COPING STRATEGIES OF RETIRED PRIMARY SCHOOL TEACHERS IN OKITIPUPA, ONDO STATE

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Abstract

This study examined the coping strategies adopted by retired primary school teachers in Okitipupa Local Government Area of Ondo State, Nigeria. The study adopted a descriptive survey research design. The population comprised 812 retired primary school teachers across the four zones of Okitipupa Local Government Area, while a sample of 270 respondents was selected using the Yaro Yamane formula and a purposive sampling technique. Data were collected through a structured questionnaire and analysed using mean and standard deviation to answer the research questions, while Analysis of Variance (ANOVA) was used to test the hypotheses at the 0.05 level of significance. The findings showed that the major retirement experiences and challenges encountered by the respondents included loss of professional identity (M=3.04), reduced interaction with former colleagues and pupils (M=2.77), and difficulty adjusting to a less structured daily routine (M=2.87). The study further showed that retirees coped with these challenges by maintaining regular communication with former colleagues and friends, participating in social and community activities, engaging in hobbies, relying on family support, maintaining healthy lifestyles, and visiting relatives and friends. The hypotheses tested indicated that there were no significant differences in the retirement experiences and coping strategies of the respondents based on the variables examined. The study concluded that sustained social relationships, family support, meaningful engagement in productive activities, and healthy living practices contribute to successful retirement adjustment. It recommended strengthening pre-retirement preparation programme, ensuring the prompt payment of retirement benefits, and improving institutional and community support for retirees.

Keywords: Retirement, Coping Strategies, Retired Teachers, Retirement Adjustment, Primary School Teachers.

Introduction

Retirement is a universal phenomenon and inevitable stage in the career life cycle of every worker, marking the transition from active service to withdrawal from formal employment after attaining a stipulated age or completing the required years of service. In Nigeria, public service retirement is generally guided by civil service regulations, which specify sixty years of age or thirty-five years of service, whichever comes first. This transition represents a major life event because it brings significant changes in income, social identity, daily routines, and psychological wellbeing. Retirement is not only an exit from employment but also a period of adjustment that requires individuals to adapt to new social and economic realities (Adeyemo and Olatomide, 2021).

In Nigeria, it is common knowledge that retirees face a lot of challenges after retirement, particularly due to inefficiencies in pension administration and the physically demanding nature of verification exercises required before accessing their entitlements. Retirees are frequently subjected to biometric screening and verification exercises characterized by long queues, overcrowded venues, inadequate logistics, and prolonged waiting periods (Akoni, 2016; Olufowobi and Utebor, 2016). These exercises often require elderly retirees to travel long distances to designated centres, sometimes without adequate transportation or financial support, despite their advanced age and fragile health conditions. Many retirees experience exhaustion, collapse, and medical emergencies during such screenings due to prolonged standing, overcrowding, and harsh environmental conditions (Akoni, 2016; Johnson, 2011). In more severe cases, reports have documented incidents where some elderly pensioners reportedly died while waiting for or during verification exercises, especially when immediate medical attention was not available at the venue (Johnson, 2011). It must be noted that beyond screening challenges, persistent delays in pension and gratuity payments, inadequate pension benefits, and rising living costs have forced many retirees into financial hardship and dependency on relatives or informal economic activities despite their age.

Beyond administrative constraints, retirement in Nigeria is widely associated with economic insecurity and adjustment difficulties. Many retirees experience delays in accessing their entitlements, while others receive pensions that are insufficient to meet basic living needs in the face of rising inflation. In some cases, inadequate preparation for retirement further complicates adjustment, as many workers exit service without sufficient financial planning or psychological readiness for post-employment life. Abdulrazaq (as cited in Uzoekwe & Okafor, 2017) noted that such conditions often result in anxiety, psychological distress, and increased dependency among retirees. Overall, the retirement experience in Nigeria is largely characterized by financial hardship, administrative bottlenecks, and limited social protection, making successful adjustment a

major challenge for many retired public servants.

Retirement is an important life event, bringing with it many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendship and vocation. It is often described as leaving the job at a specified period of time after putting in some number of years of one's productive years or attaining a given age of 60, now 65 signed by the executive arm of federal Government of Nigeria in 2020 in the public sectors of the economy (Liveth, 2023). Retirement is a period when a worker chooses to say farewell from active service permanently as stated by law, either voluntarily or stipulated age or years of service. Baba et al (2021) explained that retirement is a period in life when an employee will transit from active years of productivity to his private life marking the end of his/her services. They further looked at retirement as a situation whereby due to political, physical, economic and social one draws from an employment. Retirement is often viewed as a transition from structured occupational engagement to a less structured lifestyle that requires self-management and adaptation. According to Olatomide (2024), retirement represents a shift between expectations formed during active service and the realities experienced after leaving service, and this mismatch often influences how well retirees adjust to post-retirement life. Akinade (2006) contended that retirement is a real, usual and unavoidable terminal point in an individual's main career life. According to him, it marks the end of formal paid labour in one's life.

Retirement is commonly categorized into three main types: voluntary, compulsory, and statutory retirement. Voluntary retirement occurs when an employee chooses to exit service before the mandatory retirement age due to personal, financial, or health-related reasons. Compulsory retirement takes place when an employee is required to leave service due to disciplinary issues, medical conditions, or organizational restructuring. Statutory retirement occurs when an employee reaches the prescribed retirement age or years of service as stipulated by government policy. Among primary school teachers in Nigeria, statutory retirement is the most prevalent form because it is strictly regulated by civil service rules (Adeyemo & Olatomide, 2021).

Retirement coping strategies refer to the behavioural, psychological, social, and economic mechanisms adopted by retirees to manage the challenges associated with retirement and to maintain overall wellbeing. These strategies are essential for successful adjustment, particularly in contexts where pension systems are weak and social welfare support is limited. Alwajud-Adewusi (2021) asserts that retirees adopt coping strategies such as engagement in religious activities, participation in social groups, reliance on family support, involvement in small-scale economic activities, and maintenance of recreational routines to manage retirement-related stress. According to Ugwa and Ugwa (2025), retirees who engage in regular physical exercise, maintain balanced diets, participate in religious activities, and adhere to medical advice tend to experience better wellbeing outcomes. Similarly, Olatomide, Shogbesan, and Subair (2025) found that

family cohesion, positive mental health, and strong social networks significantly enhance retirement adjustment among teacher-retirees.

Despite these coping strategies, retirees often face numerous challenges that negatively affect their quality of life. These include inadequate and delayed pension payments, rising cost of living, poor access to healthcare services, loneliness, loss of occupational identity, and emotional distress. Such challenges are common in developing countries like Nigeria, where retirement systems are often inefficient and insufficient to meet retirees' needs. Olatomide (2024) emphasized that many retirees experience a gap between retirement expectations and actual post-retirement realities, which often results in dissatisfaction and adjustment difficulties.

Primary school teachers occupy a critical position in national development as they are responsible for foundational education and human capital development. After many years of service, they retire with expectations of financial stability, social security, and improved quality of life. However, evidence suggests that many retired primary school teachers experience difficulties related to financial instability, health challenges, and reduced social engagement. These challenges make coping strategies essential for successful adjustment to retirement life.

In Okitipupa Local Government Area of Ondo State, anecdotal evidence indicates that retired primary school teachers face varying degrees of adjustment challenges influenced by pension delays, economic hardship, health conditions, and limited social support. These challenges make coping strategies essential for successful adjustment to retirement life.

Although several studies have examined retirement adjustment among Nigerian retirees, most have focused on retirees at the national, regional or state levels, with limited attention to retired primary school teachers at the local government level. In particular, there is limited empirical evidence on the coping strategies adopted by retired primary school teachers in Okitipupa Local Government Area of Ondo State, despite the unique socio-economic conditions and pension administration realities within the area. This gap in the literature provided the basis for the present study. The findings of this study are expected to provide useful information for education administrators, counselors, policy makers and pension administrators in designing programmes and policies that will promote successful retirement adjustment and improve the well-being of retired primary school teachers.

Theoretical Framework

This study is anchored on the Continuity Theory of Aging proposed by Atchley (1989). The theory explains that ageing individuals tend to maintain a sense of continuity in their lifestyle, roles, relationships, and self-identity, rather than undergoing complete behavioural changes after retirement. It further argues that adjustment in later life is

easier when individuals are able to draw from earlier patterns of living and apply them in their post-retirement experiences. In relation to retired primary school teachers, the theory suggests that how well they cope with retirement depends largely on their ability to maintain aspects of their former professional and social life. Many retired teachers often continue with activities that reflect their teaching background, such as private tutoring, involvement in community education, participation in religious instruction, or informal mentoring of younger teachers and students. These activities help them retain a sense of usefulness and identity that was built during their active service years. In Okitipupa Local Government Area of Ondo State, where retirees may also be faced with economic and social adjustment challenges, the Continuity Theory becomes particularly relevant. It helps to explain why some retired teachers are able to cope better than others, especially those who are able to sustain familiar routines, social networks, and meaningful roles after retirement. In this way, the theory provides a useful lens for understanding retirement coping strategies among primary school teachers in the study area.

Objectives of the Study

The general objective of the study is to examine the retirement coping strategies among retired primary school teachers in Okitipupa Local Government area of Ondo State. The specific objectives are to:

1. Examine the common retirement experiences and challenges faced by retired primary school teachers in Okitipupa Local Government Area of Ondo State.
2. Examine the coping strategies employed by retired primary school teachers in Okitipupa Local Government Area of Ondo State.

Research Questions

The following research questions were raised to guide the study

1. What are the common retirement experiences and challenges faced by retired primary school teachers in Okitipupa Local Government Area of Ondo State?
2. What coping strategies are employed by retired primary school teachers in Okitipupa Local Government Area to cope with retirement challenges?

Research Hypotheses

The following null hypothesis were formulated and tested at the 0.05 level of significance:

H_{01}: There is no significant difference in the retirement experiences and challenges of retired primary school teachers in Okitipupa Local Government Area of Ondo State based on age

H_{02}: There is no significant difference in the coping strategies employed by retired primary school teachers in Okitipupa Local Government Area on grouping.

Methodology

The study adopted a descriptive survey research design to investigate the coping strategies adopted by retired primary school teachers in Okitipupa Local Government Area of Ondo State. The target population comprised 812 retired primary school teachers as of 2025. They were distributed across four zones; Okitipupa (415), Ode-Aye (126), Ilutitun (135) and Igbotakp (136). A sample size of 270 respondents was determined using the Yaro Yamane formula. The respondents were selected through the Purposive sampling technique based on their relevance to the study. Data were collected using a structured questionnaire. The questionnaire was subjected to face and content validation by experts in Measurement and Evaluation to ensure its suitability for the study. A pilot study was conducted among 30 retired primary school teachers in Irele Local Government Area of Ondo State, which was outside the study area. The data obtained were analyzed using Cronbach's Alpha, and a reliability coefficient of 0.84, was obtained, indicating that the instrument was reliable. Before data collection commenced, approval was obtained from the appropriate educational authorities, while informed consent was obtained from all respondents. Participation in the study was voluntary, and respondents were assured of anonymity and confidentiality. Respondents were assured that information supplied would be used strictly for academic purposes. The data collected were analyzed using mean and standard deviation to answer the research questions, while Analysis of Variance (ANOVA) was used to test the hypotheses at the 0.05 level of significance.

Results Presentation and Discussion of Findings

Research Question One: What are the common retirement experiences and challenges faced by retired primary school teachers in Okitipupa Local Government Area of Ondo State?

Table 1: Common retirement experiences and challenges faced by retired primary school teachers in Okitipupa Local Government Area of Ondo State

Statement	Mean	St. Dev.
Since my retirement, I feel a sense of loss and identity crisis	3.04	0.95
I miss the social interaction with my colleagues and pupils	2.77	0.96
I have challenges managing my retirement income and expenses	1.12	1.01
I am worried about outliving my retirement savings	1.87	0.99
I have difficulties in adjusting to a non-structured daily routine in retirement	2.87	0.99
I miss the sense of purpose and meaning that come with teaching	1.04	0.95
I struggle to find new hobbies and interests in retirement	1.04	0.95
I have experienced a decline in my physical health since retirement	1.12	1.01

I feel isolated and lonely in retirement	1.04	0.95
I feel fulfilled and contented in retirement	2.04	0.95

Interpretation and Discussion

The result in table 1 indicates that respondents agreed with the statement "Since my retirement, I feel a sense of loss and identity crisis." The mean of 3.04 suggests that many retired primary school teachers in Okitipupa LGA experience a disruption in their sense of self that was tied to their teaching role. The study indicates that respondents agreed with the statement "I miss the social interaction with my colleagues and pupils." With a mean of 2.77, the loss of daily social contact at school is a noticeable challenge for the group. The result indicates that retired primary school teachers under investigation agreed that retirement has brought about a sense of loss and identity crisis, suggesting that their sense of self was closely tied to their role as teachers. They also agreed that they miss the social interaction with colleagues and pupils, pointing to the loss of daily social contact at school as a noticeable challenge in adjusting to life after retirement.

The study indicates that respondents disagreed with the statement "I have challenges managing my retirement income and expenses." The mean of 1.12 shows that managing finances is not a common difficulty among these retirees. The study indicates that respondents disagreed with the statement "I am worried about outliving my retirement savings." A mean of 1.87 falls below the 2.0 threshold, suggesting that fear of outliving savings is not widespread. The study indicates that respondents do not view financial management and the fear of outliving savings as major challenges in retirement. This suggests that many of the retired primary school teachers may have planned adequately for post-retirement life or have access to other forms of support that reduce financial strain. The inference is that financial insecurity is not a primary source of stress for this group, allowing them to focus more on adjusting to the social and psychological changes that come with retirement.

The findings reveal that respondents agreed with the statement "I have difficulties in adjusting to a non-structured daily routine in retirement." The mean of 2.87 shows that shifting from a highly scheduled school life to a less structured routine is a challenge for many. The study indicates that respondents disagreed with the statement "I miss the sense of purpose and meaning that come with teaching." The mean of 1.04 suggests most have found other sources of purpose after retirement. The study indicates that respondents find it challenging to adjust to a less structured daily routine after retirement, which suggests that the shift from the highly scheduled environment of teaching to a more flexible lifestyle creates a noticeable disruption. At the same time, they disagree that they miss the sense of purpose and meaning that came with teaching, implying that many have successfully redirected their sense of purpose toward other roles, activities, or interests outside the classroom.

The study indicates that respondents disagreed with the statement "I struggle to find new hobbies and interests in retirement." With a mean of 1.04, finding new interests does not appear to be a significant difficulty for most. The study indicates that respondents disagreed with the statement "I have experienced a decline in my physical health since retirement." The mean of 1.12 shows that physical health decline is not a common experience reported by the respondents. The study indicates that respondents do not struggle to find new hobbies and interests in retirement and have not experienced a noticeable decline in physical health since leaving service. This suggests that most retired teachers have been able to adapt to post-retirement life by engaging in activities that keep them occupied and maintain their well-being, reducing the likelihood of boredom or health-related distress during this transition.

The results showed that respondents disagreed with the statement "I feel isolated and lonely in retirement." The mean of 1.04 suggests that feelings of isolation and loneliness are not prevalent in this group. The study indicates that respondents agreed with the statement "I feel fulfilled and contented in retirement." The mean of 2.04, just above the threshold, shows that most respondents report a sense of fulfillment and contentment in retirement despite other challenges. The study indicates that respondents do not experience isolation and loneliness in retirement and generally report feeling fulfilled and contented despite the adjustments that come with leaving service. This suggests that most retired teachers have maintained social connections and found ways to derive satisfaction outside of their former teaching roles, which likely buffers against negative emotional effects and supports a positive outlook in retirement.

Contrary to the widely reported financial difficulties experienced by retirees in Nigeria, the present study found that financial management and fear of exhausting retirement savings were not challenges among the respondents. The finding differs from earlier studies because the respondents may have benefited from family support, personal savings, prudent financial planning, or relatively improved pension administration within the study area. It also suggested that psychological and social adjustments, rather than financial concerns, constituted the predominant retirement challenges among the retired primary school teachers investigated.

Research Question Two: What coping strategies do retired primary school teachers in Okitipupa Local Government Area employ to cope with challenges of retirement?

Table 2: Coping strategies employed by retired primary school teachers in Okitipupa Local Government Area

Statement	Mean	St. Dev.
I stay connected with my former colleagues and friends through frequent communication	2.94	0.16
I participate in social and community activities so as to have regular contact with people	2.84	0.47
I engage in hobbies and activities that bring me joy and fulfillment in retirement	2.83	0.34
I rely on my family members for emotional and social support	2.76	0.15
I explore alternative sources of income, such as farming, part-time work and small-scale businesses	1.62	0.34
I engage in regular physical exercise to maintain physical fitness	2.59	0.13
I prioritise healthy eating habits and nutrition to maintain overall well-being	2.25	0.32
I pursue new hobbies to stay engaged and motivated	2.78	0.94
I listen to radio/ watching TV programs	2.94	0.16
Travelling to visit my children, friends and relatives	2.84	0.47

Interpretation and Discussion

The study indicates that respondents agreed that they stay connected with their former colleagues and friends through frequent communication (M = 2.94, SD = 0.16), suggesting that maintaining these relationships is a key way of coping with retirement. The study indicates that respondents agreed that they participate in social and community activities to have regular contact with people (M = 2.84, SD = 0.47), indicating that involvement in community life helps them sustain social ties. The study indicates that retired primary school teachers cope with retirement primarily through maintaining social connections and community involvement. By staying in touch with former colleagues and friends and participating in social and community activities, they sustain relationships and regular interaction that help counter the loss of daily contact experienced after leaving the classroom. This suggests that preserving interpersonal ties and remaining socially active are central strategies for adjusting to life after retirement.

The study indicates that respondents agreed that they engage in hobbies and activities that bring joy and fulfillment in retirement (M = 2.83, SD = 0.34), which suggests that personal interests play an important role in maintaining well-being. The study indicates that respondents agreed that they rely on family members for emotional and social support (M = 2.76, SD = 0.15), showing that family remains a central source of support after retirement. The study indicates that retired primary school teachers cope with retirement by engaging in hobbies and activities that bring them joy and fulfillment, and by relying on family for emotional and social support. This suggests that personal

interests help maintain a sense of purpose and well-being, while family relationships serve as a consistent source of comfort and stability during the transition into retirement.

The study indicates that respondents disagreed that they explore alternative sources of income such as farming, part-time work, and small-scale businesses (M = 1.62, SD = 0.34), indicating that income supplementation is not a common coping strategy in this group. The study indicates that respondents agreed that they engage in regular physical exercise to maintain physical fitness (M = 2.59, SD = 0.13), suggesting that staying physically active is part of how they manage retirement. The study indicates that exploring alternative sources of income is not a common coping strategy among the retired teachers, suggesting that most do not turn to farming, part-time work, or small-scale businesses after retirement. In contrast, engaging in regular physical exercise is affirmed, indicating that maintaining physical fitness is a preferred way for them to manage the challenges of retirement and support their overall well-being.

The study indicates that respondents agreed that they prioritise healthy eating habits and nutrition to maintain overall well-being (M = 2.25, SD = 0.32), indicating that attention to diet is used to support health in retirement. The study indicates that respondents agreed that they pursue new hobbies to stay engaged and motivated (M = 2.78, SD = 0.94), which suggests that taking up new interests helps sustain motivation. The study indicates that retired teachers also cope by focusing on their health and staying mentally engaged. Prioritizing healthy eating and nutrition suggests that attention to diet is seen as a way to support well-being in retirement, while pursuing new hobbies points to the use of fresh interests as a means of maintaining motivation and a sense of purpose after leaving the classroom.

The study indicates that respondents agreed that they listen to radio and watch TV programs (M = 2.94, SD = 0.16), showing that media consumption is a common way of passing time and staying informed. The study indicates that respondents agreed that they travel to visit children, friends, and relatives (M = 2.84, SD = 0.47), indicating that travel is used to maintain relationships and cope with the challenges of retirement. The study indicates that media consumption and travel are also common coping strategies among the retired teachers. Listening to radio and watching TV programs suggests that staying informed and passing time through media helps fill the structure previously provided by work; while traveling to visit children, friends, and relatives shows that maintaining and strengthening family and social ties is another way they manage the challenges of retirement.

Hypotheses

H_{01}: There is no significant difference in common retirement experiences and challenges faced by retired primary school teachers in Okitipupa Local Government Area of Ondo State on the basis of age.

Table 3: Difference in common retirement experiences and challenges faced by retired primary school teachers the basis of age

ANOVA	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	250.874	2	125.437	.579	0.561
Within Groups	214426.997	268	216.812		
Total	214677.871	267			

Interpretation and Discussion

Table 3 shows that there is no statistically significant difference in common retirement experiences and challenges faced by retired primary school teachers based on age ($F(2, 268) = 0.579$; $p = 0.561 > 0.05$). This is because the significance level of 0.561 is higher than the probability value of 0.05. The result indicates that age does not significantly influence how these teachers experience and cope with retirement, suggesting that the challenges reported are similar across the different age groups.

The study indicates that age does not create a meaningful difference in the retirement experiences and challenges faced by retired primary school teachers. The lack of a statistically significant result means that the variations observed across age groups are not strong enough to suggest that older or younger retirees encounter distinct sets of challenges. This implies that the difficulties and adjustments associated with retirement are largely shared across the sample, regardless of age, and that other factors beyond age may be more influential in shaping how these teachers experience life after retirement.

H_{01}: There is no significant difference in the coping strategies employed by the retired primary school teaches in Okitipupa Local Government Area?

Table 4: Difference in the coping strategies employed by the retired primary school teaches in Okitipupa Local Government Area

ANOVA	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	31957.326	5	6391.465	34.490	0.062
Within Groups	182720.545	265	185.315		
Total	214677.871	264			

Interpretation and Discussion

Table 4 shows that there is no statistically significant difference in the coping strategies employed by retired primary school teachers in Okitipupa LGA ($F (5, 265) = 34.490$; $p = 0.062 > 0.05$). This is because the significance level of 0.062 is higher than the probability value of 0.05. The result implies that the way teachers cope with retirement does not vary meaningfully across the groups compared in the analysis. In practical terms, whether due to age, gender, years of service, or other groupings, the

retired teachers appear to adopt similar strategies to manage life after service. This suggests that the challenges of retirement and the responses to them are shared experiences among the sample, rather than being shaped by group differences.

Conclusion

This study investigated the coping strategies adopted by retired primary school teachers in Okitipupa Local Government Area of Ondo State. The findings showed that retirement among the respondents was characterized mainly by psychological and social adjustments, particularly reduced interaction with colleagues and pupils, loss of the structured routine associated with active service, and the need to adapt to a different pattern of daily living. Despite these challenges, the respondents demonstrated positive adjustment by maintaining relationships with former colleagues and friends, participating in community and religious activities, engaging in hobbies, and relying on family support. The findings also revealed that there were no significant differences in the retirement experiences and coping strategies of the respondents based on the variables examined in the study. This suggests that retired primary school teachers in the study area adopt similar approaches in adjusting to retirement. The findings further support the Continuity Theory of Ageing, which posits that successful adjustment is enhanced when individuals maintain established social relationships, familiar roles, and meaningful activities after leaving active service. Overall, the study highlights the importance of social support, active engagement, and family involvement in promoting successful retirement adjustment among retired primary school teachers.

Recommendations

- The Ondo State Government should strengthen pre-retirement training programmes to adequately prepare teachers for the social, psychological and financial demands of retirement.
- Pension administrators should ensure timely payment of pensions and gratuities and simplify verification procedures to reduce unnecessary stress experienced by retirees.
- The Ondo State Universal Basic Education Board should collaborate with retired teachers' associations to organize community-based programmes that encourage continued social participation after retirement.
- The Nigeria Union of Teachers (NUT) should organize regular counseling, health awareness, and wellness programmes for retired teachers to promote healthy and active living.
- Family and community organisations should continue to provide emotional and social support that will enhance the well-being and adjustment of retired teachers.

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