Chapter 5

Discussion

This chapter attempts to understand the theoretical constructs, the contextual relevance and the significance of the findings of the present study in view of the empirical evidence available from the literature reviewed.

Ageing is the stage in a person’s life that begins at 60 and goes on till death. It does not come without its share of struggles and challenges and is characterised by both physical and psychosocial changes and adjustments, such as frailty and ill health; retirement and a change in lifestyle and changes in the relationship between the older adult, the family and society. But at the same time old age can also be a time of reminiscing and self-discovery, a time to fulfil the quest for spiritual pursuits and self-transcendence (Davies, 1994; Tamari, 2010).

Research indicates that when older adults age successfully there is a low likelihood of disease, appropriate physical and cognitive function, active involvement in life, enhanced happiness, well-being and positive affect (Butler & Ciarrochi, 2007; Mezey & Fulmer 2002; Versey, & Newton, 2013; Phelan et al., 2004). Some participants had not even thought of the ageing process. This study was an eye opener for them. They still felt young at heart, continued to think young and interacted with youngsters.

All the older adults who were part of this study were eager to share their experiences and spoke at length giving detailed explanations of their experiences right from childhood to old age. Most of them were vibrant and enthusiastic about life. They believed that life had to be lived, felt good about themselves and their positive attitude kept them resilient when faced with challenges and adversity.
The three super-ordinate themes that emerged from this study 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

**Theme 1: Factors that promote the development of PsyCap varies.** The first super-ordinate theme ‘Factors that promote the development of PsyCap varies’ emerged from the response of participants to the social support they received primarily from family and also friends and peers which resulted in the emergent theme ‘Social networks facilitate the formation of PsyCap’; and the positive qualities that developed from their plethora of life experiences led them to the emergent theme ‘Relies on internal strengths to face adversity’.

*Figure 2. Theme 1: Super-ordinate and Emergent Themes.*
The emergent theme ‘Social networks facilitate the formation of PsyCap’ has two sub themes:

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

**Family lays the foundation for a supportive network.** According to Carter and McGoldrick (2005) family is the focal point of all our relationships. Our initial experiences with the world beginning at birth and as the baby grows into childhood, adolescence and adulthood are influenced largely by the family. The first few formative years that shape the identity of the child and its development is affected by the smallest social system, which is the family. The family is made up of people who have a common history and future and consists of three to five generations that are either blood relations or are bonded by marriage. People hold different roles in the family such as a parent, spouse, sibling and child and these sub systems get redefined as roles change and boundaries shift through the family life cycle.

This theoretical perspective is very significant in the context of this study as it explains the older adults’ experiences in the family right from childhood to old age. These experiences have shaped their personalities and left a lasting impact on each one of the participants.

Most participants have pleasant memories of their childhood years; the fun and laughter and holidays with grandparents, siblings and cousins. The bonding and closeness that developed as children, gave them a sense of security and helped later in life when they faced struggles and hardships, as they knew they were not alone; they had the support of their parents and siblings.
The value of bonding and support received in childhood is strengthened by a study done by Nimrod and Ben-Shem (2015) where older adults shared that successful ageing was an investment that had to be undertaken from a young age; this investment was to look after one’s health, build lasting relationships, secure a good education, ensure emotional wellbeing and lastly be financially secure.

In the context of this study, the above perspectives support the experiences of the participants. TT seemed to have a happy childhood, with a very supportive father and an over protective mother. She narrated her childhood experiences with a twinkle in her eye and excitement in her voice. The encouragement and support she received from her parents and her brothers helped her to pursue her dreams and her childhood experiences have made her a strong and confident person. She in turn has been the backbone in her family; been a support to her husband and has helped her three daughters excel not just in academics but as homemakers as well. She has done her best and now shares her wisdom and advice prudently with her grandchildren.

DE also had a happy and carefree childhood, as she spent ample time bonding with her parents, siblings and cousins. Even though she faced difficulties in her marriage with a very demanding and rigid husband, she still remained faithful and accommodated to him as she has a strong spiritual upbringing. DE feels sad and regrets that times have changed and though she lives in a joint family with her two sons and their families, there was very little family time and sharing. Recreation was in front of the television or the laptop. Her two grandchildren hardly participated in outdoor play as there was not much open space and they were restricted to their own social circle. And the size of the family had also reduced to just one or two children.

Generally, studies accentuate the support children give their ageing parents, but researchers Kim and Kim (2003) highlight the benefits for ageing parents who
reciprocate and support their adult children. Their study focused on the equity or exchange theory and found that ageing parents who received support from their children and in turn provided help and support to their children were more satisfied in life; and this contributed to enhanced psychological well-being of older adults. This is also evident in the lives of the participants as most of them have reported about the benefits of the give and take in their relationships with their ageing parents and later with their children and grandchildren.

NK has pleasant memories of her childhood. She was very enterprising and made use of every opportunity that came her way. With pride and satisfaction in her voice she reflected and shared about how she made her father proud of her. She was the first graduate in the family, was the only one to take up a job and learn driving, and her son was the first boy in the family. Her father was very supportive and encouraged her to do the impossible. She in turn has educated her children and encouraged her children and grandchildren to excel in whatever they chose to do. NK has always supported her children and now in her old age her daughter and her family are a great support to her.

IP received a lot of strength and support from her father in her younger days and he inculcated in her the value of hard work and commitment along with confidence and a zeal to excel. She cared for her ailing and bedridden mother till her dying day, while she juggled between her teaching career and caring for her two sons. IP was now at a stage when she needs help and support and feels grateful for the care she receives from her sons and their families. She in turn also takes care of her grandchildren when the need arises.

As research indicates, times are changing. In India for generations older adults have found solace in their family when in a crisis, but now the traditional family is on
the decline not just in urban India but in rural areas as well. Due to urbanization families are becoming smaller and often find it difficult to care for an older parent (Prakash, 1999).

The results of this study do not support the above perspective, as though, the older adults agree that their children and grandchildren were busy with their own lives; they were confident that their children would be there to help them cope in difficult times. This was so true specially during the death of their spouse. At a time when they needed to feel comforted and assured that they were not alone, they had the full support of their children and this made grieving so much easier.

According to the traditional Indian culture, sons were expected to be devoted to their parents and had to respect and care for them. Parents generally lived with their eldest son and his family and this traditional practice ensured that parents were cared for by children, in laws and grandchildren (Prakash, 1999). This does not hold true in this study as many children had moved out to pursue higher education and later for employment. While their sons continued to help them financially, most of the participants were living with their daughters, siblings or younger sons.

Only one participant was living with her elder son. Many of the participants felt that they were happier and more cared for by their daughters. Some of them were traditional and expected their sons to take on the responsibility of caring for them and they acknowledged that they felt hurt and upset. Though they knew that times and situations were changing, it was taking them a while to accept this change. But, irrespective of who they were living with, most of the older adults were happy, well cared for and respected by their children.
Participant EG lived with her daughter and her family after her son moved to Muscat a few years ago. Initially she was upset and felt very insecure because she believed that it was her son who should look after his parents; but eventually she settled down and was appreciative of all that her daughter does for her. They are a very close-knit family and her daughter is very protective of her, especially after EG’s husband passed away. EG was a very independent person and her family gave her, her personal space but at the same time they looked after all her needs.

BT was another participant who lived with his younger daughter and her family. They were very supportive and he was very attached to his grandchildren. Though he took a while, he was able to come to terms with his wife’s death because of the support and care he received from his daughter and grandchildren.

IP lived with her younger son and his family. They were very caring and sensitive to her needs and IP felt happy, respected, appreciated and accepted. She enjoyed her independence, spent time with friends and at the same time was a help with supervising her grandchildren when the need arose. Her elder son was also caring and concerned and advised her regarding her health but being a missionary doctor, he could visit only once a year.

TQ has seven children and he lived with his youngest son and his family. He felt most secure and loved by his eldest son and youngest daughter and would have preferred to live with them, but with disappointment in his voice he shared that they had their own responsibilities and he did not want to burden them. He felt grateful that his second daughter visited him occasionally and helped him with his outdoor responsibilities and errands as he had arthritis and could not move around easily. Even though all his children were married they still respected him and turned to him for support and guidance. TQ expressed that he felt lonely as he did not have too many
friends and his children and grandchildren were involved in their own work and activities. He spent most of his time at home, reading the newspaper and he studied the Koran at night as he was not able to sleep.

The above participant, TQ’s, experience seems to support the Disengagement theory which states that as old age approaches individuals voluntarily slowed down by retiring and were less involved with life. The individual withdraws from society as it relieves him from difficult roles and responsibilities and also helps to maintain life satisfaction (Busse, 2002).

Congruent to this theory is a study done by Hawkley and Cacioppo (2007) who explored the effect of loneliness on the ageing process and found that loneliness lead to a decrease in physiological resilience. They elaborated by indicating that loneliness enhanced exposure to stressors, increased inappropriate health related behavior, affected coping styles and increased feelings of helplessness, susceptibility to cardiovascular and neuroendocrine diseases and sleep disturbances. TQ’s life could be related to the above study because in his old age he seemed to be alone for most part of the day. He often had sleepless nights. TQ took ill about 45 days after the interview with the researcher. He had pneumonia and due to low resistance, septicemia set in and he succumbed to his illness.

In contrast to the experience of TQ, participant TT came from a very close-knit family. She had an adventurous and happy childhood, with broadminded parents and TT continued to maintain this atmosphere in her home even after she was married. Her husband had a transferable job and she along with her children, accompanied him on his transfers, even if it meant facing dangers and hardships. She did her best to keep her family together. Today her three daughters share a strong bond and stand by
each other in joys and sorrows. Her daughters are very concerned about their mother and make sure she is well cared for. At times they try to restrict her activities, but TT insists on being independent and lives life on her terms. Her grandchildren were very fond of their grandmother and she has a photograph of herself and her six grandchildren framed and mounted on the wall of their family room.

The participants appreciated the support of family but their sharing seemed to indicate that they wanted their independence and freedom. They were enthusiastic about life, vibrant and energetic; and even though they were getting on in age, they still had the determination and zeal to keep going.

This is supported by Havighurst’s activity theory which states that some amount of activity is necessary to live a fulfilling life irrespective of how old the person is, as it is an important factor in keeping healthy and enhancing life satisfaction. People who were mentally, physically and socially active adjust better to the ageing process. Thus, the more activity one engages in, the better is the adjustment to ageing (Busse, 2002).

Old age generally brings with it numerous changes but some older adults responded better to the ageing process than others. This stage in life brings with it retirement, a decrease in income, changes to socializing, impaired health and physical functioning, stressful events and death of a loved one; and these changes could at times also decrease the quality of life. Butler and Ciarrochi (2007) found that a higher psychological acceptance, especially in areas such as safety, health, emotional well-being and community participation, led to higher quality of life and older adults also showed resilience and less adverse reactions when there was a decrease in productivity or health. They also found that those older adults who continued to do the things they enjoyed despite the fact that they were ageing, were more satisfied with
life. They called this “adjustment to ageing” which is an important aspect that positively affects the quality of life.

This can be seen in the life of LQ who was an international sprinter in his younger days. He had a very supportive and patient wife who was a sports woman herself. After they were married she gave up her career to look after the home and the kids and encouraged him to pursue his career. She knew how passionate he was about his career and he was grateful to her for this. After retiring from active sports, he began to coach special people. He always engaged in work that gave him fulfilment. He was also a coach for the mentally challenged and proudly shared that he had the privilege of seeing his trainees win medals at the Special Olympics.

Family support and interaction plays a major role in the well-being of older adults. Structural family therapy gives insight into how the functioning of the family impacts the older adults in this research study. The fundamental tenets of this approach are that every family has a structure that is revealed only when the family is in action. The basic structural concepts are boundaries, subsystems, alignments, and complementarity. The structure of families traditionally revolves around the relationship between parents and children, between spouses, and between the family as a unit (Nichols, 2014).

Referring to structural family therapy participant IP shared that during her childhood there were clear boundaries between the spousal and parental subsystems. Her parents shared a close relationship with each other and had clear cut rules for their children. After her husband passed away, IP had to be both father and mother to her two sons. But she continued to maintain a clear boundary with them; she did her best for them, supporting them financially and emotionally and at the same time respected their decisions regarding career and friends. Her sons were very concerned about their
mother and tended to be a little over protective of her, but IP made sure she did not
develop an enmeshed relationship with them. Once they were married she encouraged
them to give importance to their wives and children.

In the light of the same theory, one can see the multigenerational transmission
of values from IP’s parents to IP and she in turn to her sons and they would in some
way transmit their values to their own children. She has imparted values such as
hardwork, commitment, importance of education, respect for elders, value of prayer
and faith in God. This in some way explains the respect, care and support she receives
from her sons in her old age. They are also very spiritual as a family and God takes
center stage in their homes.

In contrast, EG came from a family that had enmeshed boundaries between the
spousal and parental subsystems and she was married into a family that had rigid
boundaries where there was minimum interaction and communication among the
members. Her husband continued to be disengaged with his children while EG shared
an enmeshed relationship with them. So, after the death of her husband, her children
became very over protective of her and she resented this and wanted her personal
space. She shared happily that she now enjoys her independence and at the same time
has the support of her children.

Participant FK shared an enmeshed relationship with his parents. His father
was an inspiration to him and his mother was adorable, generous, understanding and
considerate. His mother understood the needs of her family without them even saying
a word. When he got married he realized that his wife was exactly like his mother and
she kept the family together. Even if she did not approve of the decisions he made, she
still supported him. Though they were married for over 52 years, he regrets that he did
not spend enough time with her as he was so involved with his business. FK still
misses his wife and his eyes were moist when he spoke about her. After her death he makes it a point to spend time with his children. They are a very close-knit family and Sundays have been set aside for prayer and family time. He quoted Pope Francis as saying, ‘don’t disrupt family by working on Sundays’. FK gave his children the freedom to make their own decisions and live life on their terms. They, in turn, did not restrict his activities and encouraged him to be active. He recently went alone, with a church group on a pilgrimage to the Holy Land and felt contented as spoke in detail about his experiences.

FX did not share much about his childhood. His focus was more on his young adulthood days onwards till old age. He appreciated his loyal and emotionally strong wife and his loving and supportive children. He took a keen interest in the education of his children, advised them about their career choices and then left them to make their own decisions.

The participants had parents who were not just supportive but were also an inspiration to them. The first seeds of discipline, determination and self-confidence were sown in the home by their parents.

LQ admired his father and looked up to him. His father being a sportsman himself, was his role model and he learnt how to be hardworking, committed and focused from him. LQ realized that if he had to excel he had to practice for many hours each day and he had to persevere keeping his goal in mind. He appreciatively shared that his father took pride in his accomplishments and never missed an event, whether at the national or international level.

IP looked up to her father as she knew that she had a special place in his heart. He had a soft corner for her because she was not as good looking or smart as her other three siblings. From her childhood days he encouraged her and he believed in her
capabilities and commitment to her work. He instilled in her the determination to excel. She admired her parents for the struggles they silently coped with, and still gave their children the best. She and her siblings were brought up in an atmosphere of togetherness and God was the center of their home.

Participant IP lost her husband in a tragic accident, eight years after she was married. She was devastated at first because she was left to care for two small children. She was able to come to terms with her loss and make a life of her own because of the help and support she got from her family, especially her mother. Her mother was her pillar of strength when her husband passed away. With sadness in her voice she shared that her mother had to face a lot of opposition from her elder son for favouring IP, but her mother was strong and defended and stood by IP no matter what. She was also a positive influence in the home and was there for her grandsons when they needed her most. Coping was so much easier because of the presence of her mother. IP was tough and a survivor and as a single mother was determined to give her two sons the best.

In contrast participant BD shared that more than her parents, her elder brother who was about 25 years older than her, was more than a father to her and had been a continuous source of support right through her life. As she got on in age he continued to be an inspiration and support to her till his death a few years ago.

Most participants cherished their close-knit families, and as they got older their children were their support and they, in turn, were also an inspiration and support to them.

The above participant experiences are reinforced by research which indicates that in trying times older adults turn to immediate family and friends for support (Mezey & Fulmer, 2002; Phillips et al., 2000).
Research also indicates that supportive grandchildren enhanced optimism and well-being in their grandparents and made them feel important as well. Older adults also felt an emotional bonding with their grandchildren and would consult them regarding important decisions. Grandparenting left them feeling more energetic, hopeful and improved family relationships (Lou, 2010).

There were ambivalent views to the above research study. About fifty per cent of the participants had grandchildren who were living with them as they were still in school and college and they shared a close bond with their grandchildren as narrated by some of the participants.

BT’s three granddaughters keep him young and active. He and his four year old granddaughter have special endearing names for each other and they are inseparable. It was because of their presence in his life that he was able to come to terms with his wife’s untimely death.

KN’s younger son has adopted two girls and they adored their grandfather. Since he was getting on in age and found it difficult to move about like before, he waited eagerly for his granddaughters to come and spend time with him.

EG had teenage grandchildren and though they were busy with college and other activities, they still spent time with her. EG has a great sense of humour and her grandchildren enjoyed being with her as she often narrated her childhood pranks. At the same time, she did not hesitate to advise them or impart the right values.

Some of the participants felt that times have changed and grandchildren were caught up with their own work. DE felt regretful that children today, including her own grandchildren were glued to the television or their laptops. Though DE lived in a joint family, she felt sad that her sons and their families did not communicate much or share family time together.
LQ’s two granddaughters were living abroad and they met very rarely. He felt sad that even when he visited his daughter, he hardly got a chance to be with them as they had grown up and were at university. With the changing times, he pondered if his daughter would have the support of her children in her old age.

TT shared further, that though she had tried her best to keep her family together, most of her grandchildren had moved to the US. She felt happy that they were soaring to greater heights, but unfortunately, they hardly met, except occasionally for a family wedding. TT upheld the value of family relationships and the support and strength that one could get in times of crisis. She herself had personally received so much of strength and consolation from her family when her son in law passed away at a very young age and then a few years later her husband.

Research shows that retirement, the death of a loved one and impaired health can decrease the quality of life (Butler & Ciarrochi, 2007; Chen, 2001; Gwozdz & Sousa-Poza, 2010). In the case of this research study, the family played a major role in supporting the older adult after the death of their spouse. Participants took time to grieve but eventually, the closeness of the family helped them to come to terms with the death and they continue to live fulfilling and productive lives. A few participants also had children living abroad and they appreciated phone calls assuring support. They could freely express their feelings without any inhibitions and this made ageing so much more endurable and manageable.

Participant responses were congruent with literature which stated that while there was a change in the emotional experiences through the different stages of the life cycle, life satisfaction and happiness increased with age. Happiness in older adults was a positive correlate of quality of life, health, effective family and social relationships, adequate social support, personal skills and an active life style. At the
same time, older adults were more vulnerable to anxiety and depression and therefore it was important and essential that they be exposed to activities that would help maintain their emotional and physical well-being. Research indicates that positive interventions that focus on personal as well as social resources were effective in enhancing the quality of life and well-being of older adults, but there needs to be follow up programmes as there were chances of a relapse (Ramirez, et al., 2014).

While most participants shared about the support they received from their children, IP remembered and appreciates the care and support she received from her mother in law when her husband passed away. She described her mother in law as a very wise person. She gave IP the freedom to decide where she wanted to settle and instructed her sons to make sure IP was financially secure; to help her set up home and also to take an interest in the children. They enjoyed holidays with her husband’s family and were well cared for. Her husband's sisters were very encouraging and supportive as well. IP and her two sons continued to keep in touch with their relatives.

NK shared that after her husband had a massive heart attack and passed away at an early age, she felt so lost and all alone. She was left with two young children, still studying and yet to be married. At this time her mother in law was there to support her. She came and lived with her for six months till she grieved and came to terms with her husband’s death. She encouraged her to take up a job and also become familiar with outdoor activities like bank transactions or going to government offices.

**Friends and peers strengthen the development of PsyCap.** Apart from family, friends and neighbours were also a support to these older adults. A few participants felt that at times when they needed to be independent and not burden their children, they looked to other sources of support such as neighbours and friends. They went for regular walks or just spent time chatting with their neighbours as they exchanged
thoughts on the joys and struggles of ageing. Being close to their neighbours also gave them a feeling of security. At times they also met up with friends for a meal or had telephone conversations with them.

Most of the older women participants enjoyed going out for parties and meeting friends. It gave them a sense of purpose. This is substantiated by the activity theory which states that some amount of activity is necessary to live a fulfilling life irrespective of how old the person is, as it is an important factor in keeping healthy and it boosts life satisfaction. People who are mentally, physically and socially active adjusted better to the ageing process (Busse, 2002).

This is supported by a study done by Phillips, et al. (2000), which indicates that older adults turn to immediate family for specific kinds of assistance and also to friends residing in the locality for alternate sources of help. Older people also use their social network when they need to confide in and talk to people about health concerns but do not seek much help when it comes to household chores, financial advice or transport.

Participant experiences were congruent with the above study. JT has very supportive neighbours and they understand each other like family. She is not scared to stay alone at home when her daughter in law travels as she feels confident that any time she needs help her neighbours are just a phone call away. She is very happy and feels secure in the locality where she has been living for almost 40 years; these friends are her strength and support. She is very close to them and together they are a support to each other in sorrow and in joys.

TT shared that there were times when she did not want to burden her children so 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 goes for regular walks with her neighbours and they exchanged thoughts on the joys and struggles of ageing. Whenever possible, she also visits her friends or has long telephone conversations with them.

DE and her husband were out of the country in their younger days, but she made quite a few lasting friendships. She loves to sing and dance and enjoys herself at parties and social gatherings. Fortunately for her when she returned to India she realized that her friends had also settled in Bangalore, so she has friends to turn to when in need of support and solace. DE has also joined a religious association and does a lot of social work whenever possible. She has a number of friends who support her spiritually. They pray together and also reach out to the poor and needy.

It is interesting to note that in contrast to the older women, some of the older men in this research study did not engage in an active social life after retirement. They preferred to spend time at home, were involved in social work and also spent time in prayer. Below are a few selections from the experiences of older men in this study.

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. In his old age TQ preferred to spend quiet time at home reading the Koran and praying. He felt he had lived his life and had to spend time in spiritual pursuits.

LQ preferred to be at home and spent a lot of time in religious rituals and prayers. Being a sports man, he helped in training the younger generation during training camps.

Participant KN offered his services to people in need, either financial help or when they needed his guidance in making a career choice. He was a very influential
person and he had contacts with people in position and authority. He also spent time in prayer and spiritual pursuits.

Though FX tries to keep himself as active as possible there were times when he felt lonely as his son returned home late at night from work. He kept himself busy by talking to friends and relatives over the phone. FX was very hospitable and extremely eager to talk about his life story. After the initial phone conversation with the researcher he wrote a two page write up about his life and was eager to write more.

The experiences of these older men are congruent with the disengagement theory by Cumming and Henry. After retirement they have slowed down and are not actively involved with life. They seem to have withdrawn from society as it has relieved them from difficult roles and responsibilities and also helped to maintain life satisfaction (Busse, 2002).

However, at the same time the criticism of the disengagement theory was also applicable to the older adults in this study, as it was more likely that they had fewer social relationships, which were deeper relationships. When disengagement does occur, it could be due to poverty, disability or widowhood (Davies, 1994).

This can be seen in the life of participant FX who felt lost and alone after his wife passed away several years ago. In his younger days, he was a very sociable person and had a number of friends. But he withdrew himself from an active social life and has joined a church organization where he has a few select friends. Some of these friends also meet for a morning walk and for a chit chat in the park. FX goes to church regularly and spends more time in prayer. He keeps in touch with his children and grandchildren and with a few people in his apartment.

FX’s experience is supported by research which indicates that being a part of a group and maintaining a social identity can help alleviate ill health and enhance
wellbeing. Considering this, one can assume that religious identification could be useful in assisting older adults cope with the challenges of ageing, as in some way religious identity leads to a larger social network comprising of membership in other groups as well. FX also belongs to a ‘walking group’ where he joins other older adults for a walk every morning. To support the above assumption, Ysseldyk et al. (2013) did a study to explore the relationship between religion and wellbeing in older adults; and if being a member of a religious group would facilitate membership in other groups as well. The results indicated that ‘religious social networks’ are a basis for the foundation of social capital in older adults as they directly support wellbeing and also promote other group memberships.

Therefore, as corroborated by literature available, relevant theoretical perspectives and the experiences of the participants, social support is seen to play a major part in the formation of psychological capital in older adults. They also feel enthusiastic about ageing gracefully, being independent and in control and at the same time being connected with family and friends.

Relies on internal strengths to face adversity. Ageing is a gradual process and there is no particular date or time for a person to become old, but it generally begins in late adulthood. Old age has its own problems related to the decline in physical and cognitive abilities and social activities. This often leads to feelings of sadness and helplessness. But at the same time, there are older adults who focus more on being optimistic and productive and are enthusiastic about living happy and meaningful lives. This is because of the development of psychological capital which is an individual’s positive psychological state of development and includes the mental resources that develop when things go well and which are drawn on when things go badly. It also gives one the strength to cope effectively with change. Over the years an
individual also develops the prerequisites of happiness such as motivation, resilience, optimism, hope, confidence, self-belief, self-worth and energy (Luthans et al., 2015).

This emergent theme ‘Relies on internal strengths to face adversity’ emerged from the experiences of older adults as they shared about the joys they experienced and the adversities and challenges they faced with courage and confidence. Resilience which helps them cope and the optimism and hope that keeps them going. Along with this is a sense of gratitude for the blessings received from a life well lived; along with a spirituality that helps them stay connected with the Divine; and lastly the wisdom that develops as they grow older and wiser.

For most of the participants the development or existence of internal strengths which are also their PsyCap traits are not something they were aware of. It would have developed over a period of time right from childhood into adulthood and finally in old age as they experienced and coped effectively with various critical incidents such as the loss of a parent and inadequate financial resources during childhood; loss of a spouse, retirement, children leaving home for higher studies or marriage, caring for ailing and bedridden parents, financial difficulties and so much more. In a way they seemed to be strengths that they developed largely because of their social interaction with significant people in their lives, especially family and close friends, a deep faith in God and a spirituality that was so much a part of each of them.

In this emergent theme some of the sub themes overlap and merge with each other and the researcher would be doing an injustice to the participant’s narration of their experiences if they were discussed in isolation. The researcher also looks at a holistic perspective as one tries to make sense of the lived experiences of these older adults. Their internal strengths are interrelated and interconnected in a matrix of
positivity and confidence, that are indicative of life experiences that are unique, fulfilling and worthwhile.

The emergent theme ‘Relies on internal strengths to face adversity’ has four subthemes:

- 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. Self-efficacy or confidence is the belief in one’s ability that helps an individual make the necessary effort to be successful in times of challenges (Luthans et al., 2007). Spiritual dimensions such as hope, meaning in life and self-transcendence have been found to be predictors of successful ageing, life satisfaction and wellbeing in older individuals. Connectedness and communicating with others have been seen to facilitate hope, meaning in life and self-transcendence among nursing home patients (Haugan, 2014).

As the participants narrated their experiences it appeared that they were ready to take on the challenges and opportunities that came their way. They put in extra effort to keep themselves physically and mentally active and healthy, which in turn enhanced life satisfaction. Most of the participants had a positive attitude towards life. They were happy, satisfied and hopeful people. They did not dwell on the negative and felt that they were responsible for their own happiness and well-being.

From a young age TQ felt inadequate and inferior. Before marriage he had a diploma in mechanical engineering but wanted 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 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 slowly began to believe in his capabilities and gain confidence in himself. Along with his full-time government job, he started his own business and simultaneously continued his education. He spent long hours studying and working and often regrets that he did not spend quality time with his family. He did not wait to be helped, he created opportunities for himself and made optimal use of what he had. His experiences at work and study made him stronger, independent and resilient; and eventually broadminded and liberal with his children. He felt satisfied that he had 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 at work.

DE has always been a very determined and focused person. She worked hard to achieve her goals. When she started working she was determined to speak fluent English. Since she was working for an Englishman she made use of the opportunity and practised till she had mastered the language. She also encouraged others to learn English and believed that the best way to learn was to speak and learn from one’s mistakes.

IP gained confidence and inspiration from her mother in law who also struggled to bring up her six children and care for her ailing husband. Her mother in law single handedly educated her children, who were now doctors and post graduates. In spite of financial difficulties, she worked hard and there was always plentiful. IP appreciated the fact that because of the struggles her mother in law experienced, she understood her daughter in law IP, and saw to it that she was taken care of. She was a real inspiration and encouragement for her. IP knew that she was going to make it, no matter what. She was determined to do her best for her two sons so that they could excel and fulfil their
dreams. Today she sits back satisfied and content with life. She is proud of both her sons who are professionally well placed and happily married with families of their own.

FK shared that struggles and hardships have made him strong and more confident. He shared an incident when his father's property was under litigation and the case was in court. His brother and sister turned against him and a settlement looked bleak, but he was determined and focused and by the grace of God the case was won in his favour.

LQ felt happy that he fulfilled his dreams for his children. He sent them to good schools and gave them a good education. Now he can sit back, relax and enjoy a retired life. He had experienced a lot of disappointments during his career as an international athlete, but this did not deter his enthusiasm in any way. He took it in his stride, remained focused and looked ahead. He believed there would always be another opportunity.

TT had experienced sorrow and heartache during the death of her youngest daughter’s husband at a very young age. She was heartbroken and found it difficult to come to terms with the death, 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. She now believes that death is inevitable and one had to face it and move on. One needs to focus more on life and live life to the fullest.

The social reconstruction theory states that social reorganization in later life results in older adults being more susceptible to and dependent on social labelling. The participants of this study felt optimistic and enthusiastic about life and did not seem to comply or be influenced by the social labelling that is attributed to old age.
They were focused on their goals and were able to rise above the normal and live life on their terms (Austrian, 2008).

The above theory is applicable in the life of WO. For her, age was no bar and she was very enthusiastic to learn new things. Though she was not too familiar with the cell phone she did not feel she was old and outdated. She made an effort to learn and was very excited because she had learnt how to communicate through WhatsApp and she also wanted to learn effective communication and social skills. She was focused and determined. She was highly motivated when it came to learning shlokas. She said that there was never an end to learning and one could learn new things at any age. As long as she could learn she would make the most of the opportunities available to her. Since she was physically fit and could move about by herself, she went regularly for shloka practice. Though she regretted not learning this earlier, she enjoyed her classes and even went with the group to perform at religious functions.

NK’s daughter was in the US and the most convenient way to communicate with her was through email. She had never used a computer before but her strong determination and perseverance helped her to learn basic computer skills which enabled her to send emails.

Referring to Bandura’s Self efficacy theory, it can be seen that the participants seemed to some extent motivated and confident about their ability to carry out a particular task. They believed in their capabilities along with emotional, psychological and physiological wellness to succeed at the task at hand. Each success gave them the motivation and confidence that they could cope in times of difficulties. The participants also had strong family bonds, with effective parental models and this helped in the development of self-efficacy, and in the process facilitated effective coping (Snyder & Lopez, 2007).
Hopeful and optimistic about the future irrespective of the situation. The participants expressed their positive attitude and hopefulness in life not just when life was happy and comfortable but even in times of adversary and hardships. Positive ageing is ‘the process of feeling good about oneself, maintaining a positive attitude, keeping healthy and fit and being fully involved in life as one gets on in age’. 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; such as changes in physical functioning, retirement, social networks and also bereavement. Maintaining a positive attitude during the ageing process is important as it helps one not just to feel good but also to be in control 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).

Participant DE was completely content with the way life was treating her and she took things in her stride. She described herself as an easy going, happy go lucky person. She got married after she completed her tenth standard. For her marriage was a different ball game. From the carefree and fun loving childhood, her life changed and she had to adjust to a husband who was moody and an introvert. Her husband was a difficult man and he put a lot of restrictions on her. They were two different personalities, their thoughts and ideas differed, he was old fashioned and she was modern. But she learnt to cope and her problems made her strong. She was an optimistic person and believed that worry would not solve anything. DE acknowledged that she was getting old, but her policy was to ‘think young’.

TQ made the most of whatever he had. 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 younger days and a very rewarding work experience. People appreciated him for being honest and sincere in his work.

For TT being grateful, appreciative, concerned and optimistic was second nature to her. She was adaptable and flexible and believed that she could pass on her values by being an example, without forcing her views on others.

For participant NK after the death of her spouse life became serious and finances became a problem so she had to go out to work. Coping was a difficult process as her children were young; she was grieving but she had to survive. She felt very unprepared and incapable of coping with life’s demands. But for the sake of her children, she took courage and learnt to adjust and cope. She focused on the future and did not lose hope.

In the past few years researchers have proposed that being mindful of the present, helps to improve positive affect in older adults. Positive affect is when a person feels enthusiastic, alert and active and results in psychological and physical benefits for older adults. Research indicates that there was a significant relationship between optimism, mindfulness and positive affect. Therefore, since enhancing mindfulness levels in older adults’ results in them being more optimistic, then positive affect could promote self-compassion, develop a peaceful mind, enhance quality of life and increase happiness in older adults (Zeng & Gu, 2017).

This was supported by the participants of the present study who were optimistic and compassionate human beings, who believed that happiness was a choice and they needed to pass on this happiness to others. They did not miss an opportunity to reach out to the underprivileged, to be there for others and to appreciate the good in people. They believed that one needs to focus on the present and make the most of life.
FK learnt to see the goodness in people from his mother and wife. He made it a point to appreciate people, especially his employees. He is very proud and appreciative of his hardworking and enterprising son. His wife has been his guiding star when it came to generosity. EJ is also a very generous person with a compassionate heart. He has never sent anyone away empty handed and has often gone beyond what he could afford. He believed that God would take care of him as this was an assurance in the Bible, ‘God always said you give and you will get’.

DE was actively involved in a religious organization that served the underprivileged people of society as she felt that as long as she was physically healthy she would do her bit to serve the needy. This gave her peace and a purpose in life.

TQ stressed on the importance of education and was ready to support children in need of financial help to pursue their education. Every year he would wait for children to come for financial help and had set aside some of his savings for education of the less privileged children.

After her sons were married and were well placed with good jobs, IP felt she had completed her family commitments. She reaches out to single mothers in need of financial support and feels happy to finance the education of their children. She felt it gave her confidence and personal satisfaction as she had enough to share with others.

_Cultivation of a habit of deeper appreciation for all things._ Gratitude is an “emotion experienced when individuals perceive themselves to be the recipients of something good, and someone else (a human, supernatural or impersonal benefactor) to be responsible for this benefit” (Luthans et al., 2015).

The developmental theory of positive ageing, Gerotranscendence by Lars Tornstam (2005) sums up meaningfully the experiences of the older adults in relation to the positivity and gratitude in their hearts along with a sense of hope and
determination that keeps them focused and enthusiastic. Tornstam describes old age as a shift from the materialistic world to a more integrated and transcendent view and highlights growth, interconnectedness, increase in life satisfaction, understanding and wisdom that emerge from years of life lived.

The older adults in this study expressed their gratitude to God for being with them and keeping them strong in times of difficulties and trials. They are now at a stage where they are living a retired life and enjoying grandparenting. Feeling grateful has helped older adults acknowledge significant people who had been instrumental in helping them through difficult times and have made a difference in their lives. They cherished the experiences they had with their families and held on to happy memories.

The last stage of Erikson’s psychosocial development, Integrity vs. Despair is relevant in the context of this sub theme, as he explains that as people reach the stage of retirement or old age they slow down and become less productive. It is at this time that they spend time reminiscing about their lives and reflect on their accomplishments. They develop a sense of integrity if they see themselves leading a happy, contented and productive life and feel grateful for a life well lived. If, however older adults feel dissatisfied or disappointed with life because of things they did not accomplish or dreams that are left unfulfilled, then they tend to develop a feeling of despair which results in them feeling sad and hopeless (Santrock, 2007).

This theoretical perspective seems congruent with the experiences of the participants of this study as they expressed a feeling of gratitude for the blessings they have received and also for the opportunities that came their way. They did have disappointments and setbacks, but on the whole, they were satisfied and contented with life.
KN shared that he felt grateful for the care he received from his two sons. Today children have no time to look after their elderly parents and they put them in an old age home, but his sons were overly concerned about him. He was very proud of his sons because by the grace of God they were both well placed and earning well.

Though TQ went through innumerable struggles in his growing up years, he was not remorseful about the way he has lived his life. He felt satisfied and grateful. He had a happy married life and missed his wife and family when he was away on work. There was a time when he was away from the family for a few months 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 the interview and described his feeling ‘like paradise on earth’.

IP let her boys choose their careers and did all that was needed to provide for them. She now looks back with a sense of gratitude and satisfaction as she proudly sees her sons excel at their jobs and happy with families of their own. Being with her sons and their families could lead to some remorse about losing her husband at a young age, but she rose above her emotions and let them manage their own families, without much interference from her side. She wished them well and was ready to support and help out when necessary.

IP was grateful for her spiritual strength, education and financial independence. She was grateful to God for keeping her sons prayerful and strong in the faith and for giving them wives who were prayerful.

FX shared that he enjoyed life most when he was working and had a large friends circle. He excelled at his job and felt very satisfied with his life. He was
grateful to God for the support and determination that keeps him going. He describes it as an ‘unseen support’.

DE felt grateful because she has lived a very fulfilling life. She has worked hard but at the same time enjoyed a lot of fun and laughter. She spoke at length with passion in her voice about her love for dancing and singing as it brought back happy memories. She appreciated her husband because he was not possessive of her and did not stop her from dancing with her male friends. Unfortunately, she could not dance anymore as she has had knee replacements in both knees, but she has no regrets as she was happy and satisfied.

When the older adults reminisce about the path their lives have taken, they look back with gratitude as they are confident that God was in control and it was His plan; he knew each one's capacity and gave them just what they could handle. Life was short and so uncertain so there was no point regretting about the past. There were innumerable things to be thankful for in the present and even more to look forward to in the future.

**Knowledge and experience of being sensible and wise.** Often after retirement there is a change in life style and economic status which could result in a change in personal identity. Older people have less to contribute in terms of economic resources and this often makes them feel powerless and incapable. But at the same time they have much to share in terms of wisdom and experience. Those who age positively live longer and healthier lives, and enjoy a good quality of life (Davies, 1994).

The above literature is supported by a study done by Etezadi and Pushkar (2013) on older adults, which states that traditionally wisdom is associated with positive ageing and develops with maturity. Being wise is generally attributed to older
adults and is a result of their active involvement with the environment; and in the process it enhances positive well-being.

A majority of the participants seemed to be happy and satisfied with life. They expressed that they were proud of the achievements of their children and were grateful that they were well settled and doing well in life. They could now sit back and enjoy their grandchildren. They felt that at least in a small way they needed to share their experiences, values and life’s lessons with the next generation. They believed that God had a purpose in their lives and they had to make a difference. Many of them had pearls of wisdom to share which were invaluable.

According to Raju (2011) the opinion of younger individuals about older adults varied. While many of them perceive the older generation as a burden, a few young people valued their presence when they needed advice regarding family issues, suggestions related to education and also advice and support when a family member had to be cared for during ill health.

LQ shared that many youngsters looked up to him in the cultural association that he belonged to as he was an inspiration to them. His advice to the younger generation was hard work and perseverance is the key to success; and to take things in their stride.

TQ spoke words of wisdom and expressed a few valuable thoughts. He said education was important and hard work payed off in the end. Hard work gave good results provided the people and environment were conducive. Another suggestion was to be generous and help the poor and needy.

NK shared a few lessons for life that she had learnt through experience over the years, namely, that one needs to think and talk and be cautious while talking to people; take time to think in order to avoid making rash decisions; be patient with
youngsters, they have some fixed ideas and often are very obstinate about it; children should obey their parents and finally she felt that marriage was a necessity for girls for the sake of companionship and security.

DE shared her experiences of interacting with people. She realized that people often wear masks and that no one knows what the other person is feeling or experiencing unless we talk to them. Just by looking at them at face value they looked happy, but this was not always the case. This realization helped her to be more understanding and empathetic towards others.

BD believed that the right values and morals had to be taught at home. She was very concerned about her grandchildren and her advice to the younger generation was to respect parents, love one other, study well and get a good job. She stressed on the importance of education and a need to limit TV time. Good friends are an asset, spend time with them, behave appropriately and be home before dusk. The most important of all was to give importance to prayer, especially in difficult times as you can trust God with your secrets.

Participant TT had a strong conviction about saving the environment and admonished people for wasting water and electricity and for destroying plants and trees. TT stressed on the importance of education and believed that one has to give back to society so that others also benefit. She learnt from experience not to be too harsh in imposing her views on others. She respects the views of others, especially her daughters and gives them the freedom to make their own decisions. Though her daughters consult her at all times, she respects their decisions and believes that ‘life is a compromise’. Her daughters in turn also advise TT on the benefits of looking after her health and support her views on saving the environment.
Since DE had a difficult husband and unfulfilled dreams she did not want her sons to make the same mistakes with their wives. Before they got married she shared some of the lessons she learnt from her own experiences. She advised them to be tolerant and to support their wives; and to encourage them to pursue their dreams. This would make them happy and in turn their marriage would be a success. It was advisable not to fight over trivial things and to stay away from small arguments as a small irritation or argument could be blown out of proportion and would unnecessarily become a big issue. It does not feel good to be nagged, so it was beneficial to keep quiet at times. And most important of all was to be patient, especially when one was feeling annoyed. Having advised her sons, she left them to make their own decisions and shape their own lives. Her policy was ‘think positive and all will be ok and that if anyone was upset it was best to give them their space and not to interfere’.

IP echoed her father's approach to life. She cherished the values and lessons that he handed down to his children and grandchildren. They are firstly, ‘don't buckle down to somebody with money power; secondly, marriages that demand dowry were not desirable; thirdly, stand for what you believe in and do not try to curry favour; another one was always speak the truth; and lastly put your complete dependence on the Lord and He will provide all your needs’.

IP’s advice to single mothers was, 'one should not buckle down to people who are trying to exploit and even if you have less, you live with less. Unless there is discipline in the home, one cannot expect or demand discipline from the children; and that discipline can only be enforced on the children, if you are disciplined yourself. You have to be an example and you have to live it. And lastly, we need to accept that we are not perfect and we all make mistakes.'
Moving on to the psychosocial theories and their view on successful ageing, Bowling and Dieppe (2005) stated that successful ageing is a dynamic process and is the result of one’s experiences and development through life. It is the ability to develop and learn by using one’s past experiences to cope with circumstances in the present and in the process being able to maintain a realistic sense of self. They proposed that successful ageing is a result of being satisfied with one's past and present life. Satisfaction includes happiness and zest for life, determination and resilience, self-concept, mood, morale, relationships between anticipated and achieved goals and overall wellbeing. Continued and effective social functioning is another important domain of successful ageing. It involves high levels of skill in social role functioning, social integration, positive relationships along with reciprocal interactions and participation in society. Some of the psychological characteristics for successful ageing include a positive outlook, self-efficacy, self-worth, autonomy and effective coping when faced with challenging situations.

In conclusion, it can be seen from the life experiences of older adults in this research study that social support, in particular from family and friends and their internal strengths have played a major role in facilitating the development of PsyCap. Their experiences have been rich and varied and they have withstood the test of time and adversities to emerge as positive, confident, wiser and hopeful older adults.

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

For all the participants life was not all smooth sailing. Many of them came from broad minded and supportive families; over protective parents; and had enjoyed a carefree and fun-loving childhood with ample scope for adventure and opportunities to do the impossible. But once they got married their lives became a struggle; a change from a carefree life during childhood, to a life filled with challenges and
restrictions. They had to make adjustments and sacrifices. But they did not grumble or use these challenges to hinder their life goals. They learnt to accept and found alternative ways to cope. They were positive that life would get better with time.

The second superordinate theme ‘Personal trauma and inadequacies as learning opportunities’ emerged from the struggles and challenges that the participants experienced and coped with in their journey through life. The emergent themes that led to this super ordinate theme were, ‘experience of the loss of loved ones helps to realize social support around’; ‘lack of adequate resources facilitates the growth of psychological capital’; and ‘one's awareness of past regrets leads to realistic future choices’.

*Figure 3. Theme 2: Super-ordinate and Emergent Themes.*

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

A few of the participants lost their spouses at an early age and they decided they
would not remarry. They single handedly had to care for their children and the home; at the same time grieve and come to terms with the death of their spouse; cope with loneliness as they did not have much time for friends; had to start life anew, sometimes in a new city; take up a job and manage finances, as they struggled to make ends meet. But they managed to cope with their loss and make the most of their lives.

Tragedy struck NK’s home when her husband passed away suddenly at the age of 54. She was shocked as she was left alone with two children who were not yet settled. Thoughts of helplessness and suicide crept in, but she could not give up. She had developed a strong determination from childhood, which was being put to the test. Though it took her a while to accept and cope with his death, she took up the responsibility of both parents and slowly learnt to be independent and felt confident to manage the home and take care of herself and the children. NK’s mother in law was very supportive and stayed with her for six months till she came to terms with her loss. Coping with her innumerable challenges after the passing away of her husband has strengthened the bond between NK and her children. It has also enhanced her self-confidence and given her the courage to pursue her dreams.

IP’s husband passed away very tragically eight years after she was married. She was devastated and struggled to cope. With two children to care for she was physically and emotionally exhausted. Life looked bleak and she missed a comfortable life and financial security. She felt unsettled and insecure as she had to find a job, set up home and start life in a new place. She felt grateful that her mother was there to support and help her specially with looking after the kids. She learnt to adjust, and in the process of coping made new friends. In spite of the many years gone by, IP was still in touch with her college friends and they continue to support each other. Her faith was strong and she added, that the Lord gave her the inner strength to cope.
WO’s husband was a very friendly person and had many friends. After her husband died she had to struggle for a while. Though she had the support of her family, she was still not financially secure. Her husband’s friendly nature worked to her advantage because when he passed away WO received a lot of help from his friends. They helped her to procure her husband’s pension and also helped her to transfer his pension to her account.

BT enjoyed a happy married life for over 25 years when tragedy struck. He had to struggle for many months with his ailing wife, hoping for a miracle but there was no end in sight. Though he had the support of family and friends, he missed her immensely and tried to find solace and comfort in the memories she had left behind. With pain in his heart and tears in his eyes BT shared his journal notes, about how much he struggled to come to terms with her death after she passed away. Nights were long, sleepless and lonely and he tried his best to keep himself occupied during the day. Eventually, with the passing of time he was able to cope, with the support and strength he received from his daughters and their families. They grew closer as a family. A few years after his wife passed away, BT felt life was lonely and incomplete without a spouse and he decided to reconnect with his childhood friend who lived in Australia. He experienced days of guilt and confusion and the disapproval from his daughters made him feel worse. Sharing about his long-distance relationship during the interview gave him clarity and the confidence to move on. BT felt he was embarking on a new life, with new opportunities and was happy that he followed the yearnings of his heart.

These participant experiences are supported by a study done by Chen (2001) on older individuals in Taiwan. The results indicate that major life events or experiences of older adults such as deterioration of health, retirement and decrease in
income, loss of a spouse or change in living arrangements could be instrumental in impacting their life satisfaction. While physical, psychological and social losses experienced by older adults seem to impact and decrease their subjective well-being, it was also noted that some older adults felt prosperous after rough experiences or a life of hardship. Change in life experiences from hardship to prosperity helped older adults to turn their past experiences into good days in the present.

Literature also indicates that older adults valued every day that they lived after they turned 70 as they believed that this was a bonus to their lives. This helped them appreciate their past, present and future lives (Chen, 2001). This was so true of the experiences of older adults in this study as they appreciated and learnt from their past, made the most of the present and look forward to the future with courage and anticipation.

This was evident in the life of participant DE. Her husband passed away nine years ago and she felt lost and insecure as he had always taken on the responsibility of the home and the finances. But her two sons and their families were a great support to her and her grandchildren were her pride; they kept her young and active. Her husband had provided for her and so she had no worries as she was financially secure, self-sufficient and was satisfied with all that she had. Unfortunately, as years went by and she grew older and dependent, she felt that her family was taking her for granted and she was not sure if they really appreciated or cared for her. But in spite of these disappointments, DE felt satisfied and content. She had gone through innumerable ups and downs during her married life, had learnt to take things in her stride and accepted life as it came. DE acknowledged that she was getting old but she made sure to ‘think young’ and continued to interact with young people.
Research done on Chinese family tradition shows that living with family enhanced life satisfaction for older adults while it resulted in depressive symptoms if they lived alone. The tradition in China was that older adults generally lived with their families, but due to the recent social development, Chinese older adults have been found to live alone. Since this tradition seems to be similar in other Asian countries, the study could be applied to Indian older adults as well (Lou & Ng, 2012).

Lou and Ng (2012) explored the experiences of Chinese older adults living alone and how they coped with loneliness. The three themes which emerged showed that coping was more family oriented and relationship focused. They were, cognitive resilience, self and personality resilience and social relations resilience. Cognitive resilience included aspects such as an acceptance of the benefits of having the freedom to live their own lives and they had better problem-solving skills; self and personality resilience involved prioritizing life goals and being more positive emotionally; and finally, social relations resilience where they maintained relationships with not just family but also with peers and acquaintances. The themes contribute in helping older adults cope effectively with loneliness when living alone.

The results of the above study could be applied to the life experiences of older adults who were living with family, because there were times when they also felt neglected and lonely and found it difficult to cope. The themes from the above study could help create an awareness in enhancing coping skills in older adults.

Participant FK, a positive and spiritual older adult lost his wife over a year ago. They were inseparable and when she expired suddenly after a heart surgery, he was heartbroken. Often, he felt depressed as he missed her immensely. He tried to rationalize but was still struggling to come to terms with her death. Though he lived with his son and daughter they were not much of a support to him as he felt that they
did not understand the emotional pain he was going through. Because of a dispute over the family property after his father passed away, he had an estranged relationship with his brothers and sisters. In his younger days FK spent most of his time in his pet shop and he did not have much of a social life. He was also a reserved person by nature and preferred to spend time with his family. Though FK was surrounded by family he felt lonely and needed help to come to terms with his wife’s death; and learn to live life positively again.

Ysseldyk et al. (2013) in their study reported that generally by the time individuals reach old age they would have formed many social connections over the years, which is like a treasure trove of relationships; while at the same time there are a few older adults who also experience isolation. Unfortunately, isolation in old age can lead to a deterioration in both physical health and psychological wellbeing.

Participant FX had several challenges in his life. He had to cope with the death of his 17 year only son several years ago. About the same time, he and his elder son met with an accident and were seriously injured; and then the death of his wife 16 years ago. Being a very sensitive person, his emotions got the better of him and he often felt people did not understand him. The greatest challenge was when the doctor told him that his son was no more. He had leukemia and was in and out of hospital. His wife did not tell him that the doctors had given up hope. He was deeply pained when his son who was just 17 years old passed away at the prime of his life. FX had great hopes and dreams for him.

FX spoke with his eyes closed and gave minute details about his son’s illness and death as he lost his fight to leukemia. He had tears in his eyes and got emotional, his tone became very soft, almost a whisper. He found it very difficult to focus on what he was sharing, he would deviate, give some details about something else and
then would return to the topic. At times he gave too much of detail, but the researcher gave him time as he seemed to be reliving the death of his son as he spoke. He was grateful for the support of family and his numerous friends as he coped with his loss.

When FX’s wife passed away 16 years ago of a heart attack, FX was alone at home, but before he knew it he had the help and support of his extended family and friends. He spoke at length with a lot of emotion and detail about how his wife died. He was very sincere and was ready to share, there was no holding back. At the end of the interviews there was something about FX that had led the researcher to feel a sense of compassion and remorse for him. Even though 16 years had passed since his wife had died, FX was still missing her and somewhere a spark had died out in his life. It could be that re-living his experiences during the interview brought on a flood of memories and emotions. Even though his children gave him a lot of importance and looked after him well, FX was still missing a companion and felt hopeless at times.

But FX was not someone who would remain sad and forlorn for long, in his words ‘I will snap out of it’. He had his day well planned out, had friends and family to support him, was dedicated to working with a religious organization in the church, which in a way gave him a sense of purpose. He seemed to be active and ready to do things. He was respectful and positive about life. He had a determination that kept him focused and, on the move, because he believed that his children and friends needed him. He took good care of his health, especially his diet and took his medication regularly. FX shared in great detail and spoke as if he was recollecting all that happened. He was very warm person, welcoming and hospitable and valued his family and friends.

The support from family and friends experienced by FX and most of the participants of this research study is reinforced by a study done by Phillips et al.
(2000). They indicated that older adults turn to immediate family for specific kinds of assistance and also to friends residing in the locality for alternate sources of help.

**Lack of adequate resources facilitates the growth of psychological capital.** The participants shared about not having adequate resources or means to achieve things that they wanted to do such as finances for higher education, finding a suitable spouse for their children, at times they just managed to lay enough food on the table, and often they had to deprive their children of basic necessities. These were challenging times for the participants, often leaving them feeling desperate and helpless, but now when they looked back they feel that these challenges made them stronger and more resilient. There was an inner drive that kept them optimistic and hopeful.

This can be explained by the actualizing tendency of Abraham Maslow and Carl Rogers. They proposed the view that all human beings have the inherent capacity of developing their full potential, which they called the actualizing tendency (Joseph & Linley, 2004).

A few participant experiences in this research study support the views of the above theorists. Referring to the experience of DE who shared that due to financial problems she did not have the opportunity to study, but she worked hard at her job and learnt English from her boss who was an Englishman. She did not sit back but challenged herself to perfect the English language; she had the motivation to learn and excel and was determined to be the best.

JT recollected her childhood days when they had no electricity and she had to study with a small lamp light. She also had regrets about not being able to become a doctor due to financial difficulties. She tried her hand at nursing but did not complete
the course because she could not get herself to work in the maternity ward. Later, after she got married she realized the importance of education and signed up for a shorthand and typing course. She also realized that she missed an opportunity to come up in life and this prompted her to inculcate the importance of education in her own children. She also encourages economically disadvantaged children to study and gives them free tuition.

A study done on older adults living in community by Dumitrache et al. (2015) indicated that optimism and social support are important components that contribute to the wellbeing of older adults. In addition to this they proposed that the size of their social network, genuine support and a satisfying family life explain to some extent the connection between life satisfaction and optimism in older adults. The experiences of participant FK support the above study to some extent. He seems to have a small social network but a satisfying family life. The support of his wife and children and his optimistic attitude helped him to succeed and expand his business and he was also able to encouraged his three children to pursue their dreams.

FK shared that his father curbed his creativity and enthusiasm and prevented him from expanding his business. After his father passed away and he was on his own, he was determined to do well and prove himself. When his son took over, he gave him the keys and encouraged him to 'go ahead and flourish'. He attributed his success to his optimistic attitude and strong determination.

EG shared with a lot of emotion how her marriage which started on a happy note turned into one of trials and tribulations. Her in-laws ill-treated her and accused her unjustly. Due to inadequate finances she had to deprive her children of the basic necessities of life. Her husband would not let her work and with his salary it was difficult to make ends meet. Tragedy struck and her husband got very ill. A little later
all her three children were ill and it took a while for them to recover. But in spite of all her struggles she never stopped smiling and was optimistic. Her only solace was to turn to God in prayer. As a result, she and her children have a strong faith in God and because of their struggles they share a strong family bond and are a constant support to one other at all times.

Participant IP has put her past struggles behind her and now that she is financially secure she shares with those in need. She knows what a struggle it was to bring up her boys as a single parent and now as an older adult she makes it a point to share with other single mothers. She helps them not just with spiritual and practical advice, but also with financial help for the education of their children. As IP shared she seemed to be convinced that even though there were difficulties in life, determination and courage will see one through. Her struggles were tough and the journey long, but she became stronger and self-sufficient in the process.

The crux of the experiences of the above participants have been articulated meaningfully by researchers Smith and Hollinger-Smith (2015) in their research study ‘Savoring, resilience, and psychological well-being in older adults’. They stated that as individuals age they either go through a process of self-discovery and personal growth or they feel burdened by the changes in the environment, the death of a loved one or decline in physical health. To age successfully meant adapting to a changing environment and still being able to live a fulfilling and productive life.

There were times when the older adults felt uncertain about life and the challenges they had to face and often at these moments they felt alone and desperate. But they lived by faith and were grateful that God had never let them down. They believed that everything that happened was God's will. Their experiences, whether positive or challenging made them stronger and more resilient in the face of adversity.
The results of this sub theme indicate that their PsyCap qualities such as optimism, hope, confidence, resilience and spirituality have been instrumental in helping older adults be hopeful in times of difficulties and this has helped enhance their coping and wellbeing.

**One's awareness of past regrets leads to realistic future choices.**

Participants shared about the regrets they had during the course of their lives. Older adults had been restricted by their parents, spouses and in laws. They were prevented from making use of opportunities, but this led them to be independent and self-reliant. They looked at regret in a positive way because feeling remorseful led them to action and change. They used personal regrets as an opportunity to modify their present state of life. For some of the participants, the regrets they had in the past had been used as a driving force to encourage and give the best to their children.

DE acknowledged that in the early years of her married life she was a hot-temper and impatient. Her husband was old fashioned and she being a fun-loving person could not enjoy life to the full. He restricted her dreams and disrupted her plans leaving her feeling frustrated and disappointed. Initially, she had to make a lot of adjustments, but eventually both of them learnt to adjust, compromise and live in harmony with each other. She felt they could have had a better life. But at the same time, she appreciated the fact that her husband was a responsible man and left her financially secure, which was a big blessing. After her husband passed away she realized that she could have been more understanding and patient and this would have helped her be more appreciative of him. She has regrets but has learnt from her mistakes and makes it a point to appreciate others, especially her family. She even appreciates her domestic helpers and they in turn are a support and help to her.
Since DE had unfulfilled dreams because of restrictions from her husband she did not want her sons to make the same mistakes with their wives. Before they got married she shared some of the lessons she learnt from her own experiences. She advised her sons to be tolerant and to support their wives in pursuing their careers and dreams. This will make them happy and their marriage will be a success. She shared that it helped to be patient, especially when one was feeling annoyed and it did not feel good to be nagged, so it was beneficial to keep quiet at times. Having advised her sons, she left them to make their own decisions and shape their own lives.

TT came from a very over protective family and though her mother restricted her in small ways, her father encouraged her to make her dreams a reality. She got married at a very young age and her husband was very loving and so over protective that he would not let her face any challenges. She enjoyed all the pampering but later regretted not completing her education. As time went by she realized the value of education and she made sure she educated all her 3 girls and made them capable and independent, which she said was ‘a dream come true’.

WO regrets that she did not have the opportunity to further her education due to financial difficulties and she also had the responsibility of caring for her younger siblings; if she was educated she could have had taken up a job as a teacher. But she does not let regret deter her enthusiasm and encourages and finances the education of the poor children in her neighbourhood.

BT has a few disappointments and regrets. Firstly, he regrets not having a son but as time went by he was very happy with his two daughters and their families. who were his joy and support at all times. Another regret was that he did not fulfil his father’s wish of becoming a priest. He became an optician and not only made his father proud but has a white-collar job which has brought him a lot of respect. Later in
life he was very upset when his daughter decided to marry a non-Christian boy, but he was glad that he supported her decision and has no regrets because his son-in-law is a wonderful person and he shares a great relationship with him. As an older adult BT is satisfied and happy that his daughters are happily married and well provided for. He seems to have come to terms with his disappointments and feels satisfied with the way life has treated him.

Some of the participants regret not having spent enough time with family especially with their spouse because they were too busy pursuing their jobs and careers. This has helped them realize the value of quality time and they have learnt to cherish relationships.

BT regrets that he did not spend quality time with his wife. What pains him immensely is the fact that she was a very satisfied person and never made any demands. After she died he realized that she rarely took the trouble to dress up and wondered if it was because he did not have time for her. She had been a pillar of strength for the family but he took her for granted. He was so caught up with work that he never made time for his family. This thought pained his heart and before it is too late he makes it a point to spend quality time with his daughters and their families.

Research has recognized that emotional and social support from grandchildren can also contribute significantly and have a positive effect on older adults’ life satisfaction and well-being (Lou, 2010).

DE has always cherished family bonding and regrets that her sons and their families do not spend time together. Her grandchildren are busy on their laptops or in front of the TV. She enjoys spending time with youngsters and often misses the company of her grandchildren.
FK had a very supportive and patient wife who never grumbled or complained. She understood him and was a great comfort to him. Unfortunately, he did not realize that his wife’s health was deteriorating. After she passed away reality dawned that he would not see her again. FK regretted not spending quality time with his wife. He wanted to take her on a holiday but that did not materialize as he never took a break from work. FK learnt the importance of family relationships and makes sure he and his children spend time together on Sundays.

The perspective of the psychosocial theories is significant in the context of this theme as they view successful ageing as a dynamic process and is the result of one’s experiences and development through life. Successful ageing is a result of being satisfied with one's past and present life, which includes happiness and zest for life, determination and resilience, self-concept, mood, morale, relationships between anticipated and achieved goals and overall wellbeing. Effective social functioning is also an important domain of successful ageing (Bowling & Dieppe, 2005).

Older adults look at successful ageing and well-being as a process they go through as they adapt to life changes with the goal of continuing social function. Often one assumes that their social activities are limited which is not always the case, therefore it is essential to communicate with older adults about their family, friends, sports, music and other activities of interest. Each older individual is unique and it would help if they could be encouraged to participate in their own care and be included in the process of planning and assessment. They could be given freedom and also encouraged to be independent, take risks, choose and make their own decisions and be assured of support when they fail. Listening to and supporting the choices they make will enhance the quality of the lives of older adults (Mezey & Fulmer, 2002).
As can be seen from the above participant experiences growing old is challenging and stressful. Older adults need to be viewed as active contributors to the family and community and not just recipients of care. There also seems to be a lack of understanding about the needs of older adults as they cope with physical disabilities and illnesses; and face social and emotional issues and mental health problems (Raju, 2011).

**Theme 3: Spiritual and philosophical ways of adaptation**

The third superordinate theme ‘Spiritual and philosophical ways of adaptation’ emerged from the participants strong faith in God and divine intervention as they faced and coped with challenges; and a spirituality and philosophy that molded and refined their beliefs and values as they ventured into old age.

The three emergent themes were, a never say die attitude to bounce back to reality; inclination to spirituality makes adaptation to changes more meaningful; and the evolving of life’s philosophy.

*Figure 4: Theme 3: Super-ordinate and Emergent Themes*
Older adults had both good days and not so good days; the happy days were easy to manage, but in times of trials, challenges and hardships in life, their inner strength and their faith in God was challenged. They did go through anxious moments, and as they faced their challenges, their faith and trust in God was enhanced and strengthened. All the participants seem to have a strong faith in Divine intervention. When in distress they have all turned to God for help. Though the participants believed in God, followed rituals and prayed in their younger days, as the years went by they have become more spiritual because of the hardships and difficulties they experienced. Each of them has developed their own philosophy to life which they strongly believed in and gave them the motivation and enthusiasm to live life to the fullest.

**A never say die attitude to bounce back to reality.** Participants had their share of joys and sorrow, good days and difficult days, life looked peaceful and happy and then all of a sudden, they experienced struggles and hardships that left them feeling challenged, helpless and even hopeless at times. Often there were times when they were caught in a web of confusion and dilemma, wondering if their pain or sorrow would end. But through their struggles the participants had a strong resilience and a positive attitude that helped them cope effectively. This was largely because they had the courage to face their challenges and not avoid or run away from them.

They also had a strong faith in God or a Divine power, the support of family and friends and some of them also had the ability to laugh and use humour to help them cope. Even those participants who had children living away from home would get long distance assurance through phone calls or emails assuring them of either...
financial or emotional support; they had the freedom to express their feelings without any inhibitions and this made coping so much more endurable and manageable.

The emergent theme ‘A never say die attitude to bounce back to reality’ has three sub themes:

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

**Personal competence helps retain a positive attitude.** 10 of the participants had lost their spouses after a prolonged illness, for three of them their spouses passed away very suddenly and unexpectedly due to a massive heart attack and one spouse died in a tragic accident at a very young age. This left them feeling lost and helpless with no hope in sight. Initially life was a struggle because they shared a close relationship with their spouses, some of them were left with young children to care for and a few of them also had financial struggles and hardship. But God gave them the strength to bear their loss and they also had the strong support of family and close friends.

The theory of cognitive appraisal by Lazarus and Folkman in 1984, helps us understand the stress that older adults would have experienced during their challenging situations. According to this theory the amount of stress experienced by the older adults depended on how they appraised the challenges they experienced especially during the death of their spouse. Stress could result from a feeling of helplessness, physical exhaustion, depression, inadequate or absence of family or
social support, depletion of economic resources, emotional attachment and uncertainty about the future. The theory of cognitive appraisal states that stress is not a response to a stimulus in the environment but a cognitive appraisal of a particular event. Stress results when a person appraises a situation and feels that it is taxing or exceeds her resources and endangers her well-being (Sincero, 2012).

This theory is applicable in the life of a few of the participants. FK shared about how his wife’s death had left him feeling empty and lost. He would often feel depressed and not know what to do. They were married for over 52 years and he missed her so much and felt all alone even in the midst of family. He tried to rationalize and is still struggling to come to terms with her death. He is aware that he has to accept God’s will and that he cannot add an extra day to her life, but it was a difficult and slow process. He is still very emotional when he speaks about her illness and death and broke down and cried during the interview. Even though FK has the support of his children, he did not feel like sharing his sorrow with them, so healing was taking its own time. But he was strong and has always been optimistic; he would always miss her, but he would hold on to her memories and be happy again.

IP was happily married for eight years and living a comfortable life with a very supportive husband and their two sons, when tragedy struck. Her dreams were shattered and life seemed bleak when she heard that her husband met with a fatal accident. At the age of 30, she was left a widow with two sons, the elder being 6 ½ years and the second a 2 ½ month old baby. She was so traumatized that she had to stop nursing her baby as the milk had dried up; her baby would not drink from the bottle; and there were times when her mind would switch off. Coping with her husband’s death and caring for her two boys was a nightmare for her.
For IP there was a sudden change from a carefree life to one of responsibility. Life suddenly became serious and all she could think of was how to survive. She was a very strong person and was determined to be independent. She took up her responsibilities as a single mother seriously and all she wanted was to give her two sons the right values in life and a good education. She worked hard to make two ends meet. But she had the support of her mother and mother in law in this hour of grief and she slowly pulled herself together and started life anew. Though she struggled she had many satisfying moments that motivated her to move on. When she looked back at the years gone by she feels satisfied and happy that because of her hard work and commitment, her sons were well settled and happy with families of their own.

In the context of the experiences of the above participants, the theoretical view of Neugarten is applicable here. He defines tasks that needed to be accomplished for a person to age successfully such as coping with physical illness, the acceptance of reality and imminence of death, the acceptance of the need to be dependent on others while at the same time being able to make independent choices that gave one satisfaction (Karp, 2014).

The above experience of IP can be related to the study done by Smith and Hollinger-Smith (2015) who examined the ‘relation between savoring, resilience, and psychological well-being’ in older adults living in community. Results indicated that though there were positive outcomes for older adults with both high or low resilience levels, for older adults who exhibited high resilience and a greater capability to savor positive experiences, there was increased happiness, less chances of depression and greater life satisfaction.

Participant NK shared with a lot of emotion that her husband’s untimely death was the biggest shock. When he passed away, she was left feeling disheartened and
helpless and could not fathom why he was snatched from her at such a young age. She was left a widow with two children yet to be married; and this was her greatest worry. Living alone and managing without him seemed almost impossible and thoughts of ending her life crept in, but she was not one to give up. She pulled herself together and decided she had to live for her children. Her experiences have made her strong and have taught her to be independent, optimistic and resilient in any difficulty.

JT lost her son in a tragic accident; his ship sank at sea and he and his colleague were never found. He was newly married and his wife in her sorrow was very harsh with her in-laws. She not only had to come to terms with her son’s death, but she also had to cope with an abusive daughter in law. A few years later her husband passed away after a long illness and months in hospital. She was drained of all her money and was left with almost nothing to even live on. At this time, she felt she had lost everything. The healing process took many years, but God gave her the strength to bear her loss and she now believed that everything that happens was God’s will. She confessed that God was alive! She had come to terms with her son’s death and has moved on with her life. She has a strong determination to do things for herself and not depend on anyone. She still felt young in spite of her aches and pains. She kept paying guests in her house and was like a mother to them. She found her comfort and happiness in these young men, probably a compensation for the son she lost at sea. They laughed, joked and ate together. She even reprimanded them and kept them in check when necessary. JT also had the support of her friends in the neighbourhood. They had been together for over 40 years and had stood by her whenever she needed them.

The experiences of both NK and JT are supported by a study done by Netuveli et al. (2008) to identify adults in the age group 50 years and above, who exhibited
resilience and also to identify the predictors and characteristics of their resilience. The adversities that the participants would have experienced were bereavement, marital separation, poverty and functional limitations. Results indicated that older women were predominantly more resilient than men and this was attributed to their strong social support irrespective of which socio-economic group they belonged to. This study also indicated that social support existing before a traumatic event or adversity increased resilience, especially in older women.

The results of the above study are also applicable to the experiences of TT. She was generally a happy person with a positive attitude and would not let anything weigh her down. But when her son in law passed away at a very young age, she was completely broken. They were a very close-knit family and with the support of her husband and daughters she slowly pulled herself together and began to live life again with the conviction that she had to be there for her widowed daughter and her grandchildren. She did not dwell on the negative but moved on as she believed that she was responsible for her own happiness. In times of sorrow or difficulty one needed to make an effort to be happy. When her husband passed away a few years later her three daughters were her support and strength.

For more than 15 years TT was a girl guide and this experience has given her a lot of courage and determination. As a girl guide her motto was ‘be prepared’ and she has imbibed lasting values that have helped her throughout life. She learnt positive thinking and love for nature which have been instrumental in helping her cope with challenges in life.

LQ shared with enthusiasm that a sportsman is not spared of injury. At one stage in his sports career he was looking forward to winning a gold medal at the Commonwealth games, but unfortunately suffered a hamstring injury. He was very
disappointment and it took him a long time to recover and get back on to the ‘track’ again. But he took things in his stride. His optimistic nature, strong determination and hard work saw him through.

BT was a very friendly, fun loving and enthusiastic person. He was full of life, young at heart and loved to tease his nieces and nephews. He was heartbroken when his wife suddenly took ill, suffered and eventually passed away. Unfortunately, the doctors diagnosed her illness when it was too late. He struggled along with her, as she battled for life in the ICU for two months. After she passed away he missed her immensely as they did everything together. Even prayer became a burden. He struggled to come to terms with her death. Nights were long, sleepless and lonely and he tried his best to keep himself occupied during the day. He joined a library and started reading and also went daily to church for mass. His daughters were a great support to him. He kept himself busy doing odd jobs around the house and helped with the grandchildren. His positive attitude, humour and strong determination helped him move on.

**Facing challenging responsibilities dutifully.** Participants shared experiences of parents or parents in law who were ill, bedridden and needed their care and support; those were difficult days as they used to be tired, anxious and lose their patience. Life was a roller coaster ride, they struggled but slowly they took it in their stride and prayed for the strength to be patient and understanding. Some of them had the burden of educating their children with limited finances; and then later had to find spouses for them and get them married. This was a herculean task but everything fell into place in time.

IP took up her responsibilities as a single mother conscientiously and all she wanted was to give her two sons the right values in life and a good education. She worked hard to make two ends meet. They were growing boys and were quite
demanding of her time and energy. She had to look after the home, care for an ailing mother and cope with her teaching career. She is a very strong person and was determined to be independent. Today she feels satisfied that because of her hard work and commitment her sons are well settled and happy with families of their own.

NK’s struggles began after her husband passed away. She was left a widow with two children yet to be married; and this was her greatest worry. She felt it a burden to find spouses for her children and would have preferred if her husband was there to share the responsibility. Eventually her children were married and she is satisfied, happy and relieved.

WO shared that when her mother took ill and was bedridden; she often had to look after her all alone without help from her siblings. These were trying days for her. Her mother was suffering and it was so difficult to shift her to the hospital alone. As she struggled WO felt desperate at times, but she took it in her stride and prayed for patience and understanding. After her experience with caring for her mother, her only wish is that she should not suffer or become a burden to anyone. She is determined to take care of her health so that she would be healthy and continue to be of service to the poor and needy.

When IP’s mother became frail and was bedridden towards the end of her life she had to cope with caring for her mother, go to work and take care of the home and children. Her mother had to be taken to the hospital and a special diet had to be cooked for her. It was a struggle and now when she looks back she wonders how she managed to cope. When she passed away it took her a while to adjust. She felt lonely and missed adult conversation. Her mother used to keep the house cheerful and her presence in the house was missed.
The stressful experiences of the participants and their ability to cope is supported by a study by Lim et al. (2015) who observed that depressive symptoms were prevalent in older adults in both the Western population and the East Asian population and stressful life events have been linked to increased depressive symptoms. They were interested to know if there was a connection between stressful life events and depression in old age and the role of resilience in coping with this. Results indicate that lower levels of resilience and increased number of stressful life events resulted in higher levels of depressive symptoms. The key underlying factors of resilience was optimism and a personal ability or competence. They concluded that resilience played a significant role in regulating depressive symptoms.

Prioritizing of life goals effectively. For most of the participants the death of their spouse left them feeling lost and often anxious as they had so many responsibilities to take care of. They had to strategize and plan so that the home would run smoothly. They had so many dreams and desires and wanted the best for their children. Some of the older adults struggled financially to make ends meet and at times they would feel desperate and helpless; it was prayer and their inner strength that kept them going.

EG went through financial problems after she was married and once her children were born. Her husband earned a meagre income and he would not let her work. She had to struggle with the little money he gave her and was living from hand to mouth to make ends meet. She was tortured by her in-laws and her husband did not have the courage to stand up for her. But she endured the suffering for the sake of her children. After coming from a home where she was the princess in the family she had to endure so much of suffering and hardship. She went on her knees and prayed and implored the Lord for solace, support and guidance. Her staunch faith helped her to
smile through her challenges because she had the confidence that she would get through this difficult phase. Looking after her children and giving them the best in life was her focus. EG was a fighter and she would not give up. She was focused on getting her own home so that she and her family could move out. After all these years she now looks back with satisfaction and relief because her children are well settled and, in her words, ‘I can proudly boast I’m a happy mother’.

WO shared that after her husband died she had to struggle for a while. Though she had the support of her family, she was not financially secure. She wanted to be independent and live on her terms. She did not have much education but was determined to find a job. She started working and after some difficulty managed to procure what was due to her from his work place. It took her a while but she succeeded in making life worthwhile.

IP was living with her mother after her husband tragically passed away. At times there was some unpleasantness in the home as her younger brother felt that she was not contributing enough financially. IP did not want any unpleasantness and so she bought the house with whatever savings she had. This IP had to struggle, but she knew that the Lord would not let her down. At these moments she felt alone and desperate and it was her inner motivation and strength that kept her going. With a sense of accomplishment in her voice she shared that being a single parent her main purpose for living was her sons; she focused on their academics as she wanted them to excel in life. Finally, after a lot of hard work, encouragement and support her elder son went on to become a doctor and the younger son an engineer. They are her pride, well settled and doing well. Both of them give her all the financial and emotional support she needs.
WO enjoyed her freedom and independence and did not want any restrictions on her activities, in her words she wanted to be a 'free bird'. Even when she was ill she insisted on doing things for herself, even though her sisters were willing to help her. But slowly reality is dawning and for WO getting old meant getting used to changes in her life. She realizes that she is not the same as her younger days, she had to be extra cautious when doing her work as she experiences pains and aches and also feels tired at times. She said that just like the date and the year on the calendar changes, so the human body also changes as one gets older. She had accepted the ageing process gracefully.

With a reference to the above participant experiences, literature provides some insight into successful ageing and resiliency. Resiliency is the knowledge, skills, abilities and insights that accumulate over the years, as older adults struggle to overcome adversity and face challenges. Resilience would also include ‘Equanimity’ or the composure that enables older adults to adopt a balanced perspective of the joys and sorrows of life; ‘perseverance’ or the will to keep going in spite of hardships and disappointments; ‘self-reliance’ or self-confidence; ‘existential aloneness’ where older adults value relationships, but some experiences are best faced alone and finally ‘meaningfulness’ or finding meaning and purpose in life. Older adults who are able to take control of how they react and re-adjust to periods of disruption, crisis and loss will feel powerful and confident. Keeping these aspects in mind, successful ageing would mean being active, a belief that one is in control over life events and a conviction that change will stimulate growth (Langer, 2004).

Langer (2004) in his conceptual paper speaks about ‘the strengths perspective’ which encourages care givers and counsellors to focus less on pathologies and problems and focus more on the strengths, assets, capabilities and positive qualities of
older adults. This generative model when implemented helps older adults be more in control and makes them more efficient at coping, problem solving and healing. The strengths model empowers older adults to cope with the stressors of life, find meaning and purpose, develop a deeper spirituality and in the process become more resilient.

The positive impact of the strengths perspective can be seen in the experiences of the participants as they learn to adjust and be flexible in order to cope with difficulties and hardships that came their way.

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

Spirituality is “the feelings, thoughts, experiences and behaviours that arise from the search for the sacred. The term ‘search’ refers to attempts to identify, articulate, maintain, or transform. The term ‘sacred’ refers to a divine being, divine object, Ultimate Reality, or Divine Truth as perceived by the individual” (Luthans et al., 2015).

With reference to this research study, for a few participants, spirituality was largely rituals and religious practices, while for others it was both religious practices and a faith in God or a higher power. They spent time in prayer, meditation and introspection and this gave meaning to their lives. Spirituality became the core of their being, guiding and determining the purpose of their lives. They were able to look back at their lives, their achievements, good deeds and disappointments and appreciate the beauty of life. It was a journey of 70 years and more; worthwhile and fulfilling.

The emergent theme ‘Inclination to spirituality makes adaptation to changes more meaningful’ has two sub themes:

- relies on a higher power for strength and peace
- involves a search for truth and deeper meaning
Relies on a higher power for strength and peace. For all the participants ‘spirituality’ seemed to be an important part of their lives and had developed as they experienced and faced hardships and difficulties. It was because of their faith in God and their strong spiritual foundation that they were able to be hopeful and optimistic for brighter days ahead. In a way their deep spirituality was largely instrumental in the development of PsyCap in these older adults.

In Indian homes religion is given a lot of prominence, especially in the lives of older adults. This has been supported by research which indicates that in India religion aids in increasing satisfaction in life and reducing mental distress. Religion also helps individuals find meaning in life and plays a crucial role in influencing the wellbeing of older adults (Chokkanathan, 2013).

This has come out very strongly in this research study as well, as all the participants have a strong faith and belief in the Divine. When in distress they have all turned to God for help. Spirituality seems to be more a part of the ageing process, as even though the participants prayed and had a belief in God in their younger days, they have become more spiritual because of the hardships and difficulties they experienced over the years.

Through all her struggles IP has learnt to depend on the Lord. She received support from family and friends but from her experiences she realized that human beings change but God’s support was constant. He gave her the inner strength to cope. There were trying times, when she felt alone and afraid of what the future held for her. With conviction she expressed gratefully that in times of distress she turned to prayer and the Lord was faithful; He never turned her away. He always had time to listen to her and this gave her the confidence to look ahead with courage.
NK shared that she performed puja every morning and then spent time in meditation for about 45 minutes as these rituals made her feel peaceful and cleared her mind of unnecessary clutter. When she focused on God she found a deeper meaning in life and was able to cope with her struggles and sadness. Prayer time was precious to her and she made sure that nothing would disturbed her. She felt that as human beings we need to focus on God and develop a relationship with God.

When in times of difficulty BT went to a special grotto, sat down quietly and spent time in prayer. He had a great devotion to Our Lady and found solace and consolation in her presence. Even when his wife died and he could not get sleep he would spend time praying. Prayer helped him bounce back and face reality.

For EG at every step she turned to God. She spent a lot of time in prayer and actively participated in religious prayer meetings and rituals. God was the center of her heart, her home and her family. Following her example her children have also become very religious.

An interest in the terms religion and spirituality has been growing since the 1980’s, as this has become an important part of people’s lives today, and in particular for older adults. Researchers generally talk about successful ageing with a predominant focus on optimal well-being in relation to physical, psychological and social functioning while the spiritual dimension has been ignored. Often the terms spirituality and religion are used interchangeably, but they are not largely synonymous constructs. Religion is generally more ritualistic and could take into account beliefs and practices; while spirituality is more of a personal relationship, a personal search for meaning and purpose that goes beyond religion and relates to a higher power. Research indicates that generally religious practices start from a young age and remain stable as individuals reach adulthood, but spirituality is more distinct as one gets on in age. Older adults
describe spirituality using various terms such as a transcendent belief in some higher power, drawing on inner resources of strength and peace and experiencing a connection with self and others. While older people also give a great deal of importance to health, physical fitness and social relationships, they also give importance to a positive attitude, self-understanding, opportunities for personal growth and purpose in life. Unfortunately, the personal experiences and views of older adults have received minimum attention. Exploring the existential and spiritual needs of older people will give a better understanding of what older adults mean by success in later years (Sadler & Biggs, 2006; Schlehofer et al., 2008).

The results of this research study, support the views of the above researchers and also affirm that spirituality seems to be more a part of the ageing process. Some of the participants expressed that they were not so spiritual in their younger days as they were busy with family and their professional life, but as time went by, they retired and children left home; they had more time to pray, to read holy scriptures and visit pilgrim centers. They turned to God whenever they had a problem and were confident that He would see them through.

Participant FK had from a young age found solace in prayer. He now prayed that he would be able to care for himself till his last day as he did not want to be a burden to his children. He hoped that he would continue to be independent both physically and financially. His only concern now was to find life partners for his daughter and son. This was his wife's concern too. His deep trust and faith in God helped him believe that God knows best and, in His time, His will be done.

LQ was also very religious and attributed his talent as a 'Gift from God'. He knew God had a purpose for him and he always made it a point to give God a special place in his life. He now enjoys a retired life relaxing, but also spends time in prayer
and rituals. He shared that he had a long list of special intentions he needed to pray for, so it took him all day to finish his prayers.

Participant BD felt that as she got on in age, prayer has become an important part of her life. She was very religious and devoted a lot of time to praying for her family. She followed a number of rituals and religious practices. She also read the Bible and other religious magazines and lit a candle every day while saying the family prayers.

**Involves a search for truth and deeper meaning.** Personal meaning in life, participation in formal religious and spiritual practices, the importance and ease associated with practicing religion, being at peace with oneself and the availability of religious resources were all important aspects that predicted and contributed substantially to wellbeing in older adults. They helped older adults cope effectively with the inevitable stresses of old age and maintained personal wellbeing (Fry, 2000).

For TQ religion influenced his thinking and perspective to life in a big way. As he did not get sleep for most part of the night he spent his time reading and understanding the Koran and putting the teachings into practice. He stressed on the importance of hard work, integrity, discipline, honesty, self-control and fear of God. The teachings of the Koran also stressed on generosity and so TQ set aside some portion of his savings for the education of poor children. This gave him a deep satisfaction and he also felt peaceful and happy as he was convinced that this was what God wanted him to do in his old age.

This is supported by researchers who have found a strong connection between spirituality and older adults. They observed that in recent times religion and spirituality play an important part in determining psychological wellbeing in older adults. Older adults are also turning to religion and spirituality to give them solace and
help them cope with the challenges that are an inevitable part of ageing (Fry, 2000; Wayne et al., 2014).

KN was looking for a deeper meaning and purpose in life through rituals, meditative prayer and service to the poor and needy. Prayer and meditation helped him to move on. He believed that one had to die to self to live a fruitful life. He was very happy, joyful and satisfied with life. He expressed a desire to go to heaven and wanted God to save his soul.

This is supported by research which indicates that the absence or presence of religious activities and spiritual practices which include personal prayer, devotions, a belief in a greater power and a deep-rooted meaning for life have been found to predict psychological wellbeing in older adults. As years go by older adults seem to be moving towards transcendence, a deeper spirituality and a search for a deeper meaning in life (Fry, 2000).

WO used to travel extensively with her husband as they both enjoyed visiting different states and cities in India. After he passed away she continued to travel, but now as an older adult she found more meaning in visiting temples and religious places. As she got older, prayer has become an important part of her life. She receives spiritual strength by visiting temples, chanting shlokas, interacting with friends and learning alternative pray methods.

Literature indicates that religious beliefs, rituals and practices of older adults, their deep spirituality and connections with their community encompass their strengths and resources. The religious beliefs of older adults and their spiritual practices gives them a sense of meaning and purpose in life (McFadden & Kozberg, 2008).
This importance of spirituality in the lives of older adults has been explained by Lars Tornstam in 2005, who proposed a theory of Gerotranscendence - a positive approach to ageing. This theory is special and different because it explains the passivity and withdrawal of older people from society as another way of ‘being’, termed as transcendence which leads to an improved quality of life. As older adults are satisfied with a life well lived, they shift from a materialistic life to one that is integrated and transcendent. It is a period when they feel at peace with themselves; time loses its importance, the fear of death decreases, and the individual self transcends and becomes one with the universe. At this stage trivial things lose their importance and they broaden their outlook to life; the older adult feels the need for reconciliation and in the process, life becomes more meaningful. Lastly, close relationships become important and they feel the need for positive solitude (Tamari, 2010).

A significant aspect of the above theory is the importance it gives to spirituality. Older adults in this study spent more time in spiritual pursuits. The spiritual self enables an individual to appreciate, search and discover truth and inner freedom. Older people have the time and the opportunity to let their spirit-self develop and flourish (McCann, 2005).

This research study supports the above theory as for most participants prayer had become an important part of their lives. They also had a deep faith in divine intervention and were searching for a deeper meaning and purpose in life.

Along with contemplating on the meaning of life comes the meaning of death. Raju (2011) indicates that in India religion takes precedence as one grows older and older adults turn to spirituality for various needs such as, when in need of support, as a
Some of the participants still felt young and had not even considered the inevitability of death, a few others were aware that death could not be stopped and they could not retrace the years gone by, but this did not stop them from continuing to live fruitful and meaningful lives.

For WO death was a natural process and no one could stop it. Her only wish was that she should not suffer or become a burden to anyone. She was determined to take care of her health and to be of service to the poor and needy.

TT knew that death was inevitable, one needs to accept it and focus on living life to the full.

EG first encountered death when her father passed away many years ago. She then realized that death attack’s everybody’s house and the dead person takes nothing with him. She has attended so many funerals and the ceremonies that followed but never gave death a second thought. Only when it struck her house and her dad, did she realized the sadness that comes with losing a loved one.

FX shared that after his wife’s death he was ‘less afraid of death’. Death was a part of life. He had heard religious leaders preach so many times that death was the beginning of a new life and that we would rise on the last day. But he was doubtful about this teaching as he has never heard of anyone rising from the dead. One just had to believe in God, that was faith.

Participant IP expressed that it was best to have a sudden death, without suffering and without being a burden on her children.
DE believed that one should not be scared but be prepared for death at any time. One should have a clear conscience, be good to all and avoid being a burden to anyone.

For LQ age was only a number; death was inevitable and he has very rarely given a thought to ageing and death.

TQ compared dementia to the stage just before death, where life was losing its purpose. He expressed that he was feeling satisfied and at peace with himself. He had lived his life, worked hard and looked after his family and he had also made his contribution to society. Now it was time for him to move on from this world as his purpose had been fulfilled. Everyone has to die so he prayed that God may call him as he had accomplished all that he had come to do. He spent a lot of time in prayer and reflection.

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 (Santrock, 2007).

From TQ’s sharing it looked like he felt a sense of fulfilment, meaning and satisfaction in life and was ready to move on. Sadly, TQ passed away 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.

In a nutshell this emergent theme ‘Inclination to spirituality makes adaptation to changes more meaningful’ indicated that spirituality plays a major role in making life more secure and fulfilling for these older adults. They were able to appreciate life and come to terms with the reality of death; and in the process discovered truth and
inner freedom. Religion and spirituality filled them with a sense of meaning and purpose.

**The evolving of life’s philosophy.** This emergent theme evolved as the participants shared about the beliefs and values they had acquired after years of reflection and introspection as they experienced the joys and struggles of life; and in the process led them to inner freedom. While upholding their personal values of integrity, discipline and honesty they came to the realization that experiencing and radiating happiness was ultimately their fundamental aim and motive. Their belief in the goodness of humanity and the need to be of service to those less fortunate people in society compelled them to reach out to those in need.

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

**A life based on reflection and introspection.** Erik Erikson in his psychosocial stage of late adulthood ‘integrity vs despair’ stated the older adult maintains a feeling of wholeness while at the same time avoids regret with the realization that life is too short to live it to the full. However, even those older adults who feel a sense of fulfilment, meaning and satisfaction in life could also feel some amount of despair as they look back on their past and wonder if they could have been happier (Whitbourne, 2002).

Busse (2002), supplemented Erikson by adding that older people generally review their life experiences, spend time reminiscing over the past, visit favourite childhood places and in the process look back and try to find meaning in their lives.
Older adults also feel the need to share their experiences with loved ones, especially family.

Developmental psychologists explain that older adults move from ego despair which is preoccupations with oneself; to ego identity, which involves the search for wisdom, introspection and the realization that life comprises of the self along with a historical and cultural background. They reasoned that experiences in life provide opportunities for older adults to introspect and go deeper into their lives and this has a positive effect on their spirituality. As older adults retire they need to gaze into the sky and let that inexorable inner peace envelope their being. Even in Hinduism old age is considered a time for deep reflection and introspection. The individual moves away from worldly cares and becomes a ‘non-entity’, focusing only on the transcendence of the senses. The way in which one defines who we are in our earlier days will determine the way in which one finds meaning in later life. Finding meaning in life enhances spirituality and thereby helps older adults achieve integrity over despair. Meaning making is challenged largely when one experiences troubles and adversity. There are various factors that can aid or hinder coping such as religious beliefs, philosophy, resilience, a positive attitude and self-confidence. Feeling complete with oneself enhances the connection with others and eventually draws one closer to God (Snodgrass & Sorajjakool, 2011).

This is so true of the participants of this study as after years of experience and reflection, have developed their own meaning and philosophy to life which they strongly believed in and which gave them the motivation and enthusiasm to live life to the fullest.

DE was optimistic and believed that worrying did not solve anything. She believed that going to church and speaking to the Lord gave her peace of mind and the
rest of her day went well. She was a hot-tempered person but over the years she had learnt to be patient and cool and this helped her understand people better. Her philosophy was ‘think young’ and ‘think positive and all will be ok’. She lived happily, in the moment and took things in her stride. Her policy was that if anyone was upset it was best to give them their space and not to interfere.

Since DE lived in a joint family, trivial quarrels and misunderstandings were inevitable. Her experiences with her husband and her interaction with people through the years had given her a lot of insight about relationships which she passed on to her sons. She advised them to be tolerant and to support their wives; and to also encourage them to pursue their dreams.

FK made sure he spent time in prayer and also kept time for family. From experience he has learnt that it helps not just to be truthful and good to people but be true to yourself as well and everything follows and don’t try to cheat yourself and you will not cheat others.

WO has her own philosophy for life. She was very independent, clear about her beliefs and values and did not hesitate to speak her mind. She does not get affected when people criticise her as she felt that people had a right to their own opinions. But she would not respond with any negative comments as she did not want to hurt the other person. When children fought she advised them to compromise and make up.

Participant KN had just two lessons for life which were ‘to serve the poor in order to strive to go to heaven’ and one has to ‘die to self to live a fruitful life’.

Acquisition of integrity, discipline and honesty as personal values. BD stressed the importance of upholding the family name. Her prayer was that as long as she was alive she wanted to see her children and grandchildren well behaved, honest
and respectful. She stressed the importance of respect for parents and grandparents, something that was missing in today’s children. She felt that the mother should be at home to look after the home and the children and teach them the right values. Unfortunately, the mother needs to work to supplement the family income. Children should love and respect each other, study well and get a good job. They should be disciplined, have a good friends circle and be well behaved especially outside the home as they are being watched. When in trouble and difficulty turn to God in prayer.

TT was honest and did not hesitate to express her views and convictions but did not impose them on others. She believed that as human beings we are meant to be happy and need to pass on this happiness to others. She believes in the goodness of humanity and values people irrespective of religion or socio-economic status; live happily and give happiness to others. Her motto which she inculcated as a girl guide was to ‘do good and be prepared’. She is a vibrant person with a compassionate heart and was always ready to reach out to the underprivileged and those in need. All these experiences in turn were tied with her very strong positive attitude towards life. She was a happy and satisfied person, disciplined and very hopeful which were her strengths. She lived in the moment, kept no grudges; and believed that everyone was good. Even though people were not trustworthy and sincere, one could still instill good values in them.

BT was a people’s person. He believed that people had a right to make their own decisions and would not force his ideas or advice on to others, specially his family. Though he held a few high positions in society, he always involved his committee members and gave them the respect due to them.

FK was a very disciplined person and followed a well-planned daily schedule. Even at the age of 80 he kept himself fit and active. His breathing and yogic exercises kept his heart and lungs in good condition. FK made sure he spent time in prayer and
also kept time for family. From experience he had learnt that it helped to be truthful and good to people; be true to oneself and don’t try to cheat yourself and you will not cheat others.

TQ had a positive attitude towards life and believed in prayer and trust in God. He expressed that he has left his children a rich heritage by his example of hard work and integrity. Religion influenced his thinking and perspective to life in a big way. According to the Koran children were supposed to respect their aged parents by lowering their shoulders and not saying a rough word. He felt sad that the respect and care children in the present generation have for their parents is waning. He stressed on the importance of hard work, integrity, discipline, honesty, self-control and fear of God. 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 payed off in the end. Another value was to be generous and help the poor and needy.

For many sports persons their career was one of promise where they participated because of their talent and aptitude, but for LQ it was one of fulfilment, he enjoyed every minute, wanted more, kept pushing and felt great when he won. Sports was his passion and it was part of his very being. It was only perseverance, commitment and hard work that helped him excel. He was a very disciplined person and had a strong determination. He was very focused with a vision in mind and his eyes on the finish line; he went ahead day after day to accomplish his dream. Though LQ had a lot of disappointments during his career, this did not deter his enthusiasm in any way. He took it in his stride, remained focused and looked ahead. He believed there would always be another opportunity.

KN was a genuine, self-giving and good-hearted person and was respected by all who came into contact with him. He taught his sons that whatever they did there
should be no compromise on values. Most importantly they learnt to value time, not just their personal time but also being punctual and sensitive to not wasting other people’s time and resources. Though KN felt very happy and satisfied that during his life time he had reached out to people in need, he also felt remorseful because he was so involved in his work and in the service of the needed, that he neglected his family. He regrets that though he was working in the bank he never thought of saving for his twilight years. Now in his old age he had just enough money to live on and is grateful that his sons were taking care of him.

**Altruistic attitude to the poor and needy.** Since the older adults were enjoying their retired life and did not have too many commitments, they could reach out to people in need and make a difference. This was something that gave them meaning and purpose and a sense of fulfilment. Most of the participants were vibrant people with a compassionate heart, always ready to reach out to the underprivileged and those in need. This gave them a purpose and zeal for life.

TT had a very compassionate heart and reached out to the poor and needy. She believed that she needed to give back to society in her own little way and so she gives tuitions to poor children and has provided shelter for a teenage girl who was being abused by her family. Though she was a Muslim, 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.

Participant KN has always been a person who would stand up for the truth and for what was right and just. He went out of his way to help people who were being exploited. He worked for the upliftment of the poor and down trodden and gave a lot of importance to the education of children. He was a very simple and down to earth person and has gone out of his way to help the poor, handicapped and needy and many
times has also been cheated and fooled by them. People have taken advantage of his goodness and exploited him, but this did not stop him from doing good. Unfortunately because he was getting on in age, he could not be as active and productive as before, but he was overjoyed because his younger son has opened a home for HIV positive children and was working towards rehabilitating them.

For TQ reading and understanding the Koran and then putting the sacred teaching into practice was his philosophy during his retired life. According to the Koran he had to give 2½ percent of his earnings to the poor, so he generously gave financial assistance to needy children to complete their education. TQ was also very sensitive, caring and helpful. In spite of being cheated by his siblings he still helped them financially after he got a good job and was financially stable. He was ready to help anyone in need of monetary help, especially if it was education.

DE has a compassionate heart and reaches out to the poor people she knows. Her maids appreciate her for helping them financially. She funded the education of their children and gave them clothes and food. She went out of her way to help one of her former maids to get her pension from the bank. Her maids were happy and thankful for what she had done for them. She also helped the poor and needy through the religious organisations in the church.

For FK his wife had been his guiding star when it came to generosity. She helped everyone who was in need and gave them whatever she had without counting the cost. FK was also a very generous person with a compassionate heart. He sponsors the education of children; helps relatives in financial need and has given donation for the construction of a church. 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.
JT has had a difficult childhood and has struggled and worked tirelessly to come up in life. Her experiences have made her compassionate and understanding towards the poor; she has a soft corner for under privileged and deprived people in society. She was very generous and gave without counting the cost. She was compassionate to her maids as they were very poor and her concern for them, kept them happy and they remained faithful to her.

IP is financially secure and feels happy that she can reach out to single mothers who are in need of emotional and financial support; she helps to educate their children.

As a child EG knew what is was to get a chocolate and share it will all her siblings. She learnt at a young age to share even the little she had. She expressed with joy in her heart that in her old age she has enough and more chocolates to share. EG makes it a point to share with the poor people who live around her house. She gives the beggars on the road, her maid, the security men and even maids from the neighbouring apartment, boys in the orphanage and any other poor person she encounters.

To sum up the theme, ‘Spiritual and philosophical ways of adaptation’ older adults seem to have made many changes in their lives. Firstly, with the many years of experience behind them they had become more spiritual and wiser. They had also become more accepting and tolerant; have realized that forgiveness gives them peace of mind and helps patch up relationships; they were grateful for little things in life and have learnt to cherish time spent with family.

In conclusion, it is interesting to note that the participants were optimistic and enthusiastic older adults who believed in making the most of life. They felt young and energetic in spite of all the struggles, trials and difficulties experienced by them at
different stages in their lives. In the process of life’s journey, they have developed a profound spirituality that helps them stay strong, optimistic and resilient in challenging situations.