



**POST-RETIREMENT WELL-BEING AMONG RETIRED ELEMENTARY SCHOOL
TEACHERS IN PUNJAB: A THEMATIC ANALYSIS**

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Abstract

Retirement is a momentous stage of life that changes the monetary stability, continuity of identification and societal involvement for elementary school teachers (ESTs). In the case of Punjab, Pakistan, this transition is being made more acute by the dependence on public pensions, increasing cost of living, and lack of institutional support. Guided by Conservation of Resources (COR) theory, the purpose of this qualitative study is to examine how retired public ESTs cope with the psycho-social and physical aspects of the early retirement experience. The study is based on in-depth interviews with ten recently retired teachers that were conducted as part of the qualitative phase of a sequential explanatory mixed methods design. Thematic analysis identified three interrelated processes which influence adjustment to retirement. The first theme, pension adequacy and financial stress, underscores the effects of inadequate and variate pension income as well as procedural difficulties in pension administering, which result in resource loss and emotional stress. The second theme of identity loss and rebuilding depicts how the identity as a teacher is shaken off by the loss of teaching, social identity, and purpose, but again, provides a space in which the identity can be regenerated through spirituality, mentoring, and participation in the community. The third theme is that of social engagement as the protective resource wherein the utilization of peer groups, family groups, and persisting ties to schools as resource gains counterbalances the financial and emotional risks. Together, all these findings show that the retirement experience of ESTs is determined by dynamic interactions among financial, identity-based, and social resources. The paper makes a contribution to the field by using COR theory in a low-resources educational setting and in providing one of the first accounts, using qualitative methodology, on teacher retirement in Pakistan. Some of the implications involve including the necessity of reforming their pension-system, formal pre-retirement counseling, and a formal re-engagement opportunity in order to attentively aid educators to lead healthier retirement lives.

Keywords: Retirement; Public school teachers; Pension adequacy; Identity transition; Social engagement; Well-being; Conservation of Resources (COR) theory; Punjab, Pakistan; Qualitative research; Thematic analysis

1. Introduction

Retirement is a significant life transition which transforms the social roles and resource structure and daily rhythms of individuals. Across the world evidence has emerged that the move away from professional work is less the act of retirement and more the ability of the individual to conserve, replace and rebuild the personal, financial and social resources which once provided well-being (Hobfoll, 2001; Wang & Shultz, 2010). For ESTs, such dynamics are especially of some salience. Teaching is an identity-intensive, relationship-oriented profession; it demands emotional labour, set routines and constant interpersonal involvement (Day & Gu,



2009). As a result, leaving the profession often means the occupational exit not only of purpose, identity, and belonging (Kim & Moen, 2002; Cahill, 2019).

In many countries, teachers refer to their experience of retirement as both liberating and destabilizing, which includes a reorientation from long-standing commitments to officers to more autonomy and during which time there is uncertainty about one's finances, health, and social connectedness and their ability to adjust to retirement (Heaven et al., 2013; Halama et al., 2021). International research literature has repeatedly demonstrated that the outcome of retirement is determined by a complex interaction between resource availability, socio-cultural expectations and institutional support systems. Resource losses, such as losses involving income, work-based identity, or routine, may cause stress, while resource gains, such as those linked to social support, meaningful community involvement, or stable pension arrangements, may help to support adaptation (Litwin & Sapir, 2009; van der Heide et al., 2013).

In context of low-income countries and middle-income countries such as Pakistan, these dynamics are exacerbated in the context of structural and socioeconomic context. Public-sector ESTs in Punjab depend greatly on the defined benefit pension for their major source of post-retirement income. Yet due to pension processing delays, bureaucratic barriers and rising worry over long-term sustainability, there is considerable anxiety among retirees (Raza et al., 2021). Additionally, increase in cost of living, inflation and out-of-pocket healthcare expenses create challenges in the perception of assets of pension income adequacy, thus posing further burdens at the time of early retirement. These pressures are magnified by the low level of financial literacy, lack of pre-retirement counselling and lack of uniformity in policy communication by different administrative units. For many teachers, the road to retirement starts with uncertainty as opposed to stability.

The psycho-social aspect of the retired life is of equal significance in its cultural context in Pakistan as well. Teachers have often had strong inter-personal relationships in school communities and teaching itself has social respect and identity value. Upon retirement, the loss of institutional job, decreased levels of social recognition, and the disruption of daily structure may cause lifestyle changes such as emotional distress, loneliness, or a lack of usefulness (Amanat, 2022). Gendered norms count in shaping the retirement experience too: female teachers negotiate changes in domestic responsibilities, mobility and household expectations which shape their reconstruction of identity on leaving the profession. The presence or absence of prolonged family support, community involvement and religious involvement are also important factors that affect post-retirement life well-being.

In this context, the study was informed by Conservation of Resources (COR) theory, which offers a comprehensive way to understand how teachers coped with retirement. COR assumes that people will attempt to preserve and accumulate valued resources, from financial security to social relationships and identity-based sense of meaning (Hobfoll, 2001). Stress is generated when these resources have been threatened or lost, or when the individuals can't begin to replace them. For retired teachers, pensions are critical financial resources; continuity of identity, mentor roles and social embeddedness comprise psychological and social relations resources; and community networks are important protective resources against stress. The application of COR theory is thus suitable for interpretation of retirement experiences in the province of Punjab in which resource vulnerability is common and where mechanisms of institutional support are inconsistent.



Despite the importance of these problems, there is little qualitative research on the subject of teacher retirement in Pakistan. Most extant research is on a demographic, financial, or satisfaction-related dimension, providing little information on how teachers themselves who are retired interpret and specify in their own lives the psychological, relationship, and resource-based challenges of this change. Few studies consider the interplay between the several domains, pension adequacy, identity transformation, and social engagement, in their influence on well-being. Even fewer draw upon theory-driven qualitative approaches such as COR in order to bring light to the mechanisms behind resource loss and resource gain in retirement. This gap is noteworthy, especially in the context of the changing pension policies, ageing teacher workforce and the increased need for evidence-based support programmes in the country.

Furthermore, the living experiences of ESTs of Punjab form a unique scenario. ESTs comprise the largest component of the public education workforce and have often worked for long periods of time in the same schools and communities. Their jobs take them through a pattern of long-lasting emotional labour, intense relational investment and deep social connections within the school ecosystems. As a result, their experiences of retirement provide important insights into the way that identity and purpose, and community roles are renegotiated in later life. Yet empirical knowledge on how these dynamics can be captured in any way through stories of participants is limited. Addressing this gap is not just academically important, but important to understanding what can be done in terms of policy reforms to support teacher well-being and the way in which pension systems are governed.

With this background, the present study analyses the experience of retirement of the retired public ESTs in Punjab in three interdependent domains viz. pension adequacy, identity transition, and social engagement. The study is based on in-depth interviews that were carried out in the qualitative phase of a sequential explanatory mixed-method research design. Through the window of a COR lens, it is interested in the effect on individual financial, psychological, and relational resources, as they are threatened, lost, replenished, or constructed during early retirement. It also identifies structural weaknesses such as pension-processing challenges and low opportunities to re-engage which shape the ability of ESTs to adapt. Findings in this article are interpreted against the background of the Conservation of Resources (COR) theory that describes the experience of gain or loss in financial, emotional, and social resources by retirees. This lens supports the thematic interpretation of post-retirement well-being.

1.1. Research Gap

Although international literature has explored ESTs' retirement experiences, Pakistan-specific qualitative insights remain limited, especially those integrating COR theory to explain the interplay of financial security, identity continuity, and social engagement. Existing studies rarely examine how policy constraints, bureaucratic processes, and socio-cultural expectations intersect to shape ESTs' well-being after retirement. Furthermore, the role of pensions as both financial and psychological resources, and the ways in which community networks serve as compensatory mechanisms, has not been systematically analysed for ESTs in Punjab. This study responds to these gaps.



1.2. Purpose of the Study

To explore how retired ESTs in Punjab experience retirement through resource-based processes of loss and gain, focusing specifically on pension adequacy, identity transformation, and social engagement, and to derive policy-relevant insights for improving teacher well-being in later life.

1.3. Research Questions

1. How do retired elementary school teachers (ESTs) in Punjab perceive and deal with financial resource losses and gains especially in relation with the adequacy of pension and economic stress?
2. How is identity disrupted during retirement for retired ESTs and what are the processes involved in such reconstruction of meaning, purpose and role continuity?
3. What kinds of social involvement and communities involvement are protective resources and how do these relationships influence overall well-being of ESTs in early retirement?

2. Method

2.1. Research Design

This study forms the qualitative component of a larger sequential explanatory mixed-methods design, in which the qualitative phase was purposefully conducted to provide deeper explanation of emerging patterns. The overall design utilizes qualitative inquiry methods to interpret surprising findings and examine mechanisms and contextualize differences between demographic and socioeconomic groups. This structure is consistent with recommendations for mixed methods research approaches used in studies that aim to understand complex social phenomena in which statistical relationships alone are insufficient to convey the depth of experiences (Creswell & Plano Clark, 2018). In the current project, the qualitative phase was designed to explain why and how these relationships came to be, to understand the underlying resource processes that the Conservation of Resources (COR) theory explains. Thus, the qualitative results presented in this article offer original insights and simultaneously provide the interpretive component for the coming quantitative publication.

2.2. Participants and Sampling

Participants were selected purposely from retired public-sector ESTs from the provinces of Punjab Pakistan. The inclusion criteria included retired in the last 5 years to ensure relevance in early transition experiences. Maximum variation sampling was applied to enhance diversity in gender, district, family structure, pension satisfaction and socio-economic background. This approach was selected to capture the heterogeneity that is common among the EST cadre and provides for the exploration of contrasting lived experiences in relation to resource gains and losses.

A total of 10 deep interviews were carried out. The sample of ESTs had ages 58-70 with years of service 25 to 38. Participants were from both a nuclear and joint-family household, belonged to rural, semi-urban and urban school contexts. Saturation was reached after the 10th interview with no new themes or substantive variations being identified. The choice of stopping on saturation is consistent with qualitative standards and a focus on more depth than numerical representation (Guest et al., 2020).



This sample size is in line with phenomenological and thematic qualitative studies where the primary goal is meaning-making, interpretation and narrative detail over statistical generalization. Culturally appropriate access pathways in the Pakistani public school system (i.e. retired ESTs were recruited both through informal networks such as community referrals and contacts from school education) were recruited.

2.3. Interview Guide Development

A semi-structured interview guide was designed, based on a multi-step process. First, themes from the retirement readiness, pension adequacy and well-being, were reviewed and mapped on to domains of resources in the COR theory. Second, items from validated instruments of retirement and well-being were analysed to identify conceptual coverage gaps. Third, extant literature on teacher retirement, ageing and transitions of resources informed the structuring and sequencing of questions.

The draft guide was reviewed by two experts in educational psychology and qualitative methods to ensure that the content is relevant to the topic and appropriate for the culture. Feedback from them led to refinements in probing experiences of identity, challenges in pension processing and community participation. As most participants favoured Urdu language, guide was translated abiding by the procedures of forward-back translation. Minor changes were made to allow idiomatic clarity and conceptual equivalence.

Questions were structured in thematic groups around the topics of: (1) emotional well-being and adjustment, (2) financial security and pension perceptions, (3) changing identity and sense of purpose, (4) physical health and daily routine (5) social engagement and family relationships, (6) future wishes and concerns. The guide was flexible to let emergent topics come up naturally in the interviews.

2.4. Data Collection Procedures

Interviews were carried out over a period of two months in settings that were situated according to the participant choice and this included settings such as home, community settings and in some cases, school settings. Each interview took 45-60 minutes. Prior to data collection, verbal and written explanation of the study aims, procedures, risks and rights was given to the participants followed by written informed consent.

All interviews were audiotaped with permission. Field notes taken after each session were made to document contextual information, non-verbal information, and initial analytic impressions. Interviews conducted in Urdu were translated into English by the bilingual translator, who is knowledgeable of academic translation. To maintain accuracy of the meanings, 2 transcripts were back translated and examined by the research team which verified the fidelity of the stories.

Ethical protocols were adhered to during the study. The research followed an institutional guideline for keeping the confidentiality, voluntary participation, and data protection. Participants were given pseudonyms and all identifying information was filtered out of transcripts. Audio files and transcripts were stored securely using secure password-protected devices.



2.5. Data Analysis

Data was analysed following Braun and Clarke's (2006) six phase thematic analysis approach. The process began as a long engagement through multiple readings of transcripts to get familiar with the experiences of the participants. Open coding was then carried out manually and improved within NVivo 12, to ensure systematic organization. Codes were obtained for meaningful units as they relate to emotional reactions, financial challenges, identity disruptions, coping methods, and community participation.

Next, codes were grouped together into provisional themes based on conceptual similarity and theoretical relevance. COR theory informed the identification of resource-related patterns such as resource losses (e.g., income instability, identity erosion), resource gains (e.g., social support, spiritual engagement) and resource passageways (e.g., pension bureaucracy). Iterative themes refinement by constant comparison across the participants and validation in the full dataset

Three final themes were identified: pension adequacy and financial stress, the loss of identity and reconstruction and social engagement as a protective resource. For each theme, representative quotations were selected, which represent the range of experiences. A qualitative approach at coding level, but one that was informed deductively by COR theory at the stage of thematic interpretation followed the analytical process which was fully inductive at the coding level but informed deductively at the stage of thematic interpretation (qualitative approaches combine theory and emergent insights).

2.6. Researcher Reflexivity

The researcher kept a reflexive journal throughout the data collection and analysis process. This included documenting personal assumptions, emotional responses in interviews and reflections on the researcher-participant relationship. As the researcher was employed in the education sector before, reflexivity was necessary to ensure that any interpretation activities would be based on the description of participants, not on the expectations of the profession. Reflexive memos became incorporated into the theme development as part of the interpretation of identity transformations and narratives of social engagement.

2.7. Ensuring Trustworthiness

Some strategies used to increase credibility, transferability, dependability and confirmability of the findings included:

Credibility: Engagement with transcripts for an extended period, Use of verbatim quotations, Iterative coding and cross-checking.

Transferability: Provides thick descriptions of the participants backgrounds and socio-cultural context, Provides explanations of the sampling logic

Dependability: Detailed audit trail with coding records of the audited records, analytic memorandum reports and decision notes.

Confirmability: Reflexive journaling, Retaining raw data in case of audit by external body (if needed).

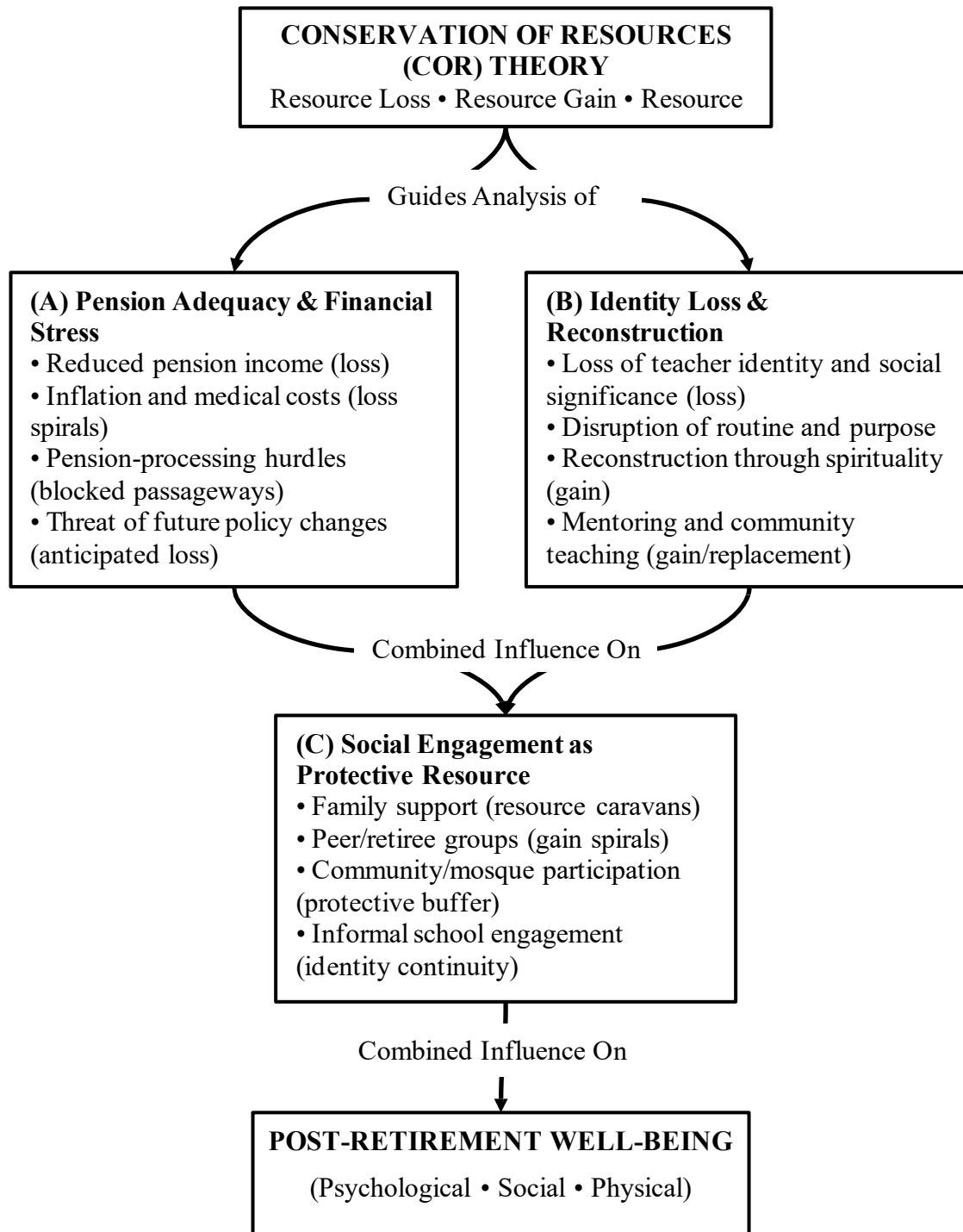


While member checking was addressed, because of the geographical dispersion of retirees and the lack of digital communication accessibility, follow-up verification was not feasible. Instead, the enhanced credibility was built through peer debriefing and careful documenting.

2.8. Conceptual Framework

This study is based on the Conservation of Resources (COR) theory which describes the way people experience stress, their adaptation and re-stabilization as they gain and lose resources, and the ways they cope. After reviewing relevant literature, Figure 2.1 illustrates the way in which COR theory helps to underpin the examination of the three major areas of discussion in this study: (A) pension adequacy and financial stress, (B) identity loss and rebuilding, and (C) social engagement as a protective resource for social engagement. Together, the areas determine the post-retirement living standard of retired ESTs of Punjab.

Figure 1: Conceptual Framework





3. Results

Thematic analysis abducted three interrelated themes that inform retired ESTs in Punjab about the psycho-social and physical dimension of retirement. These themes capture a subjective process of resource loss, reconstruction of resources and resource gain that is consistent with Conservation of Resources (COR) theory. Each theme is introduced with subthemes along with explanatory illustrative quotations and commentary.

3.1. Theme 1: Pension Adequacy and Financial Stress

Theme Introduction

Thematic analysis abducted 3 interrelated themes, which provide information to retired ESTs present in Punjab regarding the psycho-social and physical dimension of retirement. These themes represent a subjective process of resource loss, reconstruction of resources and resource gain consistent with Conservation of Resources (COR) theory. Each theme is introduced with sub themes, including explanatory illustrative quotations and commentary.

3.1.1. Persistent Anxiety About Pension Sufficiency

Teachers expressed their frustration repeatedly that they did not have enough pension income to keep up with increases in household and medical expenses. This insufficiency led to chronic stress that prevailed in their early-retirement experience.

One participant shared:

"I am not very satisfied with the amount of pension . . . a person is not able to earn at this age and the expenses especially for illness keep increasing." (Interview 2)

Another teacher wrote about the need to think about in supplementary income:

The pension is one-half of the money I had." I used to think that I am thinking of starting a small business to manage better. (Interview 5)

These accounts illustrate resource depletion, one of the core mechanisms of COR, where decreased financial resources affect the ability of retired people to maintain stability, autonomy and well-being.

3.1.2. Bureaucratic Obstacles in Pension Processing

Participants uniformly shared stressful and long, drawn-out experiences in the processing of their pension. These bureaucratic hurdles served as resource passageways, institutional mechanisms of access that either help or hinder access to needed resources.

A teacher recounted:

"There were so many visits to offices, even outside sometimes the city. Clerks don't listen unless you beat your head going again and again." (Interview 5)

Another explained:

"I had to give money to the clerks . . . otherwise my file would not move." (Interview 2)

Such barriers accentuate the problem of institutional inefficiencies that exacerbate resource loss by sapping the time, money, and dignity of retired people.



3.1.3. Fears About Long-Term Pension Stability

Many retirees said they were afraid that future policy changes would further reduce or eliminate pensions. This uncertainty brought a downfall of psychological stress.

One participant noted:

"We hear the pension will only be for ten years . . . this is very worrying." (Interview 5)

Another added:

"If someone dies before they retire, the family might not get anything from the retirement policies keep changing." (Interview 5)

Such anxieties are manifestation of expected resource loss, one of the key concepts in COR theory, where the threat of potential loss is in its itself a stressor.

3.1.4. Health and Emotional Effects of Financial Strain

Teachers emphasized the ways that financial stress was reflected through physical discomfort, mental stress and lessened ability to seek healthcare.

For example:

"When there is loss in routine, when there is financial worries, then health get affected, more headaches, more tensions." (Interview 4)

Some had even delayed medical treatment because of expense.

This shows how financial resource loss implodes into a physical and emotional resource loss- a typical "loss spiral" in COR theory.

3.2. Theme 2: Identity Loss and Reconstruction After Leaving Teaching

Theme Introduction

Retirement disrupted such lingering teacher identities founded upon routine, authority and social recognition, and relational engagement. Participants consistently described such a transition as a resource loss psychologically and then attempts to construct new identities based on spirituality, engagement in community life, or informal teaching roles.

3.2.1. Loss of Identity (based on role) and Daily Order

Teachers often spoke of retirement as taking down the rigid rhythm they had lived their lives to for decades.

One teacher explained:

"Retirement is like moving away from a house that you lived in your entire life- your students, your staff, everything." (Interview 9)

Another reflected:

"When day-to-day routine is no more, you begin to feel useless and idle." (Interview 5)

These statements exemplify the wearing down of the role-based identity resources, which are central to COR and role exit literature.

3.2.2. Decreased Social Recognition and Sensitivity of Invisibility

Teachers remarked that their retirement brought as great change in the attitude of people towards them.

As one put it:



"People salute your position . . . when you retire, many people disappear." (Interview 3)
The dissolution of social status correlates to identity-threat resource loss, caused by a diminishing change in value as a narrative for the individual.

3.2.3. Revitalizing Identity Through Significant Roles

Despite some initial difficulties, many ESTs took active part in prospects of identity reconstruction through engagement in meaningful roles, especially spiritual practices, community mentoring, or informal education training.

One participant shared:

I see retirement as a new beginning and not the end." (Interview 2)

Another said:

"I want to spend more time translating the Quran.this gives me a peace." (Interview 1)

A third teacher added:

"I will go on educating children in the community free of cost." (Interview 5)

These stories emphasize the point of resource gain, where individuals create new or improved roles to compensate for that meaning that they've lost.

3.3. Theme 3: Social Engagement and Community Participation as Protective Resources

Theme Introduction

Social engagement was found to have been a powerful gain of resources that buffered for the effects of financial and identity-related losses. Peer groups, religious involvement, community roles, which helped that retirees to keep belongingness, emotional stability, and purpose.

3.3.1. enhancing family and relationships

Retirement gave ESTs the gift of being able to reconnect with family members and repair relationships strained with long, demanding school schedules.

One retiree shared:

"Now I have time to meet relatives, do charity work and sit with family." (Interview 2)

Family ties served as protective resources in terms of relations and supported emotional health.

3.3.2. Support systems of Peer Groups and Community Circles

Teachers described peer groups, formal and informal, as important sources of companionship, emotional and continued confirmation of identity.

One participant said:

"We have a retired teacher's group We are going to continue meeting regularly." (Interview 5)

Another added:

"Being a member of the mosque community keeps loneliness away." (Interview 2)

These networks function as resource caravans, increasing support in a wide range of dimensions.

3.3.3. Continued Contributions to the Schools and Education

Many retired ones continued to participate in school events, training sessions or advice continuity and identify continuity.



One teacher explained:

"Whenever the school calls, I go and point out to them." (Interview 1)

Another emphasized:

"retired teachers should be invited for training, we come with experience." (Interview 2)

Such informal re-engagement saves competence and recognition resources.

3.3.4. Social Engagement as a Buffer For the Loss

Teachers were clear about their beliefs of the role of social and community participation in protecting them from emotional distress and isolation.

As one summarized:

Communities like this make life strong, spiritually, socially, it's all. (Interview 6)

This reflects COR's idea of resource-gain spirals - where positive relational experiences build up and offset negative experiences that have occurred previously.

3.4. Integrative Summary

On the three themes, the experiences of retirement were influenced by:

1. Resource loss (financial insecurity, loss of identity, loss of recognition in society)
2. Resource reconstruction (Spiritual activities, teaching roles, self-renewal)
3. Resource gain (peer groups, family support, participating in the community)

Pension adequacy affected the identity and social involvement of the individuals, identity transformation affected the emotional health, and social participation was a stabilizing force. These interrelated processes are consistent with what is emphasized in COR theory on resource caravans and thus the clustering of several resources that determine resilience or vulnerability in retirement.

4. Discussion

This study examined the experience of retired ESTs in Punjab, in terms of the psychological, social and financial aspects of early retirement. Guided by the theory of Conservation of Resources (COR), the findings provide insight into the interplay between resource losses, resource reconstruction and resource gains and how this is related to post-retirement well-being. The analysis provides a theoretical understanding of the retirement transition in the public education sector in Pakistan that is sensitive to Pakistan's context.

4.1. Pension Adequacy as Key Resource and Mechanism of Stress Intensification

Consistent with international research, pension adequacy was found to be an important component in the sense of stability and control of retired people (Litwin & Sapir, 2009; Clark et al., 2023). COR theory conceptualizes financial resources as basic, in the sense that their depletion tends to engender "loss spirals" in which one loss results in more losses in other emotional and physical domains (Hobfoll, 2001). Participants accounts of inflation, rising medical expenditure and unreliable pension payments exposed the psychological well-being and adaptive coping plagued by financial insecurity.



Beyond individual experiences, the bureaucratic conundrums experienced by the participants suggest institutional resource barriers, or what COR refers to as "resource passageways" (Hobfoll et al., 2018). Retiree's multiple returns to the office, clerical gate keeping and informal articulation of payments reflect efforts to alleviate the burden of the associated stress and provide access to important financial resources. These findings are akin to Pakistani research showing that processing delays in retirement system are responsible for a huge reduction in the trust in public sector retirement systems (Raza et al., 2021). In this sense, pension inadequacy does not consist only to a problem of economic adaptation to the reality, but it is a mechanism which determines, structure-wise, the emotional adaptation and the physical health.

4.2. Identity Disruption and Reconstruction during the Transition Out of Teaching

The results underscore the fact that retirement is not just a financial event, but also a significant identity transition as well. Teaching is a position that is closely related with routine social contribution and relationship relations (Day & Gu, 2009). Participants' descriptions of "feeling useless," "losing structure," and "being forgotten" suggest the loss of identity resources, intangible assets that COR theory has placed at the heart of well-being.

These refrain from identity losses are consistent with international literature on teacher's retirement which documents emotional discomfort and reduced social visibility common reactions to role exit (Cahill, 2019 Kim and Moen (2002). In the context of Pakistan, where ESTs are by nature highly regarded in society, retirement may be a tougher drop in perceived social status than in some other situations.

Yet there are also processes of identity reconstruction, whereby retired persons attempt to re-create meaning in their lives through spiritual involvement, informal teaching, mentoring, and community service. These new roles act like resources gains to help restore the purpose, continuity and belonging. Religious engagement appears to be culturally salient in Punjabi and offers emotional support in addition to giving it a new sense of mission. Such identity reconstruction agrees with COR focus on "resource replacement" where individuals balance losses by developing new resource pools.

4.3. Social Engagement as Spiral of Resource Gain and Emotional Buffer.

Social participation was one of the key protective factors in retirement. Family reconnecting, peer groups, religious committees, community involvement Emotional stability, alleviating loneliness, strengthening continuity of identity in identity. All these dynamics appear to provide strong support for COR's notion of "resource caravans", where interaction between resources occurs to create supportive clusters to maintain resilience (Hobfoll et al 2018).

Participants' emphasis on retired teacher groups as well as on community networks are also related to South Asian cultural patterns that feature collectivist norms and interpersonal relationships as a central aspect of well being (Ahmad et al, 2012). In the Pakistan joint-family systems, the social capital of the family often plays a role as an important means of coping mechanism where formal institutional resources are weak. For ESTs that do not have good pensions, such social networks become even more important.

Additionally, ongoing informal involvement with schools by using the mentoring of novice ESTs or providing advice is one example of a form of continuity of identity and can allow retired people to retain a sense of usefulness and competence. These findings are parallel with research about how voluntary engagements and community roles lower emotional distress and increases the well-being of retired ESTs (Heaven et al., 2013).

4.4. Interdependence of Financial, Identity and Social Resources

The findings show that retirement adjustment in the case of ESTs cannot be viewed in one single domain. Rather, having financial security, continuity of identity, and social engagement are in dynamic interaction. The pension inadequacy led to greater emotional vulnerabilities and violated the identity stability. Social engagement buffer the losses in order to provide emotional support, recognition, and purpose. Identity reconstruction was facilitated for ESTs who had strong relational networks and financial insecurity increased the feelings of invisibility and diminished agency.

This interdependence reinforces the proposition put forth by the field of resilience, COR, that resource clusters rarely set their work apart from other types of work; rather, they create intertwined systems where losses in one area may cascade into others and gains in one area may result in a catalyst for recovery (Hobfoll et al., 2018). For example, the subjects who practiced community roles had better emotional adjustment despite the financial measures and in the face of financial stress, showing that gain spirals can counteract loss spirals.

4.5. Contribution to Knowledge

This study is significant to literature in the following five ways:

1. Empirical Contribution: It is rare qualitative evidence regarding the retirement experiences of public-sector ESTs in Pakistan; a context less studied in the rest of the world.
2. Theoretical Contribution: It adds to the theory of conceptualization on the cognitive-resources theory (COR) by showing the interaction of financial, identity and social resources in retirement for a low resource setting.
3. Contextual Contribution: It brings out pension-processing barriers and inconsistencies in policies that are unique to education system of Punjab.
4. Methodological Contribution: The study combines qualitative analysis in a sequential explanatory design which presents interpretive depth which will serve as information in the later quantitative modelling.
5. Practical Contribution: Identifying clear ways in the institutional and community level to enhance post-retirement life e.g. structured re-engagement programmes, pension system digitisation

4.6. Connecting with the Quantitative Study to Come

The qualitative results, in terms of mechanisms, financial stress, identity reconstruction and social engagement, will feed to the moderated mediation model in the quantitative phase. Specifically: Pension adequacy is likely to act as a mediator as resource sufficiency is a condition of emotional stability. Gender, Family Structure and Economic Status are likely to moderate the readiness-well-being link because these groups were affected in different ways by the knowledge and skills regarding resource vulnerability. Social engagement as a potentially protective covariate that can strengthen the indirect pathways may arise. In this way the qualitative findings are not only by itself but also give the conceptual scaffolding for the next article.

5. Implications

The results of this study have multiple significant implications from the perspectives of policy and institutional practice as well as future research. Due to the experiences of people involved indicated changing patterns of resources loss, reconstructing and gain these implications based



on Conservation of Resources (COR) theory are specialized within the structural realities of public education system of Punjab.

5.1. Policy Implications

5.1.1. Enhancing Pension Schemes by Digitalization

The descriptors of the participants on bureaucratic hurdles and pension-processing delays give testimony to the need of fully integrated digital pension system. A centralized online platform between Accountant General (AG) offices, District Education Authority (DEA) and School Education Department (SED) would aid in real tracking of and document submission process and reduce the clerical dependency. Such reforms would directly target resource-draining passageways identified in this study and would be in accordance with COR theory by reducing resource-draining financial and emotional depletion.

5.1.2. Pre-Retirement Counselling: Institutionalizing

In light of the emotional and financial uncertainty the ESTs described there certainly is a need for departmental structure to pre-retirement counselling. These programs should include pension literacy, long-term income planning, health navigation, psychosocial preparation for role transition, and strategies on social engagement. Introducing these sessions two to three years prior to retirement would help cover those key resources, and calm some of the anxiety that is involved in the transition.

5.1.3. Creating the Formal Re-Engagement Pathways

Identity reconstruction was significantly enhanced when retired persons continued their contribution in education. The education department can strengthen such resources identified in identity by creating structured opportunities for re-engagement such as district panels of retired master trainers, participation in school councils, mentoring or part-time consultancy. These opportunities would translate accumulated experience into meaningful gains of resources.

5.1.4. Developing Health Support Mechanisms

Financial strain often found retirees with limited access to healthcare. Collaboration between education and finance needs to be done to provide subsidized outpatient services, annual health screenings and district-wide referral networks. These interventions would be helpful to prevent the cascading effect in which physical and emotional decline is triggered by loss of financial resources that can be avoided.

5.1.5. Addressing Retirement Gendered Realities

Female retirees often had to assume greater domestic duties and limited mobility. Policy efforts should thus incorporate women-specific retirement savings preparation sessions, psychosocial counselling groups and opportunities for community inclusion of people who come with several gender specifications. This would help to guarantee equal access to mechanisms for resource protection.

5.2. Implications for Institutional and School Level

5.2.1. Facilitating Meaningful Post-Retirement Activity

Schools have the potential to contribute to the continuity of identities, by inviting retired ESTs to come in through mentoring programs, to participate in academic committees, and to recognize them during institutional events. These practices have the effect of reinforcing the social recognition and preserving resources based on identity.

5.2.2. Building Strength Community and Peer Networks

Participants presented the importance of social groups to stave off loneliness and emotional deterioration. Schools and district offices can provide support to such networks by assisting in the development of retired teacher associations, providing spaces for meetings, and facilitating communication online. These networks are resource caravans protecting the well-being around times of vulnerability.

5.2.3. Involving Families in the Transition Process

Retirement often brought about changes in household roles especially in cases of joint family systems. Schools and district offices can, therefore, have family-inclusive workshops that help guide decision-making and help support the healthy lifestyle adjustments while managing expectations at this transition. Such efforts would help maintain adjustments to family-level resources that have a great influence on adjustment.

5.2.4. Decreasing Social Stigma of Retirement

Some of the participants felt they lost social respect after leaving service. Schools and communities can combat this by honoring retired ESTs through community events, in newsletters, district circulars, and community education events. These efforts all maintain social identity, and support the value of retired educators in society.

5.3. Implications of Research

The qualitative findings give conceptual underpinnings for the moderated-mediation model emerging for investigation. Perceived pension adequacy should act as the major mediator since financial resources sufficiency influences emotional and physical outcome. Gender, economic status and family structure seem to be important as moderators that determine vulnerability to resource and should be included in quantitative testing. Social engagement may serve as a protective covariate or secondary mediator and indicate the possibility of multi-pathway modelling. Future research is also recommended, looking at resource gain spirals as predictors of long term well-being trajectories.

6. Conclusion

This is a nuanced study which is theory-informed and constitutes an account of retired ESTs who live in the province of Punjab and are negotiating the financial, psychological and social aspects of their retired life. The results show that retirement is not a one-time, but a complex process influenced by patterns of resource loss, resource reconstruction and resource gain in accordance with the Conservation of Resources (COR) theory. Pension adequacy was ranked as the most powerful resource to set the course to emotional stability, identity adjustment and health-related decision-making. Bureaucratism and seemingly ill-defined policy compounded the stress that structured vulnerabilities inherent in the pension systems.

At the same time, retirement was a significant change in identity involving the loss of routine, purpose and social recognition which ESTs have reported. Yet participants also demonstrated signs of resilience responding by reconstructing identity through elements of spiritual engagement, informal teaching, mentoring, and engagement with the community which forms of resource gain that assisted in the re-establishment of a regularity of meaning and continuity. Social engagement also acted as a stabilising force to offer supportive environments to buffer for the financial and emotional strain. These dynamics confirm the inter-dependence of financial, social and identity-based resources in affecting retirement well-being.



The contributions to knowledge of the study will include one of the few cases of the qualitative examination of the retirement of ESTs in Pakistan; the extension of the theory of the COR to a poor educational scenario; the revelation of the role of institutional arrangements, cultural norms and community structures on teacher retirement. The results of the study also offer interpretative depth to the quantitative moderated mediation model currently due to emerge to understand the likely reasons as to why pension adequacy might mediate the readiness-well-being relationship and how these relationships might be moderated by gender, economic status, and family structure.

For the Pakistan public education system, this meant that the results highlighted the importance of better pension management, pre-retirement counselling and structured re-engagement opportunities, as well as community-based support mechanisms for retired individuals. Addressing these issues will not only make the ESTs better off, but it will permit the system to consider the experience and social capital of retired educators.

In sum, experiences of retirement for primary ESTs in Punjab represent much larger concerns of resource stability, institutional responsibility and ageing workforce support. Strengthening pensions, making it possible for meaningful work after retirement and investing in social and emotional preparation can help get ESTs into retirement with dignity, stability and continuing purpose. These endeavours are of special significance because Pakistan is experiencing demographic transition and increasing demands on the social protection systems.

7. Limitations and Future Directions

This study provides an abundance of rich qualitative insight, however, there are several limitations that should be recognized when attempting to interpret the findings. Firstly, the sample was ten retired ESTs from the province of Punjab, although thematic saturation was reached, the results are not meant to be representative of the retired teachers in all of Pakistan. Experiences may differ across provinces, types of schools or socio-economic categories, especially in those parts of the country where pension administration practices are different or cultural norms are prevalent.

Second, the study was based on self-reported narratives, which are subject to memory recall, social desirability or selective emphasis. Although the procedures of the translations and the analysis of the content in a reflexive manner increased credibility, some nuances of emotional expression may not fully capture the complexity of participant's experiences.

Third, the qualitative stage was nested in a sequential explanatory design, but lack of direct triangulation with the quantitative data in this stage makes it difficult to generate broader inferences on the strength or direction of statistical relationships. The themes identified here should therefore be taken to represent interpretation mechanisms rather than generalisable predictors.

Fourth, the analysis of the sample focused on people who had retired during the last five years of working. Long-term adaptation processes, shifts in health trajectories, or changing financial needs may require that follow up research is pursued with later stage retirees to comprehend how patterns of resources change over time.

Future research needs to be more geographically and demographically broad to compare retirement experiences across the teacher cadres, provinces, and income levels. The quantitative phase which will follow, will test such conceptual pathways as those proposed here, especially the mediating role of pension adequacy, and the moderating influences of



gender, economic status and the family structure. Additional studies could also be done regarding the possibilities of structured re-engagement programmes, community networks and mechanisms for identity support influencing well-being trajectories in later life. Longitudinal designs could also shed additional light on development of resource loss and gain spirals over the retirement life span.

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