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Between Service and Self: Retirement Experiences of Former Government Employees in Aligarh, India

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ABSTRACT

Retirement is a major life-course transition that reaches beyond the end of employment into economic circumstances, social identity, daily routine, and relationships. Despite India's rapidly ageing population, little research examines how retirees themselves experience and negotiate this transition within specific socio-cultural settings. This paper explores the retirement experiences of former government employees in Aligarh, India, attending to gender, social roles, and life-course circumstances. The study employs a qualitative design, based on in-depth interviews with forty randomly selected retirees from official pension records who left government work between 2013 and 2023. To contextualise human experience within a wider institutional frame, interview data were read alongside government records, policy documents and scholarly literature.

The analysis is guided by Role Theory, which considers retirement to be not a single event but a continual renegotiation of identity, tasks and relationships. Retirement was rarely straightforward or uniform: retirees continuously negotiated between continuity and change, maintaining familiar parts of their lives while adapting to new ones. For most participants, government pensions offered a stable income and reduced short-term financial stress, but economic security did not protect them from the emotional and social disruption of leaving work. Others said they felt the loss of the purpose their employment had given them; the respect that came with a formal position evaporated, their power over family decisions waned, and everyday relationships had to be renegotiated as old patterns gave way to new ones.

There was a strong effect of gender on adjustment. Retired men more often experienced boredom, purposelessness and restlessness, as well as loss of routine and social position. Retired women were better able to maintain day-to-day continuity through continuing domestic and caregiving roles, which eased the transition and encouraged a more positive attitude to later life. These findings point to the need for gender-sensitive retirement policy, opportunities for meaningful social participation, and institutional support that helps older adults sustain purpose, autonomy, and well-being after leaving work.

Keywords: Retirement, Social Participation, Ageing, Well-being, Role theory, Older Adults.

INTRODUCTION

Retirement marks one of the most consequential turning points in adult life. For most people, it is more than the end of a career; it reshapes how they spend their time, how others see them, and how they see themselves. Early social science treated retirement as a discrete event, the moment a worker handed in an ID badge and walked out. In practice, the experience is rarely that clean; what happens instead is a gradual, often uncomfortable renegotiation of roles, relationships, and purpose.

India is a compelling setting in which to study this renegotiation. The country is ageing faster than most low- and middle-income nations, and the population over sixty is projected to exceed 300 million by 2050 (United Nations, 2019). Yet research on what older Indians actually experience in retirement remains scarce next to the scale of this demographic shift; most existing work focuses on financial security or health, leaving the social and cultural texture of retirement largely undescribed. Government employees occupy a distinct position within this landscape. In India, a government job has long carried social weight beyond income, conferring stability, prestige, institutional belonging, and a defined place in the social order. When the job ends, something more than a salary disappears.

Drawing on in-depth interviews with forty retired government employees in Aligarh, Uttar Pradesh, this paper examines how people negotiate retirement where occupational identity, gender roles, and family structure all bear on the experience. The aim is not simply to document what

retirees go through but to understand the conditions under which the transition goes better or worse, and what that means for policy.

LITERATURE REVIEW

Retirement as a Life-Course Event

Research on retirement as a social process, not merely an economic one, gained momentum from the 1970s. Atchley's (1976) stage model was among the first to frame retirement as unfolding through distinct phases, from anticipation before leaving work through a starting period to eventual reorientation and stability. Later research questioned the model's linearity (Ekerdt, 2010), but the underlying idea, that retirement unfolds over time rather than all at once, has endured. Life-course perspectives sharpened this view further by Elder's (1994) work on the life course, which showed that transitions are never experienced in isolation but are shaped by earlier experience, social timing, and structural context. A retirement carries the weight of the career, family, and community that preceded it, which is why two people retiring the same day from the same department can experience it in entirely different ways.

Role Loss and Identity

One of the most robust findings in the literature is that losing occupational roles can destabilise identity, especially for those deeply invested in their work. Role Theory holds that social behaviour is organised around the roles people occupy — roles that carry meaning as well as responsibility, and that tell us and others who we are (Biddle, 1986). Rosow (1985) applied this framework to ageing, arguing that when a major role disappears without replacement, the result can be a form of social disorientation. Hewitt (2002) notes that the occupational self-concept does not simply dissolve when work ends; for some it lingers uncomfortably, producing feelings of purposelessness. This matches findings among retired Indian public servants and the broader international literature linking role loss to lower well-being in early retirement (Wang, 2007; Pinquart & Schindler, 2007). Retirement does not inevitably produce distress, however, role theory also allows for role gain, as retirees take on new identities as grandparents, community elders, volunteers, and religious figures, depending on individual resources and the cultural norms governing what older adults are expected to do (Moen, 1996).

Gender and Retirement

Gender entered the retirement literature later than other life-course scholarship, since early research relied almost entirely on male samples on the assumption that retirement was primarily a men's experience. What evidence exists from South Asian settings suggests structurally different experiences for women and men, driven not just by different careers but by different domestic roles. Women in many Indian households carry ongoing domestic responsibilities regardless of employment status, so for women who worked outside the home, retirement can produce less discontinuity: household routines persist even when office routines do not (Szinovacz, 2003), though this domestic labour is rarely valued the way professional labour is. Men in India, particularly from government or formal-sector backgrounds, have built their identities heavily around work, which makes retirement more disruptive; several studies find that retired men struggle with the loss of authority where status was tied to position rather than personal qualities, a dynamic that plays out at home as well as at work (Thapan, 2009).

Retirement in the Indian Context

India's official retirement age for most central government employees is sixty, though this varies by department and state. Eligible staff are entitled to a standard pension under the Government Servants' Pension Rules (1972) that allows some financial continuity. However, with increasing living costs, pensions are becoming less adequate, and not all retirees, especially in lower grades, find their pension satisfactory (Ministry of Personnel, 2020). Research on retirement adjustment in India is growing but remains limited. Existing work on older-adult well-being and productive ageing (Subramaniam et al., 2019) tends to support spiritual practice and strong social and family networks as key buffers against the strains of ageing. Less attention has been given to how loss of occupational identity, gender norms, and social participation intersect to shape the retirement experience, a gap this study aims to address through a qualitative approach that keeps the complexity of individual experience in view.

OBJECTIVES OF THE STUDY

1. To examine the economic status and financial well-being of retired government employees in Aligarh, with attention to pension adequacy and changes in economic status after retirement.

2. To explore how the self-perception and psychological well-being affects by the loss of occupational identity and social recognition in the post-retirement period.
3. To investigate the transformations in social relations and family dynamics among retired government employees.
4. To assess disparities between men and women in retirement adjustment with particular emphasis on the effects of continuity versus discontinuity in social roles.
5. To identify the individual, familial, and institutional factors, such as social support, religious practice, and community participation, that facilitate post-retirement reorientation and the process of meaning-making.

METHODOLOGY

Research Design

This study uses a qualitative design to examine the lived experiences of retired government employees in Aligarh, a city in western Uttar Pradesh. Qualitative methods suit research aimed at understanding subjective experience in depth rather than measuring it across a population (Creswell, 2013); retirement, as a process of identity renegotiation, cannot be adequately captured through structured surveys alone.

Study Setting

Aligarh is a mid-sized city with a substantial population of retired central and state government employees. It is home to Aligarh Muslim University, whose retired faculty and staff join large numbers of retirees from the civil services, police, railways, and public sector enterprises. This concentration of retirees, combined with the city's relatively conservative social norms around gender and family, made it a productive setting for this study.

Participant Selection

Forty participants were randomly selected from official pension records held at district pension disbursement offices, drawn from employees who retired between 2013 and 2023 to capture a range of retirement durations while keeping the experience relatively recent. Twenty-two men and eighteen women participated, aged fifty-eight to seventy-four, recruited from different government

departments (education, administration, hospitals, railways, and state-level services) to ensure heterogeneity in pre-retirement occupational position.

Table 1. Participant Demographics and Sampling Characteristics

Characteristics	Details
Total participants	40
Gender	22 men (55%); 18 women (45%)
Age range	58–74 years
Retirement window	2013–2023
Recruitment source	Official pension records, district pension disbursement offices
Government departments represented	Education, administration, hospitals, railways, and state-level services
Interview language	Hindi or Urdu, per participant preference
Interview length	30–45 minutes
Interview period	January–September 2024

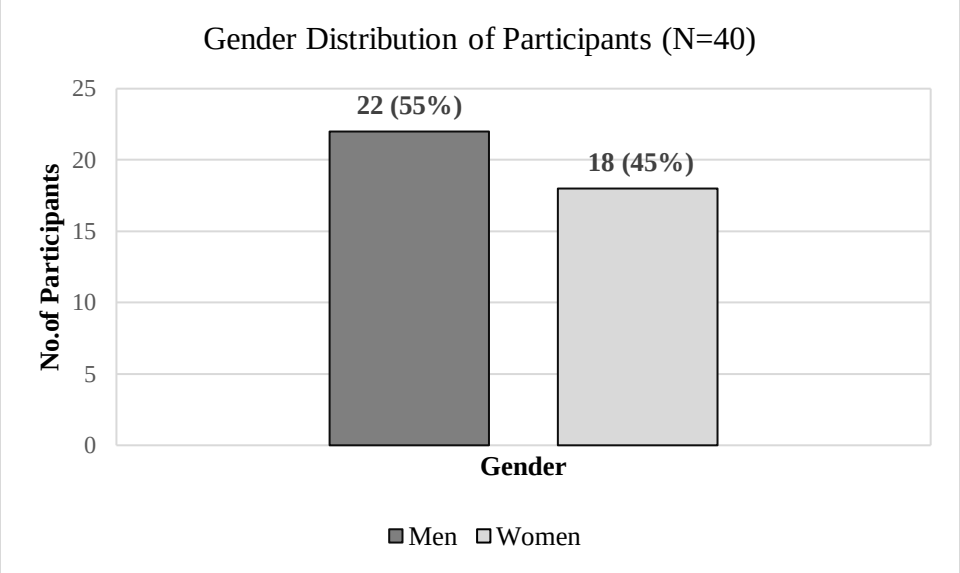


Figure 1: Gender Distribution of the Participants

Data Collection

Data were gathered through in-depth, semi-structured interviews conducted between January and September 2024, lasting thirty to forty-five minutes and conducted in Hindi or Urdu according to participant preference, then translated by the researcher for analysis. Open-ended questions asked participants to describe changes in daily routine, social relationships, finances, identity, and well-being, allowing them to steer the discussion toward what mattered most. Interviews were audio-recorded with consent and transcribed verbatim; where participants declined recording, detailed field notes were taken instead. All participants were assured confidentiality and appear here under pseudonyms. Government pension policy documents, Ministry of Personnel reports, and relevant scholarly literature were consulted to contextualise the interview data.

Data Analysis

Transcripts were analysed using thematic analysis following Braun and Clarke's (2006) framework: close reading, initial coding, organising codes into themes, and reviewing themes across the dataset. Role Theory served as the primary theoretical lens, directing attention to how participants described shifts in occupational, family, and social roles after retirement and how those shifts affected their sense of self and their relationships with others.

Ethical Considerations

Ethical clearance was obtained from the relevant institutional review board before data collection. Participation was voluntary, and participants were informed of their right to withdraw at any time. Given the sensitivity of some disclosures, particularly around health, family conflict, and emotional distress, the researcher followed up on signs of participant discomfort and directed individuals to support resources where needed.

FINDINGS

The study employed a qualitative, thematic approach to explore how retirees experience and adjust to life after leaving paid employment. Semi-structured interviews were analysed using thematic analysis, and five core themes emerged that directly correspond to the study's original objectives. Table 2 below maps each objective to its corresponding theme, along with the key issues captured within that theme, to demonstrate how the findings systematically address the research aims.

Table 2. Mapping of Study Objectives to Findings Themes

S. No	Study Objectives	Findings Themes	Key Focus
1	Examine economic status and financial well-being after retirement	**Financial Security and Its Limits**	Pension adequacy, rising medical costs, and diminished economic control
2	Explore the loss of occupational identity and social recognition	**Loss of Occupational Identity and Social Recognition**	Destabilised self-concept, loss of workplace deference and status
3	Investigate changes in social relations and family dynamics	**Changes in Social Relationships and Family Dynamics**	Shrinking workplace ties, renegotiated domestic roles, and grandparenting
4	Assess gender disparities in retirement adjustment	**Gender Differences in Retirement Adjustment**	Role continuity for women vs disruption for men
5	Identify individual, familial, and institutional factors supporting reorientation and meaning-making	**Retirement as Opportunity and Personal Reorientation**	Social support, religious practice, and community engagement

1. Financial Security and Its Limits

Most participants described their government pension as a meaningful source of stability, often comparing themselves unprompted to neighbours or relatives in the private or informal sector who faced real uncertainty each month. As one former district administrator put it, *"At least I know what is coming every month. My brother retired from a private company, and he never knows."* (Male, 70 years old). The psychological value of income predictability, independent of the amount itself, is well established in the literature. Atchley (1976) identified financial continuity as a core resource for retirement adjustment, and recent evidence from India shows that employees with defined-benefit pensions report greater retirement confidence than those in market-linked schemes (Chauhan & Indapurkar, 2018).

Still, many participants said their pensions had not kept pace with inflation, so an income that felt adequate at retirement had shrunk in real terms over the years, with healthcare costs driving much of the strain. Several described out-of-pocket medical expenses that regularly exceeded their monthly budgets, consistent with Lee et al.'s (2018) finding that health expenditure, rather than the absence of income, is the primary driver of post-retirement poverty in India. The pattern also tracked occupational grade, where those who had retired from lower-rank positions reported more financial difficulty, matching Srivastava and Mohanty's (2012) finding that elderly poverty in India concentrates in lower occupational strata.

A more unexpected theme was control rather than income. Several participants had managed departmental budgets or exercised informal authority over resources during their careers, and that authority vanished with retirement. One retired block development officer put it bluntly: *"I used to sign off on things. Now I have to discuss any big expense with my son. It is a different feeling entirely"* (Male, 69 years old). Standard income measures miss this kind of loss. Hobfoll's (1989) Conservation of Resources Theory offers a better frame, holding that the loss of valued resources, material or positional, carries psychological costs beyond what income alone predicts; Wang, Henkens, and van Solinge (2011) extended this to retirement, showing that a subjective sense of control predicts post-retirement well-being more reliably than income level. This sits in some

tension with studies that treat pension adequacy as sufficient for good adjustment (Kim & Moen, 2001). The present data suggest income security and economic agency are separable, and in a context where authority over household resources carries social meaning beyond its monetary value, that distinction matters.

2. Loss of Occupational Identity and Social Recognition

Loss of professional identity was among the most consistently reported experiences in the study. Particulars varied, but the underlying dynamic was the same: a sense of self built around institutional position had to be reconstructed, more or less from scratch, after leaving service. Rosow (1985) argued that employment-linked roles are among the most identity-sustaining in adult life, and their removal creates a vacuum older adults struggle to fill; Biddle (1986) went further, arguing that role loss disrupts the narrative continuity through which people understand who they are.

Miller (1965) described retirement as potentially degrading precisely because occupational identity ties to deeply held values and social legitimacy; losing that identity means losing a recognised place in the social order, not just a role. A retired police officer in this study, who said, "*after retirement, the phone stopped ringing within a week"* (Male, 72 years old), was describing something close to this: a sudden withdrawal of the deference that had defined his standing for decades. A close structural parallel is the study by Zhu et al. (2024) of retired danwei leaders in China, which found a similar link between the loss of role-based authority, shrinking workplace networks, and depressive symptoms in early retirement, because both groups spent careers in hierarchical institutions that conferred status through position rather than personal qualities.

The transition was made harder by prior investment in occupational identity, echoing Silver and Williams' (2018) account of reluctance to retire among high-status professionals who struggled to separate self-worth from professional function, and Kloep and Hendry's (2006) finding that retirement is harder for people who regarded work as a primary life goal than for those with parallel investment in family or community. A former headmaster of the Government school (Male, 74 years old) in this study called his first year of retirement *"the worst of my life,"* having failed to appreciate the extent to which his identity was tied up with his profession. Atchley's (1989) Continuity Theory offers a more hopeful counterpoint, arguing that most people maintain a stable

sense of self by drawing on established habits and relationships that persist beyond employment. The present data qualify rather than refute this: continuity is achievable over time, but the transition itself, especially for men in higher-status positions, involved real and sustained distress that continuity-based accounts tend to underplay. For some participants, the loss of a job was coupled with widowhood, adding a second layer to an already diminished social world, consistent with the position of widowhood near the top of the Geriatric Social Readjustment Rating Scale (Zheng & Yan, 2024) and with life-course accounts in which job exit and spousal bereavement magnify each other's effects on identity and social participation (Frontiers in Psychiatry, 2025).

3. Changes in Social Relationships and Family Dynamics

Retirement reshaped social life in two directions at once, contracting the workplace social world while intensifying engagement within the family, and neither shift was straightforwardly positive or negative. The contraction of workplace ties was registered as a genuine loss for many participants. Bosma, Henkens, and van Solinge's (2025) eight-year Dutch panel study found that retirement is associated with increased contact with neighbours and friends, and with a rise in contact with ex-colleagues that fades within two to three years, while contact with children, grandchildren, and siblings increased only modestly and contact with parents was unaffected; they argue that retirees initially reach out to former colleagues to compensate for lost daily workplace contact, then let that contact lapse as neighbours and friends increasingly fill the same role. Participants who described a slow, hard-to-reverse narrowing of their social world in the years after retirement appear to be describing exactly this later decline in workplace ties; those who replaced it through religious associations, alumni networks, or neighbourhood groups adjusted better than those who did not.

Within the family, the picture was more complicated. For many male participants, moving from being home evenings to being home all day required a renegotiation of domestic space and authority that was not always smooth. One retired superintendent recalled his wife telling him, *"You are retired, but I am not. My work in the house does not stop."* (Male, 73 years old) Barnes and Parry (2004) documented this dynamic, showing that retirement disrupts an established division of domestic time and space, particularly when one partner's retirement changes the routines of the other. A major relational consequence of retirement identified in a recent scoping review is the redistribution of domestic roles. In the domestic sphere, retired men often have no

established role, whereas women's long-established routines are disrupted by a partner's constant presence (Fadeeva et al., 2025).

Grandchildren were a brighter story. Several participants named their bond with grandchildren among the most meaningful parts of post-retirement life, consistent with Bolano and Bernardi's (2024, cited in Fadeeva et al., 2025) finding that women's retirement in particular increases active grandparenting and strengthens intergenerational bonds, and with Bosma et al.'s (2025) observation that modest increases in family contact after retirement partly compensate for shrinking workplace ties. That said, grandparenting elsewhere has been shown to carry substantial accumulating care obligations (Blustein et al., 2004, cited in Thomas et al., 2017), so that a rewarding new role can, over time, become an added source of strain, even though this was not evident in the present data.

4. Gender Differences in Retirement Adjustment

One of the clearest patterns in the data was a gender difference in how disruptive the transition felt. Women tended to describe a smoother adjustment; men more often described retirement as exposing a void. Role Theory predicts exactly this: that greater role continuity across the retirement boundary means less identity disruption, and because women in this study, as in most Indian households, continued domestic and caring work after leaving employment, they were not losing their primary source of daily structure. For many of these women, retirement subtracted one part of a fuller life rather than its organising centre. A retired schoolteacher put it directly, *"I was always doing both. When the school part stopped, I still had the home part. I did not have to figure out who I was"* (Female, 69 years old). Quick and Moen (1998), integrating Role Theory with Continuity Theory, found that women with more varied pre-retirement role portfolios reported better adjustment, and Szinovacz (2003) argued that women's domestic roles serve as a structural buffer against retirement role loss precisely because they persist regardless of employment status.

The comparative literature carries a caution worth noting that a systematic review found that combined effects of work history, pension access, domestic role distribution, and cultural norms reshape gendered retirement outcomes differently across national settings (Ni Leime et al., 2025), and much of the earlier literature was built on male samples, producing frameworks that can obscure the complexity of women's experience (Calasanti, 2009, cited in Ni Leime et al., 2025).

Price (2000), in one of the few qualitative studies focused specifically on professional women's retirement, found that women in career positions navigate a distinctive combination of substantial investment in professional identity and ongoing domestic responsibility, a combination the domestic-continuity argument alone does not capture. This study found similar evidence where several women described frustration at how quickly their professional contributions were overlooked once they left service, and some described feeling invisible in ways tied to both gender and age, echoing Adelmann's (1993) finding that retired professional women sometimes default to a homemaker identity after retirement, not by choice but by social expectation. The smoother adjustment women reported here should be read as a different configuration of challenges, not fewer challenges overall.

Men's experience of the shift from work to retirement was more direct and more widely disruptive. It is common across national contexts for men in early retirement to report boredom, purposelessness, and restlessness, and this study found the same. Crawford (1972) characterised retirement as a psychological crisis affecting mostly men in societies where masculine identity ties closely to productive employment and institutional authority. Men have longer, more continuous career histories, and their greater work-role salience makes retirement a more abrupt disruption to identity than for women (Fisher et al., 2016, cited in Kim & Wang, 2024). That this pattern holds across many cultural settings suggests a structural logic rather than a local peculiarity.

5. Retirement as Opportunity and Personal Reorientation

Despite the difficulties above, many participants described retirement in positive terms, usually after an initial period of difficulty. Freedom from workplace hierarchy, more time with family, travel, long-deferred interests, and greater religious engagement were all cited as genuine gains, consistent with what Atchley (1989) called the reorientation phase, in which people who have passed through initial destabilisation build a new sense of purpose. Wang (2007) found that well-being for many retirees follows a U-shaped trajectory, dipping right after leaving work and then recovering, sometimes past pre-retirement levels, as new routines take hold; several participants described something close to this arc, a hard first year followed by a gradual settling into a life that felt more their own.

Social support was central to this recovery. Participants with strong family ties and active community involvement adjusted better than those who were more isolated, one of the most consistently replicated findings in the retirement literature (Pinquart & Schindler, 2007; Kim & Moen, 2001). A recent qualitative study found the three psychological factors most consistently associated with positive outcomes were social connection, identity and independence (Fadeeva et al., 2025). Financial and social preparation for retirement appear to matter in roughly equal measure, even though policy attention has lagged badly on the latter.

Religious and spiritual practice was a particularly strong source of meaning and connection for this study's participants. Many described mosque or temple attendance and religious study groups as a source of structure, community, and a culturally familiar frame for understanding later life as purposeful rather than diminished. This is supported by national survey data, where religiosity moderates the relationship between loneliness and life satisfaction among older Indians. Spiritual engagement protects against the effects of social isolation (Srivastava et al., 2023), while Raghupathi and Raghupathi (2023), citing Koenig (2012), describe how religious participation helps older people cope with daily stress by fostering positive emotion, prosocial behaviour, and informal support networks beyond family. Note that Cohen and Johnson (2017, cited in Raghupathi & Raghupathi, 2023) found that some religious values and practices can generate anxiety rather than comfort, depending on their content, a possibility not evident in the present data, where religious practice was described in uniformly positive terms. Whether that reflects genuine uniformity in Aligarh or a tendency to present religious life favourably cannot be determined from these interviews alone.

The broader picture from this theme is that retirement adjustment is a process, not a fixed outcome. What matters is not only what is lost at the moment of leaving work but what gets built in the months and years after. Participants who adjusted most successfully generally had something to move toward, a grandchild, a mosque committee, a skill, a family relationship that could deepen now that the office no longer claimed twelve hours a day. Those without such anchors found the open space of retirement harder to fill.

Table 3. Thematic Summary of Findings

Findings Theme	Core Pattern	Key Sources
Financial security and its limits	Pension income is predictable but loses value to inflation and rising healthcare costs over time. A less-discussed strain is losing control over how that money gets spent.	Atchley (1976); Lee et al. (2018); Hobfoll (1989)
Loss of occupational identity and social recognition	Deference tied to a former job title fades faster than most retirees expect. Rebuilding a sense of self outside that role is often the harder, slower task.	Rosow (1985); Biddle (1986); Zhu et al. (2024)
Social relationships and family dynamics	Workplace ties shrink after retirement, while roles at home shift to fill some of that space. For many retirees, grandchildren become an unexpected anchor of meaning.	Bosma et al. (2025); Barnes & Parry (2004); Bolano & Bernardi (2024)
Gender differences in retirement adjustment	Women more often keep the domestic responsibilities they held before retiring, which softens the transition. Men tend to hit a harder wall, since work was more central to how they saw themselves.	Szinovacz (2003); Price (2000); Crawford (1972)
Retirement as an opportunity and personal reorientation	The first year is often the hardest. Many retirees find their footing again through family, faith, or community involvement.	Atchley (1989); Wang (2007); Srivastava et al. (2023)

Across these five themes, a consistent picture emerges. Retirement is a process in which financial, social, psychological, and cultural factors interact in ways no single variable captures. The pension provides a floor but does not resolve questions of purpose, identity, and belonging. Occupational role loss destabilises in ways that neither income replacement nor time alone reliably heals. Family relationships bring both support and new tension. And gender runs through all of it, shaping what is lost, what persists, and what becomes available in retirement in ways that make undifferentiated policy responses inadequate.

The comparative literature adds a sense of both the generality and the specificity of these findings. Broad patterns, role loss, social network contraction, gendered differences in continuity, and the buffering effects of social support and religious engagement recur across national contexts, but their texture in Aligarh, where a government job carries specific prestige, gender norms are relatively conservative, and family and religious life are closely intertwined, is distinctive. Attending to that specificity is not local colour; it identifies the mechanisms through which general processes actually play out, which is exactly what policy needs to know.

DISCUSSION

These findings extend several existing lines of argument in the retirement literature. First, they confirm that retirement is a process rather than a single event, unfolding over months and years through ongoing renegotiation rather than a clean break; participants here were active agents shaping their post-retirement lives, not passive recipients of a transition imposed on them.

Second, the findings speak directly to Role Theory. Its central prediction, that role loss produces identity disruption, was strongly supported, as was the more nuanced claim that role continuity buffers that disruption: participants with access to alternative roles, or with roles outside work that persisted into retirement, adjusted more easily. This applied most clearly to women, whose domestic roles remained largely intact, but also to participants of either gender who had invested in community, family, or religious roles during their working years.

Third, the data underscore how culturally specific the retirement experience is. The weight attached to a government job in India is not incidental; it shapes both what is lost at retirement and how the community responds to a retiree, with real consequences for social standing and daily life.

Retirement research from European or North American contexts cannot simply be transposed here, since the cultural meaning of work, family, gender, and age differs in ways that matter.

Fourth, the study highlights particular vulnerabilities within the retired population. Participants who had lost spouses reported compounded isolation; those from lower-grade positions reported financial insecurity layered onto identity disruption; and those most invested in occupational identity, with the fewest alternative roles, reported the most sustained difficulty. These patterns carry direct policy implications.

The gendered differences documented here also deserve some caution in interpretation. It would be easy to read women's smoother adjustment as an advantage, but it is more accurate to call it a different set of constraints: the domestic continuity that eases women's transition is also work that was never fully valued during or after their careers. Policy meant to support retirement adjustment should recognise this rather than treating the female pattern as a simple template for everyone.

CONCLUSION

Retirement, in Aligarh as elsewhere, is not simply the end of work. It is a social and cultural transition touching identity, relationships, daily structure, and purpose. For the retired government employees in this study, the transition was shaped by the specific weight India attaches to government service, by gender norms that distribute domestic and social roles unequally, and by whether social networks existed that could sustain a meaningful post-retirement life.

The policy implications are worth stating plainly. Indian retirement policy focuses largely on financial provision, and pension adequacy matters, including the concerns participants raised about purchasing power. But financial security alone does not determine how retirement goes; people also need social roles, community relationships, and institutional recognition beyond employment, and retirement preparation programmes that account for identity as well as finances could make a real difference for people approaching the transition.

Gender-sensitive approaches are essential. The assumption that retirement affects men and women identically, or that women's smoother adjustment means they need less support, is not borne out by the evidence. Women face distinctive challenges like professional contributions that go unrecognised, domestic burdens that do not diminish, and an ageing body in a society not always

kind to older women. Policy that takes this seriously will look different from policy that treats retirees as a homogeneous group.

Institutions have a role too. Former employers, local government bodies, and civil society organisations can create spaces where retired people stay socially engaged and where their knowledge is drawn on rather than discarded. Volunteer programmes, peer mentorship, and community engagement initiatives are not peripheral; they may be among the most important supports available for people whose identity was built around service and institutional belonging.

This study has limitations. The sample is drawn from a single city and from government employees specifically, so findings may not generalise to other urban settings or sectors. The qualitative approach, appropriate to the research questions, does not permit statistical generalisation, and the study offers a snapshot rather than a longitudinal trajectory. These limitations point toward future research such as longitudinal studies of retirement adjustment over time, comparative work across cities and sectors, and closer attention to the role of health in shaping the retirement experience. India's growing retired population makes this an area where research and policy attention are both overdue.

Retirement, at its best, is not an ending but a renegotiation, one that opens possibilities even as it closes others. Whether those possibilities are accessible depends not only on individual circumstances but also on the social and institutional conditions in which retirement is embedded. Making those conditions better is work worth doing.

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