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**Post-Retirement Social Adjustment Problems among Male Senior Citizens in Urban Punjab, Pakistan: A Phenomenological Analysis**

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**Abstract:**

Old age is characterized by different changes in an individual's life, and one of those remarkable events is termed as 'retirement'. After retirement starts a transitional phase for the aged people. At the age of 59 years, 11 months, and 29 days, an individual is at a job; on the next day, he/she is a retiree. This article aims to describe the mode of various problems in social adjustment among male senior citizens after retirement in Punjab. The present research conducted the interviews with the retired male senior citizens in urban areas of Punjab by using an interview guide and collected data. It followed multi-stage sampling and included three steps i.e. firstly, three districts of Punjab were selected randomly; secondly, pension pay-centers were chosen purposively. It had the participants who were retired male senior citizens from the formal labor force and aged between 61-63 years only. Significant themes generated out of saturated data were "I am no more employed: Problems of Retired Male Senior Citizens, Post-retirement social adjustment difficulties and Factors responsible for social adjustment of retired male senior citizens." It was concluded that the government lacks future planning and consequently retirees face problems in social adjustment according to the new patterns of their life. It is recommended that the government pay attention to the better adjustment of retired senior citizens by establishing unique recreational spots by utilizing existing public institution buildings.

**Key Words:** Retirement, senior citizens, post-retirement, social adjustment, retired male senior citizens, phenomenological analysis

**INTRODUCTION**

Becoming old is a vital phenomenon in every human being's life. It brings physiological as well as socio-psychological changes in an individual's life. Statistically, senior citizens' population is increasing worldwide; therefore, they are regarded as an important segment of society. Old age is characterized by different changes in an individual's life, and one of those remarkable events is termed as 'retirement'. It is generally assumed that the life after retirement may be different from the earlier life because it is regarded as the start of a new phase of life where an individual is required to say good-bye to his career and leave his employment-related activities. Additionally, retirement is the onset of physical (changes in health and body strength), psychological (changes in roles, prestige and decision-making authority), and social changes (changes in relationships and

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other social networks) and may bring financial difficulties (Lusardi, Mitchell & Oggero, 2020). Owing to the above-stated difficulties, life often becomes very problematic for retired senior citizens. The major problem arises in the form of social adjustment. Successful social adjustment allows the individuals to become compatible with society and enjoy life. At the same time, failure in doing so results in the development of negative self-concept, isolation from others, and ultimately depression. However, the level of social adjustment varies for different individuals. Those senior citizens who wait for retirement to get rid of their workload acquire social adjustment quite easily. On the other side, those senior citizens who negatively perceive retirement i.e. the event which makes them jobless and roleless, often face difficulty in social adjustment (Moore & Rosenthal, 2019). Social adjustment varies around the globe. Based upon the differences in education, health facilities, awareness system, pension benefits, family allowances, and many other services, senior citizens in different countries of the world undergo the process of social adjustment differently.

The senior citizens living in developed countries usually have higher education, better health, improved medical facilities, old-age security benefits and availability of constructive activities that help them achieve self-actualization. They become able to accomplish their unachieved dreams and thus, enjoy better social adjustment after retirement (Osborne, 2012). When it comes to the South Asian region, the situation is almost opposite to the one observed in industrialized and developed countries. Along with the variety of changes occurring in the region's traditional family system and expected support system for the needy, demolishing values system, higher poverty accompanied by increased inflation rates and limited institutional arrangements made by the state for the retirees, have made the whole scenario vulnerable. In fact, the budget expenditure of this region lays more emphasis on the defense of the country compared to the welfare needs of citizens, due to which the condition of retired senior citizens is not much appreciable in this region (Rajan, 2016). As far as Pakistan is concerned, the situation of senior citizens is no different. As a result of the youngsters' socio-cultural changes and adoption of western life patterns, senior citizens face the problem of lowered dignity, less care, and ultimately isolation from children and others. This trend is more prevalent in urban areas because urban areas are comparatively more influenced by nuclear family system. Senior citizens, especially the retired ones of such families (which have shifted from joint family system to nuclear family system) get visible influences in their lives. Apart from this, their children's financial exploitation also contributes towards a rise in post retirement issues. The present study intends to explore the phenomenon of retirement, and the familial conditions and mode of their problems, for urban male senior citizens.

Pakistan is a developing country, which is facing various challenges in the present era. One of those challenges is the rising trend of 'population aging'. The number of aged people is increasing all over the world. According to World Population Aging Report, population projections about senior citizens reveal that the senior citizens' percentage will be 15.1% of the total population by 2050 in Pakistan (United Nations, 2015). As a result of this situation, retirement and the problems associated with it, will become an important focus of discussion. Retirement shows major life transitions in old age. Being retired from the job responsibilities starts a transitional phase for the aged people. At the age of 59 years, 11 months, and 29 days, an individual is at a job; while he/she is a retiree on the next day. These abrupt life transitions bring stress by presenting a move from one phase of life to another. Along with the job status, the life circumstances of individuals also changes rapidly. Even, they cannot get control over some situations or to deal with these transitions, which

lead to their maladjustment to retirement. Therefore, it is important to know about the ways by which the impact of these transitions could be known and lessened for the senior citizens.

It is generally assumed that retirees have economic security in the form of pension (Ashenafi, 2015), but it is not accounted how far the given pension is adequate to meet the needs of senior citizens. The intensity of problems becomes more severe because of the difference in lifestyle of retired senior citizens living in urban areas than those living in the rural areas. In rural areas, aged people enjoy better health due to active ageing, love and care by their family members, while their authority, prestige and social relations remain the same which make them feel happy and comfortable. They get very little time to feel boredom or stress. On the other hand, urban areas possess heterogeneous cultures, nuclear family systems, and busy life schedule. In fact, the life of retired male senior citizens living in urban areas is more complex, due to which they often face problems in their retirement life. They have to face loneliness and more surplus time due to which they feel depressed to spend this phase of life. In the light of the above-mentioned issues, this article revolves around the research questions like, What are the challenges faced by retired male senior citizens? Which factors were responsible for the social adjustment of retired male senior citizens? This research attempts to explain and describe the social adjustment problems of retired male senior citizens. A phenomenological analysis of the above mentioned issue is presented for better understanding in Punjab. This article is based on the following objectives.

1. To describe and explain the mode of problems in social adjustment of retired male senior citizens in Punjab.
2. To describe the factors responsible for social adjustment of retired male senior citizens

### **REVIEW OF LITERATURE**

The number of senior citizens is increasing along with their problems around the globe. They need a variety of welfare measures to age successfully i.e. to live a problem-free satisfactory life. As a result, senior citizens are considered a vital group in the field of social welfare. Different social gerontological researches have explored the problems of old age and the changes that adversely affect their lives. However, little work has been done regarding the issues of senior citizens in Pakistan (Ashiq and Asad, 2017) and the loneliness faced by older women in the country (Abbas, et al, 2020). In order to fill this gap, the current study aims to explore how retired senior citizens understand and experience the phenomenon of retirement and social adjustment in urban areas of Punjab, Pakistan.

Senior citizens constitute a fundamental group of every society, and the retirement process depicts a remarkable event of old age. It is the process that brings a good deal of changes in the life of individuals. There are different perspectives about retirement, both negative and positive. The most commonly attached negative connotation with retirement is the beginning of the illness and ending an individual's life. When the time of retirement approaches, making adjustment to it is a different experience for every retiree. This happens due to the difference in personality traits of individuals, different job conditions before retirement, varied ability of senior citizens to adapt with the changes in life and the social and cultural changes (Bowen, Noack & Staudinger, 2011). Some people feel happy to think about their retirement life while, others feel stressed thinking about spending

time after retirement. The fact is that retirement cannot necessarily be good or bad period of life. Instead, it is a combination of expected and unexpected things.

In various parts of the world, senior citizens undergo different experiences while adjusting with retirement. In developed countries like U.S.A, U.K, and Germany etc., senior citizens do not have to encounter 'empty nest' syndrome. They accept the realities of their past and remain satisfied with their present due to which they become able to adjust to the losses of life and achieve a high level of satisfaction (Dillon & Wink, 2007). Also, those countries have established well-developed social security systems to ensure a good standard of living for retired senior citizens. Contrary to this, in almost all Asian countries, senior citizens' physical and mental health and retirement adjustment are badly affected because of the rapid changes in family structure, lifestyle, moral values, and inter-generational gap. This trend was particularly observed by Mundada and Hatkanagalekar (2013) in India where there were only 29 old age homes before 1901, which increased to 329 after 1976. This increment depicts a change in the living arrangements of senior citizens across the entire region. Similarly, another study confirmed that the people living in Bengal experience poor social adjustment in old age. The results are more adverse for female senior citizens than males (Da Costa, et al., 2016).

Pakistani culture is also undergoing transition. The traditional support system for aged people is deteriorated due to the expansion of nuclear family system. In Pakistani culture, the senior citizens are mostly observed living with their children. Among the children, preference is given to the sons who usually move towards big cities or even abroad for career building. They leave their parents behind in lonely homes without understanding their psychological condition. The health care (bringing medicines, proper and regular medical check-ups) and other basic needs of senior citizens are also ignored or not completely fulfilled and children are denying their social responsibility of up keeping of the elders of their family (Ashiq and Asad, 2017). Those youngsters who do not move anywhere also neglect their old parents due to the lack of time in their busy schedule. They feel their parents as an imposed burden upon them. This makes the senior citizens feel insecure, abused, and disrespected (Gulzar, et al, 2008). On the other side, the decline of the traditional value system has restricted senior citizens to play the role of 'advisors' only and not leaders; even their advices are not necessarily accepted or acted upon by their children. The main factor responsible for this entire odd scenario is the materialized thinking of the young generation. As the aged do not remain able to earn money anymore therefore, they lose their importance and dignity. In the critical decisions relating to family matters, the opinion of senior citizens is either not asked or otherwise not taken seriously (Ahmad, et al, 2015). Such attitude pushes the senior citizens in to distress.

So far, various quantitative researches have been conducted related to gerontology and social adjustment of senior citizens. In Pakistan, as well, little qualitative work has been done regarding this issue. The present research intended to explore qualitatively the social adjustment of retired senior citizens in urban areas of Punjab, Pakistan. The problems of senior citizens after retirement and the factors influencing their social adjustment are being explored using phenomenological approach. This research is useful to guide the services for senior citizens which may help them to live a satisfactory and well-adjusted post-retirement life.

## **METHODOLOGY**

This study investigates the mode of various problems in social adjustment among male senior citizens after retirement in Punjab. To describe and explain the said phenomenon, this article followed the phenomenological research approach. Phenomenology describes the phenomenon the respondents face, and they are asked to describe their experiences according to their own perspective. The sampling frame followed multi-stage sampling and included three steps. Firstly, three districts of Punjab were selected randomly; secondly, pension pay-centers were specified purposively, and participants of this study were contacted at pension pay-centers of the selected districts where retired persons come to collect their pension each month and finally they were interviewed based on volunteer sampling at a peaceful place of their choice. It included the participants who were retired male senior citizens from the formal labor force and aged between 61-63 years only. A loosely structured interview guide was developed for data collection till data was saturated. Analysis of data was done by following the procedure depicted by Creswell (2013) and was described through the major themes.

## **RESULTS & DISCUSSION**

Retirement brings multiple changes in the life of a senior citizen. Retired senior citizens of urban areas reported in their interviews that retirement brought a variety of problems in their life, majorly including decreased physical strength, loss of work role, no longer friendships from workplace, less attention from children (in the form of less care, less time spent with parents), decreased interaction in the community or social life etc. While coping with these issues, the retired individuals necessarily need supportive member; either in the form of a family member, friend or other closed one. Sometimes the retired person is strong enough to not need anyone else for his social adjustment after retirement, but this happens rarely. However, the views about supportive members vary for each retired senior citizen. This theme has further three sub-themes, discussed below:

### **I AM NO MORE EMPLOYED: PROBLEMS OF RETIRED MALE SENIOR CITIZENS**

Retirement brings different changes in an individual's life. During the employment years, an individual mostly stays busy in work, but immediately after retirement, he has to stay at home the whole day. When the duration of time to be spent at home increases, it becomes necessary to get proper attention from the family members because the retiree is not left with any other significant place to spend time there. In such cases, if the family members fail to give attention and become rude with the retired senior members of their family (i.e. they do not adequately look after the retired person and start to consider him as a burden upon them) then, this attitude often creates different problems for the retirees at family level.

On asking the retired senior citizens about the problems they faced at their family level after retirement, the majority of them shared different causes responsible for their maladjustment at home. One of those participants responded:

When I got retirement, I faced some problems in my family. The major issue about which I often feel bad is that my children do not spend enough time with me. Although I know the lifestyle of youngsters, living in urban areas, very well and I admit that my children are busy in their jobs but this thing has made me lonely. It makes me feel that their social life has become more important than their family life, particularly parents.

The other participant shared financial problems and the unemployment of children as the reason for his dissatisfactory family life. He responded:

From the time I have got retirement, there is one major problem in my family which is the financial instability. Infact, I have two sons but both of them did not complete their higher education. Now they are totally dependent upon me as they did not get any good job. The amount of pension also remains unable to meet the expenses of my family. This situation creates many other problems as well.

Some participants expressed other problems like loss of control over family members, transfer of decision-making authority in the hands of children, and lack of children's obedience. As reported by one of them:

When I got retirement, I realized that my children had grown up. They do not listen to me now. Retirement has not only snatched my work role but has also taken away my identity as the 'earning head' of the family. My children do not obey me anymore; even they do not bother to seek my opinion in any matter of decision-making. Loss of this control gives me the feeling of losing my previous respect and prestige as well. This thing is very painful for me.

Another participant also shared relatively similar views. He said:

I think retirement has made me valueless and has also lessened my authority and control over my family. Before getting retirement, I was an authoritative person. My family members always acted upon my decisions, they never opposed any of my decision even if they did not agree with it. But now the children do whatever they want; may be because they have got employment and they do not need me anymore. I think if they would not have the fear of criticism from society, they might have thrown me away from the house.

A few participants shared their experiences of abuse and neglect from their family members. The response of one of them was:

After getting retirement, I have faced care issue from my family members. It does not seem good to say but the fact is that my children do not properly look after me. My wife has got dead and I had only one daughter who is married. The sons do not pay attention towards me. Infact, they never get my medicines on time inspite of the fact that they use my all amount of pension forcefully. My daughters-in-law are also the same; even they clean my room after two or three days when I get tired of requesting them again and again.

Another respondent sadly expressed his family problems by saying that his children do not pay attention to him. They do not show consideration about his diet, nor do they spend time with him. He shared his views in these words:

I think that the well-being of retired senior citizens largely depends upon the duration of time their children spend with them. And this is the major problem, I faced in my family, that my sons and their wives do not bother whether I had got anything to eat or not. They often get their families for outing and recreation but they never ask me to go with them. This abusive attitude of my children is highly painful for me.

The analysis of participant's responses makes it evident that when senior citizens retire in old age, most of them are being considered a burden by their children. This downfall is a major element of

the urban culture. Resultantly the retired senior citizens have to face various problems at home after getting retirement, commonly including abusive behaviour of children, loss of decision-making authority, less obedience of children, decreased respect from the family member and many others.

### **POST-RETIREMENT SOCIAL ADJUSTMENT DIFFICULTIES**

As far as the difficulties are concerned, retired senior citizens often feel dissatisfied with their post-retirement life because they have to face problems adjusting to the life changes. Majority of the retirees, experiencing difficulty after retirement, include those who have to face a lot of financial problems and poor health conditions. They feel cut off from the society as they are left with little involvement in social life activities. The situation worsens when they are asked to work, even after retirement, to run their family life but could no longer find employment opportunities. The large family size and increasing household problems negatively impact the retired senior citizen's psychological well-being and thus create hardships in their life.

When the participants were enquired about the ease or difficulty of social adjustment they faced, a large number of them asserted that they had faced difficulty while making this adjustment. Some of them shared that retirement does not bring any pleasure; instead, it contradicts one's dream life. At the time of retirement, a person thinks that he is going to stay free. But the reality is that he becomes burdened by a lot of small domestic tasks; as he is being considered "free" by all the family members. On asking about the experiences of social adjustment after retirement, one of the participants stated his answer in such words:

I will say that it is difficult to socially adjust after retirement. When I was employed, I always thought to get freedom from the work pressure after retirement. But when I got retirement, I had to face other problems like family-related issues and financial problems. Then, I came to realize that job life was much better than retirement life.

Another participant, dissatisfied with his post-retirement life, said that in service person remains very busy and mostly stays away from the household problems. But after retirement, he has to stay at home for the entire day, and then he cannot refrain from the family issues. In his words:

For me, the experience of retirement life and the subsequent social adjustment was a difficult thing. Infact I had spent an extremely busy life during my employment. I never found time to engage in domestic problems but after quitting job, it became necessary for me to become involved in all the family matters. However, my life became a little bit more difficult because I spent my whole gratuity on the treatment of my wife who was a cancer patient. I also had to arrange the marriage of my daughters as soon as possible. All these situations made my life worse.

One of the respondents shared the problem of dependency after retirement. He replied:

When I got retirement, I had been facing some health issues due to which I became unable to take care of myself. Retirement brought dependency for me which created roots of many other problems as well. When my medicines get finished, I could not bring them by my own because I fear to move alone on the busy roads.

Some participants showed that the absence of work, workplace and colleagues has negatively influenced their social adjustment. The opinion given by a participant was:

When I was employed, work-related activities were of great importance to me. Along with this, my job role was highly prestigious. I felt pleasure to perform my duty. I used to sit in a well-decorated office where a lot of people moved around me the whole day. Now everything has lost because nobody cares for me. Everyone has forgotten my previous identity. This change doesn't allow me to enjoy proper social adjustment after retirement.

Another respondent also explained his views about the loss of friendship circle which mostly included those friends who belong to one's profession. He said:

The experience of post-retirement social adjustment was not good for me. I don't feel glad about my retirement even today. During my job life, I used to spend most of time with my friends. As the majority of them were my colleagues and they belonged to my workplace so they all have gone away after my retirement. Now I feel that I am a captive who has been imprisoned in his home and it keeps me frustrated always.

Some participants expressed sadness about the loss of work activity and also their inability to find any new activity. The response given by one of them was:

I will say that my post-retirement life is difficult to adjust with. It became more difficult for me because I had been habitual to do too much effort and hard work but I have nothing to do presently. Infact, I think that it becomes necessary for the social adjustment of retirees to get involved in any new work activity otherwise they develop negative self-concept which creates negative experiences of social adjustment for them.

Some retired senior citizens stated that the loss of significant relationships is responsible for their inappropriate social adjustment. One of them said:

After retirement, I feel that my life has become more difficult than it had been ever before. My wife, who was my care-taker, has passed away. After her death, I have become very alone because my children are also married and they remain busy in establishing their own lives. My social life has also finished to a great extent as my old friends have become busy in their own families and they cannot manage time to visit me frequently. I feel that my life has become purposeless from the time I had been retired.

Another participant reported difficulty in social adjustment because of his ill health conditions. He said:

After my retirement, social adjustment became very tough for me because all of a sudden, I fell seriously ill; even I remained unable to move from the bed. During those days, I had to wait for several days to get my medicines. I had also asked my sons to bring a wheelchair for me; so that I may go outside, but they never paid attention to my words. At that time, I realized that the children of old parents become very selfish. They care for their parents only till the time their parents are in good health and earning money.

Some other participants explained that the unavailability of new job opportunities and depletion of existing resources creates problems in the proper social adjustment of retired senior citizens. One respondent said:

I felt difficulty during the process of social adjustment because I was not habitual to live such a free life. I always loved to stay active and busy. Along with this, because of the



large family size, I am still required to start any other new job. The situation became troublesome when none of the nearby job organizations showed eagerness to give me job opportunity. Everyone said that my knowledge has become outdated but no one counted my experience, nor understood the troubles of my life. This situation has made me mentally upset.

The response of another retired senior citizen regarding the inability to do any new job and the financial abuse by the children was expressed in these words:

After getting retirement, the significant process of social adjustment was very difficult for me. The reason is that my physical strength is decreasing day by day. I am unable to start any kind of new work and my previous financial resources as well as pension are being taken over by my sons. I also cannot restrain them from doing so and resultantly, I have become dependent upon them for the rest of my whole life.

It can be said that the retired senior citizens' experiences of social adjustment and post-retirement life were not pleasant. A retired senior citizen wants to enjoy his leisure time, after a life-long struggle and hard work, but remains unable to do so either because of the familial and financial issues or the assignment of little but time-consuming tasks by the family members.

#### **FACTORS RESPONSIBLE FOR SOCIAL ADJUSTMENT OF RETIRED MALE SENIOR CITIZENS**

Retirement is considered a vital phenomenon for every employed person. Various changes occur in the life of a retired individual. Amongst them most important are changes in routine and mode of activities of retired senior citizens. During the process of retired persons' social adjustment with the post-retirement life and its changes, different factors influence his personality, attitude and lifestyle. These influential factors often prove helpful for appropriate social adjustment after retirement.

Some other participants expressed that the lack of sociability is an influential factor behind this change. As explained by one participant:

From the time of retirement, the single big change I feel is that I do not meet people in that frequent manner as I used to meet them during the early years of my life. When I was young, I had lived an active and social life. I was very fond of recreation and maintaining a wide social circle. Now, time has changed every relationship and habit. Although I get bored at home but I don't like to go outside anymore because of the changed attitude and busy life routine of my friends and other community members.

A few retired senior citizens regarded the death of their spouse as the major factor responsible for change in their lifestyle. One of the participants reported:

There is a big change in my previous and present lifestyle. At the time of retirement, my wife was a cancer patient and she could not recover from her illness. My life became very tough after her death because I had to face the absence of my closest relationship. Gradually my children started to ignore me and I was also surrounded by financial difficulties. All these situations affected me to such an extent that I have forgotten even my basic necessities; to get good meal, clean room and tidy clothes, which were a usual part of my previous lifestyle.

Some other participants shared different factors which influenced their personality including: poor health, laziness, lack of new activities and decreased interaction in their social life. One of them responded:

I think that my personality has been changed comparatively. Before getting retirement, I was an active and fit person. I had a high energy level and my job spirit was too much aroused that I never tried to perform even those tasks which were supposed to be completed by others. But now, because of staying inactive for a long time, I have become very dull and lazy. I do not like if my family members assign me any kind of work.

The responses of participants reflect that majority of the retired senior citizens experience change in their personality, attitude or lifestyle due to various factors affecting their post-retirement life. Among those retirees, there are comparatively small number of individuals who observe change in their lifestyle; with more changes reported in personality and attitude. However, a few of the participants reported either no change or change in only one or two aspects.

### **CONCLUSION AND SUGGESTION**

The life cycle of an employed person moves around three main places i.e., home, community, and the workplace. However, it becomes limited to only the first two places after getting retirement. It is a common observation that when an individual goes to live at any place, he always has to face some problems. The same is the case with retired senior citizens; they are habitual to spend most of their time at the workplace. A little bit of the remaining time is being spent in the social settings. Suddenly when they are supposed to leave their workplace, it creates problems for their adjustment at home and in the community. Actually, the senior citizens have a plenty of time after retirement and start feeling lonely. In Pakistan, mostly retired senior citizens think that as they are old, so they will take rest in retired life. There is lack of future planning at their part because of which they face problems in social adjustment according to the new patterns of their life. But it is worthwhile to know that any group of population's future planning relies on government policies. Pakistan is one of those countries where social protection provision is still limited for senior citizens. Moreover, there is no comprehensive policy of elderly which could engage them in community works for their social adjustment because the government has failed to pass laws that may forcefully direct efforts towards that end. Being the signatory of many developmental policies regarding the rights of senior citizens and particularly of the 'Madrid plan of action on ageing 2002', the state of Pakistan is responsible for provision of basic needs to the senior citizens. According to this plan, 17 objectives were to be achieved by the end of 2030, but Pakistan is still waiting to formulate the plans for its implementation. It is recommended that Government should pay attention towards the better adjustment of retired senior citizens by establishing special recreational spots where all the retired senior citizens of an area may get together to spend time and enjoy their life. Already existing public institution buildings can be used for this purpose. Other than this, it should be ensured that all the senior citizens of public sector, and not only the military forces, get medical facility by the government because the medical allowance included in the salary or pension is never been sufficient to meet the expenses of medical health care. Also, the senior citizens should be given respectable employment opportunities by the public or private sector after retirement so that they may live their life meaningfully.

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