

# The level of compatibility for civil pensioners

## northern Hashemite Kingdom of Jordan

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### Abstract:

This study aims at recognizing on the level of compatibility for civil pensioners northern HKJ in the light of income, health conditions and work variables. And to attain the aim of the study, the study uses Al Qattan's Standard Psychological Compatibility to measure the level of compatibility for civil pensioners. The standard then contains 39 paragraphs. Where the final sample was of (316) civil pensioners. They were therefore selected through simple and random way.

The findings indicate to statistical marker differences among civil pensioners, attributes to income and effect of work. Whereas there are no differences at the same level between the compatibility and the pensioners' health conditions.

The study therefore recommends preparing certain programs on pensioned guidance, increasing their pensioned salaries as well as improving their economic and social standard of living.

**Keywords:** pensioners, psychological compatibility.

### Introduction:

In general, the aspect of the old drives scientists, specialized and researchers' attention to physiological field, since it is significant aspect and in what is associated with psychologically as well as other choices such as pension.

Psychology of the old is relatively one of the most modern topics, began gradually as within a clinic, education and guidance one. As a result of increasing in population, there is a certain need to this topic. Moreover, it is to help flow special experiences and resources. Nevertheless of the increasing the number of the old in society, their complains are being neglected and unsolved, in some cases, disorders become complicated due to changes in the old nature; those naturally may come by pension disorder. It may get income and health decreased (Ala' Edeen 2004). Thus, scientists concluded to the importance of psycho-compatibility in relation with environment and the ability to satisfy the man's socio-biological needs. Compatibility concludes all changes which contribute in appeasement. It is therefore one of the concepts related to good character and traits as well. (Ajlouni, 2006).

Compatibility is also one of the main general psycho concepts, psycho-health particularly. It is taken out from biology and being as stone corner in Darwin's Development Theory; he says a man who can acclimate himself with a nature, keeps being alive within changeable situations. Biologists used to concentrate on biological adoptability to survive. So psychologists adopt the concept from biologists and renamed it as compatibility. They therefore concentrate on psychotic compatibility for the sake of psycho- surviving(Ismail, 2004).

Whereas researchers and psychiatrist do not agree with compatibility study for different explanations and theories. Different concepts are borne for the same vision.( Al-Dahri,2008) defines compatibility as a dynamic continuing process where a man achieves self-compatibility by changing his behavior in order to get psycho-stability and social adoptability. Where Freud sees compatibility is the ability to do socio-psycho mental activities perfectly, content and happiness are his utmost feeling. Man therefore is not subordinate to his passion, pangs of conscious nor a slave to egotism. This cannot be achieved unless psycho-energy is of egotism being above all, this helps him do balance between pleasure needs and egotism cautions on one hand, and the needs of reality on another.

The behavioral school sees the compatible personality is related to learning healthy and safe customs, avoiding requiring unsafe nor incorrect ones as well, where social criteria limit safe and health conditions being around. Maslo sees an compatible man is the one who has self-achievement and self-satisfaction, those are the potential forces to him ( Ali and Shert,2004).

Ahmad (1990) sees compatibility is a result of conflicting forces between the man and his environment and the opportunities available there, no psychiatrist can study the man isolated from his compatibility as a moment of poise.

Kafafi sees it is a process of amending attitudes and behavior to meet the demands of life effectively such as good social rapports, behaving wisely with stressful situations, reliability and attaining personal goals (Ajlouni, 2006). Lazaros sees compatibility as psycho-operations which help the man overcome various stressful needs. Where Rogers sees it is the ability to adopt what is to realize, of course, himself and then to mirror the work on his personality (Alqathafi,1994).

Therefore, we find no difference among those attitudes rather being involved to each other nor being different from compatible personality. Thus, we find that is a process based on the relationship between the self and the need to satisfy it so that stress and potentials are to be reduced. That is to say, it is a case for a man's return to poise Which was effected by different impacts.

A man passes through different stages starting from prenatal to birth stage, which is cradle, early childhood, late childhood, adolescence, adult and to the elder stage, where almost all are working in the latter stage. They are forced to get pensioned, but they are to adopt with stage. So, compatibility is a continuing process for a man as possible as he can adopt it, he is therefore able to enjoy his life. But if he became unable to adopt it, it would be effective problems to face. However, pension is one of the most problematic stages on the pensioner people.

### **Pension is one of modern concepts:**

It is relatively taken in consideration among countries, even though it is not agreed by specialized scientists on one meaning for it. But they agreed on several things related such as the pension is connected to employment rather than to work, the pensioner leaves the job when s/he is getting specific age and not necessarily able to work and pension is connected to social bonds and various roles as well (Al Ghareeb, 2001).

When searching in Al Waseet Lexicon, we find pension word means listlessness. After all, it is pension referral.

(Cumming) defines pension as moving from continuing work stage to relaxation stage.

(Atcheley) also defines pension is a state where the man is coerced to work less hours than usual, and the pension is a part of income he has already got for serving years. (Al Ghareeb, 1999).

(Parker, 1982) sees there are three meanings to pension: withdrawing from main work, withdrawing infinitely from manpower and it is the end of an activity except routines.

(Miller) defines it as an entity crisis that may lead to lower feeling and less self-esteem, in this case he feels restricted in participating others in their social activities, in addition to less liability to his roles in the society (Naser, 1995).

Where (Hassan and Fahmi) see pension is a single situation related to formal business done by a man to his group in return of some wage daily, hourly or monthly paid. It is for people who become elder at limited age where there are get pensioned.

(Ala' Al Deen, 2004) sees pension is a main pause from practicing a prior job at age (60) and above or for a worsen health. Regarding to all definitions mentioned above, every pensioner is not an old man since the age according to work, is not accurate. Since old age is an advanced period of pension associated to physical, social and psychotic changes between (75-85) of age. Although there is inaccurate process to determine time age, American Association for Science has supposed a -55 year old people are youth- old, whereas who were older than 75 are greybeard- aged (Alghareeb, 1999).

## **Pension and self-compatibility:**

Many scientist agree with that pension period is a basic stage in man's life, but others see it is a second crisis after teenage. As a result of extreme significance of work rather being substantial. Since work is his status and the first value in society. These are clearly not viable after pension which lead to diverse problems such as physical, psychotic, social and economic later on. Many people therefore believe that work is a main axis for all man's axes based on ( Al Ghareeb, 1999).

As pension phenomenon is relatively new as well as the variety of pensioners according to their age, socially and psychologically conditions; these raise problems which are clearly noticed on themselves. In addition, how others response to them. This is because of the pensioner lacks self-confidence. Where others may feel shy or not comfortable being with him for the difficult way of contacting him, too. (Parker, 1982).

The pensioners are the most particular category of society in Jordan. They, too, are more vulnerable than others to negative pension effects due to early pension, sudden, without prior preparation to this procedure, then psychotic, health and economic problems come out. In pension stage, the pensioner feels loneliness, leisure and uncared, particularly from the nearest and dearest. It may get worse when it comes to ex-colleagues who neglect his friendship which was based on mutual, self and personal interests due to the incumbency, high rank or special privilege he held. This puts the pensioner in permanent self-conflict makes him re-structuring those norms of friendship, (Al Nabulsi, 1993).

Furthermore, (Al Etan'i, 2004) states in his study that the relationship within the family atmosphere is affected clearly with the stress the pensioner lives in. If the pensioner is a husband, his interference in home affairs will increase, particularly in his own wife's. This leads to interacting the two roles in between. This makes the pensioner remain with all those self and social resources insomuch affected to his compatibility. Where some pensioners who have ability to remain economically, physically and psychologically have good compatibility. So many researchers think that it is, military pension in particularly does not belong to the pensioner himself, but to stable traits with him such as his beliefs, location control, self-effectiveness and method of confrontation he pensioner used to have in accordance with his history, psychology, economics, pension timing whether ( mandatory) or (voluntary) and marital status (Ala' Edeen, 2004).

Theories and elder studies therefore put patterns going with that aspect like Role and Continuity theories; but Arkson's theory must be put in mind when dealing the development of a character. In his theory, which was once called socio-psychotic theory, he discuss the vital and emotive motives and the way in which compatibility and fullness among all elements shared are clear. This shuns despair; on contrary emotive interaction is



to take place by all human beings. When loneliness, elder and emptiness are recorded on pensioner's personality and being accepted, cohesion and fullness then make wisdom (Zahran, 1999).

*Role Theory*, assures that pension is no more than a role being clear in the society, it says that individuals who have private role in their work and lives and basically specified, pension might be annoyed and a tool helps appear depression and anxiety as well. This theory in return of what mentioned above, says those who get pensioned, and have an opportunity later, are more content and compatible in comparison to those are not. Since they see pension as loss of entity (Ala' Edeen , 2004).

*Continuity Theory*, which is deducted from continuity of stability, sees that the pensioner makes every effort to be adaptive with every single stage he passes through his life. Thus, the pensioner can attain much flexibility in values and attitudes for each stage so that he can do what he used to do at previous work. He therefore makes stable movement in his life during stages relatively.

Adaptability entails various soft skills and assistant factors as well as values and attitudes that contribute his success (Darweesh, 2003). Whereas "Crisis Theory" and its supporters such as *Parsons and Schek*, pension or pension referral is more than just changing in social manifestations or norms of life, that may lead to poise in his life. Thus, this theory is one among best others deal with pensioners' problems which may make a disaster in a time the reflections badly appear on his health and income ( Al Etan'i ,2004). It also sees the attitudes focus on social stress and work is the essential goal in individual's life. Work him being active in his group, limiting his own social norms. This theory also focuses on social conditions that are described non-compatible as a result of social stresses .

Pension is also an important social attitude and the most dangerous on individuals' life, this changing play a dynamic role in behavioral changes towards human activity. The more roles related to work are absent, the more stressful emergency on pensioners is( Al Nabulsi,1993). All previous theories take part in an opposite vision assure the importance between the past and the present which was begun by Arkson as an essential factor for compatibility. Most individuals' reactions are compatible with pensions ,but all are relied on several elements such as: self-content, hopeful attitudes of pension, and positive opportunities at the time of getting pensioned, since all seem to have compatibility with pension rather than related to individual's history.

#### **The problem of the study:**

Upon creasing of Jordanian population which is at (5.6) millions according to May (2006) statistical census. Civil pensioners are, of course, among them, they were (

100000) at the same year, and the number is incredibly increasing, it may reach (250000) pensioners in next decade. They and, their families, will make the third of the kingdom population. And the civil employment is in the first rank in Jordan and being associated with pension referrals which are mostly occurring a month. As a result, they face problems after getting retired, increasing demands to solve their problems through media channels: visual, audio or readable like newspaper, are all evidence about their problems faced by both civil and military pensioners.

So, leaving their problems unsolved, may exaggerate facing more problems; such this issue is adopted by the researcher. This study aims at knowing the level of psychotic compatibility for civil in the light of variations in northern Jordan.

To achieve the goal of the study, the researcher is going to answer these questions:

- What is the extent of compatibility for civil pensioners northern Jordan?
- Does the compatibility for civil pensioners different in the light of income level, work and health?

#### **Significance of the study:**

- Knowing the compatibility level for civil pensioners northern Jordan
- Expecting the findings help prepare guidance programs to the pensioners before civil pension which help them, qualify them by crystallizing personal goals to meet the demands of economical situations, creating opportunities and to be psychologically healthy for next period of life. This also helps them treat perfectly and positively with this event as less loss and health damages as possible.
- Rare studies and researches discussing this issue in Arab Nations and in Jordan society particularly. Where is no other study tried to shed the light on psychotic compatibility for Arab or Jordan civil pensioners in any pensioned societies.

#### **Procedural definitions:**

- Psychotic compatibility: it is continuity of behavior process based on interaction between the individual and his environment, where his needs are satisfied and his duties towards it are done. In this study it is meant the degree that military pensioner attains on the Pensioners Psychotic Compatibility Measurement.
- Pension: social process include to leave the work mandatory or involuntary for the tasks he did almost his adult, withdrawing from the manpower to partially independent on certain system that gives him sufficient pension income in replacing the salary.

- Civil pensioner: it is the person who left the civil service and is able to get pensioned according to the Jordan civil pensioner law; it is a person who earns monthly salary regarding to the service, age or the reason to get pensioned.

Study limitations:

This study only deals with civil pensioners who are registered at Civil Pension Directorate and meet the conditions of Jordan civil pension in north governorates (Jarash, Ajlun, Irbid and Mafraq). It is not applicable for who are not registered nor met the conditions.

## **Literature Review (Previous studies):**

### **1- Arabic Studies:**

1-1: Al Basheer's study (1985). His study is to recognize on the housing and health conditions of pensioners and the elder in Jordan. It concludes the characteristics of their housing and health, represented in disability to transfer from place to another, being alone and dependent financially on others. This study recommends involving the social welfare pensioners and giving them an opportunity to practice different hobbies like artistic and educational ones.

1-2: Sharaf study (1992) involves the compatibility between pensioners and social and family like in Jeddah city. The researcher adopts social survey by suing a questionnaire in a sample of (200) pensioners, it concludes the main reason for getting the pension to reach the attained age as well as there is a great hope to complete the legal source to get whole pension rights. It adds that the most of the sample suffer old age diseases related to the age itself. Since large number of family members affect their living norms, this case custody involved raising problems.

The study sees most of them complain from leisure caused by pension irregular planning. The absent role that pensioners held during their worklife effects negatively on their lives, being neglected by society increases their displeasure, too. The more the pensioner is compatible, the happier he is amongst his family and friends.

1-3: Taheeh's study (1993), early administrative pension in Kuwait;

1-3-1: Reasons: he set his study on a sample of (890) government pensions, using a questionnaire to collect data and statistics. They show various characteristics whether they worked full or half time jobs. In addition to reasons lying behind their early pensions.

1-3-2: Solutions : the study concludes to the reasons by which pensioners seek their pension, that is what benefits it offers as well administrative factors, following the stress made by their friends and the eager to work for higher income, personal and health factors therefore came in the last rank.

1-4: Nabulsi's study (1993) titles the problems of military pensioners in Jordan society. The study aimed at recognizing the economic, domestic and social problems those military ones complain from, and recognizing on their demographic, social and economic characteristics and the extent of involving in civil life. It contains several variations effect educational-vocational military rank and the date of pension.

The sample concluded of (400) military pensioners who were registered at Military Pension Foundation. (4%) out of the total sample were at registered. being randomly selected through official records and files.

The study concluded following findings:

1-4-1: There is a relationship between education level and social problems, like those related to colleagues and changing the number of them, taking part in Parliament and Municipal elections. Yet, there were nothing related.

1-4-2: There is a relations chip between the rank and social problems, related to work, colleagues and changing number of friends. Yet, there were no relation to mention.

1-5: Naser's (1995) study titles psychotic stress for both workers and pensioners. It aimed at recognizing the psychotic stress for both categories in Jordan. In addition to the finding; if there are difference between stressful situations or not. In accordance with gender and age, the sample was of (774) participants of both (55) years old sexes. They were intentionally selected from different regions in Jordan. Working people were (258) divided into (173) males and (84) females, whereas pensioners were (516) divided into (323) males and (193) females.

The study findings: the greatest sources of stress for working elder of both sexes were:

- Dying one of children;
- Dying of husband/wife;
- Separating from husband;
- Child failure at schooling;
- Dying of son/daughter-in-law;
- Falling one member of family ill.



The study findings indicate to the most severe sources on stress upon pensioners from the two categories ( males and females):

- Dying of husband/wife;
- Dying one of children;
- Separating from husband;
- Falling one member of family ill;
- Dying of son/daughter-in-law;
- the political situation in the regions.

There are therefore statistical differences indicate more severity of stress for male pensioners than working participants.

**1-6:** Ahmad's study (1998) aimed at recognizing on two traits: depression and social loneliness for a sample of elder pensioners in Egypt and Saudi Arabia, and whether these traits were attributed to getting older or to other social factors like pension, being far from work environment or else. This study focuses on two culture ( Egyptian and Saudi) to recognize on civilized differences of psychological structuring of the aged. Moreover, to distinguish between the two aged psychologies. The study concluded to the following findings:

1-6-1: There are statistical differences at (0.01  $\alpha$ ) on measuring depression among all group levels; Egyptian pensioners and Saudi pensioners for the sake of Saudi sample.

1-6-2: There are statistical differences at (0.05  $\alpha$ ) on measuring social loneliness for the sake of the same sample.

**1-7:** Rezaq Allah (2003), his study aimed at recognizing the reality of the current Palestinian pensioned directors, finding whether there are differences according to age, gender, specialization, qualification or experiences. It aimed also at activating the role of directors and pensioners from their point of view and from those who are about to get pensioned. Furthermore, to clear the other views in between according to age, gender, years of experiences, qualification and specialization. The sample was of all males and females among state pensioned directors in Palestine between (2000-2003).

Pensioners were (102) and who were about to get pensioned (131). The study concluded to certain findings:

There are future aspirations to activate the educational role of pensioned directors upon their great views. Aspirations were for specific aspect interest in developing of human relations, getting an advantage of their experiences for developing vocational teachers and technical as well as administrative counseling, and educational planning.

There are other future ones to activate the educational role of pensioned directors from whom about to have pensioned views, in great deal.

**1-8:** Ala' Edeen (2004) conducted a study titled the psychotic compatibility for Jordanian working and pensioned aged for both sexes, the study was of (100) pensioners. Between (46-66) years old; (60) were males and (40) were females and (50%) still working after they had been pensioned. The study used a specific measuring tool to find out the level of compatibility for the aged pensioners:

1-8-1: There are statistical indicating differences between working pensioners and unemployed according to compatibility measurement.

1-8-2: There are no differences between male pensioners (working or not working) and females (working or not working) on the same scale.

1-8-3: There is a statistical evidence ( $0.02 \alpha$ ) for gender and work variables that refers to differences in compatibility between those two.

## **2- Foreign Studies:**

**2-1:** Perti and Wilson (1975) set a study to define the extent of coerced pension effect on emotional satisfaction, personal satisfaction, emotive stability and self concept as well as personal rapports. The sample was of (140) pensioners who were lodgers at Guest House in Chicago state. With age average between (67-70) who used to have technical and semi-technical jobs, and who were pensioned 2-3 years ago. The sample selected healthy people at the time of getting pensioned. The two researchers use compulsory questionnaire and set an interview two weeks later. The study then concluded the following findings:

2-1-1: The pensioner who asked for pension himself was more emotively satisfied than who was coerced to do so;

2-1-2: the first groups were more personally self-satisfied than the second one;

2-1-3: the first groups have more emotive stability than the other group;

2-1-4: the first groups have much better self-image than the other group.

**2-2:** Palmor, Fillenbaum and George (1984) studied the effects of pension. The sample contained statistical data for participants within six Christian long studies in USA. The study aimed at having this question answered:

What are the effects on pension after controlling variables related to prior pension?

The study concluded to these findings:

2-2-1: there are little bit differences in incomes between working and pensioners for the sake of working people.

2-2-2: there are tiny differences; hardly can they be noticed in health conditions.

2-2-3: there are tiny effects on social activity.

2-2-4: there are little difference on general attitudes such as happiness and self-content.

The findings therefore indicate to many effects on pension, depending on the time of pension.

**2-3:** Bosse, Aldwin and Levenson (1987) conducted a study on examining the hypothesis that says, "Expecting the experiences of problems for pensioners are related to higher degree psychologically than who are not". The sample therefore was of (1890) pensioners (840) were working, and (673) were pensioners. The study aimed at show the relationship between the pension and the psychological state, the researcher uses a tool to assess the condition, in addition to Hobkesz list of disease symptoms, the sample was of (90) articles measuring psychological stress and physical-health degree.

The study concludes questions about health problems for three months for the individuals of the sample.

The study concluded these findings:

2-3-1: pensioners have shown more complains than who are not; regarding to physical disease and psychotic experiences;

2-3-2: there is positive connection between age and health problems;

2-3-3: there is positive connection between pension and health problems;

2-3-4: full-pensioned participants complain psychologically experiences more severely than who are not.

**2-4: Heimer's study (1987)** studied patterns of adaptability for heads of community colleges who were coerced or asked to get pensioned. The study aimed at recognizing on the problems which heads were coerced pensioners of community colleges complain. And the sample was of (12) heads and the researcher uses interviews as a method of measurement. So they were to answer questions about financial, amused and personal adaptability.

The study concludes to:

Seven heads out of 12 complained from financial difficulties related to losing jobs. (60%) individuals thought of changing their jobs into other ones.

**2-5: Fletch and Hansson (1991)** studied the social components of pension anxiety, the study therefore concluded (308) men and (384) women aged between (25-76). They all submitted four empirical studies to develop the tool. The study then aimed at examining the assumption; that the probable pension leads to two basic problems:

2-5-1: adaptability with losing the regular and social role;

2-5-2: obligatory reviewing of new rapports or changeable ones which meet the new demands.

The researchers use a tool to measure the social components of pension anxiety. They defined the phenomenon by common feeling anxious about ambiguous results: not the one related to financial and health problems.

The study then concluded to:

- There is a fear of pension and its negative attitudes;
- There is a problem for participants who find it not easy to face social variation with high ranks such as shy and isolation, those who do not have social features and who do not control themselves after the pension, either.

**2-6: Etani (2004)** indicated to Dorfman's study (1995) on examining the effect of health differences on pensioners' lives patterns. The sample concluded (252) males aged (72.3) and (199) females with the same age. The study then concluded to the following findings:

2-6-1: arthritis is the most common disease with both sexes;

2-6-2: losing control of urine;

2-6-3: cardiovascular diseases are more noticed on males than on female's pensioners.

**2-7: Holyslip, Beyetlein and Nichols (1997)** conducted their study to assess the anxiety made by pension through a sample of (144) participants who were working in departments of North Texas University. They found they were durable, and they do not have any ambiguous conducts as well as they had multiple look at the life and the nature. The study also revealed pyramid of truth and concerns after pension:

2-7-1: rarity of social conflation;

2-7-2: rarity of productivity;

2-7-3: fear of loneliness;

2-7-4: excessive thinking about health.

**2-8: Takrrt (2001)** as indicated by Etani (2004), studied the contributed factors which lead to life content, a sample of (144) aged pensioners was adopted for two sexes, where the most females were volunteers. The tool was used to assessing content for life of more than (65) years old participants; the study concluded self-esteem, high spirits and depression. The findings were:

2-8-1: no differences between the two sexes;

2-8-2: pensioners who enjoy content for life were more than who do not suffer depression.

2-8-3: social variations contribute on content for life; helpful programs and developed strategies should be taken in consideration to improve the quality of life after pension.



Central Statistics Department (2006) conducted a study on German pensioners in Wistan, southern Germany, there are (38) thousands pensioners (49%) were females studying at German universities, the study says there are increasing numbers of whom exceeded (65) of age sitting next to young students in the same classes with an average of (8%).

The study findings therefore show paucity of work after pension, less jobs available due to their ages and avoiding being transferred to the elder asylum. Participants were vulnerable to diseases because of less effort they do that are the most significant grounds leading them to attend courses at universities.

**2-9: Hendry and Astrum (2007)** conducted a study at Indiana University in USA on two pensioned group of physicians with their families in order to recognize on difficulties and problems they encounter when it comes to pension. The sample was of (1400) physicians and (1100) of their families who live with them, it showed (80%) were satisfied about their living situations, whereas (18%) were depressed. It also showed good planning is the best way to set forth after pension without denying the notion of pension itself. In addition to sharing their partners and families with ideas during the process of planning.

**Method and Procedures:**

This chapter discusses the sample and the community of the study, the way how it was selected, the adequate tool used and illustration of procedures adapted by the researcher. He also studied the variables and statistical procedures used to get findings as well as the difficulties he encountered.

### **Community and sample of the study:**

The community of the study is of civil pensioners who meet the conditions of Jordan Civil Pension in the northern regions (Jarash, Ajlun, Irbid and Mafraq). Where the sample was randomly selected by computing at Civil Service Retirement Directorate. The researcher selected (5%) out of the sample (373) from different north governorates. Four of the sample changed their cell phone numbers, while six participants refused to respond the study at the time of conducting the sample. Some were also not seriously responding the questions whereas two work abroad. This case 12 pensioners of the sample were excluded. Thus, the sample was at (361) pensioners.

**The table below shows repetitions and percentages according to dependent variables:**

**Table (1):**

Variable	Categories	Repetition	Percentage
Income	Less than 200	153	42.4
	From 201-350	178	49.3
	More than 350	30	8.3
Health condition	Good	252	69.8
	Having chronic disease	93	25.8
	Having paralyzed injuries	16	4.4
Current work	Working	156	43.2
	Not working	205	56.8
	Total	361	100.0

**Study equipment used:**

Compatibility standard for aged participants was used as well as adding specific part of primary data that meet the study. Al Quttan put this standard (1982) to measure psychological, social and common compatibility in Egyptian environment. Al Quttan concluded to stable coefficient at (0.72), and the interior valid coefficient for measuring was at (0.81), where correlation coefficients of measuring the aged pensioners' qualifications were from primary up to university

This actually indicates that the standard used, is characterized by its validity and stability which makes it an adequate equipment to measure the current study.

Ala'Edeen (2004) activated this standard upon Jordanian environment, and verified of its validity using terminal comparison between higher average (84.5) and the lower one (52.1) and (27%) of sample stability, where the value of standard error for differences among averages (22.63) which it is at (0.10  $\alpha$ ). This means that the standard succeeded in distinguishing between the higher and the lower levels of compatibility.

To verify of its logical standard in this study; it was exposed to a group of five professors attributors in departments of psychological and educational guidance at Yarmouk University, and other four professors specialized in psychology at Al Bait University. The study was therefore gotten eight out of nine and considered applicable to be included in the equipment of the study.

### Extracting the results of the study:

The researcher filled data to get results for explanation them and getting the final findings.

Study Findings:

- **The first question: what is the level of compatibility for civil pensioners in northern Jordan?**

To answer it; repetitions, percentages, account averages and standard deviations were extracted. Insomuch meeting the compatibility for civil pensioners in northern Jordan, being illustrated in the table below:

**Table (2):**

Domain	Repetition	Percentage	Account average	Standard deviation
Common compatibility	204	56.5	-	-
Non-compatibility	157	43.5	76.55	16.23
Total	361	100.0		

The table above shows the repetitions, percentages, account averages and standard deviations of psychological compatibility for pensioners in northern Jordan, common compatibility repetitions was at (204) and percentage at (56.5%), whereas non-compatibility (157) and percentage at (43.5%). Where the account average is(76.55) with standard deviation (16.23).

- **The second question: does the level of compatibility differ for civil pensioners with their income, work and health?**

To answer it; account averages and standard deviations for psychological compatibility were extracted according with income, health and work variables as illustrated below: **Table (3)**

Variable	Category	Account average	Standard deviation	Number
Income	Less than 200	78.51	15.20	153
	Between 201 -350	74.10	16.71	178
	More than 350	81.17	16.58	30
Health condition	Good	75.27	16.07	252
	Having chronic disease	79.88	16.72	93
	Having paralyzed injuries	77.37	13.81	16

Current wok	Working	74.13	15.99	156
	Not working	78.40	16.21	205
Total	--	76.55	16.23	361

It is clear that account averages and standard deviations of psychological compatibility for pensioners in northern Jordan refers to the differences among income variables

(Less than 200, from 201-350, and more than 350) health condition (good, suffer from chronic diseases, and suffer from injuries caused paralyzed people) as well as current work (working or not working). To illustrate the evidence of statistical differences among account averages, it is used tri-contrast analysis method as shown in table four below.

**Table (4):**

Contrast source	Number of boxes	Ranks of freedom	Average of boxes	Value F	Statistical marker
Income	2334.303	2	1167.151	4.608	.011
Health condition	1151.320	2	575.660	2.273	0.15
Current work	1016.457	1	1016.457	4.013	0.46
Total Error	89908.8722 94829.197	355 360	253.264	---	----

It is clear from data given in the table that:

- There are differences in statistical markers (0.05 $\alpha$ ) attributed to the income. Value F then (4.608) with statistical marker (0.011). To make it clearer, it used a dimensional contrast marker by Shafeh's method, to show the differences among account averages as shown in table 5.
- There are no differences using the (0.05 $\alpha$ ) attributed to health condition, it is clear that value F is (4.013) with statistical marker (0.046), so the differences were for not *working* category.

**Table (5):**

This table shows the dimensional contrasts by Shafeh's method for income variable on the rank of psychological compatibility for pensioners:

Account average	Less than 200	Between 201-350	More than 350	*4.41
	78.51	74.10	81.17	
			2.66	
			7.07	



\* Statistical marker at  $(0.05=\alpha)$  between income less 200 and 201-350. So, difference were for the category less than 200 income.

### **Discussion on findings:**

This chapter discusses the findings which the study concluded to, explain and present its recommendations:

**Firstly:** discussions of the first question findings: what is the level of compatibility for civil pensioners in northern Jordan?

It is clear from the findings related to question one is that (204) out of the total sample (361) pensioners has psychological compatibility at (56.5%), where those who do not have compatibility (157) are at (43.5%). This refers to several factors:

- 1- Most pensioners are young or have immediate jobs, those are constantly used to working, and they are at normal category, they have normal patterns of lives. So the researcher was told they do not have the same features or incentives that pensioners do have. They used to go to work by normal transport, scheduling their salaries so that they acclimate themselves within. Those are, according to the sample, great category. And when they got pensioned, nothing changed their lifestyles.

**Secondly:** when an individual attains civil work, she/he can seek pension in the shade of current job, gaining the pension in early age. If a man got pensioned young, he would seek for an extra work, nothing therefore changes his life. On the contrary, he would easily adopt the way it goes. The studies conduct psychological compatibility are rare and hardly to reach. But there are few studies did like Ashraf's study (1992) which agrees with this study's findings. This study does not agree with what Nabulsi's study (1993) or with Hayslip's (1997) which conducted on anxiety as an outcome of pension.

This study also agrees with Ala'Edeen's (2004) as well as Hendry and Astrum's (2007).

Discussions of the first question findings: does the level of compatibility differ for civil pensioners with their income, work and health?

The study concluded to there are differences that have statistical marker at  $(0.05 \alpha)$  by using tri-contrast analysis. To make it clearer, it used Shafeh's method to illustrate those differences among averages of income. This explains that military pensioners who gain salaries less than (200) and (201-350) are adapted to the

circumstances they live at present. They are of normal rank category, they did never have any more entertaining features nor their lifestyles changed.

But when we scrutinize deeply in the civil corps, it should be taken in consideration that is an independent foundation, providing more than other foundations to its employees. For instance, this foundation provides for its pensioners housing loans with nominal installments and without any rate. They pay 12 JDs as installments a month for 15 years; it also provides them with gratis medical insurance for all members of his family. This basically alleviates the financial burdens to him.

Whereas the other category, of whom submitted to dimensional contrasts and Shafeh's method and have salaries more than (350) JDs, are better in the pension scale, those have no more distinctions after pension as they used to have, trying to keep what they had before such as luxurious cars and prestige as well. But in this case they do need extra expenditures like traveling abroad which increases stress and affect their compatibility.

This result is not different from the one concluded for the first question. It agrees with Nasr's study (1995) economically, and agrees with Haimer's study (1987) financially.

### **Recommendation:**

- 1- Conducting more researches and studies regarding pensioners. Since this category of pensioners is less discussed before, and it is still complaining from several problems.
- 2- It is a must to plan for guided programs to the stage before pensioning; so that the pensioner may get himself prepared to such compatibility event.
- 3- It is necessary to plan for media programs, particular media journals that treat their financial and healthy problems as well as meet their demands.
- 4- Involving the private sector in creating associations for pensioners ; financially and incorporeally supported.
- 5- Building up a center takes care of pensioners' affairs.

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