

Teaching retirees life adjustment pattern for lifelong educational service delivery in Rivers State, Nigeria

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ABSTRACT

Every year, several teachers retire from the education sector in Rivers State and these teaching retirees still have a lot they can contribute to the education system but can only deliver lifelong educational services when life after retirement is patterned to what is obtainable during active service. The study investigated teaching retirees' life adjustment pattern for lifelong educational service delivery in Rivers State. The study's design was descriptive survey and 18,073 retirees formed the population of the study out of which 391 retirees were sampled through multistage sampling. Data were collected using questionnaire which was face and content validated by experts in University of Port Harcourt with a Cronbach alpha determined reliability index of 0.94. Answers were provided to the research questions using mean score and SD while at 5% level of significance the hypotheses were tested using z-test statistics. The study revealed that retired teachers adjust economically using different patterns including engaging in paid employment. The retirees also adjusted socially through different patterns. Conclusively, the study identified that the retirees had economic and social adjustment patterns needed for providing lifelong educational services in Rivers State.

KEYWORDS

volunteer, education, classroom instruction, retirees, life adjustment, Rivers State

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INTRODUCTION

The teaching profession no doubt remains one of the noblest professions on the surface of the earth. This is because the history of teaching remains uncertain as educational scholars believe that teaching has been in existence as old as the existence of man. Similarly, educators continue to engage in teaching services even after retirement from official services and this makes teaching a lifelong profession. This means that retired teachers can continue to contribute to the society with the wealth of experience gathered during their years of active service. However, despite the increase in the retirement age of teachers in Nigeria to 65 years (Adefioye, 2021), the contributions of retired teachers to the education system remains underutilized as a result of their inability to adjust to real life situations after retirement. Supporting this perception, Undiyaundeye (2016:2) stated that “when they abruptly stop participating in their usually job or social activities after retirement and no longer feel the same duties they had taken on during their active employment in the workforce, retirees risk become socially isolated” and this has been the case with retired teachers which makes it difficult for them to contribute to a lifelong education system.

One of Nigeria’s 36 states is Rivers State and this State as an economically viable one has witnessed a huge influx of people from other States over the years. This influx of people has seen a rise in the number of schools being established as well as demand for education. However, despite the increase in demand for education, teachers have continued to retire especially from the different public secondary schools and there has been no plan to reinforce this gap. This has led to the decrease in the quantity and ‘quality’ of teaching force based on the years of experience. In this regard, the value of teaching retirees in the State have not been properly harnessed despite the fact that these individuals still have a lot to contribute to classroom instruction processes and the government and even some of the retired teachers have not realized this (Eseyin, Ineye-Briggs, & Okwu, 2020). The economic and social condition of these retirees have a strong implication on how well and ready they are to contribute to the education system as a lifelong service. Retirees can contribute to the education system either through direct teaching, provision of consultancy services or volunteering at different levels of education when the need arises but this is dependent on their current economic and social condition. This forms a gap that has not been properly covered in the education system in the State.

The extent to which retired teachers can contribute to the educational sector after retirement depends on how well they are able to adjust to life situations at retirement. There are several areas of life adjustment that teachers need to concentrate on to continue to make meaningful contribution to the educational sector. This includes economic adjustment as well as social adjustment which are the major determinants of the life and livelihood of retired teachers. Supporting this assertion, Ali (2014) noted that in achieving economic adjustment, while teachers continue to engage in income generating activities, there is also need to develop entrepreneurship opportunities for these retirees as well as introducing them to retirement thrift. Such economic platform will put these retired teachers in the right state to contribute educationally to their immediate environment.

Economic adjustment and sustenance is essential to the overall adjustment of any retiree in any organization. One of the outcomes that follow retirement is the stoppage of financial flows such as salary, allowances and other benefits that workers get during their period of active service. Bearing in mind that financial reward such as salary and wages are the main reasons



why people pick up employment in formal organization, retired like every other employee are caught in the web on how to survive when monthly financial inflows are no longer regular or equivalent to what is being received during active service.

Similarly, the economic benefits that sometimes accompany the job of a teacher in some places such as access to free accommodation, official car, sponsored vacation among others can cause economic shock for the retiring or retired teacher and how to bridge this economic gap is one of the major worry or concern of retired teachers. Despite the fact that retired teachers have access to their *irregular* pension benefits, inflationary effect as well as other challenges such as health crises and unforeseen exigencies make pension funds inadequate to take care of the need of these retired persons. It is on this note that sourcing for economic survival measures become a must if they must continue to stay alive and contribute to society.

In order to stay economically afloat, some retired teachers engage themselves with different activities that can be used to make ends meet. [Ewelum and Madu \(2016\)](#) noted that in some cases, some teachers pick up part time jobs while others start up a small personal business so as to be able to make a living. In a related manner, [Musila, Masinde, and Maithya \(2019\)](#) noted on their part that most retirees engaged in farming activities while a few others engaged in small scale business such as running a supermarket, rental services among others. Different retirees often engage in activities that they consider to be economically viable within their locality so that they can meet the basic needs of food, clothing and shelter and the ability to survive by any of these means is important to contribute to societal advancement through provision of educational services on a lifelong basis.

Social adjustment is also important for the teacher to feel a sense of belonging and contribute to societal development. Teaching is one of the most sociable profession on earth as it deals with interacting with people of different socio-economic and cultural orientation. Several teachers love the profession because it provides the opportunity to build social capital. Unfortunately, at retirement, the retired teacher who once shared a robust social relationship with other school personnel is now considered a challenge to the society and forced to walk in isolation. Retirement is stigmatized in many societies because it represents a stage of life when one is assumed to be indigent and suffer from declining health due to advancing age ([Osborne, 2012](#)) and retired teachers are not left out of this dilemma.

There are employees who have built a social network for themselves before retirement such as registering as member of professional, social and cultural associations while others have even taken up leadership roles which makes them resourceful to their communities even after retirement. In the event of retirement, such teacher who has been able to build a social network remains connected within the social structure created and can continue to contribute to the social system even when they are no longer actively in service. This enables the retired teacher to overcome the problems that can emanate from this social dis-attachment such as deteriorated health problems and isolation among others.

The passion for the teaching profession is one of the drivers that have forced some retired teachers to continue to collaborate with practicing teachers and this aside being a social coping strategy has also significantly contributed to better educational outcomes across all levels of education ([McCall, 2017](#)). The absence of retired peoples home in several developing nations further complicates the ability of retirees to adjust after years of active service ([Adeyemo & Olatomide, 2021](#)) and some of these retirees are forced to put up with family members, friends and other relatives so as to stay socially alive. This association also gives them the opportunity



to share from their wealth of experience within that cycle while also staying socially motivated. Unlike in developed countries where teachers who are retired continue to teach after retirement as a result of functional social security interventions (Podgursky & Ehlert, 2007), retired teachers in developing nations continue to teach so as to be able to meet their basic needs and this calls for intervention so that retired teachers can continue to make valuable educational contributions.

Retired teachers have a lot that can be contributed to the advancement of the society and their local environment. Berg and Conway (2020) gave the instance of retired teachers who mentor some beginning teachers were able to provide quick and dependable support and communication with teachers who are still serving and this contributes to improvement in educational outcomes. The wealth of experience possessed by teachers who are retired across different disciplines can be harnessed and used to solve different social problems if adequately harnessed and this contributes to societal development.

In a related dimension, Adetunde (2017) noted that the social adjustment of these employees must take into consideration their lifestyle, autonomy and access to gratuity and pension as this gives the teacher a sense of social well-being which makes service delivery at retirement easy. Opportunities must also be provided for social interaction, recreation, access to social amenities such as good accommodation and health care among others. The ability to quickly adjust in these areas makes the contribution of the retired teacher less stressful and more meaningful.

THE NIGERIAN EDUCATION DILEMMA

Despite the rich socio-economic endowment of Nigeria, the crises in the education system has been one of the major challenges bedeviling the nation. The various levels of education; primary, secondary and tertiary have been characterized by a myriad of challenges. According to UNICEF as cited in Sardauna (2022), there are already 18.5million out of school children at the basic education level with 10million of the number being girls. Okoye and Arimonu (2016:113) also noted concerning secondary education that “despite all the glaring contributions of technical and vocational education in our nation, Nigeria is yet to accord this type of education the attention it deserves”. This no doubt contributes to the shortage of technical skills across the different industries in the country while the graduates from the tertiary institution are considered unemployable (Babalobi, 2019). All of these challenges put the nation in a crisis situation with a dire need for educational reform.

One of the essential resources required to salvage the education system is the teaching force. Educational scholars including Onyebueke (2014) already asserted that there is no nation that can rise above the quality of its teaching force. Unfortunately, many qualified and experienced teachers have been forced to retire despite being active under an educational condition where the teacher-students’ ratio is still very high. It was not until 2022 that the President Muhammadu Buhari raised the retirement age of teachers to 65years (Elumoye, 2022) thereby providing an opportunity for teachers to stay longer in service. However, the inclusion of the services of retired teachers into the educational structure as part of the measures of dealing with the educational challenges confronting the nation is an issue that has not received necessary attention. Retired teachers with the mental, social and academic strength out to be engaged on a full time, part-time, or voluntary basis to continue to support the education system with their wealth of experience which has been allowed to stay fallow despite the huge challenges



contributing the nation. Therefore, more than ever before, measures of up-taking the wealth of experience of retired teachers is more important in Nigeria in the effort to salvage the nation from its educational woes.

EMPIRICAL REVIEWS

Hauff, Carlander, Garling, and Nicolini (2020) conducted a study on retirement financial behaviour by investigating the relevance of financial literacy. The survey utilized a 50-item questionnaire for data gathering. 551 Swedish citizens within the age range of 18 and 65 (males and females) were selected as sample. Data collected from the questionnaire were analysed using logistic IRT model and the result showed that financial behaviours such as planning, saving and investment management existed among the respondents and was of significant benefit to them. In a related dimension, Betiang, Aniah-Betieng, and Eni (2014) conducted a study in Nigeria's Obudu Local Government Area on retired persons' adjustment patterns and changing lifestyles. Three null hypotheses served as the study's guide and the study's research approach was a survey. All of the pensioners in the Obudu Local Government Area made up the study's population, and 200 retirees (100 men and 100 women) were chosen as respondents using convenience sampling. Questionnaire was utilized as the instrument for data gathering, and *t*-test analysis was engaged in the data analysis. The study's outcome revealed significant differences in the men and women as well as urban and rural residents' manner of adjusting as well as well-educated and undereducated retirees. This calls for improved attention on the general empowerment of retired teachers economically irrespective of their personal orientation.

Furthermore, Mboga (2014) examined the social and cultural characteristics of living in Kenya after leaving the public sector, with a particular focus on retirees from Nairobi's Kenyatta National Hospital. Four research questions were raised in the study's investigation. 60 retirees were drawn through a simple and snowballing sampling procedure from a population of 520 male and female pensioners at the National Hospital. The study's design was a descriptive survey. While the quantitative instruments were analysed using frequencies, percentages, charts, and tables, the qualitative instruments were analysed using content analysis. The instruments utilized for data collection included questionnaires, interviews, and observation. The study's conclusions showed that there weren't enough training programs for retirees on preretirement preparation. A related study by Amune, Aidenojie, and Obinyan (2015) centered on how retired academic librarians in Edo State, Nigeria, handle their post-retirement lives and the effects that have on them. In the study, five research questions and hypotheses were both answered and subjected to testing in the study. 200 retired librarians in Edo State made up the study's population, and a purposive sampling technique was employed to choose these 200 librarians as the study's sample. A questionnaire was utilized to collect the data required, and tables and percentage were employed for analysis of the results and testing of the hypotheses. The study's findings revealed that retirees were typically unhappy, despondent, felt inferior, had low self-esteem, regretted leaving the workforce, and unable to contribute to society after retirement.

On the other hand, Iyortsuun and Akpusugh (2013) did a study in Benue State on how to handle life after retirement effectively among retirees in the public service and its impact. In the study, five hypotheses were tested. Survey design was employed, and 347 workers and retired civil servants of the Benue State Civil Service Commission were sampled through the use



of stratified random sampling. Utilizing a questionnaire and secondary sources like books and journals, data for the study was gathered. At a significance level of 0.05, Chi-square was adopted for testing the hypotheses. The study's outcome indicated no connection between organizational employees' failure to prepare for retirement and their remuneration. These various studies suggested that the adjustment of retirees differ across different locations and as such the need for intervention to harness the wealth of these retirees for the educational advancement of the nation.

Similarly, [Merz \(2018\)](#) also conducted a study on anticipation and adaptation effects of retirement on subjective well-being in Germany. Data for the study was collected from secondary sources and regression analysis was adopted for analysing the data gathered. Results of the study showed that anticipation for pre-retirement has a positive effect on socio-economic controls. However, [Henning, et al., \(2021\)](#) on their part carried out a study on leisure changes and transition induced depressive symptoms. Survey design was adopted and the sample of the study was made up of 14, 990 individuals aged 60–66 in Sweden. Data for the study were sources from secondary sources and analysed using descriptive statistics. The result of the study found out that there was an increase in all three domains of activity engagement which included intellectual, social and physical after retirement and this was due to the kind of adjustment programmes they were subjected to after retirement. The need for life adjustment assistance for retired teachers therefore cannot be overemphasized as these retirees remain relevant to the education system of the nation as well as the attainment of the Sustainable Development Goal 4 which focused on quality education which is essential personal and national growth and development.

RESEARCH OBJECTIVES

The main objective of the study investigates teaching retirees' life adjustment pattern for lifelong educational service delivery in Rivers State. In specifics, objectives guiding the study were to:

1. describe the economic adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State
2. outline the social adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State
3. examine the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State
4. assess the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State

RESEARCH QUESTIONS

The answered research questions in the study were as follows:

1. What are the economic adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State?
2. What are the social adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State?



3. What are the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State?
4. What are the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State?

HYPOTHESES

The study tested these hypotheses at a 5% significance level:

1. Significant difference does not exist in the mean opinion scores of male and female retirees on the economic adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State
2. Significant difference does not exist in the mean opinion scores of male and female retirees on the social adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State
3. Significant difference does not exist in the mean opinion scores of male and female retirees on the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State
4. Significant difference does not exist in the mean opinion scores of male and female retirees on the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State

METHODS

The study's design was descriptive survey. Target population of the study included all the 18,073 retirees in Rivers State (**Source:** Rivers State Pension Board, 2019) from which 391 retired teachers were drawn as sample respondents through Multistage sampling. The first stage involved stratifying the retirees into teaching and non-teaching retirees and then cluster sampling technique was adopted in the respondents' selection according to their cluster in each community and Local Government Areas. The respondents of the study were accessed through a group meeting after identifying a contact person within the community. The Taro Yamane least sample size expected method was used to arrive at the adopted sample size before the sample representative was drawn from the population. A 20-items self-designed questionnaire named "Teaching Retirees Life Adjustment Pattern for Lifelong Educational Service Delivery Questionnaire" (TRLAPLESDQ) was the instrument employed for data gathering. Five items each were raised on the economic adjustment patter, social adjustment patter, effects of the life adjustment pattern and life adjustment interventions anticipated. The questionnaire items were structured to follow an adjusted Likert response pattern of scale with weights of 4 for (Strongly Agreed = SA), 3 for (Agreed = A), 2 for (Disagreed = D) and 1 for (Strongly Disagreed = SD) respectively. The weights were summed up and divided by 4 (no of weights) to arrive at 2.50 which is the criterion/decision mean score/value for agreeing or disagreeing with each questionnaire item (Eseyin et al., 2020). Two Evaluation experts working at the University of Port Harcourt, Rivers State assessed the questionnaire's face and content validities. Cronbach alpha



statistic was used to calculate the internal consistency of the questionnaire and this gave an index of 0.94 implying that the questionnaire was reliable. Following from the 391 copies of the instrument distributed to the 391 retired teachers sampled, 371 copies (147 males and 224 females) which represented 94.9% was retrieved and adequate for the study. Answers to the research questions were determined using mean scores and SD (SD) and the accompanying hypotheses were tested at 5% significance level using *z*-test statistics.

RESULTS

Presentation of results on the research questions

RQ₁: What are the economic adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State?

Male retirees answered items 1, 2, 3, 4 and 5 in Table 1 and their mean response for these items were 2.60, 2.72, 2.95, 2.38, and 2.63. Items 1, 2, 3 and 5 with mean values above the decision mean value of 2.50 used for deciding on an item were agreed while item 4, with mean response of 2.38, which was below the decision mean value, was disagreed. The items from the female retirees achieved mean scores of 2.75, 2.62, 2.93, 2.67, and 2.81 and all of these items were agreed because they exceeded the decision mean value of 2.50. The average mean value of 2.66 and 2.76 showed that the male retirees and the female retirees agreed on the economic adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State but the female retirees agreed more than the male retirees from their average mean response score. The average mean score of 2.71 also supported the fact that the retirees averagely agreed on the economic adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State.

Table 1. \bar{X} and SD scores on the economic adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State

| S/No | Statements | Male Retirees <i>n</i> = 147 | | Female Retirees <i>n</i> = 224 | | Mean Set | |
|------|---|---------------------------------|-------------|-----------------------------------|-------------|-------------|--------------|
| | | Mean \bar{X}_1 | SD | Mean \bar{X}_2 | SD | $X \bar{X}$ | Decision |
| 1 | Retirees venture into self-employment activities | 2.60 | 0.97 | 2.75 | 0.89 | 2.68 | Agree |
| 2 | Retired teachers seek for paid employment for economic sustenance | 2.72 | 0.92 | 2.62 | 0.93 | 2.67 | Agree |
| 3 | Teachers who are retired depend on their pension for economic adjustment | 2.95 | 0.86 | 2.93 | 0.79 | 2.94 | Agree |
| 4 | Retired teachers invest in short and long term stocks | 2.38 | 1.11 | 2.67 | 0.91 | 2.53 | Agree |
| 5 | Retired teachers depend on friends and families for economic sustainability | 2.63 | 0.96 | 2.81 | 0.85 | 2.72 | Agree |
| | Average \bar{X} and SD | 2.66 | 0.96 | 2.76 | 0.87 | 2.71 | Agree |



RQ₂: What are the social adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State?

Male retirees' responses to items 6, 7, 8, 9 and 10 in Table 2 above provided mean outcomes of 2.42, 2.34, 2.60, 2.40 and 2.64 thus indicating a disagreement with items 6, 7, and 9 with mean scores of 2.42, 2.34, and 2.40 because they fell below the decision mean value of 2.50 used for making opinion, while agreeing with items 8 and 10 with mean outcomes of 2.60 and 2.64. Female retirees answered the same set of items with mean values showing that items 6, 8 and 10 had values of 2.55, 2.80, and 2.71 and were agreed with while items 7 and 9 with mean ratings of 2.22 and 2.47 were not agreed with. The average mean score of 2.48 meant that the male retirees disagreed while the score of 2.55 asserts that the female retirees agreed on the social adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State. Similarly, the average mean value of 2.52 suggests that the retirees averagely agreed on the social adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State.

RQ₃: What are the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State?

Male retirees' responses to items 11, 12, 13, 14, and 15 were shown in Table 3 with mean values of 2.91, 2.60, 2.50, 2.68, and 2.72, and female retirees' responses were shown with mean scores of 2.78, 2.72, 2.95, 2.67, and 2.88. All of these responses from the male and female retirees were beyond the decision mean value of 2.50 used for making decision and points to the fact that the respondents agreed on all of the items raised. The average mean value of 2.68 from the male retirees and 2.80 from the female retirees suggested that they equally agree with the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State although the female retirees agreed more than the male retirees on the items raised. The average mean value of 2.74 also supported the assertion that the retirees averagely agreed on the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State.

Table 2. \bar{X} and SD scores on the social adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State

| S/No | Statements | Male Retirees <i>n</i> = 147 | | Female Retirees <i>n</i> = 224 | | Mean Set | |
|------|--|---------------------------------|-------------|-----------------------------------|-------------|-------------|--------------|
| | | Mean \bar{X}_1 | SD | Mean \bar{X}_2 | SD | \bar{X} | Decision |
| 6 | Retirees enrol in relevant social associations | 2.42 | 1.07 | 2.55 | 0.90 | 2.49 | Disagree |
| 7 | Retirees participate in leisure and recreational activities | 2.34 | 1.12 | 2.22 | 1.03 | 2.28 | Disagree |
| 8 | Retired teachers involve in community services | 2.60 | 0.94 | 2.80 | 0.85 | 2.70 | Agree |
| 9 | Retirees collaborate in relevant non-governmental activities | 2.40 | 1.10 | 2.47 | 1.01 | 2.44 | Disagree |
| 10 | Retired teacher invest in social welfare packages | 2.64 | 0.96 | 2.71 | 0.88 | 2.68 | Agree |
| | Average \bar{X} and SD | 2.48 | 1.04 | 2.55 | 0.93 | 2.52 | Agree |



Table 3. \bar{X} and SD scores on the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State

| S/No | Statements | Male Retirees <i>n</i> = 147 | | Female Retirees <i>n</i> = 224 | | Mean Set | |
|------|---|---------------------------------|-------------|-----------------------------------|-------------|-------------|--------------|
| | | Mean \bar{X}_1 | SD | Mean \bar{X}_2 | SD | \bar{X} | Decision |
| 11 | Improvement in the morale of retired teachers for enhanced service delivery | 2.91 | 0.88 | 2.78 | 0.88 | 2.85 | Agree |
| 12 | Contribution to improved physical and mental health for service delivery | 2.60 | 0.97 | 2.72 | 0.89 | 2.66 | Agree |
| 13 | Reduction in the level of dependence on others | 2.50 | 1.04 | 2.95 | 0.79 | 2.73 | Agree |
| 14 | Reduction in the propensity to contribute to social vices in the society | 2.68 | 0.94 | 2.67 | 0.91 | 2.68 | Agree |
| 15 | Ease to collaborate with other stakeholders to proffer solution to educational issues | 2.72 | 0.93 | 2.88 | 0.82 | 2.80 | Agree |
| | Average \bar{X} and SD | 2.68 | 0.95 | 2.80 | 0.86 | 2.74 | Agree |

RQ₄: What are the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State?

Male retirees reacted to questions 16, 17, 18, 19, and 20 in Table 4 with mean scores of 2.99, 2.90, 3.03, 2.48, and 2.73; female retirees responded with mean ratings of 2.80, 2.75, 2.99, 2.66, and 2.90. Except for item 19 from the male retirees, which was disagreed with since it was less than the decision mean value of 2.50 utilized for making decision, all of the items were agreed

Table 4. \bar{X} and SD scores on the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State

| S/No | Statements | Male Retirees <i>n</i> = 147 | | Female Retirees <i>n</i> = 224 | | Mean Set | |
|------|---|---------------------------------|-------------|-----------------------------------|-------------|-------------|--------------|
| | | Mean \bar{X}_1 | SD | Mean \bar{X}_2 | SD | \bar{X} | Decision |
| 16 | Legislation backing the provision of social welfare packages for retired teachers | 2.99 | 0.86 | 2.80 | 0.87 | 2.90 | Agree |
| 17 | Training of retired teachers on survival strategies for life after retirement | 2.90 | 0.89 | 2.75 | 0.88 | 2.83 | Agree |
| 18 | Improvement in the financial entitlement of retired teachers | 3.03 | 0.83 | 2.99 | 0.78 | 3.01 | Agree |
| 19 | Creation of a formidable retirees association to handle the needs of retired teachers | 2.48 | 1.04 | 2.66 | 0.91 | 2.57 | Agree |
| 20 | Provision of consultancy oppourtunities for retired teachers | 2.73 | 0.93 | 2.90 | 0.81 | 2.82 | Agree |
| | Average \bar{X} and SD | 2.83 | 0.91 | 2.82 | 0.85 | 2.82 | Agree |



with since they were above the decision mean value of 2.50. The average mean value of 2.83 from the male retirees and 2.82 from the female retirees indicates that they equally agreed on the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State and the average mean value of 2.82 further support the assertion that the retirees agreed on the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State.

Presentation of results on the test of hypotheses

HO₁: Significant difference does not exist in the mean opinion scores of male and female retirees on the economic adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State

Table 5 points to the fact that at 5% significance level corresponding against 369 degrees of freedom, the value of z-crit. of 1.96 was beyond the estimated z-cal. value of 1.02 and on this note the null hypothesis was rejected showing that no significant difference existed in the mean opinion scores of male and female retirees on the economic adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State.

HO₂: Significant difference does not exist in the mean opinion scores of male and female retirees on the social adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State

Table 6 states that at 5% significance level juxtaposed with the 369 degrees of freedom, the z-crit. value of 1.96 was beyond the z-cal. score of 1.02 and as a result, the null hypothesis was rejected implying that no significant difference existed in the mean opinion scores of male and female retirees on the social adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State.

HO₃: No significant difference existed in the mean opinion scores of male and female retirees on the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State

Table 5. z-test Analysis on the difference in the mean opinion scores of male and female retirees on the economic adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State

| Variable | n | Mean | SD | df | z-cal. | z-crit. | Level of Significance | Decision |
|-----------------|-----|------|------|-----|--------|---------|-----------------------|---------------------------------|
| Male Retirees | 147 | 2.66 | 0.96 | 369 | 1.02 | 1.96 | 0.05 | H ₀ was not rejected |
| Female Retirees | 224 | 2.76 | 0.87 | | | | | |

Table 6. z-test Analysis on the difference in the difference between the mean opinion scores of male and female retirees on the social adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State

| Variable | n | Mean | SD | df | z-cal. | z-crit. | Level of Significance | Decision |
|-----------------|-----|------|------|-----|--------|---------|-----------------------|---------------------------------|
| Male Retirees | 147 | 2.48 | 1.04 | 369 | 0.70 | 1.96 | 0.05 | H ₀ was not rejected |
| Female Retirees | 224 | 2.55 | 0.93 | | | | | |



Table 7 proffer that at 5% significance level against the 369 degrees of freedom, the z-crit. Score of 1.96 was beyond the z-cal. score of 1.02 and given this situation, the null hypothesis was rejected adding that no significant difference existed in the mean opinion scores of male and female retirees on the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State.

HO₄: No significant difference existed in the mean opinion scores of male and female retirees on the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State

Table 8 indicates that at 5% significance level against the 369 degrees of freedom, the z-crit. score of 1.96 was beyond the z-cal. score of 0.11 and given this fact, the null hypothesis was rejected asserting that no significant difference existed in the mean opinion scores of male and female retirees on the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State.

DISCUSSION OF FINDINGS

The retirees agreed about the economic adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State. It was also revealed that no significant difference existed in the mean opinion scores of male and female retirees on the economic adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State. This implies that the retirees have similar economic adjustment patterns and this has great implication on their willingness to contribute to the advancement of the educational system even after retirement.

The male and female retirees agreed that they engaged in self-employment, paid employment, depended on their pension and depended on friends and family as economic adjustment patters for lifelong educational service delivery. This implies that some of these retirees establish their own businesses after retirement while others seek for paid employment that they can

Table 7. z-test Analysis on the difference in the difference between the mean opinion scores of male and female retirees on the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State

| Variable | n | Mean | SD | df | z-cal. | z-crit. | Level of Significance | Decision |
|-----------------|-----|------|------|-----|--------|---------|-----------------------|------------------------|
| Male Retirees | 147 | 2.68 | 0.95 | 369 | 1.33 | 1.96 | 0.05 | H_0 was not rejected |
| Female Retirees | 224 | 2.80 | 0.86 | | | | | |

Table 8. z-test analysis on the difference in the difference between the mean opinion scores of male and female retirees on the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State

| Variable | n | Mean | SD | df | z-cal. | z-crit. | Level of Significance | Decision |
|-----------------|-----|------|------|-----|--------|---------|-----------------------|------------------------|
| Male Retirees | 147 | 2.83 | 0.91 | 369 | 0.11 | 1.96 | 0.05 | H_0 was not rejected |
| Female Retirees | 224 | 2.82 | 0.85 | | | | | |



engage in to meet their economic needs. In the same manner, some of the retirees depend on their pension for meeting their economic needs and the retirees also dependent on friends and family who can be of economic assistance. This finding aligns greatly with the outcome of another study by [Adetunde \(2017\)](#) which revealed that retired civil servants in Kwara and Lagos States adjusted socio-economically by trading, farming, care-giving tasks among others. All of these are engaged in to meet the economic needs of these retirees which puts them in a good state where they can continue to contribute to education services in their respective locations.

On the other hand, the male retirees disagreed while the female retirees agreed on investment in short and long term stocks. This suggests that not all retirees have investment in stocks which would have been a good means of meeting their economic needs sustainably. However, a related study by [Hauff, et al. \(2020\)](#) showed that financial behaviour such as planning; saving and investment management existed among retirees and was of significant benefit. This means that there is need for retirees to be provided opportunity for financial advice as this will contribute to their economic independence.

Furthermore, on the issue of social adjustment, the study indicates that the retirees agreed on the social adjustment patterns of teaching retirees for lifelong educational service delivery in Rivers State. Similarly, no significant difference existed in the mean opinion scores of male and female retirees on the social adjustment pattern of teaching retirees for lifelong educational service delivery in Rivers State. This result inverses study by [Mboga \(2014\)](#) in Kenya which showed that there were no adequate trainings on retirement which is required for retirees social satisfaction and comfort. It is therefore important for the government to beef up attention also on how to plan, train and equip retirees on how to live a meaningful social life even after retirement as this has impact on their social contribution to the education system.

The male and female retirees agreed that they involved in community services and invested in welfare packages. This means that retirees balance their social life by contributing to social services in any way possible in their localities and they also invest in social packages such as health care services so as to live a quality social life. The retirees sampled for the study both disagreed on participation in leisure and recreation and involvement in NGO activities. This can affect the wellbeing of some of these retirees negatively if the trend is not changed and make it difficult for them to contribute to educational issues in their environment.

The male retirees also disagreed while the female retirees agreed on participation in social associations. This is not surprising as it is common for women to be willing to join social groups than men and the study by [Betiang et al. \(2014\)](#) supported this position because it showed significant disparities between how men and women, urban and rural residents, highly educated and less well-educated retirees adjusted. This simply means that in terms of social adjustment, the needs and expectations of retirees may differ across gender, age, educational status and location and all of these must be put into consideration when making any social package plan so that all retirees irrespective of their orientation can contribute meaningfully to the education system even after retirement.

In the study, the retirees agreed on the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State. It was also indicated that no significant difference existed in the opinion scores of the male and female retirees on the effects of the life adjustment patterns for lifelong educational service delivery in Rivers State. This suggests that the retirees have almost experience after retirement. This gives support to the study previously conducted by [Amune et al. \(2015\)](#) which also showed that irrespective of their demographic factors, retirees who fail to plan and adjust after retirement were unhappy, dejected, have showed retirement-



related inferiority complex, low community self-esteem, regret about leaving the public service, and show inability to make a difference in society. This again substantiates the fact that without proper life adjustment plans, the effects of retirement will be massive both for the retiree and the society as a whole.

In their responses, the male and female retirees agreed on the effects of life adjustment to include improved mental and physical health, improved morale, reduced dependency, reduction in possibility to contribute to social vices and collaboration with other stakeholders to solve educational problems. This may have been made possible because these retirees reported that they adjusted appropriately both economically and socially without which all of these would not have been possible. In their study, [Iyortsuun and Akpusugh \(2013\)](#) pointed out that with proper preparation, retirees will be able to supplement on the retirement plan made ahead by their employers and this will make life after retirement meaningful, productive and sacrificially especially in the advancement of educational goals and objectives.

The study showed that the retirees agreed on the life adjustment interventions anticipated by teaching retirees for lifelong educational service delivery in Rivers State. It was also revealed that no significant difference existed in the opinion scores of the retirees on the life adjustment interventions anticipated by the teaching retirees for lifelong educational service delivery in Rivers State. This finding does not however align with a related study executed by [Henning et al. \(2021\)](#) which showed that the retired interventions were unclear in terms of their effect. This points to the need for a carefully investigation of the effects that retirement interventions will provide before they are implemented as this may be counterproductive if not properly planned.

However, the male and female retirees both agreed that interventions required included legislation for social welfare packages, training on survival strategies, improved financial entitlements, creation of retiree associations and consultancy services for retirees. This means that government, public institutions as well as private organizations need to provide support to retirees in any way possible as this will go a long way to improve on their condition of living after retirement and put them in a better position to continue to contribute to educational services in their locations. A related study by [Merz \(2018\)](#) also supported the fact that individual and family support will go a long way in lifting the life and satisfaction of retirees and this is essential for their contribution to education as a lifelong service to the society.

CONCLUSION

Teaching retirees form an important part of the society. The effort made towards adjustment indicates that these retired teachers experience economic and social challenges which they make personal effort to resolve. The male and female retired teachers did not differ in their adjustment pattern indicating that they all suffered the same economic and social needs. The ability to adjust economically and socially or otherwise will have implications on how well they will be able to contribute to the society on a lifelong basis as indicated in their response. Therefore, laws as well as social support programmes will be essential to motivate these retired teachers to continue to deliver relevant educational service in any environment where they are deployed or where they reside.

Conflict of interest: The authors wish to state that they know not of any conflict of interest on this article and hereby authorize you to go ahead with the publication processes.



ETHICAL PERMISSION

Permission was sought to get data on the total number of retirees in the State. Similarly, the respondents who filled the instrument were notified that the responses collected will be used for research purposes only and their personal identify will remain confidential.

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