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Adaptation and Strategic Retirement of Secondary School Teachers

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Abstract

This study explains strategic retirement amongst Uganda's secondary school teachers using work adjustment and development theories. Data relating to psychological adaptation and socio cultural adaptation were attained using a cross-sectional quantitative approach. Primary data was collected using a self-administered questionnaire from 356 responses were received out of the 381 questionnaires that were distributed in 112 secondary schools in western and eastern Uganda. Data were analyzed using Statistical Program for Social Sciences (SPSS) and Analysis of Moment Structures (AMOS). The authors found that there a significant positive relationship between adaptation and strategic retirement amongst Uganda's secondary school teachers.

Keywords Adaptation · Strategic retirement · Secondary schools · Work adjustment · Uganda

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Introduction

Retirement is currently an issue of concern to individuals, organisations and policy makers (Herve et al., 2012). Many employees and employers do not have a clear way of adjusting towards successful retirement (Okidi, 2003). Globally, the number of people over the age of 60 is projected to reach 1 billion by 2020 and 2 billion by 2050, representing 22% of the world's population (Bloom et al., 2011). By 2050, the number of elderly citizens in Africa is expected to quadruple, covering more than 200 million people (Golaz, 2013), yet less attention is paid to the wellbeing of these people after leaving formal employment (Lim, 2003). They face a number of challenges like; lack of modern housing facilities, some can barely afford bills arising from rent, medication and food for themselves and their family members (World Bank, 2018).

In Uganda, almost 65% of the retirees are not prepared adequately to retire (Uganda Retirement Benefits Regulatory Authority Report, 2016). Approximately 15 million Ugandans that go to work every day do not save enough and do not own property to sustain them in their retirement, only 66,168 have pensions (Employment Benefits Baseline Survey Report, 2017). Relatedly, 600,000 pensioners are covered under the National Social Security Fund (Ministry of Public Service Report, 2016). At least 13 million people out of the total labour force have no social security needed for easy adaptation to retirement (UBOS, 2016). The entire change in lifestyle from formal employment to life without paid work is challenging (Ministry of Public Service Report to Parliament of Uganda, 2017). The employees exiting work face changes in their social and economic lifestyles which poses enormous encounters for which they have to devise adapting mechanism (Kanatta, 2010).

Some researchers have examined the variables of adaptation and strategic retirement (Fadila & Alam, 2016; Kabaasa, 2012; Sergio, 2009; Hendrik & Kene, 2010; Heather, 2010; Zappalà et al., 2008; Wendy et al., 2000; Cooke Nathalie, 2004; Beehr et al., 2000; Taylor & Shore, 1995). However, these studies have been conducted primarily in the USA, Europe and Asia and have paid less attention to the direct association between adaptation and strategic retirement. To date, scanty studies exist on the relationship between adaptation and strategic retirement in Sub Saharan Africa particularly in Uganda's teachers of secondary schools. These studies do not satisfactorily examine the relationship between adaptation using the dimensions of psychological adaptation and sociocultural adaptation to predict strategic retirement.

This study contributes to knowledge by using work adjustment theory (Rene et al., 1964) and development theory (Erikson, 1963, 1968). A multi theoretical approach is adopted to explain strategic retirement due to the inherent limitations in each theory (Neville, 2012). For example, the work adjustment theory is applicable to people experiencing adjustments in their careers specifically from formal occupation into local communities. On the other hand, development theory pays attention to the issues that arise when individuals stop working formally and begin staying in indigenous societies. The theory demonstrates the relevancy of the skills, knowledge and academic competences attained while in secondary schools to adjusting in life after formal career progress. Theoretically past studies have largely used Schlossberg's framework (1995) and Taylor and Ogilve's model (1994) to inform retirement. Again, the main theoretical perspectives to study retirement adjustment are role theory, continuity theory, and the life course perspective (Van Solinge, 2012). They seem to have paid

less the power of work adjustment theory and development theory combined together in explaining strategic retirement. In this research we establish the association between adaptation and strategic retirement of Ugandan secondary schools' teachers. The researchers have conceptualized adaptation in terms of psychological adaptation and socio-cultural adaptation as dimensions to predict strategic retirement for secondary school teachers in Uganda.

Theoretical Underpinning

Work Adjustment Theory

Retirement is an important developmental phase, indicating the onset of potentially significant shifts in health, finance and activity within the domains of home, community and work. The TWA does directly address the impact of continued successful life amongst retirees in an informal setting after leaving formal employment by teachers of secondary schools in Sub Saharan Africa. The theory of work adjustment posits that individuals and environments impose requirements on one another and that successful work relations are the result of adjustments intended to create a state of correspondence between individual and the environmental characteristics (Dawis & Lofquist, 1984). In its most simple form, the theory of Work Adjustment is a matching model, the individual has skills and abilities to bring to job and also has needs and values which must be met. Strategic retirement can be studied through the lens of the Minnesota Theory of Work Adjustment (Dawis, 2005; Dawis et al., 1964), which explains how individuals can adjust to the informal life after formal employment. The Theory of Work Adjustment views work as an interactive and reciprocal process between the individual and the work environment (Dawis & Lofquist, 1984). The TWA describes the ways that retirees and the new informal environment after leaving organized employment intersect. This theory emphasizes employers to support their employees to plan for strategic retirement. It influences policies and decisions towards strategic retirement through the core variable derived from WAT which is adjustment.

TWA has both structural and dynamic components, and is an ideal framework for research into adaptation and coping with or without work, home and local community during retirement. The structural component provides for snapshot assessments of individuals and environments (allowing for the charting of change in individuals and organizations over retirement). This theory accommodates both the institutional and personal perspective, highlighting the need to include successful happiness as an adjustment outcome after formal employment. This then allows us to understand more clearly the person and environment factors that contribute to good life in retirement. The theory assists in predicting the behaviors involved in managing the coping requirements of retirement and ageing, such as retirement finances, fitness and health-related activities and changed forms of social interaction. The theory illustrates that individuals who exit teaching while satisfied tend to remain with the same joy in older times during retirement. For example, the desire to continue working informally from the salaried work is in most cases driven by financial needs to cater for: food, rent, healthcare, transport, care for dependents, contribute to societal needs like parties and burial arrangements. The dynamic component addresses how individuals and

environments are triggered into initiating adjustment behaviors (actions aimed at changing the person and environment), the styles in which they do so, and how this feeds into outcomes such as healthy living in retirement.

TWA is deceptively simple, it can be applied to individual adjustment behaviors as well as those activities undertaken by organizations particularly human factors and personal growth to foster positive outcomes happy life after formal employment. As such it provides a framework that can be used by organizations and individuals to facilitate late career development and retirement transition, and implement the change process. It is also interesting to reflect on the similarities of the outcomes described in the theory like well-being. The depth of theory underlying TWA ensures that its application to late career orientation, all phases of retirement transition and ageing generally should help achieve the overarching aims of positive ageing.

Development Theory

It is a comprehensive psychoanalytic theory that identifies a series of eight stages, in which a healthy developing individual should pass through from infancy to late adulthood. All stages are present at birth but only begin to unfold according to both a natural scheme and one's ecological and cultural upbringing. In each stage, the person confronts and hopefully masters new challenges (Erikson, 1963, 1968). Each stage builds upon the successful completion of earlier stages. Erikson's stage theory characterizes an individual advancing through the eight life stages as a function of negotiating his or her biological forces and socio-cultural forces. Each stage is characterized by a psychosocial crisis of these two conflicting forces (Erikson & Coles, 2000). This theory rests on the assumption that development is a continuous process involving distinct stages which are characterized by qualitative differences in behavior. Related to teachers in secondary schools in Uganda, they are continuously trained and developed which lead to their career advancement and growth. Again, when teachers stop working formally, they use the skills attained while in schools to adjust in local communities without conflicting with the native people.

Literature Review and Hypotheses Development

Strategic Retirement

Retirement is a lengthy and complex process, a specific form of psycho-social transition regulated by a set of social norms and economic constraints, but also laden with symbolic meanings for the individual, the organization, and society (Fraccaroli & Sarchielli, 2002). An elderly worker begins to develop expectations, intentions and plans concerning retirement well before the actual moment of labor-market exit. Ekerdt et al. (1996) identifies a phase of remote anticipation at the age of 50 to 55, when people begin to organize their work and lives with a view to future retirement. According to Kosloski et al. (2001) the planning of retirement is not a unitary concept, but can rather be described as a set of cognitions and behaviors that relate to different dimensions. A first level, the planning of retirement, can be represented as an intention regarding the form that it will take. Retirement has been considered a complex and long

lasting psychosocial process (Ekeradt, 1998; Talaga & Beehr, 1989). Here is agreement in the literature that long before actual work retirement, when approaching their 50s, employees start to develop representations of their future experiences as retirees and start to consider when to retire and in which activities to engage in after retirement. Such representations and planning are influenced by many factors concerning, among others, labor market opportunities, social security rules and also individual and social variables (Beehr, 1986; Feldman, 1994). A longitudinal investigation in the USA found that individual attributes as well as job-related psychological variables are important antecedents of engaging in post-retirement activities (Wang et al., 2008).

Researchers conceptualize retirement like a process rather than a single event (Topa & Alcover, 2015; Beer & Boowling, 2013), a complex process that can evolve over time and can even take a variable period of years to be concluded (Schultz & Wang, 2011) during which people must make a number of decisions about their participation in the labor force (Dingemans & Henkens, 2014). As such, instead of viewing retirement as a full career exit, it can be conceptualized as a late – career development stage that recognizes the continued potential for personal growth and redefinition of careers in people's retirement life (Wang & Shi, 2014). Some authors have suggested that it is more appropriate to conceptualize retirement as a process of adjustment (Wang et al., 2008). By adjustment, we refer to the process by which retirees adapt to the changes in their lives and reach a state of acceptable psychological well-being and comfort with their retirement life (Van Solinge & Henkens, 2005) when they managed potential significant shifts in health financed and activity within the dimensions of home, community and work (Hesketh et al., 2011). Wang et al., (2011) have argued that retirement adjustment is a process whose experience is contingent on the individual access to economic, psychological, social and interpersonal resources and potential changes in these resources during the retirement adaptation life.

Adaptation

Adaptation signifies an adjustment (Asa & Kjell, 2010), and as such it requires effort, resources and knowledge about what to do when you retire (Bullen, 2007). Adaptation to transition is a process through which an individual moves from being preoccupied with transition to integrating the transition into his or her life (Scholssberg, 1981). This has obvious implications for the individual e.g. adapting in a manner that produces psychological growth versus psychological deterioration. It equips the individual with new attitudes, expectations and behaviors that are more congruent with post-transition realities than with pre-transition realities but also for the organizational engaged in transition. It involves the extent to which member pre-occupation leads to destruction from performance or to which newly adapted attitudes, expectations and behaviors are more or less congruent with the transition's objectives (Kerstin & Gunn, 2008). Adaptation is broadly interpreted with definitions referring to change of use or extending useful life (Douglas, 2006; Bullen, 2007).

Ward et al. (1996) have proposed that adaptation may be meaningfully divided into two domains: psychological (emotional) and sociocultural (behavioral). The former refers to psychological well-being or satisfaction; the latter is related to the ability to to acquire culturally appropriate skills and to negotiate interactive aspects of the host environment. Accordingly, Ward (1996) has argued that psychological adjustment can best be understood in terms of a stress and coping framework while sociocultural adaptation is best explained within a social skills or culture learning paradigm.

Psychological adaptation is best understood from a stress and coping perspective. Naturally, everyone is subject to stressful events and circumstances; it is not unique to teachers retiring from Ugandan secondary schools. Sociocultural adaptation is best explained within a social skills or cultural learning paradigm. Several authors have identified different domains of sociocultural adaptation; for example, Black and Stephens (1989), who have researched intercultural adjustment in the management field, specify the following three domains: General adjustment (managing daily life), Interaction adjustment (relating effectively to host nationals) and Work adjustment (accomplishment of work-related objectives).

Adaptation and Strategic Retirement

Retirement is no longer an abrupt transition from a working to a non-working life (Kene & Leenders, 2010). As people participate in the labour market they tend to fail on how to adapt to retirement thus affecting organisations and employees thereafter (Kopidakis et al., 1997). Adaptation to transition is a process through which an individual moves from being preoccupied with transition to integrating the transition into his or her life (Lee, 2004). This implies that the individual adapting experiences either psychological growth or psychological deterioration. Donor aid agencies, policy makers and researchers wonder what can be done to equip the individual with new attitudes, expectations and behaviors that are needed to adapt to post-retirement realities than with pre- retirement realities (Kerstin & Gunn, 2008).

There is related research on patterns of psychological adaptation to spousal bereavement in old age (Spahni et al., 2014). These scholars argue that successful adaptation to spousal loss is primarily associated with high scores in neuroticism. These results shed light on the variability in psychological adaptation and underline the important role of intrapersonal resources facing spousal loss in old age. Hopkins et al. (2004) conducted a survey on a sample of 298 retirees to test the hypothesis suggested by the proposed model of retirement experience. The model proposes that the appraisal process is integral in determining how a retiree interprets impact of the event for self-identity and reflects self-realignment strategies in post-retirement consumption patterns. Findings show that appraisals directly impact retirees' adoption of a post-transition lifestyle posture, whether new start, continuation of life or disruption to life or beginning of old age.

Niessen et al. (2010) studied age and adaptation to changes in the work place using hierarchical linear modeling. Their study revealed that age was not related to fit and performance before but was negatively related to fit and performance after organizational change. Adaptation to changes in the work place goes beyond merely learning new knowledge and skills. It also requires the unlearning of old work procedures, the accomplishment of tasks and duties in light of the changes and the reassessment of fit perception (Caldwell et al., 2004). Retirement may be seen as a developmental task that can be approached either in terms of the factors that may affect the transition (such as gender, health, former profession) or in terms of the coping strategies that sustain how people face their new condition of being retired. Regardless of how it is viewed, retirement demands an adaptation to a new condition. According to Taylor and Oglivie (1994, 1981) pre- retirement planning appears to have the greatest influence in the quality of adaptation to retirement. This shows that there is an association between adaptation and strategic retirement though this link appears not to be clear in the field of strategic retirement.

Retirement-related factors are variables such as attitudes and the expected adaptation to retirement, the importance of, and expected engagement in, post-retirement activities, or concerns about retired daily life (e.g. Beehr et al., 2000; Gee & Baillie, 1999; Taylor & Shore, 1995). For instance, self-rated ability to adjust to retirement was related to earlier planned retirement age (Taylor & Shore, 1995). In a sample of employees aged 40 and above, attitudes to retirement were rather positive and this was especially true for older subjects aged 50 years old and above, who were also more likely to engage in discussions and financial planning about retirement (Lim, 2003). It was also observed that knowledge about pension benefits, pension funds, and laws on retirement is rather low among workers (Mitchell, 1988; Luchak & Gunderson, 2000), with the exception of those closer to retirement, fearing dismissal (for reasons of health, obsolete skills, and similar) (Luchak & Gunderson, 2000), with better education (Mitchell, 1988), or working in larger firms (Starr-McCluer & Sunden, 1999).

An individual's expectations regarding retirement are significant in predicting retirement choices (Adams & Beehr, 1998; Beehr et al., 2000; Fletcher & Hansson, 1991; Henkens, 1999; Henkens & Tazelaar, 1997a, b; Kim & Feldman, 2000; Schmidt & Lee, 2008; Taylor & Shore, 1995). Retirement expectations seem to play an important role in the timing of retirement: employees who expect retirement to be positive are more likely to be interested in earlier retirement (Gall & Evans, 2000). Individuals' expectations of retirement can vary considerably as people's reactions to a situation depend on their values and belief systems. Psychosocial variables relate to the meaning that work plays in an individual's life (for example, their commitment to the organisation, and to work itself) but also their attitudes and expectations of retirement. These variables have been consistently found to be significant in predicting retirement decision and retirement adjustment. Psychological resources such as a sense of control, copying and adaptation play a significant role in retirement expectations. Taylor and Shore (1995) suggest three factors associated with retirement expectations: perceived self-efficacy of adjustment to retirement, anticipated social interaction after retirement and attitudes towards leisure. Lim (2003) studied attitudes towards retirement and found respondents held rather ambivalent attitudes with regard to the prospect of retirement. That is, while they did not view retirement negatively, they were nevertheless anxious about certain aspects of retirement. We therefore hypothesize as thus:

H_1: There is a positive significant relationship between adaptation and strategic retirement
$H_{1(a)}$: There is a positive significant relationship between psychological adaptation and strategic retirement
$H_{1(b)}$: There is a positive significant relationship between socio-cultural adaptation and strategic retirement

Methodology

Research Design and Sampling

This study adopted a cross-sectional and quantitative approach. A self-administered questionnaire was completed by secondary school teachers. The population of the study was 58,100 teachers from 3070 secondary schools in Uganda (Uganda education

statistical abstract, 2018). The sample size was 381 teachers that was determined based on Krejicie and Morgan (1970). A secondary school teacher was both the unit of analysis and the unit of inquiry in this study. A response rate of 93.4% was attained having retrieved 356 responses from the 381 questionnaires that were distributed in 112 secondary schools. Data was collected in the period between April 2018 and June 2018.

Measurement of Variables

Adaptation The dimensions of this construct included psychological adaptation and sociocultural adaptation. The items to measure this construct were adapted from the works of Papanis & Panagiotis (2008). They were modified to suit the study context. Examples of the question items that were used included; I am missing my former colleagues at the school; I am excited about being in retirement.

Strategic Retirement It was conceptualized to include; knowledge, vision and financial sustainability. This was measured using items developed by Vivien (2002). Sample items included; it's too early for me to begin thinking about retirement and when I retire; I will engage in business. The items were modified and localized to suit this study.

For both constructs; adaptation (psychological and sociocultural adaptation) and strategic retirement, their questions were anchored on a 6-point likert scale, ranging from 1-Strongly Disagree to 6-Strongly Agree. This is consistent with Chomeya (2010) and Kagaari et al. (2010) who argue that respondents tend to tick or answer the not sure/ mid point which is avoided here with the six likert scale.

Data Entry, Editing and Reliability Analysis

Raw data from the field was captured into SPSS and checked for entry errors, out of range values, missing values, presence of outliers and normality. Outliers and missing values were not a threat to the data. The "missing values analysis" was used to statistically test whether missing values were random or non-random. Missing values were found to be at 0.4% which is within the rule of thumb of being less than 5%, hence were replaced using linear interpolation (Field, 2009; Little & Rubin, 2002). The data was tested for normality assumption and found to exhibit a normal distribution pattern. Additionally, tests included stem and leaf, the PP and QQ plots which confirmed normality of the data.

We tested the validity and reliability of the research instruments. The content validity index (CVI) for strategic retirement and adaptation were 0.84 and 0.81 respectively. These were in line with the recommended 0.70, hence appropriate for the study (Amin, 2005). Reliability of the research instrument was found to be 0.873 and 0.849 for adaptation (psychological adaptation and sociocultural adaptation) and strategic retirement respectively (Cronbach, 1987). These exceeded the minimum acceptance value of 0.70 as recommended by Nunnally (1978). This signified a high reliability of the instrument to be based on in the testing of our research hypotheses (Sarantakos, 2005).

Common Method Bias

Common method bias was considered in this study so as to avoid bias in validity of conclusions about the relationships between measures (Bagozzi, 1991). This was addressed by use of methodological separation of measurement variables and protecting respondents' anonymity (Podsakoff et al., 2003). Measures that were common in both the predictor and dependent variables were eliminated. Items to measure variables were simplified in order to reduce the biases in the instruments. This was done by keeping questions simple, specific, concise and avoiding double barrelled questions (Tourangeau et al., 2000).

Sample Characteristics

The characteristics of the respondents were presented as follows: 57.9% males and 42.17% females. Most of the respondents were born between 1981 and 2000 at 54.5%; 41.0% were born between 1965 and 1980, 3.9% born between 1946 and 1964 and the least respondents was 2001 to date constituting 0.6%. The majority 62.9% of the respondents had degrees, followed by diploma holders with 27.5%, masters' degree had 6.7% and the least respondents had certificates by 2.8%. Most of the respondents were married with 74.7%, followed by the singles with 21.6%, widow 1.7%, divorced 1.4 and the least category of respondents were widower with .3%. Most respondents were employed in secondary schools on permanent basis as evidenced at a 54.8% majority, 32.3% were on contract employment and 12.9% of the respondents were part time employees (Tables 1, 2 and 3).

Construct Validity and Reliability

To assess construct validity, exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were applied. This was necessary to help eliminate items whose significance was low so as to stay with more meaningful and interpretable factors. Besides, EFA also enabled to test for validity of items in the instrument. EFA was performed first prior to conducting CFA using items that had survived after EFA. EFA was performed by running principal component analysis as the extraction method using Varimax with Kaiser Normalization to explore factor structure of adaptation and strategic retirement. The values for average variance extracted (AVE) for the three constructs were higher than the suggested minimum estimate of 0.50 (Fornell & Larcker, 1981), demonstrating additional evidence for convergent validity. Reliability of the constructs was tested using Cronbach's α-coefficient. The two constructs showed a high reliability of $\alpha \geqslant 0.80$, indicating high internal consistency (Hair et al., 2010).

Next, CFA was conducted after performing EFA on our data using AMOS 20 to determine individual item reliability and determine internal consistency, content validity, convergent validity and discriminant validity. We used only those dimensions and respective items that were retained by EFA (using SPSS) for each variable (adaptation and strategic retirement) to carry out a CFA using Analysis of Moment Structures (AMOS). CFA threw out more items that had been retained by EFA for the model to fit (Hair et al., 2010, 2014). A confirmatory factor analysis using structural equation

Table 1 Exploratory Factor Analysis for Adaptation

	Psychological	Socio-cultural
ADPAD2	.799	
ADPAD3	.822	
ADPAD4	.817	
ADPAD5	.819	
ADSCA1		.779
ADSCA2		.835
ADSCA3		.577
ADSCA4		.794
ADSCA5		.869
Eigen Value	2.762	1.677
Variance%	55.235	16.769
Cumulative %	55.235	72.003
KMO Measure of Sampling Adequacy.	.788	
Bartlett's Test of Sphericity		
Approx. Chi-Square	1339.222	
Df	45.000	
Sig.	.000	

ADPAD-Psychological adaptation.

ADSCA-Socio-cultural adaptation.

modeling (SEM) allowed us to determine whether the shared variance-covariance of these variables define our latent construct and provided a more precise way to account for the error variances associated with our variables, which if untested could lead to biased parameter estimates (Schumacker & Lomax, 2010). CFA was carried out following guidelines by Anderson and Gerbing (1998) to construct the CFA and SEM models (Figs. 1 and 2).

Adaptation

In regard to adaptation, out of the 4 items from EFA, psychological adaptation retained all the 4 items after CFA while all the 5 items from EFA for socio cultural adaptation were all retained after conducting CFA. The results provided a good model fit suggesting a good representation of adaptation items retained in the CFA measurement model (Fig. 3).

Strategic Retirement

For the construct of strategic retirement; 3 out of 4 items for knowledge were retained and financial sustainability retained 4 items from 5 items while vision was completely thrown out after subjecting the remaining items to CFA. The measurement model yielded acceptable fit indices (Hu & Bentler, 2009) as seen below.

Table 2 EFA for Strategic retirement

	Knowledge	Vision	Financial sustainability
SRKTR3	.769		
SRKTR4	.761		
SRKTR5	.767		
SRKTR6	.627		
SRVSN1		.612	
SRVSN2		.791	
SRVSN3		.734	
SRVSN6		.676	
SRPRT2			.680
SRPRT3			.621
SRPRT4			.731
SRPRT5			.635
Eigen Value	6.336	2.957	1.882
Variance%	35.197	16.430	10.458
Cumulative %	35.197	51.627	62.085
KMO Measure of Sampling Adequacy.	.769		
Bartlett's Test of Sphericity			
Approx. Chi-Square	1934.196		
Df	153.000		
Sig.	.000		

Results

Discussions

This study intended to examine the relationship between adaptation (psychological adaptation and socio-cultural adaptation) and strategic retirement. The study finds adaptation conceptualized in terms of psychological adaptation and socio-cultural

Table 3 Hypothesis Testing on Relationship

	Unstand. Estimate	S.E.	*Stand*. Estimate	C.R.	Sig.	Significant
STRET ◄— ADPAD	.143	.053	.156	2.699	.007	***Yes***
STRET ◄— ADSCA	.098	.092	.073	1.057	.290	***No***

***** Results are significant at 0.001, ** results are significant at 0.01, * results are significant at 0.05**

The research results above show a significant positive relationship between psychological adaptation and strategic retirement of secondary school teachers in Uganda ($\beta = .143$, t-value = 2.699, $p < .05$). Furthermore, results confirm that there is a significant positive association between socio-cultural adaptation and strategic retirement of teachers in Ugandan secondary schools ($\beta = .098$, t-value = 1.057, $p < .05$). These findings are discussed below.

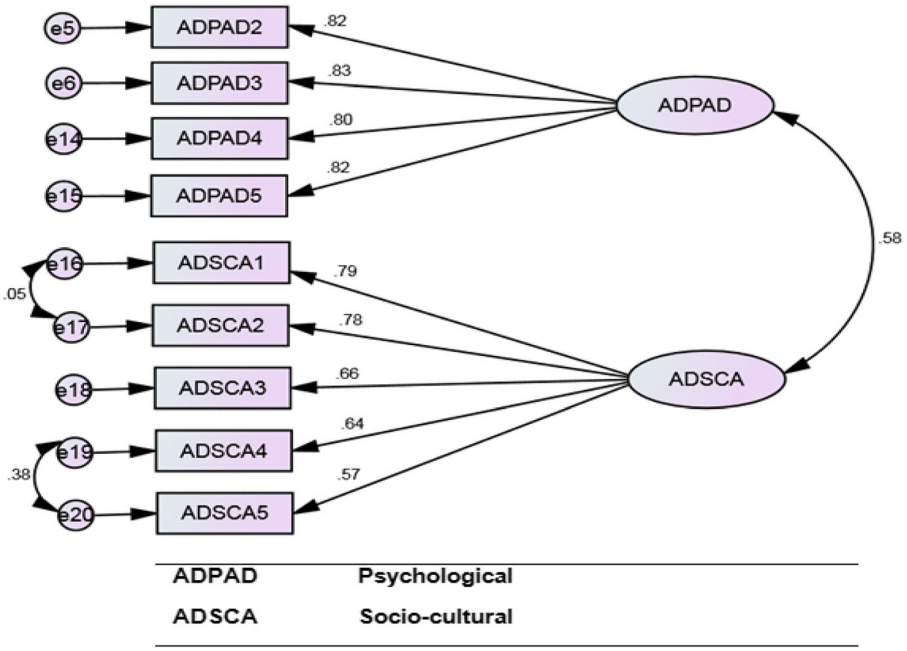

Fig. 1 CFA for Adaptation. Chi-square = 34.852; Degree of Freedom (DF) =18, Probability (P) = .010. Goodness of Fit Index (GFI) = .980, Tucker Lewis Index (TLI) = .977; Comparative Fit Index (CFI) = .980; Normed Fit Index (NFI) = .960; Relative Fit Index (RFI) = .953; CMIN/DF = 1.936; Root Mean Square Error of Approximation (RMSEA) = .046

adaptation as drivers of strategic retirement. The results show that people who interact and freely mix with local members of the community normally fit well in retirement after formal employment. This is supported by a myriad of empirical literature that highlights the value of adaptation in promoting strategic retirement (Zappalà et al., 2008 in Italy on how psychosocial influences retirement; Lien et al., 2015 established adaptive strategies for older adults going into retirement; Topa & Alcover, 2015 examined psychosocial factors for adjusting in retirement in Spain). These findings also correspond to the work adjustment theory which should be advanced as a model of promoting strategic retirement. Previous studies that have ignored adaptation in the explanation of strategic retirement have missed its explanatory power. The results of this study in form of psychological adaptation and socio-cultural adaptation influences strategic retirement as further discussed.

Hypothesis 1 (H_{1a}) started that there is a positive significant relationship between psychological adaptation and strategic retirement, which was tested and confirmed therefore supporting hypothesis $H_{1b.}$ The research results suggest that if individuals are confortable and happy in the new culture or place of stay after formal employment, this will enable them to retire well. In this regard, this study provides an indication that being excited about retirement in secondary schools of Uganda may influence teachers' getting set to adapt to retirement's ways of leaving thus leave comfortably in life after formal employment. These research findings are consistent with extant literature review that demonstrate and emphasize the relevancy of psychological adaptation in promoting strategic retirement (Zaniboni et al., 2010; Herve et al., 2012).

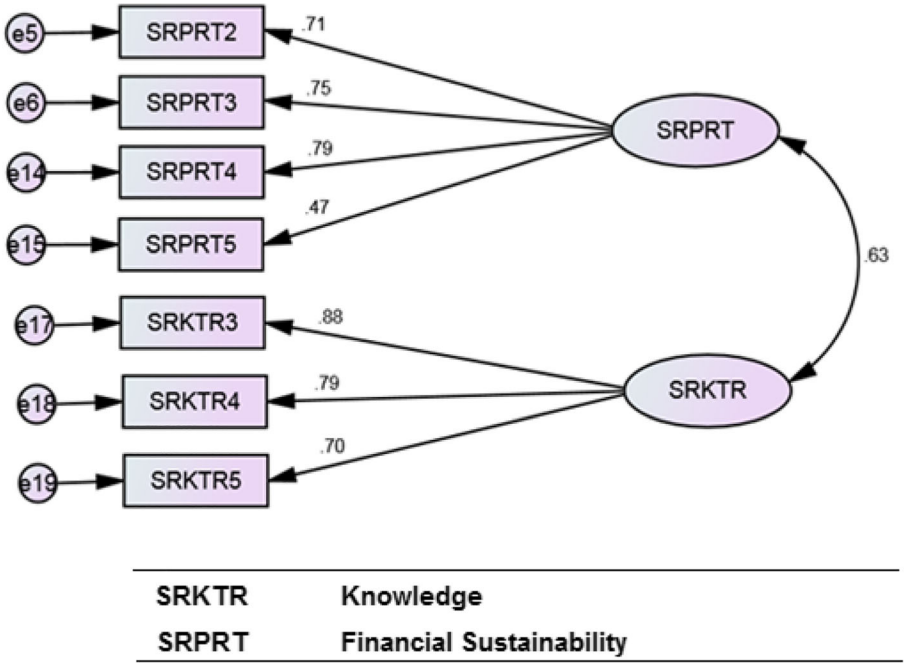

Fig. 2 CFA for strategic Retirement. Chi-square = 20.755; Degree of Freedom (DF) = 14, Probability (P) = .108.. Incremental Fit Index (IFI) = .989; Goodness of Fit Index (GFI) = .987, Tucker Lewis Index (TLI) = .983; Comparative Fit Index (CFI) = .989; Normed Fit Index (NFI) = .967; Relative Fit Index (RFI) = .950; CMIN/DF = 1.482; Root Mean Square Error of Approximation (RMSEA) = .033

Retirement continue to be viewed as the departure event in an individual's life course from a phase of the occupational life (Atchley, 2006). It remains one of the most important transition periods in personal and family representing a psychological challenge that needs adaptation (Lo & Brown, 1999). Rather than a mere withdraw from paid work, retirement in contemporary social context is a complex process inextricably

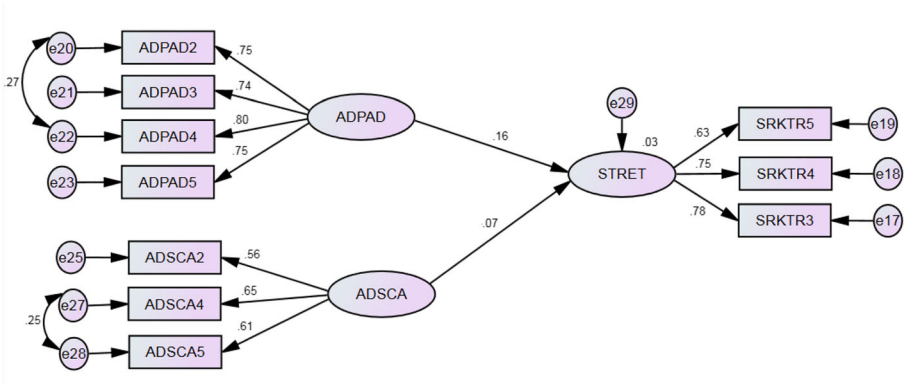

Fig. 3 Structural model for Strategic retirement. Chi-square = **43.501**; Degree of Freedom (DF) = **33**, Probability (P) = **.104.** Incremental Fit Index (IFI) = **.992**; Goodness of Fit Index (GFI) = **.982,** Tucker Lewis Index (TLI) = **.988**; Comparative Fit Index (CFI) = **.992**; Normed Fit Index (NFI) = **.966**; Relative Fit Index (RFI) = **.954**; CMIN/DF = **1.318**; Root Mean Square Error of Approximation (RMSEA) = **.027**

linked with social structures and individual life adjustments. Therefore, an individual's ability to adapt to life without formal employment requires that retiree to quickly adjust to that new life style of surviving informally. This concurs with Herve et al. (2012) who found a positive link between adaptation and retirement. Yet other studies have found that adaptation is seen as a common event with no notable effect on retirement (Stull, 1988).

Hypothesis 2 (H_b) started that there is a positive significant relationship between socio-cultural adaptation and strategic retirement. The findings upheld the hypothesis and confirm that socio-cultural adaptation lead to strategic retirement. This implies that if a retiree likes the life in the new community, he or she will make new friends, adjust and enjoy the day to day new life of retirement. The results are supported by Fadida & Alam (2016) who examined and confirmed planned adjustment ways among retirees' elderly people in Egypt. Relatedly, Searle and Warde (1990) argues that the more aspects of practical and behavioral culture possessed by an individual, this will easily allow an individual to effectively adjust to a new day today ways of retirement.

Our study is still consistent with studies from Western Europe (e.g. Fletcher & Hansson, 1991; Skarborn & Nicki, 2000) who established that individuals generally experience considerable anxiety when confronted with retirement and thus ought to be prepared for this adjustment in life. On the contrary, Asians are not anxious about retirement. Most of them that are employed formally are always saying that there is nothing worse that they can think of other than having to retire (Lim, 2003). It is plausible that they view leaving formal employment differently from our respondents who need to adjust to life after formal work. As Mehta (1999) noted, the majority of Asians are either self-employed or work on part time basis. Additionally, many of these individuals expect to continue working as long as their health permits. To these individuals, therefore, retirement as a complete termination of full-time work is immaterial. Consequently, they may not be exited over retiring since they would be working and thus need not worry about possible source of income or social support networks formed at the work place (Lim & Feldman, 2002).

Study Implications

The study is based on Work Adjustment Theory Review that provides the conceptualization of the construct of adaptation as a predictor of strategic retirement. The first notable theoretical implication is that this theory supports the strategic retirement debate. From the foregoing, we assert that in order to investigate strategic retirement, secondary school teachers should adjust in their spheres of psychological and socio cultural so as to fit in the new retirement life.

The quantitative approach was adopted, neglecting qualitative methodology. Views of respondents were neglected which would have informed us of the reasons why respondents held certain views about adaptation and strategic retirement. In addition, the study adopted a cross section approach. This implies that the views of individuals that change over time are not considered.

Conclusion

In conclusion, the present findings confirm the association between adaptation and strategic retirement using data from secondary schools in Uganda. The structural equation model reveals that adaptation directly influences strategic retirement in Uganda. This study however has a number of limitations as presented below;

Limitations and Areas for Future Studies

The study only focused on secondary schools. The researcher only cross examined teachers neglecting other public servants which is limited the study's scope. There are other areas/public institutions that could be investigated. Furthermore, the study employed the cross sectional approach. A longitudinal method should have been employed to study the trends for at least five years. The use of SEM entails some uncertainty particularly with cross-sectional data that are not collected under controlled conditions. The study dwelt on the quantitative approach, failing to tap salient issues from the respondents. Using methodological approaches (Kozlowski & Klein, 2000), particularly blending both qualitative and quantitative approaches for more enriching results is necessary.

Declarations

Ethical Approval None.

Informed Consent None.

Conflict of Interest None.

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