



**INVESTIGATING THE RELATIONSHIP BETWEEN WISDOM, PERCEIVED
STRESS, PERCEIVED SOCIAL SUPPORT, AND PSYCHOLOGICAL WELL-
BEING AMONG PENSIONERS**

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DECLARATION OF AUTHENTICATION

We certify that the research work presented in this research project, to the best of my knowledge, is our own. All the sources used, and any help received in the preparation of this thesis have been acknowledged. We hereby declare that we have not submitted this material, either in whole or in part, for any other degree at this or any institution.

Manfoosah Khalid

Nabiha Rizwan Qazi

DEDICATION

This thesis is dedicated to my friends, that guided me through these tides. To my thesis partner Nabiha and my friends Aimen, Arwa, Angbeen, Kiran, Rabia , Zoha and Muhammad Nouman, who kept me strong throughout this process. I would like to give a special thanks to my mother , without whose unwavering support I would not be where I am today. Special thanks to Ms. Saba Zahid Hayat, whose guidance helped me in every step of the way.

I would also like to extend my gratitude to the National Saving centers, to their generous staff for generously taking the time to assist us with data collection. Their kindness was crucial to the success of our research.

-Manfoosah Khalid

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- Nabiha Rizwan Qazi

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THESIS REVISION CERTIFICATE

It is to clarify that Manfoosah Khalid and Nabiha Rizwan Qazi, Enrolment No. 01-171212-041 and 01-171212-077 respectively, session Fall 2021 from School of Professional Psychology, Bahria University Islamabad conducted their undergraduate thesis entitled “Investigating the Relationship Between Wisdom, Perceived stress, Perceived social support, And Psychological well-being Among Pensioners” under my supervision. They have revised their thesis in the light of the examiners’ suggestions, and to my satisfaction and to the best of my belief, its standard is appropriate for acceptance. Moreover, this thesis is an excellent work in terms of scope and quality for the award of the degree of BS psychology.

Dated: May 19th, 2025,

Ms. Saba Zahid Hayat

Supervisor

Table of Contents

Approval Sheet	ii
Declaration Of Authentication.....	ii
Dedication	iii
Acknowledgement.....	iv
Thesis Revision Certificate.....	v
List Of Tables	viii
List Of Figures.....	ix
List Of Appendices.....	x
List Of Abbreviations And Symbols	xi
Abstract.....	xii
Chapter 1	1
Background Of Study	1
Problem Statement.....	4
Purpose Of The Study.....	4
Literature Review	12
Theoretical Framework	12
Rationale	16
Research Objectives	18
Hypotheses	18
Chapter 2	19
Methodology	19

Research Design.....	19
Population And Sample	19
Instruments	20
Operational Definitions.....	23
Chapter 3	32
Results	32
Descriptive Statistics	33
Reliability Analysis.....	35
Correlation Matrix	37
Regression	39
Mean Difference	41
Mean Difference	43
Chapter 4	46
Discussion.....	46
Interpretation Of Results.....	46
Practical Implications	52
Limitations Of The Study	53
Suggestions For Future Research	53
Conclusion.....	54
References	56
Appendices.....	62

List of Tables

Table No.	Table Title	Page No.
Table1	<i>Frequency and Percentage along Variable Demographics (N=132).</i>	33
Table 2	<i>Alpha Coefficient and Descriptive statistics of Self Assessed Wisdom Scale (Urdu Version) and its subscales, Perceived stress Scale Urdu Version, Wellbeing Index-5 Scale Urdu Version, and Multidimensional Scale of (spouse, family and friends) Urdu Version. (N=132).</i>	35
Table 3	<i>Correlation between Psychological well-being (WHO-), Perceived stress, Perceived social support (MSPSS) and Wisdom (SAWS) of Pensioners (n =132).</i>	37
Table 4	<i>Multiple Linear Regression Analysis for the Prediction of Wisdom by Psychological Wellbeing in pensioners. (N=132).</i>	39
Table 5	<i>Mean difference Between Genders (Male and Female) of variables of the study (N = 132).</i>	41
Table 6	<i>Mean difference Between Religious Practice Groups (Strictly Practicing and Moderately practicing) of the variables of the study (N = 132).</i>	43

List of figures

Figure No	Figure Title	Page no
Figure 1	Conceptual Model	17

List of Appendices

Appendices	Page no
Appendix A	62
Informed consent form	
Appendix B	63
Questionnaire	
Appendix C	64
World Health Organization-five well-being index (WHO-5)	
Appendix D	65
Perceived social support: Multi- dimensional Scale of Perceived social support (MSPSS)	
Appendix E	66
Perceived stress: Perceived stress Scale (PSS)	
Appendix F	68
Wisdom: Self-Assessed Wisdom Scale (SAWS)	
Appendix G	72
Ethical approval Letter	

List of Abbreviations and Symbols

Abbreviation/Symbol	Description
M	Mean
SD	Standard Deviation
LL	Lower Limit
UL	Upper Limit
CI	Confidence Interval
N	Sample Size
A	Reliability Coefficient
B	Standardized Coefficient
SE B	Standard Error of the Unstandardized Beta Coefficient
SE	Standard Error
P	Level of Significance
D	Cohen's Measure of Sample Effect Size
F	Frequency
%	Percentage
η^2	Eta Square
R^2	Coefficient of Determination
F	F Ratio
ΔR^2	R^2 Change
t value	Standard Difference
SAWS	Self-Assessed Wisdom Scale
EX	Experience
EREG	Emotional Regulation
REFLT	Reflection/Reminiscence
OPEN	Openness
PSS	Perceived stress Scale
MSPSS	Multi-dimensional Scale of Perceived social support
WHO-5	World Health Organization – five well-being index

Abstract

The current study investigates the relationship between Psychological well-being, Perceived social support, Perceived stress, and Wisdom among pensioners in Rawalpindi and Islamabad. The main goal was to assess the individual and combined effects of Wisdom, Perceived stress, and Perceived social support on pensioners' Psychological well-being. A cross-sectional research design and purposive sampling was used to select 132 pensioners 60 years of age and older ($M=.28$, $SD=.529$), and self-administered questionnaires were used to collect data. The World Health Organization-Five Well-being Index (WHO-5), the Self-Assessed Wisdom Scale (SAWS), the Perceived stress Scale (PSS), and the Multidimensional Scale of Perceived social support (MSPSS) were among the instruments used. Simple linear regression analysis, Pearson Product Moment Correlation, and Independent t-test analysis were used in the data analysis to investigate how Wisdom, stress, and Perceived social support affect Psychological well-being. The results showed that Wisdom strongly predicted well-being, suggesting that greater Wisdom is linked to better well-being. Perceived stress negatively predicted well-being as evidenced by the negative correlation between Perceived stress and well-being. Although the Pearson correlation analysis showed a positive association between Perceived social support and well-being. Wisdom and Perceived social support strongly predicted lower Perceived stress. Religious practice did not significantly predict Wisdom levels, and there were non-significant results between gender and Perceived social support levels. These findings suggest that religiosity and Wisdom function independently separate paths to well-being. The study emphasizes how crucial it is to promote Wisdom and manage stress to improve seniors' Psychological well-being. Implication and suggestions were given based upon the research conducted .

Keywords: *Perceived stress, Pensioner, Psychological well-being, Perceived social support, Wisdom,*