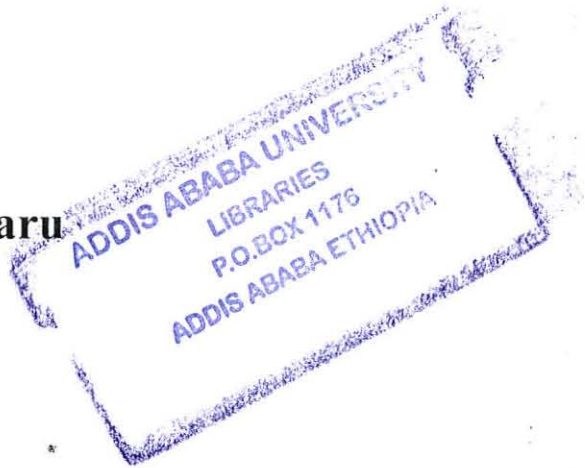


**SELF-ESTEEM, DEPRESSION, LONELINESS, AND
COPING MECHANISMS AMONG RETIREES: THE
CASE OF ARADA SUB- CITY IN ADDIS ABABA**

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Acronyms and Abbreviations

ANOVA	Analysis of Variance
BBC	British Broadcasting Corporation
CBO	Community Based Organization
CR	Coefficient of Regression
EC	Ethiopian Calendar
GDS	Geriatric Depression Scale
ILO	International Labor Office
MOLSA	Ministry of Labor and Social Affairs
NGO	Non-governmental Organization
PGD	Postgraduate Diploma
PhD	Doctor of Philosophy
SD	Standard Deviation
SSA	Social Security Authority
SSAO	Social Security Authority Office

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CHAPTER 1: INTRODUCTION

This chapter discusses the background of the study, the statement of the problem, objectives and research questions, limitations, delimitation of the research and also definitions of terms.

1.1 Background

Work brings meaning to human existence on earth. Being involved in formal or informal activities men/women get many things that are essential to their life. As a result of engaging in different activities people do not only fulfill their basic needs but also meet both the emotional and spiritual needs. Being with others, humans also develop their social and personal identities and values the society gives credit for. In short, work gives meaning to human life in many ways (Schultz, 1980). After staying long under such circumstance, it is, however, inevitable for people to get retired from work one time in their life. Though the process varies from country to country, retirement is foreseeable in any society, and the retirement age is legally limited.

According to Schwartz as cited in Hürlock(1980), retirement is a termination of a pattern of life or a transition to a new pattern of life which always involve role changes, changes in interest and values, and changes in the whole pattern of the individual's life. This pattern of life is usually practiced for two main reasons: to have trained young employees and to overcome the loss of productivity that may arise with the age of old employees.

Retirement can be voluntary or compulsory, regular or early. Compulsory or regular retirement is in which an organization for which an individual works sets an age at which all its workers must retire regardless of whether they want to or not. On the other hand, early or voluntary retirement is a kind of retirement in which employees take retirement up on their will for reasons related to health problems, job dissatisfaction, positive

attitude towards retirement and getting rest from work (Hurlock, 1980). Palmore et al., (1984) as cited in Perlmutter & Hall (1985) also indicated that in longitudinal studies conducted among workers, for instance, poor health and positive attitudes toward retirement were associated with early retirement. McConnell (1983) as cited in Perlmutter & Hall (1985) also argued that job dissatisfaction appears to be leading to early retirement only when a worker's occupation is central to his or her life.

With the existence of these two forms of retirement, great numbers of employees retire from work every year worldwide. Even data shows that the total number of retired persons is increasing rapidly. In this connection it is also being observed that the average life expectancy of men/women has been increasing markedly; while the average work life expectancy has not been rising as rapidly as expected. It is because of the fact that young men are entering into the labor force later and elderly men are dropping out earlier that the increased life expectancy is not being fully reflected in an increasing average length of working life (Kleemeier, 1961).

In spite of this fact the impact of retirement on retirees is still a debate. In this regard, there are opposing views concerning, especially, the social and psychological impact of retirement on the post retirement life situation of retirees. Some argues that retirement is a life event in which individuals would get much more opportunities to rest and leisure time and better life situation. Others believe that retirement is a traumatic life event in which individuals encounter social and psychological crises. With regard to this Kaplan & Aldridge(1962, P.35) indicated as:

Even well adjusted older persons find that giving up their occupations is not easy. Fears that they will lose in the race for survival as well as other phobias create complications such as that retirement means inactivity of which a concomitant is senility.

In relation to this, in some countries, counseling service has been provided for retirees as part of the retirement preparation programs with the belief that retirement often posed a crisis for individuals in their post

retirement life (Ekerdt, 1987, cited in Boateng, 1999). Boateng (1999) also indicated for those employees going on retirement without proper planning the consequences have not been encouraging. On the other hand, Perlmutter & Hall (1985) indicated that most retired people are satisfied, continue to feel useful, and maintain their sense of identity, and retirement is unlikely to be followed by depression, decline, or death.

In Ethiopia, employees get retired from government organizations every year. According to SSA(2008) report, in Ethiopia there were about 46948 and 36730 new retirement cases identified to get benefits in the pension scheme in the years 1999 and 2000 E.C respectively. According to the Addis Ababa City Social Security Agency (2001 E.C) report there were more than 80 thousand retired people living in Addis Ababa.

In spite of this number of retirement cases in each year in the country no research work has been conducted on the psychological impacts of retirement on retirees in the country. This shows that there is a need to explore retirement related psychological problems such as low self esteem, loneliness and depression, and coping mechanisms among retirees in the Ethiopian context.

1.2 Statement of the Problem

Human beings enjoy the social interaction, participation, and being with others. In relation to this Baumeister and Leary (1995) as cited in Pierce et al. (1997) argued that the desire for close interpersonal relation is a fundamental human motivation that leads to a variety of negative psychological and biological problems when thwarted. Work creates an opportunity to meet this human motivation of being with others. However, leaving behind the familiar work environment and mates, and the usual social network, all the bad and goods, people get retired from their work globally. This event of transition to a new life is, for some, a sudden and chaotic life event and for others an expected rest time with various

opportunities. According to some research retirement can be a great problem especially for those who prefer to remain on job, those who do not make the necessary preparations and who fail to do psychological readiness. For instance, Hurlock (1980) indicated that those who would prefer to remain on job but are forced out at the compulsory retirement age often show resentment and as a result have little motivation to make good adjustment. Similarly, Robinson, Coberly, and Paul (1985) as cited in Perlmutter & Hall(1985), pointed out that the transition from work to leisure is sometimes seen as a negative process that results in the loss of income, occupational identity, social status, associates, and the daily structure of time and activities .

On the other hand Bell (1976) as cited in Perlmutter &Hall (1985) found out that being with others can continue even after retirement and 12 % of his sample had increased their community contact after retirement and experienced an increase in life satisfaction. Studies also consistently indicate that most retired people are satisfied, continue to feel useful, and maintain their sense of identity, and retirement is unlikely to be followed by depression, decline, or death. Contrary to this, other studies reveal that retirement is a major social problem. Rose & Peterson (1965, P.316) also pointed out:

For an adult in our society, employment is of obvious importance as a source of income. Particularly for males, work has additional significance in that it serves as one of the fundamental bases for an adult social identity. Because growing old is usually associated with departure from the labor force, and work is of such central importance in the general adult society, retirement is often one of the most serious problems facing the older person.

Similarly, Mckee et al. (2005) indicated that individuals with high work role centrality find the work role as providing meaning and fulfillment, the absence of work for these individuals has been proposed to be leading to lower psychological and physical well being.

However, some studies indicate that there are mediating factors for smooth transition of retirement including emotional readiness, financial security, better education, job satisfaction, marital stability, hope for reemployment and availability of part time jobs, and the existing retirement policies. With regard to this Hurlock (1980) indicted:

Today with the wide spread acceptance of compulsory retirement policies and the growing tendency for men and women to live longer than ever before, retirement is becoming one of the major social problems.

In Ethiopia, though great numbers of people retire from work (mostly from government offices) every year there is no clear information about the impact of retirement on the lives of retirees. Thus, this needs thorough investigation and analysis.

The purpose of this research is, therefore, to investigate retirement related psychological problems such as low self-esteem, depression and loneliness, and coping mechanisms among retirees in Arada Sub City in Addis Ababa.

1.3 Research Questions

This study is intended to answer the following research questions:

- Do people retired from work experience feeling of loneliness?
- Do people who retired from work experience low self esteem and depression?
- Is there gender difference in loneliness, self-esteem and depression among retirees?
- Are variables such as age, education, marital status, income, spouse's work situation and type of retirement related to depression, self esteem, and loneliness among retirees?
- What coping mechanisms do retirees in Arada Sub City employ to overcome low self-esteem, loneliness and depression?

1.4 Research Objective

The overall objective of the research is to study the retirement related psychological problems such as self-esteem, loneliness and depression, and coping mechanisms among retirees in Arada Sub City in Addis Ababa.

The specific objectives of the study are:

- analyze the impact of retirement from work on retirees in relation to self esteem, and experience of depression.
- investigate the impact of retirement from work among retirees in relation to feeling of loneliness
- explore the gender difference in the level and experience of self esteem, depression and loneliness among retirees
- find out the relationship among age, educational level, marital status, spouse work situation, type of retirement, income , self esteem, depression, and loneliness
- investigate the existing coping mechanisms in relation to self esteem, depression and loneliness among retirees

1.5 Significance of the Study

Retirement may result in different social, economic and psychological problems on retirees. So as to put in place a well established system of social security policies that take into account these impacts, and further strengthen the existing coping mechanisms retirees need to overcome retirement adjustment problems, there is a need to critically investigate the issue. Having this in mind, the study will have the following contributions:

- It gives clues about the magnitude of low self-esteem, depression and loneliness among people retired from work.
- It serves as a source of data/information for policy makers and those who will conduct further studies on the issue under scrutiny.

- It stimulates appropriate interventions to support retired people by different organizations and sector offices.
- It contributes to the cross cultural study of human behavior as it tries to bring out psychological situation of retirees in the Ethiopian context

1.6 Definition of Terms

Retirement: the voluntary or compulsory loss of job because of either reaching the upper age limit set by the organization an individual works for(compulsory) or due to personal or organizational reasons before the upper age limit set(voluntary).

Loneliness: a smaller or less satisfying network of social and intimate relationships than one desire as measured by the substitute items for the UCLA loneliness scale devised by Russel et al., 1980

Self-esteem: an individual's evaluation of his/her self concept as measured by Rosenberg's (1964) Self Esteem Scale.

Depression: a mood disorder, in which the individual is deeply unhappy, demoralized self derogatory and bored as measured by the short form Geriatric Depression Scale (Kurlowicz, & Greenberg, 2007).

Coping Mechanisms: it is retirees' cognitive and behavioral effort to master, tolerate, or reduce external and internal demands and conflicts among them.

1.7 Limitation

The researcher faced some problems while he was undertaking this study; the major ones include:

- Absence of previously undertaken research work at the local level on the psychological impact of retirement on the postretirement life situation of retirees.

- Due to poor filling and record keeping practices in the relevant government offices, it was very much difficult to get secondary data on retirees.
- Being reluctant on giving genuine response on the parts of some research participants to some of the items of the questionnaire although they were given orientation on the objective of the study.

1.8 Delimitation

Many employees get retired from work every year in Ethiopia mostly from different government organizations. However, this study focuses only on those retirees who live in three Kebeles of Arada sub city of Addis Ababa City Administration. Though retirement is believed to surface multifaceted changes on retirees, this study investigates only retirement related psychological problems such as low self-esteem, loneliness, depression, and coping mechanisms.

CHAPTER 2

REVIEWS OF RELATED LITRATURES

This chapter discusses historical backgrounds, concepts, and research findings on retirement related issues.

2.1 Retirement: History and Conceptual Framework

The concept of retirement, of withdrawing from the labor force yet continuing to be paid is a relatively new development, one that appears to be connected with industrialization. Several forces associated with industrialization made the practice of retirement possible (McConnell, 1983 cited in Perlmutter & Hall, 1985). First, around the 1870 as productivity mounted and fewer people were needed to provide the country's goods and services, the demand for labor declined. Second, as technology transformed many occupations, the skills and knowledge of older workers quickly become obsolete. In addition, as large business and governmental bureaucracies developed, careers began to be governed by impersonal rules and regulations that made organizations run smoothly but made no allowance for inter-individual differences. Finally, in Europe, private pension and the establishment of the social security system in 1935 provided an economic base that made the retirement of older workers possible and established the arbitrary age of 65 as the normative time of departure from the labor force (Perlmutter & Hall, 1985)

According to Moody (1978) as cited in Holmes (1983) that retirement is mostly a recent phenomenon, which tends to be non-existent in pre-industrial and even in many non-western industrial societies. After the industrial revolution of the 19th century, Prussian Chancellor Otto Von Bismarck first introduced age 65 as the basis for a pension. In the early 20th century many European countries began to institutionalize retirement through government pension system. Also, formal retirement, which ends career activities, is associated primarily with bureaucracies that have

complex military, civil service, educational, commercial and industrial enterprises (Holmes,1983).

According to Social Security Authority Office (1999), pension coverage was usually provided first to government employees and members of the armed forces, then to workers in industry and commerce and eventually extended to practically all wage earners and salaried employees through a general system. Literatures also indicated that it is after World War II that social security services including pension were introduced in a modern way in Asia and Africa, soon after the time when most countries were freed from colonialism (ILO, 1997).

2.2 Types of Retirement

Retirement can be voluntary or compulsory; regular or early. Compulsory or regular retirement is in which an organization for which an individual works sets an age at which all its workers must retire regardless of whether they want to or not (Hurlock, 1980). Compulsory retirement refers to the provision in labor contracts or regulations of an employing institution that, at a given age, an employee must retire. Making such requirement universal helps employers and union representatives avoid the difficulties of deciding who should go and who can stay. It also permits younger workers to enter the labor force (Hess& Markson, 1980).

On the other hand, early or voluntary retirement is a kind of retirement in which employees take retirement up on their will for reasons related to health problems, and to get rest from work (Hurlock, 1980).Different factors are associated with early retirement. Among these factors education, occupation and financial considerations were of major importance (Palmore, George and Fillenbaum, 1982, cited in Perlmutter &Hall, 1985). Those with high level of education and high status occupations tended to work longer and often worked past retirement age. People in high socioeconomic brackets appeared to have more opportunities to work and more incentive to continue working (Perlmutter &Hall, 1985).

2.2 Retirement in Ethiopia

According to MOLSA (1996), a person is eligible for retirement in Ethiopia when he/she gets the age of 60 years. In Ethiopia the existing social security policy and pension system has gone a long history and process before it gets the present feature. Historically, the issue of the pension system in Ethiopia goes back to the 1930s. With the appearance of modern institutions and the development in bureaucratic machinery as well as the growth in the number of paid officials in government operations the need for a pension law was discussed in parliament. As a result the public servant pension decree No. 46 of 1961 (amended by the proclamation No. 209 of 1963) was made, which laid the foundation for the first establishment of the Ethiopian Pension Scheme. Initially, the scheme covered the government civil servants and the military. Later, as a result of the Ethiopian Revolution all workers employed in the government undertakings, which were previously in private holdings were included in the scheme (Solomon, 1988).

Since then many employees get retired every year from different offices and are being eligible to the benefit packages in the pension system. According to the SSA report (2008) there were 46948 and 36730 retirees identified to get benefits in the pension scheme in the years 1999 and 2000 E.C respectively.

2.3 Retirement, Self-esteem, Depression and Loneliness

This section discusses on retirement related psychological problems such as low self-esteem, depression and loneliness. It also discusses on the relationship among age, sex, education, marital status, income and type of retirement and self esteem, depression and loneliness.

Retirement and Depression

Depression is a mood disorder in which the individual is deeply unhappy, demoralized, and self-derogatory, and bored. The person with major depression does not feel well, loses stamina easily, has a poor appetite, and is listless and unmotivated (Santrock, 1999). Whether or not retirement causes a psychological distress is still a debate. The Cornell study of occupational retirement conducted between in the 1952 and 1962 challenged the belief that retirement causes sense of worthlessness and ill health (Ekerdt, 1987 cited in Moody, 1998). Similarly, a study by Reichard, Livson, and Peterson (1962) as cited in Moody(1998) showed that retired people have greater ego strength, less projection of hostility, fewer obsessional defenses and are free from anxiety and less depressed. The Swiss Medical Weekly (2007) also reported that retirement has a positive impact on psychological health of retirees. It is associated with decrease in anxiety and distress and an increase in life satisfaction and optimism, but with a lower sense of control. Midanik et al. as cited in the Swiss Medical Weekly(2007) also found no differences with regard to mental health, coping, depression, smoking, alcohol consumption and frequency of drunkenness among retirees.

On the other hand, other studies suggested that retirement can spark marital discord and depression (Retirement can Spark Depression. Retrieved April 28, 2009 from the World Wide Web: <http://www.bbc.com>). In a role change examination among elderly made by Phillips (1957), as cited in Cox(1988), the retired were found more likely to be maladjusted than the employed. Similarly, Kenyon (1991) explained that in a society where basic needs, fulfillments and interactions are based on labor, losing job brings a number of impacts on the personal growth and inner development of the retirees as the basic bond that connects identity and social reality is work.

However, other studies identify mediating factors for positive retirement adjustment. According to Swan (1996), as cited in

Santrock(1999), individuals who retire involuntarily are unhealthier, depressed, and poorly adjusted than those who retire voluntarily. It is also stressed that earlier worker identity meanings had a stronger negative effect on the depression scores of respondents who continued to work than on those who retired (Millward, et al., 2005). Similarly, Gatz (1997) found out earlier depressive symptoms, poor health, loss of events such as death of a spouse and low social support as predictors of depression in older adults (Santrock, 1999). In a study by Dewey & Prince (2006) it is also found out that retirees who are female, single, older, and those with low education are at higher risk of depression.

Retirement and Self Esteem

According to Baron & Byren(2005), self esteem is the self evaluation made by each individual and ones attitude toward oneself along a positive-negative dimension. The impact of retirement on the self esteem of retirees is still controversial. According to Holmes (1983) following retirement society usually shows disinterest and disapproval of the behavior of retired people consequently, in addition to the social separation and sense of lone elderly learn to devalue themselves. In a longitudinal study conducted on 3260 individuals over the internet self esteem level has shown a sharp decline in old ages especially around the beginning of 70. The explanation is that during this age there is a role loss experienced by old people which is very much stressful and difficult to cope with(Bush & Simmson, 1981, cited in Holmes,1983), and the life transitions made at this stage such as retirement might contribute to this deteriorating self esteem(Robins et al., 2002).

However, other studies failed to find that retirement produces a drop in self esteem (Reitzes et al., 1996). Factors such as religiosity, spouse loss, decreased social support, and declining physical health could influence once self esteem in old age. In relation to this, Erik Erickson interviewed healthy octogenarians about their religious faith. Many of those interviewed took comfort and improved their self-esteem from the heritage and principles of

faith they learned as children. Dan Blazer and his colleagues have also found out Strong religious attitudes were associated with increased feelings of happiness, usefulness, and adjustment (Quadagno, 1999).

Pre retirement roles and identities were also found to be having a positive influence on the postretirement assessment of self.. In a longitudinal study of 300 men and women aged 58 to 64 it is found that those who had high self esteem before they retired continued to have high self esteem after retirement. The study also revealed that retirement had a positive influence on self-esteem and a negative influence on depression (Reitze et al. 1996, cited in Quadagno, 1999).

Retirement and Loneliness

Loneliness may be defined in several different ways, often related to the cause of the loneliness. Paplau and Perlman studied 12 definitions of loneliness and found that all have three elements in common: First, loneliness is a result of deficiencies in a person's social relations. Second, it is a subjective feeling, not synonymous with isolation. It is possible to feel lonely together with many people or to be alone without feeling lonely. Third, the feeling is negative and unpleasant. Hence, loneliness is defined as a subjective, negative feeling related to the person's own experience of deficient social relations (Karen, 1998). In psychological literatures loneliness consists of

emotional isolation, which results from the loss or lack of a truly intimate tie and social isolation, the consequence of lacking a network of involvements with peers of some sort.(Weiss, 1973: p. iv, cited in Karen,1998.)

Thus, the experience of loneliness includes both the emotional pain of losing a loved one as well as a sense of exclusion or marginality from social ties. Literatures also explain that loneliness is highly linked to retirement in many ways. According to Holmes(1983), when getting retired a worker not only loses a job that has provided him/her meaning and status but also

experiences a social separation and loneliness as there would be loss of fellow workers with whom he or she has shared a lifetime of work cooperation. With regard to this Kaplan & Aldridge (1962, P.6) indicated:

Of particular consequences for the aging person is the loss of his job. This has different results: feeling of uselessness and futility, loss of status at work which leads to loss of status in society and the family, loss of colleagues: and above all difficulties in discovering new interests. One of the major impacts of retirement and/or aging is the potential increase of time one spends by oneself. Spending time by oneself can be a devastating, personally destroying experience when the being alone is imposed on one, where there is no other choice. Loneliness can cripple or destroy.

In one study it is found out that the lack of intimate relationship, increased dependency, loss (i.e. friends, home, previous life style) were all found to increase the level of loneliness experienced among older people in nursing homes. Several studies have demonstrated a correlation between increased loneliness and a variety of predictor variables, e.g. low vision, reduced hearing, low income, low education and loss of a spouse (Kaasa, 1998).

2.5 Theories of Retirement

Literatures reveal different theories of retirement such as the disengagement theory, the activity theory, the life course and continuity theory. The disengagement theory states that older people are less involved with life than they were as younger adults. On the other hand the activity theory explains a person's self-concept is related to the roles held by that person i.e. retiring may not be so harmful if the person actively maintains other roles, such as familial roles, recreational roles, volunteer & community roles. To maintain a positive sense of self the person must substitute new roles for those that are lost because of age. The theory states the occupational role as the major sources of personal validation, at least for men (Friedmann and Havighurst, 1954, cited in Quadagno, 1999).

According to this theory, the loss of the work role is a wrenching experience that deprives men of a job, status, and a meaningful role in the society (Cavan et al., 1949), and retirees often had poorer health and lower morale than people who were still working (George and Maddox, 1977; Blau, 1981, Palmore, 1981; cited in Quadagno, 1999).

The life course theory is related to Erickson's view of human development. It states that within each stage the person faces a crisis or dilemma that the person must resolve to move forward to the next stage, or not resolve which results in incomplete development. In line with this theory Havighurst stated that for older people to progress they must adjust to tasks, adjust to declining health & physical strength, adjust to retirement & reduced income, to pleasures of aging i.e. increased leisure & playing with grand-children among others (Cavan et al., 1949, cited in Quadagno, 1999).

On the other hand the continuity theory stresses that there is persistence of personal identity through the expansion of other roles after retirement. According to this theory, retirement has become acceptable in contemporary society, and most people base their identity on a number of roles. Retirees are likely to experience retirement in a positive way if they substitute new roles to fill the gap created by retirement (Atchley, 1971, cited in Quadagno, 1999). The continuity theory States that older adult try to preserve & maintain internal & external structures by using strategies that maintain continuity meaning that older people may seek to use familiar strategies in familiar areas of life.

2.6 Retirement Related to other Variables

Different factors such as Marital status, education, Income and type of retirement, and spouse work situation affect the retirees' ability to adjust positively to post retirement life and cope with the challenges resulted from the sudden loss of job and job environment. According to Quadagno (1999) retirement is a complex process, influenced by both push and pull factors: the timing of retirement decision and an individual's ultimate satisfaction

with the decision depend not only on personal factors, such as health, marital status, willingness to retire, and division of household tasks between the spouses, but also on the availability and level of pension income and availability of employment.

Retirement and Education

Research shows that educational level is strongly related to retirement adjustment. Older adults who adjust best to retirement are found to be healthy, having adequate income, active, better educated, having an extended social network, and usually were satisfied with their lives before they retired (Gall, Evans, & Howard, 1997, cited in Santrock, 1999). In one study it is found that the probability of employment after retirement was positively related to educational attainment, and being married to a working wife (Pallavi & Mishra, 2005). Low education is found to be correlated with an increased loneliness (Kaasa, 1998).

Retirement and Marital Status

There are also significant effects of family status on retirement satisfaction. People who are married have more positive attitudes in retirement, higher satisfaction with retirement, and better adaptation to retirement than unmarried people. Social and emotional support from wives is particularly important for married men. Unmarried people, especially men, often lack close relationships with kin because it is women who maintain familial ties. Unmarried men are also more likely than married men to feel the loss of social contact with colleagues at work. Men who maintain their friendships after they have retired have higher levels of satisfaction than those who do not (Szinovacz and Ekerdt, 1995, cited in Reitzes et al., 1996). Jungmeen Kim and Phyllis Moen, who studied 534 married men and women between the ages of 50 and 74, found that men who retired while their wives were still working showed a higher level of marital stress than newly retired men whose wives did not work. The

happiest men were the ones who found another job and whose wives were not working (Retirement can Spark Depression. Retrieved April 28, 2009 from the World Wide Web: <http://www.bbc.com>). In an adjustment study conducted on a total of 4130 retirees there observed those who were married tended to be relatively well adjusted; the widowed, in turn, scored higher on the adjustment scale than those who had never married (Rose & Peterson, 1965).

Retirement and Income

Older adults who adjust best to retirement are the one having adequate income, and who were satisfied with their lives before they retired. (Gall, Evans, & Howard, 1997, cited in Santrock, 1999; Rose & Peterson, 1965). Economics seems also to be important; between 1974 and 1978 as inflation increased, the proportion of retired people who said they would prefer to be working rose from 31 to 46 percent (Foner and Scwab, 1981 cited in Perlmutter & Hall, 1985). Adequate income is an important predictor of life satisfaction in retirement. Older adults with inadequate income and poor health and who must adjust to other stress that occurs at the same time as retirement such as the death of a spouse, have the most difficult time adjusting to retirement (Stull & Hatch, 1984 cited in. Santrock, 1999). If conditions make it possible for elderly people to remain in their communities and if they have enough money to live just about as they lived before retirement, they will make a better adjustment than if they make a radical change in the pattern of their lives (Hurlock, 1980). Low income is found to be correlated with an increased loneliness (Kaasa, 1998).

Retirement and Sex

Men in retirement are completely cut off from the work activities that gave their lives meaning and status. Unless a second career is started, their lives are non productive and with out purpose. Experience of loneliness was found to be lower in males than females and obtained CR value was found

to be significant. It is also observed that retired males experience low level of loneliness caused by emotional distress and self alienation as compared to retired females (Pallavi & Mishra, 2005). Tornstam(1992) as cited in Pallavi & Mishra(2005)has also found similar results that there is a large sex difference in loneliness, with women being lonelier than men, especially married women aged between 20 to 49. Women were found to be especially disadvantaged because they are more likely to be widowed and to be alone. Women often have a large social support system than men and more close confidants to help with emotional stresses including the grief experienced after the loss of a spouse.

According to Hurlock (1980), women on the whole adjust better to retirement than men for several reasons: the role change following retirement is not radical as women always play the domestic role, work provides fewer psychological benefits and social support for women, retirement is less traumatic for them than for men, and few women have held executive positions they do not feel that they have suddenly lost their power and prestige. According to the disengagement theory retirement is experienced differently by men and women. Men are seen as making an abrupt transition from engaged to disengaged while women are seen as making a smooth, gradual withdrawal from previous roles and patterns of activity. This is because men's main careers, the central focus of their lives are suddenly terminated by retirement while women are seen as concerned principally with family matters. Substitute roles following retirement, which bring the respect of others and thereby self-esteem are always readily available to women but not to men (Cox, 1988).

A study by Cornell University psychologists, Jungmeen Kim and Phyllis Moen, who studied 534 married men and women between the ages of 50 and 74, found among women, starting retirement posed a risk of depression, especially if their husbands were still working - but getting another job did not help. This contradicts the findings of other studies, which have found that when both partners were retired, they are happier

because they can have more time together and do things they've long to do for years and years (Retirement can Spark Depression. Retrieved April 28, 2009 from the World Wide Web: <http://www.bbc.com>).

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However, they indicated that the period of greatest difficulty was from 64 to 69, when the transition to new roles and circumstances is still in process (Cox, 1988). Jaquish and Ripple (1981), as cited in Robins et al.(2002), found that adults report somewhat lower self-esteem in late adulthood (age 61–81 years) than in middle adulthood (age 40–60 years). Tiggemann and Lynch (2001), as cited in Robins et al. (2002), found that women age 70–85 years had slightly lower self-esteem than women in their 60s. Ranzijn et al. (1998) found that those age 85–103 years had lower self-esteem than those in their 70s. Consistent with these three studies, Ward (1977), as cited in Robins et al.(2002), found a weak negative correlation ($r = -.14$) between age and self-esteem in a sample of individuals in age of 60–92 years. In contrast, Gove et al. (1989,) as cited in Robins et al.(2002), found the highest levels of self-esteem in the oldest cohort (age 75 years and older) self-esteem levels in the oldest age groups still averaged above the midpoint of the scale, and only 26% of the 70–90-year-olds in our sample reported low self-esteem. In summary, self-esteem levels were high in childhood, dropped during adolescence, rose gradually throughout adulthood, and declined in old age (Robins et al.,2002).

2.7 Retirement Related Coping Mechanisms

According to Folkman and Lazarus (1980, p. 223), as cited in Krohne, (2002), coping is the cognitive and behavioral efforts made to master, tolerate, or reduce external and internal demands and conflicts among them. Coping resources consist of individual characteristics (internal) and environmental objects or conditions (external) a person can draw on to cope

with involuntary job loss (Latack et al., 1995, Lazarus & Folkman, 1984, cited in Krohne, 2002).

Mckee, Ryan and Kinicki(2002), as cited in Mckee et al.(2005), identified three types of coping resources(Personal, social and financial) that are particularly relevant for coping with job displacement and time structure as relevant to wellbeing during unemployment. Personal resources are internal resources upon which an individual may draw to cope with stressful life events (Mckee & Kinicki, 2002, P.18). Social resources are external coping resources derived through social interactions and social support Lazarus and Folkman(1984) conducted that social resources contribute to psychological and physical wellbeing in two different ways. First social network embed ness helps people feel good about themselves and their lives and second social resources serve to buffer stress and its destructive somatic consequences (Mckee et al., 2005). Older people in general and depressed people in particular do employ different coping strategies. In order to overcome depression people do making time for things they enjoy, ask for help from others, set limits on what they are able to do, adopt healthy habits, and schedule fun activities into their day. When depressed, exercise is a powerful tool for dealing with depression. In fact, studies show that regular exercise can be as effective as antidepressant medication at increasing energy levels and decreasing feelings of fatigue (Krohne, 2002).

Literatures also indicate that there are different coping mechanisms people employ to overcome the feeling of loneliness. The first one is active solitude, a way in which people tend to engage themselves in active behaviors, like writing or reading, etc (Rubenstein & Shaver, 1982, cited in Shiraz, 1999). These kinds of behaviors are generally believed to be healthy behaviors, since they tend to pull people's mind away from the loneliness and direct their energies to something positive or creative. The second type of coping is called spending money. In general, it is thought that spending money can have some beneficial effects, because it gets people out of the

house for shopping and meeting new people (Rubenstein & Shaver, 1982, cited in Shiraz, 1999). But if spending money doesn't cause people to get out the house and meet new people, then it probably isn't such of a good thing. The researchers studying this type of coping were a bit ambivalent as to whether this is a good or bad coping strategy. This third type of coping to loneliness is called social contact. In general, it entails trying to call a friend, going to visit someone or trying to establish some kind of social contact when there are feelings of loneliness. The researchers thought that social contact may be a good way of dealing with loneliness (Shiraz, 1999).

To sum up people retired from work employ different techniques to overcome some of the social and psychological adjustment problems such as negative self attitude, depression and loneliness they encounter in their retirement years. These techniques include strengthening the social network, creating funs, physicals exercise, active solitude, spending money and social contact among others.

CHAPTER 3

METHODS OF THE STUDY

3.1 Design of the Study

The design of this study was a correlation type which tends to analysis retirement related psychological problems such as depression, low self esteem and loneliness in relation to sex, age, educational status, marital status, spouse working situation, type of retirement and income. Correlation analyses were also made in order to find out the relationships among the dependent variables (Depression, Self esteem and Loneliness).

3.2 Subjects

Participants were retirees taken from three Kebeles of Arada sub city of Addis Ababa City Administration. The three kebeles were kebele 01/02, kebele 11/12, and kebele 13. After having list of retired people living in the three Kebeles of the sub city from the city administration social security authority office participants were selected for the study. The three Kebeles were selected out of 10 kebeles found in Arada sub city using simple random sampling technique, and by using stratified random sampling technique 196 participants were selected. Of this total, 142 were males and 54 were females. The study sample was drawn from a total of 2040(488F) retired individuals who are living in the three Kebeles.

3.3 Instruments

In order to gather data, and to measure self esteem, depression and loneliness, a questionnaire consisting of three scales was designed and used. To measure the self-esteem of retired people Rosenberg's Self -Esteem Scale was used. It measures self-esteem on a four point scale (Strongly Agree = 3, Agree = 2, disagree = 1, strongly disagree = 0). To measure the depression level of participants the GDS was used which measures

depression on a two points scale (Yes = 1, No = 0). Feeling of loneliness was measured using the substitute items for the UCLA loneliness scale devised by Russel et al.(1980).It measures feeling of loneliness on a four point scale (Often = 4, Sometimes= 3, Rarely =2, Never=1). In order to collect data on demographic variables; age, sex, income, education, marital status, type of retirement and spouse work situation were also included in the questionnaire. In addition to the questionnaire, interview guides were designed to study participants coping mechanisms in response to retirement related psychological problems.

Depression Scale

To measure depression level of research participants the GDS was used. The GDS is a 30 item self report questionnaire designed specifically to identify depression in the elderly. The items included in the questionnaire were answered either yes or no. For the 30 item assessment, a score of 0-9 is considered normal; 10-19 indicates mild depression, and a score over 20 is suggestive of severe depression. For a simple screening of depression, Sheikh and Yesavage(1986) developed a 15-item GDS short form by selecting 15 questions from the 30-item GDS. The short form questionnaire indicates 0.82 moderate internal consistency. The correlation b/n the 30 item GDS and the 15-item short form was 0.84. For the 15 item assessment, a score of 0-4 is considered normal; 5-9 indicated mild depression; and a score over 10 is suggestive of severe depression (Sheikh, & Yesavage, 1986).

Self Esteem Scale

To measure the self esteem level the Rosenberg's self-esteem scale was used. The scale is 10 items Likert scale ranging from strongly agrees to disagree. The score ranges from 0-30. Those scores between 15 and 25 are considered normal; score below 15 is indicating low self esteem (Crandal, 1973). The scale has high reliability whose test retest correlation is in the

range of 0.82 to 0.88 and the Chronbach alpha coefficient value of 0.77 to 0.88. The scale is the most widely used self esteem measure in social science research (Blascovich and Tomaka, 1993). With regard to scoring, the scale ranges from values of 3-0 meaning SA=3, A=2, D=1, SD=0. Items with an asterisk are reverse scored, that is, SA=0, A=1, D=2, SD=3. After summing up the scores for the 10 items, the higher the score, the higher the self esteem (Crandal, 1973)

Loneliness Scale

To measure participants' feeling of loneliness, the revised UCLA loneliness scale devised by Russel et al., (1996) was used. The R-UCLA was designed to be self-administered; it has 10 items with four response categories each. Analyses made to test the scale indicated that the measure is highly reliable, both in terms of internal consistency (coefficient alpha ranging from .89 to .94) and test-retest reliability over a 1-year period ($r = .73$). The scale is scored for each question by giving values of 1 for 'never', 2 for 'rarely', 3 for 'sometimes', and 4 for 'always' (Russel et al.,1996). By adding the scores of all the ten items together, the total loneliness score is obtained. Accordingly, scores between 15 and 20 are considered a normal experience of loneliness while Scores above 30 indicate a person is experiencing severe loneliness (Franzoi, 2000).

3.4 Procedures

The first step of the study was contacting the Social Security Authority at both the federal and regional level, and discussing on the way of getting the participants and supplementary information that are of importance for the study. Then having the list of samples the necessary communication was made with the participants about the objective of the study and about their willingness to take part in the study. Side by side instruments were prepared. The questionnaire was prepared by the researcher and checked by his advisor. In addition four second year

graduate students of psychology were asked to give their comments. Incorporating all the given comments the entire questionnaire was rewritten before administering. In this connection depression, self esteem and loneliness scales were downloaded from the internet. Then a professional in language translated them into Amharic. Later on, the advisor of this study also checked all the items in the translations for violation, if any of the original ideas. After finalizing the preparation of instruments a pilot test was conducted for 12 participants and those items which were loaded with culturally sensitive words were modified in consultation with the pilot participants. The reliability of the scales was Cronbach's alpha of 0.75, 0.66, and 0.68 for depression, self esteem and loneliness respectively. With the feeling that participants might get difficulty of filling out the questionnaire, data collectors were trained to assist them. Then the instruments were administered in the pension collection centers and at homes, and the necessary information was gathered.

3.5 Methods of Data Analysis

To analyze the data quantitative methods such as t-test, correlation coefficient and multiple regressions were employed. To analyze the data on the relationship between factors such as age, income, education, and variables of self esteem, depression and loneliness correlation coefficient was used and. In addition, multiple regression was employed to find out the contribution of the demographic variables to the experience of low self esteem, depression and loneliness. In order to analyze gender differences with respect to self-esteem, depression and loneliness t-test was used. Further more to analyze the level of depression, self esteem and loneliness among participants percentage was also used. Apart from this qualitative approach was used to analyze participants' coping mechanisms to the impacts of retirement.

CHAPTER 4

PRESENTATION, ANALYSIS, AND INTERPRETATION

In this chapter the data collected is presented, analyzed and interpreted using the different statistical methods.

4.1 Demographic Characteristics of Participants

In this sub section, the socio- demographic characteristics of the participants were analyzed. The socio demographic characteristics analyzed include age, marital status, education, Income, and spouse working situation

Table 1 shows three different categories of ages of the participants. It also shows the mean age and standard deviation of participants.

Table 1: Age Distribution of Participants

Age Categories	Sex of Participant		Total		Mean	SD
	Female	Male	N	%		
Below 65 yrs	36	94	130	66.3	59.3	3.4
65-69 yrs	12	32	44	22.4	66.8	1.5
70 yrs & above	6	16	22	11.2	71.4	2.3
Total	54	142	196	100	62.4	5.4

As shown in Table 1 the mean age of retirees below 65 yrs was 59.2 yrs, of 65-69yrs was 66.8 yrs and of 70 and above was 71.4. The age of retirees below 65 yrs showed more variability from the mean which was 3.4. Taking the 196 retirees as a whole the mean age and SD were 62.43 yrs and 5.44 respectively.

Table 3: Characteristics of Participants by Education, Marital Status, Income, Spouse work situation, and Type of retirement

Other Characteristics	Level	Sex				Total	
		Female		Male		N	%
		N	%	N	%		
Education	Illiterate	2	1.0	1	0.5	3	1.5
	Basic Education to 6 grade	14	7.1	1	0.5	15	7.7
	12+1 to Degree	38	19.4	120	61.2	158	80.6
	PGD and above	0	0.0	20	10.2	20	10.2
	Total	54	27.6	142	72.4	196	100
Marital Status	Single	21	10.7	10	5.1	31	15.8
	Divorced	0	0.0	7	3.6	7	3.6
	Widowed	0	0.0	4	2.0	4	2.0
	Married	33	16.8	121	61.7	154	78.6
	Total	54	27.6	142	72.4	196	100
Income	Below 1000 Birr/month	44	22.4	99	50.5	143	73
	1000- 2000 Birr/month	7	3.6	27	13.8	34	17.3
	above 2000 Birr/month	3	1.5	16	8.2	19	9.7
	Total	54	27.6	142	72.4	196	100
Spouse work situation	Does Not Have Work	48	24.5	91	46.4	139	70.9
	Retired	3	1.5	24	12.2	27	13.7
	Working	3	1.5	27	13.8	30	15.3
	Total	54	27.6	142	72.4	196	100
Retirement Type	Compulsory	36	18.3	98	50	134	68.3
	Voluntary	18	9.2	44	22.4	62	31.7
	Total	54	27.6	142	72.4	196	100

As shown in Table 3, the majority of retirees (80.6%) were with educational level ranging from 12+1 to degree holders; while very few (1.5%) retirees were illiterate. 10.2 % Of the retirees were with postgraduate diploma to PhD education. The same Table shows that 78.6% of retirees were married and while very few (2.0%) were widowed. Concerning the income level of retirees 73% of retirees were with a monthly income of below 1000 Birr per month while very few, 9.7%, were earning a monthly income of above 2000 Birr per month. It was observed that 70.9% of retirees' spouses did not have work. This implies that the bread winning task lies on a single spouse. With regard to the type of retirement of the retirees table 3 also shows that 68.3% of retirements was compulsory.

Table 2 presents the characteristics of participants by age and type of retirement

Table 2: Characteristics of Participants by Age and Retirement Type

Age Level	Voluntary		Compulsory		Total	
	N	%	N	%	N	%
Below 65 yrs	51	26.0	79	40.3	130	66.3
65-69 yrs	9	4.5	35	17.9	44	22.4
70 yrs & above	3	1.5	19	9.7	22	11.2
Total	62	31.7	134	68.3	196	100

As shown in Table 2, 66.3 % of participants were in the range of below 65 yrs. Of this 40.3 % of the participants were compulsorily retired while 26.0% of participants were voluntarily retired. This is because of the fact that majority of the compulsorily retired participants were in the age range between 60 and 65.

Table 3 presents the demographic characteristics of participants including education, marital Status, income, spouse work situation, and type of retirement.

4.2: Prevalence of Psychological Adjustment problems of Retirees

Table 4 depicts the different levels of the self esteem, depression and loneliness of participants by sex

Table 4: Self-esteem, Depression & Loneliness of Retirees

Other Characteristics	Level	Sex				Total	
		Female		Male		N	%
		N	%	N	%		
Self Esteem	Low(below15)	21	10.71	30	15.31	51	26.00
	Normal(15-25)	33	16.84	112	57.14	145	74.00
	High(Above25)	0	0.00	0	0.00	0	0.00
	Total	54	27.55	142	72.45	196	100.00
Depression	Normal(0-4)	15	7.65	59	30.10	74	37.76
	Mild(5-9)	39	19.89	78	39.79	117	59.69
	Sever(10 & above)	0	0.00	5	2.55	5	2.55
	Total	54	27.55	142	72.45	196	100.00
Loneliness	Normal(20 & below)	18	9.18	62	31.63	80	40.82
	Mild(21-30)	27	13.77	72	36.73	99	50.51
	Severe(above 30)	9	4.59	8	4.08	17	8.67
	Total	54	27.55	142	72.45	196	100.00

As shown in Table 4, 26 % of retirees showed low self esteem and no retirees showed high self esteem. And the depression measure result indicated that the majority i.e. 59.7 % of retirees was with mild depression, and severe depressive mood was observed in 2.6% of retirees. Concerning the loneliness level of retirees, 50.5% of retirees were with mild feeling of loneliness while 8.7% of retirees were with severe feeling of loneliness.

Table 5 depicts the mean differences in self-esteem, depression and loneliness among participants by sex.

Table 5: Mean differences in Self esteem, Depression and Loneliness by Sex

Dependent Variables	Gender	N	Mean	SD	t-value
Self esteem	M	142	16.06	2.36	3.02*
	F	54	14.94	2.19	
Depression	M	142	5.10	2.32	-1.71
	F	54	5.72	2.18	
Loneliness	M	142	21.51	6.38	-3.16*
	F	54	24.61	5.51	

*p < 0.05

As shown in Table 5 there was significant sex difference in self esteem and loneliness as $t = 3.02$ & -3.16 at $p < 0.05$, respectively while there is no significant difference between males and females in the experience of depression as $t = -1.71$ at $p < 0.05$ level. Hence, from the mean differences we can infer that female retirees were more prone to the experience of loneliness and low self esteem as compared to male retirees.

Table 6 reveals the mean differences in self esteem, depression and loneliness among participants by retirement type

Table 6: Mean differences in Self esteem, Depression and Loneliness by Retirement type

Dependent Variables	Retirement Type	N	Mean	SD	t-value
Self esteem	Voluntary	62	15.52	2.63	-0.96
	Compulsory	134	15.87	2.23	
Depression	Voluntary	62	5.10	2.49	-0.72
	Compulsory	134	5.35	2.20	
Loneliness	Voluntary	62	22.40	6.75	0.06
	Compulsory	134	22.34	6.10	

From table 6 it is observed that there was no significant difference between retirees whose retirement was voluntary and compulsory in self-esteem, depression and loneliness. Hence, both male and female voluntary and compulsory retirees were equally prone to low self esteem, depression and loneliness.

4.3 The Relationship among Age, Education, Income, Self esteem, Depression, and Loneliness

Pearson r was computed to find out the relationship among age, education, income, self esteem, depression and loneliness. The result was shown in Table 7.

Table 7: Correlation among Age, education, Income, Self-esteem, Depression, and Loneliness

Variable	Age	Education	Income	Self Esteem	Depression	Loneliness
Age	1.00	-0.01	0.01	0.14*	.07	0.05
Education		1.00	0.15*	0.13	-0.28**	-0.09
Income			1.00	-0.04	-0.23**	-0.28**
Self Esteem				1.00	-0.14*	-0.136
Depression					1.00	0.33**
Loneliness						1.00

* P < .05

** P < .01

Income of retirees is inversely related to depression and loneliness, and the relationship was significant at $p < 0.01$. However, age of retirees was directly related to self esteem and the relationship, though weak, was significant at $p < 0.05$. Age of retirees did not have significant relationship with depression and loneliness and it is almost negligible. When considering the relationship of education with self esteem, depression and loneliness, it was observed that educational level was inversely related to depression among retirees, and the relationship was significant at $p < 0.01$ level. The relationship between self esteem and depression was negative and significant at $p < 0.05$. Depression was positively related to loneliness among retirees, and the relationship was significant at $P < 0.01$ level.

The descriptive statistics and F test were computed to find out the differences in self esteem, depression, and loneliness by educational level. The results were presented in Table A4 (see appendix A) and Table 8 respectively. As shown in Table A1 (see appendix A), the mean self esteem score showed that retirees with 12+1 to Degree scored the highest mean score of 15.94. The self esteem score of retirees with postgraduate diploma and above showed more variability from the mean. The lowest average depression score was that of retirees with postgraduate diploma and above which was 3.85. The depression score of illiterate retirees showed more

variability from the mean which was 2.89. The mean loneliness score showed that retirees with basic education and 6 grade had highest mean score while retirees with 12 + 1 to degree level shoed more variability from the mean which was 6.38 SD.

Table 8: Summary of ANOVA for comparison of Self esteem, Depression, and Loneliness by Education

Variable		Sum of Squares	Df	Mean Square	F
Self Esteem	Between Groups	48.28	3	16.09	2.97*
	Within Groups	1039.97	192	5.42	
	Total	1088.25	195		
Depression	Between Groups	92.16	3	30.72	6.33**
	Within Groups	932.51	192	4.86	
	Total	1024.67	195		
Loneliness	Between Groups	432.53	3	144.18	3.80**
	Within Groups	7290.75	192	37.97	
	Total	7723.28	195		

* P < 0.05

** P < 0.01

As shown in Table 8 there was significant difference among the means of the retirees with different educational status in relation to depression and loneliness with $F(3, 192) = 6.33$, & $F(3, 192) = 3.80$ respectively at $p < .01$. It is observed from Table 8 that there was significant difference among retirees with different educational background in the experience of self esteem with $F(3, 192) = 2.871$, $p < 0.05$. The post hoc test (see appendix A, Table A1) showed that with $p < 0.05$, means educational levels of basic education to 6 grade, and 12+1 to Degree showed significant difference in the self esteem. The test showed that, at $p < 0.05$, retirees with basic education to 6 grade differed significantly from those with 12+ 1 to degree in depression at

$p < 0.05$. There was also significant difference in depression between those with basic education to 6 grade and PGD and above, and those with 12+1 to degree and PGD and above. When looking at loneliness scores illiterate retirees and those with basic education to grade 6 showed significant differences. The difference was also significant between retirees with basic education to 6 grade and those with PGD and above. This is to mean that retirees with educational level of basic education to 6 grade are at risk of low self esteem as compared to those with educational level of 12+1 to degree. Those with educational level of basic education and 6 grade are much more depressed than retirees with higher educational level. Retirees whose education level is 12+1 to degree are much more depressed than those with PGD and above. When looking at loneliness, illiterate retirees have shown much lower loneliness than those in basic education to 6 grade level, and retirees with basic education to 6 grade have shown more loneliness than those in PGD and above.

The descriptive statistics and F test were computed to find out the differences in self esteem, depression, and loneliness by marital status. The results were presented in Table A4 (see appendix A) and Table 9 respectively.

As shown in Table A4 (see appendix A), the self esteem score showed married retirees scored the highest mean score of 16.11. The lowest mean self esteem score was that of single retirees which was 14.32. The self esteem score of married retirees showed more variability from the mean which was 2.32 SD. The depression score showed single retirees scored the highest mean score of 6.97. The lowest mean depression score was that of widowed retirees, which was 4.00 SD. The depression score of widowed retirees showed more variability from the mean, which was 2.45 SD. The loneliness score showed single retirees scored the highest mean score of 26.32, and the lowest mean loneliness score was that of widowed retirees, which was 21.00.

Table 9: Summary of ANOVA for comparison of Self esteem, Depression, and Loneliness by Marital Status

Variable		Sum of Squares	Df	Mean Square	F
Self Esteem	Between Groups	93.88	3	31.29	6.04**
	Within Groups	994.36	192	5.18	
	Total	1088.25	195		
Depression	Between Groups	125.26	3	41.75	8.91**
	Within Groups	899.41	192	4.68	
	Total	1024.67	195		
Loneliness	Between Groups	602.71	3	200.90	5.42**
	Within Groups	7120.57	192	37.09	
	Total	7723.28	195		

** p<.01

Table 8 showed that there was significant difference among retirees with different marital status in self esteem, depression and loneliness at $P < 0.01$. The post hoc test (see appendix A, Table A2) showed that married retirees differ significantly from single retirees in their self esteem, depression and loneliness at $p < 0.05$.

The descriptive statistics and F test were computed to find out the differences in self esteem, depression, and loneliness by age. The results were presented in Table A4 (see appendix A) and Table 9 respectively.

As shown in Table A4 (see appendix A), the self esteem score showed retirees with 70 yrs and above scored the highest mean score of 16.00. The lowest mean self esteem score was that of retirees in age range of 65 to 69 yrs, which was 15.67. The self esteem score of retirees below 65 yrs showed more variability from the mean which was 2.54 SD. The depression score

showed retirees between 65-69 yrs scored the highest mean score of 5.71. The lowest mean depression score was that of retirees below the age of 65 with 5.12. The depression score of retirees between 65-69 yrs showed more variability from the mean, which was 2.63 SD. The loneliness score showed retirees with age of 70 and above scored the highest mean score of 24.95. The lowest mean loneliness score was that of retirees between 65-69 yrs which was 21.69. The loneliness score of retirees with 70 yrs and above showed more variability from the mean which was 6.69 SD

Table 10: Summary of ANOVA for comparison of Self esteem, Depression, and Loneliness by Age

Variable		Sum of Squares	Df	Mean Square	F
Self Esteem Level of Participant	Between Groups	1.69	2	0.84	0.15
	Within Groups	1086.56	193	5.63	
	Total	1088.25	195		
Depression Level of Participant	Between Groups	11.55	2	5.77	1.10
	Within Groups	1013.12	193	5.25	
	Total	1024.67	195		
Loneliness Level of Participants	Between Groups	173.78	2	86.89	2.22
	Within Groups	7549.50	193	39.12	
	Total	7723.28	195		

As shown in table 10, the F test computed showed that there were no significant age differences in self esteem, depression and loneliness.

To find out the differences in self esteem, depression, and loneliness by spouses' work situation descriptive statistics and F test were computed. The results were presented in Table A4 (see appendix A) and Table 11 respectively.

As shown in Table A4 (see appendix A), the self esteem score showed that retirees with working spouse scored the highest mean score of 15.97. The lowest mean self esteem score was that of retirees whose spouses do not have work, which was 15.71. The self esteem score of retirees with retired spouse showed more variability from the mean which was 2.82 SD. The depression score showed retirees whose spouses do not work scored the highest mean score of 5.63. The lowest mean depression score was that of retirees with working spouse with 4.00. The depression score of widowed retirees showed more variability from the mean, which was 2.96 SD. The loneliness score showed retirees with non working spouse scored the highest mean score of 23.36. The lowest mean loneliness score was that of widowed retirees with 19.85. The loneliness score of retirees with retired spouse showed more variability from the mean which was 7.20 SD

Table 11: Summary of ANOVA for comparison of Self esteem, Depression, and Loneliness by Education by Spouse work Situation

Dependent Variables		Sum of Squares	Df	Mean Square	F
Self Esteem	Between Groups	1.71	2	0.85	0.15
	Within Groups	1086.54	193	5.63	
	Total	1088.25	195		
Depression	Between Groups	72.31	2	36.15	7.33**
	Within Groups	952.36	193	4.94	
	Total	1024.67	195		
Loneliness	Between Groups	475.86	2	237.93	6.34**
	Within Groups	7247.42	193	37.55	
	Total	7723.28	195		

** P < 0.01

As shown in Table 11 there was significant difference among the different working situations of spouse in depression and loneliness $F(2, 195)=7.33$, & $F(2,195)= 6.34$ respectively at $p < 0.01$, while there was no significant different among them in self esteem. The post hoc test (see appendix A, Table A3) showed that there was a significant difference between retirees whose spouses did not have work and who did at $P < 0.05$ in depression and loneliness. The analysis also showed that, at $P < 0.05$, there was significant difference between retirees with retired spouses and those whose spouse did not have work in loneliness. This implies that retirees whose spouse did not have work were much more prone to depression and loneliness. When comparing retirees whose spouse were retired and whose spouse did not have work, those whose spouse did not

have work experienced less loneliness than those whose spouse were retired.

To find out individual influence of age, gender, education, marital status, type of retirement and income on self esteem, depression and loneliness a multiple regression analysis with enter method was made. The result was showed in Table 12.

Table 12: Regression Analysis of Age, Gender, Education, Marital Status, Type of Retirement and Income on Self Esteem, Depression and loneliness using (N=196)

Independent Measure	Self esteem			Depression			Loneliness		
	Stan. Beta	Std. Error	t	Stan. Beta	Std. Error	t	Stan. Beta	Std. Error	T
(Constant)	0.17	2.03	4.41**		1.93	4.15**		5.37	5.05**
Age	0.17	0.03	2.34*	0.02	0.03	0.22	0.03	0.08	0.48
Gender	0.13	0.39	1.71	0.05	0.37	0.64	-0.12	1.04	-1.56
Marital Status	0.31	0.16	4.10**	-0.25	0.15	-3.37**	-0.15	0.42	-2.06*
Education	-0.03	0.19	-0.33	-0.14	0.18	-1.82	-0.01	0.51	-0.08
Spouse working situation	-0.03	0.23	-0.42	-0.15	0.22	-2.04*	-0.12	0.61	-1.61
Income	-0.11	0.00	-1.45	-0.10	0.00	-1.37	-0.21	0.00	-2.78*
Type of Retirement	0.01	0.36	0.10	0.04	0.34	0.56	-0.02	0.96	-0.27
All Independent Measures Together	Mult.R	0.38		0.43		0.39			
	R ²	0.14		0.18		0.16			
	Adj.R	0.11		0.15		0.12			
	Df	(7,188)		(7,188)		(7,188)			
	Sig	.00		.00		.00			

* P < 0.05

** P < 0.01

As shown in the table 11, the result showed that for self esteem, depression and loneliness R were significantly different from zero, $F(7,188) = 5.24, 6.52, 5.48$ for self esteem, depression and loneliness respectively at $P < .01$. Marital status (beta=.31) contributed significantly to the experience of low self esteem among retirees followed by age (beta=.17). All together independent variables accounted for about 14% of the influence to self esteem. Marital status (beta=-.25), was again the best predictor of depression level of retirees followed by spouse work situation (beta=-.15) while all variables together accounted for about 18 % of the influence to

depression. When looking at the influence of the independent variables in the level of loneliness among retirees, income ($\beta = -.21$) was the best predictor followed by marital status ($\beta = -.15$) while all variables together accounts for about 16% of the influence to loneliness.

4.4 Coping Mechanisms Retirees Employ to Overcome the Negative Psychological feelings

In order to identify the coping mechanisms retirees use to overcome retirement related negative feelings in general and negative attitude towards self, depression and feeling of loneliness in particular, an interview was conducted with 6 retirees. The qualitative data collected is presented in the order of the interview questions as follows:

Q1: Has your retirement changed your relationship with your spouse, children and friends?

Q2: In relation to your retirement, how do you explain the attitude you have towards yourself, and your capacity to do things?

Q3: How do you evaluate your current life?

Q4: Do you experience a feeling of being starved of company, being excluded by others, unable to reach out and communicate with friends? What do you do to overcome your feelings?

Q5: Do you feel that you are not capable of making friends and no body understands you? What do you do to overcome the feelings?

Q6: How are you spending your time after retirement?

In relation to the impact of retirement on social relationship, four of the interviewees have indicated that it has changed their relationship especially with their previous work mates, neighbors, and friends. While two of them said that it did not bring them any change in their relationship with people around them. Those who said it changed their relationship explained that the work they had been carrying out was given them respect from their fellow workers, neighbors and friends. And also they income they had been earning had also a positive impact in getting attention, friendship and

respect from other people. However, after retirement the situation was completely changed except their relationship with their children and spouse. The two interviews said that their children, grand-children, relatives and spouse have not changed respect, care, affection and love towards them.

With regard to their feeling towards their life, out of the six interviewees, three of them indicated that they did not have negative feelings towards themselves as they had spent much of their lives meaningfully. While the other half indicated that they were not happy with the way they are now. One participant said:

you know being occupied with work gives you pride, it helps you avoid negative thinking and feelings about life, now I spend my time by wondering here and there, staying at home long time, visiting tea/ coffee houses. Above all the pension I receive is not enough to meet my needs. People around me have reduced their attention to me. For this reason I am not feeling ok. No matter how much I earned I have realized that work is life.

To cope with the negative feelings participants indicate that they choose to go back in time and remember the good old days, paying visit to and calling their relatives in week end, holidays, getting involved in social activities in the neighborhood, and in carrying out part time jobs. One participant indicated as:

whenever I feel something bad I try to busy myself with recalling what I did well all those past years. I am happy that at least I am alive today while most of my friends have passed away.

Concerning the feeling of being starved of accompany, unable to reach out, communicate with and making friends almost all the interviewees have indicated that they had at least some negative feelings. Some of them said that sometimes they feel that they are deliberately excluded by others such as adults from social gatherings, meetings. They at times feel that people around them do not understand them. To over-come the negative feelings they have towards their social life, participants told that they employ

different techniques such as trying to maintain the friendships they have with old friends and ex-work mates, playing and chatting with their children and grand children, going to church, getting involved in mini activities such as cleaning the compound, gardening in their compounds. They also told that they keep reading magazines, books and news papers, listening to radios, and watching movies. They also try to use the opportunities such as Idir meetings, public gatherings where they raise their voice. All of them also told that they are member of the Association of Retirees founded in Addis Ababa; whenever there are meetings they attend and meet their old friends there.

Participants told that they spend their time after retirement by attending meetings & social gatherings, church congregations, carrying out activities at home, visiting old friend, playing billiard, reading, and doing part time jobs like guarding, and consultancy.

The association become stronger this time, it organizes meeting for retirees. This helps us to exchange information, meet old friends, and to feel better. I pay contribution on monthly basis, I get publications to read. I go there and have good time.

CHAPTER 5

DISCUSSION OF FINDINGS

The purpose of the study was to investigate retirement related psychological problems such as low self esteem, loneliness and depression and coping mechanisms among retirees. With this, efforts were made to conduct the study and findings were obtained. The findings obtained are discussed in respect of each research questions as follows:

With regard to the question “Do people retired from work experience feeling of loneliness?” the finding indicated that very few retirees have experienced severe level of loneliness while the majority experienced mild level of loneliness. This finding is inconsistent with what Holmes (1983) pointed out saying that retired people do experience a social separation and decreased social interaction. The finding is also inconsistent with what Kaplan & Aldridge (1962) have argued as one of the major impacts of retirement is the potential increase of time one spends by oneself as in this study very few retirees experienced feeling of loneliness. This might be due to the fact that the Ethiopian community is a communal society that encourages free interaction among people. It might also be due to the fact that retired persons’ views and ideas were given due attention and respect and they were much more actively involved in social matters than any other social groups.

In relation to the question ‘Do people retired from work experience low self esteem and depression?’ very relatively few retired men and women have shown low self esteem while the majority of retirees have shown normal level of self esteem. The finding on self esteem of retirees is, to some extent, consistent with what Holmes(1980,) and Bush & Simmson, 1981 cited in Robins et al.(2002) have pointed out that due to stressful life transition such as retirement self esteem of elder people shows a decline. The finding is consistent with what Reitzes et al.,(1996) has indicated this

might be because of the fact that the respect and roles the Ethiopian society gives for the elderly, and the very religious nature of the people especially in later years might help retirees to maintain a positive self evaluation. The self esteem of retirees during their employment years might also contribute to their self esteem after retirement. This notion, however, is left for future researchers for further investigation. With regard to depression level of retirees again very few retirees have shown severe depression and the majority of retirees have shown mild level of depression. This finding is consistent with what Reitzes et al. (1996) has indicated as retirement has a negative influence on depression.

With regard to the question 'is there gender difference in loneliness, self esteem and depression related to retirement from work?' it was found out that there is a significant difference between male and female retirees in the experience of low self esteem and loneliness while no significant difference in depression. This indicates that female retirees were more liable to low self esteem and loneliness than their male counterparts. In relation to loneliness this finding is consistent with the findings of Tornstam (1992), cited in Pallavi & Mishra(2005). With regard to self esteem of retirees, the finding is inconsistent with what Cox(1988) indicated as the substitute roles available to women following retirement help them maintain positive self esteem as compared to males. This difference might be because of the fact that women in Ethiopia were not actively taking part in decision making process; whose activity is restricted, not only after retirement years, but also in lower years of age, to roles of reproduction, and carrying out house hold chores. In relation to the sex difference in depression the finding is inconsistent with what Dewey & Prince (2006) and Rose & Peterson (1965) found out as women retirees are at much more risk of depression than men.

With respect to the research question 'Are variables of age, education, marital status, spouse work situation, type of retirement and income are related to depression, self esteem, and loneliness among retirees?', it was found out that age of retirees is significantly and directly related to self

esteem but the relationship was weak. The computed regression coefficient also indicated that income and age are the good predictors of self esteem of retirees. However, the F test computed did not show significant difference among the different age categories of retirees in self esteem. This finding is inconsistent with the finding Cox (1988) who pointed out as the period of greatest difficulty was from 64 to 69 years. This might be due to the notion that people in the later years are given equal value and respect in Ethiopia. Education was significantly and negatively related to depression. The F test computed also showed that there were significant differences in depression and loneliness among retirees with different educational levels. This finding was consistent with what was explained by Gall, Evans, & Howard, cited in Santrock(1999), and also with the findings of Kaasa(1998).

It is also found that marital status was significantly related to self esteem, depression and loneliness. The F test showed that there were significant differences in self esteem, depression, and loneliness. The post Hoc test computed also showed that there was a significant difference between single and married retirees in self esteem, depression, and loneliness. Single retirees were more liable to low self esteem, depression, and loneliness. This finding is consistent with the findings of Szinovacz & Waho(1992), and Szinovacz & Ekerdt (1995) cited in Reitzes etal.(1996).

There was significant difference in depression and loneliness among the different working situations of spouse. The post hoc test analysis showed that there was a significant difference between retirees whose spouses did not have work and those whose spouse were retired. Retirees whose spouses did not have work were more liable to depression and loneliness than those whose spouses did have work. When comparing retirees whose spouses are retired and whose spouses did not have work, those whose spouses did not have work experienced less loneliness that those whose spouse were retired. This finding is consistent with what Quadagno (1999) explained as positive retirement adjustment is related to having a working spouse.

It is also found that there were no significant differences between voluntarily retired people and those whose retirement is compulsory in self esteem, depression and loneliness. The multiple regressions analysis showed that type of retirement was not found to be good predictor of self esteem, loneliness, and depression. This finding is inconsistent with what Swan (1996), cited in Santrock(1999), found out. This might be due to the fact that unlike employees in other country, employees in Ethiopia do not want to retire voluntarily unless they are in a stage at which they could not work due to health problems; and political influences, and due to the fact that there are limited opportunities to take over after retirement.

It is also found that income of retirees has a negative and significant relationship with depression and loneliness. Income was a good predictor of both loneliness and depression. The finding is consistent with what is presented by Stull & Hatch (1984) cited in Santrock(1999), and with what is pointed out by Hurlock (1980). This might be due to the fact that the first challenge retirees face when they retire is whether they can sustain their life economically, and whether they can maintain their friendship, and family ties. It seems that having good income helps them to do all this.

Concerning the question 'What coping mechanisms do retirees in Ethiopia employ to overcome low self - esteem loneliness and depression?' So as to cope with the negative feelings retirees do recollect their thoughts and memories of the good old days, meet and phone to their relatives in week ends, holidays, get involved in social activities and gatherings such as Idir in the neighborhood. They also try to use the existing opportunities such as doing part time jobs that could maintain their positive self esteem. To overcome the negative feelings related to social life retirees employ different techniques such as maintaining the social ties with old friends and ex-work mates, play and chat with their children and grand children, going to church, participate in mini activities such as cleaning the compound, and gardening. They also read magazines, books and newspapers, listen to radios. They also try to use the opportunities such as Idir

meetings, public gatherings and are active members in the Association of Retirees founded in Addis Ababa.

- Illiterate retirees experienced lower depression and loneliness as compared to educated retirees
- Marital status was significantly related to self esteem, depression and loneliness, and single retirees were much more liable to low self esteem, depression and loneliness than married & widowed retirees.
- Income was significantly and negatively related to depression and loneliness
- Spouse working situation was significantly related to depression and loneliness and retirees whose spouses did not have work were more liable to depression and loneliness.
- There was no significant difference in low self esteem, depression and loneliness among retirees on the bases of the type of retirement.
- Retirees employed different coping mechanisms to over come the negative feelings they have because of retirement. These include recollecting thoughts and memories of the good old days, meeting and calling, visiting to relatives, friends and participating in social activities and gatherings in the neighborhood, maintaining the friendships they have with old friends and ex-work mates, chatting with their children and grand-children, attending religious congregations & associations, carrying out mini activities such as cleaning the compound, part time jobs and gardening, reading, and listening to radios.

Conclusion

- Retirement from work results severe problems of low self esteem, depression and loneliness among few retirees. This implies that the psychological aspect of retirement required a serious attention in the country.

CHAPTER 6

SUMMARY, CONCLUSION AND RECOMMENDATION

Summary

In this study psychological problems of low self esteem, depression and loneliness among retirees were investigated. The study also investigated coping mechanisms in relation to retirement from work. It was learned that, though to a lesser degree, retirees had experienced feeling of low self esteem, depression and loneliness. The correlation and regression analysis showed that age, income, marital status, spouses work situation were significant predictors of self esteem, loneliness, and depression. The t-test showed that there was gender difference in depression and loneliness, while type of retirement did not show difference in self esteem, depression and loneliness. In response to the psychological distress retirees employ different techniques. The followings were summary of the findings:

- Majority of retirees experience mild level of loneliness while the loneliness level is severe among very few retirees.
- Relatively few retirees showed low self esteem, and half of them experienced mild level of depression. The depression level was severe among very few retirees.
- There was a significant gender difference in low self esteem and loneliness among retirees, and women retirees were much more liable to low self esteem and loneliness.
- There was no significant difference between men and women in depression.
- Age of retirees was significantly and directly related to self esteem.
- Age of retirees was not related to both depression and loneliness.
- Education was significantly and negatively related to depression and Loneliness.

- Female and single retirees are much more liable to low self esteem after retirement and retirees who are with low educational level, single, with low monthly income, and those who do not have working spouses are more prone to depression and loneliness after retirement.
- Recollecting good memories, strengthening and maintaining the social ties, doing part time jobs and mini activities are the major techniques retirees employ to overcome the problem of low self esteem, depression and loneliness in their retirement years.

Recommendation

According to the study, retirement from work, whether voluntary compulsory, has a negative psychological impact on retirees. Hence there is a need to look into the issue.

- Government offices and other organizations need to integrate retirement preparation programs into their retirement policies; the programs should be designed in such away that they address the different aspects of the life of retirees such as economical, social and psychological. With the belief of solving the psychological problems retirees my encounter during their retirement years, offices should work on pre-retirement counseling services. The policies should also look into the increasing life expectancy in setting the upper age limit of the retirement of employees.
- As it is seen in the study retirees spend their time by doing some activities and the income of retirees does influence the post retirement life of retirees. If the existing policies create rooms for post retirement work and reemployment with considerable payment it would add a lot to the well being of retirees.

- The government, NGOs and CBOs need to work closely and come up with targeted interventions such as income generation activities, part time jobs, and skills training aimed at supporting retirees so that it could be possible to address some aspects of the needs of retirees in their retirement years.
- There is also a need to further identify the existing coping mechanisms and build up on them for self reliance in relation to solving independently the negative psychological feelings retirees experience in their post retirement years.
- It is also good for the government and other stakeholders to strengthen the existing community based organizations such as the association of retirees with technical, material and financial support so that the association could add to the efforts of supporting the retirees.

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Appendix A: Tables

Table A1: Multiple Comparisons; the Tukey HSD test among the different Educational levels of retirees in relation to Self esteem, Depression and Loneliness

Dependent Variable	(I) Education of Participant	(J) Education of Participant	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Self Esteem Level of Participant	Illiterate	Basic Educ to 6 grade	0.53	1.47	0.98	-3.28	4.35
		12+1 to Degree	-1.27	1.36	0.79	-4.79	2.25
		Postgraduate Diploma to PhD	-1.03	1.44	0.89	-4.77	2.70
	Basic Educ to 6 grade	Illiterate	-0.53	1.47	0.98	-4.35	3.28
		12+1 to Degree	-1.80(*)	0.63	0.02	-3.43	-0.17
		Postgraduate Diploma to PhD	-1.57	0.79	0.20	-3.63	0.49
	12+1 to Degree	Illiterate	1.27	1.36	0.79	-2.25	4.79
		Basic Educ to 6 grade	1.80(*)	0.63	0.02	0.17	3.43
		Postgraduate Diploma to PhD	0.24	0.55	0.97	-1.19	1.67
	Postgraduate Diploma to PhD	Illiterate	1.03	1.44	0.89	-2.70	4.77
		Basic Educ to 6 grade	1.57	0.79	0.20	-0.49	3.63
		12+1 to Degree	-0.24	0.55	0.97	-1.67	1.19
Depression Level of Participant	Illiterate	Basic Educ to 6 grade	-0.73	1.39	0.95	-4.35	2.88
		12+1 to Degree	1.07	1.28	0.84	-2.25	4.40
		Postgraduate Diploma to PhD	2.48	1.36	0.27	-1.05	6.02
	Basic Educ to 6 grade	Illiterate	0.73	1.39	0.95	-2.88	4.35
		12+1 to Degree	1.81(*)	0.60	0.01	0.26	3.35
		Postgraduate Diploma to PhD	3.22(*)	0.75	0.00	1.27	5.17
	12+1 to Degree	Illiterate	-1.07	1.28	0.84	-4.40	2.25
		Basic Educ to 6 grade	-1.80(*)	0.60	0.01	-3.35	-0.26
		Postgraduate Diploma to PhD	1.41(*)	0.52	0.04	0.05	2.77
	Postgraduate Diploma to PhD	Illiterate	-2.48	1.36	0.27	-6.02	1.05
		Basic Educ to 6 grade	-3.22(*)	0.75	0.00	-5.17	-1.27
		12+1 to Degree	-1.41(*)	0.52	0.04	-2.77	-0.05
Loneliness Level of Participants	Illiterate	Basic Educ to 6 grade	-10.60(*)	3.90	0.04	-20.70	-0.50
		12+1 to Degree	-6.69	3.59	0.25	-16.00	2.62
		Postgraduate Diploma to PhD	-4.83	3.82	0.59	-14.72	5.05
	Basic Educ to 6 grade	Illiterate	10.60(*)	3.90	0.04	0.50	20.70
		12+1 to Degree	3.91	1.66	0.09	-0.40	8.23
		Postgraduate Diploma to PhD	5.77(*)	2.10	0.03	0.31	11.22
	12+1 to Degree	Illiterate	6.69	3.59	0.25	-2.62	16.00
		Basic Educ to 6 grade	-3.91	1.66	0.09	-8.23	0.40
		Postgraduate Diploma to PhD	1.85	1.46	0.58	-1.94	5.64
	Postgraduate Diploma to PhD	Illiterate	4.83	3.82	0.59	-5.05	14.72
		Basic Educ to 6 grade	-5.77(*)	2.10	0.03	-11.22	-0.31
		12+1 to Degree	-1.85	1.46	0.58	-5.64	1.94

* The mean difference is significant at the .05 level.

Table A2: Multiple Comparisons 2; Tukey HSD Test Among The different Categories of marital status of Retirees in relation to Self esteem, depression and loneliness

Dependent Variable	(I) Marital Status of Participant	(J) Marital Status of Participant	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Self Esteem Level of Participant	single	Divorced	-0.25	0.95	0.99	-2.72	2.22
		Widowed	-0.93	1.21	0.87	-4.06	2.21
		Married	-1.79(*)	0.45	0.00	-2.95	-0.63
	Divorced	single	0.25	0.95	0.99	-2.22	2.72
		Widowed	-0.68	1.43	0.96	-4.38	3.02
		Married	-1.54	0.88	0.30	-3.82	0.74
	Widowed	single	0.93	1.21	0.87	-2.21	4.06
		Divorced	0.68	1.43	0.96	-3.02	4.38
		Married	-0.86	1.15	0.88	-3.85	2.13
	Married	single	1.79(*)	0.45	0.00	0.63	2.95
		Divorced	1.54	0.88	0.30	-0.74	3.82
		Widowed	0.86	1.15	0.88	-2.13	3.85
Depression Level of Participant	single	Divorced	0.54	0.91	0.93	-1.81	2.89
		Widowed	2.97	1.15	0.05	-0.01	5.95
		Married	2.06(*)	0.43	0.00	0.95	3.16
	Divorced	single	-0.54	0.91	0.93	-2.89	1.81
		Widowed	2.43	1.36	0.28	-1.09	5.94
		Married	1.52	0.84	0.27	-0.65	3.69
	Widowed	single	-2.97	1.15	0.05	-5.95	0.01
		Divorced	-2.43	1.36	0.28	-5.94	1.09
		Married	-0.91	1.10	0.84	-3.75	1.93
	Married	single	-2.06(*)	0.43	0.00	-3.16	-0.95
		Divorced	-1.52	0.84	0.27	-3.69	0.65
		Widowed	0.91	1.10	0.84	-1.93	3.75
Loneliness Level of Participants	single	Divorced	2.89	2.55	0.67	-3.71	9.50
		Widowed	5.32	3.24	0.36	-3.06	13.71
		Married	4.77(*)	1.20	0.00	1.66	7.88
	Divorced	single	-2.89	2.55	0.67	-9.50	3.71
		Widowed	2.43	3.82	0.92	-7.46	12.32
		Married	1.88	2.35	0.86	-4.22	7.98
	Widowed	single	-5.32	3.24	0.36	-13.71	3.06
		Divorced	-2.43	3.82	0.92	-12.32	7.46
		Married	-0.55	3.08	1.00	-8.55	7.44
	Married	single	-4.77(*)	1.20	0.00	-7.88	-1.66
		Divorced	-1.88	2.35	0.86	-7.98	4.22
		Widowed	0.55	3.08	1.00	-7.44	8.55

* The mean difference is significant at the .05 level.

Table A3: Multiple Comparisons; the Tukey HSD test on work situation of spouse in relation to Self esteem, Depression and Loneliness

Dependent Variable	(I) Spouse Work Situation	(J) Spouse Work Situation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Depression Level of Participant	Does Not Have Work	Retired	0.82	0.47	0.19	-0.29	1.92
		Working	1.63(*)	0.45	0.00	0.58	2.69
	Retired	Does Not Have Work	-0.82	0.47	0.19	-1.92	0.29
		Working	0.81	0.59	0.35	-0.58	2.21
	Working	Does Not Have Work	-1.63(*)	0.45	0.00	-2.69	-0.58
		Retired	-0.81	0.59	0.35	-2.21	0.58
Loneliness Level of Participants	Does Not Have Work	Retired	3.51(*)	1.29	0.02	0.46	6.55
		Working	3.36(*)	1.23	0.02	0.45	6.27
	Retired	Does Not Have Work	-3.51(*)	1.29	0.02	-6.55	-0.46
		Working	-0.15	1.63	1.00	-3.99	3.69
	Working	Does Not Have Work	-3.36(*)	1.23	0.02	-6.27	-0.45
		Retired	0.15	1.63	1.00	-3.69	3.99

* p < .05

Table A4: Descriptive Statistics for the different categories of Education, Marital Status, Spouse Work Situation and Age in Self-esteem, Depression and Loneliness Scores

Scores Of	Categories of Education, Marital Status, Spouse Work Situation and Age	N	Mean	SD
Self Esteem	Illiterate	3	14.67	2.89
	Basic Eduç to 6 grade	15	14.13	1.96
	12+1 to Degree	158	15.94	2.34
	Postgraduate Diploma and above	20	15.70	2.39
	Total	196	15.76	2.36
Depression	Illiterate	3	6.33	2.89
	Basic Educ to 6 grade	15	7.07	1.03
	12+1 to Degree	158	5.26	2.30
	Postgraduate Diploma and above	20	3.85	1.93
	Total	196	5.27	2.29
Loneliness	Illiterate	3	15.67	4.04
	Basic Educ to 6 grade	15	26.27	5.18
	12+1 to Degree	158	22.35	6.38
	Postgraduate Diploma and above	20	20.50	5.09
	Total	196	22.36	6.29
Self esteem	Single	31	14.32	2.14
	Divorced	7	14.57	1.90
	Widowed	4	15.25	1.89
	Married	154	16.11	2.32
	Total	196	15.76	2.36
Depression	Single	31	6.97	1.25
	Divorced	7	6.43	0.98
	Widowed	4	4.00	2.45
	Married	154	4.91	2.33
	Total	196	5.27	2.29
Loneliness	Single	31	26.32	5.65
	Divorced	7	23.43	5.29
	Widowed	4	21.00	4.90
	Married	154	21.55	6.22
	Total	196	22.36	6.29
Self esteem	Does Not Have Work	139	15.71	2.23
	Retired	27	15.78	2.53
	Working	30	15.97	2.82
	Total	196	15.76	2.36

Depression	Does Not Have Work	139	5.63	2.12
	Retired	27	4.81	2.96
	Working	30	4.00	1.91
	Total	196	5.27	2.29
Loneliness	Does Not Have Work	139	23.36	5.89
	Retired	27	19.85	7.20
	Working	30	20.00	6.20
	Total	196	22.36	6.29
Self esteem	Below 65 yrs	129	15.74	2.54
	65-69 yrs	45	15.67	2.02
	70 yrs & above	22	16.00	2.00
	Total	196	15.76	2.36
depression	Below 65 yrs	129	5.12	2.23
	65-69 yrs	45	5.71	2.63
	70 yrs & above	22	5.23	1.85
	Total	196	5.27	2.29
loneliness	Below 65 yrs	129	22.16	6.40
	65-69 yrs	45	21.69	5.58
	70 yrs & above	22	24.95	6.69
	Total	196	22.36	6.29

Appendix B: Questionnaire (English & Amharic)

**Addis Ababa University
Institute of Graduate Study
Social Psychology Department**

The purpose of this questionnaire is to gather information and study the psychological impacts of retirement from work. The information gathered is helpful to overcome the negative social and psychological outcomes of retirement in the postretirement life of retirees. So you are hereby kindly requested to be honest in responding to all the items included in the questionnaire as per the specific instructions. The information you provide will be kept confidential. Thanks for your cooperation.

Section 1: Background Information (Mark ✓ in the space provided as needed & give appropriate answers for others)

Retiree's Age _____ Sex _____

Marital Status: Single _____ Married _____

Widowed _____ Divorced/separated _____

Spouse Situation: Working _____ Retired _____ Does not Have work _____

Means of Income _____ Amount of monthly Earning _____

Education _____

Health Condition: Sick in the last two weeks: Yes _____ No _____ Year of Retirement _____

Type of Retirement: Voluntary _____ Compulsory (Reaching the Retirement Age) _____

Reason for voluntary Retirement _____

Section 2: Psychological Impact Measure

Instruction: the under listed statements tries to your attitude towards yourself. Hence, Select the response Categories(Strongly Agree = 3, Agree = 2, Disagree = 1, Strongly Disagree = 0) you think that describes you best.

S/N	Statements	0	1	2	3	score
1	I feel that I am a person of worth at least on an equal basis with others					
2	I feel that I have a number of good qualities					
3*	All in all, I am inclined to feel that I am a failure					
4	I am able to do things as well as most other people					
5*	I feel I do not have much to be proud of					
6	I take a positive attitude toward myself					
7	On the whole, I am satisfied with myself					
8*	I wish I could have more respect for myself					
9*	I certainly feel useless at times					
10*	At times I think I am not good at all					
	Total Score					

Instruction: the under listed questions are prepared to asses your mood. Hence, select the response Categories of Yes or No.

S/N	Questions	Yes	No	score
1	Are you basically satisfied with your life?			
2	Have you dropped many of you activities and interests?	X		
3	Do you feel that your life is empty?	X		
4	Do you often get bored?	X		
5	Are you bothered by thoughts you can not get out of your head?	X		
6	Are you afraid that something bad is going to happen to you?	X		
7	Do you feel happy most of the time?		X	
8	Do you often feel helpless?	X		
9	Do you prefer to stay at home, rather than going out and doing new things?	X		
10	Do you feel you have more problems with memory than most people?	X		
11	Do you thing that it is wonderful to be alive now?		X	
12	Do you feel pretty worthless the way you are now?	X		
13	Do you feel full of energy?		X	
14	Are you hopeful about the future?		X	
15	Do you think most people are better than you are?	X		
	Total Score			

Instruction: the under listed questions are prepared to study your feelings about your social life. Hence, select the response Category (: Often = 4, Sometimes= 3, Rarely =2, Not at all=1) that describes you best

S/N	Questions	1	2	3	4	score
1	How often do you feel unhappy doing so many things alone?					
2	How often do you feel you have nobody to talk to?					
3	How often do you feel you cannot tolerate being so alone?					
4	How often do you feel as if nobody really understands you?					
5	How often do you find yourself waiting for people to call or Write?					
6	How often do you feel completely alone?					
7	How often do you feel you are unable to reach out and communicate with those around you?					
8	How often do you feel starved for company?					
9	How often do you feel it is difficult for you to make friends?					
10	How often do you feel shut out and excluded by others?					
	Total Score					

Section 3: Questions to assess the Coping Strategies retirees employ to overcome the negative feelings

1. Did your retirement change your relationship with your spouse, children and friends? What did you do to bring your relationship with others as usual?
2. In relation to your retirement, how do you explain the attitude you have yourself, your capacity to do things? What do you do to get rid of the negative feelings you may have towards yourself?
3. What do you evaluate your current life? Is there anything you do to change the negative feeling you may have towards life?
4. Do you experience a feeling of being starved of accompany, being excluded by others, unable to reach out and communicate with friends? What do you do to overcome your feelings?
5. Do you feel that you are not capable of making friends and no body understands you? What do you do to overcome the feelings?
6. How are you spending your time after retirement?

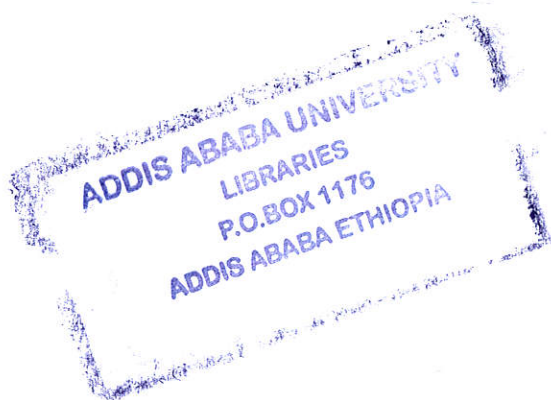
Declaration

I, hereby, confirm that this thesis is my original work and has not been presented for a degree in any other University and that all resource materials used for this study have been duly acknowledged.

Name Feru Maru
Signature [Handwritten Signature]
Date of submission [Handwritten Date]

This thesis has been submitted for examination with my approval as university advisor.

Name Desalegn Chelchisa
Signature & Date [Handwritten Signature] July 27, 2009



**በአዲስ አበባ ዩኒቨርሲቲ
የድህረ ምረቃ መርሃ ግብር
የሳይኮሎጂ ትምህርት ክፍል**

የዚህ መጠይቅ አላማ በጠረታ ከስራ መገለል የሚያስከትለውን ስነልቦናዊ ተፅዕኖ በተመሳከተ መረጃ ማሰባሰብና ጥናት ማድረግ ሲሆን የጥናቱ ዉጤት ስራተኞች ጠረታ ከወጡ በኋላ የሚገጥሟቸውን ተያያዥ ችግሮች ለመቅረፍ በሚደረገው ጥረት ትልቅ አስተዋፅኦ ያደርጋል። በመሆኑም በመጠይቁ ውስጥ ለተከተቱት ጥያቄዎች እንደየመሪያዉ እኔን ይገልፀኛል የሚሉትን በመምረጥ ምላሽ ይስጡ። መልስዎ በሚሰጥር የሚያገዛ ሂሆን ስምዎትን መጻፍ አያስፈልግም። ለትብብረዎ እናመሰግናለን።

ክፍል 1: አጠቃላይ ግላዊ መረጃ

መመሪያ: ከታች የተዘረዘሩት ጥያቄዎች የርስዎን ግላዊ መረጃ የሚመለከቱ ሂሆኑ እንደየጥያቄዉ ሁኔታ ትክክለኛዉን መልስ ይስጡ ወይንም የካህን ምልክት ያድርጉ።

እድሜ _____ ያታ _____ የትዳር ሁኔታ: _____ የትምህርት ደረጃ _____
 የትዳር ጓደኛ የስራ ሁኔታ: በስራ ላይ ያለ/ች ጠረተኛ ምንም ስራ የሌለዉ/ላት
 የርስዎ የገቢ ምንጭ _____ ወረሀዊ ገቢ በብር _____
 የጤንነት ሁኔታ: ለአሰራሩ ጥቂት ሳምንታት ታመዋል አልታመሙም
 ጠረታ የወጡበት ዓመት _____ የጠረታዉ ዐይነት በእድሜ መግፋት በሌላ ምክኒያት በፈቃደኝነት (ምክኒያቱን ይጥቀሱ) _____

ክፍል 2 : ስነልቦናዊ ሁኔታዎችን ለመዳሰስ የተዘጋጁ ጥያቄዎች

መመሪያ: ቀጥሎ የተዘረዘሩት ዐ. ነገሮች እርስዎ ስለራስዎ ያለዎትን ግምት ለመረዳት የተዘጋጁ ናቸዉ። ከተሰጡት አራት አማራጮች መካከል በትክክል ይገልፀኛል የሚሉትን አንዱን መርጠዉ የንግን ምልክት ያድርጉ

ተ. ቁ	ዐ.ነገር	በጣም አልሰማም	አልሰማም	አሰማለሁ	በጣም አሰማለሁ	ዉጤት
1	ምአጠቃላይ በእኔነት የ እኩልሁ					
2	አንዳንዴ ጥሩ ሰዉ እንደሆንኩ ይሰማኛል					
3	ሠዙ ጠንክራ ጎኖች እንዳሉኝ ይሰማኛል					
4	ሠዙ ጠራተኞች የሚሰሯቸዉን ስራዎች እኔም እሰራቸዋለሁ					
5	የምኮራበት ብዙ ነገሮች እንዳሉለኝ ይሰማኛል					
6	አንዳንዴ የማልጠቅም ሰዉ እንደሆንኩ ይሰማኛል					
7	በያንስ ክሌሎች እኩል ጠቃሚ ሰዉ እንደሆንኩ ይሰማኛል					
8	ስለራሴ የበለጠ ክብር እንዲኖረኝ እመኛለሁ					
9	ምአጠቃላይ ህይወተየ በጉስቁልና የተሞላ እንደሆነ ይሰማኛል					
10	ስለራሴ በጎ አመለካከት አለኝ					
	ጠቅላላ ዉጤት					

መመሪያ: ከታች የቀረቡት ጥያቄዎች ላለፉት ጥቂት ጊዜያት የእርስዎ ስሜት ምን እንደሚመስል ለመዳሰስ የተዘጋጁ ናቸው። ለእያንዳንዱ ጥያቄ ከተሰጡት ሁለት አማራጮች መካከል በትክክል እኔን ይገልፀኛል የሚሉትን መርጠው ናህን ምልክት ያድርጉበት።

ተ.ቁ	ዐ.ነገር	እስማማለሁ	አልስማማም	ዉ.ጤት
1	አሁን በሚኖሩበት የኑሮ ሁኔታ እርከታ ይሰማዎታል			
2	በፊት ይሰሯቸው የነበሩ ሰራዎችን የመስራት ፍላጎትና ተነሳሽነት ሰሞኑን በጣም ቀንሷል			
3	እድሜዎትን በከንቱ እንዳሳለፉ ይሰማዎታል			
4	አሁን የሚኖሩት ኑሮ ዘወትር ይሰሰቸዎታል			
5	ለሆነው ላልሆነው ሁሉ በጣም ሳያስቡና ሳይጨነቁ ይኖራሉ			
6	ምወል በማይታወቅ ምክኒያት አልፎ አልፎ ፍርሀት ይሰማዎታል			
7	አሁን በሚኖሩት ኑሮ ብዙ ጊዜ ደስታ የሰማዎታል			
8	ኑሮዎትን ለማሸነፍ የሚያስችል ምኔና ብርታት በጣም እንደሚያንስዎት ይሰማዎታል			
9	ወጣ ገባ እያሉ አንዳንድ ነገሮችን ከመስራት ይልቅ እቤት ወስጥ ማቀመጥን ይመርጣሉ			
10	ከሌሎች ሰዎች የማስታወስ ችግር ይልቅ የስርስዎ የማስታወስ ችግር የበረታ እንደሆነ ይሰማዎታል			
11	ዛሬን በህይወት ለመኖርዎ አስፈላጊነቱ ይታወቃል			
12	አሁን ባለ-በት-ሁኔታ ዋጋ የለለው ሰዉ እንደሆኑ ይሰማዎታል			
13	እንደዎትሮው ሁሉ ዛሬም ጉልበትዎ እንዳልደከመ ይሰማዎታል			
14	አሁን ያለ-በት ሁኔታ ወደፊት እንደሚለዎት ተስፋ ያደርጋሉ			
15	ሠዙ ሰዎች ከእርስዎ የተሻሉ ናቸው ብለው ያስባሉ			
	ጠቅላላ ዉ.ጤት			

መመሪያ: ከታች የቀረቡት ዐ.ነገሮች ላለፉት ጥቂት ጊዜያት ማህበራዊ ህይወትዎን በተመለከተ የሚሰማዎት ስሜት ምን እንደሚመስል ለመዳሰስ የተዘጋጁ ናቸው። ለእያንዳንዱ ጥያቄ ከተሰጡት አራት አማራጮች መካከል በትክክል እኔን ይገልፀኛል የሚሉትን መርጠው ናህን ምልክት ያድርጉበት።

ተ.ቁ	ጥያቄ	ሁልጊዜ	አንዳንድ ጊዜ	አልፎ አልፎ	ምንም ጊዜ	ዉ.ጤት
1	ምን ያህል ጊዜ ስራዎችን ለብቻዎ በማከናወንዎ የደስታ ስሜት አይሰማዎትም					
2	ምን ያህል ጊዜ የሚያዋሩት ሰዉ በቅረብ እንደሌለ ይሰማዎታል					
3	ምን ያህል ጊዜ ብቻዎተትን መሆንዎ እረፍት ይነሳዎታል					
4	ምን ያህል ጊዜ ሰዎች በአብዛኛው እንደማይረዱዎት ይሰማዎታል					
5	ምን ያህል ጊዜ ሰዎች ትንዲደዉሉ ወይም እንዲፀፉልዎት የሚፈልጉ እንደሆነ ይሰማዎታል					
6	ምን ያህል ጊዜ ሙሉ በሙሉ ብቻዎትን እንደሆኑ ይሰማዎታል					
7	ምን ያህል ጊዜ በአቅራቢያዎት ከአሉ ሰዎች ጋር መገናኘት እንዳልቻሉ ይሰማዎታል					
8	ምን ያህል ጊዜ ከጎንዎ የሚሆን ሰዉ እንደሚያስፈልገዎት ይሰማዎታል					

9	ምን ህል ጊዜ ጓደኛ ማፍራት እንዳልቻሉ ይሰማዎታል					
10	ምን ያህል ጊዜ ብቻዎን እንደሆኑና በሰዎች እንደተገለሉ ይሰማዎታል					
	ጠቅላላ ዉ.ጤት					

ለቃሰ መጠይቅ የተዘጋጁ ጥያቄዎች

1. ጡረታ መወጣትዎ ከሰዎች ማለትም ከልጆችዎ፣ ከባለቤትዎና ከጓደኛዎ ጋር በአለዎት ግንኙነት ላይ ተፅኖ አሳድራልን? ግንኙነትዎ እንደነበረ እንዲቀጥል ያደረጉት ጥረት አለ?
2. ከጡረታዉ ጋር በተያያዘ ለራስዎ ያለዎትን አመለካከት እንዴት ይገልጹታል? አሉታዊ አመለካከቶች ከሌለመቅረፍ ያደረጉት ጥረት አለን?
3. አሁን ያለብትን ሕይወት እንዴት ይገልጹታል? መጥፎ ከሆነ ችግሩን ለመቅረፍ ደረገት ጥረት አለን?
4. ጓደኛ እንደሚያስፈልገዎት፣ ከሰዎች እንደተገለሉና መገናኘት እንዳልቻሉ ይሰማዎታልን? ስሜቱን ለመቀየር የወሰዱት መፍትሄ አለን?
5. ሰዎች እንደማይረዱዎትና ጓደኛ ማፍራት እንዳልቻሉ ይሰማዎታልን? ስሜቱን ለመቀየር የወሰዱት መፍትሄ አለን?
6. የጡረታ ጊዜዎትን እንዴት አሳለፉት ነዉ?