

After the Final Salute: A Qualitative Study of Coping among Military Retirees

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ABSTRACT: The transition from military service to post-retirement life represents a profound psychosocial disruption characterized by the loss of institutional structure, occupational identity, and collective networks. Grounded in the Transactional Model of Stress and Coping and the Conservation of Resources Theory, this qualitative study critically explored the coping mechanisms utilized by Pakistani military retirees and examined the personal, relational, and structural conditions governing their effectiveness. A qualitative research design was employed with 15 military retirees (N = 15; male, n = 11; female, n = 4; aged 50–65 years) recruited through purposive and snowball sampling. Participants were first screened for clinical distress using the Symptom Checklist-90-Revised (SCL-90-R) before participating in semi-structured in-depth interviews guided by the methodological framework of Kallio et al. (2016). Data were analyzed using thematic analysis. Findings revealed that coping was not an isolated individual attribute, but a context dependent process shaped by five overarching themes: active reconstruction of routine and purpose; religious coping and acceptance; planning and problem-focused coping; family and peer support; and avoidance, minimization, and restricted help-seeking. Although rebuilding structured daily routines, practicing spiritual coping, proactive planning, and relying on family and peer networks facilitated positive psychological adaptation, military-ingrained emotional stoicism, denial, and distraction frequently impeded formal help-seeking.

KEYWORDS: Military Retirement, Coping Mechanisms, Psychological Adaptation, Family Support, Religious Coping, Social Support, Reflexive Thematic Analysis, Pakistan

Introduction

Military retirement is a complicated psychosocial process characterized by the loss of structure, institutional affiliation, occupational purpose, and social networks. Leaving the military for a post retirement life is different from leaving a regular job, in that many military retirees may have to adjust to a civilian lifestyle that is much more unregulated and individualistic than the military. These alterations can result in stress even among people who already have a history of training to show discipline and resilience (Blackburn, 2017; Sachdev & Dixit, 2024).

Pages: 14 – 28

Volume: 5

Issue: 7 (July 2026)

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Cite this Article: Zaki, L., Nayyar, A., Shakeel, H., & Amjad, M. (2026). After the Final Salute: A Qualitative Study of Coping among Military Retirees. *The Regional Tribune*, 5(7), 14-28. <https://doi.org/10.55737/trt/v-vii.334>

Coping mechanisms include psychological and behavioral responses that are employed to deal with stressors that are perceived to exceed one's resources. Lazarus and Folkman's (1984) Transactional Model suggests that coping is related to how a person assesses a stressor and the resources he/she misdeals with it. Coping in retirement cannot only be viewed as an individual's ability, but as a function of their financial security, family relations, social support, religious beliefs, meaningful activities, and institutional support. Healthier adjustment usually includes active problem solving, routine development, cognitive reframing, social support and acceptance, while emotional suppression, withdrawal, and persistent avoidance and denial may increase distress (Haltom et al., 2023; Thomas, 2022).

But coping strategies are not always adaptive or maladaptive. They are only useful in certain situations. For example, acceptance may help with coping with an irreversible role change, and passive resignation may limit the ability of retirees to deal with manageable issues. Similarly, military emotional control can be more conducive to stability but may limit seeking help if distress continues.

The literature to date largely depicts the military population and clinical issues of the West; there is limited understanding of culturally situated coping processes amongst military retirees in Pakistan. Thus, the coping strategies adopted by retired Pakistani military and the factors which affect their coping effectiveness at personal, social and institutional levels have been examined in this study.

Literature Review

Coping as a Context-Dependent Process

Coping is a cognitive and behavioral response that a person makes to deal with a demand that is perceived as stressful or as stretching his or her resources. According to Lazarus and Folkman's (1984) Transactional Model, there are two types of coping: problem-focused coping, which aims to alter the stressors, and emotion-focused coping, which involves regulating the emotional response. However, according to current studies, this distinction should not be taken as a rigid one, as people may use more than one approach depending on the situational factors of perceived control, available resources, and the nature of the stressor (Bouskill et al., 2022).

When retirees can control their situation, problem-focused approaches like looking for a job, financial planning, routine development, and practical problem-solving can help with adjustment. However, losses that cannot be recovered (e.g., end of military service), acceptance, cognitive reframing, religious participation, and emotional regulation might be more helpful. Generally, those who actively cope and engage in cognitive reframing show reduced distress and better psychological adaptation (Haltom et al., 2023). However, there is no universal strategy that is adaptive. Although sometimes acceptance can result in a realistic adjustment, it can also be passive resignation when people face unsolvable problems. Likewise, distraction can give short-term emotional respite but can become a problematic response if it allows for avoidance of ongoing stressors.

Coping during Military Retirement

Military retirement is a journey from an institution in which roles, routines, and collective goals are very well defined in a world where these are not so clear. Former military personnel have been found to have a loss of purpose, lack of social belonging, challenges with transitioning military skills, and expectations of what is expected of them in civilian life (Blackburn, 2017; Shue et al., 2021). A qualitative meta-analysis identified culture change, lack of preparation for the transition, reduction in social support, and civilian stereotyping as influencing adjustment problems (Sachdev & Dixit, 2024).

Based on these findings, it has been suggested that, without much doubt, the outcomes of coping cannot be entirely attributed to personal resilience. Although military discipline and routine, persistence, and tangible control might help retirees find consistency, it is not a substitute for unemployment, financial insecurity, unavailable services, or isolation. Thus, to describe the unsuccessful adjustment as a failure to cope, on an individual basis, may be to miss the structural factors which limit access or availability of coping materials, and/or the effectiveness of their use.

Social support is always reported as an important coping resource. Family members can offer emotional support, practical help, and take responsibility again. Other former colleagues might be able to provide validation, since they have an understanding that civilian networks are unlikely to have. Kerr et al. (2023) reported that military personnel often appreciated peer support because of the shared military experiences creating a sense of trust and decreasing the necessity to explain their service experiences. In the same way, Slapakova et al. (2024) found that informal and community networks were frequently used when formal services were deemed culturally unsuitable or inaccessible.

However, informal support cannot be taken for granted. There can also be sources of conflict within family relationships as retirees renegotiate roles of authority, financial support, and family relationships. Military personnel networks can be a source of belonging and may also help maintain over-identification with the military past. Also, for those who suffer from emotional distress or significant functional problems, peer support may not be able to replace professional interventions.

Emotional Regulation, Avoidance, and Help-Seeking

Control of emotion is very positively reinforced in the military and can continue to be a factor after retirement. This control can help to keep you calm and avoid making impulsive decisions. But continued emotional repression can lead to a decrease in communication, help-seeking, and minimizing distress in retirees. Lack of awareness, denial, withdrawal, and coping with substance abuse have, in general, been correlated with less long-term adjustment, while emotional awareness, self-compassion, and supportive disclosure have been linked to increased resilience (Braun et al., 2024; Thomas, 2022).

Thus, it is important to differentiate between regulation and suppression. Regulation is the process of acknowledging emotions, managing them in a positive way, and suppression is the process of hiding or denying emotional experiences. An outwardly disciplined approach can lead to unworked-through psychological challenges.

Coping in the Pakistani Context

Collectivist family structure, religious beliefs, economic conditions, and social expectations have an impact on coping among Pakistani military retirees. As per the studies conducted in Pakistan on older people and high-stress job groups, religious coping, positive reinterpretation, planning, family support, and social engagement are common coping strategies (Alvi et al., 2021; Munawar & Choudhry, 2021; Quraishi et al., 2018). Rituals could help with the sense of meaning, acceptance, and hope; families could help to alleviate practical and emotional strain.

However, these tools should not be marketed as 'one size fits all' protection. When religious coping is accompanied by active problem solving, it may facilitate adjustment; when the difficulties seem to be ones that do not call for personal action, then religious coping may become passive. Similarly, the quality of the relationship and financial and emotional resources of the family are all important factors in family support.

Existing evidence continues to be mainly from Western populations, quantitative designs, and studies of clinical disorders. Few studies have explored the usefulness and limitations of coping strategies as seen by the Pakistani military retirees themselves. The present study seeks to fill this research gap by focusing on the interaction between the personal response and the resources available within the family, society, finance, and institutions.

Theoretical Framework

The basis of this study was the Transactional Model of Stress and Coping developed by Lazarus and Folkman (1984), which conceptualizes stress as an interaction between the demands of the environment and an individual's appraisal of the resources they have available. In the primary appraisal, military retirees can perceive retirement as a threat, loss, challenge, or opportunity. Secondary appraisal is determining if one's finances, family, and institutional resources are adequate to cope with the transition. The coping processes are therefore not necessarily uniform and will depend on the perceived control (Biggs et al., 2017).

The model differentiates between problem-focused coping in which individuals attempt to change stressors that they can manage, and emotion-focused coping in which people attempt to manage their emotional response to stressors. Problem-focused coping might be represented in military retirement, employment seeking, and financial planning, while acceptance, religious activities, and emotion regulation might be represented by emotion-focused coping. But this is not an absolute difference; some may apply two or more strategies or switch strategies depending on the situation.

One of the drawbacks of the Transactional Model is that it focuses on each person's own appraisal, and this can underestimate structural issues like poor retirement preparation, restricted employment options, and the lack of access to psychological services. Hence, the Conservation of Resources Theory offers an alternative view and suggests that stress is exacerbated when valued resources, such as occupational roles, social networks, income and institutional supports, are removed or threatened (Holmgreen et al., 2017). These frameworks allow coping to be considered more than just personal resilience, but rather as a process resulting from an interplay between personal agency and social and institutional resources.

Method

Research Design

A qualitative, cross-sectional design was used to explore the Pakistani military retirees' understanding and coping with post-retirement life. Qualitative inquiry was suitable since coping is influenced by individual assessment, cultural significance, and availability of social and material resources, all of which may not be adequately represented by a set of prior quantitative categories. This article presents a focused analysis of the data on coping that was gathered from the larger study regarding self-esteem and coping mechanisms among military retirees.

Participants and Sampling

Finally, 15 military retirees (11 males and 4 females) from Pakistan were selected as a sample. Using a purposive sampling method with snowball sampling, military personnel networks, military community centers, and social media groups relevant to the study were used to recruit participants. The criteria for eligibility were being retired from the Pakistan Armed Forces, age range 50–65 years, and having retired for at least 6 months. Those with severe cognitive impairment or clinically significant psychological distress were not included.

The sample size was decided based on the depth and the adequacy of the data and not based on statistical representativeness in accordance with qualitative sampling principles (Guest et al., 2006; Saunders et al., 2018). However, the sample was limited in terms of demographic diversity, as most of the participants were male, and purposive sampling was used. It is, therefore, important to view the results as context-specific narratives and not as representative figures of coping among all military retirees in Pakistan.

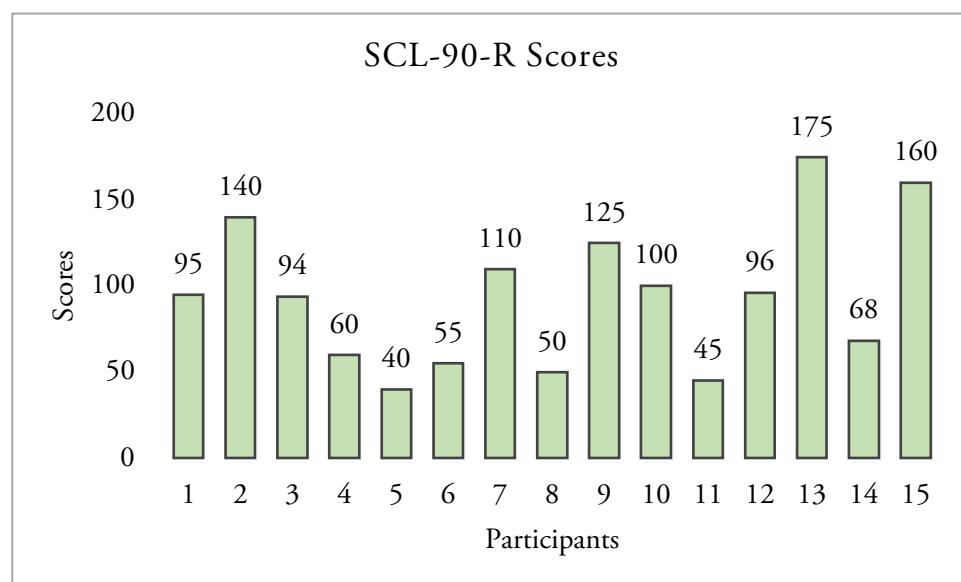
Table 1*Demographic Characteristics of the Participants*

Characteristic	Category	N	%
Gender	Male	11	73.3
	Female	4	26.7
Marital status	Single	2	13.3
	Married	13	86.7
Family type	Nuclear	12	80.0
	Joint	3	20.0
Living arrangement	With family	13	86.7
	Alone	2	13.3
Employment status	Working	10	66.7
	Not working	5	33.3
Social activity	Active	7	46.7
	Occasionally active	8	53.3
Primary income	Pension	4	26.7
	Pension and job	8	53.3
	Pension and family support	3	20.0

Data-Collection Instruments

A demographic information sheet was obtained that included information on gender, marital status, family structure, place of residence, work situation, sources of earnings, military service, and retirement status. These variables were used to give background to the analysis of the influence of post-retirement resources on coping.

Symptom Checklist-90-Revised was used as a screening tool and not as an outcome measure. The nine symptom dimensions are measured by the 90-item scale with a five-point response format (Derogatis, 1994). The Urdu version has shown acceptable to high internal consistency, and subscale coefficients range from .71 to .87, and the overall coefficient is .98 (Shafique et al., 2017). Participants who fell in the clinical range of scores were excluded from the interviews and referred for professional help.

Graph 1

Semi-structured interviews were used to collect data. To develop the interview guide, the framework proposed by Kallio et al. (2016) was followed, and the guide was pilot-tested with two military retirees. The feedback from the pilot testing has led to refinements in the wording, better sequence, and the inclusion of probing questions. The questions germane to the present article were focused on the problems faced in retirement, methods for stress management, effectiveness of those methods, sources of support, and suggestions for future retirees.

Procedure

The research was approved by the Department of Psychology's Institutional Review Board and the Departmental Ethical Review Committee, Air University, Islamabad. Participants were informed about the study's goals, procedures, confidentiality, voluntary participation, and the right to withdraw. Written informed consent was obtained prior to screening and interviewing.

The interviews were face-to-face or virtual and were carried out in both English and Urdu, depending upon the preference of the participants. With consent, interviews were audio recorded and then transcribed verbatim. The Urdu interviews were first recorded in Urdu and then translated to English. Partial back translation was done to check the semantic accuracy, and culturally specific expressions were translated based on the contextual meaning. Details identifying the participants were de-identified using participant codes, and electronic recordings and transcripts were kept on encrypted devices.

Data Analysis

Interview data were analyzed using the six phases of the thematic analysis procedure, as outlined by Braun and Clarke (2006): familiarization, initial coding, theme development, reviewing themes, defining themes, and producing key themes as a report. The analysis was mostly inductive, in search of patterns emerging from the participants' accounts, and was theoretically sensitive in terms of appraisal, perceived control and coping resources, from the perspective of the Transactional Model of Stress and Coping.

Coding focused on coping behavior, emotional reactions, social and religious support, reconstruction of routine, work, financial planning, avoidance, and perceived support needs for the current article. Semantic content as well as underlying meanings were analyzed. Not all strategies were categorized as adaptive or maladaptive; the function, length of time, context, and reported outcomes of strategies were taken into consideration. This allowed, for instance, distraction to be understood as a short-term strategy to manage emotion or as a long-term avoidance strategy based on the way it functioned in the participants' story.

Participant validation was achieved through participant de-briefing and review of selected transcripts with colleagues. Transferability was enhanced by providing contextual description and an audit trail, and reflexive notes were provided as a part of the trustworthiness criteria of Lincoln and Guba (1985) to record coding and interpretive decisions.

Ethical Considerations

Ethical approval was obtained from the Institutional Review Board (IRB) and the Departmental Ethical Review Committee of the Department of Psychology, Air University, prior to participant recruitment and data collection. Participants showing significant distress during screening were referred to appropriate mental health services. In addition, all participants received information on counseling, mental health, and veteran support resources, and were guided in progressive muscle relaxation (PMR) and other mind-relaxation techniques to promote overall well-being. Audio recordings and transcripts were securely stored on encrypted devices. Throughout the study, cultural

sensitivity was maintained, with respect for military and Pakistani cultural values, and interviews were conducted in the participant's preferred language (English or Urdu). However, clinically distressed individuals mean that the findings primarily represent coping during non-clinical retirement adjustment. More severe or harmful coping patterns may therefore be underrepresented, which must be considered when interpreting the results.

Results

The analysis revealed three dimensions of coping that are interrelated: coping behaviors, avoidant or limited coping styles, and social resources for coping. However, the frequencies of the codes showed that the most common strategies were taking up hobbies and maintaining a positive attitude, followed by social engagement, productivity, family support, physical activity, pre-retirement planning, and religious activities. These frequencies represent "recurrence" in the data set, not statistical prevalence. Five interrelated themes were identified through the focused analysis that included potentially adaptive and restrictive coping responses. The codes and their frequencies in the data set are shown in Table 2.

Table 2

Coping-Related Codes and Their Frequencies among Military Retirees

Coping category	Coping-related code	Frequency (f)
Effective coping	Pursuing hobbies and personal interests	12
Effective coping	Acceptance and positive mindset	12
Effective coping	Staying productive	11
Effective coping	Social engagement and reconnecting with others	11
Effective coping	Physical and recreational activities	10
Effective coping	Seeking emotional and family support	10
Effective coping	Pre-retirement planning	10
Effective coping	Religious and spiritual coping practices	9
Effective coping	Maintaining a structured routine	8
Effective coping	Mindfulness	7
Ineffective coping	Lack of deliberate coping planning	8
Ineffective coping	Avoidance through distraction	7
Ineffective coping	Denial or minimization of stress	4
Ineffective coping	Limited awareness of coping strategies	3
Ineffective coping	Not seeking help	3

Active Reconstruction of Routine and Purpose

Participants frequently managed retirement by replacing the externally imposed structure of military service with self-directed routines. Staying productive, undertaking household responsibilities, exercising, reading, and pursuing hobbies helped reduce idleness and restore continuity. Participant 11 explained:

"I never let myself be idle. That's the key. If you stay busy, stay productive, there's no chance for depression or loneliness."

This book indicates that work was more than a diversion; it helped restore a feeling of order and purpose that had been previously provided by the military regimen. But coping through productivity can become problematic when a sense of self is tied to productivity. Its effectiveness seemed to rely then on whether or not activity resulted in meaningful engagement versus preventing emotional reflection.

Mood regulation and time organization were also achieved through physical and recreational activities. Participant 15 reported using "regular exercise, walking, reading" in conjunction with religious practices. These

integrated strategies are evidence of the fact that retirees were not only using one coping category but rather, a combination of behavioral, emotional, and meaning-oriented coping.

Religious Coping and Acceptance

Religious practices emerged as an important source of emotional stability and meaning. Prayer, Quran recitation, and supplication helped participants tolerate uncertainty and interpret retirement within a broader spiritual framework. Participant 12 stated:

“The first thing is prayer and worship. This gives a lot of peace... Prayer, supplication, recitation of the Quran, all these give a lot of strength.”

Religious coping seemed especially helpful in dealing with those things that one could not change about retirement. In the same way, the experience of acceptance and positive reframing decreased the sense of loss of retirement. Participant 11 spoke of retirement as “a new beginning” and stressed being active and positive. However, successful acceptance only occurred when it was backed up by adjustment; without adjustment, it might have been passive resignation.

Planning and Problem-Focused Coping

Participants who prepared before retirement reported greater perceived control. Planning included financial preparation, encouraging family independence, identifying post-retirement activities, and anticipating changes in routine. Participant 3 explained:

“There were many things that were pre-planned because I was aware that one day I would retire.”

Pre-retirement planning therefore functioned as problem-focused coping by reducing uncertainty and protecting against sudden resource loss. In contrast, participants who entered retirement without clear plans described difficulty remaining productive and identifying new roles. This contrast indicates that coping effectiveness was shaped not only by resilience after retirement but also by opportunities and preparation before retirement.

Family and Peer Support

Family support provides emotional reassurance, practical stability, and opportunities to develop new relationships. Participant 3 stated:

“My family supported me, and that is the main reason I didn’t suffer much.”

Some retirees also had the opportunity to spend more time with their families and build purposes beyond their military service. But family support was not a personal coping mechanism but rather relying on the availability and quality of relationships. If they do not have any responsive family networks, however, they are likely to have fewer coping resources even if they are equally motivated.

Peer networks provide another kind of support. Advice from former colleagues, based on their common experience, minimized the need to explain military culture. Participant 10 encouraged the retirees to keep in touch with other retirees or other people in the course, as “these people understand you.” However, peer support helped to foster continuity and social belonging, and ongoing dependence on military networks might limit broader social reintegration.

Avoidance, Minimization, and Restricted Help-Seeking

Not all coping responses facilitate adjustment. Some participants used activities primarily to avoid retirement-related emotions. Participant 1 acknowledged using “little things” to distract from no longer working, while Participant 4 stated:

“When I was disturbed by something, I engaged myself in another activity.”

While it may be a temporary distraction, it won't cure an issue with employment, identity, or uncertainty. Whether it provided a temporary respite from emotions or a long-term avoidance, therefore, was dependent on its function.

There was also limited awareness of coping strategies, which limited deliberate adjustment. In the beginning, Participant 4 said he didn't know anything about coping mechanisms but then said he didn't feel any stress. But the same respondent reported being “disturbed alot” if he or she could not get a job. This conflict implies potential minimization as opposed to no distress. Emotional regulation may have been encouraged in the military context, which could have enabled emotional composure as well as provided a barrier to acknowledging and articulating psychological distress.

Participants were reluctant to seek help, which further limited coping options. Self-reliance was seen as a sign of resilience and was encouraged, but over-reliance on personal control might result in not seeking emotional or professional help. Thus, there was no simple correlation between poor coping and lack of effort. Rather, it was often found to be a strategy and the retirement transition that did not match up.

Overall, effective adjustment was characterized by flexibility in problem-focused and emotion-focused coping as well as social and meaning-oriented coping. Retirees seemed to better handle the situation when they were able to establish new routines, continue relationships, embrace the change, and plan for the real-life difficulties. Coping was less effective when there was a distraction, denial, or self-reliance, which prevented active coping with unresolved stressors.

Discussion

This research investigated coping strategies among military retired persons in Pakistan and factors influencing their self-efficacy of coping. The results show that coping is not a fixed phenomenon, but a fluid process characterized by regular reconstruction, productive engagement, physical activity, religion, acceptance, family bonds, peer relationships, and pre-retirement planning. But at times, distraction, emotional suppression, denial, and limited help-seeking hindered participants' ability to resolve ongoing challenges. Being effective thus was not only a matter of which coping strategy was chosen, but also of why, how long, under what circumstances, and with what resources the retiree was coping.

Reconstruction of Routine and Meaning

Common responses to retirement were finding new routines and staying busy by doing productive things. This aligns with previous research that has shown that military retirees may struggle following the loss of the structure, purpose, and predictable responsibilities that service provides (Sachdev & Dixit, 2024; Thomas, 2022). Exercise, household duties, reading, hobbies, and post-military activities seemed to fill some of the void left by military service.

According to the Transactional Model of Stress and Coping, these behaviors are problem-focused coping behaviors since the participants were trying to change the practical implications of retirement, not simply endure them (Lazarus & Folkman, 1984). However, it does not necessarily count as effective coping to simply keep busy.

When productive activity was oriented towards a purpose, socialization, or satisfaction, it seemed to be beneficial. By contrast, perpetual stimulation might serve as avoidance, in that it was done to avoid thinking of emotional or work-related issues. The psychological aspect of an activity can be more significant than the activity itself.

Religious Coping and Acceptance

Emotional peace, meaning, hope, and acceptance were sought through religious practices. This is in line with the Pakistani studies where prayer and religious involvement, positive reinterpretation and meaning making, were found as culturally relevant stress reactions (Alvi et al., 2021; Munawar & Choudhry, 2021; Quraishi et al., 2018). The importance of religion in retirement could be especially strong when one's military service will never end, and a problem cannot always be solved directly.

Religious coping exemplifies the inadequacy of categorizing coping strategies. Prayer can at once moderate emotion, create social relationships, and allow for cognitive reframing. But religious coping is not always adaptive. It may depend on whether spiritual acceptance is accompanied by practical action. While being accepted can lessen the fight against an irreversible change, fatalistic resignation can make people not seek a job, do financial planning, or seek professional help. Personal agency is thus not sacrificed for meaning making, and adaptive religious coping seems to be meaning making without giving up personal agency.

Family and Peer Support as Coping Resources

Family support was a key factor in participants' coping, offering comfort, help, companionship, and meaningful ways for them to contribute to their post-retirement life. This aligns with evidence of the role of social connectedness in psychological adjustment and perceived support when reintegrating back into society after military service (Rattray et al., 2023; Ruben & LaPiere, 2023). In such a collectivist setting as Pakistan, family ties might make up for the loss of institutional connectedness after retirement.

But family support is a relational phenomenon which can be lost in being understood as an individual coping mechanism. Family support is not to be automatically assumed by the retirees; it is dependent on the quality of the relationship, resources of the family, and the willingness of the family to communicate. This means that retirees who don't have many family members can have more trouble even if they have the same discipline or resilience.

They were also supported by former colleagues who were able to offer support based on their military experiences. This aligns with evidence that military personnel are more likely to seek help from others who have served, as they are better equipped to trust, validate, and understand them through shared service experiences (Kerr et al., 2023; Slapakova et al., 2024). However, this can also mean that all military connections can lead to a sense of belonging to the old system and hinder involvement with wider civilian networks. The establishment of new social roles and relationships may thus be necessary for effective adjustment, in addition to continuity with military relationships.

Planning as Proactive Coping

Retirees who planned the transition before they retired – in terms of finances, social, and occupational – tended to feel more in control of the transition. The finding confirms the difference between reactive coping (after a stressor) and proactive coping (i.e., preparing for demands ahead of time; see Greenglass & Fiksenbaum, 2009). Pre-retirement planning helped to lower uncertainty through the identification of future activities, financial expectations, and prepping family members for the change.

Planning is, however, partly dependent on structural opportunity. Saving, job networks, transferable skills, and viable pension options vary among retirees. Failing to adjust may thus be mistaken for a lack of planning, and the

underlying issues may be those of poor institutional or economic support, which are not necessarily personal in nature. Pre-retirement preparation is a joint responsibility and should be understood as a responsibility of the retirees, their family, military institutions, and relevant support services.

Avoidance, Emotional Suppression, and Help-Seeking

Distraction, minimization, or denial were some ways participants coped with distress. These strategies can help in the short term decrease emotional intensity. Avoidance, however, makes things difficult when they prevent from identifying continuing stressors or getting the necessary support. This aligns with research that found a correlation between avoidant coping styles and emotional suppression and reduced long-term adjustment outcomes in military populations (Thomas, 2022).

Participants highlighted self-control and independence, which could be due to their military training. Emotional control can serve a useful purpose in service by helping to maintain discipline and make decisions in a crisis. Following retirement, however, such a reaction can deter emotional expression and prevent them from seeking professional help. The results thus contradict the notion that one has to be visibly calm in order to adjust well. The outward picture of resilience can be shared with an inner sense of distress.

This issue may have been reinforced by the cultural expectations of men to be emotionally and self-reliant. Most of the participants were males, and there may have been a social desirability bias in relation to expressions of distress. Further, those who were clinically distressed were screened out of the study. As a result, the extent of avoidance, coping by drug and alcohol use, and psychopathology may be underestimated.

Theoretical Interpretation

The results are generally consistent with Lazarus and Folkman's (1984) theory that coping is a function of appraisal and perceived resources. Participants who had a positive outlook on retirement and felt they had adequate family, financial, spiritual, and/or personal resources employed more active and flexible coping styles. Distraction or minimization were more reported by those who were unemployed, uncertain, or not very well-prepared.

The Conservation of Resources Theory also accounts for the differences in coping effectiveness among the participants. Retirement entailed the loss of occupational structure, professional networks, predictable responsibilities, and institutional support. Retirees who filled these losses in their lives with family responsibilities, activities, friends, religion, or work were able to adapt. The people with fewer replacement resources were at higher risk for ongoing stress (Holmgren et al., 2017).

In general, coping should not only be taken as a measure of individual strength or weakness of the Pakistani military retirees. It is created via the interplay of individual agencies and access to significant social, economic, religious, and institutional resources. Interventions are therefore needed to go beyond the general messages and to offer structured pre-retirement preparation, accessible counselling, family education, peer-support opportunities, financial guidance, as well as post-retirement meaningful engagement opportunities.

Conclusion

The findings of this study indicate that coping among the military retirees of Pakistan is a process, not a mere expression of an individual's coping style, and is dependent on the context. Participants who used structured routines, productive engagement, physical activity, religion, acceptance, family support, peer relations, and pre-retirement planning were able to adjust better. These strategies contributed to the substitution of meaning, structure,

and social bonding that formerly existed within military service. By comparison, denial, emotional suppression, distraction, and self-reliance to the exclusion of others were sometimes barriers to recognition of distress and delayed help-seeking.

The results lend support to the Transactional Model of Stress and Coping (Lazarus & Folkman, 1984) in that the coping responses were related to the person's appraisal of retirement and to their appraisal of available resources. They also relate to Conservation of Resources Theory, in that the adjustment was more positive when retirees were able to fill in missing occupational and social resources through role filling, supportive relationships, financial stability, and spiritual engagement (Hobfoll, 2001). As a consequence, problems with coping should not be seen as a lack of personal coping resources. They can also be a result of poor employment opportunities, poor transition planning, low social support, and lack of psychological services.

In summary, there is a need for both personal and institutional factors to support sustainable adjustment after retirement. Military institutions should therefore view the preparation for retirement as an ongoing psychosocial process and not just an administrative event.

Practical Implications

The results clearly show that pre-retirement programs are needed, and that these programs should be organized and take place before actual retirement. These programs should involve financial planning, guidance on civilian careers, psychological preparation, education of family members, and discussion on changes in routine and social roles. Perceived control can be enhanced, and uncertainty lessened through proactive preparation in transition (Greenglass & Fiksenbaum, 2009).

Post retirement supports should include confidential Counselling, peer-led support groups, physical and recreational programmed and meaningful community and/or occupational activities. Military personnel peers can be especially helpful as first contacts for support, as they can help build trust and diminish help-seeking stigma (Kerr et al., 2023). Peer support should not replace, but support, formal mental health services, however.

Emotions should also be differentiated from emotional suppression in interventions. People who are in distress should be encouraged to talk to family members and ask for help when they need it and not see asking for help as a sign of weakness, although it can be a sign of good judgment when they are retired. Cultural relevance of religious coping will be respected by including religious coping, but it will be offered along with other, practical problem-solving coping.

Limitations and Future Research

The results need to be understood within the context of a number of restrictions. The small purposive sample (15) consisting of mostly men (substantially more than women) restricts transferability to other military branches and ranks, regions, and demographic groups. Interviews were sometimes done over the internet, due to geographical distance, which may have affected rapport and the ability to observe non-verbal communication. Participants might also have portrayed themselves as resilient because of military conventions and culturally gendered notions of emotional strength.

The absence of those who had clinically significant psychological distress preserved the welfare of the participants but might have underestimated severe avoidance and substance-related coping and other negative responses. In addition, the cross-sectional design provided an accurate picture of coping at this point in retirement but did not

allow for the assessment of changes in coping strategies over time. Although Urdu interviews were reviewed, researcher interpretation and translation may have impacted the construction of themes.

Future studies should be longitudinal and mixed-method designs, with greater samples from the army, navy, and air force, and a comparison of coping by gender, rank, time since retirement, and employment status. Studies are also needed on interventions to determine the effectiveness of pre-retirement counselling, peer-support programs, family-based intervention, and career-transition services on post-retirement adjustment.

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