

Life after Retirement: A Qualitative Exploration of Multi-Faceted Factors Contributing to Resilience of Military Retirees

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Abstract

Objective:

To consider the role of multiple factors in contribution of resilience building as support for retired individuals from military to cope with the phase of retirement.

Method:

A qualitative phenomenological analysis of the experiences of six (N=06) military retirees with equal male to female ratio were interviewed using self-generated semi-structured interview guide. The interviewed data was analyzed using guidelines of Smith et al. (2009).

Results:

Six overarching themes were identified: “Building a strong relationship with the ultimate authority”; “Financial security”; “Social support and belongingness”; “Post-retirement Job opportunity and prolific engagement”; Personality dynamics and “Treating self as a whole person; improving self-concept as retiree” . Future implications involves comprehensible understanding of multiple factors which act as potential support for retirees to improve resilience to live a healthy life during a major transition of life “retirement”.

Conclusion & Future Implications:

The retirees after retirement feel emotional distress and their cognitive ability “resilience” is the major component which serve as a reservoir to face the major transition like retirement. Several factors which are culture specific such as religious faiths, social support, financial security and strong positive self-concept can help retirees to restore their strength to cope and sustain in life. Establishing the effective counseling care services, peer-support programs, and psychological interventions analyzing need of a certain socio-economic culture can endorse better emotional well-being. It can promote early adjustment after retirement to reduce distress, restore mental peace and facilitate retirees towards healthier coping to full return to their other adjacent social roles.

Keywords: qualitative, IPA, retirees, resilience, post-retirement.

Introduction and Literature Review

The worldwide population is experiencing a significant demographic change with every passing year as the number of older adults are increasing rapidly. Several psychological,

social, and physical challenges devouring decline in health, loss or shift of social roles and key life transitions such as retirement are accompanied with aging (Toth et al., 2023). Between these transitions, retirement characterizes as one of the most reflective change in later life since it frequently alters individuals' everyday routine, social self, and sense of purpose of an elderly individual. Regardless of these challenges many older adults express the capability to adapt efficaciously and sustain psychological well-being. This adaptive capacity is universally conceptualized as "resilience" (Fletcher & Sarkar, 2013; Chmitorz et al., 2018; Kiani & Ehsan, 2024).

Resilience has been broadly renowned as a crucial component of healthy aging. In the perspective of older adults, resilience refers to the psychological, emotional, and behavioral processes that empower people to cope effectually with hardships and uphold well-being regardless of age-related stressors (Kucuksuleymanoglu, 2025). Harmoniously, Dako-Gyeke et al., (2025) suggested that resilient individuals are better able to manage life transitions, conserve life satisfaction, and adapt to health and societal challenges linked with aging.

Formerly conceptualizations viewed resilience mainly as a constant personality trait; conversely, modern-day research theorizes resilience as a dynamic and multidimensional course that progresses through exchanges between people and their environments (Hill et al., 2025). Recent models put emphasis on that resilience in later life is subjective by manifold levels of factors containing genetic, psychological, social, and environmental components (Parrila, 2025).

In geriatric research, resilience has developed gradually more imperative because it supports understanding that why some older adults uphold well-being regardless of undergoing significant life stressors. A systematic review of resilience in geriatric populations emphases that resilience emerges from the interaction of elements across macro-environmental, individual and social domains comprising subjective coping aptitudes, social affiliations, and communal resources (Nordström et al., 2023).

One of the key transitions related with later life is retirement which comprises both prospects and challenges. While retirement can offer autonomy from occupational burdens and opportunities for leisure activities. It may also lead to identity loss, decreased social networks, fiscal concerns, and changes in everyday routines (Cosco et al., 2017). A qualitative study on retirement adjustment advocates that retirees often experience uncertainty for a period before gradually developing new routines, social roles, and strategies of coping (Zhang et al., 2023). Moreover, Kim et al., (2021) suggested that factors such as family affiliations, financial steadiness, health, and social contribution play a crucial role in determining positive retirement adjustment.

Amongst diverse occupational groups, people who retire from the armed forces may experience principally complex transitions (Warner, 2006). Soldierly service often comprises strong organizational structures, well-defined social roles, and a greatly disciplined lifestyle. After retirement, veterans must acclimatize to a civilian environment that may vary substantially from the structured environment of military life. These changes can impact distinctiveness, purpose, and social connectedness. Subsequently, resilience turn out to be a critical factor in expediting fruitful adaptation during the post-retirement chapter for military personnel (Rahman, 2006).

Additionally, empirical research on old-aged veterans expresses that numerous psychological factors are greatly related with resilience through aging. For example, a large nationwide study of older veterans established that secure attachment, mindfulness, and a sense of purpose in life were amongst the sturdiest predictors of psychological resilience when meeting physical health challenges. These outcomes propose that both inner psychological resources and meaningful life aims play a vital role in endorsing resilience

among older veterans (Sharma et al., 2017).

Additionally, resilience in older adults is often maintained by an amalgamation of personal strengths and peripheral resources. Theoretical analyses recommend that resilience in older populations includes two key features: positive adaptive behaviors and the readiness of supportive resources, such as family support, community engagement, and transcendent coping. These means enable individuals to respond positively to hardship and uphold psychological stability (Rozanova et al., 2013).

Theoretical Framework

Numerous theoretical viewpoints have been recommended to explain resilience in old-age life. One persuasive framework is “*Resilience Theory*”, which theorizes resilience as the capacity to maintain or recapture psychological well-being in hardship (Southwick et al., 2014). Resilience is widely recognized as a crucial psychological factor that explains how individuals successfully adapt to hardship, stress, or major life transitions. In aging, resilience means older adults can stay emotionally strong despite facing health issues, losing roles, or big life changes like retirement. Contemporary resilience research views resilience as a complex, ongoing process shaped by personal strengths, social support, and environmental resources. (Bastani et al., 2025).

According to this standpoint, resilience is sustained by protective factors such as surviving skills, positivity, and social support. Retirement from armed service can indicate a perplexing transition; though, resilience allows people to adjust efficaciously by utilizing individual powers and social resources.

The supplementary model is “*Socio-Ecological Model of Resilience*” renowned by Ungar (2018) suggested that resilience is inclined by associations between people and their social settings. Elements such as family upkeep, civic belonging, and endorsed resources can intensify adaptive competence among retirees (Jason et al., 2017). This perspective highlights that resilience is made not only by distinct characteristics but also by community and secondary influences.

Another apposite theoretical approach is “*Socioemotional Selectivity Theory*” (Carstensen et al., 1999), which lightens how people list down sensitively expressive relations and intentions as they age. Conversing this theory, older adults gradually focus on families and events that improve emotional well-being, which may strengthen resilience during later life changes such as retirement.

These credentials highlight the multi-faceted nature of resilience assimilating individual, social, and circumstantial factors that influence adaptation during post-retirement life.

It is pragmatic to comprehend that former researches have discovered resilience among older adults and soldierly veterans, much of the prevailing literature count on on quantitative approaches. Although these studies offer valuable intuitions into the forecasters of resilience, they may not fully apprehend the idiosyncratic involvements and meaning-making courses through which people progress resilience in real-life settings. Qualitative research can provide a deeper acumens into how retired soldierly personnel infer their experiences, handle defies, and find resources that upkeep their adaptation to citizen life.

Additionally, retirement experiences are formed by diverse individual, social, and cultural circumstances, signifying that resilience is likely predisposed by multi-faceted factors relatively than a single basis. Considerate to these factors needs sightseeing retirees’ lived experiences and insights of the means that help them circumnavigate the transition from military facility to civilian lifecycle.

Consequently, the study aims to sightsee the multi-faceted determinants underwriting resilience among retirees of forces after retirement. By retaining a qualitative approach, the study pursues to gain a detailed understanding of how retired military people deduce their

experiences, handle challenges, and ascertain personal and social means that benefit them to maintain resilience.

Resilience in Older Adulthood

Recent researches on geriatric underlines that resilience plays a noteworthy role in effective aging and emotional adjustment throughout later life. Besides, more than a few researches recommended that older adults who are resilient tend to have more life fulfillment, improved responsive control, and survive better with age-linked stress (MacLeod et al., 2016; Zheng et al., 2020; Nasman et al., 2022). They're likewise probable to have improved mental health and an abridged extent of depression and anxiety (Cosco et al., 2017).

The transferal into retirement is a substantial life changeover, obvious by both prospects for peculiar growth and leisure, as well as defies curtailing from changes in individuality, communal roles, and daily routines. Resilience plays an imperative role in empowering persons to circumnavigate these adjustments and sustain their well-being during the post-retirement phase (Wang & Shi, 2014; Barbosa et al., 2021; Sousa et al., 2023).

Military Retirement and Life Transition

Transitioning from soldierly service to noncombatant life demeanors unique psychological and social trials, distinctive from those faced in civilian retirement (Naphan et al., 2020). The controlled environment, orderly routines, and durable social bonds inherent in military jobs often shape a service member's character and sense of perseverance, making the transferal to civilian life a momentous adjustment difficulty for various veterans (Bordia et al., 2020).

Exploration specifies that military retirees often meet substantial trials related to transitioning out of their soldierly roles, recreating their selves, and surviving with vicissitudes in their social support linkages following departure from active service (Rivas et al., 2023). These trials can involve occupation instability, contracted social networks, and complications adjusting to the comparatively amorphous nature of civilian life.

Notwithstanding these defies, many retired military peoples exhibit incredible psychological resilience. Studies inspecting veterans' welfare found that lots describe being psychologically passable and contented later in life. Like, a study expending data from the National Health and Resilience in Veterans Study establish several older veterans are getting old fine enough regardless of hard-hitting times in service (Hepner et al., 2023).

Correspondingly, research advocates that military teaching itself may augment resilience by upholding psychological robustness, castigation, and adaptive handling strategies that remain to benefit folks after retirement (Southwick et al., 2016).

Multi-Faceted Factors Contributing to Resilience

On a peculiar level, qualities like buoyancy, self-assurance, and having a clear purpose show a big role in defining resilience among retirees from forces. Research displays that people who find implication and determination after retiring incline to have greater life satisfaction and emotive well-being (Shwartz-Asher & Tziner, 2025)

Social support also shows an imperative role in stimulating resilience. Research dependably validates that individual who have reassuring connections with family affiliates, aristocrats, and communities underwrite significantly to emotional adjustment midst retired military personnel (Tsai et al., 2016). These social connections offer emotional support, applied assistance, and an intellect of feel right that benefits individuals manage life transitions.

Influences like economic security, post-retirement job prospects, and admittance to healthcare play a vital role in constructing resilience among military retirees. Studies recommend that troupers who stay attached socially and professionally incline to have enhanced mental health aftermaths and inclusive life contentment (Williamson et al., 2020).

Research Gap

Though aforementioned research has identified several features allied with resilience among military troupers, much of the prevailing literature depend principally on quantitative methodologies that measure resilience using unvarying scales. Whereas such studies deliver valuable numerical comprehensions, they frequently fail to capture the idiosyncratic lived understandings of people transitioning from soldierly service into retirement.

Qualitative methods can offer cavernous insight into how retired military people deduce their understandings, navigate defies, and progress resilience during the post-retirement phase. Phenomenological Analysis regarding interpretation (IPA) is predominantly suited for reconnoitering these experiences since it emphasizes on individuals' personal connotations and explanations of life events (Smith et al., 2009; Eatough et al., 2017).

Furthermore, limited research has specifically explored the multi-faceted factors contributing to resilience among armed forces retirees through qualitative inquiry. Understanding these experiences can provide valuable insights for developing supportive interventions and policies aimed at promoting well-being among retired military populations.

Research Objectives

1. To explore the experiences of armed forces retirees during the post-retirement phase.
2. To explore the multi-faceted factors that contribute to resilience among armed forces retirees.
3. To understand how retired military personnel cope with life transitions after retiring from service.

Research Question

1. What are the retirement experiences of armed forces retirees?
2. What are the factors which contribute to resilience among armed forces retirees during post-retirement phase?

Method

Research design

The qualitative approach was chosen to sightsee the lived experiences of the population of military retirees. The method of inquiry carried out, interpretative phenomenological analysis (IPA) (Smith & Shinebourne, 2012) is a robust method for analyzing experiences through semi-structured interviews, and permits the researcher to understand and make connotation from the narratives of the participants. The connotation is in itself an effort to make sense and meaning out of a certain event or phenomenon experienced by an individual. Qualitative exploration of this nature is of worth in recognizing shared themes within the subsisted experiences of group of individuals (Cresswell, 2007). Institutional ethical approval was granted for the study.

Sampling and participants

The idiographic nature of IPA comprises an assurance to indulge how a specific phenomenon has been portrayed from the viewpoint of particular individuals, within a specific context, through a thorough and time-intensive analysis (Smith et al., 2009). As such, IPA studies generally recruit small, purposively selected standardized samples. Thus, a sample of six military retirees was recruited using a purposive and snowball sampling method. The data was collected following the principle of information saturations. This sample size was satisfactory to draw thematic associations without confusing individual accounts (Guest, Bunce, & Johnson, 2006). The military retirees (N=06) comprised of equal

male to female ratio (male, n=3: female, n=3) were approached using electronic mail, phone contact and in-person visits. The participants were recruited after giving written consent to take part. All participants were retirees of military and under the set age of retirement according to the Inter Services Selection Board [ISSB] (2025) and Pakistan Army Official Website (2025). A minimum of six months post-retirement at the time of data collection was ensured to meet the study objectives of measuring multiple factors facilitating resilience (Yeung, 2017). Five participants had been retired at least 8 months ago. One participant had 6 months until retirement from the rank of Major due to medical reasons.

Data collection

The Interviews were directed in English and audio recorded. Also, offers to provide a transcriber but the participants have agreed for audio recorded interviews). An interview schedule was used flexibly, with questions designed to elicit a range of experiential information using semi-structured questions including an opening questions to build rapport, main question to explore phenomenon in detail and a probing question where needed to obtain rich data. The following question were asked from the participants: (1) *Opening Question*: (i) how has your life changed since retiring from forces? (ii) What challenges did you face after retirement from service? ; (2) *Main Question*: (iii) According to you in post-retirement period what are the factors which contribute to resilience of a military personal? *Probing question*: (iv) what personal, social, or environmental factors helped you stay strong during difficult times after retirement? , aimed to explore narrative, descriptive, evaluative and contrast-based information.

Data Analysis

These data were investigated in accordance with the IPA process described by (Smith et al., 2009). This method involved first exploring each interview discretely by repetitive reading of transcriptions, thorough initial noting, and extracting emergent themes, clustering themes into superordinate themes, directing case-by-case analysis, to pinpoint patterns across the participants. In order to ensure thoroughness and augment the reliability of the analysis, a mixture of individual transcripts randomly selected ($n = 4$), summary notes and theme accounts were reviewed by the field experts and researchers. This process was commenced as a means of confirming the reliability of the investigative approach, rather than to produce an analysis which is impartially “true” (Yardley, 2008).

Results

A total of six retired military personnel participated in this study. All participants willingly took part in the interviews and effusively cooperated throughout the data collection procedure. No partaker withdrew from the study. Succeeding transcription, participants were provided with the interview accounts for verification, and all confirmed the accurateness of the transcribed data.

The interviews produced an extensive body of rich qualitative data, which was evaluated using Interpretative Phenomenological Analysis (IPA) as proposed by Smith, Flowers, and Larkin (2009). Through reiterated reading of transcripts, thorough coding, and thematic exploration, a number of recurring patterns describing resilience and coping during the post-retirement phase were identified.

The analysis ensued the development of several initial codes reflecting participants' experiences, dogmas, coping strategies, and course of adjustment following retirement from military service. These codes were methodically examined and clustered according to conceptual correspondences and shared meanings. The interpretative analytical process led to the emergence of six overarching themes that captured the factors facilitating resilience during the post-retirement phase.

The six themes extracted from the data were:

1. Building a strong relationship with the ultimate authority
2. Financial security
3. Social support & Belongingness
4. Post-retirement Job opportunity and productive engagement
5. Personality dynamics
6. Treating self as a whole person; improving self-concept as retiree

These themes demonstrate the multidimensional nature of resilience among military retirees and highlight the personal, social, financial, occupational, and spiritual resources that facilitate successful adaptation to post-retirement life.

The inferential data statistics of demographic variables is given in Table 01. And a summary of the themes including main theme, superordinate theme, associated emergent themes and respective frequencies are presented in Table 02.

Table
Demographic Characteristics of Participants (N = 6)

01

Sample Characteristics	<i>n</i>	%	<i>M</i>	<i>SD</i>
Gender			0.50	0.55
Male	3	50.0		
Female	3	50.0		
Marital Status			1.00	0.00
Married	6	100.0		
Family Type			0.33	0.52
Joint	2	33.3		

Sample Characteristics			<i>n</i>	%	<i>M</i>	<i>SD</i>
Current Status	Employment	Nuclear	4	66.7	0.50	0.55
		Working	3	50.0		
		Not Working	3	50.0		
Social Activity Level					0.67	0.52
	Active	4	66.7			
	Occasionally Active	2	33.3			
Primary Income	Source of	Rarely Active	0	0.0	1.17	0.75
		Pension	2	33.3		
		Pension and Job	3	50.0		
		Pension and Family Support	1	16.7		

Note. *n* = frequency; % = percentage; *M* = mean; *SD* = standard deviation. Means and standard deviations are based on numerical coding of categorical variables.

Table 1 displays the demographic characteristics of the six participants included in the study. The total sample size consisted six participants (N=6) of an equal number of male (n = 3, 50.0%) and female (n = 3, 50.0%) participants. All participants were married (n = 6, 100.0%). Concerning family type, the majority belonged to nuclear families (n = 4, 66.7%), while two participants (n = 2, 33.3%) lived in joint family systems. Employment status was evenly distributed, with three participants working post-retirement (n = 3, 50.0%) and three not working (n = 3, 50.0%). Most participants reported being socially active (n = 4, 66.7%), whereas two participants (n = 2, 33.3%) indicated being occasionally active. In terms of income sources, half of the participants relied on both pension and employment income (n =

3, 50.0%), two participants relied solely on a pension (n = 2, 33.3%), and one participant received income through a combination of pension and family support (n = 1, 16.7%).

Table 02

Frequency Table of Main Themes, Superordinate Theme and Emergent Themes of the responses

Main Theme	Superordinate theme	Emergent themes	Frequency
Factors of Resilience	Multifaceted nature of Resilience	Building a strong relationship with the ultimate authority	6
		Financial security	6
		Social Support & Belongingness	6
		Post-Retirement Job opportunity and prolific engagement after retirement	5
		Personality Dynamics	5
		Treating self as a whole person; improving self-concept as retiree	6

Theme 1: Building a strong relationship with the ultimate authority

Participants dependably described their reliance and relationship with Allah as a principal source of resilience through the retirement transition. Retirement was often professed as a major life change concerning uncertainty, cost of routine, and worries about the future. However, participants informed that sacred beliefs empowered them to accept these vicissitudes with patience and optimism. Faith provided a sense of perseverance, reassurance, and self-confidence that life after retirement endured meaningfulness and guided by divine acumen.

(P2) participant stated:

"When I retired, I felt that a very imperious chapter of my life is over. For many years, the uniform was my identity. There were moments when I wondered what would happen next, but my faith kept me steady. I believe that every phase of life is deliberate by Allah. Every time I felt worried about the future, I bowed towards prayer and trusted that Allah would escort me. This belief gave me peace and help out me move forward without panic."

(P3) participant said:

"Military service trained me in discipline, but retirement taught me surrender. There were times when I concerned about what my future would look like after leaving the institution which is my root where I feel myself belonged and to that had been my life for decades. Whenever such thoughts arose, I reminded myself that Allah had guided me through many difficult circumstances before. my postings were tough I have seen many tough areas alone without even my family, my kids...I have been honored with so much strength and respect at the same time Alamdulillah. I believed that if He had brought me this far, He would

also support me through retirement. This trust abridged my anxiety and helped me accept this phase of life with patience and gratitude."

Theme 2: Social Support & Belongingness

Strong support from family members and retired colleagues was continually acknowledged as a protective factor. Partakers designated emotional encouragement, comradeship, and concrete support from partners, children, families, and peers. Social colleagues compact feelings of solitude and empowered fruitful adaptation to civilian life.

(P2) participant stated that:

"My family is a major contributor in helping me to adjust myself and realize that I am a free living man now. During job, my routine was chiefly determined by soldierly tasks, but afterwards I spent much further time at home. My wife and children made me feel extraordinary like one they looked-for and appreciated. I am also in contact with my friends and unit colleagues. Taking to people who had gone through alike experience assisted me cognize that my mood fluctuates, kind of emotional state were common and temporary."

(P3) participant expounded that:

"My friends as of service endured an imperative part of my life even after retirement. We frequently see and share our know-hows. These dialogs help as everybody apprehends the challenges of departure from military. At the same time, my family cheered me every time I felt uncertain. Perceptive that I had people who sincerely cared about me made the change much calmer."

Theme 3: Financial Security

Financial refuge developed as an indispensable factor leveling adjustment to retirement. Participants detailed that devouring a stable pension, reserves, or other monetary resources over time abridged stress and endorsed to focus on peculiar well-being and family errands. A sense of financial firmness and freedom backs to feelings of individuality, self-worth, and control all through the post-retirement period.

(P1) participants clarified that:

"I consider one of the main causes I adjusted well after retirement was business security. Meaningful that I would get my pension every single month compact many uncertainties. I did not have to incessantly think about everyday overheads or my children's needs. When basic budgetary concerns are achieved, a person can enjoy life, spend time with family, and forthcoming planning instead of existing with diffidence."

(P5) participant Narrative:

"People have struggled financially after retirement, I have seen such people in my circle and that stress crushed their lives. I was lucky to have prearranged some savings during service. Since had that backup, I not once felt hassled to make hasty decisions. Financial asset gave me peacetime and endorsed me to upkeep my health, family, and own aims rather than habitually distressing about my burdens."

Theme 4: Opportunities for Occupation and Prolific Engagement after Retirement

Participants underscored the prominence of lasting an active life choice through either engagement in some kind of occupation, consultancy work, business endeavors, or communal engagement. Long-term prolific doings indorsed retirees to uphold a sense of purpose, worth, and structure in day-to-day life. Many observed retirement not as the conclusion of their contribution but as a transition into a diverse role.

(P5) participant reflected that:

"Being retired from military doesn't mean that my abilities ended. After leaving service, I occupied myself in the private sector. Doing a job in private sector doesn't feel like

an inch similar to a uniform service but it helped me a lot to stay as active as possible. Initially it get very difficult for me to stay at home all the time then I realized that the person who has spent all his life as doing difficult task could not rest like this we are programmed to stay active. Having somewhere to go every day and responsibilities to fulfill gave me self-assurance. It kept my mind active and stopped me from feeling being quarantined at home because I am retired now. I still felt that my knowledge and skills are valuable, and that feeling helped me a lot to remain optimistic."

(P2) participant Narrative:

"I started consulting after retirement in an area linked to my military experience. The job was different, but it contributed to one of the reasons for me to stay dynamic and continue learning. What mattered most was not the salary but the sense that my abilities and I are still useful. Being involved in some task prevented me from feeling that my productive years are now over."

Theme 5: Personality Dynamics

Participants stated that personal characteristics such as adaptableness, positivity, willpower, perseverance, and emotional strength as imperative contributors to resilience. Many believed that the potentials developed during military service empowered them to face retirement challenges profitably rather than seeing them as obstructions.

(P6) participant mentioned that:

"Military life instils you to find your feet to changing as well as challenging circumstances. All through my career, I faced hard postings, operational compressions, and surprising situations. Because of those experiences, I learned not to give up effortlessly. Retirement was another change which was very obvious that required adjustment. Instead of centering on what I had lost, I focused on what I might still reach. I consider my positive attitude and self-discipline helped me cross the lop-sided bridge of this transition successfully."

(P4) participant described that:

"One key life skill military life teaches is resilience. You learn to adapt to new situations, new responsibilities, and unexpected circumstances. That's why I treated it as another mission that required adjustment. Instead of dwelling on problems, I focused on discovering solutions. I think my willpower played a main role in settling into this new phase of life."

Theme 6: Treating self as a whole person; improving self-concept as retiree

Positive self-concept appeared as a significant expediter of resilience amongst retired military peoples. Participants described upholding a strong sense of self-worth and personal distinctiveness proves strength to the significant transition from active service to retirement. Rather than describing themselves exclusively through their military role, they perceived retirement as a new chapter of life that did not lessen their worth, competencies, or contributions. Participants expressed confidence in their assembled experiences, abilities, and accomplishments, which buttressed them to approach post-retirement challenges with positivity and determination. Their positive acumen raised psychological strength and expedited successful adaptation to unpredictable life eminences.

(P2) participant revealed that:

"Retirement reformed my routine, but it did not amend who I am. The experience, discipline, and morals I grew throughout my service are still part of me. I not once felt that retirement meant becoming less important. Infect, I viewed it as a prospect to use my knowledge in different ways. I am proud of what I accomplished during my career, and that self-confidence helped me face this shift positively."

(P3) participant shared that:

"Many people combat after retirement because they feel they have lost their identity. For me, my identity was not ever limited to the uniform. The uniform was an obligation, but my character, ideologies, spirits and aptitudes remain unchanged. I believe I still can considerably contribute to my people and society. This faith kept me encouraged and prevented me from feeling dispirited."

(P5) participant stated that:

"Each time problems came afterwards retirement, I reminded myself of the trials I had previously overcome throughout my military job. Those experiences trained me that I am skilled of handling change and the change which is totally unseen. I have faith in my abilities, and that confidence gave me the strength to regulate and move forward."

These narratives recommend that a positive self-concept allowed participants to preserve a sense of steadiness between their military and post-retirement identities. Far-sighted themselves as capable, treasured, and resilient individuals supported expressively to their aptitude to handle retirement-related vagaries and endorse psychological well-being.

Discussion

The study explored factors supporting resilience as an enduring apparatus during the post-retirement phase among military retirees. Using Interpretative Phenomenological Analysis (IPA), six retired militants narrated their experiences of regulating to life after retirement. The analysis ensued in six major themes: "Building a strong affiliation with the absolute authority"; "Financial security"; "Social provision"; "Post-retirement Job prospect and prolific engagement"; Personality dynamics and "Considering self as a whole person; refining self-concept as retiree". Placid, these themes advise acumen into the multifarious courses through which retired militant uphold psychological well-being and efficaciously steer the challenges associated with retirement.

Building a strong relationship with the ultimate authority

The theme demarcated relationship with the Absolute Authority (Allah) appeared as a principal aspect enabling resilience among participants. Retirees designated their reliance with divine as a foundation of ease, direction, recognition, and emotional strength during departure from military service. Participants indicated that trust in Allah abetted them to cope with diffidence regarding the future and endowed them to view retirement as a normal and meaningful stage of life reasonably than a loss. These findings are dependable with Southwick et al.'s (2014) resilience framework, which distinguishes spirituality and meaning-making as vital resilience factors. Transcendent beliefs appeared to provide participants with a sense of resolution and courage, permitting them to reinterpret trials in a constructive way. Additionally, within the Pakistani socio-cultural framework, religion serves as an ethnically evocative resource that stimulates psychological regulation and coping. The findings recommend that faith functions not only as a peculiar belief structure but also as a prevailing contrivance through which military retirees make meaning and preserve emotional steadiness during retirement.

Financial Safety

The theme Financial Safety highlights the importance of monetary strength in promoting resilience during retirement. Participants steadily emphasized that pensions, funds, and financial vigilance reduced stress and providing a sense of security. Financial stability permitted people to focus on individual growth, fulfilling family responsibilities, and future preparation rather than apprehensions about meeting basic needs. Preceding retirement research has confirmed that financial security is thoroughly associated with retirement

satisfaction and psychological well-being. The present results support this evidence by illustrating how financial resources contribute to feelings of freedom, control, and confidence. Through the lens of Ungar's (2018) Social-Ecological Resilience Theory, financial safety can be implicit as a conservational resource that provisions successful adaptation. Participants' resilience was reinforced not only by their individual coping abilities but also by access to financial resources that reduce susceptibility and facilitated adjustment.

Job opportunity after Retirement and productive engagement

The theme job opportunity after retirement and productive engagement imitates participants' desire to continue an active, productive, and engaged following military service. Participants described input in employment, consultancy work, business endeavors, and community activities as essential contributors to the well-being. Such projections allowed people to undergo put on their skills and experience while sustaining a sense of perseverance and efficacy. Retirement was not acknowledged as the end of productivity but rather as an evolution into substitute roles and duties. This aftermath aligns with prior texts suggesting that eloquent rendezvous after retirement pays definitely to psychological healthiness and life contentment. The opportunity to persist prolific engagement to reinforce feelings of adeptness and self-worth. From a resilience outlook, sustained engagement delivered participants with a sense of purpose and mastery, both of which are renowned resilience framework's protective factors suggested in Southwick et al. (2014).

Social Support and belongingness

The theme signposts family, peer care and professional connotations. It highpoints the noteworthy role of social relations in fostering resilience during retirement. Participants emphasized the emotive reassurance, friendship, understanding, and concrete aid received from partners, offspring, relatives, and fellow retirees. Family members brought emotional strength and a sense of belonging, while retired coworkers offer collective understanding of the defies linked with evolution phase from soldierly to civilian life. These results are consistent with broad research organizing social support as one of the securest transcribers of resilience and psychological well-being. Southwick et al. (2014) label social support as a chief protective factor that intensifies individuals' capability to cope with adversity. Harmoniously, Ungar's (2018) model features the importance of concerned social environments in supporting resilience. The present conclusions suggest that resilience among retired militants is fortified when people have access to trustworthy social linkages that offer both emotive and applied support.

Personality Dynamics

The theme Personality Dynamics converses the impact of personal characteristics to fruitful retirement adjustment. Participants demarcated potentials such as adaptableness, positivity, determination, self-control, willpower, and emotional power as central means in handling post-retirement challenges. Many participants accredited these features to experiences and coaching developed during military careers. These verdicts are aligned with resilience works underscoring the role of individual powers in adaptation to difficulty. Southwick et al. (2014) classified hopefulness, cognitive flexibility, and adaptive coping as decisive resilience factors. Participants authorized these features through their ability to accept life disparities, focus on answers, and perpetuating a positive lookout concerning retirement. The findings advocate that military skills may endorse the upgrading of psychological strengths that verify persistently treasured long after retirement and sustenance effectual adaptation to fluctuating circumstances.

Considering self as a whole person; refining self-concept as retiree

The theme projected that impression of refining and constructing the positive self-concept of a discrete and perpetuating a satisfactory perception of oneself following retirement is substantial. Participants demarcated seeing themselves as skillful, capable, and appreciated people notwithstanding no longer lodging vigorous military roles. Relatively than delineation their individuality exclusively through military facility, they stated retirement as a persistence of life in which their aptitudes, experiences, and individual abilities remained evocative. This positive self-perception appeared to strengthen confidence, determination, and resilience when facing new trials. Participants who conserved a strong sense of amour-propre were more forthcoming to view retirement as a stance for progress rather than a harm to self-identity. These results upkeep prior study signifying that positive self-concept and self-efficacy guarantee adaptive coping and emotional well-being. The conservancy of a helpful self-concept permit participants to preserve strength amid pre and post-retirement selves, thus expediting effective adjustment.

Integration of Outcomes through Resilience Theory

The outcomes powerfully support Southwick et al.'s (2014) resilience framework. Participants articulated abundant resilience aspects documented within the model, including spirituality, social support, meaning and fortitude, positivity, adaptive coping, and confirmatory self-perception. Rather than believing on a solitary protecting factor, participants demonstrated upon many resources concomitantly to navigate retirement-related challenges. The interface of these aspects endowed them to sustain psychological well-being irrespective of momentous modifications in roles, routines, and duties.

The assumptions also support Ungar's (2018) Social-Ecological Resilience Theory, which theorizes resilience as the product of interfaces between people and their environs. According to Ungar, resilience be contingent not merely on subjective abilities but also on access to suggestive social, ethnic, and economic revenue. The themes documented in the current study represent this interface clearly. Personality Dynamics and Positive Self-Concept illustrate individual-level means, while Family and Peer Support, Economic Safety, and Prospect for Doing a Job after Retirement reveal environmental and secondary means. Affiliation with the Ultimate Authority (Allah) symbolizes an ethnologically meaningful reserve that indorses resilience within the participants' socio-cultural context. The outcomes subsequently validate that resilience among military retirees ascends through the shared impact of both idiosyncratic strengths and ecological provisions.

Practical Implications

The findings have domineering inferences for military retirement grounding programs and mental health amenities. Retirement forecasting resourcefulness should hold an all-inclusive methodology that ranges beyond fiscal grounding. Programs should incorporate psychological predisposition training, visions for continued occupational assignation, family engrossment, peer support systems, and credit of the role of religiousness in coping. Such intrusions may boost resilience and permit slicker changeovers from soldierly to civilian life.

Limitations and Future Directions

Some limits should be considered when inferring the findings. The study convoluted a small sample of military retirees, which is apposite for IPA but limits the transferability of findings. Furthermore, participants were drawn from a specific cultural and occupational context. Consequently, their experiences may contrast from those of noncombatant retirees or military retirees in other indigenous settings. Future research may scrutinize and match

resilience among military and civilian retirees. And, exploration of changes in resilience over time through longitudinal plans is also noteworthy to sightsee further.

Conclusion

The research underwrites about the evolving literature on adjustment of retirement phase by accentuating dynamics that expedite resilience among military retirees. The outcomes stipulate that Bond with the Absolute Authority (Allah), Fiscal Safety, Chance for a Profession after Retirement, Family and Peer Provision as a sense of belonging, Personality Subtleties, and Positive Self-Concept conjointly endorse rewarding adaptation during post-retirement phase. Directed by Southwick et al.'s (2014) resilience framework and Ungar's (2018) Social-Ecological Resilience Theory, the study authorizes that resilience is a dynamic process evolving from the interface of idiosyncratic strengths, social associations, cultural assets, and environmental backings. Since these factors may aid legislators, military establishments, and mental health connoisseurs in sprouting fruitful dogmas for retirees and interferences that endorse well-being and efficacious aging amongst retirees.

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