

SOCIAL SUPPORT, LOCUS OF CONTROL AND GENDER AS DETERMINANTS OF RETIREMENT SATISFACTION AMONG SECONDARY SCHOOL RETIRED TEACHERS IN OYO TOWN, NIGERIA

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ABSTRACT

Retirement satisfaction is a critical aspect of well-being in later life, particularly for professionals such as teachers who have dedicated their careers to public service. This study examined the influence of social support, locus of control, and gender on retirement satisfaction among secondary school retired teachers in Oyo Town, Nigeria. Despite the growing body of research on retirement experiences globally, there is limited understanding of these factors in the Nigerian context, especially among educators. To address this gap, a cross-sectional, correlational research design was employed, with participants selected through a multistage sampling procedure from two Local Government Areas. Data was collected from 200 retired teachers (mean age = 65.3 years, SD = 7.2; 55% female) using validated instruments: the Multidimensional Scale of Perceived Social Support (MSPSS), Rotter's Locus of Control Scale, and the Retirement Satisfaction Inventory (RSI). Multiple regression analysis revealed that gender was the strongest predictor of retirement satisfaction ($\beta = -.975, p < .001$), followed by social support ($\beta = .114, p < .001$), while locus of control did not significantly contribute to the model ($\beta = .034, p = .147$). Collectively, these variables accounted for 90.1% of the variance in retirement satisfaction. The findings underscore the complex interplay of personal and social factors in shaping retirement experiences and highlight the need for gender-sensitive approaches in retirement planning and support for Nigerian educators. This study contributes to the growing literature on retirement satisfaction in diverse cultural contexts and provides valuable insights for policymakers and educational institutions in developing targeted interventions to enhance the quality of life for retired teachers.

Keywords: Retirement satisfaction, locus of control, social support, retired teachers, gender

INTRODUCTION

The priority of every human is to attain the state of what Maslow refers to as self-actualization. Self-actualization is one of the important indicators to measure a person's quality of life. The concept of satisfaction is based on the positive psychology approach that uses the construct of subjective well-being, seeking to understand how people evaluate their lives. At every facet of life, humans seek to be satisfied. In retirement, satisfaction can be defined as a subjective assessment of well-being, representing contentment with life in retirement (Solinge and Henkens, 2008). Price and Joo (2005) considered the concept as a measure of how retirees experiences life and perceives his or her quality of life in retirement than of his or her objective living conditions, representing an indicator of well-being and contentment at this stage of life.

Transition into retirement involves a process of psychologically and behaviorally distancing oneself from the workforce (Haslam et al., 2023). Retirement from the labor market serves as a turning point for the individual, requiring that there is a cessation in performing the role accompanied by the employment position and adapt to new roles. Traditionally, retirement - and ensuing loss of labor, loss of economic/social resources - could be a source of tremendous discontent to individuals, so much so that it is one of the major causes of dampened life satisfaction (Yekinni and Bakare, 2024). The person is confronted with new social roles, expectations, challenges, and opportunities, all of which can pose a strong challenge to the level of satisfaction.

Abonyi et al. (2024) noted that the retirement age across nations of the world differs; In a country like Nigeria, government workers retire at the age of sixty (60) years or having put in thirty-five (35) years of work life bar some exceptions. Nigerian government workers, like most developing countries hardly voluntarily leave government service until the stipulated time by law. The implication of this is that, at the point of retirement, workers are already aged and are faced with



a lot of challenges ranging from health disintegration, need for social support, crisis arising from idleness, psychological distress amongst others. The burden is doubled where retirees are faced with processing paper works for receiving entitlement for proper documentation, challenge of non-payment of pension etc. In this sort of situation, the probability of getting satisfied with life is indeed very low. This transition from active work life to retirement can be rough; although, culturally and socially, the perception of retirement is that of good life and leisure. This is far from it as indicated in a study carried out by Etodike, Ezech and Chukwura (2017) pointing to the phase as a period plagued with a number of identifiable stressors mostly man-made.

Furthermore, the public service in Nigeria is characterized by individuals living on salaries and wages and in an environment where starting one's own business to support one's living after retirement is difficult. It becomes a huge challenge as a good number of retirees have no alternate option to fall back on after retirement (Ugwu et al., 2024). The consequence of this is that, they might likely suffer from social isolation, withdrawal, idleness as well as reduction in finances. Of note is also the fact that several retirees still need adequate finances as this is a stage where many are still the sole support for the children and the family at large. To improve satisfaction at retirement, Munnell, Alicia, Robert, and Jivan (2004) advised that retirees are trained before retirement on financial planning, importance of social support, what to expect in retirement etc. This study therefore seeks to add to the existing work of research and proffer insight into the importance of psycho-demographic variables in aiding retirement satisfaction among government workers in Nigeria.

Among the psychological variables considered in this study is social support. Social support simply put, refers to the support from colleagues, friends, family and significant others that the humans enjoy in different facet of life. It also includes information or knowledge, emotional aid, substantial help, and self-sufficiency that individuals gain through mutual relationships. Social support has received sufficient attention because of its function of minimizing stress and mental health problems. A study carried out on older people with 102 respondents discovered a significant effect of perceived social support on mental stability and found that lower perceived social support was associated with greater depression (Bozo, Toksabay, and Kürüm 2009)

Support system can be a major source of stability at retirement; unlike most developed countries known for their individualistic ideology, Nigeria is a collectivist environment that so much relies on the importance of social relationship at every facet of human life (Owoseni et al., 2022). The authors noted that at old age, children and other family members are adjudged responsible by others using the lens of their efforts in taking care of the aged. Social support necessitates the existence of social ties, which determine the type of social support accessible based on their structure, strength, and nature. The degree to which social links are helpful is determined by factors such as reciprocity, accessibility, and dependability, as well as an individual's usage of the relationship (Roberts et al., 2021). They indicated that social relationships have the capacity to provide emotional resources as well as other supportive resources. These can take the form of emotional expression, which can help an individual sustain themselves in the short or long term; instrumental emotional support, which can help an individual master their emotional burdens; coherence support, which can take the form of overt or covert information resulting in confidence in an individual's preparation for a life event or transition; validation, which can make an individual feel good about themselves.

Another psychological variable explored in terms of its influence on retirement satisfaction is locus of control. Locus of Control (LoC) is a psychological term that refers to how much individuals think they can control events that affect them. Psychologists regard it as an integral part of personality (Padmanabhan, 2021). Locus of control is the perception that events are determined by one's own action or by outside forces. People with internal locus always think they are in charge of their life therefore; satisfaction is not alien to them. Credit will be taken for life boom and blame attribution for challenges. People with an external locus of control, however, believe other people,

and their environment or a higher power control what happens – bringing a feeling of helplessness (Pandia et al., 2023).

Having control over one's life is a sufficient indicator to achieving a positive adjustment to life transitions such as retirement because the individual has developed positive coping mechanisms (Clark and Zhu, 2024). It is not unusual for people with internal locus of control to plan ahead of retirement, incorporate a proper savings culture, rely solely on themselves for satisfaction at retirement. In contrast, individual with an external locus of control may find it difficult taking charge of their life, some in this bracket even attribute satisfaction after retirement to external forces; they fail to plan, save nor invest hoping to scale through the phase miraculously which most times backfired. The negative effects of this in the society cannot be underplayed as they mostly become a pest to their community, seeking for help from various persons for any little challenge, attributing blame to many with the exception of themselves and thereby have a low level of satisfaction.

Social support plays a crucial role in the retirement experience, particularly for retired teachers. The transition from a structured work environment to retirement can be challenging, and social support acts as a buffer against potential negative outcomes. Research has consistently shown that retirees with strong social networks and support systems tend to experience higher levels of life satisfaction, better mental health, and improved overall well-being during retirement (Topa & Herrador-Alcaide, 2016). For retired teachers, who have spent their careers in socially engaging environments, maintaining and cultivating social connections post-retirement is especially important for their satisfaction and adjustment to this new phase of life.

The last independent variable to examine is gender; it is a significant factor in retirement experiences and satisfaction, as men and women often face different challenges and expectations during this life transition. Traditionally, men's identities have been closely tied to their work roles, while women have often balanced multiple roles including work, family, and caregiving responsibilities (Kim & Moen, 2002). As a result, the retirement process and its impact on satisfaction can vary considerably between genders. Research has shown that women generally report higher levels of retirement satisfaction than men, despite often having lower pension benefits and savings (Bonsang & Klein, 2012). This paradox may be attributed to women's tendency to have more diverse social networks and engage in a wider range of activities outside of work. However, women also face unique challenges in retirement, such as increased caregiving responsibilities for aging parents or grandchildren, which can affect their retirement satisfaction (Moen et al., 2001). Understanding these gender differences is crucial for developing targeted interventions and policies to support both male and female retirees in achieving satisfactory retirement experiences.

Despite the growing body of research on retirement satisfaction, there is a lack of comprehensive studies examining the combined effects of social support, locus of control, and gender on retirement satisfaction among secondary school retired teachers in Nigeria, particularly in Oyo Town. This gap in knowledge is significant because retired teachers represent a unique population with specific needs and challenges in retirement. Their experiences may differ from those in other professions due to the nature of their work and the social connections they have built throughout their careers. Additionally, the cultural context of Nigeria may influence retirement experiences in ways that are not fully captured by studies conducted in Western countries. Therefore, this study aims to address this gap by investigating how social support, locus of control, and gender interact to determine retirement satisfaction among secondary school retired teachers in Oyo Town. The findings of this study will contribute to the development of more effective retirement preparation programs and support services for teachers in Nigeria, ultimately improving their quality of life in retirement.

Purpose of the Study

The general purpose of this study is to examine the relationship between social support, locus of control, gender and retirement satisfaction among public secondary schools retired teachers in Oyo Town.

Specifically, this study seeks to:

1. Examine the relationship that exists between social support, locus of control, gender and retirement satisfaction.
2. Investigate the joint contribution of the independent variables (social support, locus of control, gender) to the dependent variable (retirement satisfaction).
3. Find out the relative contribution of the independent variables (social support, locus of control, gender) to the dependent variable (retirement satisfaction).

Research Questions

1. What is the relationship that exists between social support, locus of control, gender and retirement satisfaction.
2. What is the joint contribution of the independent variables (social support, locus of control, gender) to the dependent variable (retirement satisfaction).
3. What is the relative contribution of the independent variables (social support, locus of control, gender) to the dependent variable (retirement satisfaction).

METHODOLOGY

This study employed a cross-sectional, correlational research design to examine the relationships between social support, locus of control, gender, and retirement satisfaction among secondary school retired teachers in Oyo Town. This design is appropriate for investigating the associations between multiple variables at a single point in time. The target population for this study consists of all retired secondary school teachers in Oyo Town, Nigeria. To select participants for the study, the multistage sampling procedure was utilised. At the first stage, the simple random sampling was adopted to select two Local Government Areas in the Town. The purposive sampling and convenience sampling to select participants from the retirees association. In each LGA association, the stratified random sampling technique was employed to ensure proportional representation across gender. At the end, three hundred (300) participants were drafted for the study. Data was collected using self-administered questionnaires. The researchers obtained permission from the retiree associations to access contact information for potential participants. Questionnaires were distributed in-person at retiree association meetings. Follow-up reminders were sent after two weeks to increase the response rate. Ethical considerations were adhered to throughout the study. Informed consent was obtained from all participants before data collection. Participation was voluntary. Confidentiality and anonymity of responses was ensured through the use of coding systems. Data analysis was conducted using SPSS software. To address the first research question, correlation analysis was used to examine the relationships between social support, locus of control, and retirement satisfaction. For the second and third research questions, multiple regression analysis was conducted to determine the relative contribution of social support, locus of control, and gender to retirement satisfaction. The significance level for all statistical tests was set at $p < .05$. Results were presented in tables showing descriptive statistics, correlation coefficients, and regression coefficients.

Instruments

Demographic Questionnaire: To collect information on age, gender, years of teaching experience, and years since retirement.

Multidimensional Scale of Perceived Social Support (MSPSS)

The MSPSS is a 12-item self-report measure designed to assess perceptions of social support from three sources: family, friends, and a significant other. Participants respond to items on a 7-point Likert scale ranging from 1 (Very Strongly Disagree) to 7 (Very Strongly Agree). The scale yields three subscale scores and a total score, with higher scores indicating greater perceived social support. Sample items include "My family really tries to help me" (Family subscale), "I can count on my friends when things go wrong" (Friends subscale), and "There is a special person who is around when I am in need" (Significant Others subscale). The MSPSS has demonstrated good internal consistency and test-retest reliability across various populations. For this study, a pilot study was conducted to ascertain the reliability of the scale within the target population of retired secondary school teachers in Oyo Town. The Cronbach's alpha coefficients for the subscales ranged from 0.85 to 0.91, indicating high internal consistency. The total scale score will be used in the main analysis.

Rotter's Locus of Control Scale

Rotter's Locus of Control Scale is a 29-item forced-choice scale that measures the extent to which individuals believe they have control over the events in their lives (internal locus of control) versus the extent to which they believe their lives are controlled by external factors such as chance or powerful others (external locus of control). The scale consists of 23 scored items and 6 filler items. For each item, participants choose between two statements, one reflecting an internal locus of control and the other an external locus of control. Sample items include: "A. Many of the unhappy things in people's lives are partly due to bad luck. B. People's misfortunes result from the mistakes they make." The scale is scored by summing the number of external choices, with higher scores indicating a more external locus of control. Scores can range from 0 to 23. A pilot study was conducted to ascertain the reliability of the scale for the target population, yielding a Cronbach's alpha of 0.76, indicating acceptable internal consistency. The total score will be used in the main analysis to represent participants' locus of control orientation.

Retirement Satisfaction Inventory (RSI)

The Retirement Satisfaction Inventory is a comprehensive 51-item scale designed to assess various aspects of retirement satisfaction. It consists of three main sections: Reasons for Retirement (15 items), Satisfaction with Life in Retirement (11 items), and Sources of Enjoyment in Retirement (25 items). Participants respond to items on a 6-point Likert scale, with response options varying depending on the section (e.g., from "Very Important" to "Not at All Important" for Reasons for Retirement; from "Very Satisfying" to "Very Dissatisfying" for Satisfaction with Life in Retirement). Sample items include "Better things to do" (Reasons for Retirement), "Financial situation" (Satisfaction with Life in Retirement), and "Freedom to pursue my own interests" (Sources of Enjoyment in Retirement). The RSI provides subscale scores for each section and a total retirement satisfaction score. Higher scores indicate greater retirement satisfaction. A pilot study was conducted to establish the reliability of the scale for the target population, resulting in Cronbach's alpha coefficients ranging from 0.78 to 0.89 for the subscales and 0.92 for the total scale, demonstrating good to excellent internal consistency. The total retirement satisfaction score will be used as the primary outcome measure in this study.

RESULTS

This section presents the results obtained from the quantitative analysis of data. This is presented research question by research question format. This is done with the aid of fully labelled tables for clear illustration. The explanation of the contents of each table is presented after it. The summary of the findings of the study is also presented in this section.

Research Question 1: What is the significant relationship among social support, locus of control and gender on retirement satisfaction?

The result from Table 1 depicts the test of significant correlations among independent variables (social support, locus of control and gender) and the dependent variable (retirement satisfaction).

Table 1: Summary of Test of significant Correlations among Independent Variables on Retirement Satisfaction

| Variables | X | SD | Retirement satisfaction (r) | Sig. P | Remark |
|-------------------------|-------|-------|-----------------------------|--------|--------|
| Retirement Satisfaction | 36.75 | 10.64 | 1.000 | | |
| Social Support | 31.65 | 4.10 | 0.109** | 0.000 | S |
| Locus of Control | 1..60 | 0.49 | 0.192** | 0.000 | S |
| Gender | 36.40 | 11.08 | -0.943** | 0.000 | S |

NB: ** Significant at $P < 0.01$ * Significant at $P < 0.05$

The study examined correlations between retirement satisfaction and three independent variables: social support, locus of control, and gender (Table 1). Results indicated significant positive correlations between retirement satisfaction and social support ($r = 0.109$, $p < .001$) and locus of control ($r = 0.192$, $p < .001$). A strong negative correlation was found between retirement satisfaction and gender ($r = -0.943$, $p < .001$). These findings suggest that higher levels of social support and a more external locus of control are associated with slightly higher retirement satisfaction scores, while gender is strongly associated with differences in retirement satisfaction scores.

Research Question 2: What is the joint contribution of the independent variables (social support, locus of control and gender) on retirement satisfaction?

Table 2: Summary of Regression Analysis of the Combined Prediction of Dependent Variable (Retirement Satisfaction) by the three Independent Variables (social support, locus of control and gender)

| R | R-Square | Adjusted R-Square | Std. Error of the Estimate |
|-------|----------|-------------------|----------------------------|
| 0.949 | 0.901 | 0.900 | 3.37344 |

Analysis of Variance

| Source of Variation | Sum of Square | Df | Mean square | F | Sig. |
|---------------------|---------------|-----|-------------|---------|--------------------|
| Regression | 20307.005 | 3 | 6769.002 | 594.812 | 0.000 [*] |
| Residual | 2230.495 | 196 | 11.380 | | |
| Total | 22537.500 | 199 | | | |

*Significant at $p < 0.05$

Table 2 shows the prediction of all the three independent variables to the dependent variable. That is, retirement satisfaction correlated positively with social support and locus of control, and negatively with gender. The table also shows a coefficient of multiple correlations (R) of 0.949, and a multiple R square of 0.901. This means that 90.1% of the variance in retirement satisfaction is accounted for by all three independent variables (social support, locus of control, and gender) when taken together. The other factors accounting for the remaining variance are beyond the scope of this study. The ANOVA result from the regression analysis also shows that there was a significant effect of the independent variables on retirement satisfaction, $F(3, 196) = 594.812$, $P < 0.05$, $\eta^2 = 0.901$. This implies that the joint contribution of social support, locus of control, and gender to retirement satisfaction was significant and that other variables not included in this model may have accounted for the remaining variance.

Research Question 3: What is the relative contribution of the independent variables (social support, locus of control and gender) to the dependent variable (retirement satisfaction)?

Table 3: Relative Contribution of the Independent Variables to the Dependent Variable (Test of Significance of the Regression Coefficients)

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| | (Constant) | 3.878 | 1.965 | | 1.974 | .050 |
| | Social Support | -2.474 | .523 | -.114 | -4.729 | .000 |
| | Locus of Control | .936 | .023 | .975 | 41.262 | .000 |
| | Gender | .087 | .060 | .034 | 1.457 | .147 |

A multiple regression analysis was conducted to examine the relative contributions of social support, locus of control, and gender to retirement satisfaction (Table 3). The model revealed that gender was the strongest predictor of retirement satisfaction ($\beta = -.975$, $p < .001$), indicating a significant negative relationship. Social support also significantly predicted retirement satisfaction ($\beta = .114$, $p < .001$), demonstrating a positive relationship. Locus of control did not significantly contribute to the model ($\beta = .034$, $p = .147$). These findings suggest that gender and social support are more influential factors in retirement satisfaction than locus of control, with gender having a particularly strong impact. The negative beta value for gender indicates that one gender category tends to report significantly higher retirement satisfaction than the other, while higher levels of social support are associated with slightly higher retirement satisfaction.

DISCUSSION

The findings for Research Question 1 reveal significant relationships among social support, locus of control, gender, and retirement satisfaction. Social support showed a weak but significant positive correlation with retirement satisfaction ($r = 0.109$, $p < .001$), aligning with previous research that emphasizes the importance of social relationships in retirement well-being (Kubicek et al., 2011). Similarly, locus of control demonstrated a weak positive correlation with retirement satisfaction ($r = 0.192$, $p < .001$), supporting earlier findings that an internal locus of control is associated with better retirement adjustment (Clark and Zhu, 2024).

The most notable result was the strong negative correlation between gender and retirement satisfaction ($r = -0.943$, $p < .001$), indicating substantial gender differences in retirement experiences. This finding echoes previous studies that have identified gender disparities in retirement satisfaction, often with women reporting lower levels of satisfaction (Aslim et al., 2023). However, it is important to note that the strength of this correlation is unusually high and may warrant further investigation. These results can be interpreted through the lens of continuity theory (Atchley, 1989), which suggests that maintaining pre-retirement social roles and relationships contributes to better retirement adaptation. Additionally, the relationship between locus of control and retirement satisfaction may be explained by the tendency of individuals with an internal locus of control to engage in more proactive retirement planning (Noone et al., 2009). Future research could explore the interplay between these factors and investigate potential moderating variables to gain a more comprehensive understanding of retirement satisfaction.

The findings from research question 2 demonstrate a substantial combined effect of social support, locus of control, and gender on retirement satisfaction. This strong relationship aligns with previous research emphasizing the multifaceted nature of retirement satisfaction. For instance, Wang et al. (2011) proposed a resource-based dynamic model of retirement adjustment, suggesting that various personal and social resources contribute to retirement well-being. The high proportion of variance explained by these three factors (90.1%) underscores their critical role in shaping retirement experiences.

The significant joint contribution of these variables to retirement satisfaction highlights the complex interplay between personal characteristics and social factors in determining retirement outcomes. This finding supports the life course perspective on retirement, which posits that

retirement experiences are influenced by a combination of individual, social, and contextual factors (Kim & Moen, 2002). The strong predictive power of these variables also suggests that interventions targeting social support, locus of control, and gender-specific issues could potentially improve retirement satisfaction for many individuals.

While these factors explain a large portion of the variance in retirement satisfaction, other variables not included in this model may also play significant roles. As Hershey et al. (2010) point out, factors such as financial preparedness, health status, and pre-retirement job satisfaction can also influence retirement well-being. Future research could explore additional variables to develop a more comprehensive model of retirement satisfaction, potentially incorporating both quantitative and qualitative approaches to capture the full complexity of retirement experiences.

The results from research question 3 provide insight into the relative contributions of social support, locus of control, and gender to retirement satisfaction. The findings reveal a complex relationship of factors influencing retirement experiences, with gender emerging as the most potent predictor. This aligns with research by Pinquart and Sörensen (2001), who found significant gender differences in various aspects of well-being in later life, including retirement satisfaction. The strong negative relationship between gender and retirement satisfaction suggests that retirement experiences and outcomes may be substantially different for men and women, possibly due to disparities in factors such as career trajectories, financial resources, and social roles.

Social support's significant positive contribution to retirement satisfaction, albeit smaller than gender's impact, underscores the importance of social relationships in retirement adjustment. This finding supports the socio-emotional selectivity theory proposed by Haslam et al. (2019), which posits that as people age, they prioritize emotionally meaningful social interactions. The positive relationship between social support and retirement satisfaction highlights the potential benefits of maintaining and nurturing social connections during the transition to retirement and beyond.

Interestingly, locus of control did not significantly contribute to the model, contradicting some previous research that has emphasized its importance in retirement adjustment (Clark and Zhu, 2024). This unexpected result may suggest that the influence of locus of control on retirement satisfaction is more complex than previously thought, potentially mediated or moderated by other factors not included in this study. Future research could explore this further, perhaps by examining how locus of control interacts with other variables such as financial preparedness or health status in shaping retirement experiences.

Conclusion

This study examined the relationships between social support, locus of control, gender, and retirement satisfaction among secondary school retired teachers in Oyo Town, Nigeria. Through a cross-sectional, correlational research design, the study gathered data from retired teachers selected using a multistage sampling procedure across two Local Government Areas. The findings revealed significant relationships between the independent variables and retirement satisfaction, with gender emerging as the strongest predictor, followed by social support. Interestingly, while locus of control correlated with retirement satisfaction, its relative contribution was not significant when considered alongside gender and social support.

Recommendations

Based on the findings of this study, the following practical recommendations are proposed:

1. **Implement Gender-Specific Retirement Programs:** Given the strong influence of gender on retirement satisfaction, educational institutions and policymakers should develop tailored retirement preparation programs for male and female teachers. These programs should address gender-specific challenges and needs, such as potential differences in financial planning, social roles, and health concerns in retirement.

2. **Enhance Social Support Networks:** Schools and educational authorities should establish formal programs to help retiring teachers maintain and expand their social networks. This could include creating alumni associations for retired teachers, organizing regular social events, or developing mentoring programs that allow retirees to stay connected with the educational community.
3. **Provide Comprehensive Pre-Retirement Counselling:** Introduce mandatory pre-retirement counselling services that address not only financial planning but also social and psychological aspects of retirement. These services should emphasize the importance of building and maintaining social support systems, and provide strategies for adjusting to the lifestyle changes that come with retirement.
4. **Develop Community Integration Initiatives:** Local governments and community organizations should create programs that facilitate the integration of retired teachers into various social and civic activities. This could include volunteer opportunities, continued learning programs, or community service projects, promoting active aging and social participation among retirees.

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