Chapter 4

Results

Ageing is associated with several rewarding and fulfilling experiences, but it is also a time when there are significant changes in almost all areas of life. Maintaining a positive attitude during the ageing process is important as it helps one not just to feel good about oneself but also to be optimistic, keep healthy and fit and be fully involved in life as he prepares to face another phase of the life cycle. Those who age positively enjoy a good quality of life and live healthier and longer lives (APS, 2012).

Many people have a general impression that older adults are forgetful and helpless, have physical illnesses and are dependent on a caregiver. People have failed to understand that they have their own individual needs, as they are going through a different developmental phase. It brings with it challenges such as loss of independence, frailty, retirement, and changes in health (Falconer & O'Neill, 2007).

The present study aimed to understand the experiences of older adults in order to appreciate the manner in which they add value to the family and contribute to society in various ways such as sharing of wisdom, gratitude, resilience, optimism, hope and confidence (various dimensions of PsyCap). Hence the researcher chose older adults to narrate their lived experiences in order to highlight a positive attitude towards ageing and older adults.

This chapter comprises of the researcher’s interpretation of the experiences of the participants, based on the themes that have emerged from the idiographic accounts of the participants. Verbatim references strengthened the interpretations.

The researcher conducted in-depth personal interviews with 14 older adults, eight women and six men, between 70 and 80 years, middle class, retired, spouses have expired at least one year ago and living with family. They had no significant
physical or psychiatric illness, a minimum of 10th grade education, could speak English and had retrospective memory.

Among the participants, TQ passed away one and a half month after the interview, due to a short illness. BT got married to his childhood friend in October 2016.

Table 1 presents the demographic data and socio-economic status of the participants, namely, the age, gender and religious affiliation of the participants and the family member each older adult is living with.
Table 1

*Participant Demographic Data and Socio-Economic Status*

<table>
<thead>
<tr>
<th>Name</th>
<th>Age in years</th>
<th>Gender</th>
<th>Family Member</th>
<th>Religion</th>
</tr>
</thead>
<tbody>
<tr>
<td>TT</td>
<td>73</td>
<td>Female</td>
<td>Daughter</td>
<td>Muslim</td>
</tr>
<tr>
<td>JT</td>
<td>71</td>
<td>Female</td>
<td>Daughter in law</td>
<td>Christian</td>
</tr>
<tr>
<td>BT</td>
<td>74</td>
<td>Male</td>
<td>Daughter</td>
<td>Christian</td>
</tr>
<tr>
<td>NK</td>
<td>74</td>
<td>Female</td>
<td>Sister</td>
<td>Hindu</td>
</tr>
<tr>
<td>FK</td>
<td>80</td>
<td>Male</td>
<td>Son &amp; Daughter</td>
<td>Christian</td>
</tr>
<tr>
<td>IP</td>
<td>70</td>
<td>Female</td>
<td>Son</td>
<td>Christian</td>
</tr>
<tr>
<td>LQ</td>
<td>76</td>
<td>Male</td>
<td>Son</td>
<td>Christian</td>
</tr>
<tr>
<td>WO</td>
<td>70</td>
<td>Female</td>
<td>Sister</td>
<td>Hindu</td>
</tr>
<tr>
<td>DE</td>
<td>74</td>
<td>Female</td>
<td>Sons</td>
<td>Christian</td>
</tr>
<tr>
<td>FX</td>
<td>79</td>
<td>Male</td>
<td>Son</td>
<td>Christian</td>
</tr>
<tr>
<td>TQ</td>
<td>80</td>
<td>Male</td>
<td>Son</td>
<td>Muslim</td>
</tr>
<tr>
<td>EG</td>
<td>72</td>
<td>Female</td>
<td>Daughter</td>
<td>Christian</td>
</tr>
<tr>
<td>BD</td>
<td>73</td>
<td>Female</td>
<td>Daughter</td>
<td>Christian</td>
</tr>
<tr>
<td>KN</td>
<td>72</td>
<td>Male</td>
<td>Son</td>
<td>Christian</td>
</tr>
</tbody>
</table>
The first interaction of the researcher with the participants was over the phone and all the participants expressed their willingness to participate in the research study. The personal interviews were conducted at the home premises of the participants. The participants were willing to share their experiences and appeared open and frank in their responses. They had no objection to the researcher recording the interview and the consent form was signed (refer Appendix A for consent form).

Mini Mental Status examination of the participants ascertained that all of them were of sound mind and had good retrospective memory. The details are given below in Table 2.
Table 2

*Mental Health Status of Participants*

<table>
<thead>
<tr>
<th>Name</th>
<th>Age in years</th>
<th>Gender</th>
<th>Maximum score</th>
<th>Scores obtained by participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>TT</td>
<td>73</td>
<td>F</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>JT</td>
<td>71</td>
<td>F</td>
<td>30</td>
<td>27</td>
</tr>
<tr>
<td>BT</td>
<td>74</td>
<td>M</td>
<td>30</td>
<td>27</td>
</tr>
<tr>
<td>NK</td>
<td>74</td>
<td>F</td>
<td>30</td>
<td>29</td>
</tr>
<tr>
<td>FK</td>
<td>80</td>
<td>M</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>IP</td>
<td>70</td>
<td>F</td>
<td>30</td>
<td>29</td>
</tr>
<tr>
<td>LQ</td>
<td>76</td>
<td>M</td>
<td>30</td>
<td>29</td>
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<tr>
<td>WO</td>
<td>70</td>
<td>F</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>DE</td>
<td>74</td>
<td>F</td>
<td>30</td>
<td>26</td>
</tr>
<tr>
<td>FX</td>
<td>79</td>
<td>M</td>
<td>30</td>
<td>29</td>
</tr>
<tr>
<td>TQ</td>
<td>80</td>
<td>M</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>EG</td>
<td>72</td>
<td>F</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>BD</td>
<td>73</td>
<td>F</td>
<td>30</td>
<td>27</td>
</tr>
<tr>
<td>KN</td>
<td>72</td>
<td>M</td>
<td>30</td>
<td>28</td>
</tr>
</tbody>
</table>

Average: 28

The Mini Mental State Examination – MMSE (Folstein et al., 1975) was administered on the participants before the interview. The average score of the participants’ cognitive abilities was 28. The highest score being 30 and the lowest was 26. A score of 25 - 30 indicates that the participants were mentally alert with no signs of cognitive
impaired and a low likelihood of dementia. The older adults could have mild deficits, but this would most likely affect only highly challenging activities of daily life.

Detailed analysis of the transcripts led to the emergence of three super-ordinate themes. The analysis involved reading each participant transcript in detail. The researcher noted down points of interest and importance within the transcript and codes were identified. The codes from each transcript were compared and contrasted to identify common themes across all the 14 participants in the study. These clustered codes were given a category title, which was the emergent themes. A structure was then developed to establish the relationships between themes. The emergent themes were then further clustered into super-ordinate themes (Smith et al., 2010).

The three super-ordinate themes were:

1. Factors that promote the development of PsyCap varies
2. Personal trauma and inadequacies as learning opportunities
3. Spiritual and philosophical ways of adaptation

The details of the super-ordinate and emergent themes are given below in Table 3.
Table 3

*Overview of Themes Generated*

<table>
<thead>
<tr>
<th>Super-ordinate themes</th>
<th>Emergent themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factors that promote the development of PsyCap varies</td>
<td>Social networks facilitate the formation of PsyCap</td>
</tr>
<tr>
<td></td>
<td>Relies on internal strengths to face adversity</td>
</tr>
<tr>
<td>Personal trauma and inadequacies as learning opportunities</td>
<td>Experience of the loss of loved ones helps to realize social support around</td>
</tr>
<tr>
<td></td>
<td>Lack of adequate resources facilitates the growth of psychological capital</td>
</tr>
<tr>
<td></td>
<td>One's awareness of past regrets leads to realistic future choices</td>
</tr>
<tr>
<td>Spiritual and philosophical ways of adaptation</td>
<td>A never say die attitude to bounce back to reality</td>
</tr>
<tr>
<td></td>
<td>Inclination to spirituality makes adaptation to changes more meaningful</td>
</tr>
<tr>
<td></td>
<td>The evolving of life's philosophy</td>
</tr>
</tbody>
</table>
Inclination to spirituality makes adaptation to changes more meaningful.

Factors that promote the development of PsyCap vary:

- Social networks facilitate the formation of PsyCap
- Relies on internal strengths to face adversities
- Spiritual & philosophical ways of adaptation
- A never say die attitude to bounce back to reality
- Inclination to spirituality makes adaptation to changes more meaningful
- The evolving of life’s philosophy
- Personal trauma & inadequacies as learning opportunities
- Experience loss of loved ones helps to realize social support around
- Lack of adequate resources facilitates the growth of PsyCap
- One’s awareness of past regrets leads to realistic future choices
- Experience loss of loved ones helps to realize social support around
- Lack of adequate resources facilitates the growth of PsyCap
- One’s awareness of past regrets leads to realistic future choices

Figure 1: Super-ordinate and Emergent Themes
The researcher explored the life experiences of older adults; as far back as they could remember from their childhood, their transition into adolescence, as they matured into young adults, their midlife experiences and finally their present state as older adults. Results indicated that only a few older adults shared experiences from their childhood, many of them remembered and spoke about experiences from adolescence and adulthood and all of them very enthusiastically shared their experiences as they ventured into old age.

**Theme 1: Factors that promote development of PsyCap varies**

The emergent themes that led to the evolving of the super-ordinate theme ‘Factors that promote the development of PsyCap varies’ were:

- **Social networks facilitate the formation of PsyCap**
- **Relies on internal strengths to face adversity**

For all the participants, the family was the strongest support and the focal point of their lives. The support from their families and friends and the challenges faced by them, helped them develop the internal strengths to face adversities. The internal strengths were being optimistic, self-confidence, being hopeful, developing wisdom and a sense of gratitude. They shared experiences where they received unconditional support and encouragement from their parents, siblings, children and their extended families.

**Social networks facilitate the formation of PsyCap.** The wellbeing of a human person is influenced to a great extent by the support systems that are available. Often just the availability of someone to talk to is a big consolation and help to older adults. When in a crisis or when faced with a problem those who have the support of family or friends are able to cope more effectively because of the care, concern and support from someone who cares (Gorman, 2005).
Supporting the above literature, the emergent theme, social networks facilitate the formation of PsyCap emerged as participants expressed their experiences with family, friends and neighbors. They went down memory lane and relived their experiences right from childhood to late adulthood. Social support, especially from family helped to further strengthen the elements of PsyCap in the participants. The sub themes that led to the emergent theme ‘Social networks facilitate the formation of PsyCap’ were:

- family lays the foundation for a supportive network
- friends and peers strengthen the development of PsyCap

**Family lays the foundation for a supportive network.** For all the participants, family was the focal point of their lives; all experiences began in the family. Family here would include parents, grandparents, siblings, spouse, children, participant’s extended family and family of spouse.

Most of them came from large families and each of them had varied experiences right from childhood to adulthood and now in old age; which when put in a nut shell include memories of happy experiences as well as times of crisis and hardship. But through it all they had the unconditional support of family. Their difficult experiences made them stronger and more resilient. Their positive attitude towards life, the resilience with which they faced challenges and hardships; and the spirituality that helped enrich their lives and facilitated effective coping were inculcated in the family.

Participant IP, who lost her husband in a tragic accident, eight years after she was married, shared her experience… ‘*My husband was in the air force... we were married only for 8 years... he passed away in an accident... after that life took a new*...
turn. I had a 6 ½ year old son and a 2 ½ month old baby... I had to survive...going through all that trauma... incapable of coping with life’s demands, but my mother was here...I could leave the children and go out to work’ (personal communication, April 5, 2016).

IP had a very supportive father and right from childhood she looked up to him as a role model. Her mother stood up for her and gave her all the encouragement she needed. Here is a narration of her experience ‘...my father... supportive and motivating factor in my life... encouraged me to be independent... you work... you study ... I did not have the charm, my father and even my mother did not lay too much stress on that...my mother was a tremendous support after my father passed away... kept the home cheerful...provided that emotional support not only for me but for my children.’ (personal communication, April 12, 2016).

Participant TQ lost his father at a tender age of 4 and he and his mother were left to fend for themselves. From an early age he took on the responsibility of caring for his mother. He had unpleasant memories of struggling to recover his share of the property. This experience left his bitter and disappointed, but he rose above it and took on the challenges that life had in store for him. He set an example for his children by his hard work and commitment. In his old age they took care of him and supported him till the end. In his words… ‘I had a very bad experience in the childhood. When I was a 9-year-old, I had to go to court for litigation, my property... My father died when I was only four years old... But with great difficulty got a little share with courts and all...this court experience is too much for me... ’ (personal communication, May 18, 2016).

Participant LQ admired his father and looked up to him. His father was his role model and he learnt how to be hardworking, committed and focused from him. He
shared, ‘...my dad was there, he himself was an inspiration...he never failed to come for any competition...he would be there half hour before the start and would sit exactly in line with the finish...’ (personal communication, April 22, 2016).

Another participant, TT came from a culture where girls were not given as much freedom as boys, but her father believed in her capabilities and gave her equal opportunities. ‘My parents never pushed me... were very liberal... were open...I was a very protected child at home... very submissive, very quiet... very happy... my father was a very tough person, he wouldn’t listen to anyone... people would say... at such a young age you’re sending her to England... why not, when there are so many other girls with her, she might as well go... ’ (personal communication, March 9, 2016).

Most participants had pleasant memories of their childhood years. As participant DE shared, ‘... in childhood... we are all together seven children, five boys and two girls...we used to have lot of fun together...at that time we did not have TV... we used to go on holidays... we used to climb on the trees and start eating fruits... ’ (personal communication, April 20, 2016).

Participant TT shared that she came from a very close-knit family and she shared a strong bond with her daughters and inlaws. ‘From the beginning, me and my husband, we took our children along with us...we sat, we shared... my husband would help clarify things and then put it in front of them... this is ok mama, we will go along... that is one plus point in this family. We are loving by nature, we don’t have any drawbacks as such. I’m still very happy with my in-laws, I tell my children, see the rapport you build up with your inlaws is very necessary. It will be nice in the society also and for your own self to be happy’ (personal communication, March 16, 2016).
FK was in love and courted his wife for many years before they got married. She was very supportive, was patient, never grumbled or complained and was accommodative. She understood him and was a great comfort to him. ‘...I felt my wife was the goddess of my idolatry... was exemplary, she stood by me, all along... thick and thin... she supported, wholeheartedly...no worry at all, no grumbling...’ (personal communication, October 19, 2016).

TT was very upset when her husband passed away 10 years ago, but she found comfort and solace in her daughters. She shared ‘After he passed away my children gave me a lot of support...they said you have to face it, you have to cope... come on mama you have to join the kitty... come and meet people...it will make you feel better... you will always be at home... but you should also come into social know how of things, so come out you’ll feel nice... so I joined the kitty party...’ (personal communication, March 16, 2016).

TQ had seven children but felt most secure and loved by his eldest son and youngest daughter. ‘My son is there... he cares much... he behaves very well...daughter, coffee planter’s wife..., she was very loving... with my daughter, I felt as if I am in paradise...’ (personal communication, June 18, 2016).

WO lost her husband at a young age and she was alone in Kerala. Soon after his death her family was her support. She says, ‘... my brothers are helping... my mother was there, she was with me only... after 3 months I came to Bangalore... she was my strength and support... I started a new life in Bangalore...’ (personal communication, April 9, 2016).

When FK’s wife died he was left feeling empty and lost, and though he was still struggling to come to terms with her death, his daughter was his support in his time of grief. He had to accept God’s will; he could not add an extra day to her life.
‘...we have no choice, never expected, actually we thought she was recovering, she had valve replacement... doctor messed up... she collapsed... I always had that faith with me... it got shattered when my wife died... it came suddenly as a shock... when she passed away I realized that I’ll see her no more...that was life...K supported me... behind me she was there... ’ (personal communication, October 19, 2016).

**Friends and peers strengthen the development of PsyCap.** Most of the participants have friends and neighbours whom they can turn to in time of need. Often their children were busy and they needed a friend to share a happy moment or a problem that seemed too big to handle; or just to laugh the blues away.

Participant JT had very supportive neighbours. They were one group and understood each other like family. She narrated ‘My neighbours are there I go with them, anytime I need any help, they are helping...we have like a family atmosphere... very rare you'll get like that. So far, we never had any misunderstanding... we live like one family... ’ (personal communication, December18, 2015).

WO’s husband was a very friendly person; he was very popular and had many friends. This was to her advantage because when her husband passed away she received a lot of help and support from these friends. WO felt comforted that she could depend on friends for help. She shared, ‘...my husband was working at the university for nearly 40 - 50 years...has many friends... for everybody, he used to help...everybody knew him...even now they are helpful, I am not going for any pension and all, they’ll tell me you do this, do that, by phone only they will tell... ’ (personal communication, April 9, 2016).

**Relies on internal strengths to face adversity.** The emergent theme ‘Relies on internal strengths to face adversity’ developed as participants shared their life
experiences and how they coped successfully with struggles and disappointments through life.

The internal strengths highlighted here are elements of PsyCap, namely:

- a conviction that helps one believe in oneself consistently
- hopeful and optimistic about the future irrespective of the situation
- cultivation of a habit of deeper appreciation for all things
- knowledge and experience of being sensible and wise

A conviction that helps one believe in oneself consistently. According to Luthans et al., (2007), self-confidence is the belief in one’s ability that helps an individual make the necessary effort to be successful in times of challenges. In times of crisis, even though the participants had to struggled and fight against the tide, they were determined to survive. Almost all the participants had family whom they could depend on and this was a tremendous help and support. They also turned to divine intervention which helped them feel more confident, peaceful and composed.

FK endorsed that struggles and difficulties have made him strong. ‘...hardships have strengthened me... life is not so cool...people whom I have looked after turned against me... God has led me on...’ (personal communication, October 19, 2016).

IP shared, that she felt hopeless and helpless after the tragic death of her husband, ‘...life became serious...it was a difficult process... I had to survive...it was a tragedy... I was unprepared, incapable of coping with life’s demands... but I made up my mind... I learnt to adjust... to cope...my mother was here... she was a great help...’ (personal communication, April 5, 2016).
Once children were born life became mundane. Some of them struggled as they did not get the salary that was promised to them. FK shared, ‘... my salary was not as agreed to... we struggled, but we managed, God is great, we managed by faith, spiritually, God be for you, who can be against you... ’ (personal communication, October 19, 2016).

EG shared, ‘we were married, started on a lovely note, but it didn’t go long...trials, tribulations, financial problems... lots of things came on...no financial help, he with his 1 ½ Rs... had to see from salt to gold...mean time my son is born, my daughter is born...it was a trying time over those years... no luxuries what so ever... hand to foot waiting for the 30th to get the next month’s salary...with all the trials and tribulations... I managed...I was like a serpent...I'm a possessive mother... nobody can harm my children... I won't allow... no one can solve it, I have to solve it myself... ’ (personal communication, October 18, 2016).

Participant TQ had innumerable struggles and had a very difficult childhood as his father passed away when he was four years old. His challenging experiences made him stronger and gave him the confidence to face the struggles of life. ‘...I had a very bad experience in the childhood... my father died when I was only four years old...as I grew up I realized people were cheating me and my mother...we struggled... I made up my mind to study...work and studies both went together...but I was confident... I was determined...I worked hard for 20 hours a day and slept for four hours ’ (personal communication, May 18, 2016).

WO seemed to be a very determined and optimistic person. She used self-talk and made sure her thoughts were positive; pushed herself to do things and has a strong will power. She felt that one should make the most of life when they are able to. She shared, ‘...I have self-confidence, I told you also, even for two days my hand will be
Alright… means I will do it. I myself will do…will power… I have the guts to do it… we all have capacity… means…’ (personal communication, April 9, 2016).

The strong determination of participant JT had kept her active and on the move. She shared, ‘Till God gives me health and strength I like to serve people, I like to serve God, I like to do my work and be independent. I don’t want to be a burden to anybody… till I die I want to stand on my own leg and want to go in peace. I have got very good will power. I have a strong determination and always wanting to be successful…’ (personal communication, August 18, 2016).

IP shared that at times she was scared about making important decisions, but she just did it. She felt she was ‘fighting the wall with her back to the wall’. She was trying to give her best to her children and in the process, she was learning. She had to be strong in front of her boys because they had no one else to turn to. At these moments she felt alone and desperate and it was her inner strength that kept her going.

**Hopeful and optimistic about the future irrespective of the situation.** Hope is a way of thinking that comprises of goals, pathways and willpower. It is the positive motivational state that involves goal-oriented determination and productive planning in order to achieve one’s goals. Optimism reinforces self-efficacy and hope (Luthans et al., 2007).

The participants were not just hopeful but also optimistic and this is what motivated them to succeed, not just in the present but in the future as well.

Participant TQ said ‘I can’t help what is gone… whatever is past is past…now I have to see the future what I can do. But I like to work hard and come up… God has
kept me in good health. I call it the pleasures of ageing...’ (personal communication, June 18, 2016).

For TT, being optimistic was a choice. She said, ‘What’s within me that makes me feel young? I think it’s optimism. I want to lead a good happy life... I’m a happy person. I believe in the goodness of humanity... I am not a serious kind of person. I have always been a happy person... be contented with what I have... life is so beautiful... You have to be positive, loving, giving in the society; what you have learnt you have to share it with society... ’ (personal communication, March 9, 2016).

WO was highly motivated when it came to learning shlokas. She said, ‘To learn new things, there is no age. So instead of sitting and wasting our time, some good things can learn... and now at present, we can able to learn... we got the capacity... in one or two years I may not be able to walk or anything... then I can’t go and learn...’ (personal communication, April 9, 2016).

NK was lost and depressed when her husband passed suddenly away. She said, ‘When he died the thought of suicide came to my mind... then I made up my mind, no one is there to look after the children, so I must be strong. I have to take care of everything... Somehow I took courage... that pulled me together... children were still studying, so the whole responsibility... everything fell on me...’ (personal communication, May 13, 2016).

Participant BT enthusiastically shared ‘I am one of those few who is still young. I still gel with boys and girls. I don’t really think I have any disappointments, I enjoyed life and I still enjoy life...’ (personal communication, December 14, 2015).

WO was hopeful and enthusiastic because she was looking forward to learning many more things. She was very excited because she had just learnt how to
communicate through WhatsApp and she also wanted to learn effective communication and social skills. She shared, ‘...still, I have to learn so many good things... to approach others... to talk to others...the way of talking is also different... we should know points... I don’t go for movies, but we have to know, what is in the world.... I should not say I don’t know about all this...' (personal communication, April 9, 2016).

Participant JT drew her strength and motivation from nature. She shared, ‘...there is meaning to life... see it’s a beautiful earth... God has given you a place to live and enjoy, see my rose garden, you be with nature you’re always happy...’ (personal communication, December 4, 2015).

DE described herself as an easy going, happy go lucky person as she said, ‘With all the ups and downs and everything... I am not the kind of person who is sitting and thinking... I worry for one day and then the next day the worry is thrown out.... I take life easy...I am more of happy go lucky...right from childhood... I am not one of those people who keeps anger within me... I don’t bother about aging... my thinking is ‘think young’... sometimes we do feel very old, when you’re not well... we are naturally getting old... but I would like to mix with younger people... I like to talk to them and they also like to talk...' (personal communication, April 20, 2016).

_Cultivation of a habit of deeper appreciation for all things_. The participants were grateful for the blessing they received, for the hand of God in their lives. They were also grateful for family and friends.

One of the participants, JT said, ‘See there are so many times ups and downs in my life, I thought there was nobody, but God was there. I feel God has given me wisdom. God has helped me throughout my life, never ever let me down...' (personal communication, December 4, 2015).
Participant DE has gone through ups and downs in life but is now completely content. She feels satisfied and happy, takes things in her stride and accepts life as it comes. She shared, ‘sometimes regrets, but on the whole, I'm satisfied... got through ups and down but now completely content... I’m sufficient with everything... my sons are very nice and their wives also are very nice... my grandchildren also... ’ (personal communication, April 20, 2016).

Another participant BT feels grateful for the abundant blessings he has received and said, ‘God has been so good to me... both my girls are married well, and I have everything a person could probably want.’ (personal communication, December 21, 2015).

FK says that even though his wife's death was initially a shock and a big blow, he was grateful to God for the years they spent together. So many of his friends had lost their spouse a few years after marriage. He believed that God was on his side and his heart was filled with gratitude. ‘...I was stunned to be frank that day... we had the funeral... on the 3rd day slowly it was seeping in... I’m grateful...He’s given me 57 years’ time... so many of my other friends lost after 5 or 10 years...’ He has faced so many battles but not once has he been let down by God. In his words, ‘God has blessed me... no regrets absolutely... I am happy... I had a comfortable life... I have been successful frankly... God is great, we managed by faith, spiritually, God be for you, who can be against you... ’ (personal communication, October 19, 2016).

**Knowledge and experience of being sensible and wise.** Wisdom is generally associated with older adults and is said to improve with age. Wisdom is a combination of knowledge, understanding and years of experience that have stood the test of time. Wisdom is good judgment and provides a justification to the complexities of life’s
problems. Wise people are able to see the big picture and are optimistic about facing problems and difficulties in life with a calm demeanour (Santrock, 2007).

IP wanted was to give her two sons the right values in life and a good education. She worked hard to make two ends meet. Today she feels satisfied that because of her hard work and commitment her sons are well settled and happy with families of their own. She shared her experience as a single mother, ‘...one should not buckle down to people who are trying to exploit... even if you have less, you live with less... we need to have discipline in the home, and that discipline you can only exert on your sons if you are disciplined yourself... you have to live it... of course, we are not perfect, we make mistakes...' (personal communication, April 19, 2016).

As years rolled by DE learnt from her experiences of interacting with people. She learnt to be more understanding and prayer and hard work gave her the strength and determination to move on. ‘...I always say when you see other people... grass is greener on the other side... we do not know ourselves what problems those people are facing... when you look around, you feel the other person is so happy... may be just face value... just her appearance... we don’t know what’s happening... whatever it is then you have to just pray and see that everything goes on well... ‘ (personal communication, April 20, 2016).

JT shared that God has been her guiding force as she gets older, ‘I feel God has given me wisdom. God has helped me throughout my life, never ever let me down... ’ (personal communication, December 4, 2015).

IP shared her father's approach to life that he handed down to his children. '...don't buckle down to money; even if you don't have money don't buckle down to somebody with money power; marriages that demand dowry are not desirable; stand for what you believe in and do not try to curry favour; always speak the truth;
complete dependence on the Lord; the Lord will provide all your needs...’ (personal communication, March 19, 2016).

JT said, ‘Children these days do not respect elders; parents should be an example to their children so that children learn to respect their elders... they need to be disciplined, punctual and organized... ’ (personal communication, December 11, 2015).

BD shared ‘I will advise...first of all, you must pray... prayer is important... without prayer, without Jesus we can’t live... secondly you must respect your parents... love each other... don’t hate anyone, don’t fight each other... you must study nicely otherwise you will not get job... select nice good friends... correct in time come and go, that is important... don’t go here and there...all are watching you so be careful...till my death my children should be pukka, that is my prayer... ’ (personal communication, March 15, 2016).

**Theme 2: Personal trauma and inadequacies as learning opportunities.**

The participants had their share of sorrows, hardships and difficulties right through their lifespan. They faced challenges that helped them realize their inner strength or helped them turn their struggles into an opportunity to develop their innate potential. There were days when they felt inadequate, not knowing what to do or whom to turn to for help. But in spite of all their difficulties and challenges they were able to place their feet firmly on the ground and as older adults they now look back with gratitude.

The emergent themes that led to the evolving of the super-ordinate theme ‘Personal trauma and inadequacies as learning opportunities’ were:

Experience of the loss of loved ones helps to realize social support around

Lack of adequate resources facilitates the growth of psychological capital
One’s awareness of past regrets leads to realistic future choices

**Experience of the loss of loved ones helps to realize social support around.**

After the death of her spouse, IP found it difficult to cope, as she expressed, ‘I was married only for eight years... he passed away in an accident ... would have liked to enjoy a social life with my husband...I miss a comfortable life... financial security...but my mother was here, so she was a great boon .... help with looking after the kids... I learnt to adjust, to cope, to meet with friends, to listen to their problems and some of those friends I still have we are in touch...I was able to overcome...’ (personal communication, March 12, 2016).

NK was devastated when her husband passed away. But she took up the challenge and did things she has never done before and her children supported her. In her words, ‘The death of my husband that was a great shock... now I have to take care of everything...children were not married... became more responsible... I don’t know any bank work...don’t know how to write a cheque also, I don’t know how to get money from bank... my son helped me a lot... I learnt so many things after my husband’s death...so everyone got surprised, you’re doing everything... my daughter ...we are very close...daily my daughter calls from US... ’ (personal communication, May 6, 2016).

BT struggled as he cared for his wife in the hospital. Three years after she passed away he felt he had to get on with his life and so he reconnected with a childhood friend who lived in Australia. He shared, ‘...it was terrible for all of us, she was a wife, a companion...for two months she was in ICU on the ventilator...she was suffering...she would be in pain, suddenly in bed, you touch and she’ll scream...I guess you cannot get over it...there are too many memories...but then again you have to move on... the kids have been very supportive...I have a lady friend in
Australia...we were friends even before I met B... she came in search of me...we reconnected...' (personal communication, December 7, 2015).

When WO lost her husband, she had the support of family as well as her husband’s friends. She shared, ‘...he passed away... I had lot of problems... he was working in the university many years...he has so many friends... for everybody he used to help...everybody knew him... they said family pension is there, you will get it don’t worry...even now they are helpful... they’ll tell me you do this, do that, by phone only they will tell...’ (personal communication, April 9, 2016).

FX shared about the death of his son at the age of 17 and the support he received from the doctor. He shared, ‘...7th of March ’82 is when we lost our son of leukemia...I said doctor is he cured... I was very young... prime of life... Mr. X your son is very sick and we will do our very best for him...I want to inform you that your son is no more... I just came into the door I went into the hall and I just fell on the carpet... I was terrible the shock got into me you know... am telling you, you have to be a brave person, you are a brave person.... I squeezed the hell out of him and he tapped in the back and tears came on... you must cry you will get alright everything will be okay soon...’ (personal communication, April 25, 2016).

Lack of adequate resources facilitates the growth of psychological capital.

DE got married at the age of 20; due to financial problems she did not have the opportunity to study, but she found opportunities to learn and excel. She shared, ‘I did not go to college... we did not have much money... big family... money was less... I wanted to do PUC, but by that time the proposal came and I got married... whatever you are doing be determined... our education was in Kannada... one subject was in English... all the girls made a pact that we have to speak in English... always eat English... dream English... I had the opportunity because I was working for an
Englishman... I was determined that I should speak well... a determination that I wanted to be the best... doesn’t matter if you make mistakes...’ (personal communication, April 20, 2016).

FK was controlled by his father and he was not given an opportunity to expand his business. He did not give up. ‘... during my work time I was not given any say, any right to do anything... I was suppressed by my father, he said no, do this, do that...you must do what you can hold in your hands, if you do beyond that you won’t be able to hold your business in your hands. That’s a feudal thought. That was the thing, he did not allow me to expand...so when I gave key to P... I said no rules, no regulations, go ahead and flourish...No hurdle was placed on him, I said go on, even today...’ (personal communication, October 10, 2016).

WO shared, ‘because our father had financial problem, I didn’t have the opportunity to study. If I had studied, naturally I could have worked. Teaching job mostly... you have to take it in positive way. If I take it positive, everything will be positive only...you can’t go back... so at least you should be satisfied...’ (personal communication, April 9, 2016).

JT shared how she struggled when she was a child, but her experience has made her hardworking and confident. She said, ‘...even now we talk about our childhood days ...with that cow dung we would carry and go on the head... make that round things we keep down for the barn and all that. Very, very, very hard, no toilet, no light, we studied with a small lamp. That’s why we couldn’t study, but those days 10th standard is now equal to degree... now studies is nothing I can say...’ (personal communication, December 4, 2015).

EG shared ‘...we were married... started on a lovely note, but it didn’t go long, trials, tribulations, financial, hurts, lots of things came on in the years to
come...struggles...no luxuries... hand to foot waiting for the 30th to get the next
month’s salary...the back biting and the abuses and the accusations, ultimately, I am
an in law... went through it all only because of my children...giving me positive
vibes... giving me strength... I have to solve it myself...with all the trials and
tribulations... He'll never forsake because he is testing you...' (personal
communication, October 18, 2016).

One's awareness of past regrets leads to realistic future choices. A few
participants had to deal with restriction enforced on them by parents or their spouse.
They did not let this deter their progress and they found an alternative way to help
themselves. When they looked back they realized that there was something better in
store for them or there was a lesson to be learnt. They also learnt from their
experiences and advised and encouraged their children to make use of opportunities to
become independent and self-reliant.

WO regrets that she was not adequately educated because of financial
difficulties at home. But she realized the value of education and is ready to learn new
things even now in her old age. She shared, ‘...I got married at the age of 20...
because of our financial problem... I didn’t have the opportunity to study... I have
self-confidence... have capacity to do ... I have to learn so many things... to approach
others, to talk to others, the way of talking is also different, we should know points...
don’t go for movies... we have to know, what is in the world...mobile I will definitely
learn...not beyond my capacity...WhatsApp message and all...' (personal
communication, April 9, 2016).

WO also regrets that she did not learn sloka’s with her father. She realized the
value only now. At that time, it would have been easier to memorize. She missed an
opportunity. ‘...even now I regret... these Sloka’s I could have learnt when my father
used to teach, because that time we don’t know the value of these things, now only we realize... your mind will be peace...you will be fresh... we could have learnt earlier...opportunity was there...now I want to learn...now I will feel what is the benefit I know... my mother and father used to say learn... that time I was very careless... opportunity was there I left it...’ (personal communication, April 9, 2016).

DE had very liberal and broad minded parents and was very upset because her husband put a lot of restrictions on her, but she learnt to adjust and cope. She shared ‘...after school only, I got married...once you get married it’s is a different life...to live together it is not an easy thing...he was an old fashion type... I was more of a modern type...my husband was very adamant... he was a very moody man... it was more of an adjustment marriage...it was very upsetting... I learnt to cope... I became stronger...because of that only I made my children to sit down before they got married and I told them...never say no to your wife... when they are young... many ideas ... so be careful... join together and agree and make the person happy...’ (personal communication, April 20, 2016).

BT had a few regrets but finally he was satisfied and happy with the way life has treated him, ‘I have regrets because I didn’t fulfil my dad’s ambitions. My dad wanted one of us to join the seminary... to become a dentist... disappointed my father... I was the smart guy ...dad had our interest at heart...I have a white-collar job, people still call me doctor though I am not a doctor...’ (personal communication, December 7, 2015).

BT shared another regret and disappointment, ‘I always wanted a son, because I was an outdoor man... BT regrets that he did not spend adequate time with his wife. He shared, ‘I used to think about what I could have done for her which I didn’t do... she wanted to go to Madras... I never took her.... She was a very satisfied person, she
never ever asked for anything... she hardly used make up, her gold, she gave to her daughters, she never wanted to wear it and go out and show off... I used to think of those sort of things, I had so much for her and she could have decked up, but she I mean, I think everyone would love to show off their wives, but she didn’t want too...’ (personal communication, December 7, 2015).

Finally, BT was happy because his hard work payed off in the end. ‘God has been so good to me, I have managed to procure 2 properties, both my girls are married well, and I have everything a person could probably want’ (personal communication, December 7, 2015).

JT shared ‘very, very hard, no toilet, no light, we studied with a small lamp. That’s why we couldn’t study, but those days 10th standard is now equal to degree...I wish I joined Manipal nursing. I liked for 3 months, the moment they put me in maternity I ran without taking anything...so that was a bad thing, sometimes I think of that, but now I feel I wish I was a nurse... but now I can’t help... it is gone, whatever is past is past. Now I have to see the future what I can do. But I like to work hard and come up and stand on my own legs, but I don’t know how long God will take care. From down in the earth I came up. I am feeling happy... ’ (personal communication, December 4, 2015).

FK regrets that he neglected his wife, so now he makes sure he spends time with his family. He shared, ‘I wanted to have a nice retired life... it did not happen... I did not give quality time to my wife... I said next year will be alright... take my wife and go for a holiday... great regret ... Sunday we all go to church... afterwards we go out for lunch somewhere...we go together... ’ (personal communication, October 19, 2016).
Theme 3: Spiritual and philosophical ways of adaptation

All the participants had a strong faith in God or in a higher power. They all spoke with a deep conviction and had a profound spirituality; A philosophy that they strongly believed in and gave them the motivation and enthusiasm to live life to the full. Their earlier experiences had made them strong and capable of facing difficulties and they had a resilience that helped them pull themselves together in spite of a crisis. They were convinced that if God has given a problem he will also give them the strength to carry it through.

The emergent themes that led to the evolving of the super-ordinate theme ‘Spiritual and philosophical ways of adaptation’ were:

- A never say die attitude to bounce back to reality
- Inclination to spirituality makes adaptation to changes more meaningful
- The evolving of life’s philosophy

**A never say die attitude to bounce back to reality.** Resilience is a positive way of coping with stress, conflict or change and helps one bounce back when faced with problems and adversity (Luthans et al., 2007).

The sub themes that led to the emergent theme ‘A never say die attitude to bounce back to reality’ were:

- personal competence helps retain a positive attitude
- facing challenging responsibilities dutifully
- prioritizing of life goals responsibly

This emergent theme evolved as participants shared about their ability to positively appraise the challenges they faced, to maintain a positive outcome in spite of
adversity, a belief in their personal qualities which helped them to stay strong and the effective prioritizing of life’s goals.

*Personal competence helps retain a positive attitude.* Participants went through struggles and hardships but their inner strength helped them remain strong and optimistic. This can be seen in the narration of their personal experiences.

BT shared about the suffering his wife experienced and after all that he did to try to save her, he had to eventually let her go. He shared, *she was a wife, a companion... the suffering that she went through...initially it was very difficult but I am one of the lucky few who has company... I still cry, talking about her at the drop of a pin... last 2 years evening used to be difficult... I guess you cannot get over it, there are too many memories, but then again you have to move on, the kids have been very supportive... I have started reading...I have been healthy, there are few people who are my age who cannot do things, God has kept me in good health. I call it the pleasures of ageing... I am one of those few who is still young. I still gel with boys and girls... I am very friendly guy, I can make friends very easily, very sentimental, I cry very easily... I am very, very sensitive.... I have a very positive attitude... and also a strong determination... whatever I take up, as you said whatever you take up you have to succeed* (personal communication, December 14, 2015).

NK shared how she coped with her husband’s untimely death, *The death of my husband that was a great shock. Because even though it was the 3rd attack I though he will be there in the hospital for 15 days and he will come back, but I never knew he was gone. So terrible, so terrible... I never expected but what to do. I have to take care of everything; somehow, I took courage and said, yah for my children’s sake I have to live. I have to do something, so that pulled me together. My mother in law*
was also here with me, she stayed for 6 months...’ (personal communication, May 6, 2016).

IP was happily married and living a comfortable life when her husband met with a fatal accident. After this life took a U turn. She shared, ‘My husband was in the air force... we had married only for 8 years... he was killed in a road accident... I had a 6 ½ year old son and a 2 ½ month old baby ... then life became serious... it was a difficult process... I had to survive... it was a tragedy ... I decided I will spend my time looking after these 2 children... I felt very unprepared, incapable of coping with life’s demands... but my mother was here, so she was a great boon... I could leave the children and go out to work... my in laws were very good to me...MIL was very wise and kind... on thing is very clear I became closer to God. My total dependence was on the Lord...’ (personal communication, April 4, 2016).

DE enjoyed a carefree and fun-loving childhood, her life changed as she had to adjust to a husband who was moody and an introvert, ‘...my husband was a difficult man and he put a lot of restrictions... he was old fashioned and I was modern... but I adjusted and learnt to understand him... but he was a very responsible man, he planned well for the family and I had no financial worries’ (personal communication, April 20, 2016).

At the same time getting old meant getting used to changes in their lives. WO has accepted the ageing process gracefully. She shared very philosophically about ageing, ‘I feel, because when I was 20, 30, 40 I used to climb, now I feel pain... I feel I am getting old... I will have some pain or anything I can’t sit... I feel tired... just like the calendar changes, we are also changing, that’s all... It’s a natural thing, you can’t do anything, you can’t go back... you can’t go fast also... there is a limit for everything...’ (personal communication, April 9, 2016).
TT lost her son in law when he was very young, she shared, ‘my Rak... she lost her husband when she was very young... we had to cope up with that... it was not easy... we had no other go...we had to live our life...and I had to be there to support her also... all the time... with two young children...my husband passed away in 2006... my children gave me a lot of support... you have to face it, you have to cope... you have to join the kitty... come and meet people... you should also come into social know how of things... so come out you’ll feel nice... so I joined the kitty party also... to a certain extent, I am learning...’ (personal communication, March 16, 2016).

TT continued, ‘Then my motivator was Miss Robinson. At home school when I studied, I was in the girl guides. That is where I learnt all the positive thinking and the animals and birds that I love. These are the things that help me cope up in my life. That has given me a lot of courage and re thinking on my life. I think more than 15 years or so I was a true girl guide... the motto...be prepared... it imbibes so much you know... the positiveness which is always there...’ (personal communication, March 9, 2016).

FK shared about the sudden death of his wife, (read this again and edit) ‘I didn’t recognize that she was sinking... and when she passed away we realized that I’ll see her no more... that was terrible... I just get depressed and sit back... I feel like walking to be frank, so depressed...hardships have strengthened me, life is not so cool, it is hard and my family relationship, that hurt me most, people whom I have looked after turned against me for a few dollars...’ (personal communication, October 19, 2016).

LQ had a strong determination, was focused and had a vision in mind. In spite of setbacks he kept his eyes on the finish line and went ahead day after day to reach his goal. He shared, ‘...was also the flag bearer of the Indian contingent... I came
back... I had an injury actually on the eve of the games... they told me to run so I ran... I was not comfortable running, I had a pretty bad hamstring injury, so I ran up to 30 meters and stopped... after that I came back... took a long time for me to recover...again I qualified...standing 8 hrs and working... then come back have a shower and rush off to the ground... I’ve always been strong mentally, to be a sportsman to compete at that level you have to be strong mentally...’ (personal communication, April 22, 2016).

**Facing challenging responsibilities dutifully.** Participants were faithful to their responsibilities.

IP shared, ‘My husband passed away in an accident...I decided I will spend my time looking after these 2 children. I felt very unprepared, incapable of coping with life’s demands...I wanted the focus to be on my sons... I had that ambition for my sons... I felt very responsible for the children and I realized that as a single parent there is nobody else.... I was going to take all the responsibility of my boys... became the purpose for my life... wanted them to do well academically... would provide everything that was required at whatever cost...want them to grow up with the correction that they need ...at home I want to be just a mother, to see what the boys are doing....when he finished I was so happy he’s a doctor...’ (personal communication, April 12, 2016).

NK shared, ‘The death of my husband was a great shock... I felt so many times... why we should live... I feel like committing suicide. I don’t want to live... then I made up my mind... I said oh, no one is there to look after the children so I must be strong enough... somehow, I took courage and said yah for my children’s sake I have to live... I have to do something ... see that they are put in proper place in their life and all. ... that pulled me together... after that 1 year I started looking for a bride for
my son ... I wanted him to take the position of his father to do the ‘kanyadaan’ for my daughter. The same year just a month difference, both of them got married...’

(personal communication, May 13, 2016).

WO shared that when her mother took ill and was bedridden, she cared for her. ‘I have to take care of my mother...she was almost on bed, brothers and all were not able to come... at that time it was burden, because servant won’t come and she also is suffering, I can’t say anything because once in 3 days I have to go take her to the hospital... I have to go and take an auto or taxi or anything to take... To take her to the bathroom, she will make us to wake up every time in the night... nobody was there, I was alone. Once two or three times she was serious... I used to call for help every midnight... till that time I had to take care of her ... but there is no point in getting angry or anything... she doesn’t know what she is doing... So only the tension was there till they come... I have to call them... I used to say somebody should be here. And last stage I told, doctor said may be 15 or 20 days, I told my brother to come and sleep here...’ (personal communication, April 9, 2016).

IP’s mother became frail and was bedridden, but she was grateful to her as she brought up her two sons, she provided that emotional support not only for IP but for her children as well. She shared, ‘by the time she had become quite frail and towards the last 2 – 3 years she was very dependent on me... then I had to do quite a bit of nursing towards the end and then coping with school and looking after her... we had servants but you know it’s not the same... she used to keep cheerful... she never went to depression or anything... when she fell ill... when she was hospitalized then it was a little tough for me... when she passed away, it was like I didn’t had to cook 2 diets... could not cope with that much of cooking after school... ’(personal communication, April 5, 2016).
Prioritizing of life goals responsibly. The participants went through their own struggles, but they were focused and planned well and were determined to make things happen.

IP had to face a great deal of unpleasantness with her siblings because she and her sons were living with her mother. Her main focus was the future of her sons. She shared, ‘...lot of conflict between my mother and my elder brother because my mother wanted to give me the house... he was very harsh... he had a lot of hang ups...against my parents...I didn’t feel very secure about this... I was not so perceptive and shrewd about these things, but I still believe till today the Lord put it into me... why don’t I just buy it, it was like a new idea ...my mother was actually she was depending on me for the finances to run the house and there would be clashes over that...you’re there with your 2 children so you have to... there was unpleasantness ... happened between siblings...all these things give us inner strength... over the years you realize that is what kept me going... ’ (personal communication, March 19, 2016).

IP continued to share about her ambitions for her sons, ‘... after I lost my husband then I had that ambition for my sons. That was when it became the purpose for my life... I wanted them to do well academically... I would provide everything that was required at whatever cost, even if I thought it was too much to keep them happy and purposeful...I wanted him to achieve something in life...when he finished I was so happy he’s a doctor...when you have responsible children it makes it more peaceful in the house...I don’t want to achieve any great thing. I have enough and I have my friends and family is most important... and I enjoy my grandchildren... ’ (personal communication, March 19, 2016).

JT lost her son at sea in a shipwreck. His body was never found. She was devastated. A few years later her husband passed away. She kept herself active in
order to cope; being active and looking after the home gave her a sense of purpose and something to wake up to every morning. She shared, ‘I lost my son... I feel sad for my son... he was 29 years... God has given me strength... even I lost my husband... it's God's will... I have a strong faith... I have got very good will power... I get up early in the morning, I start my day kitchen work... it is not easy 71 years to work so much... my faith and will power help me through the day... I take care of my house and my PG's by herself. I like to be active... I love to cook... I see to all their needs...’

(personal communication, December 4, 2015).

EG shared how she had to struggle with minimum finances and she was tortured by her mother in law, but she remained strong and took care of her children as they were her priority. EG shared, ‘...we were married... started on a lovely note, but it didn’t go long... trials, tribulations, financial, hurts, lots of things came on in the years to come... struggles, meantime my children were born one behind the other... it was a trying time over those years, no luxuries what so ever, hand to foot waiting for the 30th to get the next month’s salary... the only fact... we were living in a home where we won’t be asked to leave or pay a rent... but the back biting and the abuses and the accusations, ultimately I am an in law... I thought married life is just a bed of roses but I stuck it only to give a name for my children... what we do sacrifice... whatever it is good, bad, ugly it helps to live their lives... what my mother went through also has helped me to live my life... God kept my children. Today... I'm happy and I can proudly boast I'm a happy mother...’ (personal communication, October 10, 2016).

WO struggled initially after her husband passed away, but then she slowly learnt to be independent and live life on her terms. In her words, ‘... after he passed away... had asthma and he had smoking habit... before that he used to take
everywhere... now can go anywhere ...independent... I can manage anything, wherever I want I can go... I got the guts... so gradually one by one... I went there to change to my account and I had to go to bank and other things...all the things I learnt ...I like to be positive only... I don’t feel I am alone or I can’t do anything...Will power is there...’ (personal communication, April 9, 2016).

**Inclination to spirituality makes adaptation to changes more meaningful.**

Spirituality is a transcendent belief in a higher power, drawing on inner resources of strength and peace, experiencing a connection with the self and others, a personal search for meaning and purpose (Sadler & Biggs, 2006).

The sub themes that led to the emergent theme ‘Inclination to spirituality makes adaptation to changes more meaningful’ were:

- relies on a higher power for strength and peace
- involves a search for truth and deeper meaning

This emergent theme evolved as participants professed their faith and trust in God especially when in stressful situations and difficult times, they were in search for a deeper meaning to life and found solace in prayer in their quest for strength and peace.

**Relies on a higher power for strength and peace.** The participants believed in God and also spent time in prayer in their younger days. But now since they were living a retired life they spent more time in prayer, visiting religious places and reading scripture.

Participant FK has a strong faith and trust in the Divine and often quoted from scripture. From a young age he found solace in prayer. Sunday was set aside for prayer and family time and they went to church together as a family. FK fulfilled his wish of visiting the Holy Land. Even though he had difficulty walking, he still made it
and did not miss out on anything. In his words, ‘God is great, we managed by faith, spiritually... if God is for you, who can be against you is my thing... and he’ll not throw an extra straw that will break your back... many times He has literally carried me, even I could say in Holy Land He carried me through. I could not have walked’ (personal communication, October 19, 2016).

He now prayed that he could care for himself until his last day as he did not want to be a burden to his children. His only concern was to find life partners for his daughter and son. FK shared, ‘...if I can settle these children. Both are not married... my wife’s worry also. God willing it will happen, but He knows best, will do in due time, His time, not my time’ (personal communication, October 19, 2016).

The participants had a deep faith in God or the Divine and a belief in a super power. They had a deep conviction in the presence of a higher power; in the existence of God.

Participant, JT shared her faith in God, ‘I was also religious in the sense I used to pray...as I become old, I have my God who will take care of me. I feel I have a strong faith... He never let me down... spiritual contact is needed. The goodness in you comes only by the spiritual’ (personal communication, December 11, 2015).

Participant DE shared how she got closer to God, ‘I was not that much religious... But things changed once I came to Bangalore, I became more religious because I was moving more with religious people. That time I did not have much time also to become religious, but now I have a lot of time... at that time I don’t think we were so much closer to God, as we are closer to God now’ (personal communication, April 20, 2016).

BT spoke about his devotion to Mary, ‘The time we were young we used to stay just behind St. Mary’s Basilica... whenever I had any little problem I used to go to St.
Mary’s to the grotto... my devotion to our lady even now... my divine chaplet I don’t know how many times I say it... rosary is under my pillow, if I can’t get sleep...I think that is the only way to bounce back’ (personal communication, December 7, 2015).

EG shares these words of encouragement with her children, ‘Whatever you go through, good things, yes it’s nice, but sometimes even when some little things come on, give praise to Him. He knows why it is given, He knows it all and He wants us’ (personal communication, October 18, 2016).

NK has developed a relationship with God over the years. This helped her find deeper meaning in life and helped her cope with her sadness. In her words, ‘I became closer to God. My total dependence was of God... if I sit and pray for 45 mins to 1 hour I feel real peacefulness I my mind and heart also...I go to the temple, puja the main things... ’ (personal communication, May 6, 2016).

IP lost her husband at a very young age and it was at this time that she realized that she had to cling on to God. Before tragedy struck she believed in God, but now she became closer and she and her sons were totally dependent on Him. She said, ‘yes, I believed in God, but He was not my primary focus, which it became later... I am very grateful to the Lord for keeping my sons strong in the Lord... both are very prayerful and they have wives also who are prayerful’ (personal communication, March 19, 2016).

BD shared about her rituals and religious practices, ‘...till my death my children should be pukka, that is my prayer, daily I am offering to God everyone... only prayer can do wonders... Without prayer we can’t live. ...going to church, pray the rosary, novenas, bible reading, monthly twice religious magazine is coming, full I will read, after my husband’s death only, Velankani I’ll go. We light a candle every day during prayer time... ’ (personal communication, March 1, 2016).
Involves a search for truth and deeper meaning. TQ used to read the Koran along with the translation and explanation, ‘…my night is more important than my day, I don’t sleep properly, I read Koran... understand and try to help people around me... I read along with the translation and explanation... understanding.’ (personal communication, June 18, 2016).

WO enjoyed travelling but now prefers to visit temples and religious places as prayer has become an important part of her life. She receives spiritual strength by visiting temples and chanting shlokas. She shared, ‘...I’ll visit temples at least once in two months... I will go to every temple. ...I will go there and pray to god to give me good health... that’s all no other prayer... ’(personal communication, April 9, 2016).

LQ was also very religious. He knew God had a purpose for him and he always made it a point to give God a special place in his heart. He said, ‘…once my career was over then I started going for daily mass again, that started about 10 -12 years ago...definitely grown spiritually...go for novenas...say the rosary several times a day... visit pilgrimage centers... ’(personal communication, April 22, 2016).

KN was looking for a deeper meaning and purpose in life through meditative prayer and by going for daily mass. KN believed that he had to serve the poor in order to strive to go to heaven. He shared, ‘…meditative prayers and mass... every day I go for the mass... being with the Blessed Sacrament... I always used to think, Lord if there is a heaven I must go to heaven, it is like this, God, if there is a God, save my soul if there is a soul... Christianity is more meaningful for me because our Lord wanted do anything for the poor, whatever you do to the least brethren is done unto me.’ (personal communication, May 23, 2016).

The participants shared some interesting thoughts on the ‘Meaning of death.’
EG first encountered death when her father passed away. She shared, ‘what did he take and go... that was when realization struck me...I realized death attacks everybody’s house...when it hit my home and my dad, that’s when it hit me... now I know the pangs what each one goes through, and then I realized he has taken nothing...’ (personal communication, October 18, 2016).

DE felt that she should prepare herself for death, have a clear conscience, be good to all and don’t be a burden to anyone, ‘…I always feel that we should prepare to die... I mean when death comes to you, you should be prepared. You shouldn’t be scared of dying. Prepared means you are clear in conscious and everything...to be good to everybody. If you are to die also you should better go fast, you shouldn’t be a burden to anybody... ’ (personal communication, April 28, 2016).

LQ has never thought about death. He shared, ‘...I know that I have to go someday. I haven’t given it much thought...' (personal communication, April 22, 2016).

TQ compared dementia to the stage just before death, where life was losing its purpose. He shared, ‘... everyone has to die ...you reach an age when a person knowingly he forgets... dementia... maybe dementia but actually it is life which has no purpose... ’ (personal communication, June 18, 2016).

FX shared his views on death, ‘I was less afraid of death. I see that death is a part of life. Although the fathers and all say, you see we will start a new life. But has any one risen from the dead and told us that? Nobody. Have you all seen Jesus? Risen from the dead, you have not seen. But yet you believe he is God... ’ (personal communication, May 5, 2016).

The evolving of life’s philosophy. Older adults were at a stage where they have completed their duties as parents and could now sit back and contemplate on the
meaning of life; marvel at the wonder of existence and cherish and uphold the virtue of integrity. This helped them feel grateful for a life well lived; while looking appreciatively at how God’s plan for them unravelled in their lives and the ways in which they, in turn, touched the lives of people around them. Though they were feeling satisfied, they did have a few regrets, but on the whole, life was worthwhile and rewarding.

The emergent theme ‘The evolving of life’s philosophy’ has three sub themes:

• a life based on reflection and introspection
• acquisition of integrity, discipline and honesty as personal values
• altruistic attitude to the poor and needy

The emergent theme, the evolving of life’s philosophy emerged as participants expressed their experiences of a life based on deep reflection and introspection, a belief in the goodness of humanity, the acquisition of integrity, discipline and honesty as personal values and their altruistic attitude to the poor and needy.

A life based on reflection and introspection. WO had her own philosophy for life. She was very independent, clear about her beliefs and values and did not hesitate to speak her mind. In her words, ‘I don’t get angry… if they are angry I will be away from that place…if they talk little loudly, I will say better you stop talking … I am very sensitive … whatever you say, you say it slowly… there is no necessity in shouting… If I am doing wrong… you tell how to do it, there is a way… by shouting you are using your energy and making me get upset… ’ (personal communication, April 9, 2016).

Participant DE was optimistic and believed that worrying would not solve anything. Her philosophy was ‘think young’ and ‘think positive and all will be ok’, she shared,
‘…any worry you have can be solved… why worry unnecessarily, think positive, small things you are bothering… I used to say these are small things… he was a worrying man… he could have had a better life… I am not the kind of person who is sitting and thinking… I take life easy … I am more of happy go lucky right from childhood … and I am not one of those people who keeps anger within me…’ (personal communication, April 28, 2016).

Participant KN shared his reflection on the meaning and values he learnt from Christianity, ‘…having known the teachings of our Lord… we have to improve our values… if there is a heaven… he clearly said whatever you have done to the poor it has been done unto him… then accordingly judgement is going to be done… without values in life, may be difficult… you are wanting to give up something in life… self has to die… to be able to be fruitful…’ (personal communication, May 23, 2016).

**Acquisition of integrity, discipline and honesty as personal values.** BD was very particular that her children and grandchildren should be well behaved and respectful to elders. She shared, ‘Prayer is important… without prayer we can’t live… secondly, must respect your parents, love each other… don’t hate anyone, don’t fight each other… till 21 years you study, after that you can enjoy… mother should be there… mother is needed… mother stay at home… one salary, we can’t manage, that is the problem… grandparents, now a days no value… before grandparents respect was there, now nothing… they must select nice good friends… in time come and go… don’t go here and there… all are watching you so be careful… till my death my children should be pukka, that is my prayer, daily I am offering to God everyone, that is important…’ (personal communication, March 8, 2016).

DE was a very disciplined person and had an aversion to arguments. She liked a peaceful life and tried her best to avoid problems. She shared about values, ‘...very
important thing is patience... in everything you do, especially when we get annoyed... it’s better to keep your mouth shut and listen than utter anything... I hate arguments... I like a peaceful life without any problems... ’ (personal communication, April 28, 2016).

Even though FK is 80 years old he says he does not feel old as he keeps himself fit. He wakes up at 4.30am and does pranayama. ‘I do some pranayama... last year 6 months ago we checked up my heart it was good... my lung was clear, because of that breathing and minor yogic exercises... keeping me healthy... I cannot go for walk, because this knee is separated... ’ (personal communication, October 19, 2016).

TT never used to talk much before, but now she felt the need to voice her opinion. Her philosophy was her belief in the goodness of humanity. She shared, ‘I never used to talk this much... now- a- days I feel like giving my opinion... I’m very careful... very guarded... ... need to be an example to the youngsters... motto is to do good... be prepared, that’s our Girl Guide motto... if you make a promise you have to keep it... once you make one, don’t break it ...want to see the youngsters who are there how much I can learn from them... ’ (personal communication, March 16, 2016).

Participant TQ had a positive attitude towards life. He expressed that he has left his children a rich heritage by his example of hard work and integrity. He shared, ‘...outcome is because, see this S... she is a very hardworking, because when she was in the home, I was very hardworking... I was an example... education is always important... hard work will always have its own results... be generous... help the poor... hard work you must... always good results... only thing is you must have the right people with you... ’(personal communication, June 18, 2016).

KN has dreams and aspirations for his children, but whatever they do, they should not compromise on values. He shared, ‘... I had dreams and aspirations for my
children... I used to think, I used to pray, God they must come up in life... without compromising their values... shall not waste other's time... you have a right to waste your time, so that is in my mind...’ (personal communication, May 23, 2016).

**Altruistic attitude to the poor and needy.** TT spent her evenings teaching poor children. ‘... evening two children come here for studies... one satisfaction I have... I’ve been teaching her from the 1st std all subjects... her sister, she’s in the upper KG... I teach her English and number work. The elder one has quite a bit, hindi, kannada...’ Referring to the maid, ‘... she’s a special child too, I’ve been looking after her since the past 4 years. When she came to me she was so aggressive and only since the past I month I have taken her to a psychiatrist and she needs treatment for anger... she has sobered down. She was very aggressive, she used to push, would give back... how do I cope up with this child. I was feeling bad because her parents have given her away...’ (personal communication, March 16, 2016).

TQ was over enthusiastic to help in the education of poor children, ‘... I read Koran understand and try to help people around me... there is this boy who cannot afford his studies, I give him money. Koran... must pray God and give 2 ½ percent of my income to the poor... the SSLC exam, the results are over, I am waiting for someone, known to me needy person... to come to me for help...’ (personal communication, June 18, 2016).

Since IP has retired and her sons were well settled she felt she could now help those in need especially single mothers. She shared, ‘I don’t have to ask for money and also I have learned to live with what I have... and now there is more, so now I am grateful... all the years when I did not help other people... now in a position where I can help... if I come across a person, a single mother... I know the struggles... will try
to get the children educated... even towards the church... it gives me a lot of confidence, that now I am able to give... ’ (personal communication, April 19, 2016).

KN has helped several people in his life time. He shared his experience of helping a cancer patient, ‘... I was able to take one friend to cancer institute Tata at Mumbai... I took temporary transfer and went leaving my family...spent 3 months there...people were very helpful... he was suffering from secondary cancer... challenge for me to be there, away from the family, children were small... when I got him treated made some good contacts over there we were able to support his family also... ’(personal communication, May 23, 2016).

KN had given generously for the upliftment of the poor and down trodden. ‘See the very life, I am able to be with some poor, some handicapped people, and people who are really in need.... whoever is my servant I want them to educate their children. I did it and I’m doing it and till my death I will...education I give whatever it is, I will sell my things also and help... ’ (personal communication, May 23, 2016).

DE has gone out of her way to help her maid and her family and they are very appreciative of her, ‘... they are very appreciative... specially my old maid, my cook, she worked for me for 22 years, on the whole she’s always appreciative for what I have done for her....I have to take her to the bank, because she can’t hear and can’t see... she has to get her pension... she is always very thankful to me...we tried to get her the pension, went there with her daughter we managed to get her pension 750/-... any help with the children’s education and all I have given them...so they are happy, they are thankful... ’(personal communication, March 20, 2016).

For FK, sharing with the poor gave him personal satisfaction and a purpose in life. In his words, ‘God has blessed me so I like to give people... I do some help... school for tribal children, I support a child ... whatever I can I don’t hesitate. Even if
relations need it, without telling anybody at home... that I learnt from my wife, she was magnanimous, she would help anybody who came, in what little way she would share with them. She was my guiding star…’ (personal communication, October 19, 2016).

EG loved to share chocolates she received from her son with the poor people around her. In her words, ‘... want to give more and more because I know what it was to get a piece of chocolate... I have so many to give... beggars on the road I make a packet for them... security's day and night they want... maid is asking... it is increasing and this joy in giving... I'm feeling happy... I don't want to give the rich ...I will never give... sometimes I go to the orphanage on Tuesdays, the boys there... sweets over there... what a joy to see that you know... don't want to get from a rich man those praises...it touches them... and that gives me joy...’ (personal communication, Oct 18, 2016).

WO showed a concern for the poor and needy. She looked after the poor children in her neighbourhood. Teaching them not only kept her occupied but also made her feel responsible for them. This kept her active and happy. In her words, ‘...these children are with me only...whatever I say they will do...I used to get some books for them...they are very fond of me... I will teach them...they won’t be much educated; simply I will sit and teach something... I will buy them clothes for festivals... whatever I can do it, I will do it...’ (personal communication, April 9, 2016).

In a nutshell, this theme indicates that spirituality does play a major role in making life more meaningful, secure and fulfilling for the older adults. Religion and spirituality filled them with a sense of purpose.
Case Studies

Participant 1 – DE. A 74 year old female, living with her two sons and their families. She was introspective and happy to be a part of the study. She comes from a large family of seven children and had a very broadminded and liberal mother. Her father was a businessman and did not have much interaction with his family as he was out on work most of the time. She got married soon after finishing school and regrets not being able to study further. Her husband passed away nine years ago and she was sorry that she did not make an ardent effort to understand him better. Her philosophy is ‘think young’ and she believes in enjoying life. She does not miss an opportunity to sing and dance and has always been fun loving and optimistic. After retirement, she began to focus on religion activities and turns to prayer in time of need.

DE enjoyed reminiscing about her childhood days and with a twinkle in her eyes, she excitedly shared about her childhood pranks and the holidays she enjoyed with her siblings and cousins. Her mother was a large-hearted and liberal person and she did not restrict her children in any way. She is particularly appreciative of her mother who was a strong support and looked after her two sons when DE and her husband were working in Muscat.

While in Africa and in Muscat DE made quite a few lasting friendships. She loves to sing and dance and enjoyed herself at parties and social gatherings. Fortunately for her when she returned to India her friends had also settled in Bangalore, so she had friends to turn to when in need of support and solace. DE has also joined a religious association in church and does a lot of social work whenever she can. She has a number of friends who support her spiritually. They pray together and also reach out to the poor and needy.
DE has always been a very determined and focused person. She works hard to achieve what she wants. She was determined to speak fluent English. Since she was working for an Englishman she made use of the opportunity and practiced till she had mastered the language.

DE described herself as an easy going, happy go lucky person. She is an optimistic person, lives in the moment and believes that worry will not solve anything. Her policy is ‘think positive and all will be ok’. She does not keep anger and resentment in her heart and takes the initiative to patch things up.

She feels grateful because she has lived a very fulfilling life. She has worked hard but also had a lot of fun. She spoke about dancing and singing with a lot of passion and it brought back happy memories. Her husband also enjoyed dancing and she appreciates her husband because he was not possessive of her and did not stop her from dancing with other people. She has no worries as she is self-sufficient and is satisfied with all that she has. She appreciates the fact that her husband was a responsible man and made sure that she is financially secure which is a big blessing.

Since DE had a difficult husband and unfulfilled dreams she did not want her sons to make the same mistakes with their wives. She advised them to be tolerant and to support their wives; and to encourage them to pursue their dreams. She said that it helps not to fight over small things and it does not feel good to be nagged, so it is beneficial to keep quiet at times. And most important of all is to be patient, especially when one is feeling annoyed.

Her husband passed away in 2008 and her sons and their families have been a great support to her. She has a loving family who cares for her and her two grandchildren are her pride and keep her young and active.
DE had a very happy and exciting childhood but her life changed once she got married. She and her husband were poles apart temperamentally and they would have a lot of arguments. She was a hot-tempered person and had no patience; but also cooled down quickly after exploding. Initially, she had to make a lot of adjustments. They were two different personalities with different thought patterns, he was old fashioned and she was modern. But she learnt to cope and her struggles made her stronger. As years went by both were able to adjust, compromise and live in harmony with each other. In spite of these difficulties, she appreciates the fact that he was a very responsible man, he planned well for the family and she had no financial worries.

For DE marriage was a different ball game. She felt her husband was old fashioned and after marriage, she could not be herself and enjoy life to the full. She had many dreams, but he restricted her and disrupted her plans leaving her feeling frustrated and disappointed. Though he was a difficult man and she took a long time to adjust, she regrets not making an effort to understand him better. She regrets not having an opportunity to learn to play the piano. She now encourages her talented grandchildren to learn and develop their musical talents.

Since DE now lives in a joint family, silly quarrels and misunderstandings are inevitable. Her experiences with her husband and her interaction with people through the years have given her a lot of insight about relationships. She shares this with her sons and their wives.

She lives happily, in the moment and takes things in her stride. At times when there is a misunderstanding at home CD keeps quiet and stays out of the way of her children and their families when they are arguing and fighting. She keeps her thoughts to herself and sits quietly and watches television till things settle down at home. If
there is a problem she thinks about it for a day and then the worry is thrown away and forgotten.

When she was a young adult she was committed to caring for her family. Life was busy and when working she did not have much time to focus on religion. She enjoyed a good life, but there were moments when she felt frustrated and upset, and she had to cope alone. Being away in Africa there was no one to talk to and so she turned to prayer and hoped that things would get better. DE became more prayerful after retiring and coming to Bangalore. She finds meaning and purpose in going to church and attending daily mass. Spending time talking to the Lord gives her peace of mind and her whole day goes well.

She feels at peace with herself and expressed that one should be prepared for death at all times. There is nothing to be scared of death. She prays often, even when walking on the road, at times just praising and thanking God.

DE was optimistic and believed that worrying did not solve anything. Her philosophy was ‘think young’ and ‘think positive and all will be ok’. She lives happily, in the moment and takes things in her stride. Her policy is that if anyone is upset, it was best to give them their space and not to interfere.

DE has a compassionate heart and reaches out to the poor, specially her house help. She also helps the poor and needy through the religious organisations in the church. bIn spite of having a difficult marriage DE feels satisfied and happy. Her sons are happily married and her grandchildren are doing well in college. All she wants is for her sons to succeed in life and for her grandchildren to be God fearing and good human beings. DE acknowledges that she is getting old but makes sure she thinks young and interacts with young people; and hopes that she can continue to sing and dance.
Participant 2 - FK. A very positive and spiritual older adult was eagerly waiting to share his life experiences. He is an 80 year old Christian man who lost his wife a year ago. He and his wife were inseparable and when she expired suddenly after a heart surgery, he was heartbroken and is finding it difficult to come to terms with her death. He lives with his son and daughter. They are unmarried and getting them settled is his responsibility now. His eldest daughter is married and has a son.

Because of a dispute over the family property, his has an estranged relationship with his brothers and sisters. His father made him the executor of his will and FK had to struggle to see that the property was divided equally. He shared proudly that his father started the first pet shop in the country and FK was the first manufacturer of dog biscuits in the country.

FK was frank and has a good sense of humour. He has a strong faith and trust in the Divine and often quoted from scripture. Even though he is a physics graduate, he has an interest in psychology and has also a read a lot of psychology related literature.

FK comes from a very close knit family. His father was an inspiration to him and his mother was adorable, generous, understanding and considerate. His father trusted him completely and made him the executor of his will because he knew that FK would be fair and would carry out his wishes.

He met his wife in college and they were in love for many years before they got married. He referred to his wife as ‘goddess of my idolatry’. His wife was very supportive and stood by him no matter what. She was patient, never grumbled or complained and was accommodative. She understood him and was a great comfort to him.
Sundays have been kept especially for prayer and family time. He quoted Pope Francis as saying, ‘don’t disrupt family by working on Sundays’.

His friends have been a motivation and support to him. He also had very good friends in college who appreciated and advised him. There were a few acquaintances of his father who encouraged and advised him as a young adult.

FK moved out of the family business in ’84 and started his own ‘pet shop’ He has expanded and now owns four pet shops. He attributes his success to his optimistic attitude and strong determination. He says his ability to be optimistic is God’s gift to him. Whenever he is faced with any challenge he thinks positively and takes up the challenge.

He went alone with a church group to the Holy Land. He struggled because of the pain in his knee, but his strong determination pulled him through.

FK learnt to see the goodness in people from his mother and wife. He makes it a point to appreciate people, especially his employees.

He appreciates the hard work of his son. They began with one pet shop and now because of their hard work and perseverance they have four pet shops in different part of Bangalore. He feels happy because his son consults him and listens to his advice; his son also appreciates him for encouraging him and being an inspiration.

FK proudly shared that he was appreciated when he was the president of the college union. Every year the union collected funds which were not handled appropriately and they were running at a loss. When he took over as president, his experience at the pet shop was a great help and that year they made a profit.

Even though his wife's death was initially a shock and a big blow, he is grateful to God for the years they spent together. He believes that God is on his side
and his heart is filled with gratitude. He has faced so many battles but not once has he been let down by God.

FK makes sure he spends time in prayer and also keeps time for family. From experience he has learnt that it helps to be truthful and good to people and to be true to oneself and you will be sincere in your dealings with others.

He shared about the milestones in his life, which were miracles he is very grateful for. Firstly, his father's surgery was a risky operation because of his age, but the doctor revealed that he had operated at the right time or his father would have died. The greatest miracle of his life was when his second daughter and wife were saved in child birth. Later when his wife was pregnant with the third child, she developed complication again and it was a relief when his son was saved.

His wife’s death has left him feeling empty and lost. Unfortunately, he does not receive much support from his children. At the same time FK is aware that he has to accept God’s will and that he cannot add an extra day to her life.

FK endorses that struggles and hardships have made him strong. His father's property was under litigation and the case was in court. His brother turned against him and his sister put a case against him, a settlement looked bleak but by the grace of God without any problem the case was won in his favour.

Once children were born life became mundane. They struggled as FK did not get the salary that he was promised. They had to be careful as finances were minimum. But they lived by faith and he is grateful that God has never let them down.

FK seemed to be very positive and does not have too many regrets. He attributed all that happens in his life to the ‘will of God’. The only major regret he had was not being able to spend enough time with his wife during their 52 years together. He was so involved in his business that he never even took a day’s break unless he
was sick. He wanted to take her for a holiday but his plans never materialized. After she passed away reality dawned that he will not see her again. He misses her immensely but is grateful that God in His mercy took her away and did not let her suffer.

When FK was a young adult his father curbed his creativity and enthusiasm and discouraged him from expanding his business. Because of this he knew what it was to be suppressed, so when his son took over, he gave him the keys and told him to ‘go ahead and flourish’. He does not place any rules or restrictions on him. He understands his struggles and challenges because of his own personal experience.

Even though FK is 80 years old he does not feel old as he keeps himself fit. His breathing and yogic exercises keep his heart and lungs in good condition. He walks with difficulty as he had an accident a few years ago and suffered a knee injury but is still determined and active.

FK is a person who can be depended upon as can be seen in the trust his father had in him. He called him to his side just before his end and died in his arms. In spite of FK not being the eldest son, his father made him executor of his will and was confident that he would fulfill his wishes. Even when the case was in court FK was just and trustworthy, the judgement was in his favour. He was elated as he felt relieved to be able to fulfill his father's wishes.

Throughout the interview FK frequently turned to scripture for solace and support. He has a deep faith in Divine intervention and believes that God will never leave him. Whatever has happened in his life he attributes to be the will of God. Prayer gives him strength and he turns to God in all situations, especially for guidance.
When he was just married he was getting a meagre salary, but he had a strong faith that God would see them through. God has always been faithful and carried him through tough times. He is confident that God will give him the best. His heart is filled with gratitude to God for always being there for him. He said ‘I always had that faith with me, only it got shattered when my wife died’. He says, ‘who can be against us if God is for you?’ He has faced so many battles and not once has he been let down by God.

FK has from a young age found solace in prayer. He now prayers that he can care for himself till his last day as he does not want to be a burden to his children. He hopes he can continue to be independent both physically and financially. His deep trust and faith in God helps him believe that God knows best and His will be done in His time.

His wife has been his guiding star when it came to generosity. She helped everyone in need and gave them whatever she had without counting the cost. FK is also a very generous person with a compassionate heart. He sponsors the education of a child in a tribal school and also helps relatives who are in financial need. He has never sent anyone away empty handed and has often gone beyond what he could afford and in return God took care of him.
**Participant 3 – WO.** A 70 year old woman who was married at the age of twenty, a year after she completed her PUC. She had a very happy and fulfilling married life. Her husband passed away in 2006 due to asthma. Initially, she used to live in Kerala as her husband was working at the Kerala University as a lab attendant. After his retirement they moved to Chennai and then after his death she returned to Bangalore along with her mother.

She had a lot of responsibilities before marriage as they were a family of nine, six sisters and three brothers and being one of the elder daughters, she had to care for her siblings. After marriage, she enjoyed a lot of freedom and travelled extensively with her husband as they both enjoyed visiting different states and cities in India. She still continues to travel, but now prefers to visit temples and religious places. WO feels that as she gets older, prayer has become an important part of her life. For her death is a natural process and no one can stop it. Her only wish is that she should not suffer or become a burden to anyone. WO keeps herself active and takes care of her health. She is very optimistic, tries her best not to dwell on the past and to focus on the future.

WO has very supportive brothers and sisters. After her mother passed away three years ago she lives with her sister who is also a widow. Her mother and siblings were a great support to her when her husband passed away. Her brothers helped her financially till she could transfer her husband’s pension to her account and her mother left Chennai and came and lived with her in Bangalore. Her siblings call her regularly and make sure that all is well with her. She goes along with her sisters to visit temples and on pilgrimages.

WO very lovingly wrote a small note to her elder brother in the journal that was given to her, expressing her gratitude to him for his unconditional support to her and
helping her cope when she was completely down. She further went on to write his response to her in the form of advice; telling her to live a fulfilling life while being true to herself.

WO had a very supportive and soft-spoken husband. Her parents in law were even better than her own family and made her feel at home instantly. They were a very close-knit family and they used to meet often and spend quality time together. Even now her brothers in law and their families are very close to her and go all out to help her. She seems to be close to them and very appreciative of her husband's family.

Her husband was a very friendly person and had many friends at the university where he worked for over 40 years. He was very popular and liked by all. This was to her advantage because when he passed away WO received a lot of help from these friends. They helped her to get her husband's pension and were a support to her when he died.

WO lives in a safe locality so she feels secure. Her neighbours are very helpful and they all meet in her house in the evenings to exchange pleasantries and have discussions. When her mother was in her last days, WO was alone and her neighbours were a great support to her, even in the middle of the night. Every evening to goes to the park for a walk where she meets her friends and spends time with them. She has a lot of friends and they go shopping and visiting temples together.

WO is very independent and self-sufficient. Her husband used to encourage her to be independent and made her efficient enough to do all her own work. After his death, she was able to look after herself and did not need to depend on others. Recently she has managed to get a life certificate from the notary public to send to the University as a requirement for her pension.
WO enjoys her freedom and does not want any restrictions on her activities, in her words wants to be a 'free bird'. She is used to her house and surroundings and likes to follow her routine. This is so typical of older adults, they are not too comfortable with change.

WO seems to be a very determined, hopeful and optimistic person. She uses self-talk and makes sure she thinks positive; pushes herself to do things and has a strong will power. She feels that one should make the most of life when they are able to.

WO feels satisfied because she has lived a very fruitful and fulfilling life. After marriage, she enjoyed travelling extensively with her husband and friends. She has visited several places in India, made new friends, learnt a new language as they were in Kerala and had a lot to look forward to. She is sad because these adventurous days will never come back. She is getting older and her friends have moved away to different places and she has lost contact with them.

She is very enthusiastic to learn new things. She was very excited because she had just learnt how to communicate through WhatsApp and she also wanted to learn effective communication and social skills. She felt there was scope to learn much more.

She is highly motivated when it comes to learning shlokas. Now that she is physically fit and can move about by herself, she goes for shloka practice. Though she regrets not learning this earlier, she enjoys her classes and even goes with the group to perform at religious functions.

After her husband passed away her mother moved in with her. Years later when her mother took ill and was bedridden, she often had to look after her all alone without help from her siblings or the maid. These were trying days for her. WO would
be anxious and lose her patience as she had to manage alone at home and when at the hospital she would be desperate at times because it was a while before her brothers arrived. All she could do was pray for patience and understanding.

A doctor friend taught her how to deal with anger. So, if she ever gets angry she moves away from the situation, drinks a glass of water and sits quietly. She says that, now she hardly ever gets angry and is patient and understanding.

WO believes that though she is getting older, there is never an end to learning. One can learn new things at any age. As long as she can learn, she will make the most of the opportunities available to her.

WO finds meaning in what she does, acknowledges her qualities and develops her talents. She loves music, does beautiful rangoli and has a good sense of humour. She is very sociable and at any function, she is the centre of the group as she comes out with spontaneous humour. When she has the time she reads shlokas from the book. This helps her feel peaceful and it makes a difference to her life. She gets ideas and inspiration from the books she reads. Later the shloka's come automatically to her mind when she goes to bed at night.

WO finds meaning and significance in visiting temples and religious places. She prays that God will give her good health as she does not want to be dependent on her family.

WO has her own philosophy on life. She is very independent, clear about her beliefs and values and does not hesitate to speak her mind. She does not get affected if people criticise her as she feels that people have a right to their own opinions. But she will not make any negative comments as she does not want to hurt the other person.
She is a very sensitive person and does not approve of anyone raising their voice at any point in time. Even if one is angry they can say the same thing in a low tone. If anyone talks loudly she walks away.

WO has a compassionate heart and reaches out to the poor and needy. She looks after the neighbour's children. She gives them food and clothes and teaches them. She also helps the poor people in her neighbourhood. She loves children and since she does not have children of her own, this could be her way of compensating for it.

WO has accepted the ageing process gracefully and realises that she is not the same as her younger days. One cannot do anything to change the ageing process, we can't go back, we cannot pause the present. When she looks back at the path her life has taken she is confident that it is God's plan, He knows each one's capacity and there is no point regretting. What is past is gone, so be satisfied with what you have. Life is uncertain; we don't know what will happen next so there no point thinking about it. We need to focus on the present.
**Participant 4 – TQ.** An 80 year old Muslim man who was very curious to know what I was going to ask him. He was very alert and shared in detail. TQ needed to be assured about confidentiality as he wanted to share some personal details which his family did not know. At the end he made sure he clarified a few things that he had shared during the interview to avoid misunderstanding and unnecessary assumptions. This put him at ease.

TQ lived with his youngest son, daughter in law and grandchild. He had three sons and four daughters, all married and doing well. The elder two sons were from his first wife who initiated a divorce and he remarried and had a son and four daughters from his second wife. His wife who was a very simple lady passed away three years ago. He expressed that he was hurt because in spite of doing so much for his family his wife did not give him much importance after his eldest son became a doctor. He felt his children were very rough with him, except his eldest son and youngest daughter whom he referred to as ‘an angel’. He has had a very difficult childhood and had worked hard to succeed in life. He felt satisfied that he had done his best for his family and had also made his contribution to society.

Participant TQ had a positive attitude towards life. He expressed that he has left his children a rich heritage by his example of hard work and integrity. He also stressed on the importance of education and was ready to support children in need of financial help to pursue their education. TQ had a transferable job and his family moved with him till his children started school. After this the family stayed on in Bangalore while he was transferred to different locations in Karnataka.
TQ had a very challenging family life and seemed to get more support from people beyond family. As a young adult he had the support and guidance of his landlady and when he started working he turned to friends, neighbours and colleagues for help and support.

He did his best for his family and even though he lived with his youngest son and his family, he was not very happy with them. In his old age he felt most secure and loved only by his eldest son and youngest daughter. He would have preferred to live with them but he did not want to burden them, given their own responsibilities. His second daughter would visit him regularly and help him with his outside work. Even though all his children were married they still respected him and turned to him for support and guidance.

From a young age, TQ has been independent and tried his best to do his own work. After doing a diploma in automobile engineering and getting a job, he married at a young age but this marriage did not last very long. His wife felt TQ was unconcerned about her and he felt she was irresponsible. His wife initiated the divorce and walked out on him leaving him with his two sons. He then remarried and had a son and four daughters from his second marriage.

As an adolescent TQ felt inadequate and inferior, but he had a strong determination to prove himself. He was hopeful and optimistic about the future irrespective of the situation. He did not wait to be helped, he created opportunities for himself and made optimal use of what he had. He slowly began to believe in his capabilities and gain confidence in himself. He had happy memories of his days in Mangalore and Karwar and a very rewarding work experience. People appreciated him for being honest and sincere in his work.
Though TQ went through many struggles he was not sad about the way his life has gone. He felt satisfied and grateful. He was happily married and missed his wife and family when he had to stay away from them. There was a time when he was away from the family for a while and when he went back home his wife was so loving that he described the experience as a second honeymoon. He was very grateful for the holiday he spent with his daughter a month before he passed away and said that he felt like paradise on earth.

TQ spoke words of wisdom and expressed a few lessons on values from a life well lived. He said education was important and hard work pays off in the end. Hard work gives good results provided the people and environment are conducive. Another value was ‘be generous and help the poor and needy’.

TQ did not share a very close relationship with most of his children. After his wife passed away he felt sad and lonely. He kept to himself as he did not want to burden his children, but it also seemed like his children were not very cooperative or helpful and he was at times left to fend for himself. He tried his best to do things independently and only when necessary he turned to his children or friends for help.

From a young age TQ felt inadequate and inferior. Before marriage he had a diploma in mechanical engineering but had a desire to be a graduate. This was his driving force to study and do well, so he studied further, got a degree and then procured a government job. Here he proved his worth, he was incorruptible, honest at his job and seemed to be very popular with his colleagues. He was determined to do his best and hard work and perseverance saw him through. Along with his full time Government job he started his own furniture workshop and at the same time continued his education. He spent long hours studying and working and often regretted that he did not spend quality time with his family. His experiences at work and study made
him stronger, independent and resilient; and eventually broad minded and liberal with his children. He instilled in his children the importance of education and hard work. He took pride in the fact that people respected him for his integrity and trustworthiness.

TQ had innumerable struggles from a very young age. His father passed away when he was four years old and he had to stand in court and testify. A little later at the age of 17, his step brothers and sister forcibly threw TQ and his mother out of the family house with the intention of selling the house. He felt cheated and disappointed and took on the responsibility of caring for his mother and recovering his share of the property. Even though he was scared he still fought for his rights and got a stay order on the house.

During the interview he spoke more about his accomplishments, glorifying himself. He was so consumed with his studies, job and managing his own workshop that he neglected his family, something he would always regret. Though TQ felt good that he was given so much of importance and recognition by colleagues and friends, he expressed a sense of remorse that his own family took him for granted. Since he had retired he was no more useful to them. Most of his children spoke to him in a rude tone and he felt hurt.

TQ had a very difficult childhood after his father passed away when he was four years old and he and his mother were cheated of their share of the property. With great difficulty after going to court, years later as a teenager he finally managed to secure a small share of the property. This injustice left him feeling upset, but at the same time determined to do well in life and look after his mother.

He was discriminated at work since he had a diploma so he took up the challenge and completed his degree. After this he improved his knowledge by doing
higher studies. He had a transferable job and he had to stay away from the family for several years. All these experiences made him stronger and more resilient in the face of challenges.

His struggles had left a lasting impact on him. He had to cope alone with little or no support from family, but it made him stronger and independent as a person.

During his professional career, TQ proved his worth, he was incorruptible, honest at his job and seemed to be very popular with his colleagues. He was determined to do his best and hard work and perseverance saw him through. He spent long hours studying and working and his experiences made him stronger, independent and resilient.

In his old age he looked towards religion for solace and strength. He spent time in prayer and reflection. TQ did not get sleep for most part of the night and so he spent his time reading and understanding the Koran and putting the teachings into practice. He said that God has given him everything that he desired and now all he wanted was a good end.

TQ felt that he has lived his life, worked hard and looked after his family, he had made his contribution to society and now it was time for him to move on from this world. He expressed that he was feeling satisfied and his purpose had been fulfilled and was ready for death.

Religion influenced his thinking and perspective to life in a big way. He stressed on the importance of hard work, integrity, discipline, honesty, self-control and fear of God. According to the Koran he had to give 2 ½ % of his earnings to the poor, so he generously gave financial assistance to needy children to complete their education.
TQ was an honest person and helped everyone. He left a lasting impression on the people. He was very focused and people respected him for his hard work and integrity. He was also a very generous person and helped people whenever he could. He felt proud that he has accomplished all that he wanted to do in life. Referring to Erikson’s psychosocial stage of late adulthood which is ‘integrity vs despair’ we can see that the primary task of an older adult is to maintain integrity or a feeling of wholeness while at the same time avoid despair; or regret that there is too little time to live life to the full. As TQ shared it looked like he felt a sense of fulfilment, meaning and satisfaction in life and was ready to move on. Incidentally TQ passed away about 45 days after the interview. He had fasted during Ramazan and after the festival fell ill with pneumonia, was hospitalized and passed away two days later.
**Participant 5 – TT.** A 73 year old woman who was eager to be part of this study and was enthusiastic about speaking in great detail. She found the topic and questions very relevant. She lives with her daughter and granddaughter. Her husband passed away 10 years ago. She describes her family as being a close knit one. Most of her experiences both positive and negative are centred around her family. From her own childhood she fondly recollects being brought up in a broad minded environment and values her experiences as part of the girl guides the most. She proudly displayed her badges and certificate that were presented to her by Dr Radhakrishnan, the then President of India. Though she began a B.Sc. in Home Science she discontinued and still regrets that she is not a graduate.

She enjoyed reliving her past especially her childhood and her younger days as a wife and mother. TT was very positive and friendly during the interview and even as a person. In most of her experiences she tries to see the good in people and in the events that occur. She is very appreciative and grateful for her daughters and grandchildren who are her pride and support. She is a person who believes in making the most of life. She was very dependent on her husband for everything and is trying to be more independent now after his death. She got emotional when she spoke about the death of her youngest daughter’s husband in 1994, at a very young age. However, she understands the fact that death is inevitable and we need to accept it and focus on living life to the fullest.

TT has pleasant memories of her growing up years. She was a submissive and quiet child but at the same time very happy. Her parents were broad minded and liberal but over protective of her. But in spite of her father being over protective his daughter's interests were given utmost importance. He allowed her to join the girl guides and let her go to London for the Golden jubilee celebrations. Her father was a
very strong person with a positive attitude while her mother was meek and gentle and had never been to school.

Her four brothers, whom she praises to the skies, loves dearly and holds in high esteem have pampered her as she was the only girl in the family. She had a vast scope for adventure and opportunities to do the impossible and with full support from her family she made use of the opportunities that came her way.

TT was home schooled by a governess who played a very important part in her life. It was at this time that she joined the girl guides and imbibed lasting values that have helped her throughout life. She has won many medals and badges and made her family proud.

After marriage she continued to be pampered by her husband. She is very appreciative of her husband and her in-laws and shares a good relationship with them. She cherishes her close knit family and now as she gets older her children and grandchildren are her support and she in turn is also an inspiration and support to them. When important decisions have to be made TT sits with her daughters and together they discuss. They meet as a family for lunch almost every Sunday and also go out together for family outings. She is a good mother and grandmother and knows where to draw her boundaries.

The times when she needed to be independent and not burden her children, she looked to other sources of support such as neighbours and kitty party friends. Though she was very reluctant at first to be a part of the kitty party, she looks forward to their monthly get together’s and takes an active part in even organizing the parties at her home. (She now sees the value of being a part of the kitty parties) She goes for regular walks in the morning and occasionally in the evening with her neighbours and they
exchange thoughts on the joys and struggles of ageing. When she can she also meets up with her friends or has long telephone conversations with them.

As a young wife and mother, she has shown a lot of courage as she travelled with her husband to remote places in India, managed with the resources available and at times single handedly protected her young children from scorpions and snakes.

TT never used to talk much before but now feels the need to voice her opinion when needed. She has learnt to understand people and has sobered down with age. Her husband was over protective of her, but at the same time encouraged her, especially when it came to culinary skills. In spite of being a home maker she seems to be well informed and has a broad perspective on life which is her strength. Her past learning coupled with her present experiences help her to be very optimistic about the future.

As a girl guide she learnt positive thinking and love for nature which have been instrumental in helping her cope with challenges in life. For more than 15 years she was a true girl guide and this experience has given her a lot of courage and also a chance to re think her life. She proudly says that she was selected from India to go to London for the Golden Jubilee celebrations. From childhood she had a passion for badminton and continued to play even after getting married and having children.

As a young mother, TT used to be adamant and wanted her own way, but now she does not impose her views on them and gives them the freedom to make their own choices. She respects their decisions and believes that ‘life is a compromise’. She has attempted to share her values with her grandchildren but is cautious as she feels that the present generation is very different. They seem to be more focused on societal values, when intentionally values need to be learnt at home.

All these experiences in turn are tied with her very strong positive attitude towards life. She is a happy and satisfied person and very hopeful which is her strength.
She lives in the moment and keeps no grudges; sees the good in others and believes that everyone can be good. Even though people are not trustworthy, we still need to instill good values in them.

Her life experiences have changed her as a person. She feels she needs to be there for her children and grandchildren. Her children have encouraged her to be assertive and stand her ground when she is in the right. She believes that the older generation has to set an example for the youngsters as they grow up. Life is beautiful and we have to make it more meaningful by active involvement and not laziness and complacency.

She has strong convictions about saving the environment and admonishes people for wasting water and electricity and for destroying plants and trees. She is generally a very happy person and at times when she is sad she moves away and distracts herself by keeping herself busy. She has a strong will power and the ‘will to win’.

TT got married at the age of 18 and was happily married for 45 years. She has experienced sorrow and heartache especially during the death of her youngest daughter’s husband at a very young age, but her positive nature and her supportive husband helped her to be a pillar of strength to her daughter and grandchildren in their hour of grief. When her husband passed away 10 years ago her daughters were her strength and support.

Her mother did not let her do any chores in the house as her fingers would get spoilt and so she enjoyed life but later realized that as she was not introduced to any culinary skills before she got married. Once she got married, with the encouragement and support from her husband she began to believe in her abilities and became an excellent cook and home maker.
TT regrets not pursuing her education partly because of her overprotective mother. But she realized the value of education and she made sure that her daughters and grandchildren are well educated and independent, which she says is ‘a dream come true’.

She regrets not making use of the opportunity to drive a car, even though she went through the training as this would have helped her to be more independent now in the present. Another regret is that she did not pursue her education or learn to manage her finances and bank transactions and is now dependent on her children for help because of her laziness and complacent attitude in her younger days. But she now uses the call taxis and feels confident to move about by herself.

One major disappointment is that she was unable to go along with her husband to the UK. She had a desire to show him the places she visited as a girl guide. But in spite of her regrets, which she feels are minor, she has many more things to be thankful for.

TT is generally a happy person with a positive attitude and will not let anything weigh her down as can be seen when her son in law passed away at a very young age. She was sad but pulled herself together and bounced back with the conviction that life has to be lived. She does not dwell on the negative but moves on. She says that each of us is responsible for our own happiness and a happy life is in our hands, we need to make an effort to be happy.

Her spirituality is her belief in the goodness of humanity irrespective of religion or socio-economic status; live happily and give happiness to others. Her motto which she inculcated as a girl guide and which she still believes in now, is to ‘do good and be prepared’.
She practices a disciplined life style where she wakes up early, does yoga, goes for a walk with her neighbours, has her meals on time and says her prayers five times in the day.

She believes that death is inevitable and one has to face it and move on. One needs to focus more on life and live life to the fullest.

TT does not hesitate to express her views and convictions but does not impose them on others. She believes that as human beings we are meant to be happy and need to pass on this happiness to others.

TT stresses on the importance of education and believes that we have to give back to society what you have gained so that others benefit as well. All of us have to keep up with the changing times; she has learnt from her experiences and wants to make sure that her family learns from her mistakes.

TT is a vibrant person with a compassionate heart and is always ready to reach out to the underprivileged and those in need. She gives tuitions to poor children and has kept a teenage girl who was being abused by her family in her own home. During Christmas she used to give gifts to the poor. She was totally against birds being kept captive in a cage and expressed her disapproval whenever she could.

As a person she is exhibits perseverance, determination and enthusiasm for adventure. She keeps herself busy, loves nature and goes out of her way to protect and preserve the environment. Being grateful, appreciative, concerned and optimistic is second nature to her. She is adaptable and flexible and believes that she can pass on her values by being an example, without forcing her views on others.