



## A COMPARATIVE STUDY OF STRESS ON GOVERNMENT EMPLOYED AND SELF-EMPLOYED MALES RETIRED AT MIDDLE AGE IN SUBURBAN AREAS OF KOLKATA

**Dr. Mousumi**

**Bhattacharyya**

Teacher, Department of  
Psychology Bangabasi  
College, Kolkata Mail Id:

[sumi.mou05@gmail.com](mailto:sumi.mou05@gmail.com)

Contact no. 8013215412

**Tapolagna Das**

Clinical Psychologist

Clinical Psychology

Centre, University of

Calcutta Mail Id:

[tapolagna.das@gmail.com](mailto:tapolagna.das@gmail.com)

Contact No. 8296829506

**Pousali Banerjee**

Guest lecturer,

Department of

Psychology

Bangabasi College,

Kolkata Mail Id:

[pousalli@gmail.com](mailto:pousalli@gmail.com)

Contact no: 8961481139

### ABSTRACT

In Psychology, Stress refers to the perception of external pressure and body's response to it. Everyone has to face various mental stresses in various stages of life causing medical and psychiatric problems. Most common source of stress in elderly includes changes of financial status after retirement, changes in their lifestyle, daily living activities as well. Sudden decline in the financial status as well as finding themselves without charge of daily duties make them to feel lonely, futile and ineffectual in several aspects. The present study tried to find out the difference between the level of Stress of the self-employed middle aged men and middle aged Government employed individuals. A large no. of retired both Govt. and self employed individuals were approached. Among them, 200 middle aged males (100 self-employed and 100 Govt. employed) aged between 45-55years were selected from Suburban areas of Kolkata. The questionnaire used was TheHow Stressed Are you? (Heller and Hindle, 1998).Results indicated that Government middle aged males are more stressed than self-employed middle aged males. As per the findings we can bring awareness regarding the pros and cons of retirement, helping them to adopt a healthy lifestyle to combat stress and fulfilling the void with meaningful actions.

Keywords: Stress, Retirement, Government employed, Self-employed, middle aged.

### INTRODUCTION

The second part of the 20th Century has been variously designated as the "age of stress", while stress is universal human experiences, intrinsic to the human condition, the nature of the specific environmental stimuli evoking stress and anxiety emotions has changed remarkably over the year. (Gaudry and Spielberger, 1971). "Stress is the interaction of the organism with the environment" (Ivancevich and Matteson, 1980).The intensity and duration of stress changes depending on the circumstances and emotional condition of the person suffering from it.

Stress is a fact of everyday life. When people reach out for help, they are often dealing with circumstances, situations, and stressors in their lives that leave them

feeling emotionally and physically overwhelmed. Many people feel that they have very little resources or skills to deal with the high levels of stress they are experiencing. Stress is defined as the state of psychological upset or disequilibrium in the human being caused by frustration, conflict and other internal as well as external strains and pressure.

Retirement is the point where a person stops employment completely. According to American Heritage Dictionary (2001), "Retirement is to withdraw from one's occupation, business, or office; stop working". According to Compact Oxford Dictionary (2000), "Retirement is leave one's job and cease to work, especially because one has reached a particular age". Retirement is an individual's process of exit from their workforce accompanied by decrease in psychological commitment to work and at the same time increase in behavioural withdrawal from work. (Wang and Shi; 2014). Retirement should normally be a period of rest from the stress and exertion of work, when one spends most of his time with the family, with old school mates and, of course, in bed (MacBean, 2007). Having spent 30 to 40 years working for salary, one would normally be expected to have laid the foundation for financial stability, with pension income acting as back-up. The reality today, however, is much different. Most of our retired countrymen are poor, needy and destitute, and are dependent on the meager payment from the pension scheme which they often struggle every month to draw. Today, the role of the family is changing-future generation of the older may not receive the care and financial support they expect from their families. In many countries, and territories, people consider it increasingly important to be self-reliant in later life. It is therefore not surprising that many workers who are approaching the age 60 tend to be uncomfortable and unwilling to issues concerning retirement. Retirement presently has the capacity to disappoint its occupants. Few people attain a home-on-the-fairway retirement or can sustain such consumption past the first decade of retirement (Ervin et al., 2009). Retirement also has the capacity to disappoint because it eventually fades into the fourth age or "deep old age" of disability and physical decline. A study (Pietilä, Calasanti, and Ojala, 2017) showed the retirement induces a crisis in males when they faced a sudden decline in their earnings. It was perceived as a crisis of masculinity, as revealed by discourse analysis in the said studies.

Another issue which is related to the retirement is health status of the employees. Health status is often interpreted as absolute; however, the literature on the role of health in retirement suggests that health status may in fact be somewhat elastic, and therefore subject to individual interpretation. Results of a study (Sharpley and Layton, 2011) showed that men who retired earlier reported better physical health than that of both men and women who retired voluntarily

Elasticity of health status suggests that health may be influenced by any number of factors. Retirement, couched as an educational intervention, may play a role in influencing health status, with planners experiencing better health status over time than non-planners. Retirement is as significant a contributor to health for women as it is for men; however, gender variations in the role in health of retirement are apparent. Until recently, health conditions are afflicted men and women varied significantly, with men more likely to suffer from acute mental and physical illnesses and women more likely to suffer from chronic diseases or conditions (Hanson and Wapner, 1994).

Acute mental and physical illnesses were more likely to necessitate labor force withdrawal whereas managed chronic conditions did not. A study conducted among 100 retirees of district Srinagar between June 2015 and June 2016, on Levels of Stress among elderly retirees revealed that nearly 40% of cases had moderate level, 03% had severe level, 04% had extremely severe level, and around 35% had no stress. Majority of retired employees 85% either used average level, or used good level of coping with a minority 10% using low level of coping. There was a significant positive correlation between the stress and gender. (Ilius et al., 2018)

In Eastern and Central Europe where the effective retirement age is 57 for men and 53 for women, the proportion of the aged in the population has been increasing at a time when there is a strong trend towards early retirement (Ross and Wills, 2009). In Turkey, many people retire below the age of 50 or even 40. Public sector employees in many countries can retire at 55 or earlier (Ross and Wills, 2009). Legrand (1999) observed that the trend towards earlier retirement and the general longer lifespan means that the average individual is spending a much longer proportion of his life time in retirement. If the above development in population dynamics is considered alongside fertility rate, it is quite clear that there is a looming problem of old age dependency burden. In the major industrial countries, it has been observed that for each person over age 60, there are five to eight people of working age. This old age dependency gives cause for great concern. The need to take a critical look at the social consequences of this demographic trend has become a critical issue for development. Health status was not an isolated factor in working power of labor force. Retirement is a complex matter, subject to influence by a broader spectrum of considerations, including but not limited to characteristics and implications of health problems, social acceptability of health as a reason for retirement, financial, and familial circumstances.

### **OBJECTIVE**

- 1) To study and compare the level of Stress of Government employed middle aged males of the suburban area of Kolkata.
- 2) To study and compare the level of Stress of Self employed middle aged males of the suburban area of Kolkata.
- 3) To study and compare the level of Stress of Government employed and Self employed middle aged males of the suburban area of Kolkata.

### **HYPOTHESES:-**

The level of Stress of the self employed middle aged men is comparatively lesser than that of the middle aged Government employees.

### **SAMPLE**

**Purposive** sampling technique was used for choosing the sample. A group of 200 males, aged between 55-60 years with minimum educational qualification of being graduate, monthly income ranged between 20-35K, residing in Kolkata, was selected for this study. Among them, 100 middle aged males are in Government job whereas other 100 middle aged men are self employed.

### **TOOLS :-**

- 1) **General Information Schedule** (For both Government employed and Self employed middle aged males) - It contains items like NAME, AGE,

EDUCATIONAL QUALIFICATION, TYPE OF OCCUPATION, DURATION OF OCCUPATION and MONTHLY INCOME.

2) **How Stressed Are you? (Heller and Hindle, 1998):**– The test of Structured with 32 items (for self-evaluation) a Likert-type 4 points response categories fitted with each item – “ Never =1, Sometimes =2, Often =3, Always =4” to yield a score-range of 32 – 128 with a scoring rationale that higher the score the higher would be stress.

**STATISTICAL ANALYSIS TECHNIQUE:-**

*Administration scoring and statistical treatments*

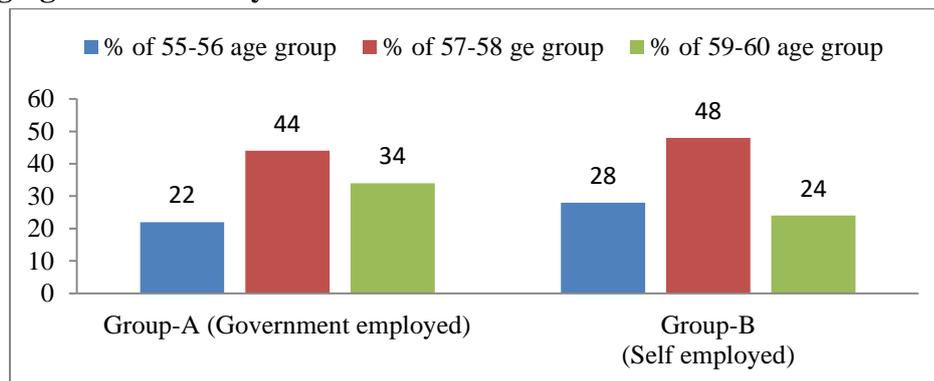
In consultation with the selected subjects, data were collected by giving proper instruction. After collecting the data within a short time all the data were properly scored and scrutinized. Scoring and tabulation were done for all two categories of subjects, viz., Govt. employed middle aged and self employed middle aged individual, belonging to the different areas of the Kolkata city. For general Information Schedule, frequencies and percentages were calculated. In case of How Stressed are You? Questionnaire, respective scoring key was used to score the data. Mean and SD were calculated. Comparisons were made by applying t test.

**RESULT AND DISCUSSION**

**TABLE 1A: Age (in years) of two groups of subjects of subjects belonging to Kolkata city.**

Age in year	Group-A (Government employed)	Group - B (Self employed )
	%	%
55 - 56	22	28
57 -58	44	48
59 - 60	34	24

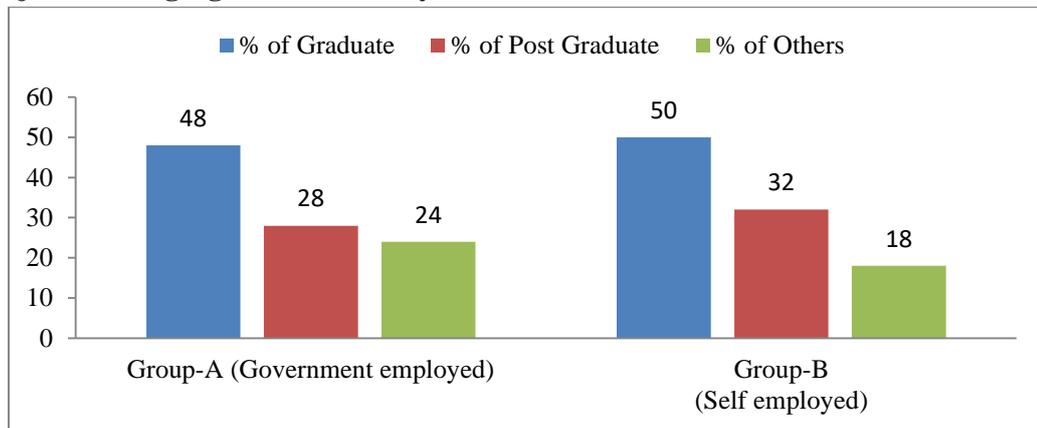
**FIGURE - 1A: Diagram showing the age (in year) of two groups of subjects belonging to Kolkata city.**



**TABLE 1B : Educational Qualification of two group of subjects belonging to Kolkata city.**

Educational Qualification	Group-A (Government employed)	Group - B (Self employed )
	%	%
Graduate	48	50
Post Graduate	28	32
Others	24	18

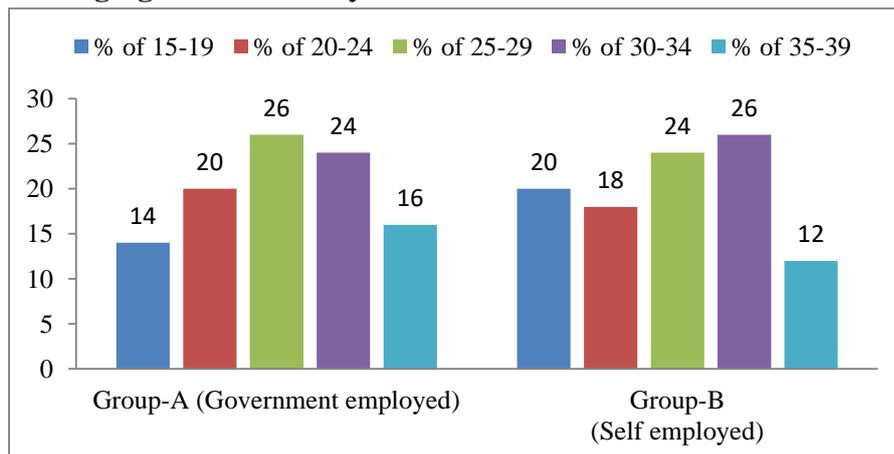
**FIGURE – 1B: Diagram showing the Educational qualification of two groups of subjects belonging to Kolkata city.**



**TABLE - 1C : Duration of occupation of two groups of subjects belonging to Kolkata city.**

Duration of occupation	Group-A (Government employed)	Group – B (Self employed )
	%	%
15 – 19	14	20
20 – 24	20	18
25 – 29	26	24
30 - 34	24	26
35 – 39	16	12

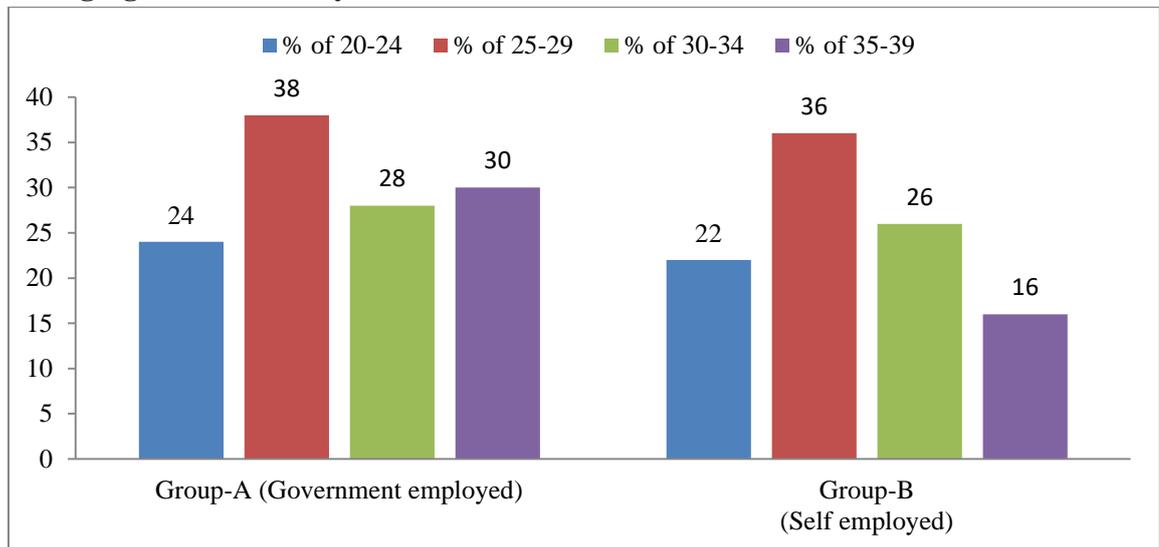
**FIGURE – 1C: Diagram showing the Duration of occupation of two groups of subjects belonging to Kolkata city.**



**TABLE - 1D : Monthly income of two groups of subjects belonging to Kolkata city.**

Monthly income	Group-A (Government employed)	Group – B (Self employed )
	%	%
20 – 24	24	22
25 – 29	38	36
30 – 34	28	26
35 – 39	30	16

**FIGURE – 1D: Diagram showing the monthly income of two groups of subjects belonging to Kolkata city.**



**TABLE 2A: Level of Stress as expressed by Government employed and Self employed middle aged males.**

	Group—A (Government Employee) N= 100	Group—B (Self Employee) N= 100
Mean	72.9	54.7
S.D.	14.8	9.5

SCORING STANDARD -32- 64 = Never feel distress, 65- 96 = Generally does not feel distress but has stress sensitive areas to be safeguarded, 97- 128 = hardly feel free from distress and its carryover effects on different spheres of Social life.

**TABLE 2B : Comparison between two groups of subject (Government Employed and Self Employed, under study in terms of level of stress.**

t value	Group A Vs Group B
	7.34
Df	98

**Figure 2 : Diagram showing the comparative picture of level of Stress of Group – A (Government Employees) and Group – B (Self Employees), under the study.**



Data inserted in the Table 2A, 2B and Figure 2 reveals a variety of picture in connection with the stress as expressed by the Government Employed and Self Employed males. It can be said from the mean score that Self Employed individual never feel distress and Government Employed are generally does not feel distress but has stress sensitive areas to be safeguarded. So, it is clear that Self Employed persons

feel comparatively less stress than Government Employed persons. Analyzing the data it can be said that the factors which generate stress are mainly blaming self when things go wrong at work, concentration on work is only one way to forget personal problem, one feel uncomfortable with new situations, response negatively to personal criticism, feeling guilty to sit and doing nothing for an hour or so, demanding attention or service immediately, fear of failure stops from taking action, work life tends to take priority over family and home life. The majority of the literature finds that the experience of stress impairs efforts to be physically active (Matthew et al., 2015). It is clearly important that the nature of work towards the end of working life is related to stress and the associated ill health outcomes. For future generation contribution, family responsibilities are some caused for mental health illness (Amanda et al., 2005). Many leaders may face difficulties, barriers like financial, social, psychological effects at the end of a full career (Manfred and Kets, 2010). Middle age peoples are thought to experience more stress and to be more vulnerable to its adverse effects due to retirement (Carolyn et al., 2010). Research finds, at the middle ages, Psychological Transition to Retirement, the people experience stress and debilitating feelings of loss (Jamie, 2014). Unemployed persons reported high levels of stress. The middle-aged experienced stress for economical factors, future plans, socioeconomic status and men potentially subject to substantial losses of income and wealth (Sheldon et al., 2012). Findings indicate that retirement stress is related to disability of physical job strains. Furthermore, psychological job stress may reduce the ability of work during stage of retirement (Morten et al., 2015). Retirement is associated with increase in headache prevalence, particularly among persons with high amount of work stress or proneness to overreact to stress (Noora al., 2011). UK scientists suggest the stress levels at work peak when people reach about 50 to 55 years of age toward retirement. The stress of retirement experienced during the last few years of job. Retirement stress occurs due to the thoughts of family finance (Bosse et al., 1991). When comparison was made between the groups separately significant different was observed between Group A and Group B i.e. Government Employed and Self Employed individual. Thus the **Hypothesis I** which postulates **“The level of Stress of Self employed middle aged men is comparatively less than that of the middle aged Government employees.”** is accepted at both 0.01 and 0.05 level.

Stress as expressed by the Government employed individuals are more than Self employed individuals. Their stress as expressed by the facts, title-- blaming self when things go wrong at work, concentration on work is only one way to forget personal problem, one feel uncomfortable with new situations, response negatively to personal criticism, feeling guilty to sit and doing nothing for an hour or so, demanding attention or service immediately, fear of failure stops from taking action, work life tends to take priority over family and home life.

All these are Stress generating factors as opined by the Government employed individuals.

#### **REFERENCES**

##### **BOOKS :-**

Linda Brannon and Jess Feist, (2009). *Health Psychology: An Introduction to Behavior and Health*. Indian Edition.

S. K. Mangal, (1984). *Abnormal Psychology*. Stosius Incorporated/ Advent Book Division.

**JOURNAL ARTICLE :-**

- Bosse R, Aldwin CM, Levenson MR and Workman-Daniels K. (1991). How stressful is retirement? Findings from the Normative Aging Study. *J Gerontol*. 1991 jan, 46(1):P9-149  
PMID: 1986044
- Evrin, D.M, Faulk ,G.K and Smolira, J.C (2009). The impact of asset allocation, savings retirement horizons, savings rates, and social security income in retirement planning.A Monte Carlo analysis.*Financial Services Review* 18, 313-331
- Gaudry.E and Spielberger, D. Charles, (1971) Anxiety and educational achievement.New York: Wiley.
- Hanson, K., and Wapner, S. (1994). Transition to Retirement: Gender Differences. *International Journal of Aging and Human Development*, 39(3), 189-208.
- Iliyas, I., Ahmed, Dar, A.S., Dilwar, T., Rahman, T. (2018), Descriptive study on correlates of stress and coping in relation to demographic variables in retirees of Kashmir valley, *International Journal of Research in Medical Sciences* Apr;6(4):1402-1406
- Ivancevich, J.M., and Matteson, M. T.(1980). *Stress at Work*, Scot. Foresnian, Glenview, Illinois.
- Legrand, (1999).The trend towards earlier retirement and the general longer lifespan.
- MacBean, E. C. (2007). Retirement Realities: Retirement Just Aren't What It Used to Be. *Journal of Financial Service Professionals* 40-50.
- Morten Blekesaune and Per Erik Solem (2015). Working Conditions and Early Retirement A Prospective Study of Retirement Behavior. 2014 Journal Citation Reports® (Thomson Reuters, 2015).
- NooraSjosten, Hermann Nabi, Hugo Westerlund, Archana Singh-Manoux (2011).Influence Of Retirement And Work Stress On Headache Prevalence: A Longitudinal Modelling Study From The Gazel Cohort. *Cephalalgia*. Author manuscript; available in PMC 2012 April 4. Published in final edited form as: *Cephalalgia*. April 2011; 31(6): 696-705. Published online 2011 Jan 10. doi: 10.1177/0333102410394677.PMCID: PMC3317892. HALMS: HALMS563270. NIHMSID: NIHMS351782.
- Pietila, I., Calasanti, T., Ojala, H., King., N. (2017) Is Retirement a Crisis for Men? Class and Adjustment to Retirement, First Published August 29, 2017 Research Article
- Ross and Wills, (2009).Effective retirement age in different countries.
- Ross, D.G. and Wills, L. (2009).Measuring financial preparation for retirement: a new scale using Australian evidence.*Review* 18 381399.
- Sharpley, F. C., Layton, R., Effects of Age of Retirement, Reason for Retirement, and Pre-retirement Training on Psychological and Physical Health during Retirement (2011) *Australian psychologist* First published: 02 February 2011
- Sheldon Cohen and Denise Janicki-Deverts (2012).Who's Stressed? Distributions of Psychological Stress in the United States in Probability Samples from 1983, 2006, and 2009.*Journal of Applied Social Psychology*.Article first published online: 16 April 2012. DOI: 10.1111/j. 1559 1816.2012.00900.x. © 2012 Wiley Periodicals, Inc. Volume 42, Issue 6.
- Wang, M., & Shi, J. (2014).Psychological research on retirement. *Annual Review of Psychology*, 65, 209–233.