

## ORIGINAL ARTICLE

# STRESS AND COPING STRATEGIES AMONG RETIRED PEOPLE IN MALAYSIA: A QUALITATIVE STUDY

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## Abstract

**Objective:** This study explored the stress and coping strategies among retired people in Malaysia. **Methods:** In-depth interviews were conducted with 36 elderly Malaysian subjects. This protocol was approved by the Ethics Committee of the Management and Science University. The data obtained were sorted into various categories. **Results:** A total number of 36 retired elderly people participated in this study. The majority of them were in the age group of 55-59 years old, females, Malay and married. The majority defined stress as pressure or tension. Financial difficulties, family and work problems were the main causes of stress in the majority. Also, the majority of respondents mentioned that they coped with stress by sharing problems with others, by resting and relaxing, and/or by doing housework during their free time. A few of them coped with stress by hanging out with friends, going shopping, doing photography, travelling, going fishing, and doing sports. **Conclusion:** Financial difficulties, family and work problems were the main causes of stress among elderly people. They coped with stress by sharing problems with others, resting and relaxing, and/or doing housework during their free time. *ASEAN Journal of Psychiatry, Vol.12(2), July – Dec 2011: XX XX*

**Keyword:** Stress, coping strategies, retired Malaysian

## Introduction

In daily life, several changes occur to elderly people due to age, physical, mental, or social alterations, thus constituting a stress factor stimulating behavioural and neuro-vegetative responses to adapt with the stress [1]. It has been postulated that the moment retirement comes knocking on the door of an employee, it enters with challenges and expectations. Retirement is typically associated with attendant stress for the average employee [2].

Retirement can be broadly grouped into three kinds, namely compulsory/involuntary retirement, voluntary retirement and

mandatory/regular retirement. Compulsory or forced retirement is often imposed on an employee by an employer for various reasons at times on grounds of ill-health, mental or physical incapability and so on. Voluntary retirement is associated with personal withdrawal from active service by an employee having put in the required years of service for retirement eligibility. This may, in most cases, be due to personal satisfaction or dissatisfaction with work schedule or vocational life style. Mandatory/regular retirement is said to occur when an employee is made to withdraw his/her service from a long-time work schedule having

attained the mandatory retirement duration according to the organization's policy [3].

Retirement involves a lot of changes in values, monetary involvements, and social aspects of life; it leads to termination of a pattern of life and a transition to a new one. Retirement is described as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience. It follows from these definitions of retirement that a retired person or retiree is any person who performs no gainful employment during a given year or any person who is receiving a retirement pension benefit and any person not employed full time, all year round after his/her disengagement from a previous work schedule. It is deducible, therefore, that retirement implies a transition from active working life at young age with adequate financial capability to less rigorous work schedule or lack of any tangible work schedule at old age. A worker is said to retire when he/she discontinues, withdraws, or ceases doing a particular work for which he/she has been known for a long period of time. It is a phase of an individual's life which must be planned for and anticipated with a great sense of fulfillment. However, anticipating and planning for retirement is not easy, especially among the civil servants when the majority find it difficult to make ends meet even while still in service. [7]

Malaysia inherits retirement benefit system from the British since pre-independence days. Before the introduction of mandatory employee/employer contribution in 1951, traditional pension scheme was well known for government servants, which provided a life-time

annuity of usually a half of last basic salary and free medical treatment upon retirement [4]. Stress among different population has been reported by previous studies [5]. However there is no study conducted among elderly people in Malaysia. Thus, the main focus of this study is to explore the sources of stress and coping strategies of retired citizens in Malaysia and to address the gap in knowledge about this issue.

## Methods

In-depth semi-structured face-to-face interviews were conducted with 36 elderly Malaysian subjects. Participants were randomly selected from section 13 and 2 of Shah Alam. An explanation of the purpose of the study was provided to the volunteers and consent was obtained. At the beginning, the interviewer introduced himself, briefly mentioned the study purpose, and reviewed the elements of informed consent. The interview took approximately 60 minutes. A semi-structured interview was used to guide the participants in a discussion about the following topics: stress, coping strategies, causes of stress. Probing was used to obtain additional information and to get specific examples from the participants. This protocol was approved by the Ethics Committee of the Management and Science University. The data obtained were sorted into various categories.

## Results

A total number of 36 retired elderly people participated in this study. The majority was in the age group of 55-59 years old; female, Malay and married (50%, 61%, and 86%; respectively) (Table 1).

**Table 1. Socio-demographic information of retired Malaysian (n=36)**

Variable	Categories	Number	Percentage
Age group	55 – 59	18	50%
	60 – 64	14	38.8%
	65 – 69	3	8.3%
	≥ 70	2	5.5%
Sex	Male	14	38.8%
	Female	22	61.1%
Race	Malay	32	88.8%
	Chinese	4	11.1%
	Indian	1	2.7%

Marital status	Married	31	86%
	Single	1	2.7%
	Divorced/ widowed	4	11.1%

### **Definition**

The majority of respondents defined stress as ‘pressure’ or ‘tension’. Few mentioned that stress is about work load.

One of them said: “It is when you feel burdened by something or some situation.” (Male, Indian, 61 years old)

Another one said: “Working on something without taking rest at all.” (Male, Malay, 60 years old)

### **Sources of stress**

The majority of respondents considered money, family and work as their main causes of stress. One of them said: “Financial problem, overload of work, and fight with wife are the main causes of stress” (Male, Malay, 57 years old). Few respondents mentioned that health problems and not well-managed life were the main causes of stress. Eight of the respondents mentioned that their monthly income was not enough to support their life after retirement.

### **Coping strategies**

The majority of respondents mentioned that they coped with stress by sharing problems with others, resting and relaxing, and/or doing housework during their free time. A few of them mentioned that hanging out with friends, going shopping, doing photography, travelling, going fishing, and doing sports were their coping strategies.

One of them said: “I usually talk with my wife and share problem with my children.” (Male, Malay, 68 years old).

Another one said: “Always think positive! There are many ways to solve a problem.” (Male, Malay, 68 years old).

### **General Health**

The majority of respondents have critical health problems such as hypertension and Chronic Obstructive Pulmonary Disease (COPD).

### **Adaptation to life after retirement**

The majority of respondents adapted to life after retirement by leading a normal life, watching dramas, going on holidays, and by spending time in prayer.

One of them said: “I watch all the dramas on TV.” (Female, Malay, 58 years old)

### **Discussion**

The sample of this study was composed of 36 elderly people, predominantly female (61.1 %). The majority of respondents considered financial difficulties, family, and work problems as their main causes of stress. This is consistent with Ugwu [6 & 7] that retirement stress factors are money, health, ageing, search for meaningful activities, work in retirement, marital status, caring for family members and problems of relocation.

Old age is marked by the presence of a wide range of stressors. An old person is often subject to biological deterioration, social exclusion and economic deprivation. A few studies reported that it is still possible that old adults encounter fewer stressful events than the young [8 & 9]. But the fact remains: many of the stresses of younger adults’ lives have pleasant aspects. Leaving home, getting married, having a baby, buying a house, getting a promotion are all stressful, but they also bring challenges and rewards. In contrast, many stresses of later adulthood are primarily negative such as poor health, reduced income, and the death of a spouse [10].

Coping has been described as ‘realistic and flexible thoughts and acts that solve problems and thereby reduce stress’ [11]. Coping is considered effective to the extent that threat or harm is reduced. There are different strategies – emotion-focused and problem-focused – that are used depending on personality and situation. Emotion-focused strategies cannot change the threat, but the meaning of the situation, a way of

reappraisal. It can also be about taking the mind off the problem for a while, a form of distraction. Problem-focused strategies are a way of defining the problem with the attempt to alter it. How stressful the caregiver experiences the situation is partly based on what coping strategies he or she uses, and how useful they are. Lazarus and Folkman [11] discuss internal and external resources.

The majority of respondents mentioned that they coped with stresses by sharing problems with others, resting and relaxing, and/or doing housework during their free time. A few of them mentioned that hanging out with friends, going shopping, doing photography, travelling, going fishing, and doing sports were their coping strategies. Consistent with the current study is a study reported by Marceau [12], that a worker and retiree can handle retirement if they learn to do ten basic strategies; being themselves; leading a well balanced life; eating sensibly; venting stress physically (through exercise); adopting a calming routine; talking with people he can trust; taking control of his life; brainstorming about the causes of stress; constructive use of imagination and devising ways of managing himself differently. These results corroborate with previous studies in which confrontive and optimistic coping styles were predominantly reported in different groups of elderly [13 & 14].

### **Conclusion**

Financial difficulties, family and work problems were the main causes of stress among elderly people who coped with stresses by sharing problems with others, by resting and relaxing, and/or by doing housework during their free time. Therefore, it is essential to counsel all workers with a well packaged pre-retirement counseling as well as meeting the counseling needs of retired persons. It is essential that all workers and retired persons be counseled on the need for holistic preparation for retirement such as financial preparation, psychological preparation, and appropriate documentation, preparation towards the use of the expected retirement benefits, time management and preparation for the retirement home.

### **Implications**

It could be inferred from the findings of this study that retirement from work does create a lot of problems for retirees. These problems range from the sudden loss of income, financial insufficiency and anxiety, deteriorating health condition, anxiety about suitable post-retirement accommodation to problems of learning new survival skills for post-retirement life. Another implication is that the individual who is bound to retire someday must decide on the type of life he wishes to live. This is crucial to note that the factors that may influence the success or failure during retirement are infinite. These include educational and family background, government policy and personal investment among others. Another implication of the findings of this study is that old people or retired people must be provided with retirement counseling services because it is not uncommon to see very active or agile men and women becoming very fragile and suddenly growing dismally old one or two years after retirement. This is believed to be as a result of lack of adequate pre-retirement planning and counseling. Therefore, it is essential for counselors to be alert to the responsibility in providing all workers with well packaged pre-retirement counseling as well as meeting the counseling needs of retired persons. Holistic preparation must cover areas such as financial preparation, psychological preparation, and appropriate documentation, preparation towards the use of the expected retirement benefits, time management and preparation for the retirement home.

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