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Post-Retirement Adjustment of Secondary School Teachers: Lessons for Educational Policy in Nigeria

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Abstract

As a major life transition, retirement necessitates adjustment to economic, social, psychological, health and identity-related changes. This paper examines the challenges and experiences of post-retirement adjustment among secondary school teachers in Nigeria and identifies lessons for educational policy. Anchored on Human Capital Theory, the study adopts a conceptual approach supported by a review of relevant empirical literature. Evidence indicates that inadequate retirement planning, weak pension administration and limited institutional support contribute to financial insecurity, poor psychological well-being, social isolation as well as deteriorating quality of life among retirees. It further highlights that entrepreneurship skills development, structured pre-retirement education and sustained post-retirement engagement enhance economic self-reliance, social participation and overall well-being. The paper concludes that educational policies should integrate retirement planning and entrepreneurship education into teacher development while strengthening pension administration, healthcare support and post-retirement engagement to promote successful retirement adjustment among secondary school teachers in Nigeria.

Background to the Study

Retirement characterises a major life transition that requires adjustment to new social, psychological and economic realities. However, due to limited financial preparedness, declining health and loss of professional identity, this transition is often marked by uncertainty for secondary school teachers in Nigeria. Many teachers experience post-retirement adjustment difficulties that affect their well-being and continued societal engagement despite their contributions to national development. Persistent problems within Nigeria's pension system, such as delayed gratuity and pension payments, inadequate benefits and administrative inefficiencies, undermine retirees' financial security and deteriorate these challenges.

Post-retirement adjustment is a multidimensional process involving economic stability, psychological well-being, physical health and social integration (Kim & Moen, 2020). Evidence suggests that retirees who engage in productive activities, especially entrepreneurship, adjust better economically and psychologically than those who remain inactive (Fasanmi, 2024). That is to say, financial independence, social relevance and continuity of identity beyond formal employment support such engagement. However, due to limited exposure during active service, many teachers lack effective entrepreneurial engagement at retirement that depends on relevant skills. Pre-retirement programmes in Nigeria are largely implemented, prioritizing pedagogical competence over life-after-service and without the inclusion of entrepreneurship skills development. This gap underscores the need for policy-driven and integration of entrepreneurship skills into teacher development frameworks. Against this backdrop, this study examines post-retirement adjustment of secondary school teachers in Nigeria, drawing lessons for educational policy, aimed at sustaining and improving retirees' quality of life as well as their contributions to national development.

Concept of Post-Retirement Adjustment

The process through which individuals adapt to the economic, social, psychological and physical changes that follow withdrawal from paid employment refers to post-retirement adjustment. Retirement is not a single event but a transition that requires adjustment to changes in income, social status, daily routines and personal identity (Wang & Shi, 2019). In other words, financial security, social interaction and sense of purpose if not effectively managed may be affected by loss of regular income and work roles. Psychological adaptation, particularly the redefinition of self-identity beyond occupational roles are also components of post retirement adjustment. Therefore, economic self-reliance, psychological stability, active social participation and sustained well-being can be reflected on effective post-retirement adjustment. In contrast, financial difficulties, emotional distress and social isolation are as a result of poor adjustment, which requires highlighting the need for adequate preparation and supportive interventions during the transition to retirement.

Concept of Secondary School Teachers

Secondary school teachers are trained educational experts responsible for teaching primary school students, typically aged 11–17 years and preparing them either for tertiary education or entry into the productive population. Sciences, languages, social studies, arts and vocational are subject-specific instructions across disciplines delivered by these teachers, which play a significant role in students' intellectual, social and civic development. These teachers usually possess at least a bachelor's degree and relevant teaching certification, with continuous professional development essential to maintain effectiveness in pedagogy and assessment (Organisation for Economic Co-operation and Development [OECD], 2021). Yet, secondary school teachers often face challenges, such as: large class sizes, diverse learner needs, curriculum changes and administrative pressures, which can affect job satisfaction, performance and well-being, sometimes resulting in burnout and early retirement (Ingersoll, 2019). In other words, persistent occupational bulks among teachers may hasten fatigue and deteriorate their long-term commitment and readiness for a constant retirement change as indicated by the absence of institutional support and workload management.

Economic Adjustment of Secondary School Teachers in Nigeria

The ability of retirees to manage changes in income and financial responsibilities after leaving paid employment is known as economic adjustment. This ability has become a major challenge due to sharp income reduction and weak social security support for secondary school teachers in Nigeria. Retirement often disrupts financial stability, exposing teachers to economic vulnerability, especially through delayed pension and gratuity payments and inadequate benefits that fail to match rising living costs (Adeyemo & Olatomide, 2021). Simply put, many teachers retire with limited savings and few alternative income sources, poor financial preparedness and these issues further worsen the situation. Consequently, particularly in urban areas with high living costs, retirees struggle to meet essential needs such as healthcare, housing and family obligations. Many retired teachers engage in small-scale entrepreneurship, farming, trading and consultancy in order to cope. Evidence suggests that those with prior entrepreneurship skills and income-generating experience adjust better economically than those who depend solely on pensions (Kim & Moen, 2020). However, teachers' success to these ventures is being limited by the absence of formal entrepreneurship training in their development programmes. In some cases, retiree's recourse to low-paying and physically demanding jobs unsuitable for their age, further undermining their health and quality of life (Ugwu & Ohuakanwa, 2024).

Psychological Adjustment of Secondary School Teachers in Nigeria

The ability of retirees to maintain emotional stability, positive self-concept and mental well-being during retirement is known as psychological adjustment. Retirement often poses psychological challenges for secondary school teachers in Nigeria, due to the fat that teaching is closely linked to identity and social status. Many retired teachers experience feelings of loss, reduced self-esteem and anxiety, particularly when they are poorly prepared for retirement (Adeyemo & Olatomide, 2021).

Loneliness and emotional distress, especially among teachers with weak support networks are as a result of reduced social interaction after retirement. Retirees who remain socially active, however, tend to adjust better psychologically (Fasanmi, 2024). Age-related health challenges and limited healthcare access also heighten emotional vulnerability (Adegbesan & Adetayo, 2019). The lack of structured pre-retirement counselling and psychological support in Nigeria, limits widespread psychological well-being among retired teachers (Wang & Shi, 2019). It appears that teachers without structured pre-retirement counselling are less prepared to benefit psychologically from post-retirement activities like entrepreneurship and mentoring.

Social Adjustment of Secondary School Teachers in Nigeria

The ability to maintain meaningful relationships and active participation in community life after retirement is referred to as social adjustment. This adjustment is crucial for secondary school teachers in Nigeria because retirement often leads to loss of regular interaction with colleagues, students and the school community, increasing the risk of social isolation (Wang & Shi, 2019). Many retired teachers experience reduced social engagement and loneliness following withdrawal from the structured school environment (Adeyemo & Olatomide, 2021). As many teachers struggle to establish new social roles and networks outside the school setting, loss of professional identity further complicates social adjustment. This often results in lowered self-esteem and social withdrawal, particularly among retirees who are not involved in community and religious groups (Ogunode & Musa, 2019; Adegbesan & Adetayo, 2019). However, the absence of structured social support programmes for retirees in Nigeria limits widespread positive social adjustment, highlighting the need for organized community-based and peer-support initiatives (Yusuf & Alabi, 2022). This suggests that many retirees may remain vulnerable to isolation without deliberate institutional frameworks to provide continuous social engagement and support, thereby underscoring the urgent need for policy-driven and community-based interventions to strengthen social integration and well-being.

Identity Adjustment of Secondary School Teachers in Nigeria

The process through which retirees redefine their self-concept and sense of purpose after leaving formal employment is known as identity adjustment. This adjustment for secondary school teachers in Nigeria is often challenging because teaching is closely tied to status, social recognition and personal fulfilment. Retirement requires teachers to reconstruct their identity in ways that sustain self-worth and life satisfaction (Wang & Shi, 2019). Nevertheless, due to the abrupt disengagement from long-established professional roles and routines, many retired teachers experience identity loss. Questions about relevance and societal contribution often emerge, leading to reduced self-esteem and emotional discomfort, especially among those whose self-worth strongly linked to teaching (Adeyemo & Olatomide, 2021; Ogunode & Musa, 2019).

Cultural expectations also influence identity adjustment, as retirees are often expected to assume traditional family or community roles that may not align with their professional identity and personal interests (Kim & Moen, 2020). However, many retired teachers achieve positive identity adjustment by engaging in entrepreneurship, advisory roles, religious leadership and community development activities, particularly when they develop diverse skills and interests before retirement (Yusuf & Alabi, 2022). That is to say, to redefine their identity and maintain a sense of purpose as well as social relevance after leaving active service, early diversification of skills and interests is crucial in enabling retired teachers.

Lifestyle/Routine Adjustment of Secondary School Teachers in Nigeria

The process by which retirees reorganize their daily activities after leaving formal employment is referred to as lifestyle/routine adjustment. The shift from a highly structured work schedule to an unstructured retirement life can be challenging for secondary school teachers in Nigeria, as retirement disrupts long-established routines and requires the creation of new patterns that sustain purpose and well-being (Wang & Shi, 2019). Specifically, due to the sudden absence of work-related duties, many retired teachers experience boredom and a sense of purposelessness. Difficulties in structuring daily activities often result in idleness, irregular sleep patterns, reduced physical activity and emotional discomfort, especially among those who retired without adequate preparation and alternative interests (Adeyemo & Olatomide, 2021; Adegbesan & Adetayo, 2019). This implies that lack of alternative engagements and inadequate pre-retirement planning could disrupt retirees' daily routines, leading to diminished emotional well-being and unhealthy lifestyles.

Despite these challenges, some retirees adjust successfully by engaging in entrepreneurship, volunteer work, religious activities, family and community responsibilities that provide structure and enhance well-being (Fasanmi, 2024). However, the lack of institutional support programmes for retirees in Nigeria limits widespread positive lifestyle adjustment, highlighting the need for policies and community initiatives that promote active and meaningful retirement (Yusuf & Alabi, 2022). This underscores the necessity for community-based support, coordinated policy framework and systems to facilitate healthier, more structured and fulfilling lifestyles among retirees.

Physical/Health Adjustment of Secondary School Teachers in Nigeria

The process by which retirees adapt to age-related changes in health and physical functioning after leaving active employment is regarded as physical/health adjustment. This adjustment is crucial for secondary school teachers in Nigeria because it affects daily functioning, independence and overall quality of life. Retirement often coincides with increased prevalence of chronic conditions, such as: hypertension, diabetes, joint pain and reduced mobility, which require ongoing management (Adegbesan & Adetayo, 2019). Many retired teachers experience declining physical health due to reduced activity level after leaving the structured routines of school work, increasing their risk of obesity, cardiovascular diseases and musculoskeletal problems (Ogundipe & Bello, 2020). These challenges are compounded by limited access to quality healthcare, high out-of-pocket medical costs, inadequate health insurance and financial insecurity arising from delayed and insufficient pension payments (Olatunde & Adeyemi, 2019; Yusuf & Alabi, 2022).

This suggests that retired teachers may face compounded health risks that significantly undermine their overall well-being and quality of life in retirement without adequate accessible healthcare support's policy. Physical adjustment is also closely linked to mental health, as inactive lifestyles and social isolation can lead to stress, sleep problems and depressive symptoms that further worsen physical well-being (Adeyemo & Olatomide, 2021). Despite these constraints, some retirees achieve better physical adjustment through moderate exercise, regular medical check-ups, health education and participation in social and health-focused groups, which support healthier and more active retirement lives (Kim & Moen, 2020). Specifically, promoting integrated physical, mental health support systems as well as policies, alongside accessible age-friendly facilities, is essential for enabling retirees to maintain active, healthy and fulfilling lives.

Theoretical Framework

Human Capital Theory

Human capital theory (Becker, 1993) posits that individuals' knowledge, skills and experiences are valuable assets that enhance productivity and economic outcomes. The theory suggests that secondary school teachers who acquire entrepreneurship and other transferable skills during active service are better prepared to cope with retirement challenges as viewed from the context of post-retirement adjustment. Explicitly, entrepreneurship skills help retirees to reduce dependence on pensions and sustain financial independence by generating income. Continued use of acquired skills also strengthens sense of purpose, self-efficacy and identity, while promoting social engagement, structured daily routines and healthier lifestyles. Generally, smoother adjustment across economic, psychological, social, identity, lifestyle and health domains can be supported by greater investment in relevant skills before retirement, which can be strengthened by policy driven approach.

Review of Empirical Studies

The factors influencing post-retirement adjustment among teachers and other public sector workers have been extensively explored by empirical studies. Adeyemo and Olatomide (2021) conducted a study in Nigeria to examine the relationship between retirement preparedness and social adjustment among secondary school teachers. Using a descriptive survey design, they sampled 200 retired teachers in Lagos State and collected data via structured questionnaires. Their findings indicated that inadequate financial planning and limited engagement in social activities contributed to poor adjustment while teachers who were well-prepared for retirement reported higher levels of social adjustment. The authors recommended that schools and government agencies provide pre-retirement counselling, financial literacy programmes and opportunities for social engagement to enhance retirees' social adjustment. However, without addressing other aspects of post-retirement well-being and informing nationwide educational policy, the study is limited by its focus on social adjustment in one state.

Similarly, Fasanmi (2024) investigated the role of entrepreneurship engagement on post-retirement adjustment among public sector retirees in Nigeria. This study employed a mixed-method correlational survey design, involving 250 retirees across various public sector organizations. Data were collected through questionnaires and interviews, analysed using multiple regression and thematic analysis. The study revealed that retirees who engaged in entrepreneurial activities experienced self-esteem, a sense of purpose and improved financial independence, whereas those lacking entrepreneurial skills faced significant adjustment challenges. The study recommended that educational institutions and government should integrate entrepreneurship and skill-development programmes into pre-retirement planning. The study does not focus on secondary school teachers and the policy-driven management of such programmes in education but highlights entrepreneurship's benefits for retirees.

Ogunode and Musa (2019) focused on retirement stress and lifestyle adjustment among public servants in Plateau State, Nigeria. Using a descriptive survey design with 180 participants, data were gathered through structured questionnaires and analysed with mean, standard deviation and t-test. The study found that retirees often experienced disrupted daily routines, lack of purposeful engagement and boredom. The authors recommended community-based programmes and the implementation of pre-retirement orientation that encourage retirees to maintain active daily routines and hobbies. The study, which overlooks secondary school teachers and policy-focused strategies for holistic post-retirement support, examines retirement stress and lifestyle adjustment

In a broader international perspective, Kim and Moen (2020) conducted a longitudinal study in the United States to examine the effects of social engagement on retirees' well-being during the retirement transition. The study followed a panel of 1,200 retirees over five years, using self-report questionnaire to assess mental health, social engagement and life satisfaction. The results demonstrated that retirees who lack engagement in community and social activities experienced lower well-being, while active social participation significantly enhanced psychological and social adjustment. The study does not account for the specific challenges of Nigerian secondary school teachers and inform local policy but shows that social engagement benefits retirees.

Inferences/Gaps

Most existing literatures on post-retirement adjustment fail to translate these findings into explicit and actionable strategies for educational policymakers but emphasize the importance of pre-retirement planning, financial literacy, social engagement and entrepreneurial engagement, For instance, while Adeyemo and Olatomide (2021) and Ogunode and Musa (2019) stress the importance of financial preparedness and lifestyle adjustment, they stop short of recommending concrete interventions that could be integrated into teacher training, continuous professional development and pre-retirement programmes. Similarly, Fasanmi (2024) highlights the benefits of entrepreneurship engagement but does not provide structured guidelines on how educational authorities can systematically incorporate. Key factors for successful post-retirement adjustment, such as: financial literacy, planning, social engagement and entrepreneurship have been highlighted by existing studies but largely fail to provide clear and actionable strategies for policymakers. Simply put, educational institutions experience insufficient structured and evidence-based programmes to prepare teachers for retirement, leading to inconsistent and inadequate interventions. This gap necessitates the need for study that would translate these perceptions into policy-driven frameworks that would enable the integration of entrepreneurship skills and retirement preparation into teacher development systems to ensure better psychological, social and economic outcomes after retirement.

Overview of Educational Policy in Nigeria

Frameworks for the organization, administration and development of education at all levels are provided through the design of educational policy in Nigeria. To achieve national development through education, emphasizing teacher quality, professional development and welfare as central to educational effectiveness, the National Policy on Education outlines the goals, philosophy and operational strategies. As provisions are made for the recruitment, training, promotion and in-service professional development, teachers are recognized as critical agents in the implementation of educational policy. However, educational policies in Nigeria have largely focused on teachers' roles during active service, with minimal attention given to their transition into retirement and post-service life despite their recognition.

The key determinants of successful post-retirement adjustment, such as: financial literacy, pre-retirement planning, social engagement and entrepreneurship have been well established by empirical literature, yet unsatisfactorily translated into actionable educational policy. Specifically, Adeyemo and Olatomide (2021) found that teachers reported significantly higher economic security and lower post-retirement stress, particularly those who engaged in structured financial planning prior to retirement. Similarly, Ogunode and Musa (2019) demonstrated that social preparedness and early lifestyle adjustment are strong indicators of psychological wellbeing in retirement. Fasanmi (2024) further empirically supports that teachers who participated in entrepreneurial activities have high income stability, social inclusion and sense of purpose at retirement. Beyond Nigeria, study by Hutchinson (2024) shows that holistic and proactive retirement planning, predominantly lifestyle engagement alongside financial preparation significantly improves retirees' life satisfaction, wellbeing and adjustment outcomes.

Notwithstanding, this robust empirical base, most of these studies remain descriptive and correlational, offering limited guidance on how educational stakeholders can operationalize these insights. Consequently, teachers' retirement preparation programmes are often fragmented, ad hoc and entirely absent. This gap demonstrates the need for policy-oriented research that translates empirical findings into structured interventions, such as: integrating financial literacy, entrepreneurship education and retirement planning into teacher training and continuous professional development. The competencies required for teachers' economic self-reliance, psychological resilience and sustained social participation in retirement would be better equipped by such evidence-based frameworks.

Post-Retirement Adjustment of Secondary School Teachers: Lessons for Educational Policy in Nigeria

Post-retirement adjustment among secondary school teachers in Nigeria is a multidimensional process moulded by financial, psychological, social, health and identity-related factors as underscored by this study. The findings, which reveal that retirement remains a problematic transition for many teachers as a result of inadequate preparation, systemic inefficiencies and weak institutional support structures, show high level of consistency with prior research. As indicated by empirical evidence, inadequate retirement planning expressively destabilises retirees' well-being. Precisely, Wang and Shi (2019) highlight that financial readiness, social engagement and psychological resilience largely determine successful retirement adjustment. This challenge is exacerbated by inadequate retirement benefits and delayed pension payments, which contribute to psychological distress and economic insecurity among retired teachers in the Nigerian context (Adebayo & Akinwale, 2020; PenCom, 2021).

Poor retirement preparedness leads to social withdrawal and reduced participation in community life and this further substantiate findings of this study. Adeyemo and Olatomide (2021) opine that retirees lacking adequate planning often experience diminished social well-being and isolation. Also, emotional stress and reduced self-esteem are as a result of the disruption of structured daily routines and loss of professional identity (Ogunode & Musa 2019). Significantly, in facilitating post-retirement adjustment, this study examines the constructive role of entrepreneurship and improved financial stability and psychological well-being among retirees, which have been linked to their involvement in entrepreneurial activities. This brings into line with the findings of Fasanmi (2024), who reports that retirees are better positioned to achieve economic self-reliance and maintain a sense of purpose after retirement with the possession of entrepreneurial skills.

Human Capital Theory, which well explained these findings, postulates that investment in skills and competencies yields long-term benefits before and after retirement. Retirement readiness is strongly inclined by unceasing skill development and life-course planning (Adebayo & Akinwale, 2020). From this viewpoint, limited emphasis on transferable skills and the lack of structured pre-retirement training within Nigeria's educational system represent noticeable policy gaps. Furthermore, retirement outcomes are continually undermined by weak coordination between educational policy and pension administration. Studies show that fragmented pension systems and weak policy alignment contribute to delayed payments, financial instability and heightened vulnerability among retirees (PenCom, 2021). As a critical dimension of post-retirement adjustment, health-related challenges also arise. Without accessible and affordable healthcare, retirees face increased physical and psychological strain, which undermines overall well-being (Ogunode & Musa, 2019). That is to say, retirees' well-being, considering the prevalence of age-related circumstances, insufficient accessible and affordable healthcare services, is further complicated. Generally, this study advocates that effective retirement adjustment necessitates an all-inclusive and unified policy approach. Educational policies must be moved beyond narrow professional development goals to integrate entrepreneurship training, wide-ranging retirement education and post-retirement support systems. Through such modifications, teachers may be enabled to leverage their accumulated human capital productively, thereby improving mutually broader societal outcomes and individual well-being.

Conclusion

This paper examined post-retirement adjustment among secondary school teachers in Nigeria and drew lessons for educational policy. The review shows that successful retirement adjustment depends on adequate retirement preparation, entrepreneurship skills development, effective pension administration and institutional support. It also demonstrates that integrating retirement education and entrepreneurship into teacher development can enhance retirees' economic security, psychological well-being and social participation. The paper contributes to knowledge by providing a policy-oriented perspective that links human capital development with post-retirement adjustment. Its practical implication is the need for coordinated educational and pension policies that promote comprehensive retirement preparation and sustained post-retirement support. As a conceptual review, the study is limited by its reliance on secondary data. Future research should empirically examine the effectiveness of retirement preparation and entrepreneurship programmes among teachers in different educational contexts. Overall, retirement should be recognized as a productive life transition requiring evidence-based policies that enhance retirees' well-being and continued contribution to national development.

Recommendations

Based on the findings of this study, the following recommendations are proposed to enhance post-retirement adjustment of secondary school teachers in Nigeria by informing effective educational policy interventions:

1. Pre-retirement education within teachers' continuous professional development, covering financial planning, psychological adjustment, lifestyle management, identity reconstruction and health preparation by institutionalizing pre-retirement education should be mandatory.
2. By integrating entrepreneurship skills into teacher training, teacher education and in-service programmes should be revised to include entrepreneurship and other transferable skills to enhance post-retirement economic self-reliance.
3. To ensure timely pension payments and integrated retirement planning support by strengthening education pension policy alignment, there should be improve coordination between education authorities, pension administrators and teacher unions.
4. To sustain retirees' social participation and professional identity by promoting post retirement engagement of teachers, structured opportunities such as

mentorship, consultancy and part-time teaching should be created.

5. To support physical and psychological well-being in retirement by enhancing health and wellness support, access to affordable healthcare, preventive services and wellness programmes should be facilitated.
6. Key stakeholders in policy design and evaluation should be engaged and recognize retirement as a transition phase requiring sustained support rather than an endpoint by adopting an inclusive, evidence-based policy approach.

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