

**RETIREMENT AND PSYCHOLOGICAL WELL-BEING: A
STUDY OF GOVERNMENT EMPLOYEES IN DELHI**

By

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DEDICATED TO

my Nanee maa,

for her love, care and blessings

CERTIFICATE

This is to certify that the thesis entitled "Retirement and Psychological Well-Being: A Study of Government Employees in Delhi" being submitted by Bhumika to the Indian Institute of Technology, Delhi, for the award of the degree of Doctor of Philosophy, is a record of bonafide research work carried out by her.

Bhumika has worked under my guidance and supervision and has fulfilled the requirements for the submission of this thesis, which to my knowledge, has reached the requisite standard.

The results contained in this thesis have not been submitted, in part or in full, to any other University or Institution for the award of any degree or diploma.

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ABSTRACT

It is important to keep a positive outlook and consider old age as a phase of development and not as a decline. This calls for a search for indicators of successful aging. A very important indicator of successful aging is the presence of psychological well-being. The concept of well-being has gained importance in the recent years and is recognised as an advantageous proposition. The present study takes over from this sanguine point.

The aim of the present study is to find out the correlates and predictors of psychological well-being among retired and pre-retired government employees, in Delhi. Altogether, twenty-three factors were investigated, of which seven are dependent and sixteen are independent variables. On the basis of the literature review, fifteen hypotheses were formulated which were later tested through statistical analysis.

The sample consisted of 400 government employees, of which 200 were from retired category and the rest 200 were from pre-retired category. Further, in each category, there were equal number of males and females. The sample was selected from various central and state level offices, in Delhi, on the basis of purposive sampling. Data were collected through a set of four questionnaires and analysed using various univariate, bivariate and multivariate statistical techniques.

The results of the study indicate that components and level of wisdom, age, educational level, per capita household income, size of social network, perceived marital

adjustment, perceived religiosity, and participation in leisure time activities, have a significant positive relationship with psychological well-being of government employees. There is also significant difference in the dimensions and degree of psychological well-being between retired and pre-retired government employees, male and female groups, and also among employees with different personality types. Further, type of personality, reflective component of wisdom, size of social network, level of wisdom, and per capita household income have emerged as significant predictors of psychological well-being.

Through the qualitative data, efforts have also been made to tap the views of elderly government employees, on issues such as preferred choice of stay, role of old age homes, desired role of government, and factors important for successful aging. The analyses of the qualitative responses reveal that the family is the unanimous choice of stay. Old age homes are not a chosen and favoured alternative by the government employees. The respondents also have a number of expectations from the government particularly regarding the pensionary benefits and security hassles. 'Acceptance of changes in life with age' is the top most factor regarding 'factors important for successful aging'.

The results have been discussed in the light of other relevant studies and conclusions are accordingly drawn. Limitations of the study have also been pointed out and suggestions for further research have been made.

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