Psychological Wellbeing and Quality of Life among the Retired Pensioners During COVID-19 Pandemic in Madurai District, Tamilnadu, India.

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ABSTRACT:

The article addresses the psychological wellbeing and quality of life of the retired pensioners of Madurai District, Tamilnadu, India. Due to COVID-19 pandemic situation led to an uncertain situation among the general public and precisely more with the retired pensioners. In an effort to reduce the spread of COVID-19, the central and state government announced different phase of lockdown and relaxation of lock down. The uncertain pandemic situation has affected such as physical health, physical health, autonomy, environmental mastery, personal growth, positive relation with others, finding purpose in life and self-acceptance were affected and results in the quality of life of the retired pensioners. A descriptive research design was adopted to find the possible relationship between the psychological wellbeing and quality of work life of the retired pensioners. By using simple random sample method respondents were picked from the retired pensioners association in Madurai district. The universe of the study was 207 respondents among the researcher confined with 136 respondents as the sample size of the retired pensioners. The structure of the questionnaire consists of socio-demographic details of the respondents, Carol Ryff's psychological well-being scale consists of 42 items with multidimensions such as autonomy, environmental mastery, personal growth, positive relations, purpose in life and self-acceptance and to measure the quality of life of the pensioners the researcher adopted the World Health Organisation (WHO) Quality of Life Scale- Brief version with 26 items was used, which consist of dimensions such as physical health, psychological health, social relationship and environmental factors. The study resulted those factors like education, nature of employment, years of service were the influencing factors of psychological wellbeing and quality of life. The findings highlighted that finding purpose in life have a positive impact on the quality of life of the respondents with considerable percent of variance *(R2 =43.2%)* and with high significance *(p=0.000)* and decrease in the environmental mastery was observed to be negative *(t= -2.097)* and imparting their quality of life *(R2 =03.2%)*. The study concluded that factors such as autonomy, environmental acquisition, purpose of life, and self-acceptance contribute to the quality of life of retirees in COVID-19 pandemic. The factors such as focusing on personal growth and maintaining positive relations with immediate and family environment were not a influenced the quality of life during the pandemic situation.

Key words: Retired Pensioners, Psychological Well-being, Quality of Life

INTRODUCTION: In the last two years the entire human community around the globe faces the volatile nature of home confined lifestyle due to Severe Acute Respiratory Syndrome Coronavirus 2 (SARCoV2). The pandemic situation reinforces the social living with a set of hygiene rules and regulations such as maintaining physical distance, wearing of face mask, washing the hands frequently or sanitising the hands, avoiding crowd, boosting the immunity and vaccination against COVID-19. However, in the recent past new mutation took place and variants of COVID-19 has been identified across the world such as delta virus (May 2021), omicron virus (November-2021), the mutation causes severe illness and death (WHO). The variants affect the general public irrespective of age, gender, biopsychosocial condition and the worst affected are the elderly population. In order to safeguard the people from contagious diseases and to break down the chain spread or transformation of COVID-19 from one person to another person, the Indian Government announced six phases of national lockdown in the year 2020 and a single phase of lockdown in the year 2021 from April to June to mitigate the Covid-19 pandemic, which has affected the psychological wellbeing and results in the quality of life of the elders. Among the different stages of human life, the most challenging roles are performed by elderly people, which is also perceived as a terminating part of human life and age of dependency and lack of self-care.

The advanced technological and scientific innovations enhanced the life span of the elderly population and vice versa increases the biopsychosocial problems of the elders. The elderly stage is considered as the age of dependency and lack of self-care. The pandemic situation has worsened the psychological wellbeing and negatively results in the lack of quality of life of the elders. There is a general connotation that the person retired from the government service has lessened biopsychosocial problems rather than other elderly people or non-pensioners. But the process and problems associated with ageing remain the same rather than the economic viability supported by the government. The relinquishment from employment and attainment of pensionable age differs from time, place and person context and is not synonyms worldwide. The ageing factors are very much connected with retirement from employment. In the pandemic situation the elderly population fears of support, sharing of emotions, feelings and expression of thoughts of retired pensioners were gradually un-supported by the familial and social situation, which vice versa affect the quality of life of an individual. The research article describes the psychological wellbeing of the retired pensioners and its contribution to the quality of life.

LITERATURE REVIEW

Various review of literature has been contributed to the research like psychological wellbeing and quality of life. Sarah Docherty (2021) used baseline data collected before and after the Covid-19 lockdown to assess the psychosocial function of older people in the United Kingdom (N = 35). The assessments included physical health symptoms, social interactions, physical activity, and quality of relationships. Post-lock down and pre-lockdown results indicated the need for elderly care and support to mitigate psychological adverse effects. Alejandro Carriedo (2020) carried out a take a look at amongst 483 aged Spanish adults (above the age of sixty) on bodily and mental outcomes of COVID-19 pandemic lock-down. Four instruments have been used inclusive of the Connor-Davidson CD-RISC resilience scale, Positive and Negative have an effect on schedule, Six objects self-record scale of depressive signs and worldwide bodily hobby questionnaire. The resulting hyperlink among the physiological wellness i.e, who're engaged in the energetic and slight energetic bodily hobby all through the quarantine had a higher rating in resilience, advantageous have an effect on and decrease in depressive signs. Susanne Rohr (2020) conducted a survey among the German old population (n=1005) during COVID-19 lockdown by assessing the anxiety, depression, somatization, loneliness and overall psychological wellbeing. The study resulted that the elderly adults suffered loneliness and few personal life situation and mental wellbeing were significantly associated. Kumari (2020) found that pensioners had higher adjustment related to health, home, social functioning rather than the non-pensioners added to those male and female elders had similar levels of adjustment. Hyun- Wook Kang et al, (2016) studied perceived support, loneliness and physical activities on quality of life in South Korea among 332 elders in Seoul, South Korea. The perceived social support has a significantly positive effect on decreasing loneliness. Loneliness mediates the relationship between quality of life and perceived social support. Physical activities had a significant positive effect on the quality of life and loneliness had a negative effect on the quality of life. Serap Unsar et al, (2016) studied a cross-sectional study on social support and quality of life of elderly people in Edirne, Turkish among 106 elders revealed a positive correlation between social support such as family, friends, immediate environment and quality of life. The participants living with their spouses and children had better social support than elderly people living alone without a familial environment. Sharma et al, (2015) analysed the psychological well-being of 200 retired employees of the banking sector revealed that perception of self-esteem contributes to a significant aspect of psychological wellbeing. The worries about the past life and dissatisfaction earlier work life affect the psychological wellbeing.

METHODS AND MATERIALS

The aim of the study is to find the psychological wellbeing and contributing factor of quality of life of the retired pensioners during COVID-19 pandemic in Madurai District, Tamilnadu, India, who had retired from Tamilnadu government service and being a member in pensioners association, Madurai. The researcher selected a descriptive research design to find the possible relation between psychological well-being and the quality of life of retired pensioners. The respondents for the study were picked using the simple random sampling approach from a pensioner's association in Madurai District. The universe of the study was 207 respondents among the researcher confined with 136 respondents as the sample size of the retired pensioners (according to Morgan table). The data were collected between the months of September to October 2021. The structure of the questionnaire consists of socio-demographic details of the respondents, Carol Ryff's psychological well-being scale consists of 42 items with multidimensions such as autonomy, environmental mastery, personal growth, positive relations, purpose in life and self-acceptance. To measure the quality of life of the pensioners the researcher adopted the World Health Organisation Quality of Life Scale- Brief version with 26 items was used, which consist of dimensions such as physical health, psychological health, social relationship and environmental factors. Statistical tests such as independent sample t-test, One-Way ANOVA and Person correlation were applied by using SPSS.

RESULTS

TABLE-1: MEAN DIFFERENCE BETWEEN THE SCORES OF PSYCHOLOGICAL WELLBEING AND THE SOCIAL AND OCCUPATIONAL CHARACTERISTICS RELATING TO THE RESPONDENTS

Personal Variables	Categories	N	Mean Rank	S. D	Statistical Test & Significant	Post-Hoc Test
Age	60-69	95	162.8316	16.24981	F-Ratio= 5.092 (df= 2) *(p=0.007)* **Sig**	G1 Vs G3 *(p=0.017)*
	70-79	33	165.9091	16.46846		
	80 and above	8	144.7500	25.52170		G2 Vs G3 *(p=0.008)*
Gender	Male	113	161.2212	17.45747	t- Value= -1.939 (df=134) *(p=0.055)* **Not Sig**	NA
	Female	23	168.8696	16.12819		
Type of Family	Joint Family	49	163.6735	16.58864	F-Ratio=0.168 (df=2) *(p=0.846)* **Not Sig**	Nil
	Nuclear Family	84	161.8690	18.00588		
	Extended Family	3	161.6667	19.39931		
	Married	113	162.8938	17.18978		Nil

Marital Status	Divorced/ Separated	2	144.5000	40.30509	F-Ratio= 1.101 (df= 2) *(p=0.335)* **Not Sig**	
	Widow/ Widower	21	162.1905	16.71412		
Educational Qualification	SSLC	21	149.4762	23.09246	F-Ratio= 7.769 (df= 3) *(p= 0.000)* **Sig**	G4 Vs G1 *(p=0.000)*
	PUC	28	161.5357	20.17788		
	UG	55	162.8000	13.50912		G3 Vs G1 *(p=0.020)*
	PG & above	32	171.4375	10.33609		
Post-Retirement Employment Status	Engaged in employment and income generation activities	61	162.4098	14.12725	t- Value= -.063 (df=134) *(p= 0.950)* **Not Sig**	NA
	Not Engaged in Employment and income generation activities	75	162.6000	19.79558		
Number of Children	One Child	9	171.2222	7.18988	F-Ratio= 1.854 (df= 3) *(p= 0.141)* **Not Sig**	Nil
	Two Children	62	162.7742	15.15215		
	Three Children	47	163.2766	17.60274		
	Above three children	18	155.2778	25.02424		
Nature of Employment	Education	27	170.1481	10.51630	F-Ratio= 4.634 (df= 4) *(p= 0.002)* **Sig**	*G1 Vs G2 (p=0.028)*
	Administration	49	156.8571	18.65364		
	Police	30	158.2333	16.83323		
	Health Services	6	166.3333	13.99524		G1 Vs G5 *(P=0.046)*
	Rural Development	24	169.8750	17.59524		
Years of Service	Below 20 years	10	166.6000	12.25833	F-Ratio= 0.299 (df= 2) *(p= 0.742)* **Not Sig**	Nil
	20 to 30 years	60	162.3667	18.51336		
	Above 30 Years	66	162.0303	17.19389		
Monthly Pension	20000 to 30000 Rupees	64	159.8750	19.06172	F-Ratio= 1.029 (df= 3) *(p= 0.382)* **Not Sig**	Nil
	30001 to 40000 Rupees	48	164.0833	18.33591		
	40001 to 50000 Rupees	9	167.1111	8.49183		
	Above 50000 Rupees	15	166.0000	7.40656		

Other Source of Income	Salary	22	159.7273	14.99899	F-Ratio= 0.436 (df= 6) *(p= 0.854)* **Not Sig**	Nil
	Salary and Rental income	27	162.4444	15.94783		
	Income of Spouse	15	160.5333	17.67511		
	Business Activities	12	167.2500	11.52172		
	Support from son or daughter	5	166.0000	12.82576		
	No other source of income other than pension	47	161.9787	21.47647		
	Rental income	8	168.0000	12.61518		

By administering one-way ANOVA with the social, occupational characteristics and the scores of the psychological wellbeing of the respondents. It was observed a statistical significance between the scores of the psychological wellbeing and the age of the respondents *(F=5.092, df=2, p=0.007)*. The pair-wise comparison of the means using Scheffe post hoc test revealed significant differences between the respondents in the age brackets of 80 years and above and age brackets of 60 to 69 *(p= 0.017)* and 70 to 79 *(p= 0.008)*. It was further found that the mean value respondents in the age group of 70-79 were higher *(165.9091 ± 16.46846)* in state of psychological well-being than other type of respondents. Psychological well-being is interlinked with health. The prevalence of chronic diseases increases with the age and had effect in the psychological wellbeing, which includes material conditions, social and family relationships, social roles and daily activities Andrew Steptoe (2015).

There is no significance with the scores of psychological well-being of male and female respondents *(t= -1.93, df= 134, p= 0.055)*. Even so the mean value of the female respondents *(168.8696 ± 16.12819)* had greater psychological wellbeing than the male respondent. The research study of Bettina Kubicek (2011) stated that among gender comparison women on average reported higher levels of positive psychological functioning and more depressive symptoms than male. The mean score of psychological wellbeing and type of family found to be statistical insignificance *(F= 0.168, df=2, p=0.846)*, though it was observed that the mean score respondents in joint family were higher *(163.6735 ± 16.58864)* in comparison with the respondents in nuclear family or in extended family. Family ties not only provide a greater sense of purpose, but also social and concrete resources that help happiness., Hartwell & Benson 2007.

The marital status of the respondents was statistically insignificant *(F=1.101, df=2, p=0.335)* with the scores of the psychological well-being of the respondents. Even so the mean score of the married respondents was higher *(162.8938 ± 17.8978)* than the other type of marital status of the respondents. The psychological wellbeing of the married respondents shall greater than the widowed or widower or separated or divorced since they have more family contacts and social network. The educational qualification of the respondents had found statistical significance with the scores of the psychological wellbeing of the respondents *(F=4.388, df=6, p=0.000)*. The pairwise comparison by administering Scheffe post hoc test shows significance

among respondent who have complete post-graduation and above post-graduation with the respondents who had completed SSLC *(p=0.000)*. It further proves statistically significant with the respondents with educational background as under graduation had better psychologic wellbeing than the respondents with educational qualification as SSLC *(p=0.020)*. It further reveals that higher the educational qualification better the psychological wellbeing. This finding corelates with the Pedro Belo 2020, stated that elderly people with higher education results in better psychological well-being and more positive leisure attitude.

Further the post retirement employment status of the respondents observed a non-statistical significance *(t= -.063, df=134, p=0.950)* with the scores of the psychological well-being. Though, mean scores of non- employed respondents had greater *(162.6000±19.79558)* physiological well-being than the employed respondent. The research study of Bettina Kubicek (2011) stated that workers who believe that pre-retirement work is an important or satisfying aspect of life report poor mental health during retirement. In contradiction to the result the study of Seongsu Kim (2014) stated that bridge employment after retirement influences the retirement satisfaction and general psychological well-being. The scores of psychological wellbeing have statistically significant *(F=1.854, df= 3, p=0.141)* with the number of children poses by the respondents. Further the respondents with one child had greater psychological well-being than the respondents with more than one child. More than four children possess greater psychological wellbeing *(174.384 ± 11.02677)* than the other type of respondents.

The scores of the psychological wellbeing had statistical significance *(F=4.634, df=4, p=0.002)* with the nature of employment rendered prior to retirement. Further it was observer that the respondents engaged in educational sector had greater psychological well-being than the other type of respondents. The pairwise comparison by administering Scheffe post hoc test shows significance among respondent who worked in educational sector with the respondents worked in administrative sector *(p=0.028)* and rural development sector *(p=0.046)* had greater psychological wellbeing. In general, psychological well-being in any type of employment depends on five categorisation such as time structure, social contact, collective effort and purpose, social identity and regular activity, WHO (2000), these factors play a decisive role in the psychological well-being in post- retirement too. Dendinger et al, (2005) stated that when retirees work for generative reasons such as teaching and sharing knowledge with younger generation experience improved psychological well-being. The years of service rendered by the respondents observed non-significance *(F=0.299, df=2, p=0.742)* with the scores of psychological well-being. However, the mean score *(166.6000 ±12.25833)* of the respondents who rendered service below 20 years had better psychological well-being than the respondents who rendered more than 20 years of service. Subjectively, the attributes, physical health and economic status of retirees are the main factors affecting mental health. Another reason is that retirees who strongly identify with their job roles are often more likely to experience a decline in mental health, Wang (2007).

The monthly pension received by the respondents was observed a non-statistical significance *(F=1.029, df=3, p=0.382)* with the scores of the psychological well-being, however the mean score *(167.1111±8.49183)* was higher among the respondents with pension range from 40001 to 50000 rupees than the other range of pension received by the respondents. Other source of income apart from pension of the respondents shows a statistical insignificance *(F=0.436, df=6, p=0.854)* with the scores of psychological well-being, even though the respondents who possess other income sources apart from pension, who engaged in employment and receives

salary as well as secured themselves with rental income possess greater psychological well-being than other type of respondents. Possessing key resources before retirement plays a crucial role in promoting better psychological wellbeing after retirement, the personal, social and financial resources before retirement contributes to the wellbeing of the retirees and retirees' wellbeing is influenced by personal resources possess by them, Bettina Kubicek (2011).

TABLE-2: MEAN DIFFERENCE BETWEEN THE SCORES OF QUALITIES OF LIFE AND THE SOCIAL CHARACTERISTICS AND OCCUPATIONAL CHARACTERISTICS RELATING TO THE RESPONDENTS

Personal Variables	Categories	N	Mean Rank	S. D	Statistical Test & Significant	Post-Hoc Test
Age	60-69	95	91.9053	16.17068	F-Ratio= 2.830 (df= 2) *(p= 0.063)* **Not Sig**	Nil
	70-79	33	91.2727	13.58140		
	80 and above	8	78.2500	16.70543		
Gender	Male	113	90.6726	16.28564	t- Value= -.449 (df= 134) *(p= 0.654)* **Not Sig**	NA
	Female	23	92.3043	13.58621		
Type of Family	Joint Family	49	87.9184	16.42893	F-Ratio= 1.824 (df= 2) *(p= 0.165)* **Not Sig**	Nil
	Nuclear Family	84	92.3690	15.50575		
	Extended Family	3	100.6667	1.15470		
Marital Status	Married	113	92.4159	15.75806	F-Ratio= 2.991 (df= 4) *(p= 0.054)* **Not Sig**	Nil
	Divorced / Separated	2	86.5000	23.33452		
	Widow/ Widower	21	83.4762	14.15139		
Educational Qualification	SSLC	21	79.0476	14.80364	F-Ratio=13.143 (df=3) *(p= 0.000)* **Sig**	G4 Vs G1 *(p=0.000)*
	PUC	28	85.6786	14.00279		G4 Vs G2 *(p=0.000)*
	UG	55	91.6727	14.40557		G4 Vs G3 *(p=0.013)*
	PG & above	32	102.1250	12.89599		
Post-Retirement Employment Status	Engaged in employment and income generation activities	61	94.0820	16.51797	t- Value= 2.109 (df= 134) *(p= 0.037)*	NA

	Not Engaged in Employment and income generation activities	75	88.4000	14.86880	**Sig**	
Number of Children	One Child	9	89.5556	14.76576	F-Ratio=1.856 (df= 3) *(p= 0.204)* **Not Sig**	Nil
	Two Children	62	92.8710	17.04717		
	Three Children	47	91.3830	13.40434		
	Above three children	18	83.8889	17.02555		
Nature of Employment	Education	27	101.7778	13.03054	F-Ratio= 5.353 (df= 4) *(p= 0.001)* **Sig**	G1 Vs G2 *(p=0.003)*
	Administration	49	87.2653	17.10845		
	Police	30	85.7000	12.51248		G1 Vs G3 *(p=0.003)*
	Health Services	6	90.6667	9.85224		
	Rural Development	24	92.9167	15.57008		
Years of Service	Below 20 years	10	101.7000	12.32928	F-Ratio= 3.295 (df= 2) *(p= 0.040)* **Sig**	G1 Vs G2 *(p=0.046)*
	20 to 30 years	60	88.3500	15.67987		
	Above 30 Years	66	91.6818	15.85818		
Monthly Pension	20000 to 30000 Rupees	64	87.3281	17.54093	F-Ratio= 6.148 (df= 3) *(p= 0.001)* **Sig**	G4 Vs G1 *(p=0.002)*
	30001 to 40000 Rupees	48	90.0833	11.60674		
	40001 to 50000 Rupees	9	99.0000	12.90349		G4 Vs G2 *(p=0.019)*
	Above 50000 Rupees	15	104.3333	13.68872		
Other Source of Income	Salary	22	91.7273	12.50212	F-Ratio=1.376 (df= 6) *(p= 0.229)* **Not Sig**	Nil
	Salary and Rental income	27	94.2222	17.53970		
	Income of Spouse	15	96.2667	19.80789		
	Business Activities	12	92.5000	11.62677		
	Support from son or daughter	5	92.4000	12.87633		
	No other source of income other than pension	47	88.2979	16.32671		
	Rental income	8	80.1250	9.23406		

By administering one-way ANOVA with the social, occupational characteristics and the scores of quality of life of the respondents, a statistical significance was not observed with the age of the respondents *(F=2.830, df=2, p=0.063)*, Further, the mean score of the respondents in the age brackets of 60 to 69 had a better quality of life *(91.9053±16.17068)* with the other age brackets of the respondents. The young-old (60-69) had a better quality of life than the middle old (70-79) and the old-old (80-89) categories of the respondents. The studies of Shilpa Devraj

(2019) witnessed that the quality of life decreases when age increases. With regard to the type of family and the scores of quality of life of the respondents, statistical insignificance was observed *(F=1.824, df=2, p=0.165)* added to that the respondents in the extended type of family had a greater quality of life *(100.6667±1.15470)* than the respondents living in other types of family structure. With regard to the marital status of the respondents, a statistical insignificant was observed *(F=2.413, df=4, p=0.052)*, further the mean value of the respondent's marital status as divorced or separated, i.e, living as break down couple had the greater quality of life than the other type of the respondents. Since as a social institution marriage is considered as one of the influencing factors of quality of life, the present study shows that break down couples have a better quality of life than others.

The scores of the educational qualification and the quality of life of the respondents show statistically significant *(F=13.143, df=3, p=0.000)* addition to that the respondents with post-graduation and above have a greater quality of life than the other type of respondents. The scheffe post hoc test indicates that the respondents with educational qualifications as post-graduation and above have a greater quality of life than other groups of the respondents. It ascertains that the educational qualification of the respondents plays a significant role in the quality of life of the respondents. The score of quality of life and the post-retirement employment status of the respondents were statistically significant *(F= 4.446, df=1, p=0.037)*, amidst the mean value of the respondents engaged in employment after retirement had the greater quality of life *(94.0820 ± 16.51797)* than the respondents not engaged in employment. But the studies of Dhamija, A. (2016) stated that the relationship between retirement satisfaction and engagement in post-retirement engagement is negative since the retired person don not want to work when they are happy with their retirement. Similarly, those who are not happy with their retirement then they want to indulge in some post-retirement employment engagement

Statistical insignificance was observed among the number of children possessed by the respondents and the scores of quality of life of the respondents *(F= 1.856, df=4, p=0.122)*, further, the respondents who has two children had a greater quality of life *(92.8710±17.04717)* than the other respondents. The nature of employment rendered and the scores of quality of life had statistical significance *(F=5.353, df=4, p=0.001)* among the respondents engaged in the educational sector had the greater quality of life *(101.7778±13.03054)* than the respondents who rendered their service in other employment sectors. The scheffee post hoc test reveals that there is further significance *(p=0.003)* with the respondents who retired from the educational sector and admirative sector.

The years of service rendered by the respondents and the scores of quality of life had statical significance *(F=3.295, df=2, p=0.040)*, amidst the respondents served below 20 years of service had a greater quality of life *(101.7000± 12.32928)* than the other respondents. The scheffee post-hoc test further revealed that the pensioners who served below 20 years of service had greater *(p=0.046)* psychological well-being than others.

The monthly pension received by the respondents and the scores of the quality of life had statistical significance *(F=5.115, df=4, p=0.001)*, the respondents who receives above 50000 rupees as their monthly pension had a greater quality of life *(108.6667 ± 12.68858)* than the other type of respondents. The scheffee post hoc test future reveals statistical significance with respondents drawing pension above 50000 with the respondents receiving pension within the brackets of rupees 20000 to 30000 *(p=0.002)* and respondents receiving a pension in-between between 30000 to 40000 *(p=0.019)*. The respondent's other source of income other than

pension and the scores of the quality of life of the respondents were not statistically significant *(F= 1.376, df=6, p=0.229)* though the mean value infers that the respondents who were been supported by the spouse had the greater quality of life *(96.2667 ± 19.80789)* than the other type of the respondents.

TABLE-3 CORRELATION BETWEEN PSYCHOLOGICAL WELLBEING AND QUALITY OF LIFE

Correlation between Psychological Wellbeing and Quality of Life		Psychological Wellbeing	Quality of Life
Psychological Wellbeing	Pearson Correlation	1	.404**
	Sig. (2-tailed)		.000
	N	136	136

** Correlation is significant at the 0.01 level

Pearson's correlation was used to measure the direction and strength of the association between respondents' mental well-being and quality of life. It was observed that there was a strong positive correlation *(p<0.000)* between the psychological well-being of the respondents and their quality of life. It has been confirmed that the better the psychological well-being, the higher the quality of life of the respondents. Mental health plays a greater role in determining quality of life. Therefore, aspects of psychological well-being, such as strengthening autonomy, personal growth, coping with the environment, maintaining positive relationships with others, self-acceptance, and discovering the meaning of life, contribute to better quality of life.

TABLE-4 MULTIPLE REGRESSION ANALYSIS FOR THE SCORES OF QUALITY OF LIFE OF THE RESPONDENTS (DV) SUBJECT TO THE PSYCHOLOGICAL WELLBEING OF THE RESPONDENTS (IDV)

Sl.No	Factors	r	R^2	β	t	Sig
1	Autonomy	0.215	0.046	0.215	2.544	*P<0.012*
2	Environmental Mastery	0.178	0.032	-0.178	-2.097	*P<0.038*
3	Purpose in Life	0.658	0.432	0.658	10.127	*P<0.000*
4	Self-Acceptance	0.252	0.063	0.252	3.012	*P< 0.003*

While observing such effects of quality of life with the application of stepwise multiple linear regression analysis, it was found that psychological wellbeing such as autonomy, environmental mastery, purpose in life and self-acceptance could influence the quality of life of the respondents. The regression was further found to be good one as the F-ratios were significant *(F= 6.471, 4.397, 102.551, 9.071; P=0.012, 0.038, 0.000, 0.003)* for each psychological wellbeing. The findings highlighted that finding purpose in life have a positive impact on the quality of life of the respondents with considerable percent of variance *(R^2 =43.2%)* and with high significance *(p=0.000)* and decrease in the environmental mastery was observed to be negative *(t= -2.097)* and imparting their quality of life *(R^2 =03.2%)*. Hence, it could be the fact that finding purpose in life were considered by the respondents more significant to the quality of life and the respondents who don't find purpose in life were not enjoying the quality of life. And, decrease in environmental mastery was observed to be negative *(t= -2.097)* and imparting their quality-of-life variance *(R^2 =0.32%)* and with

significance with *(p=0.038)*. It was observed that the other dimensions of psychological well being such as personal growth and positive relations did not impact in the quality life of the respondents.

FUTURE RESEARCH DIRECTION

Therefore, the study concluded that factors such as autonomy, environmental acquisition, purpose of life, and self-acceptance contribute to the quality of life of retirees in COVID 19 scenario. In a pandemic situation, it is quite natural for individuals not to focus on their growth and positive relationships. Further research can be done on excluded factors such as personal growth in a pandemic situation and good relationships with others.

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