



RESILIENCE TO STRESS AND PSYCOSOCIAL ADJUSTMENTS AMONG ELDERS IN INDIA: A DESCRIPTIVE STUDY

Renu Agarwal, * Boopathy Usha Rani, ** Suganthi V, ***

*Research Scholar, Dept of Biochemistry, VISTAS, Pallavaram, Assistant Prof. PG Dept. of Food Science Nutrition & Dietetics, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai, University of Madras, Chennai, Tamilnadu, India

**Assistant Prof., Dept of Biochemistry, VISTAS, Pallavaram, Chennai, Tamilnadu, India

***Associate Prof. & HOD, Dept. of Home Science, Nutrition, FSM and Dietetics, Anna Adarsh College for Women, Anna Nagar, Chennai, Tamilnadu, India

(*Corresponding author's e-mail: raniushab1@gmail.com)

Article History: Received: 01.02.2023

Revised: 07.03.2023

Accepted: 10.04.2023

Abstract

*Life stressors can have a deleterious effect on mental health, especially for older adults who tend to experience more chronic stressors than younger adults. Present study is aimed to examine actual sources of stress, stressing situation in different context as gender, locale (rural / urban) and areas of adjustment (health, family, social, marital, emotional & financial), sign & symptoms of stress, and coping strategies. The study used a sample of four hundred elders through random sampling method, aged 50+ years. The locale for the study was Bhilwara city & Banera town, Rajasthan, India. The normative survey method was adopted, with self-constructed interview schedule - **Stress- Scale**, standardized psychological tests **SJOAI** (Shamshad-Jasbir Old-age Adjustment Inventory) and general information blank, for the collection of relevant data as per the requirement of the objectives. Scoring was done with the help of scoring procedure prescribed in the manual, according to percentage basis and all necessary instructions. Based on results obtained, it can be concluded that women have better overall adjustment as compared to men, between both groups of urban and rural. Due to stress, urban elders have more CVD (cardiovascular diseases) than rural elders. This study also revealed that urban - rural elders are more anxious by generation gap and different thoughts with next generation people. Hence, men show more mental, physical, and emotional symptoms and women exhibit behavioural symptoms in stressful condition and women experience more stress/anxiety/depression than men. Men use problem-focused coping style and other side women use emotional-focused coping responses in both groups of urban and rural areas.*

Key words: Elders, Stress, adjustment, coping strategies.

INTRODUCTION

Stress is a normal physical, mental, and emotional reaction or response to the ever-increasing demands of life, including change. Stress can come from any event or thought that makes people feel intense emotion. Additionally, stress can also be perceived as positive or negative. Positive stress could include situations like a new job, retirement, wedding, or birth. Negative stress could consist of a life-threatening situation, death of a loved one, hospitalization, etc. Overall, our perception determines how we view an event and the way in which we choose to respond to it. On occasion, stress can be beneficial. It can challenge and motivate us, increasing our ability to be more resilient.

Late life is often seen as a time of great, often uncontrollable, stress (Rodin, 1986). "We tend to have less resilience to stress, and older adults often find that stress affects them differently now," said Dr. Michelle Dossett in the *Harvard Health Letter*. With advancing age, elders experience certain types of stressors such as loss of loved one and various health problems more often than younger people. Hassles are also significant stressors for the very old and are strongly associated with depressive symptoms (Dunkle et al. 2001; Roberts, Dunkle, and Haug 1994). Older adults have experienced extremely stressful events, such as the death of loved ones, everyday problems may pale in comparison (Aldwin, 1994; Aldwin, Levenson, & Spiro, 1994). Although risks to health do increase with age, there is no empirical support for the notion that stress is an inevitable consequence of old age (Baltes, & Baltes, 1990). The concept of stress is of critical importance in psychology of personal adjustment. Sullivan (1955) noted some of the stresses of interpersonal relations in old age when he discussed the collision between three needs: intimacy, sex, and security. He

pointed out how difficult it can be to find a relationship in which each of these needs can be met and how long it can take to decide how to pattern relationship so that these needs are satisfied.

For seniors, stress often manifests itself in more physical ways, including health problems. Two problems arise because of overstating the psychological stress of elders. First, all elders are viewed as experiencing psychological distress. Second, elders who need help are not taken seriously because their behaviour and feelings are considered part of a normal developmental phase (Connelly et al, 1993). In general, studies of psychiatric disorders during old age have found a low incidence of moderate to severe stress but symptoms may be life-threatening in those affected (Peterson et al, 1993). Diminishing psychosocial resources with increasing age further contribute to increasing depression (Dunkle et al. 2001; Long and Martin 2000).

Warning signs of stress could include frequent headaches, sleep problems, insomnia, fatigue (physical and mental), difficulty concentrating, change in appetite, muscle tension, pain, chest pain, stomach upset and more. Elders have undoubtedly gone through many different forms of stress and change in their lifetime. They have likely developed resiliency, which is the ability to bounce back from difficult situations. Depression and dissatisfaction belong to the negative ageing stereotype (Palmore, 1988). It is observed that ageing is stressful or old age is difficult because of the inevitable decline in health and vigour.

Older people often cope with both bereavement and chronic health problems, it is usually assumed that they will be more likely to appraise problems as involving harm or loss (Folkman, & Lazarus, 1980; Rodin, 1986); this has not been proved empirically, though (Aldwin, Sutton, Chiara, & Spiro, 1996). The

organization of older persons' lives probably exposes them to fewer stressing events than in earlier years (e.g., marriage, divorce, disruptive conflict, changing or losing jobs, having children, etc.). Life changes do not create stress; rather, adverse effects result from events that are considered unexpected or for which people are not prepared. The individual's perception of this experience has much to do with whether or how much stress accompanies his or her life events (*Pearlin, 1980*). This is an important consideration as psychological and social resources act as protective factors to depression by contributing to decreasing depression directly or mediating the impact of stress on depression (*Hobfoll et al. 2003; Holahan et al. 1999; Lazarus and Folkman 1984; Pearlin 1989*). In addition, personality traits such as flexibility, adaptability, and a sense of humour become essential at this time; as do adequate financial, social, and organizational resources (*Solomon, 1996*). And a person's own sense of mastery and competence influence how stress is managed. Feeling that one is in control has repeatedly been proved to contribute to wellbeing at any age. Research indicates that old people maintain high levels of mastery in the face of difficult life circumstances (*Rodin, 1986*). *Lowenthal, Thurnher, and Chiriboga, 1975* have done some research on the effect of gender, and coping strategies. They reached the conclusion that social roles corresponding to male, and female probably change and become more similar when people reach middle age; men become more dependent and women more aggressive. From the standpoint of the concept of psychological resilience (*Garmerzy, 1991*).

Adjustment may be defined as a process of altering behaviour to reach a harmonious relationship with the environment. When people say they are in an "adjustment period" they typically mean they are going

through a process of change and are searching for some level of balance or acceptance with the environment, others, or themselves. *R Parmar (2013)* found out the 'Psycho-Sociological Issues in Old Age & Their Adjustment', this stage generally refers to those over 60–80 years. During old age, people experience a conflict between integrity vs. despair. When reflecting on their life, they either feel a sense of accomplishment or failure.

Fortunately, the study of stress and adjustment among elders has been a hot research topic for some years in other countries but less fortunately, very little of the research is developed in conception or design in India. This study may be helpful to research in elders' stress and coping strategies especially in Indian context where familial and other environmental circumstances are quite different as compared to other countries. Nevertheless, some concepts and provocative findings have emerged through this study that expand our understanding of the ways elder's cope with life experiences. In this light, this project is undertaken with a view to identify some of the conditions, circumstances, causing stress among elders and to identify the symptoms, defence mechanisms used by the elders to avoid the stress and other coping strategies to overcome the impact of stress.

OBJECTIVES OF THE STUDY

1. To examine determinants, symptoms, and various coping strategies of stress among elders.
2. To find out how stress varies in meaningful ways in different contexts such as age (50+), gender and locale (urban/rural).
3. To study and compare areas of adjustment (Health, Home, Social, Marital, Emotional & Financial) among urban rural Male and Female elders.

HYPOTHESIS

Ho 1 There will be no significant difference between rural men and urban men in relation to Adjustment.

Ho 2 There will be no significant difference between rural men and urban women in relation to Adjustment.

Ho 3 There will be no significant difference between men and women in relation to Adjustment.

SELECTION OF THE LOCALE

The area selected for the present study is Bhilwara city & Banera town, Rajasthan, India. These areas were purposely selected by the researcher because of the following reasons. Firstly, Bhilwara is neither a metropolitan city nor a small town. It is a developing city which

may acquire a metro-culture in the future. At this transitional stage both joint and nuclear families exist. Secondly, Bhilwara city and Banera town being an industrial and business centre, population of all types was easily available.

SELECTION OF THE SAMPLE

To select the sample, type of gender and locale were considered as per independent variable taken in this research. The sample for this research was selected based on the Stratified random sampling method. Total sample of the present investigation comprised 400 elders aged 50+ years, in which 200 men were from Male and 200 Female. Thus, total samples as shown in the following table.

Elders (Age >50 years)			
Male 200		Female 200	
Urban 100	Rural 100	Urban 100	Rural 100
Total 400			

VARIABLE

In the study major variables as per following-

No.	Variable	Types of Variable	Level	Name of the Level
1.	Gender	2	Independent	<ul style="list-style-type: none"> ● Male ● Female
2.	Types of locales	2	Independent	<ul style="list-style-type: none"> ● Urban ● Rural
3.	Adjustment	1	Dependent	<ul style="list-style-type: none"> ● Health ● Home ● Social ● Marital ● Emotional ● Financial

DESIGN OF THE STUDY

The present investigation was conducted on the lines of normative survey with a descriptive method of research, which is fact finding with adequate interpretation in the light of the norms. It is essentially a method of quantitative description of the general characteristics of a group.

SELECTION AND DEVELOPMENT OF TOOL

In the study, a self-constructed interview schedule, standardized psychological test and general information blank were used for the collection of relevant data as per the requirement of the objectives.

1. General Information Blank- this included general information about elders like- age, gender, locale (Rural/Urban), educational level, marital status, income, type of family, SES, number of members in the family etc.

2. Psychological tests-

- **Shamshad-Jasbir Old-age Adjustment Inventory (SJOAI)**- developed by Dr. Shamshad Hussain & Dr. Jasbir Kaur - To study adjustment faced by elder people in areas of home, health, social, marital, emotional, and financial adjustment besides the overall adjustment.

- **Stress-Scale-** developed by the investigator - To study the stress-causing situations, symptoms of stress and stress coping strategies used by elders.

DESCRIPTION OF THE TOOLS

1. Shamshad-Jasbir Old-Age Adjustment Inventory (SJOAI-1995): The degree of adjustment of the subjects was measured using the 'old-age adjustment inventory' (SJOAI). Developed by

Shamshad Hussain and Jasbir Kaur (1995). The inventory consists of 125 items with a response format of 'yes' or 'no'. The inventory is scored in such a way that a score of '1' is given to the response in the direction of adjustment and zero is given to the response in the direction of lack of adjustment. Hence a high score indicates better adjustment. The inventory measures adjustment in six major areas in the life of the aged people-

Areas	No. of Items
Health Adjustment	26 Items
Home Adjustment	25 Items
Social Adjustment	21 Items
Marital Adjustment	17 Items
Emotional Adjustment	21 Items
Financial Adjustment	15 Items

Reliability

The test-retest and split-half reliability coefficients.

Areas of Adjustment	Test-retest	Split half
Health	0.96	0.81
Home	0.93	0.77
Social	0.94	0.75
Marital	0.95	0.82
Emotional	0.92	0.62
Financial	0.91	0.63
Overall Adjustment	0.93	0.91

Validity

The adjustment inventory was also validated against self-concept and ego-strength by comparing the mean scores of the high and the low adjusted groups (based on median) on three variables. The findings supported the presumptions of construct validity.

Comparison between mean values of high and low adjustment groups

Variables	Adjustment	Mean Value	't'
Self-Concept	High	38.33	9.34*
	Low	28.53	
Ego-Strength	High	24.82	7.37*
	Low	20.37	

* *P significant at the .01 level*

The manual of the inventory also provides norms, separately for men and women, in addition to the scoring details.

2. **Stress-Scale-** developed by the investigator - To study stress and coping strategies of elders, "stress scale" was constructed by the investigator. There were 7 items in it-

- First item deals with five general stress-causing situations.
- Second item deals with cause of stress related to major areas of life situations as related to family, friend/social group, spouse, occupation, health, financial and others.
- Third and fourth items deal with signs/symptoms of stress.
- Fifth and sixth item deal with coping strategies used by elders to stressful condition.
- Seventh item deals with how elders adjust themselves with new generation.

CONDUCT OF THE STUDY

The investigator contacted the elders personally or in a small group of elders. For this purpose, investigator visited many homes, schools, colleges, offices, old-aged homes etc. For collecting of information, various tests administered to them according to the instructions and conditions mentioned. Scoring has done with the help of scoring procedure prescribed in the manual, according to all necessary instructions and on the percentage bases.

STATISTICAL ANALYSIS

The following statistical techniques are used for analysis of data-

1. Mean- measure of central tendency
2. Percentile norms

$$3. t = \frac{\bar{x} - \mu}{s/\sqrt{n}}$$

RESULTS

I STUDY OF STRESS AMONG ELDERS: STRESS CAUSING SITUATIONS-

Respondents were asked to state one most important situation/circumstance which made them more stressed. Following table deals with five most stress causing situations among elders-

TABLE-3
FIVE MOST STRESS CAUSING SITUATIONS AMONG ELDERS

STRESS CAUSING SITUATIONS	URBAN		RURAL	
	MEN (N=100) Cases in %	WOMEN (N=100) cases in %	MEN (N=100) cases in %	WOMEN (N=100) cases in %
Health/illness/improper body functioning	45	36	42	31
Insulting/disobeying by young generation	30	20	21	13
Financial burden/retirement/ un-employment	22	12	28	19
Poor adjustment with family/ lack of intimacy	23	25	32	17
Domestic problem/ crisis/ violence	17	23	06	15

It is evident from the table that stress causing situations/circumstances, which were common among both sexes (urban-rural), were reported in majority.

In sum up-

1. It is seen from this study that elders are more stressed with their health & related problems. Health/illness/improper body functioning make them more stressed as compared to other causes which was common among both sexes in urban & rural areas.
2. Second major cause of stress among elders is insulting/ disobeying by young generation, which is strongly, refers to generational differences.
3. Financial burden/retirement/un-employment is also major cause of stress, which indicates their economic wellbeing.
4. It was also an interesting fact that apart from the above mentioned these situations, elders are more anxious from poor adjustment with family/ lack of intimacy and domestic problem/ crisis/

violence, which are mostly inside family factor.

5. Women are more stressed with their domestic problem/crisis/violence than men, while men are more tensed for financial burden/retirement/unemployment as compared to women.

6. There are no significant differences among urban and rural elders in major stress causing situations/circumstances.

Lazarus et al (1980, 1983 & 1985) concluded that some of stresses are daily hassles, or notable daily conditions and experience that are threatening or harmful to a person's wellbeing. They also pointed out that much stress arises from non-event continuing tension in a family relationship, lack of occupational progress, isolation and loneliness, absence of meaning and commitment. Males differed from females in the frequency of these problems, but main stressors were similar. This study supports the results obtained from present study.

II CAUSES OF STRESS RELATED TO DIFFERENT SITUATIONS OF LIFE

For in depth study of the causes of stress among elder men and women in different

situations, the causes related to family, friends/social group, spouse, occupation, health, economic and others were studied. Following table gives a detailed analysis of stress causing situation among elders.

TABLE-4

CAUSES OF STRESS RELATED TO DIFFERENT SITUATIONS OF LIFE

CAUSES OF STRESS	URBAN		RURAL	
	MEN (N=100) Cases in %	WOMEN (N=100) Cases in %	MEN (N=100) Cases in %	WOMEN (N=100) Cases in %
Family				
Ignored by family members	28	13	37	5
Family crisis/conflicts/lack of intimacy	48	56	39	28
Disobeying/criticize by younger	28	30	22	24
Generation gap/different thoughts	23	26	46	20
Friends/Social Group				
Conflict with friend	45	24	37	21
Deceived by friend	20	13	26	12
Hurt feelings by friend	20	29	35	12
Spouse				
Lack of cooperation	27	39	12	30
Opposition/aggressive behaviour of spouse	32	43	39	22
Hurt feeling by her/him	14	36	24	29
Occupation				
To be retired / Unemployment	45	2	36	1
Poor job satisfaction/un satisfy with earning	32	11	34	1
Fatigue/ Stress in working environment	28	32	28	2
Health Status				

Fatigue/ Improper body functioning	36	48	52	38
High/low blood pressure	27	18	10	6
Uneasiness/restlessness	21	14	27	32
Economic Status				
Loans/debt/ Future insecurities	23	11	12	8
Retirement/unemployment	21	3	17	1
To be depended on others for money	25	28	22	32
Others				
Break-up of joint families	13	4	20	7
Poor status of elders in society	22	26	11	2
Generation gap/different thoughts	42	36	28	32
Loneliness/being alone	14	28	24	29
Loss of things	24	21	36	29

It is seen from this study that there are most causes of stresses related to family which were common among both sexes in urban and rural areas, but men become worried on disobeying/criticize by younger while women are tensed for marriage of children. Rural women are more worried about marriage of their children as compared to other elders. It can be concluded that, family, wonderful though each member may be, is also a leading cause of stress. Hence, *Hong Zhang et al (1999)* also described main stressors e.g. – the problem of interpersonal relationship, family, friend and learning pressure.

Men reported that poor adjustment with social group was one of the major causes of stress related to friends & social group. It may be concluded that women are more concern with their friends whereas men are more concern with social groups. Other causes of stress related to friends & social group as reported by respondents are-

- Opposition/aggressive behaviour of friend (more among men)

- Selfish nature of friend (more among urban women)

- Arguments by friend (less among rural women)

Above table revealed that certain aspects related to spouse are likely to be associated with elders' stress. It can be concluded that some most important causes of stress among men as well as women are opposition/aggressive behaviour of spouse, having no mutual understanding, lack of cooperation and hurt feeling by her/him. Men also reported death of spouse as one of the major causes of stress related to spouse and other side women become tensed when they are insulted before others by their spouse. Death of spouse is a major life event for men as compared to women. *Heyman (1974)* also studied that one of the most common cause of loneliness and stress in old age is loss of spouse. Another contributory cause of stress related to spouse are-

- To be ignored by her/him (less among rural men)

- Not telling or share secrets by her/his (less among rural men)
- Illness of spouse (less among rural women)

It is also observed through this study that urban women are more conscious about their career as compared to rural women. Some most important causes of stress related to occupation among men as well as women are stress in working environment, fatigue, poor job satisfaction/un satisfy with earning and expenses more than income. Most stressful condition for men is to be retired, whereas among women, unemployment is major cause of stress related to occupation. Through this study it is found that closely tied to finances as a cause of stress is work. Elders' jobs or careers seem to cause constant stress. *Arnetz et al (1987)*, *Kiecolt-Glaser et al (1987, 1984)* also studied that stress have been reported in elder subjects in number of many situations such as- unemployment and marital separation.

From this study most elders find that personal health is a leading cause of stress in their lives. Based on their responses, about same causes of stress related to health, have been seen among both men and women. As compared to urban women, rural women feel more uneasiness/restlessness and less laziness. Hence, urban elders have high/low blood pressure than rural elders. So, we can conclude that frustration and stress are associated with physical disability as discussed by *Samuels (1992)* in his study. *Holmes and Masuda (1974)* also believed that life stress increases a persons' overall susceptibility to illness.

Loans/debt, retirement/unemployment and to be dependent on others for money are major causes of stress related to economy among men, while women find them in stressed condition when they are depended on others for money and their demands are

not fulfilled. As compared to women, men are more tensed due to loans, debts, and future insecurities. Hence, future insecurities are high among urban men. Other cause of stress related to economy among elders is un-necessary expenses by children.

Elders were also asked to write some of other causes which causes were not related to any areas specified in this study. Other contributory causes of stress among respondents are:

- Misunderstanding with others (among urban men & rural women)
- Criticism by others (less among rural women)
- Breaking traditional rules/regulation (more among women)
- Break-up of joint families (more among men)
- Miss-use of moral ethics by young generation

Above table depicts that urban elder are more anxious from generation gap/different thought. Further, rural men are tensed about loss of things, whereas rural women have major two other causes of stress - ***Generation gap/different thoughts and violating traditional rules/regulation.*** In this direction *Coleman and Hammen (1974)* identified five major sources of stress and frustration-delays, lack of resources, losses, failure, and negative attitude toward life.

III SIGNS/SYMPTOMS OF STRESS AMONG ELDERS

The following table provides percentage in term of elder's responses on "state signs and symptoms of stress" as noticed and felt by them.

TABLE-5
SIGNS/SYMPTOMS OF STRESS AMONG EDLERS

SIGNS/SYMPTOMS OF STRESS AMONG EDLERS	URBAN		RURAL	
	MEN (N=100) Cases in %	WOMEN (N=100) Cases in %	MEN (N=100) Cases in %	WOMEN (N=100) Cases in %
Headaches	22	18	12	9
inability to concentrate	27	11	32	8
sleep disturbances	10	23	14	26
Uneasiness & restlessness	6	2	3	1
Frustration	5	1	4	2
irritability with others	24	28	31	21
isolate from others, including people close to them	17	9	15	16
become violent/anger	8	10	2	4
increase use of tobacco, alcohol, drugs	5	-	10	2
Depression	16	22	27	30
High/low blood pressure	5	3	2	-
problems with memory	12	21	20	32
thoughts of escaping/ running away	21	-	9	1
Difficulty in making decisions	14	7	11	4
repetitive or continual thoughts	20	32	18	42

Perusal from above table we can conclude that stress can cause both mental and physical symptoms for elders and may lead to a breakdown of their organized behaviour. The effects of stress are different for different people. Study also revealed that women have difficulty with repetitive or continual thoughts about event in stressful condition whereas men easily become irritate with others in stressed condition.

It is also interesting that many signs and symptoms are commonly present among both the groups of elders. *The difference may be in their intensity and frequency of occurrence.* Both sexes have mental sign/symptoms of stress that affect status of elders' mind. *Lasco et. al. (1994) and Bower (1996)* found that people suffering from continuous stress tend to have smaller Hippocampi (associated with memory).

Men also reported some signs and symptoms in stressful conditions not reported by women that lose temper and sudden shifts in mood. It revealed that there were anti-social tendencies among men as compared to women e.g. - increased use of tobacco, alcohol, drugs & thoughts of escaping/ running away.

A study done by *Yager, Laufer & Gallops (1984) and Breslau & Davis (1987)* described major symptoms of stress among elders as dizziness, headaches, memory loss, anxiety, intestinal problems, depression, and nightmares. Another study revealed that girls & women report more stressful life events and more *psychological symptoms* of stress than males (*Benjamin Isaac, 1996*). These are partially in accordance with our study. As

evident from the data that apart from depression, loneliness and isolation elders sometimes show aggression and fight fullness also.

Hence, this study also revealed that men have physical, mental, and emotional symptoms of stress and other side women exhibit *behavioural symptoms* in stressful condition. It is also depicted that women experience more depression than men. This result is also supported by the studies of *Ruebush (1983) and Nolen-Hoeksema (1987)*.

IV STRESS COPING STRATEGIES USED BY ELDERS

TABLE-6
STRESS COPING STRATEGIES USED BY ELDERS

STRESS COPING STRATEGIES	URBAN		RURAL	
	MEN (N=100) Cases in %	WOMEN (N=100) Cases in %	MEN (N=100) Cases in %	WOMEN (N=100) Cases in %
Spend more time with friends/ Attend a support group	37	13	47	21
Read a positive book or article or listen to a self-affirming/ inspirational tape/music	28	18	21	9
Paying attention on other side/ to avoid any feelings or thoughts about the event	24	11	19	3
To be alone	14	9	8	2
To wonder outside home	26	8	37	1
Worship/prayer	1	4	2	6
Weeping/crying	4	44	2	28
To keep quite	38	36	28	25
Drinking cold water	4	2	2	-
Others	29	36	22	24

Some of the major coping strategies as discussed by elder *men* can be described as below

- To keep quite
- Spend more time with friends/ Attend a support group
- To wander outside home
- Read a positive book or article or listen to a self-affirming/inspirational tape/music
- Paying attention on other side/ to avoid any feelings or thoughts about the event
- To be alone

Other side, *women* reported some of major coping strategies as described as follows-

- Weeping/crying
- To keep quite
- Read a positive book or article or listen to a self-affirming/inspirational tape/music
- Spend more time with friends/ Attend a support group
- Paying attention on other side/ to avoid any feelings or thoughts about the event
- To be alone

About described all coping strategies are mainly *behavioural coping strategies* which include seeking social support from significant people or engaging in leisure activities to distract one's attention from the problem and act as a kind of buffer to soften the blow of stressful events in one's life and are used by both sexes in many circumstances.

On the contrary, to be alone and wander outside home strongly refers to where a

detached attitude towards the situation of stress and anxiety dominates more. Men want to wander outside home and women weep or cry in stressed condition.

Present study also revealed some other coping strategies among elders which are-

- Write a poem or other creative piece (more by men)
- Daydream or fantasize about the event (more by urban men & women)
- Worship/prayer (more by women)
- Drinking cold water (more by men)
- Getting a sleep (more by urban men & women)
- Drinking cold water (more by urban men & women)
- Writing about experience (diary, personal letter etc.) (more by urban men & women)
- Using drugs/drinks (tobacco, alcohol etc.) (more by men)
- Taking extra time to accomplish ordinary task (more by women)

Above table also revealed that urban women reduce their anxiety by drinking cold water, daydreaming, or fantasizing and writing about experience (diary, personal letter etc.) so that they can analyse for things done/not done in due course. *Billing and Moos (1981, 1982)* divided coping responses into acting, thinking, and feeling, usually called problem-focused (doing things), appraisal-focused (thinking, planning, and analysing) and emotional-focused coping (feeling). If we support this study, we can conclude from our study that men use problem-focused coping style and other side women use emotional-focused coping responses. Also, as like the study of *Hong Zhang et al (1999)*, in this study coping styles among men were- tolerance, rationalization, self-blame and avoidance.

V STUDY OF ADJUSTMENT AMONG ELDERS

The table here mentioned statistics derived for urban-rural men and women based on scores obtained on SJOAI-

TABLE-7 (a)
ADJUSTMENT AMONG ELDERS

H0	Groups	N	Mean	SD	t – value ($\alpha 0.05 = 1.65$)	H0 Accepted / Rejected	
Ho 1	Rural Men v/s Urban Men	Rural Men	100	84.4	7.4	1.00	Accepted
		Urban Men	100	79.6	8.8		
Ho 2	Rural Women v/s Urban Women	Rural Women	100	83.4	7.6	2.60	Rejected
		Urban Women	100	85.3	6.9		
Ho 3	Men v/s Women	Men	200	76.2	7.7	2.49	Rejected
		Women	200	77.9	5.8		

TABLE-7 (b)
ADJUSTMENT AMONG ELDERS

H0	Results
Ho 1 <i>There will be no significant difference between rural men and urban men in relation to Adjustment.</i>	This study accepts this hypothesis. So, it can be concluded that rural and urban men have no significant difference in relation to adjustment.
Ho 2 <i>There will be no significant difference between rural men and urban women in relation to Adjustment.</i>	This study rejects this hypothesis. So, it can be concluded that rural and urban women have significant difference in relation to adjustment.
Ho 3 <i>There will be no significant difference between men and women in relation to Adjustment.</i>	This study rejects this hypothesis. So, it can be concluded that men and women have significant difference in relation to adjustment in both urban and rural elder groups.

Based on scores obtained on SJOAI, it also can be concluded that very poor areas of adjustment for urban-rural men are **financial and marital**, whereas, for urban-rural women, very poor area of adjustment is **financial**. It is also worthwhile to mention here that both the group urban-rural men and women have **no significant difference** in some areas of adjustment e.g., social, financial, home, and overall adjustment.

It may be also noted that there is significant difference between both group of urban-rural men and women in marital, health and emotional areas of adjustment. To sum up, we can say that-

1. Urban & rural men and urban & rural women have same social, financial, home, and overall adjustment.
2. Urban and rural elders have significant difference in marital, health and emotional adjustment.
3. For the urban-rural men, poorest areas of adjustment are-financial & marital.

4. For the urban-rural women financial adjustment is poor as compared to other adjustment.

5. Urban-rural men have better adjustment with their health whereas urban-rural women have good adjustment with their home.

6. Women have better overall adjustment as compared to men between both groups of urban and rural.

7. Urban men and women have good adjustment with their health as compared to rural men and women.

8. Rural women have poor marital adjustment as compared to urban women.

9. Rural women have better emotional adjustment than urban women.

VI ADJUSTMENT WITH NEXT GENERATION

During the study with the elder, they were also asked to state three ways for adjustment with next generation. The responses received are shown in table no. 8.

TABLE-8
WAYS OF ADJUSTMENT WITH NEXT GENERATION USED BY ELDERS

S. NO.	WAYS OF ADJUSTMENT	URBAN		RURAL	
		MEN (N=100) Cases in %	WOMEN (N=100) Cases in %	MEN (N=100) Cases in %	WOMEN (N=100) Cases in %
1.	To develop spirituality/morality among next generation	21	12	6	2
2.	Cooperation/friendly behaviour with next generation	42	31	56	20
3.	To develop decision making power among next generation	7	2	3	-
4.	To develop mutual understanding	49	21	32	15

5.	To adapt and adjust with new/changing environment	17	3	18	2
6.	To educate/give proper guidance to next generation	16	22	8	12

According to both men and women, best ways of reducing generational gap are-

- Co-operation/friendly behaviour with next generation
- To develop mutual understanding

Another way of adjustment with next generation as reported by urban men is *to develop spirituality/morality among next generation*, while, *to educate/give proper guidance to next generation is a good method of reducing generation gap* as reported by women. Hence, rural men like to adapt and adjust with new/changing environment for cope up with generational conflicts or differences. Elders also reported another way of adjustment with new generation which is to develop decision making power among next generation.

Summary and Conclusion

Based on results obtained, it can be concluded that women have better overall adjustment as compared to men between both groups of urban and rural. For the men, poor areas of adjustment are *financial and marital adjustment* while *financial adjustment* is poor for women as reported by them.

There are no major differences in causes, symptoms and coping strategies among elder men and women. It was interesting that women are more concern with their friends, while men are more concern with social group rather than their friends. Due to stress, it is concluded that urban elders have high/low blood pressure than rural elders. *Death of spouse* is a

major life event for men as compared to women. Most stressful condition for men is to be *retired*, whereas, among women, *unemployment* is major cause of stress related to occupation. This study also revealed that elders are more anxious from generation gap/different thoughts.

Hence, this study also depicts those men show more *mental, physical, and emotional symptoms* of stress than women. In the contrary, women exhibit *behavioural symptoms* in stressful condition as compared to men. It also revealed that women experience more depression than men. All emerged coping strategies are mainly behavioural coping strategies which include seeking social support from significant people or engaging in leisure activities to distract one's attention from the problem and are used by both sexes in many circumstances. We can also conclude from our study that men use *problem-focused coping style* and other side women use *emotional-focused coping* responses. In this present scenario, our elders are also more anxious with generation gap or different thoughts with next generation, as discussed by elder respondents in present study.

References

- Atwar, Eastwood (1995), **Psychology for Living: Adjustment, Growth and Behavior Today**. New Delhi: Prentice Hall of Infian Private Ltd., pp. 9-122.
- Benjamine, Ludy T. (JR), Hopkins, J. Roy, National Kack R. (1987), **Psychology**. New York: McMillan Publishing Company, pp. 311-323.
- Bernstein, Douglas A. Stewart, Alison Clarke, Roy, Edward J. Srull, Thomas K. Wickens, Christopher

- D.(1994), **Psychology**. Boston: Houghton Mifflin Co.(3rd Ed.),p.450.
- Best, J.W. (1961), **Research in Education**. New Delhi: Prentice Hall Inc., (5th Ed.).
- Bhatia, H.R. (1969), **General Psychology**. Bombay: Oxford Publishing Company (3rd Ed.).
- Bhatia K.K. & T. Purohit (1985), **Educational Psychology and Methods of Teaching**. Ludhiana: Kalyani Publishing Company.
- Bourne, Lyle E. & B.R. Bkstrand (1976), **Psychology: Its principal & Meaning**. New York: Holt Rinehart & Winston (IV Ed.)
- Buch, M.B. (Ed.) (1972), **A Survey Of Research In Education**. Baroda: Center Of Advance Study In Education.
- Brannon, Linda, Feist, Jers (1992), **Health Psychology: An Introduction To Behaviour & Health**. Brooks/Cole Publishing Company (2nd Ed.), pp. 61-73, 94-105.
- Brehm, Sharon S., Karsin Saul (1990), **Social Psychology**, Boston: Houghton Mifflin Company. Pp. 632-649.
- Cohan, Ronald Jay (1994), **Psychology and Adjustment: Value, Culture and Change**. Allyn and Bacon, pp. 148-170
- Conger, J.J. (1984), **Adolescence and Youth: Psychological Development in a Changing World**. New York: Harper and Row Publisher(3rd Ed.)
- Clegg, Alec and Barbara Megson (1973), **Children in Distress**. Great Britain: Hazell Watson & Veney Ltd. Aylesbury Bucks (2nd Ed.)
- Craig, G.J. (1976), **Human Development**. New Jersey: Prentice Hall Inc. Englewood Cliff, pp. 458-459.
- Dash, M.D. (1998), **Educational Psychology**. Allahabad: Deep and Deep Publication.
- Dworetzky, John P. (1997), **Psychology**. Brooks/Cole Publishing Company (6th Ed.), pp. 512-529.
- Elhance, D.N. (1956), **Fundamentals of Statistics**. Allahabad: Kitab Mahal.
- Garret, E.H. (1996), **Statistics in Psychology and Education**. New Delhi: David Melay Company.
- Garrison, K.C. (1975), **Psychology of Adolescents**. New Jersey: Prentice Hall Englewood Cliffs (7th Ed.).
- Gerow, Josh R. (1989), **Psychology: An Introduction**. Scott: Forsman and Company (2nd Ed.), pp. 383-389.
- Gorden, Ira J. (1963), **Human Development**. Bombay: D.B. Taraporevala Sons & Company. Pvt. Ltd.
- Grover, S. (1987), **Child Development**, Jaipur: Print Well publishers.
- Ghanekar, Anjali (1993), **Coping with Stress**. Social Welfare, Feb-March, Vol. XXXIX, No.11.12.
- Hall, G.S. & Lendzy G. (1985), **The Theories of Personality**. USA: Wiley Eastern Limited (3rd Ed.).
- Hasan, Qamar (ed.) (1998), **Applied Psychology: Indian Perspective**. New Delhi: Gyan Publishing House.
- Haviland, J.M. & H.S. Scarborough (1981), **Adolescent Development in Contemporary Society**. New York: V. Van Nostrand Co.
- Jayswal, S.R. (1969), **Foundation of Education Psychology**. New Delhi: Prakashan Kendra.
- Kagan, Jerome & Eeneest Havemann (1980), **Psychology: An Introduction**. Harcourt Brace Jovanovich, Inc. pp. 411-418.
- Kigan, Jerome & Julius Segal (1992), **Psychology: An Introduction**. Harcourt Brace Jovanovich College Publisher (7th Ed.), pp. 436-460.

Kaul, L. (1984), *Methods of Educational Research*. New Delhi: Vani Publisher.

Kemdu, C.L. (1977), *Personality Development: A Critique of Indian Studies*, Kurukshetra: Vishal Publication.

Kappuswamy, B. (1984), *Advance Educational Psychology*. New Delhi: Sterling Publication Pvt. Ltd.

Papaliya, Diana, *Human Development*. New Delhi: Tata McGraw Hill Publishing Company Ltd. (6th Ed.).

Perko, Joanne E. & Helen Z. Kreigh (1983), *Psychiatric and Mental Health Nursing: A Commitment to Care and Concern*. Virginia: A Prentice-Hall Company, Reston Publishing Co. Inc. pp.481, 486.

Priest, Robert (1983), *Anxiety and Depression: A Practical Guide to Recovery*. Singapore: P.G. Publishing Pvt. Ltd.

Rogers, D. (1977), *Adolescents and Youth*. New Jersey: Prentice Hall Inc. Englewood Cliffs.

Shaffer, L.F. (1956), *The Psychology of Adjustment*. New York: Houghton Mifflin Co.

Silverman, R.E. (1987), *Psychology*. New Jersey: Prentice Hall Inc. Englewood Cliffs (5th Ed.).

Smith, H.C. (1961), *Personality Adjustment*, New York: Graw Hill Book Co.


Watson, R.I. & F. Lindgren (1979), *Psychology of Child and Adolescent*. New York: McMillan Publishing Co. (4th Ed.).

Warchel, A.C. & N.K. Geothals (1985), *Adjustment: Pathway to Personal Growth*. New Jersey: Prentice Hall Inc. Englewood Cliffs.

Young, K. (1965), *Personality and Problems of Adjustment*. London: Kegan, Paul French publisher & Co. Ltd. (2nd Ed.).

Ziglar, Edward F. & Matia Finn-Stevenson (1986), *Children: Development and Social Issues*. Totanto: D.C. Heath and Company.

Zimbardo, Philip G. (1988), *Psychology and Life*. Illinois: Scatt, Foresman and Company, Elenview (12th Ed.). pp. 496-508.

Dr Renu Agarwal, * - 0000-0002-5366-5773

Boopathy Usha Rani, ** - 0000-0002-6943-5155