



A QUALITATIVE STUDY TO ASSESS THE LIVED EXPERIENCE AMONG ELDERLY AFTER RETIREMENT IN SELECTED COMMUNITY IN NEW DELHI

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Abstract : Retirement is a phase of transition which requires many adjustments and the ability to manage their physical and psychological health along with their financial and social health and hence it is important to know their experiences and coping strategies to cope up with the situation which they experience after the retirement. A qualitative study was conducted with an aim to assess the lived experiences of elderly after retirement. Research questions addressed were 1. What are the changes experienced by the elderly after retirement? 2. What is the effect of retirement in the life of elderly on physical health after retirement? 3. What is the effect of retirement in the life of elderly on psychological health after retirement? 4. What is the effect of retirement on the social life of elderly? 5. What is the effect of retirement on the financial aspects of the elderly? 6. What are the coping strategies used by elderly after retirement to cope up with the situation? Phenomenological research design was used for the study. Unstructured interview guide with trigger questions were developed. This study was conducted in Teachers Colony, Timarpur, New Delhi. Participants were elderly who have retired from their job. Samples size was based on the saturation of data which was achieved after interviewing 7 elderly who have retired from their job. Participants in the research study was entirely on voluntary basis. Data was collected using in-depth interview which was kind of self-reporting method. The in-depth individual interview was recorded in an audio recorder and transcribed and translated from Hindi to English. The data was analysed using thematic analysis and themes and sub-themes were emerged. Themes related to daily changes experienced by elderly after retirement were decrease physical health, new structure of life. Themes related to physical changes experiences by elderly after retirement were increase stress related to health, increase concern about physical fitness, better physical health. Themes emerged in psychological changes experienced by elderly after retirement were, feeling of loneliness, increased level of stress, decreased interaction with colleagues and peers, feeling of contentment/ lack of job satisfaction. Themes emerged related to financial changes experienced by elderly after retirement were decreased social interaction, changes in family dynamics. Themes related to social changes experienced by elderly were decreased income, seeking for new source of income. Themes related to coping strategies adapted after retirement were, health enhancing behavior, positive family support.

IndexTerms - Elderly, Retirement, Lived experiences

INTRODUCTION

Transitioning into retirement is a major life event, marking the entry into old age, where one is no longer in paid employment and left more or less to one's own devices. The aging population as witnessed in recent decades has been a towering achievement of lifespan extension, though not completely without challenges at both the individual and societal level.^[1] The work-to-retirement transition involves a process of psychologically and behaviourally distancing oneself from the workforce and is often accompanied by other social changes in daily routine, the involvement in social groups, or income acquisition that can entail lifestyle modifications. At the individual level, this longer lifespan might not just involve an increase in good years of life but also more bad years. This have wondered whether this increase in lifespan has resulted in people experiencing more healthy years or more years with ill-health.^[2]

The purpose of this study was to understand in-depth lived experiences of elderly after retirement, their health in respect of physical, psychological, the other aspects like financial, social and their coping strategies. Examining their lives would provide a glimpse of the elderly's world and reveal their realities challenges faced.

NEED OF THE STUDY.

Retirement from work is a major life event in older adulthood because it serves as a marker of the transition from pre-retirement midlife to the new life phase as senior citizen (Ekerdt, 2010). This transition involves a process of psychologically and behaviorally distancing oneself from the workforce. The person is confronted with new social roles, expectations, challenges, and opportunities, all of which can influence well-being (Wang & Shi, 2014). [3] Retirement is considered as a time of crisis and adjustment, when the individual is confronted with a variety of issues. Retirees are emotionally, socially, and even financially and physically dependent on others, which causes certain expected interruptions in their lives. Retirement from employment has an undeniable psychological and social influence on the individual, and it is likely to accelerate the ageing process. Reduced social contacts, money, health, and an abrupt departure from a highly cohesive work and personal routine cause a variety of socio-psychological issues for the individual.

3.1 Population and Sample

The main study was conducted among 7 elderly living in Teachers colony, Timarpur after retirement from 28th December to 10th January. In the present study unstructured interview was conducted to elderly who have retired from government job within the period of 1-2 years. Each interview was conducted for 20-25 minutes and for each study subject 2-3 interview were conducted. The study subjects were interviewed until the data saturation was achieved. The data saturation was achieved after 7 study subjects

In the present study, the participants consist of elderly people after the retirement of 1 to 2 years in selected community of New Delhi.

3.2 Data and Sources of Data

The study was conducted on elderly after retirement in a selected urban community of New Delhi. The in-depth individual interview was recorded in an audio recorder and transcribed and translated from Hindi to English.

3.3 Theoretical framework

Conceptual framework based on general system

RESEARCH METHODOLOGY

A qualitative study was used to assess the lived experience among elderly after retirement in selected community in New Delhi. Purposive sampling technique was used to collect data from 7 study subjects who fulfilled the inclusion criteria. Data was collected using unstructured for collecting demographic data and unstructured interview method. The tool was validated by a 7 panel of experts. Pilot study was conducted on 2 study subjects to assess the feasibility and practicability of the main study.

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The data of the main study was evaluated using thematic analysis. the interview was transcript from Hindi to English. The themes and subthemes were emerged using the transcript.

3.4.1 Thematic Statistics

The analysis by the researcher was done as follows:

The in-depth interviews were taken and recorded the conversation. The audio recording were transcribed into verbatim. The researcher listen to the audio recording again and again to ensure the exactness of the recording. The transcribed data was further read by the researcher and the main facts and incidents were underlined and rewritten. The statements that were related to the phenomena under the study were separated and highlighted. Meanings were driven from each statement. For ensuring the audibility, the statements along with the formulated meanings and verbatim were given to experts. Attempts were made to ascertain themes and to understand them on text in which it occurred.

The themes initially developed were verified and refined and rephrased as the data analysis gain momentum. Sub- themes and categories were emerged under the main themes as the result of the verbatim. Some themes and sub-themes were selected and some were clubbed together after the discussion with the guides. The selected themes, sub-themes and categories again were discussed with the guide. Final coding was done against each significant statement. The final themes, sub-themes and categories were interpreted and discussed for further understanding.

IV. RESULTS AND DISCUSSION

4.1 Description of Demographic Variables of the study

Table 1: Frequency and percentage distribution of demographic profile of elderly after retirement

n=7

S.NO.	DEMOGRAPHIC PROFILE	FREQUENCY (F)	PERCENTAGE %
1.	Age In Years	4	57.1
	i. 60-62	3	42.85
2.	Gender		
	i. Male	4	57.1
	ii. Female	3	42.85
3.	Years After Retirement		
	i. 1 year	4	57.1
	ii. 2 years	3	42.85
4.	Source Of Family Income		
	i. Pension from Govt.	6	85.71
	ii. Pension scheme		
	iii. House rent with pension	1	14.28
	iv. Any other		
5.	Marital Status		
	i. Married	5	71.42
	ii. Unmarried	1	14.28
	iii. Divorced		
	iv. Widow/ widower	1	14.28
6.	Occupation Status of Spouse		
	i. Working		
	ii. Not Working	2	28.57
	iii. Not having spouse	3	42.85
		2	28.57
7.	Type Of Family		
	i. Nuclear	3	42.85
	ii. Joint	4	57.1
	iii. Extended		
8.	No. Of Family Members		
	i. 2-4	6	85.71
	ii. 5-7	1	14.28
9.	Living With Spouse		
	i. Yes	5	71.42
	ii. No		
	iii. Not having spouse	2	28.56
10.	Living with Child/Children		
	i. Yes		
	ii. No	4	57.14
		3	42.85
11.	Child/Children Married		
	i. Yes	3	42.85
	ii. No	2	28.57
	iii. Not having child	2	28.57
12.	Have Grandchildren		
	i. Yes		
	ii. No	7	100

Table 2: Themes and Subthemes Emerged in the Study

n=7

DISCUSSION

S.NO.	THEMES	SUB-THEMES
1.	What are the changes experienced by elderly after retirement? 1.1 Decreased physical activity 1.2 New structure of life	1.1.1 Lack of motivation for physical activity 1.1.2 Changes in daily schedule 1.2.1 Disruption of previous routine 1.2.2 Feeling of contentment 1.2.3 Emergence of New Hobbies 1.2.4 Planned for future expenses
2.	What is the effect of retirement on physical health? 2.1 Increased stress related to physical health 2.2 Increase concern about physical fitness 2.3 Better physical health	2.1.1 Lack of outdoor activities 2.1.2 Reduced physical activities 2.2.1 Worried about weight gain 2.3.1 Early morning walking 2.3.2 Making and following diet plan
3.	What is the effect of retirement on mental health? 3.1 Feeling of loneliness 3.2 Increased level of stress 3.3 Decreased interaction with colleagues/peers 3.4 Feeling of Contentment/ lack of satisfaction	3.1.1 Lack of working opportunity 3.1.2 Home confinement 3.1.3 Missing the pleasure of working 3.1.4 Visit restrictions 3.2.1 Financial constraints 3.2.2. Decreased monthly income 3.3.1 Lack of communication 3.3.2 Lack of interaction 3.4.1 Sense of achievement with the job 3.4.2 Inability to have financial stability for future
4.	What is effect of retirement on social life? 4.1 Decreased social interaction 4.2 Changes in family dynamics	4.1.1 Missing the social interaction at work place 4.1.2 Lack of interaction with neighbor 4.2.1 Children got married and staying separately.
5.	What is the effect of retirement on financial aspects 5.1 Decreased income 5.2 Seeking for new source of income	5.1.1 Dwindling finances 5.1.2 Inability to reduce expenses 5.2.1 Lack of reemployment opportunity
6.	What are the coping strategies used after retirement to cope up with the situation? 6.1 Health enhancing behavior 6.2 Positive Family support	6.1.1 Early morning walk 6.1.2 Reading religious books. 6.2.1 Involvement in decision making 6.2.2 Effective communication with family members 6.2.3 Supportive family atmosphere led to adaptive/effective coping after retirement

The analysis of data procured from the in-depth interviews with elderly who have retired from their job led to an emergence of various themes, sub-themes and categories developed on the basis of six broad questions and the discussion is based on those research questions.

Section I:

Demographic profile of elderly

In this study the demographic profile of the elderly that shows major of the elderly who have retired from their job were having only pension as a source of income (85.71%), age group 60-62 years (57.1%), majority of them are married (71.42%) and living in joint family (57.1%).

Section II:

1. Daily changes experienced by the elderly after retirement

1.1 Decreased physical activity

In the present study, it was found that the elderly have decreased physical activity as they have less motivation or changes in their previous routine.

This study is congruent with the finding of qualitative study done by Marco Socci in 2021, which shows poor health represented the main barrier to physical activity.^[4]

2. Physical effect experienced by the elderly after retirement.

2.1 Increased stress related to physical health

In the present study, it was found that the elderly has stress related to health as they lack physical activity and outdoor activities. This study is congruent with the finding of fixed and random effects regression models with instrumental variables done by Esteban Calvo in 2013 which shows Workers who begin their retirement transition before cultural and institutional timetables experienced the worst health outcomes.^[5]

3. Psychological effect experienced by the elderly after retirement

3.1 Feeling of loneliness

In the present study, it was found that the elderly miss working even after retirement, and feel like have lack of working opportunity.

This study is congruent with the findings of cross-sectional study done by Teshome Sirak Bedaso in 2021, which shows retirees without a job reported higher depression, lower life satisfaction, and hazardous drinking.^[6]

3.2 Increased level of stress

In the present study, it was found that the elderly have burden of finances and have decreased income.

This study is congruent with the finding of a study done in Netherland by Marleen Damman in 2016, which shows retired parents experiences support from their children in the transition from work to retirement. Retirees who do not have a partner and retirees having a poor financial situation are relatively likely to experience support from their children when transitioning into retirement.^[7]

4. Social effect experienced by elderly after retirement.

4.1 Decreased social interaction

Social changes can be experienced by elderly, there may be lack of interaction present and missing the social interaction at work place.

The present study is congruent to the finding of study done by Risa Takashima in 2020, which shows the social activities have been effective in preventing social isolation among older urban men. It has been reported that they often do not participate in community social activities and tend to be reluctant to do so.^[8]

5. Financial effect experienced by elderly after retirement

5.1 Decreased income

The elderly experiences the that they have less source of income and they are unable to reduce their expenses.

Similar to this present finding, a study was conducted by Douglas A Hershey on American and Dutch people in 2010, which shows impact of economic forces on perceptions of saving adequacy.^[9]

6. Coping strategies used by elderly after retirement

6.1 Health enhancing behavior

In the present study, it was found that, elderly have adopted new health enhancing behavior, like going for a walk, reading.

Similar to this present finding, a cohort study was conducted by Catherine Grotz in southern west French in 2017 which shows positive consideration of former work situation, development of new activities during retirement and good adaptation to free time - were associated with better cognitive performances.^[10]

CONCLUSION

This study identified the experiences of elderly who have retired from their job. The major themes from the study are themes related to daily changes after retirement were decreased physical activity, new structure of life. Themes related to physical aspects after retirement were increased stress related to health, increase concern about physical fitness, better physical health. Themes related to psychological aspect were feeling of loneliness, increase level of stress. Themes related to social aspects were decrease social interaction, changes in family dynamics. Themes related to financial aspects were decrease income, seeking new source of income. Themes emerged for coping strategies used after retirement were health enhancing behaviour, positive family support.

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