

**Socio-Economic and Psychological Problems of Retirees:
A Case Study of Wah Cantt**



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2013**

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**Thesis Submitted to the Department Of Anthropology, Quaid-I-Azam
University Islamabad, In Partial Fulfillment of Master of Philosophy
in Anthropology**

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Final Approval of Thesis

This is to certify that we have read the thesis submitted by Ms. Mehreen Iftikhar. It is our judgment that this thesis is of sufficient standard to warrant its acceptance by the Quaid-i-Azam University, Islamabad for the award of the Degree of "Master of Philosophy in Anthropology".

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In the name of Allah, Most Gracious, Most Merciful

DEDICATION

In the name of Allah, the most compassionate, the most merciful.

My parents who sacrificed a lot for my flourishing future and inspired me for higher ideals of life. My mother' prayers and her inspiration was the torch for my success. My loving father gave me considerable time and attention out of his hectic routine of life.

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praise to be the Allah, who hath subdued the earth to His servants that they may thread thereon spacious ways, Who hath made there from and there unto the three moments of growth, return and recall, hath perfected His bounty toward His creature in subjecting to them the beast of the field and vessels towering like mountains, that they may bestride the ridge of the wilderness and the depths of the oceans. The blessings of Allah may rests upon our chief and masters Muhammad (PBUH) who made a plain way for mankind and caused the light of His guidance to shine forth in radiance and upon all who are honored by relationship with Him.

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ABSTRACT

The objectives of the study were to find out the post-retirement problems among retirees. Researcher explored retirees' expectations from the Government about the welfare scheme. The target population of the research was comprised of retirees of Wah Cantt. Researcher used the stratified sampling due to the availability of multiple categories of retired people. The retirees were divided into 4 strata by using stratified sampling, 1st comprised of retired male and female workers, 2nd of retired male and female government or private school teachers, 3rd of retired nurses and 4th of Army retired males. Researcher participated as observer in their day to day activities in order to collect in-depth information about the problems and issues. An interview guide was developed for data collection. Over all it was good and informative experience.

The term "retirement" refers to the process of aging or growing older. This term is harder to define because every one has his or her experiences and problems regarding retirement. Thus, term "retirement" varies from person to person. Some respondents were quite satisfied with their retired life while some considered it as a bore life and wanted to continue their job.

Various aspects of retirees' life were explored like stress level, anxieties of the elderly life, dependency, restriction in mobility, mental or physical ill health, being handicapped as a result of an accident. Hence, researcher concluded that although the retirees in Wah Cantt were facing certain financial or other problems but still they were leading a satisfied life and prayed to Allah for their children and grand children's better future. Religion also played a vital role in the life of retirees. They constantly prayed to Allah to solve their problems. For retirees, mosques also served as a socializing place, where usually they met to their friends and discussed the matters pertaining outside the religion circle.

The fabric of Pakistani society is still very strong and the retirees got all the moral and emotional support from the society, which they needed over the time. Retirees of low pension groups kept themselves busy in doing odd jobs so that they could meet the requirements of their house hold. The male retirees usually helped in the financial

stability of family by pension and through odd job income, they also purchased groceries from the market. While the retired women helped in the kitchen, took care of their grandchildren, taught in vocational centre or gave tuition at home and brought grocery from market. Many retirees were suffering from illness directly related to the old age like weak hearing ability, diabetes, impaired vision due to cataract, physical weakness, insomnia, dental problems, pain in joints and bones due to arthritis etc. These complaints were common among retired men and women both.

The attitude of youngsters towards retirees was usually very positive. Most of the retirees proudly admitted that their children and youngsters were respectful towards them. Yet some retirees said that the respect they received was only on the surface level and not sufficient or sincere. According to retirees, they got free treatment and medicines at the POF hospital yet its quality was not satisfactory, still most of the population considered it a blessing. The places that mostly visited by respondents were; senior citizen foundation, local markets, mosques and friend's home etc.

**Life is never a material, a substance to be modeled.
If you want to know, life is the principle of self-renewal,
It is constantly renewing, remaking, changing and transfiguring itself.**

(Boris Pasternak)

TABLE OF CONTENTS

ACKNOWLEDGMENT
ABSTRACT

CHAPTER 1- INTRODUCTION

1.1 The Background of Retirement	1
1.2 Concept of Retirement	1
1.3 Statement of the Problem	6
1.4 Research Objectives	8
1.5 Conceptual Framework	8
1.5.1 Social Problems	8
1.5.2 Economical Problems	9
1.5.3 Psychological Problems	9
1.6 Theoretical Framework	10
1.7 Methodology	13
1.7.1 Rapport Building	13
1.7.2 Participant Observation	14
1.7.3 Key Informant	15
1.7.4 Sample and Sampling Technique	16
1.7.4.1 Respondents' Profile	17
1.7.5 Interview	19
1.7.6 Interview Guide	20
1.7.7 Socio-Economic Census	21
1.7.8 Case Study	22
1.7.9 Daily Diary and Field Work	22
1.7.10 Tape Recorder and Transcription	22
1.7.11 Mapping	23
1.7.12 Photography	23
1.7.13 Locale	24
1.8 Research Ethics	24
1.8.1 Confidentiality	24

1.8.2 Informed Consent	24
1.8.3 Privacy	25
1.8.4 Validity of the Research	25
1.9 Difficulties Faced During Research	25

CHAPTER 2- LITERATURE REVIEW

Literature Review	26
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CHAPTER 3- AREA PROFILE

3.1 Introduction	44
3.2 Locale of the Study	44
3.3 District Profile	44
3.3.1 Topography	44
3.3.2 Climate	45
3.4 Locale at the Micro Level: Wah Cantt	46
3.4.1 Ancient History	46
3.4.2 Historical Background of Wah Cantt	47
3.5 State Line	48
3.6 Pakistan Ordinance Factories	49
3.7 Climate of the Locale	49
3.8 Population	49
3.8.1 Ethnic Compositions	50
3.8.2 Languages	50
3.8.3 Food	51
3.8.4 Dress	52
3.9 Structure of the Houses	52
3.10 Kinship and Social Organization	53
3.10.1 Family Structure	53
3.10.2 Marriage	54
3.11 Economic Organization	55
3.11.1 Occupation	55
3.12 Education	56

3.13 Religion and Religious Activities	58
3.14 Modern Amenities	59
3.14.1 Introduction of Mass Media	59
3.14.2 Market	59
3.14.3 Transportation	59
3.14.4 Ordnance Club	60
3.14.5 Senior Citizen Foundation	60
3.14.6 Medical Facilities	60

CHAPTER 4- SOCIAL ASPECTS OF RETIRED LIFE

4.1 Retirement in a Social Context	65
4.2 Retirement and Social Isolation	66
4.3 Health and Cure of Disease	70
4.4 Loneliness	71
4.5 Coping Mechanism	72
4.6 Sources of Affection and Concentration	72
4.7 Recreation al Activities	73
4.8 Finest Relationship	73
4.9 Matters Which Please or Upset the Retirees	74
4.10 Missing Aspects of Life	75
4.11 Youngsters' Attitude	76
4.12 Eating Habits	76
4.13 Religion	77
4.14 Government's Role	78

CHAPTER 5- ECONOMIC ASPECTS OF RETIRED LIFE

5.1 Perception about Retirement and Old Age	80
5.2 Essentialities of Retired Life	82
5.3 Planning for Retirement	83
5.4 Decision Making Process	84
5.5 Economic Support and Desires	84
5.6 Daily and Routine Life Activities	85

5.7 Economic Contentment	86
5.8 Employment History and Present Sources of Income	87
5.9 Purpose of Life and Past Experiences of Success	88
5.10 The Present Roles and Responsibilities	89

CHAPTER 6- PSYCHOLOGICAL, PHYSIOLOGICAL AND PHYSICAL ASPECTS OF RETIRED LIFE

6.1 Concept of Getting Older In the Eyes of Retirees	91
6.2 Life Course	92
6.3 Psychological Consequences of Retired Life	93
6.3.1 Paranoid Disorder	94
6.3.2 Insecurity	95
6.3.3 Anxiety	96
6.3.4 Hypertension	97
6.3.5 Insomnia (Sleeplessness)	98
6.4 Physiological Consequences of Retired Life	99
6.4.1 Cellular Breakdown	99
6.5 Effects on the Functioning of Body	102
6.6 Physical Consequences of Retired Life	103
6.6.1 Retirement and Physical Health	103
6.6.2 Social Mobility	103
6.6.3 Blood Pressure	105
6.6.4 Arthritis	106
6.6.5 Physical Disability	106
6.6.6 Nutritional Deficiency	108

CHAPTER 7- SUMMARY, CONCLUSION AND RECOMMENDATION

7.1 Conclusion	109
7.2 Summary	110
7.3 Recommendation	114
7.4 Limitation of Study	115

ACRONYMS	116
GLOSSARY	117
BIBLIOGRAPHY	118
ANNEXURE	
1 In-Depth Interview Guide	124
2 Socio-Economic and Census Form	126

LIST OF FIGURES

Figure No:	Description	Page
1	Associations of Retired Persons	67
2	Process Necessary to Maintain an Adequate Social Net Work	69
3	Socio-psychological Problems and Physiological Disorders	101

LIST OF PLATES

Plate No:	Description	Page
1	Jinnah Gate of Wah Cantt	61
2	Senior Citizen Foundation of Pakistan	62
3	Ordnance Club	62
4	Vocational Centre	63
5	POF Medical Hospital	63

LIST OF CASE STUDY

Case Study No:	Description	Page
1	Case Study of Paranoid Disorder	95
2	Case study of Insecurity	96
3	Case Study of Hyper Tension	98
4	Case Study of Cellular Breakdown	100
5	Case Study of Social Mobility	104
6	Case Study of Blood Pressure	105
7	Case study of Arthritis	106
8	Case Study of Physical Disability	107

LIST OF MAPS

Map No:	Description	Page
1	Map of Rawalpindi District	45
2	Map of City of Wah Cantt	46

LIST OF TABLES

Table No:	Description	Page
1	Age of Respondents	17
2	Social Statuses of Respondents	17
3	Source of Income of Retirees	17
4	Respondents Regarding Period of Retirement	18
5	Pension of Respondents	18
6	Diseases of Respondents	18
7	Respondents Regarding Type of Retirement	19
8	Distribution of Respondents Regarding Behavior of Family	19
9	Sex of Respondents	49
10	Ethnic Compositions of Respondents	50
11	Languages of Respondents	51
12	House Patterns of Respondents	53
13	Family Structures of Respondents	54
14	Marriage Patterns of Respondents	55
15	Marital Statuses of Respondents	55
16	Occupation of Respondents before Retirement	56
17	Education of Respondents	57

CHAPTER 1

INTRODUCTION

**“If they attain old age, don’t say to them so much as
“Fie” and repulse them not, but speak to them
ever a gracious word” (Al-Quran 17:23)**

1.1 The Background of Retirement:

Retirement, in the sense of an abrupt and compulsory final exit from employment at a specific age, is largely a 20th-century phenomenon. The first nationwide university pensioned retirement scheme was introduced in 1913, initially with a retirement age of 60. A mandatory retirement age of 65 is now the rule, but since the early 1980s UK universities, like other major employers, have encouraged selected staff to retire from the age of 50. They may be offered a 'package', typically involving part time re-employment for three years and an enhanced pension or part time re-employment on annual contracts.¹

A major concern about retirement is the extent to which people are pressured into an unwelcome and unsatisfying withdrawal from working life. Studies in the general population have repeatedly shown that most retired people are 'satisfied' or 'quite satisfied' with their retirement, and that those with a higher occupational or educational status and larger income are more likely than others to be satisfied, e.g. McGoldrick & Cooper (1988), Atchley & Robinson (1982) and Richardson & Kilty (1991). Academics, because of their relatively good pensions and educational capital, might therefore be expected to welcome and enjoy retirement.²

1.2 Concept of Retirement:

Retirement is a major event in people’s lives. It indicates the end of one phase of life and the beginning of new one. The years spent in retirement are longer than childhood and adolescence. It creates some daunting challenges, regarding financial and life planning. In earlier times, Retirement was used in context of men. Now retirement is explained in

¹ Tizard, B. & Owen, C. 2001. “Activities and Attitudes of Retired University Staff.” Oxford Review of Education: Taylor & Francis Ltd, Vol. 27. Pp. 253-270

² Ibid

terms of men and women, means to get the opportunity to start a new career, spend time with family and part-time work.

Sometimes people choose a specific date or time for retirement, some take it just because of ill health. While some find it necessary to delay it just to meet the financial requirements. Experience of retirement is different for different people; some feel problems in adjustment regarding attitude and reaction or behavior of loved ones and friends and for someone it considers as best time of life.

Mostly everyone faces the following challenges: Person feels problems in adjustment to new roles. Retirement gives chance to person to adopt new roles and give importance to them. Before retirement a person has various work roles, such as boss colleague and good employee but after retirement such roles don't longer exist. So it causes sense of loss and displacement. It becomes so difficult to adjust with new job title, such as to work as clerk instead of boss.

Retirement brings new interests and skills; retirees can acquire new roles, such as volunteer, traveler or teacher. The emotional reactions to leave the prior roles and take new ones can range from shock, fear, nervousness to excitement, joy and relief. Time which was spent with colleagues or workers diminishes after retirement, now person gets more opportunities to spend time alone or with a spouse, family or friends. Reactions to these changes can be different for each person.

Some may enjoy by sharing additional experiences with a spouse, family or friends. For others, increased time can create a strange and unfamiliar situation, particularly for a spouse who has been a full time homemaker and then suddenly having a retired spouse at home each day. Challenges can arise in a partnership in which one spouse wants to continue working while the other is ready for a more leisure. This may raises the family tensions.

The main key is, we must aware that changes in relationships are a normal and expected part of retirement. After retirement some may relocate to another town or state. Some may remain in their current community and homes. It may include moving from a house

to an apartment. To choose living arrangement it is important to consider finances, health concerns, freedom, flexibility, convenience, closeness to family and friends. Thus, it is necessary to be flexible and open regarding alternative living arrangements. It is very important to have enough money to live a comfortable life. Good Finance helps to lead a good lifestyle and provides a sense of well-being and security.

Some people not only prepare themselves for retirement at an early age, but also earn enough money during their work lives to support their retirement years. Some lucky families face retirement without financial worries. While, many people find themselves with financial limitations and they think it necessary to alter their retirement life styles by seeking part-time or new full-time employment. In all cases, money is needed just to meet the basic needs of life including living expenses and medical costs. It may be helpful to get the advice of financial planner in order to seek the best way to plan for the retirement years, for example insurance and business.

People study retirees for many reasons. Interest in the study of retirees can stem from scientific or factual development, personal or altruistic motives (Roodin and Hoyer, 2003). The motive for selection of this topic is to a great extend altruistic. I am always anxious about the elderly around me, concern about their feelings and I wish to help them by giving time and care.

According to Hoyer and Roodin (2003), suggested that all human action is largely motivated by precisely these kinds of concerns. First some of us have a factual interest in aging; we want to gain an objective understanding of what happens to people as they grow older. Second some of us have a personal interest in retirees because we want to prepare for the change, challenges, risks and opportunities we will face as we grow older. The third reason for wanting to study is altruistic: we want to know how to help others. Knowledge within this domain allows us to help live better lives.³

Although old age is characterized by the time when capacity to do work beings to be affected by biological, physical and mental conditions, the lowest chronological limit of

³ Hoyer, W. J & Roodin, P. A. 2003. "Adult Development and Aging". 5th Edition; McGraw- Hill Companies Inc, Boston New York, Chapter 2. Pp.1-30

retirement for developing countries including Pakistan; is currently been taken mostly as 60 years and for developed countries as 65 or 70 years (UNFPA, 1999). For the present study too, the term old age refers to those elderly members of the community who are 60 years old as above and also the terms aged, elderly and retirees are used synonymously.⁴

Pakistan is also one of such countries, where ageing process is becoming noticeably apparent because of the number of elderly is growing primarily due to enhancements in life expectancy. 1998 census results, the future growth in the number of elderly in Pakistan is expected to be more pronounced.⁵

Based on the census the estimate population of Pakistan in 1999 was around 133 million, in which there were over 7.3 million who are in the elderly ages of 60 years and higher. Although the number of male elderly (about 4 million) is still higher then the female elderly (about 3.33 million), the gape between the two sexes will become narrow in the future due to increase in life expectancy of females as compared to that of males.⁶

Men and Women are important part of the society and are playing active role in the development process. Women are now socially, politically, and economically more empowered as compared to the past. Participation of women in the formal and non-formal organizations has made significant changes in their social status as well as their position within the family. Further participation of women in these organizations is a clear indication of a change in the traditional norms which restricted free movements of female in society for social and political participation. Any deviation from these norms naturally resulted in the improvement in her position in society.⁷

⁴ United Nations Population Fund. 1999. Growing Old in Pakistan: Study on the Situation of Elderly People in Pakistan.

⁵ Afzal, M. 1993. "An Indirect View of Fertility Changes in Pakistan." Paper Presented At the Ninth Annual General Meeting Of Pakistan Society Of Development Economics. Pakistan Institute of Development Economics.

⁶ United Nations Population Fund. 1999. Growing Old in Pakistan: Study on the Situation of Elderly People in Pakistan.

⁷ Harish, A. K. 1991. "Woman Power Status of Women in India": Gina Publishing House New Delhi-11002.

Pakistani society is a male dominant society while the socio-economic status of women in relation to men varies. The main purpose of the present study is to explore the socio-economic and psychological problem which cause stress among employees after their retirement. The research focuses on the males and females adjustment's problems and experiences after retirement. So, the "post-retirement life" is focused because the problems of retirees always remain victim of slackness in society.

No doubt; along with the males, women are the imperative part of the society and playing active role in the development process. They spend their lives as economically and socially empowered women. But always change lies in the status and responsibilities which sometimes creates the feeling of sadness and stress among them. After retirement; the communication circles of retirees reduce, which cause depression and deprivation among them. The retirement age is 60+ and at this stage of life they need more moral and financial support.

So, there is sudden change in the role or status of retired, when the children get married they have less time and money to support their parents in old age. Therefore, the depending role creates the feeling of deprivation and stress and low self-esteem for retirees. The researcher wants to know that when retirees have less power in family and society what kinds of problems they have to endure which cause stress.

When we talk about Positive and Negative Aspects of Husbands' Retirement, Generally wives talk about positive aspects; "husbands reduce work pressure," "more time for me and the family" and "free time to do what I want" are positive aspects of retirement. reported by most wives. Majority of wives also remark that they like the husband's increased participation in household chores.⁸

The negative aspects of retirement are "reduced income", "lack of routine" and "too much time spent with spouse". Some wives view that the workload has increased since their husband retired. Present is compared to preretirement financial adequacy⁹

⁸ Dorfman, L. T., Kohout, F. J., & Heckert, D. A. 1985. "Retirement Satisfaction in the Rural Elderly." Research on Aging, Vol. 7. Pp. 577-599

⁹ Ibid

The study of urban housewives, whose husbands have retired, indicates highly consistent positive relationship regarding joint decision-making by the couple. The majority of decisions about finances, trips and almost half of the decisions about entertainment are made jointly by the couple; contradict the stereotype, traditional and conservative rural family in which the husband dominates family decision-making.¹⁰

Jointness is other aspects of the conjugal relationship. Usually rural husbands resist regarding participation in household tasks more than do urban husbands after retirement. "It is much better for everyone if the man earns the main living and the woman takes care of the home and family" (provider role) and "If a husband and a wife both work full time, they should share household tasks equally (house- work role)."¹¹

When we talk about "Distribution of Housework", we find that wives spend significantly more time with housework than their husbands, regardless of spouses' employment. Indeed, even when husbands are retired and their wives are still employed; wives spend much time on housework than their husbands spend. In assessing whether and to what extent spouses contribute to housework in their partner's domain, it is important to consider not only whether "help" is given (as indicated by increases in contributions) but also whether such "help" enables the other spouse to reduce his or her work load.¹² Further more, retired husbands take over a significant amount of household chores. They may help more as long as their wives are still employed, but they retrench from such help once their wives retire as well.¹³

1.3 Statement of the Problem:

The social isolation creates multiple problems and stress for the retirees. These stresses are more pervasive in nature from employment to retirement and post-retirement. Post-

¹⁰ Dorfman, L. T., Kohout, F. J., & Heckert, D. A. 1985. "Retirement Satisfaction in the Rural Elderly." *Research on Aging*, Vol. 7. Pp. 577-599

¹¹ Sweet, J., Bumpass, L., & Call, V. 1988. "The Design and Content of the National Survey of Families and Households." Madison, WI: Center of Demography and Ecology.

¹² Szinovacz, M. 2000. "Changes in Housework after Retirement: A Panel Analysis." *Journal of Marriage and Family: National Council on Family Relations*. Vol. 62. Pp. 78-92

¹³ Ibid

retirement stress is the most important issue in the study of aged people. Retirement is the symbol of the transition into old age. The population of Pakistan consists of a large number of those men and women who are retired, and number of these retired can increase in future. Retirees are the socially and economically disadvantaged population.

They suffer from different problems after retirement, including missing of social contacts, feelings of uselessness, failure to achieve work-related goals, not getting any reward after retirement. These things create the feeling of stress and deprivation among retirees; they lose their interest in life because of the change of social status and social contact after retirement.

Just to meet the economic needs and desires, most of the educated retirees prefer to join teaching profession because it is considered as a reputable and suitable profession. Usually they spend most of the time out of the house which effect their relation to relatives and children. After the retirement, they have to face significant problems regarding income reduction and loss of social contact.

The life style of working women differs from the housewife's life style. After retirement, they feel that their domestic responsibilities and duties have increased which sometimes create the feelings of stress among them. The socio-economic status of women is changing with the passage of time due to female education and participation in economic activities.

Employees have close relationship with co-workers etc, on the basis of their job they develop fewer pursuits and perhaps have less interpersonal ties outside the place of work. After retirement, the breakup of such relationship affects their psychological, social and physical health. Especially the unmarried retirees suffer from a lot of troubles including financial problems, loneliness and isolation, indeed it is really a difficult and heart rending period for them.

Loneliness most of the time cause depression and sadness among them. The main causes of loneliness in old age are: the withdrawal from the job and the missing of informal associations with co-workers, so such losses are associated with retirement. Recent

researches on depression show that the employment interlinks with the mental health because it sets a goal for a person and one starts to feel that there is a positive aim of his or her life.

They think that they are more economically independent, self-sufficient, they have autonomy to move, to take decisions about their and children's life or career. But after the retirement, their role change immediately reverses from an independent person to a dependent person. So their feelings of optimism start to convert in pessimism.

1.4 Research Objectives:

The main objectives of the study were to:

- Evaluate the social connections of employees after retirement.
- Identify the attitude of the family member's of retirees towards them.
- Seek the correlation among socio-economic status and feeling of tension and stress.
- Explore welfare oriented opportunities for retired employees.
- Highlight the impact of retirement on the males and females employees.
- Find out the people's perception towards voluntary retirement and fixed retirement.
- Know the socio-economic and psychological problems of retirees.

1.5 Conceptual Framework:

Conceptualization refers to the identifying and clarification of concepts, the topic for the research was "The Socio-Economic and Psychological Problems of Retirees". All these terms in the thesis are conceptualized for the convenience of the readers.

1.5.1 Social Problems:

All the problems faced by the community members while living in the community that deals with variations in patterns of social interaction and differences in cultural behavior.¹⁴

Retirement brings the promises of leisure and freedom as well as the risks of boredom and isolation. Lack of work through retirement may decrease the amount of social

¹⁴ Encyclopedia Britannica. Aging and Social Problems. Retrieved June 29, 2012 From [Http:// Wwww. Britannica.Com/EB Checked/ Topic/9171/ Aging/299650/ Psycho sociological- Theory](http://www.Britannica.Com/EB/Checked/Topic/9171/Aging/299650/Psycho-sociological-Theory).

activity in their lives. Consequently, the dynamics of the workplace provides workers with a fertile environment for maintaining their social skills. Retirees experience the empty nest syndrome, this loss of workplace activity may deprive them from a sense of community or family. In addition, retirement may decrease the opportunities for a setting that is conducive to social interaction and may even increase a couple's dependency on one another. The most reported change by couples is a loss of personal space and conflict because of spending too much time with one another (Higginbottom, 1993).

1.5.2 Economical Problems:

The economic problem is sometimes called the basic and central or fundamental problem. It asserts that there is scarcity or that the finite resources available are insufficient to satisfy all human wants and needs.¹⁵

The economic problems faced by the retired persons are numerous because of discontinuation of salary and continuation of the household expenses. An educated retired person can join a job for adding even meager income to the household economy, while an un-educated or having less education, faces shortfall in economic earnings except the pension which he/she gets and with this insufficient amount of money they don't fulfill the expenses of daily life. If the spouse is alive and facing the health problems then a sufficient amount of money is required for treatment that doubled the financial shortfall. If the spouse is not alive then retiree feels isolation as already ignored by the family members being old and un-useful.

1.5.3 Psychological Problems:

All the problems that affect the brain of an individual are psychological in nature as tension that disturbs the brain in functioning.¹⁶

The retirees are usually left alone either by the family members or the friends because of their discontinuation from active participation. They lose the right of decision making

¹⁵ Marshall, A. 1920. "Principles of Political Economy": London Macmillan. 8th Edition. Vol. 1. Pp. 1-2

¹⁶ Encyclopedia Britannica. Aging and Social Problems. Retrieved June 29, 2012 From [Http:// Wwww. Britannica.Com/EB/Checked/ Topic/9171/ Aging/299650/ Psycho sociological- Theory](http://www.Britannica.Com/EB/Checked/Topic/9171/Aging/299650/Psychosociological-Theory).

that abruptly taken over by the earning hand of the family without any logical reason and are left with no option but to accept the emerging social changes without any resistance. They silently compel themselves for adjustment otherwise they are further isolated within the family and decision are made even without their consultation.

Moreover, with the growing age, they face numerous health problems as the outcome of stress and sigma being non-functional. The discontinuation of relationships with the close relatives and friends is another factor for the deterioration of their fitness as it leads to psychological and physical problems. Thus, some Retirees face multiples problems while others, who had enjoyed highly paid jobs and earned sufficient money during their employment they don't have such problems. They live with peace of mind even in the isolation and non-cooperation of their families and they are able to take care of their health problems with their own wealth.

1.6 Theoretical Framework:

Activity theory is an umbrella term for social sciences theories and research with its roots in the Soviet psychological theories. Activity theory is pioneered by Alexei Leont'ev and Sergei Rubinstein. These scholars sought to understand human activities as complex, socially-situated phenomena and to go beyond paradigms of reflexology. It considers entire work/activity system. It accounts for environment, history of the person, culture, role of the artifact, motivations, and complexity of real life activity. One of the strengths of activity theory is that, it bridges the gap between the individual subject and the social reality.¹⁷

It is observed that the environment of retired person in which he/she lives and the background or class from which a person belongs may affect their lives. It is generally noticed that most retired people are satisfied with their retirement only in the case of higher occupational or educational status and larger income. Culture's perception also matters because in many societies they are considered as burden. No doubt, after retirement majority of retirees have motivation and aspiration for further work. It is truth

¹⁷ Bedny, G. Z. & Meister, D. 1997. "The Russian Theory of Activity: Current Applications to Design and Learning", Mahwah NJ: Lawrence Erlbaum Associates

that people face a lot of complexities after retirement regarding social and economic aspects. Generally they cut-off from their social circle and become depended on their children.

The goal of Activity Theory is to understand the mental capabilities of a single individual. Although retirees and old aged people are considered as physically weak but in reality they are more active, mentally stronger and more experienced rather than younger. They have capability of immediate problem solving because of their experienced life.

Activity theory begins with the notion of activity. An activity is seen as a system of human "doing" whereby a subject works on an object in order to obtain a desired outcome. In order to do this, the subject employs tools, which may be external (e.g. an axe, a computer) or internal (e.g. a plan). For example a teacher and office employee work with papers/pages, pen and other tools etc just to write down their ideas. People develop strategies for implementation of their plans.¹⁸

Ageing (British English) or aging (American English) is the accumulation of changes in a person over time. Ageing in humans refers to a multidimensional process of physical, psychological, and social change. Some dimensions of ageing grow and expand over time, while others decline. Reaction time, for example, may slow with age, while knowledge of world events and wisdom may expand. Research shows that even late in life, potential exists for physical, mental, and social growth and development.¹⁹

No-doubt that aging brings bodily changes, decline and diseases; side by side it also indicates the bundle of knowledge and expands experiences. Retirees should be encouraged to remain active and participate in the development of society because they have many informative ideas and through it they can bring positive changes and prosperity in the society.

¹⁸ Engestrom, Y & Miettinen, R & Punamäki, R. 1999. "Perspectives on Activity Theory": Cambridge University Press.

¹⁹ Lemon, Bengton & Peterson (1972). What Is The Activity Theory Of Aging? Howstuffworks.Com. Retrieved July 15, 2012 From Health.Howstuffworks.Com/Wellness/ Aging/retirement/Activity-Theory

"Activity Theory of Aging" by Lemon, Bengtson & Peterson (1972). It became one of the most mainstream and applied theories in the United States and elsewhere. The activity theory suggests that as people gain age, they start to lose the identity which they had in work or in family life. And those who continue to participate in activities and interact socially have a higher quality of life and tend to be healthier and live longer, because it enhances a sense of self.²⁰

The theory contends that it is the extent to which an individual remains engaged in meaningful social activity that determines the quality of life in old age. Activity theory describes that an individual's sense of self and social identity depends largely on the work which he/ she performs being a part of society after retirement. The main points of activity theory are mentioned below:

- Activity theory describes the psychosocial aging process because aged people are socially isolated. People highlight the socio-economic problems regarding age and retirement. After retirement, their roles immediately convert from independent person into depended person. Dependency and isolation leads towards psychological disorders, for-example stress, anxiety, phobia, obsessive compulsion disorder.
- Activity theory emphasizes the importance of ongoing social activity. It promotes the idea of work among aged and retirees. Activity theory makes them physically, mentally, economically healthier and active agents of society.
- This theory suggests that a person's self-concept is related to the roles held by that person. Thus, retiring may not be so harmful if the person actively maintains other roles, such as work role, social roles, volunteer & community roles.
- To enhance self esteem, the person must substitute new roles for those that are lost because of age. Studies show that the type of activity counts alot, just as it has

²⁰ Lemon, Bengtson & Peterson (1972). What Is The Activity Theory Of Aging? Howstuffworks.Com. Retrieved July 15, 2012 From Health.Howstuffworks.Com/Wellness/ Aging/retirement/Activity-Theory

meanings for younger people. For example a retired manager does not want to work as clerk. So the type of profession also matters for people still after retirement. So, activity theory emphasizes on the retirees' perception regarding re-employment and type of activity to whom they consider appropriate for them

1.7 Methodology:

All sciences use experiments. In the laboratory experiments materials and people are brought to laboratory. Anthropological research methods are creative, necessary to gain certain forms of knowledge and are colorful and inventive. In anthropology, research is closely concerned with the human behavior. Research is a long process to achieve expected results keeping a view to develop any branch of modern activities. Research is a systematic activity to achieve the truth.

Field work for the present study was commenced from the 23rd of May till the mid of September 2012. A number of anthropological techniques were employed in order to study a community which provided both qualitative and quantitative. Researcher used the following methods for the conduction of the field research. These tools and techniques are mentioned below:

1.7.1 Rapport Building:

Rapport building means to develop good personal relation with people in the research setting that facilitate to access the activities and information necessary for conducting the study. Preliminary stage of fieldwork is dedicated to establish close relationship in which people understand each other's feelings or ideas and have good communication. This is not only helped me to explain my presences and build close contact with respondents but also provide the sufficient time for adjusting in the field. Through this technique researcher established a friendly relationship with the people of Wah Cantt, made them feel comfortable to impart information and to tell about their problems which they faced after retirement.

The first anthropological technique employed was to take the people in confidence and developed friendly relations with them. In the beginning people hesitated to give answers

of the questions. But later problem was solved through informal discussions. Social economic and census survey technique helped in gaining people's confidence and raising the comfort level. Report establishment was easier with females than male but overall it was good job.

1.7.2 Participant Observation:

In this method an individual researcher learns the language of that particular community and he or she follows the daily routine of the people of community. Participant observation basically means to observe the native do as the local do. An individual does not participate but observe their non verbal actions and interact with the local people. To collect accurate data about any society or issue, it is very imperative to use the technique of participant observation. With the help of this tool, an anthropologist can see and observe the different aspects of any phenomenon and can know the insider's views.

“It involves getting close to people and making them feel comfortable enough with your presence so that you can observe and record information about their lives.”²¹

Through the technique of participant observation, researcher immersed herself in the society and observed the activities and cultural obligations of the local people by staying in the locale of study for a reasonable time. The main purpose of participant observation was to monitor the day-to-day activities and their social life. The problems of retirees vary cross culturally and from person to person, which is an important issue for the anthropologist.

Researcher adopted this technique and participated as an observer to know the problems of retirees, spent almost 4 months with the respondents. It gave the researcher a first hand knowledge about problems associated with retirement. Researcher also noticed the behavior of the relatives and neighbors towards retirees. The basic anthropological technique “participant observation” was employed by taking the active part as observer in

²¹ Russell, H. 1994. “Research Methods in Anthropology.” 2nd Edition: London Sage Publications.

the daily activities of the retirees. Which facilitated the investigator in observing the underlying facts, norms and realities.

1.7.3 Key Informant:

Key informants play a role of intermediary who introduces the researcher to the people of the community. It is vital to explain the objectives of the study to key informant so that he/she should understand the significance of the research. Key informant is a person who has information about the particular community, culture, and socio economic and political life. Usually Anthropologist chose one or two key informants from the population, so they are less or limited in number. Key informant informs about the culture of the particular community and has the willingness to tell about different issues regarding any phenomenon.

“While working on a specific topic an anthropologist has to select one or two key informants from the community he has selected for research.”²²

The selection of the informants is the most important task as the relationship of the researcher and key informant is based on trust. Key informants are persons who are reliable and help researchers to get information; they are more useful for informing background and attesting data. The researchers chose the less number of persons from community as key informants. Therefore in this research, researcher selected 2 key informants to know the post retirement problems of retirees, their social connections and status in that community. The key informants made it easy to access the houses of the retired people and to convince them for true response.

Key informants proved to be an important source of information. Through long and detailed conversation, valuable information was gathered which was later cross check from them. From different strata of the community two key informants were chosen. Both were females, first name was *Jamila Aunty* and second was *Aesia Aunty*. Thus, a very important person who features in many anthropological studies is the key informant.

²² Russell, H. 1994. “Research Methods in Anthropology.” 2nd Edition: London Sage Publications.

Finding a key informant can be a turning point in an observational study, because much of a setting can be explored through the eyes of participants.

1.7.4 Sample and Sampling Technique:

The main function of sampling is to complete the research within a scheduled time and to control fixed amount of money taken by the researcher to the locale of study. The interaction with the whole population is not possible, therefore the method of selected sample size is practiced by almost all the anthropologists for their research purposes.

“Sampling is a smaller representation of a large whole.” Thus sampling is the study of a segment or a stratum of a universe.”²³

Researcher used the strategy of stratified sampling and it is based on principles of probability theory. Probability samples are representative of larger population and they increase external validity in any study. There are two ways to make a sample more representative of a population: (a) make sure that every element has an equal chance of winding up in the sample, (b) increase the sample size.

The retired employees of Wah Cantt were the target population of this research and the sample was selected from such target population. For researcher, it was not possible to access all the respondents because of shortage of time, thus sampling was done to get accurate and healthy information regarding topic. In most researches, researchers save time by examining only sample of entire universe. Sample must be representative, for example all strata of people must be in the sample and if it is then sample gives us an accurate picture of entire universe.

To conduct in-depth interview with in the limited time, a sample of 40 community members both retired men and women was selected. Only those people were chosen as respondents who were retired either from government or private sector and civilian. An effort was made to ensure that these respondents must belong to different grade and work strata as well as from different pension groups. So that a comparison could be made and no segment of the society was left out. Hence the technique of stratified sampling

²³ Goode, W. J. & Hall, P. K. 1998. “Methods in Social Research”: McGraw- Hill Company, New York.

was employed in which researcher used experience, research skill and prior knowledge to select sample. Those respondents were selected for conduction of in-depth interviews that seemed to best meet the purpose of the study. The socio economic census record was also held in the selection of the sample.

1.7.4.1 Respondents’ Profile:

Respondent’s profile means the general information of the sample which includes age, social status, duration of retirement, pension, diseases, occurrence of retirement, source of income and behavior of family towards retirees etc.

Table No: 1 Age of Respondents

Age in years	No. of Respondents	Percentage
50-60 y	16	40.00%
60-70 y	21	52.5%
70 above	3	7.5%
Total	40	100%

Table No: 2 Social Statues of Respondents

Strata	No. of Respondents	Percentage
Lower	19	47.5%
Middle	17	42.5%
Upper	4	10%
Total	40	100%

Table No: 3 Source of Income of Retirees

Categories	No. of Respondents	Percentage
Pension	28	70%
Family income	7	17.5%
Others	5	12.5%
Total	40	100%

Table No: 4 Respondents Regarding Period of Retirement

Period	No. of Respondents	Percentage
1-5 y	2	5%
6-10 y	14	35%
11-15 y	13	32.5%
15 -20 y	11	27.5%
Total	40	100%

Table No: 5 Pension of Respondents

Pension	No. of Respondents	Percentage
2000-3000	11	27.5%
6000-8000	16	40%
12000-20,000	12	30%
20,000-30,000	1	2.5%
Total	40	100%

Table No: 6 Diseases of Respondents

Diseases	No. of Respondents	Percentage
Blood Pressure	13	32.5%
Heart Problem	2	5%
Diabetes	11	27.5%
Physical Weakness	7	17.5%
Bone Problems	5	12.5%
Nil	2	5%
Total	40	100%

Table No: 7 Respondents Regarding Type of Retirement

Categories	Respondents	Percentage
Early Retirement	19	47.5%
Fixed Retirement	21	52.5%
Total	40	100%

Table No: 8 Distribution of Respondents Regarding Behavior of Family

Categories	No. of Respondents	Percentage
Good	27	67.5%
Normal	11	27.5%
Bad	2	5%
Total	40	100%

1.7.5 Interview:

“Informant interviewing is an integral part of ethnographic research. Good informants are people who u can talk to easily who understand the information you need and who are glade to give it to you or get it for.”²⁴

Interviews are the face to face interaction of the researcher and the respondent. Researcher motivated the respondents for sharing their experiences and perceptions with her about the queries. Researcher interviewed the retirees inform of conversation and conducted the interviews from males and females of different caste and social group, got their views regarding the problems which they were facing after retirement.

In-depth interview is taken as an unstructured qualitative approach. For the purpose of this study, in-depth interview technique was selected and interview guide was prepared in order to give direction to interview and disuse all area of interest.

²⁴ Pelto, P. J & Pelto, G. H. 1978. “Anthropological Research.” 2nd Edition: New York Cambridge university press.

During the course of data collection 40 in-depth interviews were collected, twenty from retired women and twenty from retired men of the community. The respondents were informed before conducting the interview that this activity would take minimum half an hour. Usually researcher took the time and asked the day from the respondents for the interview as researcher was very much concerned about their willingness. Sometimes when researcher approached to the respondents and they were not available at home, then waited as well. Overall it was nice experience and good piece of conversation.

1.7.6 Interview Guide:

“An interview in which question to be asked, their sequence and detailed information to be gathered are all predetermined, used where maximum consistency across interviews and interviewees is needed.”²⁵

To collect information from respondents, an interview guide was developed. It contained a list of points and questions which an interviewer covered during the interview. It is a flexible tool of data collection and the researcher can add or subtract the questions or can change the sequence according to the situation.

An interview guide has greatest proportion of unstructured or open ended questions, which help to get the depth response/answers. During the research, interview guide proved a very useful tool to collect information about socio-economic and psychological conditions which causes the post retirement stress in employees. Due to flexibility, it provided a chance to the respondents for explaining their problems and issues in detail.

During the course of data collection, 40 in-depth interviews were held, 20 with retired men and 20 with retired women of the community. The respondents were informed before the interviews that the activity would take half an hour and seek their willingness. Sometimes their in-availability kept me waiting for a long time, but overall, the experience was very interesting and fruitful.

²⁵ Howard, M.1994.” Social Sciences Research Methods”: Prentice-Hall and Inc.

1.7.7 Socio-Economic Census Form:

A census form consists of quantitative data and it is mostly sociological in nature. It provides base line information. Census extraction forms are valuable; they provide a clean and convenient method for extracting important information. The socio-economic census form was filled by sitting with the respondents and was formulated well before initiation of the survey process, it consisted of numerous queries about the area, people, their marital status, education level, livelihood pattern, interests and perceptions, living pattern, life style, etc. The census forms proved to be very helpful for accessing to the core information that was required for the researcher to meet the research goals. Researcher used this tool in fieldwork and developed her own census forms to get the basic information about the people and field of research.

In order to combine qualitative with quantitative techniques, socio economic census was done through forms. This technique served tremendously in the initial phase of the research as it gave a chance to researcher to introduce her self to the people and get closer with the families of the community. On the other hand, this technique was also challenging because some people mis understood researcher as text collector or from a government department. Even two respondents were reluctant to give any sort of information and to respond about the queries. Mostly people asked this question that why you are collecting such information after satisfaction they gave it. 40 socio economic census forms were filled from different strata like upper class, middle class and lower class.

1.7.8 Case Study:

“Major advantage of the case study lies in the richness of units, descriptive examples that results in intense study of one or few units.”²⁶

The case study is another method of face to face interaction in a peaceful and friendly atmosphere for extracting descriptive data based on the personal experience. Case study is the detailed presentation of ethnographic data that is related to some sequence of events

²⁶ Laboritz, p & Hageden, G. 1981. “Dynamic Development and Mature Autonomy”: Mc Millian Press.

and it is particular in nature. Case studies not only help out in understanding the actual circumstance and practices but also provide a chance to get access to other related aspects of the study. The most important part of current research work consisted on case studies, which provided a deep insight about the life of respondents.

Thus, the case study is a complete, detail account of events or situation. Case study method helped the researcher in collecting the in-depth data about the certain individuals. Researcher took some respondents' cases as case study in thesis. Some case studies were related to retired man while some were related to retired woman. In reality, it was a great experience to use such method.

1.7.9 Daily Diary and Field Notes:

Daily diary was an additional methodology for maintaining the day-to-day record of field work, being the precious activity; it was brought into play during the research for making the record of activities and happenings in the field of research. The researcher used to write the daily diary usually in late evening after returning back to her apartment from the field but on emergent basis, the diary was also used during the field work too.

The field notes method was also used by the researcher keeping its significance in mind to note down every piece of information that observed during the research work. The writing of field notes given an opportunity to the researcher to re-call the events and mode of discussion that made with the respondents and with the common people for compiling the data.

Hence, daily diary was an effective means of keeping a record of researcher's experiences while field notes served as means to store the daily information. Both the techniques were employed and proved beneficial in recording information, handling stress and managing emotions.

1.7.10 Tape Recorder and Transcription:

In qualitative research the interview is generally tape recorded and transcribed whenever possible. Qualitative researchers are not just interested in what the respondents say but also as to how they say it. If this aspect is to be fully woven into an analysis, it is

necessary for a complete account of the series. The interviewer is supposed to be highly alert to what is being said, prompting and probing where necessary, drawing attention to any inconsistency in the interviewee's answers. It is best if the researcher is not distracted by having to concentrate on getting down notes on what is said.

It was an extra effort for the researcher to tape record the in-depth interviews, since the topic was not of a sensitive nature the respondents were usually not very self conscious and alarmed by this. The formal consent of the respondents was sought before tape recording, the interview and the purpose of tape recording was clearly explained to the respondents in order to make them feel comfortable with the exercise.

1.7.11 Mapping:

Map locates major action settings, (religious places, market places etc) social division of community, direction, neighboring communities and nature features such as rivers and mountains. This technique helped in knowing the internal layout of the community. Maps were quite helpful in depicting various places and it was easier to understand the layout of Wah Cantt with the help of a map. Researcher used this tool to explain the different locations of Wah Cantt.

1.7.12 Photography:

This methodology is a part of the visual arts. Being anthropologists, we take photographs of the locations and related things. Thus, researcher used the tool of photography and captured the places or locations of Wah Cantt. It helped the researcher to prove her field works in more authenticated manner.

This methodology is being used by the anthropologists very frequently during the research studies, the same was adopted by the researcher for preserving very important events, gatherings, natural objects and images of the persons who contributed their energies towards the researcher's efforts, key informants and participants' talking to the researcher during the interviews at Wah Cantt. Thus, Photography helped in capturing and depicting local setup.

1.7.13 Locale:

The geographical universe of the present study was POF Wah Cantt. The population of Wah was estimated to be over 500,000 including both Muslims and non Muslims. There were many government and private schools and colleges which were working for the education of children. Literacy rate was 99.96%.The ratio of woman employment was high in this area. Especially women were working in the educational institutes.

There are several reasons behind the selection of this locale, which are mentioned below:

- It has never been studied before by any anthropologist in the past.
- The language of the researcher and local people was same, Urdu which facilitated the communication.
- The city was easily approachable by me.

1.8 Research Ethics:

In all observational research, there are a number of ethical issues which need to be addressed. For the current the following basic ethics of research were ensured.

1.8.1 Confidentiality:

The basic ethics of Confidentiality was given prime importance. It was insured that by no means any intervention by the researcher that result in any kind of harms or undesirable disturbance in the life of the community members. Names of the respondents had not been used any where in the study. Field notes were treated as confidential documents and care was taken that these were not read by others. The respondents were informed at every stage of the research that their confidentiality will be maintained so that they do not feel threatened after sharing their views with the researcher.

1.8.2 Informed Consent:

People have the right to know that they are the subjects of the research. Keeping this principle in mind, no covert observation was used nor was it needed for this type of research. The locals were clearly informed about the purpose of the study and also were informed that this study will neither harm them as the outcome of their support nor would provide with any kind of direct benefit.

1.8.3 Privacy:

People have the right not to have their lives invaded. For the present study, care was taken that the people under study do not feel an intrusion. It was ensured that the research be conducted in an un-obtrusive manner in order to respect privacy of those under observation. People were asked if and when they would like to talk about the subject of the study with the researcher.

1.8.4 Validity of the Research:

An awful research is also viewed as unethical. If the research designed sloppy and the findings are of little value then it wastes everybody's time. The quality of a piece of research is an ethical issue in this sense, an attempt was made to conduct this research in a way that would maximize its validity. Lastly, information collected would be shared with the people under study if they showed interest in it.

1.9 Difficulties Faced During Research:

- To have a positive response from the respondents was a difficult task to achieve, because at once the respondents didn't give correct information regarding them and about issues. Interview guide was quite personal, so to expect sudden positive response was impossible.
- Whenever researcher approached to respondents usually males were not at home. So, she kept on waiting as many of them gave time or day for interview. Thus it considered awkward if researcher left their home without interview, as well as it also left a negative impression about researcher on respondents.

CHAPTER 2

LITERATURE REVIEW

Literature Review:

The ageing of population both in terms of proportion and as absolute growth in the volume of elderly persons, coming as a consequence of the ongoing process of demographic transition, has important social and economic implications. Besides creating pressures, which may affect the overall equilibrium of the developmental and humanitarian resource management at the country and regional levels, ageing has important implications at family and individual levels. Concern about the issues relating to the growing proportions of elderly has become even more intense due to socioeconomic and demographic changes that are occurring in rural and urban segments of the society in particular because of urbanization and emigration of the more productive young people to other countries.²⁷

The present study was conducted in a urban community and the aim was to unravel how the retirees "themselves" describe this stage of their lives, to explore their emotional as well as physical health, economical issues, sources of support, coping mechanisms, functional roles, participation in paid and unpaid work, cherished relationships, sources of affection, participation in decision making, attitude of youngsters, eating patterns and the role of religion in their lives. In order to enrich the findings, to understand the complexity of the issues, to get overall perception of the community, the views of the family members of the retirees, their neighbors, relatives and friends were also taken into account. In addition the study aimed to identify the problems associate with retirement as perceived by the elderly, by their family members and the relatives. It was needed to know that how they coped with these identified problems.

"Culture set parameters on action, but they also create alternative solution to basic problems. Older people are prone to problems related to security and role attrition."²⁸

²⁷ United Nations Population Fund. 1999. Growing Old in Pakistan: Study on the Situation of Elderly People in Pakistan.

²⁸ Rubinstein, R L. 1990. "Anthropology and Aging". Comprehensive Reviews by Klumer Academic Publishers: Boston, London.

Retirement defined as “The state of being retired from one’s business or occupation or withdrawal from your position or occupation.” Retirement spells the loss not only of a job itself but also of contact with others at work. In different ages needs are different and for the implementation of that requirements a person require the help of others persons. Retirement constitutes a major problem for many older people because their occupational role plays such a central part in finding their total social position, and the loss of this role therefore creates a traumatic shift in their personal situations. Aumiller, 2008 defined the five most common complaints from their retired clients:

- Retirement as a loss of identity and self esteem
- Marital difficulties
- Retiring for the wrong reasons
- Inability to plan and organize time
- Boredom

The average retirement age is defined as the average age at which individuals within a certain group or demographic retire from employment. The average retirement age is not a stable number that remains the same over generations. Instead, it changes, varying according to trends in employment, retirement, and life expectancy. In the United States, the average age at which individuals retired in 1910 was 74 years old. In 2002, the average retirement age was 62 years. In Pakistan retirement age is 60years.

People due to confusion mix the concept of average retirement age with the normal or full retirement age. In the United States, the full or normal retirement age is the age at which a person can begin to receive full social security benefits. This is different from the average age at which citizens of the United States retire. The average age of retirement may differ according to a full range of factors.

Average retirement ages may differ between men and women. They may also differ according to race, income bracket, place of residence, and occupation. The average retirement age of employees of private companies may differ from the average age at which government employees retire from service. The average age of retirement can be

important in analyzing trends in the workforce. It may be used in making predictions concerning the workforce in years to come. An understanding of the average retirement age may also help employers in creating benefits programs for their employees.

On a personal level, the average retirement age can be important for figuring out the amount of money you'll need to retire. For example, if you belong to a demographic in which the average retirement age is 60 and your life expectancy is 83, you'll need to plan to have enough money to last for at least 23 years of life after retirement. It is important to keep in mind, however, that you are not required to retire at the average retirement age. You may retire earlier or later than the average age of retirement.

The average retirement age may also be important in terms of retirement benefits. If the average age of retirement in a certain occupation is 60 and the age of eligibility for retirement benefits is 62, a worker retiring at the average age may need to find a way of supporting himself until retirement benefits are available. In some situations, an employee retiring at the average retirement age may be eligible to receive partial retirement benefits until she reaches the full or normal retirement age.

Erlinghagen and Hank (2006) using micro-data from the 2004 survey of health, Aging and Retirement in Europe (SHARE), examined the correlation between selection socio-demographic characteristics and the rates of participation in voluntary work in 10 European countries among those aged 50 or more years.

“The analysis reveals a clear spatial pattern, with relatively high participation rates in Northern Europe and relatively low participation rates in Mediterranean countries and shows that age, education, health and involvement in other social activities strongly influence an individual's propensity to engage in volunteer work.”²⁹

²⁹ Erlinghagen M. & Hank, K. 2006. “The Participation of Older Europeans in Volunteer Work in Aging and Society”: Cambridge University Press. Vol. 26. Pp. 567-584

Discussing old-age insecurities and pension reform, which is an issue as well (though in a different socio-economic setup); Choi (2006) gives details about recent socio-demographic changes in Korea. He argues that:

“Public-pension schemes should be developed to strengthened social protection against the insecurities of old-age, that intra-generational redistribution should be at the core of the reformed arrangements and that the introduction of a comprehensive non-contributory pension scheme should be seriously considered.”³⁰

The Special Education and social Welfare division of government of Pakistan sponsored two-sample surveys. The objectives were to study general conditions of the elderly, to identify and determine their problems, general behavior and interaction with other persons in the society and then to give specific recommendations for the welfare and development of the senior citizens. Subsequent to these studies are two survey-based studies, one for development of local level policies and recommendations to enhance the self reliance of the elderly, the other to assess the family and household context of the older people were done.³¹

“Elderly males and females particularly in the joint family system, continued to have a say in family matters and this represents the family as a strong institution which forms the basis of Pakistani society. The majority of the elderly viewed the elder males’ involvement in decision making as a positive feature and supported their traditional role as head of the family. For elderly parents, sons hold their old age security responsibilities, especially for the mother. Sons largely continue to provide financial and emotional support to the elderly parents. Even in case where fragmentation of family bonds is occurring due to urbanization and modernization pressures, the son’s traditional role as care giver to elderly parents

³⁰ Choi YJ, 2006. “Transformations in Economics Security during Old Age in Korea”. The Implications for Public-Pension Reform in Ageing and Society: Cambridge University Press. Vol. 26. Pp. 549-565

³¹ Afzal, M. 1994. “Local Level Policy Development on Consequences of Ageing”. Country Case Study in Pakistan. ESCAP Asian Population Studies Series No. 131-D: New York, United Nations

continues. However there was a proportion of elderly who favored the nuclear family. The number of female elderly in favor of the nuclear family was higher than the males.”³²

The natural support between the elderly and their family members in the shape of material and financial assistance continues. This principle generates and enhances the family income. However one adverse outcome of the elderly is that although they are helping their children in income generation but they are not getting the direct share from this income. The elderly may be compelled to continue their economic productivity due to financial constraints being faced by their families. It happens especially in those situations when children are not well-sufficient or being able to meet their needs.

“It has been confirmed that even where opportunities in large industrial estates were available, the elderly could not be accommodates due to lack of skills and at best were shunted off into menial jobs. Thus, it has been confirmed by the studies that the pressure to contribute financially to their large families has induced many male elderly to continue their working life for as long as possible.”³³

The study by Hill and Dorfman, investigated the reactions of housewives towards their husbands' retirement. Interviews were conducted with 36 housewives whose husbands had recently retired from a number of occupations, a wide range of variables associated with life satisfaction and three specific domains of satisfaction were investigated. All respondents reported positive aspects of their husbands' retirement, but majority also reported negative aspects.

The criterion of satisfaction of wife was participation of husband in household tasks. The study examined changes in the role of housewife after retirement of the husband and

³² United Nations Population Fund. 1999. Growing Old in Pakistan: Study on the Situation of Elderly People in Pakistan.

³³ Prasad, S. & Johnson, A. 1964. “Residential Mobility of the Retired Industrial Worker Land Economics”: University of Wisconsin Press. Vol. 40

focused on the behavior of housewives to the initial years of their husbands' retirement-period when the greatest adjustments is expected, which is up-hill task.

“House-wives whose husbands have recently retired, reported positive aspects of their spouses' retirement. Particularly mentioned were: time available to do what you want, increased companionship, flexibility of schedule and husband does more household chores. Most respondents also reported negative aspects to their husbands' retirement. Some important negative aspects were: financial problems, not enough for husband to do, and too much togetherness. These wives offered a number of suggestions for women whose husbands are soon to retire, which included husband should keep busy and wife should continue her own pre-retirement activities.”³⁴

Reasons for retirement may affect the reaction of wives towards their husbands. Retirement may be voluntary, mandatory due to age or due to poor health. Retirement owing to poor health is negatively related to the wife's satisfaction. A voluntary reason for retirement ("the time seemed right") is positively related to marital satisfaction of wives.

“Heyman and Jeffers (1968) looked at the relationship between reasons for retirement and satisfaction of wives. They found that wives who were "sad" about their husbands' retirement were in poorer health than wives who were "glad" about their husbands' retirement.”³⁵

To investigate income, Kerckhoff (1966) found:

“High income related to high morale in wives of retired men. A few studies have found high occupational or educational level related to positive reactions of wives to husbands' retirement. With respect to age at retirement,

³⁴ Dorfman, L. & Hill, E. 1986. "Rural Housewives and Retirement: Joint Decision-Making Matters" National Council on Family Relations. Vol. 35. Pp. 507-514

³⁵ Heyman, D., & Jeffers, F. 1968. "Wives and Retirement: A Pilot Study." Journal of Gerontology, Vol. 23. Pp. 488-496

found that wives whose husbands had retired early were "sad" rather than "glad."³⁶

“Two important relational issues in retirement for husband and wife are division of household labor and decision-making patterns. Some studies have found that participation of husbands in household tasks, contributes to satisfaction of wives during retirement (Kerckhoff, 1964). Other research suggests that newly shared control of homemaking activities may be problematical for wives (Fengler, 1975). The husband may expect greater leadership in decision-making after retirement due to loss of his occupational role.”³⁷

Purpose of above mentioned citations are; four variables are found to be associated with life satisfaction of housewives regarding retirement: health of husband, adequate postretirement compared to pre-retirement financial status, joint decision- making with respect to entertainment, and participation of husband in household tasks. In addition to health and participation of husband in household tasks, occupational prestige level, voluntary retirement and shared leisure activities, each are linked to specific domain of satisfaction.

Another study of “Dorfman and Hill” (1986, on “Rural Housewives and Retirement: Joint Decision-Making Matters”) investigated reactions of rural housewives to their husbands' retirement and factors associated with satisfaction of rural wives during the retirement years. Interviews were conducted with 95 Midwestern housewives whose husbands had been retired for 6 months to 10 years.

The study examined a range of variables associated with the satisfaction of wives, regarding four sets of variables: personal background factors; reasons for retirement; the conjugal relationship; and social network interaction

³⁶ Kerckhoff, A. 1966. “Husband-Wife Expectations and Reactions to Retirement.” *Social Aspects of Aging*: Durham NC Duke University Press. Pp. 160-172

³⁷ Kerckhoff, A. 1966. “Husband-Wife Expectations and Reactions to Retirement.” *Social Aspects of Aging*: Durham NC Duke University Press. pp. 160-172

Fengler, A. 1975. ‘Attitudinal Orientations of Wives toward Husband's Retirement.’ *International Journal of Aging and Human Development*, Vol. 6. PP. 139-152

“Particularly relevant personal background variables that have been found to contribute to retirement satisfaction include good health, in-come adequacy, high occupational level, and length of retirement. Dorfman and Hill (1986) found that perceived financial adequacy was positively related to life satisfaction of wives. Several studies have found high occupational level related to positive reactions of wives to husbands' retirement.”³⁸

Reasons of retirement have impact on wives and family members of retirees. An intentional retirement ("the time seemed right") is positively related to two domains of satisfaction (satisfaction with husbands' retirement and satisfaction with how time is spent). Mandatory (but unwanted) retirement is negatively related to one domain of satisfaction (satisfaction with how time is spent). Retirement due to infirmity of husband is not significantly related to satisfaction of the wife.

“Retirement may be voluntary, mandatory due to age or due to poor health. Mandatory retirees include people who want to retire at the mandatory age, and people who do not. Sheppard (1976) found that wives were more likely to be glad about their husbands' retirement if retirement was due to non-health reasons. A voluntary reason for retirement ("the time seemed right") was associated with marital satisfaction of wives.”³⁹

The conjugal relationship; Conjugal decision-making is discussed in four areas: finances, trips, running the household and entertainment. The majority of decisions regarding trips, finances and almost half of decisions about running the household are made jointly. It shows a highly constructive bond between proportion of joint decision making by the couple and satisfaction of the wife.

“Several studies have shown that participation of husband in household tasks contributes to satisfaction of wives during retirement. However, other

³⁸ Dorfman, L. & Hill, E. 1986. "Rural Housewives and Retirement: Joint Decision-Making Matters." National Council on Family Relations. Vol. 35, Pp. 507-514

³⁹ Sheppard, H. 1976. "Work and Retirement." Hand Book of Aging and the Social Sciences: New York, Van Nostard. Pp. 195-200

research has suggested that newly shared control of homemaking activities may be problematical for wives. The husband may expect more power in decision-making after retirement due to loss of his occupational role. Changes in decision-making may be resented by the wife."⁴⁰

"With respect to the conjugal relationship, rural couples in general appear to show more marital role segregation than do urban couples. Rural wives have been reported to play more traditional domestic roles than do urban wives. The researchers, therefore, hypothesized that participation of husband in household tasks would not be a source of satisfaction among rural housewives, as has been found among urban housewives. Rural families have been frequently stereo- typed as "traditional" concerning decision-making patterns, with the husband dominant in decision-making."⁴¹

"Leisure activities, Kivett found that: wives who were optimistic about their husbands' retirement stressed companionship with spouse, whereas wives who were pessimistic about their husbands' retirement did not stress companionship with spouse. There is fewer opportunities available for leisure time pursuits in rural areas."⁴²

Social network interaction can be examined by asking wives to report number of visits per month with close relatives and number of close friends which seen once a month. It shows a considerable relationship between social network interaction and satisfaction of wives, number of contacts per month with close relatives is positively related to satisfaction and indicates well-built ties of friendships.

⁴⁰ Lipman, A. 1961. "Role Conceptions of Couples in Retirement." *Journal of Gerontology*, Vol. 16. Pp. 267-271

⁴¹ Lee, G. R., & Cassidy, M. L. 1985. "Family and Kin Relations of the Rural Elderly": New York Springer. Pp. 151-169

⁴² Kivett, V. R. 1985. "Aging in Rural Society: Non-Kin Community Relations and Participation." *The Elderly in Rural Society*: New York Springer. Pp. 171-191

“Retirement may affect social network interaction with friends and relatives outside the marital pair. Fengler (1975) found a higher level of interaction with children among wives who were pessimistic about their husbands' retirement than among wives who were optimistic about their husbands' retirement. Interaction with children may have substituted for companionship with spouse in the former group of wives. Donnenworth, Guy & Norvell (1978), hypothesized that contact with friends would be positively associated with satisfaction of rural housewives, since rural elderly have been reported to have more friends and neighbors available and to have more friend and neighbor contact than do urban elderly. So, friend and neighbor contact is associated with retirement satisfaction. Kinship interaction has not been found to be a major source of support for retired persons.”⁴³

Study by Szinovacz, (2000), “Changes in Housework after Retirement: A Panel Analysis” addresses the influence of paid labor on men's and women's housework time. Visibly, time spent with paid labor suppresses spouses' time and thus their availability for domestic labor. Furthermore, employed wives seem to assert their roles as continued high involvement in housework; where as unemployed husbands or husbands of employed wives may declare their masculinity through avoidance of “women's” work in the home. The second perspective (resources and power) presumes that housework is rarely valued and thus avoided when possible:

“Some researches demonstrate more involvement of retired husbands in both male and female tasks as well as a less segregated division of household labor among couples with retired husbands, compared with

⁴³ Fengler, A. 1975. ‘Attitudinal Orientations of Wives toward Husband's Retirement.’ *International Journal of Aging and Human Development*, Vol. 6. Pp. 139-152

Donnenworth, G. V., Guy, R. F., & Norvell, M. J. 1978. “Life Satisfaction among Older Persons.” *Rural-Urban and Racial Comparisons. Social Science Quarterly*, Vol. 59. Pp. 578-583

couples with employed husbands. The few studies addressing the impact of wives' retirement show that wives increase their housework after retiring.”⁴⁴

Spouses' division of household work and its relationship to personal adjustment is foremost from a gender-role perspective, especially in connection with the overload problems experienced by employed wives and mothers. Much of the literature focuses on young or middle-aged couples and implicitly or explicitly views women's duty for the majority of household tasks as indicative of oppressive marital relations and their welfare.

Although employed women's overload problems are stress producing, the meaning of household work to women or men seems more complex than some writers suggest. Some women are reluctant to give up control over the domestic realm; so some aspects of household work may be intrinsically satisfying.

“Several early as well as some more recent studies suggest that older or retired men become more involved in and assume a greater share of household work than younger/ employed husbands. However, retirement-age women also are shown to spend more time with household work than emptiness and employed women. Other research indicates that retirement leads to few and typically short-term changes in couples' division of household work.”⁴⁵

Retirement allows the women to re-establish their leadership role over domestic affairs and to take full accountability of housework to which they consider their duty. There was a big change in that I'm not tired and worn out like I was then. I think I take more responsibility around the house now that I'm retired ... I go ahead and do things on my own where before he had to do a lot of it.”

⁴⁴ Brines, J. 1994. “Economic Dependency, Gender and the Division of Labor At Home.” *American Journal of Sociology*, Vol. 100. Pp. 652-688

Greenstein, T. N. 1996. “Husband Participation In Domestic Labor: Interactive Affects Of Wives And Husbands Gender Ideologies.” *Journal of Marriage and the Family*, Vol. 58. Pp. 585-595

⁴⁵ Altergott, K., & Duncan, S. 1987. “Age, Gender and the Activities of Daily Life.” Paper Presented At The Meeting Of The Gerontological Society: Washington, DC.

“Studies on single-earner couples suggest that the husband's increased participation in household activities after retirement may enhance his adjustment. However, positive outcomes for the couple are then also contingent on the wife's willingness not only to let the husband share in house-hold work, but also to perform these activities "his way." If wives perceive the husband's household help as interference in their own realm then so-called "under-foot problem," conflict between spouses may result. On the other hand, unmet expectations of wives for increased household participation of retired husbands can lead to feelings of unfavorable equity and dissatisfaction on the part of the wife. It may very well be that joint participation in the negotiation of household responsibilities after retirement and in decisions”⁴⁶

The purpose of “Szinovacz's research” was to investigate the effect of postretirement household involvement on the adaptation of retired married men and women. Results point out the gender differences in the conditions under which housework contributes to retirees' adjustment.

“Among women, high postretirement household involvement links to increased retirement adjustment. High participation in housework (and perhaps in other activities as well) evolves from positive adjustment to the retirement transition. Furthermore, retirement reduces women's overload problems and may turn into housework because it is done under less time pressure. Retired women have increased leisure time; it may also allow them to perform housework "properly" and to engage in more creative and "fancy" household activities.”⁴⁷

⁴⁶ Keith, P. M., & Brubaker, T. H. 1979. “Male Household Roles in Later Life: A Look at Masculinity and Marital Relationships.” *The Family Coordinator*, Vol. 28. Pp. 497-502

⁴⁷ Szinovacz, M. 1989. “Decision-Making on Retirement Timing in Dyadic Decision Making,” Edited by Dr. Brinberg & J. Jaccard. New York: SpringerVerlag. Pp. 286-310

“Indeed, retired women have to perform their household tasks better and under less time pressure than when they were employed. One woman said: 'I really dig into cleaning house which I hadn't done for years and years. I have time to wash windows and wash curtains and things like that, that I never had time to do when I had to rush through. I enjoy doing it.' Another commented: 'I can plan my meals better and different than what I did, because I hurried too much ... where now I can plan more and make different dishes, which I like to do.'”⁴⁸

Retirement typically can be studied as an individual, principally male status passage, effects the family relationships. Today, however, almost half of the existing workforce is female and the majority of workers are now married to other workers. Gender has become a key source of heterogeneity in the nature and it affects the retirement process: First, women and men follow different career paths through retirement: women workers in late midlife are less likely to continue the work. Women also tend to experience retirement differently as a consequence of these differences in trajectories and of gendered expectations

In addition, having a non-employed husband is reported to the higher levels of marital conflict among women who are still in their jobs. Thus wives who remain in their jobs and side by side their spouses are still employed report less marital conflict.

Moen & Kim & Hofmeister; they find that “the actual retirement transition is related to declines in marital quality for both husbands and wives. Men and women, who enter into the arena of retirement while their spouses remain employed, report the greatest marital conflict regardless of gender. In study, they view that two points are clear. First, moving from one's primary career job to retirement is related to a decline in marital quality for both women and men. Second, becoming retired is related to heightened

⁴⁸ Szinovacz, M. 1989. "Decision-Making on Retirement Timing in Dyadic Decision Making," Edited by Dr. Brinberg & J. Jaccard. New York: SpringerVerlag. Pp. 286-310

marital conflict when one's spouse remains employed, again regardless of gender.”⁴⁹

Recently retired men experience less marital conflict if their wives are not employed. Similarly, recently retired wives report a dramatic increase in marital conflict but fare better when their husbands also have retired. Thus, newly retired men and women report increased marital conflict especially when their spouses remain employed.

Homophile is a vital account of marital quality for couples that are facing or experiencing retirement, but not the sole explanation. Evidences suggest that either husbands or wives who are both in their primary career jobs or else are both retired (that is, couples experiencing homophile) are more satisfied with their lives. Thus role transitions can be harmful. However, recently retired persons report the greatest marital conflict when their spouses remain employed; this indicates the value of both role strain and homophile explanations.

Both employment and retirement, however, are heterogeneous terms that vary by gender and by circumstance. For example, being (as opposed to becoming) retired is positively related to marital quality. Having a full-time homemaking wife is associated with the highest marital satisfaction for men, and having a disabled or unemployed husband is coupled with the lowest marital satisfaction for women. No doubt, holding a job after retirement seems to have different implications for marital quality than does one's job, especially for women. The three major variables: work status, health and socio-economic status are considered as major causal factors to influence the level of morale of the aged.

“The work status of a man, whether he is working or unemployed, is fundamental to his generalized social role in American society. The man without a job is, as Parsons has said, in a peculiarly functionless situation, cut off from participation in the most important interests and activities of the

⁴⁹ Moen, P., Kim, J., & Hofmeister, H. 2001. “Couples' Work/Retirement Transitions, Gender, and Marital Quality.” *Social Psychology Quarterly: American Sociological Association*, Vol. 64. Pp. 55-71

society. For the adult male, a job is fundamental to his social status in general.”⁵⁰

“Second variable is socio-economic status (SES), which is closely related to whether or not one is employed. A job is essential in the large majority of cases for basic economic support, but the particular job is also an important factor in one's class status, in terms of the standard of living which provides and considers as a symbol of prestige. In American society, Socio-economic status has many symbolic and prestige aspects which are important in the roles of older persons. The analysis shows that poor health and low socio-economic status are also related to the low morale of the aged.”⁵¹

While talking about 3rd variable, it is to be expected that health and adjustment in old age are highly inter-related. We expect that older persons who are in good health are better adjusted and have higher morale rather than those in ill-health.

“This is an understandable relationship, since to those in poor health, retirement probably means a release from burdensome activity and perhaps an opportunity to regain one's strength and health and even to prolong one's life. On the other hand, for those in better health, retirement represents the cessation of meaningful and productive activity at a time when they are still physically able to continue it.”⁵²

In short, retirement may have adverse effects on morale and is different for different kinds of people. The people of the highest morale are employed and have high SES and those of lowest morale are retired and have low SES. Therefore, low morale may be due to retirement or to low socio-economic status. People who are both poor and retired have low morale and prestige.

⁵⁰ Parsons, T. 1942. "Age and Sex in the Social Structure of the United States," *American Sociological Review*. Vol. 7, Pp. 604-616

⁵¹ Ibid

⁵² Streib, F.G. 1956, "Morale of the Retired Social Problems." Department of Sociology and Anthropology, Cornell University: University of California Press. Vol. 3. Pp. 270-276

The researcher focuses on some perspectives regarding academic activities, the academic resources available to people, about their attitudes to retirement, the extent of their leisure, voluntary and other caring activities. The aim of the present study is to address these issues as well as to describe the extent, to which retired academics reenter employment, continue their academics skills and what extent the academic resources are available to them. It is considerable that the term retirement does not refer to “a final exit from the labor market” or “to withdrawal from academic activity”, but to the point of first drawing a university pension and the period thereafter.

The trend of early retirement is as strong in universities as elsewhere, evidences indicate that the two-thirds of retirees got retirement before 65 and these early retired staff were re-employed part time in the universities, nearly half of those who retired at 65 + had been employed part-time.

While two-fifths of retired academics got employment outside the university, majority staff members continued to use their academic skills in a different setting, e.g. in industry, private practice, or non-university teaching. Some moved through a series of jobs; For example, a physics lecturer took retirement at 56 to take a full time post in industrial research, retiring from there at the age of 61 to take a university research fellowship, from which he retired at 64.

“However, the majority of early retirements were voluntary. The single most frequent reason for retiring early was dissatisfaction with the universities, because of the increasing amount of administration, audits, assessments, larger classes, 'dumping down' of standards and the excessive teaching load placed on some academics as a result of the Research Assessment Exercise. But over a half of both academic and academic related staff gave a positive reason for retiring early, most frequently the wish to pursue other interests. ('At 60 I wanted to climb mountains and travel for long periods of time before it was too late'.) Those who retired early were the most likely to say that early retirement had provided them with an opportunity to begin a new

career, develop new interests, build up a self-employed business or practice, cushioned by their university pension.”⁵³

“Despite generally positive attitudes to retirement, a recurring comment was that universities did not recognize the actual or potential contribution of retired academics as they were not fully accepted by colleagues and lacked status. One wrote; 'I feel like an interloper in my old department', another commented; that he was given the title of 'visiting scientist'. So, they had no wish to take part in decision making, but with the exception of academic 'stars', which had research grants, invitations to lecture abroad etc, thus the encouragement for continued academic work were often inadequate.”⁵⁴

Roman and Taietz (1967) describe, “A US College provided rooms, lab and library facilities and secretarial support for its retired academics, which could continue to research and do consultancies, but not teach or take part in decision making. A retired academic Dean suggested that universities should take some responsibility for assisting staff in their post-retirement careers, just as they do for the careers of current staff in appraisal interviews.”⁵⁵

“It is well established that women academics experience is discriminatory at work, such discrimination also continues into retirement. Many more women than men retired on the lowest academic grade, as lecturers 52% compared with 29% of men, on retiring they were re-employed for a shorter time than men. Three to five years later they were less often employed in the universities, and had fewer university resources available to them. In contrast, the most advantaged group was the professors, who retired later with larger pensions than other grades of staff and were much more likely to

⁵³ Patton, C.V. 1977. “Early Retirement in Academia.” *The Gerontologist*, Vol. 17. Pp. 347- 354

⁵⁴ Tizard, B. & Owen, C. 2001. “Activities and Attitudes of Retired University Staff.” *Oxford Review of Education*: Taylor & Francis Ltd, Vol. 27. Pp. 253-270

⁵⁵ Roman, P. & Taietz, P. 1967. “Organizational Structure and Disengagement.” *The Gerontologist*, Vol. 7. Pp. 147-160

have consultancies and much more often provided with resources by universities and research grants by grant-giving bodies.”⁵⁶

⁵⁶ Tizard, B. & Owen, C. 2001. “Activities and Attitudes of Retired University Staff.” Oxford Review of Education: Taylor & Francis Ltd, Vol. 27. Pp. 253-270

CHAPTER 3

AREA PROFILE

3.1 Introduction:

This chapter includes a brief description of the district and then the latter half of the chapter consists of the details about the locale and surroundings. Keeping this in view, the following chapter contains information regarding social organization, economic conditions, medical facilities, beliefs, geographical layout, language, dress pattern, food habits, games, their joys and worries etc. These things help to have a deep insight into the culture of given locale to understand the life style and daily routine of retirees.

3.2 Locale of the Study:

The study was conducted in Wah Cantt, which is situated at a distance of 30 km from Rawalpindi.

3.3 District Profile:

The district took its name from its Headquarters town “Rawalpindi” which means the abode of Rawals. In *Tuzk-e-Jehangiri*, it has been recorded that the name Rawalpindi consists of two parts, Rawal and Pindi. The Rawals a *jogi* tribe, founded a village Rawal at the site where we have the Rawal Dam today, where Jhanda Khan, a Ghakkar Chief, founded a new town at the site of an old town Kaawa as Fateh Pur Baari, he named it Rawalpindi. Rawalpindi emerged as a fiscal district during Sikh rule. At the time of Alexander’s invasion, the district was known by the name of Amarda. During Mughal period, the area was known as Sindh – Sagar, and west of the tract now included in the Rawalpindi District was then comprised in the Fatehpur Mahal.⁵⁷

3.3.1 Topography:

Rawalpindi district is divided into three distinct portions according to general configuration. The first portion consists of Murree and Kotli Sattian Tehsils and northern portion of the Kahuta Tehsil. The second portion is Rawalpindi Tehsil and extending through Kahuta upto west bank of the Jhelum and down into Gujar Khan Tehsil till it

⁵⁷ Stics Division Government of Pakistan.1998. District Census Report of Rawalpindi

reaches the northern border of Jhelum district. The third portion is the plain or Potohar which includes whole of Gujar Khan Tehsil except a small corner on the east traversed by the hills on the bank of Jhelum and south-east portion of Kahuta Tehsil.⁵⁸



Map No.1 Rawalpindi District⁵⁹

3.3.2 Climate:

There is wide variation of climate between various parts of the district. The Muree and Kotli Sattian Tehsils have severe winter and mild summer, while Gujar Khan, Rawalpindi and Taxila Tehsils have a hot summer and moderate winter. The average rainfall in the district is 1,550 millimeters. The coldest month is January when the mean maximum temperature is 17.7 degree centigrade and minimum 2.6 degree centigrade. From February to May the temperature rises at the rate of 5.06 degree centigrade per month. The highest temperature is reached in June when the temperature may touch the 45 degree centigrade.

The monsoons set in July and the rain showers cool the atmosphere. The temperature ranges between 5 to 45 degrees and this vast range of 40 degrees is responsible for

⁵⁸ Stics Division Government of Pakistan.1998. District Census Report of Rawalpindi.

⁵⁹ Google Maps. (2012) Mymapsof.Com/Rawalpindi Retrieved on October 17, 2012 from Wwv. Worldmapsfinder.com

making the climate healthy and bracing. There is snowfall during the month of December, January and February on the hills. The delightfulness of the climate of Murree affords a welcome graceful change from the sultriness of the plains in the other parts of Pakistan.⁶⁰

3.4 Locale at the Micro Level: Wah Cantt:

The locale chosen for study was Wah Cantt, a cantonment city located in Punjab Pakistan. It is situated approximately 50 km northwest of Islamabad and located in a valley which is surrounded by hills from all directions.



Map No.2 City of Wah Cantt⁶¹

3.4.1 Ancient History:

Wah Cantt is adjacent to Taxila city, which is enriched with one of the most important archaeology sites of the world. The ancient name of Taxila was “Takshasila” meaning the “city of cut stones”. Taxila had been the cradle of the world’s greatest civilization. It is the place where civilization and sculpture art took roots and flourished. Taxila was conquered by Alexander in 327 B.C. it later came under the Mauryan dynasty and attained a remarkably mature level of development under the great Ashoka. Then

⁶⁰ Stics Division Government of Pakistan.1998. District Census Report of Rawalpindi.

⁶¹ Google Maps. (2012) Mymapsof.Com/WahCantt Retrieved on October 17, 2012 from Wwww. Worldmapsfinder.com

appeared the indo-Greek descendants of Alexander's warriors and finally came the most creative period of Gandhara. The great Kushan dynasty was established somewhere near 50 A.D. During the next 200 years, Taxila became a renewed centre of learning, philosophy and art. Pilgrim and travelers were attracted to it from as far away as China and Greece.⁶²

It also mentioned that Jehangir army was coming from a mission and they stayed here for some while and Emperor Jehangir was impressed by the scenery of this place, so he said Wah (how amazing) then his place was named Wah after that. It is said that Jehangir's army, the fourth Mughal emperor, was coming back from Kashmir mission, it was evening time, and they were tired and looking for a place to stay. They started to search an appropriate place among Barren Mountains.

After a little search they were successful to find a place, where there were natural source of water. As soon as the Mughal king watched the natural spring and drunk the water, he loudly said "Wah." His words punched on the stone of history, after that day, this territory are called Wah. The Mughal advent had a strong influence on the architecture of the city which is still visible to date with prominent Mughal sites like the "Iosar and the Wah Garden." After gaining independence Pakistan had no factories capable of producing armaments and military goods. So an urgent plan was made for an ordnance factory in Wah, Punjab. The word Cantt was added to Wah in 1951, when Prime Minister Khawaja Nazim-u-din unveiled the stone of Pakistan ordnance factories Wah Cantt. It is the sole one Ammunition factory of Wah Cantt. It is the complex of 14 factories.⁶³

3.4.2 Historical Background of Wah Cantt:

Wah has a historical background. Wah has always been a favorite's place of the Mughal rulers. They built here several gardens such as the most famous "Wah Garden". It was still present with its remains and located on the main G.T road bisecting the Islamabad. Garden has historical value as well as it is a beautiful attractive picnic spot. Still this park has potential to drive the people from different places. Wells were the important

⁶² WahCantt City. Wikipedia.Org. Retrieved on October 6, 2012 From [Http://En.Wikipedia.Org/Wiki/Wah/Cantonment](http://En.Wikipedia.Org/Wiki/Wah/Cantonment)

⁶³ Ibid

remaining of the Mughals; one of them still exists with its Mughal glory that is in the Sher Shah Park Aslam Market, where it is said that Sher Shah Horses used to drink water. Wah was the area having fertile soil and suited for growing every sort of crops and especially fruits. This area was not so much developed before the construction of the Pakistan Ordinance Factories.⁶⁴

3.5 State Line:

The main characteristics of the city like literacy rate, population, geographical area, language spoken by inhabitants, weather and its surroundings all such were identified by the researcher during the field work and it is highlighted in the following table:

Literacy Rate	99.9%
Population	0.35 Million
Area	35 Sq. Mile
Importance	Pakistan Ordnance Factories
Cities Connected With Area	<ul style="list-style-type: none">• Taxila• Hassanabdal
Languages	<ul style="list-style-type: none">▪ Punjabi▪ Urdu
Entry Points	<ul style="list-style-type: none">○ Barrier 1, Barrier 2,○ Barrier 3,Barrier 4,○ Barrier 5, Barrier 6,○ Barrier 7.
Weather	Moderate

⁶⁴ WahCantt City. Wikipedia.Org. Retrieved on October 6, 2012 From [Http://En.Wikipedia.Org/Wiki/Wah/Cantonment](http://En.Wikipedia.Org/Wiki/Wah/Cantonment)

3.6 Pakistan Ordinance Factories:

Pakistan Ordnance Factories were the largest defense industrial complex under the ministry of defense production, producing conventional arms & ammo to international standards. These factories were;

- Weapon Factory, Machine Gun Factory, Small Arm Ammo Factory, Medium Artillery Ammo Factory, Heavy Artillery Ammo Factory, Tank & Anti Tank Ammo Factory, Explosive Factory, Filling Factory, Propellants Factory, Tungsten Alloy Factory, Tungsten Carbide Factory, Steel Foundry, Brass Mills, Clothing Factory
- **Subsidiaries were:** Wah Nobel, Wah Industries, Hi Tech Plastics, Attock Chemicals.

Industries in Wah Cantt included one of the largest cement factories in south Asia, ordinance and tractor plants, agriculture implement and spare-part manufacturing.

3.7 Climate of the Locale:

The climate of the Wah Cantt was hot in summer and cold in winter. It has extremely hot summers with temperature rising to 46.1 °C (115.0 °F) and in winter minimum of -3.9oC (25.0 °F). There was a very little rainfall mostly brought by the unreliable south-westerly monsoon winds during the late summer.⁶⁵

3.8 Population:

The population of Wah Cantt was estimated to be over 500,000 including both Muslims and non Muslims. Male ratio was higher than female.

Table No: 9 Sex of Respondents

Sex	No. of Respondents	Percentage
Retired Males	20	50%
Retired Females	20	50%
Total	40	100%

⁶⁵ WahCantt City. Wikipedia.Org. Retrieved on October 6, 2012 From [Http://En.Wikipedia.Org/Wiki/Wah/Cantonment](http://En.Wikipedia.Org/Wiki/Wah/Cantonment)

Above mention table describes that researcher conducted 20 interviews from retired males and 20 from retired females of different occupation. Table shows the percentage of the retirees both males and females, the retired males were 50% and the retired females were 50% of the total sample size.

3.8.1 Ethnic Compositions:

Ethnic composition of respondents were; Sayyed, Pathan. Chudhary, Awan, Qureshi, Malik, Raja, Bhatti. They lived peacefully without any sort of discrimination and participated in economic activities just to earn their bread and butter

Table No: 10 Ethnic Compositions of Respondents

Caste	No. of Respondents	Percentage
Sayyed	3	7.5%
Pathan	2	5%
Chudhary	8	20%
Awan	11	27.5%
Qureshi	5	12.5%
Malik	2	5%
Raja	5	12.5%
Bhatti	4	10%
Total	40	100%

During the field work, researcher found a multiple castes of respondents. Among them, 7.5% respondents were Sayyed, 5% were Pathan, 20% were Chudhary, 27.5% were Awan, 12.5% were Qureshi, 5% were Malik, 12.5% were Raja and 10% were Bhatti. As locale of the present study was multi-culture and People of the different cultures and castes were lived in Wah Cantt.

3.8.2 Languages:

People from different parts of the country were living and serving in Wah Cantt. Culture from Karachi to Khaber could be observed in city. People spoke languages of their area

such as Punjabi, Pashto, Sindhi, Balochi, and Kashmiri. Urdu and Punjabi language were common mean of communication in this area as well Urdu & English was considered official languages.

Table No: 11 Languages of Respondents

Language	No. of Respondents	Percentage
Punjabi	11	27.5%
Urdu	29	72.5%
Total	40	100%

The data of research indicates that 27.5% retirees spoke Punjabi for communication with people, while 72.5% retirees preferred to speak Urdu language being the national language.

3.8.3 Food:

Basic components of food were vegetables, Meat and Wheat. Food habits of people were different according to their living standards. Retirees who belonged to rich class could afford every type of food like meat and vegetables etc. Middle class retirees also ate good food, but retirees who belonged to poor class ate simple food. They could not afford different variety of food. The regular meals were taken thrice a day, the first between 7 to 8 o'clock, then in afternoon between 2 to 4 o'clock and in evening from 6 to 8 o'clock. The time varied with season and retirees tried to have food with their family members to strengthen their family ties.

With the passage of time, people of Wah Cantt were also adopting new styles of food like Chinese food, Russian food, Italian food etc. There were different restaurants; people visited them for the variety of food. Now usually people organized their weeding functions and parities in different hostels just to enjoy a wide variety of food. There were different pizza shops and ice-creams parlours visited by the people of all ages.

People preferred to cook meal but due to the engagements of the younger generation in their office routine and social work, they forgot to work in kitchen. They usually had

their lunch outside the home. So, different hotels and restaurants have come up in the area. Different snack bars and ice-cream parlours were also present and remain crowded most of the time.

3.8.4 Dress:

The population of Wah Cantt was very fond of fashion. They kept themselves aware about up coming fashion and follow it. Casual dress of men was "*shalwar qameez*" but in function they wore paint shirt and three piece suits. Young boys preferred to wear jeans and shirts in all occasions. In funeral ceremonies, on Eids and Friday they wore "*shalwar qameez*" Women of Wah Cantt were very stylish and they preferred the updated fashion. Weekly they visited different boutiques. Every month exhibitions of designers were held in different hotels for them. Ladies used to wear jeans, tops, *sari*, *shalwar qameez*, forks, long shirts or short shirts, trousers, tights etc. In short, they did all kind of fashion according to the time and requirements of occasions. Monthly they visited the salon for their beautification. While retirees used to wear simple and clean dress as they were punctual of prayers. Usually they dressed up according to their children's choice, as children brought dresses for them.

3.9 Structure of the Houses:

According to Marshall:

"House hold refers to a group of persons sharing a home or living space, who aggregate and share their incomes as evidenced by the fact that they regularly take meals together."⁶⁶

The housing area of Wah was divided into 27 sectors and some private housing colonies. Although 67.7% of the population was availing P.O.F housing, comprised of cemented houses. While the rest of the population was in other residential areas/ colonies, the commonly known colonies were Shahwali Colony, Gulistan colony, Lala Rukh (Basti).

Pacca houses were made of clay, cement, bricks, wooden beams were in the roof. The side walls as well as the ceiling of these houses were fully plastered. The architecture of

⁶⁶ Marshall, G. 2006, 2008."Oxford Dictionary of Sociology": Oxford University Press USA.

these houses was quite simple. Many houses apparently seemed to be very stylish. Usually upper class retirees had such *pacca* houses. They furnished it with almost all luxuries of life. 35% retirees had cemented house.

Semi-paccas houses were built with cement, mud, wood, stones and were usually owned by the middle class retirees. These houses were partially plastered and consisted of 2 to 4 rooms. The *semi-pacca* houses had also usually a larger open courtyard. This place was the center of activity for most part of the day and living took place here. *Charpais* were placed here and female visitors came and gossip here. Food was cooked in a corner of the courtyard. 27.5% retirees had *semi-pacca* house.

kaccha houses were primarily constructed with mud. People constructed their house in the shape of a big hall and a small room was built next it. 17.5% retirees had *kaccha* house and due to insufficient amount they could not build up *pacca* house for them.

Table No: 12 House Patterns of Respondents

Type of Houses	No. of Houses	Percentage
kaccha	7	17.5%
Pacca	22	55%
Semi-pacca	11	27.5%
Total	40	100%

3.10 Kinship and Social Organization:

3.10.1 Family Structure:

According to John:

“A family is defined as two or more persons who share recourses, share responsibilities for decision, share values and goals, and have a commitment to one another over time”⁶⁷

In Wah Cantt mostly Joint and Nuclear family system was found. There were 2 types of

⁶⁷ John, D. 1997. “Marriage and the Family”, 2nd Edition: Mayfield Publishing Company, American Association of Family and Consumer Science.

family:

- Nuclear Family
- Joint Family

The nuclear families were the broken part of joint family. After two or three years of residence, family divided into two or three nuclear families. So, 15% retirees had nuclear family system.

Joint family was a group of people sharing same residence and economy. Joint family system was very common in Wah Cantt. People liked to live in joint family because they could not afford their bread and butter separately.85% retirees preferred to live in joint family because not only it gave economic support to it's members but also the moral and psychological support after retirement

Table No: 13 Family Structures of Respondents

Family Type	No. of Respondents	Percentage
Nuclear	6	15.00%
Joint	34	85.00%
Total	40	100%

3.10.2 Marriage:

“Marriage is an institution; the family is the group or body of personnel, whose actions are directed toward fulfilling the aims of the institution.”⁶⁸

Marriages were arranged by the elders of the household and with the consultation of family. Usually the initiative was taken from the groom’s side. Enquiries were made on both sides from the neighbors, which proved to be the best sources of information. After investigation, the proposal was accepted and marriage took place on the date fixed by both the families. Mostly people preferred to do marriages within their family and sect. Exogamy marriages were also recorded. People liked to marry in the same sect rather

⁶⁸ Hobel, E.A.1958. “Anthropology the Study of Man”: McGraw-Hill Company New York

than in same caste. It was not compulsion for them to marry within the city or outside. According to Islam marriage is a civil contract between man and woman. Islam allows polygyny, in Wah Cantt the few examples of polygyny were found among middle class retirees and very rare in upper-class.

Table No: 14 Marriage Patterns of Respondents

Categories	No. of Respondents	Percentage
Exogamy	29	72.5%
Endogamy	11	27.5%
Total	40	100%

According to the research findings, 72.5% retirees of Wah Cantt followed the exogamy pattern of marriage and 27.5% preferred endogamy pattern of marriage. Mostly retirees’ belonged to lower class strictly followed the rule of endogamy. One of the main reasons behind endogamy was that marriage within family will compensate the minimum amount of dowry or strengthen the marital bond. While retirees’ belonged to middle and upper-middle classes were practicing exogamy, they were more concerned about status. They were keen for having a literate spouse instead of endogamy and always remained in search of better choice.

Table No: 15 Marital Statuses of Respondents

Categories	No. of Respondents	Percentage
Married	38	95.00%
Un-Married	1	2.5%
Divorced	1	2.5%
Total	40	100%

3.11 Economic Organization:

3.11.1 Occupation:

“An economic role separated from household activity as a result of the growth of markets for labor. Such roles form part of a wider economic division of labor in an industrial enterprise, formal organization or socio-

economic structure.”⁶⁹

Usually the families of retirees were migrated in Wah Cantt for economic reason and got jobs in P.O.F. They left families and started living in this area. They moved back to their villages on Eid and summer vacation. In P.O.F factories, there was a quota system so people of the Punjab were higher than the other provinces. People of Wah Cantt were involved in different economic activities like doing multiple jobs in government and private sectors, running their business, doing wage/labor and mostly were well settled abroad and earning good amount of money.

Table No: 16 Occupations of Respondents before Retirement

Occupation	No. of Respondents	Percentage
Government	28	70.00%
Private	9	22.5%
Civilian	3	7.5%
Total	40	100%

This table reflects the different occupations of respondents among which 70% were factory worker, 22.5% were doing private jobs and 7.5% were civilian. Still 33% of retirees were doing multiple jobs after retirement as teachers, run own business, worked as labor, security guard, gate keeper and in farms. They were doing jobs due to various reasons, like lower and middle-class retirees were doing it to overcome their financial crisis and upper-middle class retirees just to get rid of boredom. Above mention table proves very helpful to classify the respondents. Thus, P.O.F was an industrial area so there was high ratio of the factory workers as compare to the other occupation.

3.12 Education:

“Education is a philosophical as well as sociological concept, denoting ideologies, curricula, and pedagogical techniques of the inculcation and

⁶⁹ Marshall, G. 2006, 2008.”Oxford Dictionary of Sociology”: Oxford University Press USA.

management of knowledge and the social reproduction of personalities and cultures.”⁷⁰

A person was treated as literate in 1998 census “if he could read news paper or a journal of same standard and could write a simple letter in any language. Wah Cantt has the highest number of educational institutions and Literacy Rate of the locale found 99.9%. One thing which made it more prominent, conspicuous and distinguished was its standard of education and literacy rate. There women and men were highly qualified, no doubt girl’s education was a matter of great concern for parents as they wanted to have a literate spouse for them.

Table No: 17 Education of Respondents

Education Level	No. of Respondents	Percentage
Illiterate	1	2.5%
Primary	5	12.5%
Middle	9	22.5%
Metric	11	27.5%
F.A	5	12.5%
B.A	3	7.5%
Diploma Holder	6	15%
Total	40	100%

This table depicts that 2.5% retirees were illiterate, 12.5% were at primary level, 22.5% were at middle level, 27.5% could be found at high level while 12.5% at intermediate, 7.5% at graduate and 15% were diploma holders. Thus, researcher tried to explain the educational level of the respondents for the readers.

Wah Canttt has proved its mettle in both liberal and technical education. Apart from a large number of private and government schools, foundations of professional universities have been laid down in past 5 years. Wah Medical College, University of Wah, Wah

⁷⁰ Marshall, G. 2006, 2008.”Oxford Dictionary of Sociology”: Oxford University Press USA.

Engineering College, Comsats Institute of Information and Technology were among the big institutes in Wah Cantt.

There was a POF vocation center for ladies by WSSO. Qualified staff trained the women in cooking, baking, sewing, designing, self grooming, parlor and home decoration etc. Usually women joined this institution in summer-vacations for their up-grooming

3.13 Religion and Religious Activities:

Islam was the religion of the majority of the inhabitants of Wah Cantt. There were the numerous mosques in different areas where people performed their religious duties. A large number of residents because of belief upon the grace of Allah offered five times prayers in mosque. They also gave monthly funds for the alterations in the mosques. The shops remained close on Friday at time of Juma and every body goes for juma prayer, then the shops re-opened after the prayer.

The imams of mosques and their wife, both gave formal education of the "Holy Quran" and "Islam" to the children. They recited and taught the holy Quran to the children, for this purpose some *qari* provided their services at home. Usually retirees visited the mosques five times in a day and were very punctual about it. As they had a plenty of time so they wanted to spend it in religious duties. Some retirees were imams of mosques and some retirees provided their services as *qaris* at home without getting any reward. Different religious celebrations were held in the mosques for which funds were often collected by the retirees. Sermons were held in different hotels of Wah Cantt for the religious education of inhabitants by the *ulmas*.

There were people of different sects like *sunni*, *wahabi* and *shai*. There were 4 *imam-bargah* for *Ahle-shai*. As well there were 2 churches for Christians because majority of them lived here and worked in POF factory. There were some people who belief in saints, so they approached to different shrines in any kind of need. These shrines were out side of Wah Cantt.

3.14 Modern Amenities:

3.14.1 Introduction of Mass Media:

A lot of changes were observed among people with the introduction of Mass Media. 90% inhabitants had television sets and retirees spend their time while watching television. They heard news regularly on TV. There were regular buyers of newspaper, had keen desire to keep themselves up-to-date with current affairs and political issues of Pakistan. The landline telephone facility was available in the locale. Approximately all the households of Wah Cantt had landline telephone connections and usually retirees contacted with friends and relatives through PTCL phone and cells.

3.14.2 Market:

There were numerous markets like meat markets, grocery markets, clothing markets, automobile markets etc. All kinds of things were available in these markets. Area “Basti” was very famous for the purpose of shopping. There were malls and plazas which were center of attention of inhabitants. The shopkeepers brought items of the latest fashion and design from different cities like Rawalpindi, Islamabad and Lahore etc. Different shops were seen there like: tailor, general stores, milk & yogurt shop, *tandur*, barber, electronic, bookshop etc. Retirees daily twice and thrice visited the market to bring grocery and vegetables for family.

3.14.3 Transportation:

In Wah Cantt transport system was available for the residents called “POF Welfare Transport system”, having its buses and coaches on 7 different routes all over the city. These buses had both males and females conductors for the convenient of public. They charged the fare of Rs.10 for travel within the city. This was the cheapest and the most efficient public transport network in Pakistan. For college and university students, the pass system was prevalent instead of charging fare on daily basis. Retirees also availed the facility for moving anywhere in the city to meet their friends and relatives. They also visited POF hospital for checkup through this public transport in Rs.10/-

3.14.4 Ordnance Club:

There was a club for the POF employees and retirees of Wah Cantt. Membership of the club was given to them on the bases of their scales. Members and their children were used to come for dinner, parties and for sports. Squash, badminton, volleyball, table tennis, swimming and gym facilities were available at here. The members and their families took advantage from such facilities.

3.14.5 Senior Citizen Foundation:

There was a senior citizen home for retirees, majority of retirees used to visit the place from 8-2 o'clock for meeting their ex-co-workers and friends, for reading newspaper and chit chat with other retirees. They also opened a marriage bureau over here to match the spouses and to spend their time. Researcher noticed usually middle class, upper-middle class and upper class retirees visited here on daily or weekly bases to have a round of conversation and to kill their boredom.

3.14.6 Medical Facilities:

There was hospital known as POF Medical Hospital run by the government for providing medical treatment to the employees of POF, the facilities were also available for the retirees. This hospital had different branches for the convenient of people, which is known as POF Dispensaries. Initially employees and retirees approached to dispensaries but in serious condition they visited POF hospital for proper treatment and tests. They got some medicines free of cost, now they were getting medical allowance with pay and pension. Doctors of POF hospital just prescribed the medicines to the patients, while the purchasing of medicines was their own headache out of the medical allowance and if the medicines were too expensive then they submitted the bill to the hospital's administration for re-imburement of the amount spend.

This hospital was facilitated with latest equipments and machinery. Highly qualified doctors and staff was here to serve the people. In Wah Cantt, there was a wide range of private clinics, where doctors treated the patients. These clinics remained open till 12'oclock at night. There were also few private hospitals, which remained open over

night to serve patients. Government POF hospital also remained open through out day and night for POF employees and retirees, for emergency cases and for private people.



Plate No. 1 Jinnah Gate of Wah Cantt



Plate No. 2 Senior Citizen Foundation



Plate No. 3 Ordnance Club



Plate No. 4 Vocational Centre



Plate No. 5 POF Medical Hospital

CHAPTER 4

SOCIAL ASPECTS OF RETIRED LIFE

Many researches have been done which suggest that close supportive relationships can play a very important role in maintaining physical and mental health. The people who have experienced adverse life circumstances or misfortunes were greatly benefitted from the family support, friends support and professional support. However it is very painful to notice that everyone does not get sufficient support of this kind. People feel uncomfortable if surrounded by suffering or distress; they become worried and hence are unable to provide the help and sympathy which the victims need. So in this way the unfortunate circumstances of the victims prohibit others from helping the victims. Thus, such views have resemblance to the study of Kiesler⁷¹

Looking at the social patterns about elderly people and old age, in our country, from a historical point of view that the elderly whether female or male is always protected at the times of ancient sub-content. Social life and family life witnessed rapid and significant changes in Pakistan. These rapid changes affected social institutions, behavior and values. For example crowded family divided into nuclear families, the family and kinship systems developed as far as functionality is concerned.

In the society, the word elderly evokes an unhappy and lonely dependent individual with walking difficulties, close to changes and whose social relations have weakened. The retired individual has various worries concerning his /her health, losing his/her control or being excluded from the society. When a man is born, the first unit or institution that he faces is family and he lives in it till his death.

Man possesses more sensitive affiliations with family members to share their pains, pleasures and help each other. In our social set up a whole family depends upon a person who brings up his children, educates them and tries his best to provide them with bright future, but when his own time of dependency such as old age and retired life comes and if

⁷¹ Kiesler, S. & Morgan, J. 1981. "Aging": Academic Press Inc. New York

offspring reluctant to him then it turns out to be heart aching socio-psychological problems.

Human relations based on the network of connections. Interaction among people constitutes a chain of relationships which generates familiarities and acquisition among people. It binds them into different social groups. Social groups facilitate the people for the survival in the society. Relationships of belonging can be source of companionship, socialization, identity and safety or security.

“Relationships emerge when people interact with one another, usually in the process of playing their various social roles.”⁷²

Family is a source that enables the individuals to live and participate in the mainstream of society. All sorts of help, which are the basic need in the society, are firstly acquired from family. After family, relatives, friends, neighbors and other relations, which exist in society can be a substitute of family or can provide the services, which are provided by family. Interaction between individuals or social groups may constitute a focal point where all actors gather their resources and activities.

Thus, interaction plays an important role in all the stages of development of human life. As the retired people have not varieties of activities and remain only at home, along this they have not much interaction with their neighbors, friends and kins. So they feel loneliness and isolation due to lack of interaction.

4.1 Retirement in a Social Context:

When people get retired either early or fixed, many changes take place in their behaviors. They are expected to assume the role of a “retired person”. Some lower class retirees, I observed during research were not satisfied from their retirement because they considered retirement as having adverse effects on their health as it bound all the social activities of a person. Economic conditions also matter in this regard because the retirees

⁷² Atchley, R.C. 1972. “The social forces in later life”. An introduction to social gerontology. Belmont, CA: Wadsworth

had to live within their pension, because of low amount they failed to live up and therefore, suffered from different problems.

The retirement role also includes duties expected from a retired person. Retirement adds a lot of decision making responsibility into the retirees' personality. In addition to the continuing responsibility of parenthood, they have to make the right use of their pension so as to avoid being dependent upon others.

The retirees who have a higher level of pension spend their post –retirement life easily. But it is not the case with the lower-class retirees. Such people, while at their jobs, faced financial problems because of their low incomes and after retirement, they get low pensions that cannot last long so they have to apply somewhere else for income. The process of Disengagement is treated as a natural, universal, biologically based and normal part of the life course.

4.2 Retirement and Social Isolation:

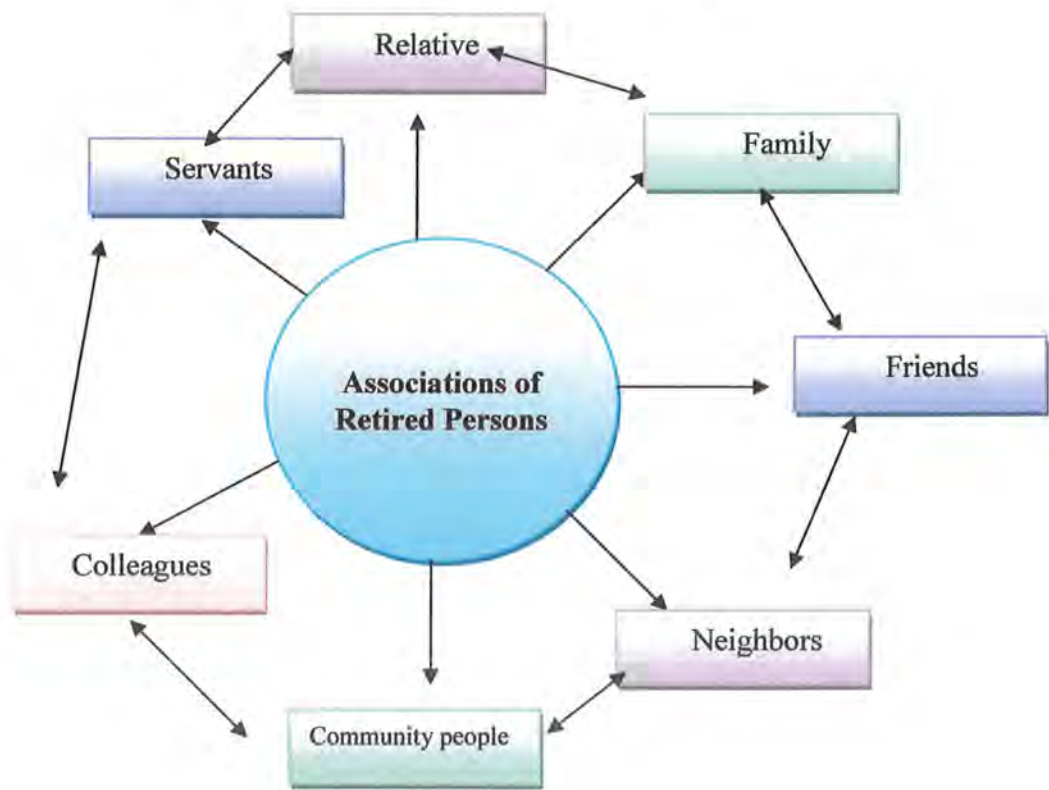
Entrance into retirement age requires that one leave behind the community of one's work. Many retirees for a time have no membership in community: no other network of people with whom there is a sense of alliance and with whom interests are shared. The absence of membership in a community creates the feelings of marginality, restless and boredom. Those who live alone, they especially experienced the social isolation at the early days of their retirement. Social isolation is the act of withdrawing from society in general. So, there is usually not much interaction with other people, illnesses and phobias are major factors of social isolation. Social isolation can contribute toward any emotional, behavioral and physical disorders including: heightened anxiety, panic attacks, eating disorders, addictions, substance abuse, violent behavior and overall disease.

According to Delisle (1988) "social isolation, or solitude, "denotes a lack of...quantity and quality of social contacts."⁷³ In other words, a situation of social isolation involves few social contacts and few social roles, as well as an absence of mutually rewarding relationships with other people. This situation can occur in older age as a result of

⁷³ Delisle, M. 1988. "What does solitude mean to the aged?" Canadian Journal on ageing.

retirement and the loss of daily contacts related to work, from death of family members or friends, or through a change of residence that may be necessitated by declining health coupled with the absence of regular caregivers.

Figure # 1 Association of Retired Persons



The above mentioned model explains the association of retired persons. It demonstrates that retired people, in the occupational setting have strong association with their relatives, friends, family, neighbors, colleagues, community people and servants. But when they retired, their web of relationship or associations shrink and they feel themselves lonely.

Social isolation occurs on three levels, micro (individual), meso (community), macro (society) and encompasses physical dimensions, mental health and so on ... The term community is used broadly to refer to groups of people with common interests. Physical isolation occurs when ecological obstacles (such as characteristics of where one lives) impede a person's ability to communicate with others. Physical isolation may occur due to geographic distance coupled with inadequate transportation (e.g., living alone or far from other people), architectural features of a building or the time schedule of the

individual and categories of people (e.g., spending long periods of time alone because of the lifestyle of the relatives).

Social isolation results “from a combination of socio-economic/cultural factors related to industrialization which interact with individual characteristics”. Social cohesion is dependent on a society’s politics, religion, mores, and norms. For example, relations in pre-industrial society were guided by the logic of mutual assistance, where extended families had the norm and older family members were cared for as long as possible. With industrialization, however, young adults have tended to separate from their families and extended families have become scarce, these factors have contributed to the marginalization of the elderly. Social cohesion refers to “collective solitude.”⁷⁴

Now we talk about the social roles. In pre-industrial societies older and younger people lived and worked in similar temporal, spatial and social spheres. Today, younger and older people tend to do different activities. Older people are described as marginalized or socially excluded, because they have lost their opportunity to participate in their communities and they no longer have a role.

72.5% retirees remarked that they feel social isolation because after retirement they are cut off from their friend’s company, with whom they were working. They still missed their absence in their lives and usually met with them monthly, occasionally and by chance in market. 27.5% retirees said that they are quite satisfied with their lives, majority of them were belonging from middle and upper class.

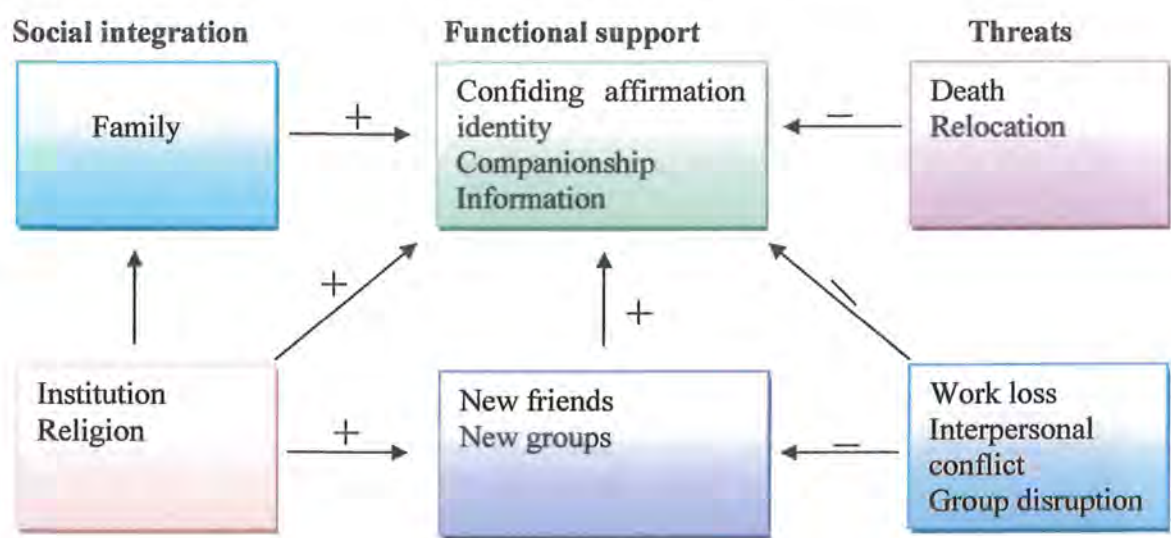
Social isolation will be less likely if mutual assistance is a principle in the community. Personal social skills obviously also influence the experience of isolation. These are more developed for some people than others, and are determined partially by culture, social class and gender. Loneliness by Perlman and Peplau (1981) defined as “the unpleasant experience that occurs when a person’s network of social relations is deficient in some important way, either quantitatively or qualitatively.”⁷⁵

⁷⁴ Delisle, M. 1988. “What does solitude mean to the aged?” *Canadian Journal on ageing*.

⁷⁵ Perlman, P. 1981. “Social Isolation and loneliness.” <http://www.active age .org/files/loneliness>.

Thus, it seems obvious that loneliness is dependant on the individual who experiences it. It is a subjective feeling. The opposite of loneliness is belongingness or embeddedness.

Figure # 2 Process Necessary to Maintain an Adequate Social Net Work



There is distinction between loneliness and social isolation. Although often discussed in the same context as loneliness, social isolation is different. It concerns an objective description of a situation where there is an absence of relationships with other people. A person with a small number of meaningful relationships is said to be socially isolated but loneliness is not directly connected to social isolation. Socially isolated people may not be lonely and vice versa. Isolation and loneliness are not seen as problems, but they have a big impact on people’s lives. Individuals reporting loneliness and social isolation have been found to suffer serious health problems as a result of their loneliness:

“Social isolation can be as harmful to your health as smoking or a sedentary lifestyle.”⁷⁶

⁷⁶ Cacioppo, J. 2008. “Loneliness, Human nature and need for social connection” [http:// www.active age org/ files/loneliness](http://www.activeage.org/files/loneliness).

Isolation and loneliness are a leading factor of depression, which is a major component of ill health and premature death. It impacts on families, communities, the economy and wider society. So it seems obvious that, if you want to lead a happy and long life, you need a strong social network. As the old African proverb states:

"If you want to go fast, go alone. If you want to go far, go together".

4.3 Health and Cure of Disease:

Health is very important in the lives of retired people. It can have a dramatic effect on their lives. Arthritis, pain in bones, heart problems, hearing problems and diabetes were the main medical problems that faced by the retired people due to their old age.

There are some factors which govern and affect the health of people. The first one is exercise. The data indicates that exercise is crucial for improving the health of aged. Second factor is nutrition. Having excessive food or food containing too much fat can lead to obesity while under nourishment can cause weak health or malnutrition. Drugs are also considered as a factor which affects the health of retired people. Drugs are basically used to eliminate a disease or illness. The fourth factor is stress. It can increase the rate of illness and can even cause the death.

Fifth important factor is medical care. Generally speaking in terms of quality and quantity health care has improved for the aged people. The sixth and last important factor for health is the environment. The kind of environment which causes stress or becomes a hurdle in the way of needs of aged people is detrimental to health. This study of *Crandall, 1980* also promotes the above factors which facilitate the health of people. 77.5% (Males: 42.3%, Females: 35.2%) experienced the health problems related to breathing, diabetes and pain in bones. There were even 22.5% (Males: 9.5%, Females: 13%) cases among retirees who were still healthy active and did not have any illness which could threaten their life. They did not have any prescribe medication. Most of these people fasted during the month of Ramadan. They also took care of their health and dietary needs whenever they felt it necessary. Unfortunately there were a few (5%) people who were suffering from dangerous diseases which affected their lives.

The most common complaint about health which retired population had been in Wah Cantt was aches and pains related to joints especially in knees. Because of this, their mobility became limited and this information was shared by 77.5% of the respondents. Tooth decay was also common health hazard; it caused many difficulties in eating. Hence a number of the retirees changed their eating habits. Some other common ailments which the retirees reported were hypertension, paralysis, piles, asthma, gastroenteritis, hepatitis and diabetes.

Their treatment was sought from various sources both within and outside Wah Cantt. Within the community most of the people received treatment from private allopathic doctors. The clinics were located in the vicinity where the private doctors provided their services from 6am to 12pm and also some of the patients visited POF hospital in emergency. There were some patients who preferred homeopathic doctors as well as those healers who provided them with *desi dawa*, *dum darood* or amulets in order to cure different ailments.

4.4 Loneliness:

To explore whether the aged retired people felt lonely, especially those who had lost their loved ones, different responses were recorded. 72.5%(Males: 56.2%, Females: 16.3%) respondents said yes, they felt lonely especially at the time when there was nobody to talk to them or when their family members like their sons, daughters and daughters-in-laws were not at home or gave them time willingly. 27.5% respondents said that they did not feel lonely as such but they did contemplate about death or their deteriorating health which will some day make them dependent on others. So they prayed a lot for their health that they never become a burden on their family. In case of a divorced woman, she said that after her husband she became dependent on her mother. But after her mother's death nearly a year ago she has become very depressed and missed her a lot. Few of the retirees mentioned that they felt lonely after the disconcerting attitude of their siblings and relatives and offspring. According to a respondent:

"My brother lives next door but he does not come to visit me"

Some respondents said that they only felt loneliness when they needed emotional support. Thus, 26.7% (Males: 11.7%, Females: 15%) respondents said that they were quiet satisfied with their life. Their family gave them enough time and value. They spent most of the time with their grand children. They also visited mosques. Twice or thrice a week they visited their friends. They did not feel any kind of isolation, yet they did feel an urge to go to their friends sit and talk with them.

4.5 Coping Mechanism:

Evidence indicates that older people continue to maintain the coping abilities that they developed at earlier stages in their life.⁷⁷ Retired adults considered themselves affective at coping with problems and did not feel themselves more vulnerable to stress. An important difference was found, which existed between objective and subjective definitions of stress.

Some questions were asked for inquiring that how retired people coped with stress or loneliness which they faced and it was found that there was no significant difference in the answers given by the whole group under study. 80% (both males and females) retirees would turn to their faith in Allah Almighty and prayed for blessing them with strength and patience. There were the sensible people who would like to change their environment whenever it made them feel lonely and stressful. They either went to their neighbors or simply went on to the roof or outside the house to see the busy life of people of Wah Cantt. Some of the respondents had their unique ways to cope with aggression or stress. One retiree claimed that he just sat silently, while another drank lot of water. A woman said that she used to make herself busy in household chores.

4.6 Sources of Affection and Concentration:

In Wah Cantt, 82.5% retirees live in joint family systems. When asked about their sources of affection and attention they said that they feel pleasure being amongst their children, grand-children and spouse. One of the respondents expressed it like this:

⁷⁷ Hoyer, W. J & Roodin, P. A. 2003. "Adult Development and Aging". 5th Edition; McGraw- Hill Companies Inc, Boston New York. Chapter 2. Pp.1-30

"Only your own sons and daughters take care of you. Outsiders don't do that!"

In certain cases, the retirees considered their daughters-in-law as a source of affection and attention and they took special care of their needs, diet and health. Usually the retirees were cared by their family members and received sufficient attention or affection. Retired men named source of concentration as their wives and retired women named their sons. Mostly retired men stated:

"A good wife is the source of peace in one's life. She is the support of life."

4.7 Recreational Activities:

Participation in recreational activities depended on the health and mobility of the retired people. Their recreational or outdoor activities were limited to marriages or funerals. These events offered chances for get together. They exchanged the information of mutual interest, stories are told and unfolded. For women, these occasions had great importance because their social life focused on them apart from the rare visits to the neighbors. 27.5% women told me that they still have friendship with their colleagues, they did domestic chores side by side visited their relatives or neighbors. They also went outside to buy grocery and vegetables. They spent whole day busy in doing house hold things like cooking and washing etc.

Retired men's social life was beyond these activities as well, they attended the congregations in mosques and prayed five times a day. They went for buying household commodities, socialized with shopkeepers or people in the market and hanged out on local buses. Thus, remained busy at least for half of the day, while rest of the day they offered prayers, watched TV. They also visited "POF Senior Citizen Foundation," on daily or weekly basis to meet their friends and to share different mutual concerned aspects of their life or to discuss the political position of the country.

4.8 Finest Relationship:

The social relationships of the retirees also threw light on the socio-cultural environment of Pakistan. There was a variety of responses when the retirees were asked about their

views regarding the finest relationships. Some respondents said that social relationships are possessed by those who have social status and wealth; the poor ones do not have any social circle. In other words, nobody wants to have a relationship with someone who has meager means of income. They told that world has grown very materialistic and now only the money matters in a relationship, human element has lost its value.

Respondents said that their relationship was strongest with their parents and later came the spouse, children, grand children or siblings. The retirees gave more importance to their relationship with their sons and daughters-in-law as compared to their daughters. The reason was that most of the time their daughters were married outside the city. Retirees said that they had well established relationships with their family members, relatives, friends and colleagues. They still met with their friends and colleagues at different places for example markets, mosques or at home. Hence they felt their importance in the life.

4.9 Matters Which Please and Upset the Retirees:

To get an idea about the psyche of retirees, questions were asked about the things of daily life which given them pleasure or which upset them. Retired life is associated with old age which is second childhood. At this stage even the small things can either upset them or make them happy. Retired old people often wanted things done in their own way. They had a contradiction with youngsters' way of handling things and they often got offended. Their likes and dislikes were very obvious.

Actually aging itself is something that makes retirees upset. They felt lonely when there is nobody to hear them. In such circumstances very small things upset them, which would not have upset them as when they were young. These things can be; not getting meals on time, getting ill and their advice not being followed. Under such situations they started to missing their late relatives and started complaining. Retirees remained upset due to economic problems of their family. 77.5% respondents said that socially they are not isolated because still they have friends with whom they can talk to, infact they are economiclly insufficient. So, the comments of retirees who were economically instable showed that they were not satisfied with their present condition. They remarked that they

felt very sad when their children wished for something and they couldn't fulfill it because of their economic instability. They claimed that they were the most unlucky parents of the world because they couldn't fulfill their children's wishes.

It was also found that the aspects which pleased the retirees can simply be attained by reducing the things which upset them. Almost all respondents equated pleasure with the reduction of worrisome matters. These worrisome matters included financial instability, bad health etc. Most of the retirees were highly religious and they sought comfort in praying to Allah Almighty. Habit of listening religious sermons on cassettes was also common. Their pleasure of life was closely related to the happiness of their children, so well behaved and good mannered children were a source of happiness for them.

However, few (5%) retirees said that they rarely felt happy because they were worried about their children and grand children. They lived in joint families and worried regarding the job and behavior of their younger generation. Thus, they became happy when the youngsters paid attention to them and listened to their concerns. They remarked that if the children earned good amount of money to fulfill the necessities of life then it would be a source of comfort for them.

4.10 Missing Aspects of Life:

Investigating about another phase of emotional health, the retirees under study were asked to list the aspects which they considered missing in their lives. 22.5% respondents told that they missed their relations to whom they had lost in the life, like spouses, children or siblings. 11.5% retirees desired to have "peace on earth", 27.5% wanted a home of their own and 32.5% wished for a stable financial condition. There were few (5.5%), who said that they did not have any aspect missing in their lives, they were satisfied with their personal lives. So, those who had losses in the lives they prayed for spiritual strength to face and deal with these losses. It was expressed in statements like the one below:

"jo cheez na milay us ki kami mehsos hoti hai" which means
"If you need something and do not get that thing, you'll always feel it missing in your
life."

Overall, retirees thought that they were blessed by Allah Almighty and they had got sufficient share in the happiness of life.

4.11 Youngsters' Attitude:

Respect for elders is a socio-cultural aspect of life in Pakistan. Almost 67.5% retirees claimed that they were well respected by the younger generation. They said it openly and clearly that their children were caring, gave them respect and had loving behavior for them. However there were also 22.5% respondents who claimed that the respect they received was only to show the world and artificial. 9.9% respondents clearly said that the young were disrespectful towards the old, as they required the time and obedience from youngsters. It was observed that young gave little or no time to care for the elders and only did so if they were in the hope to receive some financial reward or favor, as claimed by respondents. One of the respondents said that if you treat them badly, even your own children do not respect you. It was expressed as following:

*"May Allah give them guidance, but if you are impolite to them,
even your own children will disrespect you."*

However, most of the retirees were of the opinion that the youngsters respected them, gave them sufficient time, love, affection and attention. Retirees claimed that their children were busy in their jobs and business so the time for any constructive discussion was really less. They told that they were so busy that they could not spend even the holidays together. One of the respondents said:

*"They just say salaam and Allah hafiz while entering or leaving the house.
They only talk to us when they have something important to say to us."*

4.12 Eating Habits:

In Pakistani society, the dietary issues of the elderly people are given due importance. It was evident in this research as well. 57.5% retirees stated that their family took great care of their dietary needs. It was usually their children who took care of the parents' diet. Doctor's prescription was also given due importance while deciding their menu. Yet there were 42.5% respondents who claimed that they ate whatever was on the menu in the

household because they did not have any special desired to eat, while one of the retired women expressed her feelings in the following words:

"Youngsters do take care of our diet. They give us the best that they can afford."

Food was set aside for the elders in case they were not hungry at meal times, yet in some cases the youngsters refused to eat unless the elders sat with them and ate food. When asked about their meal times, a variety of responses were recorded. Some retirees ate at specific times and the reason was their digestive system that was delicate and slow as compared to the youngsters or middle aged people. Usually the families took their meals late in the afternoon when the children came back from school or colleges, but it was done with the permission of the elders.

Some respondents ate by their own will at any time and usually they liked to have meals with their family because they wanted their company. They waited for their children or grand children on the dinning table to have a good piece of conversation.

4.13 Religion:

Religion and spirituality played a very important role in the lives of the retired people and it gave them hope and support to suffer form bad health or other losses. Religion seemed to be the best strategy for coping with problems in retired life, especially among the ethnically diverse populations. Religion gave pastoral look after, social support and a faith (inner strength and meaning in life) to deal with difficult times. These views have similarity to the study of Hoyer and Roodin.⁷⁸

A great number of retired people belonging to Wah Cantt felt that religion gave them inspiration and comfort. They sought help from religion to cure diseases and for peace of mind. They tried to reach the state of nirvana through religion. Retired men and women prayed regularly five times a day, men went to mosques and women at home. They strongly believed in the teachings of Islam and wanted their children to follow them. Their religious emotions could be clearly seen in the following statement:

⁷⁸ Hoyer, W. J & Roodin, P. A. 2003. "Adult Development and Aging". 5th Edition; McGraw- Hill Companies Inc, Boston New York. Chapter 2. Pp.1-30

"We have only two things important: namaz and Quran."

Women also gave importance to the religion. They prayed regularly and recited the Holy Quran. Most of them were seen rolling prayer-beads on their fingers and wished well for their family. Those who had good health, fasted during the Holy month of Ramadan with zeal and zest. Those who could not fast due to ill health, usually provided their services to other members of the family who were fasting.

Current Study shows that in retired life people became more religious. Their belief in Allah Almighty was very strong and they considered religion as important aspect of their lives. Study further shows that retired people were usually more religious than the youngsters who were busy in their jobs or business. It was also mentioned in the studies of Crandall.⁷⁹ Religion was truly practiced in the community of Wah Cantt and the retirees were the paragon of faith. They thought that they are at an age where they'll soon die and get reunited with their Maker, Allah Almighty. They wanted to make amendments for any sins which they have done during their life. The retirees considered praying and reciting the Holy Quran as a source of mental peace. So they prayed to Allah Almighty, either alone or in the congregation after the Friday prayer.

4.14 Government's Role:

Old age benefits, the concept of social security, reduce costs of medical care and the welfare schemes, all such are not important matters in Pakistan and major reason is Pakistan is a developing country. Some systems have been set to help the retirees but either these institutions are not managed properly or are fraudulent. As a result people have stopped believing that the government can help them in solving their problems.

It was not surprising that 86.6% respondents were of the view that government is not doing anything to help them except giving pension. Some of the respondents blamed the government for inflammation in the country. Yet there were some who received pension

⁷⁹ Crandall, R. 1980. "Gerontology: A Behavioral Science Approach." Addison Wesley Publishing Company, California.

and were thankful to the government for it. However, usually retirees said that their amount of pension was not sufficient to fulfill their needs, cost of medicines and rents.

The system of Zakat was also operating in the community but still the retirees claimed that it's not enough when they compared it to the high prices of commodities or medical fees. They complained that they just got an amount of 1500 after one or two months from government on the name of Zakat. This money of Zakat was distributed among the people of Wah Cantt by the chairman. The wife of chairman also distributed some money among the deserving widows. The retirees had a clear cut conception about what should be the role of government in helping the retired people. When asked about the role of government they replied that government should play a positive role in helping the people. They also indicated the areas where the need was most. Most of the people said that government should provide a shelter for them.

While sharing their problems related to retired life, people suggested that the pension should be directly deposited into their accounts because it was too difficult for them to stand in rows for long hours as they were quite old. While talking about the transport facilities they said that there was a great difference in the bus fare for the children of POF serving employees and the retired employees. POF retired employees had to pay triple fare. They requested to the authorities that they should not be loaded with such burdens. Since they have retired and their financial condition has become weak, so they should not be over burdened with extra expenses.

They also remarked that the commutation fund that they got on retirement was very low. Officers of higher ranks got more money like four lac rupees or according to their scale but people of smaller scales got one and half lac, which was less. The requirements of life couldn't be fulfilling in that amount, so this fund should be increased.

CHAPTER 5

ECONOMIC ASPECTS OF RETIRED LIFE

In the lives of old people, retirement and its economic aspects hold a very important position. This is because the amount of money which they have, has a direct effect on the length of their lives through aspects like health, care, nutrition, a clean pleasant and safe environment. The study of Crandall⁸⁰ also indicates such concept.

For research purpose “old age” has been defined as the chronological age of sixty and sixty plus. To make this research more authentic, forty interviews in detail were taken from both retired men and retired women (twenty men and twenty women). To present a true picture of retirees’ life it was kept in view to include the people from a variety of backgrounds, belonging to different *quoms* living in different *muhallas*. Through out the whole research an effort was made to get a complete view of retirees’ life and it was observed that how the local people perceived the different aspects of retired life.

5.1 Perception about Retirement and Old Age:

Old age is an important factor of retirement and it is not a phase of life to which anyone looks forward to. This view might be considered universal, but here it was the view of majority of retirees of Wah Cantt.

Retirement is usually related to a decline in health, independence and mobility etc. As mentioned by the locals, the two main prospects of retirement and old age were decline in health and dependency. Disability to do work as a result of physical disability and decline in health at the time of old age/retirement was clearly visible in the statements of respondents which are given below:

- Old age means bad teeth and weak eyesight.... It is just like a car without fuel which has to be pushed by the people to keep it going.
- A person becomes weak after retirement and wants to sit all the time.
- Body becomes fragile and one has no teeth or eyesight.

⁸⁰ Crandall, R. 1980. “Gerontology: A Behavioral Science Approach.” Addison Wesley Publishing Company, California.

- *Jab burhapa admi ko mazur kr de aur wo koi kam na kr sakay....* It refers to old age.
- The reign of sorrows prevails as all your organs stop working as a result of retirement and old age.
- Even the bone stop supporting the body when one is aged.
- And legs also lose their strength.

The second most common effect of retirement was dependency on other people, both physical and psychological. So, it arouses the need of *“someone being there to take care of you.”* Many retired people went to the extent of saying that its only worth living after retirement if one has sons who are in reasonable jobs otherwise its better to die then to live as a retiree. Here few comments are revealing the above aspects:

- It is a stage of life when one becomes dependent and helpless.
- Last days and age of dependency.

Economic issues and dependence were vital problems of concern related to retirement. Some respondents associated the retirement with chronological age and for them one is at the verge of age of retirement when one reaches his fifties. Retirees also desired for peace of mind. It is indicated in the following statements:

- After retirement life turns out to be very difficult because there is no source of income.
- Good income, health and peace of mind are the blessing after retirement.

A less usual aspect of retired life is, “happiness and no worries” as it is a common belief that tensions and worries can turn a person old in youth. So as a coping mechanism, it was commented that a man should try to remain happy all the time. Hence the retirees tried to remain happy, busy and active in the everyday activities of life. There was also a religious aspect related to retired life, since retirement is associated with old age and a time to pray and remember Allah Almighty. Retirees therefore were seen to be very particular about their timings of offering Salah. Other religious duties were also performed by retirees with much regularity. There was also another very important aspect of retired life namely, uncertainty about the future. Following statements by some retirees reveal this uncertainty clearly:

- *jaraa waylaa aaway oohee guzaroo khush ho k*, it means that every moment of life should be lived happily.
- *Insaan jab sochta hai tou burhapa aa jaata hai, ye khushaali main nai ata*, which means with tensions and worries old age (age of retirement) comes sooner than in progress times.
- Time for prayers.
- Called by Allah Almighty after the last days.
- *Bus ab tou Allah Allah krney ka waqt hai*, it means that now the stage of life has come when one should recall Allah Almighty.
- *Nazuk umar*, it means the sensitive age.

It was very interesting observation that despite the difference in various income groups, the views about the retired life were approximately the same, although the state of retirees in various economic strata was different.

5.2 Essentialities of Retired Life:

When the retirees were inquired about prerequisites to lead the retired life in a good way, they came up with a number of different but related answers. For 77.7% retirees good health was the priority, it meant a kind of independence for them as good eyesight makes a retiree free to go wherever he wishes to go, strength in knees and bones makes walking here and there possible, good teeth are necessary to chew food and good hearing decreases the dependency on others. All such things are needed to lead a happy healthy life.

According to retirees, independence (opposite *mohtajee*) whether physical or financial was one of the main factors to determine the quality of life which a person is going to lead in his/her later days of life. A woman expressed this thought as:

“Khawand aur bachay tab tak apney hotay hain jab tak saahat ho.”
Which means “your husband and kids are yours only till you have a good health.”

This statement depicts the social insecurity and the loneliness that faced by the people in their retired life. According to the locale’ retirees, some of the essentialities for retired

life were: *namaz roza* (fasting and praying to Allah), good and obedient children who can take care of you, a tension free life, psychological support, presence of the spouse and peace of mind. These were considered as indicators for a successful and peaceful retired life. Few respondents viewed that the retired life is second childhood because at this stage of life, due to old age a person starts to behave just like a child. He wants everything the way a child wants: attention, love, care, good food and company etc.

5.3 Planning for Retirement:

“.... The savings of the aged do not amount to very much. For most a major illness, a vocation, funeral expenses, wedding expenses of children and increased costs of living wipe out their savings in just a few years.”⁸¹

Retirees were questioned about the planning or saving for their retired life, they said that they never thought about it because they never had enough money to do so. The people with good jobs and incomes had some savings. In majority of cases among the upper and the middle class brackets the main source of income turned out to be either pension or well established children who could support their parents. In such cases the family enjoyed a stable economic condition. The responses from the lower economic bracket revealed that there was no economic planning done for the retired life and the situation was very different there.

Respondents told that the money which they saved for retired life or their commutation fund, all was spent on the marriage ceremonies of their children or many others could only build a small house in which they were living with their children. Education expenditures were not mentioned very much which showed that the locals didn't pay much attention to it as a cost. Yet still there were some other members of the society which did not plan anything for their retired life, because they believed that their sons would support them after retirement and considered sons to be their retirement security. One of the respondents said:

⁸¹ Crandall, R. 1980. "Gerontology: A Behavioral Science Approach," Addison Wesley Publishing Company, California.

“Bacha jawaan ho gia tou meherbani karay ga muj pr warna Allah malik hai”
Which means “when my son grows up he’ll take care of me otherwise I leave it to Allah
Almighty.”

5.4 Decision Making Process:

To check and explore the role of retirees in decision making of daily affairs or crucial matters, some questions were asked from a selected sample. The responses showed that very few 3% retirees were there, whose opinion regarding to these affairs was not given value. As evident from the findings, a vast majority of respondents replied in the affirmative, stated that their opinions were solicited particularly for crucial family matters. However, for matters pertaining to daily routine events, even though again the retirees stated that their children asked them for advice, the actual number was less.

Retired women said that their opinion was considered even in petty kitchen affairs and valued when it related to their children or grandchildren’s healthcare. Usually they were asked for advice as to which doctor approach to address the matters of health care. Even the retired men stated that their opinion was given importance in purchasing of grocery.

So, overall it was seen that families gave importance to their retired members and solicited their opinion for the wellbeing of the family and made them feel more important or more involved in family affairs. They were also respected by other members of the society due to their age and experience.

5.5 Economic Support and Desires:

“In old age a reversal of formal roles often takes place. In this reversal, the parents often go from being economic providers for their children to becoming economically dependant on those children as adults.”⁸²

It is generally stated that sons are the support for their parents in retired life. This statement holds true as the economic support in 47.5% cases came from grown-up-sons which to a great extent reinforces the general belief that sons are the support of old age

⁸² Crandall, R. 1980. “Gerontology: A Behavioral Science Approach.” Addison Wesley Publishing Company, California.

for parents. In the remaining cases either the retirees were earning themselves in the form of some job or had rent from a property and pension etc. There were 4.2% cases where women were living with their daughters (a government hospital nurse). But this was not the usual case and sons were supposed to be the major support of retired parents in their last days. A respondent of weak financial condition said that in retired life, *"wishes and desires grow childish in nature."*

*"Sometimes I want to eat eggs or chicken but I can't do
As I know that I and my children can not afford it."*

It was seen that the sons collectively provided a certain portion of their earnings along with the pension to meet the requirements of their parents and household expenses and in this way the setup of the house run. Some of my respondents said that they felt really poor and helpless when their children wanted something and they couldn't provide it due to their financial condition. But the retirees hoped for a better future as described by them in the following words:

"Allah makes ways that one's needs get fulfilled."

5.6 Daily and Routine Life Activities:

The majority of retirees in Wah Cantt were leading quite an active life keeping in view their health condition and responsibilities. A great deal of time by retirees was spent at home yet still they had many activities both within and outside their homes. They often had the responsibility of purchasing groceries and other items of everyday use, so as a result a lot of their time was also spent in the markets. Men had get-together at different places or mosques of the area to talk with their friends, elders of the community and the leaders. A number of women visited their neighbors while some others took care of their grand children, spend most of the time in house-hold chores.

32.5% men got pre-matured retirement due to a couple of reasons like unsuitable working hours, work load, urge for money to build their own house and marriages of the daughters etc. They usually spent the whole day in house-hold activities like buying grocery, providing pick and drop to grand children, visiting mosques at prayer' time. They

consumed their extra time with the friends and relatives for sharing their views about the matters of mutual interest, current affairs of the country, political crisis and the economy etc.

Some retirees were still working. One of them had a tuck shop and spent his day outside home. Another was a night watchman and spent the day in sleeping since he spent the nights awake. Yet another was a bank's security guard and there was also one who was running a hotel.

Many respondents were sufferings from numerous ailments from minor aches and pains to complicated or serious cases of organ damage such as loss of lamp and hearing. Problems of diabetes and heart also came into view. They often visited the local hospital or the private doctors in the city nearby.

5.7 Economic Contentment:

For the purpose of research, the retirees were divided in to three major categories, the lower, the middle and the upper income groups. Economic satisfaction showed that the retired members in the upper and the middle income bracket or pension holders were more or less satisfied with their economic situation, however the lower income bracket or pension holders mostly showed dissatisfaction with their economic situation.

The people from the below subsistence group and low pension holders expressed their economic discontent in the following comments:

- *Bus jo din main kamatay hain wo raat main kha k so jaatay hain*, that means whatever they earn by effort in day they utilize it by night and then just sleep.
- *Nahin honda guzaara pr ki keriaay*, which means its very hard to survive with such low income but nothing can be done about it.

The major inspiration that helped these retirees to survive in such hard financial conditions was their faith in Allah Almighty. They thought that faith in Allah Almighty was their strongest hope and basically to prepare them for the world hereafter. They expressed it in many statements like the ones given below:

“Bus ab tou aglay jahan ki tayari hai, Allah imaan kay saath moat ata fermaye.”

This means that now its time to prepare for the world hereafter, may Allah Almighty bless me with faith.

5.8 Employment History and Present Sources of Income:

“.....majority of elderly in developing countries are left to rely on their own current and accumulated earnings and support from children as means of old-age support.”⁸³

Retired people have been related with a wide range of diverse economic activities, from government service to non government service or civilian jobs etc. women who worked before retirement were mostly from teaching department, government employees or worked in the filling factories.

Today, mostly these retirees were living in joint family systems. There have been only a few cases where a couple was living independently (1 case) or a retired woman was living alone in a house (2 cases) while her children had their homes nearby in the locality or at times outside the community. But the majority (82.5%) was living with their married or unmarried children.

The main sources of income for these retirees were their own earnings, pension, getting rent from their property within or outside the community, being supported by husband or husband's pension, earning from petty jobs like shop keeping or security guards.

Almost 60.0% (Males: 42.5%, Females: 17.5%) retirees were involved in some kind of activity which could generate the income as well. Examples of these activities are labor security guards, daily wages and motor-mechanic, teaching in vocational centre and tuition at home. The rest were not working or earning, the reason was their weak health and children who earned enough to support them. However, retired women's participation in the household work was appreciable, like cooking and looking after kids or grand-kids etc.

⁸³ Cameron, L. 2001. "Old- Age Support In Developing Countries: Labor Supply, In Generational Transfers and Living Arrangements," Department Of Economics, the University Of Melbourne

5.9 Purpose of Life and Past Experiences of Success:

Talking about the past success or aims in life, the retirees appeared to be simple and God fearing. It was amazing to observe that most of the retirees thought that their aim of life was to see their children and then grand children getting married happily. The respondents showed that their greatest success/ wish in life was marriage and happiness of their children, especially daughters. Their emotions that were shared with the researcher are clearly shown in the following statements:

“Khud ki chaat, ghar k akhrajat aur bachon ki shadian” which means
“A man wishes to own his house, money to run it and the marriages of his children.”

They did not want to be a burden on the children or other members of the family so health and independence was also a matter of great concern for them. They took refuge in the religion and prayed to Allah Almighty for health, peace at home, Hajj and Umrah (performance of pilgrimage to Makkha and Madina). They put their religious wishes in statements like the one given below:

“Allah karay eman k sath is dunya say jaon” which means
“I wish to die with faith in Allah Almighty”

In Wah Cantt, there were 32.5% people who enjoyed very high monthly income, as high as twenty or thirty thousand rupees per month. There were some retirees who had property in the form of houses and rented it out, other sources were pension, savings and pays of children. Their responses showed a common content:

“I have nothing to desire now as I already have everything”

In the same locality there were also 67.5% people who were financially weak and they did not want to depend on their children. They remarked that how can they depend on their children while their children are jobless and led their life on the earnings or pension of them. The cases of employed children were also seen but their earnings were very less and not sufficient to fulfill the basic needs of family. A common observation was that retirees showed a desire to be independent. They did not want to be dependent or even supported by others (children, relatives, friends etc). They put this as under:

“Allah kisi ka mohtaj na kry” which means
“May Allah never make me dependent on anybody”

Hence financial wellbeing was quite a common desire among all the retirees. They wished to get more money so that they could invest for providing a better lifestyle for their young children and for their marriages. One of the retiree said it straightly:

“Allah sanu devay ty asi v beth k khaeye” Which means
“May Allah give me enough so that I can sit at home and eat?”

Health was also a very common desire among them. Many of the responses by the retirees showed that they prayed to Allah to stay healthy and ate food to retain their strength.

5.10 The Present Roles and Responsibilities:

The past and present responsibilities of the retirees were also investigated during the research work in Wah Cantt and efforts were made to explore their life patterns and styles. The main responsibilities, as viewed by the retirees were, buying groceries, up bringing of their children, teach them how to behave and survive in the society, marriage of sister and unmarried brothers, attending marriage or death ceremonies of relatives and visiting the houses of near and dear ones in most of the cases.

The responsibilities observed among the retirees were marriages of their unmarried children and in some cases grand children, while in few cases retirees had divorced daughter/sister or widow daughter/sister, who was also the part of their current responsibilities.

Retired people had some responsibilities of the household as a consistent pattern of life. In some cases, the retirees with better health were engaged in different nature of jobs after their retirement. On the other hand there were 3% people, who were physically disabled and hence could not play any functional role in their household.

One of the common responsibilities seen among many retirees was buying groceries for the household. One of the respondents, despite the fact of being physically disabled contributed to the household activities by buying groceries, used to go market in his wheelchair. On the other hand retired women participated in the household by taking care of their grand children or by helping in the cooking, cutting the vegetables etc. They were also seen to arrange the house by putting small things back at their proper places, about which they said:

“Banda jaha sy chees uthayee wahi rakhyee, keu k isi me pora den lag jata hae”
This means “arranging the house passes the time.”

CHAPTER 6

PSYCHOLOGICAL, PHYSIOLOGICAL AND PHYSICAL ASPECTS OF RETIRED LIFE

6.1 Concept of Getting Older In the Eyes of Retirees:

Both biological and environmental factors are considered by anthropologists as affecting growth and development. It is observed that the aspect of shorter or longer life is associated with genetic factors. On the average, seven percent of all human genetic structure influences the aging process but these are only a few dozen genes that are of major importance.

Anthropologists also talk about the responsibilities or 'rites' that the people have to bear when they move from immaturity to adulthood. These rites differ according to the gender of the person. In primitive cultures, the rite of females is the ability to bear children and for males it is the ability to lead life independently. In industrialized cultures, these rites are known as 'mile stones' or 'developmental tasks'. These rites are specified by events and activities. Humans are bound to change during their development process. In the span of life, all human beings pass through different stage and each of which has its particular charm. However, three board stages of development are categorized from birth to death. These are maturation, mutation and aging.

Retirees conceived the idea of growth and development in different ways. Some of them found it very interesting to experience different stages of life and they enjoyed the life at each stage. According to them:

“Life is made to enjoy, experiencing new ways of living and to experience new responsibilities and at the end to let others follow the path.”

Some of the retirees said that their old age has increased their responsibilities, which were quite risky, but they carried out as their responsibility. Some of the retirees differed with such concept of old age and said that their old age was manifested in their physical changes, but some of them linked it with the weakening of bones and body parts.

6.2 Life Course:

Quite a number of people were interviewed. Most of them were thankful to Allah who has blessed them with a long life. People were questioned about how much time span they needed for their life. They replied that they needed a life span in which they could live independently and on their own will power without depending upon others, because in their view, the element of dependency made living more complicated and difficult. Different societies have different age structures and boundaries but individuals are bound to move from one level to another. This development is basically a cycle in an infinite series.

Respondents considered their lives as cyclical in nature, the decrease in physical and sexual power was a typical characteristic of aging, but it was totally incomparable with the first stage of developmental cycle. It was also observed that the development of the individual continues till the last stage of his life. The sequence of events, the life cycle, in which an individual moved from dependent family member to independent individual, spouse, parent and then back to widow-hood and possibly again dependency.

While discussing the life course and the cyclical concept, Shakespeare's name can never be forgotten. His famous poem "All the World's a Stage" aptly describes the seven ages of man of which the first two and the last two are specifically linked with age. The first stage is that of an infant, 'mulling and puking in the nurse's arms'. After that is the 'whining school boy'. At the other hand, the sixth age shifts to; the 'lean and slippered pantaloons' with spectacles on the nose and pouch on the side, and finally the last scene is the 'second childishness and mere oblivion'.

All this shows that humans beings change a lot in moving from one stage to another both mentally and in the physical appearance that they show to the world. Erickson formulates that the life cycle is based on psychoanalysis. He is concerned with the development of a person's personality, especially with his identity. According to his theory, old age can be seen in two ways; a period for achieving and maintaining complete integrity and wisdom, or a period of falling into complete despair.

The fact is, retirees became dishearten and they started thinking that they could not work because they have reached the stage where they were unable to work and they needed rest, that resulted in the loss of their self respect. It is true that a stage comes in their life when they must rest but the element of discontinuity makes them more dependent on others.

That is why a lot of my respondents stated that still they kept themselves busy in work because they don't want to be burden upon others. They also claimed to do a little bit of household work and also tried to do job on daily wages. However, it was to be noted that this situation was usually found among the low-class retirees. The middle class retirees possessed a good amount of pension. Moreover, their children were well-settled, so these middle-class retirees do not felt the necessity of doing minor jobs. Still, their retired life was comprised of small household chores and personal activities such as bringing grocery from market, providing services of pick and drop to their grand-children, visiting friends and old citizens foundation, praying five times daily and they have a round of gossips or chit chat with friends.

6.3 Psychological Consequences of Retired Life:

The occupational level of an individual plays a very important role in his decision to be retired depending either on the individual's willingness or some compulsory rules and regulations. Pakistani government has fixed the retirement age for government services as maximum 65 years. For the armed-forces individuals, 25-30 years of service is allowed. Age factor also contributed in the individual's decision to be retired that included poor health, job boredom and the allotted retirement rules. However, it should be kept in mind that it was not age which influenced the individual's decision to retire but the other factors like falling health was also associated with it.

The concept of retirement first diverts our attention towards one's financial condition. In case of lower middle class, they were financially not in the position to lose job but the very thought of retirement made them mental patients or of different other diseases. It also caused other problems like the loss of self-esteem and the existing surviving strategies.

Aldwin, et, al (1987) suggests that even when physical health is accounted for, retirees report more negative psychological syndrome than the working class. The studies indicate that almost 40 % stated that the major reason that they were having difficulty in adjusting to the retirement was due to financial problems, 28 % claimed of having difficulties due to health conditions.⁸⁴

The aged people face different psychological problems because of weakening of sense and abilities. Researchers observed that indeed memory declines with age and it leads to psychological problems of forgetfulness and lacking of making the logical decisions. Retired people, because of loosened patience, face different problems while contacting societal members. At the later stage of life, an individual faces depression, anxiety and other chronic and severe psychological problems.

6.3.1 Paranoid Disorder:

Paranoid disorders are disorders with delusions as a main abnormality. This problem follows disturbances in mood, behavior and thinking. Paranoid disorders are usually of short duration, but sometimes they prove to be chronic. They mostly occur under adverse circumstances. The major factors or causes of this disorder are isolation from human contact and hearing disorder. Paranoid disorders were found to be common among the retirees of both sexes.

Sigmund Freud, a distinguished psychologist, believes that paranoid disorder results from family and personal sense of distortion and a basic feeling of insecurity. Freud remarks that the personality of a paranoid patient is marked by the symptoms of sullen quietness, sensitivity avoidance of people and a fear about a frightening, inimical world.⁸⁵

Probably, most of the people who going through their life outside hospitals are suffering from paranoid disorder. They may be harmless to others but are generally unable to

⁸⁴ Aldwin, C. & Levinson, P. & Ekerdt, K. 1987. Implication of Aged Differences in Perceived Control, Journal of Gerontology. USA

⁸⁵ Freud, S. 1978. Psychopathology of Aging: Addison Wesley Press, Sydney, USA

experience closeness with people and consequently, full psychological growth with advancing age, such people start avoiding their attachments.

Case Study No. 1:

Abdul khaliq was of 65 years of age. He took retirement in 1985 from C.M group. He was a spray painter of grade 4. He got 1,75,000 rupees after retirement, which he spent on the marriages of his daughters. He has 7 daughters and 4 sons. After retirement, his social gatherings came to an end and he often remained tense. The family lived in a rented house, 1 daughter and 2 sons were unmarried, while he had take care of the married daughters as far as the money matters are concerned and he had concern for his daughters-in-laws too. Three earning hand sons lived with him but the household expenses were too high than the earnings.

To cope with the increasing financial needs, he worked as watchman and was of the view that the children of changed social set up do not feel comfortable with their old aged parents but few were taking care of their parents after the retirement. He said that he is worried about his wife, at present she is alive and performing house-hold chores but still the children considered her a burden. What will happen if he died? He did not know what they will do with her. His pension and salary collectively was rupees 10,000.

He felt frustration because of all this. He often remained tense, aggressive and showed his aggressiveness at the household level. He didn't become angry over his children, while his poor wife was there who bore his bitterness as well. He was worried about his 3 sons who might be seeking separate living after their marriage like others. In that case, he won't be able to work in order to meet the expenses of his household.

6.3.2 Insecurity:

Insecurity is a psychological disorder that arises when an individual is surrounded by tension. In case of retired women, it arises usually after widowhood or when the relatives and children stop caring for them. Insecurity was observed to be less among the retirees because the cultural norms were to be cared. Researcher interviewed a woman who had one daughter and 4 grand-children.

Case study No. 2:

Khurshid Begum was a divorce woman of 50 years of age, who told that she worked for 26 years and left the service by getting pre-mature retirement due to the death of her son for whom she was struggling to earn. She had one son and one married daughter. She got separated from her husband a long time ago. After the death of her son, she thought that she could live with her pension as the pension was enough for her, while she was often providing some money to her daughter as well. After the death of her son, her daughter, son-in-law and children came to live in upper story of the house on her request while she lived in the lower portion. Prior to her pre-mature retirement she was happy with her son, but after him she was living with her daughter and her children. She missed her son too much. She spend most of the time with her daughter and grand-children. She felt afraid that her daughter too may not be snatched away from her. That is way, she asked her to come and live in the upper portion of her house so that she may feel satisfied and calm.

6.3.3 Anxiety:

Fletcher and Hannon (1991) developed a scale to measure anxiety about retirement in the pre-retirement state. They found that the retirement anxiety was not widespread and it occurs mainly in people who generally found social transitions difficult. They tended to be the people who are isolated and lacking in inter-personal skills and who expected to have little personal controls of their life after.⁸⁶

Respondents were facing the problem of anxiety that was caused by many factors; for instance poor financial condition, absence of spouse, death of near and dear ones, inability to fulfill the basic need of their children, lack of job, absence of old friends and anxiety of death. In fact, the retirees spend most of their time at home. They started getting involved in household matters just to keep themselves busy, on the other hand they made so much fuss. They started debating on small matters, while the family members were not ready to bear such attitude. Retirees were used to for getting up early in the morning, going to office and passing time in different works even after coming

⁸⁶ Fletcher, W.L & Hannon, R.O.1991. Assessing the Social Component of Retirement Anxiety: Harper & Row Publication, Sanfrancisco. USA

back from office. While after the retirement, they do not have anything to do therefore, they became frustrated at small issues and became hyper-sensitive.

Retirees see death as the “stop of life”, retired/old people unlike the younger, expect to live longer to enjoy the happiness of their children and grand children. They were often found to be praying that may Allah let them to see the happiness of their children; after that, they would be willing to die or they prayed that may Allah bestow them with the opportunity of seeing His Holy house (Kaaba Shreef)

Retired people had a great tendency towards religious activities because they wanted to overcome their sins and get rid of the final punishment. They did not want to go to hell as a punishment for their sins. As they have a lot of spare time, so mostly they spend it in apologizing from Allah Almighty. Researcher noticed that due to the age factor, usually the retirees given great attention to religious obligations. Thus, fear of Allah, fear of Hell, fear of their last stage of life, fear of Grave and the fear of the Day of Judgment made them more sensitive and depressed. They started to react on small issues because of their high level of anxiety and stress. In short, continuous stress leads a person towards anxiety.

6.3.4 Hypertension:

The root of tension is basically due to the sudden changes in life. Tension is an unavoidable part of living in everyday life, almost each human is seen preoccupied with it. Every individual has to face challenges for his external needs and also for his personal needs. These challenges become life's problem which is sometimes necessary to be solved in order to live happily. Most of the retirees suffered a lot and became the victim of hypertension because of their family responsibilities.

Most of the retirees of lower class suffered from stress and tension as a result of family pressure. They viewed that they want to fulfill all the desires and requirements of their children but they can't do so because of their low pension. They had acute financial pressures which led them towards hypertension. They also started to feel regret when their children want to have something but don't tell their parents, because of their poor

financial condition. It was important to be noted that hypertension was found not only among the lower class retirees but it also existed among the upper class retirees.

Case Study No. 3:

Muhammad Tasleem of 65 years old, who was retired in 1951 and had 4 daughters. He worked in a filling factory as a mason on time fuse bomb. In the beginning, the children were younger and were leading comfortable life with his salary. But now the children are grown up and their expenses are also increased. It is difficult to survive with the pension of 7000 rupees.

Muhammad Tasleem took his retirement before time because he needed money for the marriage of his second daughter. His first daughter was married in his relatives, so dowry was not an issue but the second daughter was getting married out of family. So, he has to give her sufficient dowry. The money he received after retirement, 2 Lac rupees, was spent on his daughter's marriage, still she was not leading a happy marital life and he also lost his job too. His responsibility has increased, he often felt extremely tension over his poverty and helplessness. He wanted to feed his children well but he does not have the money. His circumstances did not allow him to fulfill the wishes of his heart. These worries and grief was eating him from inside. His third daughter attained the age of marriage for which he does not have enough money that brought him under tension. He said that "Let's see" what happens as he does not have a son either, who could have proved to be the great supporter for him. He was still engaged in petty jobs just to earn for his children and his daughter's marriage.

6.3.5 Insomnia (Sleeplessness):

The sleep cycles is affected by aging. Dement (1987), in his research, found out that age affected both the amount and quality of sleep. He researched that at the age of 25, the average sleep time of an individual is over 7 hours; at 40 years, below 7 hours; at 60, it is below 6 hours and after 75 years, it reduces to below 5 hours. Age brings a marked increase in the rate of awakening at night.⁸⁷

⁸⁷ Dement, P.1987. *Insomnia among Aged*: Wads Worth Publishing Press, New York USA

During research, researcher met with aged people who were very frightened regarding their sleeplessness and restlessness. Many people were anxious of the change in their sleep patterns with growing age and they feared the beginning of insomnia. It was observed by the researcher that sleeplessness was caused by many emotional reactions such as grief, anxiety, anger, depression, hypertension etc.

Certain sleep changes are common in later life. Older people sleep less long, awake earlier and easily. Retirees above the age of 65 or 69 years complained of remaining awake throughout the night and less deep sleep that tends to vanish with growing age. Its major factors were the changes in biological rhythm and environmental factors.

Some retirees had a sleep difficulty which was related to psychological problems. They feared that they may die while sleeping, so they tended to awake more. To please Allah Almighty, they spend most of their time in prayers especially at night time. After retirement, they have enough time so they utilized it in performing their religious activities in order to get rid of Hell and to lighten their graves.

6.4 Physiological Consequences of Retired Life:

Human beings are considered to be extremely complex biological organisms. Their survival depends on continuous monitoring and control of a large number of systems, structures and processes within their bodies. The fact is, old age mostly results from a breakdown of complex and integrated mechanisms rather than changes in individual cells, tissues and organs. Thus, old age leads an individual towards the retirement.

6.4.1 Cellular Breakdown:

Hay Flick (1965, 1977) and his associates have formulated that human cells survive and reproduce in a culture for a specific time period and eventually they enter a state of disintegration and degeneration before their final demise. Therefore, considering the normal rate of human metabolism, Hay Flick has estimated that full human life span is no more than 120 years. It implies that human beings eventually die as a result of the programmed life span of the cells.⁸⁸

⁸⁸ Hay Flick, P. 1967, 1977. Physiology of Aging: Academic Press, London

The programmed life span of all species is significantly related to their specific genetic inheritance. Failures in a number of organ systems are seen as the major cause of aging and stress of post-retirement life. This cellular breakdown or failure is often caused by the slowing of their metabolic processes. The rate of cellular metabolism, in turn, is regulated by the thyroid glands. Therefore, the aging process is discerned as the inability of the thyroid gland to supply sufficient amount of hormones to body cells.

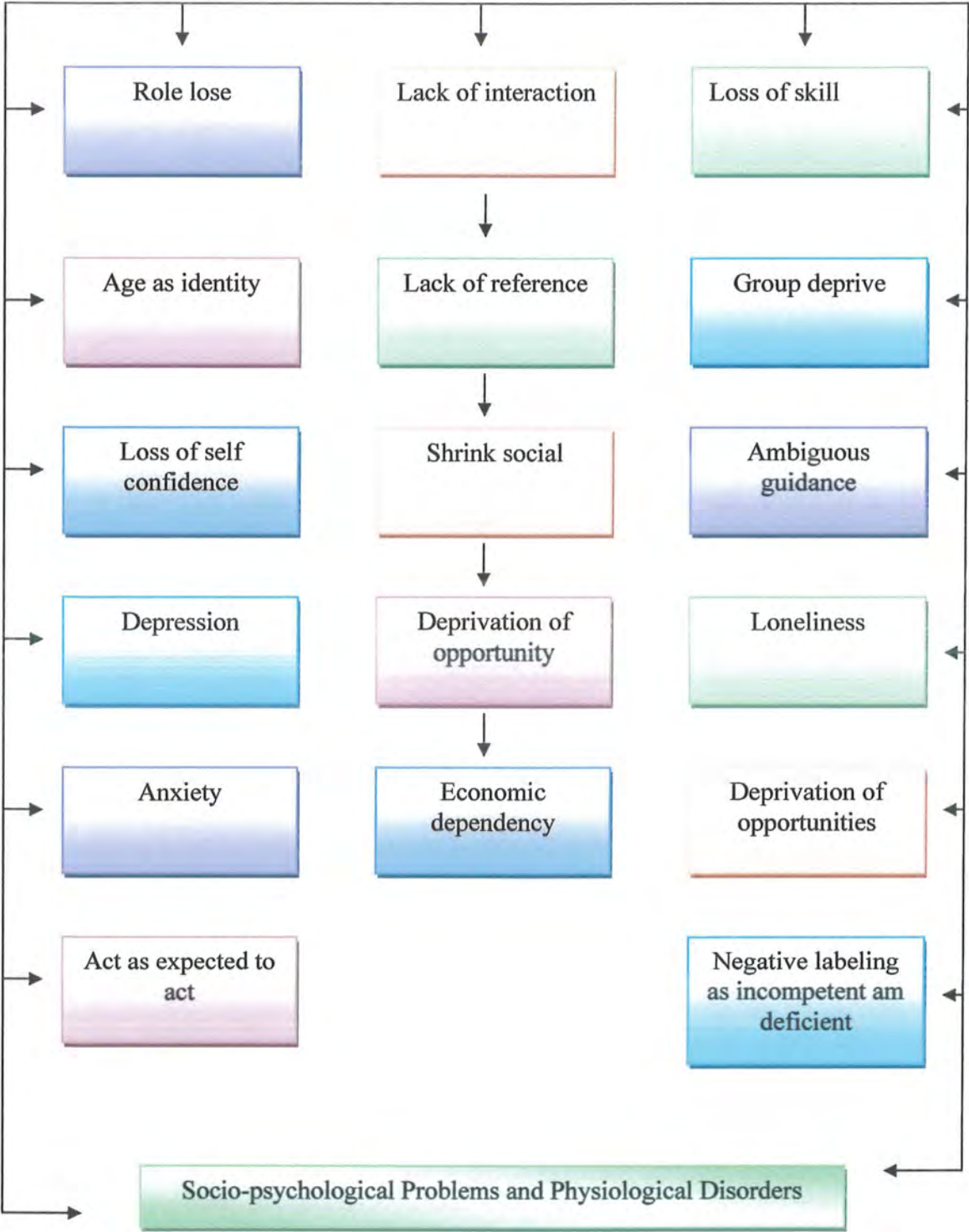
Case Study No. 4: (Thyroid Glands)

Mr. Ishaq was 67 years old. He got early retirement and was a mechanical diploma holder. He belonged to a well established family and having three sons and two daughters. During the service, he was quite healthy and energetic man. All of his children were educated enough to live a happy life. Mr. Ishaq got retirement at the age of 60. He was satisfied at the time of his retirement because his daughters were already married.

After two years of his retirement, Mr. Ishaq felt a problem with his heart-beat. He ignored and did not tell anyone about it, but his wife noticed an abnormality in his health and advised him to consult a doctor. On her request he went to a doctor to get himself checked. The doctor suggested him a number of tests and advised him to take medicines regularly.

Mr. Ishaq took different medications and after going through several tests, the doctor diagnosed thyroid gland problem. With this problem, he often found himself tired while doing hard work and also felt weakness and sleeplessness at night as well. He took all type of medications but could not get well. He started getting a feeling that he would die soon.

Figure # 3 Socio-psychological Problems and Physiological Disorders



6.5 Effects on the Functioning of Body:

The physical changes that occur as a result of aging are significant to develop the ideas of how the young generation reacts towards retirees and vice versa.

In modern era, the youngsters consider the retirees a burden on them. The retirees are seen by the youngsters as hurdle-creators in their life as they often restrict them from listening to music or going outside with friends. They, in fact, keep an eye on them. According to the youngsters, the retirees have a tendency to become aggressive at once and scolding and using abusive language if anything goes against their desires. They can not tolerate and start shouting to assert their influence. But the society ensures a proper respect to the elders as they are given preference and their will is considered first in the matters of practical importance. Generally the grand children give full respect to their elders and act according to their wishes.

It was observed that due to the changes emerging in our society and culture the attitude of youngsters towards the elders is changed. The youngsters talked against their elders because they were unhappy with them as far as the element of restriction over their activities is considered. In case of retired women, the younger generation cared a lot for them and helped them in the hour of need or problem and was found to be willing to help them out. In this regard, our cultural norms are of vital importance since the older times. The elders are cared and respected, but with the changes in culture, these attitudes are also changing though quite slowly.

Physiological changes also matter a lot in the case of retirees. Sometimes a very minor fall or accident can lead fracture or bone loss. No doubt “old age” in other words “retired life” reduces a person’s capacity to coordinate with its system as well as the level of system functioning. It, in fact, reduces the supply of physical energy that is needed by the body for its mobility. The amount of physical energy that a person has is connected with the ability of blood and body organs to circulate oxygen and nutrients throughout the body.⁸⁹

⁸⁹ Spirduso, F.1995. Physical Dimensions of Aging: Stratton Press, New York, USA

6.6 Physical Consequences of Retired Life:

The major health related issues and emotional health conditions have negative effects on the lives and family ties of retirees. With the onset of old age they start worrying about their financial matters, health and about their children, all affect their condition badly.

6.6.1 Retirement and Physical Health:

Health is a major factor in everyone's life. In later life, people start to experience losses in every aspect. This compels the older people to spend a huge amount of emotional and physical energy in giving and solving the problems and also in the recovery from the stress that is injected in the process. As the human being is getting old, the health issues also increase.

A study done in Pakistan showed the comparison of the relatively young portion of the elderly (60 to 69 years) and a higher proportion of the old, old (70+) had largely experienced negative emotional activities. It also showed that the tendency of concerns about the appetite and sleep, dependency on others, financial worries, over all feelings of sadness and unsatisfactory economic achievements is to be found more among the females than the elderly men.⁹⁰

6.6.2 Social Mobility:

Retirement leads towards the social mobility of a person. The reason is that, this is the time of person's life when he is not involved in any work activity and has plenty of leisure time to spend according to his heart's desire. Respondents happily told the researcher that now they had no need to get up early in the morning for job and to take breakfast in a hurry to leave the home. They said that, in fact, still they got up early but to offer their prayers after which they just relaxed. Now, when they observed their children and grand children hurrying for job or school, they often found themselves recalling their own time when they used to do the same. At present moment, they have plenty of time to organize their things and work according to their schedule.

⁹⁰ Afzal.1999.Aged Ones In Pakistan: Usman Publication, Pakistan.

Most of the respondents told that they used to get up around 7 or 8 o' clock then they do breakfast with their family and often visited the market twice or thrice to bring grocery. They attended their friends, had gossip with them and fulfilled their duties of hospitality as well.

They became punctual regarding their prayers. They offered prayers five times a day, after each prayer they have a round of chit chat with the people to whom they meet in the mosque or in the way and try to develop good relations with them. They talked on different issues and visited their old friends. To kill time, they indulged themselves in different activities like gardening and plantation. Most of the time, they waited for their children and grand children so that they could have lunch or dinner together. No one restricted the retirees' social mobility and they got enough time to enjoy it according to their choice. Infact, they and their children wanted to remain them busy in tiny activities so as to avoid boredom.

Case Study No. 5:

Qari Aziz-ur-Rehman retired on 15th of august 2009, had 2 sons and 3 daughters and worked to check the stock of spare parts of machine and raw materials to make reports. He took fixed retirement. According to him his pension of 17000 was not enough to meet his household expenses so his 2 sons were also supporting him by sending money, with which living became easy. His children were well educated and well settled. In the morning, he used to visit the market for buying household commodities, teaching the Holy Quran free of cost at different households and on return in the evening, he indulged himself in writing religious books.

He also learnt Urdu composing in just 2 weeks and now he uses it in writing books. He shared religious books through face book or e-mail and also gave it to friends or relatives to exchange information. He was living a fully independent life and with grace of Allah Almighty he was fulfilling all his responsibilities. Often, he visited his friends and relatives to ask about their health and conditions.

6.6.3 Blood Pressure:

The amount of physical energy that a person has is a function of capacity of blood, organs and other bodily systems to deliver oxygen and nutrients. Nowadays, in such a busy life we see a common behavior among the people that it is very easy for every individual to lose patience at once. With growing age, the body loses the capability to coordinate with its system as well as the level of functioning. Tensions and depressions in a person's life lead to an unstable blood pressure. The situation is also found among the retirees. They experience the problem of blood pressure because of financial instability; this situation is very common among the lower class people. The middle class retirees also have it due to multiple reasons like boredom, social pressure, isolation, etc

It is the fact that almost all the human beings are victim of stress and anxiety but retirees have larger capability to face such problems as compared to others. The retired life, social gap, the feeling of having nothing to do in the life and boredom make them more aggressive. They start questioning regarding pity issues and want everything to ensue according to their wish otherwise they lose their temper; all these things are the basic cause of blood pressure. Thus, the retirees usually suffer from such disease.

Case Study No. 6:

Sarwari Khanum was 62 years old unmarried woman, got retirement in 2010 from the post of head of physics, I.C.G Islamabad where she served for 30 years. She had blood pressure problem a year ago and suffered from paralysis attack because of blood pressure problem. The right side of her body got paralyzed and it could not work properly, due to her illness, everything which she was managing properly now found scattered in her living room. She only visited the market with her driver on weekend and was enjoying her life. Financially she had no issue as her pension was of rupees 80,000 that were more than enough for her.

She had a family of 4 sisters and 2 brothers, the brothers were married but the sisters were unmarried because they did not want to get married. The income of the 4 sisters was quite enough and lived comfortably together in their house. Whole house management was in the hands of the elder sister who performed all the activities with the help of her

brother who lived with them. She said that she reacted on minor things and passed one year at home with great difficulty as she was so bored, to get rid of the situation, she wanted to open an academy along with the help of her sister just to keep her busy and as she was fond of teaching the students.

6.6.4 Arthritis:

Arthritis is by far, the most prevalent chronic condition that leads to disability in movements because of continuous and acute pain in bones and joints. The Proportion of retirees who faced this problem is becoming higher steadily. Researcher interviewed with many respondents who were suffering from this disease.

Although this disease was found in both males and females, but retired females were more subject to it. Majority of retired females complained about brutal pain in bones and joints even felt problem in walking.

Case study No. 7:

Shakra Jan was 65 years of age. She took fixed retirement when she was in D-1. She worked as packer in a defense production unit. She told that she used to work in group and she had a duty of checking the bullets and putting them in packing boxes. During her job she was very active, but after retirement she became very dull due to pains in her knees and could not move easily. She rarely visited market to bring necessary things and grocery and she took help of her son for going to far off places. She was discharged by her domestic duties, she did work only by sitting in a chair like taking care of her grandson, chopping vegetables etc and laborious work was done by her daughter-in-law. The joints pain did not allow her to do work efficiently and actively.

6.6.5 Physical Disability:

Physical disability is not a part of life experience for the mostly people, but with growing age slow changes are observed. In our culture, the idea of full personhood includes a fully functioning body and a proper mind. The people whose mental or physical capabilities are below this level are not given preference and at the end such people lose their self-respect. Physical disabilities create problems with daily life activities, they can't even

socialize. Moreover, there is a cultural tendency to keep disabled people out of sight; this aspect also limits the chance of having public attention.⁹¹

Physical changes like wrinkled skin, gray or white hair were the outward symbols of the old age which do not have any serious effect but only for those who like physical attractiveness. It was observed that many retirees, especially females, remained concerned about their physical appearance and they used different creams and lotions in order to look young as they were in their youth or job era. Retirees also suffered from hearing impairments and eyesight weaknesses, but they tried their best to overcome these problems.

Physical disability restricted the social mobility of the retirees. As we know that retirees already felt isolation or restlessness, so in case of getting physically disabled as well, they started considering themselves the inactive segments of the society. Their life became bore. Due to disability, they cut off from the society and social activities. Most of the time, they confined themselves in their rooms and started to depend mostly on their children, relatives, spouse for their work and to the fulfillment of the basic necessities of life. They spend most of their time in reading newspaper, watching T.V and talking with the family or guest just to overcome their dumb and boring life.

Case Study No. 8:

Muhammad Yousaf was 72 years old man retired in 1993. He was electrical engineer in POF factory and his work was involved with the machinery manufacturing. His pension was Rupees 20,000. With the grace of Allah Almighty, he was living an easy life with this amount. He had two sons. One of them was working in abroad and the other one was employed at Lahore. After retirement, he got disabled because of an accident. Then his elder son left Lahore and came back to live with him in order to take care of him. He used to pick his father up in the morning and carried him in the courtyard to lie down there and in the evening he used to carry him back to his room.

⁹¹ Herskovits, E. & Mitteness, L.1994. Transgressions and Sickness in Old Age. American Journal of Aging Studies, 8th Edition, USA

It seemed as his life had come to an end. He was totally dependent on his son and condition was getting worse of being confined in a room all the time. Thus, his younger son sent a remote operated chair from abroad, then he started little bit of his social activities. His son picked him up from the bed and seated him on the chair, so he usually brought grocery from the market, visited the senior citizen foundation to meet his friend and also went for a walk in the evening on the same chair. He was really grateful to his son who had sent a chair for him. No doubt, disability is a curse that makes you worthless and useless and eats the body parts like a parasite.

6.6.6 Nutritional Deficiency:

Nutrients help to sustain growth and development, repair damages, maintain vital body processes and provide energy for proper body functioning. But when an individual gets deprived of proteins and calories, especially at the stage of growth and development, he remains malnourished and his health faces numerous physiological and psychological problems.

Majority of the respondents were suffering from the nutritional deficiency. They did not care about their diet patterns. They became very careless about it after retirement. In their pre-retirement era, they took care of their diet because of over burden or load of their work, just to stay healthy or fit to compete with their colleagues and to avoid sick leaves. After retirement, the majority showed careless attitude towards their eating habits.

Nutritional deficiency also varies from class to class and person to person. As researcher noticed during interviews majority people who belonged to lower class, were much careless about their eating habits as compared to the middle and upper class retirees. The fact is that they were under going poor financial conditions so they could not take balanced diet. Their main focus was only on how to earn money and how to manage the household expenses rather than thinking about their meal. They stated that they ate whatever they could afford. They expressed a wish of having enough money to fulfill the desires of their children. They also remarked that they felt really bad when their children asked for anything and they could not bring it because of lack of money. They told that they ate those things which their pockets could afford, but they tried to eat healthy food.

CHAPTER 7

CONCLUSION, SUMMARY AND RECOMMENDATION

7.1 Conclusion:

Researcher conducted the research on “The Socio-Economic and Psychological Problems of Retirees of Wah Cantt.” It was an urban area mostly comprising of middle and upper-middle strata. People were provided with almost all the facilities needed to lead a comfortable life. Government as well as private houses was available there for the accommodation of a large number of populations. Mostly, double storey houses were found there. Retired members were available in every second house. Cultural pluralism was also available there. People of almost every sect were living there and were freely practicing their own moral codes.

Elder people are approximately 5.52 per unit of the population in Pakistan and they experience superiority by acting as they wish but not to a large extent. It was observed that because of modernization, imitation of west and getting engaged throughout the day in studies, office work and meetings, the younger generation neglected their older parents and did not find time to take care of them.

The retired people claimed during the interview that they were quite satisfied with their life, their children gave them plenty of time despite their hectic routine of life and work. The retirees, who were found to be suffering from physical and physiological problems, were looked after by their family and if they were without family or unmarried, then their neighbors or relatives looked after them.

Retirement age is 60 or 65 years as laid down by the government because after this, almost all of the citizens started to face breakdown in their physical, social and psychological functioning. Government has also introduced the pension system in order to support the retirees so that they do not have any need of depending upon others. Because of this facility, the aged people retire conveniently. In-fact around 47.5% persons went for early retirement while 52.5% persons reached their normal retirement age. They were happy and relieved over their retirement because of strict and tough

timings of job. Some of them wished to continue their roles and activities which they had developed over the life course.

It was noticed that as the size of retired population has increased, it demanded additional facilities of health and medication. At the last stage of life, the retirees demanded more cooperation and help. Our Pakistani society, especially the area where the research is conducted, people gives high esteem, respect and honor to the elders or fully supports them in the time of need. Children did not allow their retired parents to get involve in work, but still they indulged themselves in different activities in order to remain agile and active. Side by side, in the case of lower class retirees, they continued their work willingly just to meet the basic necessities of life and for the financial support of their family.

Most retirees kept themselves busy in order to remain active. Nearly half of the retirees kept themselves socially active and spiritually busy by getting involved in prayers and other religious activities. Some remained busy in household works and related chores like gardening, purchasing grocery, repairing of house or watching television for their information and enjoyment.

7.2 Summary:

In this research, various aspects have been explored to study the life of retired people in detail like chronological age and physical well being. Aspects such as stress level, anxieties of the elderly life, dependency, restriction in mobility, mental or physical ill health, being handicapped as a result of an accident have also been considered. These aspects are studied keeping in view the facilities provided to the population with special reference to very young (children) and very old (retired persons). The average age for men and women in Pakistan is 65 and 66 years respectively and its cause is the poor facilities provided to them. If the facilities are made better these people can lead an easy and a more meaningful life in the twilight phase of their life. As we know that 30% of the population in Pakistan is living below the poverty line and an equal percentage is living on or just above this line so it is not surprising to find out that the life expediency of the retired people depend to a great extent on their financial condition. This was also the case

with retirees of Wah Cantt. It is noteworthy that Wah Cantt was considered to be a well established locality with abundant job opportunities. However, most of the retirees of the area were financially independent. Their children and grand children were adequately educated and employed at good paying places. Hence as the outcome of the study, the retirees in Wah Cantt were facing certain financial and other problems yet they were leading a satisfied life and pray to Allah for their children and grand children's better future.

The religion had also played a vital role in the life of retirees. They constantly prayed to Allah to solve their problems. This was not surprising for a country like Pakistan that boasts its existence on religion, so people turned to Almighty for comfort and salvation. Pakistani society has strong religious faiths and even in some cases fatalism and extremism were also observed among the retirees of Wah Cantt. Many of the poor considered poverty as their fate and turned to Allah Almighty for comfort and external happiness. Value of religion in the lives of people of Wah Cantt could be estimated through the number of mosques in the city serving as religious centers. All the mosques were under government control. It was surprising to note that despite frail health; most of the retirees of Wah Cantt offered their prayers regularly in the mosques and fasted during the month of Ramadan. Some also fasted on other days which are thought to have religious importance.

For retirees, mosques also served as a socializing place to meet their friends and discuss the matters pertaining outside the religion circle. Especially the Friday congregation was a big socializing event, which the retirees and all men attended along with their children and grand children to offer prayer and meet with their friends.

Traditionally, sons were seen as the supporters of old age or retired parents. This trend stemmed from Pre-Islamic times and is deeply entrenched the large majority in Pakistan. It was even more common among those people residing in poorer conditions. The poorer retirees expected moral and financial help from their son or sons and in most of the cases they got it. This was a good trend in Wah Cantt society as the retired people usually

depended on their pension to meet their needs and this pension was not enough to fulfill them.

The fabric of Pakistani society is still very strong and the retirees get all the moral and emotional support from the society which they need over the time. The family remains the core of social relationship for the retirees, so they often visit their siblings and other relatives. Few cases were seen, who lamented the loss of their closed relations with brothers or sisters. Yet on the whole, we can say that joint family system provides the support to retirees in terms of moral, emotional and financial help which they need.

It was noticed that most of the retirees spent their savings within a few years of their retirement and then became dependent on their sons to give them financial support for maintaining the house hold needs and arranging the marriages of their unmarried children. Some of the retirees were lucky because they also had other sources of money, rent from a property and pension etc. Yet the sources did not provide enough money to meet their needs, especially in this era of inflation. However it was clear from the research that an obvious difference existed between the level of prosperity and quality living across the income groups residing in Wah Cantt. Those who had their incomes in upper limit, their life style were better, while those who lived below or just above the poverty line showed dissatisfaction. Hence some retirees often faced financial crises, instability, tension and experienced a stressful physical or emotional health, while others were quite satisfied with their pension and financial conditions.

Retirees of lower pension groups kept themselves busy in doing odd jobs so that they could meet the requirements of their household. The male retirees usually helped in the financial stability of family by pension, through odd job income and also purchased groceries from the market; while the retired women helped in the kitchen or took care of their grand-children, which made them feel important and got involved in the activities of lives. Their morale boosted up by the fact that they were consulted in the important matters of life. The reason for the complaint of being cut-off from important matters of life was gender based, because the frequent complaints were from the female side as they wanted sufficient chances for self assertion.

Many retirees of Wah Cantt were suffering from illness directly related to the old age like weak hearing ability, diabetes, impaired vision due to cataract, physical weakness, insomnia, dental problems, pain in joints and bones due to arthritis etc. The complaints were common among retired men and women both. The problems seemed too aggravated when elderly retirees were left alone and had no one to talk or share their grief. As soon as they got the desired company, the problems which seemed to be incurable vanished all by them. Majority of the respondents said that they were not alone and had strong family ties and connection with their family to break down their loneliness and isolation and had a daily conversation over the dining table.

The attitude of youngsters towards retirees was usually very positive, most of the retirees proudly admitted that their children and youngsters were respectful towards them. Yet 9.5% retirees said that the respect they received was only on the surface level and not sufficient or sincere.

The places which were mostly visited by respondents were senior citizen foundation, local markets and mosques scattered throughout the city where the retired men met and talked about topics ranging from local, national and international issues to everyday activities of routine lives. Retired women went to their neighbors or relative's house. If their health permitted them, many of the retired men and women would make sure to attend the wedding ceremonies and funeral processions of their friends and relatives.

In terms of expectations, retirees were more tolerant as compared to the youngsters. Retirees of Wah Cantt also had some demands from the authorities of POF for giving plots to the poorer retirees and depositing the pensions directly into their accounts. They also wanted POF transport facility to be provided for their children who were studying outside on lower bus fares like POF employee's children.

According to many of the retirees, they were getting free treatment and medicines from the POF hospital yet the quality was not satisfactory, but most of the retirees considered it a blessing. The respondents told the researcher that they received a medical allowance to get medicines but it was a meager amount. In case of expensive medicines purchased by

the retirees, the amount was reimbursed by sending bills to POF hospital's administration.

It was evident from the research findings that very little efforts were made at policy level to address the problems faced by the retirees at Wah Cantt in terms of financial support, food security as well as their emotional health. It must be noted that as we consider it important to develop the policies for the youth at the national level, in the similar way policies should be made to provide financial, physical and emotional support to the retirees with the same zeal and zest throughout Pakistan.

7.3 Recommendations:

The volume of elderly and retirees in Pakistan is increasing rapidly declining the morality rate. This research had been conducted in an urban area where medical facilities were available with little expenses. Retirees were living with their family, children and were satisfied. Most of the retirees were found contributing their family budget. High grade retirees enjoyed a good amount of pension, but the poor remained poor.

- Retirees should be properly respected and they should get the reward of whatever they do for family and society in return.
- Family roles should be strengthened and facilities should be given to the retirees in order to make them truly functional.
- Government should seek to enhance the self-reliance of retired people in order to facilitate their participation in society.
- Health-related knowledge and education should be given to the retirees to enable them to remain active and free of diseases.
- Such governmental organizations should be established which can facilitate the retirees by giving them the opportunities to work more.
- Pensions should be transferred directly into the bank accounts of the concerned retirees as they cannot wait and stand in a large queue due to their age factor.
- The bus-pass fee of the retirees' children should be equal to that of the on-service employee's children, because the factor of inequality leads to additional financial burden on the retired people.

- POF bus service should be provided to the retirees' children as it is only available for the on-service employees' children.

7.4 Limitation of Study:

The study was to explore the different aspects of retiree's life before and after their retirement in Wah Cantt. The contents of the study were strictly related to the locale of study that may not be generalized on the entire population of Pakistan.

LIST OF ACRONYMS

POF	Pakistan Ordnance Factory
DCR	District Census Report
SCF	Senior Citizen Foundation
VC	Vocational Centre
FGD'S	Focus Group Discussions.
PTCL	Pakistan Telecommunication Corporation Limited
PBUH	Peace Be Upon Him

GLOSSARY

Area	Sector
Baba	Old Men
Bari Imam	Shrine
Buzurg	Elderly
Gorkun	Gravedigger
Hajj	Pilgrimage
Imam- Bargha	Religious Place of Shai community
Kaacha	Temporary/Mud Hut
Kameez	Shirt
Khu	Water Walls
Mohtajee	Dependence
Namaz	Prayers
Pacca	Permanent/ Cemented
Pir	Saint
Qari	A Person Who Teaches Quran
Quom	Caste
Ramadan	Holy Month of Fasting
Roza	Fast
Shalwar	Trouser
Soda	Grocery
Taveez	Amulets
Ulma	Islamic Scholar

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1. If yes, how many times, where, for what and to whom?
33. Is your diet taken care of?
34. Do you eat together with everyone else? If no, why?
 - If no, when do you eat the most in the house?
35. Who sits with you the most in the house?
36. With whom do you spend most of the time outside home?
37. What are the daily things that upset you or you dislike?
38. What are the things that please you?
39. What is the role of religion in your life?
40. Are you satisfied with your life?
41. What are your greatest wishes now?
42. Is your treatment sought from a good source?
43. Who provides you with cloths, shoes, and spectacles etc?
44. What kind of ailments the other elderly people in your area are suffering from?
45. Who are the age mates with whom you sit the most?
46. What do you call "retirement"?
47. What are the essentials that one must have to live a sound retirement age?
48. Is Government providing any kind of facilities for the retired people?
 - If yes which ones?
49. Do you think something can be done at the Government level for the retired people?
 - If yes, what?

SOCIO –ECONOMIC AND CENSUS SURVEY

Serial No:

City:

Date:

Area:

[illegible]

[illegible]