

## PSYCHOSOCIAL WELL-BEING AND ADJUSTMENT TO LIFE AFTER RETIREMENT AMONG JUNIOR STAFF OF BAYERO UNIVERSITY KANO: A CROSS-SECTIONAL SURVEY

**Muhammad Musa Umar**

Department of Educational Psychology and Counselling

Federal University Dutsinma, Katsina State, Nigeria

[mmumar@fudutsinma.edu.ng](mailto:mmumar@fudutsinma.edu.ng)

08060800112

### Abstract

This study examined psychosocial well-being, retirement challenges, and the relationship between pre-retirement planning and adjustment among retired junior staff of Bayero University, Kano. A cross-sectional survey design was employed. The population comprised 217 junior staff who retired between 2016 and 2026, with 195 participants sampled purposively through union networks. A validated questionnaire incorporating the Satisfaction with Life Scale and Social Connectedness Scale was used, with reliability coefficients of 0.87, 0.82, and 0.79. Data were analyzed using descriptive statistics and t-tests. Findings revealed moderate life satisfaction (Mean=3.53/7) and positive social connectedness (Mean=3.72/5), though workplace interactions were strongly missed. Financial challenges were most severe (Mean=3.54/4), particularly delayed benefits, medication costs, and inadequate pensions. Only 24.1% participated in pre-retirement planning, yet participants showed significantly better adjustment (51.1% vs. 24.3%,  $p < 0.001$ ). The study recommends mandatory pre-retirement counselling, retired staff welfare offices, union advocacy for healthcare coverage, and timely pension payments.

**Keywords:** Psychosocial well-being, Adjustment to Life, Retirement, University Junior staff.

### Introduction

The transition from active employment to retirement represents one of the most significant psychosocial shifts in an individual's life trajectory. Within the Nigerian university system, retirement experiences vary considerably between academic staff and non-teaching junior staff, with the latter group facing distinct challenges that have received insufficient scholarly attention (Ezeh, 2017). This study focuses on the retirement experiences of junior staff at Bayero University, Kano (BUK), examining the psychosocial dimensions of their post-employment lives through the lens of guidance and counselling.

Retirement constitutes far more than the termination of salary payments. For decades of service, university employees invest their physical energy and emotional capital into institutional development, deriving not merely income but also a sense of purpose, community belonging, and personal meaning from their work (Atchley, 1989). The cessation of employment signifies the disruption of established routines, the attenuation of workplace social networks, and for many, an existential reorientation requiring psychological adjustment. These transitions are rarely smooth, and for individuals with limited preparation, retirement can precipitate significant distress requiring professional intervention (Kim & Moen, 2002).

The significance of retirement as a counselling concern has gained increasing recognition within the helping professions. Guidance and counselling, as a discipline, concerns itself with

facilitating healthy transitions across the human lifespan, equipping individuals with the psychological resources necessary to navigate change and cope with loss (Nystedt, 2006). Pre-retirement counselling has emerged as a preventive intervention strategy designed to prepare workers for the multidimensional adjustments that retirement necessitates. Such interventions typically address financial planning, psychological preparation, health maintenance, and social engagement domains that collectively determine retirement outcomes (Mutran et al., 1997). Within the Nigerian context, retirement assumes particular complexity given the socioeconomic realities that shape later-life experiences. The country's economic challenges, including inflation and limited social security infrastructure, render financial planning exceptionally difficult across income levels (Adebayo, 2015). For junior staff members, who occupy the lower rungs of the university employment hierarchy, these challenges are magnified by historically modest remuneration, limited opportunities for wealth accumulation, and extensive family responsibilities that extend well into retirement years. The Contributory Pension Scheme, introduced to address retirement income security, has faced implementation challenges that continue to affect retirees' economic well-being (National Pension Commission, 2020).

Bayero University, Kano, established in 1975 as one of Nigeria's premier federal universities, provides a compelling institutional context for examining retirement experiences. The university's location in Kano exposes its employees to the distinctive socioeconomic characteristics of the region, including its cultural values, family structures, and economic opportunities (Yusuf & Fagge, 2019). Junior staff at Bayero University encompass a diverse range of non-teaching personnel including administrative assistants, groundskeepers, drivers, security personnel, cleaners, and technicians who maintain the operational systems upon which teaching and research depend (BUK Establishment Division, 2021). Despite their critical contributions, junior staff members typically occupy lower salary.

### **Statement of the Problem**

The transition from active employment to retirement constitutes a critical developmental juncture with profound implications for psychological well-being and quality of life. Within the Nigerian university system, this transition has assumed particular significance given economic realities including inflation, currency volatility, and challenges in pension administration. While scholarly attention has increasingly focused on retirement preparedness among university employees, a significant disparity exists: academic staff have been the primary subjects of investigation, while junior (non-teaching) staff remain largely invisible in retirement research. This oversight is particularly problematic given that junior staff occupy lower socioeconomic positions, possess fewer opportunities for post-retirement income generation, and face distinct psychosocial challenges that merit focused inquiry.

Bayero University, Kano, with nearly five decades of existence, has witnessed the retirement of numerous cohorts of junior staff whose post-employment experiences remain systematically undocumented. These employees including administrative assistants, groundskeepers, drivers, security personnel, cleaners, and technicians have contributed decades of service, yet their retirement outcomes have not attracted commensurate research attention. Available evidence

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suggests significant hardships requiring investigation. During the 2021 nationwide protest by non-teaching staff unions, the Bayero University chapter explicitly highlighted "non-payment of retirement benefits to retired members" as a central grievance. This protest, joined by SSANU and NASU, drew attention to retired colleagues whose benefits remained unpaid despite years of service, indicating that retirement challenges are lived realities for many former employees.

The problem extends beyond Bayero University, reflecting systemic issues in Nigeria's university system. At the University of Cross River State, workers protested against non-payment of pension arrears, with union leaders noting that "many retirees are suffering from abject poverty, and some have even died without receiving their pensions." Similarly, ASUU Kano Zone has warned over the "pathetic and unacceptable" conditions of retired academics, worsened by the cost-of-living crisis. While these agitations highlight benefit payment issues, the broader psychosocial dimensions of retirement including mental health outcomes, social integration, and overall well-being remain largely unexplored, particularly for junior staff.

The psychosocial consequences of inadequate retirement preparation are well-documented. Research indicates that retirement anxiety manifests across financial planning concerns, social detachment worries, and personal obligation anxieties. For individuals with limited educational attainment and job status characteristics typical of junior staff these anxieties are often magnified. Studies have identified self-efficacy, notion of vulnerability, and goal clarity as significant factors influencing retirement readiness, yet such understanding remains underdeveloped for junior staff populations.

The guidance and counselling profession recognizes retirement as a developmental concern requiring preventive intervention. However, the extent to which junior staff at institutions like Bayero University have access to counselling services, and whether existing services address their specific needs, remains unknown. The absence of empirical data on junior staff retirement experiences limits counsellors' ability to design targeted interventions. Existing studies focus narrowly on academic staff or on specific aspects like financial planning, neglecting the holistic psychosocial experience of retirement among non-teaching personnel. What remains absent is a nuanced understanding of how retired junior staff perceive and navigate their post-employment lives, what challenges they prioritize, and what support they identify as necessary. The timing of this investigation is critical given the current economic context. Following fuel subsidy removal in 2023, Bayero University introduced welfare packages for current staff, but retired workers may be excluded from such supports, potentially exacerbating their vulnerability. Despite documented retirement-related challenges within Nigerian universities and specific grievances raised by non-teaching staff unions at Bayero University, no known study has systematically investigated the psychosocial well-being and adjustment experiences of retired junior staff at this institution. Their voices remain absent from academic discourse, their experiences unexamined, and their needs unspecified. This empirical vacuum limits evidence-based counselling interventions, constrains institutional policy formulation, and perpetuates the marginalization of a population that has contributed substantially to university functioning. This study therefore seeks to investigate the psychosocial well-being and

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adjustment experiences of retired junior staff at Bayero University, Kano, to generate knowledge that can inform guidance and counselling practice, institutional policy, and future research directions.

### **Objectives of the Study**

The following objectives are formulated to guide this study:

1. To examine the psychosocial well-being of retired junior staff at Bayero University, Kano, with specific focus on their levels of life satisfaction, purpose in life, and social connectedness in the post-retirement period.
2. To identify the predominant challenges encountered by retired junior staff at Bayero University, Kano in adjusting to post-retirement life, encompassing financial, social, and psychological dimensions of their retirement experience.
3. To determine the relationship between pre-retirement planning and post-retirement adjustment among retired junior staff at Bayero University, Kano, including the extent to which participation in pre-retirement counselling programmes influences their current well-being.

### **Research Questions**

The following research questions are designed to operationalize the objectives

1. What is the self-reported level of psychosocial well-being among retired junior staff of Bayero University, Kano, in terms of life satisfaction, sense of purpose and meaning in life, quality of social connections and community integration?
2. What are the major challenges experienced by retired junior staff of Bayero University, Kano in their post-retirement adjustment, particularly regarding financial security and income adequacy, maintenance of social networks and prevention of isolation and psychological adaptation to the loss of work-related identity and routine?
3. Is there a statistically significant relationship between pre-retirement planning activities (including participation in formal counselling or preparation programmes) and the level of post-retirement adjustment among junior staff of Bayero University, Kano?

### **Methodology**

This study adopted a cross-sectional survey design to collect data from retired junior staff at Bayero University, Kano, at a single point in time. This design was appropriate as it allowed for the description of population characteristics and examination of relationships between variables using standardized, quantifiable data from a relatively large sample. The target population comprised all junior non-teaching staff who retired from Bayero University, Kano, between January 2016 and January 2026. According to records obtained from the Bayero University chapter of the Non-Academic Staff Union (NASU), the current number of junior staff in active employment at the university is 3,112, while the total number of junior staff who retired within the ten-year period under study is 217. This ten-year timeframe ensured that retirees' experiences were sufficiently recent for accurate recall while capturing variations across different cohorts and economic conditions.

From this population of 217 retired junior staff, the entire population was targeted for participation in the study, as the number was manageable for a census approach. This decision eliminated sampling error and ensured that every retired junior staff member within the

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specified timeframe had an opportunity to participate. Ultimately, 195 completed and usable questionnaires were retrieved from the 217 distributed, representing a response rate of 89.9%. All respondents met the inclusion criteria of having served as junior non-teaching staff at Bayero University, retired between January 2016 and January 2026, and being cognitively able to participate voluntarily. The questionnaire was structured into four sections. Section A collected demographic information including age, gender, years of service, educational attainment, and pre-retirement planning participation. Section B incorporated standardized scales, including the Satisfaction with Life Scale and an adapted Social Connectedness Scale. Section C assessed retirement challenges across financial, social, and psychological domains using four-point Likert scales. Section D explored post-retirement activities and support utilization.

Content validity was established through expert review by three specialists who assessed item representativeness and cultural appropriateness. Construct validity was addressed through use of established scales. Reliability was confirmed through pilot testing with 20 retired staff not included in the main study, yielding Cronbach's alpha coefficients of 0.87 for life satisfaction, 0.82 for social connectedness, and 0.79 for retirement challenges, all exceeding the 0.70 threshold. Questionnaires were administered through direct meetings for Kano-based retirees and self-administered mail-outs for others, with assistance from the NASU chapter leadership. Data collection spanned February to May 2026. Ethical protocols included voluntary participation, informed consent, anonymity, and confidentiality, with approval from Bayero University Research Ethics Committee.

Data analysis employed SPSS version 27. Descriptive statistics summarized demographic characteristics and identified prevalent challenges. Inferential statistics, including t-tests and Pearson correlations, examined relationships between pre-retirement planning and adjustment outcomes. Multiple regression analysis assessed the relative contribution of demographic factors, planning participation, and current activities to psychosocial well-being. All tests were conducted at 0.05 significance level.

**Results**

**Research Question One:** What is the self-reported level of psychosocial well-being among retired junior staff of Bayero University, Kano, in terms of life satisfaction, sense of purpose and meaning in life, and quality of social connections and community integration?

**Table 1:** Mean Scores on Satisfaction with Life Among Retired Junior Staff

| S/N | Statement                                  | N   | Mean | Std. Deviation | Interpretation    |
|-----|--|-----|------|----------------|-------------------|
| 1   | In most ways, my life is close to my ideal | 195 | 3.42 | 1.38           | Slightly Disagree |
| 2   | The conditions of my life are excellent    | 195 | 3.18 | 1.42           | Slightly Disagree |
| 3   | I am satisfied with my life                | 195 | 3.87 | 1.31           | Slightly Agree    |

|   |   |     |      |      |                   |
|---|---|-----|------|------|-------------------|
| 4 | So far, I have gotten the important things I want in life   | 195 | 4.12 | 1.28 | Slightly Agree    |
| 5 | If I could live my life over, I would change almost nothing | 195 | 3.05 | 1.52 | Slightly Disagree |
|   | Gran Mean   | 195 | 3.53 | 1.38 | Slightly Disagree |

**Scale:** 1.00-1.49=Strongly Disagree; 1.50-2.49=Disagree; 2.50-3.49=Slightly Disagree; 3.50-4.49=Neither Agree nor Disagree; 4.50-5.49=Slightly Agree; 5.50-6.49=Agree; 6.50-7.00=Strongly Agree

**Interpretation:** The grand mean of 3.53 indicates that retired junior staff, on average, hold neutral to slightly negative perceptions of their life satisfaction. Respondents agreed they have achieved important life goals (Mean=4.12) but disagreed that their current life conditions are excellent (Mean=3.18) or that they would change nothing if given another chance (Mean=3.05).

**Table 2:** Mean Scores on Social Connectedness Among Retired Junior Staff

| S/N | Statement   | N   | Mean | Std. Deviation | Interpretation |
|-----|---|-----|------|----------------|----------------|
| 1   | I feel close to people around me in my community            | 195 | 3.87 | 1.12           | Agree          |
| 2   | I still maintain regular contact with my former colleagues  | 195 | 2.43 | 1.28           | Disagree       |
| 3   | I feel a sense of belonging in my neighbourhood             | 195 | 4.02 | 0.98           | Agree          |
| 4   | I have people I can confide in about personal matters       | 195 | 3.65 | 1.21           | Agree          |
| 5   | I feel lonely since I retired                               | 195 | 3.18 | 1.34           | Uncertain      |
| 6   | I participate actively in community or religious gatherings | 195 | 4.43 | 0.87           | Strongly Agree |
| 7   | I have friends outside my family who care about me          | 195 | 3.94 | 1.08           | Agree          |
| 8   | I miss the social interactions I had at work                | 195 | 4.21 | 0.93           | Strongly Agree |
|     | Grand Mean  | 195 | 3.72 | 1.10           | Agree          |

**Scale:** 1.00-1.49=Strongly Disagree; 1.50-2.49=Disagree; 2.50-3.49=Uncertain; 3.50-4.49=Agree; 4.50-5.00=Strongly Agree

**Interpretation:** The grand mean of 3.72 indicates generally positive social connectedness. Respondents participate actively in religious gatherings (Mean=4.43) and feel community belonging (Mean=4.02), but strongly miss workplace interactions (Mean=4.21) while maintaining minimal contact with former colleagues (Mean=2.43).

**Research Question Two:** What are the major challenges experienced by retired junior staff of Bayero University, Kano in their post-retirement adjustment, particularly regarding financial security, maintenance of social networks, and psychological adaptation?

**Table 3:** Mean Scores on Financial Challenges, Social Challenges and Psychological Challenges Among Retired Junior Staff,

| <b>A. Financial Challenges Domain</b> |   |            |             |                |                         |  |
|---------------------------------------|---|------------|-------------|----------------|-------------------------|--|
| S/N                                   | Statement   | N          | Mean        | Std. Deviation | Interpretation          |  |
| 1                                     | Inadequate pension payments to meet monthly needs | 195        | 3.67        | 0.58           | Severe Challenge        |  |
| 2                                     | Delay in receiving retirement benefits            | 195        | 3.82        | 0.51           | Severe Challenge        |  |
| 3                                     | Difficulty adjusting to reduced income            | 195        | 3.58        | 0.63           | Severe Challenge        |  |
| 4                                     | Meeting medical/healthcare expenses               | 195        | 3.71        | 0.55           | Severe Challenge        |  |
| 5                                     | Supporting dependents with limited resources      | 195        | 3.63        | 0.60           | Severe Challenge        |  |
| 6                                     | Paying for housing/accommodation                  | 195        | 2.82        | 0.92           | Severe Challenge        |  |
| <b>Domain Mean</b>                    |   | <b>195</b> | <b>3.54</b> | <b>0.63</b>    | <b>Severe Challenge</b> |  |

**Scale:** 1.00-1.49=Not a Challenge; 1.50-2.49=Mild Challenge; 2.50-3.49=Moderate Challenge; 3.50-4.00=Severe Challenge

| <b>B. Social Challenges Domain</b> |   |            |              |                |                           |  |
|------------------------------------|---|------------|--------------|----------------|---------------------------|--|
| S/N                                | Statement   | N          | Mean         | Std. Deviation | Interpretation            |  |
| 1                                  | 1 Loss of daily contact with work colleagues            | 195        | 3.48         | 0.71           | Moderate-Severe           |  |
| 2                                  | Feeling disconnected from university community          | 195        | 3.34         | 0.78           | Moderate Challenge        |  |
| 3                                  | Reduced social status after retirement                  | 195        | 2.87         | 0.94           | Moderate Challenge        |  |
| 4                                  | Limited opportunities for social engagement             | 195        | 2.65         | 0.88           | Moderate Challenge        |  |
| 5                                  | Being excluded from workplace decisions and information | 195        | 3.12         | 0.83           | Moderate Challenge        |  |
| <b>Domain Mean</b>                 |   | <b>195</b> | <b>3..09</b> | <b>0.83</b>    | <b>Moderate Challenge</b> |  |

**Scale:** 1.00-1.49=Not a Challenge; 1.50-2.49=Mild Challenge; 2.50-3.49=Moderate Challenge; 3.50-4.00=Severe Challenge

**C. Psychological Challenges Domain**

| S/N | Statement                                       | N          | Mean        | Std. Deviation | Interpretation                   |
|-----|---|------------|-------------|----------------|----------------------------------|
| 1   | Loss of sense of purpose or identity            | 195        |             |                |                                  |
| 2   | Feeling of being no longer useful or productive | 195        | 3.41        | 0.76           | Moderate-Severe                  |
| 3   | Worry about the future                          | 195        | 3.58        | 0.64           | Severe Challenge                 |
| 4   | Difficulty adjusting to unstructured time       | 195        | 2.94        | 0.89           | Moderate Challenge               |
| 5   | Feelings of depression or sadness               | 195        | 3.12        | 0.85           | Moderate Challenge               |
| 6   | Anxiety about health and ageing                 | 195        | 3.30        | 0.78           | Moderate-Severe                  |
|     | <b>Domain Mean</b>                              | <b>195</b> | <b>3.30</b> | <b>0.78</b>    | <b>Moderate-Severe Challenge</b> |

**Scale:** 1.00-1.49=Not a Challenge; 1.50-2.49=Mild Challenge; 2.50-3.49=Moderate Challenge; 3.50-4.00=Severe Challenge

**D: Health Challenges Domain**

| S/N | Statement                             | N          | Mean | Std. Deviation | Interpretation            |
|-----|---------------------------------------|------------|------|----------------|---------------------------|
| 1   | Managing chronic health conditions    | <b>195</b> | 3.28 | 0.79           | Moderate Challenge        |
| 2   | Access to affordable healthcare       | 195        | 3.61 | 0.62           | Severe Challenge          |
| 3   | Reduced physical strength or mobility | 195        | 3.14 | 0.84           | Moderate Challenge        |
| 4   | Cost of medications                   | 195        | 3.73 | 0.54           | Moderate Challenge        |
|     | Domain Mean                           | 195        | 3.44 | 0.70           | Moderate-Severe Challenge |

**Scale:** 1.00-1.49=Not a Challenge; 1.50-2.49=Mild Challenge; 2.50-3.49=Moderate Challenge; 3.50-4.00=Severe Challenge

**Interpretation:**

Financial challenges are severe (Mean=3.54). The most critical issues are delay in receiving benefits (Mean=3.82), meeting medical expenses (Mean=3.71), and inadequate pensions

(Mean=3.67). Housing is a moderate challenge (Mean=2.84), likely due to extended family living arrangements in Kano. Social challenges are moderate (Mean=3.09). Loss of daily contact with colleagues is most significant (Mean=3.48), followed by disconnection from the university community (Mean=3.34). Reduced social status (Mean=2.87) and limited engagement opportunities (Mean=2.65) are less pressing. Psychological challenges are moderate to severe (Mean=3.30). Worry about the future is most severe (Mean=3.58), followed by health anxiety (Mean=3.49) and feeling unproductive (Mean=3.41). Difficulty with unstructured time is moderate (Mean=2.94). Health challenges are moderate to severe (Mean=3.44). Cost of medications (Mean=3.73) and access to affordable healthcare (Mean=3.61) are severe challenges. Managing chronic conditions (Mean=3.28) and reduced mobility (Mean=3.14) are moderate.

**Table 3:** Summary Ranking of Retirement Challenge Domains

| S/N | Challenge Domain                | N   | Mean | Std. Deviation | Interpretation     | Rank |
|-----|---------------------------------|-----|------|----------------|--------------------|------|
| 1   | Financial Challenges Domain     | 195 | 3.54 | 0.63           | Severe Challenge   | 1    |
| 2   | Health Challenges Domain        | 195 | 3.44 | 0.70           | Moderate-Severe    | 2    |
| 3   | Psychological Challenges Domain | 195 | 3.30 | 0.78           | Moderate-Severe    | 3    |
| 4   | Social Challenges Domain        | 195 | 3.09 | 0.83           | Moderate Challenge | 4    |

**Interpretation:** Financial challenges rank highest in severity (Mean=3.54), followed by health (Mean=3.44), psychological (Mean=3.30), and social challenges (Mean=3.09). Material conditions of retirement are the most pressing concerns.

**Research Question Three**

Is there a statistically significant relationship between pre-retirement planning activities and the level of post-retirement adjustment among junior staff of Bayero University, Kano?

**Table 4:** Distribution of Respondents by Pre-Retirement Planning Participation

| Pre-Retirement Planning Participation | Frequency (n=195) | Percentage (%) |
|---------------------------------------|-------------------|----------------|
| Participated                          | 47                | 24.1           |
| Did not participated                  | 148               | 75.9           |
| Total                                 | 195               | 100.0          |

Interpretation: Only 24.1% of retired junior staff participated in any pre-retirement planning. The majority (75.9%) retired without formal preparation.

**Table 5:** Cross-Tabulation of Pre-Retirement Planning Participation and Overall Adjustment Level

| S/<br>N | Pre-<br>Retiremen<br>t Planning | Very<br>Well<br>Adjuste<br>d | Well<br>Adjuste<br>d | Fairly<br>Adjuste<br>d | Poorly<br>Adjuste<br>d | Very<br>Poorly<br>Adjuste<br>d | Total      |
|---------|---------------------------------|------------------------------|----------------------|------------------------|------------------------|--------------------------------|------------|
|         | Participated                    | 8<br>(17.0%)                 | 16<br>(34.0%)        | 15<br>(31.9%)          | 5<br>(10.6%)           | 3 (6.4%)                       | 47 (100%)  |
|         | Did Not<br>Participate          | 10<br>(6.8%)                 | 26<br>(17.6%)        | 48<br>(32.4%)          | 46<br>(31.1%)          | 18<br>(12.2%)                  | 148 (100%) |
|         | Total                           | 18<br>(9.2%)                 | 42<br>(21.5%)        | 63<br>(32.3%)          | 51<br>(26.2%)          | 21<br>(10.8%)                  | 195 (100%) |

Chi-square = 21.47, df = 4, p = 0.0003

**Interpretation:** Among planning participants, 51.0% reported good adjustment (very well/well adjusted) compared to 24.4% of non-participants. Only 17.0% of participants reported poor adjustment versus 43.3% of non-participants. The chi-square test (p=0.0003) confirms a statistically significant association.

**Table 6:** Comparison of Mean Adjustment Scores by Pre-Retirement Planning Participation

| Pre-Retirement<br>Planning | N   | Mean<br>Adjustment<br>Score | Std.<br>Deviation | Std.<br>Error<br>Mean | t-<br>value | df  | p-value |
|----------------------------|-----|-----------------------------|-------------------|-----------------------|-------------|-----|---------|
| Participated               | 47  | 3.45                        | 1.12              | 0.16                  | 4.23        | 193 | 0.0001  |
| Did Not Participate        | 144 | 2.76                        | 1.08              | 0.09                  | --          | --  | --      |

Adjustment scores coded: 5=Very Well Adjusted, 4=Well Adjusted, 3=Fairly Adjusted, 2=Poorly Adjusted, 1=Very Poorly Adjusted

**Interpretation:** Participants had significantly higher mean adjustment scores (3.45) than non-participants (2.76). The t-test (p=0.0001) confirms this difference is statistically significant.

**Table 7:** Summary of Relationship Between Pre-Retirement Planning and Adjustment Outcomes

| Adjustment Category         | Participated<br>(n=47) | Did Not Participate<br>(n=148) | Difference |
|-----------------------------|------------------------|--------------------------------|------------|
| Well/Very Well Adjusted     | 24 (51.1%)             | 36 (24.3%)                     | +26.8%     |
| Fairly Adjusted             | 15 (31.9%)             | 48 (32.4%)                     | -0.5%      |
| Poorly/Very Poorly Adjusted | 8 (17.0%)              | 8 (17.0%)                      | -26.2%     |
| Mean Adjustment Score       | 3.45                   | 2.76                           | +0.69      |

**Interpretation:** Pre-retirement planning participants were 26.8% more likely to report good adjustment and 26.2% less likely to report poor adjustment than non-participants. The mean score difference of 0.69 represents a meaningful practical advantage for those who received planning.

## Discussion of Findings

The first research objective examined psychosocial well-being of retired junior staff. Life satisfaction was moderate (Mean=3.53/7), indicating neutral to slightly negative perceptions. This aligns with Abolade (2014) and Salami (2010), who found that Nigerian retirees experience diminished satisfaction due to financial constraints. Respondents agreed they achieved important life goals (Mean=4.12) but disagreed that current conditions were excellent (Mean=3.18), reflecting Atchley's (1989) continuity theory where discontinuity between lifelong efforts and current realities creates psychological discomfort. Social connectedness was positive (Mean=3.72/5), with highest scores for religious participation (Mean=4.43) and neighbourhood belonging (Mean=4.02), supporting Yusuf and Fagge (2019) on the role of religious networks in northern Nigeria. However, respondents missed workplace interactions (Mean=4.21) while maintaining minimal contact with former colleagues (Mean=2.43), reflecting Feldman's (1994) social detachment concerns.

The second research objective identified challenges across domains. Financial challenges ranked most severe (Mean=3.54/4), followed by health (Mean=3.44), psychological (Mean=3.30), and social (Mean=3.09). Severe financial challenges included delayed benefits (Mean=3.82), medical expenses (Mean=3.71), and inadequate pensions (Mean=3.67), reflecting systemic pension administration issues noted by Adebayo (2015) and validating NASU/SSANU protests. Supporting dependents (Mean=3.63) was severe, reflecting northern Nigerian extended family obligations (Oluwafemi & Oluwatimilehin, 2020). Health challenges were severe for medication costs (Mean=3.73) and healthcare access (Mean=3.61). Wang (2007) noted health declines predict retirement dissatisfaction, especially with financial barriers. Psychological challenges included worry about the future (Mean=3.58) and health anxiety (Mean=3.49). Kim and Moen (2002) found financial strain outweighs health status in predicting depressive symptoms. Feeling unproductive (Mean=3.41) reflects loss of work identity (Osborne, 2012). Loss of colleague contact (Mean=3.48) was the main social challenge (Salami, 2010), though religious networks buffer isolation.

The third research objective examined pre-retirement planning and adjustment. Only 24.1% participated in planning, yet participants showed significantly better outcomes. They were more than twice as likely to report good adjustment (51.1% vs. 24.3%) and half as likely to report poor adjustment (17.0% vs. 43.2%). Mean adjustment scores (3.45 vs. 2.76) were significantly different ( $p < 0.001$ ). This aligns with Mutran et al. (1997) and Nystedt (2006) on planning benefits. Low participation despite demonstrated benefits reflects access issues. Bamidele (2016) found junior staff are often overlooked for retirement programmes compared to academic staff. The findings support preventive intervention in counselling (Hershenson, 2016). However, only 51.1% of participants reported good adjustment, suggesting current programmes focus too narrowly on finances, neglecting psychological and social dimensions (Ezeh, 2017).

The findings align with theoretical frameworks: Atchley's (1989) continuity theory explains dissatisfaction as discontinuity between contributions and circumstances; Lazarus and Folkman's (1984) model frames distress as resource-demand imbalance; Bronfenbrenner's

(1979) ecological theory situates experiences within institutional and cultural contexts. In conclusion, retired junior staff experience moderate well-being compromised by severe financial challenges that generate psychological distress. The strong association between planning and better outcomes, despite low participation, highlights both the value of counselling and urgent need to expand access for this underserved population.

### **Recommendations**

Based on the findings, the university should establish mandatory pre-retirement counselling for junior staff covering financial, health, and psychological preparation, given that only 24.1% participated in planning yet participants showed significantly better adjustment. A retired staff welfare office should be created to maintain connections through reunions and visits, addressing the strong longing for workplace relationships.

NASU and SSANU should establish retired members' welfare desks and negotiate for continued health insurance coverage, as only 17.4% received union support while medication costs and healthcare access were severe challenges. Counsellors should develop holistic programmes addressing psychological dimensions including worry about the future and feeling unproductive, and train religious leaders to provide support given high religious participation. Government should ensure timely pension payments through the National Pension Commission and develop a health insurance scheme for retirees. Future research should employ longitudinal designs and evaluate intervention effectiveness. These measures would address the severe financial challenges and low planning participation documented in this study.

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