

**THE RELATIONSHIP BETWEEN MILITARY-CIVILIAN TRANSITION,  
PSYCHOLOGICAL WELL-BEING AND SOCIAL ADJUSTMENT AMONG  
RETIRED MILITARY PERSONNEL IN GHANA**

**BY**

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## DECLARATION

I, Carl Seyram Necku, hereby declare that this thesis has been conducted by me under the supervision of Dr. Paul Doku and Dr. Joseph Osafo. This thesis has never in its present form, or in any other form, been presented to any other examining body for the award of any degree. Where the views and ideas of others have been used, they have been duly acknowledged.

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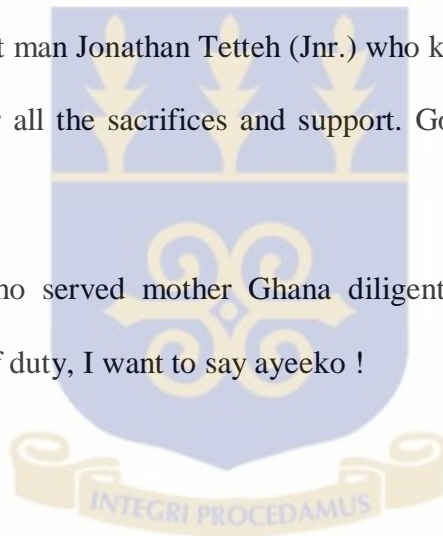
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## DEDICATION

I dedicate this work to my great provider, my comforter, the love of my life, God almighty for his continuous and abundant grace he bestowed on me during this academic journey. I am alive today because of his favour and protection. I dedicate this work to my parents Col (Rtd.) Cyril Necku and Lt. Col. Juliana Gyasi- Necku for their physical, emotional and spiritual support. I want to express my heartfelt gratitude for all their sacrifices and sleepless nights. I once again dedicate this work to my aunties Mary Gyasi and Beatrice Gyasi, Dzidzo Necku my sister and my grandparents Wo1 and Mrs Anthony Gyasi for their fervent prayers and undying encouragement.

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## ABSTRACT

*The study examined the relationship between military-civilian transition, psychological well-being and social adjustment among military personnel of the Ghana Armed Forces. It further examined the effect of gender on the relationship between military-civilian transition and psychological well-being. This was determinant on two facts. Ex-Servicemen and women had to deal not only with life after retirement which every retiree goes through but also life after the military. Secondly transition is not a singular event, but a continuous spatial process that is marked by a disjuncture between the lives lived in the military and civilian spaces. This is often due to their intense socialization which involves being stripped of a civilian identity and adopting a military identity and culture making transitioning back to civilian world challenging. A hundred and fifty-five (155) Non-commissioned officers both active and retired were purposively sampled from the Greater Accra and Volta regions. Using a quantitative design, all selected participants completed questionnaires on military-civilian transition, psychological well-being and social adjustment. The Multiple Analysis of Variance, Simple Linear Regression and Hierarchical Multiple Regression were conducted on the data. The results indicated that, military-civilian transition significantly predicted psychological well-being and social adjustment. The result further indicated that, gender significantly moderated the relationship between military-civilian transition and psychological well-being. Based on the research findings, theoretical and practical implications are discussed as well as limitations and suggestions for future research were also highlighted.*

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**LIST OF ABBREVIATION**

CMD	Common Mental Disorder
CTP	Career Transition on Partnership
DAV	Department of Veterans Affairs
ECH	Ethics Committee for Humanities
HQ	Headquarters
IPA	Interpretative Phenomenological Analysis
LASS	Life after Service Studies
MANOVA	Multiple Analysis of Variance
MCT	Military-Civilian Transition
MoD	Ministry of Defence
NVVRs	National Vietnam Veterans Readjustment Study
OEF	Operation Enduring Freedom
OIF	Operation Iraqi Freedom
PTSD	Post-Traumatic Stress Disorder
PWD	Psychological Well-Being
SA	Social Adjustment
SPSS	Statistical Package of Social Sciences
SWLS	Satisfaction with Life Scale
TFT	Total Force Fitness
UK	United Kingdom
USA	United States of America
VAC	Veteran's Employment Challenges
VAG	Veterans Administration Ghana
WASSA	West African Soldiers Social Activities
WHO	World Health Organisation

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

As a precursor, there is the need to establish the important role of identity and culture plays in the lives of military personnel whilst in active service and after serving in the military. This is demonstrated through a brief chronological account of their entry as recruits and exit as ex-service personnel. This will help an in-depth comprehension of the challenges they are confronted with during their transition into civilian life. Recruits, upon the commencement of training at the training center are introduced to a new and unfamiliar culture. Culture has been defined by Johnson and Christensen (2004) as a system where beliefs, values, practices, perspectives, language, norms, rituals are shared. When individuals become members of a particular culture through socialization, they are taught attributes and qualities of the culture in order to function easily within it. These cultures are continually maintained overtime through socialization and social sanctions that reprimand individual who go contrary to the group norm. Due to this cultural orientation, members strongly identify with their culture viewing other cultures and its practices as odd to them (Johnson & Christensen, 2004).

Comparably, in the military, all individuals are ushered into a unifying military culture composed of values, traditions, norms, and perceptions that govern how military personnel communicate and interact with one another and with the rest of the world (Coll, Oh, Joyce & Coll, 2009). Soldiers learn to abide by this military culture with particular fervor, due to the intense socialization process that strips them of individual identity and bestows upon them a collective identity, hence making them a distinguished group (Coll et al., 2009). The ultimate goal of basic training is to disrupt patterns of civilian life that stresses individual gratification and replace them with group goals such as loyalty, unquestioning

acceptance of authority, and conformity to official attitudes and conduct. Recruits are stripped of individualistic characteristics and ideologies which are then replaced by extreme confidence which is built in them as they assimilate other military worthy values. These attributes are essential to the survival of a combat soldier especially in times of war. (Collins, 1998; Demers, 2011).

It is also worth noting that the mechanism through which socialization within the military is achieved is a unique one since it can be usefully considered with respect to its shaping of the emotional and physical lives of service personnel which has a lasting impact on their identity. Hence the shift from a civilian to a recruit then back to a civilian life after years of serving in the military is usually underestimated (Higate, 2001; Moskos, 1988). Schlossberg, Waters & Goodman (1995) views this as a sequence of “moving in, moving through, and moving out phases” (p. 27).

After going through intense training, initiates are further segregated and isolated from the civilian populace into barracks and military camps. Admittedly, most military personnel in Ghana spend most of their active years in the barracks with their families. The military unit is known to be an autonomous entity (Harris, Gringart & Drake 2003), thus due to its independence most barracks and military installations are well resourced with adequate facilities limiting their interaction with the civilian populace. Most barracks in Ghana are privileged to have accommodation and utility services, banks, postal services, fire service, legal and police services, educational institutions from the basic to the junior and senior level, places of worship, retail supermarket with subsidized goods, their own source of entertainment known as “WASSA” which is held by every unit at the end of the year, inter unit sporting competitions, auto mechanics, transportation and logistical services, engineering and construction departments, hospitals ,airports amongst others. Therefore most activities and facilities are confined within the military setting. The challenges start

to rise when after twenty five to thirty years of active service an individual is voluntarily or involuntarily discharged from active military duties and in effect its culture and identity. All at once, most of the privileges and facilities that came with being in the service are no more at their disposal. This period of transition is very significant when entering into the civilian populace. Most often than not, the socialization acquired over the years continues to manifest in their activities even years after exiting the army (Higate, 2001). Previous studies have established that if one does not successfully go through a smooth transition it can be fatal and detrimental to the psychological well-being of retirees (Murphy, 2009; Yanos, 2004).

## **1.2 Military-Civilian Transitioning**

There is no universally accepted definition for transition period, but for most ex-servicemen and women it begins as soon as they start contemplating leaving the military or understand that an involuntary release may be pending (Pranger, Murphy & Thompson, 2009). However Schlossberg et al. (1995) defines transition as “any event or non-event that results in changed relationships, routines, assumptions, and roles” (p.27). Transitioning from a primary identity as a soldier into multiple overlapping identities of being a veteran, parent, spouse, son, daughter or sister at home is a complicated life event (West-Wood 1999). This sometimes creates a dissonance between the multiple interacting identities, consequently leading to many potential challenges when transitioning to civilian life. This experience can be juxtaposed to a ‘reverse culture shock’, as personnel unexpectedly face difficulties with adjustment after retiring from active service (West-Wood, 1999). This shock is experienced not only by the veterans themselves but also other key persons in their lives (West- wood, Black & McLean. 2002).

Pranger, Murphy and Thompson (2009) argued that, transition to civilian life can bring unexpected feelings and problems such as loss of the military family and the member's identity, disorientation in an unfamiliar civilian world and a period of re-adjusting to being with family full time. He further argued that, for those who welcome release, transition might end days after their last day in uniform, others progressively adapt over months or years to civilian jobs, communities, and family life. Going through a successful transition can be very difficult usually for those who continue to miss military life (Pranger, Murphy & Thompson, 2009). For those consider the military as a total institution with elevated levels of social integration, regimentation and social control, transition can become very fierce (Smith & True, 2014).

### **1.3 Psychological Well-being**

Psychological well-being is a relatively broad concept referring to a good or satisfactory condition of existence, a state characterized by health, happiness, and prosperity. It refers to functioning at a high level of behavioral and emotional adjustment and adaptiveness, and not merely an absence of illness (Reber & Reber, 2001). Shek (1992) in also defining psychological well-being believed that it was a state in which a mentally healthy person possessed a number of positive mental health qualities which included an active adjustment to the environment and unity of personality.

The military's view of wellness focuses on psychological and physical "readiness" and emphasizes "resiliency," both of which differ significantly from the WHO's definition of the civilian experience, because it does not accommodate the service related circumstances of many veterans. (Berglass & Harrell, 2012; Casey, 2011; Peterson, Park & Castro, 2011). In 2010, the chairman of the Joint Chiefs of Staff published the Chairman's Total Force Fitness (TFF) Framework, derived from the fitness frameworks of individual military

departments. TFF was intended to support and augment efforts in defining well-being by including the physical, environmental, medical and dental, nutritional, spiritual, psychological, behavioral and social fitness domains. (Chairman's Total Force Fitness Framework, 2011).

Generally, retirement is not simply an objective life course transition, but also a subjective developmental and socio psychological transformation that may be related to physical and psychological well-being (Moen, 2001). Some studies indicates that retirement experiences may promote a sense of well-being as workers move out of demanding and or stressful career jobs (Gall, Evans & Howard, 1997; Dandeker, Wessely, Iverson & Ross, 2003). However there are contesting studies that point to the fact that retirement passage itself may lead to diminished well-being as individuals lose their occupational attachments, their social network and a major anchor of their identities (Kim & Moen, 2002; Elder & Clip, 1999; Iverson et al, 2005; Kilpatrick & Kilpatrick,1997; Yanos, 2004). Unlike prominent civilian interpretations that emphasize the absence of illness or infirmity as a prerequisite for being well, Berglass and Harrell (2012) proposed a new paradigm for veteran wellness which should intensely consider aspects of physical and mental injuries caused by war.

#### **1.4 Social Adjustment and Reintegration Difficulties**

Social adjustment can be defined as the adaptation of the individual to the social environment or the change of the environment by the individual to suit the self (Campbell, 2009).Donnell (2014) posits that, "Reintegration is the intermediate process of working to return to an active role in the environment where there was a prolonged period of absence" (p.4). He further stated that when an individual returns to a once familiar setting, the process of reestablishing a day to day rhythm of life is considered as reintegration.

Studies point to the fact that many retirees and their families will prefer to settle or live in proximity within the immediate vicinity of their colleagues or military base in order to maintain career friendship and have access to military facilities and amenities (McNeil, Lecca, & Wright, 1983; Snyder, 1994). It is thought to first of all lessen the impact of the loneliness felt with retired military status, lessen the problems associated with entering into civilian groups where friendships already exist and minimizes the alienation felt as a result of their retired status (Little, 1981). Occurrences like this can be observed in Accra, Kumasi, Ho and Takoradi where a sizeable number of retired personnel's accommodation are found within reach of a barracks. Furthermore a retiree has to go through additional adjustment by learning to live with the family on a daily basis. This is based on the fact that there is a continuous and repeated separation of the military member and the family which is a way of life for the military family (Strange, 1984). Retirement may be the first time the husband and wife live together for a prolonged period of time. This new lifestyle will require restructuring of the marital relationship (Yanos, 2004). Families may have created new routines during their absence hence both the family and the Veteran will have to adjust to changes. The long and continuous absence due to internal or external military duties and regular deployment for peacekeeping operations makes adjusting to full-time spouse at home very difficult especially during the transitioning period (Ray & Heaslip, 2010). Marital quality also plays a significant role in the process of adjusting to retirement or psychological well-being. Findings by Kim and Moen (2002) proved that there was a significant relationship between marital quality, life satisfaction, depression and adjustment to retirement among retirees. Depression and mild anxiety are part of the retirement process when one exits the military and should be considered a normal life process, because these are expected in any major life change (Strange, 1984). But as symptoms associated with adjustment difficulties increases, it may consequently render an

individual dysfunctional. These symptoms can be expressed as physical symptoms, depressive episodes, marital conflict, substance abuse and acting out behavior (Yanos, 2004). Many also appear to be psychosomatic as no physical cause can be found. These symptoms usually center on the cardiovascular and gastrointestinal systems. Others also experience acute physical symptomatology which is usually in the form of headaches, peptic ulcers, duodenitis, insomnia, impotence and the aggravation of preexisting medical conditions (Bellino, 1969).

### **1.5 Similarities and difference between Military and Civilian retirement**

Military retirement largely resembles civilian retirement in some ways. Retirement for both military and civilian workers involves loss of a work role. There are, however, three basic differences concerning retirement of civilian and military retirees. The differences are age of retirement, years needed for investment in pensions and career skills (Yanos, 2004).

The age at the time of retirement has a major impact on a military retiree and on their family that will not be felt by a civilian retiree who typically retires at age sixty (60) years. In contrast to a civilian retiree, military retirement has historically been based on length of service whereas civilian retirement is based on age plus length of service. Non-commissioned officers in the Ghana Armed Forces spend a maximum of twenty-five (25) years in service. They often exit as intake mates. Secondly civilians who are vested in retirement plans may be able to tap into their retirement funds at any point in time. Military personnel however must wait until they retire fully before they have full access to any form of pension benefits (McNeil, 1983). An example of such a fund is the provident fund, where an amount of money is usually deducted at source from their salaries. Lastly most military retirees have career specialties which are not transferable to the civilian job

market. For instance there are no civilian job equivalent for personnel who specialized in the infantry, armor, artillery or other (detachments/ squadrons) operational branches (Yanos, 2004).

Additionally at the time their civilian peers are at the peak years of earning and productivity, the career military man might be getting ready to pursue a second job where as it is an adjustment to a leisure period for civilians when they hit retirement. Often the difficulty in finding a new job shifts the burden of economic support of the family on the wife and older children (Bradburn, 1969).

### **1.6 Problem statement**

The Military service is a unique form of employment and way of life, engendering a strong culture and camaraderie amongst personnel, which for some may have a lasting impact even after they have returned to civilian life. Due to the pervasiveness and uniqueness of these experiences there exist a tension between military identity and post discharge resettlement within the civilian environment (Jolly, 1996). The military is a closed social system where individual experiences of work, living, and emotional expression are controlled. It is also important to note that while on active duty, soldiers reverently follow codes of conduct twenty-four hours a day, seven days a week, on and off base, from the moment they enter the military until the moment they leave. (Arkin, 1978). This process of acculturation into the military culture which is heavily and continuously enforced does not decline easily especially after retirement (Maurin, 2012).

Sadly when re-entering civilian life, ex-servicemen and women continue to conform to this military culture, which in many instances are incongruent with civilian norms (Maurin, 2012). It goes without saying that for most, transition is a smooth experience,

followed by easy adaptation to new lives in new homes. For others however transition is difficult, especially when physical or mental health problems create barriers to successful reestablishment into civilian life (Stow, 1997; Doucette, 2008). They are more likely to face the extra burden of not just retirement but also coping with the challenges that comes with life after the military. The consequence of not successfully transiting from the military to the civilian lifestyle affects the psychological well-being and social adjustment of these retirees (Brunger, Serrato & Ogden, 2013; Morin, 2011; Yanos, 2004)

Military to civilian transition is an extremely meaningful but poorly researched event in the life courses of military Veterans particularly in Africa (MacLean, Van, Thompson, Poirier, Adams, Hartigan & Sudom 2010; Sweet & Thompson, 2009). In Ghana, for instance the Ghana Armed Force personnel represent an under-researched population as their operations are classified and information regarding specific aspects of military culture and norms are not generally and publicly accessible. Most available information concerning this unique group comes from secondary sources such as media reports and journals.

Furthermore majority of the literature predominantly focused on mental health, and was heavily weighted on PTSD, rather than the larger transitional experience thus, ignoring the psychological well-being and adjustment challenges that comes with it (Ray & Heaslip, 2010). In the case of the Ghana Armed Forces what makes this a more compelling area of study is the challenges retired soldiers go through due to the lack of adequate preparations before retirement and the lack of effective rehabilitation programs that aid successful transition into civilian life. In a nut shell an attention is drawn to the social processes through which individuals adopt a common collective identity and culture through military training and how this affects their psychological well-being and social adjustment when transitioning into retirement or civilian life.

### **1.7 Relevance of Study**

Research throughout the years conducted from both psychological and sociological paradigms have done much to advance our understanding of the processes through which military socialization is able to achieve transition from a civilian to recruit (Higate, 2001). The result of this socialization is lifelong and embedded in a veteran's way of life. It should be understood that for years they lived regimented lives and most upon returning to a once familiar setting, that is the civilian environment, often feel a loss of purpose and direction (Doenges, 2011; Early, 2011; Greene, 2010). Though a significant amount of work has been done on their exit from the military back into their civilian life, more work still needs to be done to highlight the difficulty that arises during the period of transitioning back to civilian life especially in the Ghanaian context. Previous studies have centered on retirement after deployment, but this study also focuses on personnel who were equally not deployed just before retirement. In the case of the Ghana Armed Forces, personnel are usually involved in peace-keeping missions, consensus building and reconciliatory roles rather than play an active combat role in countries they have been assigned to. The main strength of this study is to address the knowledge gap in the scholarly literature on post military adjustment to civilian life and is timely for policy formation for all the stakeholders who work with veterans in their transition to civilian life. This will go a long way to bring to the attention of Ghana Armed Forces and the Veterans Administration Ghana, the challenges these retired military personnel go through and consequently endowing them with vital skills for successful adjustment and integration back into civilian life.

Lastly most scholars are basing their understanding of transitioning to civilian life on studies from the USA and Canada where majority of the studies have been conducted. This study seeks to understand transitioning within a Ghanaian context by determining

whether Military-Civilian Transition influenced the psychological wellbeing and social adjustment of these retired personnel

### **1.8 Aims and objectives**

The aim of this study is to find out the relationship between military-civilian transition, psychological well-being and social adjustment of retirees in the Ghana Armed Forces. Specifically, the following objectives are proposed.

- To determine how military-civilian transitioning generally affects psychological well-being.
- To examine the effect of retirement (military transition) on the social adjustment of military personnel
- To examine which group (active or retired military personnel) will perform better on psychological well-being and social adjustment
- To assess the impact of gender as a moderator in the relationship between military-civilian transition and psychological well-being.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

The second chapter first examines existing theories on which the study is pivoted on. This is followed by a review of previous and related studies to evaluate the relationships between Military Civilian Transition, Psychological Well-being and Social Adjustment. This chapter also outlines the rationale of the study, proposed hypotheses which were mostly based from the literature reviewed, a hypothesized model of the relationships between the various variables and operational definitions defining certain concepts within the study.

#### 2.2 Theoretical Framework

The study is primarily hinged on two major theoretical frameworks and they are the Role theory and the Continuity theory.

##### 2.2.1 Role theory

The role theory by George (1993) postulates that one's profession is central to their identity and the loss of this critically important work role, and or the environmental loss accompanying the retirement, produces a concomitant decline in life satisfaction and increases depressive symptoms. According to this theory, retirement brings to an end work role and the retired individual suffers psychologically since he or she no longer views themselves as productive and contributing member to society (Ehsan, 2010).

This is further underscored by Kim and Moen (2002) who posits that men and women who retire from their careers or jobs are susceptible to role loss and this can lead to psychological distress.

Role theory suggests that if a work role has been central role in one's life, transition to the role of being a retiree may be stressful, leading to poor adjustment (Quick & Moen, 1998). These roles shape the norms and expectations regarding behavior and attitudes critical to self-identity (Carter & Cook, 1995). The shift in role may be detrimental to health if not properly prepared for (Atchley, 1999). In both the civilian and military populations, retirement represents a role transition. However what makes a role loss more pronounced amongst military retirees is the fact that in addition to adjusting to life after retirement like every other retiree they also have to cope with adjusting to life after the military. This is due to the fact that the military way of life has a continuous and a deep-rooted impact on a retiree's identity even after retirement. This is a grave concern especially for those who have to adjust to a non-work roles and a change in financial security (McNeil, 1967).

When examining military retirement, we must keep in mind that "retirement from the military is not so much a retirement from work as it is severance from a way of life" (DeRenzo, 1990 p.37). An opposing school of thought is of the view that retirement from the demands of one's primary career job may be a major life-course role exit that serves to reduce role strain and overload, thereby enhancing psychological well-being (Kim & Moen, 2002). This is supported with the role-strain reduction theoretical perspective which indicates that circumstances around employment, retirement and the transition from one to the other should be considered when examining the well-being of retirees (Kim & Moen, 2002; Vandewater, Ostrove, & Stewart, 1997). Another challenge the role theory brings to light, is the weakening of social roles for those who leave the labour market rendering

retirees vulnerable. Many are exploited so have taken lower paying jobs and forced to accept jobs at the bottom of the civilian hierarchical ladder. (Yanos, 2004)

### **2.2.2 Continuity theory**

Atchley (1989) states that people tend to maintain earlier lifestyle patterns, self-esteem, and values even as they exit their primary career jobs. Continuity theory focuses on how people continue their roles after retirement in order to adjust to change which brings about a relative level of satisfaction. Thus, maintaining continuity is crucial for an individual's well-being, either by maintaining his or her lifestyle or activities or viewing the retirement as a fulfillment of prior goal. The theory asserts that retirement is an opportunity to maintain social relationships and lifestyle patterns rather than the loss of work role (Wang, 2007).

Continuation of activities are important because it helps maintain the qualities that people attribute to themselves, help them to adapt and express their identities appropriately across their life stages ( Atchley, 1999 ; Hoppmann, Gerstorf, Smith, & Klumb, 2007).

Similarly, for those who view work role as not necessarily the most central role, the continuity theory suggests that retirement offers the opportunity to spend more time in the important roles of friends and family. The continuity of these roles into retirement would prevent an overall negative consequence of retirement. The theory further argues that retirement may offer relief from job pressure and performance expectations that may actually improve psychological well-being. It affords retirees an opportunity to maintain social contacts, while avoiding the negative outcomes that comes with retirement. (Ehsan, 2010; Quick & Moen, 1998)

However for most veterans after the initial 'honeymoon period' of being freed from work, retirees usually experience varying degrees of adjustment problems (Victor, 1994), because they continue to operate within the military culture and identity long after retirement mainly due to the difficulty in adjusting to the civilian way of life. Brunger et al (2013) suggested that, individuals who seek to maintain continuity between their military and civilian lives, with the loss of potential experiences and opportunities to try new things felt more keenly because civilian spaces cannot recreate a similarly high-stake environment as compared to a military setting. This was evident in a study they undertook where it was observed that ex- service personnel did not totally cede their very core identity and activities as soldiers. When comparing the role theory and continuity theory from the theoretical perspective, continuity theory provides a new dimension that treats retirement as an opportunity to maintain social contacts, while avoiding the negative outcomes that come with retirement. (Quick & Moen, 1998).

Though both theoretical frameworks have their advantages, Kim and Moen (2002) argued that they lacked contextualization. Reasons being retirement should not be seen as a primary factor but one of several transitions in the life-course of individuals, which should be rooted in a historical, social and personal context. Further our attention is brought to the fact that the decision to retire and the process of psychological adaptation to retirement must be analyzed from a broader perspective. This must be done by looking at the macro-social phenomena which speaks of how pension systems operates, norms in the society, retirement timing employment patterns of spouse amongst many others. In addition several factors such as age at retirement and length of the retirement and its associated challenges cannot be ignored because they also influence the transition into retirement.

Although having proved helpful in understanding retirement adjustment, both theories neglect the varying qualitative experiences to adjustment of veterans. Factors such as

varying military organizational structures and culture can influence their experiences. The retirement experiences of retirees are not always similar across board (Potocnik, Tordera, Peiro, 2013).

### **2.3 Review of related studies**

This section examines the review of relevant studies of the variables under study. The review will observe the relationships between Military-Civilian Transitioning, Psychological well-being and Social Adjustment as well as the moderating role of the relationship between military-civilian transitioning and psychological well-being.

#### **2.3.1 Psychological Well-being**

Jaeger & Holmes (2004) investigated the effect of retirement on psychological well-being, while also trying to surmount some of the empirical and methodological limitations that had produced a lot of inconclusive findings previously. The researchers tackled these limitations by first tweaking the type and the quality of data used, as well as the statistical method used. They used 4,634 respondents. The longitudinal data was used to observe if any differences in well-being were attributable to retirement or some other observed or unobserved characteristics of the respondents. This was done to address the short fall of the cross-sectional study design. Statistically significant differences identified between the well-being of retirees and non-retirees were observed in their previous studies. Results indicated more men than women experienced decline in well-being as a consequence of retirement.

Furthermore, Demers (2011) conducted a study that examined the experiences of Iraq and Afghanistan war veterans in order to understand the challenges they were confronted with when they reintegrated into civilian life and its impact on their mental health. The

purposive sampling technique was used to identify and recruit participants who had served in Afghanistan, Iraq, or both since the beginning of the wars in those countries. Respondents completed a preliminary electronic survey and participated in one of six focus groups. At the end of the study, the findings revealed that, high levels of distress existed among veterans who were either caught between military and civilian cultures, felt alienated from family and friends or experienced crisis with their identity.

Additionally, Harris, Gringart and Drake (2013) investigated the impact of identity and culture on transitioning of members of Special Forces by exploring the personal experiences of five (5) former Special Forces members transiting into civilian life. This was done using a semi-structured interview schedule, which scrutinized the participants' perception, causes, processes and experiences of retirement from the Special Forces Unit. Generally the core themes obtained from the interview included positive factors relating to personal attachment to the units, post-exit psychological responses of grief, avoidance, replication and the rejection of the military conversations. Under the theme of personal attachment to the unit, the researcher identified four other distinct themes. They included camaraderie, elitism and significance, distinction from mainstream society and intensity. Due to their strong bond with the units, participants often described those within their unit as family. Upon their exit from service they were supported with medical assistance, skills transfer, certification and financial compensation. But they however experienced psychological unease due to the psychosocial significance of the military identity in the lives. They reported initial relief upon their exit, but eventually experienced post exit grief, sense of the loss of both purpose and camaraderie and guilt over departed comrades. In tackling this grief they employed defense mechanisms to manage their emotional response and to adapt to civilian life in order to reduce the psychological impact. They did this by either replicating the military culture into the civilian culture or avoid all together triggers

that would excite or remind them of their past identities as military personnel. In the case of the former, participants did not only try to replicate the physical intensity and lifestyle of the regiment, but also tried to reproduce familiar relationships with like-minded people. Instead of attempting to reconcile the military identity with a civilian role, their personal attachment to the military was reinforced by their attempts to recreate the military experience in their social environment. Replicating the military culture in civilian life reinforced social identity by allowing the military identity to continue. Despite replicating part of the military culture, some participants also avoided military interaction and military information. This conscious avoidance protected the participants' psychological well-being by increasing emotional stability.

In a related study, Eshan, (2011) investigated the effect of retirement on psychological well-being. This was done using seven longitudinal studies of the Canadian National Population Health Survey, spanning between 1994 to 2006. Generally, it was observed that retirement had a significant positive effect on individual's psychological well-being. Unlike the previous studies, the results suggested that retirement had a significant positive impact on happiness. The marginal effect analysis shows that retirement improved psychological well-being by .029 units (or 2.9%). The regression results further showed that being married, post-secondary education, health, income, and having one's own home positively impacted happiness, while urban location had a negative impact. Estimations showed that the marginal effect of retirement on psychological well-being was a little higher in males than for females.

From the literature just reviewed, the studies focused on the impact of retirement on mental health and psychological well-being. However, some of the studies were inconclusive, as some of them suggested that retirement neither improved nor reduced psychological well-being (Dandeker, Wessely, Iverson & Ross, 2003; Gall, Evans &

Howard, 1997; Herzog, House & Morgan., 1991; Iverson, Dyson, Smith et al, 2005; Iverson, Nikolaou, Greenberg et al, 2005; Mein, Martikainen, Hemingway, Stansfeld, Mamot 2003; Midanik, Soghikian, Ransom & Tekawa., 1995). While some others studies indicated that the retirement context predicted psychological well-being (Ardelt, 1997; Gall & Evans, 2000; Henkens, 1999; Kim & Moen, 2002; Taylor, Golberg, Shore & Lipka, 2008), other studies indicated that retirement actually had a negative impact on psychological well-being (Dandeker, Wessely, Iverson & Ross, 2003; Elder & Clip, 1999; Iverson et al, 2005; Kilpatrick & Kilpatrick, 1997; Yanos, 2004)

### **2.3.2 Social Adjustment and Integration**

A study by Koenig, Maguen, Monroy, Mayott and Seal (2014) using the qualitative approach tried to describe the transition experience of veterans from military to civilian life and to enlighten health care providers about their culture-centered communication that promotes readjustment to civilian life. They conducted an in-depth semi-structured interview with 17 males and 14 females who had just returned from Iraq and Afghanistan and were on retirement. The outcome of the interview indicated that veterans were confronted with disorientation when they returned to civilian life. It was also observed that none of those interviewed returned home unchanged. They experienced tension between military and civilian identity was comparable to a “reverse cultural shock” which was attributed to the perceived difference between the military and civilian cultures. Again it was reported that veterans felt socially isolated both from military and civilian social networks.

Further, a survey conducted by Morin (2011) among 1,853 veterans illustrated that seven-in-ten veterans constituting 72% had an easy time readjusting to civilian life, while 21% had somewhat difficulty, 6% found it very difficult re-entering into civilian life. A logistic

regression examined the impact on the re-entry of 18 demographic and attitudinal variables. Four variables were found to have significantly increased the chances of veterans having an easier transition and six factors predicted how difficult transition would be. It was also observed that Commissioned officers had less difficulty in readjusting or transiting into civilian life than Non-commissioned officers. Again veterans who had college education had an easier time readjusting to life after military than those who only had a high school certificate or a diploma

Also, the Veteran's Employment Challenges (2012), polled 2,453 veterans and soon-to-be veterans to ascertain the transition experience of veterans who returned from Iraq and Afghanistan. Out of the total, 64% of respondent reported to have had difficulty in transitioning to civilian life from military service. Most of which was attributed to employment challenges. This was evident when a comparison was made between unemployed veterans which made up 86% who said they experienced difficulty as against 53% of employed veterans. More than two-thirds were of the view that finding a job posed the greatest challenge when transitioning into civilian life. Another challenge 60% of veterans spoke of, is translating military skills to the interest to a civilian employer. One in four believed that employers simply avoid hiring veterans. Another 50% had a challenge in identifying what to do next, 49% had challenges in relating to non-veteran civilians, 48% had difficulty in readjusting to social life, 36% had challenges in adjusting to family life, 43% believed they lacked the required education to family life. About half of veterans said they felt ready to transition to civilian life making up (56%), leaving close (44%) who were not ready. Further 65% reported they are experiencing some kind of physical or mental health challenge as a result of their service in the military. Half of the respondent, accounting for 48% worried that non-veteran managers did not understand the military culture.

Additionally, Suvak, Vogt, Savarese, King and King (2002) scrutinized the long-term life adjustment strategies among members of Vietnam veterans. The objective of this study was to identify what coping strategies was adopted during retirement with the moderating variable being the exposure to combat. A total of 408 participants were obtained through stratified sampling. The combat exposure measure was developed using items from the “Vietnam Experiences” section of the National Vietnam Veterans Readjustment Study (NVVRS). Coping was also measured using the 25- item version of Folkman and Lazarus’s ways of coping questionnaire. The hierarchical multiple regression analyses supported the hypothesized interaction between problem-focused coping and the outcomes of achievement and lifetime adaptation. This form of coping most strongly related to positive adjustment at moderate levels of combat exposure. An aspect of emotion-focused coping, which was the use of wishful thinking, likewise interacted in a quadratic manner with the dependent variable of achievement, though exhibiting a strong association and a negative adjustment at moderate levels of combat exposure. The association between problem-focused coping and achievement was strongest near the mean level of combat exposure (combat exposure = .03;  $\beta = .46$ ). At high levels of combat exposure, similar to low levels of combat exposure, the association between this form of coping and achievement was again weak; that is, at a combat level 1.38 standard deviations above the mean (a value of .77 on that scale)

Likewise, Herman and Yarwood (2014) in their paper titled “From service to civilian” explored the impact of Post military identity beyond the service by demonstrating the continuous impact of having to belong to a military community even after some years after retirement. The study was conducted by interviewing (n=44) former service personnel living within the UK. These tri-service respondents consisting of the Navy, Air Force and Army highlighted the challenges that included loss and separation even by those who had

successfully transitioned. In the results it was observed that though the sense of loss was generally felt by all the interviewees, they had a positive attitude towards the transition experience. For some the loss was in reference to the past and had simply accepted it as an element in their life course. Others acknowledged it as a traumatic separation from the spaces, relations and practices that made them who they were.

The paper further made three contributions by firstly highlighting the challenges that occur when a retiree cannot blur or differentiate the boundaries between military and civilian space particularly due to the hybrid nature of the military and civilian settings hence making integration very challenging. Secondly recognizing how the armed forces changes the identities of civilians when they become soldiers and thirdly recognizing soldiers are more than just passive beings who have been shaped by military training, but are also agents of complex identities. The paper sought to contribute to human centered understanding of the people living in, or who have lived in military places.

In a related study, a social-ecological perspective was used by Donnell (2014) to view military separation and community reintegration as a cultural transition, in which shared sense of purpose was hypothesized to play a more important role to veterans in maintaining their well-being than to non-Veterans. This study was designed to examine the experience of Veterans within different non-military organizations through a lens of cultural transition. There was an intentional focus on a general measure of well-being, rather than more traditional measures of psychological disorder, since the relationship of shared sense of purpose to psychological health is seen as important across the entire spectrum of Veterans. The aim for this study based on the fact that military personnel were more likely to thrive in a group with a shared common goal that held a specific purpose and could be related to a greater purpose than the individual. They are able to

acknowledge their own and others' special skills and abilities and understand how they function as a group. However, it became more difficult to find this same sense of shared purpose within a group in non-military environments. The study design also took into account other salient psychosocial variables, including stress, social support, and coping. Stress was included to capture the present level of stress potentially influencing well-being. The goal of this research project was to determine if shared sense of purpose had predictive value for well-being among Veterans above and beyond the more commonly studied predictors of stress, social support, and coping, and if Veteran status moderated this relationship. The study was a cross-sectional design, comparing Veterans and non-Veterans on well-being [i.e., Satisfaction with Life Scale (SWLS)], with predictors including stress, social support, coping, shared sense of purpose, and Veteran status (i.e., Veteran or not). Data were collected with an on-line survey. All participants were male ( $N = 550$ ; Veteran  $n = 172$ ; non-Veteran  $n = 378$ ) between the ages of 21 to 73 ( $M = 34$ ,  $SD = 9.27$ ). The Veteran and non-Veterans groups were significantly different on several dimensions. Veterans were significantly more likely to have higher levels of depression, PTSD, and negative affect than non-Veterans. However, there were no significant univariate differences between the groups on well-being, stress, social support, and coping. Results showed that shared sense of purpose was significantly related to greater well-being, social support, and coping, and to less stress, depression, PTSD, and negative effect. Regression analysis indicated that shared sense of purpose was a significant predictor of well-being even after controlling for stress, social support, and coping. The overall  $R^2 = .46$ ,  $F(4, 545) = 114.10$ ,  $p < .01$ , with shared sense of purpose uniquely explaining a significant, if small, percent of variance. Hypothesis 2 was not supported; regression analysis indicated Veterans status was not a significant moderator of the relationship between shared sense of purpose and well-being. In explaining well-being,

shared sense of purpose was not a more powerful predictor for Veterans than for non-Veterans, with an overall  $R^2 = .46$ ,  $F_{(6, 543)} = 77.89$ ,  $p < .01$ .

Again, due to the traumas experienced and disrupted connection with friends and family during deployment by Afghanistan and Iraq veterans, Ahern, Worthen, Masters, Lippman, Ozer and Moos (2015) thought it critical to understand the nature of veterans' transition to civilian life, how they navigated through challenges and approaches to reconnection. This study was qualitative in nature and was guided by the homecoming theory. An in-depth interview with 24 veterans was conducted and through thematic analysis three core themes emerged. Military as family, Normal is alien and Searching for a new normal. Observations made from the first theme, "Military as family" was that nearly half of the respondent i.e. 10 out of 24 veterans viewed the military as an institution that took care of its members. Multiple participants described the military as family. The second theme which was the "Normal is Alien" captured the veterans' experience of alienation upon return to civilian life. Though veterans' spoke of civilian life as "Normal", it was obvious that many aspects of civilian life no longer felt normal to them. Four other subsidiary themes emerged from this core theme: disconnection, unsupportive institutions, lack of civilian structure and loss of purpose.

**Disconnection:** Upon return to civilian life the vast majority of veterans (19 of 24) felt disconnection from people at home, including family and friends, who had not shared the experience of military service. Veterans felt that those who had not served in the war could not truly understand them or their experiences during service.

**Unsupportive institutions:** Veterans expected their service to be honored, but many (15 of 24) felt they did not receive the deserved support from the military. Some veterans reported that the military did not provide needed resources for the transition to civilian

life. Other respondents reported that their mental health problems were not appropriately diagnosed or handled.

**Lack of civilian structure :** A quarter of respondents (6 of 24) expressed that the difference between the highly structured military environment and the less structured civilian environment created challenges in organizing their lives, and frustration in dealing with people at home.

**Loss of purpose:** A substantial proportion of respondents (10 of 24) noted that civilian life lacked meaning and purpose, and that they no longer felt they were contributing to an important communal effort. This last theme “searching for a new normal” captured the approaches, resources and perspectives that helped support veterans’ successful transition to civilian life. For many veterans, family members were an important foundation that offered practical help such as a place to live, and tried to understand and support them. However, veterans often found it hard to engage that support due to feelings of alienation from individuals who had not shared the experience of military service.

Comparably, Hatch, Harvey, Dandeker, Burdett, Greenberg, Fear and Wessely (2013) conducted a study among the UK military looking at life in and after the Armed Forces and its effects on their social networks and mental health. The study examined differences in levels of social integration and associations between social integration and mental health among service leavers and personnel still in service. Their study was a cohort study. Data was collected from regular serving personnel and regular service leavers from a representative cohort study of the Armed Forces in the UK. The sample for the study included 6511 serving personnel and 1753 service leavers. Their findings revealed that there was a difference in social integration between service leavers and still serving personnel and the differences were related to some of the poor mental health outcomes.

There was less social participation outside work, more social isolation and an apparent disengagement with military social contacts among service leavers in comparison to serving personnel. Their study further reported that, service leavers were more likely to report common mental disorders (CMD) and post-traumatic stress disorder (PTSD) symptoms. The researchers concluded by asserting the increased risk of CMD but not PTSD symptoms was partially accounted for by the reduced levels of social integration among the service leavers.

### **2.3.3 Military to Civilian Transition**

Smith and True (2014) conducted a study using a semi-structured interview guide consisting of non-direct open ended questions to explore the identity struggles faced by former soldiers upon their return from Operation Iraqi Freedom and Operation Enduring Freedom and reentering the civilian world. This study digressed from the usual mental health problems, such as Post-Traumatic stress disorder or major depression, and rather focused on the strain, contrasts and conflict between the respondents' identity as soldiers especially those who had engaged in combat and their identities as civilians. Interviews consisting of (n= 26) U.S combat veterans of war in Iraq and or Afghanistan, were separately conducted by two researchers and samples were combined for the purpose of data analysis. Across the two subsamples, combat veterans almost unanimously experienced the conflicting identities. Some were more distressed by the conflict than others. Generally, the greater one's is commitment to their military identity, the more significant the strain.

In her study, Stack (2013) observed that, participants shared a strongly held belief in a significant gulf between military and civilian worlds. This divide was further aggravated by the lack of a common language and vast differences in everyday experiences. This was

evident after conducting a semi structured interview on (n= 10) ex-military clients who gave their experiences of psychological therapy they had received. Results showed that therapy sessions were hindered by language barrier with a civilian therapist, both at the level of verbal communication and at the deeper level of cultural misunderstanding. Participants described a sense of not only separation from civilians, but also felt superior to them. The divide between the military and civilian was often met with disorientation, alienation and isolation between the two worlds. The researcher observed that they carried this state of mind into therapy, since they feared they will be misunderstood and judged often leading them to exclude their military experiences.

Similarly, Demers (2013) using a survey, interview and focus group gathered the experiences of 17 female Iraq War veterans to understand the challenges of reintegrating into civilian life and their impact on their mental health. The participants were purposively sampled with the least age being 18 years who had served in Afghanistan or Iraq or both. They had a challenge to recruit enough participants, so conducted the study on two separate focus groups within a period of three (3) years. It emerged that all the participants were grappling with their transition into civilian life. They were caught again between two cultures and identities. They identified themselves as not being “normal” and not “fitting into society” since they were struggling to overcome their sense of alienation. Further, some female veterans were diagnosed of mental health disorders and those diagnosed struggled to articulate their experiences.

A related study by MacLean, Til, Thompson, Sweet, Poirier, Sudom and Pedlar (2014) employed a cross sectional survey called The Survey on Transition to Civilian Life, gathered data from a national sample of 3154 veterans from the regular Canadian forces spanning from 1998 to 2007. There was a 71% response rate. The main objectives of the

study was to explore dimensions of post military adjustment to civilian life and to identify the demographic and military service characteristics associated with difficulty in adjustment. This was done using the multivariate logistic regression analysis. Results showed that 25% of the subjects had difficulty in adjusting to civilian life. In comparing the overall prevalence of difficult adjustment, it was discovered that there was a significantly lower prevalence rate between those who were released younger or older and also for those who served shorter periods (less than two years), those who were released voluntarily or due to having reached retirement age, those who were of higher rank (officer) and lower rank (recruits) at release. In contrast, the prevalence rate was higher amongst those who were released mid-career (in their 30's), medically released, veterans who were deployed multiple times and junior non-commissioned. In the area of health and disability there was a significantly lower prevalence of difficult adjustment among veterans who reported positive health be it physical or mental, those satisfied with life, those without chronic conditions and those with no activity limitation. Those who belonged to the high prevalence of difficult adjustment included those who reported negative health and mental health, those who were indifferent about their level of satisfaction about life and those who reported at least one physical or mental condition, particularly those with both conditions. Those who reported suicidal ideation over the past 12 months were not excluded. A significantly higher prevalence was found among veterans who were daily smokers, those who were unemployed, not in the labour force, or unable to work, those who were not satisfied with their finances, and those with a low sense of mastery. A limitation of this study was the finding could not be generalized because most of the characteristics were self-reported.

Van et al. (2013) in their study which examined Regular Forces Veterans released from 1998 to 2010, discovered that regular Force Veterans released from 1998 to 2007 had

higher prevalence of chronic musculoskeletal disorders, obesity, anxiety disorders, and activity limitation compared to other Canadians. Difficult adjustment to civilian life was experienced by 25% of Veterans. In comparing three different groups within the Canadian Armed Forces they observed that most adjusted well to civilian life; however 27% of Regular Force Veterans, 24% of Reserve Class C Veterans, and 11% of Reserve Class A/B experienced difficulty. Regular Force Veterans were less likely to have a sense of community belonging than the other groups mentioned above. One of the groups which is the Regular Force Veterans had higher prevalence of chronic physical health conditions (including arthritis, hearing problems, obesity, pain) and activity limitations than other Canadians.

Again a survey on Health and Well-being by Van et al. (2013) discovered that there was a sharp increase as compared to the previous years. They tweaked their methodology in mental health measures from the 2010 to 2013 LASS surveys to improve comparisons. In 2013 these two groups, Regular Force Veterans and Reserve Class C had higher prevalence of mental health conditions (including depression, anxiety) than other Canadians.

Schmidt, Simmonds and Sulfaro (2014) in their study sought to gain a deeper understanding of the experience of transition from a combat zone to civilian life for Veterans returning to a large urban area of California. This study was qualitative and conducted using the transcendental phenomenological method. It was made up of six (6) combat veterans who served in Operation Iraqi Freedom and Operation Enduring Freedom were recruited and participated in two semi structured interviews. Data were recorded and later transcribed verbatim. Personal accounts of the transition from combat to civilian life provided content for “textural” and “structural” descriptions used to describe the “essence” of their shared experience. Participants emphasized the role of occupation in facilitating

their transition. Veterans reported challenges with learning to structure time, feelings of culture shock and isolation and overwhelming feelings of hyper vigilance. Participants valued support from family and other veterans as well as engaging in purposeful work. All six participants described the value of having the support of fellow combat veterans with whom the participant had served with. The meaning of family support varied from participant to participant depending upon varying factors.

Also, Davis (2015) examined the relationship between veterans' combat experiences and their transition into civilian college life. The constructs of transition were defined using grade point average (GPA) and their current well-being. It was hypothesized that certain personality traits had an influence of on their relationship and it was considered and evaluated.

The purpose of the study was to explore which factors of personality trait either positively or negatively had influenced the direction and or strength of the combat transition relationship. A moderating interaction among these variables, while controlling for the effects of the other variables in the relationship, was hypothesized. The researcher was interested in identifying and exploring which of the six personality factors influenced and moderated the transition into college life for veterans after experiencing combat situations. A total of 74 total respondents were obtained for the study, but (n=37) met the requirements for inclusion in the study and completed all the surveys necessary for data analyses. The branches of service represented in the study included Army (42%), Navy (24%), Air Force (18%), and Marine Corps (16%). Results indicated that Combat experience was found to have a slight negative relationship to both GPA and well-being. Personality factors such as extraversion, emotionality, and conscientiousness were found to have some potential influence on this relationship.

### **2.3.4 Relationship between Military to Civilian Transition, Psychological Well-Being and Social Adjustment**

A study by Yanos (2004), explored the perceptions of recently retired Air Force officers, their wives and their adjustment to civilian life and their general well-being through an in-depth biographical interview approach, which meant it combined a research interview, a clinical interview and conversations between friends. The Bradburn's Affect-Balance Scale and the case study method were used in conjunction with the biographical interview. This study was based on the assumption that military officers required a significant amount of time to transition into retirement. Within the period it was assumed that their personal identity will be disrupted due to the loss of work role and their general well-being will be negatively affected by the transition into retirement. This evidently led to a disruption in their personal identity. The participants for this study consisted of three recently retired male Air force veterans and their respective wives. The average age was 48 years. The content analysis was guided by a multidimensional model of adjustment to retirement. The model considered retirement to be the precipitating event and addresses changes in several domains (Bosse, Aldwin, Levenson & Workman-Daniels, 1991). These domains were the Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Economic Impact considered the extent of pre-retirement planning, the financial impact of economic loss through reduction of income, and post retirement financial status. It was observed that though they experienced retirement differently there were similarities that could be found between them. All the participants thought about retirement. Of the three two prepared for a period of unemployment, but none prepared for long term retirement. All three participants expressed financial challenges by them or their wives. The social support domain included pre-retirement and post retirement relationships with spouse, children, extended family, civilians, active duty and retired.

Generally social support was experienced by all participants to some degree. But one of the participants explained that he neither contacted his old colleagues nor formed new relationships with co-workers. In the domain of Identity Reconstruction there was strong loss of self-esteem related to work role. All the participants experienced difficulty in adjusting to working with individuals who belonged to the civilian world. This loss has a significant impact on them, this was exposed by two of the participants working in managerial positions who expressed frustration in working in the civilian world. This was due to the exit of a highly structured environment of the military and moving into a more liberal civilian world with a different work structure and a different value system. All the participants were sentimental on the lack of recognition and authority of their prior position in the military. Two spouses noted the diminishing level of self-esteem of their partners after their retirement from the military. The last domain, Physical and Mental health included physical fitness, psychological disorders, alcohol and tobacco use amongst others. All participants admitted to drinking, with two consuming above average after retirement. By and large retirement had an effect on their psychological well-being.

Furthermore, Brunger, Serrato and Ogden (2013) wanted to explore experiences of the transition from military to civilian life and to identify some of the barriers and facilitators to re-employment. In-depth interviews seeking their subjective experiences were carried out with 11 ex-servicemen who had previously served in the UK armed forces and analysed using interpretative phenomenological analysis (IPA). Participants ranged in age from 19 to 63 years. Time served in the forces ranged from one to twenty-eight years. Participants described their experiences in terms of three broad themes: characteristics of a military life; loss as experienced upon return to civilian life; and the attempt to bridge the gap between these two lives. Transcending these themes was the notion of identity, illustrating that the transition from military to civilian life can be viewed as a shift in sense

of self from soldier to civilian. Additionally observations made from one of the three themes which was “loss as experienced upon return to civilian life”, where participants believed that their transition back from military to civilian life could be characterized extensively in terms of loss. For many, sudden unemployment was characterized by a loss of emotional security resulting from a reduction in social interaction. All participants spoke strongly about a loss of community upon return to “Civvy Street”. However, there were marked differences for why participants missed their military camaraderie. For some, there was an overwhelming feeling of isolation. Finally, perhaps the most significant “loss” as experienced by all participants upon their return to civilian life was to their self-identity. Each described the difficulty in parting with their distinctiveness as represented through the symbolic act of handing over their military ID card, just as it had been “born” with the donning of the uniform when they first signed their allegiance. For some this loss, or profound sense of change, resulted in feeling “invisible” or akin to “just another figure”. One of the participants described what it felt like to go from being “a somebody” to being “just a normal person on the street” The initial return to “Civvy Street” was therefore characterized by a devastating sense of loss. Through parting with their ID cards, participants relinquished the very core of their identity – their life as a soldier – thus counterpoising the birth of a military identity that had once been conceived through enlistment. Another major theme “Attempt to bridge the gap between two lives” observed that as a form of a coping strategy substance abuse was used by participants during the transitional phase, at least at the beginning of it. Another emergent strategy was the seeking of continuity with participants’ previous military lifestyles; continuity being another vital principle for identity structure (Breakwell, 1993). Participants illustrated several areas in which continuity was sought, and attempts to maintain a military identity made. The data revealed that all participants were still in a transitional phase post-military,

intimating that it is a lengthy process. This “bridging the gap” period highlighted an ongoing struggle by participants to overcome the psychological distress caused by the preceding sense of loss.

For the majority, the struggle to overcome psychological distress manifested through substance abuse, employed as a coping strategy to negate threats to identity. It could be postulated that this need for continuity, in order to mask the threat to identity, would prevent ex-service personnel from transiting successfully into civilian life.

### **2.3.5 Gender as a moderator**

Military personnel experience transitions at some point during their military career, whether to a new duty station, a change of command or a deployment overseas. However, a significant transition that military members often face is their return to civilian life. In some established military institutions, special curricula are designed to provide assistance with planning and overall logistics of such transitions (Wolpert, 2000). Several studies have however suggested that retired personnel, notwithstanding these established curricula, feel emotionally underprepared to cope with the transition to civilian life (Baruch & Quick, 2009; Business and Professional Women’s Foundation, 2007). Few studies have however examined the overall gender differences in the psychological well-being among military personnel as a result of their transitioning to civilian life. This section of the review focused on the role of gender as a possible moderator in the relationship between military-civilian transition and psychological well-being.

Crum-Cianflone and Jacobson (2013) conducted a study to identify the gender differences of post-deployment Post-Traumatic Stress Disorder among service members and veterans of the Iraq and Afghanistan conflicts. The researcher reviewed 18 studies from 8 unique

study populations for their study. In their finding, seven studies found that women had a higher risk for screening positive for PTSD as compared to men, including prospectively designed studies that evaluated new-onset PTSD among members from all service branches. Seven other studies detected no differences by gender. They summarized their study and observed that, women appeared to have a moderately higher risk of post deployment PTSD. Apart from the fact that there was a lack of consensus between the studies it was also observed that some of the studies with the most rigorous methods were not designed specifically to evaluate potential gender differences. For this reason, though the current researcher found out to a certain extent that gender moderated the relationship between military civilian transition and psychological well-being it was not conclusively convincing.

Additionally, Maguenet. al (2010) also did a study on gender differences in socio-demographic, military service, and mental health characteristics among Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF) veterans. They evaluated associations between these socio-demographic and service characteristics as well as depression and posttraumatic stress disorder (PTSD) diagnoses. They adopted a retrospective cross-sectional study and univariate descriptive statistics and log binominal regression analyses of Department of Veterans Affairs (VA) administrative data on 329,049 OEF and OIF veterans seeking VA health care from April 1, 2002, through March 31, 2008 in their study. Their finding showed that younger female veterans were more likely to be diagnosed with depression than male veterans, who were more frequently diagnosed with PTSD and alcohol use disorders. The study further showed that, there was an association between older age and a higher prevalence of PTSD and depression among women but not among men.

In another study by Berz et al. (2008) , examined the associations between PTSD symptoms and parenting satisfaction using a female veteran sample. They found out that a significant negative relationship existed between symptoms of PTSD (namely avoidance, numbing and hyper-arousal) and parenting satisfaction in female Vietnam veterans who had biological children. In particular, higher levels of certain PTSD symptoms, for example sleep disturbance had been shown to adversely affect women's satisfaction in the parenting role. The study concluded by observing that cognitive behaviour therapy intervention had been found to be an effective treatment for PTSD in female veterans and active duty military personnel.

Likewise, Cromptvoets (2011) also examined the health and well-being issues that emerged in a systematic review of the war, peacekeeping and peacemaking experiences of female veterans. In her study these components of well-being emerged; "the ability to cope", "ease of access to services and support", "satisfaction with parenting", "the effects of sexual harassment", and "symptoms of PTSD" (Post Traumatic Stress Disorder). According to the researcher, the perceptions of well-being was both informed and challenged by the women's individual and collective identities. For example a professional identity, military identity, being a parent and being female. The study further established that female nursing veterans had a higher risk of many mental health conditions and this was as a result of the many tensions and realities that came with serving in a military deployment. The study was however incomplete as it ignored the health and well-being issues associated with male veterans so that to make a proper comparison could be made.

In a survey conducted by Morin (2011) using 1,853 veterans, it was established that, while military service itself was difficult, demanding and dangerous; returning to civilian life also posed challenges for the men and women who had served in the armed forces. Results from the survey indicated that, while more than seven-in-ten veterans (43%)

reported they had an easy time readjusting to civilian life, 29% said re-entry was “somewhat easy”, 21% said they had a “somewhat difficult” time, and 6% had major problems integrating back into civilian life. The report however revealed that, there was gender difference in the readjustment to civilian life.

Salami (2010), conducted a study that sought to investigate the relationship between retirement context and psychological factors with well-being using 284 retirees. The moderating effects of gender on the retirement expectations and psychological well-being was also investigated. The bivariate correlations between contextual factors, psychological variables and psychological well-being indicated that financial situation, activity level, social support, retirement status (involuntary retirement), self-efficacy, stress and optimism had significant correlations with life satisfaction with correlations ranging from  $r = .19$  to  $r = .35$   $p < .05$ , except marital quality, physical health, job challenge, retirement expectations, age and gender. All the independent (predictor) variables had significant negative correlations with depressive symptoms ( $r = -.19$   $p < .05$  to  $r = -.28$ ,  $p < .05$ ). However results from the hierarchical multiple regression analysis, findings indicated that that age and gender did not predict psychological well-being among retirees. Contextual variables made significant contribution to the prediction of psychological well-being, life satisfaction ( $R^2 = .26$ ,  $F_{(12,272)} = 15.74$ ,  $p < .05$ ); and depressive symptoms ( $R^2 = .27$ ,  $F_{(12,272)} = 11.87$ ,  $p < .05$ ). Also retirement status (involuntary retirement), job challenges, financial situation, physical health, activity level and social support significantly predicted psychological well-being. Again results suggest that retirement status (Voluntary retirement), adequate financial situation, adequate physical health, high activity level and high social support are related to high life satisfaction and low depressive symptoms. High job challenges had significant effect on lower life satisfaction and greater depressive symptoms among retirees.

However, Kim and Moen (2012) adopting a longitudinal study approach investigated the relationship between retirement transitions and subsequent psychological well-being using data on 458 married men and women who were either still in their primary career jobs, retired or had just retired within a space of two years. The instrument they used measured employment history, retirement health, activities and psychological and attitudinal. These domains were analyzed using the hierarchical regression. Data was drawn from two waves. The first wave of data was collected from 1994 to 1995. The second wave of data was collected from 1996 to 1997 and that of the third from 1998 to 1999. Results indicated that Men were higher than women in morale, and women reported more depressive symptoms than men did. Differences were observed regarding depressive symptoms in of men during the second wave of data collection. Men who retired over the first and second wave with average age of 54 years reported the highest numbers of depressive symptoms compared to men who had recently retired. However for women there was no strong evidence of the effect of retirement transition from all the waves of data collected on psychological well-being. But a decline in subjective health, marital quality and personal control was related to increase depressive symptoms amongst women. Results further indicate that the relationship between retirement and psychological well-being between men and women was partially mediated by changes in financial, personal and social resources.

#### **2.4 Rationale of the study**

Higate (2001) argued that little is known about the career and the other trajectories of individuals with a background in the armed forces. This is true of our uniformed men within the Ghana Armed Forces since little or no research has been done to address the challenges they go through when entering into a totally different environment especially

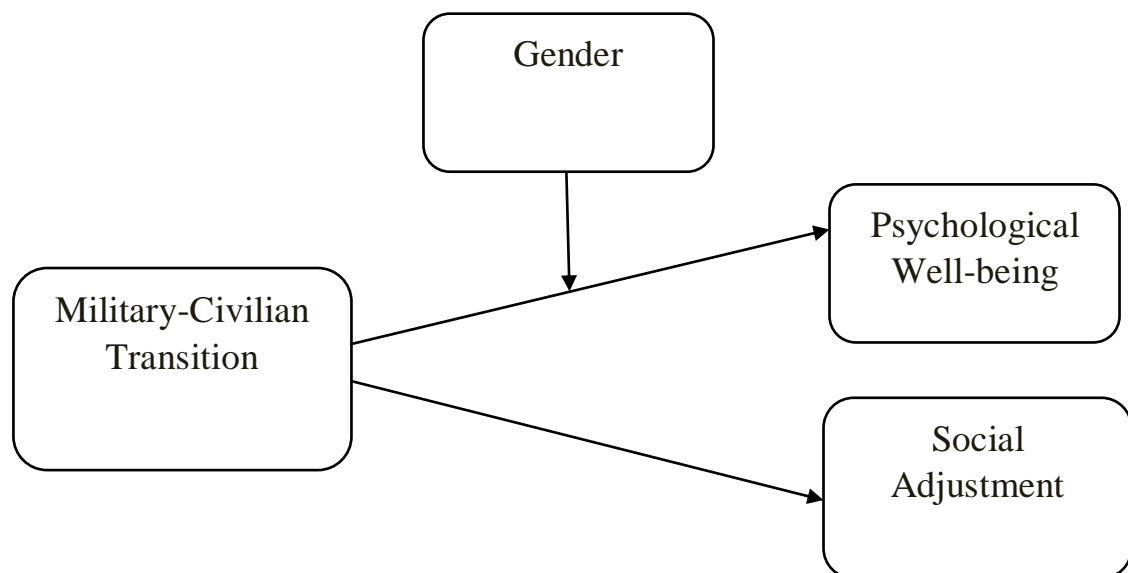
aspects that deals with their psychological well-being and social adjustment or integration. Most of recruits are enlisted into the forces with their high school certificates. After passing out from training school they experience total self-sufficiency where the dependence shifts from their guardian or themselves to the military. Upon entry they are indoctrinated and premium is placed on respect for authority. They follow a rigorous hierarchical chain of command and authority. This prevents resistance and conflicts of personality in their line of duty without doubting or questioning their superiors (Waller, 1944).

Throughout their service in the military they live a regimented and segregated life and are acclimatized to a culture of being told what to do, so found it challenging when they have to do things for themselves (Smith & True, 2014). Upon their exit they are mostly filled with uncertainty and denial. It becomes more unbearable when they cannot fall on their immediate family for social support. There is an element of social withdrawal which usually is a reflection of being out of control. This consequently affects their assimilation into civilian life and civilians understanding their transition experience (Smith & True, 2014). Upon retirement military retiree is also confronted with problems such as the need for new employment, new financial arrangement, adjustment to the loss of military work and social position, adapting to the civilian ways of life, integration into a new household pattern and adjustment of interpersonal relationship with family. He or she must also think about the need to relocate by purchasing or building a new home. The family must leave behind the barracks life and adapt to the nonmilitary community (Strange, 1984). Over the years studies have convincingly established that some challenges that came with detaching from military identity and culture included mental health issues (Giffen and McNeil 1967), anxiety (Bellino, 1964), grief (Kilpatrick and Kilpatrick 1976), and the long-term effects of the combat role on reintegration into civilian life (Elder & Clip 1979).

Westwood, Black & McLean (2002) were of the view that denial and emotional numbness and substance abuse were coping mechanisms that military personnel resorted to in trying moments that came with transition, though those strategies may have worked from the onset it eventually led to negative consequences such as decline in the quality of life of ex service personnel. Again studies points to the fact that a source of readjustment difficulty is not only attributed to medical and psychological trauma, but also due to culture shock that had a connection with the socio-cultural differences between military and civilian cultures and their associated identities (Demers, 2011; Ray & Heaslip, 2011). Drawing from the literature above, it is prudent to find out if there is a relationship between Military-Civilian Transition, Psychological well-being and Social adjustment of retired members, since military to civilian transition is an extremely meaningful but poorly researched event in the life courses of Veterans especially in Ghana (MacLean et al 2010; Sweet & Thompson 2009).

## 2.5 Statement of Hypotheses

- Military-civilian transition will significantly predict psychological well-being
- Military-civilian transition will significantly predict Social Adjustment
- Military retirees are more likely to experience low psychological well-being and low social adjustment than active military personnel.
- Gender will moderate the relationship between military-civilian transition and psychological well-being.



**Figure 2.0: Summary of hypothesized relationship between study variables.**

The proposed conceptual model indicates that military-civilian transition will significantly predict psychological well-being and social adjustment. Gender is proposed to moderate the relationship between military-civilian transition and psychological well-being.

## 2.6 Operational Definitions

**Military-Civilian Transition:** It is the voluntary or involuntary exit from active service within or after Twenty-five (25) years.

**Psychological Well-being:** A state in which a mentally healthy person function at a high level of behavioral, emotional adjustment and adaptiveness.

**Social adjustment:** A retiree's ability to successfully integrate and adjust into a civilian environment

**Military Status:** Refers to active or retired military personnel

**Active personnel:** Non- commissioned officers still serving in the Ghana Armed Forces. (It comprised of the Pre-Transition group)

**Retired Personnel:** Retired Non- commissioned officers who once served in the Ghana Armed Forces. (Comprised of the Inter and Post Transitioning group)

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter provides details of the research methodology used in conducting the study. Information was provided on the population, sample and sampling techniques, research setting, research design, instruments used in collecting data, pilot study undertaken, data collection procedures and concluded with the ethical consideration.

#### **3.1 Population**

The population for this study was selected from the Greater Accra region and the Volta region both located in the Republic of Ghana. It encompassed active and retired servicemen and women of the Ghana Armed Forces who have had prior military training and served or is currently serving in the Ghana Armed Forces. Greater Accra and the Volta regions were chosen firstly because of the proximity of the research locations. These two are the closest regions with a military garrison within them. Secondly both regions recorded high numbers of registered Veterans Administration Ghana (VAG) members within them. Other factors that accounted for the selection of the population included the cost involved, feasibility of the study and the duration required to conduct this study since this study was time bound. Therefore this research was more convenient and appropriate to be conducted in the Volta and Greater Accra regions.

#### **3.2 Sample Size and Sampling technique**

The sampling process was done in two stages. The first stage involved the technique used in selecting the target population and the second stage involved the technique used in

selecting the participants for the study. The Non-probability sampling technique was used in selecting the population and the respondents, particularly the convenient and the purposive sampling techniques. The population was conveniently sampled because this technique is cost effective, enabling the researcher to obtain large sample sizes in a relatively fast and inexpensive way. The purposive sampling technique was used to sample the participants of the study because it made it possible for the requisite participants suitable for the study to be selected since the study was particularly interested in retired military personnel of the Ghana Armed Forces.

A total number of One hundred and eighty (180) questionnaires were distributed to both active and retired Non-commissioned officers of the Ghana Armed Forces whose consent were sought before the questionnaires were given to them. Since the sample comprised of three (3) groups which consisted of the Pre-Transition group, Inter-Transitioning group and Post-transition group, each group had thirty (30) respondents received questionnaires both in Greater Accra and Volta regions. Out of the total number of questionnaires distributed, one hundred and fifty-five (155) were completed and returned for analysis resulting in a response rate of 86.1%.

The total number of responses was one hundred and fifty-five (155) which was deemed suitable for the study based on the recommendation of Tabachnick and Fidell (2007), who proposed that for a study using the multiple regression analysis the appropriate sample size (N) should be  $(N > 50 + 8M)$  where M is the total number of independent variables. Since this study has one independent variable in the study, the minimum sample size required for this study was fifty-eight (58) [i.e.,  $50 + 8(1) = 58$ ]. Therefore, the sample size of 155 respondents adequately satisfies the recommended sample size for this present study. A summary of background characteristics of the respondents are presented in frequency

tables that present the counts for each category and their associated percentages is shown in Table 3.0.

**Table 3.0: Summary of Demographic Characteristics of Respondent**

<b>Demographics</b>	<b>Frequency</b>	<b>Percentages</b>
<b>Age</b>		
30-39	48	31.0%
40-49	34	21.9 %
50-59	44	28.4%
60 and above	29	18.7%
<b>Gender</b>		
Male	114	73.5%
Female	41	26.5%
<b>Years in active service</b>		
1-10 years	36	23.37%
11-20 years	37	24.03%
21-30 years	81	52.60%
<b>Rank</b>		
L/CPL	12	7.7%
CPL	23	14.8%
SGT	22	14.2%
S/SGT	14	9.0%
WO 2	16	10.3%
WO 1	68	43.9%

<b>Branch</b>		
Air force	33	21.3%
Navy	20	12.8%
Army	102	65.4%
<b>Level of Education</b>		
JSS	11	7.1%
SSS	94	60.6%
Voc/Tec	33	21.3%
Tertiary	17	11.0%
<b>Marital Status</b>		
Single	24	15.5%
Married	125	80.6%
Divorced	2	1.3%
Widow(er)	4	2.6%
<b>Religion</b>		
Christian	135	87.1%
Muslim	17	11.0%
Traditional Religion	2	1.3%
Other	1	0.6%

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From Table 3.0, Out of One hundred and fifty-five (155) respondents who took part in this study, males constituted (73.5%) and the females (26.5%). The age range of those between 39 and 40 years had the largest number of respondents 48 (31.0%), between the ages of 50 to 59 years 44 (28.2%), 40 to 49 years 34 (21.8%) with the least being 60 and above years constituting 29 (18.6%). Again, with respect to the number of years in active service respondent who spent between 21 to 30 years (81 in number) had the largest (constituting 52.60% of the total number of respondent) while the least was between 1 to 10 years (representing 23.37%). Furthermore those with the ranks of WO1 (68 in number)

constituted 43.6 %, followed by Corporal (23 in number) representing 14.7%, Sergeant (22 in number) representing 14.1%, WO 2 (16 in number) had 10.3 %, Staff Sergeant (14 in number) made up 9.0% with the least being Lance Corporal (12 in number) with 7.7%. The branch with the highest representation was the Army 102 (65.8%), Air force 33 (21.3%) and the Navy 20 (12.9%). Eleven(11) of them (representing 7.1%) had up to primary education, 94 (60.6%) had secondary education, 33 (21.2%) had technical and vocational education and 17 (11.0%) belonged to the tertiary level of education group. Twenty-four (24), representing 15.5% had never married, 125 (representing 80.6%) were married, two (2) (representing 1.3%) were divorced/separated, while the remaining 4 (representing 2.6 %) were widowed. Majority of the participants indicated that they were religiously affiliated. One hundred and thirty-five 135 (87.1%) indicated that they were Christians. Seventeen (17) representing 11% were Moslems. Two (2) others indicated they were traditionalists representing 1.6%, while one (1) belonged to some other.

### **3.3 Inclusion Criteria**

Participants must be non-commissioned officers who are either serving or have served in the Ghana Armed Forces before. This is because the researcher sought to compare the psychological well-being and social adjustment of retired to that of active non-commissioned officers with the aim of observing the differences between the two groups.

### **3.4 Research setting**

The part of the study was conducted within the Five and Seven garrisons of the Ghana Armed Forces. The Five garrisons' headquarters is located in Burma Camp within the Greater Accra Region and that of the Seven garrisons Headquarters within the 66 Artillery Mortar Regiment in the Volta Region. The study was also conducted in the Greater Accra

and Volta Regions in collaboration with Veterans Administration Ghana (VAG) offices in these regions. Some of the places data was collected included the Base-workshop and Air force base in Burma Camp and 37 military hospital.

### **3.5 Research Design**

A descriptive, cross-sectional survey design was used in collecting data for this study. A survey is a non-experimental method of gathering data through questions. According to Remenyi, Williams, Money and Swartz (1998) a survey is the collection of a large quantity of evidence usually numeric or evidence that will be converted to numbers normally by means of a questionnaire. These questionnaires are administered to the sample respondents, and the data collected therein enable the researcher to generalize the findings from the responses of the sample to the population so that inferences can be made about some characteristic, attitude or behaviour of the given population (Creswell, 1994; Elmes, Kantowitz, &Roediger, III, 2006).The variables used in this study comprise of the psychological well-being and social adjustment which are the dependent variables. The Military-Civilian Transition which is the independent variable is measured on two groups. The Active group (Pre-Transition Group) and Retired group (Inter and Post Transitioning Group).The control group which is the active group serves as a baseline for comparison.

### **3.6 Measures**

The instruments used in data collection in this study were all standardized and is categorized into four sections. (Sections A through to D).

Section A: Demographic Data

Section B: Measured the Military-Civilian Transition

Section C: Measured Psychological Well-being

Section D: Measured Social Adjustment.

**Section A: Demographic Data:**

Assessed the demographic characteristics of the participants which included their age, gender, rank at retirement, educational level, total years in active service, marital status and religion. This information is necessary since it describes the sample being used. Scoring is not required in this section.

**Section B: Military to Civilian Questionnaire (M2C-Q)**

As a result of a prior study conducted in 2010, Sayer, Orazem, Murdoch, Gravely, Carlson, Hintz and Noorbaloochi (2011) were resolved to observe the psychometric property of the new measure they had developed by analyzing the reliability and construct validity of the Military to Civilian Questionnaire (M2C-Q), a 16-item self-report measure of post deployment community reintegration difficulty. The items were rated on a five-point Likert scale with response options ranging from 1 to 5 (No difficulty = 0, A little difficulty = 1, Some difficulty = 2, A lot of difficulty = 3 and Extreme difficulty = 4). Scale scores are obtained either by adding up item responses (sum scores) or by generating the scale mean score. Since none of the items were reversed scored, the minimum and maximum scores ranged from 16 to 80 respectively with a mean score of 48. Low scores on the scale meant that low difficulty in military to civilian transition, while high scores was interpreted as a high difficulty in military to civilian transition. A sample item on this scale started with a preamble "Over the past weeks, have you had difficulty with" and some of the statements that followed included "Maintaining friendships with people who have no military experience?", "*Getting along with your spouse or partner (such as communicating, doing things together, enjoying his or her company)?*", "*Finding or keeping a job (paid or nonpaid self-employment)?*", "*Feeling like you belong in civilian society*". The M2C-Q recorded a good reliability with a Cronbach alpha of  $\alpha = .95$ .

### **Section C: Psychological Well-being Scale**

A self-report scale designed by Ryff(1989) to measure psychological well-being. This scale has 120-items with six subscales namely: (a) Autonomy, (b) Environmental mastery, (c) Personal growth, (d) Positive relationships with others, (e) Purpose in life, and (f) Self-acceptance. Each subscale consists of 20 items divided approximately equally between positive and negative items. The Cronbach alpha for the six subscales ranged from .86 to .93. It is scored on a 6-point Likert scale that ranges from (1 = strongly disagree, moderately disagree = 2. Slightly disagree = 3, slightly agree = 4, moderately agree = 5 and 6 = strongly agree). Some of the items are reverse coded. The total score is the sum of the 120 items. Higher scores indicate higher psychological well-being within the respective dimension. An 18-item version of the scale by Ryff and Keyes (1995), which consisted of three items for each of the six dimensions was used in this study. Respondent rated themselves on each of the five-point scale with the score ranging from 1 to 5 (1 = strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = strongly agree). Scores on negative items were negatively reversed, so that higher scores on all items indicate greater psychological well-being. Scores on the three items within each dimension are summed to give six dimension scores. The minimum and maximum scores ranged from 18 to 90 respectively with a mean score of 54. High scores indicated a greater agreement with the dimension being assessed. The Cronbach alpha ranged of the subscales ranged from 0.33 to 0.56. Some of the sample item on scale include “*I tend to be influenced by people with strong opinion*” and “*In general, I feel I am in charge of the situation in which I find myself.*”

### **Section D: Social Adjustment Scale**

This scale was developed by Weissman and Bothwell, (1976) to measure both behavioral and emotional social adjustment across six major areas. The Social Adjustment Scale has

54-items covering social functioning in seven subscales including (1) as a worker outside the home, home-worker or student, (2) social and leisure activities, (3) relationships with extended family, (4) marital role, (5) parental role, (6) functioning within the family unit and (7) economic status. Social adjustment in each area is investigated by rating a series of items on scales ranging from 1 to 5 with response options : ( Not at all = 1, occasionally = 2, about half the time = 3, Most of the time = 4, All the time = 5). Higher scores reflect poorer social adjustment. Scores in each area are the means of the ratings. It has twenty-four items reverse coded. The overall social adjustment score is the mean of all completed areas. The minimum and maximum scores ranged from 45 to 225 respectively with a mean score of 135. Its internal consistency of the subscales ranged from  $\alpha = 0.61$  to 0.73. Examples of sample items on this scale includes; *“Have you missed any time from work?”* and *“Have you been feeling that your immediate family has let you down at all?”*

### **3.7 Pilot study**

A pilot study was conducted three weeks prior to the actual day of the collection of data in order to first of all evaluate the psychometric properties of the scales since some of them were modified and adapted to suit the study, secondly to test the feasibility of the methodology employed for the study and lastly to inform the investigator about the most appropriate sample size to use in the study. Three scales were used to measure the Psychological well-being, Social adjustment and Military-Civilian Transition. According to Baker (1994) a pilot study is the pre-testing of a particular research instrument, therefore postulated that the appropriate sample size for testing is 10 – 20% of the sample size for the actual study. Therefore the pilot study was conducted using 10 respondents from the Pre-Transition (Active Service), Inter-Transitioning (Those who retired within a year) and Post-Transition groups (Those who retired beyond one year) who were

conveniently and purposively sampled and they were a representative of the main sample to be used.

The reliability obtained for the scales are presented in the Table 3.1 below

**Table 3.1: Summary of the reliability Statistics Obtained for the Scales**

Scale	Number of Items	Alpha
Military-Civilian Transition	16	.917
Psychological Well-being	18	.683
Social Adjustment	45	.635

These figures suggested that the inventories tested were reliably enough to be used for the actual data collection.

### **3.8 Ethical Consideration**

The American Psychological Association has stipulated guidelines that guide investigators on how to conduct researches with the overall objective of protecting the interest of participants. The first step taken in this research was to ensure that these guidelines were followed. A formal request was taken from the Department of Psychology to the Ethics Committee for Humanities (ECH) to conduct the study and it included the research proposal and other relevant documents for approval (See Appendix I) before data collection begun. The ECH's mandate is to oversee and regulate the ethical conduct of research within the disciplines in the humanities at the University of Ghana. Before participants willingly took part in the study, their approval was sought and once their consent was given they were made to fill a consent form (See Appendix II). Participants were assured of anonymity and confidentiality of the information they provided which was boldly indicated on the questionnaire. They were further made aware that they could terminate or withdraw their participation before, during and after the study without any

penalty or consequence. After the study the researcher left his contact details for any questions or concerns that may have arisen during and after the study.

### **3.9 Procedure**

Ethical clearance was obtained from the Committee for Humanities, which was presented to the Psychology Department of the University of Ghana for a letter of introduction, introducing the researcher and his intention to conduct a research. This letter was presented to the Personnel Administration Unit of the Ghana Armed Forces in Burma Camp and to the executive director of the Veterans Administration Ghana at their Headquarters in Accra. Approval from the Burma Camp took three (3) weeks since it had to go through due process and security clearance before the permission was given. Approval from VAG took two (2) days. They also provided assistance by providing contacts of the various VAG regional executives. Having received approval from the institutions of interest to conduct the research (See Appendix III), a pilot study was conducted three weeks prior to the actual data collection period. I was ably assisted by two research assistants, both of whom were currently in their final year in the University of Ghana. They were given a two-day orientation and practiced the questionnaire administration by administering questionnaires to five (5) participants during the pilot study for them to understand the procedure involved. At the end of each data collection exercise, they were compensated with money.

On the day of actual data collection the research team consisting of the investigator and his two research assistants sought the consent of those who wanted to participate in the study. In Greater Accra, data was gathered from some departments at the Army HQ, 37 Military Hospital and Military Police HQ. Data was also gathered from the following barracks Teshie, Arakan, Base workshop, Airforce base, Neghelli in Accra and Mortar Regiment

camp in the Volta Region. Others included Madina-Adenta VAG office, Volta Regional VAG office and Ashiaman.

Data was collected for both the active and retired personnel. Participants were given guidelines on how to fill the questionnaire and were encouraged to call the attention of the researcher or any of his assistants if help was needed. Further explanations were given on the purpose of the study and its long term benefits. Confidentiality and anonymity of their responses were assured with further emphasis that the study was purely for academic purposes. The instrument was immediately taken after participants finished filling to ensure privacy of their response and they were thanked. In some cases the questionnaires were left with the respondents and retrieved the next day to give them enough time to complete them. It took twenty minutes to fill a questionnaire. Data collection took about a month and a half to gather. After collection, the data was scored and coded for statistical analysis.

## CHAPTER FOUR

### RESULTS

#### 4.0 Introduction

This chapter observed results of the computation of means, standard deviation, reliability test and normality test, as well as the test of the hypotheses. The objective of data analysis in this chapter was to establish reliable and valid empirical results that explain the relationship between military-civilian transition, psychological well-being and social adjustment. It was also to establish the moderating role of gender in the relationship between military-civilian transition and psychological well-being. Four hypotheses were stated and tested using parametric statistical tests which included the Simple Linear Regression, Independent t-test and the Hierarchical Multiple Regression. Data was analysed using the Statistical Package of Social Sciences (SPSS) version 22.0. The analysis was done in two parts: Preliminary analysis and Test of hypotheses.

#### 4.1 Preliminary Analysis

The preliminary analysis in this study is made up of four sections. They are the analysis of normal distribution of the variables, reliability analysis, descriptive analysis, and a correlation matrix using Pearson's Product Moment correlation coefficient among the study variables.

##### 4.1.1 Analysis of the Normal Distribution of Variables

A test of normality was conducted on the scores obtained from the respondents in the study by assessing the skewness and kurtosis of the scores obtained for the variables under study. According to Tabachnick and Fidell (2006), a variable has a normal distribution

when, the value for skewness and kurtosis ranges between 2 and -2. The results of the skewness and kurtosis in this study ranged between -1.04 to 1.29 and .813 to 1.32 respectively (See Table 4.1). These results show that the skewness and kurtosis values fall within the 2 and -2 range hence the data is said to be normally distributed. Accordingly, a suitable parametric statistical analysis could be utilised in the study.

#### **4.1.2 Reliability Analysis of the Scales**

Coefficient of internal consistency (Cronbach's  $\alpha$ ) was also computed to establish the reliability of each of the scale. Measures had satisfactory reliabilities, with alpha values ranging from .74 to .86. Specifically, the Cronbach's alpha values observed were as follows; Military-Civilian Transition (Number of items =16,  $\alpha = .86$ ), Psychological Well-being (Number of items=18,  $\alpha = .68$  and Social Adjustment (Number of item 45.  $\alpha = .74$ ). According to Brewerton and Millward (2001), acceptable level of internal scale reliability has been varied among different researchers but it normally ranges between 0.6 and 0.7 as absolute minimum. As observed, all the scales used in this analysis yielded acceptable results of Cronbach's alpha coefficients, hence the scales are reliable.

#### **4.1.3 Descriptive Analysis**

The next step involved in the computation of descriptive statistics of the data was summarizing the raw data obtained by finding their means and standard deviations. Results are presented in the Table 4.0 below

**Table 4.0: Descriptive Statistics and Reliability Indices of Study Variables (N = 155)**

Variable	Mean	SD	Min	Max	Skewness	Kurtosis	Alpha
Military-Civilian Transition	24.94	7.93	16.00	52.00	1.29	1.32	.86
Psychological Well-being	63.83	7.77	37.00	79.00	-1.04	1.88	.68
Social Adjustment	169.77	16.59	105.00	213.00	-.19	.813	.74

From Table 4.0, it is observed that Military-Civilian Transition had a mean and standard deviation of 24.94 and 7.93 respectively with the minimum and maximum scores of 16 and 52 respectively. In comparing the mean of the sample population to that of the developers of the scale (M= 48), it is noticed that the population mean is higher than that standardized norm, hence they had more difficulty in military-civilian transition. Also, Psychological Well-being reported an average score of 63.83 and a standard deviation of 7.77 with a minimum and maximum score of 37 and 79 respectively. The mean of the study sample was higher than that of the standardized norm (M= 54), therefore they performed better on psychological well-being. Furthermore, social adjustment reported a mean and standard deviation scores of 169.77 and 16.59 respectively, with minimum and maximum scores of 105 and 213 respectively. Again the study sample mean was higher than that of the standardized norm (M= 135), meaning they performed poorer on social adjustment.

#### 4.1.4 Pearson Correlations among Study Variables

Finally as part of the preliminary analyses, the Pearson Product Moment Correlation analysis was computed in this study to determine the relationship between the predictor

and criterion variables since this was a requirement for performing regression analysis. The summary of the result are presented in Table 4.1 below.

**Table 4.1: Summary of Pearson Correlation Matrix of the Relationships between Study Variables**

<b>Variables</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1. Military-Civilian Transition</b>	-	-	-	-
<b>2. Psychological Well-being</b>	-2.11**	-	-	-
<b>3. Social Adjustment</b>	-4.57**	.231**	-	-
<b>4. Gender</b>	-.272**	.263**	.009	-

\*\* . Correlation is significant at the 0.01 level (1-tailed).

From Table 4.1 above, result indicates that military-civilian transition had a significant negative relationship with psychological well-being ( $r = -2.11$ ,  $p < .01$ ), higher scores translates into higher difficulty in military-civilian transition hence a military personnel who has more difficulty transiting from military to civilian life experienced a lower the psychological well-being. In a contrasting fashion, when military personnel had less difficulty in transitioning from military to civilian way of life they experienced an increased psychological-well-being. A significant negative relationship between military-civilian transition and social adjustment ( $r = -4.57$ ,  $p < .01$ ) was also observed, meaning as personnel experienced difficulty in transitioning from military to civilian life they found it difficult to socially adjust, but when they experienced less difficulty in transitioning from military to civilian way of life they found it easy to socially adjust. The result further indicates a significant negative relationship between gender and military-civilian transition ( $r = -.272$ ,  $p < .01$ ), and a significant positive relationship between gender and psychological well-being ( $r = .263$ ,  $p < .01$ ).

## 4.2 Hypotheses Testing

Based on the objectives that were stated in this study, five hypotheses were proposed and tested. The Simple Linear Regression was used to test hypothesis 1 and 2. Hypothesis 3 was analysed with the multiple analysis of variance (MANOVA) and hypotheses 4 and 5 were analyzed with the hierarchical multiple regression analysis.

### Hypothesis One

The first hypothesis examined whether military-civilian transition will significantly predict psychological well-being. The simple linear regression was used in analyzing this hypothesis. This was because the amount of variance observed between psychological well-being and military-civilian transition was assessed. Summary of the result are seen in Table 4.2 below.

**Table 4.2 Results of the Simple Linear Regression Analysis for Military to Civilian and Psychological Well-being**

Model	B	Std. Error	$\beta$	F	Sig.
Step 1					
Constant	193.52	3.94			.000
MCT	-.95	.15	-.46	40.05	.000

$R^2 = .209$ ,  $**p < .01$

Prior to examining whether military-civilian transition predicted psychological well-being, the relationship between these variables was tested. Results after the Pearson r was conducted (see Table 4.1) revealed that military-civilian transition had a significant negative relationship with psychological well-being ( $r = -2.11$ ,  $p < .01$ ). Results from the

linear regression also show that military-civilian transition significantly and negatively predicted psychological well-being. Further, military-civilian transition accounted for 20.9% of variance in explaining psychological well-being ( $F = 40.05, p < .01$ ). Therefore the hypothesis “Military civilian transition will significantly predict psychological well-being” was supported.

### Hypothesis Two

The second hypothesis examined whether military-civilian transition will significantly predict social adjustment. The simple linear regression was used to analyze this hypothesis. This was because the amount of variance accounted for between social adjustment and military-civilian transition was assessed. Summary of the result is seen in Table 4.3 below.

**Table 4.3 Results of Simple Linear Regression Analysis for Military-Civilian Transition and Social Adjustment**

Model	B	SEB	$\beta$	F	Sig.
Constant	69.00	2.01			.000
Military Civilian	-.207	.078	-.211	7.156	.008

$R^2 = .045, **p < .01$

Prior to examining whether military-civilian transition predicted psychological well-being, the relationship between these variables was tested. Results after the Pearson r test (see Table 4.1) indicated that military-civilian transition had a significant negative relationship with psychological well-being ( $r = -4.57, p < .01$ ). Results from the linear regression also show that military-civilian transition significantly and negatively predicted social

adjustment. Further, military-civilian transition accounted for 4.5% of variance in explaining social adjustment ( $F = 7.156, p < .01$ ). Therefore the hypothesis “Military civilian transition will significantly predict social adjustment” was supported though it accounted for a relatively low variance.

### Hypothesis Three

The third hypothesis examined if military retirees were more likely to experience low psychological well-being and social adjustment than active military personnel. The multiple analysis of variance was used in analyzing this hypothesis because it compared two groups of the same sample on two dependent variables measured on an interval scale.

**Table 4.4: Summary of MANOVA Results**

	Wilks' L	F	df	<i>p</i>	Partial $\eta^2$
<b>Group</b>	.926	6.030	1, 153	.002	.074

The One-Way Multivariate Analysis of Variance (One Way MANOVA) was performed to investigate the differences that existed between the type of military personnel and psychological well-being and social adjustment among military personnel. The test revealed a significant difference between the type of military personnel, psychological well-being and social adjustment, thus, Wilks'  $L = .926, F_{(1,153)} = 6.03, p < .05$ , and an effect size of  $\eta^2 = .074$ . The significance of the overall tests between the type of military personnel (active or retired) and the univariate main effects were examined and displayed below.

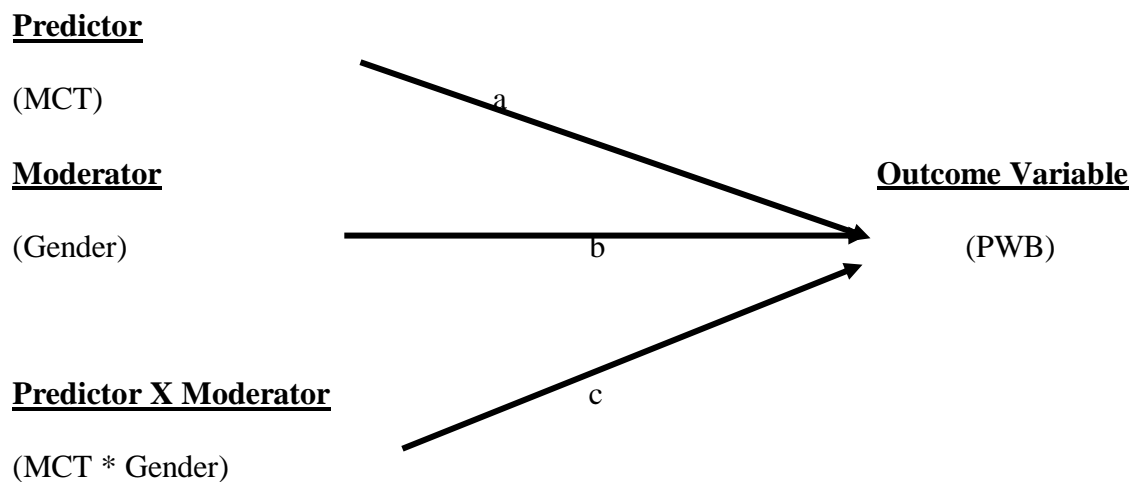
**Table 4.5: Summary of Between Subject Effects**

Variable	Group	Mean	SD	df	F	p	$\eta^2$
PWB	Active	64.03	7.27	1, 153	.061	.804	.000
	Retired	63.71	8.15				
SA	Active	173.19	14.99	10.95	.001	.067	
	Retired	164.40	17.66				

From table 4.5, when results of the dependent variables were considered separately, type of military personnel did not have a significant influence on psychological well-being,  $F_{(1, 153)} = .061$ ,  $p > .05$ , with no effect size ( $\eta^2 = .000$ ). However, an inspection of the mean scores indicated that retired military personnel experienced poor psychological well-being ( $M = 63.71$ ,  $SD = 8.15$ ) than active military personnel ( $M = 64.03$ ,  $SD = 7.27$ ). Also, type of military personnel had a significant influence on social adjustment,  $F_{(1, 153)} = 10.95$ ,  $p < .05$ , with a small effect size of  $\eta^2 = .067$ . An inspection of the mean scores indicate that retired military personnel experienced poor social adjustment ( $M = 164.40$ ,  $SD = 17.66$ ) than active military personnel ( $M = 173.19$ ,  $SD = 14.99$ ). Though the hypothesis “Military retirees are more likely to experience lower psychological well-being and social adjustment than active military personnel” was confirmed, the effect was felt more on their social adjustment.

### Testing for Moderation Effect

Hypothesis four is a moderating hypothesis. It investigated if gender will moderate the relationship between military-civilian transition and psychological well-being. Moderation analysis was done to test for this hypothesis.



**Figure 4.0: Path diagram of the moderating model (Baron & Kenny, 1986)**

Figure 4.0 has three paths that are causal and relate to the outcome variable (psychological well-being). The influence of military-civilian transition is a predictor and it falls on the first path (a). The second path (b) has the influence of gender as a moderator. Finally, the third path (c) has the interaction of the predictor (military-civilian transition) and the moderator on the outcome variable. On the basis of this model, the moderation hypothesis is supported if the interaction that is path c is significant. The model is thus subjected to hypothesis testing as shown below.

#### **Hypothesis Four**

The fourth hypothesis stated that, gender will moderate the relationship between military-civilian transition and psychological well-being. The hierarchical multiple regression analysis was used to test this hypothesis, since the prerequisite significant correlation was established between military-civilian transition and psychological well-being. The result is presented in Table 4.6 below.

**Table 4.6: Hierarchical Multiple Regression for Gender on the Relationship between Military-Civilian Transition and Psychological Well-being.**

Model	<i>B</i>	<i>SEB</i>	$\beta$	F	<i>p</i>
Step 1: Constant	193.52	3.94			.000
MCT	-.95	.15	-.46	40.05	.000
Step 2: Constant	187.77	5.75			.000
MCT	-.94	.15	-.45		.000
Gender	4.51	3.14	.10	21.19	.153
Step 3: Constant	152.87	12.33			.000
MCT	.52	.49	.25		.283
Gender	34.28	9.92	.78		.001
MCT* Gender	-1.25	.40	-.96	18.29	.002

$R^2 = .209, .219$  and  $.268$  for steps 1, 2 and 3 respectively.  $\Delta R^2 = .203, .209$  and  $.253$  for steps 1, 2 and 3 respectively \*\* $p < .01$

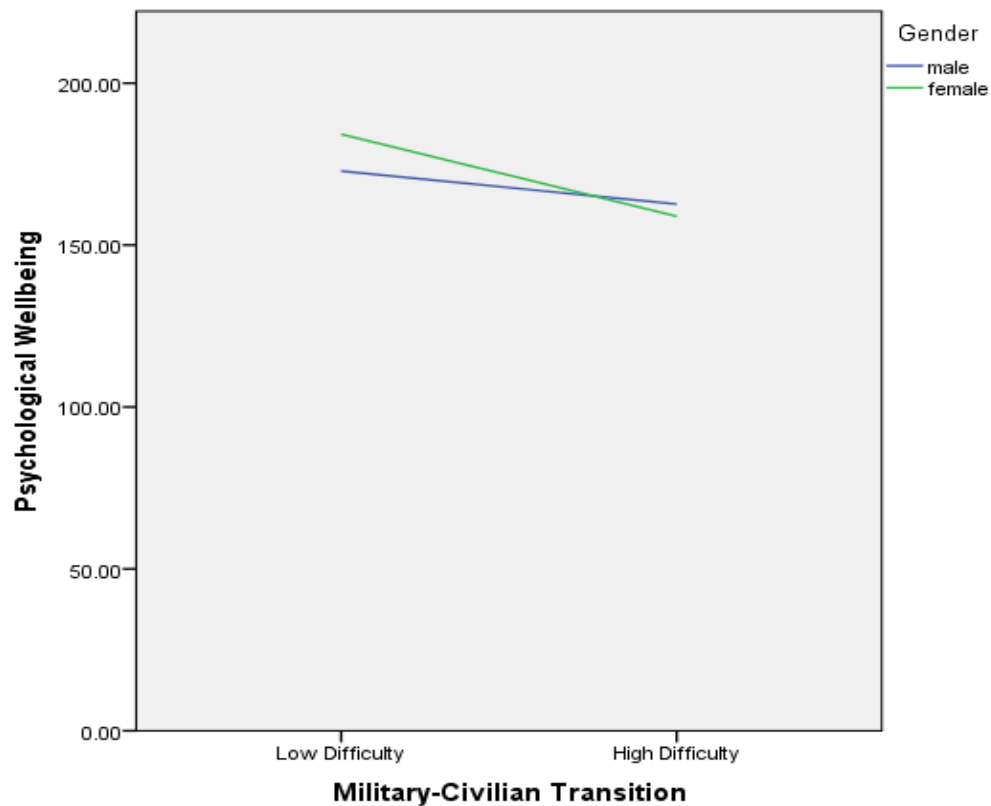
From table 4.6, the analysis indicate that the model in step one was significant accounting for a 20.3% variance in explaining psychological well-being [ $F_{(1, 153)} = 40.05, p < .01, R^2 = .209$ ]. Thus, military-civilian transition significantly predicted psychological well-being ( $\beta = -.457, p < .01$ ). At step two of the model, gender did not make a significant contribution (20.9%) in explaining the variance in psychological well-being, [ $F_{(1, 153)} = 21.19, p < .01, \Delta R^2 = .209$ ]. Thus, gender did not significantly predict psychological well-being ( $\beta = .104, p > .01$ ). The third step revealed that the model accounted for 25.3% variance in explaining psychological well-being [ $F_{(1, 153)} = 18.29, p < .01, \Delta R^2 = .253$ ]. Hence, in line with the prediction made, the interaction between military-civilian transition and gender was statistically significant ( $\beta = -.961, p < .01$ ). Thus, the hypothesis that

gender will moderate the relationship between military-civilian transition and psychological well-being was supported.

Once it has been established that gender generally moderates between military-civilian transition and psychological well-being it was prudent to determine which gender most influenced this moderating relationship. According to Aiken and West (1991), for an appropriate understanding of an interaction effect, a simple slope analysis should be conducted. Therefore an interaction effect was established in this moderation analysis and this was in line with the view held by Aiken and West (1991). A simple slope analysis was conducted (see Figure 4.1).

Tests of simple slope indicated that military-civilian transition had a significant negative effect on psychological well-being. Furthermore, upon inspection of the graph, the interaction results indicated that the influence of military-civilian transition on psychological well-being was moderated by gender, such that males and females have a higher psychological well-being when they experience a low difficulty in transitioning from military to civilian life, but as they experience a higher difficulty in military-civilian transition they experienced a relatively lower psychological well-being. However the effect is more pronounced on females since from the slope it was observed that they experienced lower psychological well-being as compared to males.

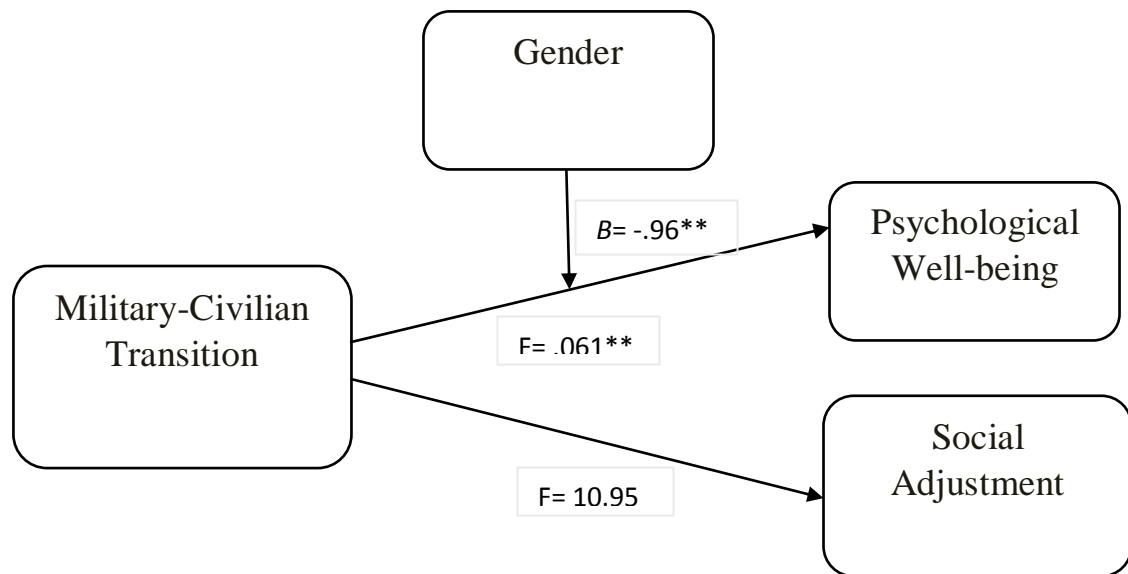
**Figure 4.1: Gender as a moderator between Military-Civilian Transition and Psychological well-being.**



### 4.3. Summary of Findings

In all four hypotheses were tested and all four hypotheses were confirmed. The following findings were consistent with the prediction in the study;

- Military-civilian transition significantly predicted psychological well-being (hypothesis 1)
- Military-civilian transition significantly predicted social adjustment (hypothesis 2)
- Military retirees experienced low psychological well-being and social adjustment than active military personnel. (hypothesis 3)
- Gender moderated the relationship between military-civilian transition and psychological well-being (hypothesis 4)



**Figure 4.2: A summary of the observed relationship among study variables**

From the above model Military-Civilian Transition significantly predicted Psychological well-being. Again, Military-Civilian Transition significantly predicted Social Adjustment. Though significant, a negative relationship was observed for Military-Civilian Transition on both Psychological well-being and Social adjustment. Further observation of the model indicated that gender significantly moderated the relationship between military-civilian transition and psychological well-being.

## CHAPTER FIVE

### DISCUSSION

#### 5.0 Introduction

The aim of the study was to explore the relationship between Military-Civilian Transition, Psychological Well-being and Social Adjustment of retired military personnel of the Ghana Armed Forces. It further examined the moderating role of gender in the relationship between Military Civilian Transition and Psychological well-being. The rationale for investigating the moderating effect of Gender was to better understand the conditions under which Military-Civilian Transition will predict psychological well-being of military personnel. This chapter further delineates the outcomes of the research which was guided by the theoretical framework and previous literature concerning this study. The implications of these findings on the theory, as well as recommendations for future research will be discussed.

#### 5.1 Discussion of the findings

##### 5.1.1 Relationship between military to civilian transition and psychological well-being

The first hypothesis investigated the influence of military-civilian transition on psychological well-being. Based on the results obtained the hypothesis stating “Military-civilian transition will significantly predict psychological well-being” was supported. The correlation matrix between military-civilian transition and psychological well-being indicated a significant negative relationship which is interpreted as an increase in the difficulty of military-civilian transition consequently led to a lower psychological well-being of military personnel and a decrease in the difficulty of military-civilian transition inversely led to a higher psychological well-being of military personnel.

According to the role theory, one's profession is central to their identity and the loss of this critically important work role and or the environmental loss accompanying the retirement consequently leads to a decline in life satisfaction and increases depressive symptoms (George, 1993). Thus the shift from a military to a civilian way of life is comparable to a reverse cultural shock and this accounts for a change in role for these individuals hence consequently affects their psychological well-being. This is further elucidated by Carter and Cook (1995) who believed that these roles shape the norms and expectations regarding behavior and attitudes critical to self-identity. Davies (2014) further stressed on the fact that identity came with roles and the fact that retirees conceptualized transition as a process of both "becoming" and "unbecoming", where an exchange is made between what they were and what they are now. He further opined that transition can be difficult provided a person feels incapable of creating a new sense of self and or is upset by the loss of what they once were. He concluded by asserting that transition was not always difficult, but can be uncomfortable for some and extremely challenging for others.

Generally retirement represents a role transition for those exiting the job market. But what makes role loss more pronounced amongst military retirees is the fact that they don't have to only cope with life after retirement which every retiree goes through but also life after the military. It is significant to note that transition is not a singular event, but a continuous spatial process that is marked by a disjuncture between the lives lived in the military and civilian space (Herman & Yarwood, 2014).

Therefore transiting from a primary identity as a soldier to multiple intersecting identities of being a veteran, parent, spouse, son, daughter or sister at home is a complicated life event (West-Wood 1999). This disjuncture often creates a dissonance between the

multiple overlapping identities which may pose many potential challenges when transitioning to civilian life. The confirmation of the hypothesis is a testament to the fact that most military retirees continue to wallow in their past military identity due to their intense training and socialization over the years in the service. In this regard, Early (2011) argues that “The transition from the military to the civilian world not only includes leaving a job that has no real civilian equivalent, but also leaving a culture and a group of people with the knowledge to understand the experience of serving in the military (p. 4)”. This seeming need to maintaining a military identity highlights the long term effects of military socialization on their psychological well-being (Higate, 2000).

The outcome of the results is parallel with previous literature and findings from research on military to civilian transition and psychological well-being. A study by MacLean et al. (2014), gathered data from a national sample of 3,154 veterans from the regular Canadian forces spanning from 1998 to 2007 with a 71% response rate. Results showed that 25% of the respondents generally had difficulty in adjusting to civilian life. Out of this, a significant number of respondents who had difficulty in transitioning into civilian life had a negative mental health.

Van et al. (2013) equally conducted a survey where it was observed that using a sample of 594,300 Canadian Armed Forces Veterans, 47% of those who belonged to the regular force had mental health conditions and 50% of those who belonged to the reserve class C suffered from mental health conditions.

Further Lynn (2014) in comparing veterans to non-veterans totaling 550, observed that Veterans were significantly more likely to have higher levels of depression, PTSD, and negative affect than non-Veterans.

Additionally Hatch et al. (2013) conducted a study among personnel of the UK military looking at life in and after the Armed Forces and its effects on their social networks and mental health. Data was collected from regular serving personnel and regular service leavers from a representative cohort study of the Armed Forces in the UK. The sample for the study included 6511 serving personnel and 1753 service leavers. Their findings revealed that service leavers were more likely to report common mental disorders (CMD) and post-traumatic stress disorder (PTSD) symptoms than regular serving personnel.

Confirmation of the hypothesis is concluded with a study by Yanos (2004), who explored the perceptions of recently retired Air Force officers, their wives and their adjustment to civilian life and their general well-being. The participants for this study consisted of three recently retired male Air force veterans and their respective wives. The average age was 48 years. After content analyses was made after the interview, various themes emerged; The Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Dwelling on the mental health theme, it was observed that by and large retirement had an effect on the respondents' psychological well-being.

### **5.1.2 Relationship between military to civilian transition and social adjustment**

The second hypothesis investigated the influence of military-civilian on social adjustment. The hypothesis "Military-civilian transition will significantly predict social adjustment" was supported based on the results obtained. The correlation matrix between military-civilian transition and social adjustment indicated a significant negative relationship which is interpreted as more difficulty in military to civilian transition will consequently lead to a decrease in social adjustment of military personnel and a less difficulty in military-civilian transition will inversely lead to an increase in social adjustment of military personnel.

It is expected that over the course of working, one's occupation often shapes their identity. Therefore the transition to retirement may weaken or extinguish their work role identities (Osborne 2012). On contrary the even after retirement most veterans continually demonstrate strong military culture. This can obviously be explained with the continuity theory which states that pre-retirement lifestyles and values will be carried over to retirement basically because of their familiarity and satisfaction they provide after they have exited from their primary career jobs (Atchley, 1989; Richardson & Kilty 1991). It focuses on how people continue their roles after retirement in order to adjust to change which brings about a relative level of satisfaction. Thus, maintaining continuity is crucial for individual's well-being. Continuation is critical since it helps to maintain the qualities that people attribute to themselves, help them to adapt and express their identities appropriately across their life stages (Hoppmann, Gerstorf, Smith, & Klumb, 2007). Unfortunately they continue to function within the military lifestyle years after leaving the service due to the difficulty in adjusting to the civilian way of life at which time they have being acculturated into the military way of life.

People often experience stress in the transition between cultures (e.g., combat zone to home, military to civilian, and service member to student) regardless of whether they are, or are not, experiencing diagnosable mental health illness ( Demers, 2011; Doenges, 2011). Among the veteran population, there are countless studies on the aftermath of post military deployment and its long term effect. Most studies narrowed their lenses on issues of Post-traumatic stress disorder neglecting social issues concerning veteran's well-being as well as the broader challenges during community reintegration and the extent to which the challenges of reintegration can also affect their social adjustment into a once familiar community after a prolonged period of absence. Studies, like that of Snyder (1994)/ have also highlighted the fact that most retirees and their families prefer to settle or live in

proximity to a military base in order to maintain career friendships, and have access to military facilities and amenities. It is thought to first of all lessen the impact of the loneliness felt with retired military status, lessen the problems associated with entering into civilian groups where friendships already exist and minimizes the alienation felt as a result of their retired status (Little, 1981). Additionally, a major challenge most retired personnel go through is, considering the length of years spent in a military facility and barracks with all the available facilities and amenities that comes with it, it evidently becomes difficult to adjust to a civilian community where most of these facilities and amenities are lacking or come at a cost. From the perspective of veteran employment, the transition process between the military and the civilian worlds is very different, but more challenging for the former. Individuals within the civilian setting are mostly in charge of their careers, but within the military culture and setting, their careers are managed by the military and their families are taken care of as well. As a result during the period of retirement many veterans have little or no experience of what the civilian job application process is like and what the job market demands are (Dallaire & Wells, 2014).

Furthermore at the time a military retiree begins his retirement, his civilian contemporaries are at their peak years of earning and possibly within management level. Civilian retirement can be understood as adjusting their leisure time, but for a military retiree it is an adjustment to life after military and possibly a pursuit for a second career. And since the military skills are not transferable to the job market they find it difficult in gaining meaningful employment. All these issues compound to affect the military retiree's ability to adjust successfully. Several empirical studies that are related to the confirmed hypothesis include a study conducted by Koenig et al. (2014) using the qualitative approach tried to describe the transition experience of veterans transitioning from military to civilian life. They conducted an in-depth semi-structured interview with 17 males and

14 females who had just returned from Iraq and Afghanistan and were on retirement. The outcome of the interview indicated that veterans were confronted with disorientation when returning to civilian life. It was also observed that none of those interviewed returned home unchanged. They experienced tension between military and civilian identity that was comparable to reverse cultural shock which they speculated was mainly due to the perceived difference between the military and civilian cultures. Again it was reported that veterans felt socially isolated both from military and civilian social networks.

Demers (2011) further explored the experiences of Iraq and Afghanistan war veterans to better understand the challenges of reintegrating into civilian life and the impact on mental health. She used the purposive sampling technique to identify and recruit participants who had served in Afghanistan, Iraq or both. The findings revealed that, high levels of mental distress that existed among veterans who are caught between military and civilian cultures. They felt alienated from family and friends, and experienced a crisis of identity.

This assertion was no different from a Harris, Gringart, Drake (2013) who investigated the impact of identity and culture on transitioning and reintegration of members of Special Forces by exploring the personal experiences of five (5) former Special Forces members transiting into civilian life. This was done using a semi-structured interview schedule, which scrutinized the participants' perception, causes, processes and experiences of retiring from the Special Forces Unit. The core themes obtained from the interview included positive factors relating to personal attachment to the units, post-exit psychological responses of grief, avoidance, replication and the rejection of the military conversations. Though they reported initial relief upon their exit, they eventually experienced post exit grief, mentioning loss of camaraderie, purpose and guilt over fallen comrades. In tackling this grief they employed defense mechanisms to manage their

emotional response and to adapt to civilian life in order to reduce the psychological impact. They did this by either replicating the military culture into the civilian culture or avoid all together triggers that would excite or remind them of their past identities as military personnel. In the case of the former, participants did not only try to replicate the physical intensity and lifestyle of the regiment, but also tried to reproduce familiar relationships with like-minded people. Instead of attempting to reconcile the military identity with a civilian role, their personal attachment to the military was reinforced by their attempts to recreate the military experience in their social environment.

Veteran's Employment Challenges (VAC, 2012), polled 2,453 veterans and soon-to-be veterans by trying to ascertain their transition experience after they returned from Iraq and Afghanistan. Out of the total, 64% of respondent reported to have had difficulty in transitioning to civilian life from military service. Most of which were attributed to employment challenges. Also, more than two-thirds were of the view that finding a job posed the greatest challenge when transitioning into civilian life. Another big challenge 60% of veterans spoke of, was translating the military skills to the interest of a civilian employer. Another 50% had challenges in identifying what to do next with their lives, 49% had challenges in relating to non-veteran civilians, 48% readjusting to social life, 36% challenge in adjusting to family life, 43% believed they lacked the required education to family life. About half of veterans said they felt ready to transition to civilian life (56%). Herman and Yarwood (2014) explored the impact of post military identity beyond retirement by demonstrating the continuous impact of having to belong to a military community even after some years after retirement. The study was conducted by interviewing (n=44) former service personnel living within the United Kingdom. The results showed that though the sense of loss was generally felt by all the interviewees, they had a positive attitude towards the transition experience. For some the loss was in

reference to the past and had simply accepted it as an element in their life course. Others acknowledged it as a traumatic separation from the spaces, relations and practices that made them who they were.

In her findings Stack (2013) observed that, participants shared a strongly held belief in a significant vacuum between military and civilian worlds, a divide that was aggravated by the lack of a common language and vast differences in everyday experiences. This was evident after conducting a semi structured interview on ex-military clients (n= 10) who gave their experiences of psychological therapy they had received. Results showed that therapy sessions were hindered by language barrier with a civilian therapist, both at the level of verbal communication and at the deeper level of cultural misunderstanding. Participants described a sense of not only separation from civilians, but also felt superior to them. The divide between the military and civilian are often met with disorientation, alienation and isolation on return to civilian.

In their quest to gain a deeper understanding of the experience of transition from a combat zone to civilian life of retirees returning to a large urban area of California, Schmidt, Simmonds & Sulfaro (2014) conducted a qualitative study using the transcendental phenomenological method. The study was made up of six (6) combat veterans who served in Operation Iraqi Freedom and Operation Enduring Freedom were recruited and participated in two semi structured interviews. Participants emphasized the role of occupation in facilitating their transition. Veterans reported challenges with learning to structure time, feelings of culture shock and isolation and overwhelming feelings of hyper vigilance. Participants valued support from family, other veterans and engaged in purposeful work. All six participants described the value of having the support of fellow combat veterans with whom the participant had served.

To conclude Brunger et al. (2013) wanted to explore experiences of the transition from military to civilian life and to identify some of the barriers and facilitators to re-employment. In-depth interviews seeking their subjective experiences were carried out with 11 ex-servicemen who had previously served in the UK armed forces which were analyzed using interpretative phenomenological analysis (IPA). Participants described their experiences in terms of three broad themes: characteristics of a military life; loss as experienced upon return to civilian life; and the attempt to bridge the gap between these two lives. Additionally observations made from the study, was that participants believed that their transition back from military to civilian life could be characterized extensively in terms of loss.

### **5.1.3 Relationship between military status on psychological well-being and social adjustment**

The third hypothesis sought to investigate the relationship between military status on psychological well-being and social adjustment. It was hypothesized as “Military retirees are more likely to experience low psychological well-being and low social adjustment than active military personnel”. The multiple analysis of variance (MANOVA) was used to analyze this hypothesis because it compared two groups of the same sample on two dependent variables measured on at least an interval scale. Results showed there was a significant relationship between military status, psychological well-being and social adjustment, meaning both active and retired military personnel were affected by psychological well-being and social adjustment. When the post-hoc analysis was further conducted, it was observed that the relationship between military status and psychological well-being was not significant. But it was significant with that of social adjustment. Some studies which compared employed individuals to retirees confirmed there was no

significant difference between retirees and employees in depression, distress or negative affect (Bachman & Pillemer, 1991; McIntosh & Danigels, 1995; Salokangas & Joukamaa, 1991; Midanik, Soghikian, Ransom, & Tekawa, 1995). These results are consistent with the results that suggested that there was no significant difference between active and retired personnel on psychological well-being. There was however a significant difference in social adjustment between active and retired personnel. It was observed that retirees had much more difficulty in social adjustment than active duty military personnel. This must be attributed to the fact that unlike their employed counterparts in active duty, the military retiree is confronted with problems like the need for new employment and financial arrangement to cater for the family after retirement. The fact that they have to adjust to the loss of not being in active duty and social position, having to adapt to a once familiar way of life and develop a new interpersonal relationship with the family due to regular absence on military duties (Strange 1984). This is consistent with a study by MacLean et al. (2014) who used a cross sectional survey to gather data from a national sample of retired military personnel from the regular Canadian forces spanning from 1998 to 2007 with the aim of exploring dimensions of post-military adjustment to civilian life and to identify demographic and military service characteristics associated with difficulty in adjustment. Results of the study showed that 25% of the subjects had difficulty in adjusting to civilian life after retirement.

#### **5.1.4 Gender as a moderator on the relationship between military-civilian transition and psychological well-being**

The fourth hypothesis in this study sought to establish if gender had a moderating effect on the relationship between military-civilian transition and psychological well-being.

Specifically it hypothesized that “Gender will moderate the relationship between military-civilian transition and psychological well-being”. Consistent with the prediction the results from the study indicated that Gender moderated the relationship between military-civilian transition and psychological well-being, accounting for a 25.3% variance in psychological well-being. Therefore the relationship between military-civilian transition and psychological well-being is negatively strengthened by the presence of Gender. Results further illustrated that females experienced lower psychological well-being than males when they have low difficulty in social adjustment. The reason most likely being that the military is a gendered institution where training and culture are structured to bring up fearless individuals which is often a male attribute (Acker, 1990; Tick, 2005).

Further military training is masculine in nature and does not differentiate between genders, so females are left on their own to find strategies to cope in the military. Secondly, Kimerling, Gima, Smith, Street and Frayne (2007) observed that the exposure to sexual violence within the military was disturbingly high for females. This assertion was supported when they observed a 21.5% prevalence of military sexual trauma cases of female patients at the Veterans Health Administration. In their findings they further observed numerous unofficial and undocumented cases of sexual violence on female veterans. A similar survey was conducted by the U.S Department of Defense in 2010. Results revealed that 71% of females responded they had not filed any complaint of sexual assault in a similar survey held the previous year that quizzed if they had experienced an assault of any sort. The consequence is evidently reflective in their psychological well-being. This is because female veterans who had experienced a sexual assault or harassment engaged in substance misuse, felt lonely, anxious, depressed or angry (Davis & Wood, 1996). Researchers comparing the psychological well-being of men and women in retirement indicated that women experience more depression and loneliness in

retirement than men, thus reducing their retirement satisfaction (Kim & Moen, 2002). Other empirical studies that support the hypothesis include a study by Demers (2013) who explored the experiences of 17 female Iraq war veterans. One of the female veteran asserted that one cannot play a female role in the military which is a man's world because she will not be regarded and respected by her male peers. Its long term effect is evidenced in the study by Crum-Cianflone and Jacobson (2013) who identified gender differences of post-deployment Post-Traumatic Stress Disorder among service members and veterans of the Iraq and Afghanistan conflicts. The overall findings indicated that women had a higher risk for screening positive for PTSD as compared to their male counterpart. Again Maguen, Ren, Bosch, Marma and Seal (2010) did a study on gender differences in sociodemographic, military service, and mental health characteristics among Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF) veterans. Parallel to earlier finding, female veterans were younger and more likely to receive depression diagnoses than were male veterans who were more frequently diagnosed with PTSD and alcohol use disorders. Their study further showed that, older age was associated with a higher prevalence of PTSD and depression diagnoses among women but not among men. In a study by Berz et al. (2008) that examined the associations between PTSD symptoms and parenting satisfaction in a female veteran sample, they found out that a significant negative relationships existed between symptoms of PTSD (namely avoidance/numbing and hyper-arousal) and parenting satisfaction in female Vietnam veterans who had biological children. In particular was the discovery of high level of PTSD symptoms that is, sleep disturbance was shown to adversely affect women's satisfaction in the parenting role.

Crompvoets (2011) also examined the health and well-being issues that emerged in a systematic review of the war, peacekeeping and peacemaking experiences of female

veterans. In her study these components of well-being emerged; the ability to cope, ease of access to services and support, satisfaction with parenting, the effects of sexual harassment and symptoms of PTSD. According to her, perceptions of well-being were both informed and challenged by the women's individual and collective identities such as their professional identity, military identity, being a parent and being female. Her study further established that female nursing veterans had an increased risk of many mental health conditions. According to her, the increased risks are the result of the many tensions and realities of serving on a military deployment.

However Salami (2010) investigated the relationship between retirement context and psychological factors with well-being tested gender as the moderating effect to find out its effect on retirement expectations and psychological well-being. Results from the hierarchical multiple regression analysis indicated that that age and gender did not predict psychological well-being among retirees. But singularly the contextual variables made significant contribution to the prediction of psychological well-being, life satisfaction and depressive symptom. In comparing males to females, the latter were at a higher risk of having mental health distress.

## **5.2. Implication of the study**

The ultimate aim of this study was to find out if psychological well-being and social adjustment had any relationship with the military to civilian transition of retired personnel of the Ghana Armed Forces. In line with this aim, findings of the present study confirmed that military-civilian transition indeed predicted both psychological well-being and social adjustment. Implying that retired military personnel experiences psychological and social adjustment challenges during retirement. Theoretically, findings of this study will enrich existing literature on the military civilian transition in Ghana with its associated

challenges. The outcome of this study will be a stepping stone for the need for further research on veteran health and well-being. It additionally provides empirical support for the role and continuity theories of retirement. The present study equally offers some methodological implications. Due to the quantitative and cross-sectional nature of the study, a quick snap shot of the study indicated that there was indeed a relationship between the military-civilian transition, psychological well-being and social adjustment, hence can serve as a basis for further conducting a longitudinal and qualitative research on this relationship.

It is significant to note that, currently within the Veterans Administration Ghana there are two types of veterans, the world war veterans and the Ghana veterans. Before its conversion from an association to an administration membership was voluntary and they solely relied on the meager dues of its members to run the association. In May 2012, An ACT to revise and consolidate the law relating to the welfare of veterans and to provide related matters known as the Veterans Administration Ghana, Act 2012 was passed. After the passage of the Act and subsequent conversion to an administration, it attained the status of a government agency hence relying on government budgetary allocation and subventions. The legal instrument became binding on ex-military personnel who had been honorably discharged from service. Though seen as the sole body recognized through ACT 844 by the state as representing the interest of all veterans, the Veterans Administration Ghana is still plagued with some challenges. Ghana is one of the few countries by far to have a legislation covering the interest of veterans. So by and large, legally, financially and administratively Ghana has made great strides in addressing the needs of veterans, but this study underscores the need for further psychological assistance of veterans to help them successfully transition from the military to a civilian lifestyle and also help them to successfully reintegrate into a civilian environment. Also, job training

and job application techniques must be made available for veterans seeking new employments by professionals to enable them to make informed decision when applying for new jobs.

### **5.3. Suggestions and Recommendations for further research**

A combination of quantitative and qualitative research methods should be used in future studies. Qualitative methods have been identified as useful in such studies in providing in-depth insight on the transition experience. Qualitative research should be conducted so that the military-civilian transition experience will be understood from the Ghanaian context not neglecting the influence of the Ghanaian culture. Secondly this method should not only analyze and identify the shared experiences of personnel but also the personal experiences that come with retirement including the causes, context and consequences. This method allows for more fluidity such that individuals are able to articulate their own subjective military-civilian experiences. That makes understanding the retirement from the military context more detailed and helpful.

Most armies in advanced countries have a rigorous resettlement programs for their personnel. With the aim of assisting military personnel make successful transition back to civilian life. They provide services like advice, information and training on successful retirement. They also help retirees make decisions about housing, education, finances and employment (The Howard League for Penal Reform, 2011). Unfortunately most resettlement programs are narrow in scope and offer short term suggestions and solutions neglecting the long term effects of many years of service in the army. There should be pre and post resettlement programs for ex-military personnel with the purpose of bringing to fore the challenges associated with transiting from the military to a civilian life. Considerations should be made for their family members as well.

In Canada, the Veteran Affairs Canada (VAC) has a well-established rehabilitation program for veterans and their families with the aim of helping them acquire professional help to deal with issues such as medical problems, psychosocial and vocational issues that are likely to interfere with the veterans' ability to transition successfully to civilian life. They include family members to facilitate a smooth passage of veterans into civilian life. This can be replicated in Ghana were the Veterans Association Ghana, can engage with personnel who are about to go on retirement together with their families through durbars and educate them about best practices on how to prepare for retirement and the challenges associated with it.

Again in the UK, the Career Transition on Partnership (CTP) is a partnering agreement between the UK Ministry of Defence (MoD) and Right Management, an outplacement specialist private company contracted by the MoD in the UK. They deliver services like free resettlement services to all ranks of the British Armed Forces with the aim of making transition from military to civilian life as smooth and successful as possible. CTP also provide assistance with regards to employment, services such as teaching individuals the skills needed in writing a CV, teaching them interview techniques and helping prospective veterans to get the right information on the job market and applying for jobs. These services are provided two years in advance, prior to their departure from the army

In the domain of Veterans research, Canada once again has gone beyond leaps and bounds to address the research gap on military transition. Due to this they initiated the Life after Service Studies (LASS), a program research initiated by the VAC to understand the transition from military to civilian life and ultimately improve the health of veterans in Canada from 2010. Another important reason it was established was due to limited research on the experiences of former military personal. They were also motivated to conduct studies on military transition because previous literature did not provide a

consistent and measurable definition of successful military to civilian transition due to the deficit in research and literature.

Further, studies will help clinicians to easily differentiate between disorder and distress. Because there are veterans without PTSD who experience distress and it is difficult to distinguish between distress and disorder since the boundaries are often vague and ambiguous (Horwitz 2007). Again clinicians are better equipped with information on veteran's unique identity and culture challenges so are well resourced to deal with them effectively.

Post-military adjustment to civilian life appears to be multidimensional, suggesting the need for multidisciplinary collaboration between physical therapists, psychologists and other stakeholders involved in the interest of veterans to try new and creative approach to mitigate difficult transition. Potential risk and protective factors can be identified that can inform interventions, outreach strategies, and screening activities for stakeholders, as well as further research. (MacLean et al 2014). Future research should incorporate family members especially spouses and children. There should also be the need for future research on the effects of military retirement on women including understanding differences between the transition experiences for women as compared to men (Black et al. 2007). Lastly, internationally scholars have often based their understanding of transitioning to civilian life from researches conducted in the United States. Hotopf et al (2006) compared the transitioning experience of USA and UK and there was significant differences between the two countries though their personnel fought in the same war. This demonstrates the need for Ghana and other African countries to examine the transition experiences of their veterans. The well-being, health and quality of life of veterans should also be examined over a long period using longitudinal studies on transitioning from the military to civilian life.

#### **5.4. Limitation**

At the time data was being gathered from the barracks, most of the retirees were not present at their homes, because most of them had gone to visit their new homes to make sure it was habitable before they moved out with their family. Other retirees were reluctant to fill the questionnaire because of a pending court case that had to do with their pension pay. The researcher encountered language barrier with few of the retirees as well.

Some important methodological limitations like the type of research method and measures used were identified. This present study assessed the military-civilian transition and its relationship with psychological well-being and social adjustment. The study solely used quantitative research method in collecting and analyzing data. This did not allow the researcher to obtain an in-depth account of the military-civilian transition experiences of the respondents. A combination of quantitative and qualitative research methods should be used in future studies. Again the measures used to assess the various constructs were self-reported and not devoid of biases hence findings cannot be generalized to all veteran populations. It must however, be noted that the results of the present study do not differ significantly from previous studies which equally used self-report measures.

The researcher used a cross-sectional design and linear regression for this study. It is worth noting that associations were observed between the study variables however the design was not robust enough to establish a direct cause-effect relationship, between the military-civilian transition, psychological well-being and social adjustment, but rather a predictive relationship was established. It did not capture any reciprocal relationships either, even though according to Field (2005), the moderating hypotheses in this case gender, helped to establish a relationship close to a cause and effect relationship. The moderating study helped ascertain when and how the relations between the variables were strengthened. Future research should ascertain the effect of military-civilian transition on

families of retired personnel, and also a comparative study to measure the psychological well-being between commissioned and non-commissioned officers of the Ghana Armed Forces, active or retired. Longitudinal design should also be considered since it would afford future researchers the ability to compare responses of participants within the same organization over a period of time (Purcell et al., 2003), which was not possible in the present study due to time constraints.

### **5.5. Conclusion**

In conclusion, this study has observed a significant relationship influence of Military-civilian transition on psychological well-being and social adjustment of retired military personnel of the Ghana Armed Forces. The moderating role of gender between military-civilian transition on psychological well-being and social adjustment was observed. Further in investigating active and retired military personnel it was observed that retired personnel had a difficulty in social adjustment than those in active service. The moderating effect of gender between military-civilian transition and psychological well-being was supported. The overall implication of this study is that the mental health and social needs of military personnel transiting to civilian life is very important and requires policy directions and initiatives aimed at making the transition smooth and improving their overall mental health in Ghana.

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## APPENDICES

## APPENDIX I: ETHICAL CLEARANCE



# UNIVERSITY OF GHANA

## ETHICS COMMITTEE FOR THE HUMANITIES (ECH)

*P. O. Box LG 74, Legon, Accra, Ghana*

My Ref. No.....

27<sup>th</sup> March, 2015

Mr. Carl Seyram Necku  
Department of Psychology  
University of Ghana  
Legon

Dear Mr. Necku,

**ECH 060/14-15: THE PSYCHOLOGICAL WELLBEING AND SOCIAL ADJUSTMENT CHALLENGES OF EX-SERVICEMEN AND WOMEN OF THE GHANA ARMED FORCES TRANSITIONING INTO CIVILIAN LIFE. A CASE STUDY OF FIVE AND SEVEN GARRISONS**

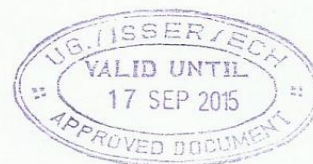
This is to advise you that the above reference study has been presented to the Ethics Committee for the Humanities for a full board review and the following actions taken subject to the conditions and explanation provided below:

Expiry Date:	17/09/15
On Agenda for:	Initial Submission
Date of Submission:	19/02/15
ECH Action:	Approved
Reporting:	Quarterly

Please accept my congratulations.

Yours Sincerely,


Rev. Prof. J. O. Y. Mante  
ECH Chair



CC: Prof. C. C Mate- Kole, Dept. of Psychology

## APPENDIX II: APPROVAL LETTER FROM STUDY INSTITUTION

General Headquarters  
Ghana Armed Forces  
BURMA CAMP  
Accra 776474  
26 May, 2015



GHQ/6373/PS1  
See Distribution

**PERMISSION TO CONDUCT RESEARCH**  
**MR NECKU CARL SEYRAM**


Reference:

A. GHQ/5141/A/DI/415 dated 22 May 15.

1. Approval was granted for the above-named to collect information within the Armed Forces for a research on the topic "The Psychological Well being and Social Adjustment Challenges of Ex-Servicemen and Women of the Ghana Armed Forces into Civilian Life; A Case Study of Five and Seven Garrisons".

2. I am directed to request that you give him the necessary assistance he may require.

3. Respectfully submitted, please.

  
**SK FIANYA**  
Gp Capt  
for DGPA

**Distribution:**

**External:**

**Action:**  
Army HQ  
Naval HQ  
Air Force HQ

**Information:**  
HQ Sp Svcs Bde Gp

RESTRICTED

**APPENDIX III: CONSENT FORM**

UNIVERSITY OF GHANA



Official Use only Protocol number
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OFFICE OF RESEARCH, INNOVATION AND DEVELOPMENT  
**Ethics Committee for Humanities (ECH)**

PROTOCOL CONSENTFORM
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Section A- BACKGROUND INFORMATION
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Title of Study:	The Psychological Wellbeing and Social Adjustment Challenges of Ex-servicemen and women of the Ghana Armed Forces Transitioning into Civilian Life. A case study of five and seven garrisons
Principal Investigator:	NECKU CARL SEYRAM
Certified Protocol Number	10271373

Section B-CONSENT TO PARTICIPATE IN RESEARCH
--

**General Information about Research**

The purpose of this study is to examine the relationship between the transition process into retirement amongst military personnel of the Ghana Armed Forces and its effects on their psychological wellbeing and social adjustment during and after transitioning

It is expected that participants will use an average of 25 minutes to complete a questionnaire

The research team consisting of the investigator and his two research assistants will verbally seek your consent to take part in the study after which you will be presented with this form to sign. Participants will be encouraged to call the attention of the researcher or any of his assistants if help is needed

**Benefits/Risk of the study**

There will be no health risks or direct benefits involved in the study. This study will not involve any physical or psychological.

**Confidentiality**

Once your consent has been sought, you are assured of anonymity and confidentiality of the information obtained from you. The investigator will be the only one with access to research records

**Compensation**

Compensations will not be made after participating in the study

**Withdrawal from Study**

Participation is voluntary and participants are allowed to terminate or withdraw their participation before, during and after the study. Withdrawal does not come with any consequence, sanction or penalty.

**Contact for Additional Information**

Necku Carl Seyram, M.Phil Social Psychology student, Department of Psychology, University of Ghana, Legon.

0509861515

**Section C-VOLUNTEER AGREEMENT**

**"I have read or have had someone read all of the above, asked questions, received answers regarding participation in this study, and am willing to give consent for me, my child/ward to participate in this study. I will not have waived any of my rights by signing this consent form. Upon signing this consent form, I will receive a copy for my personal records."**

\_\_\_\_\_  
Name of Volunteer

\_\_\_\_\_  
Signature or mark of volunteer

\_\_\_\_\_  
Date

**If volunteers cannot read the form themselves, a witness must sign here:**

I was present while the benefits, risks and procedures were read to the volunteer. All questions were answered and the volunteer has agreed to take part in the research.

\_\_\_\_\_

Name of witness

\_\_\_\_\_

Signature of witness

\_\_\_\_\_

Date

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this research have been explained to the above individual.

\_\_\_\_\_

Name of Person who Obtained Consent

\_\_\_\_\_

Signature of Person Who Obtained Consent

\_\_\_\_\_

Date

## APPENDIX IV: QUESTIONNAIRE

Below are a number of questions/statements to which you are required to choose an option depending on your personal evaluation. Please complete the questionnaire by ticking (√) a response to each of the question/statement from the corresponding options provided.

### SECTION A: DEMOGRAPHIC INFORMATION

1. Age:        30-39[  ]        40-49[  ]        50-59[  ]        60 and above [  ]
2. Gender:    Male [  ]        Female [  ]
3. Total years in active service: 1-10 years [  ]    11-20 years [  ]    21-30 years [  ]
4. Rank at retirement: L/CPL[  ]    CPL[  ]    SGT[  ]    ST/SGT[  ]    WO2[  ]    WO1[  ]
5. Branch of the military: Air force [  ]        Navy [  ]        Army[  ]
6. Level of Education: JSS [  ]    SSS(O/A level) [  ]    Vocational/ Technical [  ]  
Tertiary [  ]
7. Marital Status: Single [  ]    Married [  ]    Separated [  ]    Divorced [  ]    widow(er) [  ]
8. Religion: Christian[  ]    Muslim[  ]    Traditional Religion [  ]    Other [  ]

### SECTION B: TRANSITION (Military to Civilian Questionnaire)

Please indicate the extent to which you agree or disagree with the following statements which measures succession planning. Answer by ticking (v) only one answer in each case.

1 = *No difficulty*    2 = *A little difficulty*    3 = *some difficulty*    4 = *A lot of difficulty*    5 = *Extreme difficulty*

<i>Over the past 30 days, have you had difficulty with?</i>		No difficulty	A little difficulty	Some difficulty	A lot of difficulty	Extreme difficulty
1.	Dealing with people you do not know well (such as acquaintances or strangers)?					
2.	Making new friends?					
3.	Maintaining friendships with people who have no military experience?					
4.	Keeping up friendships with people who have military experiences (including friends who are active duty or Veterans)?					
5.	Getting along with relatives (such as siblings, parents grandparents, in-laws and children not living at home)?					
6.	Getting along with your spouse or partner (such as communicating, doing things together, enjoying his or her company)?					
7.	Getting along with your child or children (such as communicating, doing things together, enjoying his or her company)?					
8.	Finding or keeping a job (paid or nonpaid self-employment)?					
9.	Doing what you need to do for work or school?					
10	Taking care of your chores at home (such as housework yard work, cooking, cleaning, shopping and errands)?					

11.	Taking care of your health (such as exercise, sleep, bathing, eating well, taking medications as needed)					
12.	Enjoying or making good use of free time?					
13.	Taking part in community events or celebrations (for example, festivals, PTA meetings, religious or other activities)?					
14.	Feeling like you belong in “civilian” society?					
15.	Confiding or sharing personal thoughts and feelings?					
16.	Finding meaning or purpose in life?					

### SECTION C: PSYCHOLOGICAL WELLBEING (Ryff's Psychological Well-Being Scales)

Please indicate the extent to which you agree or disagree with the following statements which measures Psychological Wellbeing. Answer by ticking (✓) only one answer in each case.

1 = *strongly disagree*    2 = *disagree*    3 = *neutral*    4 = *agree*    5 = *strongly agree*

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I tend to be influenced by people with strong opinions					
2. In general, I feel I am in charge of the situation in which I live.					
3. In many ways, I feel disappointed about my achievements in life.					
4. I think it is important to have new experiences that challenge how you think about yourself and the world.					
5. Maintaining close relationships has been difficult and frustrating for me.					
6. I live life one day at a time and don't really think about the future.					
7. When I look at the story of my life, I am pleased with how things have turned out.					
8. I sometimes feel as if I've done all there is to do in life.					
9. I have confidence in my own opinions, even if they are contrary to the general consensus.					
10. I have not experienced many warm and trusting relationships with others.					
11. The demands of everyday life often get me down.					
12. For me, life has been a continuous process of learning, changing, and growth.					
13. People would describe me as a giving person, willing to share my time with others.					
14. I gave up trying to make big improvements or changes in my life a long time ago.					
15. Some people wander aimlessly through life, but I am not one of them.					
16. I like most aspects of my personality.					
17. I judge myself by what I think is important, not by what others think.					
18. I am quite good at managing the responsibilities of my daily life.					

**SECTION D: ADJUSTMENT (Social Adjustment Scale)**

*This questionnaire asks about how you have been during the previous weeks at work, spare time activities and in family life – please read each statement and then put a tick (✓) in the box to the right to indicate how much the statement has applied to you during the last weeks*

		1 = not at all	2 = occasionally	3 = about half the time	4 = most of the time	5 = all the time
<b><u>work outside the home:</u></b> the following questions are about how things have been in your job (full or half-time – if you do <b>not</b> have a job go straight on to the next section) – over the last 2 weeks have you:						
1.	missed any time from work?*					
2.	been doing your job well?					
3.	felt ashamed of how you have been doing your work?*					
4.	got angry with or argued with people at work?*					
5.	felt upset, worried or uncomfortable at work?*					
6.	been finding your work interesting?					
<b><u>housework:</u></b> the following questions are about how the housework has been – over the last 2 weeks have you:						
7.	done the necessary housework each day?					
8.	been doing the housework each day?					
9.	felt ashamed of how you have been doing the housework?*					
10.	got angry with or argued with salespeople/tradesmen/neighbours?*					
11.	felt upset, worried or uncomfortable while doing the housework?*					
12.	found the housework boring, unpleasant or a drudge?*					

<b><u>social and leisure activities:</u></b> the following questions are about your friends and what you have been doing in your spare time – over the last 2 weeks have you:					
13.	been in touch with any of your friends?				
14.	been able to talk about your feelings openly with your friends?				
15.	done things socially with your friends (e.g. visiting, entertaining, going out together)?				
16.	spent your available time on hobbies or spare time interests?				
17.	got angry with or argued with your friends?*				
18.	been offended or had your feelings hurt by your friends?*				
19.	felt ill at ease, tense or shy when with people?*				
20.	felt lonely and wished for companionship?*				
21.	felt bored in your free time?*				
<b><u>extended family:</u></b> the following questions are about your extended family, i.e. parents, or brothers, sisters, in-laws, and children not living at home (please do <b>not</b> include your partner or children living at home) – over the last 2 weeks have you:					
		1	2	3	4
22.	got angry with or argued with any of your relatives?*				
23.	made an effort to keep in touch with your relatives?				
25.	been able to talk about your feelings openly with you relatives?				
26.	depended on your relatives for help, advice or friendship?				
27.	been feeling that you have let your relatives down at any time?*				
28.	been feeling that your relatives have let you down at any time?*				
<b><u>marital:</u></b> the following questions are about how things have been between you and your partner. If you are <b>not</b> living with your partner or living with a person in a steady relationship, go straight on to the next section. Over the past 2 weeks have you:					

29.	got angry with each other or argued with one another?*					
30.	been able to talk about your feelings/problems with your partner?					
31.	been making most of the decisions at home yourself?					
32.	tended to give in and let your partner have their own way when there was a disagreement?*					
33.	and your partner shared the responsibility for practical matters that have arisen?					
34.	had to depend on your partner to help you?*					
35.	been feeling affectionate towards your partner?					
36.	and your partner had sexual relations/? About how many times?					
37.	had any problems during sexual intercourse (e.g. pain or difficulty with climax)?*					
38.	enjoyed your sexual relations with your partner?					
<b><i>parental:</i></b> the following questions are about how things have been with your children (if you do <b>not</b> have children living at home go straight to the next section) – over the last 2 weeks?						
39.	been interested in your children’s activities, e.g. school/friends/etc?					
40.	been able to talk to and listen to your children?					
41.	been shouting at or arguing with your children?*					
42.	been feeling affectionate towards your children?					
<b><i>family unit:</i></b> the following questions are about how things have been with your immediate family, that is your partner and children at home. If you do <b>not</b> have an immediate family, please ignore this section. Over the past 2 weeks have you:						
43.	been worrying more than necessary about things happening to your family?*					
44.	been feeling that you have let your immediate family down at all?*					
45.	been feeling that your immediate family has let you down at all?*					

**APPENDIX V: RELIABILITY OF STUDY VARIABLES AND CORRELATION  
MATRIX**

**Scale: Military-Civilian Transition**

**Case Processing Summary**

		N	%
Cases	Valid	155	99.4
	Excluded <sup>a</sup>	1	.6
	Total	156	100.0

- a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.861	16

**Scale: Psychological Well-being**

**Case Processing Summary**

		N	%
Cases	Valid	155	99.4
	Excluded <sup>a</sup>	1	.6
	Total	156	100.0

- a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.679	18

**Scale: Social Adjustment****Case Processing Summary**

		N	%
Cases	Valid	154	98.7
	Excluded <sup>a</sup>	2	1.3
	Total	156	100.0

- a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.740	45

**Correlations**

		MCT	PWB	SA	Age
MCT	Pearson Correlation	1	-.211**	-.457**	-.272**
	Sig. (2-tailed)		.008	.000	.001
	N	155	155	155	155
PWB	Pearson Correlation	-.211**	1	.231**	.009
	Sig. (2-tailed)	.008		.004	.911
	N	155	155	155	155
SA	Pearson Correlation	-.457**	.231**	1	.263**
	Sig. (2-tailed)	.000	.004		.001
	N	155	155	155	155
Gende	Pearson Correlation	-.272**	.263**	.009	1
	Sig. (2-tailed)	.001	.001	.911	
	N	155	155	155	155

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## APPENDIX VI: REGRESSION OUTPUT

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.457 <sup>a</sup>	.209	.203	14.80866	.209	40.049	1	152	.000

a. Predictors: (Constant), MCT

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8782.551	1	8782.551	40.049	.000 <sup>b</sup>
	Residual	33333.033	152	219.296		
	Total	42115.584	153			

a. Dependent Variable: PWB

b. Predictors: (Constant), MCT

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	193.521	3.939		49.132	.000
	MCT	-.954	.151	-.457	-6.328	.000

a. Dependent Variable: PWB

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.211 <sup>a</sup>	.045	.038	7.62340	.045	7.156	1	153	.008

a. Predictors: (Constant), MCT

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	415.858	1	415.858	7.156	.008 <sup>b</sup>
	Residual	8891.781	153	58.116		
	Total	9307.639	154			

a. Dependent Variable: SA

b. Predictors: (Constant), MCT

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	69.002	2.027		34.034	.000
	MCT	-.207	.078	-.211	-2.675	.008

a. Dependent Variable: SA

**MODERATION****Model Summary<sup>d</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.457 <sup>a</sup>	.209	.203	14.80866	.209	40.049	1	152	.000
2	.468 <sup>b</sup>	.219	.209	14.75725	.011	2.061	1	151	.153
3	.517 <sup>c</sup>	.268	.253	14.33822	.049	9.955	1	150	.002

a. Predictors: (Constant), MCT

b. Predictors: (Constant), MCT, Gender

c. Predictors: (Constant), MCT, Gender, G\_MCT\_Inter

d. Dependent Variable: PWB

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8782.551	1	8782.551	40.049	.000 <sup>b</sup>
	Residual	33333.033	152	219.296		
	Total	42115.584	153			
2	Regression	9231.328	2	4615.664	21.194	.000 <sup>c</sup>
	Residual	32884.257	151	217.777		
	Total	42115.584	153			
3	Regression	11277.911	3	3759.304	18.286	.000 <sup>d</sup>
	Residual	30837.673	150	205.584		
	Total	42115.584	153			

a. Dependent Variable: PWB

b. Predictors: (Constant), MCT

c. Predictors: (Constant), MCT, Gender

d. Predictors: (Constant), MCT, Gender, G\_MCT\_Inter

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	193.521	3.939		49.132	.000
	MCT	-.954	.151	-.457	-6.328	.000
2	(Constant)	187.766	5.611		33.465	.000
	MCT	-.935	.151	-.448	-6.205	.000
	Gender	4.506	3.139	.104	1.436	.153
3	(Constant)	152.868	12.331		12.397	.000
	MCT	.523	.485	.250	1.078	.283
	Gender	34.284	9.918	.788	3.457	.001
	G_MCT_Inter	-1.255	.398	-.961	-3.155	.002

a. Dependent Variable: PWB