

Current Journal of Applied Science and Technology



39(47): 1-10, 2020; Article no.CJAST.64367

ISSN: 2457-1024

(Past name: British Journal of Applied Science & Technology, Past ISSN: 2231-0843,

NLM ID: 101664541)

Educational Level and Financial Status: Decisive Factors for Level of Spirituality and Psychological Well-being among Elderly

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Authors' contributions

This work was carried out in collaboration between both authors. Author RS designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Authors RS and MM managed the analyses of the study. Author MM managed the literature searches.

Both authors read and approved the final manuscript.

Article Information

DOI: 10.9734/CJAST/2020/v39i4631181

Fditor(s)

(1) Dr. Abdullah Aydin, Kırşehir Ahi Evran University, Turkey.

Reviewers

(1) Claudiu Pirnau, Politehnica University of Bucharest, Romania. (2) Ahmad Zahirani Bin Ahmad Azhar, International Islamic University Malaysia, Malaysia.

Complete Peer review History: http://www.sdiarticle4.com/review-history/64367

Original Research Article

Received 25 October 2020 Accepted 30 December 2020 Published 31 December 2020

ABSTRACT

Aim: The present study aims to assess the level of spirituality and psychological well being among institutionalized and non-institutionalized elderly across their educational level and financial status. **Sample:** For the current study, a total of 200 elderly including institutionalized elderly ($n_1 = 100$) and a comparable sample of non-institutionalized elderly ($n_2 = 100$) were drawn through census and lottery methods respectively.

Sample Selection: The institutionalized elderly were selected from Society Registration Act (SRA) recognized old age homes of Uttarakhand and non-institutionalized elderly were drawn from the nearby localities adjacent to the old age homes.

Tools: Level of spirituality and psychological wellbeing of the respondents was assessed using Spiritual Belief Scale by Deshmukh and Deshmukh (2012) and Psychological Well Being Scale by Sisodia and Choudhary (2012) respectively.

Results: Analysis of level of spirituality among elderly across educational qualification revealed that spirituality increased significantly with higher education. Graduate elderly were significantly more

spiritual than those less educated and post graduates were observed to be even significantly more spiritual than graduates. Same trend was observed on psychological well being component. Graduate elderly were significantly more psychologically well than those less educated and post graduates were observed to be even significantly more psychologically well than graduates. Comparison across financial status revealed that elderly with fixed regular income had higher spirituality and psychological well being as compared to those with no fixed regular income.

Conclusion: Socio-economic factors like educational level and financial status are strong determinants of level of spirituality and psychological well being among elderly. Spirituality and psychological well being both pave way for smooth ageing. They provide support for counterbalancing the inefficiencies caused by ageing.

Keywords: Efficiency; health, old age; spiritual involvement; satisfaction; well-being.

1. INTRODUCTION

Hinduism propagates that human life is categorized into four age-based ashramas, that is, life stages namely Brahmacharya (student), Grihastha (householder), Vanaprastha (retired) and Sannyasa (renunciate). Ashrama means "a place of spiritual shelter." Each stage of life is not only a natural part of the journey from cradle to grave, but a time at which spirituality can be developed. However, Sannyasa stage (old age) is stated to be the one when individual has to practice renunciation of material desires and prejudices, represented by a state of disinterest and detachment from material life, generally without any meaningful property or home (Ascetic) with focus on Moksha, peace and simple spiritual life. Spirituality can be defined as the experiences and beliefs about higher meaning, intelligence, and purpose to existence and life [1]. Spirituality helps in developing strategies for self motivation and improvement.

Besides, life beyond late adulthood that is old age is marked as closing period in the life span. Late adulthood is a development period of life span where significant physical, cognitive, social and psychological changes take place [2]. Various adjustments need to be made by the elderly in relation to retirement, deteriorating physical health, acceptance of death and often loneliness due to death of spouse and lack of support. Many events uncontrollable, unpredictable and some events challenge the threshold of their tolerance and limitations of their capabilities. Very often some situations of life give rise to unsolvable internal conflicts that upset the psychological equilibrium and consequently push them into continual stress. Mental Stress and tensions are very much unfavorable for their psychological wellbeing as these lead to various psychosomatic ailments and in some cases aggravates to

physiological illness also. Psychological well-being has been examined as an indicator of successful adaptation during old and very old age [3]. It's a diverse multidimensional concept [4] which develops through a combination of emotional regulation, personality characteristics; identity and life experience [5]. In simple words, it is about feeling good and functioning effectively. It does not require individuals to feel good all the time.

Erik Erikson suggests that at this time, that is, during late adulthood or old age, it is important to find meaning and contentment in life rather than to become bitter and disillusioned, that is, to resolve the conflict of integrity vs. despair. Being involved in spiritual journey can help counteract challenges of old age. Researchers have proven that spirituality provides strength to deal with adversities in life. Spirituality has a general protective role against the impact of increasing frailty on wellbeing especially during old age. helping in the way elderly people deal with adversities [6]. Spirituality can be of considerable importance for the older person's physical wellness [7]. At the same time, it can impact significantly on their quality of life [8].

Research provides evidence that level of spirituality and psychological well being are influenced by various socio-demographic factors such as age, gender, and socio-economic factors such as, education, occupation and income. Levels of spirituality increased significantly over the course of the life span, especially from middle to late adulthood, with women evidencing a higher level of spirituality than men [9]. Individuals from disadvantaged socioeconomic conditions are purportedly more likely to construct a bond with the divine to compensate for their plight and acquire otherwiseunattainable rewards [10, 11]. Substantial evidence confirms that low SES individuals are

more likely to seek God's will through prayer [12], and tend to report higher levels of divine interaction [13], feeling connected with God [14], religious meaning and coping [15,16], Godmediated control [17], and the sense of divine control [18]. Further, summary of previous studies of psychological well-being performed over a 30-year period (1940s-1970s) report that the construct is strongly associated with physical health status, functional status, and sociodemographic factors, including occupation, income, educational level, and the degree of social interaction [19,20]. Hamashima examined previous studies of psychological well-being (specifically, quality of life) in Japan and concluded that psychological well being was influenced by physical health and other factors such as age, marital status, occupation, and economic status [21-23].

Not many researches in India and in particular in Uttarakhand entail studying associations of educational level and financial status with spirituality and psychological well being during old age. The present study was an attempt to fill this knowledge gap and was thus, taken up with the following objectives:

- To assess differences in level of spirituality and psychological well-being among elderly (institutionalized and noninstitutionalized) across their educational level.
- To assess differences in level of spirituality and psychological well-being among elderly (institutionalized and noninstitutionalized) across their financial status.

Throughout the present study following terms are frequently used which are operationally defined as below:

- ➤ Elderly: In the present study individuals aged 60 years or above were marked as elderly.
- Spirituality: In the present study spirituality is sum composite of spiritual beliefs and spiritual involvement of the elderly.
- Psychological Well being: In the present study psychological well being is cumulative of life satisfaction, efficiency, sociability, mental health and interpersonal relations of the elderly.
- Financial Status: In the present study elderly were classified in two groups on the

- basis of their financial status namely elderly having fixed regular income and elderly having no fixed regular income. Elderly having fixed regular income were the ones that had fixed regular income in the form of pensions and other retirement plans; monthly interest on investments and other assets, rent from house or commercial properties; part time jobs or earnings from farm activities, public assistance programs and veteran financial benefits etc.
- Education: It was formulated as the number of years of formal education attained by the elderly. Elderly were categorized as illiterate or educated upto school/elementary primary (grade school/junior school) school, upto (12th intermediate standard/senior secondary). graduation and post graduation.

2. MATERIALS AND METHODS

2.1 Locale

The present study was carried out exclusively in and around SRA recognized old age homes of Uttarakhand.

2.2 Sample

For the current study, a total of 200 elderly, including institutionalized elderly (n_1 =100) and a comparable sample of non-institutionalized elderly (n_2 =100) were drawn through census and lottery methods respectively. Old age homes were the best place to get hold of good number of elderly at one place for the present study. Besides this, elderly from localities nearby SRA recognized old age homes too were sampled so as to get representative sample of both institutionalized elderly and non-institutionalized elderly.

2.3 Measures

Three research tools administered in the present study were:

- Self- structured questionnaire for gathering data pertaining to personal profile of respondents.
- Spiritual Belief Scale by Deshmukh and Deshmukh (2012) was used to assess respondents' level of spirituality. The scale

consists of a total of thirty positive statements, among which sixteen statements are associated with spiritual belief and fourteen are associated with spiritual involvement. Each statement has five alternative responses. Five-point Likert scale is used for scoring purpose.

c) Psychological Well Being Scale by Dr Devendra Singh Sisodia and Ms. Pooja Choudhary was administered to assess respondents' psychological well being. It has five domains- Life Satisfaction, Efficiency, Sociability, Mental Health, Interpersonal Relations. It comprises of fifty statements (all positive).

3. RESULTS AND DISCUSSION

A cursory look at Table 1 reveals that elderly who are graduates or above exhibited significantly higher spirituality than those who were less than a graduate. At the same time it was noticed that postgraduate elderly were significantly more spiritual than graduates. Probable reasons can be that highly qualified and educated elderly are better able to distinguish between the concepts of spirituality and religiosity. They try to understand their lives from a transcendent perspective; seeing and knowing themselves within a broad, eternal time frame. Also, they are worldly exposed to affairs responsibilities. They feel a need to achieve personal equilibrium between their and professional lives. Many other factors like adjustment towards retirement and role reversal induce a lot of stress in them and thus they are guided towards a spiritual journey to positively cope with the stressors associated with these life events. They find spirituality a conduit to channelize their energies in a direction that not only helps heal them but also retain a sense of purpose in life. Also, education is a constant pursuit for enhancement of self in every domain. It offers an individual a wider scope for enhancing capabilities for more abstract conceptions which embracing spirituality demands.

On the contrary, elderly who didn't attend college have greater chances of landing in jobs where they find it difficult to make their ends meet. They unquestionably face more crisis situations in their lives because of low socio-economic profile. Religious beliefs are more likely to be reinforced by the recurring unfavorable situations. They make seek an escape from the unpleasantries of life. They are inclined towards religiosity as the

path to start their spiritual journey and may incorporate more communal and cultural dimensions to it. They may fail to sink in the perspective that the journey to the ultimate self is a different one for every being.

Same trend was observed on psychological well being component. A close look at Table 2 (a,b) reveals that elderly who are graduates or above exhibited significantly higher psychological well being than those who were less than a graduate. Concurrently, it was noticed that postgraduate elderly reported significantly higher psychological well being than their graduate counterparts. The probable reasons for this might be that those with a higher level of education are more likely to adopt a healthier lifestyle and more critically analyze their physical, emotional, social needs. Old age often leads to an identity crisis, especially after retirement. Education provides them with the perspective of engaging in cognitively stimulating activities be free, active and updated. This helps them in remaining independent and self-sufficient. This, in turn, enhances their self-esteem. Thus with advancing age, it is inevitable that people lose their friendship networks and that they find it more difficult to initiate new friendships and to belong to new networks. However, those with more physical, material and intellectual resources also have more social "capital" which allows them to continually seek out new relationships and forms of social involvement. They are more likely to have a larger circle of instrumental relationships that may provide ease and support throughout their process of senescence. The perception of stressors also varies with the educational qualification of an individual. Highly educated individuals do not panic but assess how they can handle a situation by carefully reflecting on all the possible alternatives. They feel more confident, positive, and resistant to difficult situations.

High prevalence of negative life events and ineffective coping strategies lead to a further decline in health. Distress is higher in old people with less education [24]. Also, education serves as an informational and instrumental source for catering to the needs of the advancing age. It helps in moderating the interactive and long-term effect of the stressors. Less-educated would not be able to effectively identify productive vent for their intense emotions. They would struggle with having a sense of self-control which may further affect their emotional and psychological health.

Table 1. Mean differences in spirituality of elderly across their educational level

Components of spiritualit		Institutionalized elderly (n₁=100)				•					у	F calculated			F calculated			
	Illiterate (n _{1a} = 14)	Primary	Upto Intermediate (n _{1c} =44)	U.G e (n _{1d} =22)	P.G (n _{1e} = 07)	(C.D)) Primary	Upto Intermediate (n _{2c} = ₌₂₇₎	U.G. e (n _{2d} =42)	P.G. (n _{2e} =21)	(C.D)	Illiterate (n=07)	Primary	Upto Intermediate (n=71)	U.G. (n=64)	P.G. (n=28)	(C.D)
Spiritual Belie Spiritual Involvement	48.86 ^a	71.69 ^a 50.12 ^a	70.90 ^a 51.01 ^a	75.90 ^b 56.04 ^b	81.29 ^c 63.86 ^c	3.66* (5.44) 4.05* (7.22)	76.00 ^a 53.33 ^a	75.57 ^a 54.00 ^a	74.60 ^a 52.85 ^a	79.67 ^b 59.55 ^b		3.75* (7.26) 2.78* (4.75)			72.20 ^a 53.0 ^a		04.01	2.99* (6.55) 3.01* (5.47)
Composite Spirituality	116.07 ^a	117.61 ^a	116.76 ^a	125.27 ^b	137.14 ^c	4.22* (6.57)	135.33 ^a	136.14 ^a	135.45 ^a	148.21 ^b	156.19 ^c	3.72* (7.12)	128.05 ^a	127.12 ⁸	126.05 ^a	132.71 ^b	139.87 ^C	4.11* (6.42)

Table 2(a). Mean differences in psychological well being of elderly across their education

Components of			Institution	alized elderl	ly (n ₁ =100)	Non- institutionalized elderly (n_2 =100)						
psychological well being	Illiterate (n _{1a} =14)	Upto primary (n _{1b} =13)	Upto intermediate (n _{1c} =44)	UG (n _{1d} =2	2) PG (n _{1e} =7)	F calculated (C.D.)	Illiterate (n _{2a} =7)	Upto primary (n _{2b} =13)	Upto intermediate (n _{2c} =27)	UG (n _{2d} =42)	PG (n _{2e} =21)	F calculated (C.D.)
Satisfaction	31.14 ^a	32.54 ^a	31.52 ^a	39.39 ^b	48.43 ^C	3.03* (4.26)	37.00 ^a	37.14 ^a	37.95 ^a	44.88 ^b	48.09 ^c	2.78* (5.11)
Efficiency	31.00 ^a	30.77 ^a	32.04 ^a	36.61 ^b	44.29 ^C	2.99* (5.01)	36.67 ^a	37.57 ^a	38.30 ^a	41.88 ^b	47.04 ^C	3.33* (4.22)
Sociability	31.21 ^a	30.77 ^a	32.65 ^a	36.00 ^b	42.29 ^C	3.13* (4.47)	32.33 a	33.14 ^a	33.75 ^a	38.33 ^b	42.52 ^C	2.99* (4.89)
Mental Health	29.00 a	27.31 ^a	29.09 ^a	37.7 b	46.14 ^C	4.11* (6.58)	30.67 ^a	30.43 ^a	31.05 ^a	35.55 ^b	40.38 ^C	4.17* (2.77)
Interpersonal relations	32.00 ^a	33.00 ^a	31.74 ^a	38.5 ^b	45.71 ^C	4.02* (4.28)	38.67 ^a	39.57 ^a	39.56 ^a	47.81 ^b	55.29 ^C	3.79* (5.01)
Composite Psychological Wel	149.00 ^a I	148.38 ^a	147.96 ^a	171.30 ^b	183.86c	3.71* (8.23)	184.33 ^a	180.86 ^a	181.60 ^a	189.55 ^b	196.33 ^C	5.11* (7.33)

Higher the mean score, higher the level of spirituality.
 Means with different superscripts show significant differences at p<0.05.

Higher the mean score, higher the level of psychological well being
 Means with different superscripts show significant differences at p<0.05

Table 2(b). Mean differences in psychological well being of total elderly across their education

Components of Psychological well being	Total Elderly (n=200)										
	Illiterate (n=17)	Upto primary (n=20)	Upto intermediate (n=71)	UG (n=64)	PG (n=14)	Calculated (C.D.)					
Satisfaction	31.03 ^a	32.24 ^a	32.87 ^a	38.58 ^b	45.19 ^c	3.78* (5.11)					
Efficiency	37.27 ^a	38.57 ^a	38.30 ^a	46.88 ^b	52.04 ^C	3.13* (4.22)					
Sociability	32.33 ^a	33.14 ^b	33.75 ^a	39.33 ^b	46.52 ^C	5.11* (4.89)					
Mental Health	31.67 ^a	30.43 ^a	32.05 ^a	37.55 ^b	44.38 ^C	4.17* (2.77)					
Interpersonal relations	38.67 ^a	39.57 ^a	39.56 ^a	48.81 ^b	55.29 ^C	3.79* (5.01)					
Composite Psychological Well being	183.13 ^a	182.86 ^a	180.79 ^a	191.55 ^b	198.33 ^C	5.11* (6.34)					

Note:

Table 3. Mean differences in spirituality of elderly across their financial status

Components of		Institutio	nalized Elde	erly (n_1 =1	00)	N	on- instit	tutionalize	d Elderly	$(n_2=100)$	Total Elderly (n=200)					
Spirituality	No fixed regular income Fixed regular				Z	No fixed regular		Fixed regular		Z	No fixed regular		Fixed regular		Z	
	$(n_{1a} = 36)$	income $(n_{1b}=64)$		calculated	income		income		calculated	income		income		calculated		
					$(n_{2a} = 38)$		$(n_{2b}=62)$			(n=74)		(n=126)				
	Mean	S.D.	Mean	S.D.	<u> </u>	Mean	S.D.	Mean	S.D.		Mean	S.D.	Mean	S.D.		
Spiritual Belief	68.03	11.82	71.08	9.56	2.33*	73.58	8.21	76.95	5.60	1.98*	70.22	11.05	73.12	10.31	2.33*	
Spiritual Involvement	49.25	8.22	54.59	8.95	2.69*	54.13	9.54	56.08	7.84	2.94*	50.18	5.21	54.71	7.97	2.84*	
Composite Spirituality	19.29	16.5	125.67	17.14	3.77*	127.71	15.33	132.03	11.82	2.41*	122.30	17.85	127.22	17.22	2.64*	

Note: Higher the mean score, higher the level of spirituality

Higher the mean score, higher the level of psychological well being
 Means with different superscripts show significant differences at p<0.05

Table 4. Mean differences in psychological well being of elderly across their financial status

Components of psychological		Inst	itutionalize (n ₁ =100	,			Non-	institutionaliz $(n_2=100)$		ly	Total Elderly (n=200)					
well being	No fixed regular income (n _{1a} = 36)		Fixed regular income (n _{1b} =64)		Z calculated	No fixed regular income $(n_{2a}=38)$		Fixed regular income $(n_{2b} = 62)$		Z calculated	No fixed regular income (n=74)		Fixed regular income (n=126)		Z calculated	
	Mean	S.D.	Mean	S.D.		Mean	S.D.	Mean	S.D.		Mean	S.D.	Mean	S.D.		
Satisfaction	31.14	9.88	36.30	9.39	2.55*	35.08	5.30	39.58	5.24	4.14*	34.11	7.53	37.91	5.23	3.83*	
Efficiency	31.89	9.73	36.62	9.73	2.33*	36.34	5.86	40.40	5.83	3.37*	33.62	6.48	38.50	4.79	5.64*	
Sociability	28.78	8.13	33.22	7.83	2.66*	35.13	4.72	39.79	4.67	4.81*	30.96	6.90	33.95	5.30	3.21*	
Mental Health	27.36	7.90	31.31	7.59	2.43*	28.01	6.53	32.95	6.49	3.68*	24.86	5.31	28.06	3.75	4.56*	
Interpersonal Relations	35.31	7.75	39.11	8.06	2.32*	36.71	4.53	41.30	4.50	4.93*	37.22	6.91	39.71	4.21	2.81*	
Composite Psychological Well being	154.47	38.03	176.56	37.17	2.80*	171.21	21.39	189.27	21.26	4.11*	164.20	17.23	184.42	20.03	7.54*	

Note: Higher the mean score, higher the level of psychological well being

Overlook in Table 3 reveals that elderly having fixed regular income reported higher spirituality as compared to those having no fixed regular income. Plausible reasons behind it can be that the elderly having financial assistance have a feeling of security and are better prepared for the uncertainties of life. They have enough resources to focus on their ailing health. Also, with less or no worries regarding their basic needs on day to day basis, they tend to develop a greater vision encompassing welfare at an individual and community level. They would invest more time in their self-criticism and personal growth of which spiritual enlightenment is a part.

On the contrary, elderly having no fixed regular income are under constant fear, anxiety and doubt regarding their future. They do consider faith in the almighty as an efficient way of handling financial strain and other potential stressors associated whose effect is aggravated because of it. However, consistent vulnerability to a wide range of stressors and limited resources at disposal make them question their faith. Greater exposure to stress is associated with more spiritual struggles [25]. They are more prone to feeling a spectrum of extreme negative feelings like frustration, indignation, shame, guilt, distress, etc. This makes it difficult to experience neutrality and maintain composure in stressful situations. Also, such individuals are more likely to experience strain in their relationships and have fewer people in their support network which makes it further difficult to transition smoothly to the stage of self-actualization.

Picture from the Table 4 depicts higher psychological well-being in elderly having fixed regular income than their counterparts having no fixed regular income. The conceivable reason behind it might be that elderly who are economically independent have financial security and thus, are more likely to have better adjustment with the changing surroundings. Regular source of income and financial assistance creates a sense of security and independence in the elderly. Material resources are related to life satisfaction, happiness, and enjoyment and are crucial to the well-being of older people [26]. Income is associated with a sense of mastery and control [27], positively related to emotional and social well being [28].

On the contrary, lack of regular source of income prevents the elderly from having timely diagnosis and treatment accessibility. Moreover, dwindling finances makes an individual more vulnerable to stress which can exacerbate and perpetuate many serious health risks. Leisure engagement and well-being indicate a positive effect on health outcomes of older adults [29]. It would, in turn, help them broaden their social circle. Elderly with comparatively lower financial status are less likely to have time and resources to engage in leisure activities.

4. CONCLUSION

Results of the study suggest that socio-economic factors such as education and financial status influence the level of spirituality psychological well being among of the elderly. It can therefore be conceived that education helps in broadening an individual's vision encompass the holistic welfare of society along with personal growth. Practicing detachment and renouncing "MOH" (attachment) is essentially the ultimate goal of spirituality. Additionally, regular source of income helps elderly develop hope, comfort and reassurance for embracing the path of spirituality.

Highly educated individuals exhibit higher psychological well being as they are better able to understand their emotions and regulate their behaviors. Education constantly exposes one to novel experiences that help develop skills required for adapting efficiently in critical conditions. In addition to it, elderly having regular source of income feel more confident and self-sufficient in dealing with uncertainties and thus exhibit better psychological well being.

DISCLAIMER

The products used for this research are commonly and predominantly use products in our area of research and country. There is absolutely no conflict of interest between the authors and producers of the products because we do not intend to use these products as an avenue for any litigation but for the advancement of knowledge. Also, the research was not funded by the producing company rather it was funded by personal efforts of the authors.

CONSENT

As per international standard or university standard, respondents' written consent has been collected and preserved by the authors.

ACKNOWLEDGEMENT

This research paper is a part of the minor research project on "Spirituality and

Psychological Wellbeing: In the context of Institutionalized and Non-Institutionalized Elderly". The financial support rendered by G.B. Pant University of Agriculture and Technology, Uttarakhand and data collection by Ms Saumya Tiwari is duly acknowledged.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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