Addis Ababa University

College of Education and Behavioral Studies

School of Psychology

Aging and Retirement among Ethiopian Elderly: Adjustment, Challenges and Policy Implications

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Aging and Retirement among Ethiopian Elderly: Adjustment, Challenges and Policy Implications

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A Dissertation Submitted to the School of Psychology of Addis Ababa University in Partial Fulfillment of the Requirements for the Degree of Doctor of Philosophy in Applied Developmental Psychology

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Declaration

I, the undersigned, declare that this PhD dissertation is my original work and all the sources or materials used have been duly acknowledged.

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This is to certify that the dissertation prepared by Getinet Ashenafi titled "*Aging and Retirement among Ethiopian Elderly: Adjustment, Challenges and Policy Implications*" and submitted in fulfillment of the requirements for the Degree of Doctor of Philosophy in Applied Developmental Psychology complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

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Abbreviations and Acronyms

ACSI	Addis Credit and Saving Institution
AU	African Union
CNs	Commercial Nominees
CSA	Central Statistics Agency
DSWP	Developmental Social Welfare Policy
EPSE	Ethiopian Postal Service Enterprise
HAI	HelpAge International
KMO	Kaiser-Meyer-Oklin
MIPAA	Madrid International Plan of Action on Aging
MOLSA	Ministry of Labor and Social Affairs
MPSS	Multidimensional Perceived Social Support
NPAOP	National Plan of Action on Older Persons
NRC	National Research Council
NSPP	National Social Protection Policy
PCA	Principal Component Analysis
PSSA	Public Servants' Social Security Agency
RPQII	Retirement Planning Questionnaire version-two
UNFPA	United Nations Population Fund
WHO	World Health Organization

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Abstract

This study was conducted on 326 retired persons aged 60 and above to examine retirement adjustment of the elderly and the extent to which adjustment was influenced by social, psychological and contextual factors. The study also intended to identify challenges facing the elderly after retirement and to assess how supportive national social policies were to the elderly in meeting their developmental needs. Three hundred and sixteen elders in the ages between 62 and 79 (M = 68.22, SD = 6.29) completed a self-administered questionnaire and 10 elders age ranged from 64 to 72 participated in an interview. A general survey questionnaire was constructed to collect data on demographic characteristics of participants, organizational conditions for retirement and postretirement activities. Four independent Likert-type scales were adapted from different sources to measure participants' adjustment to retirement, preretirement planning and preparation, perceived social support and personal mastery. Preliminary pilot study was conducted to test validity and reliability of the scales. The pilot study revealed valid and reliable instruments with considerable modifications on the original scales. Findings of the main study showed that majority of the elderly were in difficulty adjusting to postretirement situations. They were facing economic, social and psychological problems. Inadequate preretirement planning and preparation, lack of access to supportive organizational programs and lower level of personal mastery were reported from the vast majority of the participants, contributing to the poorer adjustment to retirement. Government social policies also have not been considerate of the retired elderly and hardly been meeting their psychological, social and financial needs. Establishing an institution, recognizing the retired elderly and introducing retirement savings were the prevalent opinions of the participants to lessen the postretirement plights. Several factors were found to influence retirement adjustment either psychosocially, financially or both.

Better participation in postretirement activities, strong sense of personal control, being married or in a relationship, adequate access to bridge employment, increased number of years since retirement, adequate preparation on self-protection and public protection issues and adequate support from family and friends significantly predicted better adjustment to psychosocial adjustment. On the other hand, adequate preparation on self-insurance (financial) and self-protection (social, psychological and health) issues, higher level of education, adequate access to supportive preretirement programs, adequate family support, strong sense of personal control, better income, better health and adequate public-support significantly predicted better adjustment to financial conditions. From all the predictors, self-protection, public protection, family support and personal control were significant predictors of both the psychosocial adjustment and financial adjustment. On the contrary, age and sex of the participants were not significant predictors of any of the adjustment measures. Together, these findings suggest that adequacy of the social, psychological, organizational, preretirement and postretirement resources enhance individual's adjustment to retirement with considerable policy implications.

Key terms: aging and retirement, adjustment to retirement, retired elderly, Ethiopian elderly

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Chapter One

Introduction

1.1. Background of the study

In the study of human development, much attention so far has been given to earlier parts of life such as infancy, childhood and adolescence. These days, however, there are research concerns in later part of life – adulthood and aging. This growing interest in aging research is due in part to the rising social demands from the aged generations, and partly due to the fact that longitudinal research has started to yield remarkable results concerning lifespan development (Baltes & Baltes, 1990). There is also a significant statistical evidence that shows the increasing rate of the aging population of the world in general and of the developing countries in particular (World Health Organization [WHO], 2002; Beard, Biggs, Bloom, Fried, Hogan, Kalache, & Olshansky, 2011; United Nations Population Fund [UNFPA] & HelpAge International [HAI], 2012).

Globally, the number of persons aged 60 years and above has been increasing at an unprecedented rate. According to the estimate of the United Nations, the number of people aged 60 and above in 1980 was 378 million. Now three decades later, that figure has doubled to 759 million, and it is projected to rise to 2 billion by 2050 (United Nations, 2010). In the so-called "rich" countries with high levels of GDP per capita, people who retire at the age of 65 expect to live for another 15 or 20 years on average (Samorodov, 1999).

While overall the world is aging, there are differences in the growth rate of the aging population and it is progressing faster in developing countries (UNFPA & HAI, 2012). According to the UNFPA and HAI report, currently, almost two in three people aged 60 or over live in developing countries and by 2050, nearly four in five will live in the developing world.

Hence, population aging is becoming a major issue in developing countries given that their socioeconomic development has often not kept pace with the rapid speed of population aging to provide necessary care and support (United Nations, 2002).

Sub-Saharan Africa's population, normally considered as population of young persons, is aging and estimations on the aging population show exponential increases. The number of people aged 60 and over in the region is estimated to nearly double from over 35 million in 2006 to over 69 million in 2030 (Adamchak, 1989). It will also increase from 36.6 million in 2005 to 141 million in 2050 with their population proportion rising from five to 10 percent (Aboderin, 2005).

The three term Ethiopian housing and census reports of the 1984, 1994, and 2007 indicated that out of the total population, the aging population age 65 and above was 3.7 percent in 1984 and 3.2 percent in 1994 and 2007 each (Central Statistics Agency [CSA], 2008). The latest housing and population census report of the agency in the year 2007 reveals that the total population of the country was 73,918,505 and number of older persons aged 60 and above was 3.6 million (nearly 5% of the total population).

The increment in absolute number of the aging population initiates research on the area and stipulates or demands aging policies to be fair and flexible accordingly. Indeed, Beard et al. (2011) noted that international groups are increasingly singling out aging for discussion and debate. Yet, major concerns of the western countries were the economic or labor market implications than the unique assets of the population of the aged. That is, considering older people as economically inactive, they looked at the rise in the dependency ratio as their number increases when compared to the economically active population (Samorodov, 1999).

However, endorsement of the Madrid International Plan of Action on Aging (MIPAA) and Political Declaration adopted at the Second World Assembly on Aging in April 2002 geared attention towards the aging population worldwide in favor of dignity of the aged. The main goal of this plan of action is to ensure that older persons everywhere are able to age with security and dignity and to continue to participate in their societies as citizens with full rights (United Nations, 2002).

Following the MIPAA, African Union (AU) adopted the Policy Framework and Plan of Action on Aging in 2002 at the regional level, which was developed in collaboration with HelpAge International. This plan aimed to help member states design, implement, monitor and evaluate national policies and programs to meet individual and collective needs of older people (AU & HAI, 2002).

The Ministry of Labor and Social Affairs (MOLSA) of Ethiopia, by the authority and responsibility vested on it, developed *National Plan of Action on Older Persons (2006 – 2015),* a 10-year plan of action in June 2006. This plan sets out two main priority directions: developmental and humanitarian aspects of aging based on the underlying principles of the United Nations, AU policy, and the development strategies and constitution of the country (MOLSA, 2006).

Given such recent concerns, however, research in human development seems in its infancy stage and the trend shows population aging has been a neglected issue in social development in developing countries (Aboderin, 2005). The reason for this was a myth that aging population live in developed countries while it is true that the vast majority of older people (60 plus) live in the developing world (WHO, 2000). Apt (2005) also recalled, for example, that there was a question of the need for an inquiry on old age because aging was not considered as an issue in Africa for a presumably low proportion of older persons in African population and their apparent relative unimportance.

Consequently, aging research more specific to Sub-Saharan Africa is becoming a very recent phenomenon. The National Research Council (NRC, 2006) reported that the current situation of older people in the region is quite poorly known and micro-level data are available only for a limited number of countries. Moreover, aging research was largely limited to a small body of United States and British anthropological studies for a cross-cultural comparative analysis of the existing ethnographic data on age relations in different "preindustrial" societies (Aboderin & Ferreira, 2009). It was the United Nations' sponsored pilot study on very few nations of Africa about the socio-economic conditions of the aged in 1970 that was the opening in aging research (Apt, 2005). Since then, Gerontological research in the region has been only carried out by a small and fragmented number of individuals or institutions in only a few countries with limited coherence, scale and rigor (Aboderin, 2005).The phenomenon of aging and the situation of elderly in Ethiopia have so far attracted limited attention (CSA, 2011).

A panel report on aging in Sub-Saharan Africa by the National Research Council (NRC, 2006), in effect, stressed a shift in attention to aging research (basic research) to learn more about old age and to understand the situation of older people. According to this report, researchers in Sub-Saharan Africa are only now beginning to ask how all of such factors – trends in socioeconomic conditions, changing cultural norms and values, changing levels of formal and informal social support, ongoing poor health conditions, and the AIDS crisis – are combining to affect the well-being of older people. Such a shift in attention to aging research, in fact, has far more importance beyond awareness or understanding about old age in policy making for intervention in promoting well-being and successful aging among the elderly.

An assessment by Aboderin (2005) informed that Sub-Saharan Africa's population is aging and much of the older people's life in the region is characterized by growing inadequacies in customary family support systems, vulnerability to poverty, and exclusion from health services. Hence, Aboderin finally remarked that there is a vital need for enhanced research on aging in Africa: on the one hand to act as a catalyst for promoting and informing the development of policy responses to aging, and on the other, to have fuller understanding of the existing course of aging and process of development.

Fisk and Rogers (2002) also commented that a pressing need for upcoming decades is ensuring older adults, who constitute an increasing percentage of the population, are able to function independently and maintain an acceptable quality of life. That is, working on the possible contributing factors for the well-being of the elderly is another concern in aging research. Besides the economic support, some psychological and social factors need to be dealt with as far as well-being of older people is concerned. Such concern in acknowledging and addressing the needs and roles of the elderly has also a preparatory purpose for the aging population to come. For example, HAI (2001) said that the earlier older persons' needs and roles are supported, the better prepared the society will be to deal with the age-quake to come, as the number of older people in Ethiopia continues to grow with their increasing contributions in the challenges ahead. Berk (2008) substantiated the idea that a nation which takes care of its seniors maximizes the chances that each of us, when our time comes to be old, will age successfully.

WHO (2002) stressed a need for a study on aging and old age to address many fundamental issues. These include how the elderly remain independent and active as they age; how health promotion and prevention policies directed to older people can be strengthened; how the quality of life in old age can be improved as people are living longer; how the role of the family and the state can best be balanced when it comes to caring for people who need assistance as they grow older; and how the major role that older people play in mentoring and caring for others is acknowledged and supported.

The MIPAA (United Nations, 2002) offers a new agenda for handling the issue of aging in the 21st century which has come up with priority areas that forthcoming research, policy making, and development activities need to focus on. The issues revolve mainly around older persons and development, advancing health and well-being into old age, and ensuring and enabling supportive environments for the elderly. One of the salient ways of implementing the plan, according to the MIPAA, is harnessing scientific research and expertise and realizing the potential of technology to focus on the individual, social and health implication of aging worldwide in general, and in developing countries in particular. The plan serves as a resource for policy-making, suggesting ways for governments, non-governmental organizations, and other actors to reorient the ways in which their societies perceive, interact with and care for their older citizens.

The Ministry of Labor and Social Affairs (MOLSA, 2006), in its *National Plan of Action on Older Persons*, also calls for research on the social, economic, and psychological conditions of older people in Ethiopia. The Ministry appears to be coordinating concerned bodies in conducting the research for better understanding of the situation of older persons in the country.

Major concerns of research and policy development, which involve recognizing, supporting and enhancing the lives and the contribution that senior citizens make to society, are life changes in old age (Berk, 2008). Events associated with old age include retirement, bereavement and approaching death (Bentley, 2007). Moreover, physical and social contexts that affect elders' experiences and consequently their development and adjustments include neighborhoods and housing arrangements, social relationships (such as marriage, divorce, widowhood, friendships), and work and retirement (Berk, 2008). Socioeconomic factors associated with later life are inextricably linked to public policy. Retirement, income, and health-care coverage are among the issues closely tied to legislation (Bonder, 2009). Retirement and conditions associated with it among the elderly is one of these life events in old age with significant policy implications that the present study focused on.

For retirement to be a topic of importance in aging research is because it is one of the life changing events in the life course of human beings, especially in old age as it happens at the early years of late adulthood. It is usually equated with marker of old age. For example, in the United States and other developed countries, a person is said to be old at 65 because it is at this age that people become eligible for full old-age security benefits (Quadagno, 1999; UNFPA & HAI, 2012). The United Nations, however, uses age 60 to refer to older people, and recommends age range 50 to 65 years for countries to use as cutoff depending on the setting and context of the nations (WHO, 2002). In Ethiopia, beginning of old age is marked at the age of 60, which is the country's retirement age (Negarit Gazeta, 2011).

In the Ethiopian context where employment is a source of income for a living and where it is highly valued, retirement can be considered as a loss of such qualities and benefits that may bring about psychological and socioeconomic problems among retirees. It is also reported in other study that retirement from a highly valued occupation might result in problem behavior even to the extent of committing suicide in late life (Berk, 2008). Alternatively, individuals may find themselves without a role and organizational goals. In the absence of socially constructed options and expectations, older persons may feel constrained by the reduced income, lack of a position or status in society (Kim & Moen, 2001b).

Regarding aging policy formulation, MIPAA suggests, “It is essential to integrate the evolving process of global aging within the larger process of development. Policies on aging deserve close examination from the developmental perspective of a broader life course and a society-wide view, taking into account recent global initiatives and the guiding principles set down by major United Nations conferences and summits” (United Nations, 2002, p. 16).

Specific to retirement among elderly persons, MIPAA provides clear directions as to how retiring older persons prepare themselves for their transition to retirement, how the retirement scheme and practice should be conducive so that they retire gradually and smoothly realizing their contribution in the development process. For example, article 24 of the plan states, “policies to extend employability, such as flexible retirement, new work arrangements, adaptive work environments and vocational rehabilitation for older persons with disabilities are essential and allow older persons to combine paid employment with other activities” (United Nations, 2002, p. 21).

1.2. Statement of the problem

Retirement as a life transition possesses an important position in the life-course of individuals especially in old age. Life transitions again are stressful by nature as there is a move from more familiar to less familiar or totally unfamiliar situation. The situation can be worse because of the uncertainty about what would come in terms of expenditure needs, inflation, health, and more when retirement concurs with aging. In such transition, people may be without preparedness or the ability to take control of the situations.

The quality of the retirement experience could also affect a retiree’s well-being indirectly. That is, maladjustment to retirement is often manifested as a risk factor for retirees to engage in maladaptive coping behaviors, such as increased alcohol use (Perreira & Sloan, 2001) and increased smoking (Henkens, Van Solinge & Gallo, 2008) which will result in decreased mental health (Wang, 2007).

The situation of older persons especially retirees in Ethiopia has received little attention in the area of research and government support systems. More than half a million (nearly 14%) were pensioners out of the total 3.6 million older persons during the 2007 population and housing census (MOLSA, 2012). It is double invisibility for the retired elderly – both being old and retired. Government and nongovernment organizations (NGOs) are paying attention to cherish the destitute and frail elderly either in the institutionalized form or home-based (HAI, 2010). Yet, services provided by the NGOs focus primarily on charity rather than on establishing income security and independence (HAI & Cordaid, 2011).

The aged and retired persons seem to be overlooked with the assumption that they have income security from the retirement pension (Abdi, 2002). However, it is evidenced that the pension benefit for the majority is not adequate to cover their livelihoods (HAI & Cordaid, 2011; Hiwot, 2012). Hence, they subsist on a level of income that can sustain only a bare minimum (Assefa & Frehiwot, 2003). If financial aspect is the case, retired elders are as vulnerable as the non-pensioners are.

MOLSA (1996) indicated that older persons in the work environment have wealth of experience and skill to share with the young and inexperienced workforce. However, how this group of people could be enabled to be productive members of their community and to cope with the difficult circumstances remains a concern in the aging research. One of the drives in conducting this research is the researcher's observation that when people reach a higher level of expertise and wisdom through professional training and work experience, they are subjected to retire in their fifties and sixties. This happens perhaps before utilizing their accumulated knowledge and skill. They are retiring taking with them the skills, knowledge and wisdom that will be difficult to replace.

Besides their scarcity, local studies on aging and retirement issues in Ethiopia seem to decline in investigating problems of the aged and retired. A research report by Abdi (2012), for example, focused on how destitute older persons could be supported financially. Others who studied retirement issues (Abebe, 2003; Hiwot, 2012) discussed pension governance only in its economic aspect. Reviewing existing practice of the Ethiopian Pension Scheme, the studies reported that they have drawbacks such as lack of uniformity in legislation regarding the qualifying conditions for entitlement of benefits, contributions and payments, period of service, and retirement ages.

Contextual and psychological aspects of retirement in previous research also seem to have been overshadowed by the focus on the physical and financial issues that have been shown to impact retirement. Non-financial aspects, such as psychological, social and organizational conditions need to be closely examined, as well, to maintain healthy and active aging. Given the length of time people spend in their retirement, psychological and social issues could have importance in offering different insights about retirement phenomena in old age.

In general, there are gaps in previous studies on aging that the studies emphasized on a relatively narrow set of factors despite the fact that there are wide variety of predictors for retirement adjustment to be considered. There is evidence suggesting that for a retirement study to be comprehensive, important contexts for better retirement adjustment need to be assessed. For example, Wang and Shultz (2010) summarized possible predictors in five broad categories: individual attributes, preretirement job-related variables, family-related variables, retirement transition-related variables, and postretirement activities.

Thus, this research was designed in consideration of the gaps in previous aging research and the lack of emphasis on retired elders in public support systems. It intended to look at how organizational conditions for retirement (such as access to preretirement supportive programs, access to bridge employment), preretirement planning and preparation behaviors of individuals, social and psychological resources (such as personal mastery, social support) and postretirement activities along with other demographic characteristics contribute to adjustment to the transition.

In doing this, the following research questions were formulated.

1. How well are the elderly adjusted to retirement?
2. What challenges are the elderly facing after retirement?
3. To what extent is retirement adjustment of the elderly influenced by:
    a. organizational conditions for retirement
    b. social and psychological resources
    c. preretirement planning and preparation behaviors
    d. postretirement activities, and
    e. demographic factors
4. How supportive are the national social policies and to what extent are they being implemented in meeting developmental needs of the retired elderly?

1.3. Purpose of the study

This study aimed to assess retirement adjustment of the elderly and contributing factors for their well-being after retirement. It was designed to examine the extent to which retirement adjustment of the retired elders was influenced by the organizational conditions for retirement, pre-retirement preparation and planning, perceived social support, personal control or mastery and postretirement activities.

The study intended further to:

- investigate whether retirement is taking place in a way that it recognizes psychological (developmental) characteristics of retirees getting into consideration the contribution of older persons to their society.
- identify challenges facing the elderly in their retirement life.
- identify gaps in government policies and their implementations pertaining to retired persons in line with the social and psychological needs from the human development perspectives.
- explore possible ways of maintaining psychosocial and economic well-being of this group of the society and mechanisms that enable them to share their accumulated skills, knowledge and experiences with the less experienced younger generation as policy considerations.

1.4. Significance

The ultimate purpose of research on aging and old age needs to be finding ways to make social environments conducive for older people to age successfully and devising mechanisms to make use of these human resources. Thus, this study adopted the idea that older persons, at their age of retirement and later, need special attention both to help them adjust to their retirement and pass their legacy to the younger generation. Moreover, studying retirement adjustment is important as it gives information about how to improve the quality of postretirement life.

In exploring, assessing and describing situations of retirement and challenges related to it, the present study is expected to have policy implications in identifying issues pertinent to aging and retirement. It also adds knowledge to the scarce literature on aging in Ethiopia in the field of applied developmental psychology. Moreover, the study is believed to initiate further research especially in adulthood and aging with some methodological implications.

1.5. Delimitation

The scope of this study was delimited to the investigation of retirement of older persons and their adjustment to the retirement transition as a function of their own psychological resources, retirement conditions, preretirement preparation, postretirement activities, and perceived social support. This study involved individuals who retired from the public service due to old age unlike other retirement situations, such as due to illness, invalidity or employment injury. The study dealt with retirement as it related to the aging process and its psychological and social aspects of how older persons adapted to the retirement process, but not entirely with the retirement system and its economics features.

1.6. Operational definition of terms

Organizational conditions for retirement are those variables related to the facilities or resources available in a public organization for retiring individuals. These include access to supportive preretirement programs and access to bridge employment.

- **Access to preretirement programs** refers to the accessibility of supportive programs facilitated by the organization (public sector), such as workshops, seminars or trainings on life skills, financial and leisure time management anticipating the retirement.

- **Access to bridge employment** refers to the organizations' commitment whether retiring individuals are allowed to participate in bridge jobs or transitional activities, such as coaching and mentoring the younger workers, consultancy to their company and part-time work.

Social and psychological factors in this study are perceived social support (social) and personal control/mastery (psychological).

- **Perceived social support** refers to any emotional and financial support obtained from family members, friends and/or significant others as the elderly perceive its amount and quality.
- **Personal control/mastery** refers to an overall sense of individual's ability or mastery to take control over the situations that happen in one's life.

Preretirement planning and preparation refers to the effort individuals exert in planning and in preparing themselves for their retirement. It includes the retiring individuals' involvement in government-sponsored programs (**public-support**), in their own financial (**self-insurance**) and social, health and psychological (**self-protection**) aspects preparation for retirement.

Postretirement activity involves any activity a retired person may be involved in after he/she formally retires from the public service. This may include voluntary activities, employed or part-time works, leisure and other social roles.

Retirement adjustment refers to state of the elderly to adapt to the changes in the retirement and cope with the challenges of the postretirement situation. In this study, retirement adjustment involves two dimensions: psychosocial adjustment and financial adjustment.

- **Psychosocial adjustment** refers to both the adaptation to the emotional and social-relational changes resulting from retirement. Emotionally, it involves the degree to which a person achieves a relatively integrated satisfaction of various psychological needs and experiences a pleasurable sense of well-being, contentment, and relative freedom from unpleasant tension and anxiety. Socially, it involves a person's ability to maintain healthy and optimal relationships with others.
- **Financial adjustment** involves adapting to the financial changes and overcoming the reduced income following retirement.

Chapter Two

Review of Related Literature

In this chapter, research findings related to aging and retirement issues are reviewed. The review starts with the understanding of the notions of aging in different social contexts, and retirement transition as one of the important events in later life. A number of factors that could have contradictory outcomes on the retirement transition of older people are also discussed as they are reported from methodological and theoretical points of views.

2.1. Notions of aging and old age: Understanding and conceptions

What does it mean to grow old? What conceptions have been held so far about aging and old age? Understanding and defining aging and old age is pervasive and takes many dimensions. Literature on aging shows that old age has never been defined merely as passing a certain birthday. Besides the chronological age criteria to demark old age from the youthful years, there appear also other forms of defining aging and old age. As Ottaway (2004) stated, it is a category created by functional, cultural, as well as chronological criteria. This multi-form of defining old age could be because old age and elderly are social constructions in that they are determined by cultural customs and practices. Each definition has, therefore, social, historical and cultural influences that lead to the formation of different conceptions about aging (Bonder, 2009).

Historical accounts on the definition of old age showed a shift from the chronological in the earlier times to the more functional terms in modern times (Ottaway, 2004). That is, some equated old age, for example, with the years of retirement – the later stages with the formal definition of social life and the transference of valuable knowledge and experience to the following generations **(**Pecchioni, Ota, & Sparks, 2004). Old age definition in one Ethiopian study (Kifle, 2002) identified that a particular community focuses on the functional attributes that a person is identified as old or not based on his/her performances. For example, as long as a person carries out normal routines especially in agricultural activities, a person is not considered old.

Historical views and cultural norms have also been known to influence what constitutes being considered old. For example, once people have been labeled “old”, the designation has a major impact on how others perceive them, and even on how they view themselves (Shaefer, 2007). Age-related stereotypes are often based on beliefs held about the characteristics associated with older people and aging, and older people’s perceptions of the position older people occupy in society (Lichtenstein et al., 2005).

Perceptions of older people can be positive or negative (Victor, 2005). Literature in this area has generally shows that perceptions, at both individual and societal level, can vary widely (Kite, Stockdale, Whitley, & Johnson, 2005; Narayan, 2008). The inconsistency in findings may be explained by the argument put forth by some researchers that the varied perceptions that have been reported are multi-dimensional in nature (Kite et al., 2005). That is, whether older people are perceived positively or negatively is often dependent on the different dimensions they are being perceived on, such as physical appearance, health, adaptability and so on. Research findings regarding attitudes towards older people and aging are indicative of the fact that most people tend to rate old age positively on some dimensions whilst rating it negatively on others (Gilbert & Rickets, 2008; Williams, Ylanne, & Wadleigh, 2007). This has been also evidenced by other studies (for example, Gillis, Sherman, & Lawrence, 2003) showing that people displayed negative attitudes towards older adults on productivity, adapting to change, independence, and optimism; however, they responded positively on acceptability.

Still other literature revealed mixed results of public perceptions – some positive, neutral and negative. For example, Cuddy, Norton, and Fiske (2005) reported that mainstream societal stereotypes perceive elderly people as warm (positive) but also as incompetent (negative). Similarly, Barrett and Cantwell (2007) examined age-related stereotypes that there were consistent words used by participants in describing older people both positively and negatively. Examples of words on the positive sketches include wise, knowledgeable, experienced, patriotic and "golden ager"; and negative describers include shrewd, greedy, selfish, stubborn, close-minded, pessimistic, boring, forgetful, and technologically challenged.

2.1.1. Understanding aging in context

The differing perceptions about old age might be attributed to the differences in social and cultural contexts. Culture-based conceptions reveal different explanations about the understanding of aging and old age. The collectivist culture in most Asian and other developing countries favors old age and cultivates positive aspects of the elder people while the western culture in developed countries is to the opposite may be due to the expansion of urbanization and industrialization demanding labor force. In Asian and African countries, for example, older people are given prestige for they are considered the source of knowledge and store of cultural heritage (WHO, 1999)**.** Whereas in the western cultures, aging is seen in line with productivity and therefore old age is perceived as dependency and burden to the productive society; so older people may be viewed as worn out, obsolete,or discarded as opposed to the beliefs about the "young" as vigorous, active, beautiful or handsome and healthy (Palmore, 1999). All these differences in conceptions and understanding of old age emanate from the cultural variations with their unique outlook.

Technological advancements and industrialization also account for the variation in people to hold different conceptions. In pre-industrialized America, for example, elders were seen as a resource for wisdom and, in particular, as examples for younger people (Koenig, 2002). According to Koenig, this view of aging persisted for nearly two hundred years in pre-industrial America, and was responsible for the aged being highly respected and integrated into the community.

2.1.2. Aging and older persons in the Ethiopian context

An old person in most countries of Africa including Ethiopia is considered as one who is knowledgeable informant about history, traditional customs, and culture (Soga, 2009). The elderly in the Ethiopian context have been seen as icons for patriotism, reservoir of heritages of useful cultural values for the next generation, agents for solving problems and reconciliation of conflicts between and among individuals and ethnic groups (MOLSA, 1999). Studies on the situation of older people in selected parts of Ethiopia from an anthropological point of view show that older people are considered as active and able to perform the activities required for survival and live in close proximity to others (Noguchi, 2013). Similarly, older persons in Ethiopia remain economically productive as long as they are physically and mentally able and as long as household requirements demand their contribution (HAI & Cordaid, 2011).

However, a study by Noguchi (2013) in Southern Ethiopia shows the culture of that particular community has been affected by outside influences during the past 100 years, and the traditional values for older people have changed. Other research findings also provide evidence that the current situation of the majority of older people is worsened especially by poverty, lack of health services, and eroding traditional social support systems (Abdi, 2012; HAI & Cordaid, 2011; Kifle, 2002). Kifle (2002) reported that the trend of valuing older people seems to be declining because of the changing nature of social and economic policy of the nation as compared to the earlier regimes that could erode the status and role of elderly citizens in the community. Kifle’s research also noted that it was a better time for the elderly in the earliest regimes (during Haileselassie regime and before) when old people were duly respected and esteemed as important members of the society since they had command over land and other economic properties. Formations of different social organizations were observed to diminish the importance of old people through time. For example, according to Kifle (2002), when people quarrel or get into a conflict these days, they usually go directly to the court rather than to the elderly for reconciliation, which reduced the status and customary role of the elderly citizens in the community.

2.2. Developments and challenges in old age

In the discussion of the previous literature, it seems there is misunderstanding about the realities of aging among both the general population and those responsible for the development of social policies. Most of the aging research so far has emphasized on the losses and decline aspects of old age though there are fundamental qualities which might not be seen in previous stages other than old age (for example, Ihrig, 2010; Ottaway, 2004; Walter & McCoyd, 2009). Normal aging processes, however, need not be totally negative; they need not cause declines in health or functioning abilities either; there are often positive aspects to aging (Palmore, 1999). While aging is associated with declines in some areas, new possibilities and potentials also emerge (Koenig, 2002). It is also argued from the life span development perspective that aging is characterized by individual variability and complexity of the interacting biological, psychological, and social forces in different settings (Sugarman, 2005).

In the life course approach to the study of aging and old age, considerations are how old age involves distinct and important developmental experiences relative to earlier periods (Settersten, 2006). Literature which gleans the positive side of old age states that it can be the “golden years" and, as compared to the earlier periods, it is the time of teaching, guiding, and supporting others since generativist comes with experience and time (Palmore, 1999).

Old age does, however, bring nearly inevitable challenges, such as losses in physical, cognitive, psychological, and social capacities and increased dependence on others that block individuals’ abilities to meet these ideals in any setting (Ottaway, 2004). In considering what makes old people different from other adults and from the rest of adulthood, several possibilities can be gleaned from the literature. These include normative losses in physical and cognitive capacities and the increased likelihood of failing health or chronic health conditions; the centrality of health concerns in self-definitions; a shorter time horizon and more pressing need to come to terms with one’s mortality; a growing emphasis on achieving integrity and searching for meaning in life; bereavement associated with the death of parents, spouses, and friends; more restricted but intense social relationships and networks; being perceived or treated by others in ageist ways; and greater acceptance of things that cannot be controlled in life, coupled with greater fear of losing control over one’s life (Settersten, 2006).

2.3. Retirement and old age

In Havighurst’s (1982) description of developmental tasks, old age is a time of adjustment to decreasing physical strength and health, adjusting to retirement, and reduced income. It is also a time of adjusting to death of one’s spouse, establishing an explicit affiliation with members of one’s own age group, meeting social and civic obligations, and establishing satisfactory physical living arrangements. At this age, as Havighurst stated, most individuals retire from their jobs formally and begin to develop some concern and occasional anxiety over their physical and psychological health. Bantley (2007) supported the idea that retirement more likely or more frequently happens at this age though it can happen to younger people for some extreme cases such as when they become wealthy.

The assumption for retirement due to old age is the fact that workers after certain age may not be as effective as they were before. Retirement trends put an age limit for individuals to stay on their job to be productive and beyond which they can no longer be productive (Bantley, 2007). However, empirical data did provide valuable information about the heterogeneous and fluid nature of old age retirement (Aspnes, 2008). Sterns, Lax, and Chang (2009) also suggested that whether older workers continue to occupy their present jobs, to quit or change jobs would be determined by their professional competence, ability to continually update skills and knowledge, retraining, experience, motivation, health, and retirement preferences of the individuals.

2.3.1. Conceptions about retirement

Both positive and negative perceptions (conceptions) have been held about retirement by the society and even by older people themselves with regard to its consequences. People's conceptions and expectations about retirement before they experience it and their subsequent experience with it vary from person to person and from one time to another (Szinovacz, 2003). That is, because retirement changes as the social, organizational, and cultural contexts change, no two individuals are likely to experience retirement in exactly the same way (Shultz & Wang, 2011).

The traditional view of retirement is that it is a stressful event in an individual’s life. This traditional view held that it caused a disruption in individuals’ lives leading to maladjustment and decreased life satisfaction (Matthews & Brown, 1988). Koeing (2002) also supports this idea that because work serves many psychological needs (including structured activity within a regular time frame and a sense of purpose and meaning), leaving the workforce can significantly challenge a person in numerous ways—financially, socially, and emotionally. More recent study explains the situation that many individuals approaching retirement report increased anxiety may be due to the expected change in family dynamics, lack of psychological preparation, and lack of time-filling activities (Black, 2010).

Other findings, however, indicated that those who had adjusted well to retirement had taken a constructive (positive) approach (Singh & Dhillon, 2006). These retired persons saw retirement as a new opportunity and had a positive attitude towards it depending on their personal experience. Some retirees also found retirement as a relief when the job is stressful, and enjoy the freedom and autonomy it provides them (Koenig, 2002).

Studies reported that there are also cultural differences in perceiving retirement. In the cultural ideology that celebrates work as the source of identity and self-esteem, retirement may be regarded as a crisis for personal identity, which results in negative psychological consequences including a decline in self-esteem (Kim & Moen, 2001b). In some cultures where retirement is perceived as "roleless" and people want to appear to be active, retired persons choose some other descriptor other than "retired" (Cavanaugh & Blanchard-Fields, 2002). Whereas in some collectivist cultures, retirement is a time of rewards, respect, and leisure for an adult life well lived (Bantley, 2007). Finally, Bowen, Noack, and Staudinger (2011) remarked that the effect of retirement seems to greatly depend upon individual preferences and pre-retirement working conditions as well as the individual's ability and resources to adapt to the new life stage.

2.3.2. Retirement as a transition process in old age

Late life is a time of multiple transitions (Schumacher, Jones, & Meleis, 1999). Retirement has been viewed as one of the later life status transitions although explanations about the nature of the transition and its psychological consequences are inconsistent (Kim & Moen, 2002). It seems to have a different meaning for some authorities that, rather than signaling the end of a productive life, retirement indicates the opening of a new chapter of experiences for many people (Gridley, et al., 2000). For an individual, retirement may simply mean withdrawal from employment, a change into a role with new norms, duties and rights, or a transition passage from middle adulthood to old age (Atchley & Barusch, 2004). Retirement as a transition needs to have even rituals celebrating not the farewell of the retiree from work life, but focusing on psychological preparedness to the entry to new life roles (Szinovacz, 2003). Perhaps, retirement farewells from employers and colleagues could play a role in terms of lessening the impression that the time has come to dispose of entities that are no longer required (Osborne, 2012).

However, research by Phillipson (2002) viewed retirement transition differently. According to Phillipson, retirement as a transition is not a movement from an old to a completely new life; rather it is the final resolution of the advantages and disadvantages attached to given social and class positions. That is, it is a time of adjusting oneself to the changes rather than the beginning of new roles after the exit from work.

On the other hand, retirement is also seen as an objective development and social-psychological transformation that is related to physical and psychological well-being (Moen, 2001). In this case, it may promote a sense of well-being of workers moving out of stressful jobs or may lead to diminished well-being for individuals who lose their occupational attachments, social networks, and identities (Kim & Moen, 2002).

2.4. Adjustment to retirement

Retirement has been called one of the most important late life transitions. The transition may involve substantial changes, demand considerable personal adjustment, and influence both positively and negatively on individuals' health and well-being (van Solinge & Henkens, 2007). The retirement adjustment process may be more or less challenging to retiring individuals, and may translate into differences in retirement adjustment quality over time and across individuals (Wang, Henkens, & van Solinge, 2011). That is, some retirees adjust well and some others may not depending on their adjustment styles or coping strategies. Different people adopt different coping strategies to adjust with their current life situations. For example, some retired older people try to remain very active by engaging themselves in social roles, enjoy interpersonal relationships and participate in some type of occupational activities. Yet, others tend to remain socially isolated and withdrawn (Milne, 2013) or use maladaptive coping behaviors such as increased alcohol use (Perreira & Sloan, 2001) and increased smoking (Henkens, Van Solinge & Gallo, 2008).

Research findings revealed both positive and negative indicators of retirement adjustment. Retired older people are said to be well adjusted after retirement, when they are physically active and healthy (perceived health), capable of managing stress, able to form meaningful social relationships, using their leisure time effectively for development (productive) purposes including voluntary activities, and coping with lower income (Milne, 2013; Seitsamo, 2006). On the other hand, poor adjustment indicators reported in an earlier exploratory study carried out by Braithwaite, Gibson and Bosley (1986**)** are poor health, negativism, and reluctance to retirement. Poor health and negativism were found to have far-reaching consequences linked with low activity and involvement, poor physical and mental health, inadequate income and low life satisfaction in the years following retirement. Having a negative attitude toward retirement was associated with discontent in a wide range of areas: feelings of dissatisfaction, disappointment with the new retirement role, and despair at what the future holds.

2.5. Contributing factors for adjustment to retirement

Previous research focuses on demographic factors such as gender, marital status, general health, and social status as important contributing factors for retirement adjustment (Singh & Dhillon, 2006). However, Kim and Moen (2001a) suggest that the experience of retirement may vary with differing levels of access to social, cultural and economic resources that are important to life satisfaction. Besides the financial, health, and social variables that influence adjustment, those factors that have been proven to predict adjustment across a number of retirees include retirement planning and retirement conditions (Szinovacz, 2003). Research in the previous couple of decade shows that people's well-being after retirement is influenced directly and in interactive ways by five factors: individual attributes, pre-retirement job-related factors, family-related factors, retirement transition-related factors, and post-retirement activities (Wang & Shultz, 2010).

2.5.1. Preretirement planning and preparation

Preretirement planning and preparation occurs both formally – through participation in preretirement planning programs and informally – as individuals develop strategies on their own for dealing with life changes that accompany retirement (Kim & Moen, 2001b). The components of retirement planning can encompass a number of areas. A study by Hayslip, Beyerlein, and Nichols (1997) suggests that preretirement preparation programs need to incorporate a discussion of different dimensions of the retirement experience including financial, social, and leisureoriented activities. However, other research indicates that financial planning dominates current retirement planning programs in many companies (Walson, 1996). Few people pay attention to the psychological and social aspects of this crucial life shift. The truth is that retirement is as much a psychological journey as it is a financial one (Black, 2010). Moreover, Black suggests that psychological preparation can involve restructuring retired persons' time, changing their role, redefining their social interactions, and even finding new goals and purpose in life.

A study by Chasen (2007) also revealed that among the causes for general stress after retirement are lack of psychological preparation and a lack of time-filling activities. These factors are also integral to the retirement process, showing that the stress of retirement will certainly extend beyond financial concerns. Pre-retirement programmes that focus on the psychological aspects of retirement prepare individuals for lifestyle changes, the stages of retirement, the 'change process', re-defining relationships, new visions and goals, feelings and fears related to the loss of work, belonging, identity and much more (Black, 2010).

Planning and feeling prepared for the changes accompanying retirement are related to a host of affective and behavioral adjustment indices (Taylor & Doverspike, 2003). Encouraging retirement planning in order to promote success in retirement makes intuitive sense. Research findings show that participation in early retirement planning predicts more positive levels of postretirement adjustment across a variety of occupational settings (Feldman, 1994). Because retirement leads to a loss of two important work-related rewards – income and status – and to change in many other aspects of life, planning is important, resulting in better retirement adjustment and satisfaction (Berk, 2008).

It is also evidenced that retirement planning appears to serve a number of psychological functions for individuals and affects their retirement decisions. Taylor and Doverspike (2003) reviewed research findings, which reported that planning and feeling prepared for retirement are associated with lower anxiety and depression, positive attitudes toward retirement for both retirees and for those approaching retirement, and increased retirees’ belief that they can effectively manage the changes accompanying retirement. Earlier research also reported consistent finding that retirement planning promoted positive attitudes and successful adaptation to retirement (Mutran, Reitzes, & Fernandez, 1997).

However, Topa, Morano, Depolo, Alcover, and Morales (2009) have come up with differing results concerning retirement planning and subsequent adjustment. Based on their meta-analysis, Topa et al. reported that while a small positive relationship between retirement planning and retirement satisfaction was found, retirement planning failed to predict retirement satisfaction. The inconsistency in the previous findings may stem from the use of narrow samples of planning behavior, which often focus on financial planning (Petkoska & Earl, 2009).

2.5.2. Organizational conditions

Factors related to the retirement conditions refer to the organizational commitment and the extent to which an organization fulfills individual's retirement support needs in making retirement gradual and smooth (Taylor & Shore, 1995). The present study focuses on the organizational conditions prior to retirement in terms of access to supportive educational programs and access to some form of bridge employment in the transition.

Supportive educational programs might include assistance provided by employer organizations in terms of training on life skills, financial management, and time management. Providing additional information on the health-related and social aspects of retirement, as well, may help retirees anticipate and plan for change, leading to a more positive retirement experience (Taylor & Doverspike, 2003). The reality seems different again that many individuals do not engage in long-term planning, and those most in need of financial and social planning may actually avoid this process (Kim & Moen, 2001b). This suggests organizations' dedications in providing the most positive retirement experience for their employees by taking a very proactive approach to make every facility easily accessible and to encourage employees to attend (Taylor & Doverspike, 2003).

Bridge employment, on the other hand, is a pattern of labor force participation exhibited by older workers as they leave their career jobs and move toward complete labor force withdrawal (Shultz, 2003). In a bridge employment, an older and more experienced person makes a specific effort to help less experienced ones to acquire technical or professional skills in the form of training, consultancy and acting as a model (Kram, 1980). Research on aging reveals that older adults are increasingly seeking some sort of bridge employment that allows for a gradual transition out of the work context (Bowen et al., 2011).

Literature on aging in the context of work discloses that company policies can affect the retirement process. For instance, they influence the retirement transition by providing roles and opportunities for older workers seeking bridge employment, such as retaining retired employees as internal consultants, recruiting their retiring managers into a filial enterprise that provides consulting service at a higher level, creating alumni-networks and thus keeping in touch with their retirees which creates a similar potential for back-recruiting (Bowen, Noack, & Staudinger, 2011).

Much literature debates whether transitions to retirement lead to increased or reduced well-being. This controversy could be attributed to the lack of theorizing on life course transitions. It has been argued that the effects of such transitions depend on their characteristics such as, speed (gradual/abrupt), perceived control (voluntary/forced), anticipation (expected/unexpected), timing (earlier/later), and synchronicity with other life changes (Calvo & Sarkisian, 2012). From the outset, it is important to note that the changes undergone in times of transition can be simple or complex, voluntary or involuntary, sudden or gradual (Hulme, 2012). Cavanagh and Blanchard-Fields (2002) argued that one common problem in adjusting to retirement is the abruptness of the transition from employment to unemployment. Research supports the idea that retiring gradually allows time for people to make changes in their life style after the transition to retirement as compared to a sudden exit from one's job (Vaus, Wells, Kendig, & Quine, 2007). Whether the retirement transition is voluntary or not is also shown to be a key element for understanding the effect of retirement on the well-being of retirees (Van Solinge & Henkens, 2008). One of the factors that negatively affects retirement adjustment is reported to be the involuntariness of the retirement when one is forced to retire (Singh & Dhillon, 2006).

Allowing older workers to participate in a bridge form of activities gives them a chance to unwind gradually from their jobs while still performing valued work activities, such as training, mentoring, and coaching their successors (Shultz, Morton, & Weckerle, 1998; cited in Feldman, 2003). A study on retirement and well-being shows that involuntary retirement when followed by a full-retirement is associated with a decreased life satisfaction; and yet, those who took up bridge employment did not face a reduction in life satisfaction though they were forced to retire (Dingemans & Henkens, 2013). Moreover, organizational psychologists see bridge employment as offering opportunities for organizations to maintain critical talent and achieve successful knowledge transfer to younger employees; it may also lead to positive adjustment outcomes for retirees in their postretirement life (Shultz & Wang, 2011).

Playing the role of a mentor through a bridge employment is also a developmental aspect in one's occupation. The mentor in this case fulfills two main functions: improving the protégé's chance for advancements and promoting the mentor's own psychological and social well-being (Kram, 1980). Helping a younger employee learn the job fulfills aspect of Erikson's generativity (accomplishing or producing something worthwhile for the next generation to ensure the continuity of the society) for middle-aged adults and is something that promotes older people's sense of well-being in dealing with life transitions (Cavanaugh & Blanchard-Fields, 2002). In particular, the mentor makes sure that there is some continuity in the field by passing on the accumulated knowledge and experience he/she has gained. In this sense, Cavanaugh and Blanchard-Fields further stated that mentoring is clearly an example of intergenerational exchange in the workplace. Offering retiring employees the position of a mentor for incoming members of the company is also one of the many ways to ensure that retirees can contribute to the work context (Bowen et al., 2011).

2.5.3. Personal control or mastery

Mastery has been defined as the degree to which individuals feel they have a general sense of control over what goes on in their life (Skaff, Pearlin, & Mullan, 1996). Skaff, Pearlin and Mullan also define mastery as a broad construct capturing elements of both self-efficacy and locus of control. According to the authors, while self-efficacy focuses on the ability to perform a specific task, mastery relates to control over the situations that happen in one's life.

Preliminary evidence suggests that higher levels of mastery may have a significant positive impact on retirement well-being. For example, Kim and Moen (2002) found that during the transition to retirement, a greater sense of mastery was predictive of higher morale for men and less depressive symptoms for both men and women.

Based on evidence from the stress and coping literature, a sense of mastery or personal control may well be a key psychosocial resource for well-being in retirement (Ryff, 1989). Specifically, maintaining a sense of control has been found to aid in the ability to cope with stressors in general (Lachman & Burack, 1993).

2.5.4. Social support

Several studies examining the social context of older people revealed that the extent to which an older person is enmeshed within a social network of kin, friends and neighbors will greatly influence her/his experience of aging. Whether from intimate relationships or not, effective social support includes informational, practical, and emotional help, and provides general companionship (Milne, 2013). The availability of, and quality of, family and wider social relationships and support are very important factors in the quality of life experienced by older people and provide a major resource with which to negotiate the challenges which aging and later life can pose (Victor, 2005). It is also suggested that with greater social capital, older people will act together more effectively, responding jointly to adversity and towards shared goals, in ways that tend to promote heart-warming things like reciprocity, social bonds (cohesion), belonging, meaning and purpose (Milne, 2013).

Similarly, more recent study by Thuku (2013) shows a positive relationship between social support and happiness in retirement implying that the more social support a retiree received, the happier he/she was. In his study of old age and social change in the rural district of Amhara regional state of Ethiopia, Kifle (2002) concluded that strong family ties (spouse relations), neighborhood and community connections were important for adjustment in old age. There is even a need to develop interests and social networks before retirement, if possible, to make the transition less isolating (Victor, Scambler, & Bond, 2009).

Research findings showing positive relationship between social support and retirement adjustment have been, however, challenged by a contradicting idea that family ties are not always supportive. Despite the ideal of mutual support and respect, the relationship between the generations could be full of pitfalls, with mutual expectations that ran high, and the inability or refusal to meet such expectations causing exasperation, at the very least (Ottaway, 2004).

2.5.5. Postretirement activities

Literature on retirement among older people shows that retired persons are often found to engage in diverse forms of postretirement activities though kinds of activities and participation rates widely vary across countries (Bowen et al., 2011). Postretirement activities can be volunteerism and other leisure activities whereby people allocate time to provide companionship to the lonely, tutoring to the illiterate, counseling to the troubled, health care to the sick, or many other formal and informal services on a regular, ongoing basis without charge and without being forced to do so (Kim & Feldman, 2000; Koenig, 2002; Thuku, 2013).

Volunteerism is said to be one of the developmental outcomes that individuals consistently pursue when they get older as part of generativity and searching for meaning in life and wanting to leave a legacy (Berk, 2008). Berk further noted that though volunteerism, like other leisure pursuits, originates early in life, non-volunteers are especially receptive to volunteer activities in the first few years after retirement.

Postretirement activities such as voluntary activities, leisure and other social roles have an enhancement benefit to retired older persons. On a study in Kenya, retired older persons who spent more time engaging in activities of their choice – be it religious, recreational, social or physical – were found to be happier in their life after retirement than those who did not (Thuku, 2013).

Volunteering is indeed associated with better mental health, increased levels of life satisfaction and self-esteem, greater social networks, and more altruistic behavior (Koenig, 2002). A study by Kim and Feldman (2000) also shows that volunteering has been found to have positive consequences for older individuals. The study shows volunteer work was significantly and positively related to quality of life in retirement and to retirement satisfaction. That is, retirees who engaged in volunteer activities were significantly more likely to have higher life satisfaction; volunteer work and leisure pursuits were also significantly and positively related to quality of life in retirement.

2.5.6. Demographic factors

Demographic factors include age, gender, marital status, income, health, education, and other characteristics. With regard to income of retired persons, research has found that higher income promotes better retirement adjustment, while inadequate income and financial stress are associated with dissatisfaction and more negative retirement experiences (Price & Joo, 2005). Similarly, better physical and psychological health have been repeatedly associated with better retirement adjustment (van Solinge & Henkens, 2008).

Studies also show that educational attainment of retired persons has a positive relationship with postretirement life satisfaction and well-being by making work role transition less traumatic for older workers (Amaike, 2006; Ogunbameru, 2000). However, another study showed that there was no significant relationship between the level of education and happiness in retirement (Thuku, 2013). This might happen, as Thuku explained, because of the fact that the loss of occupational prestige may make the retiree unhappy no matter how educated the retiree may be, especially soon after retirement when he/she is still trying to adjust to the retirement role.

Finally, being married appears to be beneficial for retirement satisfaction. Compared to their unmarried peers, married adults reported more positive attitudes towards retirement, higher levels of retirement satisfaction and better adaptation to retirement (Quadagno, 1999). Taken together, these findings indicate that having higher income, better physical and psychological health, higher-level educational attainment and being married are important for successful retirement.

Other demographic characteristics, such as number of years retired, age and gender have also been proposed as contributors to well-being in retirement (Moen, 1996). In particular, while age is negatively associated with physical health (Moor, Zimprich, Schmitt, & Kliegel, 2006), it is positively associated with well-being (Von Hippel, Henry, & Matovic, 2008). Similarly, previous research suggests that the longer the persons have retired, the more satisfaction they report (Fletcher & Hansson, 1991). Jointly these findings advocate that being older and retired for longer are likely to influence positively the feelings of well-being and satisfaction with retirement.

In regards to gender, there is still some uncertainty about its influence on retirement adjustment. Earlier studies reported that women have fewer adjustment difficulties than men (Hatch, 1987). Yet, more recent research suggests that women have more negative attitudes towards retirement, experience more financial insecurity, more severe depression, loneliness and report lower perceived health, self-esteem and morale (Kim & Moen, 2001a; Price & Joo, 2005; Quick & Moen, 1998). Thus, based on the most current evidence, gender is predicted to influence retirement adjustment, such that men will report more positive retirement experience than women.

2.6. Theoretical and conceptual frameworks

2.6.1. Theoretical frameworks for retirement adjustment in old age

Retirement research has made extensive use of quite a number of theoretical frameworks to account for postretirement adjustment in old age. However, continuity theory (Atchley, 1989), activity theory (Havighurst, 1961), and life course perspective (Elder, 1995) are the major ones that the present study employs as general frameworks for understanding retirement adjustment in the sense of adaptation to postretirement among the retired elderly. These theories give practical explanation about retirement and subsequent adjustment of older persons. Multiple perspectives are required because the study of aging and retirement adjustment involves a broad range of variables that influence adjustment and overall well-being in old age.

Continuity theory

Continuity theory was formerly developed in 1989 by Robert Atchley in his article *"A continuity theory of normal aging."* The theory emphasizes the adaptation to change and a consistent pattern over time. It proposes that people tend to maintain earlier lifestyle patterns, self-esteem, and values, even as they exit their primary career jobs. According to Atchley (1989), continuity theory suggests that older adults attempt to preserve and maintain existing internal (personality structure, beliefs) and external structures (relationships, social roles) to avoid the experience of stressful disruption. Typically, individuals rely on strategies learned from past experiences to preserve and maintain their situation. It predicts that there should not be a significant drop in health and well-being when people transition to retirement as long as they achieve continuity by strategizing and maintaining social contacts and lifestyle (Wang, 2007). Continuity, however, does not mean that nothing changes; it means that new life experiences occur and the elders must adapt to them with familiar and persistent processes and attributes

(Atchley & Barusch, 2004). This suggests retirement practices need to be in a position to promote continuity in the life of retiring people to maintain their healthy condition and to improve well-being.

Retirement literature has indicated many ways in which individuals try to achieve this continuity. For example, retirees may view retirement as another logical career stage (Quick & Moen, 1998); keep a similar life routine or schedule as before (Kim & Feldman, 2000); participate in activities and sustain levels of social contact (Harlow & Cantor, 1996); maintain stable self-concept (Troll & Skaff, 1997); or continue to work (Kim & Feldman, 2000). Generally, retirees try to maintain the same personal goals and lifestyle they had before retirement (Richardson & Kilty, 1991). Those who had high self-esteem before they retired continue to have high self-esteem after retirement (Quadagno, 1999).

The rationale assumes positive returns from continuity in pre- and post-retirement lives. Kim and Feldman (2000) drew on continuity theory to construct a rationale for the greater benefits of gradual retirement. That is, the theory suggests that people are most satisfied in their older years when their new roles and activities are consistent with previous experiences. Kim and Feldman proposed that the continuity provided by part-time and bridge employment improves well-being for the following reasons. First, a successful transition may be best managed by maintaining the kind of daily structure experienced in formal work. Secondly, individuals can maintain a structure in their life by increasing their level of participation in valued activities prior to retirement. Thirdly, those who identify strongly with the work role can maintain continuity through continued involvement (e.g. bridge employment, part-time work, consulting or professional associations).

Activity theory

Activity theory was developed by Robert J. Havighurst in 1961 proposing that successful aging occurs when older adults stay active and maintain social interactions. The theory takes the view that well-being in old age is enhanced when the elderly remain socially active. Rowe and Kahn (1998) argue that the key to aging successfully lies in "keeping active" in four ways: active social engagement, active exercise, proactive diet, and avoiding disease. Ekerdt (1986) also suggests that activity enables older adults to adjust to retirement when they keep themselves busy.

Research findings reported that retirement is seen as a role loss, which may lead to negative psychological outcomes such as anxiety, depression, and stress, resulting in low satisfaction in retirement (Carter & Cook, 1995). This might be more prevalent among those who treat their work role as the central life role, which serves to maintain one's positive self-image (Feldman, 1994).

Activity theory assumes that upon retirement, the retiree who faces role loss must find other roles and substitute former ones (Victor, 2005). It is assumed that any type of activity can be substituted for the lost role. According to this theory, role losses due to retirement might be eliminated by enjoying other role involvement or creating a new identity as a central life role. For example, retirees can become more involved in other roles outside of work like volunteering following retirement (Cavanaugh & Blanchard-Fields, 2002).

Life course perspective

The life course perspective is a relatively new and all-rounded approach in examining retirement adjustment and surrounding factors as compared to continuity theory and activity theory. Though the historical development of this perspective traced back to the earlier times, it is well articulated in Elder (1995) in the article, "*The life course paradigm: Social change and individual development.*" The life course approach emphasizes that life transitions are contextually embedded, which implies that the experiences of retirement adjustment are contingent on the specific circumstances under which retirement occurs. Kim and Moen (2002) suggest the importance of examining various resources and contexts surrounding retirement to understand the dynamics of the retirement transition and its relationship with psychological well-being. One of the fundamental assertions of the life course approach is that both contextual and psychological factors need to be considered in order to understand the consequences of life transitions (Elder & Johnson, 2003).

As retirement is a transition in which organizational and individual factors interact with social and psychological factors, it is particularly important that retirement research examine the context of the transition in relation to subsequent adjustment (Carter & Cook, 1995). These circumstances may include individual attributes (e.g., demographic characteristics, finance and health status, and transition related abilities and skills; Kim & Moen, 2002); individual history factors (e.g., how people dealt with previous transitions, their work and leisure habits, and their previous workforce participation patterns); and current and past job-related experience (e.g., former job attitudes, former job characteristics, and career trajectories; van Solinge & Henkens, 2008). Individuals' perceived control over the departure from the workforce is also crucial to retirement adjustment (Henkens, van Solinge, & Gallo, 2008).

Generally, these theoretical frameworks offer insights how retirees could adjust well to retirement and how a variety of factors could influence adjustment. These factors include variables from the organizational level, the family or household level, and the individual level.

To show how such variables relate to the retirement adjustment of the elderly, a conceptual framework is drawn from the theoretical perspectives and is discussed in the next section.

2.6.2. Conceptual framework

The present study relies on conceptualizing retirement as an adjustment process that provides a more comprehensive approach in understanding retirement among older persons. In this framework, adjustment process refers to the process through which retirees get used to the changed aspects of life in the transition from work to retirement and achieve social, psychological and financial comfort with their retirement life (van Solinge & Henkens, 2008; Wang, 2007). Specifically, this conceptualization views retirement as incorporating the pre-retirement years when people are considering retirement, the retirement transition (i.e., from employment to retirement) and postretirement trajectory (i.e., individual development in postretirement life) (Wang & Shultz, 2010). Therefore, conceptualizing retirement as an adjustment process, in this study, emphasizes investigating the contextual and psychological antecedents and outcomes of retirement.

The resources important for a successful adjustment to retirement have not been clearly shown. While these areas represent emerging topics of interest in aging and retirement research, previous studies have been focusing on separate factors rather than measuring and testing these factors simultaneously or in combination. This study assumes that adjustment of older retirees is not necessarily the result of a fixed stage in the life course but a reflection of their previous accumulated experiences, postretirement experiences and psychological resources. The assumption that adjustment depends on the contextual and psychological factors involves the predictive association of the contributing factors and the subsequent adjustment to retirement.

One of the aims of this study is to examine potential factors for retirement adjustment of the elderly. These factors are named in this study as predictors and are framed as *organizational factors* (such as access to supportive preretirement programs, access to bridge employment), *psychosocial factors* (personal mastery, social support), *preretirement preparation and planning*, and *postretirement activities*. Adjustment to retirement also depends on *demographic factors*, such as health, age, sex, marital status, income, education, and length of time since retirement.

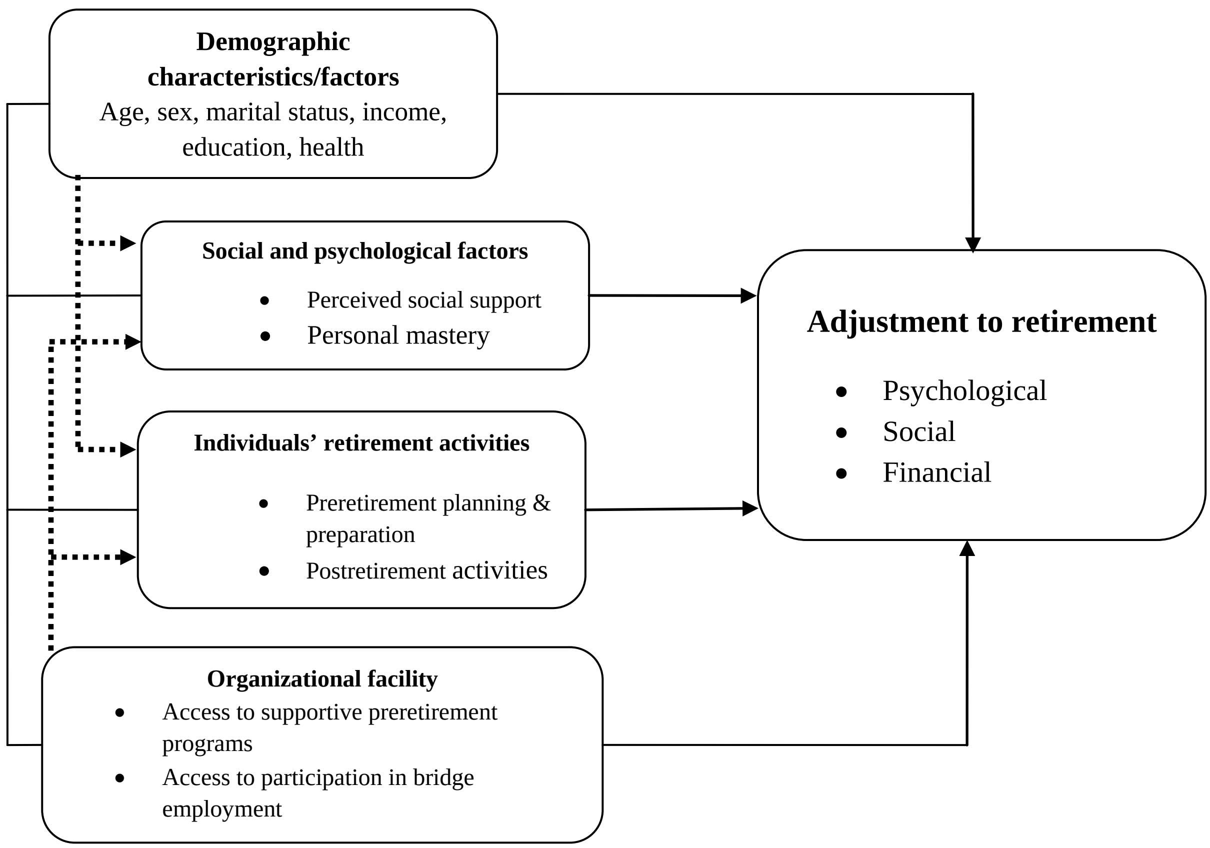

Figure 1. A diagram representing individual, social, psychological and organizational variables influencing adjustment to retirement

When considering preretirement preparation and postretirement activities, individuals' effort on preparing themselves and their engagement in postretirement activities might bring a difference in their adjustment to retirement. Similarly, accessibility of organizational facilities for retirement might predict how well the retirees adapt to the postretirement situations. Adjustment could also be influenced by the social support and by the retirees' personal ability to negotiate between the expected and available resources after retirement. Figure 1, if not all-rounded and complete, indicates that retirees' adjustment to retirement may be predicted from the combination of organizational, psychosocial, pre- and post-retirement and demographic factors.

The contributing factors for the adjustment might also relate to and influence one another though the focus of this study is their influence on the subsequent adjustment to retirement. For example, access to supportive preretirement programs informs one's commitment to plan and prepare for retirement. Family support, especially from a spouse, might depend on the marital status of the retiree. Amount of income of the individuals might also dictate the extent of financial preparation for retirement, and in turn might influence their involvement in postretirement activities. Such relationships among the predictor variables are represented by the broken arrows in the diagram to show little concern in the present study informing further investigation.

Chapter Three

Method

This study employed a mixed methods approach to investigate how well retired elderly were adjusted to life after retirement and in identifying factors contributing to their adjustment. The convergent parallel design of the mixed method approach was used in which both quantitative and qualitative data were collected concurrently or at the same time and the findings were integrated in the interpretation/discussion of the overall results.

The quantitative part of the design involved the measurement of the relationship between antecedents for retirement transition and adjustment to retirement. Qualitative method, on the other hand, was employed to explore and describe older persons' perception about retirement in old age, their postretirement experiences and challenges related to the retirement transition.

3.1. Participants

Participants of this study were retired public servants aged 60 and above residing in Addis Ababa. The study was conducted in Addis Ababa with the assumption that most employed public servants are found in the urban setting. This context could also encompass larger number of retired workers. Moreover, there are federal and regional government offices in the capital, which widen the chance of getting participants from different sectors of the public service.

Initially, 398 (Male = 292, Female = 106) retired persons responded to a self-administered questionnaire and 10 others participated in an interview. The number of participants for a self-administered questionnaire was determined based on Yamane's (1967) simplified formula: $n = \frac{N}{1+N(e)^2}$; where n is the sample size, N is number of total population, and e is the level of precision or marginal error. The calculation assumed 95% confidence level and ±5% error margin. During data analysis, however, questionnaires completed by 82 (Male = 67, Female = 15) participants were excluded for different reasons. Thirteen (Male = 11, Female = 2) of the participants were below the predetermined age for the research and 69 (Male = 56, Female = 13) of them did not complete the entire questionnaire. Thus, the number was reduced to 316 (Male = 225, Female = 91) in the ages between 62 and 79 (M = 68.22, SD = 6.29). The response rate was nearly 80% and was considered as higher for representativeness. The final sample summed up to 326 including 10 retired persons (Male = 9, Female = 1) who participated in the interview.

3.2. Sampling techniques

Participants of this study were drawn from pension pay-centers where retired persons were assigned to collect their monthly benefit. As information secured from Addis Ababa District office of the Public Servants Social Security Agency (PSSSA), payment of the pension benefit was outsourced to four organizations located in the capital. These were Addis Credit and Saving Institution (ACSI), Commercial Nominees (CNs), Ethiopian Postal Service Enterprise (EPSE) and United Bank SC. Each of the organizations had branches (pay-centers) where payment was carried out.

A two-stage random sampling technique was used to draw participants for a self-administered questionnaire from the payment locations mentioned above. In the first stage, pay-centers were selected randomly from each organization. In the second stage, a proportional number of pensioners was drawn randomly from the selected pay-centers.

List of pay-centers with the total number of pensioners was obtained from the payment database/ payroll of the month for April 2014. Accordingly, ACSI had 51 pay-centers with a total of 25,987 pensioners. CNs had a total of 8,474 pensioners in 18 pay-centers. EPSE had 52 pay-centers paying for 41,081 pensioners. United Bank SC had 34 pay-centers with a total of 155 pensioners. The total number of pensioners summed up to 75, 697 in 155 pay-centers.

A proportional number of pensioners was drawn from the paying organizations. Sample proportion for each organization was calculated to be 0.53%. Hence, 44 participants from ACSI, 137 participants from CNs, and 217 participants from EPSE were selected. With this proportion, however, no participant was selected from the United Bank SC because of the small number of pensioners in that category. According to the number of pensioners, two pay-centers were selected from ACSI to draw 44 participants. Eight pay-centers from CNs and ten pay-centers from EPSE were selected to draw 137 and 217 participants, respectively (see Appendix G for the list of sampled pay-centers).

Table 1: Summary of Number of Pensioners in Four Paying Organizations

S.No.	Paying organization	Number of pay-centers	Total number of pensioners	Number of sampled pay-center	Proportional sample drawn (0.53%)
1	Addis Credit and Saving Institution	51	8,474	2	44
2	Commercial Nominees	18	25,987	8	137
3	Ethiopian Postal Service Enterprise	52	41,081	10	217
4	United Bank SC	34	155	-	-
	Total	155	75,697	20	398

Participants for an interview were selected using convenience sampling technique. Readily available individuals in the waiting room of their respective payment centers were contacted and those who agreed to take part in the interview were chosen. Accordingly, six participants from one pay-center of the EPSE and four participants from one pay-center of ACSI, a total of ten, were interviewed.

3.3. Instruments

Instruments used to collect information in this study were self-administered questionnaires for the quantitative data as well as semi-structured interviews and document review for the qualitative inquiry. General survey questionnaire was constructed to collect primary data about participants' demographic/personal information, organizational conditions for retirement and postretirement activities. Other Likert-type scales were adapted from previous studies to assess adjustment to retirement, preretirement planning and preparation behaviors, personal mastery and perceived social support.

3.3.1. Self-administered questionnaires

Demographic characteristics

Participants' demographic characteristics included in the questionnaire were age, gender, marital status, highest level of education, current household income, length of time since retirement and perceived general health. Participants were asked to indicate characteristics that were true to them at the time of data collection (see Appendix A, Part I).

Organizational conditions for retirement

Organizational conditions for retirement included facilities available in the respective organizations where the retirees had been working. These were access to preretirement supportive programs that facilitate conditions for retirement and access to participate in bridge employment. Participants were asked to rate the accessibility of supportive educational programs, such as seminars, workshops or adaptive training on life skills, time, and financial management before retirement. They were also asked to rate whether there was access to participate in bridge employment, such as coaching, mentorship, consultancy or other part-time works. List of five items for supportive programs and four items for bridge employment were presented to the participants to rate the adequacy of these facilities such that there was (1) no access, (2) limited access, (3) adequate access, or (4) more than adequate access. Higher scores of the ratings indicated better access to the facilities (see Appendix A, Part II).

Participation in postretirement activities

This part of the questionnaire involved tapping the extent of retirees' participation in different forms of activities after they formally retired from work. Participants were asked to indicate to what extent they have been involved in postretirement activities such that there was (1) no participation at all, (2) very limited participation, (3) satisfactory participation, or (4) more than satisfactory participation. Activities could be voluntary community services, employed work, or any social roles in their leisure time. High scores indicated greater participation (see Appendix A, Part III).

Pre-retirement Planning and Preparation Scale

Preretirement Planning and Preparation Scale was adapted from the Revised Retirement Planning Questionnaire (RPQII) of Muratore and Earl (2010). RPQII was designed to provide a comprehensive measure of retirement planning behavior consisting of 28 items. The items were developed to tap the efforts people put towards securing a variety of resources for their retirement. The RPQII measures retirement planning and preparation across three components including: public protection (government support), self-protection (independent financial security), and self-insurance (independent health and well-being planning).

Sample items included, "Looking into and/or applying for an old age pension", "Investing in shares or real estate for long term financial security" and "Positioning yourself for a post-retirement job for financial reasons (part-time, contract or self-employed work).” Using a 5-point scale, ranging from (1) very small amount of effort to (5) very large amount of effort, respondents were asked to retrospectively rate the amount of effort they had exerted across each of the retirement planning behaviors before the time of their retirement. Higher scores indicated greater participation in pre-retirement planning behaviors in a particular domain (see Appendix A, Part IV).

Personal Mastery Scale

A 7-item mastery scale developed by Pearlin and Schooler (1978) was used to assess individual’s sense of control over their life and their capacity to deal with life’s difficulties. Sample items included, “I can do just about anything I really set my mind to do” and “I have adequate control over the things that happen to me.” Participants responded to items of a 4-point scale ranging from (1) strongly disagree to (4) strongly agree. Sum of the ratings across the seven items was calculated to get the total mastery scores with higher scores indicating greater mastery (see Appendix A, Part V).

Perceived Social Support Scale

A 12-item multidimensional perceived support scale (Zimet, Dahlem, Zimet & Farley, 1988) was used to measure the support obtained from others as perceived by older persons. The original scale has three sub-scales or dimensions which comprise items representing the social support that comes from family, friends, and significant others. Participants responded to the items using a 4-point scale ranging from (1) strongly disagree to (4) strongly agree. Sample items included were, “There is special person who is around when I am in need”, “My family really tries to help me" and "I can count on my friends when things go wrong". Higher scores represent higher perceived support (see Appendix A, Part VI).

Retirement Adjustment Scale

The Retirement Adjustment Scale was adapted from Wells, DeVaus, Kendig, Quine, and Petralia (2006). The original scale consisted of 13 statements about adjustment to retirement. It was developed to measure how well retired persons adjust to retirement structured with three-components, namely social, psychological and financial adjustment. Respondents were asked to rate their level of agreement on each of the statements using a 4-point scale, ranging from (1) strongly disagree to (4) strongly agree. Sample items included "I am well adjusted to the changes" and "I enjoy being retired". Higher scores indicate better adjustment to retirement (see Appendix A, Part VII).

3.3.2. Semi-structured interviews

A 13-item semi-structured interview guide was constructed based on the assumptions, research questions and related literature in the area (see Appendix B). The interviews were conducted with 10 retired elderly in a face-to-face manner. Purpose of the interviews was to obtain detailed information about several issues related to retirement experiences of the elderly. Information sought from the interview included older persons' attitude towards and feelings about retirement, their present psychological and social conditions, and their anticipations as retirees. Moreover, the interview helped to obtain participants' views, comments and suggestions as to how the retirement and welfare of elderly is secured and their contribution to their nation is realized.

3.3.3. Documentary sources

National social policy documents related to older persons were considered as one of the data sources for the qualitative part of the study. The documents were thought to be helpful in obtaining information about policy considerations for the elderly. Review of the documents was made to identify gaps in the implementation of the social policies and eventually to draw policy implications. The policy documents reviewed in this study were the Developmental Social Welfare Policy, 1996; National Plan of Action on Older Persons, 2006; and National Social Protection Policy of Ethiopia, 2012.

3.4. Procedures of data collection

Prior to data collection, the researcher contacted with the Ethiopian Public Servants' Social Security Agency, Addis Ababa Region Office accompanied by a support letter from the School of Psychology for cooperation to obtain required information about participants. The office provided the researcher with a list of pay-centers and estimated number of pensioners at each center. Further information about the exact location of pay-centers and payment schedules was obtained from the respective organizations to which the payment was outsourced.

The researcher also secured permission and support from the coordinators of each selected pay-center for administering the questionnaires. Administering the questionnaires involved five data collection assistants. Payment was scheduled during the first seven to 10 successive days of every month so that selected participants were contacted based on the schedule for each of them. Translated and validated questionnaires[1] were then distributed to the

[1] Instrument validation and translation took place during the pilot study (see the pilot study report in Section 3.7).

randomly selected participants while they were waiting for their turn for the payment at their respective pay-centers.

Regarding the interviews, participants were contacted in person at their respective pay-center compound. Purpose of the study was explained to them and they were all willing to take part in the interview. Participants were also asked for their consent to record interviews reminding that their statements should be kept confidential at all times. All interviews were then audio-taped after getting full consent of the participants. The interviews were conducted on a face-to-face situation in a place where participants were comfortable, relatively quiet and free of distractions. The interviews lasted from a minimum of 35 to a maximum of 55 minutes.

3.5. Ethical considerations

At the very beginning of sample selection, the purpose of the study was explained and full consent of participants and authorities was secured. A rapport note was attached with the instruments that explained purpose of the study assuring confidentiality of information and anonymity of each participant. To maintain anonymity, a pseudonym or a simple code was identified for each participant. Each interview participant was informed that the researcher would prefer to audiotape interviews and they signed their agreement on the consent form. It was also clearly explained to each individual that participation in the study was voluntary and that all information in the survey would be used for research purposes only.

3.6. Methods of data analysis

As this study used a mixed methods approach, quantitative and qualitative data were analyzed separately. Quantitative analysis was conducted on the data collected from questionnaires. Qualitative analysis, on the other hand, was used with the data obtained from the interviews and from the national social policy documents. Existing national policy documents related to older persons were used as source of qualitative data to substantiate the interview data.

3.6.1. Quantitative data analysis

Data obtained through questionnaires were coded and entered into SPSS program (version 20) for statistical analyses. Multivariate statistical techniques, such as MANOVA and multiple regression were employed to examine the influence of several factors/independent variables on the dimensions of adjustment to retirement. Measures of adjustment to retirement as dependent variables were the psychosocial adjustment and financial adjustment – the extent to which one could cope with the social, emotional and financial changes in the postretirement life. Independent variables included in the analyses were demographic factors (such as sex, age, education, income, marital status, health); organizational condition variables (access to preretirement supportive programs, access to participation in bridge employment); postretirement activities, preretirement planning and preparation, personal mastery and perceived social support.

MANOVA was computed in testing the effects of the variations in the independent variables on the variations of the dependent variables – whether a combination of the two adjustment measures varies as a function of levels of the independent variables. In this case, independent variables were the categorical variables, namely sex, marital status and perceived health of the elderly. After the test of the combined effect (in terms of the overall adjustment) in the multivariate model, follow up tests such as univariate ANOVAs and Post hoc tests were performed when necessary. In subsequent univariate ANOVAs, mean comparisons between and among groups were performed to see whether group differences existed on the scores of each dependent variable.

Standard multiple regression was employed to examine predictions on the two measures of adjustment to retirement from the predictor variables/independent variables. Regression analysis was used to determine how much variance in adjustment to retirement scores could be explained by the predictor variables. It was also used to identify the best predictors of retirement adjustment or which predictor contributed the most to the variation in the dependent variables.

3.6.2. Qualitative data analysis

Data analyzed qualitatively were those obtained from semi-structured interviews with the retired elderly and from the national social policy documents. Interview data were analyzed using thematic analysis procedures. Each audiotaped interview was transcribed and coded. Codes and summaries of concepts were then organized into categories, and finally pertinent themes were identified. Each of the themes was described supported by quotations or extracts from the interviews.

Existing national policy documents were reviewed in light of the international principles on aging and from the perspectives of developmental psychology. The review examined as to how the social policies addressed developmental needs of the retired elderly, how clear and helpful strategies were for the retired older persons in adjusting to the postretirement situations, and how capacitated elders were to utilize their wisdom. The documents included in the review were the Developmental Social Welfare Policy, 1996; National Plan of Action on Older Persons, 2006; and National Social Protection Policy of Ethiopia, 2012.

3.7. Pilot Study

Before conducting the actual study, a preliminary pilot study was carried out with two purposes. One was to test the validity and reliability of data collection instruments and the other was to check the feasibility of the study whether methodological procedures were appropriate and whether research questions could be answered by the design. Accordingly, 101 retired elderly aged 60 years and above participated in the study. Participants were selected from nine pension pay-centers found in Addis Ababa. Out of the total participants, 95 individuals (Male = 90, Female = 20) in the ages between 60 to 88 (M = 64.8, SD = 6.03) completed a self-administered questionnaires and six others (Male = 5, Female =1) participated in an interview.

3.7.1. Validity and reliability of the instruments

For the first purpose of the piloting, there were four Likert-type scales adapted from different sources that were subjected to the test of validity and reliability. This was done to establish suitability and consistency of the instruments to the context where the present study was conducted as they were employed in a different context. The scales were the Retirement Adjustment Scale (Wells et al., 2006), RPQII (Muratore & Earl, 2010), Personal Mastery Scale (Pearlin & Schooler, 1978) and Multidimensional Perceived Social Support Scale (Zimet, et al., 1988). These scales were adapted to measure participants' adjustment to retirement, preretirement planning and preparation behavior, mastery of difficult situations, and perceived social support, respectively.

Initially, each of the scales was inspected whether items or contents were a good fit to the Ethiopian context. Accordingly, six items from the original RPQII were found impractical or odd to the population under investigation. These items were item 2 "*Looking into and/or applying for a seniors concession allowance*", item 3 "*Looking into and/or applying for a health care card or pensioners concession card to help with the cost of medicines and a range of concessions*", item 4 "*Looking into and/or applying for a commonwealth seniors health card*", item 7 "*Nominating a superannuation fund that met your needs and investment preference*", item 8 "*Checking your* *superannuation fund's performance*" and item 15 "*Making personal contributions to your superannuation fund.*" Though the scale was intended for international use, these items reflect the Australian context, and consequently, were excluded before the test of validity and reliability. Hence, the number of items of the original RPQII was reduced from 28 to 22 for the pilot study.

Balancing positively and negatively stated items was made on the Personal Mastery Scale for it included imbalanced positive and negative items. There were five negatively stated items and two positively stated items. Because the negatively stated items outnumbered the positively stated ones, two negative items – item 1 (I have little control over the things that happen to me) and item 2 (There is really no way I can solve some of the problems I have) – were restated positively as, "I have adequate control over the things that happen to me" and "There are many ways I can solve some of the problems I have", respectively. This was done to prevent respondents from being tilted negatively by the negatively stated items.

Piloting included translation of instruments and contextualizing words and ideas in each instrument. After filtering out the unsuitable items and rewording the intricate words, the instruments were translated from English to Amharic for ease of understanding. All the instruments were originally written in English and, therefore, were translated first into Amharic and then back to English with the assistance of language professionals. Comparison was made between the original and back-translated questionnaires. It was found that there was as such no discrepancy between the two versions except for minor wording differences. The translated instruments were then administered to selected participants and afterwards, considerable modifications were made on the instruments where necessary based on the data analysis. Moreover, negatively stated items were reverse coded before the analyses of validity and reliability.

3.7.1.1. Validity of the scales

Validation of instruments in this case was testing the construct validity whether items and components of each instrument measure the theoretical construct. Test of the construct validity was performed by applying Principal Component Analysis (PCA) of the exploratory factor analysis. The analysis was carried out using SPSS program.

Prior to performing factor analysis, the suitability of the data for the analysis had been assessed by looking at the coefficients of the correlation matrix to have many coefficients of .30 and above. The factorability of the data was also checked using Kaiser-Meyer-Oklin (KMO) value and Bartlett's test of Sphericity. KMO values higher than or equal to 0.60 indicate sampling adequacy. Bartlett's test of Sphericity with $p < 0.05$ indicates appropriate correlation of the variables in the population (Pallant, 2011). Decision to retain items was made when factor loading of items is greater than or equal to .30 in the component loading matrix. Items with factor loading less than .30 were rejected with the conviction that such items were not significantly measuring the construct.

Accordingly, PCA was carried out on a 13-item adjustment scale, a 22-item retirement planning and preparation scale, a 12-item social support scale and a 7-item mastery scale. Results of the PCA of all the scales showed that preconditions for component analysis were fulfilled. In all cases, there were reasonably many correlation coefficients of .30 and above, KMO values higher than .60 and significant Bartlett's test of Sphericity ($p < 0.001$).

Preretirement and Preparation Scale

The original 28-item RPQII was structured with three components, namely public-protection, self-insurance and self-protection having six items, 13 items, and nine items, respectively. According to Muratore and Earl (2010), the public-protection component of the scale involves benefits provided by the government to promote health, wealth and well-being in later life. These may consist of pensions, public health programs, health services or housing programs. The self-insurance component involves personal financial preparations made by individuals to maintain well-being in later life. These may include savings accounts, investments and contributions to superannuation and private insurance policies for assets and healthcare. Self-protection component includes personal non-financial preparations made by individuals to maintain health and well-being in later life. Healthy lifestyle choices, engagement in social support networks (including family), and seeking a safe physical environment are all considered examples.

Based on the result of PCA in the present study, the scale was reorganized a bit different from the structure of the original scale. Self-insurance items (9 items) loaded on the first component explaining 21.5% of the variance; self-protection items (9 items) loaded on the second component explaining 12.5%; and public protection items (3 items) loaded on the third component with least explained variance (10%) as compared to the original scale structure (i.e., public-protection with highest explained variance on component 1, self-insurance on component 2, and self-protection on component 3). One item (item 10) did not load substantially on any component and was dropped from further analysis (see Table E.1, Appendix E).

The number of items in the public-protection component was reduced to three because three items were excluded before the piloting. The exclusion of the items from the public protection component and its least contribution proportion might indicate that government's involvement in preparing retiring individuals in our case is very limited. The total number of items retained in the component analysis was 21. Thus, the scale with the specified number of items was valid and suited for further statistical analysis.

Retirement Adjustment Scale

Prior to the PCA, the original 13-item adjustment scale was structured with three components, namely social adjustment having seven items, and psychological and financial adjustment each having three items. The scale was developed to measure how well the retired persons adjust to the social-relational, emotional and financial changes due to retirement. The present factor analysis revealed a two-factor structure, a bit different from the previous structure, with the first component explaining 26% and the second explaining 19% of the variance. Social and psychological adjustment items of the original scale loaded on the first component. Based on the content of items loaded on the two components, component 1 was named as *psychosocial adjustment* since it is the combination of the psychological and social adjustment items. Component 2 was named as *financial adjustment* because items loaded here were related to financial aspects. Item 12, which belonged to the first component, loaded on a conceptually different component (component 2) and was removed (see Table E.2, Appendix E). After all the decisions in the validation of the retirement adjustment scale, 12 items were then maintained for further analysis.

Perceived Social Support Scale

A 12-item Multidimensional Perceived Social Support (MPSS) Scale was adapted from Zimet et al. (1988) to measure older persons' perceived social support. The items were organized into three factor groups relating to the source of the social support, namely family, friends, or significant others. Principal components analysis revealed the presence of two components unlike the original scale, which had three components. The two-component solution explained a total of 69.8% of the variance, with component 1 contributing 46% and component 2 contributing 23.8%. *Family support* items and *significant other* items loaded on the first component and *friends support* items on the second. This might be due to the fact that participants of the present study were older persons in that their significant others could most likely be their spouses. It might then be an overlap between family members and those significant others. Significant others among adolescents could be boy/girl friends, teachers, counselors outside of the family who appeared to be rare, or absent among older persons.

There was a slight difference in the interpretation of the components from the previous research (Zimet et al., 1988). In the first component, family and significant other subscales of the original scale were combined and named *family support* with eight items. Component 2 with four items of support from friends was named as *friends support* subscale (see Table E.3, Appendix E). Factor loadings of the items were above .30 that all the 12 items were having higher validity and were retained for further analysis.

Personal Mastery Scale

The original mastery scale with seven items was developed to measure a single factor, *personal mastery*. The current factor analysis also resulted in a one-factor structure that explained 48.1% of the variance. Factor loading values of all items were greater than .40 showing that the items were fit to measure the specified construct (Table E.4, Appendix E). Hence, all the seven items were retained in the scale for further analysis.

3.7.1.2. Reliability of the scales

The internal consistency of each of the scales used in this study was tested using the Cronbach alpha or alpha coefficient. Cronbach alpha was computed for the items of the scales that were found valid in the previous section of the validity test of the scales. Checking reliability of the instruments was needed to insure whether they were consistently measuring the same behavior across different culture and language since translation was made into Amharic in a different context.

Reliability of the Preretirement Planning and Preparation Scale

The exploratory factor analysis of the present study revealed a 3-dimension Retirement Planning and Preparation Scale with a total of 21 items retained as per the decision made in validating the instrument. Alpha coefficients of .85, .88, and .80 were reported in the previous research for public-protection, self-insurance, and self-protection dimensions, respectively (Muratore & Earl, 2010).

In the present study, calculated alpha for self-insurance dimension was .63. However, the item-total correlation of item 9 was found to be negative. That item with a negative item-total correlation had to be removed and, in effect, alpha of the dimension improved to .69, which is close to the acceptable value (.70). Calculated alpha for self-protection and public-protection dimensions were .70 and .66, respectively. Excluding item 9, the overall alpha of the scale was calculated to be .81 with a total of 20 items (see Table F.1, Appendix F).

The reliability estimates indicated that the scale has good internal consistency though alphas of the subscales were lower than the original scale. This might be because of the modifications made on the number of items and content of the original scale. Number of items of the scale in this study decreased from 28 to 20. Sample size was also smaller than the previous research, which might have lowered the coefficient alpha.

Reliability of the Retirement Adjustment Scale

The overall reliability of the original Retirement Adjustment Scale was reported to be .81 (Wells et al., 2006). In the present study, calculated alpha for the scale was .71 with 12 items.

The scale has got two components, namely *psychosocial adjustment* with nine items and *financial adjustment* with three items. The reliability analysis revealed alpha to be .58 for financial adjustment and .77 for psychosocial adjustment subscales. In the former case, reliability coefficient is below the recommended value (.70). This happened because of the small number of items in the subscale (with 3 items). It is common to find quite a small alpha (as small as .50) when there are fewer than 10 items in a scale (Pallant, 2011). It was, therefore, necessary to refer to the mean inter-item correlation of items to be in the range between .20 and .40 for an optimal correlation. In this case, it was .30 and was in the optimal range to be acceptable (see Table F.2, Appendix F).

The overall calculated alpha of the Retirement Adjustment Scale in the present study was acceptable though lower than the value in the previous research (Wells et al., 2006). This might be attributed to different reasons. Clearly observed were the smaller sample size and lower alpha value of the financial subscale that could lower the total alpha.

Reliability of the Perceived Social Support Scale

The Multidimensional Perceived Social Support (MPSS) Scale has a history of good internal reliability. The original scale had a total reliability of .88 and alpha of the subscales was .87, .85, and .91 for *family*, *friends,* and *significant other*s dimensions, respectively (Zimet, et al., 1988). More recent research on the psychometric properties of the scale also reported good reliability. For example, in Canty-Mitchell and Zimet (2000), alpha coefficient for the 12-item MPSS scale was .93. The family, friends, and significant others dimensions demonstrated alphas of .91, .89, and .90, respectively.

In the present study, calculated alpha for the 12-item MPSS scale was .86. The scale has got two components, namely, *family support* and *friends support*. Alpha value for the family subscale was .91 and was .88 for the friend support component. Reliability analysis of the present study indicated that the Perceived Social Support Scale was internally consistent. Alphas of the total scale and the subscales were quite good and comparable with the original scale (see Table F.3, Appendix F).

Reliability of the Personal Mastery Scale

A 7-item unidimensional mastery scale was used in different studies related to coping with difficult circumstances. For example, it has well established psychometric properties with alpha coefficients of .75 in Scheier, Carver, and Bridges (1994) and .70 in Lachman and Weaver (1998). In the present study, Cronbach's alpha was calculated to be .81 with large positive item-total correlation. This indicates that all of the items were positively contributing to the overall reliability of the scale. A test of internal consistency of the Personal Mastery Scale in this study revealed a higher reliability index compared to the previous research (see Table F.4, Appendix F).

Generally, the pilot study revealed that all of the instruments were valid and highly reliable after considerable modifications or refinements on the original scales. It was believed, therefore, that the instruments were appropriate to use in collecting the desired information for the main study.

3.7.2. **Feasibility of the study**

In checking the feasibility of the study design, the preliminary pilot findings were indicative of appropriate procedures to follow to attain the objectives and answer the research questions. The pilot study informed the right use of quantitative and qualitative data collection methods despite a few problems encountered during administering and collecting questionnaires.

The semi-structured interview explored retirement challenges, conceptions, preferences, and feelings of the participants. Bringing social policy documents into evaluation for policy issues was suggestive of identifying gaps and of drawing practical implications. Data analysis techniques were also efficacious in producing the intended result (for example, the use of multiple regression in predicting adjustment to retirement from a number of predictor variables). The study also suggested the use of multivariate tests, as there were two measures of adjustment (psychosocial adjustment and financial adjustment) as dependent variables resulted from the exploratory factor analysis. Moreover, pension pay-centers were found to be proper places to reach the retired elders collectively.

3.7.3. Implications for the main study

The pilot study has given lessons to be learned in identifying and managing practical problems that could happen in the actual study. One of the main problems faced in the pilot study was the difficulty of collecting data from the elderly through self-administered questionnaires. Many of them were not willing to fill-in long-page questionnaires. Some others were having problem of reading or did not bring their eyeglasses. Moreover, it took them a long time to complete a questionnaire.

Consequently, the pilot study suggested a need to assign research assistants at each data collection center to reduce the burden on the researcher. The research assistant would look for another one when a selected participant declined to fill-in the questionnaire to maintain the determined sample size. He/she would also read questions for those who were unable to read. Moreover, the instrument validation and reliability analysis during piloting reduced the number of items and shortened the length of the questionnaire that might lessen anxiety of participants for a large-sized questionnaire.

On the positive side, however, it was learned from the piloting that conducting an interview with the elderly was relatively easy. The elderly were all willing and enthusiastic for an interview no matter how long it might take. This was probably part of a strong desire of the elderly to impart their experiences. It was found promising to get desired number of interviewees without difficulty. The pilot study also made possible the identification of locations of pension pay-centers where retired persons could be found. It was during the piloting that exact location of each pay-center with the estimated number of pensioners was identified and schedule of payment became known. Consequently, this all saved time and energy in collecting data for the actual study.

Chapter Four

Findings

Separate analyses of quantitative and qualitative data were performed and accordingly, findings presented in this section were the quantitative findings followed by the qualitative ones. Triangulation of the quantitative and qualitative findings was made in the discussion section.

4.1. Quantitative findings

The quantitative findings were based on the data collected through self-administered questionnaires from 316 (Male = 225, Female = 91) retired public servants in the ages between 62 and 79 (M = 68.22, SD = 6.29). As indicated in Table 2, more than half (57.6%) of them were married or in a relationship while the others (42.5%) were divorced or widowed. Highest educational attainment of participants ranged from primary education (12.3%) to Master's degree (13.9%), most of whom had a college diploma (38.3%).

Table 2: Demographic Characteristics of Participants

Variables	Labels	*n*	%
Sex	Male	225	71.2
	Female	91	28.8
Marital status	Married/in a relationship	182	57.6
	Divorced	64	20.3
	Widowed	70	22.2
Perceived health	In good health	139	44.0
	Occasional feeling of illness	100	31.6
	Medically attended illness	77	24.4
Education	Primary education	39	12.3
	Secondary education	36	11.4
	Vocational/technical training	27	8.5
	College diploma	121	38.3
	BA degree	49	15.5
	MA degree	44	13.9

Note. N = 316; Age: Minimum = 62, Maximum = 79, M = 68.22, SD = 4.59; Number of years since retirement: Minimum = 2, Maximum = 28, M = 9.88, SD = 6.29; Household income (ETB): Minimum = 445.00, Maximum = 5000.00, M = 1427.94, SD = 1222.36

Forty-four percent of the participants were found in good health whereas a larger proportion (66%) of them reported either an occasional feeling of illness or a medically attended illness. The number of years since retirement ranged from two to 28 (*M* = 9.88, *SD* = 6.29). Participants' monthly household income (ETB) during the data collection period was as small as 445.00 and as large as 5000.00 (*M* = 1,521.47, *SD* = 1,631.6).

4.1.1. Participants' level of adjustment, retirement planning and preparation, social support and mastery

In an attempt to figure out the extent to which retired elderly could adjust to the postretirement life, this section presents frequency counts and proportions of responses by systematically categorizing respondents in to labels. Using mean split method, scores of the Likert-type scales measuring the variables were summed and were dichotomized roughly into high and low to indicate participants' status on adjustment to retirement, preretirement planning and preparation, perceived social support, and personal mastery. Expected mean (scale mean) of the total score for each scale was used as the cutoff point. Accordingly, scores below the mean in the actual data were labeled as *low* and scores above the average were labeled as *high.*

Adjustment of the retired persons was measured by the psychosocial and financial adjustment subscales with high scores on each measure indicating better adjustment and lower scores indicating poor adjustment to the retirement. In the 9-item with 4-point psychosocial adjustment scale, total scores range from a minimum of nine to a maximum of 36. The average score or expected mean in this case would be 22.5. In the same manner, the 3-item financial adjustment measure has expected mean of 7.5 and overall adjustment mean of 30. Participants whose total scores fell below the average on each subscale and on the overall measure of adjustment were considered as having difficulty in adjusting themselves to life after retirement, in one way or another.

Table 3: Frequency Distribution of Participants Based on Their Level of Adjustment, Retirement Planning and Preparation, Social Support, and Personal Mastery

Labels		Retirement adjustment			Retirement planning &preparation				Social support			Personal mastery
		Psycho-social	Financial	Over-all	Self-insurance	Self-protection	Public-protection	Over-all	Family support	Friend support	Over-all	
Low	*n*	169	213	198	306	212	254	283	102	181	88	230
	%	53.5	67.4	62.7	96.8	67.1	80.4	89.6	32.3	57.3	27.8	72.8
High	*n*	147	103	118	10	104	62	33	214	135	228	86
	%	46.5	32.6	37.3	3.2	32.9	19.6	10.4	67.7	42.7	72.2	27.2
Total	*n*	316	316	316	316	316	316	316	316	316	316	316
	%	100	100	100	100	100	100	100	100	100	100	100

As indicated in Table 3, a larger proportion of participants scored below average on both adjustment measures. Compared to the psychosocial adjustment, a relatively larger proportion (67.4%) of the total participants scored lower on financial adjustment measure. On the overall adjustment measure, majority (62.7%) of them had lower scores indicating that they had some difficulties adjusting to the transition.

Individuals' effort on planning and preparation prior to retirement was labeled as high and low based on their score on the Preretirement Planning and Preparation Scale comprising three subscales. A 20-item Likert-type scale with 5-point ratings has total score ranging from a minimum of 20 to a maximum of 100 (average score = 60). The self-insurance subscale had eight items with an expected mean of 24. The 9-item self-protection and 3-item public-protection subscales had expected mean scores of 27 and 9, respectively. Higher scores on these measurements indicated higher effort exerted on planning and preparing oneself for the retirement. Participants with total scores below the average on each subscale and overall measure of retirement planning and preparation were considered as less prepared or unprepared.

The frequency count in Table 3 showed that great majority of the participants reported lower scores or below average on all measures of the retirement planning and preparation. When comparing the three measures, the least effort exerted was on the self-insurance or financial aspects of retirement planning and preparation followed by public-protection and self-protection. Very few (6.3%) participants exerted relatively higher effort on the self-insurance measure. Overall measure of retirement planning and preparation suggested that majority (89.6%) of the retired persons were not prepared very well for their retirement and were not planning before the time of retirement.

Perceived social support was measured by a 12-item, 4-point scale with higher score indicating better support obtained from one's family and friends. Family support subscale had eight items and friend support subscale had four items. Expected minimum score for the overall social support scale would be 12 and maximum score 48 (average score= 30). The expected mean score for family support and friends support subscales were 20 and 10, respectively. Scores lower than the expected mean indicated inadequate support from the respective sources. As indicated in Table 3, majority (67.7%) of the retired persons obtained relatively adequate support from their family members. On the contrary, below half (42.7%) of the total participants reported adequate support was obtained from their friends. This suggested that family was reliable source of support for most of the retired elders.

Personal mastery was measured using a 7-item, 4-point scale with higher scores indicating better sense of ability to control a difficult situation. Total score on Personal Mastery Scale ranges from seven to 28 (average score = 17.5). In this study, sense of ability to control situations in the retirement years for the majority (72.8%) of the retired persons was below average. This showed that most of the retired persons had a lower sense of ability to make control over the difficult circumstances they might face.

4.1.2. Organizational facility for retirement and participation in postretirement activities

The situation of organizational resources was evaluated by the accessibility of supportive programs and the adequacy of the access to participate in bridge employment as reported by participants. Participants were asked to rate the extent of access to supportive programs in their respective organizations, such as adaptive psychological, leisure time and financial utility training for a better retirement life. They were also asked whether they had access to preretirement activities such as, mentoring and coaching young employees, consultancy on their professional expertise or other part-time work. Participants' ratings of the organizational facility were summed and labeled as *inadequate or limited access* when the total scores fell below average, and *adequate* when the scores were above average. Overall, the data indicated inadequate access to both supportive preretirement programs and bridge employment for the majority of participants. As indicated in Table 4, not more than 10% of the participants had such organizational facility that was supposed to help them do better in their retirement years.

Retired persons' evaluation of the adequacy of their participation in postretirement activities was based on their involvement in several activities such as volunteerism, community roles, employed or part-time works. The same labeling was done in this variable as was done to the organizational facility variable after scores of 4-point ratings of five items were summed. Data presented in Table 4 showed that more than half (51.6%) of the retired persons have been involved in some kind of social activities after they formally retired.

Table 4: Frequency Distribution of Participants Based on the Adequacy of Organizational Facility and Participation in Postretirement Activities

Labels	Organizational facility/resources			Participation in post-retirement activities
	Access to supportive pre-retirement programs	Access to participation in bridge employment	Overall facility	
	n(%)	*n(%)*	*n(%)*	*n(%)*
Adequate	27(8.5)	31(9.8)	9(2.8)	163(51.6)
Inadequate	289(91.5)	285(90.2)	307(97.2)	153(48.4)
Total	316(100)	316(100)	316(100)	316(100)

4.1.3. Differences among groups of participants in retirement adjustment measures

MANOVA was performed to test mean differences between and among groups of participants on the two measures of adjustment to retirement: psychosocial and financial adjustment. Psychosocial adjustment and financial adjustment were the dependent variables and sex, marital status and health condition of participants were the independent variables in this analysis.

Preliminary test was conducted to check for major assumptions of MANOVA. The maximum Mahalanobis distance computed value (8.04) was less than the Chi-square critical value (χ^2 = 13.82, *df* = *2*, *p* < .001), which suggested absence of outliers and assumption of multivariate normality due to outliers was not violated. Box's M test was not significant (*p* = .057) indicating homogeneity of variance-covariance of the dependent variables across levels of the independent variables. A statistically significant Bartlett's test of Sphericity (*p* < .001) suggested moderate correlation (*r* = .33) between the dependent variables.

Table 5: Summary of MANOVA and Univariate ANOVAs on Retirement Adjustment Measures by Sex, Marital Status and Health Conditions

Independent variables	Multivariate test			Univarite tests									
					Psychosocial adjustment					Financial adjustment			
	Wilk's λ	*F*	Partial η^2	Labels	*n*	*M*	*SE*	*F*	Partial η^2	*M*	*SE*	*F*	Partial η^2
Sex	.96	6.29**	.04	Male	225	21.93	.42	7.44**	.02	8.09	.16	5.32*	.02
				Female	91	23.99	.63			7.41	.24		
Marital status	.73	25.88***	.15	Married	182	26.58	.43			8.71	.16		
				Divorced	64	22.28	.84	38.73***	.21	6.84	.32	15.86***	.10
				Widowed	70	20.03	.65			7.69	.25		
Health	.94	4.97**	.03	Good	139	23.84	.54			8.51	.21		
				Occasional	100	22.37	.68	1.68	.01	7.26	.26	8.39***	.05
				Medical	77	22.67	.74			7.49	.28		

Note. Good = in a good health, Occasional = occasional feeling of illness, Medical = in a medically attended illness.
**p* < .05, ***p* < .01, ****p* < .001

The multivariate test results on the combination of the dependent variables, presented in Table 5, showed significant group differences due to sex, marital status, and health. Regarding sex of the participants, a statistically significant difference was observed between males and females in terms of their overall adjustment to retirement, $F(2, 297) = 6.29$, $p < .01$, Partial $\eta^2 = .04$. When the results for the dependent variables were considered separately in a univariate ANOVA, the difference reached statistical significance for both psychosocial adjustment, $F(1, 298) = 7.44$, $p < .01$, Partial $\eta^2 = .02$, and financial adjustment, $F(1, 298) = 5.32$, $p < .05$, partial $\eta^2 = .02$. An inspection of the mean scores indicated that females reported a slightly higher level of psychosocial adjustment ($M = 23.99$, $SE = .63$) than males ($M = 21.93$, $SD = .42$). Males on the other hand reported a slightly higher level of financial adjustment ($M = 8.09$, $SE = .16$) than females ($M = 7.41$, $SE = .24$). Although the difference was statistically significant, the proportion of variance in the retirement adjustment due to sex was quite small, accounting for only 2% of the variance in each adjustment measure.

Considering marital status in the multivariate test, a statistically significant difference was observed among the three groups in their overall adjustment to retirement, $F(4, 594) = 25.88$, $p < .001$, Partial $\eta^2 = .15$. It accounted for 15% of the variance in the overall adjustment to retirement. A univariate ANOVA showed a significant difference on both psychosocial adjustment, $F(2, 298) = 38.73$, $p < .001$, Partial $\eta^2 = .21$, and financial adjustment scores $F(2, 298) = 15.86$, $p < .001$, Partial $\eta^2 = .10$. Tukey HSD post hoc test suggested that those who were married or in a relationship ($M = 26.58$, $SE = .43$) had significantly higher psychosocial adjustment scores than did those who were divorced ($M = 22.28$, $SE = .84$) and widowed ($M = 20.03$, $SE = .65$). Similarly, married participants had significantly higher scores on financial adjustment ($M = 8.71$, $SE = .16$) than did their divorced ($M = 6.84$, $SE = .32$) and widowed ($M = 7.69$, $SE = .25$) counterparts. There was no significant difference observed between the divorced and widowed participants in either the psychosocial or financial adjustment measures. Proportion of variance in psychosocial adjustment explained by marital status was 21%, suggesting a larger effect as compared to 10% of the variance it accounted for in financial adjustment.

The same multivariate test revealed a statistically significant overall adjustment difference among participants of different health conditions, $F(4, 594) = 4.97$, $p < .01$, Partial $\eta^2 = .03$. In fact, only 3% of the variance in the dependent variables was explained by health conditions of participants. When univariate ANOVA was conducted on each dependent variable, a statistically significant difference was observed on financial adjustment, $F(2, 298) = 8.39$, $p < .001$, Partial $\eta^2 = .05$, but not on psychosocial adjustment, $F(2, 298) = 1.68$, $p = .188$, Partial $\eta^2 = .01$. Tukey HSD test indicated that financial adjustment scores for participants in a relatively good health ($M = 8.51$, $SE = .21$) was significantly higher than those who were in an occasional illness ($M = 7.26$, $SE = .26$) and in a medically attended illness ($M = 7.49$, $SE = .29$). Financial adjustment scores of the participants in an occasional illness did not differ significantly from those in a medically attended illness. The proportion of variance in financial adjustment accounted for by health condition of participants was 5%. From all the independent variables, marital status was found to account for the largest proportion of variance in both the psychosocial and financial adjustment measures.

4.1.4. Predicting retirement adjustment from the predictor variables

Separate multiple regression analyses were performed for predicting the two retirement adjustment measures: psychosocial and financial adjustment from the same predictor variables. Predictors for both analyses were demographic factors (such as age, sex, marital status, education, income, health); organizational facility variables (access to preretirement supportive programs, access to participation in bridge employment); postretirement activities, preretirement planning and preparation, personal mastery and perceived social support. Dummy variables were created for few categorical variables such as sex, marital status and health condition assigning *male*, *married* and *in good health* as baseline or reference categories, respectively.

Intercorrelation of variables presented in Table 6 showed that considerable number of predictor variables moderately to strongly correlated with the criterion variables. The significant and strong correlations of the predictor variables with the criterion variables indicated that the data was suitable for analysis through multiple regression. The correlations amongst the predictor variables were examined and many of the coefficients ranged from weak to moderate. However, all correlations among the predictors were below .70 indicating that multicollinearity was not a problem. Tolerance and VIF (Variance Inflation Factor) values also confirmed less concern for multicolliniarity (Tolerance > .10, VIF < 10).

Table 6: Means, Standard Deviations and Correlations of Independent and Dependent Variables

Variables	*M*	*SD*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1. Psychosocial adjustment	20.92	5.72	1																	
2. Financial adjustment	8.36	2.17	.33*	1																
3. Age	68.22	4.59	-.03	.01	1															
4. Sex	1.29	.454	.14*	-.12*	-.02	1														
5. Marital Status	2.07	1.29	-.43**	-.24**	.19**	.13*	1													
6. Perceived health	1.80	.804	-.08	-.10	-.11*	-.02	.02	1												
7. Education	3.75	1.52	-.17*	.25**	-.15**	-.23**	-.23**	-.52**	1											
8. Retirement years	9.88	6.3	.16**	.06	.47**	.01	.17**	.10	.09	1										
9. Household income	1427.94	1222.36	.22**	.38**	-.10	.06	-.34**	-.31**	.52**	.02	1									
10. Supportive programs	7.47	2.39	.25**	.34**	.01	.02	-.19**	-.13*	.16**	.01	.35**	1								
11. Bridge employment	6.15	2.29	.46**	.20**	.13*	.18**	-.26**	-.25**	.19**	.05	.61**	.29**	1							
12. Postretirement activities	11.92	2.98	.50**	.34**	.00	.07	-.29**	-.05	.08	.08	.23**	.35**	.33**	1						
13. Self-insurance	16.50	3.65	.04	.31**	.14*	.06	-.12*	-.23**	.18**	.02	.20**	.10	.19**	-.01	1					
14. Self-protection	22.55	5.95	.14*	.16**	-.07	.02	-.25**	-.23**	.14*	-.04	.18**	.16**	.15**	-.05	.53**	1				
15. Public-protection	6.34	2.7	.10*	.36**	.26**	.02	-.11*	-.24**	.29**	-.03	.16**	.15**	.01	-.17**	.33**	.49**	1			
16. Family support	25.36	5.84	.15**	.12*	.14*	-.16**	-.32**	-.01	.23**	-.01	.31**	.10	.21**	.04	.17**	.09	-.01	1		
17. Friends support	10.61	3.45	.31**	.06	-.17**	-.10	-.36**	-.26**	.36**	.04	.27**	.16**	.11	.19**	.36**	.12*	.20**	.22**	1	
18. Mastery	**15.59**	5.09	.74**	.29**	.03	.11	-.40**	-.04	.11*	.01	.36**	.23**	.44**	.61**	.02	.07	-.01	.16**	.25**	1

Note. $N = 316$; $*p < .05$, $**p < .01$

In predicting psychosocial adjustment, the regression results presented in Table 7 showed that together the variables accounted for a significant 54% of the variance, $F(18, 297) = 19.71$, $p < .001$. Participation in post-retirement activities was the most important predictor ($\beta = .34$, $p<.001$) making a significant unique contribution of 7.3% ($t = 6.82$, $p < .001$). Personal mastery was the second most important predictor ($\beta = .22$, $p < .001$) making a significant unique contribution of 3.2% ($t = 4.61$, $p < .001$). Predictors uniquely significantly contributing to the total variance in psychosocial adjustment next to personal mastery were marital status (being widowed, $\beta = .-21$, $p < .001$), access to bridge employment ($\beta = .20$, $p < .001$), public-protection ($\beta = .19$, $p < .01$), number of retirement years ($\beta = .16$, $p < .001$), self-protection ($\beta = .15$, $p < .01$), family support ($\beta = .14$, $p < .01$) and friend support ($\beta = .09$, $p < .05$), in their order of importance.

The results suggested that higher scores on post-retirement activities predicted higher scores on psychosocial adjustment. That is, those who actively participated or engaged in any activity including volunteerism, social roles or employed work tended to have better adjustment. The positive higher beta weight of personal mastery also suggested that higher scores on this measure would predict better psychosocial adjustment to retirement after controlling for the other variables in the model.

Marital status with a negative beta weight indicated that, when controlling for the other variables, those who were widowed had psychosocial adjustment scores on average 2.7 less than those who were married or in a relationship ($B = -2.70$). Meaning, the widowed were more likely to experience more problems in adjusting to retirement compared to married retirees. The results further suggested that having better access to bridge employment would result in better adjustment. As part of the preretirement planning and preparation, adequate preparation through public-protection (benefits provided by the government) and self-protection (individuals' non-financial preparation) predicted better adjustment. Length of time since retirement influenced adjustment positively in that psychosocial adjustment scores tended to increase with an increase in years since retirement. Social support significantly contributed to the prediction suggesting that better psychosocial adjustment could be predicted from getting better or adequate support from one's family and friends, with a larger effect from family support. The rest of the predictors, such as age, sex, health, education, income, access to supportive preretirement programs and self-insurance (financial preparation) did not significantly contribute to the variance in psychosocial adjustment.

Table 7: Summary of the Regression Analysis for Variables Predicting Psychosocial and Financial Adjustment to Retirement

Predictors	Psychosocial adjustment					Financial adjustment				
	B	*SE B*	β	*t*	Sr_i	*B*	*SE B*	β	*t*	Sr_i
Constant	17.39	4.86		3.58		-3.68	2.12		-1.74	
Age	.08	.06	.06	1.21	.05	.08	.03	.07	1.98	.03
Gender (Fem)	.67	.57	.05	1.18	.05	-.13	.25	-.03	-.51	-.02
Marital (Div)	-1.21	.69	-.08	-1.74	-.07	-.49	.30	-.09	-1.62	-.07
Marital (Wid)	-2.70	.71	-.20	-3.81***	-.15	.38	.31	.07	1.24	.06
Health (Occasional)	-.63	.65	-.05	-.97	-.04	-.72	.28	-.15	-2.52*	-.11
Health (Medical)	-1.12	.71	-.09	-1.59	-.06	-.60	.31	-.12	-1.94	-.09
Education	-.60	.23	-.11	-1.69	-.10	.41	.10	.29	4.10***	.18
Years since retirement	.15	.04	.16	3.97***	.16	.01	.02	.02	.49	.02
Household income	.00	.00	.09	1.45	.06	.00	.00	.17	2.33*	.10
Supportive programs	.06	.11	.03	.57	.02	.22	.05	.25	4.76***	.21
Bridge employment	.50	.14	.20	3.60***	.14	.10	.06	.10	1.64	.07
Postretirement activities	.65	.10	.34	6.82***	.27	.08	.04	.11	1.84	.08
Self-insurance	.06	.05	.07	1.21	.05	.14	.02	.38	6.07***	.27
Self-protection	.24	.09	.15	2.69**	.11	.20	.04	.34	5.29***	.24
Public-protection	.40	.12	.19	3.43**	.13	.11	.05	.14	2.19*	.10
Family support	.23	.09	.14	2.65**	.10	.14	.04	.22	3.63***	.16
Friend support	.09	.05	.09	2.01*	.08	.00	.02	.01	.13	.01
Mastery	.25	.05	.22	4.61***	.18	.07	.02	.17	3.16**	.14
R^2	.54					.40				
R^2 Adjusted	.52					.36				
F	19.71***					10.98***				

Note. *N* = 316; Sr_i = Semi-partial correlation; Gender (Fem) = dummy variable indicating Female; Marital (Div) = dummy variable indicating Divorced; Marital (Wid) = dummy variable representing Widowed status; Health (Occasional) = dummy variable representing Occasional feeling of illness; Health (Medical) = dummy variable indicating Medically attended illness.
$*p < .05$, $**p < .01$, $***p < .001$

The regression result for the prediction of financial adjustment showed that the variables together accounted for a significant 40% of the variance, $F(18, 297) = 10.98$, $p < .001$. As indicated in Table 7, variables which significantly contributed to financial adjustment in order of importance were self-insurance ($\beta = .38$, $p < .001$), self-protection ($\beta = .34$, $p < .001$), education ($\beta = .29$, $p < .001$), access to supportive programs ($\beta = .25$, $p < .001$), family support ($\beta = .22$, $p < .001$), personal mastery ($\beta = .17$, $p < .01$), income ($\beta = .17$, $p < .05$), health (with occasional feeling of illness, $\beta = -.15$, $p < .05$) and public protection ($\beta = .14$, $p < .05$).

Of the most important predictors, 7.3% and 5.8% of the total variance in financial adjustment was uniquely significantly explained by self-insurance ($t = 6.07$, $p < .001$) and self-protection ($t = 5.29$, $p < .001$), respectively. How prepared one was for retirement was the best predictor of financial adjustment. That is, the more individuals prepared themselves in financial aspects (self-insurance) and in social and health related aspects (self-protection), the better they were adjusted financially in their postretirement life. A higher level of education was associated with better adjustment in financial conditions. Adequate access to supportive preretirement programs was also found to predict better adjustment to financial conditions. Participants who received adequate family support and who had better sense of control (personal mastery) tended to have better financial adjustment. Not surprisingly, income influenced financial adjustment positively. When their household income improved, retirees tended to have better adjustment. Health conditions of the participants had negative beta weight indicating that those who experienced an occasional feeling of illness scored lower in financial adjustment measure than those who were in a relatively good health. That is, those with health problems were more likely to experience financial constraints in their retirement years. Lastly, higher scores in the public protection component of the retirement preparation predicted a higher level of financial adjustment. This is, greater access to government support programs for retirement preparation tends to enhance financial adjustment of retired persons. However, sex, age, marital status, number of years since retirement, bridge employment, postretirement activities, and friend support did not contribute significantly to the variance in financial adjustment.

Among the demographic variables, sex and age were not significant predictors of any of the adjustment measures. Marital status and number of years since retirement significantly contributed to the variance in psychosocial adjustment, but not in financial adjustment. On the other hand, health, income and education significantly contributed to the variance in financial adjustment, but not in psychosocial adjustment.

Regarding social and psychological variables, family support and personal mastery were found to contribute significantly to the prediction of both criterion variables. The family support component of social support significantly contributed 1% of the variance in psychosocial adjustment and 2.6% of the variance in financial adjustment. The contribution of family support to the total variance in psychosocial adjustment was very small or weaker than to the financial adjustment. Personal mastery, as well, uniquely significantly contributed 3% of the variance in psychological adjustment and 2% in financial adjustment. Friend support, however, significantly predicted the psychological adjustment only.

Of the organizational facility variables, access to bridge employment was a significant predictor of psychosocial adjustment. On the other hand, access to supportive preretirement programs significantly predicted financial adjustment only.

When looking at preretirement planning and preparation, self-protection and public-protection variables were common predictors of both adjustment measures. They contributed 1.2% and 1.7% of the variance in psychosocial adjustment and 5.8% and 1% in financial adjustment, respectively. Self-protection uniquely contributed to the total variance of the financial adjustment more than it contributed to the variance in psychosocial adjustment. Self-insurance significantly predicted financial adjustment but not psychological adjustment. Postretirement activities, on the other hand, significantly predicted psychosocial adjustment, but not financial adjustment.

4.2. Qualitative findings

Qualitative findings presented in this section were based on the data obtained from two sources. One was from semi-structured interviews conducted with 10 retired persons aged 64 to 72. The other was from the review of the social policy documents related to older persons.

4.2.1. Interview findings

From thematic analysis of the interview data, four major themes were identified. A few subthemes were also included under the second and fourth categories. These themes were listed below followed by descriptions with selected extracts.

1. Elders' perceptions of retirement and being retired
2. Challenges facing the elderly/ retirement challenges
    a. Social problems
    b. Psychological problems
    c. Financial problems
    d. Problems related to retirement practices
3. Postretirement activities/ involvements
4. Preferences/things to do for the betterment of retirees
    a. Establishing institution

b. Recognition for the retired persons

c. Retirement savings for working adults

4.2.1.1. Elders' perceptions of retirement and being retired

The interviews revealed that older persons constructed their own contextual meaning for retirement from their expectations and postretirement experiences. One of the prevailing notions of retirement is that it is a condition where a retired person sits idle. Accordingly, one who retired is out of role and is left unrecognized. For example, a 66-year old participant noted that *Turetegna* or *Tetuari* (Amharic words to represent a retired person) is one who just sits and waits for someone to do everything for him.

Participants reacted that this happens because the retirement system denied their productivity. For example, one informant who had been a school director criticized retirement. He indicated that he retired not because of lack of efficiency or capability on his part but because of the age limit set for retirement. For him, retirement was a kind of refraining from work that impeded him to share the wisdom he built from experience. He noted the following.

> I was 55 when I retired. It was time that I had the energy, enthusiasm and capacity to perform my duty to the utmost. I could also see things from different angles in a matured way. I regret that I did not share my experience. I wish I had not retired at that time.

This suggests that retirement is seen as something that simply requires individuals to comply with the retirement law than maintaining conditions to retain the skills and experience they possess. There was also a view from the participants that the retirement system in principle is essential for the work force when individuals get physically weaker. One participant noted that a person who has done the most as far as one's capability allows deserves retirement security for the remaining life.

4.2.1.2. Challenges facing the elderly

Retired persons reported that they had faced several challenges since their retirement. Major challenges related to the retirement transition articulated in the interviews were the insufficient amount of the pension benefits (usually drops to 30% - 70% of basic salary), deterioration of intimate friendships, decline in both psychological and physical strength, and feeling of being rejected by the government. These problems could be categorized as social, psychological, financial, and retirement practices-related problems.

Social problems

Socially, their relationships (friendship network) that were built in the work place deteriorated. The retirees shared that it was less likely for them to meet each other. They rather had to form new relationships in the communities where they live. This might not be as easy as it was in the work place where relationships took place effortlessly. Their activity was then restricted to their home areas and churches. Others, who had nowhere to go, were tended to visit houses of local drinks. These were among the places where retired men more often meet and spend time.

Psychological problems

With regard to psychological problems, some participants expressed their concerns that they had been left unseen and no one well understood their living conditions. This made them develop a sense of worthlessness. They said that they were forgotten or abandoned because they were thought to be useless. For example, one participant expressed his distress as follows:

> It is very unlikely that any government body is ready to help us. Once we retired, no one knows where we are. I feel like I am worthless and not needed anymore. No one cares whether you could eat or not; whether you have a home or not; get medical care or not.

Financial problems

Financial crisis was the other major problem that retired persons reported. The decrease in income following retirement was the most pervasive challenge for the retirees. They bitterly expressed that pension payment was too little to support their family. Financial problems were especially more serious for those who were physically weaker and could not get extra job after retirement. A 72-year old participant said:

> I cannot educate my children with this meager payment. The cost of living is high these days. It is not adequate for a living let alone for further expenditures. I cannot afford even to get medical care with that amount of money.

A prevalent feeling among participants was that they would prefer to continue to work due to the fall in income after retirement. However, the problem seemed less serious for those whose family members (such as adult children, spouses) provided them with financial and emotional support.

> I know the pension payment is inadequate. It is not more than a hand-to-mouth state. Thank God, I have two self-sufficient sons who are supporting me economically. My wife also has a job. Her salary covers our household expenses. She is by my side all the time that I am not challenged that much (a 71-year-old participant).

While this study was underway, the government of Ethiopia approved salary increments for public servants including pensioners' benefit. In relation to this, participants were asked about the change in their income and economic situation. Most of the responses indicated that the pension benefit remained inadequate because the basic salary was too small especially for those who retired earlier. For the majority who depended solely on the pension benefit, the increment was not remarkably changing their economic situation, as there were increases in living expenses following the salary increment. One interviewee commented, "Though it is good and timely to have the increment, it is too little when compared to our sufferings and to the high inflation rate at present."

Problems related to retirement practices

As to the understanding of the interviewees, the main practices involved during retirement were application and identification (issuance of identification card for the eligible retiree). If the personal profile of a retiring individual fulfils all the requirements (age eligibility, service year and completion of the pension form during employment) accompanied by the letter of clearance and formality from the employer, PSSA processes the retirement within two weeks. In this regard, most interviewees had no complaint about the practice. However, a problem happens when there is a mismatch of records of the retiring individual kept in the PSSA and in the employer organization. There could also be a tendency for retiring individuals to be unable to remember their age at employment. One 68-year old interviewee narrated his experience of this kind: "I thought I had some more years to retire. But on one good day, I was told that I had already attained the age of retirement. I was then shocked because I forgot what age I had filled-in the pension form and hoped to have some more years to stay on my work."

Postretirement activities

Involvement in postretirement activities was viewed as salient during life after retirement. Major activities for all of the informants were participating and assuming responsibilities in local social institutions such as *Idir*[2] and *Ekub*[3]. Participation in Idir was the most available activity in which retired elders participated in leadership positions of the association in addition to their membership. For example, one participant aged 68 fondly mentioned his participation in Idir meant a lot to him. He further explained:

> I started to participate actively in chairing Idirs after I retired. I have chaired two Idirs having more than 400 members since then. It allows me to integrate myself into my society. I had been detached from the society while I was on job and now I am back. It is a way that I could serve my society and is a source of my happiness. The society has its own criteria to appoint a chairperson. If you fulfill criteria of trustworthiness, honesty and humanity, the society relies on you. Retired elders are more preferred for this responsibility.

Besides these social activities, a few participants said that they had been employed in private organizations after they retired from public services, which kept them safe from financial concerns and from a role-less feeling. A 66-year old participant expressed his sentiment in his employment, "I am a full-time employee. I am now in a good condition because I have a job. It makes things better for me and, indeed, is a reason for my happiness." These persons had not even recognized that they retired because they had a job. That is, postretirement employment helped them get additional income besides their pension. One 64-year old participant mentioned:

> I have not ever thought that I am a retiree. I am a full-time worker and am as busy as I was before retirement. I earn even better. Had I been dependent on my pension only, I am certain that the situation would have been much worse than I could imagine since it falls below half of the actual salary.

[2] Local association which performs funeral services for deceased members and provides support for families of the deceased.
[3] A rotating saving of interested group in which the sum of members' regular contribution is given to each member in turn, in a sequence to be determined by lot.

One participant reported that he had been participating in some voluntary activities such as planting trees, taking care of heritages, and providing support for schools. He said, “I am member of the *Ethiopian Heritage Protection Association*. It is the most favorite activity of mine that I am contented with what I have done in my life.” He suggested further that the elderly are more apt to preserving and taking care of heritages than anyone else is.

For some participants, going to churches on Sundays and on some occasions was among other activities whereby they could make social connections and spend their spare time besides fulfilling spiritual needs. It is also one of the routines they used to get relief from their worries.

4.2.1.3. Preferences of the retirees

The interviews with the retirees generally indicated that there is a need to devise ways which enable the elderly to contribute to the community and to improve their lives. In the first place, retired elderly who participated in this study confirmed that they had the potential to contribute to their community in many aspects. They suggested different ways that might enable the elderly to be productive members of the society and to improve quality of their life. Establishing an institution, giving recognition for the elderly and introducing retirement savings for working adults were the major suggestions.

Establishing an institution

Many of the participants suggested that there should be a certain government-led institution, which assumes responsibility to organize extra tasks for retirees based on their ability or professional skills in order to rejuvenate the lost wisdom and sustain their well-being. The institution needs to be organized in a way that it facilitates ongoing contributions of the retirees and helps them adjust to the retirement transition. In the participants’ view, the would-be-established institution is one that identifies or screens retired persons based on their physical and mental capacity. Accordingly, it maintains conditions for those who have the capability, interest and energy to participate in the development programs to contribute their part. It also keeps its doors open for those who come to apply to make their contribution as their profession and experience allows them. On the other hand, it maintains centers that provide those who are not able to work with recreational facilities, places to read, to take a rest, and to stay safe and mentally alert. A 72-year old informant presented his suggestion:

> Both the government and the society need to give respect for us. It [retirement] should not be like disposing the retiree out of the system. I think the government has to find some way to help retired persons to be adjusted and rehabilitated because they moved from one world [the world of work] to a completely different one. There must be an institution or any government body, which is responsible for both maintaining well-being of the retirees and handling the human resources. When retired persons are allowed to take role in their community, their income improves and their life gets better.

A 67-year old woman participant also suggested,

> If there is an independent institution, it identifies capable ones from the weak or frail. For those who are physically and mentally capable, it facilitates conditions to engage in tasks such as giving advice or mentoring the youngsters that could be source of income on one hand, and opportunity to share their skills and experiences on the other. For those who are physically weak, the institution arranges places for recreation, rest, and interacting with one another.

A question was raised by the researcher why the need to establish additional institution where there were PSSA and MOLSA established with such purposes. Some participants said that PSSA was focusing only on the payment of monthly pension benefit. Problems of the retired persons were much farther and could not be resolved by pension payment alone. Even MOLSA had not been looking into the root level to reach and address typical problems of the retired elders.

Recognition for the elderly

Another option suggested by participants was giving credit for the elderly officially. One way of doing this might be the use of media to let the elderly share their knowledge and experience. This might include allocating airtime on a radio or television program to invite the elderly with different professions and experiences to pass on their legacy. Newspapers could also have a page or column for the elderly to disseminate their wisdom. Involving them in symposiums with the young generation could also be a way of imparting knowledge as suggested by participants.

> They should not go away with the accumulated knowledge. It is possible to make them impart their experience by inviting them in discussions or forums with public media. There are many retired persons with different profession and experience. They can share their knowledge in different areas. It could be in education, health, public administration, economics, and so on. They need someone to guide them in so doing (A 68-year old participant suggested).

Moreover, one participant suggested the following from his own observations,

> Despite its least publicity, I know a monthly newspaper named *wastna* (security) with which elderly share their experience and observation about problems of good governance,

> ethics and morals. I suggest, rather, popular public media to offer a column for the elders to have their say. Television or radio programs might also have a program presenting a list of activities, which instruct how the elderly spend their time to keep them healthy and productive.

Another way of recognizing the retired elderly suggested in the interviews was providing them with incentives and announcing their good deeds publicly. One participant suggested, “We are willing even to do what we are asked to do voluntarily. However, it may become cumbersome to be always asked for voluntary services. Some incentives and recognitions boost up both economic and emotional state of the retired persons.”

Retirement savings for working adults

One of the suggestions of participants for the betterment of retired elders was launching a system of voluntary retirement savings for working adults. It was indicated in the interview that working adults need to have savings for their retirement to supplement the meager pensions so that they can deal with the financial constraints. One participant forwarded the following suggestion:

> I suggest that it is good for the retiring individuals and even for the government to introduce such a saving like that of “child and youth savings”, “women savings” and other “special savings” established in Commercial Bank of Ethiopia and other private banks. If the issue is well addressed, it also promotes curiosity among working individuals about preparing themselves for the imminent retirement.

4.2.2. Review of social policy documents

In an attempt to assess how national social policies address older persons' needs and are supportive of maintaining well-being of the elderly especially the aged and retired, a review of the existing policy documents related to older persons was conducted. General review of the policy documents was made in line with the following few points whether:

1. existing policies address developmental needs of elderly (the need to pass legacy or wisdom, to remain active or continue to have a role in society, to be valued for their seniority, to get secured and psychologically integrated),
2. these policies are comprehensive to take account of the well-being of all elderly including the retired ones,
3. the elderly are mobilized enough to utilize their wisdom, and
4. policy strategies are clear and practical in helping older persons adjust to challenges.

Social policy documents included in this review were Developmental Social Welfare Policy (DSWP), National Plan of Action on Older Persons (NPAOP), and National Social Protection Policy (NSPP). Federal Ministry of Labor and Social Affair (MOLSA) of Ethiopia formulated these policy documents one after the other in the order of DSWP in 1996, NPAOP in 2006 and NSPP in 2012.

These government social policies fulfilled Scott's (1990) criteria for handling documentary sources, namely *authenticity*, *credibility*, *representativeness* and *meaning*. Regarding authenticity, these documents were reliable and genuine which the government ministry, MOLSA, had produced. The documents complied with the credibility criteria that they naturally existed and were prepared independently not for the purpose of this research. They were also representative of the social policy documents of the country in relation to older persons. In fact, the documentary review included all the documents available at the time the review was made. Moreover, the documents were meaningful in that the information they contained was clear and comprehensible.

Developmental Social Welfare Policy (DSWP)

DSWP was developed and launched in 1996. MOLSA formulated this policy a year after it was structured to have a separate unit for older persons working to improve the quality of lives of poor and vulnerable elderly. It is the first to include older persons in social policies of the country. The policy was formulated with the welfare of older persons as one of the priority areas. It is, however, a general welfare policy to all citizens of Ethiopia with special focus on children, youth, the family, women, the elderly in difficult circumstances, and persons with physical and mental impairment. Only little portion of the policy is relevant to older persons with few concerns.

In addressing developmental needs of the elderly, there is one statement in the policy that acknowledges their social roles. It says that the elderly are in a position to make great contribution to the welfare and harmony of the society by sharing their accumulated knowledge and experience with others, by giving counsel and settling disputes.

One of the concerns in this review was whether the documents were comprehensive enough to give regard to older persons who retired from work. The elderly in focus here in the DSWP are only those who are in difficult circumstances. It says, “even though almost all elderly persons need special care and assistance, some among them – such as, women, the physically disabled, those who have no source of support whatsoever and the displaced – need these direly, and must therefore, be given priority whenever assistance is dispensed” (p. 59). Moreover, there is no mention anywhere in the document that elders who retired from the public service are a needy group and resourceful for development as well. This suggests that the document takes no account of the retired elderly.

In mobilizing the elderly, the policy document sets out a few priority directions. One of the priorities most helpful to older persons is "creating appropriate social and cultural climates to ensure that society benefits from the accumulated experiences of the elderly and to assist them to adjust to the changing situations in the country" (p. 72). The statement fully expresses the concern. When it comes to the implementation, however, major essence of the strategy is to use community organizations and institutions to implement programs and services at the local community level. Responsibility is given to the community where there is no organizational structure for social welfare activities at the community grassroots level. With this lack of institutional arrangements, the document states, the responsibility rests on the federal and regional governments until capacity of the country permits for appropriate organizational structure. Moreover, the policy left technical and practical activities pending to be streamlined in the long-run. In this regard, the DSWP shows apparent problems of practicality of the strategies in the meantime.

National Plan of Action on Older Persons (2006 – 2015)

NPAOP is a 10-year plan of action developed in 1996 in response to the DSWP and Madrid International Plan of Action on Aging. It was developed setting two priority directions – *developmental* and *humanitarian aspects of aging*. Developmental aspect of aging gives recognition that older persons are both owners of extensive knowledge and rich experience as well as capable of participating in the social and economic development of their country if they are given the chance. It affirms, moreover, that enabling older persons to take part in development activities has dual benefits. On one hand, they will get the opportunity for employment and feel productive. On the other hand, they can be self-supportive and improve the quality of their own lives. It also advocates that the community should be able to make use of this resource since the elderly have the capacity to teach history, culture and a variety of skills.

The second priority direction, humanitarian aspect of aging, is an attempt to the realization of UN principles of older persons, which are listed as independence, participation, care, self-fulfillment and dignity. In this connection, the plan of action emphasizes the importance of creating environments conducive to older persons to lead a dignified life with their rights protected and their basic needs fulfilled. In so doing, they will eventually be enabled to participate in the economic, social, cultural, civil and political affairs of their country.

This plan of action relatively is considerate of the developmental characteristics of the aged. It considers the fact that the elderly are owners of knowledge and experience; they are capable of participating in social and economic developments; and they need a dignified life in the remaining years to live.

Although the plan of action gives attention to all older persons, particular emphasis is given to older persons under difficult circumstances. This includes older women, older persons with disabilities, rural elderly, displaced elderly and those affected by HIV/AIDS. An issue of the retired elders included in this action plan is regarding their employment and income-generation. It discloses that their income decreases when they retire due to old age. Accordingly, it states that they need to get employment and other income generating opportunities to increase their reduced income due to retirement. However, the plan mentions that the chance of employment for the retired elders is limited. The reason mentioned is their own perception that they lack the skill and capacity to work though capable ones could possibly be employed.

The plan of action was also prepared to mobilize the elderly and to enhance their participation in poverty reduction as part of the development process. Recognizing the fact that older persons possess wealth of knowledge and skill, the action plan sets objectives and lists key activities to enable them to share with the new generation. When they are enabled, the plan mentions, older persons could feel productive and be self-sufficient to improve the quality of their lives. To this end, it requires the overall participation of government and non-government organizations (i.e., humanitarian organizations, associations of the elderly, the private sectors, religious institutions, civic organizations, etc.) and that of the society in general to address effectively the needs and problems of older persons.

As far as the implementation is concerned, key responsibility to execute the plan is given to the community besides the federal and regional government. At the federal level, MOLSA and at regional level, Bureaus of Labor and Social Affairs are coordinating activities. One of the main goals of the plan of action is to enhance the capacity of the community to identify the nature of the problems that the elderly are facing. It says it is only when the community fulfills its responsibility and employs good problem-solving approaches that care and full participation of the elderly can be ensured. As a plan of action, however, what activities the community might carry out, and which part of the community is responsible for which activity are not specifically and clearly indicated. Moreover, the National Social Protection Policy of Ethiopia, the latest version of DSWP, is about to take effect verifying that the plan of action was not budgeted so that satisfactory services were not rendered to address issues and needs of older persons.

In general, this plan of action attempted to cover basic aspects a social policy might include when it comes to older persons; however, it has given little attention to the retired elderly besides its lack of practicality and enactment problems. It is also unfortunate that the action plan is close to its culmination period before it serves what it ought to. It is a 10-year action plan and ends up in 2015.

National Social Protection Policy (NSPP)

The National Social Protection Policy of Ethiopia is the latest version of the DSWP formulated in 2012. This document is, in fact, a final draft pending the endorsement of the council of ministers. It is concerned with the protection and development of the whole citizen of the country. It was developed taking limitations of the DSWP and the NPAOP into account. Gaps observed in the former policy frameworks mainly were weak institutional arrangements, lack of implementation capacity, and weak budgetary allocation. For example, it discloses that government structures established to serve the claims of persons with disabilities, the elderly, women, children and other vulnerable groups have oversight and are weak.

The scope and priorities of this policy cover a wide range of social protection and interventions to broad categories of the society. It envisages providing social protection for those who are in need focusing on protective, preventive, promotive and transformative actions. The policy includes ambitions to provide economic, social and health services to vulnerable groups.

Unlike the DSWP and NPAOP, however, the NSPP has only little to say about support for older persons especially the retired ones. What is indicated in the policy document to maintain well-being of retired persons is a social insurance program, which relies only on the pension benefit. It states that formal public and private sector workers tend to have access to a contributory pension that provides some protection against destitution in old age. The policy noted, however, that Ethiopia does not have a comprehensive and integrated social security system for older persons.

Besides the deficits in the policy trend since the DSWP, the plan of action reaches its culmination period on one hand, and the NSPP – recent version of the DSWP – is waiting for its endorsement on the other. Moreover, the recent document pays little attention to older persons especially the retirees though it is expected to accommodate these segments of the society by eliminating problems of the preceding policies. The trend generally shows that older persons seem to be less benefitted in the social policy framework as it develops to cover broad categories of the society all in one.

Chapter Five

Discussion

This study investigated the extent of adjustment of the Ethiopian retired public servants to retirement and examined potential factors contributing to their adjustment. It also identified challenges that retired elderly have been facing and assessed policy considerations for this group of the society. Accordingly, findings of this study depicted the current state of adjustment of the elderly to retirement and to what extent it was influenced by several factors, namely individual/ demographic factors, organizational factors, social and psychological factors, preretirement planning preparation behaviors, and postretirement activities of the elderly. Assessment of the social policy framework for the elderly and the retired persons uncovered attention-grabbing issues which, findings of this study could have considerable implications.

5.1. Retired persons' state of adjustment and challenges facing the elderly

A widespread assumption that retirement is a joyful experience and a freedom for older persons to do whatever they want to do is not necessarily true for the Ethiopian elderly. According to the findings of this study, retirement does not mean a time of pleasure and freedom rather is a restriction or impediment. For the majority of the retirees, retirement was not joyful; it rather was full of challenges. The vast majority of retirees reported an overall poor adjustment in their postretirement life. Poor adjustment to retirement/ difficulty adjusting to retirement among the retirees was manifested in the challenges they have been facing such as financial insecurity, social isolation, and psychological troubles. Major problems reported from the retired elderly were the insufficient amount of pension, deterioration of social relationships, feeling of rejection by the government, and a sense of worthlessness.

In previous studies, inconsistent findings were reported regarding retirement adjustment and the challenges. For example, a study by van Solinge and Henkens (2005) among Dutch couples found that the vast majority of retired persons enjoyed retirement and their adjustment was very quick and easy. Van Solinge and Henkens also reported that financial decline after retirement tended to be relatively low in the Netherlands. In Galls, Evans, and Howard's (1997) study, retirees in the first year of retirement reported an increase in psychological health (i.e., less distress), energy level, financial and interpersonal satisfaction. However, Thuku (2013) reported a contradictory finding that retirement generally seemed to have more negative than positive effects on the retirees. According to Thuku's study, more than half of the retired persons who resided in Nyeri County of Kenya reported that their financial and social situations had worsened since retirement.

Findings of the present study agree with the findings of Thuku (20013), both of which uncovered similar situations where retired persons possibly faced maladjustments. This finding is also consistent with other studies which reported that retirees most likely face reduced income, weaker friendship network, feelings of partial identity disruption, decision paralysis, diminished self-trust and experience of a post retirement void due to retirement (Kim & Moen, 2002; Osborne, 2012).

The inconsistency of the findings on the issue of retirement adjustment seems to be due to the contextual differences in which retirement and adjustment take place. The consequences of the transition to retirement may vary according to the adequacy of resources, social contacts and activities, health status and the financial situation of the retirees. Findings of these studies reflected the respective socioeconomic and organizational contexts of retirement besides the individuals' own resources. For retirees in the industrialized countries like the Netherlands and the United States, retirement might be a relief and a freedom from the time demands and pressure of work to pursue other interests and activities. In such contexts, life after retirement might possibly be less challenging as they have the necessary resources. Many even prefer to retire before the anticipated date of retirement. The US Government Accountability Office (2005) reported that for the last half century, millions of American workers were able to look forward to their retirement as a time of dignity, respect, and security because of the development of a comprehensive national social insurance system. According to the report, a core element of the system was a well-built retirement component—with Social Security as a foundation, supplemented by a private pension system and individual savings arrangements—which sought to conquer the long-standing economic fear of poverty in old age.

The Ethiopian context seems to be the reverse. Postretirement years happen to be more challenging than the preretirement years most likely because of the state of poverty most African countries are facing. A meager pension for most of the retirees could be attributed to the small amount of their basic salary in the public service. The Government of this impoverished state might not afford to pay its employees well nor could compensate them when they retire. The retired elderly might then be forced to look for other options just only to sustain their lives. Some of them might be engaged in an exhausting mixture of work at much lower positions for meager pay, such as gardeners, gatekeepers and the like. Some others might live dependently seeking assistance from family members or the community. In such circumstances, it would not be imagined for the retired elderly to get along with their friends and family for travel and recreation, which they might not plan at all. Such constriction perhaps leads to deprived social contacts and increased feelings of fatigue and emotional strain.

5.2. Contributing factors for adjustment to retirement

Given that retirement adjustment was generally considered as poor for the majority of the retirees in this study, it could be influenced by several individual and contextual factors as the life-course approach explains. Findings of this study indicated that retired persons' adjustment to retirement was significantly influenced by individuals' demographic characteristics, social and psychological resources/factors, organizational factors and preretirement and postretirement activities. Poor adjustment of the elderly could also be attributable to the inadequacy of these resources.

5.2.1. Demographic factors

Adjustment to retirement was found to be influenced by individual characteristics of the elderly, such as marital status, household income, education, health, and years since retirement. However, these demographic characteristics influenced psychosocial and financial adjustments differently. In this study, psychosocial adjustment was found to vary with marital status and length of time since retirement. On the other hand, financial adjustment was significantly predicted from household income, health, and level of education.

Findings of this study showed that psychosocial adjustment varies with individuals' marital status; however, no significant influence was found when it comes to financial adjustment. In fact, significant mean differences were observed in both psychological and financial adjustment measures among retirees of different marital statuses. The effect of the variation in psychological adjustment, however, was twice the size of the effect of variation in financial adjustment. This shows that the influence of marital status is stronger in terms of social and emotional adjustment than the financial adjustment.

The findings showed that married participants tended to adapt to the emotional and relational difficulties relatively better than those who were divorced or widowed. Specifically, widowed retirees were more likely to have difficulties of adjustment compared to the married retirees. The present findings agree with previous research, which suggested that marriage and family relationships serve as social-relational resources in retirement adjustment (Kim & Moen, 2002; Szinovacz & Davey, 2004).

A possible explanation for this might be the fact that one's spouse is the closest and most available person in later life providing social and emotional assistance. Van Solinge and Henkens (2005) strengthen this idea that partners provide resources such as companionship and social support, which make adjustment easier. When one loses that significant life partner due to death, it seems natural that the person loses all the companionship and emotional support which results in feelings of distress and being alone.

Psychosocial adjustment of the retirees was also found to be influenced by the length of time since retirement; however, no evidence was found for financial adjustment. The finding showed that psychosocial adjustment seems to improve with time. That is, those who retired a long time ago were more likely to adjust to the social and emotional difficulties than those who retired more recently. Similar findings were reported by previous research suggesting that adaptation to retirement varies with time. For example, Fletcher and Hansson (1991) reported that the longer one has retired the more satisfied a person was. This might be because of the effect of time to adapt to the challenges and of older persons' engagement in spiritual and humanitarian activities that might reduce sense of isolation and dissatisfaction. Nevertheless, length of time since retirement contributed only a very small proportion (2.6%) to the prediction when controlling for other factors in the present study. Psychosocial adjustment of the elderly was found to be significantly influenced by several other factors as well. This implies that a mere passage of time does not guarantee adjustment unless other possible resources are considered. Earlier research by Braithwaite and Gibson (1987) also suggested that rate of improvement of adjustment with time differs according to retirement circumstances.

When it comes to financial adjustment, better income significantly predicted better adjustment to financial conditions. In this study, it was found that a fall in household income due to retirement was one of the prevalent problems among the retirees. It is logical to assume, therefore, that when their income gets better, retired persons can cope with financial demands much easily. This finding is consistent with the findings of Price and Joo (2005). Price and Joo found that higher income promotes better retirement adjustment while inadequate income and financial strain are associated with dissatisfaction and more negative retirement experiences.

Another factor that significantly influenced financial adjustment in this study was health of the retirees. It was found that retired persons with health problems were more likely to have poor financial adjustment. This finding agrees with the findings of van Solinge and Henkens (2008), which stated that lack of resources such as health and a decline in these resources contribute to poor adjustment to retirement. Nevertheless, that previous finding did not specify whether the adjustment was financial, social or psychological. In the present study, however, financial adjustment and psychological adjustment have moderate positive correlation, which suggests that a person having difficulties in financial adjustment might be more likely to have difficulties in psychosocial adjustment.

Difficulties in financial adjustment among the retired persons with health problems might be because of two reasons. In the first place, they might not be well enough to engage in different activities or the health problem might restrict the possibility of taking up new activities for sources of income. The other one might be the extra expenses they were demanded for health care and medication given that their pension benefit was too small to cover.

Participants' level of education was also found to influence financial adjustment but not psychosocial adjustment. Retired persons with a higher level of education were more likely to adjust well to financial conditions. Finding of the present study seems to agree partially with the findings of Amaike (2006) when it comes to financial adjustment and, with Thuku (2013) regarding psychosocial adjustment. Amaike reported that tertiary educational attainment was found to significantly influence the likelihood of having adequate livelihood in retirement. On the other hand, Thuku did not find any significant influence of level of education on happiness in retirement.

One possible explanation for the level education to influence financial adjustment might be that basic salary of those with higher level of education could be relatively better than those with lower level of education so does their pension benefit. Another reason might be that retirees with higher level of educational qualification could have better opportunities to be reemployed in private organizations so that they could make additional income compared to their counterparts. Psychosocially, however, it might not provide them with the social and emotional satisfaction as they expected when compared to the social and emotional benefit they had before. Osborne (2012) also suggested that for those with highly skilled and management careers, the loss of their status might leave them feeling useless.

Nevertheless, both psychosocial and financial adjustments were not significantly influenced by other characteristics, such as age and sex of the retirees. Even though retirement adjustment scores were relatively higher for men than for women, the effect of the variation was very poor (Partial $\eta^2 = .02$), which implies that sex of the retired persons is not a significant contributing factor for adjustment. This shows all retired persons were equally facing the difficulties adjusting to the retirement irrespective of their sex and age.

This finding does not agree with previous research which showed that retirement adjustment for men is easier and quicker than adjustment for women. For example, Van Solinge and Henkens (2005) reported that women tended to have greater problems adjusting to retirement for the reason that they have a greater tendency to admit symptoms of pain, depression, and other negative feelings. The inconsistent findings of the present study with the previous one might be the undifferentiated access to financial security and other special support or absence of special considerations for women and men in this context. In other words, resources available for both sexes could be the same, which in turn brings similar state of adjustment.

A possible reason for the insignificant influence of age might be that it appeared to be a suppressor variable in the regression model in predicting psychosocial adjustment. According to Tabachnick and Fidell's (2007) guideline in identifying a suppressor variable, age was highly positively correlated with number of years since retirement but its correlation with psychosocial adjustment (the criterion variable) was smaller than its regression coefficient with a different sign (see Table 6 and Table 7 for comparison). Number of years since retirement, on the other hand, was a significant predictor of the retirees' adjustment. Conceptually, both age and number of years since retirement show the length of time elapsed that the variance they share is common to what they measure. In this case, age was supposed to enhance the predictive power of the other variable by suppressing its correlation with the criterion variable.

5.2.2. Organizational factors

Many of the retired persons in this study reported that they had inadequate access to organizational facilities for retirement. The inadequacy of organizational facility was in terms of both the access to supportive preretirement programs and the access to participation in bridge employment or jobs. This could be attributed to lack of policy orientation and organizational structure (discussed in detail in section 5.3). With a given facility, however, findings of this study showed that having had access to supportive preretirement programs and access to bridge jobs was more likely to enhance adjustment of the retired persons to retirement. The former one significantly predicted financial adjustment while the later predicted psychosocial adjustment. The reverse also works in that inadequacy of these resources contributes to poor adjustment to retirement.

Those who had better access to supportive educational programs about retirement tended to have better adjustment in financial conditions than those who did not. This finding is similar to Kim and Garman's (2003) finding that showed financial education and advice improved financial attitude and behaviors of retirees. That is, when employer organizations make available such access as providing information and professional advice about what to do for retirement and financial management, this could assist retirees to come up with realistic retirement expectations and to develop better competence to cope with financial difficulties. This might be explained that when one is sufficiently equipped with the necessary knowledge and skills and has realistic expectations about what may happen in retirement, it seems more likely that a retired person could understand and accept the changes and utilize accumulated experiences to develop healthy coping mechanisms for the challenges.

On the other hand, those who had access to bridge jobs tended to have better psychosocial adjustment. This is to say that allowing individuals to engage in some form of bridge jobs (such as part-time work, mentoring, consultancy, training younger employees) before they totally withdraw from their formal job could maintain smooth transitions and continuity of the values at work. Feldman and Kim (2000) reported a similar finding that, given they were interested and healthy, those who engaged in bridge employment were more likely to be satisfied with retirement as well as life in general. It is also evidenced in another study (Shultz, 2003) that a bridge job is an increasingly prevalent transition employment status that many individuals desire when they retire, rather than full-time, career jobs. Instead, many plan to seek bridge jobs, which allow them to exit the labor force gradually.

One possible explanation for the psychological and social benefit of participation in such bridge jobs for retirees could be that, psychologically, it might help them develop a sense of getting recognition for their contribution in terms of sharing knowledge and skill. Socially, it might maintain their social connectedness they had established. Feldman and Kim (2000) also suggested that bridge employment helps to fill the gap between full-time work and permanent retirement by supplementing one's pension before social security payments begin and, psychosocially, by allowing for a more gradual transition out of the labor force by providing structure and connection to valued activities. The importance of "activity" could be an issue in advising future retirees to begin establishing some of the activities and social relationships that might help substitute for the void resulting from job loss.

5.2.3. Social and psychological factors

Social and psychological factors in this study involved perceived social support (family support and friend support) and personal control/ mastery, respectively. With regard to social support, a majority of the retired elders in this study reported relatively higher scores when compared to other resources in the retirement context. That is, the elderly could get adequate support such as material, financial and emotional support especially from their family (in this case from one's spouse and adult children) during their retirement years. Adequacy of the support depends on the individuals' judgment or satisfaction with the support they received at times when they were in need.

However, personal control for the majority of the retirees fell below average indicating a declined sense of ability of these individuals to control over what happened to them during their retirement years. In other words, this means the reduced income, restrictions in social relations and feeling of distress that happened to them might be beyond their capability to control or manage. They experienced a decline in control perhaps because of the inadequacy of the preretirement resources and the unrealistic retirement expectations or uncertainties of the nature of retirement accompanying old age. Previous research also reported that on average a sense of personal control decreases as adults become older with a belief that aspects of life related to aging are outside one's control (Lachman, 2006). However, according to Lachman, there are individual differences in control beliefs within age groups that are related to cognitive performance, health, and physical activity. For example, older adults who experience memory lapses or declines in physical strength may respond with a lowered sense of control given the external pressure and reduced autonomy.

Findings of the present study showed that family support positively influenced adjustment to retirement (both the psychosocial and financial adjustment). That is, the more adequate the support, the better the retirement adjustment in terms of social, emotional and financial conditions when controlling for the other factors. In other words, retirees who had adequate family support were more likely to cope with a sense of loneliness and financial constraints. Support from one's friends, however, significantly predicted the psychosocial component of adjustment rather than the financial adjustment. That is, friendship fills the companionship and emotional (sharing feelings, concerns) needs of the elderly more than the financial needs. The elderly might be more likely to incline to their children or spouse when it comes to financial concerns than their friends probably because their friends were of the same status financially. Previous research reported similar findings that adequate social support and integration in the form of contact with family and friends found to facilitate a high level of life satisfaction and lower depressive symptoms after retirement (Salami, 2010; Thuku, 2013).

This finding is indicative of the consistent importance of social support in dealing with the difficulties in old age. Meaning, having a spouse, children, or friends may decrease the uncertainties during retirement. This seems logical that financial assistance and companionship from others could be highly valued when individuals are running short of money for a living and when they are in deprived social relations as these are the main concerns of a retired person. It also confirms that family support continues to be a reliable source of support for the elderly. In this case, the significant positive association of marital status with retirement adjustment could also explain the influence of family support. That is, adjustment for those who were married or in a relationship was less difficult than those who were not in a relationship indicating mutual support from partners in difficult situations.

Personal control was also found to influence both psychosocial and financial adjustment significantly and positively. It was one of the strongest and significant predictors of the adjustment measures. That is, higher scores on personal control predicted better adjustment to the social-relational, emotional, and financial difficulties. Retirees' better/well developed sense of control over their life helped them to manage the challenges of reduced income, limited social relationships and stress resulting from the retirement. This finding corroborates with previous research (Donaldson, Earl, & Muratore, 2010) which found that mastery is an important resource in later life. In Donaldson, Earl, and Muratore's study, people who reported higher mastery tended to report greater retirement adjustment. That is, retirees who believe they have control over what happens to them experience greater psychosocial and economic benefits in retirement, such as being happy, healthy, wealthy, and experiencing interpersonal satisfaction. The reverse is also true that a lower sense of control is a risk factor for poor aging-related outcomes, such as higher depressive symptoms, alienation, declining health, and economic problems (Lachman, 2006).

The positive relationship of personal control and retirement adjustment could be explained that a person with a well-developed sense of control might use appropriate and effective strategies to manage the changes accompanying retirement. For example, the retiree might look for alternative sources of income to subsidize the reduced income, involve in social activities and civic roles to restore the reduced social network, engage in some spiritual and humanitarian acts to get out of stressful situations and to obtain psychological satisfaction. Researchers strengthened this idea that when situations appear to be out of one's control, a person who has a strong sense of control might be better at finding ways to cope with uncontrollable events or unattainable outcomes by using secondary (change the self) rather than primary (change the situation) control strategies (Wrosch, Heckhausen, & Lachman, 2006).

5.2.4. Preretirement planning and preparation

One of the factors proposed to be contributing to adjustment to retirement was preretirement planning and preparation. Participants' preparation was assessed in terms of their financial self-preparation or plan for financial security, personal non-financial psychosocial and health-related preparations, and government-supported preparations to maintain health and well-being in later life. Findings of this study indicated that preretirement preparations on all aspects for the vast majority of individuals was below average and was generally considered as poor or insufficient. Regarding preretirement preparations for retirement, several studies yielded different findings in different contexts. For example, Yeung (2013) found out that most Chinese retirees carried out health and psychological planning activities for their retirement ahead of the anticipated date of retirement. Another study by Davis (2007) revealed that most American workers were not prepared for their retirement in the area of finance for the reason that they expected the social security or a pension to provide enough money and they believed that retirement would be enjoyable.

The insufficient planning and preparation for retirement in this study could be attributed to lack of information and awareness on what aspects to plan and to prepare oneself. Lack of exposure to professional advice and educational programs on retirement planning and preparation might be one of the possible reasons for the inadequacy. More importantly, very low score of participants on the public-support component of the planning and preparation scale is also an indicator of lack of preparatory support programs and benefits provided by the government to promote health, wealth and well-being after retirement. In addition, working young adults might not prepare for their retirement thinking that it will not happen to them or due to unfavorable attitude they might hold towards retirement. This finding perhaps informs further investigation about why the majority of public servants do not plan and prepare for their retirement.

Given the insufficient planning and preparation, however, this study found that individuals' preretirement preparation for retirement significantly contributed to their adjustment to postretirement life. Findings of this study generally indicated that better preretirement planning and preparation was more likely to enhance retirement adjustment of the retirees. Self-protection and public-protection were shown to contribute significantly to both psychosocial and financial adjustment, whereas self-insurance significantly contributed only to financial adjustment. In specific terms, those who exerted higher effort preparing themselves on social, psychological, health and on government supported programs tended to have better adjustment to both psychosocial and financial conditions. On the other hand, those who exerted higher effort preparing themselves on financial aspects were more likely to adjust well to financial demands when controlling for the other variables. This would, in fact, make sense that those who financially prepared are expected to adjust to financial conditions of retirement. This finding is consistent with the findings of Davis (2007) which showed that well-prepared individuals were more likely to adjust well to retirement. However, retirement preparation in most of the previous studies including Davis was mainly in the area of finance. This study differs from previous studies in that individuals' retirement preparation involved social, psychological, and health aspects in addition to financial preparation and investments.

This finding also supports the findings of previous studies. For example, Taylor and Doverspike (2003) suggested that retirement planning has positive consequences for the economic, psychological, and social satisfaction of the retiree. Berk (2008) also reported that planning results in better retirement adjustment and satisfaction. This might be acceptable possibly because when one plans and prepares for retirement, it shows the person's readiness to anticipate the changes that might occur. Hence, the changes accompanying retirement might not be as such problematic or challenging to the retiree because actions are already prearranged to be functional when appropriate. The retiree therefore uses previously accumulated resources as planned or looks for an alternative strategy to cope more easily with the changing situations.

5.2.5. Postretirement activities

Besides the preretirement experiences of the retirees, their participation in different activities after retirement was found to influence their adjustment to the retirement situations. In this study, participation in postretirement activities was found to be the most important predictor of psychosocial adjustment when controlling for the other variables. However, no significant prediction was found to the financial adjustment. This might possibly be because of the inconsistency of the income obtained and the participation in the activities. That is, the elderly might not all the times participate in different activities for financial purpose other than the social and emotional benefits. However, few interview participants reported their involvement in postretirement activities was both for a source of income and for a psychological satisfaction. As this finding indicated, better participation in postretirement activities such as volunteering, civic and community services, professional associations or employed works tended to improve social relationships and enhance psychological satisfaction. This is possibly because involvement in such activities might retain their self-respect and dignity, the network of friends and acquaintances based on work relationships that they might lose up on retiring. It might also reduce the feeling that they are burden to their family and the society as a whole.

This finding is consistent with Thuku's (2013) finding that individuals who adjusted to later life transitions by remaining socially active were happier and healthier than those who disengaged from social activity. Cornwell and Harrison (2004) also suggested that community involvement and civic engagement are forms of activity that contribute to late life adjustment and are crucial to the development of inter-personal relations within a community.

This seems to agree with the assumptions of continuity theory and activity theory. Continuity theory argues that the elderly would most likely to manage social and emotional difficulties after retirement when they could maintain previous social structure and values or beliefs (Atchley, 1989; Rowe & Kahn, 1998). In this context, by getting involved in activities they preferred or are capable of, the retirees might restore the social ties and status that they missed due to retirement. Regarding the assumption of activity theory, the retired elderly would more likely to adjust well to the retirement when they remain socially active (Rowe & Kahn, 1998). That is, their involvement in social roles might serve as an avenue to make new relationships and as a substitute for their former role, which in turn lessens the negative psychological outcomes of the job loss.

5.3. The retired elderly and the social policy framework

One of the intentions of this study was to examine how supportive the national social policies were for the welfare of the elderly in general and for retirees in particular. The assumption here is that well addressed the elderly are in the social policies and well implemented the policies are in meeting the developmental needs of the elderly, the well protected and adjusted they will be in their later life and the better contribution they will have to their community.

The social policy framework involving the elderly in Ethiopia includes the DSWP, NPAOP, and NSSP. The DSWP is a general welfare policy meant for children, women, the elderly in difficult circumstances and persons with physical and mental impairments. The NPAOP, though concerned with all older persons, also gives particular emphasis to older persons under difficult circumstances. In these social policies, the elderly in difficult circumstances refer only to those who do not receive any support from anyone and who cannot do anything for their livelihood. The NSSP is the recent one that involves a wide range of social protection interventions to broad categories of the society. It had not been in effect until this study was conducted.

The policy framework at its disposal attempts to intervene in the issues of older persons by creating conducive environment to ensure that society benefits from the accumulated experiences of the elderly and to assist them to adjust to the changing situations in the country. This study, however, found out some limitations of the social policies and had few concerns regarding the elderly in the policy framework. In the first place, older persons who retired from work do not seem to be well addressed in any of the policies. The DSWP and NPAOP have limited their focus to the specific group of older persons in which retired elderly are not included. For example, nowhere in the DSWP is mentioned that the retired elderly are a needy group and resourceful for the development to be covered in the social welfare policy. The NSPP has also very little to say about support to older persons after retirement. It seldom involves the retired elderly in the interventions it intends to do for other segments of the society. This suggests that the social policy framework is not comprehensive enough to take account of the retired elderly among others. Secondly, although it is believed that the society benefits from the accumulated knowledge and experiences of the elderly, the social policies do not succeed in utilizing these human resources and in realizing their independence and self-fulfillment. The main reasons identified were absence of defined programs and institutional arrangements. Besides, there were enactment and implementation problems due to lack of practical strategies and lack of government funds (for the DSWP and NPAOA).

Inadequate access to preretirement programs reported from the participants of this study substantiates that organizational policies were not supportive of retirees to enable them to develop the necessary coping skills that would prepare them for the social, psychological and economic challenges of retirement. The survey also verifies that appropriate programs were not designed to utilize the accumulated knowledge and experiences of the retired elderly.

Similar observations were reported in previous studies. HAI (2001) reported that there were few practical projects implemented by the Ethiopian government to help older persons. Assefa (2008) also indentified major problems of the social policy framework regarding the elderly in Ethiopia, such as lack of implementation capacity, lack of budget and absence of monitoring and evaluation systems, just to mention a few.

In the human development literature, however, retirement is one of the major issues in the aging policy, which is unattended to in the existing social policies. Retirement income and health-care coverage are among the issues closely tied to legislation (Bonder, 2009). The primary reason for retirement to be an issue in the aging policy is that it is one of the most important late life transitions in which the changes demand considerable personal adjustment and significantly influence individuals' well-being (van Solinge & Henkens, 2007). Government intervention is, therefore, required to enable these segments of the society to remain active and healthy, to be capable of managing stress, to be able to form meaningful social relationships, to cope with lowered income and to use their leisure time effectively for development purposes.

Findings of the present study also corroborate with the priority directions and recommendations of the international and regional aging policy documents. For example, the MIPAA recommends applying the principle of flexible retirement policies and practices by creating adaptive work environments to ensure that older workers have skills, health and capacity to remain employed into their later years (United Nations, 2002). The MIPAA further suggests policy makers to enable older persons to act as mentors, mediators and advisers for the full utilization of their potential and expertise.

The AU Policy Framework and Plan of Action on Aging also incorporates two recommendations that member states shall undertake enactment legislations with regard to older persons' work and retirement (AU & HAI, 2002, p. 18). It says that member states shall:

1. introduce flexible retirement policies and appropriate strategies and opportunities to enable older people to continue contributing to the workforce as long as they are willing and able.
2. conduct pre-retirement programs to enable older persons to develop the necessary coping skills that will prepare them for the emotional, psychological and socioeconomic challenges of retirement.

The experiences of Mauritius and Tanzania in treating older persons in their national policies could be good example. These countries are the first in Africa to develop their own national policy on aging – *National Policy on the Elderly* for Mauritius and *National Aging Policy* for Tanzania. In the national aging policies of these countries, retired elderly and retirement are major concerns. It is stated in Mauritius' aging policy that retirement is one of the areas in which the welfare of senior citizens needs to be improved to ensure reasonable standard of living after retirement and to realize their potential (Mauritius Ministry of Social Security, 2001). For example, preparation for retirement is among the top listed areas of concern that should start from the time the employee joins the labor market. The national aging policy of Tanzania also considers retired older people recognizing that they face problems resulting from inadequate benefits of the social security schemes and bureaucratic bottlenecks (United Republic of Tanzania MOLYDAS, 2003).

The Ethiopian policy framework’s little attention to the elderly especially to the retired ones might be due to the following reasons. The first one might be the overestimate of the pension benefit the retired public servants are entitled to thinking that they are well supported and protected. The second reason might be lack of needs assessment and baseline survey on the problems and issues of different segments of the elderly including retirees before the formulation of the policies. Thirdly, policy makers might have overlooked the life-course developmental characteristics of older persons and policy principles on aging.

Moreover, the present study identified concerns and propositions of the retired persons that a government policy might have not yet dealt with. These include establishing institution, giving recognition to the elderly and introducing retirement savings for working adults.

Establishing an institution with defined roles to manage and organize the retired workforce and to advocate for elders might realize the potential contribution of the experienced elderly. It might also facilitate conditions to fulfill recreation needs of the elderly and assist them to form social relationships. The need to have an organized body might emanate from the retirees’ concern that most of them have been in an idle retirement with a meager pension and a feeling of rejection. The presence of such an institution might then assess their needs and status and accordingly, facilitate conditions both to capitalize on their experiences and to satisfy their social, emotional and financial needs. This might also serve as an alternative solution to the lack of institutional arrangements that appeared to be impeding the implementation of the existing social policies.

Consistent with this finding, the experience of the government of Mauritius exemplifies the importance of establishing an institution for the mutual interest of the elderly and the government. The National elderly policy of Mauritius put emphasis on establishing a “bank of talents” comprising retired doctors, teachers, administrators and other skilled workers (Mauritius Ministry of Social Security, 2001). This would be a sort of inventory of talents and skills, which the authorities could harness in the process of development of the country.

In this study, giving recognition to the retired elderly for their contribution might enhance social and emotional well-being in later life. Some of the ways suggested to recognize the elderly were providing them with public media coverage to share their experiences, giving them incentives, announcing their good deeds publicly, and engaging them in volunteerism. This finding complies with the policy recommendations of the MIPAA (United Nations, 2002). According to the MIPAA, it is essential to give recognition to the elderly for their past and present contributions to the society by counteracting preconceived biases and myths to treat them with respect, gratitude, dignity and sensitivity. The MIPAA recommends encouraging the mass media to promote images that highlight the wisdom, strengths, contributions, courage and resourcefulness of older women and men.

Another issue worth mentioning in this study is the idea of *retirement savings for working adults*. Building a system of retirement savings among working adults before they retire might be helpful to subsidize the meager pension benefit. This finding is consistent with the concern of Brown (2004) that the traditional pension benefit might no longer be sufficient to provide sustainable income for life due to the uncertainty of the financial future. Hence, Brown suggests that providing adequate opportunities for retirees to annuitize their retirement savings can signify a substantial benefit to retirees. This kind of savings might differ from the personal savings of individuals in that it is arranged in the social security system in the form of insurance investment that would be collected after retirement when a person is in need of or otherwise.

Chapter Six

Summary, Conclusion and Implications

In this section, a brief recap of the study is presented followed by conclusion and implications drawn from the findings. Implications presented here are of two forms. One is the implication of the study for policy and practice and the other is implications for further research. The first one involves suggestions for intervention based on the findings and discussions of the policy issues. Lastly, limitations of the study are pointed out indicating future directions.

6.1. Summary

Aging has not drawn attention of human development researchers for a long time as compared to earlier stages. Recognition for aging studies came later, however, due to interesting findings from longitudinal life span studies, the growing number of the aging population worldwide, and the increasing socioeconomic demands from the aging population. The increment in the aging population is happening in both the developed and developing countries; however, the rate is faster in developing countries. The issue is becoming a concern for the developing countries as they might not be prepared well to shoulder the social and economic demands from the aging population. The issue is especially significant in the Sub-Saharan African as the region is mainly characterized by poverty and inadequate social and health facilities. Research on aging in the region is much more vital for the well-being of older persons by promoting and informing policy responses to aging beyond the understanding of the existing course of aging and the process of development.

Aging research needs to address many fundamental issues. These include investigating how the elderly remain independent and active as they age; how health promotion and prevention policies directed to older people can be strengthened; how the quality of life in old age can be improved as people are living longer; and how the major roles that older people play in mentoring and caring for others is acknowledged and supported. The Madrid International Plan of Action on aging, as a global response to aging, raises fundamental issues to ensure that persons everywhere are able to age with security and dignity and to continue to participate in their societies as citizens with full rights. It advises researchers to focus on showing directions in addressing developmental needs of the elderly to remain active and achieve self-fulfillment.

A major concern of research and policy development on aging is life changes accompanying old age. Events associated with old age include retirement, neighborhoods and housing arrangements, social relationships (such as marriage, divorce, widowhood, friendships), income and healthcare, bereavement and approaching death. Of these life-changing events in old age, retirement is the one with significant policy implication that draws attention of the present study.

For retirement to be a topic of importance in aging research is its concurrence with old age which demands adjustment to reduced income, change in relationship, decreasing physical strength and mental health following the transition. There have been many problems reported in different studies following the withdrawal from work. However, the influence that retirement brings up on individuals varies across the socioeconomic and cultural contexts. It might have positive outcomes in some contexts and negative in some others.

The life-course approach to the study of aging and retirement suggests that adjustment to the changes needs to be explained by the changes in the social and organizational contexts. According to this approach, life transitions are contextually embedded, which implies that the experiences of retirement adjustment are contingent on the specific circumstances under which the retirement occurs. It suggests the importance of examining various resources and contexts surrounding retirement to understand the dynamics of the retirement transition and its relationship with adjustment to retirement.

The quality of retirement experiences and resources could affect the well-being of retired persons. The situations might become worse when retirement and aging come together in impoverished states like Ethiopia. The general theoretical literature on this subject and specifically on the retired elders is inconclusive of several vital issues when it comes to the Ethiopian context. It is noteworthy to consider that older persons have a wealth of knowledge and experience. Yet, retiring persons look for appropriate contexts to impart their wisdom, to stay attuned, and to have meaningful engagement in retirement. It is also worth mentioning that retired elderly are a special population of interest because they are facing up to adjust both to the aging process and to retirement. In connection to this, the present study sought to answer the following questions.

1. How well are the elderly adjusted to retirement?
2. What challenges are the elderly facing after retirement?
3. To what extent is retirement adjustment of the elderly influenced by:
    a. organizational conditions for retirement
    b. social and psychological resources
    c. preretirement planning and preparation behaviors
    d. postretirement activities, and
    e. demographic factors
4. How supportive are government policies and to what extent are they being implemented in meeting developmental needs of the retired elderly?

In addressing these research questions, the present study employed both quantitative and qualitative research methods in a convergent parallel design. Self-administered questionnaires were used to collect the quantitative data whereas semi-structured interviews and policy documents were used as data sources for the qualitative data. The study involved 316 retired elderly (Male = 225, Female = 91) in the ages between 62 and 79 (M = 68.22, SD = 6.29) in the survey and 10 other voluntary retirees (Males = 8, Females = 2) whose age ranged from 64 to 72 in the interview. All participants were retired persons from the public service who resided in Addis Ababa. Participants were selected using a two-stage random sampling technique for the self-administered questionnaires and a convenience sampling technique for the interviews.

MANOVA and multiple regression were employed to analyze the quantitative data. Thematic analysis procedures and documentary review were used to analyze the qualitative data from the interviews and from the social policy documents, respectively. MANOVA was performed to test the variations on the dependent variables (psychosocial and financial adjustment) accounted for by the categorical independent variables (sex, marital status and health conditions of the participants). Multiple regression, on the other hand, was employed to examine the predictions of the two adjustment measures from the predictor variables. Moreover, the most important contributing factors for the retirement adjustment of the retired persons were identified through multiple regression analyses.

When looking at the retired persons' adjustment to retirement, majority of them scored below average on both the psychosocial and financial adjustment measures. The overall adjustment score indicated that majority of the retired persons from the public services were in difficulty adjusting to retirement. Interview findings indicated that the retired elderly have been facing psychological, social and financial problems after retirement.

Frequency counts of the participants also showed that preretirement preparations, access to organizational facilities, and personal control for the majority of them were below average and considered as inadequate. Scores on perceived social support and postretirement activities for the majority of the participants, however, were above average and were relatively in a better condition when compared to the other resources.

Findings from the MANOVA showed that there were significant group differences on the overall adjustment to retirement due to sex, marital status and health of participants. When the results for the dependent variables were considered separately in a univariate ANOVA, a statistically significant difference was observed between males and females in both the psychosocial adjustment and financial adjustment. Females scored slightly higher on psychosocial adjustment whereas males scored slightly higher on financial adjustment. However, the effect of the variation on the adjustment measures due to sex was very weak. Regarding marital status of the participants, those who were married or in a relationship had significantly higher scores on both psychological adjustment and financial adjustment measures than those who were widowed or divorced. There was, however, no significant difference observed between the divorced and widowed participants. The variation accounted for by marital status was larger compared to the variation accounted for by sex of participants. Lastly, those who were in a relatively good health scored significantly higher on financial adjustment than those who had occasional illness or had a medically attended illness. Financial adjustment scores of the participants with occasional illness did not differ significantly from those in a medically attended illness. There was also no significant difference observed in psychosocial adjustment due to the health condition of the participants.

Multiple regression analysis revealed that participation in postretirement activities was found to be the most important predictor of psychosocial adjustment followed by personal control. That is, those who had a higher level of participation in postretirement activities and had a strong sense of personal control were more likely to have better psychosocial adjustment. Other predictors which significantly contributed to the total variance in psychosocial adjustment also included marital status, access to bridge employment, public-protection, number of retirement years, self-protection, family support and friend support, in their order of importance. Those who were married, had adequate access to bridge employment, were well prepared in psychosocial aspects and government-sponsored programs, who stayed longer in retirement, and who had adequate support from family and friends tended to adjust well to the psychosocial conditions of retirement.

When it comes to financial adjustment, self-insurance and self-protection were the most important predictors. Both of these variables were components of the preretirement planning and preparation. Being well prepared in financial, health and social aspects of life would be indicative of having better adjustment to financial conditions in retirement. Moreover, access to supportive programs, family support, personal mastery, income, health and public protection were found to contribute significantly to the prediction of financial adjustment. That is, those who had adequate access to supportive preretirement programs, adequate family support, strong a sense of personal control, better income, better health and who exerted greater effort on government-sponsored preparation programs were more likely to adjust well to financial conditions of retirement.

From all the predictors, self-protection, public protection, family support and personal control were significant predictors of both psychosocial adjustment and financial adjustment.

Adequate family support, strong sense of ability to control over one's life, adequate preparation on social, psychological and health aspects of one's life, and on government-sponsored activities were associated with an overall better adjustment to retirement. On the contrary, age and sex of the participants were not significant predictors of any of the adjustment measures.

Findings of the interview were organized in four main themes. These were retired persons' perceptions of retirement, challenges, postretirement activities, and preferences. The interviewees perceived retirement as an impediment from what they ought to do in their profession and experience. Idle retirement was a more prevalent perception among the retirees. They referred to a retired person as one who sits idle waiting for others to do things for him/her. Major challenges facing the retired persons were financial problems due to the meager pension and increasing living expenses; social isolation due to the deterioration of relationships after retirement; and psychological problems, such as feelings of worthlessness and a sense of rejection. Participants reported their preferences to be considered in the retirement programs. These included establishing an institution that would organize retirees in fulfilling their needs, recognizing the elderly for their contributions, and introducing a system of retirement savings for working adults to subsidize the inadequate pensions.

From the review of policy documents, it was found out that an attempt was made to include older persons in the policy framework. The national social policies recognized that older persons have a wealth of knowledge and experience to be utilized by the society. However, the elderly, especially retirees have not been adequately addressed in the policy framework when considering the general population. Moreover, appropriate plans and arrangements were not practically available to achieve the objective of utilizing the accumulated knowledge and experiences of the elderly and to help them adjust to difficulties in later life. There were problems of enactment and implementation of the social policies due to lack of institutional arrangements, budget, and practical strategies.

6.2. Conclusion

This study was meant to examine how well aging individuals are adjusted to life after retirement and to what extent their adjustment is influenced by various factors. It intended to explore challenges the elderly might face after they retired from work. The study also sought to know whether the situation of the retired elderly is addressed in government policies in meeting their developmental needs. Hence, it has thoroughly looked into the social, psychological and organizational/contextual resources in predicting adjustment to retirement. The study also explored how challenging life has been for the elderly after retirement and what conditions need to be considered in maintaining their well-being.

Findings of the present study indicated that the retired elderly have generally had difficulty adjusting to life after retirement. They could not fairly cope with the reduced income, the loss of job and weakened social ties due to retirement. In practical terms, the elderly could hardly withstand the cost of living due to the meager benefit where the current living expense is higher than the usual. They become distressed due to a sense of worthlessness for being out of role and lack of government recognition. Deteriorated friendship and social networks results in a feeling of isolation. They feel demoralized because they could not exercise their wisdom in the right time.

This points to the conclusion that retirement is less satisfying and is full of sufferings for the Ethiopian elderly along with the aging process. This explains that many persons once out of productive employment often have trouble leading optimum social life in the remaining years.

When maladjustment of the elderly persists, it may lead them to emotional and economic adversity.

This study examined potential factors contributing to retirement adjustment. As the findings indicated, adjustment to retirement is a function of organizational factors, social and psychological resources, preretirement planning and preparation, and postretirement activities in one way or another. That is, these factors influence the adjustment either psychosocially, financially or both.

Given their significant contributions for better adjustment of the elderly, however, many of these resources except for social support and postretirement activities have been scarce in the current retirement context. Organizational conditions for retirement do not seem to be supportive. There was hardly any access to preretirement programs to facilitate the transition. Despite its positive contribution to better retirement adjustment, opportunities for retiring seniors to participate in consultancy, mentoring and coaching the younger generation to retain and share their knowledge and experience was inadequate. This could imply that government organizations are not structured in a way to support retiring individuals both to adjust well into old age and to share their accumulated knowledge and experience. This is the reflection of the pitfalls observed in the national social policy documents that there is lack of institutional arrangements and capacity in so doing. This shows lack of attention given to retiring persons and lack of understanding about what retirement means to older persons.

Regarding preretirement planning and preparation behavior, the majority of older people go into retirement ill-prepared. This shows planning and preparation for retirement is not a culture among Ethiopian public servants despite its importance. There exist practically no programmes or policy strategies on preparation for retirement although retirement constitutes an inevitable process in one’s career. Nevertheless, it is convincing that preparation and planning for retirement is a necessity rather than a choice in the Ethiopian context where old age pension is not adequate for a living for the majority of the pensioners. Preparation prior to retirement is very important to subsidize the pension because life after retirement cannot be insured by the pension benefit only.

The majority of the retired persons’ sense of mastery seems to be declined. This indicates postretirement situations are worse than they could handle. On the other hand, the retired elderly perceive the constraints and limitations as uncontrollable or unanticipated events.

As the findings indicated, the inadequacy of these resources has its own part in the poorer adjustment to retirement. Maladjustment of the elderly to retirement could be attributed to the inadequate access to organizational facilities, insufficient preparation for retirement, and a weaker sense of personal control. This implies also that adjustment of the elderly to retirement can be improved with enhanced organizational facilities, adequate preparation for retirement, stronger sense of control, more enhanced social support, and better participation in postretirement activities.

According to the findings of this study, when individuals are provided with adequate access to preretirement supportive programs, they tend to have improved financial conditions whereas adequate access to participation in bridge employment enhances psychosocial adjustment. Preretirement programs such as, orientations to the retirees about what they could do after retirement, life-skills training, and financial and leisure-time management workshops facilitated by employer organizations are helpful for the adjustment.

Preretirement planning and preparation has a significant positive contribution to a better adjustment of retired persons. This implies that carrying out necessary preparations prior to retirement could help a retiree handle postretirement psychosocial and financial situations easily. A well-prepared person could cope with the challenges of the retirement transition. When individuals plan and prepare for financial aspects, they would more likely to adjust well to the financial demands of retirement. On the other hand, exerting considerable effort and succeeding in preparing oneself for the changes in social relations, lifestyle and health conditions will help the retiree adjust to the psychosocial conditions after retirement. For retirement to be meaningful and productive, therefore, it ought to be carefully planned and prepared for.

Participation in postretirement activities tended to influence psychosocial adjustment positively. Involvement in different social activities and roles is one of the sources of mental satisfaction for retired persons. For one thing, they feel connected to the society and have their part in contributing to the society. For the other, they restore being part of the action that was deposed due to retirement. Employment after retirement can also be a factor for the positive view of life after retirement as it maintains a sense of having a duty apart from additional source of income. This seems to imply that when retired persons are in a position to engage in postretirement activities, they remain active and feel contented.

Perceived social support showed a significant contribution to the positive retirement adjustment of the elderly both psychosocially and financially. Financial and emotional support obtained from family members, especially from adult children and spouses were invaluable when retired elders were short of money, feeling alone, and out of duty. It is more complementary that adjustment was relatively easier for those who were married than for the divorced and widowed elders. The traditional family support so far has been the most valued resource for the well-being of elderly in Ethiopia. Nevertheless, in the process of development and modernization, the society may move away from the traditional-bound multi-generational families to more individualized and nuclear families in which the elderly may be left with little support.

Personal control was found to have a strong positive relationship with retirement adjustment both psychosocially and financially. A person with a well-developed sense of mastery is more likely to control desired outcomes of retirement such as establishing satisfying social relationships, increasing psychological satisfaction (minimizing stress), and subsidizing reduced income. This implies that empowering individuals to develop control beliefs before they retire may help them look forward to the positive outcomes of retirement.

Yet, the government support system for retiring individuals is poor. Government social policy is not considerate of this group of the society. It does not provide adequate protection and support for the retired elderly as a special group. Retired older persons remain underrepresented in the policy framework. Even there is no independent policy for older persons unlike the children, youth and women policy except the 10-year plan of action on older persons which is about to culminate this year. Given the recognition that the elderly possess accumulated knowledge and experience, however, strategies in the social policies are not visible as to how to exploit this resource. Strategies pertaining to helping older citizens contribute to the development of their community and to improve their livelihoods do not seem to be realistic. Besides, lack of enactment, lack of institutional arrangements, and limited capacity are among the gaps observed in the policy framework. Because of the apparent lack of programs and institutional arrangements, participants of this study strongly expressed their concerns and suggested the government to establish an institution supporting retired persons, to give recognition for the retirees, and to facilitate retirement savings for working adults.

6.3. Policy implications

This research has implications for old age policy by providing a better understanding of how retirement is experienced by the elderly. Findings of this study imply that there is a need for mobilizing retired elderly both to adjust well to retirement and to realize their contribution for development. Poor adjustment to retirement is recognized as a problem about which something has to be done for the elderly to have meaningful retirement life.

National social policies of Ethiopia give emphasis to the elderly in difficult circumstances. Retired elders do not seem to be the subject of the policies for the reason that they are included in the pension system of the country. However, findings of this study seem to point to the conclusion that retired elderly are at a disadvantage. Postretirement situation is generally problematic for the elderly and they have been in difficult circumstances.

The current socioeconomic problems of the elderly imply that pension benefit is not adequate to maintain social security of the elderly. Social security for the elderly, therefore, needs to be beyond the contributory pension. This study suggests policy makers to explore ways to minimize retirees' dependence on pension benefit. For example, building an organizational system that enables individuals to have proper planning and preparation including long term savings for the retirement during the years of working might avoid such dependence. The social policy may then help individuals assume responsibility for their own retirement.

The policy documents recognize a need to exploit the wealth of knowledge and experience of the elderly. It is also indicated that conducive environments should be maintained to enable the elderly to contribute to their society and to improve their well-being. However, findings of this study revealed that organizational structure of the public sector does not seem to take account of providing preparatory programs to support the retirees and to make use of the human resource.

Findings of this study point to the desirability of supportive preretirement interventions that emphasize on organizational policies in the public sectors to introduce practical strategies both to enhance retirement adjustment and to utilize the professional human resource. This may include designing preretirement programs that equip retiring individuals with necessary skills to cope with postretirement situation and to retain their knowledge, skills, expertise, thoughts, plans, etc. The findings also suggest organizations to design interventions to increase individuals' sense of mastery or ability to control what happens in their life. Counseling and training programs are encouraged to focus on empowering individuals and building resilience by fostering beliefs regarding individuals' ability to influence retirement outcomes. On one hand, this would be part of preparation for retirement through seminars, trainings, workshops and written documents stressing life skills, financial and time management, etc. On the other hand, it would be a means to utilize accumulated knowledge and experiences of the prospective retirees by arranging mentorship and coaching for younger employees, internal consultancy for the organizations, and part-time work.

Aging policy may also recognize elders' need of maintaining continuity of lifestyle and social connections they had before retirement. Roles and activities for the elderly in the retirement life have positive psychosocial and economic outcomes. As part of maintaining psychological integrity of the elderly and of utilizing their wisdom, organizing postretirement activities is one aspect a policy may consider. A good and effective policy on older persons is meant to recognize and fulfill the psychological, social and recreational needs of the elderly. The policy framework may acclaim establishing an institution or a council, which distinctively works on organizing the retired human resources and on psychological fulfillment of the elderly.

Finally, many of the discussions in this study seem to imply a need to have an exclusive social policy on older persons, which takes account of the retired persons among others addressing their social, psychological and physiological needs. An estimation of the increasing aging population along with a growing need for care and treatment requires adequate policies. Nevertheless, from the experience of the existing policy framework, developing a policy alone is not a guarantee unless it is properly enacted and implemented.

6.4. Implications for further research

The present study has concluded that retirement adjustment is a function of individual, psychosocial, organizational, preretirement and postretirement experiences of the elderly. It was discovered, however, that the elderly have been in difficulty adjusting to retirement because of the scarcity or inadequacy of these resources. Further research is required to investigate antecedents associated with, for example, retirees' insufficient preparation for retirement and lower level of sense of control so that intervention would be easier.

Findings of this study showed that personal control and health strongly influenced retirees' adjustment to retirement. These findings, however, do not rule out the possibility that poor retirement adjustment can lead to a reduced feeling of personal control and to a declined physical health. This is left for further research to examine whether having poorer psychosocial and financial conditions leave the retired elderly more fragile leading to a lower sense of control and a decreased health. Moreover, financial adjustment was treated in this study as criterion variable along with psychosocial adjustment. It seems also logical for further investigation to examine whether poor financial adjustment could lead to a poorer psychosocial adjustment.

According to the findings of this study, the retired elderly have been facing challenges due to limited resources. It seems important to wonder how they could continue to live and to explore what coping strategies the retirees have been using to overcome the situation so that these will be encouraged.

Finally, this study also has methodological implications for further research. It realized that interview was the easier and more convenient source of information over a questionnaire when involving older persons in a study. One of the challenges faced during data collection was participants' refusal to questionnaires due to lack of patience, difficulty in reading, or feeling of exhaustion. When interviewing, however, they were keen to talk about what has been asked regardless of the length of time it might take. Qualitative forms of data collection including interviews seem to be more appropriate to avoid the challenges of administering a questionnaire as well as to explore indigenous measures of retirement outcomes and antecedents.

6.5. Limitations and future directions

When interpreting and evaluating findings of this study, the following limitations need to be taken into consideration. First, participants were asked to retrospectively report their planning effort and behaviors prior to retirement, which may be susceptible to memory biases. Using longitudinal time series analyses between a period of few years before and after retirement may help researchers to have a better picture of the individuals' preretirement experiences and the accuracy of predicted feelings in the retirement adjustment. Second, although the sample size is adequate to carry out the study, participants were drawn from Addis Ababa and the sample might not be representative of all retired persons in the country. Future research may investigate the problem by involving retired persons from different parts of the country with varied sociodemographic characteristics if there are variations in retirement experiences and adjustment to the retirement across different social settings.

Despite these limitations, findings of this study showed that it is possible to identify potential predictors of retirement adjustment and indicators of adjustment problems. Individuals could benefit from social and psychosocial resources, preretirement resources, and post retirement activities. In this study, a combination of multiple data from the survey, individual interview, and evaluation of national social policy documents made it possible to have a generalized picture of aging and retirement in Ethiopia with considerable policy implications.

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Appendices

Appendix A

Questionnaire to be Filled-in by the Retired Elderly

Addis Ababa University
College of Education and Behavioral Studies
School of Psychology

The purpose of this questionnaire is to collect information about the situation of retired older persons how well they are adjusted to the retirement transition in their later years and influential personal, social, psychological and organizational factors for their adjustment. It is a bundle of seven independent questionnaires. The first three are general survey questionnaires about participants' personal information, retirement conditions and postretirement experiences, respectively. The forth questionnaire is a 4-point Likert-type scale that measures the retired individuals' personal control/mastery of the retirement transitions/situations. The fifth one is a 5-point retirement planning scale that intends to assess retirement planning behavior of older persons prior to retirement. Questionnaire six is a 4-point perceived social support scale which intends to assess social support obtained from family, friends and significant others as perceived by the participants. The final questionnaire is also a 4-point retirement adjustment scale that measures how successful retired persons are in adjusting themselves to the retirement transitions short after they retired/quit from the world of work.

I would like to express my deepest gratitude for your dedication to fill-in this questionnaire. I also insure that information collected through this questionnaire package will be used only for academic research purposes. To assure the confidentiality, any of the information would by-no-means pass on to the third party other than the researcher himself. Moreover, you are not required to write information about your identity (name and specific addresses, such as telephone numbers, identification numbers etc) so that your anonymity is maintained.

I thank you again for your cooperation.

PART I: Demographic characteristics of participants

1. Age of the participant _______________
2. Sex (Mark one)
   - Male ☐
   - Female ☐
3. Current marital status (Mark one)
   - Married/ in a relationship ☐
   - Unmarried ☐
   - Divorced ☐
   - Widowed ☐
4. Highest educational attainment (Mark one)
   - Primary education ☐
   - Secondary education ☐
   - Vocational and technical training ☐
   - College diploma ☐
   - Bachelor's degree (BA) ☐
   - Masters' degree (MA) ☐
   - Doctorate degree (PhD) ☐
   - Other, specify ____
5. Year of retirement/number of years since retirement ____________________________
6. Current monthly household income (ET. Birr) ____
7. General perceived physical and mental health (Mark one)
   - In a good health ☐
   - Occasional feelings of illness ☐
   - In a medically attended illness ☐

PART II: Organizational conditions

Instruction: Indicate your experiences on the extent to which your employer organization had facilitated conditions for your retirement by marking (✓) opposite each item. Your answers range from 1 (not at all) to 4 (more than enough) on the organization's access to supportive programs before the time of retirement and access to participate in bridge employment before you totally exit from work or immediately after you retired.

S. N.	Items	Not at all (1)	Very limited (2)	Adequate (3)	More than enough (4)
	Access to supportive preretirement programs				
1	Adaptive psychological or life skill trainings				
2	Leisure time management trainings				
3	Financial management trainings, seminars or workshops				
4	Information about planning and preparations for retirement /provision of knowledge and practical information on a wide range of aspects relevant to the retiree's life during retirement.				
5	Informing retirement date ahead of time to get prepared				
	Access to participation in bridge employment				
1	Mentoring and coaching young employees				
2	Consultancy on professional expertise				
3	Part-time works				
4	Training on specific skills for the less skilled or inexperienced ones				

PART III: Participation in postretirement activities

Put (✓) in front of the following activities to indicate the extent of your participation in different activities after you formally retired. Your answers regarding your participation range from 1 (not at all) to 4 (more than satisfactory).

S. N.	Activities	Not at all (1)	Very limited (2)	Satisfactory (3)	More than satisfactory (4)
1	Volunteerism				
2	Employed work – contractual or part-time – in private/public organizations				
3	Assigned social roles in the community				
4	Active memberships in local or professional associations				
5	Consultancy on professional expertise in the organization				

PART IV: Preretirement Planning and Preparation Scale

Instruction: Please put a mark (✓) opposite each item to indicate how much effort you spent on each as part of your retirement planning and preparation before the time for retirement. Your ratings range from 1 (very small amount of effort) to 5 (very large amount of effort) spent on preparation.

1. Very small amount of effort
2. Small amount of effort
3. Medium amount of effort
4. Large amount of effort
5. Very large amount of effort

Sr. No.	**Items**	**1**	**2**	**3**	**4**	**5**
1	Looking into and/or applying for an old age pension correctly					
2	Government-run seminars - Attending one or more Financial information seminars					
3	Participating in government supported health programs (e.g. general health surveys and assessments, pharmaceutical allowance, immunization programs, health care program).					
4	Calculating your living cost in retirement, or estimating your financial needs during retirement					
5	Making savings contributions to your personal bank accounts for long term investment					
6	Planning your estate (making a will)					
7	Investing in shares or real estate for long term financial security					
8	Insuring your life or assets (home, contents, car etc.)					
9	Organizing outings/activities with friends and/or family					
10	Checking your salary contribution to your pension benefit					
11	Calculating your current net worth (including housing, bank accounts, superannuation and investment worth)					

12	Participating in one or more financial planning workshops, seminars or courses on retirement which were not government run					
13	Securing your housing for retirement (e.g. buying a house or paying off a mortgage)					
14	Participating in one or more health screening programs					
15	Positioning yourself for a post-retirement job for financial reasons (part-time, contract or self-employed work)					
16	Calling or visiting friends and/or family regularly					
17	Positioning yourself for a post-retirement job for non-financial reasons (either volunteer, part-time, contract or self-employed work)					
18	Maintaining a healthy lifestyle and keeping up to date with healthy lifestyle recommendations (visiting the doctor, participating in health screening tests, taking nutritional supplements, quit smoking, taking regular exercise etc)					
19	Pursuing leisure activities such as hobbies, arts, crafts or music (e.g. starting a new hobby or renewing your interest in an old hobby, taking formal education or putting aside time for leisure pursuit)					
20	Maintaining a healthy mind (taking education courses, reading, writing, playing cards, crosswords etc.)					
21	Developing new interests or skills with formal instruction or your own initiative					
22	Participating in one or more leisure, well-being or health planning workshops, seminars or courses on retirement which were not government run					

PART V: Personal Control/Mastery Scale

Instruction: Put a check mark (✓) opposite each item to indicate your agreement or disagreement on the issues stated. Ratings are ranging from 1 (strongly disagree) to 4 (strongly agree) with the issue.

1. Strongly disagree
2. Disagree
3. Agree
4. Strongly agree

SN	**Items**	**(1)**	**(2)**	**(3)**	**(4)**
1	I have adequate control over the things that happen to me.				
2	There are many ways I can solve some of the problems I have.				
3	There is little I can do to change many of the important things in my life.				
4	I often feel helpless in dealing with the problems of life.				
5	Sometimes I feel that I am being pushed around in life.				
6	What happens to me in the future mostly depends on me.				
7	I can do just about anything I really set my mind to do.				

PART VI: Perceived Social Support Scale

Instruction: Rate your level of agreement on the following items about the social support you might have obtained from your family, friends, and significant others by putting a check mark (✓) corresponding to each item. Your ratings range from 1 (strongly disagree) to 4 (strongly agree).

1. Strongly disagree
2. Disagree
3. Agree
4. Strongly agree

SN	**Items**	**1**	**2**	**3**	**4**
1	There is a special person who is around when I am in need.				
2	There is a special person with whom I can share my joys and sorrows.				
3	My family really tries to help me.				
4	I get the emotional help and support I need from my family.				
5	I have a special person who is a real source of comfort to me.				
6	My friends really try to help me.				
7	I can count on my friends when things go wrong.				
8	I can talk about my problems with my family.				
9	I have friends with whom I can share my joys and sorrows.				
10	There is a special person in my life who cares about my feelings.				
11	My family is willing to help me make decisions.				
12	I can talk about my problems with my friends.				

PART VII: Retirement Adjustment Scale

Instruction: Rate your level of agreement on the following items about your post retirement adjustment by putting a check mark (✓) corresponding to each item. Your ratings range from 1 (strongly disagree) to 4 (strongly agree).

1. Strongly disagree
2. Disagree
3. Agree
4. Strongly agree

SN	**Items**	**1**	**2**	**3**	**4**
1	I am well adjusted to the changes due to retirement.				
2	I enjoy being retired.				
3	I am busy.				
4	I have real concerns about my financial situation.				
5	I miss the stimulation that work gave me.				
6	I wish I had started to plan for retirement earlier.				
7	I miss the discipline that working gave me.				
8	People do not respect me as much now that I am retired.				
9	I have had to adjust to a big drop in my income.				
10	I miss being part of the action.				
11	Retirement has not lived up to my expectations.				
12	Retirement has been better than I expected.				
13	I enjoy being able to spend more time with my spouse/partner (If married or partnered).				

Appendix B

Semi-structured Interview Guide

Addis Ababa University

College of Education and Behavioral Studies

School of Psychology

I would like to thank you for taking the time to have this interview with me. My name is Getinet Ashenafi, doctoral student of psychology at Addis Ababa University. I would like to talk to you about your retirement experiences, postretirement situations and challenges. This interview is part of the data required in the study I am pursuing for my PhD degree.

The interview should take less than an hour. I will be taping the session because I do not want to miss any of your comments. Although I will be taking some notes during the session, I cannot possibly write fast enough to get it all down. I kindly request you to be willing for this. I assure you that all the information of the interview shall be kept confidential and your anonymity shall be secured. This means that your interview responses by no means pass to a third party and any information I include in my report does not identify you as the participant. Remember, you do not have to talk about anything you do not want to and you may end the interview at any time.

Please sign on to affirm your consent

____

Date _______________

Code _______________

Interview date ____________ Interview time ___________

Age of the participant _____________

Sex M ☐ F ☐

Year of retirement ______________

1. What does retirement mean to older person like you?
2. Did you find the retirement life as you expected it to be?
3. Are you happy with your retirement? How do you explain it in words? And what is the reason for this?
4. Is there any change (for better or worse) in your social life after retirement (for example, family ties, friendship networks, and other social activities)?
5. Is there any difficulty you have faced in the retirement process (while retiring)? If any, what are they and how did you cope with them?
6. Do you have any problem you think the result of the retirement (resulted from retirement transition)?
7. How do you spend your free retirement years? You can mention any social or personal/private activity.
8. Do you think it is the right time for you to retire at the time you retired? If not, when do you think it should be? Why?
9. What contributions do older [retired] people like you have in the development programs/ for the development of the country?
10. What conditions do you think are needed to be maintained at country level for older retired persons like you to play a role in the development of your nation and in improving or maintaining your life after retirement?
11. How do you evaluate the retirement system of the country?
12. Would you please tell us any specific problems, pitfalls, or drawbacks that you observed to be considered and improved in the retirement system in particular and social policy in general for older persons? What ways/mechanisms do you think shall be devised or systems to be designed to alleviate the challenges?
13. If you think there are issues not raised here, you can make points.

Appendix C
ጡረታ በወጡ አረጋውያን የሚሞላ መጠይቅ

አዲስ አበባ ዩኒቨርሲቲ

ሥነ ትምህርትና ባህርይ ጥናት ኮሌጅ

የሳይኮሎጂ ትምህርት ቤት

የዚህ መጠይቅ አላማ በዕድሜ መግፋት ምክንያት ከመደበኛ ሥራቸው በጡረታ የተሰናበቱ አረጋውያን ከጡረታ በኋላ ራሳቸውን ከአዲሱ የድህረ ጡረታ ወቅት አስማምተው መኖር ስለመቻላቸው፣ ለዚህም አስተዋጽዖ ሊያደርጉ ስለሚችሉ የተለያዩ ግላዊ፣ ማህበራዊ፣ ስነልቦናዊና ተቋማዊ ሁኔታዎች መረጃ ለመሰብሰብ ነው፡፡ መጠይቁ ሰባት የተለያዩ መለኪያዎችን አካቷል፡፡ የመጀመሪያው፣ ሁለተኛውና ሦስተኛው እንደቅደም ተከተላቸው ስለ ተሳታፊዎች ግለባህርያት፣ በየተቋማቱ ሊሟሉ ስለሚችሉ ሁኔታዎችና ከጡረታ በኋላ አረጋውያንን በተለያዩ ተግባራት ስለሚኖራቸው ተሳትፎ አጠቃላይ መረጃ ሰጪ ጥያቄዎችን ይዘዋል፡፡ አራተኛው መጠይቅ ከጡረታ በፊት ስለነበራቸው የማቀድና ቅድመ ዝግጅት የማድረግ ባህሪያቸውን መመዘኛ ሲሆን፣ አምስተኛው ጡረታ የወጡ አረጋውያን በጡረታ ሽግግር ወቅት የነበረውን ሁኔታ የመቋቋም ብቃት ይለካል፡፡ ስድስተኛው የመጠይቅ ክፍል ከቤተሰባቸው፣ ከጓደኞቻቸውና ከሌሎች የቅርብ ሰዎቻቸው ጋር ያላቸውን ትስስርና የሚያገኙትን ድጋፍ የሚለካ ነው፡፡ የመጨረሻው የመጠይቅ ክፍል ደግሞ እነዚሁ ጡረታ የወጡ አረጋውያን ከጡረታ በኋላ ባለው ዘመናቸው ራሳቸውን ከሁኔታዎች ጋር አስማምተው ለመኖር ምን ያህል እንደተሳካላቸው የሚለካ ነው፡፡

እርስዎ የዚህ ጥናት ተሳታፊ በመሆን ይህን መጠይቅ ለመሙላት ፈቃደኛ በመሆንዎ ከልብ የመነጨ ምስጋናዬን አቀርባለሁ፡፡ ከዚህ መጠይቅ የተገኘው መረጃ ለትምህርታዊ ምርምር አገልግሎት ብቻ የሚውልና ሚሰጥራዊነቱም በሚገባ የተጠበቀ መሆኑን አረጋግጣለሁ። ለዚሁም መረጃው ከተመራማሪው በቀር በምንም ሁኔታ ለሌላ ሦስተኛ ወገን ተላልፎ የማይሰጥ ሲሆን በመጠይቁም ላይ የእርስዎን ማንነት የሚገልጽ ምንም ዓይነት መረጃ (ለምሳሌ ስም፣ ስልክ ቁጥር፣ መለያ ቁጥርና የመሳሰሉ አድራሻ ጠቋሚ መረጃዎችን) እንዲጽፉ አይጠየቁም፡፡

ስለ ትብብርዎ በድጋሜ አመሰግናለሁ፡፡

ክፍል 1. አጠቃላይ የተሳታፊዎች መረጃ

(Demographic characteristics)

1. ዕድሜ ________________
2. ጾታ (አንዱ ላይ የ✓ምልክት ያድርጉ)
   - ወንድ ☐
   - ሴት ☐
3. የቅርብ ጊዜ የጋብቻ ሁኔታ (አንዱ ላይ የ✓ምልክት ያድርጉ)
   - ያገባ/ በትዳር ላይ ያለ ☐
   - ያላገባ ☐
   - በፍቺ የተለያየ ☐
   - በሞት የተለያየ ☐
4. የደረሱበት ከፍተኛው የትምህርት ደረጃ (አንዱ ላይ የ✓ምልክት ያድርጉ)
   - የመጀመሪያ ደረጃ ☐
   - የሁለተኛ ደረጃ ☐
   - የሙያ ትምህርትና ሥልጠና ☐
   - የኮሌጅ ዲፕሎማ ☐
   - የመጀመሪያ ዲግሪ ☐
   - ማስትሬት ዲግሪ ☐
   - ዶክትሬት ዲግሪ ☐
   - ሌላ ካለ ይገለጽ ____
5. ጡረታ የወጡበት ዓመት ________________________
6. ጡረታ በወጡበት ዓመት የነበረዎ የሥራ ድርሻ ________________________________
7. የቅርብ ጊዜ ወርሃዊ የገቢ መጠን (በብር ይገለጽ) ________________________________
8. አጠቃላይ የጤና ሁኔታ (አንዱን ይምረጡ)
   - በመልካም ጤንነት ላይ ☐
   - አልፎ አልፎ የሚከሰት የህመም ስሜት ☐
   - የህክምና ክትትል በሚያስፈልገው ህመም ላይ ☐

ክፍል 2. ተቋማዊ ሁኔታ
(Organizational conditions)

መመሪያ፡ ከዚህ በታች በቀረቡልዎ ጉዳዮች ትይዩ የ (✓) ምልክት በማድረግ በጡረታ ከመሰናበትዎ በፊትም ሆነ በሽግግሩ ወቅት አሰሪ መ/ቤትዎ ያመቻቸልዎትን ድጋፍ ሰጪ ፕሮግራሞችና አሳታፊ ተግባራት መጠን ከ1 (ምንም) እስከ 4 (ከበቂ በላይ) ዋጋ በመስጠት ያመልክቱ፡

ተ.ቁ	ርዕሰ ጉዳይ	ምንም/በጭራሽ (1)	በጣም ውስን (2)	በበቂ ሁኔታ (3)	ከበቂ በላይ (4)
	ድጋፍ ሰጪ ቅድመ ጡረታ ፕሮግራሞች በአሰሪ ተቋማት ውስጥ የሚገኙበት መጠን				
1	የስነልቦና ወይም የሕይወት ክህሎት ስልጠና				
2	ትርፍ ጊዜን ባግባቡ መጠቀም የሚያስችል ስልጠና				
3	የገንዘብ/ፋይናንስ አያያዝና አጠቃቀም ስልጠናዎች፣ ሴሚናሮች ወይም አውደጥናቶች				
4	ለመጪው የጡረታ ጊዜ ስለማቀድና ራስን ስለማዘጋጀት አስፈላጊ መረጃ የመስጠትና ጠቃሚ ዕውቀት የማስጨበጥ ሁኔታ				
5	የጡረታ መውጫ ጊዜን አስቀድሞ የማሳወቅ ሁኔታ				
	በጡረታ ተሰናባች ሰራተኞች በመሸጋገሪያ ተግባራት ላይ የሚሳተፉበት መጠን				
1	አዳዲስ ተቀጣሪዎችን የማሰልጠንና ልምድ በማካፈል፣				
2	በድርጅቱ ውስጥ በሙያ በማማከር				
3	በተለየ ክህሎት ልምድ የሌላቸውን ወይም ያልተካኑ ሰራተኞችን በማሰልጠን				
4	የትርፍ ሰዓት ስራ በመስራት				

ክፍል 3. የድህረ-ጡረታ ተግባራት ተሳትፎ
(Participation in postretirement activities)

ከዚህ በታች በተዘረዘሩት ልዩ ልዩ የድህረ-ጡረታ ተግባራት ያለዎትን የተሳትፎ መጠን በያንዳንዱ ተግባር አኳያ የ ✓ ምልክት በማድረግ ያመልክቱ፡፡ ተሳትፎዎን የሚገልጹበት ሁኔታ ከ 1 (በጭራሽ) እስከ 4 (ከበቂ በላይ) ይደርሳል፡፡

ተ.ቁ	ተግባራት/ተሳትፎ	በጭራሽ (1)	በጣም ውስን (2)	በበቂ ሁኔታ (3)	ከበቂ በላይ (4)
1	በበጎ አድራጎት ተግባራት መሳተፍ				
2	በግል ድርጅት ወይም በመንግስት መ/ቤት በኮንትራት ወይም በትርፍ ሰዓት ስራ ተቀጥሮ መስራት				
3	ከማህበረሰቡ በሚሰጡ የኃላፊነት ሥራዎች ላይ መሰማራት				
4	በአካባቢያዊ ወይም በሙያ ማህበራት በአባልነት የነቃ ተሳትፎ ማድረግ				
5	በሙያ ማማከር				

ክፍል 4፡ የቅድመ ጡረታ ዕቅድና ዝግጅት

(Preretirement Planning and Preparation)

መመሪያ: ጡረታ ከመውጣትዎ በፊት ያደርጉት ስለነበረ ዕቅድና ዝግጅት በያንዳንዱ ዐረፍተ ነገር ትይዩ የ (✓) ምልክት በማድረግ ምን ያህል ጥረት እንዳደረጉ ያመልክቱ፡፡ በተጠቀሰው ጉዳይ ላይ ለመዘጋጀት ያደረጉትን ጥረት የሚገልጹበት መጠን ከ 1 (በጣም አነስተኛ) እስከ 5 (በጣም ከፍተኛ) ይደርሳል፡፡

1. በጣም አነስተኛ ጥረት አድርጌያለሁ
2. አነስተኛ ጥረት አድርጌያለሁ
3. መካከለኛ ጥረት አድርጌያለሁ
4. ከፍተኛ ጥረት አድርጌያለሁ
5. በጣም ከፍተኛ ጥረት አድርጌያለሁ

ተ.ቁ.	ዝግጅት የሚደረግባቸው ጉዳዮች	(1)	(2)	(3)	(4)	(5)
1	በጡረታ ሥርዓት ውስጥ ለመታቀፍ አስቀድሞ ማመልከት ወይም የሚያስፈልገውን ምዝገባ በትክክል ማከናወን					
2	መንግስት በሚያዘጋጃቸው የፋይናንስ/ገንዘብ አያያዝና አጠቃቀም የግንዛቤ ማስጨበጫ ሴሚናሮች ላይ መሳተፍ					
3	በመንግስት ድጋፍ በሚካሄዱ የጤና ፕሮግራሞች ላይ ተሳትፎ ማድረግ (ለምሳሌ፣ አጠቃላይ ስለጤና ሁኔታ ዳሰሳ፣ በሽታን ስለመከላከል፣ መድኃኒት ስለሚገኝበት ሁኔታና ህመምን ስለመከታተል)					
4	በጡረታ ወቅት ሊኖር የሚችለውን ወጪ ማስላት ወይም የፋይናንስ ፍላጎትን አስቀድሞ መገመት					
5	ለረጅም ጊዜ አገልግሎት የሚውል ገንዘብ ባንክ ማስቀመጥ /መቆጠብ					
6	ወራሽ ማዘጋጀት /መናዘዝ					
7	የረጅም ጊዜ የፋይናንስ አቅምን አስተማማኝ ለማድረግ አክሲዮኖችን መግዛት ወይም የገንዘብ ትርፍ በሚገኝባቸው ድርጅቶች አባል መሆን					
8	እንደ ቤትና መኪና የመሳሰሉ ቋሚ ንብረቶችን ማፍራት					
9	ከጓደኞችዎ ወይም ከቤተሰብዎ ጋር ወጣ ብሎ የመዝናናት ወይም የሽርሽር ፕሮግራሞችን ማዘጋጀት					
10	የየዓመቱን የጡረታ መዋጮ መከታተል					

11	የተጣራ ቀሪ ሀብትዎን መቆጠጠር (ለምሳሌ ከቤት ወጪ የሚተርፍ፣ የባንክ ሂሳብ፣ ልዩ ልዩ አመታዊ ገቢዎን ሊሆን ይችላል)					
12	መንግስታዊ ባልሆኑ የፋይናንስ ዕቅድ ወርክሾፖች፣ ሴሚናሮች ወይም ጡረታ ላይ ባተኮሩ ኮርሶች መሳተፍ					
13	የጡረታ ጊዜ መኖሪያ ቤትዎን ማዘጋጀት (በመግዛት ወይም ለመስሪያ ከባንክ የተበደሩትን ገንዘብ ከፍሎ በማጠናቀቅ)					
14	በአንድ ወይም ከዚያ በላይ የጤና ምርመራ ፕሮግራሞች ላይ መሳተፍ					
15	ከጡረታ በኋላ ገቢ ለሚያስገኙ የትርፍ ሰዓት፣ የኮንትራት ወይም በግል ለሚንቀሳቀሱ ሥራዎች ራስን ማዘጋጀት					
16	ጓደኞችዎንና ቤተዘመድዎን በየጊዜው መጎብኘት ወይም የስልክ ግንኙነት ማድረግ					
17	ከጡረታ በኋላ ገቢ ለማይገኝባቸው የበጎ አድራጎት፣ የትርፍ ሰዓት፣ የኮንትራት ወይም በግል ለሚንቀሳቀሱ ሥራዎች ራስን ማዘጋጀት					
18	ጤናማና ዘመናዊ የአኗኗር ዘይቤዎችን ባህል ማድረግ (ለምሳሌ፣ ሐኪም ማማከር፣ የጤና ምርመራዎችን ማድረግ፣ አመጋገብን ማስተካከል፣ ሲጋራ አለማጨስ ወይም ማቆም፣ የአካል ብቃት እንቅስቃሴ ማድረግ)					
19	ትርፍ ጊዜዎን የሚያሳልፉባቸውን ወይም ዘና የሚሉባቸውን ተግባራትና ልዩ ልዩ ዝንባሌዎችን (ለምሳሌ፣ እንደ ስዕል፣ ቅርጻቅርጽ፣ ሙዚቃ የመሳሰሉትን) መከተል (አዳዲስ ዝንባሌዎችን መጀመር ወይም ቆየት ያሉትን ማደስ ሊሆን ይችላል)፣ መደበኛ ትምህርት መከታተል					
20	ትምህርት ሠጪ ኮርሶችን በመውሰድ፣ በማንበብ፣ በመጻፍ፣ ወይም ካርታና ሰንጠረዥ የመሳሰሉ ማሰብን የሚጠይቁ ጨዋታዎችን በመጫወት አዕምሮዎ ጤናማ ሆኖ እንዲቆይ ማድረግ					
21	በመደበኛ ሥልጠና ወይም በራስ አነሳሽነት አዳዲስ ክህሎቶችን ማጎልበት					
22	መንግስታዊ ባልሆኑ ወርክሾፖችና ሴሚናሮች ስለትርፍ ጊዜ አጠቃቀም፣ የራስን ደህንነት ስለመጠበቅ ወይም ጡረታን የሚመለከቱ ኮርሶች ላይ መሳተፍ					

ክፍል 5: ችግርን የመቋቋም ብቃት

(Personal Control/Mastery)

መመሪያ: በእያንዳንዱ ዐረፍተ ነገር ትይዩ የ✓ምልክት በማድረግ በቀረበው ሃሳብ መስማማት አለመስማማትዎን ይግለጹ፡፡ በሃሳቡ መስማማት አለመስማማትዎን የሚገልጹበት መጠን ከ1 (በጣም አልስማማም) እስከ 4 (በጣም እስማማለሁ) ባለው መካከል ነው፡፡ ይኸውም በቀረበው ሃሳብ በጣም አልስማማም የሚሉ ከሆነ በ1 ቁጥር ረድፍ፤ በተቃራኒው በጣም እስማማለሁ የሚሉ ከሆነ ደግሞ በ4 ቁጥር ረድፍ ምልክት ያድርጉ፡፡

1. በጣም አልስማማም
2. አልስማማም
3. እስማማለሁ
4. በጣም እስማማለሁ

ተ. ቁ.	መለኪያ ነጥቦች	(1)	(2)	(3)	(4)
1	የሚደርሱብኝን ችግሮች የመቋቋም በቂ አቅም አለኝ				
2	ያሉብኝን ችግሮች ለመፍታት የሚያስችሉኝ በርካታ መንገዶች አሉ				
3	ለሕይወቴ የሚጠቅሙኝን በርካታ ነገሮች ለማሳካት ማድረግ የምችለው ጥቂት ነገር ነው				
4	ብዙውን ጊዜ በሕይወቴ የሚያጋጥሙኝን ችግሮች በሚመለከት በራሴ ምንም ማድረግ የማልችል መስሎ ይሰማኛል				
5	አንዳንድ ጊዜ ሕይወት ፊቷን ያዞረችብኝ መስሎ ይሰማኛል				
6	ወደፊት በኔ ላይ የሚሆነው ሁሉ ባብዛኛው ራሴ በማደርገው ነገር ላይ የተመሰረተ ነው				
7	ማንኛውንም ነገር ማድረግ በፈለግሁት መንገድ ማድረግ እችላለሁ				

ክፍል 6: ማህበራዊ ድጋፍ
(Perceived Social Support)

መመሪያ: ከዚህ በታች በቀረቡት ሀሳቦች/ መግለጫዎች ትይዩ የ ✓ ምልክት በማድረግ ከቤተሰብዎ፣ ከጓደኞችዎ ወይም ከሌሎች አስፈላጊ ሰዎች ጋር ባለዎ ማህበራዊ ትስስርና በሚያገኙት ድጋፍ መጠን የመስማማት አለመስማማትዎን ደረጃ ይግለጹ፡፡ በቀረቡልዎ ሃሳቦች መስማማት አለመስማማትዎን የሚገልጹበት ደረጃ ከ1 (በፍጹም አልስማማም) እስከ 4 (በጣም እስማማለሁ) ይደርሳል፡፡

1. በፍጹም አልስማማም
2. አልስማማም
3. እስማማለሁ
4. በጣም እስማማለሁ

ተ. ቁ.	የመስማሚያ ሃሳቦች	1	2	3	4
1	በምፈልገው ጊዜ ከአጠገቤ የማላጣው አስፈላጊ ሰው አለ				
2	ደስታዬንም ሆነ ሀዘኔን የማካፍለው የኔ የምለው አስፈላጊ ሰው አለኝ				
3	ቤተሰቤ እኔን ከመርዳት ወደኋላ አይልም				
4	የምፈልገውን ድጋፍና እርዳታ ሁሉ ከቤተሰቤ አገኛለሁ				
5	ምንጊዜም ምቾት የሚሰጠኝ የኔ የምለው ሰው ከጎኔ አለ				
6	ጓደኞቼ እኔን ከመርዳት ወደኋላ አይሉም				
7	ችግር በገጠመኝ ጊዜ ሀሳቤን ሁሉ በጓደኞቼ ላይ እጥላለሁ				
8	ስለሚያጋጥመኝ ችግር ሁሉ ከቤተሰቤ ጋር መነጋገር እችላለሁ				
9	ሃዘንና ደስታዬን የማካፍላቸው ጓደኞች አሉኝ				
10	በህይወት ዘመኔ ለስሜቴ የሚጨነቅ የኔ የምለው ሰው አለ				
11	ቤተሰቤ የራሴን ውሳኔዎች እንዳሳልፍ ለመርዳት ፈቃደኛ ነው				
12	ስለችግሮቼ ከጓደኞቼ ጋር መነጋገር እችላለሁ				

ክፍል 7: ራስን ከጡረታ ጋር ማስማማት ስለመቻል
(Retirement Adjustment)

መመሪያ: ራስዎን ከድህረ ጡረታ ወቅት ምን ያህል አስማምተው መኖር መቻልዎን በያንዳንዱ ነጥብ አኳያ የ (✓) ምልክት በማድረግ ስምምነትዎን ይግለጹ፡፡ በቀረቡልዎ ሃሳቦች መስማማት አለመስማማትዎን የሚገልጹበት ደረጃ ከ 1 (በፍጹም አልስማማም) እስከ 4 (በጣም እስማማለሁ) ይደርሳል፡፡

1. በጣም አልስማማም
2. አልስማማም
3. እስማማለሁ
4. በጣም እስማማለሁ

ተ.ቁ.	የመለኪያ ነጥቦች	1	2	3	4
1	በጡረታ ምክንያት ከሚከሰቱ አዳዲስ ሁነቶች/ለውጦች ጋር ራሴን በሚገባ አስተካክያለሁ				
2	ጡረተኛ መሆኔን ወድጄዋለሁ				
3	ምንም ጊዜ የለኝም				
4	ገንዘብን/ፋይናንስን በሚመለከት አሁን ያለሁበት ሁኔታ ያሳስበኛል				
5	በሥራ ላይ በነበርኩበት ጊዜ የነበረ መነቃቃት አሁን የለም				
6	ቀደም ብዬ ለጡረታዬ ማቀድ ብጀምር በወደድኩ ነበር				
7	መደበኛ ሥራዬ ይሰጠኝ የነበረው ራስን በሥርዓት መምራት አሁን የለም				
8	ጡረተኛ በመሆኔ ምክንያት ሰዎች እምብዛም አያከብሩኝም				
9	ከገቢዬ ማሽቆልቆል ጋር ራሴን ማስተካከል ነበረብኝ				
10	ጡረታ ከወጣሁ በኋላ የየትኛውም ድርጊት ተካፋይ ወይም ተሳታፊ መሆን አልቻልኩም				
11	ጡረታ መውጣትን እንደጠበቅሁት ሆኖ አላገኘሁትም				
12	ጡረታ መውጣት ከጠበቅሁት በላይ ሆኖልኛል				
13	ከትዳር ጓደኛዬ ጋር አብረን በመሆን ብዙ ጊዜ ማሳለፍ መቻሌ አስደስቶኛል (በትዳር ላይ ያሉ ከሆነ)				

Appendix D

የከፊል-ዝግ ቃለ-መጠይቅ መነሻ ጥያቄዎች
(Semi-structured Interview Guide)

አዲስ አበባ ዩኒቨርሲቲ

ሥነ ትምህርትና ባህርይ ጥናት ኮሌጅ

የሳይኮሎጂ ትምህርት ቤት

ይህን ቃለ-መጠይቅ ለማድረግ ጊዜዎን ስለሰጡኝ ላመሰግንዎት እወዳለሁ፡፡ ስሜ ጌትነት አሸናፊ ነው፡፡ በአዲስ አበባ ዩኒቨርሲቲ የሳይኮሎጂ የዶክትሬት ዲግሪ ተማሪ ነኝ፡፡ ቃለ መጠይቅ ላደርግልዎት የፈለግሁት ጡረታ በወጡበት ወቅት ስለነበረው ሁኔታ፣ ስላጋጠሙዎት ፈተናዎችና ከጡረታ በኋላ ስላሉበት ሁኔታ ጠለቅ ያለ መረጃ ለማግኘት ነው፡፡ ይህ ቃለ መጠይቅ ለማዘጋጀው የመመረቂያ ጽሑፍ አንዱ የመረጃ አካል ነው፡፡

ቃለ-መጠይቁ የሚወስደው ጊዜ ከአንድ ሰዓት ያነሰ ነው፡፡ ከእርስዎ የማገኘው ሃሳብ አንድም እንዳያመልጠኝ ስለማልፈልግ ሙሉውን ቃለ-ምልልስ በድምጽ መቅጃ መሳሪያ መቅዳት ይኖርብኛል፡፡ ለዚሁም ፈቃድዎ እንዲሆን እጠይቅዎታለሁ፡፡ የቃለ-መጠይቁ ሙሉ መረጃ በሚስጥር የሚያዝ ሲሆን የእርስዎ ማንነትም ፍጹም ሊታወቅ የማይችል መሆኑን አረጋግጥሎታለሁ፡፡ ይኸውም የሰጡኝ መረጃ በማንኛውም ሁኔታ ለሌላ ሦስተኛ ወገን ተላልፎ አይሰጥም፡፡ የጥናቱ ሪፖርት ሲቀርብም እርስዎ በቃለ-መጠይቁ መሳተፍዎን የሚገልጽ ነገር አይካተትም፡፡ ልብ ይበሉ፤ መናገር በማይፈልጉት ጉዳይ ላይ ምንም ዓይነት ሃሳብ አለመስጠት ይችላሉ፡፡ያልተመቸዎት ሁኔታ ካለም በማንኛውም ጊዜ ቃለ-መጠይቁን ማቋረጥ ይችላሉ፡፡

ፈቃደኛነትዎን በፊርማዎ ያረጋግጡ

ፊርማ ______________________ *ቀን* _______________________

ኮድ ________________

ቃለ መጠይቅ የተደረገበት ቀን ________________________

ቃለ መጠይቁ የወሰደው ሰዓት _________________________

የተሳታፊ ዕድሜ ______________

ፆታ ወንድ ☐ ሴት ☐

ጡረታ የወጡበት ዓመት _______________

1. እንደ እርስዎ ላሉ አረጋዊ ጡረታ ማለት ምን ማለት ነው (ምን ትርጉም ይሰጣል)?
2. የጡረታ ሕይወት እንደጠበቁት ሆኖ አግኝተውታል?
3. በጡረታ ሕይወትዎ ደስተኛ ነዎት? በቃላት እንዴት ይገልጹታል? ለዚህስ ምክንያት ነው የሚሉት ምንድን ነው?
4. ጡረታ ከወጡ በኋላ በማህበራዊ ህይወትዎ የመጣ መልካምም ሆነ መጥፎ ሁኔታ አለ (ለምሳሌ፣ ከቤተሰብዎና ወዳጆችዎ ጋር ያለዎትን ግንኙነት እንዲሁም ሌሎች ማህበራዊ ተሳትፎዎችዎን በተመለከተ)?
5. ጡረታ በሚወጡበት ወቅት ያጋጠመዎት ችግር አለ? አለ ካሉስ ችግሩ ምን ነበር? እንዴትስ ተወጡት?
6. ጡረታ በመውጣትዎ ምክንያት አጋጠመኝ ብለው የሚያስቡት ችግር አለ? አለ ካሉ ቢያብራሩ?
7. በአሁኑ ሰዓት ትርፍ ጊዜዎትን በምን ያሳልፋሉ? ማንኛውም ማህበራዊም ሆነ የግል ሥራ ሊሆን ይችላል፡፡
8. ጡረታ የወጡበት ወቅት በጡረታ መሰናበት ባለብኝ ጊዜ ነው ብለው ያምናሉ? ካልሆነስ መሆን የነበረበት መቼ ነበር ብለው ያስባሉ? ለምን?
9. እንደ እርስዎ ያሉ አረጋውያን ለሀገራቸው ዕድገት ምን አስተዋጽዖ ያደርጋሉ ብለው ያስባሉ?
10. እንደ እርስዎ በጡረታ የተሰናበቱ አረጋውያን ለሀገራቸው ዕድገት ድርሻቸውን እንዲወጡና ኑሯቸው የተሻሻለ እንዲሆን በሀገር ደረጃ ምን መደረግ አለበት ብለው ያስባሉ?

11. በአሁኑ ሰዓት በሥራ ላይ ያለውን የጡረታ አሠራር እንዴት ይገመግሙታል?

12. አረጋውያንን ስለሚመለከት የማህበራዊ ፖሊሲ፣ በተለይ ደግሞ በጡረታ ሥርዓቱ ላይ መሻሻል የሚገባው ክፍተት አለ ብለው ካመኑ ቢነግሩኝ? ችግሩን ለመቅረፍ ምን መደረግ አለበት ብለው ያስባሉ?

13. ያልተነሱ ጉዳዮች አሉ ብለዉ የሚያስቡ ከሆነ ማንሳት ይችላሉ፡፡

Appendix E

Tables of Factor Analysis

Table E.1: Rotated Component Matrix of the Preretirement Planning and Preparation Scale

Items	Components			Commonalities
	1	2	3	
4	**.722**			.523
9	**-.585**		.333	.481
8	**.491**			.294
13	**.425**		-.310	.298
7	**.718**			.516
5	**.687**			.488
12	**.500**	.384		.406
11	**.686**	.324		.591
6	**.557**			.315
19		**.690**		.518
21	.345	**.705**		.649
15	.425	**.515**		.446
17		**.514**	.456	.496
20	.451	**.513**		.532
22	.399	**.493**		.407
14		**.738**		.609
16		**.538**	-.335	.437
18	.416	**.468**		.392
1			**.704**	.504
2			**.681**	.496
3			**.342**	.207
10				.087

Note. Items with factor loadings in boldface are retained on the corresponding component
Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .609
Bartlett's Test of Sphericity = .000

Table E.2: Rotated Component Matrix of the Retirement Adjustment Scale

Items	Component		Communalities
	1	2	
5	**.788**		.663
10	**.715**		.514
7	**.700**		.493
11	**.616**		.381
8	**.511**	.461	.474
13	**.400**		.163
4		**-.726**	.590
6	.380	**-.658**	.577
2	**.418**	.624	.564
1	**.431**	.604	.551
12		.570	.332
3	**.348**	.257	.112
9		**-.330**	.122

Note. Items with factor loadings in boldface are retained on the corresponding component

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy .680

Bartlett's Test of Sphericity .000

Table E.3: Rotated Component Loadings with Varimax Rotation of the Perceived Social Support Scale

items	Component		Communalities
	1	2	
1	**.949**		.904
2	**.917**		.841
5	**.896**		.817
3	**.878**		.771
4	**.802**		.644
8	**.768**		.648
11	**.712**		.508
10	**.512**		.269
7		**.878**	.771
6		**.867**	.796
9		**.861**	.750
12		**.797**	.656

Note. Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .706
Bartlett's Test of Sphericity = .000

Table E.4: Factor Loadings of the Personal Mastery Scale with Varimax Rotation of Single-Factor Structure

Items	Component 1	Communalities
MASTERY1	**.839**	.704
MASTERY5	**.827**	.684
MASTERY2	**.689**	.475
MASTERY4	**.662**	.438
MASTERY7	**.644**	.415
MASTERY3	**.637**	.406
MASTERY6	**.493**	.243

Note. Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .687
Bartlett's Test of Sphericity = .000

Appendix F

Tables of Reliability Analysis

Table F.1: Reliability Test Result of the Retirement Planning and Preparation Scale

Components/ subscales	**Items**	***M***	***SD***	**Item-total correlation**	**α if item deleted**	**α (of a sub-scale)**
Self-insurance	4	1.95	.949	.578	.530	.634
	5	2.43	.919	.339	.599	
	6	2.85	.934	.087	.663	
	7	1.63	.759	.307	.608	
	8	1.92	.996	.456	.565	
	9	2.60	.534	-.281	.693*	
	11	2.12	1.020	.444	.568	
	12	1.37	.700	.419	.586	
	13	1.42	.708	.394	.591	
Self-protection	14	2.33	1.410	.280	.701	.704
	15	2.34	1.301	.426	.669	
	16	2.21	1.193	.413	.673	
	17	2.49	1.304	.327	.689	
	18	4.01	1.276	.230	.707	
	19	2.47	1.193	.483	.659	
	20	2.43	1.164	.455	.665	
	21	2.63	1.361	.430	.668	
	22	1.44	.931	.411	.677	
Public-protection	1	3.01	1.554	.456	.718	.659
	2	1.51	.836	.625	.457	
	3	1.61	.960	.472	.578	

Note. Overall α = .812; *N* = 95.
*α=.69 when item 9 was deleted in the self-insurance dimension.

Table F.2: Reliability Test Result of the Retirement Adjustment Scale and Subscales

Components/ subscales	Items	*M*	*SD*	Item-total correlation	α if item deleted	α (of a sub-scale)
Psychosocial adjustment	1	2.47	.797	.486	.748	.771
	2	2.65	.835	.473	.749	
	3	1.84	1.075	.387	.759	
	5	2.72	1.226	.500	.742	
	7	2.57	1.243	.516	.739	
	8	2.62	1.141	.524	.738	
	10	2.64	1.061	.536	.737	
	11	2.78	.925	.430	.753	
	13	3.09	1.149	.281	.776	
Financial adjustment	4	2.94	1.050	.492	.309	.582
	6	2.57	1.078	.501	.291	
	9	2.76	.768	.213	.693	

Note. Overall α = .713, *N* = 95.

Table F.3: Reliability Test Result of the Perceived Social Support Scale and Subscales

Components/ subscales	Items	*M*	*SD*	Item-total correlation	α if item deleted	α (of a sub-scale)
Family support	1	3.23	1.046	.910	.876	.908
	2	3.49	.742	.855	.888	
	3	3.39	.854	.815	.888	
	4	3.26	.687	.726	.898	
	5	3.05	1.105	.856	.882	
	8	3.33	.764	.715	.897	
	10	2.35	1.335	.447	.934	
	11	3.14	.780	.594	.905	
Friend support	6	2.71	1.040	.776	.826	.877
	7	2.21	1.009	.757	.833	
	9	2.85	1.041	.739	.841	
	12	2.65	.931	.671	.866	

Note. Overall α = .857, N = 95.

Table F.4: Reliability Test Result of the Personal Mastery Scale

Items	*M*	*SD*	Item-total correlation	α if item deleted
1	3.13	1.160	.910	.748
2	3.55	.665	.855	.789
3	2.94	.987	.815	.794
4	3.15	1.130	.726	.799
5	3.08	1.078	.856	.750
6	3.13	.925	.715	.818
7	2.94	.885	.447	.789

Note. α = .81, *N* = 95.

Appendix G

List of Sampled Pay-centers with Number of Pensioners Selected

Paying organization/agent	Pay-centers selected	Location	Total number of pensioners	Number of pensioners selected
Addis Credit and Saving Institution	Wereda 8	Arada Sub-city (Behind Gibi Gebriel)	171	13
	Wereda 3	Bole Sub-city (Near Atlas Hotel)	391	31
Commercial Nominees	Addisu Gebeya Branch	Gullelle Sub-city	569	5
	Akaki Branch	Akaki Kality Sub-city	5,741	53
	Arada Branch	Arada Sub-city	482	5
	Beklobet Branch	Kirkos Sub-city	962	9
	Bole Branch	Bole Sub-city	1,097	10
	Kera Branch	Nifas Silk Lafto Sub-city	1,196	11
	Lideta Branch	Lideta Sub-city	3,813	36
	Megenegna Branch	Yeka Sub-city	908	8
Ethiopian Postal Service Enterprise	Arada Post Office	Arada Sub-city	1266	19
	Gerji Post Office	Bole Sub-city	962	14
	Adissu Gebeya	Gullelle Sub-city	1009	15
	Wereda 6	Arada Sub-city (Opposite Yekatit Hospital)	1854	28
	Wereda 8	Arada Sub-city (Behind Gibi Gebriel)	1032	16
	Kasanchis Total	Kirkos Sub-city	1766	26
	Addis Ababa Pensioners' Association	Yeka Sub-city (Opposite Central Shewa Hotel, 22 mazoria)	2632	39
	Saris	Nifas Silk Lafto Sub-city (opposite Red Cross)	1617	24
	Lideta	Lideta Sub-city (Opposite High Court)	962	14
	Wereda 17	Yeka Sub-city (Near Kotebe Metals Factory)	1478	22
Total	20			398