

# Retirees' Challenges about Newfound Freedom with Finance, Health, Records of Service and Family Obligations in Non-Asian Cultures

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## Abstract

Retirement presents a pivotal life transition that can offer both liberation and adversity. This qualitative study explores the personal experiences of Nigerian retirees, shedding light on post-retirement challenges. Using purposive sampling, an in-depth interviews were conducted involving two (2) focus group discussions with six (6) retirees as participants in each group, who are residents of Government Residential Area (G.R.A) Trans-Ekulu, Enugu State, Nigeria. The data of the study participants' showed that majority served an average of 35 years in active service. Despite this, the study revealed that retirees struggle to balance their newfound freedom with (1) financial constraints, (2) health issues, (3) demands of family obligations, and (4) lack of proper records/profiling in active service. Also, participants expressed dissatisfaction of their pensions and gratuities arrangements, which are not properly managed by Pension Fund Administrators (PFAs). The study underscores the urgent need for comprehensive retirement education, transparent pension fund management, improved healthcare access, and institutional reforms aimed at easing the transition into retirement. Policy implications and suggestions for future research were examined to enhance retirees' post-retirement success.

**Keywords:** Retirement, Retiree Challenges, Financial Constraints, Health Issues, Family Obligations, Pension Management.

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## INTRODUCTION

Retirement is a profound transition, offering challenges and opportunities for change and life fulfilment. Research confirms that post-retirement experiences represent a huge life shift with numerous obstacles to individual's social, physical, and economic well-being (see, Steffens *et al.*, 2016; Echeng, 2018; Adetunji & Gumedé, 2024; Abonyi *et al.*, 2024; George, 2024 for a review). Many have argued that retirement brings newfound freedom and challenges such as stress and bitter experiences related to financial insecurity, delay in gratuities and pension payments, inflation trends, social isolation and legacy desires. This affirms the position of Elezua (1998) and Adeoye and Legbara (2005) that once retirement comes, it comes with anxiety, challenges and expectations. Although, the trend in retirees' newfound freedom and life expectancy differ between countries. In Japan, South Korea, and Singapore, retirees enjoy comprehensive social safety

nets; which include pensions and healthcare, supported by strong economies. For instance, Singapore's strategy allows retirees to earn additional income while receiving their pensions, enhancing their financial security and overall quality of life (Atasie, 2024). In Nigeria, despite efforts to grow pension assets, the average return on investment (ROI) on these assets remains 3 to 10 percent (Atasie, 2024). This disparity means that pensioners' savings are effectively losing value over time, as the retirees investments do not keep pace with the rising economic reality. Consequently, retirees who have diligently saved for retirement sometime find out that their purchasing power is eroded, further compounding the financial challenges faced by Nigerian retirees.

Research on retirement is increasingly being explored in modern societies. This significant life stage presents numerous challenges related to lifestyle adjustments (Mercer, 2025), self-reliance (Lynn, 2021), social connections (Island, 2025), and professional

identity (Jolles *et al.*, 2023). According to Weiss (2009), retirement can be categorized into three distinct types namely economic retirement, which is characterized by the cessation of work for monetary compensation; psychological retirement, which is based on an individual's perception of their own retirement status, where one may feel retired and perceive themselves as no longer economically productive despite their previous employment; and social retirement, which is recognized by society as the period when an individual exits their career and assumes a role that is permissible without employment, particularly upon reaching the retirement age established by their employer's policies.

The perception of retirees' challenges in both developed and developing countries varies, but generally includes anxieties about finances, healthcare, and potential social isolation. There is also concern about social well-being, with some fearing a loss of purpose and social connection after retirement. Past studies have shown that retirees encounter various challenges associated with the post-retirement phase (Benjamin & Francis, 2019; Binji, 2019). These challenges may stem from financial constraints, health issues; primarily due to aging, feelings of frustration in seeking meaningful engagement, marital difficulties, and the inability to maintain previous levels of support due to overwhelming family responsibilities. Denga (2006) noted that the situation is exacerbated when retirees are not sufficiently prepared for life after retirement.

It is against this backdrop that this study explores the challenges of retirees' newfound freedom in Nigeria. This paper delves into the experiences of retirees in Enugu State, shedding light on their post-retirement struggles. However, retirement is not solely based on age or length of service, according to Egbeh (2025a), but rather based on a sustainable relationships they built during their working years, as well as their level of happiness and health post-retirement. Thus, while retirement can be an eagerly anticipated later life milestone (van Solinge & Henkens, 2007), but little is

known about retirees challenges of newfound freedom in Enugu State, Nigeria; hence, the call for this research.

**METHODS**

The study data were collected through the qualitative methods focus group discussions with six (6) retirees as participants in each group, who are residents of Government Residential Area (G.R.A) Trans-Ekulu, Enugu State, Nigeria. Two focus group in-depth interviews were conducted, each lasting about one to two hours. Participants were selected using a criteria-based approach. The criteria for inclusion in the current study were four: (a) Participants must be a retired civil servant; (b) Must have retired from Federal, State or Local Civil Service in Nigeria; (c) Must have at least one year of post-retirement experience, and (d) Must have been receiving pension, as it was assumed that those who are pensionable would be able to provide more in-depth data. The identified participants were contacted and they participated voluntarily (see, Table 1 - profile of the participants). The interviews were conducted in the university environment of the researchers where participants resides. The interviews were recorded with permission of the participants, transcribed verbatim and coded.

Based on repetitive reading of the interview scripts and listening to the recorded interviews, emerging ideas and themes were developed. Data analysis was done manually using content analytical approach. Transcription conventions for FGD by Mauranen (2006), Jenkins (2007) and Jenkins (2014) was adopted (see, Symbol – Explanation: (1) M – Moderator; (2) R1, R2, R3, etc – retirees' participation number according to speaking order; (3) Bold type - speaker emphasis; (4) Italics - Italics used by the researcher to identify key points in the extracts; (5) (.) - Pause about 1 second or less; (6) (2) - Pause about 2 second, etc; (7) [...] - Omission of text which is irrelevant; (8) <> - The researcher's additional information to make meaning clear; (9) @@ - Laughter; (10) [ ] - Overlapping or interrupted speech; (11) CAPITAL - In a louder voice; and (12) FGD1, FGD2 - Focus group discussion 1 and 2.

**Table 1: Demography Profile of Participants (Group 1 and 2)**

Participants	Gender	Age	Years of Service	Organization
<b>Group 1</b>				
R1	F	60	19	State Civil Service
R2	M	62	21	Federal Civil Service
R3	M	64	35	Federal Civil Service
R4	M	67	35	Federal Civil Service
R5	F	64	35	Federal Civil Service
R6	F	70	35	State Civil Service
<b>Group 2</b>				
R1	F	58	35	State Civil Service
R2	M	69	35	State Civil Service
R3	M	68	35	Federal Civil Service
R4	F	67	35	State Civil Service
R5	M	67	16	Federal Civil Service
R6	M	65	35	Federal Civil Service

## RESULTS AND DISCUSSIONS

Questions regarding the challenges of life after retirement were asked to reflect the issues affecting retirees' at the time of this study, and to investigate to some extent, why they see it as challenges. The results illuminated precisely what participants' perceived as

challenges about newfound freedom is, based on the personal experience of life after retirement, which encompass four main elements: (a) Financial constraints (b) Health issues, (c) Lack of proper records/profiling, and (d) Overwhelming family obligations.

### Data Presentation

#### Extract 1 FGD 1

1. M Please what is your current challenges as a retiree?
2. R3 When I was in the active service, I didn't have the knowledge of SAVINGS to meet up
3. with my finances. Presently, I have financial problem to start life again, because what I
4. receives as pension is not enough but at least I can solve some financial issues.
5. R4 For me, sometimes I use my pension to pay my rent and feed my children, I have to
6. feed them and solve their problems, because the money you receive depends on the grade
7. level that you retired with.
8. R2 I try to get myself involve in a business of railways. As you know, the situation of Nigeria
9. now coupled with the children's school fees and other responsibilities. I have so much
10. responsibilities that my earning cannot cater for. As a result, I couldn't sustain my business
11. because of finance.
12. R1 I am on a contributory pension scheme. But the problem in the contributory pension
13. scheme is, we hear that the pension administrator has to decide with you on the program
14. you want to adopt either a program called withdrawal or annuity. Most times, the retirees
15. don't understand the difference between program withdrawal and annuity. And as such, I
16. learnt that if you choose program withdrawal, you can always go back to annuity if you are
17. not comfortable, but if you choose annuity, you cannot go back to program withdrawal.
18. However, it's not even dependent on your choice. The major problem in retirement with the
19. PFA is that the money the civil servants have labored for years are in their hands as
20. custodian, and you know, you can't reach it, they decide on what you take home after
21. retirement, alas, if it could be done in such a way that whoso ever that is retiring should
22. decide on what he wants, if you want to be paid at once, you will be paid at once, let them
23. take whatever is their charges, and then you can manage your money the way you want it.
24. Come to think of it, how would you say that somebody who retired as a deputy director or
25. Assistant Director in this federal service like me cannot manage my money, and therefore
26. you as a pension fund administrator who probably may have a B.Sc. in Finance or even in
27. Agriculture simply because you are in a finance company, will be the one to manage my
28. money better than myself. So, it is a problem, and that has created a lot of problem for civil
29. servants in the country today. So, if government can make it in such a way that every
30. retiring civil servant will decide whether you go with your money or you allow them
31. manage it for you, those who cannot manage it by themselves should allow PFA to manage
32. it for them, and those who can manage it by themselves should be giving their money and
33. let then invest in other ventures.
34. R2 For me, I don't know if there is any act that state that PFA should not pay us all our
35. money at once.
36. M Yes, there is an act regarding that..
37. R6 I am dependant on my children, presently I have a health challenge, I don't do anything,
38. I just thank God for my children who are taking care of me.
39. R6. I don't have any plan because of my health challenge and as I am getting old, I can't do
40. anything again. That is why I don't have any plan.
41. R4 They didn't prepare us for retirement. We saw our names pasted on the notice board that
42. we were to retire by February. We were not prepared. We were not even informed of any
43. retirement courses not to talk of attending one.
44. R4 there was no plan on retirement because my income and salary were not enough. My
45. family members depended on me for feeding and all these affected me. So, I had no plan
46. upon retirement. It was after my retirement that I started planning. I am selling pure water
47. now
48. R1 Well, planning for retirement starts from the first day you are enrolled in the federal
49. Service and I never allow family responsibilities to distract me. So, if you must retire well,
50. you must start planning from that particular time. As an

51. *individual, I started in that particular year because before I entered the federal civil*  
 52. *service, I already had a **master's degree certificate**, and I decided to go into academics. So*  
 53. *that was why, while in service, I was able to continue my education. I also **planned to be a***  
 54. ***consultant, and I believed that my academics could also offer me something to do and***  
 55. ***survive with when I finally retire.** I also planned to be a **businessman** before retirement.*  
 56. *So, these plans were already on ground before I was retired from active service. I hereby*  
 57. *call on any civil servant that wants to retire to plan adequately, more especially given the*  
 58. *scenario we have in this Nigeria because Nigeria is not planning for anybody.*

**Extract 2 FGD 2**

1. R1 main advice is that who enters into civil service should know that the day of retirement  
 2. is coming and the record is very important, so they should maintain a straight record which  
 3. will enable them to have a focus. Because most people, when they make changes to their  
 4. record, they will have confidence that the record will work which might eventually fail to  
 5. work and ends in disappointment. So, record is very important. Keeping a straight record is  
 6. very important in the civil service.  
 7. R2, R3, R4 agree with R1  
 8. R1 If you find yourself in an office where you are getting money, just bear in mind that I  
 9. can leave the office any time soon, so it is not good to be extravagant. Prepare yourself very  
 10. well and plan the things you will do after retirement. Civil service is not a place you just  
 11. come out and go back again. You are not going back again. It's just a retirement. If you  
 12. retire, you have retired. Just prepare yourself that you are leaving that office like myself  
 13. when I was in civil service, I was saving money because some family members who wanted  
 14. to travel out of the country would always give me money.  
 15. R5, R6 seem to be neutral on the context.  
 16. R5 I didn't work for a long time here. I only worked for 11 years. As soon as I was 60 years,  
 17. they told us to put down papers that our time was up. When the rector of this school came,  
 18. he told the management to retire any staff that was 60 years. So, I retired voluntarily. I  
 19. didn't even work up to 20 years. I worked for 11 years; I am now into farming to keep  
 20. myself busy.  
 21. R5 I moved to the village, because I could not afford to stay in the city at that time, I also  
 22. lost my wife, so, things were not rosy for me at that time.  
 23. *6R I don't have plan, in fact, I was given additional five years to work because my*  
 24. *colleagues retired at 60 years, I retired at 65 years. Today I am into farming to keep myself*  
 25. *because I just retired this year April and I have not received any pension or gratuity.*  
 26. M What are your experiences about the documentation procedures before retirement?  
 27. R6. *Yes, I am still undergoing the process now and has not yet finished.*  
 28. *R1 but some people don't know when to start their retirement documentation, I worked as*  
 29. *admin officer in the Office of the Auditor General, Enugu State, Nigeria. The truth is that*  
 30. *some of us could not remember the information we entered in the system when we got the*  
 31. *employment. So, most times you see staff coming to adjust their document, particularly their*  
 32. *age and this makes it difficult for them to finish their retirement documentation on time*  
 33. *because of incorrect information. But when you Keep Your Record Straight, you have*  
 34. *already known where you are, when you came in and when you are retiring and what you*  
 35. *will start earning the first day you retired from the service.*  
 36. *R1 for me, when it was like six months for me to retire, somebody came to remind me in the*  
 37. *office and said I should start writing for my retirement. I didn't feel it. I just wrote to them*  
 38. *that I was retiring by March 2017, everything just worked for me until I retired. I had no*  
 39. *problem with my retirement. I filled my date of birth and the date of entry the service*  
 40. *correctly. Yes, I maintained that date until I left. I did not change my date. Everything*  
 41. *was okay.*

**1. Financial constraints**

From the study findings, financial constraints emerged as theme in both FGD 1 and FGD 2. The participants revealed what made their exit plan unrealistic after retirement which led to the insight of how the participants' life is after retirement which is different from what is obtainable globally. Extract 1 and 2 FGD revealed financial constraints often experienced by retiree after retirement in the Nigeria context. In

extract 1 (line 2-12), R2 explained his inability to sustain the business he started after retirement due to finance. This same challenge seemed to be peculiar with R3 who failed to have saving when in active service to start up life after retirement. Also, R1 explained the unpleasant experienced he encountered with the pension fund administrator about the lack of proper guide and explanation on how their fund is been managed and emphasized the need for government intervention to

allow the retirees' determined what to do with their money in their custody (see line 12-33). The participants in both groups mentioned this as major challenge hindering them from meeting their financial obligations and independence for meaningful healthy lifestyle after retirement. This finding is supported by Soepding, Munene and Aboho (2020) claiming that financial wellbeing impacts retirees psychologically, socially, physically, and emotionally as opposed to recent study by Egbeh *et al.*, (2025b) which captured financial freedom as one of determinant of retirement success.

## 2. Health Issues

The majority of the participants in FGD 1 had different opinions when compared with the challenges such as loneliness and health related issues which is often experienced by retirees after retirement, except for R6, whose specific challenge after retirement is health issue, which has resulted in her being dependant (see, extract 1, Line 37-40). Although R6 revealed that she had no plan for retirement, but because of her old age and the desires to live a life of stress-free life. Also, her state of health could not give her the opportunity to plan for retirement (line 2-7). This finding compliment the study by Han (2021) and Henkens *et al.*, (2018) that focused on complex linkage between retirement and health by estimating health consequences of retirement transitions that were not driven by health reasons separately from those caused by poor health.

## 3. Overwhelming Family Obligations

Most participants revealed overwhelming family responsibilities and insufficient knowledge of retirement plan as challenges faced in their newfound freedom. One of the participants claimed to have been overwhelmed with family responsibilities, which jeopardized her retirement plan. R4, acknowledged her present reality of using her pension to pay rent and feed the family (Extract 1 demonstrated these issues in line 5-7, 45-47). She strongly believed that these mistakes would have been prevented if her retirement did not come suddenly. She further maintained that what she earned was not enough to plan for retirement coupled with the fact that her organization could not prepare her for retirement course which would have helped her to have proper knowledge of retirement plan. Similarly, R5 and R3 seemed to agree with R6's position. Nevertheless, R1 shared a different view by not allowing family responsibilities distracts his retirement plan and explained how he benefited from the organization he retired from. He revealed the qualification used to enter into the civil service and subsequently how he took advantage of the system to improve himself. He explained further how the qualification has given him recognitions and helped him after retirement to work as a consultant (extract 1 48-52). Resultantly, the care for grandchildren and other family members plays a huge burden and impact on retirees' quality of life after retirement (see, Husin *et al.*, 2021 for a review).

## 4. Lack of proper records/profiling of service

The finding here show the issues of age falsification and knowledge of what is expected of employee in preparation for, and documentation needed for, retirement. In extract 1, R5 discussed his sudden retirement from the civil service because of age and how the incident led him to relocate to the village and the eventual death of his wife. This situation; however with the fact that he did not have any exit plan prompted him to engage in farming to survive (extract 2 line 1-7). In this discussion, R6 claimed that he was opportune to be given additional extra years to serve, but sadly he did not have any plan for retirement, and he is still processing his pension and gratuity benefits. However, R1 suddenly shared in this discussion that, lack of proper orientation on what to do prior to retirement, and not having proper clean and straight record when in service, as well as not knowing what life entails after retirement usually lead to the frustration that most retirees experiences after retirement (see line 12-19). On the discussion on whether the participants are still in contact and benefits from the organization they retired from, all the participants joyfully responded in affirmative that they got a lot of benefits from the organizations they retired from and this gives recognitions and sense of togetherness, except for R5 and R6 who seemed to have different opinions contrary to the view of other participants (line 27-31). Thus, when personnel records are not managed properly, it becomes very difficult and time consuming to calculate pension benefits. Findings from this study could be the evidences revealing that the retirees in Enugu State, Nigeria, have not been oriented properly and are not even aware of when to retire from active duty, which is likened to a lack of proper retirement plan as postulated by Oloso's (2022).

## CONCLUSION

This study has critically explored the multifaceted challenges faced by Nigerian retirees in navigating life after public service, particularly in Enugu State. Through qualitative focus group discussions, it was revealed that retirees grapples with profound financial constraints, deteriorating health conditions, lack of accurate service records, and burdensome family obligations. Despite receiving pensions and gratuities, many retirees find themselves financially insecure due to inadequate planning, mismanagement of fund by pension administrators, and inflationary pressures. Health challenges, especially age-related illnesses further compounded their vulnerability. Additionally, inadequate documentation and abrupt transitions into retirement expose systemic gaps in civil service practices. The findings underscore a pressing need for a holistic approach to retirement planning that begins before the official retirement from active service, which includes financial literacy, robust healthcare preparedness, and institutional support for accurate and timely record-keeping. The study affirms the quality of life in retirement as significant, which is a function of

pre-retirement preparation, organizational transparency, and access to support systems.

### Recommendations

In view of the findings from this study, the following recommendations were made to enhance the post-retirement experience, and address the challenges faced by retirees in Enugu State, Nigeria.

1. **Early and Comprehensive Retirement Education:** Civil servants should undergo mandatory retirement planning seminars starting at mid-career levels. These should include financial literacy, healthcare management, pension fund options, and psychological preparedness.
2. **Transparent and Flexible Pension Fund Management:** Pension Fund Administrators (PFAs) must establish a proper communication channel with retirees, offering clear choices between annuity and program withdrawal. Retirees should be granted greater autonomy over their savings, with an option to access lump-sum payments based on informed consent.
3. **Strengthening Health Support Systems:** Government agencies should integrate retirees into subsidized healthcare programs. Routine medical screening and geriatric care should be prioritized to improve quality of life in post-retirement years.
4. **Improved Record-Keeping and retirement Documentation:** Ministries and government agencies must digitize and streamline personnel records to prevent age falsification and delay in pension processing. Employees should be trained on accurate data entry and should be familiarized with the implications of discrepancies in service records.
5. **Institutional Support for Family Obligations:** Recognizing social roles, retirees often continue to play social roles especially in extended family settings; therefore, social welfare programs should consider dependents of retirees to ease the burden on limited pensions.
6. **Post-Retirement Engagement Opportunities:** Retirees with valuable expertise should be engaged as consultants, mentors, or trainers. This not only supplements their income but also fosters a sense of relevance and continued contribution.

### Implication for Future Research

This study reveals critical insights into the socio-economic and psychological dimensions of retirement in Enugu State, Nigeria. However, the exploratory nature and limited sample size highlight the necessity for broader investigation. Future research should adopt a mixed-methods approach to examine the generalizability of these findings across diverse geopolitical zones in Nigeria civil service tiers, and

gender groups. Moreover, there is a need for longitudinal studies that assess the long-term effects of financial planning, health interventions, and institutional support on retirees' quality of life. Research should also explore the effectiveness of existing pension reforms and retirement training programs in Nigeria, with a focus on policy responsiveness, service delivery gaps, and beneficiaries' satisfaction. Nonetheless, addressing these gaps will help shape evidence-based policies aimed at improving the well-being and integration of retirees in Nigeria's socio-economic framework.

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