

ASSESSMENT OF LIFE SATISFACTION LEVEL OF ACADEMIC STAFF OF UNIVERSITIES AFTER RETIREMENT IN BAYELSA STATE, NIGERIA

Abstract

This study examines the life satisfaction level of retired academic staff in the context of a Nigerian university, focusing on the case of the Niger Delta University, Bayelsa State. The study is motivated by the unique position of the Niger Delta University as the longest-serving higher institution in the state, providing a substantial pool of retired academic staff for investigation. A total of 24 retired academic staff members, who had been retired for at least a year, were selected as participants through a snowball sampling technique. Being a descriptive-qualitative study, associated data was collected via In-Depth Interviews (IDI), structured according to the study's objectives. Thematic content analysis, following Braun and Clarke's (2006) six-step approach, was employed to analyze the data, facilitated by the Atlas.ti software. The analysis unveiled common themes, topics, ideas, and recurring patterns within the interviews, which were then coded and grouped into sub-themes and major themes. The study findings present insights into the life satisfaction levels of retired academic staff, offering a deep understanding of their experiences in retirement, post-retirement engagements, and achievements. Hence, while there were few who showed dissatisfaction, retired academic staff in Bayelsa State generally expressed satisfaction with their service years, engaged more with non-work-related social networks post-retirement, continued various post-retirement activities, and reported social and economic achievements as their primary post-retirement successes. These findings provide a basis for recommendations aimed at enhancing the post-retirement experiences of academic staff in Nigeria's university institutions, promoting

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their life satisfaction, and facilitating continued contributions to society.

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I. INTRODUCTION

Retirement is often seen as the culmination of one's career, marking the transition from active employment to a phase of leisure and reduced reliance on work-related income. However, for many individuals, this period can present a fresh set of challenges, especially when it comes to adapting to retirement while managing with limited financial resources. While the majority of retirees embark on their pension journey with a reasonable foundation, some, particularly those in the developing nations of Africa, confront significant obstacles. For these individuals, the odds may be stacked unfavorably from the very beginning, potentially leading to adverse consequences on their overall life satisfaction and the process of transitioning into retirement after a lifetime of work.

In Nigeria for instance, when retirement is approaching for workers, there is often this fear of uncertainty. Hence, some receive the news of their retirement with mixed feelings. This is so as retirees in Nigeria are often left in a deplorable state of poverty coupled with poor health conditions. In contrast, in developed countries, retirement is often associated with enjoyment, leisure, and the ability to reap the rewards of one's lifelong labour. For instance, according to Szinovacz (2003), the majority of seniors in Australia are content with their lives in retirement. Constantijn (2006) observed in his analysis that the majority of retirees in the United States are quite content with their general condition, even though the degree of satisfaction varies depending on key socio-demographic criteria.

A deeper examination of the challenges confronting pensioners in Nigeria is far from encouraging, and it is not something anyone would aspire to experience. These challenges encompass unforeseen deaths, the cessation of regular monthly income, concerns about access to adequate care facilities, declining social status, waning physical strength, deteriorating health, disabilities, and the natural process of aging. This situation is escalated in Nigeria by the delay and stress involved in getting the meagre pensions and gratuities payable to retirees. This issue is exacerbated by a lack of management and planning of post-retirement periods and situations (Garba & Mamman, 2014). As a result, many people retire impoverished. Generally, life satisfaction among the retired populace cannot be said to be fulfilling and satisfying. It is on this note that many prefer to die while working and the outcome of this is that many while working tend to reduce the ages in order to attract longer working years.

The act of retiring from active service has evolved into a multifaceted concept, perceived differently by individuals, and shaped by societal constructs. It is the total withdrawal of an employee from active services of an organisation after a predetermined number of years of engagement or reaching the prescribed retirement age. Blonna (2005) defined retirement as the time that a worker ceases working, whether in the private or public sector, as a result of many years of service, or voluntarily. Retirement satisfaction according to Maclean (1982) is an assessment appraisal of the quality of life in retirement. Maclean's definition alludes to the issue of quality of life which by Carrol's (2007) observations is undermined by life's crises especially during retirement for most people. To Carol, life crises such as, illness, grief, job loss, and unemployment are often associated by poor levels of life satisfaction.

Retirement adjustment is not just a one-time event and is not consistent (Atchley, 1982; Riker & Myers, 1990; Wang, 2007). It is a long process that necessitates the individual to constantly adjust to the changes that are imposed. It may not be as simple as the popular press portrays it, that is, as "the time for lazing at home." Descriptions like "the golden years" help to propagate these retirement myths. According to Williams (2001), adjusting to retirement can take 6 to 12 months, and in some cases, much longer. As a result, the concept of retiring has been regarded quite simplistically. As a result of this oversimplified viewpoint, retirees are not appropriately preparing for their retirement, both emotionally and financially. There is evidence that people who are financially stable, healthy, and of high standing may have difficulty transitioning to retirement (Grant, 1996; Taylor, 1996) due to the conditions of exit (Donaldson, Earl, & Muratore, 2010), as well as loss of social relationships and expertise (Cronan, 2009).

Retirees are frequently not expected to have troubles. The only issue they are expected to face is deciding how to spend their free time. This viewpoint is frequently held among retirees. Joubert (1999) discovered in her research that people planned to spend their retirement doing nothing. Despite this optimistic outlook, the truth is that adjusting to retirement is frequently tough.

II. STATEMENT OF THE PROBLEM

It is crucial to highlight that people's pleasure with life during retirement varies based on their situation before entering retirement. Retirement may be more damaging to life satisfaction if it arrives abruptly, and it may be connected with decreased life happiness due to greater financial stress and health concerns. According to Pinquant and Schindler (2007), the disruption caused by retirement is connected with low levels of life satisfaction and high levels of stress in retirement. Retiring men and women may experience various life course transitions in the gender dimension of retirement pleasure. Additionally, Km and Moen (2002) asserts that, retirement is mostly a male transition. Men, according to Kim and Moen, are more content with their retirement than women. This is because women have a more negative attitude regarding retirement than men, and retirement is more disruptive and associated with higher levels of despair and loneliness in women than in men. Karen and Gary (2013) discovered that women have lower levels of retirement satisfaction than men due to lower income and, to a lesser extent, decreased likelihood of marriage. According to the Australian Bureau of Statistics (2000), women may have lower levels of life satisfaction than males because they have less autonomy over their leisure time in retirement. Karen and Gary discovered in their study that retirement is not a fundamentally different experience for men and women, especially since retirement satisfaction appears to be responsive to the same factors regardless of gender.

While the general state of retirement is deplorable, the case with Academic staff of universities might be different. Firstly, retired academic staff have the opportunity of being engage in contract appointment, part-time teaching or being consultants in research institutes. Secondly, most universities in Nigeria absorb the pension wage bill of retirees, and thus pay their pensions whenever the salaries of other staff in the universities are paid. Academic staff are likely to be content with retirement because many would wish to continue working after retirement if given the chance, according to Adedepo and Kehinde (2013). Also, studies have also indicated that most retired academic staff after retirement still engage in academic

activities, such as research and publication, supervision etc. (Babalola & Alayode, 2012, Adewale, 2012; Owota & Raimi, 2022). Given this scenario, most retired academic staff do not really go through the huddles, the general pensioners go through. In fact, Constantijn's (2006) study specifically stated that because most academic retirees from the university are still actively engaged after retirement, they had higher life satisfaction than non-academic retirees. On this, it is expedient to ask if the life satisfaction level of academic staff will generally be higher than the average pensioner in Nigeria. It is based on this note that this study has been designed to investigate the life satisfaction level of academic staff in Nigeria, using the retired academic staff of Niger Delta University in Bayelsa State, Nigeria as a case study.

III. AIM AND OBJECTIVES OF THE STUDY

The general aim of this study is to investigate the life satisfaction level of retired academic staff of Niger Delta University, Bayelsa State, Nigeria. Specifically, this study has been designed to achieve the following objectives;

- To determine the life satisfaction level of retired university academic staff in Bayelsa State, Nigeria.
- To examine the interaction of retired university academic staff in Bayelsa State with members of social network.
- To examine the post retirement engagement of retired university academic staff in Bayelsa State, Nigeria.
- To investigate the post retirement achievement among retired university academic staff in Bayelsa State, Nigeria.

IV. THEORETICAL FRAMEWORK: CRISIS THEORY OF RETIREMENT

The theoretical framework for this study is anchored on the crisis theory of retirement developed by scholars like Bell (1978) and Powell (2000). According to crisis theory, a person has an identity crisis when they lose their professional function due to retirement. The foundation of crisis theory is the idea that one's occupations are crucial to one's identity, as well as to the structure and purpose of their lives. Consequently, it assumes people's psychological and social well-being is largely dependent on their employment. They assume that for some people, their work is the most important component of their lives (Bell, 1978; Raimi & Adias, 2018). Due to this, leaving a work position to retirement results in the loss of a person's sense of direction and meaning in life. Because of this, according to crisis theorists (Powell, 2000), retirement will cause a crisis because the loss of role-set behaviours will have an impact on how the retiree interacts with their community and family. Retirement thus has an impact on the homeostatic equilibrium between a person's professional, interpersonal, and habitual social roles.

According to crisis theory, retirement and ageing are essential components of maturation's effects on change and development. Retirement can cause a crisis and is unpleasant, just like any other maturational adjustments. They acknowledge that certain people adjust to retirement well, but they contend that there are those who do not. Because they lack the means to deal with these adjustments or have not been effectively prepared

through retirement counselling and preparation, they contend that some people find transitioning to such role changes to be intimidating. The degree of the crises they are going through can be amplified by the realisation that they have not yet effectively planned for their retirement. The crisis theory asserts that retirement is unclear and poorly defined because, unlike previous developmental changes, it is not a stage with clear expectations and roles. This situation has the potential to have a detrimental impact on peoples' ability to adjust to retirement and achieve life fulfillment.

V. MATERIALS AND METHODS

This descriptive-qualitative study seeks to investigate life satisfaction level of academic staff in a Nigerian university, using retired academic staff of the Niger Delta University as a case study. The choice of the Niger Delta University is predicated on the fact that it is the longest serving higher institution in Bayelsa State. Thus, it has the largest number of retired academic staff. Other institutions are less than or between 5 to 10 years old and cannot provide the crop of participants needed for this study. The Niger Delta University is the oldest higher institution in Bayelsa State established in 2001. It is located in Wilberforce Island of the State, and boasts of over a thousand staff.

This study sampled a total of 24 retired academic staff of the Niger Delta University through the snowball sampling technique. Thus, a retired staff was identified who in turn made referrals to other retired academic staff. The study included only participants who have retired for at least a year. Data for this study was collected using an In-depth interview (IDI). The IDI was divided into sections structured on the basis of the objectives of the study.

Data analysis for this study was done using the six steps and processes (Familiarization; coding; generating themes; reviewing themes; defining and naming themes; and writing up) of carrying out thematic content analysis as outlined by Braun and Clarke (2006). The Atlas.ti software was used to manage collected data for thematic content analysis. The choice of the use of thematic content analysis was to enable the researcher closely examine the collected data to identify common themes i.e., topics, ideas and patterns of meaning that come up repeatedly from the interview. Transcripts from individuals were given codes (e.g. IDI 1, IDI 2 IDI 24). Codes were grouped to form sub-themes while sub-themes on the other hand, were re-grouped to form major themes. Each sub-theme and major theme generated from the study was thoroughly discussed by the research team before its analysis and presentation.

VI. RESULTS

In this section, we will present, analyze, and interpret the data acquired through In-Depth Interviews (IDIs), which were designed in accordance with the study's objectives. As previously outlined in the methodology, the research was conducted in Bayelsa State, Nigeria. The data analysis encompasses the participants' demographic information and other inquiries pertinent to the study's objectives. The analysis approach employed in this study is qualitative thematic content analysis.

1. Participants Background Information: This study involved the recruitment of 24 retired academic staff members from the Niger Delta University. Among the study's participants, 75% were male, while 25% were female. On average, the participants were 69.5 years old, with an average monthly pension of N352,708.333. They had all worked as lecturers at the university for an average of 34.5 years. The typical retirement age among participants was 58.75 years. Notably, a significant majority of the participants (75%) retired at the rank of professor, while 17% retired as Senior Lecturers and 8% as Lecturer 1. Furthermore, all of the participants (100%) in this study currently reside in Yenagoa, Bayelsa State.

Regarding their educational qualifications, 83% of the participants had already obtained their PhDs before retirement, while 17% had not achieved this level of education by the time of their retirement. Throughout their years of service, these participants held various positions, including Head of Department, Acting Dean, Dean, Deputy Vice-Chancellor (DVC), Director of Sports, Chairman of the Housing and Allocation Committee, Director of Academics and Strategic Planning, Exam Officer, and Faculty Welfare Officer.

2. General Satisfaction Level After Retirement: Findings from the study indicate that most participants were satisfied and felt fulfilled after retirement from the university. The participants stated that they were satisfied at retirement as they have achieved all their objectives and reached the peak of their career. While some participants stated that their satisfaction came from their love for academic work and teaching itself, others further noted that they are very satisfied because their successors, mentees and students are all doing well in their different fields and career path.

For instance, one of the retired Professors e noted thus;

My service years in the university was very satisfactory as I progressed normally. However, I was not satisfied with the salary as it was too little compared to the level of work put in. I achieved all my objectives and expectations before retirement and I progressed to the top of my career, I was already a professor at age 42. Different people have different ways of duties, but to some extent I was satisfied with the performance of my successors as they all were working hard to achieve departmental objectives. I am also very satisfied with most of the students I tutored because most of them are doing very well for themselves now. A few of them are Professors now. I am very satisfied with their achievements (*Male IDI Participant/Professor/Aged 75 years*).

Drawing from the above statement, it is easy to see that the interviewee expressed overall satisfaction with his career progression, achieving his goals, and reaching the rank of professor at a relatively young age. However, he mentioned dissatisfaction with the salary, which he found to be inadequate given workload. The interview also reflects on the performance of successors, noting that most of them were dedicated to achieving the department's objectives, which was a source of satisfaction. Additionally, the interview took pride in the accomplishments of former students, many of whom have achieved academic success and some of whom have become professors themselves. Overall, the retired academic staff member has a positive view of his career and the impact on the students.

Another of the interviewee who is also a retired professor notes that;

I loved my job, academics is what I have always wanted to do so I loved the teaching work. Hence, I felt very fulfilled and satisfied at retirement. I was also satisfied with my successors (*Female IDI Participant/Professor/Aged 77 years*).

As the above interview outcomes have shown, some of the interviewees generally expressed satisfaction with their academic careers, noting achievements like reaching the rank of professor at a relatively young age and the accomplishments of their former students. However, some also voiced dissatisfaction, particularly regarding the fact that they were unable to achieve most of the goals as individuals before retirement. This mixed sentiment highlights the complex and multifaceted nature of their experiences in academia, where personal achievements and institutional constraints often coexist.

One of the participants in the study notes that;

Apart from the perks I enjoyed as a Lecturer, I was not really fulfilled before I retired due to the fact that I was not able to get my PhD before I retired (*Male IDI Participant/M.Sc./Aged 67 years*).

The data collected from the participants in this study reflects a predominant sense of satisfaction and fulfillment derived from their service years in academia. A significant factor contributing to this sentiment was the attainment of personal and professional objectives before retirement. Many of the participants highlighted achievements such as reaching the rank of professor at a relatively young age, which signified successful and fulfilling academic careers. Additionally, their pride in the accomplishments of their successors, students, and mentees played a pivotal role in their overall contentment. Seeing former students excel in their academic pursuits and even become professors themselves contributed to a sense of pride and fulfillment among the retirees.

The findings underscore the profound impact of mentoring and the enduring legacy of these retired academic staff members. Their role in shaping the academic journey of their students and mentees was clearly a source of immense satisfaction, as it reflected their influence and positive contributions to the field of education. In essence, their service years were marked not only by personal success but also by the meaningful influence they had on the academic journeys of others, leaving them with a sense of accomplishment and pride as they entered retirement.

- 3. Interaction with Members of Social Networks after Retirement:** Findings imply that, apart from family, retired academic staffs interact more with members of their religious organization, community members and friends. According to most participants, retirement has enabled them participate more in religious activities, contribute to and attend their community meetings more often and also allowed them ample time to spend with their friends. Although a few participants noted that they no longer interact as often with previous colleagues since retirement, others affirmed that they were still in touch with former co-staffs and they spend time discussing about life experiences from time to time. Additionally, a few participants noted that they do not have friends because they prefer socializing with people younger than them, however, they interact regularly co-religious members and community members. The opinion of one the participants is captured in the comments below;

I still interact with my previous colleagues; we share our experiences of what it feels like to be retired. We have physical meetings too. I also interact more with members of my community, I was also able to intervene for the acquisition of land in my village by the state government for housing estate, I was the community representative. I was able to build a secondary school in my village. I also attend my village meetings. Retirement also enabled me to contribute more in church and attend services regularly. I still interact very well with my friends in the academics as we have more things in common to talk about (*Male IDI Participant/Associate Professor/Aged 78 years*).

Another of the interviewees note that;

I am still in touch with my colleagues but there's not much interaction except one because I do not make friends with my peers. I prefer the company of younger persons. I also relate more with members of my community. Retirement has also enabled me to engage more in religious activities. I am a Jehovah's Witness, while in service, I barely had time to spread the good-news but now I do (*Female IDI Participant/Professor/Aged 80 years*).

I am still in touch with my co-workers and we still interact regularly. I also interact with members of my community same way I always have, I am also able to attend my village meetings more regularly. Concerning Religious activities, My Religion only meet during weekends, so my commitment has not changed as I also attended regularly before retirement. I also have more time to hang out with my friends now. (Retired Professor from Federal University Otuoke).

The participants submissions above indicate that, most participants interact more with members of their religious organization, community members and friends than former colleagues.

- 4. Post Retirement Engagement:** Results show that the participants were engaged in academic contract jobs, private businesses and other contract jobs for firms. Most took up jobs as contract staffs after retirement, a few of them took up other contract jobs for firms which involve supervisory roles for research projects in these organizations, others engaged in private businesses which include owning and running a school, leasing of their private buildings for a fee and trading as well. When asked about their other sources of income in comparison with their pension, the participants stated that, their pension was higher than the money they earned from their economic activities and engagements. They also noted that, their pension is higher than the financial support they receive from their children.

For instance, a participant noted thus;

I worked as a contract staff in the University of Uyo, Niger Delta University and Federal University Otuoke. I was also contracted as a consultant by an oil firm for research on the Socioeconomic Impact of the oil spillage in 1998. I own a secondary school as well; this is also a source of income for me (*Male IDI Participant/Professor/Aged 79 years*).

Another participant averred thus;

In comparison to stipends from my children, my pension is higher as most of them are currently studying and are not gainfully employed. However, I still receive some stipends for my upkeep from them and I believe they would send more when these ones studying round up with their education, but for now, my pension is higher than the stipends my children send. I am a contract staff at Niger Delta University but even my pay from that cannot be compared to my pension (*Male IDI Participant/Professor/Aged 73 years*).

Similarly, one of the interviewees note that;

I have a building that I lease to a church that pays me rent. I was a contract staff before retirement, and although I currently do not work as a contract worker, I may begin to soon as my school has just started a post graduate school and my services may be required (*Female IDI Participant/Professor/Aged 72 years*).

The responses indicate that even after retirement, most academic staff are engaged as contract workers and a few even own private businesses they manage. However, the income gotten from these engagements according to participants cannot be compared to their pension as their pension is far higher than the amount they earn or receive from their children.

- 5. Post Retirement Achievement:** The post-retirement achievements of retired academic staff ranged from social, health and economic achievements. While some participants noted that their greatest achievement was that they are able to live in good health and cater for their families, some noted that their greatest post-retirement achievements was being able to send all of their children to school while others stated that their greatest achievement was that they were able to set up a private business (school, buildings etc). Other achievements stated by participants include becoming important leaders in their communities and contributing to community projects.

The stand of the participants is captured in the comments below;

One of my greatest achievements after retirement is that, I have been able to build a secondary school in my village, and also, I serve as a leader in my community (*Male IDI Participant/Professor/Aged 76 years*).

My greatest achievement after retirement is that, my children are all graduates and I can live comfortably with my family and cater for my family's needs. I also get to spend more time with them (*Male IDI Participant/Professor/Aged 73 years*).

The fact that I live with my family is an achievement itself because work always had me leaving my family for trainings, conferences, school and all that. So being able to live with my family and I am in perfectly good health is my greatest achievement after retirement (*Female IDI Participant/Professor/Aged 80 years*).

VII. DISCUSSIONS OF FINDINGS

Findings from the study's first objective show that, most retired academic staff in Bayelsa State were satisfied and felt fulfilled with their service years after their retirement

from the university. The reasons for the participants life satisfaction varied a bit, there were a few similarities as most participants affirmed that their satisfaction came from achieving all their objectives and reaching the peak of their career before retiring. They also noted that their satisfaction was rooted in their love for academic work and teaching itself, others further noted that they are very satisfied because their successors, mentees and students are all doing well in their different fields and career path. Although, very few participants were dissatisfied with their service years before retirement because they did not get to the peak of their career and educational level before retiring, majority of the participants were satisfied. This finding corroborates that of of Szinovacz (2003), who found that the majority of seniors in Australia are content with their lives in retirement. Also, Constantijn (2006) observed in his analysis that most academic retirees are satisfied with retirement.

Results associated with the second objective which seeks to investigate participants interaction with social network shows that retired academic staffs interact more with members of their religious organization, community members and friends, only few still interact with previous colleagues. Retirement has enabled participants become more active in their religious organizations, community meetings and also allowed them to spend quality time with their friends. While most no longer interact as often with previous colleagues since retirement, others affirmed that they were still in touch with former co-staffs and they spend time discussing about life experiences from time to time. Similarly, Kauppi et al (2021) noted that contacts with coworkers are apt to diminish markedly along with retirement. On the other hand, retirement increases the available time to spend with family, friends, neighbors and voluntary work settings enabling to strengthen and even create new social ties.

The post-retirement engagements of retired academic staff in Bayelsa which captured the third objective of this study revealed that most of the participants noted that they work as contract academic staff in universities, as contract workers for companies or firms as researchers, supervisors etc and setting up private businesses. However, the pension received by the participants was revealed to be higher in comparison to the income earned from their various economic engagements. This finding contradicts Joubert (1999)'s research which discovered that people planned to spend their retirement doing nothing. However, in line with our findings, evidence in the literature has also shown that most retired academic staff in the universities still engaged in reading, writing, publishing and supervision of students after retirement but the non-academic retirees do not (Babalola & Alayode, 2012; Adewale, 2012). According to Eucharia (2012) the academics remained active by virtue of their reengagement, which involves their participation in teaching and research and the attendant social participation enabled by their role as academicians. The academics' schedule of duty entails activity. These include teaching, research (laboratory and field work), and participation in seminars, conferences, and workshops. A renowned scholar, whether retired or not, would continue to get consultancy work, which increases his activity. These activities certainly translate to a healthy and happy life full of satisfaction.

The last objective of this study which sought to explore the post retirement achievements of retired academic staff revealed that, the greatest achievements of retired academic staff were mainly social and economic. Some participants noted that their greatest achievement was that they set up businesses, others stated that giving all their children education was their greatest achievements, some noted that becoming a key leader in their

community was their greatest achievement, while most stated that being able to live with and cater for their family and be healthy was their greatest achievement.

VIII. CONCLUSION

The assessment of life satisfaction among retired academic staff of universities in Bayelsa State, Nigeria, reveals a complex spectrum of emotions and experiences. While some retirees expressed deep satisfaction and fulfillment, having achieved their career objectives and witnessed the success of their students and mentees, others acknowledged lingering dissatisfaction due to unmet goals. The qualitative thematic content analysis of in-depth interviews highlighted the importance of personal accomplishments, professional achievements, and the enduring impact of mentoring on the retirees' overall sense of well-being. It is evident that retirement from academia signifies different things to different individuals, reflecting the unique trajectories of their careers and the varied legacies they leave behind. This study underscores the need for a nuanced understanding of post-retirement life satisfaction among academic staff and the multifaceted factors that contribute to their sense of fulfillment in this transitional phase of their lives.

IX. RECOMMENDATION

Drawing from the findings and conclusion reached in this study, the following suggestions have been proffered to improve on the life satisfaction of academic staff retirees in Bayelsa State, Nigeria.

- 1. Career Development and Support:** To ensure greater life satisfaction in retirement, academic institutions should provide opportunities for career advancement and professional development, allowing academic staff to achieve their career objectives before retiring. Institutions can offer mentorship programs and encourage academic staff to pursue advanced degrees to reach their full potential.
- 2. Social Engagement and Networking:** Retired academic staff should be encouraged to maintain and expand their social networks, both within and outside their former workplaces. Academic institutions can facilitate alumni networks, regular gatherings, and events to promote interactions among retirees, creating a sense of community and continued intellectual engagement.
- 3. Economic Empowerment:** Retirees should receive support and training to transition into economic engagements that align with their skills and interests. Institutions and government agencies can offer entrepreneurship training, access to funding, and mentorship programs to assist retirees in setting up private businesses and generating additional income.
- 4. Recognition and Health:** Recognition of retirees' contributions to academia and society should be emphasized, boosting their self-esteem and overall life satisfaction. Additionally, access to quality healthcare services should be ensured, as retirees often face health-related challenges. Regular health check-ups and wellness programs can contribute to a healthier and more satisfied retired life.

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