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## A Study of Life Satisfaction among Urban and Rural College Students

Ramesh D. Waghmare\*

### ABSTRACT

Life satisfaction is an overall assessment of feelings and attitudes about one's life at a particular point in time ranging from negative to positive. The purpose research attempted to study the Living of Area on life satisfaction. To study by research seared variables in Living of Area (Urban and Rural) and life satisfaction vsiz. health satisfaction, personal satisfaction, economic satisfaction, marital satisfaction, and social satisfaction and job satisfaction. A sample of 100 participants (50 Urban (25 Male and 25 Female) & 50 Rural (25 Male and 25 Female)) was drawn randomly from the population. Life Satisfaction Scale by Dr. Q.G. Alam & Dr. Ramji Srivastava was used for data collection. Factorial design was used and data were analysis by Mean, SD and 'F' values. Results show that there is no significant difference between Urban and Rural College Students on Health satisfaction, Personal satisfaction, Economic satisfaction, marital satisfaction, Social satisfaction, Job satisfaction, Life satisfaction.

**Keywords:** Life Satisfaction, Health Satisfaction, Personal Satisfaction, Economic Satisfaction, Marital Satisfaction, Social Satisfaction, Job Satisfaction

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## INTRODUCTION

Life satisfaction is an overall assessment of feelings and attitudes about one's life at a particular point in time ranging from negative to positive. It is one of three major indicators of well-being: life satisfaction, positive affect, and negative affect. "Satisfaction in the human context is not merely a concept of need fulfillment, it is more complex, involving a number of explicit and implicit parameters physical, social and psychological- while the importance of drive reduction and need fulfillment can hardly be over emphasized in satisfaction, which are ultimately connected with survival itself.

Life satisfaction is the way a person perceives how his or her life has been and how they feel about where it is going in the future, a measure of wellbeing. In the modern life, which is so? Full of stresses of various kinds, life satisfaction has acquired supreme significance. Life satisfaction is manifested through health, economic, marital personal, social, and family and job satisfaction. Lack of satisfaction may be reflected in lack of adjustment in either of the areas identified earlier herein. The process of adjustment also by its inherent nature involves active coping with internal and external satisfaction and dissatisfaction.

Life satisfaction is a state of feelings pleasures in an organism when it has achieved the goal of dominant motivating tendencies. Life satisfaction could be intrinsic as well as extrinsic. The criterion of life satisfaction of a person is the amount of happiness the Individual obtains through his work in life. It is accepted that the 'happy person' is the one who is fully satisfied with his life. Happiness can never be full on complete if man does not keep in mind and actively supports the welfare of society which has claim on him in many direct, indirect and often subtle ways. Life satisfaction includes many aspects as health, job, personal, economic, mental as well as social. Man should be satisfied in all these aspects. A dissatisfied person is always surrounded by various troubles, obstacles and he faces hurdles in the performance of his duties assigned to him. Instead of becoming a good teacher and a good citizen in future, he becomes

an irritable person. So, life satisfaction must be there one's occupation is the water shed down which one's life flows. Hence, it is quite possible that a person dissatisfied in his life may carry over his dissatisfaction to his occupation and vice versa. As such a person; who is dissatisfied in his life, may be dissatisfied with the job for no reasons related to the job.

### **Statement of the problem**

To study of life Satisfaction among Urban and Rural College students

### **Objectives**

To examine the Life Satisfaction among Urban and Rural College Students.

### **Hypotheses**

There is no significant difference between Urban and Rural college students with Life Satisfaction dimension on Health Satisfaction, Personal Satisfaction, Economic Satisfaction, Marital Satisfaction, Social Satisfaction, and Job Satisfaction.

## **METHOD**

### **Participants**

The present study sample go was selected from college students of Ambad City Dist. Jalna in Maharashtra. To select the sample Living of Area in which students study of College Students were considered as per independent variable taken in this research stratified random sampling method was employed to select the unit of sample. Total sample of present study 100 college students, in which 50 were Urban College Students (25 Male and 25 Female) and 50 Rural College Students (25 Male and 25 Female). The subject selected in this sample will be used in the age group of 18 years to 21 years (Mean – 19.16, SD- 2.01.) and Ratio 1:1.

### **Research Design**

*Factorial* design used in the present study.

**Table 1**

*Variables of the Study*

Variable	Type of variable	Sub. variable	Name of variable
<b>Living of Area</b>	Independent	02	1) Urban
			2) Rural
<b>Life Satisfaction</b>	Dependent	06	1) Health satisfaction
			2) Personal satisfaction
			3) Economic satisfaction
			4) Marital satisfaction
			5) Social satisfaction
			6) Job satisfaction

**Table 2**

*Instruments*

Aspect	Name of the Test	Author
Life Satisfaction	Life Satisfaction Scale (2001)	Dr. Q.G. Alam Dr. Ramji Srivastava

### **Life Satisfaction Scale**

Life Satisfaction Scale is constructed and standardized by Dr. Q.G. Alam and Dr. Ramji Srivastava. The life satisfaction scale comprises of sixty items related to six areas of life viz., health, personal, economic, marital, Social and job satisfaction. The responses were given in Yes/No. Yes' responses indicated satisfaction, whereas no indicate dissatisfaction. There was no time limit. Every 'Yes' response was assigned 1 mark and sum of marks was obtained from the scale. The obtained marks were considered as raw scores and then raw scores converted into T-score validity of the scale was 84.

### **Procedures of data collection**



The following research methodology was used in the present study. The primary information was gathered by giving personal information from to each to each student. The students were called in a small group of 10 to 15 students. To fill the inventories subjects were given general instructions belongs to each scale. The students provided the Life Satisfaction Scale.

### Data analysis

The Mean and SD with graphical representation for Living of Area (Urban and Rural College Students) on Life Satisfaction was analyzed. A *Factorial* design was selected to adequate of statistical analysis of ANOVA in order to examine the roll of main as well as subsequently on student's Life Satisfaction.

## RESULTS AND DISCUSSION

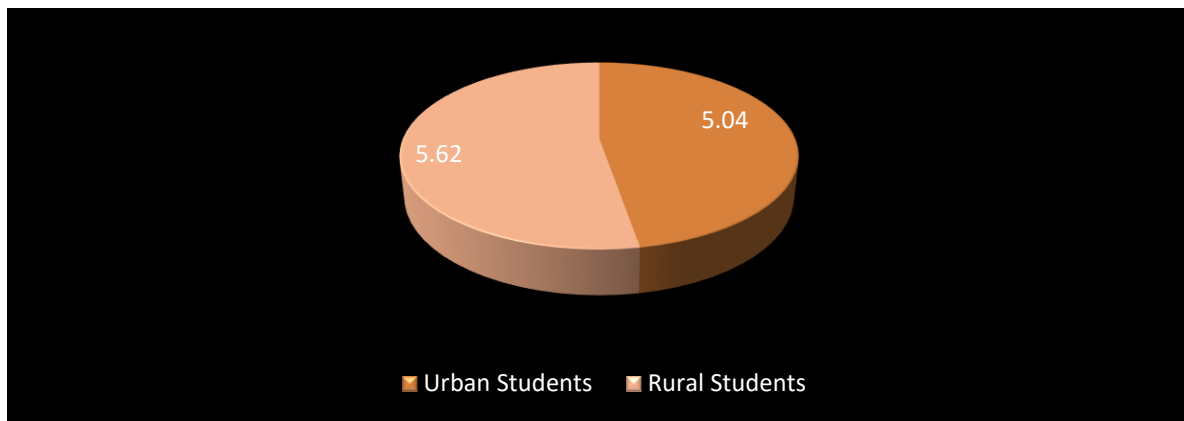
The analysis of data interpretation and discussion of the results are presented below.

**Table 3**

*Show the mean, SD and F value Living of Area on Health Satisfaction*

Living of Area	Mean	SD	N	DF	F	Sign
Urban Students	5.04	1.60	50	98	3.30	NS
Rural Students	5.62	1.57	50			

(Critical value of "f" with df 98 at 0.01 = 3.94 and at 0.05 = 6.90 and NS-Not significant)



**Figure 1: Shows Mean value of Urban and Rural Students**

Observation of the table 3 and Figure 1 indicated that the mean value of two classified group seems to differ from each other on Health Satisfaction. The mean and SD value obtained by the Urban college students 5.52, SD 1.75 and Rural College students was 5.14, SD 1.44, Both group 'F' ratio was 1.42 at a glance those Rural college student shows minor high score than Urban college students.

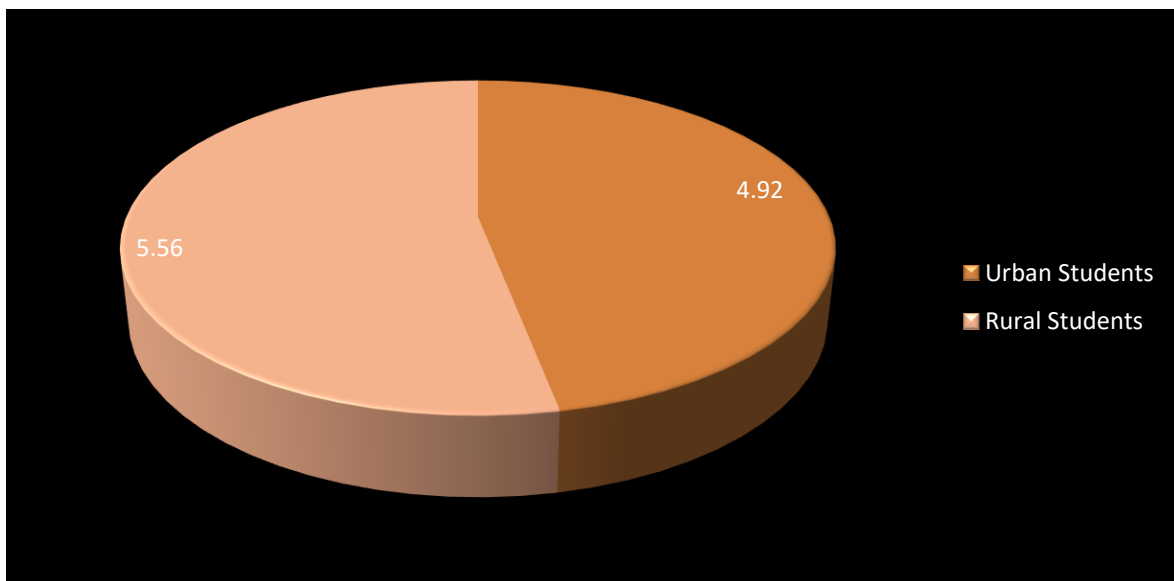
In the present study was hypothesis related Health Satisfaction and Living of Area. It was "There is no significant differences between Urban and Rural college students with Life Satisfaction dimension on Health Satisfaction. Living of Area effect represent the Health Satisfaction was not significant ((F- 1.42, 1 and 99, P-NS). This is not significant 0.01 and 0.05 levels because they obtained 'F' value are low than table values at 0.01 and 0.05. In the present study was found that Urban and Rural college students not significant differences from Health Satisfaction. The findings of the supported the hypothesis, they are hypothesis Accepted the present study. Its means that there is no significant differences between Urban and Rural College students with Life Satisfaction dimension on Health Satisfaction.

**Table 4**

*Show the mean, SD and F value of Living of Area on Personal Satisfaction*

Living of Area	Mean	SD	N	DF	F	Sign
Urban Students	4.92	1.49	50	98	3.70	NS
Rural Students	5.56	1.80	50			

(Critical value of “F” with df 98 at 0.01 = 3.94 and at 0.05 = 6.90 and NS-Not significant)



**Figure 2: Shows Mean value of Urban and Rural Students**

Observation of the table 4 and Figure 2 indicated that the mean value of two classified group seems to differ from each other on Personal Satisfaction. The mean and SD value obtained by the Urban college students 4.92, SD 1.49 and Rural College students was 5.56, SD 1.80, Both group ‘F’ ratio was 3.70 at a glance those Rural college student shows minor high score than Urban college students.

In the present study was hypothesis related Personal Satisfaction and Living of Area. It was “There is no significant differences between Urban and Rural college students with Life Satisfaction dimension on Personal Satisfaction. Living of Area effect represent the Personal Satisfaction was not significant ((F- 1.42, 1 and 99, P-NS). This is not significant 0.01 and 0.05

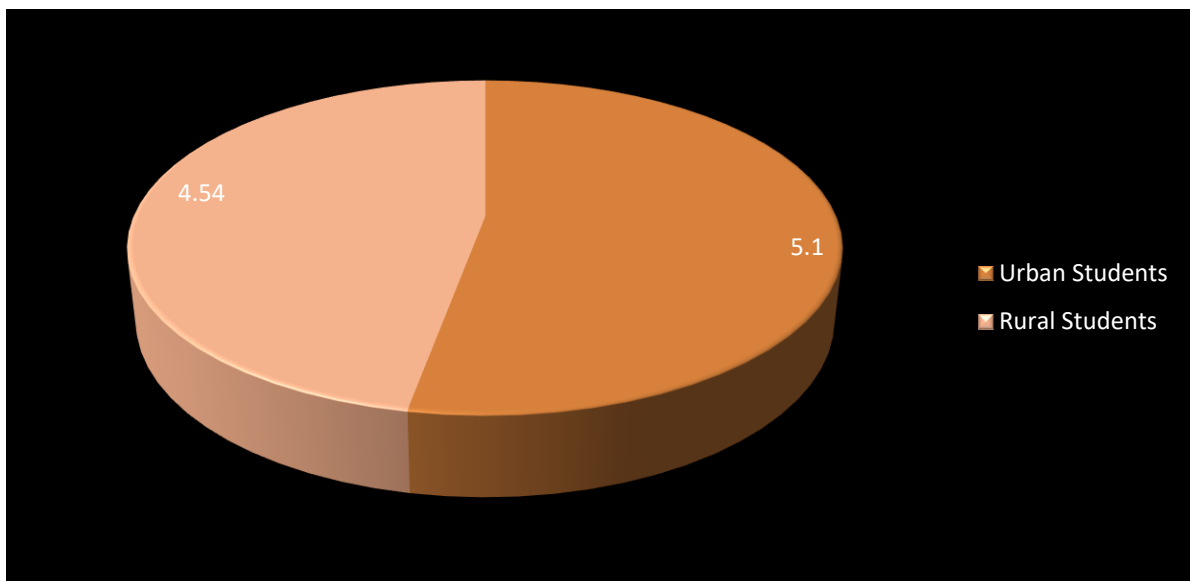
levels because they obtained 'F' value are low than table values at 0.01 and 0.05. In the present study was found that Urban and Rural college students not significant differences from Personal Satisfaction. The findings of the supported the hypothesis, they are hypothesis Accepted the present study. Its means that there is no significant differences between Urban and Rural College students with Life Satisfaction dimension on Personal Satisfaction.

**Table 5**

*Show the mean, SD and F value of Living of Area on Economic Satisfaction*

Living of Area	Mean	SD	N	DF	F	Sign
Urban Students	5.10	1.41	50	98	2.41	NS
Rural Students	4.54	1.54	50			

(Critical value of "f" with df 98 at 0.01 = 3.94 and at 0.05 = 6.90 and NS-Not significant)



**Figure 3: Shows Mean value of Urban and Rural Students**

Observation of the table 5 and Figure 3 indicated that the mean value of two classified group seems to differ from each other on Economic Satisfaction. The mean and SD value obtained by the Urban college students 5.10, SD 1.41 and Rural College students was 4.54, SD

1.54, Both group 'F' ratio was 2.41 at a glance those Urban college student shows minor high score than Rural college students.

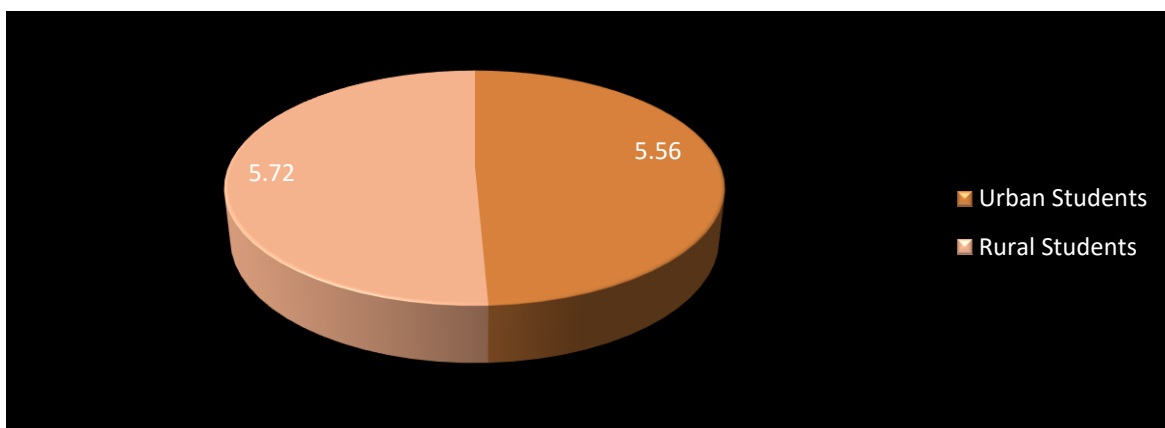
In the present study was hypothesis related Economic Satisfaction and Living of Area. It was "There is no significant differences between Urban and Rural college students with Life Satisfaction dimension on Economic Satisfaction. Living of Area effect represent the Economic Satisfaction was not significant ((F- 2.41, 1 and 99, P-NS). This is not significant 0.01 and 0.05 levels because they obtained 'F' value are low than table values at 0.01 and 0.05. In the present study was found that Urban and Rural college students not significant differences from Economic Satisfaction. The findings of the supported the hypothesis, they are hypothesis Accepted the present study. Its means that there is no significant differences between Urban and Rural College students with Life Satisfaction dimension on Economic Satisfaction.

**Table 6**

*Show the mean, SD and F value of Living of Area on Marital Satisfaction*

Living of Area	Mean	SD	N	DF	F	Sign
Urban Students	5.56	1.50	50	98	0.26	NS
Rural Students	5.72	1.60	50			

(Critical value of "f" with df 98 at 0.01 = 3.94 and at 0.05 = 6.90 and NS-Not significant)



**Figure 4: Shows Mean value of Urban and Rural Students**

Observation of the table 6 and Figure 4 indicated that the mean value of two classified group seems to differ from each other on Marital` Satisfaction. The mean and SD value

obtained by the Urban college students 5.56, SD 1.50 and Rural College students was 5.72, SD 1.60, Both group 'F' ratio was 0.26 at a glance those Rural college student shows minor high score than Urban college students.

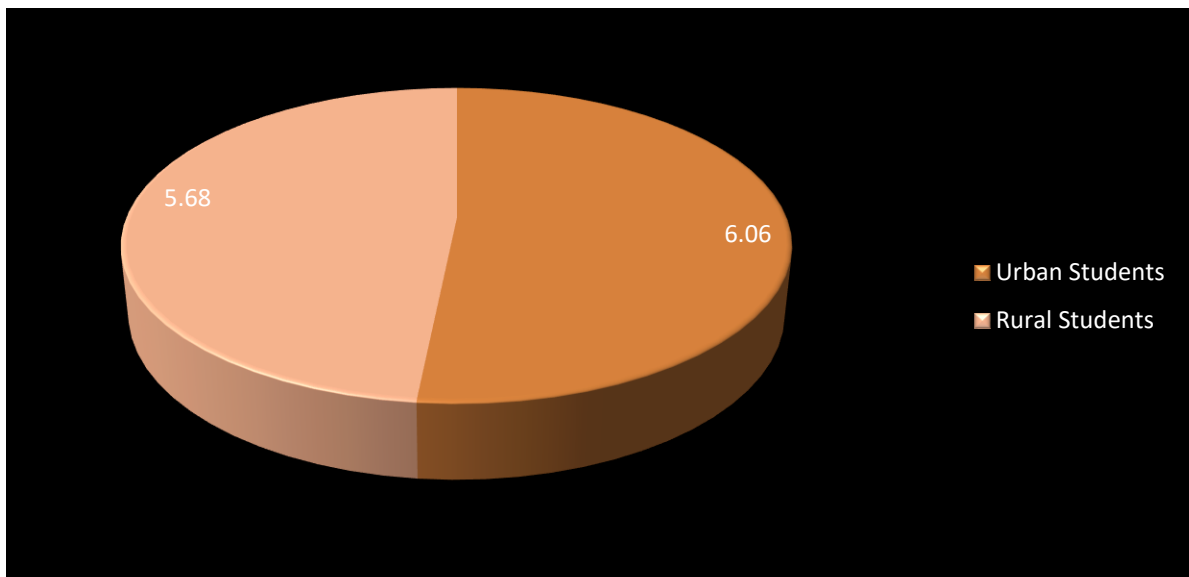
In the present study was hypothesis related Marital Satisfaction and Living of Area. It was "There is no significant differences between Urban and Rural college students with Life Satisfaction dimension on Marital Satisfaction. Living of Area effect represent the Marital Satisfaction was not significant ((F- 0.26, 1 and 99, P-NS). This is not significant 0.01 and 0.05 levels because they obtained 'F' value are low than table values at 0.01 and 0.05. In the present study was found that Urban and Rural college students not significant differences from Marital Satisfaction. The findings of the supported the hypothesis, they are hypothesis Accepted the present study. Its means that there is no significant differences between Urban and Rural College students with Life Satisfaction dimension on Marital Satisfaction.

### Table 7

*Show the mean, SD and F value of Living of Area on Social Satisfaction*

<b>Living of Area</b>	<b>Mean</b>	<b>SD</b>	<b>N</b>	<b>DF</b>	<b>F</b>	<b>Sign</b>
<b>Urban Students</b>	6.06	2.15	50	98	0.79	NS
<b>Rural Students</b>	5.68	2.12	50			

(Critical value of "F" with df 98 at 0.01 = 3.94 and at 0.05 = 6.90 and NS-Not significant)



**Figure 5: Shows Mean value of Urban and Rural Students**

Observation of the table 7 and Figure 5 indicated that the mean value of two classified group seems to differ from each other on Social Satisfaction. The mean and SD value obtained by the Urban college students 6.06, SD 2.15 and Rural College students was 5.68, SD 2.12, Both group 'F' ratio was 0.79 at a glance those Urban college student shows minor high score than Rural college students.

In the present study was hypothesis related Social Satisfaction and Living of Area. It was "There is no significant differences between Urban and Rural college students with Life Satisfaction dimension on Social Satisfaction. Living of Area effect represent the Social Satisfaction was not significant ((F- 0.79, 1 and 99, P-NS). This is not significant 0.01 and 0.05 levels because they obtained 'F' value are low than table values at 0.01 and 0.05. In the present study was found that Urban and Rural college students not significant differences from social Satisfaction. The findings of the supported the hypothesis, they are hypothesis Accepted the present study. Its means that there is no significant differences between Urban and Rural College students with Life Satisfaction dimension on Social Satisfaction.

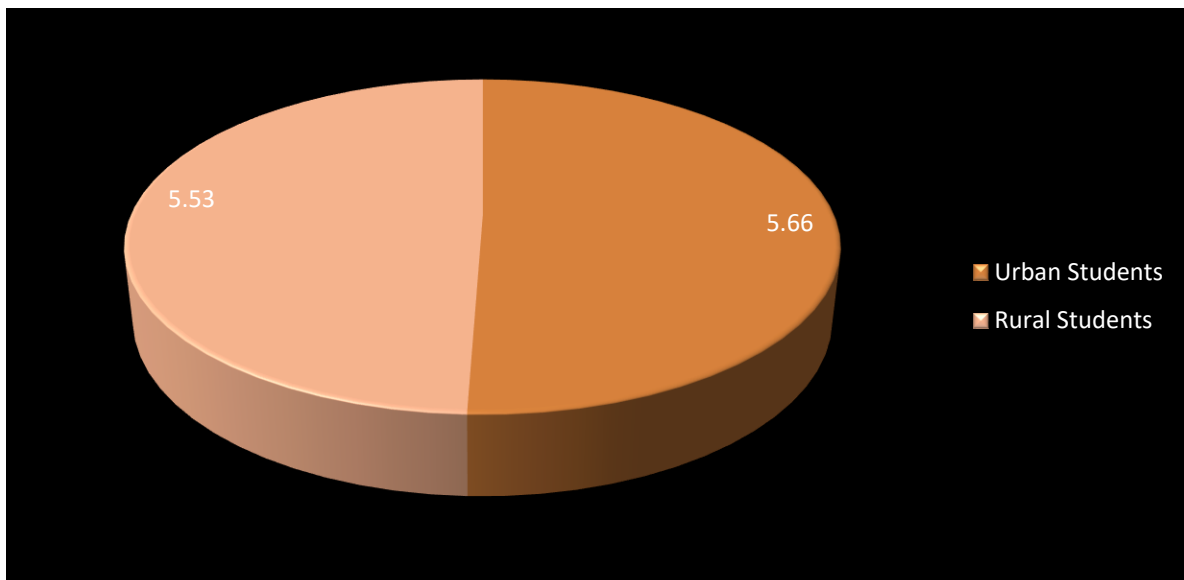
### **Table 8**

*Show the mean, SD and F value of Living of Area on Job Satisfaction*

Living of Area	Mean	SD	N	DF	F	Sign
Urban Students	5.66	1.79	50	98	0.49	NS
Rural Students	5.53	1.88	50			

(Critical value of “F” with df 98 at 0.01 = 3.94 and at 0.05 = 6.90 and NS-Not significant)

**Figure No.06**



**Figure 6: Shows Mean value of Urban and Rural Students**

Observation of the table 8 and Figure 6 indicated that the mean value of two classified group seems to differ from each other on Job Satisfaction. The mean and SD value obtained by the Urban college students 5.66, SD 1.79 and Rural College students was 5.53, SD 1.44, Both group ‘F’ ratio was 0.49 at a glance those Urban college student shows minor high score than Rural college students.

In the present study was hypothesis related Job Satisfaction and Living of Area. It was “There is no significant differences between Urban and Rural college students with Life Satisfaction dimension on Job Satisfaction. Living of Area effect represent the Job Satisfaction was not significant ((F- 0.49, 1and 99, P-NS). This is not significant 0.01 and 0.05 levels because they obtained ‘F’ value are low than table values at 0.01 and 0.05. In the present study was found that Urban and Rural college students not significant differences from Job



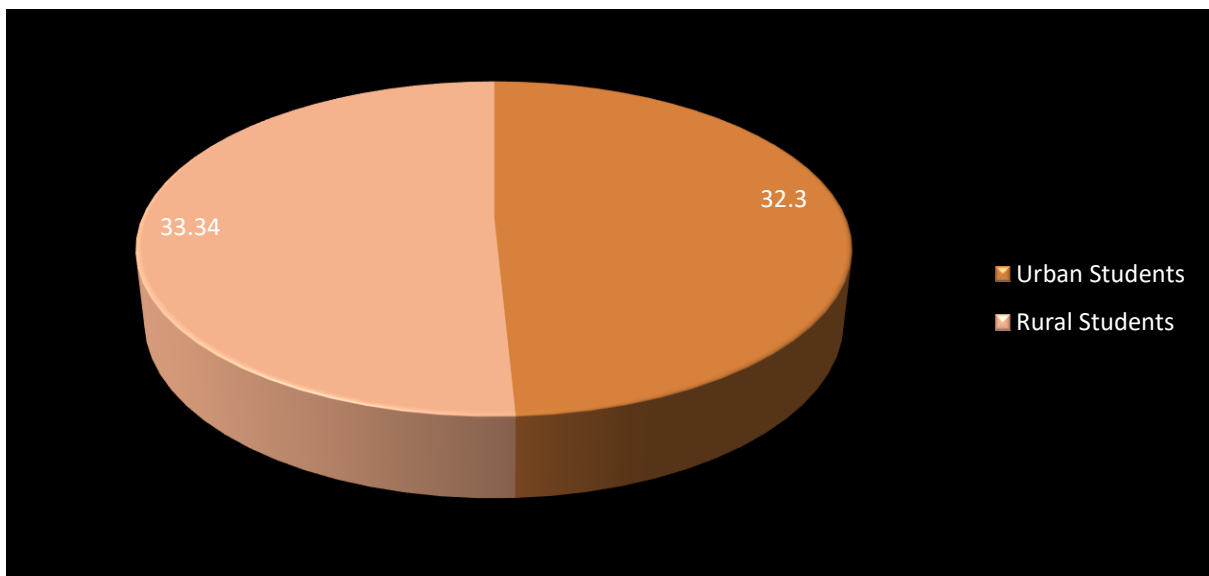
Satisfaction. The findings of the supported the hypothesis, they are hypothesis Accepted the present study. Its means that there is no significant differences between Urban and Rural College students with Life Satisfaction dimension on Job Satisfaction.

**Table 9**

*Show the mean, SD and F value of Living of Area on Life Satisfaction*

Living of Area	Mean	SD	N	DF	F	Sign
Urban Students	32.30	4.67	50	98	2.33	NS
Rural Students	33.34	6.90	50			

(Critical value of “f” with df 98 at 0.01 = 3.94 and at 0.05 = 6.90 and NS-Not significant)



**Figure 7: Shows Mean value of Urban and Rural Students**

Observation of the table 9 and Figure 7 indicated that the mean value of two classified group seems to differ from each other on Life Satisfaction. The mean and SD value obtained by the Urban college students 32.30, SD 4.67 and Rural College students was 33.34, SD 6.90, Both group ‘F’ ratio was 2.33 at a glance those Rural college student shows minor high score than Urban college students.

In the present study was hypothesis related Life Satisfaction and Living of Area. It was “There is no significant difference between Urban and Rural college students on Life

Satisfaction. Living of Area effect represent the Life Satisfaction was not significant ((F- 2.33, 1 and 99, P-NS). This is not significant 0.01 and 0.05 levels because they obtained 'F' value are low than table values at 0.01 and 0.05. In the present study was found that Urban and Rural college students not significant differences from Life Satisfaction. The findings of the supported the hypothesis, they are hypothesis Accepted the present study. Its means that there is no significant differences between Urban and Rural College students with Life Satisfaction.

### **Delimitations of the study**

- 1) The finding of the study is based on very sample.
- 2) The sample was restricted to Jalna Dist. in Maharashtra.
- 3) The study was restricted to only B.A. arts college students (arts facility) only.
- 4) The study was restricted students are only 18-21 years only.

### **CONCLUSION**

- 1) There is no significant differences between Male and Female college students on Health Satisfaction.
- 2) There is no significant differences between Male and Female college students on Personal Satisfaction.
- 3) There is no significant differences between Male and Female college students on Economic Satisfaction.
- 4) There is no significant difference between Male and Female College on Marital Satisfaction.
- 5) There is no significant difference between Male and Female College on Social Satisfaction.
- 6) There is no significant difference between Male and Female College on Job Satisfaction.

- 7) There is no significant differences between Male and Female college students on Life Satisfaction.

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## Attention among Female Hostlers When Using and Not Using Mobile Phones

Minnath Vettiyadan\*

### ABSTRACT

The present study entitled as “Attention among female hostlers when using and not using mobile phones”. This study aimed to assess the attention among female hostlers when using and not using mobile phones. Sample consists of 5 students. The present study follows a non-participant observation method were used to collect the data. The materials used were observation schedules and writing materials. From the present result it can be concluded that the external environment was attended well while the subjects did not use their mobile phones. The study shows that awareness about external stimuli more in subjects while not using mobile phone than using mobile phone.

**Keywords:** *Attention, Mobile phone users*

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## INTRODUCTION

In olden days people used to sit and meal together, laughing, swapping stories, cracking jokes, playing together and share their feelings, likes and dislikes and solved problems in their life too. Now days, it's not unusual to have ones phone handy on the table, easily within reach for looking up movie times, checking e-mails, showing off photos, or answering a call or two. It's rare a person doesn't give in a quick glance at the phone every now and then. The prevalence to the Smartphone, there are over 1.5 billion smart phone users around the world, and it has been estimated that more than 1 billion smart phones in 2017. This indicates the increase in internet usage especially the social media and we can see that a good friend is replaced by a costly smart phone as a part of the newgen's life.

Today multifunctional phones have become an inevitable part of our life. But we have to think about the dangers of over usage of smart phones and the consequences. We might expect that the widespread availability of mobile phones boosts interpersonal connections, by allowing people to stay in touch constantly. Over use of Smartphone may lead to addiction, which is recognized as a type of behavioral addiction. A recent set of studies showed that our phones can hurt our relationships, amazingly simply having a phone near without even checking it, can be determinant to our attempts at interpersonal connections. Smartphone addiction is similar in many aspects to internet addiction. Yet, there are also some differences, such as portability, real tome internet access and easy communication feature of Smartphone. The increase in demand for the interpersonal and mass communication features of smart phones. The increase in demand for interpersonal and mass communication technology boosts the powerful evaluation of mobile phone devices during the last decade.

Mobile phone is essential in our daily life. But over use of mobile phone is problematic, which will lead to many psychological issues. The most serious problem is decreased face to

face communication between people. People now can engage in a person to person conversation from miles away and simultaneously send a text message or have a conversation with another fellow through mobile phone. The internet and phone usage was the cause of poor focus and attention, of the people who spent most of the time using the technology were most likely to have attention issues. In the present scenario of increased use of mobile phones, conducting a study on assessing the attention (awareness of environment) of the youth while they are using and not using the mobile phone are relevant and significant.

## **OBJECTIVE**

To measure the attention of female hostlers, when using and not using mobiles phones by observation method.

## **METHOD**

This chapter discussing about method of the present study. “Methodology” implies more than simply the methods you intend to use to collect data. It is often necessary to include a consideration of the concepts and theories which underline the methods.

### **Research Design**

The present study is a non participant observation.

### **Participants**

The sample consists of 5 female students between the ages 18 to 22, who reside in hostel.

### **Materials**

- Observation schedules
- Writing materials

## Procedure

The observer prepared an observation schedule as per the sub variables of attentive behavior in a hostel setting. The sub variables are sustained attention, distractibility, persistence, response to external stimuli and patience to listen. The observer has taken permission from the authorities of the hostel. To begin the date, time duration and number of days of observation are fixed. The sample was selected randomly. The observation was done two hours for 5 days. The researcher observed the behavior of samples at evening 5 to 6 when they are not using mobile phones and then observed while using mobile phone between 8 to 9 pm. And the observation was noted down by putting tally marks. The procedure was continued for 5 days. After completing the observation the daily tally marks were summed up and the total score was calculated and taken for analysis.

## RESULTS

Table 1 shows the response of the participants while using mobile phone. Table 2 shows the response of the participants while not using mobile phone. The scores obtained on sub-variables sustained attention, distractibility, persistence, response to external stimulus and patience to listen while using are 38, 51, 15, 17 and 23 respectively and not using mobile phones are 114, 30, 90, 121 and 127. Figure 1 shows frequency of the scores obtained by the participants.

**Table 1**

*Total Score of the Response of Sample While Using Mobile Phone*

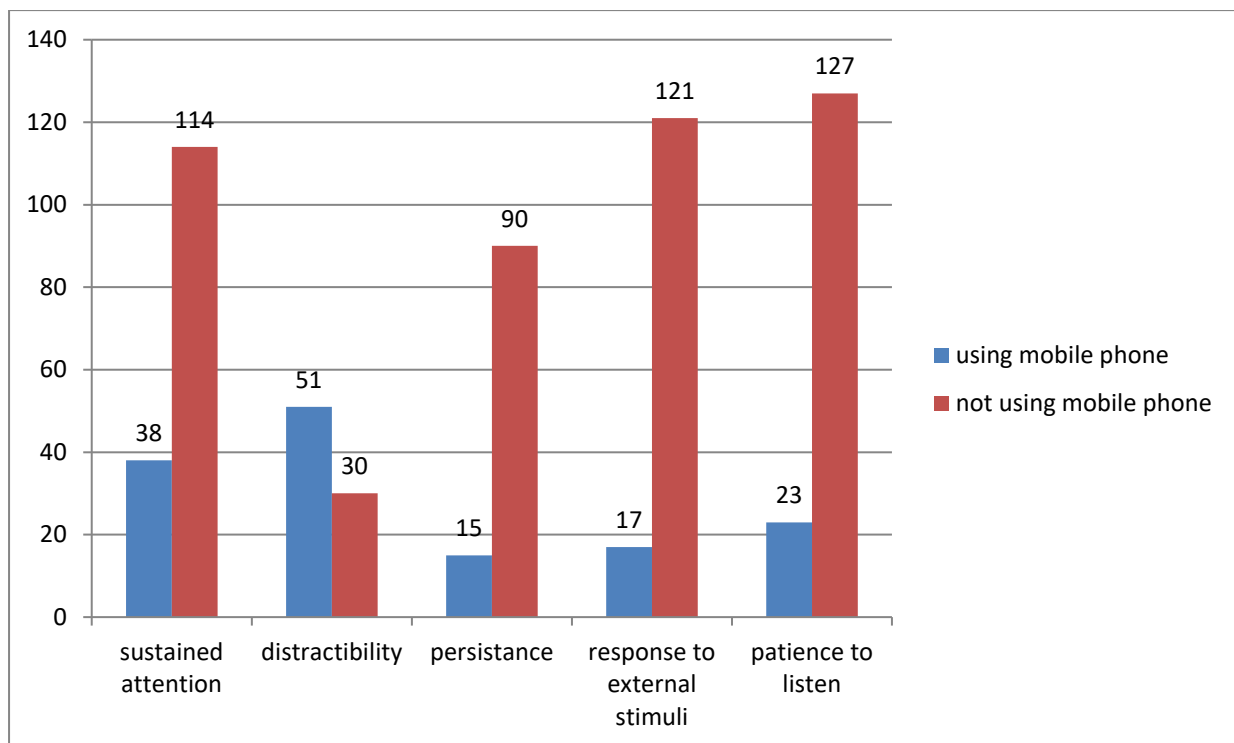
Sub Variable	Participant 1	Participant 2	Participant 3	Participant 4	Participant 5	Total
<b>Sustained attention</b>	3	8	11	9	7	38
<b>Distractibility</b>	18	6	3	14	10	51

<b>Persistence</b>	2	4	5	1	3	15
<b>Response to external stimuli</b>	0	5	6	2	4	17
<b>Patience to listen</b>	3	5	7	3	5	23

**Table 2**

*Total Score of Sample While Not Using Mobile Phones*

<b>Sub Variable</b>	<b>Participant 1</b>	<b>Participant 2</b>	<b>Participant 3</b>	<b>Participant 4</b>	<b>Participant 5</b>	<b>Total</b>
<b>Sustained attention</b>	25	24	29	18	18	114
<b>Distractibility</b>	4	3	1	11	11	30
<b>Persistence</b>	16	18	21	16	19	90
<b>Response to external stimuli</b>	31	25	26	19	20	121
<b>Patience to listen</b>	27	26	30	25	19	127





*Figure 1: shows the frequency of the scores obtained by the participants*

## DISCUSSION

The objective of the study was to observe the attention among female hostlers when using and not using mobile phones. The sub-variables under the study were sustained attention, distractibility, persistence, response to external stimulus and patience to listen.

By analyzing the result, it can be inferred the use of mobile phone leaves the individual less attentive about the external world. When they are not using mobile phone they maintain eye contact, they talk to each others, they show patience to listen others etc. when they involved in mobile phone completely they are not at all attentive to their surroundings, they listen to others passively not actively change this time.

The individuals show disturbances and felt irritated while there was interference in the mobile phone interaction. But, they were curious and showed interest while not using phone to communicate with others. When comparing the scores obtained by the participants when attention, awareness to the environment among hostlers while using and not using mobile phones, scores of the sustained attention when using mobile phone was 38 and when not using was 114. Score of distractibility using the mobile phone was 51 and while not using mobile phone were 30. Score of the persistence when using mobile phone was 15 and when not using was 90. Score of response to external stimulus when using mobile phone was 17 and when not using was 121. Score of patience to listen when using mobile phone was 23 and when not using was 127.

So from the present result it can be inferred that, all the sub-variables except distractibility was high when not using mobile phones. So the use of mobile phone has an adverse effect on the attention on the individuals as per the current result.

## CONCLUSION

The external environment was attended well while the subjects did not use their mobile phones. The study shows that awareness about external stimuli more in subjects while not using mobile phone than using mobile phone.

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## Psychological Well being, Anxiety and Self-Esteem in Financially Independent and Dependent Elderly People

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### ABSTRACT

Financial instability is one such problem due to which elderly people face lots of problems. Due to financial instability elderly sometimes become a victim of psychological ailments. The current study aims to study psychological well-being, anxiety and self-esteem in financially independent and dependent elderly people. The study was done on 120 elderly adults (N=120; age=60-75). The design is quasi experimental design. The sample consists of financially independent elderly male and female and financially dependent elderly male and female. The sample included elderly dependent people who are dependent on their children and elderly independent people who either get a pension or have their own business. The Rosenberg self-esteem scale was used to measure psychological well-being, the Hamilton anxiety scale was used to measure anxiety and Ryff's psychological well-being was used to measure psychological well-being in elderly people. The data were analyzed using two way ANOVA, t- Test and correlation. The findings suggest that there is no statistical difference in psychological well being, anxiety and self-esteem in financially independent and dependent elderly people. There is a significant difference of psychological well being in financially independent and dependent elderly people, which shows that Males have better environmental mastery and self acceptance as compared to females. The interactional effect of gender and financial status was significant for somatic anxiety. Psychological well-being and self-esteem are found to be positively related, whereas psychological well-being and anxiety are found to be negatively related.

**Keywords:** Ageing, psychological well being, anxiety, self-esteem

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## INTRODUCTION

Ageing is a natural phenomenon. It refers to psychological, social and cognitive development. It is a gradual process. It is an important process in every organism and it is an ongoing process of development. It is found that old people go through lots of changes, whether it's physical, cognitive or behavioural. The prominent physical changes can be seen in older people such as decline in vision, weakness in the body and decrease in vital body functioning. According to population consensus 2011 there are nearly 104 million elderly people (aged 60 years or above in India: 53 million females and 51 million males). From 5.6% in 1961 the proportion has increased to 8.6 % in 2011. For males, it was marginally lower at 8.2%, while for females it was 9.0%. In a short span of time of 20 years, the old age dependency ratio is projected to increase from 14.2 in 2011 to 19.3 in 2030.

In old age, individuals face lots of problems, but they are at the stage where most of them have achieved what they wanted to achieve in life. The major goal is to live life happily. Their main concern is good health and maintaining healthy relationships with their family members. The old age problem is not only related to health and family, but a major issue is about finances as well. Most of elderly people get a pension but we do have another set of elderly people who become dependent upon their children for money. Such individual has to struggle with life even at this age. Lack of finances makes these individuals prone to various psychiatric ailments.

It is commonly seen that financial instability can create a problem in elderly life as well. Sometimes, it can lead to mental crisis. The old people have to face issues of self-esteem. The self-esteem is likely to decrease in old age. Self esteem and financial stability are linked in the sense that if a person does not earn then he is not accepted in society.

They are taken for granted and it decreases person's self-esteem. As self esteem, anxiety is also a concern of elderly people. Anxiety is experienced by each of us, but its form differs in old age. Old people are likely to worry about their health and most of elderly people are likely to get prone to anxiety disorder. Psychological well being is also likely to differ in an elderly population. It is likely to get affected by various factors such as community support, family environment. Previous Research focused on various factors (such as living arrangements, family support, health, mental disorder) as a major predictor of self-esteem, anxiety and psychological well being. Also, there is no study which focuses on problems related to the financial crisis in elderly people so the current research aims to study psychological well being, anxiety and self-esteem in financially independent and dependent elderly people

## REVIEW OF LITERATURE

In s study, Jinmyoung et al, 2014 aimed to study the effect of community support on psychological well being in aging people of Iowa places. About 1,134 participants were examined. ANOVA and multiple sample analysis were used. Differences in metro and non-metro residents were obtained with community support, depression and self-rated health. Multiple sample analysis showed that there is a relationship between community support, psychological well being and aging in place.

In a study, Kate, 2010 studied anxiety in older adults. It is believed that old age that older adults are more likely than younger adults to suffer from anxiety issues. The current research aim of finding the current Diagnostic criteria for anxiety disorders, inclusion of new diagnostic features in DSM 5 for age-specific anxiety disorders.

In a study Pinguart et al., 2001 aimed at studying gender difference of psychological well being .It is found that those women who are widowed, divorced are at higher risk of having

low psychological well being .Meta analysis used to synthesize findings from 300 empirical studies on gender difference In life satisfaction, happiness, self-esteem, loneliness, subjective health and subjective age in late adulthood. It was found that older women reported significantly lower SWB and less positive self-concept than men in all measures.

Morris et al., 1995 aimed at studying the relationship between global self-esteem and specific self-esteem. It is seen that global self-esteem is related to more psychological well being and specific self-esteem is more relevant to behavior. The findings suggest that global self-esteem is more related to measures of psychological wellbeing, specific self-esteem is much better predictor of school performance.

Kathleen, 1982 aimed to study characteristics associated with high and low self-esteem in an elderly population. About 250 men and women aged 65 and above were studied. It was found that an individual with high and low self-esteem does not differ with respect to age, income and living arrangements. People with low self-esteem have poor self-reported health, more pain and higher disability. It was also found that individuals with low self-esteem have higher scores on depression, anxiety, pain and disability.

## METHOD

The aim of the study is study anxiety, psychological wellbeing and anxiety in financially independent and dependent elderly people.

### Objective of research

1. To study the difference of self-esteem of financially independent and dependent elderly people.
2. To study the difference of anxiety of financially independent and dependent elderly people.

3. To study the difference of psychological well being of financially dependent and independent elderly people.
4. To study the difference of self-esteem of elderly male and female people.
5. To study the difference of anxiety of elderly male and female people.
6. To study the difference of psychological well being of elderly male and female people.
7. To study the interactional effect of financial status (financial independence and dependence) and gender on psychological well being
8. To study the interactional effect of financial status (financial independence and dependence) and gender on anxiety.
9. To study the interactional effect of financial status (financial independence and dependence) and gender on self-esteem.

### **Hypothesis**

1. There will be differences in self-esteem among financially independent and dependent elderly people.
2. There will be differences in psychological well being among financially independent and dependent elderly people.
3. There will be a difference in anxiety in financially independent and dependent elderly people.
4. There will be difference of self esteem between elderly male and female people.
5. There will be a difference of anxiety between elderly males and female's people.
6. There will be difference of psychological well being between males and female people.

7. There will be an interactional effect of financial status (financial independence and dependence) and gender on psychological well being.

8. There will be an interactional effect of financial status (financial independence and dependence) and gender on anxiety.

9. There will be an interactional effect of financial status (financial independence and dependence) and Gender on self-esteem

### **Research Design**

The design is quasi experimental design.

### **Sampling**

A sample contains 120 elderly people. Two categories containing 60 financially independent and 60 financially dependent were made. Each category is sub-divided into 30 males and 30 females overall, A sample contains 30 financially independent males, 30 financially dependent males, 30 financially independent females 30 financially dependent females.

### **TOOLS**

1. The Ryff's psychological well being scale (1989) was used to assess psychological well being. It is a 42 item scale. It is a 6 pointer scale.
2. Hamilton anxiety scale (1959) was used to assess anxiety. It was developed by Max Hamilton. It is a 14 item scale .It measures severity of anxiety symptoms
3. The Rosenberg self-esteem scale was used to assess self –esteem. It was developed by Rosenberg. It measures positive and negative feelings in elderly people.

### **STATISTICAL ANALYSES**



The data were analyzed using two way ANOVA and t-Test

## RESULTS AND DISCUSSION

**Table 1**

*The difference between financially independent and dependent elderly people of psychological wellbeing dimensions, anxiety dimensions and self-esteem*

Dimensions	Financial	Mean	SD	t-Test
<b>1. Psychological</b>				
<b>A. Autonomy</b>	Independent	29.73	6.21	0.944
<b>B. Environmental Mastery</b>	Independent	28.95	6.47	1.218
<b>C. Personal Growth</b>	Independent	27.93	6.44	- 0.387
	Dependent	28.43	6.30	
<b>D. Positive Relations with others</b>	Independent	30.63	6.80	-0.724
	Dependent	31.50	6.28	
<b>E. Purpose in life</b>	Independent	27.90	6.26	1.934
<b>F. Self</b>	Independent	30.91	5.82	1.264
<b>2.anxiety</b>				
<b>a. Psychic anxiety</b>	Independent	9.11	5.82	0.995
	Dependent	8.13	4.96	

<b>b. Somatic</b>	Independent	6.40	5.95	1.46
<b>Self-esteem</b>	Independent	19.76	5.41	0.736

This table shows t value for the difference in psychological well being dimensions, anxiety dimensions and self-esteem in financially independent and dependent elderly people. The table shows that there is no statistically difference in psychological well being; anxiety and self- esteem in financially independent and dependent elderly people. t-value of self-esteem in financially independent and dependent elderly people is 0.736. Which is insignificant.

**Table 2**

*The difference of psychological wellbeing, anxiety and self-esteem in elderly male and female*

<b>Variable</b>	<b>Gender</b>	<b>Mean</b>	<b>SD</b>	<b>t-test</b>
<b>1. Psychological Well being</b>				
<b>a. Autonomy</b>	Male	29.70	6.47	0.883
<b>b. Environmental</b>	MALE	29.36	5.21	2.020**
<b>Mastery</b>				
<b>c. personal</b>	Female	27.23	6.29	
	Male	29.13	6.30	1.606
<b>d. Positive</b>	Male	30.93	6.25	-0.222

<b>e. Purpose</b>	Male	26.25	6.66	-.912
<b>In life</b>	Female			
<b>f. Self-</b>	Male	31.70	6.43	2.567*
<b>2. Anxiety</b>				
<b>a. Psychic</b>	Male	7.81	5.47	-1.648
<b>b. Somatic</b>	Male	5.25	4.75	-1.090
<b>Self-Esteem</b>	Male	19.16	4.81	-.556

\*significant at 0.01 \*\*significant at 0.05

The table shows mean, standard deviation and t-test value of psychological wellbeing, anxiety and self-esteem in elderly male and female .The table shows that males have better environmental mastery as compared to female. The result was statistically significant. t-value is 2.020. Males are likely to have better self acceptance of themselves as compared to females (t-value is 2.567).

### Table3

*Interactional effect of gender and financial status on psychological well being dimensions*

Variable	Source	Sum	of Df	Mean	F
	Gender	28.033	1	28.093	0.774
	Financial Status	32.023	1	32.033	.885
	Gender*Financial	14.700	1	14.700	0.406

### Autonomy

<b>Environmental</b>	Gender	136.533	1	136.533	4.066**
	Financial Status	50.700	1	50.70	1.510
	Gender*Financial Status	0.300	1	0.300	0.009
<b>Personal Growth</b>	Gender	102.675	1	102.675	2.541
	Financial Status	6.075	1	6.075	0.150
	Financial status*Gender	5.208	1	5.208	0.129
<b>Positive relations with</b>	Gender	2.133	1	2.133	0.049
	Financial Status	22.533	1	22.533	0.522
	Gender Financial Status	58.800	1	58.800	1.363
<b>Purpose in life</b>	Gender	34.133	1	34.133	0.847
	Financial status	149.63	1	149.63	3.715
	Gender Financial Status	16.13	1	16.13	0.401
<b>Self Acceptance</b>	Gender	279.075	1	279.075	7.051*
	Financial status	66.008	1	66.008	1.688
	Gender Financial Status	7.008	1	7.008	0.177

Dependent variable: psychological well being

\* $p < 0.01$ , \*\* $P < 0.05$

The table shows the result of two-way ANOVA .The main effect of gender is statistically significant for environmental mastery ( $F=4.066, p < 0.05$ ) and self acceptance( $F=7.051$ ) .The main effect of financial status was not statistically significant for psychological well being. The interactional effect of gender and financial status on psychological well being was also statistically insignificant.

**Table 4**

*Interactional effect of gender and financial status on anxiety*

Variable	Source	Sum of	Df	Mean squares	F-test
<b>Psychic anxiety</b>	Gender	78.408	1	78.408	2.738
	Financial Status	29.008	1	29.008	1.013
	Gender*Financial Status	54.675	1	54.675	1.909
<b>Somatic anxiety</b>	Gender	29.008	1	29.008	1.246
	Financial Status	52.008	1	52.008	2.235
	Gender*Financial Status	130.208	1	130.208	5.5981

Dependent Variable : Anxiety

\*\* $P < 0.05$

The result of ANOVA shows that the interaction effect of gender and financial status is statistically significant for somatic anxiety( $F=5.59, df=1, P < 0.05$ ).

**Table 5**

*Interactional effect of gender and financial status on self-esteem*

Source	Sum of Square	Df	Mean Square	F
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<b>Gender</b>	8.008	1	8.008	0.306
<b>Financial Status</b>	14.008	1	14.008	0.535
<b>Gender Financial</b>	6.075	1	6.075	0.232

Dependent variable: Self-esteem

The table shows the results of 2 way ANOVA the main effect of variable gender was not statistically significant ( $F=0.306, p>0.05$ ). Thus, this variable does not produce a significant effect on self - esteem. The main effect of variable financial status was not statistically Significant ( $F=0.535, p>0.05$ ). Thus, this variable does not produce a significant effect on self- esteem. The interactional effect of financial status and gender was also insignificant ( $F=0.232, p>0.05$ ).

**Table 6**

*Correlation table*

<b>Variable</b>	<b>Psychic Anxiety</b>	<b>Somatic Anxiety</b>	<b>Self esteem</b>
<b>Autonomy</b>	-0.328	-0.325	0.384
<b>Environmental</b>	-0.296**	-0.237**	0.378
<b>Personal</b>	-0.181*	-0.090	0.219*
<b>Positive</b>	-0.294**	-0.277**	0.420
<b>Purpose</b>	0.101	0.050	0.198*
<b>Self Acceptance</b>	-0.233*	-0.212*	0.349

\*  $p<0.05$

The table reveals the correlation. The table shows the correlation among dimensions psychological well being, self esteem and anxiety. All dimensions are positively related except anxiety. Personal growth is negatively related to psychic anxiety ( $r=-0.181, p<0.05$ ) and positively related to self esteem ( $r=0.219, p<0.05$ ). The positive relations with others is positively related to personal growth ( $r=0.201, p<0.05$ ) and purpose in life ( $r=0.202, p<0.05$ ) and negatively related to psychic anxiety and somatic anxiety ( $r=-.234, p<0.01$ ), ( $r=-0.272, p<0.01$ ). The purpose in life dimension is positively related to self-esteem ( $r=0.196, p<0.05$ ). The self-acceptance is negatively related to psychic anxiety ( $r=-0.233, p<0.05$ ) and somatic anxiety ( $r=-0.212, p<0.05$ ). The psychic anxiety is negatively related to self esteem ( $r=-0.257, p<0.01$ ). The somatic anxiety is negatively related to self-esteem ( $r=-0.186, p<0.05$ ). The table shows the psychological well being is positively related to self-esteem and negatively related to anxiety. Individuals with high psychological are likely to be less anxious.

## DISCUSSION

The elderly people are likely to have low self esteem Roth et al., (2010) but the results shows that financially independent and dependent elderly people considers themselves as worthy as the results of t-test (table 1) ( $t=0.736, p>0.05$ ) reveals that there is no statistical significance between self-esteem of financial independent and dependent people. They both have positive belief about themselves. In a research it is found that the socioeconomic status affects self-esteem Orth et al., (2010) but our study shows that financial status does not affect the self-esteem.

In one of the studies it is found that the characteristic that affects high and low self esteem in older population does not differ with respect to living arrangements, age, income and education. It is also found that people's low self-esteem is likely to be associated with pain,

some disability and poor health. People who have low self-esteem are likely to score high on anxiety and depression (Kathleen et al., 1982). Another study suggests that health is the major contributor in high and low self esteem of the elderly people.

The financially independent and dependent people both have good quality of life. The results (t- test) (table 1) for autonomy ( $t= 0.944, p>0.05$ ) ,for environmental mastery ( $t=1.218, p=0.05$ ) and rest four dimensions shows that there is no statistical difference of psychological well being in financial independent and dependent elderly people. They both are positive about life, it may be due the fact that they are at the point of life where they have achieved what they want to achieve in their life. They are better able to deal with environmental stressor. Also, according to a proverb, “older is wiser”. At, an individual reaches senescence, he starts getting more respect and reputation, but this respect and reputation is not because elderly earns money or they have their business. It is because they have better experience, they have better knowledge and skill in a particular field. Shiau-Fang-Chou., (2011) found that instrumental support from family members and organizations and also emotional support from family members lead to better psychological well being in an elderly population. It shows that rather than living a luxurious life, living with family and sharing their experiences is more important for elderly people.

Psychological wellbeing is ones comfort and ease of handling pressure in one’s life. In one of the study, it is found that environment- community support is a major predictor in maintaining psychological well being in older adults Jinmyoung et al., (2014). Research of Sandra et al, (2008) suggests that steady employment is related positively to psychological wellbeing of young adults as compared to older adults.

Financially independent and dependent elderly people are likely to manage their anxiety as well. The result (t-test) (table 1) shows that there is no statistical difference in anxiety



of financial independent and dependent population. The t value of psychic anxiety is 0.995,  $p > 0.05$  and somatic anxiety is 1.46,  $p > 0.05$ . Anxiety is likely to be experienced when they are not able to accomplish what they want to achieve in our life or when they are expecting the result although elderly people are likely to experience anxiety but their anxiety is not centered for making more money or beating up the competition. This shows that they are satisfied with the amount of money they have. Financial independence and dependence do not affect their anxiety. There must be some other causes for their anxieties. Research by Person and Berkovec (1995) found that older people are likely to report frequent worries about health and young adults worry about family and finances also Lidell et al., (1991) found that older adult fear are likely to be focused upon ultimate death, illness or injury to loved ones than younger adults. The research reveals that older adults are likely to worry about health, whereas young adults are more likely to worry about family and finances.

Thus, our research shows that the financial status is not the major cause of elderly anxiety. The findings show that there is no significant difference in anxiety of financially independent and dependent elderly people hence, we reject the hypothesis.

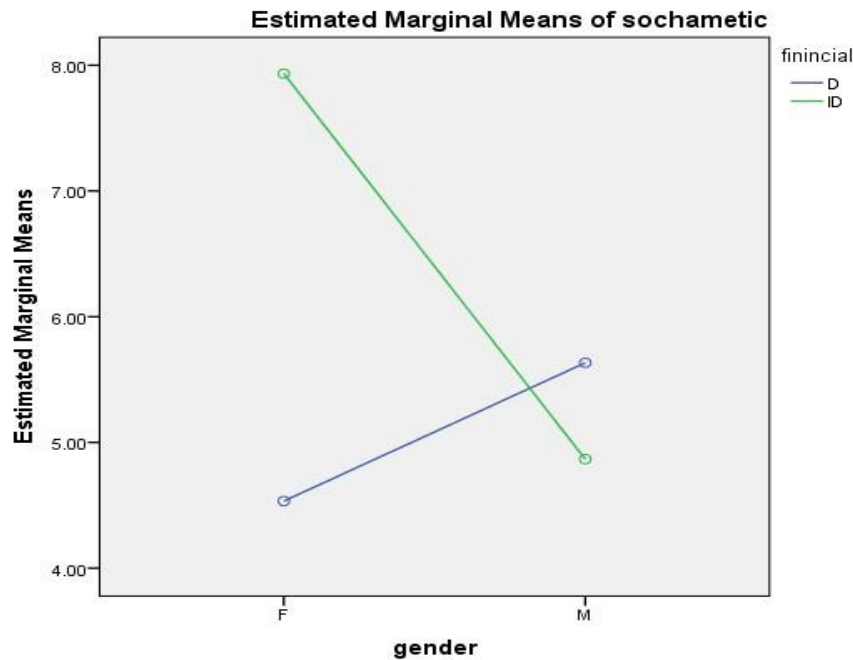
Self-esteem of elderly male and female have not differed much. They both have a self worth and they do not consider themselves worthless. The results (t-test) (table2) ( $t = -0.556$ ,  $p > 0.05$ ) shows that there is no statistical difference of elderly male and females on self esteem. They have a positive emotional evaluation of their self. The young male has better self-esteem because they are the breadwinner of the house, but in senescence their responsibility is taken up by their children and the work they do is no longer the cause of their high self-esteem. This could be a probable reason for no difference in self-esteem of elderly males and females.

Elderly males and females are likely to manage their anxiety as well. The results (t-test) (table 2) shows that the t value for somatic anxiety is  $-1.090$ ,  $p > 0.05$  and for psychic

anxiety is ( $t = -1.648, p > 0.05$ ) shows that there is no statistical significance in anxiety of elderly males and females. Although females are likely to experience more anxiety than males (Fredrikson, 1996) but the findings shows that there is no difference in anxiety of elderly males and females. One of the reasons is that the responsibility decreases in old age. They are taken up by younger people. So, decrease in responsibility is probably to cause for the decrease in difference of anxiety between both genders.

In a country like India, where the population of working males is more than females. According to the NSS, there are 54.3% working man and 13.8% of working women. It is possible that the elderly males have better environmental competence, they are better able to effectively use environmental cues, The results (t-test) (table 2) shows that there is significant difference in elderly male and female on some dimensions of psychological well being. The environmental mastery dimension of psychological wellbeing showed significant difference in elderly males and females ( $t = 2.020, p < 0.05$ ). They have a sense of mastery in managing the environment as compared to elderly females.

The self acceptance dimension of psychological well being showed significant difference in elderly males and females ( $t = 2.567, p < 0.01$ ) and also environmental mastery ( $t = 2.020, p < 0.09$ ) The male has a positive attitude towards self. They are easily able to accept multiple aspect of self, including good and bad habits and accept past life as compared to females. In India, females are not given the opportunities to live and follow their dreams. They always struggle for their identity. Their worth is always challenged and that why they are not able to easily accept themselves as compared to male.



**Figure 1:** The graph represents the interaction effect of financial status and gender on somatic anxiety

The green line represents financially independent elderly people

The blue line represents financially dependent elderly people

This graph shows that financially independent female is likely to experience more somatic anxiety as compared to financially independent male. The results of two way ANOVA (table 4 states that there is an interactional effect of age and gender on somatic anxiety dimension ( $F=5.59$ ,  $p<0.01$ ). Pfeiffer and Buse (1973) found that elderly are likely to report more of somatic symptoms .It is seen that financially independent females have more responsibility as compared to males. They have to look at home as well as at work, but males have only to look at their work. Also, females are physically weak as compared to males and they are likely to experience more physical symptoms of anxiety as compared to males.

The results of two way ANOVA (table 5) states that the interactional effect of financial status and gender is statistically insignificant on self –esteem ( $F=0.232$ ,  $p>0.05$ ) and there is

no significant difference of the interactional effect of gender and financial status on psychological well being.

The correlation matrix (table 6) shows that environmental mastery dimension (En) is negatively related with psychic anxiety ( $r = -0.296^{**}$ ). This shows that those who are able to deal with environmental experiences less worries, tension, irritation and somatic symptoms of anxiety ( $r = 0.237^{**}$ ), Personal growth (PG) is negatively correlated with psychic anxiety ( $r = -0.181^*$ ). This shows that those elderly people who are able to use their potential and grow. They are less likely to experience worries and anxiety. The personal growth is positively related to self esteem (SE) ( $r = 0.219^*$ ). This shows that elderly people who are able to use their potential and grow have high self –esteem. The positive relations with the other dimensions is negatively related with psychic anxiety ( $r = -0.294^{**}$ ). This shows that those elderly people who are able to build positive relations with others are likely to experience less anxiety and worries. The purpose in life dimension is positively related to self –esteem ( $r = 0.198^*$ ). This shows that those elderly people who have a motive to live life, have better self-esteem. The self acceptance dimension is negatively related to psychic anxiety ( $r = -0.233^{**}$ ) and somatic anxiety ( $r = -0.212^{**}$ ). This shows that those elderly people who are able to accept themselves are likely to experience less anxiety, worries.

This Findings show that there is positive relationship between psychological wellbeing and self-esteem and negative relationship between psychological wellbeing and anxiety.

## CONCLUSION

The overall conclusion is that there is a gender difference for psychological well being. The males are likely to deal with environment better. They have better self-acceptance as

compared to females. Secondly the interactional effect of gender and financial status is not statistical significance for psychological well being and self-esteem, but the interactional effect of gender and financial status can see in somatic anxiety. The difference of financial status on psychological wellbeing, self-esteem and anxiety could not significantly found. This shows that Elderly people do not need to be financially independent for good quality of life, high self-worth and less anxiety. There must be other factors for maintaining good quality of life, high self-worth and less anxiety in elderly people.

### **Practical implications**

- The results can be used for further research to find a relationship between financial status and dependent variables (psychological well-being, anxiety and self-esteem).
- The research findings suggest that psychological well being, anxiety and self-esteem differences are not significant in financially independent and dependent elderly. There may be other factors which may be significantly different in financially independent and dependent elderly people.
- Elderly financially independent women are likely to suffer from somatic anxiety. A psychologist should be helped to deal with their somatic anxiety. A further research should be done to provide with strategies combating anxieties in elderly independent females
- Elderly women are not able to accept themselves as they are. They are unable to manipulate their environment. A step should be taken to make elderly women able to deal with environment.
- The elderly people need family support and care than money.

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