



ORIGINAL CONTRIBUTION

The Impact of Spirituality on Sense of Coherence Among Retired Personnel

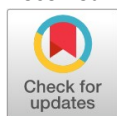
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Abstract— This study aimed to examine the impact of spirituality on the sense of coherence. The objective of the study was to examine the impact of spirituality on the sense of coherence among retired personnel. The current study was quantitative and correlational. The hypothesis of the study was that there is a predictive relationship between spirituality and sense of coherence among retired personnel. This study was a quantitative correlation study, and participants were approached using purposive sampling. 155 participants with the age 40 and above and who are retired included in the study. Data collection tools applied using Google Forms (online survey) and hard forms distributed to participants using snowball and purposive technique. Forms consist of self-developed demographic, consent form, and survey questionnaire, including the Sense of Coherence Questionnaire, the Daily Spiritual Experience Scale, the Satisfaction with Family Life Scale, and the Life Engagement Scale, which is utilized to measure engagement in life. Results indicated that there is a statistically significant moderate correlation (p -value < 0.01) between Sense of Coherence and Daily Spiritual Experience. The main implications of the study are the major domains of life that can bring change in the well-being of retirees. This study also highlights the impact of coping to maintain psychological health in the major transition of life during retirement.

Index Terms— Sense of coherence, Spirituality, Retired personnel, Correlation, Psychological Health

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Introduction

The construct spirituality has been studied and widely used in research of almost every domain, whether it could be social sciences, psychology, religion, etc. This complexity is especially relevant for older adults undergoing retirement, a life transition marked by significant shifts in social roles, routines, and identity (Hidaka et al., 2021; Steptoe & Di Gessa, 2021). Spirituality is an extensive phenomenon that is almost impossible to elucidate in a single definition, particularly an objective definition. While its conceptual boundary's function, structure, and operationalization remain partially ambiguous, this ambiguity has not diminished its appeal in research (Coelho-Júnior et al., 2022; Thanachaisakul & Kuroda, 2021). Often conflated with religion, spirituality is conceptually distinct, though related; the former emphasizes personal and experiential dimensions, while the latter centers on institutional beliefs and practices (Muhammad, Pai, et al., 2023). Contemporary frameworks characterize spirituality in multifaceted ways: as a search for meaning, inner peace, or elevated consciousness; as a connection to the transcendent, nature, or humanity; and as a dynamic process involving beliefs, experiences, and behaviors (MacKinlay, 2022).

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In older adulthood, especially during life transitions like retirement, spirituality assumes significant adaptive value. In chronically ill seniors, for instance, spirituality (alongside resilience) mediates anxiety and supports life satisfaction (Shabani et al., 2023). A meta-analysis of adults over 60 reported strong associations between religiosity/spirituality and reduced anxiety and depression, as well as improved psychological well-being, meaningful life engagement, and social connections (Coelho-Júnior et al., 2022; Jam et al., 2016). Furthermore, artistic and community-based interventions that enhance spiritual well-being foster new purpose and self-esteem among retirees (Thanachaisakul & Kuroda, 2021). Provided the research, the focus of the current research is to study spirituality and the well-being of an individual, specifically in retired individuals, an underexplored yet crucial demographic. By clarifying spirituality's structure and mechanisms in late-life adjustment, this research contributes to theoretical and applied understanding of spiritual well-being in the context of retirement.

Retirement often marks a significant life transition, accompanied by changes in physical, psychological, and social domains. While this phase can pose challenges to well-being, it also provides an opportunity for individuals to engage in deeper reflection and pursue higher-order capacities such as wisdom, self-transcendence, and spirituality. Emerging literature suggests that older adults become increasingly inclined toward existential exploration and spiritual growth during this stage of life, as they reassess life meaning and legacy (Cowlshaw et al., 2013; Manning & Bouchard, 2020; Wink & Dillon, 2002). A study compared the health conditions of retired and non-retired individuals. Some researchers have studied the impact of full retirement on various health-related factors. Recent research further supports this, showing that spiritual engagement can moderate declines in life satisfaction and attenuate anxiety and depression in retirees (Coelho-Júnior et al., 2022; Hussain & Ahmad, 2021).

Srode (2003) said:

"Retirement can be a time rich in understanding of ourselves and others. It is a time to gather the wisdom we have gained through the years and make it our own. It is a time to take care of unfinished business. It is a time to look beyond the surface of our lives to the deeper inner meaning that is a part of each of us. It is truly a time to connect with our own inner spirit or soul and with the Great Spirit that animates all life." (Srode, 2003).

The transition into retirement can be perceived as a significant life event, often accompanied by psychological stress, particularly when it involves the cessation of a long-held occupational role. For some individuals, leaving a career that has defined their identity and consumed a substantial portion of their time may evoke a sense of loss, purposelessness, or existential crisis (Fasbender et al., 2019). Furthermore, involuntary retirement or job loss during middle adulthood is frequently associated with heightened psychological distress and has been linked to increased risks of depression, reduced self-esteem, and decreased life satisfaction (Zhai et al., 2022). With retirement, many things change in an individual's life, including lifestyle. Some think that retirement brings miserable things in life. Retirement is a gradual process influenced by both personal and contextual factors, including health status, personality traits, financial security, job satisfaction, and family dynamics, all of which shape an individual's intention and decision to retire early (Topa et al., 2018). Retired individuals often encounter a range of socioeconomic challenges that can negatively impact their mental well-being. These may include changes in social roles, reduced income, and diminished daily structure. Moreover, retirement can lead to disruptions in one's social environment such as reduced interpersonal interactions, social isolation, decreased self-worth, and a weakened sense of purpose and empowerment which collectively contribute to psychological distress (Greenfield et al., 2022; Hidaka et al., 2021; Steptoe & Di Gessa, 2021). A lack of adequate time structuring and engagement in meaningful activities following retirement has been associated with a decline in psychological well-being, as the absence of work disrupts routine, identity, and social integration (Carnevale et al., 2020).

Studies showed the effect of retirement, including physical health as well as mental health. Retirement can bring meaningful opportunities for self-discovery, but without adequate planning, it may also lead to decline in physical health, social isolation, and financial stress (Dave et al., 2008).

Sense of coherence can be associated with spirituality, as the person who has suffered from miserable and traumatic life events comes across stress in these events. Recent longitudinal evidence underscores the interconnected buffering effects of spirituality and Sense of Coherence (SOC) in older adults. In a four-year panel analysis of community-dwelling seniors, researchers found that the meaningfulness component of SOC mediated the positive influence of spirituality on life satisfaction, suggesting that spirituality enhances individuals' sense of meaning, thereby improving well-being over time (Cowlshaw et al., 2013). This supports the idea that those with strong SOC and spiritual engagement are better equipped to interpret life events as meaningful, cope adaptively, and enjoy a higher quality of life during later life transitions. Spirituality is a construct which consider to be a part of healthy aging and it is related to long term happiness and positive psychological functioning among older adults, but it can require social support and sense of coherence in life to achieve healthy psychological functioning and successful aging (Cowlshaw et al., 2013). A study conducted in Qom, Iran among 300 older adults found that all three dimensions of Sense of Coherence (SOC), comprehensibility, manageability, and meaningfulness, were significant positive predictors of health-related quality of life, even after accounting for demographics. This provides strong evidence that SOC functions as a vital psychosocial resource in later life (Komeili et al., 2024).

Despite growing interest in spirituality's role in retirement, gaps remain. Few studies have empirically tested how spirituality impacts key adaptive processes—such as stress coping and life purpose—through the lens of Sense of Coherence (SOC). SOC, derived from

Antonovsky's salutogenesis model, reflects individuals' perceptions of their lives as comprehensible, manageable, and meaningful (Antonovsky, 1993). While meta-analytic evidence links religiosity/spirituality to SOC (Jeserich et al., 2023), the direction, strength, and mechanisms of this relationship among retirees remain underexplored, especially in non-Western contexts.

The present research is based on the theoretical framework of spirituality, and sense of coherence. The model of spirituality is a multidimensional concept and proposes that the basis of spirituality is connectedness, which includes the connection built with self, connectedness to immanence, and connectedness to transcendence (Bucher, 2007). While, sense of coherence is a wide topic that is extracted from the Salutogenesis Model of Health, where salute means "health" and genesis means "origin" basis on this model sense of coherence is a major tool to cope up with stress. Sense of coherence can develop with experiences and has three major components: 1) comprehensibility, 2) manageability, and 3) meaningfulness (Antonovsky, 1993).

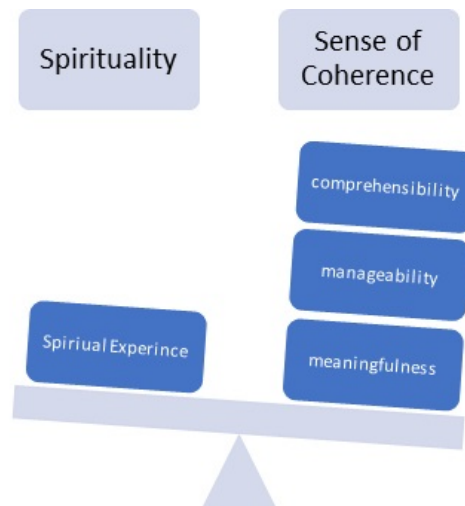


Fig. 1 Illustrates the relationship between spirituality and sense of coherence

The above figure depicts that spirituality, has a relationship with the construct of sense of coherence. Sense of coherence means to think that everything will get resolved or under control. The sense of coherence helps to cope with stressful events (Antonovsky, 1993). Sense of Coherence is broken into its three core components comprehensibility, manageability, and meaningfulness. In this study, it was found that spirituality can make a difference in one's sense of coherence.

The current study is important as it highlights the maintenance of well-being in retired personnel, which gets shattered as they are detached from their usual work life. The main construct of the study, spirituality produces some virtues such as optimism and a sense of meaning that help one to find meaning in life and live fully and facilitate to cater and investigate issues coming across in old age and spirituality also bring healthy change in person's subjective well-being (Aglozo et al., 2021). Whereas, a sense of coherence can bring some healthy impact on a person's life and change their view of the world. This study will enlighten mental health practitioners to understand retirees' mental well-being and factors playing a role in their healthy lifestyle to effectively spend the post-retirement period. In their meta-analysis, Jeserich et al. (2023) examined 89 studies encompassing nearly 68,000 participants and reported a small but significant positive correlation ($r = .12$, 95% CI [.09, .15]) between various measures of religion/spirituality and SOC. This meta-analysis supports the "coherence hypothesis," which posits that religious/spiritual beliefs provide existential meaning and emotional resources that reinforce one's sense of coherence.

Research questions

- To what extent does spirituality predict SOC among retirees?
- How do daily spiritual experiences relate to SOC components (comprehensibility, manageability, meaningfulness)?
- Can spirituality serve as a psychological buffer, enhancing well-being during post-retirement adjustment?

Research objectives

- To examine the relationship between Spirituality and Sense of Coherence among retired individuals.
- To assess how spirituality influences the components of Sense of Coherence, including comprehensibility, manageability, and meaningfulness.

- To explore whether spirituality serves as a psychological resource in maintaining coherence and well-being during the post-retirement adjustment phase.

Hypotheses

H1: There will be a significant positive relationship between spirituality and Sense of Coherence among retired individuals.

H2: Higher levels of daily spiritual experiences will significantly predict stronger perceptions of comprehensibility, manageability, and meaningfulness.

Method

Research design

The current study employed a quantitative, correlational design aimed at investigating the relationship between spirituality and sense of coherence among retired personnel. The study focused on exploring how spirituality may contribute to psychological coherence and adjustment in post-retirement life, offering a unique lens on resilience among retirees in Pakistan, a demographic receiving limited attention in current psychological literature.

Participants

A total of 155 retired individuals participated in this study, all aged 40 years and above, acknowledging the dual nature of retirement in Pakistan: standard retirement (60–63 years) and early retirement (below 60 years), particularly among individuals with a military background. Participants were selected using a purposive sampling technique, focusing on retired individuals across varying socioeconomic and educational backgrounds. Participants were recruited between 2021 and 2022 from both online platforms and in-person settings (including military networks, community centers, and social groups). Out of the initial pool, one individual declined to participate, citing a lack of interest or attention, and was excluded.

Demographic information

Table I
Indicates the frequency and percentages of the age of the participants ($N=155$)

Age	F	%
40	2	1.3
41	1	.6
4i	2	1.3
46	2	1.3
47	6	3.9
48	6	3.9
49	8	5.2
50	12	7.7
51	8	5.2
52	16	10.3
53	8	5.2
54	12	7.7
55	15	9.7
56	12	7.7
57	8	5.2
58	4	2.6

Note: N = Total Participants, f = frequency, % = Percentage

Cont...		
Age	F	%
59	7	4.5
60	5	3.2
61	2	1.3
62	3	1.9
63	3	1.9
64	4	2.6
65	2	1.3
67	1	.6
70	3	1.9
72	2	1.3
85	1	.6

Note: N = Total Participants, f = frequency, % = Percentage

The table depicts descriptive statistics, frequency, and percentage of age-related characteristics of participants. The participants' ages ranged from 40 to 85 years ($N = 155$). The most represented age group was 52 years (10.3%), followed by 55 years (9.7%), and 50, 54, and 56 years (each 7.7%). Participants were fairly distributed across mid to late adulthood.

Table II
Indicates the frequency and percentages of the other demographic information of the participants

Variables	Frequency F	Percentages %
Gender		
male	152	98.1
female	3	1.9
Religion		
Islam	1	0.6
Qualification		
Matric	40	25.8
Intermediate	28	18.1
Diploma	4	2.6
Undergraduate	55	35.5
Postgraduate	27	17.4
PhD	1	0.6
Marital Status		
Married	153	98.7
Unmarried	-	-
Divorced/Separated	2	1.3
Current Employment		
Employed	87	56.1
Unemployed	52	33.5
Business/self-employed	15	9.7
Family Structure		
Nuclear	66	42.6
Joint	78	50.3
Extended	7	4.5
Other	4	2.6
Socio-Economic-Background		
Upper	2	1.3
Middle	144	92.9
Lower	9	5.8

**NOTE: N = Total Participants, f = frequency, % = Percentage

Table II represents the demographic information of the participants. The total participants were 155 members who were retied out of them 152 males and 3 were females. All the participants are Muslim, as per the data analysis. For educational background, 55 participants were undergraduates, 40 were matriculates, 27 were postgraduates, 28 were intermediate, 4 participants had a diploma, and only 1

participant was a PhD holder. 153 participants were married, and 2 were divorced/separated. Most of the participants were employed, around 87, 15 were having their own business or self-employed, and 52 participants were unemployed. The majority of participants belonged to a joint family, which is 78 in frequency, 66 were from a nuclear family, 7 from an extended family, and 4 from other types. Moreover, 144 participants were from a middle socioeconomic background, 9 were from a lower socioeconomic background, and 2 were from an upper socioeconomic background.

Measures

Demographic information sheet

The demographic information sheet will comprise all the details of the participants, including age, gender, ethnicity, education level, occupation, type of pre-retirement job, marital status, family structure, number of children, and religion.

Sense of coherence

The sense of coherence (Orientation of Life) Questionnaire will be needed to discover how individuals manage their life stress and stay healthy (Antonovsky, 1987). It consists of 29 items from which 11 items compute comprehensibility, 10 items measure manageability, and 8 items estimate meaningfulness. It is a semantic scale ranging from 1 to 7 points (1=never have this feeling to 7=always have this feeling) to respond alternatively, which depicts extreme feelings and experiences. The subscale comprehensibility focuses on the cognitive aspect, manageability is addressed based on behavioral aspects, and meaningfulness reflects the motivational dimension. The questionnaire generates a total score that ranges from 29 to 203. Antonovsky (1987) created a shorter version of the original 13 questions, with a score range of 13 to 91 points, and other scales have been developed, for example, to test sense of coherence at the family and group level. Antonovsky's scales have been translated into at least 49 languages and used in at least 48 countries. The sense of coherence scales were designed by Antonovsky to be scored with a single total score rather than component scores. Since he hypothesized that sense of coherence is a construct which, in its wholeness, determines the continuum of ease and dis-ease. The Sense of Coherence (SOC) questionnaire has been used in research and applied to people of all ages, backgrounds, and disciplines all over the world. Sense of Coherence (SOC-29) test-retest correlations range from 0.69 to 0.78 after one year, 0.64 after three years, 0.42 to 0.45 after four years, 0.59 to 0.67 after five years, and 0.54 after ten years. Cronbach's alpha of SOC-29 ranges from 0.70 to 0.95 (124 studies) and 0.70 to 0.92 when utilizing SOC-13 (127 studies). The sense of coherence scale depicts high internal consistency. The research on Wealth showed Antonovsky's scales to be accurate, consistent, and cross-culturally applicable instruments, as he hypothesized.

Daily Spiritual Experience Scale (DSES)

The Daily Spiritual Experience Scale (DSES) was designed by Underwood and Teresi (2002). This scale can be administered as a self-report measure that computes the spiritual experiences of an individual. This scale consists of 16 items and estimates ordinary or daily spiritual experiences. The initial 15 items of this measure had a 6-point Likert scale (e.g., many times a day, every day, most days, some days, occasionally, and never or almost never). On the other hand, item number 16 had a 4-point Likert scale (e.g., Not close at All, Somewhat Close, Very Close, and As Close as Possible). In this scale, there is no item that is scored negatively. Summing item 1 to 15 provide the total score of the scale. Item 16 is calculated separately using scoring guidelines. The total then gets to as standard score in the form of its ranges. Hence, the average range lies between 18-85. Lower scores also have significance as they depict more spiritual experience. The Cronbach's alpha of Daily Spiritual Experience Scale (DSES) for both English and translated version is .89.

Procedure

The current study held on population that were retired personnel and to examine the relationship of their spirituality, life satisfaction with family and engagement in life with their sense of coherence. Firstly, permission of all the scales obtained from their respective authors. Secondly, all the forms were forwarded to participants through online medium along with that in-person data also collected. Afterwards, participant's consent was gained and data was collected from the target populations that are retired personnel with age 40 and above as the participants were belong from forces background, they may have several factors of pre-retirement associated which is the reason of their age incongruent to standard age of retirement.

The provided survey forms consisted of consent form, demographic form, and all the scales. The consent form given to participants with the purpose of getting their consent and provide essential detail including nature of the study and their rights of withdrawal from the study along with maintenance of confidentiality and privacy of the data. Demographic form provided to get all demographic details of the participants. Participants obliged for filling all the forms honestly and carefully. Finally, the data gathered, entered in the software Statistical Package for the Social Sciences version 6 (SPSS-VI) for analysis employing descriptive statistics, reliability analysis, and

Pearson correlation, and unfinished forms relinquished before data analysis to maintain validity of the study. Lastly, the outcome of the study concluded the relationship between spirituality, family life satisfaction, engagement in life and sense of coherence among retired personnel.

RESULTS

Descriptive analysis

Table III

Indicates descriptive statistics, alpha reliability, and univariate normality of study variables ($N=155$)

Variable	Items	α	M	SD	SK	K
SOC	27	0.89	149.78	26.12	-.236	-.68
DSES	16	0.87	80.50	8.83	-1.38	3.86

NOTE: α = Cronbach's alpha, M = Mean, SD = Standard Deviation, SK = Skewness, K = Kurtosis, SOC = Sense of Coherence, DSES = Daily Spiritual Experience Scale

The above-mentioned table presents descriptive statistics, internal consistency reliability (Cronbach's alpha), and univariate normality indicators (skewness and kurtosis) for the study variables. The Sense of Coherence (SOC) scale, comprising 27 items, demonstrated excellent reliability ($\alpha = .89$), with a mean (M) of 149.78 and standard deviation (SD) of 26.12. The Daily Spiritual Experience Scale (DSES), consisting of 16 items, also showed high internal consistency ($\alpha = .87$), with a mean score of 80.50 ($SD = 8.83$). The skewness ($SK = -0.24$) and kurtosis ($K = -0.68$) values for SOC indicate a near-normal distribution. For DSES, the skewness ($SK = -1.38$) and kurtosis ($K = 3.86$) suggest a moderately left-skewed and leptokurtic distribution. Despite this deviation, both variables fall within acceptable thresholds for normality in psychological research, supporting their use in subsequent parametric analyses.

Table IV

Indicates descriptive statistics of subscales

Variables	M	SD
Sense of Coherence		
Comprehensibility	55.80	12.57
Manageability	52.82	9.81
Meaningfulness	41.14	7.49

NOTE: M = Mean, SD = Standard deviation

Above table shows the mean (M) and standard deviation (SD) for the three subcomponents of the sense of Coherence (SOC) scale. Among retired individuals ($N = 155$), the Comprehensibility subscale showed the highest mean ($M = 55.80$, $SD = 12.57$), indicating relatively strong cognitive understanding of life events. Manageability followed with a mean of 52.82 ($SD = 9.81$), reflecting participants' perceived capacity to cope with life demands. Meaningfulness, the motivational component, had a mean score of 41.14 ($SD = 7.49$), suggesting that participants found life generally purposeful. These values suggest that retirees in this sample report moderately high levels across all three SOC dimensions.

Table V

Correlations between sense of coherence, daily spiritual experience, ($N=155$)

Variable	1	2	3	4	5
1. SOC	1	0.88**	0.88**	0.82**	0.44**
2. SOC-Comprehensibility		1	0.66**	0.57**	0.32**
3. SOC-manageability			1	0.68**	0.45**
4. SOC- meaningfulness				1	0.32**
5. DSES					1

NOTE: PC = Pearson Correlation, SOC = Sense of Coherence, DSES = Daily Spiritual Experience Scale, **. Correlation is significant at the 0.01 level (2-tailed)

Table V presents Pearson correlation coefficients between the total score of Sense of Coherence (SOC), its three subscales Comprehensibility, Manageability, and Meaningfulness and the Daily Spiritual Experience Scale (DSES) among retired individuals ($N = 155$). All

relationships were statistically significant at the $p < .01$ level (2-tailed). The total SOC score was strongly correlated with its subscales: Comprehensibility ($r = .88$), Manageability ($r = .88$), and meaningfulness ($r = .82$), indicating high internal coherence among the components. Additionally, SOC demonstrated a moderate positive correlation with DSES ($r = .44$), suggesting that greater daily spiritual experiences are associated with a stronger overall sense of coherence. Among subscales, Manageability and Meaningfulness ($r = .68$), and Comprehensibility and Manageability ($r = .66$) showed strong correlations. DSES was moderately correlated with manageability ($r = .45$), and weakly to moderately correlated with comprehensibility ($r = .32$) and meaningfulness ($r = .32$), all significant at $p < .01$. Moderate positive correlations were observed between DSES and total SOC, and with each subscale, indicating that higher spiritual experiences are associated with greater life coherence. The positive relationship supports the hypothesis that spirituality may serve as a psychological resource that enhances life orientation and adaptive coping in later life.

Discussion

The aim of the study was to investigate the relationship of Spirituality and Sense of Coherence among retired individuals. The results of first hypothesis suggest that there is a relationship of spirituality with the sense of coherence among retired personnel that indicated significance of findings which was also evident in the researches. As we move in later life stages, we tend to feel less meaningful and to grow and find purpose engaging in spirituality can bring about change and influence our perceptive of life. Spiritual experiences and traditions can give our daily lives more significance and fulfillment, especially as we get older.

Spirituality positively influences retirement adjustment by enhancing workability through sustained purpose, facilitating adaptive coping with unforeseen life changes, and enriching temporal perspectives that aid future planning and reflection (Lima et al., 2020). A study on sense of coherence, spirituality, stress and quality of life in chronic illness found that Low stress and high quality of life were linked to a high Sense of Coherence (SOC) and spirituality (QoL) (Delgado, 2007).

The present findings revealed a statistically significant moderate positive correlation between Sense of Coherence and Daily Spiritual Experience ($r = .43$, $p < .01$), suggesting that individuals who report more frequent spiritual experiences tend to have a stronger sense of coherence. This result aligns with growing evidence that spirituality serves as a vital psychological resource for enhancing resilience and life integration in adulthood and later life.

The moderate positive correlation observed between SOC and DSE ($r = .43$, $p < .01$) reinforces the role of spirituality as a meaningful resource that helps individuals construct coherent life narratives. This finding aligns with a comprehensive systematic review and meta-analysis, which found that higher levels of religion/spirituality are consistently associated with better psychological well being in older adults, including increased life satisfaction and meaning in life constructs central to SOC. Longitudinal evidence further demonstrates that older individuals with frequent daily spiritual experiences report significantly lower odds of depression (adjusted odds ratio = .81), pointing to DSE's protective influence against mental health decline Muhammad, Sulaiman, and Ansari (2023). Longitudinal data from Brazil provides further support, linking positive spiritual coping with slower cognitive decline among community-dwelling seniors. This underscores that spirituality not only contributes to psychological coherence but may also bolster cognitive and emotional resilience over time (Vitorino et al., 2023).

Furthermore, meaningful associations were found between daily spirituality and the three core components of Sense of Coherence including Comprehensibility, Manageability, and Meaningfulness. These findings suggest that individuals who engage in frequent spiritual experiences are more likely to perceive life as coherent, manageable, and meaningful a valuable insight for understanding psychological well-being in later life. The strong correlations between the SOC subscales (e.g., Comprehensibility and Manageability, $r = .66$; Manageability and Meaningfulness, $r = .68$) also affirm Antonovsky (1987) conceptualization of SOC as a multidimensional, unified construct. Recent literature further supports these findings. Jeserich et al. (2023) conducted a meta-analysis across 89 studies and nearly 68,000 participants, reporting a small but statistically significant positive correlation between religion/spirituality and SOC ($r = .12$). While their findings reflected general adult populations, the present study demonstrated a stronger effect size among retirees, suggesting that the protective influence of spirituality may be more pronounced during post-retirement life transitions. This is corroborated by longitudinal work from Cowlshaw et al. (2013), who found that spirituality significantly predicted the meaningfulness dimension of SOC over time in older adults, highlighting its sustained relevance for psychological resilience and life satisfaction. Moreover, Coelho-Júnior et al. (2022) emphasized that spirituality not only serves as a coping mechanism but also reduces psychological distress and enhances well-being in later adulthood. Their systematic review underscored that spiritual engagement is positively linked with purpose in life, emotional regulation, and adaptive functioning in elderly populations. These mechanisms are central to the salutogenic model, which posits SOC as a crucial determinant of health and well-being through life's stressors (Antonovsky, 1996; Eriksson & Lindström, 2005).

Frequent experiences of spiritual connectedness reflect the spirituality strongly association with mental health and coping, findings replicated in older adults with serious health conditions (e.g., hospice, heart failure), where higher Daily Spirituality Experience Scale scores predicted greater resilience, dignity, and quality of life. Large-scale survey research has also shown that regular spiritual engagement correlates with lower depression risk in older adults, reinforcing links between spirituality, coherence, and well-being (Ellison & Fan,

2008). These results are cogent with the coherence hypothesis, which posits that spiritual engagement enhances individuals' capacity to interpret life experiences as comprehensible, manageable, and meaningful thus bolstering their sense of coherence.

The psychometric properties and descriptive statistics of the study variables are presented for both the Sense of Coherence (SOC) and Daily Spiritual Experience Scale (DSES) demonstrated excellent internal consistency indicating a high level of internal reliability for the current sample ($N = 155$). The mean Sense of Coherence (SOC) effects a moderately strong level of coherence among participants, while the mean Daily Spiritual Experience Scale (DSES) suggests a generally high frequency of spiritual experiences in daily life. The mean Sense of Coherence (SOC) score indicates a moderately high level of coherence, while the Daily Spiritual Experience Scale (DSES) mean reflects a frequent experience of spirituality across the sample. Such psychometric justifies the use of Pearson correlation. These results align with the "coherence hypothesis," which posits that spirituality provides a framework that enhances individuals' sense that life is comprehensible, manageable, and meaningful, thus improving mental resilience and adaptive capacity. Overall, the study offers strong psychometric support for using SOC and DSES in research and confirms their interrelationship in explaining psychological well-being among retirees.

Limitations

The current study has several limitations for instance the sample size was small and only collected from Pakistan. The old age people found it difficult to understand the forms written in English language as they were not used to fill that long forms and comprehend it. This could impact the results negatively due to lack of understanding and comprehending the difficult words of the forms. Other limitation includes the lengthy forms of questionnaire which can increase the chances of participants to boredom. Due to which participants was showing lack of interest and delaying the response. Some participants showed resistance due to lack of awareness about these forms and research studies which also caused the drop out of many participants from the current study. These limitations make it difficult to take out broader generalized conclusion. Furthermore, the results of correlation and regression that has utilized in the studies do not support the causal relationship. The current study relies on majorly forces background retired personnel.

Recommendations

The current study is survey based, so it is recommended for future studies to approach different research designs such as experimental or intervention based. This research mainly includes male sample to get more diverse understanding future researches can include female as well to compare the results. This study included the forces people only it is recommended for future studies to conduct researches on other sectors like federal or provincial sectors retirees. Future researches can further carry the study with the comparison between retired and non retired persons. As the study mainly included the retired from forces backgrounds, it is recommended for future studies to incorporate other sectors to generalize the outcomes better.

Implications

The current study focusing on Pakistani retirees, a culturally underrepresented group with dual retirement pathways (standard and early). Further. It will provide a path regarding problem that retired personnel encounter and with that it will help counselors and mental health professionals a way to better understand their well-being and adjustment especially after the retirement. It will also highlight crisis or adjustment issues that retired personnel face and provide some guidelines to cater issues that come across in this period in one's life. It will also facilitate in establishing various effective tools for the retired personnel. It also employing daily spiritual experience rather than generic religiosity scales, capturing nuanced spiritual engagement across everyday contexts. Not only this, additionally testing the link rather than simply co-occurrence between spirituality and SOC, thereby offering empirically grounded insights for theoretical refinement and practical intervention design. Furthermore, it will give way to future research on this population and their way to deal with life stressors. Consequently, interventions aimed at enhancing retirees' spiritual practices may hold promise for strengthening coherence and resilience during later-life transitions.

Conclusion

This study sought to explore the relationship between spirituality and Sense of Coherence (SOC) among retired individuals, a population often facing unique psychological and social adjustments during the post-retirement phase. The findings revealed a moderate, statistically significant positive correlation between daily spiritual experiences and SOC, highlighting the role of spirituality as a meaningful psychological resource that contributes to retirees' ability to perceive life as comprehensible, manageable, and meaningful.

These results underscore the notion that spirituality is not merely a belief system but a lived experience that fosters resilience, promotes well-being, and supports adaptive coping mechanisms in later life. The high internal reliability scores of the Sense of Coherence

and Spirituality instruments suggest that the constructs were measured consistently and meaningfully within the sample. Descriptive statistics also indicated that participants in this study frequently engaged in spiritual practices and reported a generally strong sense of coherence.

This study contributes to the growing body of evidence suggesting that spirituality is an essential factor in successful aging and psychological adjustment, especially during transitional periods such as retirement. In doing so, it also fills a critical gap in the literature by examining this relationship in a non-Western, Pakistani context, offering culturally relevant insights.

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