

Retirement Preparedness: An Exploration of Coping Strategies and Psychological Resilience of Military Personnel Approaching Retirement

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Abstract

Military careers demand unwavering dedication and sacrifice, with retirement marking a significant transition to civilian life. This dissertation explores coping strategies, resilience, and retirement preparedness among Indian military personnel nearing retirement. Drawing on the Transactional Model of Stress and Coping, it examines how stressors, coping, and adaptation intersect during retirement. A literature review underscores the challenges of military retirement and the importance of coping and resilience. Using a quantitative approach, the study assesses coping and resilience in military personnel aged 40 to 60 approaching retirement. Findings reveal insights into coping strategies, resilience levels, and retirement readiness, informing policies and interventions to support military retirees. This research advances understanding of the transition from military to civilian life, addressing the unique needs of retiring military personnel.

Keywords: Anticipatory stress, Coping strategies, Military retirement, Psychological resilience, Retirement preparedness, Transition to civilian life

Introduction

1.1 Overview

Embarking on a career in the military is not merely a profession; it is a vocation that demands unwavering dedication, resilience, and sacrifice. The men and women who commit themselves to the service of their nation forge bonds that extend far beyond the boundaries of duty. Yet, as these individuals approach the juncture of retirement, the transition from a life of service to civilian existence unveils a profound complexity that surpasses the mere cessation of professional responsibilities. This chapter sets the stage for an in-depth exploration into the multifaceted landscape of military retirement, delving into the intricacies of coping strategies and psychological resilience employed by military personnel as they navigate this transformative phase.

Carver, Scheier, and Weintraub (1989) define coping as a process of managing the demands that arise from challenging and stressful situations, whether they are internal or external. They emphasize that individuals have an active role in managing these demands, which can involve a variety of strategies and techniques. Coping can be seen as a way of adapting and adjusting to difficult circumstances, and it is an important aspect of resilience and well-being.

It's interesting to note that Folkman and Lazarus identified three types of coping strategies: problem-

focused coping, emotion-focused coping, and meaning-focused coping. Problem-focused coping involves actively changing the stressful situation, while emotion-focused coping involves regulating one's emotional response to the stressor. Finally, meaning-focused coping involves finding or creating meaning in a stressful situation. Understanding these different types of coping can help individuals effectively manage challenging situations and promote resilience.

1.2 Background

Military service is a tapestry woven with threads of discipline, honor, camaraderie, and duty. The unique demands of this profession expose individuals to environments of heightened stress, protracted deployments, and a distinctive sense of identity shaped by a shared commitment to a higher cause. The rigid structure and discipline that define military life become intrinsic elements of one's identity, and the prospect of retirement introduces a series of challenges that extend far beyond the professional sphere.

1.3 Theoretical Foundation

1.3.1 Transactional Model of Stress and Coping

Guiding the exploration is the Transactional Model of Stress and Coping, a theoretical framework that recognizes stress as a dynamic process shaped by the interplay between individuals and their environments. This model underscores the importance of coping strategies in mitigating stress and posits that psychological resilience plays a pivotal role in an individual's ability to navigate challenging circumstances.

The theoretical framework serves as a conceptual lens through which to explore the study's major constructs: coping methods, psychological resilience, and retirement preparedness. The Transactional Model of Stress and Coping, developed by Lazarus and Folkman (1984), serves as the study's overall theoretical framework. According to this paradigm, stress is a dynamic process caused by the interaction of individuals with their environment. Coping techniques are defined as adaptive reactions that people use to manage stress and sustain psychological well-being.

The model's relevance to the military environment stems from its recognition of stress as a transactional process. Military personnel face unique stressors and challenges throughout their careers, including combat exposure, frequent relocations, and separation from family. As they approach retirement, they encounter additional stressors related to transitioning to civilian life, loss of identity, and uncertainty about the future. The Transactional Model's focus on how individuals perceive and appraise stressors, and how they mobilize coping resources to manage them, aligns well with the experiences of military personnel navigating the retirement transition.

Stress appraisal, according to the Transactional Model, is the assessment of the significance and probable implications of a stressful event. This appraisal is then used to inform coping techniques. Military personnel may utilize problem-focused coping (e.g., seeking information on retirement benefits) or emotion-focused coping (e.g., seeking social support) to deal with the stressors of retirement preparation. The specific demands of the military frequently shape coping techniques. The regulated character of military service may influence coping preferences, and knowing how coping methods interact with stress assessment is critical for elucidating the paths by which military individuals handle the anticipated stress of retirement.

According to the Transactional Model, psychological resilience refers to an individual's ability to recover from misfortune. Resilience is defined as the ability to adapt and grow in the face of adversity, rather than simply the absence of stress. It is influenced by an individual's coping mechanisms, social support, and

cognitive assessments. Military training emphasizes resilience-building skills, including mental toughness, adaptability, and togetherness. These elements contribute to the development of psychological resilience, which allows military people to encounter and overcome challenges. Exploring the importance of resilience in the retirement planning process allows us to learn how military-specific elements influence people's capacity to successfully manage this transition.

Retirement, evaluated via the Transactional Model, is a big life shift. The paradigm contends that life transitions can be stressful and that coping mechanisms used throughout these transitions influence overall well-being. Retirement readiness is defined as an individual's adaptive response to the stressors connected with the upcoming transition. According to the concept, coping techniques and psychological resilience are important factors in determining an individual's readiness for retirement. The study's goal is to understand the elements that lead to successful adaptation during this key life transition by investigating the interaction of coping, resilience, and retirement preparedness.

1.3.2 Erik Erikson's Psychosocial Development Theory

Identity vs. Role Confusion (Adolescence). Erikson's theory suggests that during adolescence, individuals grapple with developing a sense of identity and purpose. In the context of retirement preparedness, individuals nearing retirement may experience a similar identity-related challenge as they transition from their roles in the military to civilian life. Retirement represents a significant shift in identity, requiring individuals to redefine their sense of self and purpose beyond their military career.

Generativity vs. Stagnation (Adulthood). According to Erikson, the stage of generativity vs. stagnation occurs during adulthood, when individuals seek to contribute to the well-being of future generations and maintain a sense of productivity. In the context of retirement preparedness, individuals may view retirement as an opportunity to engage in activities that fulfil their sense of generativity, such as mentoring younger colleagues, volunteering in their communities, or pursuing new interests and hobbies.

Integrity vs. Despair (Later Life). In Erikson's later stages of development, individuals reflect on their life experiences and strive to achieve a sense of integrity and acceptance. Retirement represents a critical juncture where individuals confront existential questions about the meaning and purpose of their lives. Those who have adequately prepared for retirement may experience a sense of integrity and satisfaction, whereas those who feel unprepared may grapple with feelings of despair and regret.

1.3.3 Evelyn Duvall's Theory of Family Life Stages

Establishment Stage. During the establishment stage of family life, individuals focus on building their careers, establishing financial stability, and raising children. As individuals approach retirement, they may transition out of the establishment stage, shifting their focus from career advancement to retirement planning and preparation. Retirement preparedness becomes essential during this stage as individuals navigate decisions related to savings, investments, and lifestyle adjustments in anticipation of retirement.

Empty Nest Stage. The empty nest stage occurs when children leave home, and couples have more time and resources to invest in their relationships and personal pursuits. For individuals nearing retirement, the empty nest stage may coincide with retirement planning efforts, as they assess their financial situation, discuss retirement goals with their partners, and make lifestyle adjustments to prepare for the transition to retirement.

Retirement Stage. In Duvall's theory, the retirement stage represents a new phase of life characterized by leisure, relaxation, and pursuing personal interests. Retirement preparedness is crucial during this stage, as individuals must adapt to changes in their daily routines, social networks, and financial resources. Those who have effectively planned for retirement may experience a fulfilling and satisfying retirement lifestyle,

while those who are unprepared may encounter challenges adjusting to the new reality of retirement.

1.4 Significance of the Study

This study is significant as it addresses the well-being and successful transition of military personnel into retirement. The findings can inform military policies, retirement support programs, and interventions to enhance the overall readiness and resilience of military retirees.

In the next chapters, we will take a voyage through the undiscovered realm of military retirement. This investigation is driven by a desire to explore the psychological complexities that determine the transition from duty to civilian life. Through a detailed analysis of coping techniques and psychological resilience, we hope to pave the route to a better understanding of the challenges and triumphs that accompany military personnel's transition into retirement.

Literature Review

2.1 Overview

This section provides a comprehensive review of the existing literature relevant to the study's research questions and objectives. This literature review synthesizes findings from a range of studies focusing on retirement preparedness through coping strategies and psychological resilience, along with related factors among military personnel, concluding with a synthesis of key findings from the literature review and identifying gaps, inconsistencies, and areas for further research.

2.2 Coping Strategies in the Military

Military retirement is a significant life shift, characterized by a complex interplay of obstacles that extend beyond the end of active service. The literature emphasizes the multidimensional character of these difficulties, particularly their potential impact on military personnel's mental health and adjustment. Loss of identity is a recurring subject, with scholars emphasizing the important role military service plays in developing people's sense of self (DeVoe & Ross, 2012; Vogt et al., 2011). The shift from a disciplined, mission-driven setting to civilian life introduces uncertainty, which can lead to increased stress and adjustment challenges (Sherman & Ritchie, 2018). As we investigate coping techniques and psychological resilience, it is critical to recognise the fundamental issues that define the retirement experience in the military. The coping strategies used by military personnel in reaction to stressors have been the focus of scholarly research. According to research, military members frequently use a variety of coping techniques to deal with the unique challenges of their duty. Social support appears as an important coping strategy, with studies emphasizing the role of comradeship and unit cohesion in promoting resilience (Castro & McGurk, 2007; Pietrzak et al., 2010). Military personnel's coping repertoire also includes problem-solving strategies, adaptive coping abilities, and seeking professional treatment (Lester et al., 2011; Nash et al., 2015). Examining these coping techniques lays the groundwork for understanding how people handle stress and adversity during their military careers.

2.3 Psychological Resilience in the Military

Psychological resilience is critical in determining how people adapt to and recover from stressors, and this is especially true in the military situation. Military duty requires a high level of resilience due to exposure to potentially traumatic events and the need to adjust to unpredictable and difficult conditions (Wingo et al., 2017). Studies have examined the elements that contribute to resilience in military communities,

emphasizing the importance of a positive outlook, social support networks, and efficient coping mechanisms (Bryan et al., 2015; Southwick et al., 2014). A detailed understanding of psychological resilience offers the framework for understanding how military members deal with pressures not only while serving, but also as they near retirement. Studies have examined coping strategies and psychological resilience among military personnel. Lester et al. (2011) evaluated the Comprehensive Soldier Fitness Program's effectiveness in promoting resilience and coping skills. Park et al. (2004) emphasized the relationship between character strengths and well-being, while Masten (2001) discussed resilience processes in development.

Retirement transition presents unique challenges for military personnel, marked by loss of identity, adjustment to civilian life, and financial planning considerations (Smith et al., 2018). Griffith (2015) underscores the stressors associated with leaving the military and transitioning to civilian life, emphasizing the importance of support systems and coping strategies. Southwick and Charney (2018) highlight resilience as a crucial factor in navigating the retirement transition successfully.

Family dynamics and support systems play a pivotal role in retirement preparedness. Beardslee and Podorefsky (2011) explored the role of family relationships in promoting resilience among adolescents with parents with psychiatric disorders. Manierre and Bourdeau (2017) highlighted family resilience in adjusting to deployment challenges, while Johnson and Brems (2017) investigated factors contributing to family resilience among soldiers deployed to combat zones. Various interventions and support programs have been developed to assist military personnel in the retirement transition. Adler et al. (2009) evaluated the efficacy of Battlemind Debriefing and Battlemind Training as early interventions for soldiers returning from deployment. Hoge et al. (2006) examined mental health problems and service utilization among returning military personnel, while Lester et al. (2011) reviewed psychological health programs for deployed personnel.

Theoretical frameworks that reveal the elements influencing retirement preparedness have helped to shape our understanding of this key life stage. The Transactional Model of Stress and Coping, developed by Lazarus and Folkman (1984), provides a prism through which to examine the interacting processes of stress evaluation, coping, and adaptation. This paradigm has been applied in a variety of circumstances, but it is especially pertinent to military retirement, because individuals engage in a continuous transaction with their surroundings. Furthermore, the Retirement Planning Model (Topa et al., 2018) provides information about the cognitive and behavioral processes involved in retirement planning. These models provide a theoretical platform for studying coping and resilience in retirement.

2.4 Research Gaps

While the existing literature has greatly improved our understanding of military retirement issues, coping techniques, and psychological resilience, major gaps remain. Limited study has been conducted explicitly on the anticipatory stress of retirement among military people, as well as the coping techniques used during this transitional period. The relationship between coping mechanisms, psychological resilience, and retirement preparedness is still poorly understood, necessitating further research. This study aims to overcome these gaps by concentrating on the unique problems and coping mechanisms faced by military members nearing retirement.

Methodology

3.1 Overview

Here we look at the research design, the statement of the problem, and the questions raised in this research. The objectives of the research and the hypotheses are outlined. The operational definition of the variables, along with the sample and sampling techniques have also been covered. The tools and procedures for data collection have been described. The ethical considerations while conducting the research have been mentioned along with the statistical analysis method employed.

3.2 Research Design

Quantitative research design using psychometric assessments on coping strategies and psychological resilience for convenience of data analysis. The quantitative method is less time-consuming as well as economical. It is convenient for both the researcher and the respondent to assess the variables being studied and obtain responses from any region at any point in time.

3.3 Statement of the Problem

As military personnel approach retirement, they are confronted with a spectrum of anticipatory stressors that reverberate through various facets of their lives. The imminent loss of the structured routine, the shift in identity from active duty to veteran status, and the uncertainties tied to adapting to civilian life contribute to a psychological landscape marked by apprehension and contemplation. The weight of these stressors necessitates an in-depth examination to illuminate the coping strategies employed by individuals facing the imminent transition to retirement.

3.4 Research Questions

The research questions guiding the study are:

1. Is there a significant relationship between the coping style military personnel use with the anticipatory stress of retirement?
2. What factors influence retirement preparedness among military personnel?
3. How does psychological resilience contribute to successful retirement transitions in the military?

3.5 Research Objectives

The objectives of the study are:

1. To assess coping strategies and psychological resilience in military personnel approaching retirement.
2. To compare coping strategies and resilience between male and female personnel, considering age variations.
3. To identify specific coping sub-domains affecting psychological resilience.

3.6 Hypotheses

"H1: There is a significant relationship between coping strategies and psychological resilience in retirement preparedness among military personnel approaching retirement in the Indian context."

"H2: There is a significant difference in coping strategy and resilience between men and women."

"H3: Age will have an influence when it comes to the resilience and coping strategies of the personnel."

"H4: There is a difference within the sub-domains of coping strategies that affect the psychological resilience of the personnel."

3.7 Operational Definition

3.7.1 Independent variable

Coping strategies refer to the cognitive, behavioural, and emotional efforts individuals employ to manage stressors, challenges, and adversities they encounter in life (Folkman & Lazarus, 1980).

3.7.2 Dependent variable

Psychological resilience is defined as the capacity to adapt positively in the face of significant adversity, trauma, or stress, maintaining stable psychological functioning and subjective well-being (Masten, 2001). Retirement preparedness refers to the extent to which individuals have planned, anticipated, and made adequate provisions for their transition from work to retirement, encompassing financial planning, lifestyle adjustments, and psychological readiness (Denton, Spencer, & Alpass, 2008).

3.8 Sample and Techniques

The study targets military personnel aged 40 to 60 years, acknowledging this age range as a critical period leading to retirement eligibility. Participants are drawn from various branches of the armed forces, with no deliberate attention to diverse ranks and deployment histories in Indian Military Services. However, having taken into consideration a minimum of 14 years of service. The method of sampling employed was a systematic random sampling approach to ensure representation across different branches, ages, and years of service, free of any bias. The population was taken solely from Indian military personnel serving in the military, with a few other inclusion criteria. Hence, to fulfil the need for a sample from the population to ensure proper representation for the sake of the study. The sample size was taken as 150. However, during the time of data collection, the sample size came up to 161.

3.8.1 Sample Distribution

3.8.1.1 Inclusion Criteria

1. Age range – 40-60 years
2. Occupation – presently serving in the Indian Armed Forces (Army, Air Force, Navy)
3. Retirement approaching/ anticipating within the next 5 years
4. Years of Service – minimum 14 years
5. Language – fluent in English comprehension

3.8.1.2 Exclusion Criteria

1. Ranks of personnel
2. Geographical differences
3. Branches personnel are posted in
4. Those who are serving but have not completed a minimum of 14 years of service

3.8.2 Data Collection Techniques

Surveys and self-report questionnaires to gather data on participants' coping strategies and psychological resilience.

3.9 Data Collection Instruments

Brief COPE inventory: The Brief COPE (Carver, 1997) is a condensed version of the Multidimensional Coping Inventory (COPE; Carver et al., 1989). The COPE's building rationale was based on Lazarus' work, as well as in part on Carver and Scheier's behavioural self-regulation theory (1990).

This widely used inventory assesses various coping strategies individuals use in response to stress. The Brief COPE has been widely employed in diverse populations, including military personnel, making it suitable for the Indian military context. This scale includes 28 items with a 4-point Likert scale of scoring

ranging from not at all to all the time. There are domains within it which are problem-focused coping, emotion-focused coping and avoidant coping. The Brief COPE is scored by adding the scores for items inside each subscale to obtain subscale scores. There are no globally accepted scoring standards for the Brief COPE. Instead, researchers frequently calculate subscale ratings for each participant and utilise them in comparative studies within or between groups. It has demonstrated good internal consistency and reliability across various populations and contexts worldwide, including military samples. Studies have reported Cronbach's alpha coefficients ranging from 0.50 to 0.90 for different subscales of the Brief COPE, indicating acceptable to excellent reliability. The validity of the Brief COPE has been supported through its associations with measures of psychological distress, adjustment, and well-being in diverse populations.

Connor- Davidson Resilience Scales: In 2003, psychologists Kathryn M. Conner and Jonathan R.T. Davidson created the Connor-Davidson Resilience Scale.

CD-RISC is a widely used scale to assess an individual's resilience in the face of adversity. This scale has been employed in military and civilian populations globally, making it relevant for assessing resilience in the Indian military. The CD-RISC-10 is a shortened version of the original CD-RISC, which has demonstrated good internal consistency and reliability across various populations. This scale includes 10 items with a 5-point Likert scale of scoring ranging from not true at all to true nearly all the time. The overall score is calculated by adding the ratings for all things, with a maximum score of 40. Scoring standards for the CD-RISC-10 may differ based on the population under study. Typically, researchers use mean scores and standard deviations from their sample data to assess resilience levels in relation to their individual study group. Studies have reported Cronbach's alpha coefficients ranging from 0.70 to 0.90 for the CD-RISC-10, indicating good reliability. The validity of the CD-RISC-10 has been supported through its associations with measures of mental health, resilience, and adjustment in different cultural contexts. Studies have found significant correlations between CD-RISC-10 scores and measures of psychological well-being, suggesting convergent validity.

3.10 Procedure

In order to reach a larger demographic, Google Forms were employed and disseminated to the eligible population. Data was collected and coded in Microsoft Excel. Data analysis was conducted using IBM Statistical Package for Social Sciences (SPSS) Software 2023.

3.11 Ethical Considerations

3.11.1 Informed consent

Participants are provided with detailed informed consent forms outlining the study's purpose, procedures, potential risks, and benefits. Informed consent emphasizes participants' voluntary participation, confidentiality assurances, and their right to withdraw from the study at any point without consequences. It also includes minimization of deception to clarify the aim of the study to the respondent and obtain responses with their consent and awareness of the subject.

3.11.2 Confidentiality

Confidentiality is maintained through the use of participant codes rather than identifying information. All data, including survey responses and interview transcripts, is securely stored on password-protected servers to ensure participant privacy. Security clearance from the military personnel is being considered in the sample along with the assurance of confidentiality for the entire duration of the study. The ranks

and units of the individuals were not collected to maintain confidentiality.

3.12 Data Analysis

Using quantitative analysis method Correlational- regression analysis, independent t-test and Kruskal-Wallis test using IBM SPSS 2023 for survey data. The correlation will establish a relationship between the independent variable (coping style) and the dependent variable (psychological resilience).

Results and Discussion

4.1 Overview

This section elaborates on the findings of the results through data analysis and statistical analysis. It also discusses the outcomes of the study along with the possible relevant variables or influencers in the study that may have significance in future research.

4.2 Results

Raw data collected from the Excel sheet was coded then imported to the software and then accordingly analysed with the required statistical analysis method. Initially, the test of normality depicted that the coping strategy responses were normally distributed. In Kolmogorov-Smirnov, the level of significance was at $0.02 < 0.05$, whereas in Shapiro-Wilk the level of significance was 0.00. However, the responses to the variable of psychological resilience showed that it was non-parametric. In Kolmogorov-Smirnov, the level of significance was at $0.67 > 0.05$, whereas in Shapiro-Wilk the level of significance was $0.10 > 0.05$. The test of normality was also done taking gender differences into account, which depicted that total coping strategies and total resilience were significantly normally distributed in both males and females according to Kolmogorov-Smirnov, the level of significance being 0.20 and 0.32 - 0.30 respectively. However, according to Shapiro-Wilk the level of significance was non-parametric in both males and females, being 0.44 - 0.56 and 0.00 - 0.28. Considering age as another factor, the test of normality was done. It depicted that total coping strategies were normally distributed in both Kolmogorov-Smirnov and Shapiro-Wilk 0.29 - 0.13, 0.01 - 0.07 in the age groups of 40-45 and 45-50 respectively. In total psychological resilience according to Shapiro-Wilk, age groups 45-50, 50-55 and 55-60 were normally distributed; 0.02, 0.05, 0.03 respectively. However, in Kolmogorov-Smirnov, it was not significantly parametric. Age group 50-55 was normally distributed for both total coping strategies and psychological resilience, 0.20.

Due to the results of the test of normality being sporadic in nature, the method of correlational analysis selected was Spearman's correlation coefficient.

Table 1: Table Showing Spearman's Rank Order Method

Variable	N	Sig.	1	2
Coping Strategies	161	0.00	1	0.88
Psychological Resilience	161	0.00	-	1

Table 1: displays the level of Spearman's (rho) Correlation in relation to coping strategies and psychological resilience. For the total number of respondents (N=161) a group of samples with enough representation of individuals serving in the Indian Military were selected.

A Spearman’s correlation was conducted to evaluate the relationship between coping strategies and psychological resilience. The relationship between coping strategies and psychological resilience was not significant, $r(159) = 0.88, p = 0.00$

Thus, the null hypothesis of (H1) stating "There is no significant relationship between coping strategies and psychological resilience in retirement preparedness among military personnel approaching retirement in the Indian context." was accepted. Due to the non-significant correlation between the two variables, regression analysis could not be conducted.

(H4) stating that “there is a difference within the sub-domains of coping strategies that affect the psychological resilience of the personnel.” The non-significant correlation between psychological resilience and coping strategies may influence the interpretation of results related to sub-domains of coping strategies. Since (H4) examines differences within sub-domains of coping strategies that affect psychological resilience, the absence of a significant correlation may raise questions about the relevance or effectiveness of those specific coping strategies in predicting resilience.

Table 2: Table showing the mean, SD, mean rank within gender, z and significance level in Mann-Whitney U test

Variables			Males	Females		
	Mean	SD	Mean Rank		Z	P
Coping Strategies	52.19	14.83	83.05	75.37	-0.93	0.36
Psychological Resilience	98.40	25.07	83.76	73.42	-1.25	0.21

Table 2: displays the significant difference between males and females in coping strategies and psychological resilience. For the total number (N=161) of respondents within each group ($n_m = 118$) and ($n_f = 43$)

Man-Whitney U test was done to check whether there are significant gender differences in coping strategies and psychological resilience. The mean rank of males in coping strategies and resilience was 83.05 and 83.76 respectively. The mean rank of females in coping strategies and psychological resilience was 75.37 and 73.42 respectively. It indicates that there is a significant difference within gender. The results indicated that male personals had significantly greater coping strategies and psychological resilience than female personals, $z = -0.93$ and $-1.25, p = 0.36$ and 0.21 . With the $p = 0.36 > 0.05$ the null hypothesis that total coping strategies is normally distributed was retained. With the $p = 0.21 > 0.05$ the null hypothesis that total psychological resilience is normally distributed was retained. The (H2) stating “There is a significant difference in coping strategy and resilience between men and women.” was therefore accepted.

Table 3: Table Showing Spearman's Rank Order Method

Variable	N	Sig.	1	2	3
Coping Strategies	161	0.00	1	0.88	-0.73

Psychological Resilience	161	0.00	-	1	-0.98
Age	161	0.36, 0.21	-	-	1

Table 3: displays the level of Spearman's (rho) Correlation among coping strategies, psychological resilience and age. For the total number of respondents (N=161)

A Spearman’s correlation was conducted to evaluate the relationship between coping strategies and psychological resilience age. The relationship between coping strategies and psychological resilience was not significant as mentioned previously, $r(159) = 0.88, p = 0.00$. The correlation between age and coping strategies along with psychological resilience was also found to be non-significant where, $r(159) = -0.73, p = 0.36$ and $r(159) = -0.98, p = 0.21$. Since there is no correlation between age and the two variables, the regression analysis could not be conducted.

Thus, the null hypothesis of (H3) stating “Age will not have an influence when it comes to the resilience and coping strategies of the personnel.” was accepted. Due to the non-significant correlation between the two variables, regression analysis could not be conducted. However, to check whether there are differences in coping strategies and psychological resilience across different age groups, the test of Kruskal- Wallis was conducted.

Table 4: Table showing the mean, SD, mean rank within ages, and significance level in Kruskal-Wallis Test

Variables			40-45	45-50	50-55	55-60	
	Mean	SD	Mean Rank				P
Coping Strategies	52.19	14.83	83.97	83.18	85.23	64.41	0.24
Psychological Resilience	98.40	25.07	86.49	84.88	81.07	68.76	0.46

Table 4: displays the significant difference across different age groups in coping strategies and psychological resilience. For the total number (N=161) of respondents within each group ($n_1= 34$), ($n_2= 36$), ($n_3= 64$) and ($n_4= 27$)

The significance level of coping strategies and psychological resilience was 0.24 and 0.46 respectively > 0.05 . Therefore, it can be concluded that there are no significant differences in coping strategies and psychological resilience across age groups.

4.2 Discussion

The individual computation of BRIEF COPE scores demonstrated a higher incline towards emotion-focused coping in both males and females. It is distinguished by aspects of venting, emotional support, humour, acceptance, self-blame, and religion. A high score implies coping mechanisms that seek to regulate emotions linked to stressful circumstances. The coping scores in total were slightly higher in males as compared to females. The same behaviour was observed in the resilience scores of males against their female counterparts, which can only indicate gender differences. The scores of both genders seemed

to be unaffected, despite the disparity in the sample between males and females. The style of coping that emerged was emotion-focused coping, which may have been influenced by cultural factors that can only be verified by further research in cross-cultural studies.

The (H1) hypothesis assumed that “military personnel who exhibit higher levels of psychological resilience and employ adaptive coping strategies will demonstrate greater retirement preparedness compared to those with lower levels of resilience and maladaptive coping strategies” was nullified due to various reasons. A few of the many factors that may have affected the test of the hypothesis could be because there was an unequal distribution of the population in the sample. The educational qualification and age were taken as covariates also did not depict any influence on the results. The majority of the sample belonged to a population ranging in age from 50-55 in males and 40-45 in females. In terms of educational qualifications, most of the individuals were postgraduates. Another probable reason may be the use of a shortened scale of resilience, which may have influenced the correlation with the coping strategies.

Griffith (2015) emphasizes the pressures associated with leaving the military and moving to civilian life, highlighting the significance of support structures and coping techniques. Southwick and Charney (2018) identify resilience as a critical aspect in successfully managing the retirement transition.

Studies have looked into military personnel's coping methods and psychological resiliency. Park et al. (2004) emphasized the link between character qualities and well-being, whereas Masten (2001) examined resilience processes in development. Coping Strategies and Psychological resilience are crucial in the stage of transitioning from military worklife to retiring into the civil society as stated in the Transactional Model of Stress and Coping. Both individually are a requirement for the individual to overcome the various challenges they face. However, according to the results of the study both exist independently and do not have any relationship in retirement preparedness of military personnel. It also important to keep in mind that having no correlation does not necessarily mean that there is no relationship at all between coping strategies and psychological resilience it can also imply that the relationship may be non-linear in nature. Same principle may apply to the coping strategies and psychological resilience across age groups.

Summary and Conclusion

5.1 Summary

This dissertation delves into the intricate process of military retirement, focusing on coping strategies and psychological resilience among retiring service members. It begins by recognizing military service as more than a profession, highlighting its demands of dedication, sacrifice, and a unique sense of identity. The study identifies the challenges faced by retiring military personnel, including the loss of structured routine and the shift in identity from active duty to veteran status. Drawing from the Transactional Model of Stress and Coping, the dissertation explores how individuals perceive and manage stressors associated with retirement.

Through qualitative analysis, the study uncovers various coping strategies employed by retiring military personnel. These strategies encompass problem-focused approaches, such as seeking information on retirement benefits; emotion-focused techniques, including seeking social support; and meaning-focused coping, such as finding purpose in retirement. Additionally, the dissertation examines the role of psychological resilience in facilitating successful retirement transitions. It identifies resilience factors, such as adaptive responses to stressors and the capacity to navigate retirement challenges effectively.

The findings of the study have significant implications for military policies and support programs aimed

at promoting the well-being and readiness of retiring service members. By addressing coping strategies and resilience factors, interventions can better meet the needs of transitioning military personnel and enhance their overall transition experience. Ultimately, the dissertation contributes to the understanding and promotion of well-being among military retirees, facilitating a smoother transition and improved quality of life post-retirement.

5.2 Conclusion

Although the correlation between the two variables was found to be non-significant, it posed a great indication of the psychological resilience of the individuals in the defense forces. There is a need to understand how and what factors affect the retirement preparedness of individuals as they transition from a life in the military to a civilian lifestyle and how it is different as compared to their civilian counterparts. There is also a requirement to understand the different forces at play at this stage; like the life stage the individuals are at closer to retirement (which may be middle or late adulthood) and the various variables that come along with it (like stagnancy, empty nest syndrome, loss of purpose, etc.). Moreover, the changes within the individuals' external (family dynamics, social relationships) and internal environments (physical and emotional) should also be something worth considering. The changes in the style of coping can be another topic for discourse analysis. The years of experience also something that can be taken into account for being an influencer on coping strategies and psychological resilience which are dynamic.

5.3 Implications and Suppositions

The provision of valuable insights into the factors that influence retirement preparedness among military personnel can be one of the implications of the study. It can inform the development of targeted policies, programs, and interventions aimed at enhancing retirement planning and transition support within the military. It will give an understanding of the role of coping strategies and psychological resilience in retirement preparedness, military organizations can implement initiatives to promote mental health, resilience-building, and adaptive coping skills among personnel. This can contribute to overall well-being and readiness throughout military careers and during the transition to civilian life. It can also help military personnel and their families better prepare for retirement by identifying effective coping strategies and resilience-building techniques. This can facilitate smoother transitions, reduce stressors associated with retirement, and enhance overall satisfaction with post-military life. Support service providers can tailor their offerings to address specific needs and challenges faced by military personnel nearing retirement. This may include financial planning assistance, social support networks, mental health counseling, and career transition guidance. It can contribute to the broader research literature on retirement preparedness, coping strategies, and psychological resilience. By adding empirical evidence from the Indian military context, the findings can enrich existing knowledge and provide insights into cross-cultural variations in retirement experiences.

5.4. Limitations

5.4.1 Response Bias Considerations

The study acknowledges the potential for response bias, given the subjective nature of self-report measures. Steps are taken to minimize bias through clear instructions, confidential data collection, and the use of validated scales. The responses can have a coloured perspective due to gender and cultural differences.

5.4.2 Generalizability Constraints

While the study aims for diverse representation, the specific age range targeted may limit the generalizability of findings to younger or older military personnel. The study transparently acknowledges these constraints and emphasizes the importance of context-specific insights. Due to the majority of the sample population hailing from males (73.3%) the age of retirement was mostly between 50-60 (39.8%). It can be due to female military personnel being granted the liberty of permanent commission recently as opposed to their male counterparts.

5. 5 Recommendations

5.5.1 Policy Recommendations

Through the results of the study a few policy recommendations can be kept in place. Policies can be established within military organizations that mandate the development and implementation of comprehensive retirement transition programs. These programs can cover various aspects of retirement preparedness, including social support, health and well-being, and emotional adjustment. Financial resources can be allocated along with personnel to support resilience-building initiatives throughout military careers. Ensure that resilience training, stress management workshops, and mental health support services are readily available to all personnel. Social support networks can be institutionalized within military communities through policy directives. By encouraging the establishment of peer support groups, mentorship programs, and networking events to foster connections and camaraderie among personnel nearing retirement.

5.5.2 Practical Recommendations

Some of the applications that are already existing in practical settings. Organization of social networking events and gatherings in army clubs to facilitate connections among retiring personnel and their peers. They also encourage informal interactions and opportunities for social support. Mental health resources are easily accessible and destigmatized within military environments, in military hospitals. Many veterans either opt for re-employment within the organization or seek job opportunities outside. Some even move towards pursuing higher studies in their area of interest.

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