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Religiosity and Ageing: Personal Faith or Social Influence? Insights from the Lived Experiences of the Older Adults in Muzaffarabad

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ABSTRACT

Religion plays a profound role in human societies by influencing personal well-being and social harmony. Earlier studies have established that religious inclination tends to increase with age. However, the extent to which this transformation stems from intrinsic faith development with age or cultural role pressures on the older adults remains debatable. This paper explores religiosity as a natural consequence of the ageing process, shaped by individual psychological and existential factors, in contrast to religiosity driven by external factors like societal pressures. A reflexive thematic analysis was carried out after in-depth interviews with open ended questions, from 32 participants. Muzaffarabad, the capital city of Azad Kashmir, Pakistan, with rich religious traditions provided an ideal socio-cultural setting for this study. The findings revealed a complex interplay between personal spiritual growth and social influences caused by cultural norms and family expectation. The study contributes to gerontological discourses and provides insights for policymakers, scholars and social workers in developing more inclusive strategies and supportive environment for spiritual well-being of the older adults in South Asian Muslim societies.

Keywords: Religiosity, Ageing, Personal Faith, Social Influence, Older Adults, Muzaffarabad, Kashmir.

Introduction

Ageing is often equated with physical deterioration of human body but it's also a transformative phase of life accompanied by changes in one's emotions, perceptions, values and beliefs. Inclination towards religion is one of the significant aspects influenced by this transition. Religion serves as a personal and communal tool for navigating through the later stages of life, providing the older adults with a sense of purpose, solace and support. Role of religion is also crucial in helping older individuals cope with challenges of old age like physical decline, loss of loved ones, and existential concerns. That's why religiosity has been studied extensively in relation to various life stages especially old age. In all cultures, the older adults are more inclined and engaged in religious practices. However, the reasons for this increase in religiosity with age significantly vary across cultures. People may turn religious with age due to intrinsic religiosity with spiritual growth, existential reflection and as a personal faith journey. However,

religious conformity in old age may be caused by extrinsic factors, such as, social expectations, communal pressures and cultural expectations.

In societies such as Muzaffarabad, Kashmir, where religion permeates all spheres of life, examining the distinction between personal faith and socially induced religiosity seeks critical importance. This research attempts to explore this critical question through the lived experiences of the older adults in Muzaffarabad. The ethnographic research delves into the personal narratives of the older adults to understand the motivations and pressures that shape their religious identity.

Review of Literature

Earlier studies on intersection of ageing and gender have looked into the causes of increased religious inclination with age. Scholars (Moberg, 2012) argue that ageing naturally fosters a deeper connection to faith as individuals seek existential meaning and spiritual fulfillment. Others, contend that religious participation in old age is often shaped by external social expectations, cultural norms, and familial influences (Cornwall, 1989). Thus, the discussion on religiosity and ageing centers around two key perspectives. Intrinsic religiosity stems from personal faith and spiritual development and whereas extrinsic religiosity is influenced by social structures and pressures.

The intrinsic religiosity perspective suggests that spirituality and faith deepen naturally with age as individuals undergo personal reflection and seek existential meaning (Pargament, 2001). According to Tornstam's Gerotranscendence theory (Achenbaum, 2006), ageing leads to a shift in consciousness where the older adults develop a broader spiritual perspective, moving beyond materialistic concerns. Erikson's Theory of Psychosocial Development (McLeod, 2018) suggests that in late adulthood, individuals strive for ego integrity, a stage where they reflect on their life's meaning, often resulting in a stronger religious inclination. Empirical studies support this view, demonstrating that the older adults engage in religious practices to find inner peace, cope with existential anxieties, and prepare for the afterlife (Wink & Dillon, 2010). The older adults are reported to have increased prayer frequency and personal religious experiences, independent of social expectations (Koenig, 2012).

The extrinsic perspective emphasizes the role of societal factors in shaping religious behaviors among the older adults. Sociological analysis of religion suggests that religious participation is often a social necessity rather than an individual choice (Durkheim, 2016). In collectivist societies, like Muzaffarabad, religious involvement in old age is frequently reinforced by family expectations, communal norms, and cultural traditions (Krause, 2006). Studies indicate that social pressure plays a significant role in the older adults' religious engagement. The older adults in religiously active communities often conform to religious practices due to societal expectations rather than personal belief (Cornwall, 1989). Older people who are embedded in religious communities are more likely to

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engage in religious activities due to peer reinforcement rather than intrinsic spiritual inclination (Dillon & Wink, 2007).

Religiosity has also been consistently linked to various psychological and physical health benefits in later life. Religious engagements provide the older adults with emotional support, reducing stress and improving mental health (Koenig, 2012). Participation in religious communities fosters social connections, reducing feelings of loneliness and isolation (Idler & Kasl, 1997). Moreover, religious coping mechanisms, such as prayer and meditation, have been shown to enhance resilience against age-related challenges, including illness and bereavement (Pargament, 2001).

Research on religiosity in South Asian societies highlights the collective nature of faith practices, where religious involvement is often influenced by family traditions and societal norms (Gould, 2011; Pechilis & Raj, 2012; Robinson, 2017). Additionally, studies indicate that in conservative settings, the older adults face increased pressure to conform to religious practices to maintain social respect and familial honor (Babu, Hossain, Morales, & Viji, 2017; Khan, 2020; Yeung, Desai, & Jones, 2018). The older adults often find themselves in environments where religious participation is expected, raising the question, whether their religiosity is a product of internal conviction or external influence. Religious involvement under social pressure may cause psychological stress rather than providing emotional comfort (Hayward & Krause, 2015; Krause & Hayward, 2016). This underscores the need to distinguish between voluntary and imposed religious participation when addressing the spiritual and psychological well-being of the older adult. However, being less explored this remains a topic for further research.

Muzaffarabad, the capital of Azad Jammu and Kashmir is predominantly Muslim, where religious life is deeply embedded in cultural traditions and societal structures. Islam plays a central role in daily life and religious engagement is often seen as both a personal duty and a communal expectation. The older adults in this region frequently participate in mosque gatherings, religious study circles, and communal prayers, but the extent to which these activities stem from intrinsic belief versus social obligation remains underexplored. This gap highlights the importance of examining the motivations behind religious engagement in this context.

Methodology

The study adopted purposive sampling, with data gathered through extensive fieldwork spanning ten months (January to September 2024) in Muzaffarabad, Kashmir, employing the 'micro-demography' approach (Caldwell, Reddy, & Caldwell, 1988). Old age was defined as 60 years and above, consistent with the

standard retirement age in the public sector. The Sample comprised 32 participants (19 men and 13 women) ranging in the age from 63 to 90.

Primary data collection was conducted through semi-structured interviews with open-ended questions, supplemented by three focus group discussions and detailed field notes. Specifically, the in-depth interviews explored various dimensions of religiosity, such as the frequency of daily prayers (five times a day), reading of the Holy Quran, fasting during the month of Ramzan, the performance of non-obligatory prayers (Nawafil and Wazaiff), frequency of charitable acts, wearing of beards, veiling practices, and participation in religious events and activities.

The six-stage reflexive thematic analysis (Braun & Clarke, 2013, 2019, 2021) was employed for analysing data and generating themes while maintaining reflexivity and awareness of personal biases. The bottom-up approach of inductive thematic analysis was preferred over deductive analysis for its flexibility.

Ethical considerations were carefully addressed in the study and ethical approval was obtained from Advanced Studies and Research Board Quaid-i-Azam University, Islamabad on the 7th of November 2023. There is no conflict of financial and/or business interests and no funding was received from any source. Informed consent was obtained from all participants, ensuring they understood the purpose of the research, their voluntary participation, and the confidentiality of their responses.

Results and Discussion

After analysis of data following overarching themes were developed to understand the interplay of religiosity and ageing.

Intrinsic Factors Causing Religiosity

The intrinsic factors stem from personal faith and spiritual development with age. These elements originate internally within an individual due to his personal experiences and play a significant role in shaping his behavior. Following intrinsic factors were observed to be worth discussing.

Personal Tragedies

The responses of large number of the older adults revealed that a single event of personal tragedy may lead to heightened religious inclination and intensified feelings of religiosity. In case of Muzaffarabad, catastrophic earthquake of October 2005, measuring 7.6 on the Richter Scale, resulted in the deaths of 87,350 people, with an additional 138,000 individuals severely injured or disabled. Moreover, approximately 2.8 million people were rendered homeless. Many of the respondents had witnessed the tragic deaths of their loved ones and considered that singular event as the biggest cause of their inclination towards religion. A 75-year-

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old respondent said that he became regular in *Namaz* (Prayers) five times a day, after the 2005 earthquake as that was one big tragic event which brought him close to God and religion. Another 63-year-old woman respondent said,

My two children died in 2005 earthquake and that proved a turning point in my life. Since then, I became very close to God and now after every *Namaz* I pray for them and recite *Quran* (Holy book) especially after *Namaz-e-Fajar* (early morning prayers before sunrise).

It was observed that other than earthquake many personal tragedies and increased vulnerabilities lead to heightened religious inclination. This was reflected by the lived experience of many including an octogenarian woman respondent who shared,

I became regular in offering *Namaz* (Prayers) when my son was diagnosed with Cancer. Now a large part of my day is passed in religious activities, I offer *Nawafal* (non-obligatory prayers) for all my children between *Maghrib and Isha Nazam* (time in between evening and night prayers). After *Namaz-e-Fajar* (early morning prayers) I pass one hour in *Wazaiiff* (reciting Qur'anic verses in a specific number and sequence).

On a similar note, a 71-years-old respondent shared his experience,

I come from a very religious family. My mother and father both used to offer prayers regularly five times a day and religion was very actively practiced but, in my youth, while serving as a bureaucrat, there came a time when I almost turned atheist. However, once I retired, my vulnerability increased especially my heart surgery brought me close to religion. Earlier I was quiet casual but now I offer my prayers five times regularly'.

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Experiences of performing religious rituals like *Umrah* (Religious ritual of visiting Holy Kaaba in Macca other than the days of Hajj) and *Hajj* (Pilgrimage) prove significant in turning people towards religion especially in old age. A 67-year-old lady doctor said,

Me and my husband never skipped fasting but when it comes to prayers, we both turned regular after Hajj in 2017 when my husband was 65 and I was almost 60. After that I also started wearing *Hijab and abaya* (religious dress code for Muslim women).

Another 74-year-old woman respondent shared that she became regular in her prayers after Hajj, earlier she used to offer prayers and read Quran but not regularly'. On a similar note, a 70-year-old female respondent shared,

I am blessed that my mother was with me till my 63rd birthday. She always desired that her daughter being so good in all other things, should also offer her prayers regularly. After retirement, I went to see my son in Madina with my daughter and there it came to my heart that if God has to give me the *hiddyat* (guidance), this is the time. My prayers got accepted. Since then, I became regular in my prayers and get involved into all religious practices seriously.

The lived experiences of the older adults gave revealed that a profound shift towards religiosity can often be triggered by a single life-altering event, mostly a major tragedy or significant personal distress. Such events exert greater psychological impact in later life, leading individuals to seek solace through religious engagement. Additionally, participation in specific religious rituals, like *Hajj* or *Umrah*, may also encourage individuals to adopt and maintain religious practices, particularly in later stages of life.

Emotional and Cognitive Shifts

In old age people tend to turn towards religious practices as religious narratives offer solace and coherence. Religion provides an emotional anchor during the later stages of life, reducing stress and promoting psychological well-being. The function of religion as the coping resource was most frequently cited by many participants. An octogenarian respondent said,

Yes, I have observed that being in problem or in some sort of grief, I find peace in prayers.

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Namaz gives me patience and strength and at times it gives me a new ray of hope; even ideas to solve of my problems. Religion holds the most vital place in my life now.

Similar feelings were echoed in words of a 77-year-old respondent, who said,

Religion does become important with age, while in job I was busy in worldly pursuit, my priorities were different, I moved from a small village to a town then to the capital city for better education and a successful career. After retirement my areas of activity started reducing. I am slowly being restricted to my street and then to home. In future, may be even to a room. My activities are now only to go mosque or hospital or few relatives. I have fewer engagements and get more time and more satisfaction in religious practices.

When it was asked, ‘*aap Ibaadat mai sukoon dhoondhtay hain ya aap ko waqayee sakoon milta hai*’ (do you try to find peace in prayers or really feel peace in prayers). He said, ‘my personal experience is that once you continuously and regularly get involved in religious activities, then you start getting peace and solace as the time passes. If you continuously recite certain Surrah it gives you peace and satisfaction’.

The similar feelings were reflected in the lived experiences of a female respondent, who shared,

I received 45 lakhs on my retirement and took my grandchildren on umrah, though it was not appreciated by my husband but spending on Umrah gave me a lot peace and satisfaction. Majority of my day is passed in religious activities. That is my greatest pass time. The greatest complaint my husband has from me is that my prayers are too long. However, that is my only satisfaction. I don’t like to indulge in any social activities now.

A 77-year-old respondent shared that after retirement, once he was a lot depressed and feeling tensed due to some family issues. Everyone including his wife asked him to visit a psychiatrist but he avoided. According to him, ‘In our culture it would label me as *Pagal* (lunatic) but a friend of mine suggested me to

go for *Haj* (Pilgrimage) and once I was back from performing Haj, all my depression was gone and I felt a lot light with inner peace and satisfaction.

The responses of the older adults indicated that advancing age often brings a considerable abundance of time. Due to retirement, reduced social engagements and restricted mobility resulting from deteriorating physical health, many older adults turn towards religious activities. This was reflected by a word of a 68-years-old woman, 'I retired as an educationist. Now I have ample time at my disposal and I am totally occupied by religious activities, fasting other than Ramzan, *Tahajud*, *Nawafil*, *Millad* (non-obligatory religious activities) along with running a female *Madriisah* (a charitable school for religious education). She said I am administering a WhatsApp group to manage the *madriisah* and interact with its donors. Another retired civil servant endorsed this by saying,

Although I was inclined towards religion but after retirement of course I felt more inclined. Generally, as a bureaucrat you don't have much time and are over occupied so much by worldly pursuits of meeting, trainings, deadlines and promotions. Its after retirement when one feels free and relaxed, having no engagements and no more intoxicated with power and authority. That's when you realize the importance of religion and turn towards your religious obligations seriously and regularly.

The lived experiences of elderly revealed that in old age religious practices contribute to mental health by reducing stress and providing a moral framework for coping with ageing. Religious narratives offer solace and coherence, providing an emotional anchor by reducing stress and promoting psychological well-being during the later stages of life when individuals have ample time due to a less engaged-post retirement- social life. The findings align with broader anthropological perspectives that view religion as a form of emotional sustenance for elderly populations

Existential Concerns

One of the major causes for enhanced religious inclination in old age is the increased consciousness of mortality and the search for existential security. Religion provides a framework for understanding and accepting life's impermanence, reinforcing spiritual resilience. Majority of the respondents confirmed this from their lived experiences. A 77-year-old respondent said, 'fear of death gets enhanced by your medical conditions and that's a big reason for me being more inclined towards religion, it helps me to handle the fear of death'.

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Religious involvement in later life is often driven by existential anxieties related to mortality, health decline, and the loss of loved ones. This was reflected in the words of a 77-year-old female respondent, '*Abb tou yeh fikkar rehti hai k agllay jahan mairay saath kaya hou ga. Yeh soch pehlay itni nahee aati thi, jitini ab aati thi*'. (Now I feel and think a lot that what will happen to me in hereafter. This thought was not much into my mind earlier). On a similar note, another respondent shared, 'I become more regular in offering prayers and reciting the Holy book in the days of *Barssi* (death anniversary) of my parents, as during those days, visiting to their graves reminds me of my own death.

The lived experience of the older adults revealed that desire to live long is an innate human nature. The wish to keep death at bay persists throughout life. In old age, individuals often show a stronger inclination towards religion, recognizing their nearness to death and the diminishing prospects of the future. Conversations with the older adults frequently reveal phrases such as '*sadda dana Paani muk gaya aey*' (My days are numbered now) or parting phrases like '*ya Qismat ya Naseeb*' (If I live then we will meet again). Such expressions, particularly in cultures like that of Muzaffarabad, highlight a direct association between ageing and existential concern. During group discussions it was confirmed by family members of the older adults that when urged to undertake preventive healthcare measures, The older adults often show reluctance. A 76-year-old diabetic respondent articulated this sentiment: 'why should I avoid mangoes, what is the fun in abstaining when I might not live up to the next season of mangoes, that's why I ask my children to let me have them'.

Religion, therefore, becomes a significant source of comfort and reassurance in later life. In old age, physical frailty increases, interest in worldly matters fades and future planning loses relevance. In such circumstances, individuals often feel on the verge of extinction. At this stage, no discipline or ideology offers an optimistic vision of the future except religion. It is only religion that, as a philosophy, presents the promise of life after death, depicted as a renewed existence of youth, vitality, and enjoyment. However, this prospect of Heaven named as *Jannat or Saurrag* in all religions is conditioned on adherence to religious practices. The assurance of a blissful, youthful afterlife filled with all possible amenities, contingent upon religious observance, serves as a strong incentive for the elderly to embrace religious devotion, often more so than for the young.

Extrinsic Factors Causing Religiosity

Extrinsic factors stem from external elements and influence individual behaviour. These factors originate outside of an individual and caused by social structures, cultural expectations and communal pressures.

Cultural Role Expectation

In Pakistan, religious observance is deeply embedded in cultural expectations, particularly for the older adults. Religiosity in old age is not solely a personal choice but also a cultural obligation reinforced by society. The older adults are culturally expected to be calm, wear sober colours, show patience and spend more of their time in religious activities. According to a 67 years old women, '*Bhurrapa tou Allah Allah krnay ki ummer hai, abb iss ummar mai agr Dill karay bhi tou loug surkh rang pehnany daitay hain jou maira passandeeda rung hai. mai khud apnay liye bhuddi ghorri laal lagam nahee sunnana chahoon gee.* (Old age is the time to remember God. At this age even if I want, no one will allow me to wear dress of red colour which is my favorite colour. Even I will avoid as I would not like to be labeled as "An old mare with a red bridle.")

The older adults are not explicitly coerced for being involved into religious practice. In religious societies like Muzaffarabad, older individuals who adopt religious appearances and actively participate in religious practices are more likely to receive enhanced social respect and authority, in contrast to those who persist in worldly pursuits during old age. The observance of this social reality exerts subtle psychological pressure on people in old age to adopt similar patterns of behavior. According to a 69-year-old respondent having a long white beard,

Our culture normally respects the one with religious looks, once I had to drop few guests to Abbottabad. While driving, at Garhi Habib Ullah (name of a small town) accidentally my vehicle hit a pedestrian. He didn't fall as car just touched him but he got annoyed. He came furiously towards the driving side and I realized that the fight is imminent. However, once he saw me with white beards his anger diluted and he said, "had you not been with white beards, I would have taught you a lesson"

This cultural perception was endorsed by a 63-year-old respondent by saying, '*mera tajurbba tou yeh batata hai k Suffaid darhi ki wajah sai logoun ka rawwiyah behar hou jaata hai, loug muqabla chorr k murrawat kartay hain.*' (My experience is that age and white beard do win respect as people don't compete with you but start being courteous with you)'.

The special treatment given to the older adults with religious looks and involved in religious engagements create a realisation among them regarding what is culturally expected of them.

A 74-year-old overseas Pakistani who had lived in Saudi Arabia for 25 years said, '*hammara Muaashrra bhooray logou ko namaz rouzzay k ellawa kuch orr krnay ki ijizat nahee daitaa. Loug tou yeh tuk chahtay hai k hum Namaz bhi unkay hissab*

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sai parhain. (Our society doesn't allow much to the older adults except for prayers and fasting. People even want us to offer prayers according to their thoughts). He quoted an event that once he was offering Namaz and was not wearing a cap which many consider mandatory. According to him another person of his age came and placed the cap over his head with hard hands saying 'even in old age you don't know the manners of prayers'. He said, 'such attitude was a surprise for me as I never faced this in Saudia.

It was observed that certain days and months are religiously or culturally declared sacred, often encouraging heightened religious involvement. In the month of Ramadan, it is both socially expected and legally mandated to observe fasting. State law prohibits hotels and restaurants from serving food during fasting hours, and social laws expect individuals not to eat or drink in public even if not fasting. A woman respondent recounted her experience during Ramadan, when she wasn't fasting because of being diabetic and in the city, it was difficult to find food as restaurants were closed. After purchasing items from a bakery, she encountered social disapproval while she was eating in her car, as two passersby expressed visible offense, underscoring the strong normative pressure associated with public behavior during Ramzan. Similarly, another respondent noted that during Ramadan, his involvement in religious engagements intensify because of the broader social environment, where collective fasting and higher mosque attendance create a pervasive atmosphere that fosters greater participation in religious activities.

A 78-year-old respondent gave words to the older adults' dissatisfaction from society by saying, 'Religion holds an important place in our lives but our society doesn't give importance to religious teachings about the older adults. The society expects a lot from us to behave like the older adults, being sober, more religious, showing greater patience and less interest in worldly pursuits but society is not giving us the respect and status which the older adults used to get in past.

In the sociocultural context of Muzaffarabad, Kashmir, a distinct generational division of roles and expectations is evident. The young are culturally expected to engage in economic activities, being breadwinners. Whereas, the older adults are typically expected to be spiritual and engaged in religious practices. Culturally this is this is an ideally expected contribution from the older adults in the form of moral and spiritual support for the family. The normative discourses surrounding old age support, significantly influence the lived experiences of older individuals. In cultures like that of Muzaffarabad, many older adults are often excluded from the labor market due to age discrimination, despite possessing the capacity to be economically productive. This ultimately results in more time and fewer engagements, leaving religious activities being the most socially expected activities for older people to indulge in.

Moreover, the older adults who visibly conform to religious norms and exhibit traditional religious attire or outward symbols of piety receive higher social status,

regard, and reverence, when compared with, older individuals who are not actively engaged in religious practices and do not embody a visibly religious appearance. This reflects that religiosity, particularly among the older adults, is closely tied to social expectations and culturally defined roles.

Familial Expectations

Cultural expectations surrounding intergenerational roles are deeply embedded not only at the societal level but also within family structures. Younger children, particularly sons are traditionally considered as the primary caregivers for ageing parents, a role encapsulated in the cultural notion of "*bhurrapy ka sahara*" (support in old age). Sons are expected to provide physical, emotional, and financial support to their parents whereas, parents and grandparents, are generally expected to be spiritual, offering prayers and blessings for the well-being of their children. This division of roles shape the religious orientation of older individuals, often under subtle pressure. According to a 73-year-old male respondent, his sons have made him sit at home by saying,

‘Abbu aap nai saari zindagi kaam kia hai, abb aap rest karayein, Allah Allah karayein orr kaam hum pai chorr dain. Hamaia in buss ap ki Duayein Chahiyeen’. (Father, you have worked a lot, whole of your life, now you take rest and leave it to us - all you need to do is perform religious obligations and pray for us, we need your prayers only).

The desire of younger family members to dominate financial resources is driven either by a wish to control these resources or to show respect and love for their older parents as required under religious and cultural norms. In both cases, this renders the older adults less functional, losing their grip on financial sources and being realized by family to be more religious.

A 64-year-old retired lady doctor said about her 74-year-old husband, ‘I haven’t felt any pressure of performing my religious obligation as I belonged to a religious family and was socialized that way but I always wanted my husband to be more religious, at least more regular in his prayers, which he has now become but only for the last few year’

While discussing about family pressures, a 63-year-old female respondent shared that in old age social pressures get pronounced but as woman you start feeling them from early age. She further added that as a woman throughout her adult life, she had been compelled to pretend to be fasting even during menstruation, when she was not observing the fast. She explained that within the family culture of Muzaffarabad, it is considered inappropriate for a woman to disclose to her father or brothers that she has missed fasting due to menstruation so

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despite not fasting she had to abstain from eating or drinking in front of the male member due to family pressure.

74-year-old respondent said, ‘On advice of few of my friends, I decided to keep beards when I was 68 and my family appreciated that by saying. ‘*Abb aap k chehray pai Noor aa gaya hai, aap ko pehlay hee Darhi rakh lainede chahiye thi.* (Keeping beard has illuminated your face with holy light). After listening to that comment and appreciation I decided to continue with it.

In cultures dominated by religion, it’s not only society but family also expects from parents to gradually disengage from economic and decision-making roles, ceding financial and social authority to the younger generation. With age older members of the family are expected to embrace a more devout religious life, which becomes a socially sanctioned pathway to continued respect and moral authority within the household as well as community.

Social Benefits of Religiosity

In old age religion plays a significant role in shaping social connections, emotional well-being, and cultural integration. For the older adults in Muzaffarabad, religious practices and spaces not only fulfill spiritual needs but also serve as crucial platforms for social engagement, fostering community ties. Religious institutions become social arenas that reduce isolation and create a renewed sense of belonging and purpose.

This dynamic was evident in the reflections of several respondents. A 76-year-old male participant emphasized the social dimension of mosque attendance, stating;

After retirement, I became regular in offering prayers in the mosque, and since then, the relations I cultivated are among the best and offer genuine friendships.

Similarly, a 65-year-old woman noted disparities in social connectivity between her husband and his brother, remarking, “I am more connected in the neighborhood and family than my husband, who is 71, but his younger brother, aged 68, who regularly attends mosque prayers five times a day, has stronger social connections than my husband.” This observation underscores a prevailing cultural pattern in Kashmiri society, where older men often prefer mosque-based religious observance, which in turn enhances their social capital and helps compensate for the loss of status and community roles that is bound to happen after retirement in old age.

Beyond social inclusion, religiosity in old age confers symbolic capital in the form of respect and moral authority. External signs of piety, such as religious attire or physical markers like the *mehrab* (a prayer mark on the forehead), become

visual cues of spiritual commitment and are often met with heightened reverence in the community. As one 63-year-old male respondent reflected, “*Bhurrappa hou ya na hou religious look ka fayeida tou hotta hai. Mujhay yeh Mehraab ka Nishan barri jaldi mill gaya orr iss ki wajah sai hamaisha izzat milli.* (Religious appearance carries its own benefits in our society and its irrespective of age. I got this *Mehraab* and I felt that I have been given a lot respect because of this. Further, illustrating this cultural phenomenon, a respondent, aged 69, remarked, ‘After retiring, I wrote a book of *Naats* (Poetry in praise of Holy Prophet) and started *Naat khawani* (The art of reciting Naat). That brought me immense respect. People even kiss my hands. I sometimes feel embarrassed, but I know that this respect stems more from my religious involvement than from my appearance’.

A 72-year-old woman offered her perspective asserting, “Society respects you more if you are regular in offering namaz and show religious inclination. Once, our driver was speeding and got stopped by the police. When I said that we were rushing for *Maghrib* (evening prayers) they let us go.”

Some older individuals shared in contrast to the popular responses. An octogenarian said, “*Pehlay loug barri izzat kartay tha aap ki darhi topi orr tasbeh ki barra ba-raish buzurag hai. laikin abb social media ka dourr hai, loug parhay likhay hain, samjh jaatay hai. wou kehtay nahee mgr jaan laiataay hain k bohat sai loug makkar kr raha hai, iss mai moulvion ka bhi barra hath hai* (Earlier there used to be considerable respect for religious looks, beards, cap and religious style of dressing but now this is an era of social media, people are educated and the perceptions are changing. Now people may not say but they realize that many do that out of hypocrisy. This can be attributed to the evolving role and public image of the clergy).

In cultures like Muzaffarabad, visible expressions of piety and religious appearance are closely associated with increased social respect and reverence. However, this normative association between religiosity and social esteem appears to be undergoing a gradual decline, particularly in urban areas, where modernization, education, individualism, and shifting value systems are reshaping traditional perceptions of ageing and religious practice.

Conclusion

The lived experiences of the older adults in Muzaffarabad, Kashmir collectively illustrate a complex interplay between intrinsic and extrinsic determinants of religiosity. Personal tragedies, emotional transitions, existential concerns and cognitive transformations associated with ageing often deepen spiritual inclinations. The extrinsic religiosity influenced by familial pressures, normative cultural roles, and the pursuit of social validation through religious appearances and activities also plays a significant role. Nevertheless, the study revealed that increased religiosity in later life is more a personal choice, rather than a response to external pressures. Addressing the research question, the study revealed that the

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intrinsic factors exert a more profound and enduring impact on religiosity in old age than external influences.

The increased inclination towards religion in old age may be attributed to the abundance of free time resulting from retirement and reduced physical mobility. Social pressure on older individuals may arise from the younger generation's desire to assume greater control over societal roles. This shift can be motivated either by a desire to get hold of financial resources or a well-intentioned expression of care and respect. Nevertheless, it demands from aged to be socially less functional and more engaged into religious practices, leaving the social life to be dominated by young. Therefore, its highly recommended that the cultural notion of respecting the older adults, should not be overemphasized to the point of marginalizing them.

Religion functions not only as a source of spiritual meaning and existential security but also as a critical social institution that facilitates the preservation and renewal of interpersonal relationships. Religious participation and spaces like mosques provide the older adults with meaningful opportunities to reaffirm their social capital, relevance, moral authority, and communal visibility. These important aspects of life often diminish as traditional roles change with age.

Religion at times can adversely affect the well-being of older people especially when forced by external pressures. It may prove harmful by generating cognitive dissonance instead of being helpful to the older people. It is therefore, recommended that religious participation in later life be fostered through personal agency rather than societal imposition. Educational curricula at the school and college levels should incorporate discussions on this for the empowerment and emotional well-being of the older adults.

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