

THE EFFECT OF RETIREMENT ON LIFESTYLE, WELL-BEING AND ABILITY TO COPE IN INDIAN ARMY

Nidhi Sharma*, Parul Rishi**

Abstract There may be many challenges that retirees experience when they leave the workplace. Many people are unable to foresee this critical aspect of their future. Therefore, a study of the effect of retirement on army officer's lifestyle, well-being and ability to cope, was undertaken keeping in mind that even after laying down the uniform, an army officer continues to have that ingrained code of conduct and ethical values that he has served and practised in his professional and personal life. Retirees experience adversity in emotional and their well-being. One must study the disparity that is felt when an officer retires and settles in an environment which may be different from his earlier one. This will help in identifying the coping ability, their well-being and lifestyle factors associated with retirement so that it promotes a peaceful and satisfying post retired life. It was found through qualitative analysis of semi structured interviews that retirement might coincide with many important life changes and adopting a new lifestyle. Lifestyle changes may require unforeseen adaptation and adjustments that result in a sense of disenchantment affecting their well-being.

Keywords: Retirement, Army, Lifestyle, Coping, Wellbeing

INTRODUCTION

Importance of the Indian Army can be visualised by the fact that many a times, the development requirements of the country have had to be sacrificed and all resources mobilised in order to maintain it. Whenever the geographical integrity of the nation has been under threat, it has been the Indian Army that has risen to the occasion selflessly, to meet the challenge without question and ready to make the supreme sacrifice for the motherland. Today, the army is embroiled not only in safeguarding the borders of the country, but has actively and very significantly contributed towards disaster management as well as sacrificed enormously in counter insurgency operations in Jammu & Kashmir as well as in the North East. Indian Army also has in the past and still continues to contribute globally in a major way in the United Nation Missions. To be able to effectively operate on such a large platform and such a wide spectrum, a blend of fully focussed, experienced and youthful military force is required to be maintained for which retirement or superannuation is an important landmark of army life.

Re-establishment in civilian life after military service goes well for many, but challenges others in ways that can persist over the life course (Pranger *et al.*, 2009; Elder *et al.*, 1994; Iversen *et al.*, 2005; Settersten, 2006; Wright, 2009; Ikin *et al.*, 2009; Ardel & Landes, 2010). Military to civilian transition is an extremely meaningful but poorly researched event in life courses of military veterans (MacLean *et al.*, 2010a;

Sweet & Thompson, 2009). While there is no standard framework for defining and measuring successful re-establishment, physical, mental and social health, disability, access to determinants of health, and life course perspective are core concepts (MacLean *et al.*, 2010).

Retirement from army gives rise to a feeling of deprivation and loss of status for the officer as well as his family. He is unable to absorb and adjust to this significant change. He attempts to make a conscious effort to escape this stage of psychological upheaval through ego defence mechanisms which may lead him to experience adversity in his emotional and subjective well-being. These are the essential traits of soldiering but a severe handicap for his resettlement. An army officer relies on those very ingrained qualities to carry out his duties in his performance as a leader, lack of which would force him to face irreversible adversity in the face of enemy. When he does "hang" his uniform, sadly, these very qualities make him feel like a "round ball in a square peg". Thus, there is a need to study this disparity that is felt when an officer retires and settles in an environment which is entirely different from his earlier one. It is not to assess the resettlement problems faced by officers of the Indian Army post-retirement or they should retire later or earlier. Rather, its purpose is to analyse the psychological aspects faced by them at the time of retirement/ post-retirement period. It is complex because it lays bare the pride and true feelings of the veterans which they find hard to truthfully reveal.

* Consulting Psychologist, Bhopal, Madhya Pradesh, India. E-mail: sharma.nidhi48@gmail.com

** Human Resource Management, Indian Institute of Forest Management, Bhopal, Madhya Pradesh, India.
E-mail: drparulrishi@gmail.com

THE CONCEPT OF RETIREMENT

Retirement usually refers to withdrawal from paid working life. Many define 'retirement' as an 'end of meaningful life'. With population aging and higher life expectancy rate, the employment requirement and continued employment by senior age group, exponentially increasing the proportion of the population deemed "dependent" gives rise to concerns towards drain in national income due to the resultant slow economic growth and the ability of the government to be able to support the existing social programs. In this context, the issue of "retirement" becomes very significant. For obvious reasons, retirement gives way to younger generation, enhances employment opportunities, increases the size of the labour force, reduces the size of the 'dependent' population, speeds up the economy and boosts national income. However, conflicting issues about later retirement or early retirement do arise.

ISSUES OF TRANSITION

There is a major contrast between the familiar world of work with its hierarchy, tasks, dependable income and the undefined roles, wide-open goals, and uncertain income of retirement. During professional employment, an individual's life is dependent on his employer/ organisation. It is shaped by the requirements of the job and the success is based on performance and reward given accordingly. However, when an individual retires, his life and routine is solely dependent on his own desires, requirements, needs, health, self-designed tasks, goals, and day-to-day functioning. Before retirement, each day, week & month is planned out by the organisation/ employer including the quantum of leave and holiday required to be spent. Post-retirement, there is no restriction laid down. One is required to plan his day and week as per his needs. A critical step in retirement is adjusting to the changes it brings. It means not just accepting and adapting to change, but creating a new lifestyle that is productive and emotionally rewarding. Making the transition from work to retirement involves sharp and abrupt changes in what is expected of the person and what he expects from himself. Transition theory explains how individuals cope with transitions throughout their lives (Schlossberg, 1981; Schlossberg, Waters, & Goodman, 1995).

Under these characteristics, the process of service members separating from the military and moving into the civilian sector for work or school qualifies as a transition as the event is considered significant and will result in relationships, routines, and roles likely very different from those in the military sector. The eight factors that influence the quality of the transition include (a) sense of control, (b) positive or negative view, (c) trigger, (d) timing, (e) permanence, (f) view toward the new role, (g) past experience of

similar transitions, and (h) presence of additional stressors (Schlossberg *et al.*, 1995). Once he retires, although his role as an employee gets over but his role as a spouse, partner, parent, or friend doesn't cease. People who are unable to let go of the role provided by their work find it difficult to settle down in their retirement years. Transition for them is not smooth and this is the case more often than not.

AGING VS. RETIREMENT

Retirement is undeniably related to aging. A subtle difference lies in the problems of aging and retirement which is required to be understood and treated at different levels. The phenomenon of aging restricts a person's ability to discharge routine functions. He may/may not have retired. Retirement, on the other hand, is a distinct phase in a man's life, since this is the period in which one is not gainfully employed either fully or partly. It is the closing of one chapter and the opening of another. However, the person's aging is facilitated by post retirement pension that allows him to lead the leisurely life. Retirement is when you have too much time to do nothing /the time when one can do all the things that he intended doing when in service but never had the time. Hence, retirement becomes one of the most important crossroads during the latter part of an individual's life.

MILITARY VS. CIVILIAN RETIREMENT

While there is considerable research on the transition to retirement for the general population across the globe in which there is retirement from paid work, there is a significant gap in the literature on the transition to retirement for military officers. Military retirement resembles civilian retirement in some ways, yet it differs from civilian retirement. Retirement for both military and civilian workers involves loss of a work role. There are three basic differences concerning retirement of civilian and military men. The differences are age of retirement, years needed for investment in pensions, and life-style changes. The 24th wave of the Retirement Confidence Survey (RCS), 2014 finds that Americans' confidence in their ability to afford a comfortable retirement has rebounded somewhat from the record lows of the past five years. However, this increased level of confidence does not appear to be founded on improved retirement preparations. In the aggregate, worker savings remain low, and only a minority appear to be taking basic steps to prepare for retirement. On the other hand, there are notable differences between the behaviours and confidence of those who indicate that they or their spouse have a retirement plan, and those who do not. Their increased confidence is observed almost exclusively among those with higher household income, but it was also found that confidence was strongly correlated with household participation in a

retirement plan (including an individual retirement account (IRA)). Sixty-four percent of workers report they or their spouses have saved for retirement (statistically equivalent to 66 percent in 2013), although nearly 8 in 10 (79 percent) full-time workers say that they or their spouse have done so. Here again, participation in a retirement plan mattered: 90 percent of workers participating in a retirement plan had saved for retirement, compared with just 1 in 5 of those without a retirement plan. The average age for officers who retire from the military is 43 years for those with 20 years of service (McNeil, Lecca & Wright, 1983). The age at the time of retirement has a major impact on a military retiree and his/her family that will not be felt by a civilian retiree who typically retires at an age of 65 years.

In contrast to a civilian retiree, military retirement historically has been based on length of service whereas civilian retirement is based on age plus length of service. Retirees in the civilian population can be vested in a retirement fund early in their careers, while military members can only be vested only after the completion of 21 years of service. Civilians who are vested in retirement plans may be able to tap into their retirement funds at any point in time after they become vested. Military personnel must wait until they reach the retirement point at 21 years in order to receive any form of retirement pension (McNeil, 1983).

Military retirement represents a unique situation in terms of the commonly used definition of retirement. The average number of years of service at retirement for officers is 21 years (Snyder, 1994). Nevertheless, Biderman (1964) in pursuing ideas of the military-as-non-distinctive refers to a Michigan study of active duty personnel to claim that those with the most transferable skills were most likely to have longer careers, presumably because they were reasonably confident that their experiences would easily translate when they eventually decided to leave. There is no civilian job equivalent for those individuals serving in the infantry, armoured, artillery or other operational branches. During their military career, many officers have progressed from technical experts to positions of leadership. Therefore, any technical expertise that they may have is dated from a civilian employer's viewpoint.

If career service personnel are bolstered and comforted by self-conceptions that draw on notions of distinctiveness and stoic perseverance in the face of difficult circumstances, it can be difficult to carry forward such a heightened sense of self-efficacy into civilian life, though many manage it (McDermott, 2007). Early research has also shown that a certain amount of scaling down of aspiration and expectation takes place as military exit is approached and in the light of the sort and level of opportunities that are available (Biderman, 1964). Jolly (1996) found also "that quite a worrying number of former service personnel tend not to hope or expect to derive high levels of satisfaction from their

occupations and activities as civilians" and this (individual and social) need to play down a sense of distinctiveness has echoes of Goffman's "Cooling the Mark Out".

Military officers also may find it difficult to obtain employment as a manager due to the stereotype that military individuals are authority oriented and lack interpersonal skills (Strobridge, 1994). Applying the term retirement to the military population is misleading to both the military members and to the civilian population viewing the military organisation. The civilian sector as well as military personnel have usually seen the military as a safe occupation in terms of job and economic security. New political and economic forces have brought change to the military community. For civilians, this was an expected and anticipated transition in their life. In both the civilian and military populations, retirement represents a role transition.

When military officers retire, their whole way of life is disrupted by a final permanent change of station (PCS) to a civilian community. A cursory review of 40 years of social psychological research on intergroup relations suggests that Allport (1954) was right in assigning psychological primacy to the processes of in-group formation and attachment over attitudes toward out-groups. Many discriminatory perceptions and behaviours are motivated In-group Love or Out-group Hate. Primarily by the desire to promote and maintain positive relationships within the in-group rather than by any direct antagonism toward out-groups. In-group love is not a necessary precursor of out-group hate. However, the very factors that make in-group attachment and allegiance important to individuals also provide a fertile ground for antagonism and distrust of those outside the in-group boundaries. The need to justify in-group values in the form of moral superiority to others, sensitivity to threat, the anticipation of interdependence under conditions of distrust, social comparison processes, and power politics all conspire to connect in-group identification and loyalty to disdain and overt hostility toward out-groups. An officer and his/her family must make a decision as to whether to retire in the community in which they now live, to return to their hometown prior to military service or to find a new community in which to live.

POST-RETIREMENT LIFESTYLE CHANGE

It involves a fundamental change in lifestyle, one that calls for a totally new outlook to approach each day. People are conditioned to think in terms of 'saving' for retirement years. Society has created an aura about this time in a person's life where a sudden magical transformation takes place for people they start to lead different lives immediately after retirement, when actually there is no change, albeit with difference in their day to day life style. Further, the transformation

is usually gradual. It has a major material bearing on the lifestyle. One accordingly has to adjust to meet the change. Ted Roosevelt* summarised retirement best- “Do what you can, with what you have, where you are”- transition from work life to life after work.

SUPERANNUATION IN INDIAN ARMY

To continuously maintain a force of trained manpower, a substantial number of personnel including officers are required to be superannuated (retired) on a regular basis to give way to a younger generation to keep the nation's flag flying high. Ironically, superannuation in the armed forces is in itself at a comparatively young age as per the terms of engagement of the organisation. Officers of the Indian Army getting superannuated at the age between 54 years and 60 years, with much better physical fitness levels than their contemporaries in the civil street, still have lot of years of active life remaining, by which they can contribute immensely to the organisation/ society/ nation. Since the retired army officers are not old enough from age point of view, hence their retirement problems remain different from that of the civilian retired employees, who retire at a comparatively advanced age.

RESPONSE FROM SOCIETY

Retirement of the army officers has different dimensions bringing out unique problems and posing different questions to the society. Though it has become commonplace for civilians to thank them for their service rendered, a deeper acknowledgement and appreciation of veterans' sacrifices and experiences occur with far less frequency. The true essence of 'Retirement' in respect of army officers; the inimical transition; life style change and associated psychological manifestations so created; the effect of the social environment around them and how to cope with the response from the society is required to be understood in a great detail. For that an officer's journey during his vast career needs to be understood.

INABILITY TO BALANCE

It is often observed that 'duty above self', unable to spend quality time with children when together, and being away from family in field area when demands and requirements of family dictate his presence due to exigencies of his service, lead to inability to maintain a healthy balance between his profession and domestic demands. While in service, they try to tackle such issues in military ways which are divorced

from reality and lead to disillusionment.

CHALLENGES TO THE ARMY OF THE FUTURE

Shiv Vishwanathan (2014) raises the question that jawans in army retire at 30, most officers by 50 while bureaucracy or academics continue till 65, even 70. There is a tremendous loss of dignity even a sense of loss, a sense of being betrayed or let down by army, government and society. It is tragic that a soldier should retire at 50 and spend 25 additional years feeling professionally vulnerable. A need of reskilling needs to be addressed. Why cannot the army have its own ecological service for soldiers about to retire, reskilling them in a new direction? It is a policy act that can add both to the university and army.

One needs something more than security studies which have become niches for powerful lobbies. An open sociology of the army is a democratic necessity. An openness of information is a necessity of the army of the future fighting the next peace and next war on behalf of society.

In view of above background, the present study has made an effort to find out the role of retirement on wellbeing, lifestyle and coping ability in Indian army officers. It also attempted to see whether the values and morals that the officers live by while serving, becomes detrimental to their life after retirement and associated reasons. The connection between practical change and identity is similar to Beckers (1997) assertion that people experiencing disruption will question who they are, when "predictable routines" are disturbed – though for most officers, this particular disruption is a "normal" and expected event in Army life.

METHOD

Sample

Sample was collected from retired army officers from central zone of India however, patients represented different states. 40 retired army officers were selected through random sampling technique. They expressed their willingness to participate once they were explained the intention and aim behind the study. Officer's retired from one to seven years were the bracket that was identified.

Tools and Techniques

Primary data was collected through structured interview, using qualitative approach and the mode of analysis is content analysis. A semi-structured interview schedule was developed to facilitate broad-ranging dialogue exploring the participants' perceptions of the experiences of retiring. The

* Why we should be concerned about the Indian Army's future? <http://www.rediff.com/news/column/column-why-we-should-be-concerned-about-the-indian-armys-future/20131202.htm>

structured interviews invited detailed descriptions from the participants which emphasised their personal experience of retirement. Participants were asked to provide background information concerning their military service including the duration of that service before describing in detail their experiences of leaving the military. The remaining interview was conducted in a conversational manner to allow the participants to expand on their experience while limiting researcher bias. On average, interviews lasted between 45 minutes and an hour. The aim of the study was to explore personal experiences of retiring from the Indian Army. Core themes from the interviews included positive factors relating to personal attachment to the army, post-exit psychological responses of grief, avoidance, and replication.

Structured questions were asked about the time spent post retirement, the equation and the rapport with wife and children, whether relationship gets better with relatives and friends with time available on hand, the values and morals, code of conduct that one lives by for decades is a bane or a boon, the major shift in the routine of life from structured to fluidity. All these things add to the way one lives post retirement.

Procedure

Data collection started with explaining the aim for this study and the willingness was taken from the army officers assuring full confidentiality of responses. After that the questions were asked. Some respondents freely expressed their experiences and the changes that naturally or unwillingly happened but eventually accepted. Whereas some took a while to really become comfortable and shared their new life post retirement. In some interviews their respective spouses vociferously participated during the discussion. The obtained data was analysed through content analysis.

ANALYSIS AND DISCUSSION

There have been significant social, psychological and emotional findings, viz. sadness, loss/change in professional identity, collegial community, anxiety (angst), pessimism, ambivalence. During the conversation it was found that most officers spend the prime of their youth in field areas separated from their families and civilisation. As a result, their families suffer in many ways such as children's education getting neglected, taking care of parents or even building an abode for post-retirement life. The approach to tackling issues which need to be addressed in different way are done so which were divorced from reality and lead to disillusionment.

Financial and personal security aspects are usually taken care of by the officer as well as the organisation and one

feels secure. The issues start because it is not just retiring but also a social status and lifestyle change. The loss of daily stimulation given by work and the existing environment leads to psychological issues which are to be coped with, if the officer wishes to lead a satisfying retired life. When reality sets in, getting down to the business of living a normal life is tough because it brings loneliness, emptiness, worry, boredom, feelings of uselessness and disillusionment.

The emotional evolution to familiarise themselves with the new environment, the changed circumstances and an undefined navigation in this new life is hard. The life in a protective cocoon remains no more. This sudden transformation from an active lifestyle of work, physical activity, sports and social interaction to a sedentary lifestyle where one is required to do nothing but lay back and relax, looks as well as sounds great but it starts affecting the mind-set of the officer in a very short span of time. This is because of his obvious active pre-retirement lifestyle. A feeling of rejection is felt if due importance is not given or received by the family from the society. There is a drastic change from a closed social group to an open social group that is the civil environment. This demands change of approach towards life, values and even culture to some extent.

The interviews identified four distinct themes relating to personal attachment to the military identity: camaraderie, elitism and significance, distinction from main stream society, and intensity. Participants described strong relationships among officers, often describing them as family or 'brothers'.

Lifestyle Change

Lifestyle changes for these military officers are many times drastic in nature. It is not just retirement but also a social status and lifestyle change that gets affected. The loss of daily stimulation given by work and the existing environment leads to psychological issues which are required to be coped with for an officer to lead a satisfying retired life. While civilian life tends to encompass many facets of a community without boundaries, military life is lived in a self-contained system that has no contacts with the civilian community. Civilian retirees are usually assimilated into the community in which they retire. Military retirees and their families have lived their lives adapting to new military communities that have clearly defined group identity, common goals, a hierarchical system and a high level of family support systems.

Participants felt that there has been no change in their daily routine from the point of view of their wives or family. Things operate the usual way, as they used to be before retirement. However, in practice, participants not only tried to replicate the physical intensity and lifestyle in regiment, but also tried to reproduce familiar relationships with like-

minded people. He is unable to absorb and adjust to this significant change. He makes attempts to make a conscious effort to escape this stage of upheaval through ego defence mechanisms which leads him to experience adversity in his life style, coping and wellbeing. Participants reported initial relief when leaving, or described the 'honey moon period' of the initial weeks of leave, but then experienced episodes of grief. Some participants described their experiences of grief post-exit, citing the loss of intense camaraderie.

Identity and Norms

Participants also described how the linguistic identity and behavioural norms of the military culture are transferred to a civilian career. While he recognised the psychological support implicit in maintaining the cultural identity, he also noted that those who maintain the military identity in civilian life 'have left, but haven't really left'. Instead of attempting to reconcile the military identity with a civilian role his personal attachment to the military was reinforced by his attempts to recreate the military experience in his social environment. The most critical aspect in the initial retirement period is the sudden feeling of insecurity which sets in due to non-availability of many facilities provided as part of the package of the terms of engagement. From subsidised electricity, water, rent and allied charges, readily available medical support system to the previously mentioned inherent cantonment security, requirements, needs, necessities easily available and taken care of whether available in the market or not, when he was in service are not available to him anymore.

Supersession

Another aspect that plays an important role in the psychological mind-set of the officer retiring is the supersession in promotion during service. Organisational hierarchy combined with operational mandates necessitates a stringent promotion system based purely on a quantification methodology. This commences at about 15 years of service which is approximately about half of his expected career span, leaving him to continue for the balance years of service in the organisation superseded, if not promoted in any of the three considerations for promotion. With no assured career progression, the mindset of most superseded officers definitely gets affected especially when they retire, because those officers who are not selected for promotion to the next higher rank are not necessarily undeserving of such promotions by any stretch of imagination. The psychological pressure and trauma is a significant feature, which is not faced by any other service and that too so early in the career. Thus, such officers may experience being without a purpose, a void and a low level of enthusiasm to face the hard realities

of retired life.

Physical health

The physical health of an individual can be greatly affected by his or her social support system and level of social support. The most elemental factor by which this effect of socialisation works is a basic and sometimes overlooked reason for the success of psychotherapy. Sometimes just knowing that there is someone to talk to and confide in can help people overcome their problems just as much as any treatment. The process of coping can be improved simply because someone is there to talk with about problems, give people unconditional love and support or possibly providing a resolution. Research on older adults nearing retirement reveals that leading an active social life contributes to their overall emotional and physical health (Federal Interagency Forum on Aging-Related Statistics, 2000).

Psychological Health

Once an individual's psychological health declines at any point during their retirement ages, it would increase the likelihood for negative elements to persist with the impacted individuals. It has been found that it will be very difficult for those to get out of the slump and have a positive perspective in their life once again. Knowing that they are valued by others makes a big difference in predicting the outcome of mental health for those older adults. Initial psychological health is a very important predictor for all 'to be retiring' at the time they enter their retirement ages. It would predict a healthy social support and fairly good physical health for the years to come (Cutrona *et al.*, 1986). If the impacted individuals demonstrate negative life events such as divorces, or any other kinds of daily stress, it becomes obvious to outsiders that inadequate social support is available for those people.

At a comparatively 'young' age of 52 to 60 years, based on his 'rank', an officer hangs his uniform. 'Young', because his nature of duty and work schedule over the years ensures his general health and fitness levels are much better than his counterparts in other services as well as in the corporate sectors. Even the corporate organisations are turning age agnostic nowadays. Many companies are keeping the retirement of their employees flexible wherein they are retaining services of high quality talent beyond the regular retirement age of 58 or 60 if the employees are fit to continue contributing to the organisation's success.

Companies like Essar, Aditya Birla Group and the RPG group are following this trend. Globally too, executives tend to work longer and do not have such strict age based retirement rules. But, in the army, although re-employment facility is available to the officers and there is also a fair

opportunity for them to seek employment in the civil street thereafter, the difficulty of psychological reconditioning to the civil environment dissuades most to lead a continued active life.

Emotional Disposition

Understanding emotions that accompany the retirement process are experiencing a full range of emotions that is normal during any period of change, emotions aren't experienced in a linear fashion; they often overlap, appreciating and integrating emotions inherent in this transition relieves or mitigates stress. The key to happiness that contributes to psychological and emotional well-being are having satisfying relationships, mind and body fitness, being financially secured, staying "young at heart", acts of kindness. There should be purpose, self-identity, and fulfilment, one should develop a plan to reinvent yourself-ask yourself: "Who am I?", "What do I want to do now?", "What is meaningful to me?" Create a new vision of who you want to be, embrace the new and unproven.

Social support

After superannuation one usually faces significant changes. Lack of work through retirement may decrease the amount of social activity in their lives. Consequently, the dynamics of the workplace provides workers with a fertile environment for maintaining their social skills. As they are basically done with their career, this stage of the life establishes a new focus. Since financial issues are not involved, volunteering is a big factor relating to social support. Social support is one of most important factors in predicting the physical health and well-being of everyone, ranging from childhood through older adults. The absence of social support shows some disadvantage among the impacted individuals. In most cases, it can predict the deterioration of physical and psychological health. The initial social support given is also a determining factor in successfully overcoming life stress.

The presence of social support significantly predicts the individual's ability to cope with stress. Knowing that they are valued by others is an important psychological factor in helping them to forget the negative aspects of their lives, and thinking more positively about their environment. Social support not only helps improve a person's well-being, it affects the immune system as well. Thus, it also a major factor in preventing negative symptoms such as depression and anxiety from developing. The factors that strengthen the social support aspect in this new phase of life are support from spouse, support from a group of people/friends, assurance of worth from others, reliable support, guidance and support from a higher figure, opportunity of nurturance. This element will help build companionship and

interact with more people in the community. This step may become necessary as retirees lose some social support from their family members. They need to keep themselves busy by connecting with other people as often as needed. This method leads to better overall mental and physical health and better well-being. The amount of social support is the key to determine life satisfaction. As expected, officers who elect not to do any working during their retirement experience a lower level of life satisfaction. Their body function would deteriorate more quickly compared to other older adults who keep themselves busy (Aquino, Russell, Cutrona, & Altmaier, 1996).

Marital Issues

Retirement may create new setbacks for retirees who are married with harmonious relationships of over 20 years. Unspoken roles have been laid down over the years as to who will handle the finances and who will take care of which family duty. Sometimes, retirement may disrupt these familiar roles. In some cases, just getting used to being together post retirement may create problems for those who do not share common interests. They may find the time together a strain and miss the privacy they previously enjoyed when their partner was working. Being single both simplifies and complicates the problems of retirement. It simplifies them because one has only oneself to look after.

Unresolved marital issues can also cause upheaval in interpersonal relationship between retired couples. During the working years, it is common for married couples to develop an unspoken agreement where emotional needs become subordinated to those of the children while one parent – or both – focuses on work. Familial duties often become a priority, pushing everything else to the side. But retirement often brings about the end of these arrangements and puts everyone on a level emotional playing field. Long-suppressed resentment over past unmet emotional needs can quickly bubble to the surface. While many couples look forward to spending more time together during retirement, some grapple with 'how much time is too much'. During the working years, many families have one primary breadwinner, while the other spouse either works fewer hours or stays home. A spouse who stayed home and met the family's non-financial needs will likely consider the home to be his or her domain and view the newly retired spouse as an "intruder". Spending more time with a spouse can also bring annoying personal habits to the forefront. A new balance must therefore be found between personal time and togetherness. Determining who controls the finances is another challenge that many retired couples face. During the working years, this chore is often undertaken by only one person. If this arrangement changes after retirement, it can lead to feelings of bitterness and resentment if not handled delicately.

Since many retirees are also experiencing the empty nest syndrome, this loss of workplace activity may deprive them of a sense of community or family. In addition, retirement may decrease the opportunities for a setting that is conducive to social interaction and may even increase a couple's dependency on one another. The most reported change by couples is a loss of personal space and conflict because of spending too much time with one another (Higginbottom *et al.*, 1993). Thus, widowhood may further produce a more difficult transition for the surviving spouse, especially when the retirement years were planned to be spent together (Atchley, 1975 as cited in Markides & Cooper, 1987). Another study showed similarities and differences between men and women in relationships who are going through the retirement transition. The results reveal changes in psychological well-being between being retired versus moving into retirement (Kim & Moen, 2002).

CONCLUSION

Participants in the study achieved varying degrees of success in the transition to retirement. Valuable information related to the research questions was gained. The length of time for military officers to transition to civilian life after retirement from the military varied among the individuals in the study. The moderating factors that affect the quality of the retirement transition for military officers, according to the analysis of interviews, that had the greatest effect on the quality of the retirement transition for military officers were social support related to relationships with family and social relationships with friends, relatives, identity through issues with self-esteem, and the individual's current view of the military. The area of Identity Reconstruction is one of great impact for a military retiree. In case, they began to work again they experienced difficulty in adjusting to working with individuals from the civilian world. This loss of recognition and authority has a significant impact on the individual. While the men were able to speak to the difficulties that they experienced, none spoke to the personal impact. Either they were unaware of the impact or their use of ego defence mechanisms allowed them to rationalize their experiences to minimize the impact to their self-esteem. The wives held a different viewpoint as all clearly saw a decrease in the self-esteem of their spouses. The general well-being of the military officers was affected by the transition to retirement as it does seem through changes in different areas of life post-retirement. The issue of greatest importance gained from this study is related to how the self is constructed as each individual is forced to interact with the environment. Adjustments and accommodations in the self must be made as the men transition to retirement. Ego defence mechanisms are used to insulate themselves from the realities of the transition.

Ways Ahead

The significance of this study would lead to a suggestion of 'therapeutic initiative' to be taken for the 'to be retiring officers' so that emotional wellbeing is taken care of. With a purpose in life, people will have a positive meaning and optimistic outlook which will not only add years to one's life, but also add life to one's years. With a clear sense of meaning and purpose in the face of physical decline, longevity may then not prove to be a burden. Through this study, retirement will not be considered a bane anymore for a person who has attained the age of 60 years. A proposal needs to be worked out as a 'Pre-Retirement Counselling Plan', which may be applied, so that an equilibrium is attained in the transition period of an officer. This will give a structure and foundation to build their plans. This proposal would bring about awareness which makes them adapt to the major shift in their life swiftly and the ability to accept and adjust to this shift knowingly with the intent of tuning to the totally new environment, where awareness meets acceptance readily.

REFERENCES

- Allport, G. W. (1954). *The nature of prejudice*. New York: Basic Books.
- Ardelt, M., Landes, S. D., & Vaillant, G. E. (2010). The long-term effects of World War II combat exposure on later life well-being moderated by generativity. *Research in Human Development*, 7(3), 202-220.
- Aquino, J. A., Russell, D. W., Cutrona, C. E., & Altmaier, E. M. (1996). Employment status, social support, and life satisfaction among the elderly. *Journal of Counseling Psychology*, 43, 480-489.
- Bamford, M. (2013). Evaluating Resources Available to Transitioning Service Members, James Madison University, Adult Education/Human Resource Development. Retrieved from <http://student.coe.jmu.edu/educ570w/Bamford/AHRD%20630%20Bamford%20Paper%201%20and%20Paper%202%20no%20comments.pdf>.
- Biderman, A. D. (1964). Sequels to a military career: The retired military professional. *The New Military: Changing Patterns of Organization*. M. Janowitz. New York, Science Editions.
- BloreSteiner, V. (2015). Honouring veterans 365 days a year, health and well-being, military transition, transition into the non-profit sector, transitioning into public service, transitioning into the private sector. *Military Leadership in Transition*. Retrieved from <http://seniormilitaryintransition.com/honoring-veterans-365-days-a-year/>.

- Bliss Cussen, P. CFP, CMFC, AFCAAA (2015). Money Can't Buy Retirement. Retrieved from <http://www.investopedia.com/contributors/186/>.
- Brewer, M. B. (1999). The psychology of prejudice: In-group love or out-group hate? , *Journal of Social Issues*, 55(3), 429–44. Retrieved from <https://numerons.files.wordpress.com/2012/04/13the-psychology-of-prejudice.pdf>.
- Elder, G. H. Jr., Shanahan, M. J., & Clipp, E. C. (1994). When war comes to men's lives: life-course patterns in family, work, and health. *Psychol Ageing*, 9(1), 5-16. Carolina Population Center, University of North Carolina at Chapel Hill 27514.
- Harris, K., Gringart, E., & Drake, D. (2013). Military retirement: Reflections from former members of special operations forces. *Australian Army Journal Culture edition*, 10(3).
- Helman, R., Greenwald & Associates., Nevin Adams, J.D., Copeland, C., & VanDerhei, J. (2014). The 2014 Retirement Confidence Survey: Confidence Rebounds—for Those With Retirement Plans, *Employee Benefit Research Institute Issue*, no.397. Retrieved from http://www.ebri.org/pdf/briefspdf/ebri_ib_397_mar14.rcs.pdf.
- Higginbottom, S., Barling, J., & Kelloway, E. (1993). Linking retirement experiences and marital satisfaction: A mediational model. *Psychology and Aging*, 8(4), 508-516.
- Holtzman, E. (2000). Emotional Aspects of Retirement Counsellor, Workshop, Faculty and Staff Assistance Program.
- Krishnan, M. M., & Subramani, B. (2012). Existing trends to keep themselves engaged after retirement among BSNL employees. *IRJC Asia Pacific Journal of Marketing & Management Review*, 1(3). ISSN, 2319-2836. Retrieved from <http://indianresearchjournals.com/pdf/APJMMR/2012/November/14.pdf>.
- Iversen, A., Nikolaou, V., Greenberg, N., Unwin, C., Hull, L., Hotopf, M., Dandeker, C., Ross, J., & Wessely, S. (2005). What happens to British veterans when they leave the armed forces? *European Journal of Public Health*, 15(2), 175-184.
- MacLean, M. B., VanTil, L., Thompson, J. M., Pedlar, D., Poirier, A., Adams, J., Hartigan, S., & Sudom, K. (2010a). Life after Service Study: Data Collection Methodology for the Income Study and the Transition to Civilian Life Survey. *Veterans Affairs Canada Research*, Directorate Technical Report, 79.
- McNeil, J. S., & Giffen, M. B. (1967). Military retirement: The retirement syndrome. *American Journal of Psychiatry*, 123(7), 848-854. Retrieved from <http://ajp.psychiatryonline.org/cgi/reprint/123/7/848>.
- McNeil, J. S., P. J. Lecca, & Wright, R. (1983). *Military retirement: Social, economic, and mental health dilemmas*. New Jersey, Rowman & Allanheld.
- Pranger, T., Murphy, K., & Thompson, J. M. (2009). Shaken world - coping with transition to civilian life, Canadian Family Physician. *Official Publication of the college of family physicians of Canada*, 55, 159-61. Retrieved from <http://www.cfp.ca/cgi/content/full/55/2/159>.
- Schlossberg, N. K. (1981). A model for analyzing human adaptation to transition. *The Counseling Psychologist*, 9(2), 2-18. doi: 10.1177/001100008100900202.
- Schlossberg, N. K., Waters, E. B., & Goodman, J. (1995). *Counseling adults in transition* (2nd ed.). New York, NY: Springer.
- Settersten, R. A. (2006). When nations call: how wartime military service matters for the life course and ageing. *Res Ageing*. 28(1), 12-36.
- Sweet, J., & Thompson, J. M. (2009). Literature Review of Military to Civilian Transition – Results of Initial Searches. *Veterans Affairs Canada*.
- Walker, D. I. (2010). Narrating identity: Career soldiers anticipating exit from the British army. *School of Applied Social Sciences Durham University*. Retrieved from http://etheses.dur.ac.uk/639/1/David_Walker_PHD_complete_Feb_2011.pdf?DDD34+.
- Wright, R. J. (2009). Why old soldiers cannot be allowed to simply fade away: Life course epidemiology of war. *Journal of Epidemiology and Community Health*, 63(5), 338-339.
- Yanos, R. C. (2004). *Perceptions of adjustment to civilian life among recently retired air force*, Doctor of Philosophy.