mension home.

	WS		VS		NW	
Di-	Μ	SD	Μ	SD	Μ	SD
men-						
sion						
Home	42.8	5.1	42.5	4.8	36.0	6.8
	8	2	6	1	2	7
Healt	40.9	5.4	41.4	3.4	35.0	7.9
h	6	4	2	5	2	9
Per-	37.4	5.6	38.7	4.0	29.2	6.3
sonal	4	7	6	9	6	9
Social	37.1	5.4	39.0	3.8	27.5	6.2
	8	6	6	2	4	7
Reli-	36.8	6.2	37.1	4.2	26.5	5.4
gion	2	7	4	9	4	9
Emo-	35.6	5.6	36.7	4.8	27.0	5.7
tions	8	1	8	9	4	4
Fi-	35.1	5.5	37.9	4.1	26.3	5.3
nance	0	6	6	4	2	6

#### Table-2: Showing 't' value as per forms of activities (working for salary, non working & voluntary services)

	WS & NW	WS & VS	NW & VS
Home	5.51 (0.01)	5.66 (0.0)	0.32 NS
Health	5.20 (0.01)	4.34 (0.01)	0.50 NS
Social	8.85 (0.01)	6.77 (0.01)	1.33 NS
Personal	11.09 (0.01)	8.19 (0.01)	1.99 (0.05)
Religion	10.54 (0.01)	8.54 (0.01)	0.30 NS
Emotion	9.14 (0.01)	7.61 (0.01)	1.04 NS
Finance	12.15 (0.01)	8.41 (0.01)	2.92 (0.01)

## Levels of Significance

** = 0.1 Level
* = 0.05 Level
Non Significant

#### 1) Discussion of Dimension (Home)

Table one discuss the Mean, SD, 't' value for Dimension (Home) for females (working for salary & non working). Females working for salary have a mean of (42.88) & SD of 5.12 & females non working have a mean a of (36.02) & SD (6.87) their 't' value is (5.51) & is significant at 0.01 level. Hence there is a significant difference in the score of home for females (Working for salary & no working). Females (working for salary) have a mean of (42.88) & SD (5.12) & females in voluntary services have a mean (42.56) & SD (4.81). Their 't' value is (5.66) and is significant at 0.01 level. Hence females (working for salary & voluntary services) have a significant difference in the scores of home. Female non working has a mean (36.02) & SD (6.87) & females in voluntary services have a mean (42.56) & SD of 4.81. 't' value for this group is (0.32) & is not significant. Hence there is no difference in the scores of females (non working 7 voluntary services).

## 2) Discussion of Dimension (Health)

This table discusses the mean, SD & 't' value of dimension (health) female working for salary have a mean (40.96) SD (5.44) & females non working have a mean (35.02) & SD (7.99). 't' value for this group is (5.20) & is significant at 0.01 level. There is a significant difference in the scores of health for females (working for salary & voluntary services). Females (working for salary) have a mean scores of (40.96) & SD (5.44) where as females (voluntary services) have mean (41.42) SD (3.45) 't' value for females (working for salary & voluntary services) is (4.34) & is significant at 0.01 level. There is a significant difference in the scores of health for females (working for salary & voluntary services) females non working have a mean of (35.02) & SD (7.99) & females voluntary services have a mean (41.42) & SD (3.45). 't' value for this group is (0.50) and is not significant. There is no significant difference in the scores of health for females (non working & voluntary services).

A study by the Health Aging Literature Review of Australia (2012) Workforce participation discusses participation in work, social and community life promotes wellbeing by improving mental and physical health, increasing self-esteem and building a sense of belonging. One in four older Australians contribute to volunteer work, with older people more likely to volunteer for community and welfare organisations. In 2009, 25 per cent of primary carers were aged 65 years and over.

A primary carer is a term used to describe a person who takes most responsibility for providing care for the person requiring support. In total, 19 per cent of older people are carers, with many of them caring for a spouse. In 2005, grandparents provided 60 per cent of informal child care. An informal carer includes any person, such as a family member, friend or neighbour, who is giving regular, ongoing assistance to another person without payment for the care given.

## 3) Discussion of Dimension (Personal)

For Dimension personal females working for salary have a mean (37.44), SD (5.67) females non working have a mean (29.26, SD (6.39). Females in voluntary services have a mean (38.70) & SD (4.09). 't' value for females (working for salary & non working) is (11.09) & is significant at 0.01. There is a significant difference in the scores of personal. Females (working for salary & voluntary services) has a 't' value of (8.19) & is significant at (0.01 level). There is a significant difference in the scores of personal for females (working for salary & voluntary services). Females (non working & voluntary services) have a 't' value of (1.99) & is significant at (0.05 level). There is a significant difference in the scores of female (non working & voluntary services). Study by Govt. of Chezh & Ministry of Labour & Social affairs (2012): The economic activity of older persons contributes to the Quality of life of their lives as well of their family & whole society.

# 4) Discussion of Dimension (Social)

Mean scores for females working for salary (37.18) & SD (5.46) & females in voluntary services mean (39.06) SD (3.82) female non working mean (27.54) & SD (6.27). 't' value for females working for salary & non working is (8.85) and is significant at (0.01 level). Hence there is a significant difference in the scores of females (working for salary & non working). Females (working for salary & voluntary services) have a 't' value of (6.77) & is significant at 0.01 level. Females non working & voluntary services have a 't' value of (1.33) & is not significant. Hence

There is no significant difference in the scores of females (non working & voluntary services). Study by Marcella. C; Lodovici S.M (2010) In the labour market women are frequently regarded as 'old' at a much younger age than men, while care burden can produce high barrier to the employment of older women.

## 5) Discussion on Dimension (Religion)

Females working for salary have a mean (37.18) SD (5.46), females voluntary services have a mean

(37.14), SD (4.29) females non working have a mean (26.76), SD (5.49). 't' value for females (working for salary & non working) (10.54) and is significant at 0.01 level females (working for salary & voluntary services) have a 't' value (8.54) & is significant at 0.01 level. Females (non working & voluntary services) have a 't' value of (0.30) & is not significant. In this study females working for salary & non working have a significant difference in the scores & females (non working and voluntary services have no significant difference and females working for salary and voluntary services have a significant difference in the scores of dimension religion.

## 6) Discussion on Dimension (Emotion)

Females (working for salary) have a mean (35.68) & SD (5.6), females (voluntary services) have a mean (36.78), SD (4.89), females (non working) have a mean (27.04), SD (5.74). 't' value for females working for salary & non working (9.14) significant at 0.01 level. Females (working for salary & voluntary services have a 't' scores of (1.04) that is not significant. **Study by Peggy L. Kelly (2007) - Mentions:** Many women dedicate a **legislative** of unpaid efforts acting as care givers for their children & grand children, older parents, older persons, older spouses, or other relatives. Women who comprise the majority of the older persons, special focus should be given to the concerns & right of ageing women.

## 7) Discussion of Dimension (Finance)

Females (working for salary) have a mean of (35.10), SD (5.56) females in voluntary services have a mean (37.96), SD (4.14), females (non-working) have a mean (26.32), SD (5.36). 't' value for females (working for salary & non working) (12.15) and is significant at 0.01 level, females (non working & voluntary services) have a mean of (2.92) & is significant at 0.01 level. There is a significant difference in the scores of dimensions finance for females working for salary, voluntary services and non working.

## **Conclusion of Study**

Quality of life in this study explains how an individual contributes productively to the society. Quality of life means the 'good life'. Women working after retirement lead a life of self satisfaction. They lead a good and content life by being involved in various forms of productive activities after retirement. They excel in every domain in their lives i.e. health, personal, home, social, religion, mental well being and income. Hence all of it is possible by keeping in mind how one needs to be active, productive and contribute to have a 'good' Quality of life.

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